



Qualitative and quantitative research on Canada's economy

Winter 2019

Final Report

Prepared for Finance Canada

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Final report**

Prepared for Finance Canada by Environics Research

March 2019

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Executive summary

Background and objectives

Finance Canada commissioned Environics Research Group to conduct qualitative and quantitative public opinion research among Canadians in the winter of 2019. The primary objective of the research was to explore current attitudes among Canadians towards such topics as:

- The state of the Canadian economy and Canadians' standard of living;
- The deficit;
- Housing affordability;
- Prescription drug coverage; and
- Work-related skills training.

The research objectives are to explore Canadians' overall concerns and perceptions about the current state of the Canadian economy, emerging economic issues and their expectations about the role of the Government of Canada in the economy.

Methodology

Qualitative phase

Environics Research conducted a series of 10 focus groups with members of the general population between January 21 and 28, 2019. Two sessions each were conducted in Brampton, Halifax, Vancouver (suburban), Edmonton and Trois-Rivières. In each community, one session was conducted with lower- and middle-income Canadians, and one was conducted with higher income Canadians. Eight sessions were conducted in English and two were conducted in French. The sessions were distributed as follows:

Date and time	Group Composition
January 21, 5:30 p.m. EST	Low/middle income – Brampton, Ontario
January 21, 7:30 p.m. EST	Higher income – Brampton, Ontario
January 22, 5:30 p.m. AST	Low/middle income – Halifax, Nova Scotia
January 22, 7:30 p.m. AST	Higher income – Halifax, Nova Scotia
January 24, 5:30 p.m. PST	Low/middle income – Vancouver (suburban), British Columbia
January 24, 7:30 p.m. PST	Higher income – Vancouver (suburban), British Columbia
January 26, 11:00 a.m. MST	Low/middle income – Edmonton, Alberta
January 26, 1:00 p.m. MST	Higher income – Edmonton, Alberta
January 28, 5:30 p.m. EST	Low/middle income – Trois-Rivières, Quebec
January 28, 7:30 p.m. EST	Higher income – Trois-Rivières, Quebec

Groups were conducted with adult Canadians 18 and over; participants included range of age, education, and backgrounds. The groups lasted approximately 120-minutes and consisted of between eight and 10 participants (out of 10 people recruited for each group). Participants were offered a \$100 honorarium to encourage participation and thank them for their time commitment. In Vancouver, participants were offered a \$150 incentive as they were all recruited from outer suburbs and had further to travel.

Statement of limitations: Qualitative research provides insight into the range of opinions held within a population, rather than the weights of the opinions held, as would be measured in a quantitative study. The results of this type of research should be viewed as indicative rather than projectable to the population.

Quantitative phase

EnviroNics conducted a random-probability telephone survey with 2,006 adult residents of Canada, from February 13 to March 1, 2019, using industry-standard random-digit dialling (RDD) techniques. A survey of this size will yield results which can be considered accurate to within +/- 2.2 percentage points, 19 times out of 20. Margins of error are larger for subgroups of the population.

The sample was stratified by region to allow for meaningful coverage of lower population areas:

Region (% of population)	Sample Size	Margin of error*
Atlantic Canada (7%)	204	+/- 6.8
Quebec (23%)	494	+/- 4.4
Ontario (38%)	614	+/- 3.9
Prairies/NWT/Nunavut (19%)	404	+/- 4.8
B.C./Yukon (13%)	290	+/- 5.7
CANADA (100%)	2,006	+/-2.2

* In percentage points, at the 95% confidence level

Contract value

The contract value was \$160,908.33 (HST included).

Report

This report begins with an executive summary outlining key findings and conclusions, followed by a detailed analysis of the focus group findings and a detailed analysis of the survey data. Provided under a separate cover is a detailed set of “banner tables” presenting the results for all questions by population segments as defined by region and demographics. These tables are referenced by the survey question in the detailed analysis.

In this report, quantitative results are expressed as percentages unless otherwise noted. Results may not add to 100% due to rounding or multiple responses. Net results cited in the text may not exactly match individual results shown in the tables due to rounding.

Use of findings of the research. By gauging and analyzing the opinions of Canadians, the Government of Canada gains insights into important policy areas related to the mandate of the department and related services. The information gained through this public opinion research will be shared throughout Finance Canada to assist it when establishing priorities, developing policies, and planning programs and services.

Key findings – qualitative phase

A. Overall assessment

Participants were asked to identify what the federal government has done right or wrong in the last year.

- The issues the federal government was seen to have handled well in the past year included: working with the President of the United States and the American government administration, the recent NAFTA negotiations and Canada's international image in general, legalizing cannabis, welcoming immigrants and refugees and trying to address problems with Aboriginal peoples. Very few mentioned anything connected to the economy in this context.
- The issues the federal government was seen to have gotten wrong in the past year included: mishandling cannabis legalization, pipelines (in Edmonton and Halifax for not getting one built, but in Vancouver and Trois-Rivières for buying a pipeline and trying to push it through) and irregular border crossings. Apart from a few comments on the deficit or spending too much, there was little mention of the economy.

B. Focus on Canada's economy

Participants were generally quite satisfied with the overall state of the economy. The most common words people used to describe the economy were "stable", "steady", "good" and "growing". However, it was also noted that while the economy as a whole was doing well, life in Canada was very expensive and that people were struggling to make ends meet. Several people in the lower income groups reported working multiple jobs. It was also noted that the performance of the Canadian economy is uneven with some regions booming while others are struggling.

Most felt that the economy had been stable over the past year, but they also felt that there could be storm clouds on the horizon what with frequent and unanticipated positioning changes by the US Government causing destabilization as well as the reverberations from Brexit. There was concern over the volatile stock market, rising interest rates and the low price of oil and fears that the housing bubble could headed for a fall soon. There were also anxieties about what the current American government and Brexit could do to destabilize the world economy, and that we could be at the end of an economic cycle and have nowhere to go but down now. Some participants also expressed concern over perceptions of excessive federal government spending, which some felt was not based on any strategic plan.

When asked what the federal government could do to improve the economy, participants commonly mentioned more "green and clean" energy, building/advancing a pipeline, getting young people the skills they need, attracting immigration to address labour shortages, lower interest rates, encouraging the creation of well-paying jobs. There were also a few mentions of cutting taxes or removing the stress test for home buying. Most people were very supportive of the idea of more infrastructure investment, especially since in many areas, local roads, public transit and ports are seen as needing repair and improvement.

There was almost universal awareness that the federal government is currently running a deficit, but this was not a major concern at all. Many people were under the impression that there was always a deficit and that "every country in the world" had one. Some vague concerns were expressed about "our kids being left with a huge debt" if it's never addressed but there was no sentiment about needing any target for balancing the budget, as some say it may not be realistic to have one with so many variables.

C. Job training and professional development

There was universal agreement that Canadians need much more job-related training now than they did in the past because technology is changing so quickly. There was a feeling that employers have become more demanding about what skills they expect their staff to have and that employees need to develop professionally if they want to keep their job or if they lose their job and need to find a new one.

Many participants with professional jobs or who work for very large employers say that for them professional development is mandatory and that in some cases, people must take courses to maintain their professional certifications.

Time and money are the usual barriers to getting more training although most who are getting training now are getting it through their employer and they are not having to pay for it. It was noted that the bigger problem is what to do for people who are not currently working or who are doing menial jobs and trying to get the training they need for a career switch.

Ideally, government can play a role in helping make this training more affordable and accessible. They could support employers who offer training to their staff, offer grants or subsidies for people needed to upgrade their skills, create a personal income tax credit for all expenses related to professional development (not just tuition, but travel expenses, books, etc.)

Most were quite supportive of the joint financing program for job training that was proposed. Some described it as “like an RESP for yourself”. The concept is easy enough to understand, but many felt that assuming people would put money aside for future professional development was a bold assumption. Some said that they would feel they had to choose between saving for retirement and saving for retraining and older participants tended to prioritize retirement saving.

Also, it was noted that this kind of program might be useful for people who are already comfortable enough to be saving money in the first place but that it would not be of much help to people who are living pay cheque to pay cheque who cannot afford to save at all.

D. Housing

Identification of housing affordability as an issue varied by location. In Vancouver and to a lesser extent in Brampton it was a significant issue and people were quite animated about how unaffordable housing had become – both in terms of rents and buying a home. In other locations it was much less of an issue.

There was general agreement that being able to save for a down payment is more and more of a challenge since the cost of living keeps going up while salaries are not keeping pace. Also, the new CMHC “stress test” means people need to put up a bigger down payment.

Participants had some ideas for what government could do to help make housing more affordable. These included: lowering the threshold for down payments from 20% to 15% (i.e. to avoid CMHC costs); eliminating or reducing the “stress test”, offering grants to help with down payment and lowering interest rates.

There was an almost universal sentiment that it was important to own, as opposed to renting, a home. The reasons for this are that one can build equity; that money is not going to help someone else (“paying myself instead of someone else”); and the security of knowing you own one's home.

People were sympathetic to the argument that it made more sense for the government to encourage more construction of affordable housing since simply giving money to prospective buyers would only drive up prices. This argument resonated especially well in inflated housing markets like Toronto and Vancouver and even to a lesser extent in Edmonton and Halifax.

E. Pharmacare

There was high awareness that some Canadians are not currently served by any drug plans and cannot afford their medications. Identification of this problem varied by location since provincial drug plans vary so much in terms of what they cover. Most currently get their drugs covered through benefits from their employer or else if they are seniors, they are getting them covered by various provincial plans. Many raised examples of some people not being able to afford insulin or cancer drugs. Some province, such as Quebec, already have a quasi-universal drug plan.

Conceptually, the idea of ensuring that no Canadian goes without needed prescription drugs was very appealing and was often described as a “Canadian value”. They liked the idea that everyone would have access to the drugs they need.

Initially, people favoured the idea of a national drug coverage plan that was similar to how the public health care system works. However, there were also concerns about how much it might cost and how all the different current provincial drug plans could be coordinated. Some higher income participants were concerned that a national pharmacare plan might have inferior coverage to what they currently get through their work plan.

The idea of a more modest drug plan that focused on the needs of people who are currently falling between the cracks was generally more popular and was seen as more realistic. However, some worried that this model would be too complex and bureaucratic and therefore preferred the universal version as it is reminiscent of how Canadians currently access most health care services.

Key findings – quantitative phase

A. Priorities for the Government of Canada

Overall, the economy remains the top priority on which Canadians expect federal government attention, followed by the environment, health care and energy/oil and gas/pipelines, the latter having increased in top-of-mind salience since 2018. There is more regional disparity than in 2018, however: while the economy was the top mention across the country in 2018, it now takes second place to energy/oil and gas/pipelines in Alberta and Saskatchewan and to the environment in Quebec and is equal to health care in Atlantic Canada.

B. Assessment of the economy

There has been some reduction in economic confidence since last January: now just over four in ten have a positive perception of the current state of the economy, down five percentage points. Close to two in ten are negative and this has increased in the past year. Canadians remain more likely to say Canada's economy is good than to say this of the U.S. economy, but the gap has narrowed.

There has also been reduction in confidence in the provincial economy in most locations, the exceptions being Quebec and the Atlantic region, which have seen increases. B.C. and Quebec residents remain the most likely to rate their province's economies positively; Albertans continue to be the most negative. A plurality of Canadians give a negative rating to the price of gasoline, but the proportion giving a positive rating has increased significantly in the last year.

C. Personal financial situation

As in January 2018, just over half of Canadians are positive about their personal financial situation (score 7 to 10), and most are neutral or not concerned about imminent job loss in their household. Potential job loss concern remains stable: one-quarter of Canadians express concern that they or someone in their household may lose their job in the next six months.

Over four in ten who are currently working think they will be doing the same job in 10 years, and almost all who will still be working in 10 years think their current job will continue to exist. The very few who think their current job will not exist in 10 years mainly cite reorganization or technological advances as the reason.

D. Indicators of health of the Canadian economy

Eight in ten feel it is a significant indicator of the economy doing well if new jobs are being created; other notable indicators are reductions in poverty rates, household debt or unemployment. The least effective measure is the debt-to-GDP ratio, which is a more complex measure to understand and communicate.

E. Housing affordability

Majorities of Canadians agree it is very difficult for people to buy a house today, and that the government should address affordable housing. Three-quarters of Canadians say the lack of affordable housing should be a priority area for the federal government. Home ownership is extremely important to Canadians: three-quarters of homeowners say it was extremely important to them that they own a home, rather than rent, and six in ten renters say it is very important they be able to buy a home in the future.

F. Job training and professional development

Strong majorities agree people need to constantly learn new skills to remain employable, that the federal government needs to make training accessible, and that many people are missing out on work-related training due to cost. Opinion is more divided on whether Canada's workforce has the necessary skills for our evolving economy.

Close to four in ten are currently taking, or plan to take, work-related training/professional development. Two-thirds support the idea of a lifelong learning savings account, where the government matches personal contributions, and close to half would be at least somewhat likely to take advantage of such a program.

Political neutrality statement and contact information

I hereby certify as senior officer of Environics that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Communications Policy of the Government of Canada, and Procedures for Planning and Contracting Public Opinion Research. Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings with the electorate, or ratings of the performance of a political party or its leaders.

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Introduction

Finance Canada commissioned Environics Research Group to conduct qualitative and quantitative public opinion research among Canadians in the winter of 2019. The primary objective of the research was to explore current attitudes among Canadians towards such topics as:

- The state of the Canadian economy and Canadians' standard of living;
- The deficit;
- Work-related skills training;
- Housing affordability; and
- Prescription drug coverage.

The research objectives are to explore Canadians' overall concerns and perceptions about the current state of the Canadian economy, emerging economic issues and their expectations about the role of the Government of Canada in the economy.

Background

The Department of Finance requires research to obtain information on the public environment into which the Government's actions will be communicated. It is important for the Department of Finance Canada to conduct public opinion research to provide a clear and current sense of the evolution of the public mood towards the state of the economy, sense of personal economic well-being and Government actions in the economic sphere, in order to remain current on the public environment into which Government actions will be communicated.

I. Detailed findings – qualitative phase

A. Overall assessment

At the start of each session participants were asked to identify what they felt the federal government had been getting right and getting wrong over the past year.

What the government has handled well

The issues the federal government was seen to have handled well in the past year included: dealing with the U.S. government– particularly in the context of the recent renegotiation of NAFTA, Canada's international image in general, legalizing cannabis, welcoming immigrants and refugees and trying to address problems with Aboriginal peoples through reconciliation process and the inquiry into missing and murdered aboriginal women. Some also gave the government credit for promoting gender equality and diversity in general. While a handful of people gave the government credit for low unemployment, for the most part people did not mention anything connected to the economy in this context. Some gave the federal government high marks just for “not being anything like the current U.S. government administration”.

What the government has handled poorly

The issues the federal government was seen to have handled poorly in the past year included: a perceived mishandling of the roll out of cannabis legalization, irregular border crossings by refugees, pipelines (in Edmonton and Halifax for not getting one built, but in Vancouver and Trois-Rivières for buying a pipeline and trying to push it through) and immigration and the handling of irregular border crossings. Smaller numbers of people mentioned the Government of Canada India trip or the Omar Khadr settlement or of the perceived mishandling relations with countries like China or Saudi Arabia where a lot of money could be at stake “we are picking fights with the wrong countries”. While the government was given high marks in general for its handling of aboriginal issues, this also came up as a negative with some participants claiming that the government had made lots of apologies but that there had been inaction when it came to actually dealing with the problem (i.e. “all talk and no do”). There were relatively few mentions of economic issues in this context. There were just a few spontaneous comments about the deficit or spending too much in Edmonton and in Brampton there were some general complaints about taxes in general. There was also some mention in Brampton of the CMHC stress test being too strict and making it too difficult for people to buy homes. In Edmonton in particular, equalization came up in this context and was criticized for taking money from Alberta and giving it to Quebec.

B. Focus on Canada's economy

General assessments

Participants were generally quite satisfied with the overall state of the Canadian economy. When asked to come up with one word to describe the current Canadian economy, the most common words people used were quite positive such as “stable”, “steady”, “good” and “growing”. To the extent that people used more negative words to describe the economy they said it was “expensive”, “uneven”, “unstable”, and “fragile”. It was notable that in Brampton and Trois- Rivières people tended to be most positive about the economy. People had more mixed views about how the economy was doing in Halifax and Edmonton.

Even when people used positive words to describe the overall state of the economy, they also noted that while the economy as a whole was doing well, life in Canada was increasingly expensive and that people were

struggling to make ends meet. Several people in the lower income groups reported working multiple jobs and living pay cheque to pay cheque. It was also noted that the performance of the Canadian economy is uneven with some regions booming while others are struggling. It was noted that Alberta was having a hard time due to the fall in oil prices while other areas such as the GTA or the Lower Mainland of BC were booming. When it came to jobs, there consensus was that there were lots of job out there and no one identified unemployment as a concern, but it was also noted that many jobs were precarious or low paying.

The economy looking ahead

The consensus was that there had been little change in the economy over the past year. While most felt things had been stable in the past couple of years, there was also a definite sentiment that there could be storm clouds on the economic horizon. People talked of how there were risks in the coming year from uncertainties caused by an unpredictable US Government administration, as well as the reverberations from Brexit and other international issues. There were also concerns over the volatility of the stock market, rising interest rates and the unpredictable price of oil and other commodities. Some also expressed concerns about an aging population. This came up more often in Halifax and Trois- Rivières where there is far less immigration adding to the population.

In Brampton and Vancouver, there were fears that the housing “bubble” could soon burst and while people would welcome lower housing prices, they also feared the impact of too rapid a fall in prices. There were also concerns that we could be at the end of an economic cycle and have nowhere to go but down now. There were also some concerns expressed in higher income groups that the stock market could be due for a “correction”. Some participants also expressed concern over perceptions of excessive federal government spending, which some felt was not based on any strategic plan.

Desired action from the federal government

When asked what the federal government could do to improve the economy, participants gave a variety of answers. These included: encouraging entrepreneurship, transition to more “green and clean” energy, building and advancing a pipeline to tidewater, getting young people the job skills they need, attracting immigration to address labour shortages, lower interest rates, encouraging the creation of well-paying jobs. There were also a few mentions of cutting taxes, preventing any increase in interest rates or removing the stress test for home buying. Some also mentioned the need to diversify away from overdependence on oil and the need to process more products in Canada. It was frequently noted that more emphasis on green and environmental policies could have long term economic benefits for Canada. In Edmonton the main thing people would like to see the federal government do to get the economy to improve is to get the pipeline built so that Alberta can get better market access for its oil and gas.

Most were also very supportive of the idea of more federal government infrastructure investment. It was noted in almost every location that this is a double win - it both helps to stimulate the economy and leads to a reduction of the perceived backlog of infrastructure repair that exists. People talked at length about how their local roads, public transit, airports, pipelines and ports need repair and improvement. Though most participants were very supportive of infrastructure spending there was some scepticism on the part of a few participants as to whether all the money promised for infrastructure actually gets invested or whether it is all a “boondoggle”.

Debt and deficit

Most people were aware that the federal government is currently running a deficit, though many did not always understand the difference between the deficit and the national debt. Many people were under the impression that there was “always a deficit” and that “every country in the world” had one.

All in all, the deficit was clearly not a major preoccupation for most participants. Very few people mentioned it spontaneously as a concern and it was seen as no big deal. To the extent that the deficit came up as a concern at all it was among participants in Edmonton and Trois-Rivières. To most people the deficit is “just a number” and they wondered how the fact of there being a deficit affects them. Some vague concerns were also expressed about “our kids being left with a huge debt” if the deficit is never addressed, but for the most part people did not see this as an issue requiring any urgent action. A few participants did raise the issue of what would happen if interest rates went way up and the government had to pay much higher interest on the debt.

There was little apparent desire for a firm target for balancing the budget, as some say it may not be realistic with so many variables. There was also a negative reaction to the idea of trying to balance the budget too quickly (e.g. in the next 1 or 2 years). This was seen as potentially drastic and disruptive and in some locations the idea of doing this brought back bad memories of past governments that had brought in drastic cuts to programs in order to balance the budget.

As much as the deficit is not a big issue for most people, it can be symbolic to some people of reckless spending by the government. Several participants noted that they were willing to pay taxes and to put up with deficits as long as they felt that the government was spending money wisely and had the right priorities. Some voiced comments about high MP/Senator salaries and pensions or too much spending on foreign aid or on refugee settlement.

C. Job training and professional development

Need for job-related training

There was universal agreement that Canadians need much more job-related training now than they did in the past, largely because technology is now changing so quickly and because people tend to switch jobs more frequently now than they once did. There was a consensus that doing more job-related training helps people remain versatile and employable. Also, employers have become more demanding about what skills they expect employees to have. Employees need to remain competitive and need to develop professionally if they want a raise and/or promotion or just to keep their current job or if they lose their job and need to find a new one. It was noted that everyone must remain “current” and that if you aren't moving forward, you are falling behind.

Discussing the issue of job skills almost always led to a spontaneous discussion of the whole issue of skilled trades. There was a perception that there was a shortage of people with training for skilled trades (e.g. electricians, plumbers etc.) and that there needed to be more opportunities for young people to learn those skills to be able to fill these jobs.

The most widely used terms in English for this kind of training are “professional development” or “upgrading” or “job training”. Some people also use “continuing education” or “skills development”. The term “upskilling” was not known at all and tended to sound gimmicky and jargonistic and had a negative connotation and the term “reskilling” was met with a similar negative reaction. Similarly, in French nobody had ever heard the expression

“augmentation des compétences” – more common expressions were “du perfectionnement” or “du développement professionnel”.

It was notable that while the whole issue of job-related training led to lots of discussion once raised, most people did not raise it spontaneously and they did not see it as a major concern for themselves personally. For participants who are already middle-aged and established in their careers, it was not a major concern.

Personal experience with job training and barriers

Many participants with professional jobs or who worked for very large employers said that for them “professional development” was mandatory. In some cases, people reported having to constantly take courses to maintain their professional certifications. Quite a few participants reported that they were already taking job-related training, often in areas such as occupational health and safety or learning new computer programs and applications or business management skills. Others reported taking courses on writing or on a new language or to learn about compliance with new legislation. In most cases, people who are currently getting job training are having it paid for by their employer.

To the extent that there are perceived barriers to getting job-related training, they all boil down to either time or money. As noted, most people reported currently getting their training from their employer and they are not having to pay for it. But they said that in the cases where they did need training that they had to pay for themselves, it was often very expensive. It was noted that the bigger problem is what to do for people who are not currently working or who are doing menial, low-paying jobs and trying to get the training they need for a career switch. Those are the people who will not be able to pay for the training they need in order to advance themselves.

How government can help address barriers to job training

When participants were asked what the federal government could do to make lifelong learning more accessible to Canadians, people made a variety of suggestions. These included: government loans or subsidies for people taking training, free seminars, government subsidizing companies to give employers time off for training programs, low interest loans to pay for courses, finding a way to let people take money out of what they have paid into Employment Insurance and also opening up provincial loan programs such as Ontario Student Assistance Plan (OSAP) to also cover these kinds of vocational courses for adults. There was low top-of-mind awareness of any government programs that help with this. Some mentioned RESPs or provincial programs and just a few people knew of the RRSP Lifelong Learning Plan.

Participants were read a description of a possible federal government program to assist with lifelong learning and job training. It was described as “if the federal government and you – as individuals – could co-fund your future training plans or needs (e.g., through premiums under EI or another program?) In this kind of plan, if you put money aside, the amount could be matched in some way by the government. This money could be then used for training sometime later in your life.”

Most people were very supportive of the joint financing program that was proposed. They felt that the biggest challenge would be coming up with their “half” of the expense. Some described it as “like an RESP for yourself”. Others wondered why they couldn’t simply use the money they had contributed to EI over the years. The concept was easy enough for people to understand and many took the attitude of “any help is appreciated”. People wanted to be reassured that this program would be optional and that they would not be forced to

contribute even if they had no need for or interest in lifelong learning. Or else they wanted to know they could get their contributions back with interest if they decided not to take any courses.

However, it was noted that saying people will put money aside for future professional development is a bold assumption. It also assumes that the taxpayer has the foresight to plan for this, which is not really the case. Some people said that they would feel they had to choose between saving for retirement and saving for retraining and older participants tended to prioritize retirement saving. Some noted that the need for training, especially if it involves a change in career, is rarely planned or anticipated years in advance – it is more of a spur of the moment development and so support from the government should reflect the spontaneity of the need. It was noted that this kind of program might be useful for people who are already comfortable enough to be saving money in the first place but that it would not be of much help to people who are living pay cheque to pay cheque who cannot afford to save at all.

D. Housing affordability

Identification of housing as an issue

Identification of housing affordability as an issue varied a great deal by location. In Vancouver and to a lesser extent in Brampton it was seen as a significant issue and people were quite animated about how unaffordable housing was perceived to be – both in terms of rents and buying a home. In both places it was noted that there was now a total “disconnect” between the cost of housing and what people tend to earn at their jobs. In Vancouver there were many anecdotes about adult children having to live with their parents due to housing being so expensive that people were resigned to the fact that their children would likely never be able to own a home anywhere in the Vancouver area. In Brampton there was a lot of discussion of how rising interest rates and the stricter CMHC “stress test” was making it even more difficult for people to buy a home. In other locations it was much less of an issue. In Halifax and Trois-Rivières it was noted that housing was quite affordable for the average person though in Halifax there were concerns expressed about low income housing being torn down to make way for condos and how rents were rising a lot in the city centre.

There was agreement in all locations that being able to save for a down payment is increasingly a challenge since the cost of living keeps going up while salaries are not keeping pace. Housing prices in places like Toronto and Vancouver are perceived to be so exorbitant that people wondered how anyone could make a down payment without being independently wealthy. Also, the new CMHC “stress test” means people have to make a bigger down payment.

Almost all participants felt strongly that it was important that they own, as opposed to rent, their home. The reasons for this included: that it would mean building equity; that money was not going to help someone else (“paying myself instead of someone else”); the security of knowing you own your own home. Owning a home represents security and it is something that participants felt almost everyone at least aspired to. It was still acknowledged that owning a home is not for everyone and that renting was a good alternative, particularly for younger people and those with low incomes. Even though almost everyone wanted to own a home themselves, they also all acknowledged that there was too much emphasis on home ownership in our society and that it was increasingly unattainable for more and more people.

Government action on housing

Participants had some ideas for what the federal government could do to help make housing more affordable. These included: lowering the threshold for down payments from 20% to 15% (i.e. to avoid CMHC costs);

eliminating or reducing the “stress test”, providing grants to help people make a down payment and lowering interest rates. In Vancouver there was some discussion of measures to reduce speculation in the real estate market. Relatively few people spontaneously suggested any government initiatives on the supply side that would involve government encouraging more construction of affordable housing as a way of increasing the availability of affordable housing for Canadians.

For the most part, people were agreeable to the argument that it made more sense for the government to find ways to encourage more construction of affordable housing, as opposed to simply giving money to prospective buyers which would likely only serve to drive up housing prices. As one participant in Vancouver said, “feeding the beast only makes the beast bigger”. This argument resonated very well in inflated housing markets like Toronto and Vancouver and even to a lesser extent in Edmonton and Halifax. In Trois-Rivières, where housing is already very cheap and plentiful, people took an opposite view. They preferred that support go to home buyers rather than subsidizing new construction. They were concerned that increasing the supply of homes could depreciate the value of real estate and hurt resale of older homes.

Participants also had several ideas when prompted for how exactly government could increase the supply of affordable housing. In Halifax there were some ideas around relaxing zoning laws so that there can be more low cost housing built, as well as housing for people with disabilities. In other communities there were suggestions about intervening with developers to ensure that new developments include low cost housing. In Vancouver there were concerns that since the city was so hemmed in by the mountains and the sea there was no place to build more housing, though there were also suggestions around forcing “empty mansions” to be filled.

E. Prescription drug affordability

Identification of drug affordability as an issue

There was almost universal awareness that some Canadians fall between the cracks and cannot afford their prescription medications. However, identification of this problem varied considerably by location since provincial drug plans vary so much in terms of what they cover. In Trois-Rivières people are in a province that already has a quasi-universal drug plan. In Vancouver and to a lesser extent in Halifax, people were also aware of provincial plans that fill in a lot of the gaps already, though many people complained about costs for insulin and for some very expensive cancer drugs. In Brampton there was a lot of discussion of how the provincial government had recently made drugs free for anyone under 26 years of age.

Most participants reported that they currently got their drugs covered through benefits from their employer or else if they were seniors, they were getting them covered by various provincial plans. Only a few participants reported that they were personally paying directly for their medications out of pocket.

Reaction to Pharmacare models

The term “pharmacare” was not at all well-known and in some cases was confused with other programs (e.g. in Nova Scotia the drug plan for seniors is called Pharmacare). They assumed that it would be some sort of a program that would address the unaffordability of medications for certain people. When asked how we as a society could address this problem of medications being inaccessible, there were suggestions around using more generic drugs, some government program to subsidize drugs for those who cannot afford them and have low incomes. There were also some spontaneous suggestions around simply making medications free like other parts of the health care system.

Conceptually, the idea of ensuring that no Canadian goes without needed prescription drugs was very appealing to people. It was often described as a “Canadian value” to make sure that everyone has access to drugs they need and there was a desire for a program of some sort to ensure this would happen.

The concept of pharmacare was a bit more difficult to convey in Quebec seeing as the RAMQ already makes sure that everyone is covered – by law, everyone in the province must be covered, either through work or the RAMQ. So, the idea of having a national plan seemed redundant with what the RAMQ already offers.

Initially people were quite supportive of the idea of a national drug coverage plan that was similar to how the public health care system works. However, there were also concerns about how much it might cost and how all the different provincial plans and formularies could be coordinated. It was noted that if this allowed employers to save money by eliminating drug plans that they currently pay for, then government could potentially claw that money back by raising payroll taxes. Some higher income participants were concerned that a national pharmacare plan might have inferior coverage to what they currently get through their work plan.

The idea of a more modest drug plan that just addressed people who are currently falling between the cracks and more targeted to people with low incomes was generally more popular and was seen as more realistic. However, some worried that this model would be too complex and bureaucratic and therefore preferred the universal version as it is reminiscent of how Canadians currently access most health care services.

II. Detailed findings – quantitative phase

A. Priorities for the Government of Canada

The economy remains the top priority on which Canadians expect federal government attention.

Canadians were asked to think about the issues facing the country, and to identify which one they think the federal government should focus on most. This wave's responses echo those of previous waves, with no one issue dominating. The top priority, mentioned by around about one in six Canadians (15%, down from over two in ten in January 2018) is the economy, and the creation of jobs or reduction of unemployment. More Canadians are citing the environment as the top priority. In this wave, over one in ten (13%) mention the environment, overtaking health care (9%). It is notable that one in ten (9%) now say the federal government's top priority should be energy/oil and gas/pipelines, up eight percentage points from the same time last year when only one percent mentioned this issue. Fewer than one in ten mention other specific issues, including immigration and refugees (6%), government accountability (5%) and education (5%).

Government priority issues – top priority

Priority	February 2019 n=2,006	January 2018 n=2,006	September 2017 n=2,000
Economy/jobs (net)	15%	23%	18%
<i>Economy/economic issues</i>	11%	17%	11%
<i>Jobs/unemployment issues</i>	4%	7%	6%
Environment (net)	13%	8%	9%
<i>Environmental issues</i>	9%	6%	6%
<i>Climate change/global warming</i>	4%	2%	3%
Health care/hospitals	9%	9%	9%
Energy/oil and gas issues/pipelines	9%	1%	1%
Immigration/refugees	6%	6%	7%
Government representation/accountability	5%	4%	2%
Education/schools	5%	5%	4%
Social issues (general)	4%	4%	3%
Crime/national security	3%	3%	4%
Government spending/budget/deficit	3%	3%	3%
Homelessness/poverty	2%	3%	3%
Cost of living/debt/bills	2%	2%	2%
Taxes	2%	4%	5%
Foreign affairs/international trade	2%	3%	5%
Seniors issues	2%	3%	2%
Affordable housing/housing issues	2%	2%	1%
Aboriginal issues	1%	2%	3%
Income disparity/minimum wage	1%	2%	2%
Infrastructure/roads	1%	1%	1%
Other	1%	2%	4%
Don't know/refused	15%	12%	13%

1A. (T) Thinking of the issues facing Canada today, which one would you say the Government of Canada should focus on most?

In this wave, the economy/jobs is not the top mention in all provinces. It comes second to energy/oil and gas/pipelines in Alberta (24% vs. 30%) and Saskatchewan (15% vs. 21%), second to the environment in Quebec

(10% vs. 21%), is equal to the environment in BC (14% vs. 15%), and equal to health care in the Atlantic region (18% each). The economy continues to be somewhat higher priority for men (18% vs. 13%) and those with household incomes above \$150,000 or education beyond high school. Interest in the environment is highest among those with a university degree (21%). Health care is mentioned more by women (12% vs. 5% of men) and those age 35 and over (11%).

Respondents were given an opportunity to name additional priority areas. These remain very consistent with the top mentioned issues. When combined with top mentions, one-quarter cite a focus on the economy or jobs (down from 2018), and two in ten mention the environment (up from 2018). Mentions of energy and pipeline issues have increased notably, but other responses are generally similar. Subgroup patterns echo those for top priority.

Government priority issues – priorities

Net: top + other priorities	February 2019 n=2,006	January 2018 n=2,006
Economy/jobs (net)	24%	31%
<i>Economy/economic issues</i>	17%	23%
<i>Jobs/unemployment issues</i>	8%	9%
Environment (net)	20%	14%
<i>Environmental issues</i>	15%	11%
<i>Climate change/global warming</i>	5%	3%
Health care/hospitals	16%	16%
Energy/oil and gas issues/pipelines	14%	3%
Immigration/refugees	12%	11%
Education/schools	11%	10%
Government representation/accountability	9%	7%
Social issues (general)	8%	9%
Crime/national security	7%	7%
Government spending/budget/deficit	6%	5%
Taxes	6%	7%
Foreign affairs/international trade	5%	5%
Homelessness/poverty	4%	5%
Cost of living/debt/bills	4%	4%
Seniors issues	4%	5%
Affordable housing/housing issues	4%	3%
Aboriginal issues	3%	4%
Income disparity/minimum wage	2%	3%
Infrastructure/roads	2%	2%
Other	1%	4%
Don't know/refused	15%	12%

1A. (T) Thinking of the issues facing Canada today, which one would you say the Government of Canada should focus on most?

1B. Are there any others?

B. Assessment of the economy

Current state of the Canadian economy

Just over four in ten have a positive perception of the current state of the economy; close to two in ten are negative and this has increased in the past year

Several questions were asked related to current economic well-being. Respondents were asked to use a scale from 1 (terrible) to 10 (excellent) to rate each factor.

When asked to rate the current state of the Canadian economy, just over four in ten say it is good (score of 7 to 10), just under four in ten are neutral (score of 5 or 6), and close to two in in ten say it is bad (score of 1 to 4). The perception that the economy is bad is slightly higher than in January 2018, balanced by a corresponding decrease in thinking the economy is good. This is very consistent with the qualitative research that also showed that most people were satisfied with the current state of the Canadian economy.

Current state of economy

Date	Positive perception (7-10)	Neutral (5-6)	Negative perception (1-4)
Feb-19	43%	37%	18%
Jan-18	48%	38%	13%
Sep-17	48%	36%	15%
Oct-16	37%	41%	20%
Feb-16	23%	46%	31%
Feb-15	40%	43%	17%
Jan-14	46%	41%	12%
Jan-13	52%	38%	10%
Feb-12	47%	40%	12%
Feb-11	47%	41%	11%
Feb-10	34%	48%	17%
Nov-09	36%	47%	17%

Q2a Using a scale from 1 to 10, where 1 is terrible and 10 is excellent, how would you rate the following: The current state of the Canadian economy

Responses are generally similar across most subgroups of the population, with some exceptions. Being positive about the national economy (scoring 7-10) is highest in Quebec (54%), Ontario (46%), and B.C. (45%), and lowest in Alberta (21%) and Saskatchewan (16%). In this wave there is no gender difference in being positive (men are more likely to be negative than women) or age (but those age 35 and over are somewhat more likely to be negative). Being positive continues to be linked to higher levels of household income and education, and remains higher among Allophones and Francophones and those who say, later in the survey, that their own personal financial situation is good.

Canadian economy compared to U.S. economy

Canadians remain more likely to say Canada's economy is good than to say this of the U.S. economy, but the gap has narrowed.

Canadians remain more likely to think the Canadian economy is doing well in comparison to the number who consider the U.S. economy to be doing well; however, this gap has narrowed slightly from last winter (a 9-percentage point difference, vs. 12 points).

Current economies comparison

% positive rating (7-10)

Date	Canadian economy	United States economy
Feb-19	43%	34%
Jan-18	48%	36%
Sep-17	48%	30%
Oct-16	37%	31%
Feb-16	23%	37%
Feb-15	40%	32%
Jan-14	46%	16%
Jan-13	52%	8%
Feb-12	47%	8%
Feb-11	47%	9%
Feb-10	34%	20%
Nov-09	36%	9%

Q2a/b Using a scale from 1 to 10, where 1 is terrible and 10 is excellent, how would you rate the following:

- a) The current state of the Canadian economy?
- b) The current state of the United States economy?

Positive ratings of the U.S. economy are generally similar by region in this wave, but remain higher among men (42% vs. 27% of women), those with household incomes of \$150,000 and over (44%) and university graduates (41%). Rating the U.S. economy as good increases as personal financial situation increases (22% with a bad personal situation, 32% fair, and 43% good).

Provincial economies

B.C. and Quebec residents remain the most likely to rate their province's economies positively; Albertans continue to be the most negative.

Canadians are less likely than in January 2018 to feel their provincial economy is doing well. In this wave, just under half of Quebec residents believe their economy is doing well (48% scoring it as a 7 or higher), followed by B.C. residents (46%). By contrast, those in Alberta (12%, down from 25%) and Atlantic Canada (21%, up somewhat from 17%) are the least likely to believe their provincial economy is performing well. Feeling the provincial economy is good is higher among those with higher levels of education and to believing one's personal financial situation is good and is also higher among men and those who think the Canadian economy as a whole is doing well.

Provincial economies comparison

% positive rating (7-10)

Date	B.C.	AB	SK	MB	ON	QC	ATL
Feb-19	46%	12%	24%	34%	36%	48%	21%
Jan-18	55%	25%	34%	38%	39%	41%	17%
Sep-17	47%	18%	35%		36%	40%	20%
Oct-16	53%	12%	39%	28%	31%	31%	16%
Feb-16	46%	10%	42%	47%	26%	18%	9%
June-15	48%	38%	72%	31%	33%	23%	17%
Feb-15	49%	36%	63%	29%	33%	18%	19%
Jan-14	40%	79%	85%	43%	33%	24%	25%
Oct-13	50%	79%	78%	44%	36%	26%	29%
Aug-13	43%	79%	85%	39%	34%	30%	22%
May-13	37%	76%	77%	40%	32%	33%	21%

Q2c Using a scale from 1 to 10, where 1 is terrible and 10 is excellent, how would you rate the following: the current state of the [PROVINCE] economy?

Price of gasoline

There has been a sharp decline in the proportion of Canadians giving a negative rating to the price of gasoline and the proportion giving a positive rating has increased significantly

A plurality of Canadians still feel the price of gas is bad (36% giving a 1 to 4 on a 10-point scale), but this marks an 18 point decline over the past year. People are notably more likely to say the current price of gasoline is good (score 7-10) than previously (29%, vs. 15% in 2018). Rating the price of gasoline as good tends to be higher among Manitobans (39%), Ontarians (38%), university graduates (34%), those who feel the Canadian economy is good (45%), Allophones (35%), and those who believe their personal financial situation is good (41%).

Current price of gasoline

Date	Positive rating (7-10)	Neutral (5-6)	Negative rating (1-4)	Not sure
Feb-19	29%	29%	36%	6%
Jan-18	15%	26%	54%	4%
Sep-17	18%	25%	54%	1%

Q2d Using a scale from 1 to 10, where 1 is terrible and 10 is excellent, how would you rate the following: the current price of gasoline

C. Personal financial situation

Rating of personal financial situation

Just over half think their personal financial situation is good; results are unchanged from 2017 and 2018

Just over half of Canadians continue to give their personal financial situation a positive rating (score of 7-10); three in ten provide a neutral rating (5 or 6), and just under two in ten say their situation is bad (1-4).

Personal financial situation rating

Date	Positive rating (7-10)	Neutral (5-6)	Negative rating (1-4)	Not sure
Feb-19	53%	27%	17%	3%
Jan-18	53%	27%	17%	3%
Sep-17	51%	30%	16%	3%
Oct-16	51%	30%	18%	1%
Feb-16	53%	29%	18%	-

Q2e Using a scale from 1 to 10, where 1 is terrible and 10 is excellent, how would you rate the following: the current state of your own personal financial situation?

In this wave, reporting a good personal financial situation is highest in Ontario (57%), Quebec (55%) and B.C. (54%) and lowest in Alberta (40%) and Saskatchewan (39%). There continues to be no difference by gender or by age. As before, positive ratings increase as household income increases, from a low of 30 percent among those with household incomes under \$40,000 to a high of 76 percent among households with incomes of \$150,000 or more. Being positive about personal finances is linked to full-time employment or to being retired, to higher levels of education (64% with a university degree), to thinking the Canadian economy is good (73%), and to being a home owner (60%, vs. 39% of renters).

Concern about job loss

Potential job loss concern remains stable; one-quarter express some concern that they or someone else in their household may lose their job in the next six months

As in January 2018, approximately one-quarter of Canadians express concern that they or someone in their household may lose their job in the next six months; one in ten (11%) are very concerned (give a score of 10). Just under six in ten have little to no concern (four in ten – 40% – are not at all concerned) and just over one in ten (12%) express a neutral view. These results have been quite consistent since tracking began.

Concern about job loss

Date	Concerned (7-10)	Neutral (5-6)	Not concerned (1-4)	Not sure/Not applicable
Feb-19	23%	12%	56%	10%
Jan-18	23%	13%	56%	8%
Sep-17	24%	11%	58%	7%
Oct-16	27%	14%	58%	1%
Feb-16	29%	12%	58%	1%

Q3 How concerned are you, if at all, that you or someone in your household may lose their job in the next six months? Please use a scale from 1 to 10, where 1 is not at all concerned and 10 is very concerned.

Concern about potential job loss is fairly similar across much of the country in this wave, but Albertans (38%) and Saskatchewan residents (34%) express the highest levels of concern. Concern is also higher among those under age 55 than among their older counterparts, but these are groups are also more likely to be unconcerned.

As in previous waves, concern is expressed more by those in lower household income brackets (27% with \$40,000 or less) than by more affluent Canadians. Similar to 2018, being concerned about potential household job loss is also higher among those who have negative views of their personal financial situation (43%) or the Canadian economy as a whole (42%), Allophones (38%), the unemployed (35%), and those who are renters (28%).

Expected job situation in 10 years

Three in ten who are currently working think they will be doing a different job in 10 years

Near the end of the survey, Canadians who indicated they are currently working (n=1,115) were asked if they think they will be doing the same job in ten years, a different job, or if they will be retired or not working. Just over four in ten expect to be doing the same job; three in ten think they will be doing something different, and one-quarter expect to be out of the work force by that time.

Expected job situation in ten years

Same job	Different job	Retired/not working	Don't know
43%	30%	24%	2%

QH2 Do you think you will be doing basically the same job in ten years, a different job, or will you be retired or not working?
BASE: Currently working (n=1,115)

That they will be doing the same job as now in ten years is highest in Quebec (50%) and Ontario (46%) that elsewhere; thinking they will be in a different job is highest in Manitoba (41%), B.C. (38%) and Alberta (38%). Expecting to be in the same job is highest among those age 35 to 54 (58%) and those in household with incomes of \$80,000 or more.

Expecting to have a different job in ten years is higher among younger Canadians age 18 to 34 (58%). It is also higher among those living in households with incomes of less than \$40,000 (48%), those currently working part time (47%), Allophones (42%), those rating their personal financial situation as bad (41%), and those who are not home owners (48% of renters, and 73% current living in another housing arrangement, e.g. living with parents/relatives).

Will current job still exist in 10 years?

Almost all who will still be working in 10 years think their current job will continue to exist

Those who expect they will still be working in ten years (n=731) were asked if they think the job they are doing now will still exist. Almost all (94%) say it will, three percent say it will not, and three percent are unable to say.

Will current job still exist in 10 years?

Yes, it will exist	No, it will not exist	Don't know
94%	3%	3%

QH3 Will the job you are doing now still exist in 10 years?
BASE: Will be working in 10 years (n=731)

The proportion thinking their job will still exist in ten years is generally similar across the country and most subgroups. It is somewhat higher among those working full time than part time, and lower among Allophones.

The small number of people who think their current job will not exist in ten years (n=19) were asked why they think this is the case. The main reasons (cited by four people each) are technological changes, that it is a temporary job or they will need to change it, or that there will be organizational changes that will eliminate this job. The base is too small for subgroup analysis.

QH4 Why do you think this job will not exist in 10 years? (n=19)

D. Indicators of health of the Canadian economy

Eight in ten feel it is a significant indicator of the economy doing well if new jobs are being created; other good indicators are reductions in poverty rates, household debt or unemployment

In a new question in this wave, Canadians were read a list of factors and asked to rate, on a one to ten scale, the extent to which each is an indicator the Canadian economy is doing well. Some statements were asked of half the sample, to reduce respondent burden:

- SPLIT SAMPLE 50/50: If the Canadian economy creates new jobs/If the unemployment rate decreases
- SPLIT SAMPLE 50/50: If the federal government deficit gets smaller/If the federal government deficit is eliminated
- SPLIT SAMPLE 50/50: If Canada's debt-to-GDP ratio gets smaller/If Canada's economy grows faster than its debt
- SPLIT SAMPLE 50/50: If the average wage of Canadians increases/if the average wage of Canadians increases faster than the rate of inflation
- SPLIT SAMPLE 50/50: If poverty rates decrease/If homelessness rates decrease

Eight in ten say it is an important (score of 7 to 10) indicator of the health of the economy if new jobs are created. Seven in ten each say this about decreases in the poverty rate, the household debt rate, or the unemployment rate, and a similar proportion also says this if the economy grows faster than its debt. Around two-thirds each say an important indicator is if the federal deficit is eliminated, if the country maintains a triple A credit rating, if the dollar value increases, or if homelessness decreases. Around six in ten think other markers are important indicators of the health of the national economy, and just under six in ten say this about the debt-to-GGDO ratio, which is a more complex measure to understand.

Indicators of health of the Canadian economy

Factor	% important impact rating (7-10)
If the Canadian economy creates new jobs (n=1,002)	79%
If poverty rates decrease (n=1,004)	72%
If the rate of Canadian household debt decreases	72%
If the unemployment rate decreases (n=1,004)	71%
If Canada's economy grows faster than its debt (n=1,002)	69%
If the federal government deficit is eliminated (n=1,002)	66%
If Canada maintains its triple-A credit rating	65%
If the value of the Canadian dollar goes up	64%
If homelessness rates decrease (n=1,003)	64%
If the federal government deficit gets smaller (n=1,004)	63%
If the average wage of Canadians increases (n=1,002)	63%
If average wage of Canadians increases faster than rate of inflation (n=1,003)	61%
If Canada's debt-to-GDP ratio gets smaller (n=1,004)	56%

Q5 To what extent do you think each of the following is an indication the Canadian economy is doing well? Please use a scale from 1 to 10, where 1 is not at all an indication and 10 is an extremely important indication

The following groups were more likely to identify many of these factors as indicators of the health of the Canadian economy:

- Atlantic Canadians and Ontarians
- Those in household with incomes of \$150,000 or more
- University graduates
- Those in a good financial position personally
- Those who think the Canadian economy is good

E. Affordable housing

To lessen respondent burden and keep the survey to a manageable length, each person was randomly asked one of two questions on the subject of affordable housing.

Housing affordability

Majorities of Canadians agree it is very difficult for people to buy a house today, and that the government should address affordable housing.

Approximately half of the respondents were read a series of statements about housing affordability and asked to indicate their level of agreement with each. Housing is a basic need, and one about which Canadians clearly feel strongly. The highest level of agreement was with the statements, asked to those who indicating they are homeowners (n=696), that it was extremely important they own a home, rather than rent (76% strong agreement). Seven in ten Canadians strongly agree it is very difficult for people to buy a house in the current economic climate, and two-thirds strongly agree the federal government has a responsibility to address the lack of affordable housing in the country. Just over six in ten homeowners also agree strongly that the cost of living in their home is affordable on their current household income. Half of Canadians (52%) strongly agree there is too much emphasis on home ownership. There in minority strong agreement (36%) that it would be easy to find somewhere to live that is both affordable and in a safe neighbourhood, if someone was buying a house today.

Renters (n=248) were asked two specific questions: six in ten strongly agree it is very important they be able to own a home sometime in the future, and just over half strongly agree the rent they pay is affordable on their current household income.

Agreement with statements about housing affordability

Statement	Agree (7-10)	Neutral (5-6)	Disagree (1-4)	Not sure
It was extremely important that you own a home, rather than rent (n=696)*	76%	14%	9%	0%
It is very difficult for people to buy a house today, in the current economic climate (n=993)	71%	17%	11%	1%
The federal government has a responsibility to address the lack of affordable housing in Canada (n=993)	65%	19%	14%	1%
Costs of living in your home are affordable on current household income (n=696)*	63%	21%	15%	1%
It is extremely important you be able to own a home in the future (n=248)**	60%	16%	23%	1%
Rent you pay is affordable on your current household income (n=248)**	53%	23%	23%	1%
Too much emphasis is placed on home ownership; affordable rental housing is a good solution for many people (n=993)	52%	26%	20%	2%
If you needed to buy a home today, it would be easy to find somewhere to live that is both affordable and in a safe neighbourhood (n=993)	36%	20%	43%	1%

* Homeowners / ** Renters

Q7a. SPLIT SAMPLE (1/2 7A –1/2 7B): Using a scale from 1 to 10, where 1 is strongly disagree and 10 is strongly agree, to what extent do you agree or disagree with the following statements?

The subgroups noted are the most likely to agree with the statements below:

- *It is very difficult for people to buy a house today, in the current economic climate:* B.C., Alberta and Ontario residents, Anglophones, those who think the Canadian economy is terrible.
- *The federal government has a responsibility to address the lack of affordable housing in Canada:* Ontario and Saskatchewan residents, work part time, renters
- *Costs of living in your home are affordable on current household income:* Ontario residents, household income \$150,000 or more, working part time, university degree, personal financial situation is good.
- *If you needed to buy a home today, it would be easy to find somewhere to live that is both affordable and in a safe neighbourhood:* Quebec residents, age 55+, retired, household income \$150,000 or more, personal financial situation is good, Canadian economy is good.

These findings are very consistent with what was heard in the qualitative research phase where concerned about affordable housing were amplified in Brampton and Vancouver and where there was a broad sentiment that owning as opposed to renting was a top priority for people.

Federal government housing priorities

Three-quarters of Canadians say the lack of affordable housing should be a priority area for the federal government.

Approximately half of respondents were read a series of five housing-related issues and asked to indicate the extent to which each should be a priority area for the federal government. The top priority identified by Canadians is the lack of available affordable housing, deemed a priority by three-quarters. Six in ten say foreign buyers of housing they do not intend to live in is a priority area, and just under six in ten say this about the high cost of making mortgage payments. Just over half feel the high cost of making a downpayment is a priority area, and just under half feel that investor flipping of houses without living in them warrants government attention.

Housing priorities for the federal government

Statement	Priority (7-10)	Neutral (5-6)	Not a priority (1-4)	Not sure
The lack of available affordable housing (n=1,013)	75%	14%	10%	1%
Foreign buyers buying houses they do not intend to live in (n=1,013)	61%	16%	21%	2%
The high cost of making mortgage payments (n=1,013)	58%	25%	13%	3%
The high cost of making a downpayment (n=1,013)	55%	25%	17%	2%
Investors buying houses and flipping them without living in them (n=1,013)	48%	26%	24%	2%

Q7B. SPLIT SAMPLE (1/2 7A –1/2 7B): To address the issue of housing affordability, what extent do you think each of the following should be a priority area for the federal government? Please use a scale from 1 to 10, where 1 is not at all a priority and 10 is an extremely high priority.

The subgroups noted are the most likely to say the issues below are priorities:

- *The lack of available affordable housing:* Saskatchewan, B.C., Ontario, women, household income \$40K- <\$80K
- *Foreign buyers buying houses they do not intend to live in:* B.C., Saskatchewan, household income \$80- <\$150K, Anglophones
- *The high cost of making mortgage payments:* women, not employed
- *The high cost of making a downpayment:* Saskatchewan, women

- *Investors buying houses and flipping them without living in them: B.C., university graduates, personal financial situation is good.*

F. Job training and professional development

Agreement with statements about job training

Strong majorities agree people need to constantly learn new skills to remain employable, that the federal government needs to make training accessible, and that many people are missing out on work-related training due to cost. Opinion is more divided on whether Canada's workforce has the necessary skills for our evolving economy.

Canadians were read a series of four statements on the topic of lifelong learning and work-related skills training and asked to indicate their agreement with each, using a ten-point scale. Close to nine in ten agree that people need to constantly learn new skills to remain employable, and three-quarters agree it is a federal government responsibility to help make work-related training accessible. Six in ten also agree many are missing out on needed skills training because of cost. The statement with the lowest level of agreement, at half, is that the country's workforce has the right skills for our evolving economy.

Agreement with statements about job training

Statements	Agree (7-10)	Neutral (5-6)	Disagree (1-4)	Not sure
The way the world is changing, people need to constantly learn new skills to remain employable	88%	8%	3%	1%
The federal government has a responsibility to help make work-related training accessible to Canadians	75%	16%	9%	1%
Many Canadians are missing out on getting the work-related training or professional development they need because of cost	62%	22%	12%	4%
Canada's workforce has the right skills for our evolving economy	49%	32%	16%	3%

Q8. Using a scale from 1 to 10, where 1 is strongly disagree and 10 is strongly agree, do you agree or disagree with each of the following statements?

That people need to constantly learn new skills to remain employable has majority agreement across the country and all subgroups, but marginally lower in Quebec (83%) than elsewhere. Agreement increases as level of education increases (up to 93% of those with a university degree) and is highest among Anglophones (90%) and those whose personal financial situation is good (92%).

Majorities across subgroups agree the federal government has a responsibility to make job training accessible, with agreement being highest among women (78%, vs. 71% of men), those not employed (81%), and those who think their personal financial situation is terrible (79%). Agreement is lowest, but still a two-thirds majority, among those with household incomes of \$150,000 or more (66%).

Agreement that many Canadians are missing out of job training due to cost ranges from a low of 51 percent in Quebec to 70 percent in Manitoba. Agreement is higher among women (69%, vs. 56% of men), those with household incomes under \$80,000 (66%), those working part time (72%), those with high school or less education (66%) or college (68%), and Anglophones and Allophones (66% each).

Agreeing that Canada’s workforce has the right skills in this economy ranges from a low of 43 percent in B.C. to a high of 60 percent in Quebec. Agreement with this statement is also higher among those age 18 to 34 (54%), those not currently employed (55%), those with high school or less education (54%), Francophones (60%), and those with household incomes of under \$40,000 (53%).

Work-related training

Close to four in ten say they are currently taking, or plan to take, work-related training/professional development

All Canadians surveyed were asked if they are currently taking, or plan to take, any work-related training or professional development. Close to four in ten are taking or plan to take this type of training; almost six in ten are not, and a small proportion indicate this is not applicable or are unable to say.

Incidence of work-related training/professional development

If currently taking, or planning to take, any work-related training or professional development	Total
Net: Yes	38%
Currently taking	18%
Planning to take	20%
No, not taking or planning	58%
Not applicable/don’t know	4%

Q9. *Are you currently taking, or planning to take, any work-related training or professional development?*

The proportion who are currently taking or planning to take work-related training is fairly similar across the country but is lowest in Quebec (24%). Involvement in work-related training is highest among those age 18 to 34 (57%), and increases as household income increases, from a low of 28 percent with incomes under \$40,000, up to 57% with incomes of \$150,000 and over. There is no gender difference. Taking or planning to take this kind of training is linked to having a university degree (49%), to not being retired and to being a renter or having another non-ownership housing arrangement – these last being linked to the younger cohorts.

Support for lifelong learning savings account

Two-thirds support the idea of a lifelong learning savings account

Whether or not they are taking or planning to take work-related training, Canadians were given a brief description of a matched-contribution lifelong learning saving account program, and then asked if they support or oppose such a measure. Consistent with the majority agreeing the federal government has a responsibility to help make work-related training accessible to Canadians, in theory two-thirds support such a program to some extent.

Level of support for hypothetical lifelong learning savings account

Support (7-10)	Neutral (5-6)	Oppose (1-4)	Not sure
65%	16%	17%	2%

Q10 *What if there was a federal government program where people could make monthly contributions to a savings account for their own lifelong learning and the federal government matched their contributions? Is that something you would oppose, or support? Use a scale from 1 to 10, where 1 is strongly oppose and 10 is strongly support.*

Support for a lifelong learning savings program ranges from a low of 52 percent in Quebec to a high of 76 percent in B.C. It decreases as age increases but is still supported by over six in ten aged 55 and over. Support is also higher among women (68%, vs. 62% of men), those with university degrees (70%), and those who think the Canadian economy is good (69%).

Likelihood of using lifelong learning savings account

Close to half would be at least somewhat likely to use a lifelong learning savings account where the government matched their contributions

Regardless of their level of support or opposition for such a program, Canadians were asked how likely they would be to take advantage of a lifelong savings program personally. Just under half would be likely to use it; one in seven are neutral, and just over one-third would be unlikely to use such a program.

Likelihood of using hypothetical lifelong learning savings account

Likely to use (7-10)	Neutral (5-6)	Unlikely to use (1-4)	Not applicable/don't know
46%	14%	36%	4%

Q11 If there was a program like this, where the government would match your monthly contributions for your future lifelong learning, how likely would you be to take advantage of it personally? Use a scale of 1 to 10, with 1 being not at all likely and 10 being extremely likely.

Likelihood of taking advantage of a lifelong learning savings program ranges from a low of 35 percent in Quebec to a high of 54 percent in Manitoba and 53 percent in Alberta. It does not vary by gender, but is higher among those aged 18 to 34 (65%) and aged 35 to 54 (50%) than it is older Canadians (29% age 55 and over). Being likely to take part in this type of program is highest among those not currently employed (63%) and part time workers (55%), among those who have completed college or university (50%), Allophones (62%), those whose personal financial situation is less than good (50%), and renter and those with non-ownership housing arrangements – as mentioned above, these last groups are linked to the younger cohorts.

As can be expected, those who express support for a potential lifelong learning savings account are much more likely (62%) than those who are neutral (24%) or who oppose the idea (16%) to say they would be at least somewhat likely to use it.

G. Conclusions

The economy for the most part is not a major preoccupation for Canadians. They are less likely to cite it as the top priority for the federal government than in past years and they rarely raise it as an issue that the government is handling well or badly. While Canadians describe the national economy in neutral to positive terms, there continue to be wide regional discrepancies in how people see their provincial economy performing, with Albertans taking a particularly negative view.

When Canadians assess the health of the economy the most significant indicators are seeing jobs being created, dropping poverty rates, household debt and the unemployment rate. The government's fiscal position and the deficit are less important to Canadians when they are assessing the overall economy.

Canadians continue to more positive than negative about their personal financial situation, and most are not concerned about any imminent job loss in their household. However, it should be noted that significant proportions, mainly in lower socio-economic strata, consider themselves to be struggling with a perception that

the cost of living is going up. One bright spot is that concern about the price of gasoline is significantly lower than it was a year ago.

Concern about housing affordability varies by region. In areas such as BC and Ontario where the housing market is very inflated, this is a major preoccupation. The idea of owning a home remains a core value for most Canadians even if they are increasingly pessimistic that they will ever be able to afford to own a house.

There is a broad consensus that people are going to have to learn new skills in order to remain employable and there is strong support for any federal government action that will help Canadians get the training they will need in the future. These sentiments help explain the high level of interest in and support for a government program to create lifelong learning accounts.

Appendix A: Qualitative methodology

Environics Research conducted a series of 10 focus groups with members of the general population between January 21 and 28, 2019.

Group composition

Two sessions each were conducted in Brampton, Halifax, Vancouver (suburban), Edmonton and Trois-Rivières. In each community, one session was conducted with lower- and middle-income Canadians, and one was conducted with higher income Canadians. Eight sessions were conducted in English and two were conducted in French. The sessions were distributed as follows:

Date and time	Group Composition
January 21, 5:30 p.m. EST	Low/middle income – Brampton, Ontario
January 21, 7:30 p.m. EST	Higher income – Brampton, Ontario
January 22, 5:30 p.m. AST	Low/middle income – Halifax, Nova Scotia
January 22, 7:30 p.m. AST	Higher income – Halifax, Nova Scotia
January 24, 5:30 p.m. PST	Low/middle income – Vancouver (suburban), British Columbia
January 24, 7:30 p.m. PST	Higher income – Vancouver (suburban), British Columbia
January 26, 11:00 a.m. MST	Low/middle income – Edmonton, Alberta
January 26, 1:00 p.m. MST	Higher income – Edmonton, Alberta
January 28, 5:30 p.m. EST	Low/middle income – Trois-Rivières, Quebec
January 28, 7:30 p.m. EST	Higher income – Trois-Rivières, Quebec

The groups lasted approximately 120 minutes and consisted of between eight and 10 participants (out of 10 people recruited for each group).

Recruitment

Environics developed the recruitment screener and provided it to Finance Canada for review prior to finalizing. Participants were screened to ensure they were invited to the appropriate session according to household income. Participants were also screened to ensure the groups included a mix of gender, education, age, and that they would be comfortable voicing their opinions in front of others. Normal focus group exclusions were in place (marketing research, media, and employment in the federal government, and recent related focus group attendance). Participants were offered a \$100 honorarium to encourage participation and thank them for their time commitment. In Vancouver, participants were offered a \$150 incentive as they were all recruited from outer suburbs and had further to travel.

All groups were video- and audio-recorded for use in subsequent analysis by the research team – during the recruitment process and at the session sign-in, participants provided consent to such recording and were given privacy and confidentiality assurances.

Moderation

Two senior researchers were used to moderate all sessions, as follows:

- Rick Nadeau, Senior Associate, moderated all sessions in Montreal.
- Derek Leebosh, Vice President, Environics, moderated all remaining sessions.

All qualitative research work was conducted in accordance with professional standards and applicable government legislation (e.g. PIPEDA).

Statement of limitations

Qualitative research provides insight into the range of opinions held within a population, rather than the weights of the opinions held, as would be measured in a quantitative study. The results of this type of research should be viewed as indicative rather than projectable.

Appendix B: Quantitative methodology

Background and research objectives

Finance Canada identified a need for qualitative and quantitative research to explore in more detail Canadians' overall concerns and perceptions about the current state of the Canadian economy, emerging economic issues and their expectations about the role of the Government of Canada in the economy.

Use of research: By gauging and analyzing the opinions of Canadians, the Government of Canada gains insights into important policy areas related to the mandate of the department and related services. The information gained through this public opinion research will be shared throughout Finance Canada to assist it when establishing priorities, developing policies, and planning programs and services.

Methodology

EnviroNics conducted a telephone survey with 2,006 adult residents of Canada, from February 13 to March 1, 2019. The survey utilized a random probability, using industry-standards random-digit-dialling (RDD) techniques. A survey of this size will yield results which can be considered accurate to within +/- 2.2 percentage points, 19 times out of 20. Margins of error vary based on a variety of factors: they are larger for subgroups of the population and for questions where 50 percent of respondents answered one way and 50 percent answered another way. The margin of error typically decreases as the percent for a particular response approaches 0% or 100%. Respondents were informed about privacy and anonymity.

Sample design and weighting

The survey targeted adult Canadians (18 years of age or older) and used an industry-standard "most recent birthday" selection technique to identify a respondent. Cell phone sample was also included, and cell phone-only households identified.

The sample was stratified by region to allow for meaningful coverage of lower population areas:

Region (% of population)	Sample Size	Margin of error*
Atlantic Canada (7%)	204	+/- 6.8
Quebec (23%)	494	+/- 4.4
Ontario (38%)	614	+/- 3.9
Prairies/NWT/Nunavut (19%)	404	+/- 4.8
B.C./Yukon (13%)	290	+/- 5.7
CANADA (100%)	2,006	+/-2.2

* In percentage points, at the 95% confidence level

The survey data were weighted to the national adult population (region, age and gender).

Questionnaire design

The questionnaire was designed by Environics and Finance Canada representatives and incorporated tracking questions from previous economic surveys. The English version of the final study questionnaire is included in Appendix E. The questionnaire averaged 12 minutes to deliver.

Pre-test

A pre-test of 20 interviews (10 in English on February 13, 10 in French on February 14) was conducted and audited via recordings by Environics staff. These interviews included standard GC pre-test probing questions. The pre-test indicated cuts were required to shorten the survey to the budgeted length. Finance Canada agreed with an approach suggested by Environics and the field proceeded. The pre-test interviews were kept as the changes did not negate their input.

Fieldwork

Interviewing was conducted by Elemental Data Collection (EDCI) using Computer Aided Telephone Interviewing (CATI) technology. Field supervisors were present at all times to ensure accurate interviewing and recording of responses. A minimum of 10 percent of each interviewer's work was unobtrusively monitored for quality control in accordance with accepted industry standards.

Data analysts programmed the questionnaire in CATI then performed thorough testing to ensure accuracy in set-up and data collection. This validation ensured that the data entry process conformed to the survey's basic logic. The CATI system handles sampling dialling, quotas and questionnaire completion (skip patterns, branching and valid ranges). The system also ensures that callbacks are conducted in a timely manner. No number is called twice in a two-hour period. Callbacks are conducted on different days of the week and at different times of the day (i.e., morning, afternoon). This system ensures all scheduled appointments are kept, maximizing the response rate and sample representativeness. Up to eight callbacks were made to reach each person selected in the sample.

Quality control

The questionnaire was programmed on a state-of-the-art Computer Assisted Telephone Interviewing (CATI) system. EDCI's interviewing facilities permit the constant supervision of interviewers and unobtrusive monitoring of calls, with between 10 and 30 percent of all interviews monitored for quality control purposes. All respondents were offered the opportunity to complete the survey in their official language of choice. All research work was conducted in accordance with the standards established by federal government Public Opinion Research (POR) requirements, as well as applicable federal legislation (Personal Information Protection and Electronic Documents Act, or PIPEDA).

Completion results

The sample for this survey consisted of 2,006 interviews with adult Canadians. The effective response rate for the survey is six percent.¹ This is calculated as the number of responding participants (completed interviews plus those disqualified because of survey requirements and quotas being filled), divided by unresolved numbers (e.g.,

¹ This response rate calculation is based on a formula developed by MRIA in consultation with the Government of Canada (Public Works and Government Services).

busy, no answer) plus non-responding households or individuals (e.g., refusals, language barrier, missed callbacks) plus responding participants $[R/(U+IS+R)]$. The disposition of all contacts is presented in the following table:

Completion results

Disposition of calls	TOTAL	Landline	Cell
Total Numbers Attempted	75,473	24,167	51,306
Out-of-scope - Invalid	39,495	8,668	30,827
Unresolved (U)	19,148	6,283	12,865
<i>No answer/Answering machine</i>	19,148	6,283	12,865
In-scope - Non-responding (IS)	2,451	1,055	1,396
<i>Language barrier</i>	353	187	166
<i>Incapable of completing (ill/deceased)</i>	142	87	55
<i>Callback (Respondent not available)</i>	1,956	781	1175
Total Asked	14,379	8,161	6,218
<i>Refusal</i>	12,038	6,862	5,176
<i>Termination</i>	267	148	119
In-scope - Responding units (R)	2,074	1,151	923
<i>Completed Interview</i>	2,006	1,140	866
<i>Non Qualified - AGE</i>	48	0	48
<i>Non Qualified - Quota Full</i>	20	11	9
Response Rate (%)	5.76	7.43	4.51
Incidence	96.72	99.04	93.82

The final incidence is 97% using the formula (*completes / (quota full + completes + non-qualified)*):

$$2,006/(20 + 2,006 + 48) = 96,722\%$$

Non-response bias analysis

The table below presents a profile of the final sample, compared to the actual population of Canada (2016 Census information). As is the case with most telephone surveys, the proportion of people aged 55+ interviewed is higher than in the population; this was corrected by age weighting. The final sample also somewhat underrepresents those with high school or less education, which is also a typical pattern for telephone surveys in Canada (e.g., older individuals and those with more education are more likely to respond to telephone surveys).

Sample profile

Sample type	Sample*	Canada (2016 Census)
Gender (18+)		
Male	50	49
Female	50	51
Age		
18-34	17	27
35-54	30	34
55+	53	39
Education level ^α		
High school diploma or less	28	35
Trades/college/post sec no degree	39	36
University degree	33	29

* Data are unweighted and percentaged on those giving a response to each demographic question

^α Actual Census categories differ from those used in this survey and have been recalculated to correspond. Statistics Canada figures for education are for Canadians aged 25 to 64 years.

Appendix C: Moderation guide

January 18, 2019

Environics Research
Focus Groups on Canada's Economy – Winter 2019
Finance Canada – Discussion Agenda
PN10221

Introduction to Procedures (10 minutes)

Welcome to this focus group. My name is [INSERT NAME] and I work for Environics Research, which is an independent market research company. We are conducting this research project on behalf of the Government of Canada.

We want to hear your opinions. Feel free to agree or disagree. Even if you are just one person among ten that takes a certain point of view, you could represent a lot of people who feel the same way as you do. You don't have to direct all your comments to me; you can exchange ideas and arguments with each other too.

There are some observers from the research team and from the Government of Canada who are watching the session on the other side of the two-way mirror. We are also video-taping this session to help me write my report. The video will only be used internally to analyse the research and will not be released to anyone else. I may also take some notes during the group to remind myself of things.

Your identity and anything you say here will remain confidential and anonymous. Nothing you say here will be linked to you by name in any reporting we do on this project.

The session should last a little less than two hours, and the host/hostess will pay you your incentives at the end of the session. Please turn off your cell phones.

Let's go around the table so you can each introduce yourselves to the group. Tell us your name and a little bit about yourself – what kind of work you do if you work outside the home, who lives with you in your house, that kind of thing.

1. Warm-up – General context (10 minutes)

Let's get started with a broad question. As you know, we have three level of government in Canada – federal, provincial and municipal. I want to focus specifically on the federal government.

Could you each write down on paper what you think is the number one thing you think the federal government has been getting right over the last year? Then could you each write down what's the number one thing you think the federal government has been getting wrong in the last year?

Let's hear what people wrote. What did people say was the thing the government has gotten right?

What has the government gotten wrong?

2. Canada's Economy and Deficits (15 minutes)

I want to focus a bit more on economic issues. What one word would you use to describe how the Canadian economy is doing these days?

Would you say that things are better or worse than they were a year ago?

IF BETTER OR WORSE: In what way?

How do you think the economy will be in coming year? Do you think things will get better or worse next year? Why? Why not?

What do you see as the biggest threats to Canada's economy in the coming year?

What kind of things do you think the Government of Canada can do to improve the economy?

PROBE: Do you think investing in things like infrastructure helps to grow the economy? How?

Now, I want to shift focus a bit to the Government of Canada's financial situation. First, what is the government's current financial situation? Do they have a surplus or a deficit? Did they taken in more than they spent, or spend more than they took in?

In fact, the federal government has been running deficits for each of the last few years. How do you feel about that? Is it something that is a very major concern for you personally or is not that big a deal?

IF CONCERNED: Why does the deficit concern you?

Do you think the government should to try balance the budget as quickly as possible in the next year or two, or is this not such a big priority right now?

IF YES: What if balancing the budget that quickly meant having to cut government programs, or introducing new taxes?

IF NO: Can you share a little about why you feel that way?

3. Jobs Training (15 minutes)

I want to move on to discussing the topic of people doing training to improve or upgrade their professional skills once they're in the workforce. An example of this would be when someone has already graduated with a degree or certification in their field, but they continue to take courses or training.

What do we call this? What's the term people use?

PROBE: Lifelong learning? Continuing learning? Skills development? Continuing education? Professional development?

Some people call this "upskilling" or "reskilling." Have any of you ever heard those terms used?

To what extent do you feel that working Canadians need to "upskill" or "reskill" more now than they might have had to in the past?

Why do you think people need to upskill and reskill now more than in the past?

How many of you are doing any of this continuing learning or skills development right now? What kind of training are you doing?

How many of you have access to training or skills development opportunities provided by your employer?

Do you feel that you are able to "upskill" as much as you want to and need to, or are there barriers – maybe at work or at home – that make it difficult?

What are the barriers? **PROBE:** lack of time/flexibility, financial barriers etc.

Sometimes pursuing lifelong learning and upskilling can be expensive. What can the federal government do to make this more affordable, given that it's likely that more and more people will need this in the future?

Do you know of any programs that exist to help Canadians save for this kind of training?

PROBE: RRSP/Lifelong Learning Plan, etc.

What if the federal government and you – as individuals – could co-fund your future training plans or needs (e.g., through premiums under EI or another program?) In this kind of plan, if you put money aside, the amount could be matched in some way by the government. This money could be then used for training sometime later in your life. What would you think of that? Could you see yourself putting aside money for this kind of account?

What if this government program was designed to be “open”, meaning that you would choose what kind of training you wanted (i.e. not the government, not business, but you)? You could even do training to get the skills you might need to change your career – what would you think of that?

What are the broad areas where you think you might want to get more training? (e.g. science/technology/engineering/math, skilled trades like electrician, etc.)

Do you think if the government supported all Canadians with their ongoing training, that this might help to address anxiety people may feel about their income or job security?

4. Affordable Housing and Helping first-time Homeowners (15 minutes)

Now let's turn to the issue of housing. What are your main concerns when it comes to housing in this city?

PROBE: Affordable rent? Being able to afford to live in a safe neighbourhood that is close to work? Is it important that you own as opposed to rent your home? Why? Why not?

Do we maybe put too much emphasis on home ownership when affordable rental housing may be a better solution for many people?

If you were looking to buy your first home right now, how do you feel about taking on a mortgage and making the payments in the current environment?

What could government do to help make housing more accessible and affordable?

Do you think the government should support individuals who want to buy a home, maybe with extra funding or financing to afford a down payment?

Some people say they can afford to take out a mortgage and buy a house if it is reasonably priced, it is just that there aren't enough new homes being built that are affordable where they live. But at the same time if government gives direct support to people who want to buy homes it could lead to more demand in the housing market, and therefore even higher housing prices. Knowing that, would you still want the government to provide direct financial support to people?

As an alternative, would it make more sense if for the government to instead support the construction of more homes, to help boost supply and maybe lower the cost of houses?

5. Access to Prescription Drugs (15 minutes)

The final topic I want to explore is access to prescription drugs. To what extent do you think there is a problem in Canada of people not being able to afford the medications they need?

How do you each pay for their prescription drugs now?

PROBE: Benefits from work? Government programs? Out of pocket?

Has anyone heard the term “pharmacare”? What does that term mean to you? Are there any other words you would use to describe that concept?

How can we make sure that everyone in Canada has access to the medications they need?

Now I'm going to describe two different approaches to drug coverage. I'd like you to think about which option you would prefer

One approach would be for the government takes on all costs of providing drug coverage to all Canadians, similar to how Medicare works? This would be a universal program that would also replace private drug plans people have at work. What do you think of that idea?

Some people say this approach could cost billions of dollars, would you still support this kind of program? What if it meant that you had to pay higher taxes to pay for it, or other fees like deductibles, premiums, or co-payments?

Another approach would be to provide more subsidized drug access for those people who don't already have insurance from their workplace – people like low-income workers who don't have benefits. What do you feel about that kind of approach? If you prefer this approach, how do you think it should be paid for?

PROBE: Increased taxes or premiums? Should these be paid by employers or individuals? Deductibles or co-payments paid by individuals at the pharmacy?

If asked for a definition:

Taxes: mandatory contributions paid to governments by individuals and businesses

Premium: an annual fixed amount, not related to the number of prescriptions, that an individual, family or employer pays for drug coverage

Co-payment: a fixed amount paid at the pharmacy for each prescription

Deductible: a fixed amount that an individual or family pays at the pharmacy before receiving drug coverage

6. Wrap up (5 minutes)

We have covered a lot of topics today and really appreciate you taking the time and energy to come down here and give your opinion. Your input is very important and insightful. Before we leave today, I wanted to ask you whether you have any last thoughts that you want to give the Government of Canada about today's topics.

THANK YOU FOR PARTICIPATING!

Appendix D: Recruitment screener

REVISED January 7-2019

Environics Research Group Limited
Focus Groups on Canada's Economy Winter 2019
Finance Canada
PN10221
Recruitment for Group Discussion

Respondent Name: _____

Home #: _____

Business #: _____

Group #: _____

Recruiter: _____

GROUP 1 Brampton Monday, January 21 5:30 pm Low/middle income	GROUP 2 Brampton Monday, January 21 7:30 pm High income	GROUP 3 Halifax Tuesday, January 22 5:30 pm Low/middle income	GROUP 4 Halifax Tuesday, January 22 7:30 pm High income
GROUP 5 Vancouver (suburbs)* Thursday, January 24 5:30 pm Low/middle income	GROUP 6 Vancouver (suburbs)* Thursday, January 24 7:30 pm High income	GROUP 7 Edmonton Saturday, January 26 11:00 am Low/middle income	GROUP 8 Edmonton Saturday, January 26 1:00 pm High income
GROUP 9 Trois-Rivières Monday, January 28 5:30 pm Low/middle income	GROUP 10 Trois-Rivières Monday, January 28 7:30 pm High income		

Eleven recruits per session. \$100 incentive, except Groups 5 and 6 in Vancouver where it will be \$150.

High income" is defined as anyone with a personal annual income of over \$80,000 or anyone in a household with multiple incomes with an annual household income of over \$100,000. In Halifax, a personal income of over \$60,000 or a household income of over \$80,000 also counts as "high income". In Trois-Rivières, a personal income of over \$35,000 or a household income of over \$50,000 also counts as "high income"

Hello/Bonjour, my name is _____ from Environics Research. We are calling today to invite participants to attend a focus group discussion we are conducting on behalf of the Government of Canada exploring issues around the current state of the Canadian economy. This study is a research project, not an attempt to sell or market anything. Your participation in the research is completely voluntary, confidential and your decision to participate or not will not affect any dealings you may have with the government.

The format is a "round table" discussion led by a research professional. A video tape of the session will be produced for research purposes. The tapes will be used only by the research professional to assist in preparing a report on the research findings and will be destroyed once the report is completed. All information collected,

used and/or disclosed will be used for research purposes only and administered as per the requirements of the Privacy Act.

The session will last a maximum of one hour and 45 minutes and you will receive a cash gift as a thank you for attending the session. May we have your permission to ask you or someone else in your household some further question to see if you/they fit in our study? This will take about 5 minutes.

NB: If a participant asks for information on the research company conducting the research they can be told: Environics Research is located at 33 Bloor Street East, Suite 900, Toronto Ontario and can be reached at 416-920-9010.

Yes.....1 – CONTINUE

No.....2 – THANK AND TERMINATE

1. Are you or is any member of your household or your immediate family employed in:

Type	No	Yes
A market research, communications or public relations firm, or an advertising agency		
Media (Radio, Television, Newspapers, Magazines, etc.)		
A federal or provincial government department or agency		
A political party		

IF YES TO ANY OF THE ABOVE – THANK AND TERMINATE

2. INDICATE:

Male 1 50/50 split

Female 2

3. How many people, including yourself, live in your household?

One ASK Q. 4

Two SKIP TO Q. 5

Three SKIP TO Q. 5

Four or more SKIP TO Q. 5

IF ONLY ONE PERSON IN HOUSEHOLD ASK:

4. Which of the following categories best corresponds to your **total** personal annual income, before taxes, for 2018?

READ

01 - Under \$30,000	GROUPS 1, 3, 5, 7, and 9
02 - \$30,000 to \$60,000	GROUPS 1, 3, 5, 7, and 9
03 - \$60,000 to \$80,000	GROUPS 1, 3, 5, 7, and 9*
04 - \$80,000 to \$100,000	GROUPS 2, 4, 6, 8, and 10
05 - \$100,000 to \$150,000	GROUPS 2, 4, 6, 8, and 10
06 - \$150,000 and over	GROUPS 2, 4, 6, 8, and 10
99 - REFUSE/DK/NA	TERMINATE

*NB: IN HALIFAX AND TROIS-RIVIÈRES THE HIGHER INCOMES CUT OFFS ARE LOWER (\$60k instead of \$80k) THAN IN THE OTHER CITIES

ASK ALL FROM HOUSEHOLDS WITH MORE THAN ONE PERSON

5. Which of the following categories best corresponds to the **total** annual income, before taxes, of **all members** of your household, for 2018? **READ**

01 - Under \$30,000	GROUPS 1, 3, 5, 7, and 9
02 - \$30,000 to \$60,000	GROUPS 1, 3, 5, 7, and 9
03 - \$60,000 to \$80,000	GROUPS 1, 3, 5, 7, and 9*
04 - \$80,000 to \$100,000	GROUPS 2, 4, 6, 8, and 10
05 - \$100,000 to \$150,000	GROUPS 2, 4, 6, 8, and 10
06 - \$150,000 and over	GROUPS 2, 4, 6, 8, and 10
99 - REFUSE/DK/NA	TERMINATE

*NB: IN HALIFAX AND TROIS-RIVIÈRES THE HIGHER INCOME CUT OFFS ARE LOWER (\$80k instead of \$100k) THAN IN THE OTHER CITIES

6. What part of the Greater Vancouver area do you live in?

- 01 – Coquitlam
- 02 – Port Coquitlam
- 03 – Port Moody **GET MIX**
- 04 – Surrey
- 05 – Maple Ridge
- 04 – Other **TERMINATE**

NB: Vancouver participants must be from Tri-Cities (Coquitlam, Port Coquitlam, Port Moody), Surrey or Maple Ridge

ASK ALL

7. We have been asked to speak to participants from all different ages. So that we may do this accurately, may I have your exact age please? _____. WRITE IN

- Under 18 TERMINATE
- 18-24 years of age 1
- 25-34 years of age 2
- 35-44 years of age 3 GET MIX
- 45-54 years of age 4
- 55-64 years of age 5
- 65-74 years of age 6
- 75 years or more TERMINATE

8. Could you please tell me what is the last level of education that you completed? GET MIX

- Some High School only. 1
- Completed High School 2
- Trade School certificate 3
- Some Post secondary 4
- Completed Post secondary 5
- Graduate degree 6

9. Are you working (CHECK QUOTAS)?

- Full Time (35 hrs. +) 4 minimum
- Part Time (under 35 hrs.) 2 maximum
- Homemaker 1 maximum
- Student 1 maximum GROUPS 1, 3, 5, 7, 9, ONLY
- Retired 2 maximum
- Unemployed 1 maximum GROUPS 1, 3, 5, 7, 9, ONLY

10. What is your current occupation?

Type of Job

Type of Company

IF MARRIED ASK: WHAT IS YOUR SPOUSE'S OCCUPATION?

Type of Job

Type of Company

TERMINATE IF OCCUPATION RELATES TO EXCLUSIONS IN Q. 1

11. What is your ethnic background?

IN BRAMPTON AND SUBURBAN VANCOUVER Recruit at least three per group who are of non-European descent or who are other visible minorities (i.e., Chinese or South Asian, but could include aboriginal people or Afro-Canadians as well). In other locations, there is no minimum, but it would still be desirable to have some.

12. Participants in group discussions are asked to voice their opinions and thoughts, how comfortable are you in voicing your opinions in front of others? Are you... (read list)

Very comfortable 1- MINIMUM 5 PER GROUP

Fairly comfortable 2

Not very comfortable 3 TERMINATE

Very uncomfortable 4 TERMINATE

13. Have you ever attended a focus group or a one-to-one discussion for which you have received a sum of money, here or elsewhere?

Yes 1 MAXIMUM 5 PER GROUP

No 2 (SKIP TO Q.17)

IF YES ASK:

14. When did you last attend one of these discussions?

(TERMINATE IF IN THE PAST 6 MONTHS)

15. How many focus groups or one-to-one discussions have you attended in the past 5 years?

(SPECIFY)

IF 5 OR MORE, TERMINATE

16. What were the topics of the focus groups or one-to-one discussions have you attended in the past 5 years?

(SPECIFY) - IF "ECONOMY" OR "FINANCE", TERMINATE

17. Sometimes participants are also asked to write out their answers on a questionnaire. Is there any reason why you could not participate? If you need glasses to read, please remember to bring them. (Add hearing impairment.)

Yes 1 TERMINATE

No 2 CONTINUE

NOTE: TERMINATE IF RESPONDENT OFFERS ANY REASON SUCH AS SIGHT OR HEARING PROBLEM, A WRITTEN OR VERBAL LANGUAGE PROBLEM, A CONCERN WITH NOT BEING ABLE TO COMMUNICATE EFFECTIVELY.

18. I would like to invite you to attend the focus group session where you will exchange your opinions in a moderated discussion with other Canadians from your community. The session will be taped and observed but your participation will be confidential. Do you consent to take part in the focus group?

Yes 1 CONTINUE

No 2 TERMINATE

19. We will contact you again before the date of the session to confirm your attendance. Do you consent to this?

Yes 1 CONTINUE

No 2 TERMINATE

INTERVIEWER TELL RESPONDENT

PLEASE BRING ALONG SOME FORM OF IDENTIFICATION AS YOU MAY BE ASKED TO SHOW IT.

20. Please bring along some form of identification as you will be asked to show it. Only you may attend, you cannot send a substitute. The session will be about an hour and a half in length, but we are asking that all participants arrive 15 minutes prior to the start time of the session. Are you able to be at the research facility 15 minutes prior to the session time?

Yes 1 CONTINUE

No 2 TERMINATE

I would like to invite you to a group discussion on _____. The session will last 2 hours in total and you will receive **\$100** to thank you for your participation. **(NB: Incentive will be \$150 for the suburban Vancouver sessions)**

Locations:

Brampton – Monday, January 21st (5:30 and 7:30pm)

Contract Testing

119 West Dr, Brampton

Tel: (905) 456-0783

Halifax – Tuesday, January 22nd (5:30 and 7:30pm)

MQO Research

1883 Upper Water Street, 4th Floor

Tel: 902-465-3034

Vancouver - Thursday, January 24th (5:30pm and 7:30pm)
CRC Vancouver
1398 West 7th Avenue
Tel: 1-866-455-9311

Edmonton – Saturday, January 26th (10:00am and 12:00pm)
Trend Research
10011 80th Avenue
Tel: (780) 485-6558

Trois-Rivières – Monday, January 28th (5:30 and 7:30pm)
Holiday Inn Express
2000 rue des Grand-Marches
Tel: (819) 841-4774

INTERVIEWERS: Tell respondent that it is a small group and anyone who does not show or cancels at the last minute will compromise the project. Make sure they know we feel their opinions are valuable and we are serious about finding out what they have to offer.

NOTE: PLEASE TELL ALL RESPONDENTS THAT THEY WILL RECEIVE A CONFIRMATION CALL THE DAY PRIOR TO THE SESSION. IF FOR SOME REASON THEY HAVE NOT HEARD FROM US THEY SHOULD CONTACT US AT _____. IF THEIR NAME IS NOT ON THE ATTENDANCE FORM THEY WILL NOT BE ADMITTED TO THE GROUP. IF A RESPONDENT HAS ANY OTHER QUESTIONS ABOUT THE RESEARCH, THEY SHOULD ALSO CONTACT US AT THIS NUMBER.

Appendix E: Survey questionnaire

Feb 14-2019

Finance Canada Survey on Attitudes towards Canada's Economy (Winter 2019)

Hello/Bonjour, my name is _____ and I am calling from Environics on behalf of the Government of Canada. We are conducting a survey of attitudes and opinions of Canadians 18 years of age and over. Would you prefer that I continue in English or French? Préférez-vous continuer en français ou en anglais? (**IF NEEDED:** Je vous remercie. Quelqu'un vous rappellera bientôt pour mener le sondage en français.)

English	1
Français	2

The survey takes about 12 minutes and your responses will be kept entirely confidential and anonymous. If at any time during the survey you would prefer not to answer a specific question, you are allowed to do so.

Your decision to participate is voluntary. This call may be monitored or recorded for quality control purposes. The information provided will be administered according to the requirements of the Privacy Act.

IF LANDLINE SAMPLE: May I please speak with the person in your household who is 18 years of age or older and who has had the most recent birthday? Would that be you? [IF THAT PERSON IS NOT AVAILABLE ARRANGE CALLBACK]"

IF CELLPHONE SAMPLE: Are you at least 18 years old?

IF CELL PHONE SAMPLE ASK A AND B**A Are you in a safe place to talk – for example not operating a motor vehicle?**

Yes	[RE-INTRODUCE YOURSELF, IF NECESSARY]
No	[ARRANGE CALLBACK DATE/TIME]

B At home, do you have a traditional telephone line other than a cell phone?

Yes	CHECK AGAINST QUOTA
No	CHECK AGAINST QUOTA

[IF LANDLINE RECORD REGION FROM SAMPLE]

[IF CELL PHONE SAMPLE ASK C]**C In which province or territory do you live? DO NOT READ LIST**

Newfoundland	1
Prince Edward Island	2
Nova Scotia	3
New Brunswick	4
Quebec	5
Ontario	6
Manitoba	7
Saskatchewan	8
Alberta	9
British Columbia	10
Yukon	11
Northwest Territories	12
Nunavut	13

D Gender [DO NOT ASK: record based on interviewer observation]

Female	1
Male	2

E In what year were you born?

(RECORD YEAR - XXXX)

9999 – DO NOT READ: Don't know/Refused

[IF PREFERS NOT TO PROVIDE A PRECISE BIRTH YEAR, ASK:]

Would you be willing to tell me in which of the following age categories you belong? READ LIST

18 to 34	1
35 to 49	2
50 to 54	3
55 to 64	4
OR 65 or older?	5
[DO NOT READ] Refused	99

MAIN SURVEY***Assessments of Economy***

1A. (T) Thinking of the issues facing Canada today, which one would you say the Government of Canada should focus on most? [CAPTURE FIRST MENTION]

[NO PRE-CODED LIST - INTERVIEWER NOTE: TOP ANSWER MUST BE RECORDED FIRST. ALL OTHER RESPONSES WILL BE RECORDED ON THE NEXT SCREEN.]

99 – [DO NOT READ] Don't know/Refused – SKIP TO Q.2

1B. (T) Are there any others? [IF NECESSARY: Thinking of the issues facing Canada today, which one would you say the Government of Canada should focus on most?]

RECORD VERBATIM - [MULTIPLE MENTIONS]

99 – [DO NOT READ] Don't know/Refused

Q2. (T) Using a scale from 1 to 10, where 1 is terrible and 10 is excellent, how would you rate the following: [RANDOMIZE b TO f] REPEAT SCALE AS NEEDED

- a. the current state of the Canadian economy?
- b. the current state of the United States economy?
- c. the current state of the [PROVINCE] economy?
- d. the current price of gasoline?
- e. the current state of your own personal financial situation?

Terrible	1
	2
	3
	4
	5
	6
	7
	8
	9
Excellent	10
VOLUNTEERED	
Not sure	99

Q3. How concerned are you, if at all, that you or someone in your household may lose their job in the next six months? Please use a scale from 1 to 10, where 1 is not at all concerned and 10 is very concerned.

Not at all concerned	1
	2
	3
	4
	5
	6
	7
	8
	9
Very concerned	10
VOLUNTEERED	
Not applicable / Retired / Not working	98
Don't know	99

Economic Confidence**New**

Q5. To what extent do you think each of the following is an indication the Canadian economy is doing well? Please use a scale from 1 to 10, where 1 is not at all an indication and 10 is an extremely important indication.

RANDOMIZE A-H

- a. If Canada maintains its triple-A credit rating.
- b. SPLIT SAMPLE 50/50: If the Canadian economy creates new jobs/If the unemployment rate decreases
- c. If the value of the Canadian dollar goes up.
- d. SPLIT SAMPLE 50/50: If the federal government deficit gets smaller/If the federal government deficit is eliminated
- e. SPLIT SAMPLE 50/50: If Canada's debt-to-GDP ratio gets smaller/If Canada's economy grows faster than its debt
- f. SPLIT SAMPLE 50/50: If the average wage of Canadians increases/if the average wage of Canadians increases faster than the rate of inflation
- g. SPLIT SAMPLE 50/50: If poverty rates decrease/If homelessness rates decrease
- h. If the rate of Canadian household debt decreases.

Not at all an indicator	1
	2
	3
	4
	5
	6
	7
	8
	9
An extremely strong indicator	10
VOLUNTEERED	
Don't know	99

Affordable housing and helping first-time homeowners (NEW)**And moving to a different topic...**

**Q6. Are you a home owner or a renter?
IF NEEDED: "Own your home" includes those who are making mortgage payments to own their home.**

Owner	1
Renter	2
VOLUNTEERED	
Neither (living with parents, relatives, etc.)	3
Don't know/Refused	9

Q7a. ASK 7A TO HALF OF SAMPLE: Using a scale from 1 to 10, where 1 is strongly disagree and 10 is strongly agree, to what extent do you agree or disagree with the following statements?

RANDOMIZE A-H

- a. If you needed to buy a home today, it would be easy to find somewhere to live that is both affordable and in a safe neighbourhood.
- b. IF RENTER AT Q6 ASK: The rent you pay is affordable on your current household income.
- c. IF OWNER AT Q6 ASK: The costs of living in your home (including mortgage payments and property taxes) are affordable on your current household income.
- d. Too much emphasis is placed on home ownership; affordable rental housing is a good solution for many people
- e. It is very difficult for people to buy a house today, in the current economic climate.
- f. The federal government has a responsibility to address the lack of affordable housing in Canada.
- g. IF OWNER AT Q6 ASK: It was extremely important that you own a home, rather than rent.
- h. IF RENTER AT Q6 ASK: It is extremely important you be able to own a home in the future.

Strongly disagree	1
	2
	3
	4
	5
	6
	7
	8
	9
Strongly agree	10
VOLUNTEERED	
Don't know	99

Q7b. ASK 7B TO HALF OF SAMPLE: To address the issue of *housing affordability*, what extent do you think each of the following should be a priority area for the federal government? Please use a scale from 1 to 10, where 1 is not at all a priority and 10 is an extremely high priority.

RANDOMIZE A-H

- a. Foreign buyers buying houses they do not intend to live in.
- b. Investors buying houses and flipping them without living in them.
- c. The high cost of making a downpayment.
- d. The high cost of making mortgage payments.
- e. The lack of available affordable housing.

Not a priority	1
	2
	3
	4
	5
	6
	7
	8
	9
An extremely high priority	10
VOLUNTEERED	
Don't know	99

Lifelong learning and job training (NEW)

Now some questions about lifelong learning and professional development. Note this kind of learning can consist of academic courses OR skills and training programs.

Q8. Using a scale from 1 to 10, where 1 is strongly disagree and 10 is strongly agree, do you agree or disagree with each of the following statements?

RANDOMIZE A-D

- a. Canada's workforce has the right skills for our evolving economy.
- b. The way the world is changing, people need to constantly learn new skills to remain employable.
- c. Many Canadians are missing out on getting the work-related training or professional development they need because of cost.
- d. The federal government has a responsibility to help make work-related training accessible to Canadians.

Strongly disagree	1
	2
	3
	4
	5
	6
	7
	8
	9
Strongly agree	10
VOLUNTEERED	
Don't know	99

Q9. Are you currently taking, or planning to take, any work-related training or professional development?

Yes, currently taking	1
Yes, planning to take	2
No, not taking or planning to take	3
VOLUNTEERED	
Not applicable	98
Don't know	99

Q10. What if there was a federal government program where people could make monthly contributions to a savings account for their own lifelong learning and the federal government matched their contributions? Is that something you would oppose, or support? Use a scale from 1 to 10, where 1 is strongly oppose and 10 is strongly support.

Strongly oppose	1
	2
	3
	4
	5
	6
	7
	8
	9
Strongly support	10
VOLUNTEERED	
Don't know	99

Q11. If there was a program like this, where the government would match your monthly contributions for your future lifelong learning, how likely would you be to take advantage of it personally? Use a scale of 1 to 10, with 1 being not at all likely and 10 being extremely likely.

Not at all likely	1
	2
	3
	4
	5
	6
	7
	8
	9
Extremely likely	10
VOLUNTEERED	
Not applicable	98
Don't know	99

DEMOGRAPHICS

READ: And now a few final questions for demographic purposes.

F What is the highest level of formal education that you have completed? READ LIST IF NECESSARY– STOP READING WHEN REACHING THE RESPONDENT'S CATEGORY

Grade 8 or less	1
Some high school	2
High School diploma or equivalent	3
Registered Apprenticeship or other trades certificate or diploma	4
College, CEGEP or other non-university certificate or diploma	5
University certificate or diploma below Bachelor's level	6
Bachelor's degree	7
Post graduate degree above bachelor's level	8
[DO NOT READ]	
Prefer not to answer	99

G What languages do you speak most often at home? READ LIST — ACCEPT ALL THAT APPLY

English	1
French	2
Other	3
[DON'T READ] Don't know/Refused	99

H Which of the following categories best describes your current employment status? Are you... READ LIST – ACCEPT ONE ANSWER ONLY – STOP READING WHEN REACHING THE RESPONDENT'S CATEGORY

Working full-time, that is, 35 or more hours per week	1
Working part-time, that is, less than 35 hours per week	2
Self-employed	3
Unemployed, but looking for work	4
A student attending school full-time	5
Retired	6
Not in the workforce [FULL-TIME HOMEMAKER, UNEMPLOYED, NOT LOOKING FOR WORK]	7
[DO NOT READ]	
Other -- DO NOT SPECIFY	98
Refused	99

H2 IF 1, 2 OR 3 AT H, ASK: Do you think you will be doing basically the same job in ten years, a different job, or will you be retired or not working?

Same job	1
Different job	2
Retired/not working	3
Don't know/not sure	99

H3 IF 1 or 2 AT H2, ASK: Will the job you are doing now still exist in 10 years?

Yes, it will exist	1
Not, it will not exist	2
Don't know/not sure	99

H4 IF 2 AT H3, ASK: Why do you think this job will not exist in 10 years?**RECORD VERBATIM**

Don't know/not sure	99
---------------------	----

I Which of the following categories best describes your total household income? That is, the total income of all persons in your household combined, before taxes. READ LIST – STOP READING WHEN REACHING THE RESPONDENT'S CATEGORY

Under \$20,000	1
\$20,000 to just under \$40,000	2
\$40,000 to just under \$60,000	3
\$60,000 to just under \$80,000	4
\$80,000 to just under \$100,000	5
\$100,000 to just under \$150,000	6
\$150,000 and above	7
[DO NOT READ] Refused	99

J Are there any children under the age of 18 currently living in your household?

Yes	1
No	2

K And, finally, to better understand how results vary by region, may I have your 6-digit postal code?

ACCEPT FIRST THREE DIGITS IF THAT IS ALL RESPONDENT IS WILLING TO GIVE

_____[FORMAT A4A 5B5]

999999 – DK/NA

This survey was conducted on behalf of the Department of Finance Canada and is registered under the Federal Access to Information Act. Thank you very much for your participation.

RECORD:**Language of interview**

English	1
French	2