



# Canadian Online Omni January 9 - January 16, 2012

## RBC Economic Confidence

### Table of Contents

<a href="#">1</a>	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?
<a href="#">2</a>	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?
<a href="#">3</a>	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?
<a href="#">4</a>	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?
<a href="#">5</a>	3_3. (The amount of money you have to pay your bills) 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?
<a href="#">6</a>	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?
<a href="#">7</a>	3_5. (The amount of personal debt you have or money that you owe) 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?
<a href="#">8</a>	3_6. (The amount of money you have left over to spend on other things when all your bills are paid) 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?
<a href="#">9</a>	3_7. (Your likelihood of making a major purchase like a car, vacation or appliances) 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?
<a href="#">10</a>	3_8. (Your likelihood of making major home renovations (cost of more than \$1,000)) 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?
<a href="#">11</a>	3_9. (The value of your investments or savings) 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?
<a href="#">12</a>	3_10. (Your ability to save money for things like retirement or education) 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?
<a href="#">13</a>	3. (Better Summary) 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?
<a href="#">14</a>	3. (Worse Summary) 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?
<a href="#">15</a>	3. (Summary - Net) 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?
<a href="#">16</a>	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?
<a href="#">17</a>	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?
<a href="#">18</a>	4_3. (The amount of money you have to pay your bills) Now, thinking about the next three months, do you generally feel the following will improve, stay the same or get worse?

## RBC Economic Confidence

<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?
<a href="#">20</a>	4_5. (The amount of personal debt you have or money that you owe) Now, thinking about the next three months, do you generally feel the following will improve, stay the same or get worse?
<a href="#">21</a>	4_6. (The amount of money you have left over to spend on other things when all your bills are paid) Now, thinking about the next three months, do you generally feel the following will improve, stay the same or get worse?
<a href="#">22</a>	4_7. (Your likelihood of making a major purchase like a car, vacation or appliances) Now, thinking about the next three months, do you generally feel the following will improve, stay the same or get worse?
<a href="#">23</a>	4_8. (Your likelihood of making major home renovations (cost of more than \$1,000)) Now, thinking about the next three months, do you generally feel the following will improve, stay the same or get worse?
<a href="#">24</a>	4_9. (The value of your investments or savings) Now, thinking about the next three months, do you generally feel the following will improve, stay the same or get worse?
<a href="#">25</a>	4_10. (Your ability to save money for things like retirement or education) Now, thinking about the next three months, do you generally feel the following will improve, stay the same or get worse?
<a href="#">26</a>	4. (Improve Summary) Now, thinking about the next three months, do you generally feel the following will improve, stay the same or get worse?
<a href="#">27</a>	4. (Worsen Summary) Now, thinking about the next three months, do you generally feel the following will improve, stay the same or get worse?
<a href="#">28</a>	4. (Summary - Net) 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?
<a href="#">29</a>	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 ...
<a href="#">40</a>	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?
<a href="#">41</a>	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?
<a href="#">42</a>	9. (Topbox Summary) 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?
<a href="#">43</a>	9. (Lowbox Summary) 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?
<a href="#">45</a>	A5. With the current debt that you carry personally, which of the following statements best describes how you feel about your ability to manage it?
<a href="#">46</a>	A6. Thinking about your personal finances, over the next year which do you intend to do:
<a href="#">47</a>	1.1. Are you - or is anyone in your household - going to be upgrading skills due to a change in your employment situation (e.g., to stay employed, to change careers, to get a job)?
<a href="#">48</a>	1.2. How far would you move for employment reasons (e.g., to keep your present job or advance, to change careers, to find new work)?
<a href="#">49</a>	1.3. Which province/territory do you consider is creating the most jobs in Canada?
<a href="#">50</a>	1.4. Are you currently working in a job/field that fits your skills/training/education?
<a href="#">51</a>	1.5. If you won a million dollars in a lottery, would you retire?
<a href="#">52</a>	1.6. In terms of your current personal finances, would you describe yourself as 'getting ahead', 'standing still' or 'losing ground' compared to this same time last year?
<a href="#">53</a>	12. In the past three months, have you had to use any of your savings to help pay everyday expenses or for an emergency?
<a href="#">54</a>	13. How much money have you set aside as an emergency/rainy day fund (not including savings for retirement or family member's education)?

## RBC Economic Confidence

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|--------------------|--|
| <a href="#">55</a> | 14. How much money do you estimate you have left over each month after you've paid all your monthly bills - not including contributions to investments, RRSPs, etc.? |
| <a href="#">56</a> | 15. How much personal debt do you estimate you are carrying (not including a mortgage)?  |
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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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Very good	134	17	30	17	43	18	8	33	40	61	21	112
	3%	3%	7%	6%	3%	2%	2%	3%	3%	3%	3%	3%
			ADEF	ADEF								
Somewhat good	2469	305	325	205	916	532	185	538	754	1178	443	2026
	55%	52%	71%	70%	53%	49%	56%	50%	55%	58%	54%	55%
			ADEF	ADEF	E		E		G	G		
Somewhat bad	1658	230	94	64	664	482	120	422	517	718	329	1329
	37%	39%	21%	22%	39%	44%	36%	39%	38%	35%	40%	36%
		BC			BC	BCDF	BC					
Very bad	219	34	8	4	92	61	18	86	64	68	30	188
	5%	6%	2%	2%	5%	6%	5%	8%	5%	3%	4%	5%
		BC			BC	BC	BC	HI				
Summary												
Top2Box (Good)	2603	322	354	222	960	550	193	571	793	1239	465	2138
	58%	55%	78%	76%	56%	50%	58%	53%	58%	61%	56%	58%
			ADEF	ADEF	E		E		G	G		
Low2Box (Bad)	1876	265	102	69	756	543	138	508	582	786	359	1517
	42%	45%	22%	24%	44%	50%	42%	47%	42%	39%	44%	42%
		BC			BC	BCDF	BC	HI				

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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Yes, I will make purchases sooner	186	17	16	11	65	65	12	42	45	98	46	140
	4%	3%	4%	4%	4%	6%	4%	4%	3%	5%	6%	4%
						AD				H	K	
Yes, I will delay purchases for a little while (1-6 months)	905	123	88	51	337	235	71	178	294	433	193	712
	20%	21%	19%	17%	20%	22%	21%	16%	21%	21%	23%	19%
									G	G	K	
Yes, I will delay purchases for a long while (more than 6 months)	1465	214	119	78	589	357	105	401	506	558	260	1205
	33%	36%	26%	27%	34%	33%	32%	37%	37%	28%	32%	33%
		BC			BC	BC		I	I			
No	1924	233	233	151	725	436	144	458	531	935	325	1599
	43%	40%	51%	52%	42%	40%	43%	42%	39%	46%	39%	44%
			ADEF	ADEF						H		J
Summary												
Yes Delayed	2370	337	208	129	926	592	176	579	800	991	453	1917
	53%	57%	45%	44%	54%	54%	53%	54%	58%	49%	55%	52%
		BC			BC	BC	BC	I	GI			

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

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?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Much better	37	3	5	4	13	10	3	9	12	16	11	26
	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
A little better	626	80	105	58	246	93	43	139	177	310	104	522
	14%	14%	23%	20%	14%	8%	13%	13%	13%	15%	13%	14%
		E	ADEF	ADEF	E		E					
Unchanged	1857	234	200	124	707	443	146	413	565	879	401	1455
	41%	40%	44%	43%	41%	41%	44%	38%	41%	43%	49%	40%
										G	K	
A little worse	1558	222	127	91	586	418	112	382	497	679	244	1314
	35%	38%	28%	31%	34%	38%	34%	35%	36%	34%	30%	36%
		BC			B	BC	B					J
Much worse	402	47	20	14	164	129	27	136	125	140	64	338
	9%	8%	4%	5%	10%	12%	8%	13%	9%	7%	8%	9%
		B			BC	ABCF	BC	HI	I			
Summary												
Better Summary	662	83	110	62	259	102	46	148	188	326	115	547
	15%	14%	24%	21%	15%	9%	14%	14%	14%	16%	14%	15%
		E	ADEF	ADEF	E		E					
Worse Summary	1960	269	147	105	750	547	139	518	622	820	308	1652
	44%	46%	32%	36%	44%	50%	42%	48%	45%	40%	37%	45%
		BC			BC	BCDF	BC	I	I			J
Net (Better - Worse)	-1298	-186	-37	-43	-492	-444	-93	-370	-434	-494	-193	-1105
	-29%	-32%	-8%	-15%	-29%	-41%	-28%	-34%	-32%	-24%	-23%	-30%

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

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?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Much better	70	7	13	14	15	14	7	14	22	35	12	58
	2%	1%	3%	5%	1%	1%	2%	1%	2%	2%	1%	2%
			DE	ADEF			D					
A little better	620	67	127	64	208	107	49	141	179	300	99	521
	14%	11%	28%	22%	12%	10%	15%	13%	13%	15%	12%	14%
			ACDEF	ADEF			E					
Unchanged	2287	295	232	156	841	593	171	515	684	1088	486	1801
	51%	50%	51%	53%	49%	54%	52%	48%	50%	54%	59%	49%
						D				GH	K	
A little worse	1202	179	74	52	511	302	79	302	400	500	178	1024
	27%	30%	16%	18%	30%	28%	24%	28%	29%	25%	22%	28%
		BCF			BCF	BC	BC		I			J
Much worse	299	40	11	6	141	77	25	107	90	102	49	251
	7%	7%	2%	2%	8%	7%	8%	10%	7%	5%	6%	7%
		BC			BC	BC	BC	HI				
Summary												
Better Summary	691	74	140	78	223	121	55	154	201	335	112	579
	15%	13%	31%	27%	13%	11%	17%	14%	15%	17%	14%	16%
			ADEF	ADEF			DE					
Worse Summary	1501	218	85	58	652	380	105	409	490	602	226	1275
	34%	37%	19%	20%	38%	35%	32%	38%	36%	30%	27%	35%
		BC			BCF	BC	BC	I	I			J
Net (Better - Worse)	-811	-144	55	20	-429	-259	-49	-255	-289	-267	-115	-696
	-18%	-25%	12%	7%	-25%	-24%	-15%	-24%	-21%	-13%	-14%	-19%

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

3\_3. (The amount of money you have to pay your bills) 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?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All respondents	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Much better	123	18	13	9	40	31	12	31	27	65	27	97
	3%	3%	3%	3%	2%	3%	3%	3%	2%	3%	3%	3%
										H		
A little better	549	65	50	42	202	148	41	132	144	273	95	454
	12%	11%	11%	14%	12%	14%	12%	12%	11%	13%	12%	12%
										H		
Unchanged	2303	291	266	164	866	553	162	491	693	1119	403	1900
	51%	50%	58%	56%	50%	51%	49%	46%	50%	55%	49%	52%
			ADEF	ADEF					G	GH		
A little worse	1121	162	91	63	426	284	92	275	386	460	226	895
	25%	28%	20%	22%	25%	26%	28%	25%	28%	23%	27%	24%
		BC			B	B	BC		I			
Much worse	383	51	37	12	181	76	25	150	124	108	73	310
	9%	9%	8%	4%	11%	7%	8%	14%	9%	5%	9%	8%
		C	C		CEF	C	C	HI	I			
Summary												
Better Summary	672	83	63	52	242	180	53	163	172	338	122	550
	15%	14%	14%	18%	14%	16%	16%	15%	12%	17%	15%	15%
										H		
Worse Summary	1504	213	128	75	607	360	117	425	511	568	299	1205
	34%	36%	28%	26%	35%	33%	35%	39%	37%	28%	36%	33%
		BC			BC	C	BC	I	I			
Net (Better - Worse)	-831	-130	-64	-23	-365	-180	-64	-262	-339	-230	-177	-655
	-19%	-22%	-14%	-8%	-21%	-16%	-19%	-24%	-25%	-11%	-21%	-18%

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



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?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Much better	145	19	17	10	46	42	11	30	38	77	31	114
	3%	3%	4%	3%	3%	4%	3%	3%	3%	4%	4%	3%
A little better	757	90	91	57	298	173	48	157	193	407	133	624
	17%	15%	20%	20%	17%	16%	15%	15%	14%	20%	16%	17%
			F	F						GH		
Unchanged	1966	253	205	147	720	488	153	434	612	920	355	1611
	44%	43%	45%	50%	42%	45%	46%	40%	45%	45%	43%	44%
				ADE						G		
A little worse	1212	169	108	65	465	307	96	305	395	512	226	986
	27%	29%	24%	22%	27%	28%	29%	28%	29%	25%	27%	27%
		C			C	C	C		I			
Much worse	399	56	36	12	187	82	24	153	137	109	78	320
	9%	10%	8%	4%	11%	8%	7%	14%	10%	5%	10%	9%
		C	C		CEF	C	C	HI	I			
Summary												
Better Summary	903	109	108	67	344	216	59	187	231	484	164	739
	20%	19%	24%	23%	20%	20%	18%	17%	17%	24%	20%	20%
			F	F						GH		
Worse Summary	1611	225	144	77	652	389	119	458	532	621	305	1306
	36%	38%	31%	27%	38%	36%	36%	42%	39%	31%	37%	36%
		BC			BC	C	C	I	I			
Net (Better - Worse)	-708	-117	-36	-10	-308	-174	-60	-271	-301	-136	-141	-567
	-16%	-20%	-8%	-4%	-18%	-16%	-18%	-25%	-22%	-7%	-17%	-16%

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

3\_5. (The amount of personal debt you have or money that you owe) 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?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All respondents	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Much better	235	34	15	19	85	67	16	60	61	114	35	200
	5%	6%	3%	6%	5%	6%	5%	6%	4%	6%	4%	5%
				B		B						
A little better	771	90	77	58	274	213	59	141	220	410	142	629
	17%	15%	17%	20%	16%	19%	18%	13%	16%	20%	17%	17%
				D		D				GH		
Unchanged	2311	309	254	153	896	535	163	564	709	1038	397	1913
	52%	53%	56%	53%	52%	49%	49%	52%	52%	51%	48%	52%
			EF									
A little worse	837	117	81	46	311	208	71	212	275	350	171	666
	19%	20%	18%	16%	18%	19%	21%	20%	20%	17%	21%	18%
							C					
Much worse	325	36	30	15	149	70	22	102	110	112	78	246
	7%	6%	6%	5%	9%	6%	7%	9%	8%	6%	10%	7%
					C			I	I		K	
Summary												
Better Summary	1006	124	92	76	359	279	75	201	281	524	177	829
	22%	21%	20%	26%	21%	26%	23%	19%	20%	26%	22%	23%
				BD		BD				GH		
Worse Summary	1162	153	110	61	461	278	93	315	386	462	250	913
	26%	26%	24%	21%	27%	25%	28%	29%	28%	23%	30%	25%
					C		C	I	I		K	
Net (Better - Worse)	-156	-29	-19	15	-101	1	-18	-114	-104	62	-72	-83
	-3%	-5%	-4%	5%	-6%	0	-5%	-11%	-8%	3%	-9%	-2%

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

3\_6. (The amount of money you have left over to spend on other things when all your bills are paid) 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?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Much better	115	15	13	8	33	31	14	28	31	56	28	87
	3%	2%	3%	3%	2%	3%	4%	3%	2%	3%	3%	2%
							D					
A little better	573	66	67	41	227	135	37	143	131	299	93	480
	13%	11%	15%	14%	13%	12%	11%	13%	9%	15%	11%	13%
								H		H		
Unchanged	1860	243	197	141	673	462	144	413	553	895	333	1528
	42%	41%	43%	49%	39%	42%	43%	38%	40%	44%	40%	42%
				ADE						GH		
A little worse	1379	195	130	75	535	340	102	302	476	602	262	1117
	31%	33%	29%	26%	31%	31%	31%	28%	35%	30%	32%	31%
		C			C	C			GI			
Much worse	552	68	49	26	247	125	35	194	185	173	109	443
	12%	12%	11%	9%	14%	11%	11%	18%	13%	9%	13%	12%
					BCEF			HI	I			
Summary												
Better Summary	688	80	81	49	260	166	51	171	162	355	121	567
	15%	14%	18%	17%	15%	15%	15%	16%	12%	18%	15%	16%
								H		H		
Worse Summary	1931	263	179	100	782	464	137	495	661	775	370	1561
	43%	45%	39%	35%	46%	43%	41%	46%	48%	38%	45%	43%
		C			BC	C	C	I	I			
Net (Better - Worse)	-1243	-183	-99	-51	-522	-299	-85	-324	-499	-420	-249	-994
	-28%	-31%	-22%	-18%	-30%	-27%	-26%	-30%	-36%	-21%	-30%	-27%

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

3\_7. (Your likelihood of making a major purchase like a car, vacation or appliances) 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?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Much better	115	13	13	9	48	24	7	18	24	73	21	94
	3%	2%	3%	3%	3%	2%	2%	2%	2%	4%	3%	3%
										GH		
A little better	427	57	51	29	147	109	33	82	124	221	84	342
	10%	10%	11%	10%	9%	10%	10%	8%	9%	11%	10%	9%
										G		
Unchanged	2191	264	246	178	833	510	161	488	637	1065	400	1791
	49%	45%	54%	61%	49%	47%	48%	45%	46%	53%	49%	49%
			AE	ABDEF						GH		
A little worse	892	132	84	37	352	213	71	201	314	377	166	726
	20%	22%	18%	13%	21%	20%	22%	19%	23%	19%	20%	20%
		C	C		C	C	C		GI			
Much worse	854	120	63	38	335	236	59	290	276	288	153	702
	19%	21%	14%	13%	20%	22%	18%	27%	20%	14%	19%	19%
		BC			BC	BC	C	HI	I			
Summary												
Better Summary	542	71	64	38	195	134	40	99	149	294	105	436
	12%	12%	14%	13%	11%	12%	12%	9%	11%	15%	13%	12%
										GH		
Worse Summary	1747	252	147	75	688	449	131	492	589	665	319	1428
	39%	43%	32%	26%	40%	41%	39%	46%	43%	33%	39%	39%
		BC	C		BC	BC	BC	I	I			
Net (Better - Worse)	-1205	-181	-83	-38	-492	-315	-91	-392	-441	-371	-213	-992
	-27%	-31%	-18%	-13%	-29%	-29%	-27%	-36%	-32%	-18%	-26%	-27%

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

3\_8. (Your likelihood of making major home renovations (cost of more than \$1,000)) 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?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All respondents	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Much better	103	15	11	8	32	28	8	14	30	59	24	78
	2%	3%	2%	3%	2%	3%	2%	1%	2%	3%	3%	2%
										G		
A little better	351	43	37	27	132	84	28	46	93	212	69	283
	8%	7%	8%	9%	8%	8%	8%	4%	7%	10%	8%	8%
									G	GH		
Unchanged	2373	301	262	177	896	562	174	537	700	1136	447	1926
	53%	51%	57%	61%	52%	51%	52%	50%	51%	56%	54%	53%
			E	ADEF						GH		
A little worse	817	99	76	42	323	205	69	191	273	353	155	661
	18%	17%	17%	15%	19%	19%	21%	18%	20%	17%	19%	18%
					C		C					
Much worse	835	127	71	36	332	213	53	291	279	265	129	707
	19%	22%	16%	13%	19%	20%	16%	27%	20%	13%	16%	19%
		BCF			C	C		HI	I			J
Summary												
Better Summary	454	58	48	35	164	112	36	60	123	271	93	361
	10%	10%	10%	12%	10%	10%	11%	6%	9%	13%	11%	10%
									G	GH		
Worse Summary	1652	227	147	79	655	418	122	482	552	618	284	1368
	37%	39%	32%	27%	38%	38%	37%	45%	40%	31%	34%	37%
		BC			BC	BC	C	HI	I			
Net (Better - Worse)	-1198	-168	-100	-44	-490	-306	-86	-423	-428	-347	-191	-1007
	-27%	-29%	-22%	-15%	-29%	-28%	-26%	-39%	-31%	-17%	-23%	-28%

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

3\_9. (The value of your investments or savings) 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?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All respondents	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Much better	71	11	9	6	24	15	7	15	20	35	12	59
	2%	2%	2%	2%	1%	1%	2%	1%	1%	2%	1%	2%
A little better	619	84	72	50	222	153	38	99	171	349	97	522
	14%	14%	16%	17%	13%	14%	11%	9%	12%	17%	12%	14%
				DF					G	GH		
Unchanged	2173	270	214	144	799	570	173	599	685	889	464	1709
	49%	46%	47%	50%	47%	52%	52%	55%	50%	44%	56%	47%
						AD	D	HI	I		K	
A little worse	1168	157	119	70	483	253	84	217	376	575	171	997
	26%	27%	26%	24%	28%	23%	25%	20%	27%	28%	21%	27%
					E				G	G		J
Much worse	448	65	43	21	187	103	30	149	124	175	79	369
	10%	11%	9%	7%	11%	9%	9%	14%	9%	9%	10%	10%
		C			C			HI				
Summary												
Better Summary	690	95	80	56	246	168	45	114	191	385	109	581
	15%	16%	18%	19%	14%	15%	13%	11%	14%	19%	13%	16%
				DF					G	GH		
Worse Summary	1616	221	162	91	670	355	114	366	500	751	251	1365
	36%	38%	35%	31%	39%	33%	34%	34%	36%	37%	30%	37%
		C			CE							J
Net (Better - Worse)	-926	-126	-82	-35	-424	-188	-69	-252	-308	-366	-142	-784
	-21%	-22%	-18%	-12%	-25%	-17%	-21%	-23%	-22%	-18%	-17%	-21%

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

3\_10. (Your ability to save money for things like retirement or education) 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?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Much better	106	12	7	10	39	28	9	20	29	58	20	87
	2%	2%	1%	4%	2%	3%	3%	2%	2%	3%	2%	2%
				B								
A little better	448	52	52	35	165	116	27	85	123	240	82	367
	10%	9%	11%	12%	10%	11%	8%	8%	9%	12%	10%	10%
				F						GH		
Unchanged	2253	293	253	162	842	523	180	507	667	1078	417	1836
	50%	50%	55%	56%	49%	48%	54%	47%	49%	53%	51%	50%
			DE	DE			DE			GH		
A little worse	1050	144	97	58	405	270	72	240	359	450	195	855
	23%	25%	21%	20%	24%	25%	22%	22%	26%	22%	24%	23%
						C			GI			
Much worse	622	84	48	26	263	155	43	226	197	198	111	511
	14%	14%	11%	9%	15%	14%	13%	21%	14%	10%	13%	14%
		C			BC	C	C	HI	I			
Summary												
Better Summary	555	65	59	45	204	145	36	105	152	298	101	453
	12%	11%	13%	15%	12%	13%	11%	10%	11%	15%	12%	12%
				ADF						GH		
Worse Summary	1671	229	145	84	669	425	116	467	556	648	306	1366
	37%	39%	32%	29%	39%	39%	35%	43%	40%	32%	37%	37%
		BC			BC	BC	C	I	I			
Net (Better - Worse)	-1117	-164	-86	-39	-464	-281	-79	-361	-405	-350	-204	-912
	-25%	-28%	-19%	-13%	-27%	-26%	-24%	-33%	-29%	-17%	-25%	-25%

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

3. (Better Summary) 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?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
The amount of personal debt you have or money that you owe	1006	124	92	76	359	279	75	201	281	524	177	829
	22%	21%	20%	26%	21%	26%	23%	19%	20%	26%	22%	23%
				BD		BD				GH		
Your personal financial situation	903	109	108	67	344	216	59	187	231	484	164	739
	20%	19%	24%	23%	20%	20%	18%	17%	17%	24%	20%	20%
			F	F						GH		
Your local economy (City/Town/Village)	691	74	140	78	223	121	55	154	201	335	112	579
	15%	13%	31%	27%	13%	11%	17%	14%	15%	17%	14%	16%
			ADEF	ADEF			DE					
The value of your investments or savings	690	95	80	56	246	168	45	114	191	385	109	581
	15%	16%	18%	19%	14%	15%	13%	11%	14%	19%	13%	16%
				DF					G	GH		
The amount of money you have left over to spend on other things when all your bills are paid	688	80	81	49	260	166	51	171	162	355	121	567
	15%	14%	18%	17%	15%	15%	15%	16%	12%	18%	15%	16%
								H		H		
The amount of money you have to pay your bills	672	83	63	52	242	180	53	163	172	338	122	550
	15%	14%	14%	18%	14%	16%	16%	15%	12%	17%	15%	15%
										H		
The national economy	662	83	110	62	259	102	46	148	188	326	115	547
	15%	14%	24%	21%	15%	9%	14%	14%	14%	16%	14%	15%
		E	ADEF	ADEF	E		E					
Your ability to save money for things like retirement or education	555	65	59	45	204	145	36	105	152	298	101	453
	12%	11%	13%	15%	12%	13%	11%	10%	11%	15%	12%	12%
				ADF						GH		
Your likelihood of making a major purchase like a car, vacation or appliances	542	71	64	38	195	134	40	99	149	294	105	436
	12%	12%	14%	13%	11%	12%	12%	9%	11%	15%	13%	12%
										GH		
Your likelihood of making major home renovations (cost of more than \$1,000)	454	58	48	35	164	112	36	60	123	271	93	361
	10%	10%	10%	12%	10%	10%	11%	6%	9%	13%	11%	10%
									G	GH		

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



3. (Worse Summary) 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?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
The national economy	1960	269	147	105	750	547	139	518	622	820	308	1652
	44%	46%	32%	36%	44%	50%	42%	48%	45%	40%	37%	45%
		BC			BC	BCDF	BC	I	I			J
The amount of money you have left over to spend on other things when all your bills are paid	1931	263	179	100	782	464	137	495	661	775	370	1561
	43%	45%	39%	35%	46%	43%	41%	46%	48%	38%	45%	43%
		C			BC	C	C	I	I			
Your likelihood of making a major purchase like a car, vacation or appliances	1747	252	147	75	688	449	131	492	589	665	319	1428
	39%	43%	32%	26%	40%	41%	39%	46%	43%	33%	39%	39%
		BC	C		BC	BC	BC	I	I			
Your ability to save money for things like retirement or education	1671	229	145	84	669	425	116	467	556	648	306	1366
	37%	39%	32%	29%	39%	39%	35%	43%	40%	32%	37%	37%
		BC			BC	BC	C	I	I			
Your likelihood of making major home renovations (cost of more than \$1,000)	1652	227	147	79	655	418	122	482	552	618	284	1368
	37%	39%	32%	27%	38%	38%	37%	45%	40%	31%	34%	37%
		BC			BC	BC	C	HI	I			
The value of your investments or savings	1616	221	162	91	670	355	114	366	500	751	251	1365
	36%	38%	35%	31%	39%	33%	34%	34%	36%	37%	30%	37%
		C			CE							J
Your personal financial situation	1611	225	144	77	652	389	119	458	532	621	305	1306
	36%	38%	31%	27%	38%	36%	36%	42%	39%	31%	37%	36%
		BC			BC	C	C	I	I			
The amount of money you have to pay your bills	1504	213	128	75	607	360	117	425	511	568	299	1205
	34%	36%	28%	26%	35%	33%	35%	39%	37%	28%	36%	33%
		BC			BC	C	BC	I	I			
Your local economy (City/Town/Village)	1501	218	85	58	652	380	105	409	490	602	226	1275
	34%	37%	19%	20%	38%	35%	32%	38%	36%	30%	27%	35%
		BC			BCF	BC	BC	I	I			J
The amount of personal debt you have or money that you owe	1162	153	110	61	461	278	93	315	386	462	250	913
	26%	26%	24%	21%	27%	25%	28%	29%	28%	23%	30%	25%
					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.

3. (Summary - Net) 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?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
The amount of personal debt you have or money that you owe	-156	-29	-19	15	-101	1	-18	-114	-104	62	-72	-83
	-3%	-5%	-4%	5%	-6%	0	-5%	-11%	-8%	3%	-9%	-2%
Your personal financial situation	-708	-117	-36	-10	-308	-174	-60	-271	-301	-136	-141	-567
	-16%	-20%	-8%	-4%	-18%	-16%	-18%	-25%	-22%	-7%	-17%	-16%
Your local economy (City/Town/Village)	-811	-144	55	20	-429	-259	-49	-255	-289	-267	-115	-696
	-18%	-25%	12%	7%	-25%	-24%	-15%	-24%	-21%	-13%	-14%	-19%
The amount of money you have to pay your bills	-831	-130	-64	-23	-365	-180	-64	-262	-339	-230	-177	-655
	-19%	-22%	-14%	-8%	-21%	-16%	-19%	-24%	-25%	-11%	-21%	-18%
The value of your investments or savings	-926	-126	-82	-35	-424	-188	-69	-252	-308	-366	-142	-784
	-21%	-22%	-18%	-12%	-25%	-17%	-21%	-23%	-22%	-18%	-17%	-21%
Your ability to save money for things like retirement or education	-1117	-164	-86	-39	-464	-281	-79	-361	-405	-350	-204	-912
	-25%	-28%	-19%	-13%	-27%	-26%	-24%	-33%	-29%	-17%	-25%	-25%
Your likelihood of making major home renovations (cost of more than \$1,000)	-1198	-168	-100	-44	-490	-306	-86	-423	-428	-347	-191	-1007
	-27%	-29%	-22%	-15%	-29%	-28%	-26%	-39%	-31%	-17%	-23%	-28%
Your likelihood of making a major purchase like a car, vacation or appliances	-1205	-181	-83	-38	-492	-315	-91	-392	-441	-371	-213	-992
	-27%	-31%	-18%	-13%	-29%	-29%	-27%	-36%	-32%	-18%	-26%	-27%
The amount of money you have left over to spend on other things when all your bills are paid	-1243	-183	-99	-51	-522	-299	-85	-324	-499	-420	-249	-994
	-28%	-31%	-22%	-18%	-30%	-27%	-26%	-30%	-36%	-21%	-30%	-27%
The national economy	-1298	-186	-37	-43	-492	-444	-93	-370	-434	-494	-193	-1105
	-29%	-32%	-8%	-15%	-29%	-41%	-28%	-34%	-32%	-24%	-23%	-30%

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

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?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All respondents	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Improve a lot	51	8	11	4	12	13	4	14	14	23	10	42
	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%
			D									
Improve a little	733	108	110	57	300	106	51	162	217	354	105	628
	16%	18%	24%	20%	18%	10%	15%	15%	16%	17%	13%	17%
		E	ADEF	E	E		E					J
Stay the same	2338	301	238	160	889	573	176	520	746	1073	521	1818
	52%	51%	52%	55%	52%	52%	53%	48%	54%	53%	63%	50%
									G	G	K	
Worsen a little	1084	136	83	60	409	312	81	287	313	484	151	933
	24%	23%	18%	21%	24%	29%	24%	27%	23%	24%	18%	26%
					B	ABCD	B	H				J
Worsen a lot	273	34	15	10	105	89	20	96	86	91	38	235
	6%	6%	3%	3%	6%	8%	6%	9%	6%	4%	5%	6%
					BC	BC	BC	HI	I			
Summary												
Improve Summary	784	116	121	61	312	119	54	176	231	377	115	670
	18%	20%	27%	21%	18%	11%	16%	16%	17%	19%	14%	18%
		E	ACDEF	E	E		E					J
Worsen Summary	1357	170	98	70	514	401	100	383	399	575	189	1168
	30%	29%	21%	24%	30%	37%	30%	35%	29%	28%	23%	32%
		B			BC	ABCDF	BC	HI				J
Net (Improve - Worsen)	-572	-54	23	-9	-202	-282	-46	-206	-168	-198	-74	-498
	-13%	-9%	5%	-3%	-12%	-26%	-14%	-19%	-12%	-10%	-9%	-14%

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

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?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Improve a lot	50	5	12	10	10	9	5	8	13	29	13	37
	1%	1%	3%	3%	1%	1%	1%	1%	1%	1%	2%	1%
			ADE	ADEF			D					
Improve a little	635	91	118	48	230	100	47	152	191	292	99	536
	14%	15%	26%	17%	13%	9%	14%	14%	14%	14%	12%	15%
		E	ACDEF	E	E		E					
Stay the same	2741	359	270	182	1031	695	204	625	846	1270	570	2171
	61%	61%	59%	63%	60%	64%	61%	58%	62%	63%	69%	59%
										G	K	
Worsen a little	837	110	48	44	349	221	60	224	261	352	115	721
	19%	19%	11%	15%	20%	20%	18%	21%	19%	17%	14%	20%
		B		B	BC	BC	B	I				J
Worsen a lot	215	22	8	7	97	67	15	70	64	81	26	189
	5%	4%	2%	2%	6%	6%	4%	7%	5%	4%	3%	5%
					BC	BC	B	I				J
Summary												
Improve Summary	685	96	130	58	239	109	52	160	204	322	112	573
	15%	16%	29%	20%	14%	10%	16%	15%	15%	16%	14%	16%
		E	ACDEF	DE	E		E					
Worsen Summary	1052	132	57	51	445	288	75	294	325	433	142	911
	23%	22%	12%	17%	26%	26%	23%	27%	24%	21%	17%	25%
		B		B	BC	BC	BC	I				J
Net (Improve - Worsen)	-367	-36	74	7	-206	-179	-23	-135	-121	-111	-30	-338
	-8%	-6%	16%	3%	-12%	-16%	-7%	-12%	-9%	-5%	-4%	-9%

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

4\_3. (The amount of money you have to pay your bills) Now, thinking about the next three months, do you generally feel the following 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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Improve a lot	123	21	17	8	41	28	8	33	23	67	28	94
	3%	4%	4%	3%	2%	3%	2%	3%	2%	3%	3%	3%
								H		H		
Improve a little	703	88	81	56	230	192	56	163	217	324	166	537
	16%	15%	18%	19%	13%	18%	17%	15%	16%	16%	20%	15%
			D	D		D					K	
Stay the same	2642	328	271	179	1051	609	204	582	798	1262	460	2182
	59%	56%	59%	62%	61%	56%	62%	54%	58%	62%	56%	60%
				E	AE		E			GH		
Worsen a little	793	119	71	42	301	210	46	207	265	321	133	660
	18%	20%	16%	15%	18%	19%	14%	19%	19%	16%	16%	18%
		CF				CF		I	I			
Worsen a lot	218	31	17	6	92	53	17	95	72	52	37	181
	5%	5%	4%	2%	5%	5%	5%	9%	5%	3%	4%	5%
		C			C	C	C	HI	I			
Summary												
Improve Summary	826	109	98	64	271	220	64	195	240	390	194	632
	18%	19%	21%	22%	16%	20%	19%	18%	17%	19%	24%	17%
			D	D		D					K	
Worsen Summary	1011	150	88	48	393	264	64	302	337	373	170	841
	23%	26%	19%	17%	23%	24%	19%	28%	24%	18%	21%	23%
		BCF			C	BCF		I	I			
Net (Improve - Worsen)	-185	-41	10	15	-122	-43	1	-107	-96	18	24	-209
	-4%	-7%	2%	5%	-7%	-4%	0	-10%	-7%	1%	3%	-6%

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

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?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Improve a lot	141	22	21	9	41	39	9	41	30	70	31	109
	3%	4%	5%	3%	2%	4%	3%	4%	2%	3%	4%	3%
			D					H		H		
Improve a little	980	133	114	75	351	237	68	201	306	472	200	780
	22%	23%	25%	26%	20%	22%	21%	19%	22%	23%	24%	21%
			D	DF					G	G		
Stay the same	2365	290	238	159	917	573	190	533	733	1099	420	1946
	53%	49%	52%	54%	53%	52%	57%	49%	53%	54%	51%	53%
							A			G		
Worsen a little	745	111	64	41	294	187	47	194	228	323	134	611
	17%	19%	14%	14%	17%	17%	14%	18%	17%	16%	16%	17%
			BCF									
Worsen a lot	248	31	21	8	113	57	17	110	77	60	39	209
	6%	5%	5%	3%	7%	5%	5%	10%	6%	3%	5%	6%
			C		C	C	C	HI	I			
Summary												
Improve Summary	1120	155	135	84	393	276	77	242	336	542	232	889
	25%	26%	30%	29%	23%	25%	23%	22%	24%	27%	28%	24%
			DF	DF						G	K	
Worsen Summary	993	142	84	48	406	244	64	304	306	383	173	821
	22%	24%	18%	17%	24%	22%	19%	28%	22%	19%	21%	22%
			BC		BCF	C		HI	I			
Net (Improve - Worsen)	127	12	51	36	-13	32	13	-62	30	159	59	68
	3%	2%	11%	12%	-1%	3%	4%	-6%	2%	8%	7%	2%

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

4\_5. (The amount of personal debt you have or money that you owe) Now, thinking about the next three months, do you generally feel the following 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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Improve a lot	168	26	26	10	52	45	8	41	37	90	26	142
	4%	4%	6%	4%	3%	4%	3%	4%	3%	4%	3%	4%
			DF							H		
Improve a little	983	121	123	66	351	246	75	194	310	480	212	771
	22%	21%	27%	23%	20%	23%	23%	18%	23%	24%	26%	21%
			AD						G	G	K	
Stay the same	2550	343	255	179	957	618	198	600	802	1148	441	2109
	57%	59%	56%	61%	56%	57%	60%	56%	58%	57%	54%	58%
				D								J
Worsen a little	567	65	38	30	257	139	35	154	162	251	105	462
	13%	11%	8%	10%	15%	13%	11%	14%	12%	12%	13%	13%
					ABCF	B						
Worsen a lot	211	30	16	6	98	44	15	90	65	56	40	171
	5%	5%	3%	2%	6%	4%	5%	8%	5%	3%	5%	5%
		C			C		C	HI	I			
Summary												
Improve Summary	1151	148	149	77	403	292	83	235	346	570	238	914
	26%	25%	33%	26%	23%	27%	25%	22%	25%	28%	29%	25%
			ACDEF							G	K	
Worsen Summary	778	95	54	35	355	183	51	245	227	307	145	633
	17%	16%	12%	12%	21%	17%	15%	23%	16%	15%	18%	17%
					ABCEF	BC		HI				
Net (Improve - Worsen)	373	52	95	41	48	109	32	-10	120	263	92	281
	8%	9%	21%	14%	3%	10%	10%	-1%	9%	13%	11%	8%

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

4\_6. (The amount of money you have left over to spend on other things when all your bills are paid) Now, thinking about the next three months, do you generally feel the following 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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Improve a lot	119	18	19	6	34	31	11	32	23	64	29	90
	3%	3%	4%	2%	2%	3%	3%	3%	2%	3%	4%	2%
			D					H		H		
Improve a little	713	91	85	60	247	179	52	154	231	327	152	560
	16%	15%	19%	20%	14%	16%	16%	14%	17%	16%	18%	15%
			D	ADF							K	
Stay the same	2442	305	245	164	959	581	188	553	722	1167	454	1988
	55%	52%	54%	56%	56%	53%	57%	51%	52%	58%	55%	54%
										GH		
Worsen a little	920	138	83	50	352	233	61	220	309	392	149	772
	21%	24%	18%	17%	21%	21%	18%	20%	22%	19%	18%	21%
		BCF							I			
Worsen a lot	286	35	26	11	124	69	19	120	90	76	40	246
	6%	6%	6%	4%	7%	6%	6%	11%	7%	4%	5%	7%
					C			HI	I			
Summary												
Improve Summary	831	109	104	66	280	209	63	187	254	391	181	650
	19%	19%	23%	23%	16%	19%	19%	17%	18%	19%	22%	18%
			D	D							K	
Worsen Summary	1206	173	108	61	477	302	80	339	400	467	189	1017
	27%	30%	24%	21%	28%	28%	24%	31%	29%	23%	23%	28%
		C			C	C		I	I			J
Net (Improve - Worsen)	-375	-64	-4	4	-196	-93	-17	-153	-146	-77	-8	-367
	-8%	-11%	-1%	2%	-11%	-9%	-5%	-14%	-11%	-4%	-1%	-10%

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



4\_7. (Your likelihood of making a major purchase like a car, vacation or appliances) Now, thinking about the next three months, do you generally feel the following 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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Improve a lot	88	15	13	7	31	15	8	17	25	46	13	75
	2%	3%	3%	2%	2%	1%	2%	2%	2%	2%	2%	2%
			E									
Improve a little	419	60	45	28	158	92	35	88	120	210	83	336
	9%	10%	10%	10%	9%	8%	11%	8%	9%	10%	10%	9%
Stay the same	2797	342	307	198	1040	695	214	608	852	1336	549	2247
	62%	58%	67%	68%	61%	64%	64%	56%	62%	66%	67%	61%
			AD	AD			A		G	GH	K	
Worsen a little	640	96	53	31	274	144	39	153	212	275	108	532
	14%	16%	12%	11%	16%	13%	12%	14%	15%	14%	13%	15%
		BCF			BCF							
Worsen a lot	535	73	38	27	213	146	36	213	165	157	71	464
	12%	12%	8%	9%	12%	13%	11%	20%	12%	8%	9%	13%
					B	BC		HI	I			J
Summary												
Improve Summary	507	75	58	34	189	107	43	105	145	256	96	411
	11%	13%	13%	12%	11%	10%	13%	10%	11%	13%	12%	11%
										G		
Worsen Summary	1176	169	92	59	486	290	75	366	378	432	179	997
	26%	29%	20%	20%	28%	27%	23%	34%	27%	21%	22%	27%
		BCF			BCF	BC		HI	I			J
Net (Improve - Worsen)	-669	-94	-34	-24	-298	-183	-32	-261	-232	-176	-84	-585
	-15%	-16%	-7%	-8%	-17%	-17%	-10%	-24%	-17%	-9%	-10%	-16%

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

4\_8. (Your likelihood of making major home renovations (cost of more than \$1,000)) Now, thinking about the next three months, do you generally feel the following 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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Improve a lot	80	13	9	6	23	21	8	8	21	51	24	56
	2%	2%	2%	2%	1%	2%	3%	1%	2%	3%	3%	2%
										G	K	
Improve a little	378	50	42	28	135	89	35	59	117	202	82	296
	8%	8%	9%	10%	8%	8%	10%	5%	9%	10%	10%	8%
									G	G		
Stay the same	2880	363	307	200	1112	689	208	655	870	1355	554	2325
	64%	62%	67%	69%	65%	63%	63%	61%	63%	67%	67%	64%
				AEF						GH		
Worsen a little	623	92	65	31	238	148	46	155	210	258	96	527
	14%	16%	14%	11%	14%	14%	14%	14%	15%	13%	12%	14%
		C										
Worsen a lot	518	70	33	26	208	145	34	203	156	159	67	451
	12%	12%	7%	9%	12%	13%	10%	19%	11%	8%	8%	12%
		B			B	BC		HI	I			J
Summary												
Improve Summary	459	62	51	34	158	111	43	67	139	253	107	352
	10%	11%	11%	12%	9%	10%	13%	6%	10%	12%	13%	10%
							D		G	GH	K	
Worsen Summary	1141	162	98	57	446	293	80	357	366	417	163	978
	25%	28%	22%	20%	26%	27%	24%	33%	27%	21%	20%	27%
		BC			C	BC		HI	I			J
Net (Improve - Worsen)	-682	-99	-47	-23	-288	-182	-38	-290	-227	-164	-57	-626
	-15%	-17%	-10%	-8%	-17%	-17%	-11%	-27%	-17%	-8%	-7%	-17%

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

4\_9. (The value of your investments or savings) Now, thinking about the next three months, do you generally feel the following 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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Improve a lot	72	10	10	4	22	19	7	19	17	36	12	60
	2%	2%	2%	1%	1%	2%	2%	2%	1%	2%	1%	2%
Improve a little	790	101	97	66	295	179	51	145	228	417	129	660
	18%	17%	21%	23%	17%	16%	15%	13%	17%	21%	16%	18%
			EF	ADEF					G	GH		
Stay the same	2578	336	258	165	976	640	200	628	818	1132	544	2033
	58%	57%	56%	57%	57%	59%	60%	58%	59%	56%	66%	56%
											K	
Worsen a little	780	106	77	45	306	188	56	179	240	361	104	676
	17%	18%	17%	15%	18%	17%	17%	17%	17%	18%	13%	19%
												J
Worsen a lot	259	34	15	11	116	67	17	108	72	80	35	225
	6%	6%	3%	4%	7%	6%	5%	10%	5%	4%	4%	6%
					BC	B		HI				
Summary												
Improve Summary	862	111	107	70	317	198	58	164	245	453	141	721
	19%	19%	23%	24%	18%	18%	17%	15%	18%	22%	17%	20%
			DEF	ADEF						GH		
Worsen Summary	1040	139	92	56	422	254	73	287	312	440	139	901
	23%	24%	20%	19%	25%	23%	22%	27%	23%	22%	17%	25%
					C			HI				J
Net (Improve - Worsen)	-178	-28	15	14	-105	-56	-15	-124	-67	13	2	-180
	-4%	-5%	3%	5%	-6%	-5%	-5%	-11%	-5%	1%	0	-5%

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

4\_10. (Your ability to save money for things like retirement or education) Now, thinking about the next three months, do you generally feel the following 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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Improve a lot	98	13	12	8	29	27	7	20	21	56	19	79
	2%	2%	3%	3%	2%	2%	2%	2%	2%	3%	2%	2%
										H		
Improve a little	577	76	70	48	203	146	35	117	175	285	116	461
	13%	13%	15%	16%	12%	13%	10%	11%	13%	14%	14%	13%
			DF	DF						G		
Stay the same	2688	338	287	178	1032	635	218	590	840	1259	521	2167
	60%	58%	63%	61%	60%	58%	66%	55%	61%	62%	63%	59%
							ADE		G	G		
Worsen a little	780	118	64	41	309	196	50	203	241	336	120	660
	17%	20%	14%	14%	18%	18%	15%	19%	18%	17%	15%	18%
		BCF			C							J
Worsen a lot	336	42	23	16	142	89	22	149	98	89	47	288
	7%	7%	5%	5%	8%	8%	7%	14%	7%	4%	6%	8%
					BC	B		HI	I			
Summary												
Improve Summary	675	89	83	56	232	173	42	137	196	342	135	540
	15%	15%	18%	19%	14%	16%	13%	13%	14%	17%	16%	15%
			DF	DF						G		
Worsen Summary	1116	160	87	57	451	285	72	352	340	424	167	948
	25%	27%	19%	19%	26%	26%	22%	33%	25%	21%	20%	26%
		BCF			BCF	BC		HI	I			J
Net (Improve - Worsen)	-441	-71	-4	0	-219	-112	-30	-214	-144	-83	-32	-408
	-10%	-12%	-1%	0	-13%	-10%	-9%	-20%	-10%	-4%	-4%	-11%

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

4. (Improve Summary) Now, thinking about the next three months, do you generally feel the following 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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
The amount of personal debt you have or money that you owe	1151	148	149	77	403	292	83	235	346	570	238	914
	26%	25%	33%	26%	23%	27%	25%	22%	25%	28%	29%	25%
			ACDEF							G	K	
Your personal financial situation	1120	155	135	84	393	276	77	242	336	542	232	889
	25%	26%	30%	29%	23%	25%	23%	22%	24%	27%	28%	24%
			DF	DF						G	K	
The value of your investments or savings	862	111	107	70	317	198	58	164	245	453	141	721
	19%	19%	23%	24%	18%	18%	17%	15%	18%	22%	17%	20%
			DEF	ADEF						GH		
The amount of money you have left over to spend on other things when all your bills are paid	831	109	104	66	280	209	63	187	254	391	181	650
	19%	19%	23%	23%	16%	19%	19%	17%	18%	19%	22%	18%
			D	D							K	
The amount of money you have to pay your bills	826	109	98	64	271	220	64	195	240	390	194	632
	18%	19%	21%	22%	16%	20%	19%	18%	17%	19%	24%	17%
			D	D		D					K	
The national economy	784	116	121	61	312	119	54	176	231	377	115	670
	18%	20%	27%	21%	18%	11%	16%	16%	17%	19%	14%	18%
		E	ACDEF	E	E		E					J
Your local economy (City/Town/Village)	685	96	130	58	239	109	52	160	204	322	112	573
	15%	16%	29%	20%	14%	10%	16%	15%	15%	16%	14%	16%
		E	ACDEF	DE	E		E					
Your ability to save money for things like retirement or education	675	89	83	56	232	173	42	137	196	342	135	540
	15%	15%	18%	19%	14%	16%	13%	13%	14%	17%	16%	15%
			DF	DF						G		
Your likelihood of making a major purchase like a car, vacation or appliances	507	75	58	34	189	107	43	105	145	256	96	411
	11%	13%	13%	12%	11%	10%	13%	10%	11%	13%	12%	11%
										G		
Your likelihood of making major home renovations (cost of more than \$1,000)	459	62	51	34	158	111	43	67	139	253	107	352
	10%	11%	11%	12%	9%	10%	13%	6%	10%	12%	13%	10%
							D		G	GH	K	

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

4. (Worsen Summary) Now, thinking about the next three months, do you generally feel the following 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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
The national economy	1357	170	98	70	514	401	100	383	399	575	189	1168
	30%	29%	21%	24%	30%	37%	30%	35%	29%	28%	23%	32%
		B			BC	ABCD	BC	HI				J
The amount of money you have left over to spend on other things when all your bills are paid	1206	173	108	61	477	302	80	339	400	467	189	1017
	27%	30%	24%	21%	28%	28%	24%	31%	29%	23%	23%	28%
		C			C	C		I	I			J
Your likelihood of making a major purchase like a car, vacation or appliances	1176	169	92	59	486	290	75	366	378	432	179	997
	26%	29%	20%	20%	28%	27%	23%	34%	27%	21%	22%	27%
		BCF			BCF	BC		HI	I			J
Your likelihood of making major home renovations (cost of more than \$1,000)	1141	162	98	57	446	293	80	357	366	417	163	978
	25%	28%	22%	20%	26%	27%	24%	33%	27%	21%	20%	27%
		BC			C	BC		HI	I			J
Your ability to save money for things like retirement or education	1116	160	87	57	451	285	72	352	340	424	167	948
	25%	27%	19%	19%	26%	26%	22%	33%	25%	21%	20%	26%
		BCF			BCF	BC		HI	I			J
Your local economy (City/Town/Village)	1052	132	57	51	445	288	75	294	325	433	142	911
	23%	22%	12%	17%	26%	26%	23%	27%	24%	21%	17%	25%
		B		B	BC	BC	BC	I				J
The value of your investments or savings	1040	139	92	56	422	254	73	287	312	440	139	901
	23%	24%	20%	19%	25%	23%	22%	27%	23%	22%	17%	25%
					C			HI				J
The amount of money you have to pay your bills	1011	150	88	48	393	264	64	302	337	373	170	841
	23%	26%	19%	17%	23%	24%	19%	28%	24%	18%	21%	23%
		BCF			C	BCF		I	I			
Your personal financial situation	993	142	84	48	406	244	64	304	306	383	173	821
	22%	24%	18%	17%	24%	22%	19%	28%	22%	19%	21%	22%
		BC			BCF	C		HI	I			
The amount of personal debt you have or money that you owe	778	95	54	35	355	183	51	245	227	307	145	633
	17%	16%	12%	12%	21%	17%	15%	23%	16%	15%	18%	17%
					ABCE	BC		HI				

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

4. (Summary - Net) 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?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
The amount of personal debt you have or money that you owe	373	52	95	41	48	109	32	-10	120	263	92	281
	8%	9%	21%	14%	3%	10%	10%	-1%	9%	13%	11%	8%
Your personal financial situation	127	12	51	36	-13	32	13	-62	30	159	59	68
	3%	2%	11%	12%	-1%	3%	4%	-6%	2%	8%	7%	2%
The value of your investments or savings	-178	-28	15	14	-105	-56	-15	-124	-67	13	2	-180
	-4%	-5%	3%	5%	-6%	-5%	-5%	-11%	-5%	1%	0	-5%
The amount of money you have to pay your bills	-185	-41	10	15	-122	-43	1	-107	-96	18	24	-209
	-4%	-7%	2%	5%	-7%	-4%	0	-10%	-7%	1%	3%	-6%
Your local economy (City/Town/Village)	-367	-36	74	7	-206	-179	-23	-135	-121	-111	-30	-338
	-8%	-6%	16%	3%	-12%	-16%	-7%	-12%	-9%	-5%	-4%	-9%
The amount of money you have left over to spend on other things when all your bills are paid	-375	-64	-4	4	-196	-93	-17	-153	-146	-77	-8	-367
	-8%	-11%	-1%	2%	-11%	-9%	-5%	-14%	-11%	-4%	-1%	-10%
Your ability to save money for things like retirement or education	-441	-71	-4	0	-219	-112	-30	-214	-144	-83	-32	-408
	-10%	-12%	-1%	0	-13%	-10%	-9%	-20%	-10%	-4%	-4%	-11%
The national economy	-572	-54	23	-9	-202	-282	-46	-206	-168	-198	-74	-498
	-13%	-9%	5%	-3%	-12%	-26%	-14%	-19%	-12%	-10%	-9%	-14%
Your likelihood of making a major purchase like a car, vacation or appliances	-669	-94	-34	-24	-298	-183	-32	-261	-232	-176	-84	-585
	-15%	-16%	-7%	-8%	-17%	-17%	-10%	-24%	-17%	-9%	-10%	-16%
Your likelihood of making major home renovations (cost of more than \$1,000)	-682	-99	-47	-23	-288	-182	-38	-290	-227	-164	-57	-626
	-15%	-17%	-10%	-8%	-17%	-17%	-11%	-27%	-17%	-8%	-7%	-17%

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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Much more than last year	213	29	12	14	85	56	14	55	64	94	50	163
	5%	5%	3%	5%	5%	5%	4%	5%	5%	5%	6%	4%
					B	B						
A little more than last year	671	97	73	55	254	141	51	145	184	341	124	547
	15%	17%	16%	19%	15%	13%	16%	13%	13%	17%	15%	15%
				DE						GH		
The same as last year	1494	210	172	115	554	329	113	316	441	737	268	1226
	33%	36%	38%	40%	32%	30%	34%	29%	32%	36%	33%	34%
		E	DE	DE						GH		
A little less than last year	1068	124	111	56	399	295	84	220	361	487	198	870
	24%	21%	24%	19%	23%	27%	25%	20%	26%	24%	24%	24%
						AC	C		G	G		
Much less than last year	1032	126	89	51	424	273	69	342	326	365	184	849
	23%	22%	19%	18%	25%	25%	21%	32%	24%	18%	22%	23%
					BC	BC		HI	I			
Summary												
Top2Box (More)	884	126	85	68	339	197	65	201	248	435	174	710
	20%	21%	19%	24%	20%	18%	20%	19%	18%	22%	21%	19%
				E						H		
Low2Box (Less)	2101	251	200	107	823	567	153	563	686	852	382	1719
	47%	43%	44%	37%	48%	52%	46%	52%	50%	42%	46%	47%
			C		C	ABCF	C	I	I			

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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Improve a lot	56	7	6	7	20	9	7	17	16	24	11	45
	1%	1%	1%	2%	1%	1%	2%	2%	1%	1%	1%	1%
				E			E					
Improve a little	1367	215	207	104	529	214	97	294	401	672	236	1131
	31%	37%	45%	36%	31%	20%	29%	27%	29%	33%	29%	31%
		DEF	ACDEF	DEF	E		E			GH		
Stay the same	1645	196	160	111	618	440	119	362	527	756	357	1288
	37%	33%	35%	38%	36%	40%	36%	34%	38%	37%	43%	35%
						A			G		K	
Worsen a little	1172	148	73	60	449	349	90	319	367	485	184	987
	26%	25%	16%	21%	26%	32%	27%	30%	27%	24%	22%	27%
		B			BC	ABCD	BC	I				J
Worsen a lot	239	21	11	10	99	81	19	87	64	88	36	203
	5%	4%	2%	3%	6%	7%	6%	8%	5%	4%	4%	6%
					BC	ABC	B	HI				
Summary												
Improve Summary	1423	222	213	110	549	224	104	311	417	696	247	1176
	32%	38%	47%	38%	32%	20%	31%	29%	30%	34%	30%	32%
		DEF	ACDEF	DEF	E		E			GH		
Worsen Summary	1411	168	84	70	548	430	108	406	432	573	220	1191
	31%	29%	18%	24%	32%	39%	33%	38%	31%	28%	27%	33%
		B		B	BC	ABCD	BC	HI				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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Improve a lot	214	32	32	11	63	61	15	52	53	108	56	157
	5%	5%	7%	4%	4%	6%	4%	5%	4%	5%	7%	4%
			CD			D					K	
Improve a little	1403	191	164	115	515	311	104	297	414	692	289	1114
	31%	33%	36%	40%	30%	28%	31%	28%	30%	34%	35%	30%
			DE	ADEF						GH	K	
Stay the same	1850	246	183	120	706	449	145	420	591	838	322	1528
	41%	42%	40%	41%	41%	41%	44%	39%	43%	41%	39%	42%
Worsen a little	795	92	64	36	333	216	53	212	242	340	122	673
	18%	16%	14%	12%	19%	20%	16%	20%	18%	17%	15%	18%
					BC	BC						J
Worsen a lot	218	26	14	9	98	55	14	98	75	46	35	183
	5%	4%	3%	3%	6%	5%	4%	9%	5%	2%	4%	5%
					BC			HI	I			
Summary												
Improve Summary	1617	223	196	126	579	372	119	349	467	801	345	1271
	36%	38%	43%	43%	34%	34%	36%	32%	34%	40%	42%	35%
			DEF	DEF						GH	K	
Worsen Summary	1013	119	78	45	431	271	68	310	317	386	157	855
	23%	20%	17%	15%	25%	25%	20%	29%	23%	19%	19%	23%
					ABCF	BC	C	HI	I			J

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

9. (Topbox Summary) 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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Your own financial situation	1617	223	196	126	579	372	119	349	467	801	345	1271
	36%	38%	43%	43%	34%	34%	36%	32%	34%	40%	42%	35%
			DEF	DEF						GH	K	
Canadian economy	1423	222	213	110	549	224	104	311	417	696	247	1176
	32%	38%	47%	38%	32%	20%	31%	29%	30%	34%	30%	32%
		DEF	ACDEF	DEF	E		E			GH		

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

9. (Lowbox Summary) 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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Canadian economy	1411	168	84	70	548	430	108	406	432	573	220	1191
	31%	29%	18%	24%	32%	39%	33%	38%	31%	28%	27%	33%
		B		B	BC	ABCDF	BC	HI				J
Your own financial situation	1013	119	78	45	431	271	68	310	317	386	157	855
	23%	20%	17%	15%	25%	25%	20%	29%	23%	19%	19%	23%
					ABCF	BC	C	HI	I			J

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

A5. With the current debt that you carry personally, which of the following statements best describes how you feel about your ability to manage it?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All respondents	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
I am confident that I am managing my debt well	1282	167	132	93	465	337	85	221	402	659	211	1071
	29%	28%	29%	32%	27%	31%	26%	21%	29%	33%	26%	29%
				DF		F			G	G		
I think I am OK but know I could do better	1355	147	134	100	490	365	119	268	419	668	306	1049
	30%	25%	29%	34%	29%	33%	36%	25%	30%	33%	37%	29%
				AD		AD	ABD		G	G	K	
I am just keeping my head above water	959	139	84	53	385	224	73	305	321	332	195	764
	21%	24%	18%	18%	22%	20%	22%	28%	23%	16%	24%	21%
		C						HI	I			
I am not good at managing my debt and don't know where to start	149	24	15	6	71	23	11	53	48	48	40	110
	3%	4%	3%	2%	4%	2%	3%	5%	3%	2%	5%	3%
		E			CE			I			K	
I don't carry any debt	735	110	92	39	305	144	44	231	186	318	73	662
	16%	19%	20%	14%	18%	13%	13%	21%	14%	16%	9%	18%
		CEF	CEF		CEF			HI				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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Spend less	1394	155	114	85	541	395	101	380	454	559	273	1122
	31%	26%	25%	29%	32%	36%	30%	35%	33%	28%	33%	31%
					AB	ABCDF		I	I			
Focus on reducing my debt	1392	163	131	87	514	375	119	280	462	650	291	1101
	31%	28%	29%	30%	30%	34%	36%	26%	34%	32%	35%	30%
						ABD	ABCD		G	G	K	
Save or invest more	963	145	100	67	376	217	56	209	257	497	175	789
	22%	25%	22%	23%	22%	20%	17%	19%	19%	25%	21%	22%
		EF	F	F	F					GH		
All of these	1042	160	122	71	421	185	82	238	326	478	216	826
	23%	27%	27%	24%	25%	17%	25%	22%	24%	24%	26%	23%
		E	E	E	E		E				K	
None of these	467	61	50	29	177	114	33	144	125	197	46	420
	10%	10%	11%	10%	10%	10%	10%	13%	9%	10%	6%	11%
								HI				J

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

1.1. Are you - or is anyone in your household - going to be upgrading skills due to a change in your employment situation (e.g., to stay employed, to change careers, to get a job)?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Yes	994	157	99	46	342	284	65	293	310	392	255	740
	22%	27%	22%	16%	20%	26%	19%	27%	23%	19%	31%	20%
		CDF	C		C	CDF		HI	I		K	
No	3485	429	358	246	1374	809	267	786	1066	1633	569	2915
	78%	73%	78%	84%	80%	74%	81%	73%	77%	81%	69%	80%
				ABDE	AE		AE		G	GH		J

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

1.2. How far would you move for employment reasons (e.g., to keep your present job or advance, to change careers, to find new work)?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All respondents	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
I would not move for employment reasons	1237	148	104	93	450	353	89	212	384	641	272	965
	28%	25%	23%	32%	26%	32%	27%	20%	28%	32%	33%	26%
				ABD		ABDF			G	GH	K	
To another part of the country	678	99	80	43	261	130	64	149	191	338	140	538
	15%	17%	18%	15%	15%	12%	19%	14%	14%	17%	17%	15%
		E	E		E		CDE			H		
To a different city/region	667	85	52	25	253	207	42	147	204	316	183	484
	15%	15%	11%	9%	15%	19%	13%	14%	15%	16%	22%	13%
		C			C	ABCD	C				K	
To a different neighbourhood	283	40	30	27	93	74	20	62	94	128	77	206
	6%	7%	6%	9%	5%	7%	6%	6%	7%	6%	9%	6%
				D							K	
Not applicable (e.g., I am not employed, the work I do would not require moving)	1613	215	190	104	657	329	116	510	503	601	151	1462
	36%	37%	42%	36%	38%	30%	35%	47%	37%	30%	18%	40%
		E	EF	E	E			HI	I			J

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



1.3. Which province/territory do you consider is creating the most jobs in Canada?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Alberta	2246	308	382	92	831	446	188	505	671	1071	370	1876
	50%	52%	84%	32%	48%	41%	57%	47%	49%	53%	45%	51%
		CE	ACDEF		CE	C	CDE			GH		J
Ontario	991	67	21	27	579	259	36	265	294	432	205	786
	22%	11%	5%	9%	34%	24%	11%	25%	21%	21%	25%	22%
		B		B	ABCEF	ABCF	B					
Saskatchewan	397	47	42	123	148	20	16	83	129	184	59	337
	9%	8%	9%	42%	9%	2%	5%	8%	9%	9%	7%	9%
		E	EF	ABDEF	EF		E					
British Columbia	314	149	8	14	77	58	7	90	91	133	68	246
	7%	25%	2%	5%	4%	5%	2%	8%	7%	7%	8%	7%
		BCDEF		BF	BF	BF						
Quebec	259	3	1	1	10	235	8	64	93	102	60	199
	6%	1%	0	0	1%	22%	2%	6%	7%	5%	7%	5%
						ABCDF	ABCD					
Manitoba	81	2	0	31	27	19	2	25	23	33	18	63
	2%	0	-	11%	2%	2%	1%	2%	2%	2%	2%	2%
				ABDEF	AB	AB						
Newfoundland and Labrador	62	2	0	2	14	17	28	12	22	28	15	47
	1%	0	-	1%	1%	2%	8%	1%	2%	1%	2%	1%
				B		AB	ABCDE					
Nunavut/Northwest Territories/Yukon Territories	60	4	0	0	12	34	7	18	25	17	14	46
	1%	1%	-	0	1%	3%	2%	2%	2%	1%	2%	1%
						ABCD	ABCD	I	I			
Nova Scotia	49	4	2	1	13	1	28	12	18	20	10	39
	1%	1%	0	0	1%	0	8%	1%	1%	1%	1%	1%
		E			E		ABCDE					
New Brunswick	18	0	0	0	4	3	11	4	9	5	4	14
	0	-	-	-	0	0	3%	0	1%	0	0	0
							ABCDE					
Prince Edward Island	2	0	0	0	0	1	1	1	1	0	1	1
	0	-	-	-	-	0	0	0	0	-	0	0
							D					

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

1.4. Are you currently working in a job/field that fits your skills/training/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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Yes	1938	259	206	149	704	470	150	251	571	1116	414	1524
	43%	44%	45%	51%	41%	43%	45%	23%	41%	55%	50%	42%
				ADE					G	GH	K	
No	808	88	60	39	290	275	56	226	269	312	205	603
	18%	15%	13%	13%	17%	25%	17%	21%	20%	15%	25%	17%
						ABCDF		I	I		K	
Not applicable/I am not working	1733	240	190	104	721	348	125	602	535	596	206	1528
	39%	41%	42%	36%	42%	32%	38%	56%	39%	29%	25%	42%
		E	E		CE		E	HI	I			J

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

1.5. If you won a million dollars in a lottery, would you retire?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Yes	1310	167	111	97	457	371	107	249	428	632	223	1087
	29%	28%	24%	33%	27%	34%	32%	23%	31%	31%	27%	30%
				BD		ABD	BD		G	G		
No	1787	245	187	109	688	430	124	380	514	892	509	1278
	40%	42%	41%	37%	40%	39%	37%	35%	37%	44%	62%	35%
										GH	K	
Not applicable/I am not working/already retired	1383	175	159	85	571	292	101	450	432	500	92	1290
	31%	30%	35%	29%	33%	27%	30%	42%	31%	25%	11%	35%
			E		E			HI	I			J

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

1.6. In terms of your current personal finances, would you describe yourself as 'getting ahead', 'standing still' or 'losing ground' compared to this same time last year?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
I am getting ahead financially, compared to one year ago (a change for the better)	1231	133	140	86	441	345	86	228	343	660	235	995
	27%	23%	31%	30%	26%	32%	26%	21%	25%	33%	29%	27%
			AD	A		ADF			G	GH		
I am standing still financially, compared to one year ago (unchanged)	2053	286	200	143	778	477	168	500	638	915	383	1669
	46%	49%	44%	49%	45%	44%	51%	46%	46%	45%	47%	46%
				E			BDE					
I am losing ground financially, compared to one year ago (a change for the worse)	1196	168	117	61	497	270	77	351	395	450	205	990
	27%	29%	26%	21%	29%	25%	23%	33%	29%	22%	25%	27%
		CF			CEF			I	I			

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
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
Yes	1293	188	135	78	512	274	103	369	421	503	266	1027
	29%	32%	30%	27%	30%	25%	31%	34%	31%	25%	32%	28%
		E			E		E	I	I		K	
No (Net)	3186	399	321	213	1203	819	229	710	955	1522	557	2628
	71%	68%	70%	73%	70%	75%	69%	66%	69%	75%	68%	72%
						ADF				GH		J
No, I used my credit card/s to help pay everyday expenses or for an emergency	562	68	41	35	213	164	41	133	192	237	136	425
	13%	12%	9%	12%	12%	15%	12%	12%	14%	12%	17%	12%
						B					K	
No, I used my line of credit to help pay everyday expenses or for an emergency	383	47	35	24	147	103	27	64	104	214	69	314
	9%	8%	8%	8%	9%	9%	8%	6%	8%	11%	8%	9%
										GH		
No, I used a personal loan to help pay everyday expenses or for an emergency	91	9	6	5	37	28	6	29	30	31	27	63
	2%	1%	1%	2%	2%	3%	2%	3%	2%	2%	3%	2%
								I			K	
No, I haven't had to find extra money to help pay everyday expenses or to pay for an emergency	2151	275	239	150	806	524	155	484	627	1039	325	1826
	48%	47%	52%	51%	47%	48%	47%	45%	46%	51%	39%	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
Base: All respondents	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
0/ I don't have any savings set aside for an emergency/a rainy day	2564	304	235	140	974	705	202	799	808	958	495	2069
	57%	52%	52%	48%	57%	65%	61%	74%	59%	47%	60%	57%
1				C	ABCD	ABC	HI	I				
	235	27	31	24	94	38	21	36	77	123	50	185
	5%	5%	7%	8%	5%	3%	6%	3%	6%	6%	6%	5%
2			E	ADE	E	E	E	G	G			
	250	43	28	29	80	48	22	33	88	129	51	200
	6%	7%	6%	10%	5%	4%	7%	3%	6%	6%	6%	5%
3		DE	BDE					G	G			
	310	43	40	21	134	52	21	38	90	182	53	257
	7%	7%	9%	7%	8%	5%	6%	4%	7%	9%	6%	7%
4		E	E					G	GH			
	93	12	9	7	37	23	5	11	24	59	12	81
	2%	2%	2%	2%	2%	2%	2%	1%	2%	3%	1%	2%
5									GH			
	58	11	0	4	24	14	6	10	13	35	12	46
	1%	2%	-	1%	1%	1%	2%	1%	1%	2%	1%	1%
6		B	B	B	B	B	B					
	261	43	37	17	98	49	16	25	69	167	27	234
	6%	7%	8%	6%	6%	4%	5%	2%	5%	8%	3%	6%
7-12		E	EF					G	GH		J	
	278	49	37	25	110	40	17	39	60	179	44	234
	6%	8%	8%	9%	6%	4%	5%	4%	4%	9%	5%	6%
13-18		E	E	EF	E					GH		
	8	1	1	0	3	2	0	3	4	2	0	8
	0	0	0	-	0	0	0	0	0	0	-	0
19-24												
	55	12	5	7	23	7	2	5	15	35	10	45
	1%	2%	1%	2%	1%	1%	1%	0	1%	2%	1%	1%
2 years-to less than 3 years		E	EF							G		
	10	1	1	0	4	4	0	1	3	6	1	9
	0	0	0	-	0	0	-	0	0	0	0	0
3 years to less than 5 years												
	50	12	3	3	12	17	2	7	22	21	11	39
	1%	2%	1%	1%	1%	2%	1%	1%	2%	1%	1%	1%
5 years to less than 10 years		D				D			G			
	71	7	10	3	22	25	4	20	23	28	14	58
	2%	1%	2%	1%	1%	2%	1%	2%	2%	1%	2%	2%
10 years or more												
	236	22	20	14	100	68	13	52	80	103	45	191
	5%	4%	4%	5%	6%	6%	4%	5%	6%	5%	5%	5%

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
Summary												
Mean	29.1	23.6	25.2	26.3	33.3	30.5	20.7	25.6	31.9	29.1	28.7	29.2
					F							
Std. Dev.	115.45	103.84	107.54	111.24	126.48	113.17	95.48	106.99	122.09	115.16	110.43	116.57
Std. Err.	1.73	4.69	4.82	4.8	3.39	3.73	3.79	3.25	3.27	2.58	3.9	1.92
Median	0	0	0	1	0	0	0	0	0	1	0	0

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

14. How much money do you estimate you have left over each month after you've paid all your monthly bills - not including contributions to investments, RRSPs, etc.?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
0/ I don't have enough money to pay all my monthly bills	841	127	74	43	351	176	66	304	275	261	158	683
	19%	22%	16%	15%	20%	16%	20%	28%	20%	13%	19%	19%
		BCE			BCE		C	HI	I			
1-100	321	41	31	20	123	84	22	97	114	110	62	259
	7%	7%	7%	7%	7%	8%	7%	9%	8%	5%	8%	7%
								I	I			
101-200	275	48	29	20	101	54	23	57	103	116	55	220
	6%	8%	6%	7%	6%	5%	7%	5%	7%	6%	7%	6%
		E							G			
201-300	227	37	19	16	72	67	17	45	69	113	49	178
	5%	6%	4%	5%	4%	6%	5%	4%	5%	6%	6%	5%
						D						
301-400	125	13	8	13	52	32	8	22	56	47	19	106
	3%	2%	2%	4%	3%	3%	2%	2%	4%	2%	2%	3%
				AB					GI			
401-500	287	34	28	14	133	61	17	44	69	174	60	227
	6%	6%	6%	5%	8%	6%	5%	4%	5%	9%	7%	6%
					CF					GH		
501-600	70	8	10	4	26	15	6	3	27	39	25	45
	2%	1%	2%	1%	1%	1%	2%	0	2%	2%	3%	1%
									G	G	K	
601-700	23	5	1	3	5	7	2	4	8	10	2	21
	1%	1%	0	1%	0	1%	1%	0	1%	1%	0	1%
				D								
701-800	60	3	6	5	22	21	3	11	19	31	8	52
	1%	1%	1%	2%	1%	2%	1%	1%	1%	2%	1%	1%
						A						
801-900	11	1	0	2	3	5	0	2	2	7	2	9
	0	0	-	1%	0	0	-	0	0	0	0	0
901-1000	210	29	24	16	83	41	17	21	43	145	34	176
	5%	5%	5%	6%	5%	4%	5%	2%	3%	7%	4%	5%
										GH		
1001-2000	212	31	34	19	70	48	11	15	41	156	33	179
	5%	5%	7%	7%	4%	4%	3%	1%	3%	8%	4%	5%
			DEF	DF					G	GH		
2001-3000	34	6	4	3	11	4	6	1	7	26	7	27
	1%	1%	1%	1%	1%	0	2%	0	1%	1%	1%	1%
							DE			GH		
3001-4000	13	2	3	1	4	2	1	0	4	9	2	11
	0	0	1%	0	0	0	0	-	0	0	0	0



14. How much money do you estimate you have left over each month after you've paid all your monthly bills - not including contributions to investments, RRSPs, etc.?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
										G		
4001-5000	9	3	4	0	0	1	1	2	1	6	3	6
	0	0	1%	0	-	0	0	0	0	0	0	0
		D	DE	D			D					
More than 5000	9	1	2	1	3	1	0	2	0	7	3	6
	0	0	0	0	0	0	0	0	-	0	0	0
										H		
I don't know - I don't keep track of what money may be left over after paying my monthly bills	1753	198	180	112	658	473	132	449	538	766	303	1449
	39%	34%	39%	38%	38%	43%	40%	42%	39%	38%	37%	40%
						AD	A					
Summary												
Mean	474.8	535.2	647.8	539.5	431	426.1	453.6	253.8	345.5	671.6	454.9	479.5
			DEF	E					G	GH		
Std. Dev.	952.06	1406.31	1097.93	758.55	857.98	754.22	790.49	972.2	547.35	1103.58	839.21	976.91
Std. Err.	18.19	78.13	62.76	41.63	29.24	32.82	40.23	38.61	18.73	31.2	37.09	20.7
Median	200	200	300	300	200	200	200	10	200	400	200	200

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

15. How much personal debt do you estimate you are carrying (not including a mortgage)?

		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	4479	490	498	538	1395	921	635	1081	1398	2000	800	3679
Weighted	4479	587	457	291	1715	1093	331	1079	1375	2025	824	3655
I don't have any personal debt	2013	275	214	131	776	479	137	565	585	863	264	1749
	45%	47%	47%	45%	45%	44%	41%	52%	43%	43%	32%	48%
								HI				J
500 or less	2163	291	219	139	827	538	148	624	639	900	289	1874
	48%	50%	48%	48%	48%	49%	45%	58%	46%	44%	35%	51%
								HI				J
501-1000	147	21	11	7	58	41	9	41	56	51	31	117
	3%	4%	2%	3%	3%	4%	3%	4%	4%	3%	4%	3%
									I			
1001-9000	823	107	69	61	292	235	58	209	289	326	187	636
	18%	18%	15%	21%	17%	22%	17%	19%	21%	16%	23%	17%
				B		BD		I	I		K	
9001-10000	189	22	19	6	75	45	19	33	48	108	57	132
	4%	4%	4%	2%	4%	4%	6%	3%	4%	5%	7%	4%
			C		C	C	C			GH	K	
10001-20000	479	55	51	28	174	131	40	83	163	233	101	379
	11%	9%	11%	10%	10%	12%	12%	8%	12%	12%	12%	10%
									G	G		
20001-30000	232	30	28	15	96	45	18	36	74	121	65	167
	5%	5%	6%	5%	6%	4%	5%	3%	5%	6%	8%	5%
									G	G	K	
30001-40000	146	21	13	11	69	20	12	25	45	77	28	118
	3%	4%	3%	4%	4%	2%	4%	2%	3%	4%	3%	3%
		E		E	E		E			G		
40001-50000	89	9	10	8	39	12	9	7	26	55	26	63
	2%	2%	2%	3%	2%	1%	3%	1%	2%	3%	3%	2%
				E			E		G	G	K	
50001-60000	50	6	8	5	19	8	5	7	7	36	18	32
	1%	1%	2%	2%	1%	1%	1%	1%	1%	2%	2%	1%
										GH	K	
60001-70000	22	1	8	1	9	2	1	2	3	17	2	20
	1%	0	2%	0	1%	0	0	0	0	1%	0	1%
			ACDEF							GH		
70001-80000	32	7		5	10	3	3	4	3	26	3	29
	1%	1%	1%	2%	1%	0	1%	0	0	1%	0	1%
		E	E	DE			E			GH		
80001-90000	14	1	1	0	7	3	2	2	2	10	1	13
	0	0	0	-	0	0	0	0	0	1%	0	0
90001-100000	31	7	6	4	11	3	1	4	7	20	6	26
	1%	1%	1%	1%	1%	0	0	0	1%	1%	1%	1%
		E	E	E								

15. How much personal debt do you estimate you are carrying (not including a mortgage)?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
More than 100000	58	8	7	3	30	6	4	3	13	41	10	48
	1%	1%	2%	1%	2%	1%	1%	0	1%	2%	1%	1%
			E		E					GH		
Don't know	1	0	0	0	0	0	1	0	0	1	0	1
	0	-	-	-	-	-	0	-	-	0	-	0
							D					
Summary												
Mean	11728.6	11517.2	13718.4	12276.3	13043.1	8738.7	12005.5	6362.8	10617.8	15343	13318.4	11370.2
			E		E				G	GH		
Std. Dev.	33330.86	27259.18	27346.03	28409.48	35812.51	37928.03	23345.29	17871.74	37808.51	35890.74	25153.79	34903.57
Std. Err.	498.03	1231.44	1225.4	1224.82	958.84	1249.77	926.43	543.57	1011.2	802.54	889.32	575.45
Median	1000	700	1000	1000	1000	800	2000	0	1000	2000	4500	340

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