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Ministère des Finances
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Research on the state of the economy 2022

Final Report

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Canada 

Research on the state of the economy 2022 – Final report

Prepared for Finance Canada by Environics Research

April 2022

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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 2022. The primary objective of the research was to explore current attitudes among Canadians toward such topics as:

- The state of the Canadian economy and Canadians' standard of living;
- The tax system and incentives;
- Housing affordability; and
- Various fiscal issues.

The research objectives are to explore Canadians' overall concerns and perceptions about the current state of the Canadian economy and emerging issues, and their expectations about the role of the Government of Canada in the economy and in other measure intended to improve quality of life for Canadians.

Methodology

Qualitative phase

Environics Research conducted a series of 10 online focus groups in February 2022 to assess Canadians' attitudes toward the current state of the economy, with a particular focus on attitudes toward such issues as inflation, housing, the deficit and priorities for the next federal budget. The online focus groups were conducted using the Zoom platform; and a pair of sessions were conducted in each of the following regions: Ontario (Feb. 7), Atlantic Canada (Feb. 8), Prairies (Feb. 9), B.C. (Feb. 10) and Quebec (Feb. 15). The two Quebec sessions were conducted in French and the other eight sessions were conducted in English.

Location (Language of groups)	Date	Time
Ontario (English)	Monday, February 7	5pm EST – Group #1 7pm EST – Group #2
Atlantic provinces (NL, NS, NB, PEI) (English)	Tuesday, February 8	4pm EST (5pm AST)– Group #3 6pm EST (7pm AST) – Group #4
Prairie provinces (MB, SK, AB) (English)	Wednesday, February 9	6pm EST (5pm CST/4pm MST) – Group #5 8pm EST (7pm CST/6pm MST) – Group #6
B.C./Territories (English)	Thursday, February 10	7pm EST (4pm PST) – Group #7 9pm EST (6pm PST) – Group #8
Quebec (French)	Tuesday, February 15	5pm EST – Group #9 7pm EST – Group #10

NB: Participants in groups 1, 3, 5, 7 and 9 were lower-income. Participants in groups 2, 4, 6, 8 and 10 were higher-income.

Participants were 18 years of age or over, and included range of age, education and backgrounds. The groups lasted approximately 90 minutes, and consisted of between six and eight participants (out of 8 people recruited for each group). Participants were provided a \$100 honorarium to encourage participation and thank them for their time commitment. Each evening one session was conducted with Canadians with lower incomes and one session was conducted with those with higher incomes.

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

Finance Canada wished to move this research to an online methodology. As a result, Environics conducted a mixed mode survey, to assist in this transition:

- The main methodology for the general population sample was an online survey with a representative sample of 2,007 adult Canadians, conducted from February 23 to March 4, 2022. *As the online survey uses an opt-in panel, this is a non-probability sample and no margin of sampling error is calculated.*
- A random-probability telephone survey with 1,003 adult residents of Canada, from February 19 to March 18, 2022, using industry-standard random-digit dialling (RDD) techniques. A survey of this size will yield results which can be considered accurate to within +/- 3.1 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)	Total	Online	Telephone	Telephone sample margin of error*
Atlantic Canada (7%)	301	200	101	+/- 9.7
Quebec (23%)	750	500	250	+/- 6.2
Ontario (38%)	902	600	302	+/- 5.6
Prairies/NWT/Nunavut (19%)	604	404	200	+/- 6.9
B.C./Yukon (13%)	453	303	150	+/- 8.0
CANADA (100%)	3,010	2,007	1,003	+/-3.1

* In percentage points, at the 95% confidence level

Contract value

The contract value was \$174,502.80 (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. Perceptions of Canada's economy

Participants expressed pessimism and concern about the Canadian economy. When asked to provide one word to describe the state of the Canadian economy, the words used tended to convey these sentiments of uncertainty and pessimism, and included “poor”, “scary”, “unstable”, “volatile”, “inflation”, “challenging,” “struggling” and “high prices.” Only a few people used more positive or neutral words such as “OK” or “average.”

Overall attitudes toward the state of the economy were quite consistent by region and income level, though lower-income participants were clearly feeling more personally vulnerable. Some with higher incomes noted that Canada was still prosperous by global standards. It was also frequently noted that the economy was very uneven and unequal, and that during the pandemic many people and companies had become much richer while others had been hard hit.

Most were also pessimistic about the coming year. They expected prices to keep rising. They also expressed worries about the pandemic bills coming due, and future instability from supply chain interruptions and possible new variants. It was noted that we are still in “uncharted territory”. A minority were more optimistic, and drew more of a direct line between the imminent lifting of pandemic restrictions and an economic recovery.

The main economic issue of concern was clearly inflation and rising prices. Participants consistently referred to rising grocery and gasoline prices and, in many cases, also mentioned housing and utility bills. It was noted that wages have not kept up with rising prices, and that life was becoming less and less affordable.

The inflation rate has become the main indicator for how the economy is doing. Some fear it could get worse before it gets better due to an explosion of pent-up demand once restrictions are lifted. Shortages of goods came up on occasion, more in the context of the need for Canada to be more self-sufficient. People are now more aware of the vulnerabilities of global supply chains. Many also expressed concerns about all the small businesses that had disappeared during the pandemic, or that were now struggling.

Some concerns were also expressed about the post-pandemic economic “hangover” when “the bills come in,” and that there would be consequences, such as higher taxes and/or higher interest rates, and service cuts.

There was little concern expressed about unemployment. Instead, there were concerns about labour shortages. A few participants were under the impression that programs such as CERB were making people reluctant to re-join the workforce; others noted that too many jobs still pay low wages and offer poor working conditions, and are therefore not attractive to people.

B. Economic impact of the pandemic

Participants reported varied economic experiences with the pandemic. Some, especially in the lower-income sessions, spoke of having lost their jobs or having suffered a loss of revenue. Those who had worked in travel, hospitality, retail or personal care-type jobs were especially hard hit, though most reported having found ways to “reinvent themselves” into new jobs.

Several people in each session reported that they had taken advantage of programs such as CERB – particularly in the early days of the pandemic. This was appreciated, though it was noted that they still suffered financial losses, and that the payments did not compensate for the loss of income.

In contrast, many participants – especially those with higher incomes – reported that they felt financially better off during the pandemic. Those with stable jobs described being busier than ever and having saved money because they were not spending as much on things like travel, eating out, clothes, etc.

Participants had a hard time describing a “post-pandemic economy”. Some mentioned that our shopping and working habits have likely changed forever and moved online. Others mentioned how it could take many years to recover from all the pandemic-related spending that was required and all the businesses that were wiped out. Others were more confident of a post-pandemic boom, as people would start to consume again.

Many participants expressed sentiments that the pandemic had shown them what was essential and what was not, and how we could all adapt. Many also felt that the pandemic had raised awareness of the vulnerability of global supply chains, and the need for more food and energy self-sufficiency.

C. Inflation/cost of living concerns

As noted, rising prices and inflation were, by far, the biggest top-of-mind economic concern. The recent increases in prices were seen to be very noticeable – particularly with regard to groceries and filling up cars with gas. In B.C., rising insurance premiums were also mentioned, particularly in the wake of natural disasters in the past year.

Many participants, especially those with lower incomes, worried about not being able to keep up with the increases in costs of necessities. One person noted “there is nothing at Dollarama that sells for a dollar anymore”. But people reported that they found ways to manage – they eat at home more, they look for sales, they buy cheaper products, they drive less, etc.

Inflation was seen very much as a global issue, and not as a “made-in-Canada” issue. Most understood that inflation was happening in many other countries. People were unclear and confused about the causes of the recent inflation. Some pointed to pandemic-related supply chain disruptions, the sudden increase in demand for products as restrictions were lifted, rising costs for retailers due to COVID-related retrofitting and higher wages, and too much money being pumped into the economy. Some also suspected that price gouging was going on.

Few participants had any specific ideas on what the federal government could do to address inflation. Some suggested cutting spending, cutting CERB (which many believe still exists), building more domestic capacity to produce staples, or price controls on essentials.

There were some spontaneous mentions that interest rates would likely go up in response to inflation, though most did not understand how this would actually reduce prices. Many had concerns that higher interest rates could crash the economy or cause a sudden housing bubble collapse – even if most people would not be personally affected by a small rate increase.

D. Housing

Housing-related concerns were raised consistently in all regions, though the nature of the concerns varied by income group. Those with lower incomes tended to focus on immediate issues around housing affordability, such as being able to afford rent, being able to afford to live anywhere if forced to move, and feeling priced out of their community.

Those with higher incomes often already owned their homes, so their anxieties tended to focus more on whether their children would ever be able to afford to live anywhere – either as an owner or renter. Some also worried about where they might live when they retired and wanted to downsize.

There was an overarching concern in all sessions that affordable housing was now in very short supply. Participants from smaller communities in Ontario, Atlantic Canada and, to lesser extent, in the Prairies sometimes expressed shock at how quickly and suddenly housing had become unaffordable in their communities.

There was little clarity on what had caused the current housing crisis. Some mentioned the impact of speculators, low interest rates, immigration and zoning laws that make it difficult to increase the supply of affordable housing. Some also noted how every aspect of housing had increased in cost during the pandemic, from the cost of labour, to the cost of building materials such as lumber.

Awareness of any current federal government measures to address housing issues was very low. There was some vague awareness of money for first-time home buyers, and some mentioned provincial government measures taxing foreign-owned vacant units.

When shown a list of 12 housing-related measures that were being considered by the federal government, most people felt that it seemed like a step in the right direction. However, many participants were quite cynical about whether there was much that governments could do that would make a real difference with regard to affordable housing.

The measures that participants tended to see as being most effective were those that addressed the lack of supply, such as “increasing the availability of affordable housing” and “requiring developers to ensure that at least 20% of new housing is affordable.”

The two measures that addressed vacant foreign-owned properties also resonated with some people, though less so in B.C., where similar provincial policies are already in place and where housing remains unaffordable. There was also interest in making real estate transactions more transparent and ending blind bidding.

Few had any objection to any of the measures, but some were found to be very narrow or addressed issues that were not well-known, such as a ban on “renovictions” or taxing REITs. Some also pointed out that demand-side measures giving more money to home buyers or making mortgages more affordable would not solve the problem of lack of supply.

E. Deficit and debt

Participants were aware that there is currently a large deficit at the federal level, but there was little sense of urgency about it. Many saw it as “just a number” and as an abstraction. Most also felt the deficit was a natural result of the pandemic and all the spending that was required to deal with it. They did not expect the budget to be balanced anytime soon.

There were concerns that trying to deal too aggressively with the deficit would mean major tax increases and/or service cuts. To the extent that participants had suggestions for how to reduce the deficit, they centred on the government going after tax havens and tax evasion by the super-rich, or on having some plan to reduce “unnecessary” spending.

There were nonetheless concerns about leaving a large debt to future generations. Participants expressed a desire to see some sort of a plan or road map to deal with the debt. Some expressed concerns that the federal government seemed oblivious to the deficit and the growing debt.

Attitudes were mixed about more permanent long-term funding to the provinces for health care, that would add to the deficit. In some areas, such as the Prairie provinces, there were concerns that provincial governments could not be trusted to spend the money on health care. In Quebec and B.C., people were more receptive to more federal funding of health care, whatever the fiscal impact.

F. Budget priorities

There was little consensus on what participants wanted to see included in the next federal budget or on what advice they would give to the Minister of Finance.

The most common specific suggestions included: health care funding (including mental health, dental care, pharmacare), addressing the housing crisis, addressing the cost of living, the environment and green infrastructure innovations, supports for seniors, supports for the most vulnerable (such as young families, seniors, the poor), supports for small businesses damaged by the pandemic, and cutting the GST.

When prompted about mental health, many participants acknowledged that this was now a major issue and an area that needed new investments.

Key findings – quantitative phase

Finance Canada plans to transition this research to an online methodology. As a result, the following sections report the online survey findings. In the full report, Chapter II Section F provides tracking information based on the telephone survey results, and Chapter II Section G discusses modal differences in response between the online and telephone methodologies.

A. Assessment of the economy

When rating the current state of the Canadian economy, just over one-quarter (27%) say it is good (score of 7 to 10), over three in ten (34%) are neutral (score of 5 or 6), and close to four in ten (38%) say it is bad (score of 1 to 4).

Minorities of Canadians in all regions rate their provincial economy positively; pluralities in most locations rate it as negative, with the exceptions of B.C., which is the most positive at just under four in ten; Quebec, which is divided between rating their provincial economy as negative or neutral; and Ontario, where the response is more neutral. Close to half of Atlantic Canadians rate their province's economy as negative.

Seven in ten Canadians (69%) have a negative perception of the current cost of groceries. Only one in seven (14%) are positive to some extent.

The rising cost of living is the most stressful of several potential sources of stress rated (42% say it is a major source of stress). Just under one-quarter each say having enough money to retire (23%) or being financially secure in retirement (23%) are major stressors. Around two in ten feel each of four things are a major source of stress: the quality of the healthcare system (20%), the middle class falling further behind the top one percent (18%), the spread of COVID-19 in Canada (18%) and saving enough money to buy a home (18%).

Three in ten (31%) indicate inflation/rising prices/cost of living is the most concerning economic issue. Housing is a distant second, at just under one in ten (8%).

B. Government action

Seven in ten (72%) Canadians believe the actions of the federal government can have a significant impact on the state of the country's economy; two in ten (18%) think it has little influence in the face of global forces.

When asked to rate the importance of eight issues for the federal government to consider when making budget decisions, the most important are making the cost of living more affordable (84%) and bringing inflation under control (80%), followed quite closely by ensuring the wealthiest Canadians pay their fair share (78%) and making housing more affordable (77%).

C. Personal well-being

Over four in ten (43%) Canadians give a positive rating (score of 7-10) to their own personal financial situation; three in ten (29%) give a neutral rating, and one-quarter (26%) are negative to some extent.

Compared to their parents' generation at the same age, Canadians rate their generation as worse off when it comes to housing (62%), quality of the environment (60%), financial security (48%) and mental health (48%). They are more divided about whether things are better or worse when it comes to employment opportunities or health. Close to half (47%) feel educational opportunities are better than for their parents.

One-third (34%) of Canadians are extremely or somewhat worried about personal or family job loss.

Regarding the effects of the pandemic, close to three in ten (28%) had to adapt to a remote work situation, including working from home, two in ten (22%) suffered a loss of hours or wages; and around one in ten each report temporary (12%) or permanent (9%) job loss, or being unable to work due to a COVID-19 diagnosis (10%).

D. Taxes and fiscal policy

Majorities agree (score 7 to 10) with each statement about the federal government's approach to fiscal issues, but agreement is highest that the federal government should have a plan to gradually reduce the national debt (75%), and lowest that the federal government should return to a balanced budget as soon as possible (59%). Over six in ten agree to some extent with other statements. Although it is clear Canadians want the government to balance the budget, they largely prefer a cautious approach that does not require major cuts to services or higher taxes.

Six in ten (60%) feel low-income earners should be paying less tax. About half of Canadians think small businesses (49%) and middle-income earners (50%) pay the right amount of tax; and around one-third each think they could be paying less. In contrast, majorities think big corporations (70%), the top one percent of income earners (69%), and financial (59%) and digital corporations (58%), should be paying *more* in tax.

E. Housing

Responding to a number of statements regarding home ownership, eight in ten Canadians (81%) agree (score 7 to 10) it is very difficult for people to buy a house in the current economic climate, and seven in ten (72%) agree the federal government has a responsibility to address the lack of affordable housing in the country. There is only minority agreement (28%) it would be easy to find somewhere to live that is both affordable and in a safe neighbourhood.

Three-quarters (76%) of homeowners agree it was extremely important they own a home, and just over half (54%) agree the cost of living in their home is affordable. Half of renters (49%) agree it is extremely important they be able to own a home in the future, and four in ten (39%) agree the rent they pay is affordable.

At least six in ten Canadians place at least some priority for the federal government's approach to each of 13 housing-related issues. The top priority is increasing the availability of affordable housing (76%). Seven in ten feel each of six other housing proposals are priorities: cracking down on large landlords buying up housing (72%), continued incentives for first-time home buyers (71%), increasing transparency in real estate transactions (71%), making mortgage payments more affordable (70%), requiring developers to ensure at least 20 percent of new housing is affordable (70%), and making down-payments more possible for people (69%).

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 2022. The primary objective of the research was to explore current attitudes among Canadians toward such topics as:

- The state of the Canadian economy and Canadians' standard of living;
- The tax system and incentives;
- Housing affordability; and
- Various fiscal issues.

The research objectives are to explore Canadians' overall concerns and perceptions about the current state of the Canadian economy and emerging issues, and their expectations about the role of the Government of Canada in the economy and in other measure intended to improve quality of life for Canadians.

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 toward 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. Perceptions of Canada's economy

Word association and general assessment

At the start of each session, participants were asked to provide one word that they felt best described the current state of the Canadian economy. The words participants provided tended to convey sentiments of uncertainty and pessimism, and most often included “poor”, “scary”, “unstable”, “volatile”, “inflation”, “challenging”, “struggling”, “confusing”, and “expensive”. Other words that were mentioned less frequently, but that sprang from the same sentiments, included “disastrous”, “frightening”, “sad” and “turmoil”. Smaller numbers of people used more positive or neutral words such as “OK” or “average” or “all right.”

The kinds of words participants used to describe the economy were consistent in all regions. There was more of a difference between the lower-income and the middle- and higher-income participants. Among those with lower incomes, there was much more of a sense of discouragement and suffering happening in the present. The state of the economy was more of an immediate concern. Those with higher incomes also expressed a lot of concerns and anxieties about the economy, but the anxiety was more about the future than the present. They worried about the debt and deficit down the road, or about the longer-term impact of climate change, or of the ways in which the pandemic had transformed many business models. While some higher-income participants elaborated on how they were personally struggling economically, most were describing the state of the economy more from what they were reading about as opposed to what they were directly experiencing; though, many participants in all regions and income levels spontaneously mentioned rising prices and the cost of living in this context.

Overall attitudes toward the state of the economy were quite consistent by region and income level, though lower-income participants were clearly feeling more personally vulnerable and, to some extent, B.C. participants were less pessimistic and negative about the economy than participants in other regions. Some of the participants with higher incomes noted that Canada was still prosperous by global standards and that, to the extent that there were challenges, they were the same ones faced by all other industrialized countries.

It was also frequently noted that the Canadian economy was very uneven and unequal, and that during the pandemic many people and companies had become much richer, while others had been hard hit. Several people spoke of how some industry sectors and businesses had made large profits during the pandemic, while others had suffered so much. The examples cited included how online shopping, and home furnishing and repair, had flourished – while the economy had been disastrous for the hospitality, travel and cultural sectors. Many also described how, in their personal observations, there had been a significant widening of the income gap, and how those with stable jobs and those who owned property had become even richer, while others had taken a major economic hit. There was a perception that the middle class was in danger of disappearing.

The Canadian economy looking ahead

When participants were asked to consider how the economy was likely to perform over the coming year, most were quite pessimistic. There were major concerns about rising prices and the “post-pandemic hangover” and what would happen when all the bills from the pandemic spending came due. Most expected prices for such staples as groceries and gasoline to keep rising and become increasingly unaffordable. Many also expressed

worries about future economic instability from such factors as supply chain interruptions and possible new variants of COVID-19. A few mentioned the disruptions caused by the trucker convoy demonstrations and the border blockade as examples of the kinds of unforeseen factors that can pose a threat to the economy. It was noted that we are still in “uncharted territory”.

It was also clear that the constant shifts in public health measures during the pandemic had demoralized many people, and made them resigned to constant instability and disruption. Many were also cynical about whether there could be any real improvement in economic conditions when the price of housing seemed to be relentlessly rising. The rising prices of essentials and the overall inflation rate was often seen as a barometer for how the economy as a whole was performing.

Some participants, who tended to have higher incomes or be from B.C., were more optimistic about the Canadian economy, looking ahead. They drew more of a direct line between the imminent lifting of pandemic restrictions and an economic recovery, and thought there was hope that things would get “back to normal” once people were able to go back to their old way of life. These people tended to see the current inflation and supply chain interruptions more as transitory “growing pains” from the world being affected so unevenly by the pandemic and its associated restrictions. There was some hope that, by the end of the year, things would return to normal, goods would be flowing again and much of the pent-up demand from the pandemic time will have cleared. It was noted that, as the pandemic restrictions would be lifted, people would be in a better mood and that this could psychologically make people more willing to consume and generate economic activity.

Specific economic concerns

As noted previously, the main economic issue of concern for participants was clearly inflation and associated rising prices. Participants consistently referred to their struggles with rising grocery and gasoline prices and, in many cases, also mentioned housing and utility bills as well. It was noted that wages have not kept up with rising prices, and that life was becoming less and less affordable. The inflation rate has become the main indicator for how the economy is doing, and most people had both read news stories about rising inflation and also experienced it personally at the supermarket or at the gas pump. Some feared it could get worse before it gets better due to an explosion of pent-up demand once pandemic-related restrictions are lifted. The issue of the lack of affordable housing also came up frequently, both as an issue in and of itself and also as a part of the inflationary phenomenon.

Shortages of goods came up on occasion as a specific economic concern. However, this was more in the context of the perceived need for Canada to be more self-sufficient. Several participants noted that they were now more aware of the vulnerabilities of global supply chains, and mentioned bottlenecks at ports and how some products were in short supply at grocery stores. Another specific economic concern that was mentioned was the impact of the pandemic on so many small businesses. Many participants worried that many businesses in the retail and hospitality sectors might never recover from the blow and would struggle for many years, if they had not already been bankrupted.

Some concerns were also expressed about the post-pandemic economic “hangover” when “the bills come in,” and that there would be consequences, such as higher taxes and/or higher interest rates and service cuts. Higher-income participants, in particular, worried about the impact of these debts on future generations.

It was notable that there was little concern expressed about unemployment as an economic concern. Instead, there were concerns about labour shortages. A few participants were under the impression that programs, such

as the CERB, had made some people reluctant to re-join the workforce; this sentiment came up the most in Atlantic Canada. Others noted that, while unemployment was no longer much of a concern, there were too many jobs that were still paying substandard wages and offering poor working conditions, and that were therefore not attractive to people. The concerns around employment are now more about a perceived lack of good jobs, as opposed to a lack of jobs at all. There were perceptions that employers were having difficulties filling jobs, but were unwilling to raise wages to make jobs more attractive.

B. Economic impact of the pandemic

Personal impacts

Participants reported varied economic experiences with the pandemic. Some, especially in the lower-income sessions, spoke of having lost their jobs or having suffered a loss of revenue. Those who had worked in travel, hospitality, retail or personal care-type jobs were especially hard hit, though most reported having found ways to “reinvent themselves” into new jobs. Several specific examples of job losses included someone who worked as a printer who lost their job, but later found work with the military; an event organizer who moved into an education-related job; someone who had worked in retail and switched into being a beekeeper; someone who had been a dog walker who lost all income because people were all home and able to walk their own dogs; and people who had worked in retail or in restaurants, who either had to switch to more online- or delivery-based work, or who moved into totally new fields.

Several people in each session reported that they had taken advantage of programs such as CERB – particularly in the early days of the pandemic. This was appreciated, though it was noted that they still suffered financial losses and that the payments did not compensate for the loss of income. It was also notable that, even though the CERB program ended over a year ago, some participants – particularly in Atlantic Canada – were under the impression that many people were still collecting CERB rather than taking low paying jobs and this was contributing to a labour shortage.

In contrast, many participants – especially those with higher incomes – reported that their personal economic situation improved, and they got richer during the pandemic. Those with stable jobs described being busier than ever and suffering no loss of income during the pandemic. They often also mentioned having saved money during because they were not spending as much on things like travel, eating out, clothes, etc. Some also mentioned how they saved money by no longer having to commute, and therefore consuming less gasoline.

Post-pandemic economy

Most participants had a hard time describing what a “post-pandemic economy” might look like. Some mentioned that they expected our shopping and working habits have likely changed forever and moved online. They noted that many people will likely continue to work from home a lot more than was the case before, and that many more transactions and purchases would now be online. Most people believe these impacts are here to stay or that it could take many years to get completely back to normal.

Participants had mixed views of whether the post-pandemic economy would be better or worse. Some took a pessimistic view, and mentioned how it could take many years for the economy to recover from all the pandemic-related spending that had been required, and from the impact of all the businesses that had disappeared in the retail and hospitality sectors. Others were more confident of a post-pandemic boom, at least

in the short term, as people would start to have more confidence, and would shop more, start going to restaurants and events, and travel again.

Many participants expressed the sentiment that the pandemic had shown them what was essential and what was not, and how we could all adapt. They described all the ways they had modified their behaviour during the pandemic and reduced their expenses, and felt that they had managed to deal with a totally unforeseeable situation. Many also felt that the pandemic had sensitized them to the vulnerability of global supply chains, and the need for more food and energy self-sufficiency in Canada.

C. Inflation/cost of living concerns

Perceptions of rising prices

As noted, rising prices and inflation were, by far, the biggest top-of-mind economic concern. The recent increases in prices were seen to be very noticeable – particularly with regard to groceries and filling up cars with gas. In B.C., rising insurance premiums were also mentioned, particularly in the wake of natural disasters in the past year. Many participants, especially those with lower incomes, worried about not being able to keep up with the increases in costs of necessities. One person noted “there is nothing at Dollarama that sells for a dollar anymore”. Several people reported that they found ways to manage in the face of rising prices. They eat at home more, they look for sales, they buy cheaper products, they drive less, they are more careful about where they shop, and try to go to the lowest-price outlets, etc. The rising cost of housing was also mentioned in this context – though usually when people talk about rising prices, they are thinking of it more in a retail environment.

In general, lower-income participants were more concerned about inflation than higher-income participants because it affects them more for essential needs versus nice to have product and services. It affects their purchase of food, gas, clothing as well as their lifestyle such as going to restaurants, movies, going to the hairdresser, etc.

Causes and solutions

The inflation we are experiencing was seen to be very much a global issue, and not as a “made-in-Canada” issue. Most understood that rising inflation was happening in many other countries, such as the U.S. and various European countries. For the most part, participants were unclear and confused about the causes of the recent inflation. Some pointed to pandemic-related supply chain disruptions, the sudden increase in demand for products as restrictions were lifted, rising costs for retailers due to COVID-related retrofitting and higher wages, and too much money being pumped into the economy. Some also suspected price gouging by unscrupulous and greedy retailers. It should be noted that these focus groups took place before the Russian invasion of Ukraine, which could be another factor contributing to rising prices, especially with regard to gasoline.

Few participants had any specific ideas or suggestions as to what the federal government could do to address inflation. Some suggested cutting overall spending, as they were under the impression that the money that had been pumped into the economy during the pandemic might be “over-heating” the economy. Some suggested cutting CERB – which some believe still exists – as an example of spending that could be reduced now. There were also suggestions that Canada have a strategy to build more domestic manufacturing capacity to produce more essentials and be less reliant on international price fluctuations. A couple of participants also wondered if it was possible for the government to impose price controls on some essentials. Some mentioned that maybe

the government could mitigate the impact of rising prices by increasing the minimum wage. Only a couple of participants suggested raising interest rates as a way of reducing inflation. There was some tendency for higher-income participants to be more likely to propose remedies that involved cutting spending.

Interest rate increase

There were some spontaneous mentions that interest rates would likely go up in response to inflation, though most did not understand how this would actually work to reduce prices. Many had concerns that higher interest rates could “crash” the economy or cause a sudden housing bubble collapse – even if most people would not be personally affected by a small rate increase. Several participants noted that interest rates had been far higher in the past, but there were still concerns about the impact of an interest rate hike given the higher levels of household debt and number of people with large mortgages. It was noted that an increase in interest rates from one percent to two percent might seem small, but it could represent a doubling of interest payments.

D. Housing

Top housing-related concerns

Housing-related concerns were raised very frequently by participants in all regions, though the nature of the concerns varied by income group. Those with lower incomes tended to focus on immediate issues around housing affordability, such as being able to afford rent, being able to afford to live anywhere if forced to move and feeling priced out of their community. The lower-income participants were often resigned to the fact that buying a house would be out of reach for them, and were also anxious about the cost of rent and the ability to keep up should rents increase. This was a concern irrespective of where participants were located. This was no longer just a Toronto and Vancouver issue, but was a major concern for people in smaller communities and rural areas as well.

Those with higher incomes often already owned their homes, so their anxieties tended to focus more on whether their children would ever be able to get a foothold in the market and be able to afford to live anywhere – either as an owner or renter. Some also worried about where they might live when they retired and wanted to downsize.

There was an overarching concern in all sessions that affordable housing was now in very short supply. Participants from smaller communities in Ontario, Atlantic Canada and, to lesser extent, in the Prairies sometimes expressed shock at how quickly and suddenly housing had become unaffordable in their communities. In Atlantic Canada, housing affordability is now a major issue. Housing costs (both to purchase, as well as rent) were raised as an issue when discussing affordability. Many relayed anecdotes of houses in their neighbourhood increasing significantly in price, making them now unaffordable. Those who rented were also concerned about a rental increase, and how they would manage with the additional costs. There was also concern about young people looking to get into the market. Moreover, those looking to downsize were worried they would not be able to afford anything. It was noted that Prince Edward Island had one of the worst housing shortages in Canada; and it was notable that, when Atlantic Canadians speak of “foreign ownership” of real estate, they often mean people from other parts of Canada buying up property.

Among participants in the Prairie provinces, housing was raised somewhat less as a top-of-mind unprompted economic concern. However, when prompted about the issue, there was concern about raising rents and for

young people looking to get into the market. In addition, housing for seniors was also identified as an issue, as some were experiencing challenges finding affordable housing for elderly family members.

In contrast, participants in B.C. almost immediately raised housing prices as an important economic issue that was linked to affordability. Many noted the substantial barrier to entry into the housing market. In the past, lack of affordable housing has primarily been an issue in the Vancouver area. However, participants in other parts of the province, notably the interior, are now beginning to experience a sudden increase in housing prices. Additionally, those with children were concerned their adult children would need to leave the Vancouver area to afford a home. In addition, there was concern among some about how seniors would be able to live in such a high-priced market. There was also a sense among some that, when entering the market, those buying were overpaying for their purchase.

Among Quebec participants, it was clear that the main concern was the high cost of housing – especially rent. Many of the lower-income participants expressed worries about being priced out of their neighbourhoods and communities. Some worried about being coerced to move, or being “renovicted” and then having to move out of the city to find an affordable place to live. The higher-income participants in Quebec were more concerned about their children or their elderly parents when it came to housing.

Causes of housing crisis

There was little clarity among participants as to what had caused the current housing crisis. Some mentioned the impact of real estate speculators driving up demand and creating an upward spiral. Others mentioned very low interest rates in recent years that had caused prices to inflate. Others mentioned how increased immigration to Canada in recent years had meant a major increase in demand for housing, and that the supply had not kept up. It was also noted that local zoning laws often make it difficult to increase the supply of affordable housing. Some also noted how every aspect of housing had increased in cost during the pandemic – from the cost of labour, to the cost of building materials such as lumber. The pandemic was also viewed as having contributed to the housing crisis at a more local level. Participants living outside of major cities noted that many more people had decided to move to smaller communities during the pandemic when everyone was working from home, and how this had created a sudden surge in demand for properties in areas that had not previously been in such high demand.

There was very low awareness among the participants of any current federal government measures to address housing issues. Some had vague awareness of money for first-time home buyers, and some mentioned measures taxing and discouraging foreign-owned vacant units, though these were often confused with measures that had been announced by provincial governments.

Reaction to housing measures

Participants were shown a list of 12 housing-related measures that have been announced by the federal government, and asked to indicate which ones they felt would be the most effective with regard to addressing the housing crisis. The measures shown were as follows in order from the ones that were most frequently cited as being most effective to the ones that were least frequently chosen:

1. Increasing the availability of affordable housing.
2. Banning foreigners from buying residential properties that then sit vacant.

3. Taxing vacant, underused non-resident, non-Canadian owned housing.
4. Continued incentives for first-time home buyers (i.e., First-Time Home Buyers Incentive, First-Time Home Buyers Savings Account, Rent-to-Own).
5. Requiring developers to ensure that at least 20 percent of new housing is affordable for lower-income families.
6. Increasing transparency in real estate transactions, such as a ban on blind bidding.
7. Making monthly mortgage payments more affordable for middle- and lower-income Canadians.
8. Continued investment in community housing.
9. An “anti-flipping tax” on properties sold within one year of being bought.
10. Preventing “renovictions”.
11. Helping municipalities speed up the process to build new homes.
12. Tax on Real Estate Investment Trusts (REITs) and other large corporate owners of housing.

Most participants felt that these 12 measures announced by the federal government seemed to be a step in the right direction and were a good overall package of policies. However, many were also quite cynical about whether there was much that governments could do that would make a real difference with regard to affordable housing. There was a perception that the housing problem was so vast, and had been so resistant to any measures taken in the past, that it was hard to see how any new measures would make much of a difference.

The measure that participants tended to see as being most effective was one that most generally addressed the lack of supply – “increasing the availability of affordable housing”, though it was often noted that this measure said nothing about how exactly the federal government would do this. On a similar note, some appreciated the related measures also aimed at addressing supply in more specific ways, such as “requiring developers to ensure that at least 20 percent of new housing is affordable” and “continued investment in community housing”.

The two measures that address vacant foreign-owned properties also resonated with many people, as they tapped into a feeling that housing prices were being driven up by investors and speculators, and there seemed to be many anecdotal stories of this being driven by foreign investors. These policies resonated less so among B.C. participants, who noted that similar provincial policies are already in place and where housing remains as unaffordable as ever. In some other areas, such as Atlantic Canada, these measures were seen as applying to Canadians from other provinces and not just to buyers from other countries. Participants in smaller communities could relate to the notion of housing prices being driven up as a result of “outsiders” buying property. These two policies were seen as actionable and as at least offering the possibility of making a difference. These two policies seemed to resonate more than the notion of an “anti-flipping” tax, which often required some explanation.

Another measure that was often seen to be effective was continued incentives for first-time home buyers (i.e., First-Time Home Buyers Incentive, First-Time Home Buyers Savings Account, Rent-to-Own). However, some noted that, if this was a measure being “continued”, it was nothing new, and may or may not have been

particularly effective up to now. There was a strong sentiment that potential first-time home buyers are in a very challenging situation, and many wondered if anyone could buy a home for the first time without some backing from family or as a result of being independently wealthy. As a result, there was some emotional resonance with anything that at least acknowledged this problem.

There was also considerable interest in making real estate transactions more transparent and ending blind bidding. Many of the higher-income participants had had recent bad experiences with the current ways in which real estate transactions take place, and there was a consensus that the current blind bidding process serves to drive prices even higher than they would otherwise be.

Few had any objection to any of the measures, but some were found to be very narrow or addressed issues that were not well-known, such as a ban on “renovictions” or taxing REITs. While a couple of participants in Quebec and B.C. mentioned that they or people they knew had been ‘renovicted’, many other participants were not even familiar with the term. Similarly, very few people thought that taxing REITs would be effective for the simple reason that almost none of the participants knew what an REIT was in the first place.

The idea of helping municipalities speed up the process of building new homes also ranked relatively low, though some participants in B.C. saw this as one of the more effective measures, perhaps in response to recent controversies about zoning changes in the Vancouver area that could allow for more new home construction. However, this policy is worded as a change to a “process”, and there is not viewed as an immediate solution.

The notion of making monthly mortgage payments more affordable was not seen as being particularly effective. Some pointed out that demand-side measures like this, as well as giving more assistance to first-time home buyers, would not solve the problem of a lack of supply of affordable housing stock. It was frequently noted that, to the extent that new housing was being built, little of it seemed to be filling the new for housing at the low end of the market, and that much of what was being built was at the very high end.

E. Debt and deficit

Concern and awareness

The vast majority of participants were aware that there is currently a large deficit at the federal level, though none were able to quantify the deficit or put it in any perspective. Many also did not always understand the difference between the deficit and the accumulated national debt; and some also confused the deficit with the trade deficit between imports and exports, or confused it with the collective personal debt of Canadians. Most participants also felt the deficit was a natural and inevitable result of the pandemic, and all the spending that was required to deal with it and provide supports to Canadians and pay for public health measures.

There was little sense of urgency or anxiety about the deficit – at least not in the short term. Many were under the impression that there was “always a deficit” and that “every country in the world” had one. Some just assumed deficits were a fact of life, since “that is how it has always been.” Many saw it as “just a number” and as an abstraction. Awareness or understanding of the debt to GDP ratio was very low, though it was noted that the debt had grown significantly over the last two years and there were vague concerns about what it could mean for future generations, as well as the price all Canadians would pay when the day came for governments to have to take steps to reduce the deficit. There were concerns that, if the government tried to deal too aggressively with the deficit, it could mean major tax increases and/or service cuts. While participants said they

wouldn't want to see deficits grow significantly, there did not appear to be a sense of urgency on reducing the deficit, particularly if there was a risk of increased taxes or services cuts.

A few participants raised the issue of what would happen if interest rates went way up, and the government had to pay much higher interest on the debt. Several also noted that, while the deficit might not be keeping them up at night, they were still concerned that the government didn't seem to have any plan for ever balancing the budget. As much as the deficit is not a big issue for most people, for some it can be symbolic of reckless spending by the government. Several participants noted that they were willing to pay taxes and put up with deficits as long as they felt that the government was spending money wisely and had the right priorities.

There were nonetheless concerns about leaving a large debt to future generations. Participants expressed a desire to see some sort of a plan or road map to deal with the debt. Some expressed concerns that the federal government seemed oblivious to the deficit and the growing debt. Though attitudes toward the deficit were similar across all regions, there was some tendency for higher-income participants to be more concerned about the long-term implications of having a large national debt. Lower-income participants acknowledged that debt was not a good thing and could relate it to their own levels of personal debt, but it was clearly not their main top-of-mind concern.

Although many participants expressed a desire for the government to have some sort of a plan to get back into a state of budgetary equilibrium, there was little appetite for trying to balance the budget 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 provincial and federal governments bringing in draconian cuts to programs in order to balance the budget. Most people felt that trying to achieve a balanced budget quickly would be too big a shock to economic stability; and there was no support for increasing government revenues through paying higher taxes.

To the extent that participants had suggestions for how to reduce the deficit, they centred on the government going after tax havens and tax evasion by the super-rich, or having some plan to reduce "unnecessary" spending. Several participants also spoke for the need for government officials and politicians to cut down on their own salaries and benefits.

Health care funding

Attitudes were mixed about the idea of the federal government providing more permanent long-term funding to the provinces for health care and having that add to the deficit. In some areas, such as the Prairie provinces there were concerns that their provincial governments could not be trusted to spend the money on health care. In Quebec and B.C., people were more receptive to more federal funding of health care, whatever the fiscal impact. There was little top-of-mind awareness of the issue of the provinces asking for more money for health care, and the notion of permanent federal funding was also not well-understood.

F. Budget priorities

There was little consensus on what participants wanted to see included in the next federal budget or on what advice they would give to the Minister of Finance. It was notable that, in every region, participants gave varied responses to this question, and there were few regional nuances to what was said. The most common specific suggestions included: health care funding (including mental health, dental care, pharmacare), addressing the housing crisis, addressing the cost of living, the environment and green infrastructure innovations, supports for

seniors, supports for the most vulnerable (such as young families, seniors, the poor), supports for small businesses damaged by the pandemic, and cutting the GST. Some also mentioned very specific ideas that could address the affordability issues, such as lowering the gas tax or the carbon tax, or placing a cap on the price of gas and other essentials. Others mentioned Universal Basic Income.

Many participants also offered advice that was more about communications and strategy than specific policies. They wanted the Minister to be honest and more open, and to have a plan for the Canadian economy that would include eventually reducing the deficit and for phasing out COVID-19 relief measures as the pandemic recedes.

Attitudes toward more investment in health care were quite mixed. The idea of specific health-related spending on such issues as mental health was very popular, and seen as addressing a clearly emerging new issue. Some also mentioned specific measures such as better drug coverage or coverage of dental care. There was less support for general increases in health care transfers to the provinces that were not tied to any desired outcomes.

There was some tendency for lower-income participants to also want the budget to invest in helping those with low incomes, young families, students and people living alone. They were also more focused on immediate cost of living issues, including the price of gasoline and groceries, and wondered if the budget could offer some relief in those areas. Some of the higher-income participants mentioned the need for more investment in green technologies and in innovation. It was notable that, even though a federal budget often includes taxation measures, apart from a couple of suggestions to reduce the GST, there was very little talk about income tax cuts in the current context. Some participants, particularly in Quebec, suggested increasing taxes on profitable corporations and on the very wealthy.

II. Detailed findings – quantitative phase

Finance Canada plans to transition this research to an online methodology. As a result, Sections A through E report the online survey findings. Section F provides tracking information based on the telephone survey results; and Section G discusses modal differences in response between the online and telephone methodologies.

A. Assessment of the economy

Current state of the Canadian economy

A plurality of Canadians have a negative view of the current state of the national economy.

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 rating the current state of the Canadian economy, just over one-quarter (27%) say it is good (score of 7 to 10), over three in ten (34%) are neutral (score of 5 or 6), and close to four in ten (38%) say it is bad (score of 1 to 4). This is very consistent with the qualitative research, which also showed most people had concerns about the current state of the Canadian economy.

Current state of economy

<i>Q1a 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</i>	Positive perception (7-10)	Neutral (5-6)	Negative perception (1-4)	Not sure
Total online (n=2,007)	27%	34%	38%	1%

Responses are generally similar across most subgroups of the population, with some exceptions. Positive sentiment about the national economy (scoring 7-10) is higher in Quebec (30%) and B.C. (33%), and lowest in Saskatchewan (15%). In this wave, men are more likely to be positive than women (34% vs. 21%), and being positive decreases as age increases (31% age 18-34, down to 23% age 55+). Being positive is no longer linked to higher levels of household income, but those with a university degree are the most positive (32%). Being positive is highest among those working full-time (31%), homeowners (29%), those with children under 18 (35%) and those who say their own personal financial situation is good (46%). Being positive is also somewhat higher among new immigrants (51%) and Indigenous people (40%).

Current state of provincial economy

Residents of the Atlantic provinces, Prairies and Alberta have more negative perceptions of their provincial economy, B.C. residents are more positive.

Minorities of Canadians in all regions rate their provincial economy positively. Pluralities in most locations rate it as negative, with the exceptions of B.C., which is the most positive at just under four in ten; Quebec, which is divided between rating their provincial economy as negative or neutral; and Ontario, where the response is more neutral. Close of half of Atlantic Canadians rate their province’s economy as negative.

Current state of the provincial economy

Q1b 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	Positive perception (7-10)	Neutral (5-6)	Negative perception (1-4)	Not sure
Atlantic (n=200)	20%	33%	47%	-
Quebec (n=500)	30%	34%	34%	2%
Ontario (n=600)	25%	40%	34%	1%
Man/Sask (n=200)	19%	37%	43%	1%
Alberta (n=203)	20%	37%	43%	1%
British Columbia (n=303)	38%	33%	27%	2%

Feeling the provincial economy is performing well is the minority, but somewhat higher among, men (32% vs. 21% of women), homeowners (30% vs. 22% of others), those with children under age 18 (36% vs. 24%), and those who think who give positive ratings to either the Canadian economy (77%) or their personal financial situation (46%). As with the Canadian economy in general, higher ratings for the provincial economy are provided by Indigenous people (40%) and new Canadians (47%).

Current price of groceries

Seven in ten give a negative rating to the current price of groceries.

Seven in ten Canadians (69%) have a negative perception of the current cost of groceries. Only one in seven (14%) are positive to some extent.

Current price of groceries

Q1d 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 groceries?	Positive perception (7-10)	Neutral (5-6)	Negative perception (1-4)	Not sure
Total online (n=2,007)	14%	17%	69%	1%

Majorities across the country and all subgroups rate the price of groceries negatively. Rating the price of groceries increases as age increases, from a low of 54 percent aged 18-34, to a higher of 80 percent age 55 and over. Giving a negative rating is also higher among the following:

- Manitoba (80%), Saskatchewan (81%) and the Atlantic region (78%)
- Women (72% vs. 66% of men)
- Retired Canadians (80%)
- Renters (73% vs. 68% of homeowners)
- Those whose own personal financial situation is poor (91%)
- Those who rate the Canadian economy as poor (91%)
- Canadians with a disability (76%)

Top economic stressors for Canadian households

The rising cost of living is the top economic stressor for Canadian households. Canadians express the least stress over job security and stock market performance. Parents are most stressed about the environment when their kids are older.

In a new question this year, Canadians were asked to indicate how much of a stress several things are for them and their household. To reduce respondent burden, respondents were asked to rate 10 of 20, while all respondents were asked about saving enough money to buy a home. The rising cost of living is, by far, the most stressful of the items rated, with over four in ten saying it is a major source of stress (73% at least moderate).

Extent to which economic issues are sources of concern for Canadians

2. Please tell me how much of a stress each of the following things are for you and your household. Is each a major, moderate or minor source of stress, or is it not a source of stress at all?	Net: major/moderate	Major source	Moderate source	Minor source	Not a source	Does not apply/dk
The rising cost of living (n=1,009)	73%	42%	31%	20%	6%	2%
The quality of the healthcare system (n=1,008)	51%	20%	31%	31%	14%	4%
The spread of COVID in Canada (n=1,006)	51%	18%	33%	30%	16%	3%
Being financially secure in retirement (n=1,001)	49%	23%	26%	27%	19%	6%
The Canadian economy (n=1,005)	49%	15%	34%	33%	15%	3%
The global economy (n=1,002)	47%	14%	33%	36%	14%	3%
Saving enough money to retire (n=1,006)	46%	23%	23%	23%	15%	17%
The quality of the environment (n=1,002)	46%	15%	31%	33%	17%	4%
The middle class falling further behind the top 1% (n=1,011)	45%	18%	27%	29%	20%	6%
Climate change (n=1,005)	44%	17%	27%	30%	21%	4%
The health of you and your family (n=999)	44%	15%	30%	35%	18%	3%
The size of the federal deficit (n=1,008)	40%	17%	23%	28%	26%	5%
The mental health of you and your family (n=1,001)	39%	14%	24%	29%	28%	4%
Crime (n=999)	37%	11%	25%	36%	21%	5%
Income inequality in Canada (n=996)	35%	12%	23%	30%	25%	9%
Saving enough money to buy a home (n=2,007)	32%	18%	14%	14%	16%	38%
Terrorism (n=1,008)	32%	11%	21%	33%	28%	7%
Your ability to pay all the bills at the end of the month (n=998)	31%	14%	17%	25%	40%	4%
The performance of the stock market (n=999)	29%	8%	21%	29%	21%	21%
Lack of opportunities for career advancement (n=1,000)	28%	12%	16%	22%	21%	30%
Job security (n=1,007)	26%	10%	16%	21%	25%	29%

Just under one-quarter each (23% each) say having enough money to retire or being financially secure in retirement are major stressors. Around two in ten feel each of four things are a major source of stress: the quality of the healthcare system (20%), the middle class falling further behind the top one percent (18%), the

spread of COVID in Canada (18%) and saving enough money to buy a home (18%). Fewer find other problems to be a main source of stress.

The proportions saying each of these is a major source of stress are generally similar across the country and subgroups of the population, with a few notable differences. Women tend to be more likely than men to find a number of things a major source of stress: the rising cost of living, saving money for retirement, being financially secure in retirement, the spread of COVID, the middle class falling behind, the global economy and the ability to pay the bills.

Those who are in more precarious situations are more likely to find a number of things to be major stressors: those with household incomes of under \$40,000, those with high school or less education, those who are not employed, those with a disability, and those who rate their own personal financial situation or the Canadian economy as poor.

Canadians who indicated they have a child under age 18 in the home were asked to rate four additional potential stresses. Between one-third and half are at least moderately stressed by these. Around two in ten say the quality of the environment when your kids are older or paying for their kids' education are a major source of stress; fewer say this about if their kids will get jobs out of school or finding affordable childcare spaces.

Extent to which economic issues are sources of concern for Canadian parents

2. Please tell me how much of a stress each of the following things are for you and your household. Is each a major, moderate or minor source of stress, or is it not a source of stress at all?	Major source	Moderate source	Minor source	Not a source	Does not apply/dk
The quality of the environment when your kids are older (n=486)	19%	31%	31%	17%	3%
Paying for your kids' education (n=486)	18%	23%	35%	18%	6%
If your kids will get jobs out of school (n=486)	16%	24%	27%	24%	8%
Finding affordable childcare spaces (n=486)	15%	18%	18%	26%	23%

Subgroup differences are similar for these statements and the others. Identifying as major stresses paying for education and finding affordable childcare is more likely for parents with lower incomes.

Main source of economic concern

Inflation/rising prices/cost of living is the main source of concern when it comes to the Canadian economy.

Canadians were shown a list of 10 issues and asked which they are *most* concerned about (respondents could also write in a different concern). They could only select one.

Three in ten (31%) indicate inflation/rising prices/cost of living is the most concerning economic issue. Housing is a distant second, at just under one in ten (8%). Fewer identify each of a number of other issues as being most concerning to them.

Most concerning economic issues

4. Apart from the pandemic, thinking about the Canadian economy which specific issue are you most concerned about? *=issue was shown to respondents	Total online (n=2,007)
Inflation/rising prices/cost of living*	31%
Housing*	8%
Health care/mental health	6%
Deficit/national debt*	5%
Unemployment/jobs	4%
Climate change/the environment	4%
World war/war in Ukraine	4%
Government representation/decisions	3%
Economy (unspecified)	2%
Taxes*	2%
Household debt/finances	2%
Wages/good jobs	2%
Oil industry/price of gas	2%
COVID pandemic issues	2%
Other mentions (1% or fewer each)	14%
Not stated	9%

Mentions are generally similar across the country and most subgroups, with some notable differences:

Inflation/rising prices/cost of living is higher among the following:

- Women (33% vs. 28%)
- Personal finances fair or poor (35% vs. 25% good personal finances)
- Canadian economy fair or poor (33% vs. 23% good personal finances)

Housing is higher among the following:

- B.C./Yukon (15%)
- Ontario (10%)
- Under age 55 (9% vs. 4% 55+)

Health care/mental health is higher among the following:

- Age 55+ (9%)
- Household income <\$80,000 (8%)

B. Government action

If government decisions impact the economy

Seven in ten say government decisions significantly impact the Canadian economy.

Canadians largely believe the actions of the federal government can, in fact, have a significant impact on the state of the country's economy – seven in ten (72%) say this is closest to their view. About two in ten (18%) think it has little influence in the face of global forces. One in ten (11%) are unsure.

If government decisions impact the economy

Q5 Which of these statements is closer to your own view?	Total online (n=2,007)
The decisions and actions of the federal government can have a significant impact on the state of the Canadian economy	72%
The state of the economy is mainly affected by world conditions and our government has little influence	18%
Not sure	11%

That government decisions significantly impact the national economy is the dominant view across the country and across all subgroups of the population. It ranges from a low of 69 percent in the Atlantic region to a high of 78 percent in B.C, and increases as level of education increases, from 66 percent with high school or less up to 75 percent with a university degree. It is higher among those age 55 and over (78%), those with household incomes of \$150,000 or more (80%), and those who think the Canadian economy is poor (80% vs. 67% who think it is good).

Importance of issues in making budget decisions

Addressing cost of living/inflation is seen as a top issue for the GOC to consider when making budget decisions.

Canadians were asked to rate the importance of eight issues (from a list of nine) for the federal government to consider when making budget decisions. The most important are making the cost of living more affordable (84%) and bringing inflation under control (80%), followed quite closely by ensuring the wealthiest Canadians pay their fair share (78%) and making housing more affordable (77%). About seven in ten each also think addressing mental health (73%), making communities safer (71%), and helping Canadians get a good job (70%) are important government priorities. Two-thirds would also prioritize fighting climate change (66%) and providing Canadians with pandemic-related supports to Canadians affected by the COVID-19 pandemic (65%).

Importance of issues in making budget decisions

Q3 How important is it for the Government of Canada to keep the following issues in mind when making Budget decisions? Please rank each on a 1 to 10 scale, where 1 means it is not at all important and 10 means it is very important.	Important (7-10)	Neutral (5-6)	Not important (1-4)	Not sure
Making the cost of living more affordable (n=1,005)	84%	13%	2%	1%
Bringing inflation under control (n=1,002)	80%	14%	3%	2%
Ensuring the wealthiest Canadians pay their fair share	78%	15%	5%	2%
Making housing more affordable	77%	16%	5%	2%
Addressing mental health	73%	19%	6%	1%
Making communities safer	71%	23%	4%	2%
Helping Canadians get a good job	70%	23%	6%	2%
Fighting climate change	66%	19%	13%	2%
Providing supports to Canadians affected by the COVID-19 pandemic	65%	24%	9%	2%

Thinking most of these is important is somewhat higher among Atlantic Canadians, women and those with household income under \$40,000. Those who think the Canadian economy is good are the most likely to rate as important addressing mental health, making communities safer, helping Canadians get a good job, fighting climate change and providing COVID-19 supports.

C. Personal well-being

Current state of your own personal financial situation

Just over four in ten are positive about their own personal financial situation.

Over four in ten (43%) Canadians give a positive rating (score of 7-10) to their own personal financial situation; three in ten (29%) give a neutral rating, and one-quarter (26%) are negative to some extent.

Current state of your own personal financial situation

Q1c 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	Positive perception (7-10)	Neutral (5-6)	Negative perception (1-4)	Not sure
Total online (n=2,007)	43%	29%	26%	1%

Reporting a positive personal financial status ranges from a low of 34 percent in Saskatchewan to a high of 46 percent in Manitoba; and increases along with an increase in household income, from a low of 25 percent under \$40,000 to a high of 61 percent \$150,000 or more. It is higher among the following groups:

- Men (48% vs, 38% of women)
- Age 55 and over (49%)
- University graduates (51%)
- Homeowners (53%)
- Those who think the Canadian economy is good (73%)
- Those who do *not* identify as any of the following groups: Indigenous, a new immigrant, racialized, LGBTQ2+ or having a disability (47%).

Current generation compared to parents at same age

Most feel their generation is worse off than their parents' when it comes to the environment and housing; half say this about mental health and financial security.

Canadians were asked to indicate, for seven measures, if their generation is better off, worse off or the same as their parents' generation was at the same age. Six in ten feel their generation is worse off when it comes to housing (62%) and the quality of the environment (60%); and close to half feel the same about financial security or mental health (48% each). Canadians are divided about whether things are better or worse when it comes to employment opportunities or health. Close to half (47%) feel educational opportunities are better than they were for their parents.

Current generation compared to parents at same age

Q6 <i>Thinking about your parents' generation when they were the same age you are now, would you say your generation is now better off, worse off, or about the same in terms of...?</i>	Worse off	About the same	Better off	Don't know
Housing	62%	18%	16%	4%
Quality of the environment	60%	22%	14%	5%
Financial security	48%	24%	24%	5%
Mental health	48%	26%	20%	7%
Employment opportunities	37%	27%	31%	6%
Health	31%	28%	36%	5%
Educational opportunities	22%	26%	47%	6%

Opinions are generally quite similar across the country and across many subgroups, with some exceptions. In all but one case (health), feeling one's own generation is better off than one's parents' is highest in Quebec and among Francophones; it also tends to be higher among those age 55 and over, and retired persons than younger Canadians, if only slightly. Saying each is better now than it was for their parents at the same age is also highest among those who rate their personal financial situation or the state of the national economy as good. There is little difference by household income, except those with \$150,000 or more are the most likely to say financial security is better (31%).

Those with household incomes under \$40,000 are the most likely to say their generation is *worse off* in terms of financial security and employment opportunities.

Level of worry about being laid off/losing job

One-third of Canadians are at least somewhat worried about personal or household job loss.

One-third (34%) of Canadians are extremely or somewhat worried about personal or family job loss; six in ten (62%) are not very or not at all worried.

Level of worry about being laid off/losing job

<i>Q12. To what extent are you worried about you or anyone in your household losing their job or being laid off?</i>	Extremely worried	Somewhat worried	Not very worried	Not at all worried	Not sure
Total online (n=2,007)	12%	23%	26%	35%	4%

Response patterns are generally similar across subgroups of the population. Being concerned is higher among those with lower household incomes and decreases as income increases. Net concern (extremely or somewhat worried) is a minority but higher among the following groups:

- Residents of Alberta (43%)
- Canadians under age 55 (45% vs. 18% age 55 and over)
- Those whose language at home is neither English nor French (51%)
- Those with children under 18 at home (49% vs. 30%)
- Those whose personal financial situation is poor (52%)
- Indigenous (55%), racialized (55%), LGBTQ2+ (46%), new immigrants (82%), and persons with a disability (39%).

How COVID-19 has had an impact on employment and earnings

The pandemic has impacted many Canadians economically – a number lost their jobs, lost wages/hours or were unable to work due to COVID-19.

Canadians were asked whether their employment and earnings was affected by the pandemic, in each of five specific ways. Close to three in ten (28%) indicate they had to adapt to a remote work situation, including working from home; two in ten (22%) suffered a loss of hours or wages; and around one in ten each report temporary (12%) or permanent (9%) job loss, or being unable to work due to a COVID-19 diagnosis (10%).

How COVID-19 has had an impact on employment and earnings

Q13 In which of the following ways has the COVID-19 pandemic had an impact on your employment and earnings?	Total online (n=2,007)
You had to adapt to a remote work situation, including working from home	28%
You suffered a loss of hours or wages	22%
You temporarily lost your job	12%
You were diagnosed with COVID-19 and are, or were, unable to work	10%
You permanently lost your job	9%

Adjusting to remote work is a top response across most subgroups; it ranges from a low of 20 percent in Manitoba to a high of 31 percent in Ontario. Having experienced any negative impact is higher among those under age 55 and, related to age, those with children under 18 in the home. Those with household incomes under \$40,000 and those rating their personal financial situation as poor are the most likely to report a loss of hours or wages, or a temporary or permanent job loss. Having to adapt to remote work is highest among those with a university degree and those working full-time; those working part-time are the most likely to have suffered a loss of hours or wages, or temporary job loss. Reporting loss of hours or wages, temporary or permanent loss of work, or being unable to work due to a COVID-19 diagnosis, is higher among Indigenous people and new immigrants than those in other groups.

D. Taxes and fiscal policy

Agreement with statements about fiscal issues

Canadians have somewhat contradictory feelings about the deficit. They want it to eventually be balanced, and want there to be a plan, but also want more permanent health care funding for the provinces.

Canadians were asked to rate their level of agreement with nine statements about the federal government's approach to fiscal issues. In general, Canadians want the debt to be reduced, feeling this will have a positive benefit on the economy, but not at the expense of health care or other essential services, and there is concern about increased taxes.

Majorities agree (score 7 to 10) with each statement, but agreement is highest that the federal government should have a plan to gradually reduce the national debt (75%), and lowest that the federal government should return to a balanced budget as soon as possible (59%). Over six in ten agree to some extent with other statements.

Agreement with statements about fiscal issues

Q11 Please tell me to what extent you agree or disagree with each of the following statements using a 10-point scale, where "10" means you strongly agree, "1" means you strongly disagree?	Agree (7-10)	Neutral (5-6)	Disagree (1-4)	Not sure
I think the federal government should have a plan to gradually reduce the national debt	75%	17%	4%	3%
Fed. gov't should provide more permanent health care funding to provinces, even if adds to deficit	67%	21%	7%	4%
I don't expect the fed. gov't to balance its budget until economy has completely recovered from pandemic	67%	20%	9%	4%
I worry that if the federal government quickly tries to balance the budget it would mean either cuts to essential services or higher taxes on people like me	66%	21%	9%	4%
Now pandemic supports are ending, it's time for the fed. gov't to restrain its spending	65%	22%	9%	4%
If the federal government restores the budget to balance or a surplus, it will have a positive impact on the economy	64%	23%	7%	6%
During the pandemic it was necessary for the federal government to run a large budget deficit	63%	20%	13%	4%
The federal government should focus on restraining future government spending	63%	24%	8%	4%
I think the federal government should return to a balanced budget as soon as possible	59%	27%	10%	4%

Agreement with statements is fairly similar by region and most subgroups. It tends to increase along with an increase in age – but majorities in all age groups agree to some extent with all statements. Agreement is similar by gender, although women are more likely than men to agree they worry that if the federal government quickly tries to balance the budget it would mean either cuts to essential services or higher taxes on people like them.

If groups are paying the right amount of tax

Most say that big corporations, the top one percent, financial institutions and digital corporations should be paying more tax.

Canadians were asked if, in their opinion, seven groups are currently paying the proper amount in taxes, or if they should be paying more or less. Six in ten (60%) think low-income earners should be paying less tax. About half of Canadians think small businesses (49%) and middle-income earners (50%) pay the right amount of tax; and around one-third each think they could be paying less. In contrast, majorities think big corporations (70%), the top one percent of income earners (69%), and financial (59%) and digital corporations (58%) should be paying more in tax.

If groups are paying the right amount of tax

Q7 In your opinion, are each of the following groups currently paying the proper amount of taxes, or should they be paying more tax, or less tax, than they are now?	Should be paying more tax	Currently paying proper amount of tax	Should be paying less tax	Don't know
Big corporations	70%	17%	5%	9%
The top one percent of income earners	69%	16%	6%	8%
Financial institutions	59%	22%	5%	13%
Digital corporations	58%	20%	5%	16%
Middle-income earners	6%	50%	36%	8%
Small businesses	6%	49%	32%	12%
Lower-income earners	5%	28%	60%	7%

That *big corporations* and the *top one percent of income earners* should be paying more in tax is the dominant view across the country and all subgroups. In both cases, this view is expressed most by older Canadians (age 55+), and those who think the Canadian economy is poor or fair.

Wanting *financial institutions* or *digital corporations* to pay more take is a majority across most groups, but is higher among those age 55 and over, and those who think the Canadian economy is poor or fair.

Feeling that *lower-income earners* should pay less in tax is also a dominant view nationally, although higher among those with low to middle household incomes (68% under \$80,000), those age 55 and over (70%), renters (71%), those who think the Canadian economy is poor (66% or fair (62%)), and those identifying as having a disability (72%). It is also higher among those who think their own personal financial situation is poor (73%) and decreases as perception of situation improves (down to 54% who think their situation is good).

Wanting *middle-income earners* to pay less in tax is a minority view across the country and most subgroups, but higher among those in Saskatchewan (47%) and Quebec (45%), those in a poor or fair personal financial state (40%), and those who think the economy of the country is poor (45%).

That *small businesses* should be paying less tax is generally similar across subgroups, but highest among new immigrants (42%) and persons with a disability (37%).

E. Housing

Housing affordability

Most agree it is very difficult to buy a home in this economy and that the federal government has a responsibility to address this.

Canadians were asked their level of agreement with a number of statements regarding home ownership. Eight in ten (81%) agree (score 7 to 10) it is very difficult for people to buy a house in the current economic climate, and seven in ten (72%) agree the federal government has a responsibility to address the lack of affordable housing in the country. There is minority agreement (28%) 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.

Three-quarters (76%) of homeowners (n=1,225) agree it was extremely important they own a home, rather than rent, and just over half (54%) agree the cost of living in their home is affordable on their current household income.

Renters (n=656) were asked two specific questions: half (49%) agree it is extremely important they be able to own a home in the future, and four in ten (39%) agree the rent they pay is affordable on their current household income.

Agreement with statements about housing affordability

Q9 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?	Agree (7-10)	Neutral (5-6)	Disagree (1-4)	Not sure
It is very difficult for people to buy a house today, in the current economic climate.	81%	12%	6%	1%
It was extremely important that you own a home, rather than rent. BASE: Owners (n=1,225)	76%	16%	6%	1%
The federal government has a responsibility to address the lack of affordable housing in Canada.	72%	19%	7%	2%
The costs of living in your home (including mortgage payments and property taxes) are affordable on your current household income. BASE: Owners (n=1,225)	54%	24%	20%	1%
It is extremely important you be able to own a home in the future. BASE: Renters (n=656)	49%	19%	30%	2%
The rent you pay is affordable on your current household income. BASE: Renters (n=656)	39%	25%	34%	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.	28%	21%	50%	2%

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. and Ontario residents, age 55+, Anglophones.
- *The federal government has a responsibility to address the lack of affordable housing in Canada:* women, household income under \$40,000, renters.
- *Costs of living in your home are affordable on current household income:* household income \$40,000 or more, university degree, personal financial situation is good, Canadian economy 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:* Manitoba/Saskatchewan residents, men, homeowners, children under age 18 at home, household income \$80,000 or more, personal financial situation is good, Canadian economy is good, new immigrants, Indigenous people.

These findings are quite consistent with what participants mentioned in the qualitative research phase of this research project when the topic of housing was explored.

Priorities for federal government home ownership policies

Majorities think each of a range of housing policies should be government priorities.

Canadians were shown a series of 13 housing-related issues and asked to indicate the extent to which each should be a priority area for the federal government. At least six in ten place at least some priority on each. The top priority identified by Canadians is increasing the availability of affordable housing (76%). Seven in ten feel each of six other housing proposals are priorities: cracking down on large landlords buying up housing (72%), continued incentives for first-time home buyers (71%), increasing transparency in real estate transactions (71%), making mortgage payments more affordable (70%), requiring developers to ensure at least 20 percent of new housing is affordable (70%), and making down-payments more possible for people (69%). Six in ten to two-thirds agree each of six other measures should be a priority.

Priorities for home ownership policies

<i>Q10 To address the issue of housing affordability, to 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.</i>	Priority (7-10)	Neutral (5-6)	Not a priority (1-4)	Not sure
Increasing the availability of affordable housing	76%	17%	4%	3%
Cracking down on large landlords buying up housing, reducing supply for individuals	72%	17%	6%	4%
Continued incentives for first-time home buyers	71%	19%	6%	4%
Increasing transparency in real estate transactions, such as a ban on blind bidding	71%	18%	5%	6%
Making mortgage payments more affordable for middle-/lower-income Canadians	70%	19%	7%	4%
Requiring developers to ensure at least 20% of new housing is affordable	70%	19%	7%	4%
Making down-payments more possible for people	69%	20%	8%	4%
Working with municipalities to speed up the approval of new housing development	68%	21%	6%	5%
Continued investment in co-operative housing	66%	22%	6%	5%
Bringing in rent controls at the national level	66%	21%	9%	5%
Temp. banning foreigners from buying res. properties/ensure housing not sit vacant	64%	19%	11%	6%
An “anti-flipping tax” on properties sold within one year of being bought	64%	21%	8%	7%
Increasing down payment requirements for investors	61%	24%	8%	7%

There are a few notable patterns in identifying many of these as priorities: Canadians age 55 and over, women and those who are less positive about their own personal financial situation are the most likely to rate most approaches as priorities.

F. Telephone survey tracking results

This research was conducted both online and, for the purpose of tracking specific questions to previous waves, by telephone. This section compares the results of the telephone survey of n=1,003 Canadians to previous Finance Canada telephone surveys as applicable.

Current state of the Canadian economy

Three in ten Canadians now have a negative perception of the current state of the economy, a notable increase since 2020.

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 rating the current state of the Canadian economy, three in ten say it is good (score of 7 to 10), just over one in three are neutral (score of 5 or 6), and three in in ten say it is bad (score of 1 to 4). Perceptions of the economy in March 2022 are notably more negative than in any year since 2016. This is very consistent with the qualitative research, which also showed that many people are unhappy with the current state of the Canadian economy.

Current state of economy

Date	Positive perception (7-10)	Neutral (5-6)	Negative perception (1-4)
Mar-22	30%	36%	30%
Jan-20	45%	32%	19%
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%

Q1a 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

Provincial economies

B.C. and Quebec residents continue to be the most positive about their province's economies; Atlantic Canadians are now the most negative.

Canadians' perceptions that their provincial economy is doing well have generally declined since January 2020, with some exceptions. In this wave, just under four in ten Quebec and B.C. residents believe their economy is doing well (37% each scoring it as a 7 or higher, both reduced from 2020), followed by Ontario residents (31%). Albertans are more positive than in 2020 (22%, up from 9%), Manitobans are statistically unchanged (30%), and those in other locations are generally more pessimistic than previously.

Provincial economies comparison

% positive rating (7-10)							
Date	BC	AB	SK	MB	ON	QC	ATL
Mar-22	37%	22%	21%	30%	31%	37%	14%
Jan-20	53%	9%	29%	28%	35%	55%	20%
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%
Minimum	37%	9%	21%	28%	26%	18%	9%
Maximum	55%	79%	85%	47%	39%	55%	29%
Average	46%	38%	53%	36%	33%	33%	19%

Q1b 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?

Rating of personal financial situation

The proportion of Canadians stating their personal financial situation is good remains stable.

Despite increased pessimism about the economy in general, Canadians rate their personal financial situation similarly to previous years, with just over half giving a positive rating (score of 7-10), one in four giving a neutral rating (5 or 6), and about two in ten saying their situation is bad (1 to 4).

Personal financial situation rating

Date	Positive rating (7-10)	Neutral (5-6)	Negative rating (1-4)	Not sure
Mar-22	54%	24%	19%	2%
Jan-20	54%	25%	18%	3%
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%	-

Q1c 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?

Current generation compared to parents at same age

Most feel their generation is better off than their parents' when it comes to educational opportunities and health, but almost half think it is worse off when it comes to financial security.

Canadians were asked to indicate if their generation is better off, worse off or the same as their parents' generation was at the same age, in terms of several measures, four of which were tracked. Results are generally comparable to 2020. Seven in ten say their generation is better off in terms of educational opportunities and half say the same about health (down 7 points from 2020). As in 2020, Canadians are more divided about employment opportunities (40% say better, 33% say worse), and just under half say financial security is worse.

Current generation compared to parents at same age

Tax groups	Better off		About the same		Worse off	
	2022	2020	2022	2020	2022	2020
Educational opportunities	70%	68%	14%	15%	14%	14%
Health	51%	58%	24%	22%	22%	18%
Employment opportunities	40%	36%	22%	20%	33%	38%
Financial security	31%	33%	19%	22%	47%	42%

Q6 Thinking about your parents' generation when they were the same age you are now, would you say your generation is now better off, worse off, or about the same in terms of...?

If groups are paying the right amount of tax

Strong majorities think low-income earners should be paying less tax; and top earners and big corporations should be paying more.

Canadians were asked if, in their opinion, certain groups are currently paying the proper amount in taxes, or if they should be paying more or less. Around seven in ten think low-income earners should be paying less tax, and just over half think this about small businesses. In the case of middle-income earners Canadians are more divided; just under half think this group should be paying less tax, while a statistically comparable proportion thinks they are currently paying the proper amount. In contrast, strong majorities think big corporations (76%) and the top one percent of income earners (71%) should be paying more in tax. All of these results are consistent with those found in 2020.

Tax groups	Should be paying less		Currently paying proper amount		Should be paying more	
	2022	2020	2022	2020	2022	2020
Lower-income earners	68%	69%	25%	24%	2%	3%
Small businesses	53%	52%	36%	37%	3%	4%
Middle-income earners	46%	48%	44%	45%	5%	4%
The top one percent of income earners	5%	6%	16%	18%	71%	71%
Big corporations	4%	3%	16%	15%	76%	75%

Q7 In your opinion, are each of the following groups currently paying the proper amount of taxes, or should they be paying more tax, or less tax, than they are now?

Housing affordability

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

Respondents were read a series of statements about housing affordability and asked to indicate their level of agreement with each (some statements applied only to homeowners and others to renters). As in previous waves, housing is an issue about which Canadians feel strongly.

Just over eight in ten Canadians agree (score of 7-10) that it's very difficult for people to buy a house in the current economic climate, up from seven in ten in 2020; and about seven in ten agree the federal government has a responsibility to address the lack of affordable housing in the country. Just under six in ten homeowners agree the cost of living in their home is affordable on their current household income. There is minority agreement (20%, down from 32% in 2020) that it would be easy to find somewhere to live that is both affordable and in a safe neighbourhood, if someone needed to buy a house today.

Over eight in ten (84%) homeowners (n=727) agree it was extremely important they own a home, rather than rent. Renters (n=246) were asked two specific questions: six in ten agree it is extremely important they be able to own a home sometime in the future, and just under half agree the rent they pay is affordable on their current household income.

Agreement (score 7-10) with statements about housing affordability

Statements	<i>* Homeowners / ** Renters</i>	2022	2020	2019
It was extremely important that you own a home, rather than rent* (n=727)		84%	80%	76%
It is very difficult for people to buy a house today, in the current economic climate		82%	70%	71%
The federal government has a responsibility to address the lack of affordable housing in Canada		69%	68%	65%
Costs of living in your home are affordable on current household income * (n=727)		58%	56%	63%
It is extremely important you be able to own a home in the future** (n=246)		61%	63%	60%
The rent you pay is affordable on your current household income ** (n=246)		46%	48%	53%
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		20%	32%	36%

Q9 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?

G. Survey mode differences

There are some known differences in response between online self-completion surveys and telephone surveys with a live interviewer. In general, respondents can be more emphatic or enthusiastic when speaking to an interviewer, due in part to social desirability bias, in which some respondents may answer in a way they (consciously or unconsciously) think will appear more acceptable to the interviewer. With a change to an online methodology, there will often be a (usually small) decrease in the strong opinion options (i.e., fewer will say “very”), with a corresponding move to the somewhat/moderate options.

The following are questions where some responses are statistically different between the online and telephone modes. In most cases, this is a difference in degree, not of opinion. In this section, the data in **bold** are statistically higher than the corresponding proportion in the other mode.

Rating of economic measures

When rating four economic measures on a 10-point scale, telephone (CATI) respondents are somewhat more likely than online respondents to give positive ratings to their own personal financial situation, the state of their province’s or Canada’s economy, and the current price of groceries.

Q1 Using a scale from 1 to 10, where 1 is terrible and 10 is excellent, how would you rate the following: <i>Table shows Means (1-10 scale)</i>	Online (n=2,007)	CATI (n=1,003)
The current state of your own personal financial situation	5.8	6.3
The current state of the [PROV] economy	5.1	5.3
The current state of the Canadian economy	5.0	5.2
The current price of groceries	3.5	3.9

Economic stressors for Canadian households

Telephone respondents are more likely than online respondents to indicate that a number of things are major stressors for them and their household. The largest differences are for the middle class falling further behind the top 1% (27-percentage point difference), the size of the federal deficit (23 points), climate change (19 points), and the quality of the healthcare system (17 points).

Q2 Please tell me how much of a stress each of the following things are for you and your household:	Online	CATI
Table shows % saying MAJOR SOURCE OF STRESS		
The rising cost of living (Online n=1,009; CATI n=506)	42%	53%
The middle class falling further behind the top 1% (Online n=1,011; CATI n=504)	18%	45%
Being financially secure in retirement (Online n=1,001; CATI n=506)	23%	33%
The quality of the healthcare system (Online n=1,008; CATI n=506)	20%	37%
Saving enough money to retire (Online n=1,006; CATI n=497)	23%	31%
The size of the federal deficit (Online n=1,008; CATI n=503)	17%	40%
Climate change (Online n=1,005; CATI n=506)	17%	36%
Saving enough money to buy a home (Online n=2,007; CATI n=1,003)	18%	29%
The quality of the environment (Online n=1,002; CATI n=497)	15%	28%
The global economy (Online n=1,002; CATI n=506)	14%	27%
The Canadian economy (Online n=1,005; CATI n=497)	15%	25%
The spread of COVID in Canada (Online n=1,006; CATI n=499)	18%	18%
The health of you and your family (Online n=999; CATI n=497)	15%	23%
Income inequality in Canada (Online n=996; CATI n=499)	12%	25%
The mental health of you and your family (Online n=1,001; CATI n=504)	14%	18%
Crime (Online n=999; CATI n=506)	11%	20%
Your ability to pay all the bills at the end of the month (Online n=998; CATI n=497)	14%	15%
Lack of opportunities for career advancement (Online n=1,000; CATI n=506)	12%	17%
Terrorism (Online n=1,008; CATI n=497)	11%	15%
Job security (Online n=1,007; CATI n=497)	10%	14%
The performance of the stock market (Online n=999; CATI n=500)	8%	10%

Economic stressors for Canadian parents

Parents surveyed by telephone are more likely than those interviewed online to indicate a number of issues related to children are major stressors. The largest difference is for the quality of the environment when their kids are older (29-percentage point difference).

Q2 Please tell me how much of a stress each of the following things are for you and your household: Table shows % saying MAJOR SOURCE OF STRESS	Online (n=486)	CATI (n=215)
The quality of the environment when your kids are older	19%	48%
Paying for your kids' education	18%	25%
If your kids will get jobs out of school	16%	24%
Finding affordable childcare spaces	15%	18%

Importance of issues in making budget decisions

Telephone and online respondents give generally similar responses when it comes to rating the importance of specific issues in government budgeting decisions. Telephone respondents are slightly more likely to think addressing mental health is important; online respondents are more likely to indicate making communities safer and providing COVID-19 supports are important.

Q3 How important is it for the Government of Canada to keep the following issues in mind when making Budget decisions: Table shows Means (1-10 scale)	Online (n=2,007)	CATI (n=1,003)
Making the cost of living more affordable	8.4	8.2
Bringing inflation under control	8.2	8.4
Ensuring the wealthiest Canadians pay their fair share	8.1	8.0
Making housing more affordable	8.0	8.2
Addressing mental health	7.7	8.0
Helping Canadians get a good job	7.5	7.6
Making communities safer	7.6	7.2
Fighting climate change	7.3	7.2
Providing supports to Canadians affected by the COVID-19 pandemic	7.3	7.0

If government decisions impact the economy

Majorities of Canadians interviewed using both methodologies believe the actions of the federal government have a significant impact on the state of the country's economy, but those interviewed by telephone are less likely to say this, and more likely to indicate the economy is mainly affected by world conditions. In addition, one in ten interviewed by telephone feel both or equally true or that it depends, response options not available to online respondents.

Q5 Which of these statements is closer to your own view?	Online (n=2,007)	CATI (n=1,003)
The decisions and actions of the federal government can have a significant impact on the state of the Canadian economy	72%	58%
The state of the economy is mainly affected by world conditions and our government has little influence	18%	28%
Both equally true/depends	n/a	9%
Not sure	11%	4%

Current generation compared to parents at same age

Canadians surveyed by telephone are more likely than those interviewed online to indicate, for seven measures, that their generation is better off than their parents' generation was at the same age. The largest differences are for educational opportunities (23-percentage point difference), health (15 points) and mental health (12 points).

The proportions saying their generation is worse off are generally similar between the modes, except for health (31% online, 22% telephone) and educational opportunities (22% online, 14% telephone).

Q6 Thinking about your parents' generation when they were the same age you are now, would you say your generation is now better off, worse off, or about the same in terms of...?	Online (n=2,007)	CATI (n=1,003)
Table shows % saying BETTER OFF		
Educational opportunities	47%	70%
Health	36%	51%
Employment opportunities	31%	40%
Financial security	24%	31%
Mental health	20%	32%
Housing	16%	22%
Quality of the environment	14%	19%

If groups are paying the right amount of tax

Canadians interviewed by either mode have similar response patterns when it comes to whether each of seven groups are currently paying the proper amount in taxes, or if they should be paying more or less. Statistically, those interviewed by telephone are slightly more likely than those surveyed online to think big corporations (76% vs. 70%), financial institutions (68% vs. 59%) and digital corporations (64% vs. 58%) should be paying more tax. However, telephone respondents are notably more likely to say small businesses should be paying less tax than are online respondents (21-percentage point difference); and there is also a sizeable difference when it comes to middle-income earners paying less (10 points).

Q7 In your opinion, are each of the following groups currently paying the proper amount of taxes, or should they be paying more tax, or less tax, than they are now?	Should be paying more tax		Should be paying less tax	
	Online (n=2,007)	CATI (n=1,003)	Online (n=2,007)	CATI (n=1,003)
Big corporations	70%	76%	5%	4%
The top one percent of income earners	69%	71%	6%	5%
Financial institutions	59%	68%	5%	4%
Digital corporations	58%	64%	5%	4%
Middle-income earners	6%	5%	36%	46%
Small businesses	6%	3%	32%	53%
Lower-income earners	5%	2%	60%	68%

Housing affordability

Canadians' level of agreement with a number of statements regarding home ownership shows similar patterns between survey modes. Those surveyed by telephone are somewhat more likely to agree with four statements: that it is very difficult for people to buy a house today; that it was extremely important that they own a home (asked of homeowners); that the costs of living in their home are affordable on their current income (asked of homeowners); and that it is extremely important they be able to own a home in the future (asked of renters). In one instance, agreement is higher among those interviewed online: that if they needed to buy a home today, it would be easy to find somewhere to live that is both affordable and in a safe neighbourhood.

Q9 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?	Online	CATI
Table shows Means (1-10 scale)		
It is very difficult for people to buy a house today, in the current economic climate.	8.2	8.5
It was extremely important that you own a home, rather than rent. BASE: Owners (Online n=1,225, telephone n=727)	7.9	8.6
The federal government has a responsibility to address the lack of affordable housing in Canada.	7.7	7.7
The costs of living in your home (including mortgage payments and property taxes) are affordable on your current household income. BASE: Owners (Online n=1,225, telephone n=727)	6.5	6.9
It is extremely important you be able to own a home in the future. BASE: Renters (Online n=656, telephone n=246)	6.0	7.1
The rent you pay is affordable on your current household income. BASE: Renters (Online n=656, telephone n=246)	5.6	6.0
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.	4.5	3.9

Priorities for federal government home ownership policies

Canadians in both modes give generally similar responses when shown a series of 13 housing-related issues and asked to indicate the extent to which each should be a priority area for the federal government; differences are of degree rather than kind. Online respondents are somewhat more likely to prioritize five policies: working with municipalities to speed up approval of new housing; bringing in national rent controls; an "anti-flipping tax" on properties sold within one year of being bought; temporarily banning foreigners from buying residential properties; and increasing down payment requirements for investors. Telephone respondents are somewhat more likely to prioritize four policies: increasing the availability of affordable housing; continued incentives for first-time home buyers; increasing transparency; and requiring developers to ensure at least 20% of new housing is affordable.

<i>Q10 To address the issue of housing affordability, to 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.</i>	Online	CATI
Table shows Means (1-10 scale)		
Increasing the availability of affordable housing	8.0	8.3
Cracking down on large landlords buying up housing, reducing supply for individuals	7.9	7.6
Continued incentives for first-time home buyers	7.7	8.2
Increasing transparency in real estate transactions, such as a ban on blind bidding	7.8	8.1
Making mortgage payments more affordable for middle-/lower-income Canadians	7.6	7.6
Requiring developers to ensure at least 20% of new housing is affordable	7.7	8.0
Making down-payments more possible for people	7.5	7.7
Working with municipalities to speed up the approval of new housing development	7.5	7.3
Continued investment in co-operative housing	7.4	7.5
Bringing in rent controls at the national level	7.5	6.9
Temporarily banning foreigners from buying residential properties to help ensure that housing does not sit vacant	7.5	6.9
An "anti-flipping tax" on properties sold within one year of being bought	7.6	6.6
Increasing down payment requirements for investors	7.3	6.3

Agreement with statements about fiscal issues

Canadians' level of agreement with nine statements about the federal government's approach to fiscal issues follows similar patterns between the two modes. Those interviewed by telephone are more likely to agree the federal government should have a plan to gradually reduce the national debt. Those interviewed online are more likely to agree with four statements: that they think the government should provide more permanent health care funding to provinces, even if adds to deficit; that they don't expect the government to balance its budget until the economy has completely recovered from pandemic; that the government should focus on restraining future government spending; and that during the pandemic, it was necessary for the federal government to run a large budget deficit.

<i>Q11 Please tell me to what extent you agree or disagree with each of the following statements using a 10-point scale, where "10" means you strongly agree, "1" means you strongly disagree?</i>	Online (n=2,007)	CATI (n=1,003)
Table shows Means (1-10 scale)		
I think the federal government should have a plan to gradually reduce the national debt	7.9	8.4
Fed. gov't should provide more permanent health care funding to provinces, even if adds to deficit	7.5	7.1
I don't expect the fed. gov't to balance its budget until economy has completely recovered from pandemic	7.4	6.9
I worry that if the federal government quickly tries to balance the budget it would mean either cuts to essential services or higher taxes on people like me	7.5	7.3
Now pandemic supports are ending, it's time for the fed. gov't to restrain its spending	7.4	7.6
If the federal government restores the budget to balance or a surplus, it will have a positive impact on the economy	7.4	7.3
During the pandemic it was necessary for the federal government to run a large budget deficit	7.1	6.7
The federal government should focus on restraining future government spending	7.3	6.9
I think the federal government should return to a balanced budget as soon as possible	7.1	7.3

How COVID-19 has had an impact on employment and earnings

Canadians surveyed by telephone are more likely than those surveyed online to indicate their employment and earnings were affected by the pandemic in four specific ways: adapting to a remote work situation, including working from home (an 8-percentage point difference); suffering a loss of hours or wages (6 points); experiencing temporarily job loss (7 points); or being unable to work due to a COVID-19 diagnosis (5 points). Online respondents are more likely than those surveyed by telephone to not have experienced any of these effects (11-point difference).

How COVID-19 has had an impact on employment and earnings

Q13 In which of the following ways has the COVID-19 pandemic had an impact on your employment and earnings?	Online (n=2,007)	CATI (n=1,003)
You had to adapt to a remote work situation, including working from home	28%	36%
You suffered a loss of hours or wages	22%	28%
You temporarily lost your job	12%	19%
You were diagnosed with COVID-19 and are, or were, unable to work	10%	14%
You permanently lost your job	9%	8%
None of the above	54%	43%

Appendix A: Qualitative methodology

Environics Research conducted a series of 10 online focus groups in February 2022 to assess Canadians' attitudes toward the current state of the economy, with a particular focus on attitudes toward such issues as inflation, housing, the deficit and priorities for the next federal budget.

Group composition

The online focus groups were conducted using the Zoom platform; and a pair of sessions were conducted in each of the following regions: Ontario (Feb. 7), Atlantic Canada (Feb. 8), Prairies (Feb. 9), B.C. (Feb. 10) and Quebec (Feb. 15). The two Quebec sessions were conducted in French and the other eight sessions were conducted in English.

Location (Language of groups)	Date	Time
Ontario (English)	Monday, February 7	5pm EST – Group #1 7pm EST – Group #2
Atlantic provinces (NL, NS, NB, PEI) (English)	Tuesday, February 8	4pm EST (5pm AST) – Group #3 6pm EST (7pm AST) – Group #4
Prairie provinces (MB, SK, AB) (English)	Wednesday, February 9	6pm EST (5pm CST/4pm MST) – Group #5 8pm EST (7pm CST/6pm MST) – Group #6
B.C./Territories (English)	Thursday, February 10	7pm EST (4pm PST) – Group #7 9pm EST (6pm PST) – Group #8
Quebec (French)	Tuesday, February 15	5pm EST – Group #9 7pm EST – Group #10

NB: Participants in groups 1, 3, 5, 7 and 9 were lower-income. Participants in groups 2, 4, 6, 8 and 10 were higher-income.

Participants were 18 years of age or over; and included range of age, education and backgrounds. The groups lasted approximately 90 minutes, and consisted of between six and eight participants (out of eight people recruited for each group). Participants were offered a \$100 honorarium to encourage participation and thank them for their time commitment. Each evening, one session was conducted with Canadians with lower incomes and one session was conducted with those with higher incomes.

Recruitment

Environics developed the recruitment screener and provided it to Finance Canada for review prior to its deployment. The recruitment was carried out by Environics' qualitative partner Trend Research, which is one of Canada's most well established and respected qualitative research recruiting operations. All recruiting was conducted by telephone and by e-mail by Trend's professional team of experienced and trained qualitative research recruiters. Trend maintains a panel of prospective qualitative research participants across Canada. The panel is composed of people who have taken part in quantitative surveys and agreed to be contacted to be potential paid participants in qualitative research projects, as well as people who are recruited to the panel through social media promotion. Participants were contacted randomly by phone and e-mail and screened to ensure they were invited to the appropriate session. Participants were also screened to ensure the groups

included a mix of gender, education and 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.

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:

- Derek Leebosh, Vice President, Environics, moderated all English sessions.
- France Mercier, Senior Associate, moderated both French 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 issues, and their expectations about the role of the Government of Canada in the economy and in other issues related to quality of life in Canada.

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 mixed-mode survey to assist in the transition of the research to an online methodology:

- The main methodology for the general population sample was an online survey with a representative sample of 2,007 adult Canadians, conducted from February 23 to March 14, 2022. *As the online survey uses an opt-in panel, this is a non-probability sample, and no margin of sampling error is calculated.*
- A random-probability telephone survey with 1,003 adult residents of Canada, from February 19 to March 18, 2022, using industry-standard random-digit dialling (RDD) techniques. A survey of this size will yield results which can be considered accurate to within +/- 3.1 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.

Questionnaire design

The questionnaire was designed by EnviroNics and Finance Canada representatives, and incorporated tracking questions from previous economic surveys when appropriate. The English version of the final study questionnaire is included in Appendix E. The online questionnaire averaged 15 minutes to complete and the telephone survey averaged 17 minutes.

Sample design and weighting

Both the online and telephone surveys targeted adult Canadians (18 years of age or older). The telephone survey used an industry-standard “most recent birthday” selection technique to identify a respondent. Cellphone sample was also included, and cellphone-only households identified.

The samples for both modes were stratified by region to allow for meaningful coverage of lower population areas: The survey data were weighted to the national adult population (region, age and gender).

Mode	Total	BC/YK	AB/NWT	SK	MB/NU	ON	QC	ATL
Online								
# of completed interviews	2,007	303	203	100	101	600	500	200
% of completed interviews	100%	15%	10%	5%	5%	30%	25%	100%
Telephone								
# of completed interviews	1,003	150	100	50	50	302	250	101
% of completed interviews	100%	15%	10%	5%	5%	30%	25%	10%

Pre-test

A soft launch of the online survey was conducted on February 23, 2022, and 32 completions were reviewed (22 English, 10 French). No changes were required as a result of this review and the full field proceeded. The pre-test interviews were kept in the data set.

There was a telephone pre-test of 22 interviews (11 in English and 11 in French) on February 21; this was audited via recordings by Environics and Finance Canada staff. No changes were made and the full field was authorized to proceed. The pre-test interviews were kept in the data set.

Fieldwork and quality control

Both methodologies were conducted by Elemental Data Collection (EDCI). 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).

Data analysts programmed the questionnaire into a dual mode CATI/online survey platform and then performed thorough testing to ensure accuracy in set-up and data collection. This validation ensured the data entry process conformed to the survey’s basic logic. The interview system handles invitations, 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.

Completion results

The completion results for the online and telephone methodologies are presented in the following tables.

Contact disposition – online survey

Disposition	N
Total number of sample units invited to participate	20,000
Invalid (undelivered)	-
Broadcasts delivered	20,000
UNRESOLVED NUMBERS (U)	17,471
Did not respond	17,471
IN SCOPE NON-RESPONDING (IS)	162
Qualified respondent break-off	162
IN SCOPE RESPONDING (R)	2,367
Disqualified	4
Quota filled	356
Completed	2,007
Contact rate [(R+IS)/ (U + IS + R)]	13%
Participation rate [R / (U + IS + R)]	12%

Contact disposition – telephone survey

Disposition	Landline	Cell
Total sample dialled	13,130	34,295
UNRESOLVED NUMBERS (U)	7,248	10,626
No answer	7,248	10,626
IN SCOPE NON-RESPONDING (IS)	2,050	2,426
Refusals	1,560	1,937
Language barrier	74	71
Incapable of completing (e.g. ill)	44	9
Callback missed/respondent not available	255	314
Break-offs (interview not completed)	74	71
IN SCOPE RESPONDING (R)	646	448
Disqualified	0	35
Quota filled	25	31
Completed	621	382
RESPONSE RATE [R / (U + IS + R)]	6.50%	3.32%

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 that in the population; this was corrected by age weighting. The final sample also somewhat under-represents 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	Online Sample* %	Telephone Sample* %	Canada (2016 Census) %
Gender (18+)			
Male	50	49	49
Female	50	50	51
Age			
18-34	27	11	27
35-54	35	29	34
55+	38	61	39
Education level ^α			
High school diploma or less	26	26	35
Trades/college/post sec no degree	38	39	36
University degree	37	35	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

February 8, 2022

Environics Research
Focus Groups on Canada's Economy
Finance Canada – Discussion Agenda
PN11366

1. Introduction to Procedures (10 minutes)

Hello everyone, my name is [NAME] and I work for Environics Research, a public opinion research company. Welcome to this online focus group. I will be moderating the session. This is one of a series of online focus groups we are conducting on behalf of the Government of Canada with people from across the country. The session should last no more than 90 minutes.

We want to hear your opinions so please feel free to agree or disagree with one another. I want to inform you that we are recording this session to help me write my report. The recording will only be used internally to analyze the research and will not be released to anyone else. MODERATOR TO PRESS "RECORD" ON ZOOM SCREEN

There are also some observers from the research team and from the Government of Canada who are observing the session and taking notes while muted. I would also like to remind you that anything you say here will remain confidential and anonymous and any comments you make will not be linked to you by name in any reporting we do on this project.

For the most part we will be video chatting, but I will also be sharing my screen to show you some things and we will also use the "chat" function from time to time when I ask you to react to things in writing. I will type "hello" in the chat – can everyone see that and respond "Hi" to "everyone" just to make sure that the "chat" feature works for everyone?

I also want to say that if you feel you didn't have a chance to express your opinion on anything during the session, you can feel free to comment in writing in the "chat." Chat with "everyone" unless you feel you need to send me a private message.

Before we get started, I just wanted to also say that if you think there may be a lot of noise at your end (i.e., kids, dog barking etc.) please click the "mute" button and just "unmute" when you want to say something. You will get the cash compensation gift we promised you electronically in the next week or two.

Let's go around the imaginary table and introduce ourselves. Tell us your name and tell us briefly a bit about yourself such as where you are calling from, what sort of work you do or if you are in school and how you would describe the composition of your household (family, pets etc.).

2. Canada's economy (15 minutes)

I want to focus a bit more on economic issues and the state of the Canadian economy. I will type a question in the CHAT again: "What one word would you use to describe how the Canadian economy is doing these days?"

In other words, if someone from another country asked you how the economy was these days in Canada, what would you say?

Why did you pick that word?

What specific economic issues are you most concerned about in terms of how it affects you personally?

PROBE: Affordability and the cost of living? Housing costs? Labour shortages? Unemployment? Debt and deficits? Shortages/supply chain?

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

How would you know if things were getting better or worse? What are the signs? (e.g., growth rate, unemployment rate? Inflation rate? Personal experiences etc.)

3. Impact of pandemic/post-covid economy (10 minutes)

Let's discuss how the COVID-19 pandemic affected the economy. On a personal level, how did the pandemic affect you economically, if at all? By economically I mean your cash flow, your job, your ability to make ends meet etc.

Is it still affecting you now or was that more in the earlier part of the pandemic?

Have you or anyone in your household used any of the pandemic supports provided by the federal government, like the Canada Recovery Benefit?

IF YES: What are your impressions of these support programs?

How do you think the COVID pandemic affected the Canadian economy as a whole?

What will be the long-term impacts, if any?

PROBE: Permanent changes to how we shop? The deficit? Higher prices?

When the pandemic is truly behind us, what does a "post-COVID economy" look like? Will the economy go back to how it was before the pandemic, or will it be different?

IF DIFFERENT: How so?

4. Inflation concerns (15 minutes)

We talked earlier about the cost of living and rising prices which we refer to as "inflation". What are examples of things that you find have become harder to afford in your own day-to-day life, if any?

PROBE IF NOT MENTIONED: Food, gas, housing?

If you are finding things harder to afford these days, what are ways and how are you managing?

PROBE IF NOT MENTIONED: Going into debt? Doing without some things? Putting off purchase decisions?

What do you think is causing prices to go up?

Is this inflation a “made in Canada” problem or is it a global problem?

Can the federal government do anything about inflation? If so, what?

Some people say the Bank of Canada needs to raise interest rates in order to try to slow down the rate of inflation. If interest rates went up, how would it impact you?

PROBE: If you currently have debts and/or a mortgage and are comfortable talking about it, how do you think an interest rate increase might affect you? Does it change how you see the need of it raising to address inflation?

5. Housing (15 minutes)

Let’s talk more specifically about housing. Please respond in the CHAT “What is your biggest specific worry when it comes to housing?”

Could you each elaborate on why this is your main housing concern and also tell me how housing issues affect you (i.e., do you own or rent? Are you planning to buy or move soon?)

Does anyone feel they would be “priced out” of the area where they live, if they were to move – either renting or purchasing a home?

Has anyone heard of any steps the Government of Canada is taking to try to deal with housing issues? What have you heard?

I am going to share my screen and show you a list of things the federal government has announced with regard to housing. Which two of these nine measures do you think would be most effective?

Had you heard of any of these measures?

Let’s go through each item and those of you who picked it as one of the most effective measures can weigh in on why.

Is there anything on this list that you think is a bad idea or that you think won’t be effective at all?

HANDOUT

Which TWO of these housing-related measures do you think would be most effective?

1. *Making monthly mortgage payments more affordable for middle- and lower-income Canadians*
2. *Increasing the availability of affordable housing*
3. *Continued investment in community housing*
4. *Continued incentives for first-time home buyers (i.e., First-Time Home Buyers Incentive, First-Time Home Buyers Savings Account, Rent-to-Own)*
5. *Requiring developers to ensure that at least twenty percent of new housing is affordable for lower-income families*
6. *Banning foreigners from buying residential properties that then sit vacant*
7. *An “anti-flipping tax” on properties sold within one year of being bought*
8. *Preventing “renovictions”*
9. *Increasing transparency in real estate transactions, such as a ban on blind bidding*
10. *Helping municipalities speed up the process to build new homes.*
11. *Taxing vacant, underused non-resident, non-Canadian owned housing.*
12. *Tax on Real Estate Investment Trusts (REITs) and other large corporate owners of housing.*

Does this set of policies seem like a good overall housing approach? Do you think anything else should be done?

PROBE IF TIME ON #6 (“Banning foreigners...”). How long should this ban on foreigners buying residential properties be in place for? Why is that?

The ban is in place for 2 years. What are your impressions of this?

PROBE IF TIME ON #11 (“Taxing vacant, underused...”). The tax would be 1% on the on the value of the property. What are your impressions of this?

6. Deficit concerns (10 minutes)

What have you heard about the deficit at the federal level and/or the national debt?

How do you feel about the federal government having a deficit? Is this a big concern?

Is it an inevitable result of the costs of the pandemic?

Do you expect big deficits for a long time to come, or do you think they will eventually shrink?

What should the Government of Canada do with regard to the deficit, if anything?

Is it ok to run modest deficits, if the debt continues to fall as a share of the economy over time?

PROBE: Take drastic action to cut spending and balance the budget as soon as possible? Take a more long-term approach? What is a reasonable timeframe?

Some people say the federal government needs to provide more permanent long-term funding to the provinces for health care, even if this would add to the deficit. What do you think?

7. Budget priorities (10 minutes)

As you may know, every year the federal government announces a budget for the coming year where they describe what they will invest in and make projections on things like the deficit and where the economy is headed.

Please type in the CHAT “If you could give one piece of advice to the Minister of Finance on the upcoming budget, what would it be?” In other words what should be their top priority?

Why do you each say that?

PROBE IF NOT MENTIONED: What about:

- Helping small businesses making it through the pandemic
- Improving access to mental health services
- Helping people buy a home
- Helping youth affected by the pandemic
- Protecting the environment and action on the climate crisis
- Supporting minorities (e.g., BIPOC, LGBTQ2, persons with a disability)

8. Wrap up (5 minutes)

We have covered many 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

January 17-2022

Environics Research Group Limited
Focus Groups on Canada's Economy Winter 2022
Finance Canada
PN11366
Recruitment for Group Discussion

Respondent Name: _____

Home #: _____

Business #: _____

Group #: _____

Recruiter: _____

GROUP 1 Ontario – Lower income Monday, February 7 5:00 pm EST	GROUP 2 Ontario – Higher income Monday, February 7 7:00 pm EST	GROUP 3 Atlantic – Lower income Tuesday, February 8 4:00 pm EST (5 pm AST)	GROUP 4 Atlantic – Higher income Tuesday, February 8 6:00 pm EST (7 pm AST)
GROUP 5 Prairies – Lower income Wednesday, February 9 6:00 pm EST (5 pm CST/4 pm MST)	GROUP 6 Prairies – Higher income Wednesday, February 9 8:00 pm EST (7pm CST/6 pm MST)	GROUP 7 B.C. – Lower income Thursday, February 10 7:00 pm EST (4 pm PST)	GROUP 8 B.C. – Higher income Thursday, February 10 9:00 pm EST (6 pm PST)
GROUP 9 Quebec (FR) – Lower income Tuesday, February 15 5:00 pm EST	GROUP 10 Quebec (FR) – Higher income Tuesday, February 15 7:00 pm EST		

Eight recruits per session. \$100 incentive. Note income breaks. Groups 3 and 4 need a mix from the four Atlantic provinces and Groups 5 and 6 need a mix from the three prairie provinces.

“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 Atlantic, a personal income of over \$60,000 or a household income of over \$80,000 also counts as “high income”.

Hello/Bonjour, my name is _____ from Trend Research, a partner of Environics Research. We are conducting a series of online video-conference focus group discussions among people in your region on behalf of the Government of Canada exploring issues around the current state of the Canadian economy. Would you like to continue this discussion in English? / Voulez-vous continuer cette conversation en français?

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 will be a video-conference call discussion using the Zoom platform led by a research professional from Environics that will involve you and some other people from your region. 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.

Yes 1 CONTINUE

No 2 THANK/DISCONTINUE

The session will last a maximum of 1.5 hours and you will receive a cash gift of \$100 as a thanks for attending the session.

A recording of the session will be produced for research purposes. The recording 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. Environics Research has a privacy policy which can be consulted at <https://environicsresearch.com/privacy-policy/>

[INTERVIEWER NOTE: IF ASKED ABOUT PRIVACY LAWS, SAY: "The information collected through the research is subject to the provisions of the Privacy Act, legislation of the Government of Canada, and to the provisions of relevant provincial privacy legislation.]

Environics is a member of the Canadian Research Insights Council (CRIC) and adheres to all its standards; the project is registered with the CRIC with the number [INSERT].

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/DISCONTINUE

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	<input type="checkbox"/>	<input type="checkbox"/>
Media (Radio, Television, Newspapers, Magazines, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
A federal or provincial government department or agency	<input type="checkbox"/>	<input type="checkbox"/>
A political party	<input type="checkbox"/>	<input type="checkbox"/>

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 and have an income?

One, just me 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 WITH AN INCOME ASK:**4. Which of the following categories best corresponds to your total personal annual income, before taxes, for 2021?****READ**01 - Under \$30,000 **GROUPS 1, 3, 5, 7, 9**02 - \$30,000 to \$60,000 **GROUPS 1, 3, 5, 7, 9**03 - \$60,000 to \$80,000 **GROUPS 1, 4, 5, 7, 9* (NB: Atlantic LI cut-off is lower)**04 - \$80,000 to \$100,000 **GROUPS 2, 4, 6, 8, 10**05 - \$100,000 to \$150,000 **GROUPS 2, 4, 6, 8, 10**06 - \$150,000 and over **GROUPS 2, 4, 6, 8, 10**99 - REFUSE/DK/NA **TERMINATE****ASK ALL FROM HOUSEHOLDS WITH MORE THAN ONE PERSON WITH AN INCOME**

5. Which of the following categories best corresponds to the total annual income, before taxes, of all members of your household, for 2021? READ

01 - Under \$30,000	GROUPS 1, 3, 5, 7, 9
02 - \$30,000 to \$60,000	GROUPS 1, 3, 5, 7, 9
03 - \$60,000 to \$80,000	GROUPS 1, 3, 5, 7, 9
04 - \$80,000 to \$100,000	GROUPS 1, 4, 5, 7, 9 (NB: Atlantic LI cut-off is lower)
05 - \$100,000 to \$150,000	GROUPS 2, 4, 6, 8, 10
06 - \$150,000 and over	GROUPS 2, 4, 6, 8, 10
99 - REFUSE/DK/NA	TERMINATE

ASK ALL

6. 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 GET MIX

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

7. 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

8. Are you working (CHECK QUOTAS)?

Full Time (35 hrs. +)	4 minimum ASK Q. 9 AND 10
Part Time (under 35 hrs.)	2 maximum ASK Q. 9 AND 10
Homemaker	1 maximum
Student	1 maximum
Retired	2 maximum
Unemployed	1 maximum

ASK Q.9 AND Q.10 OF THOSE WHO WORK**9. Do you have an employer or are you self-employed?**

Have employer.	1
Self-employed	2

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**ASK ALL****11. What is your ethnic background?**

IN ONTARIO AND B.C. 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

ASK ALL

17. This focus group will require participants to join a video-conference using the Zoom platform using a desktop or laptop computer or a tablet. You will need internet access in a private and quiet location to take part in the study. We cannot provide this technology for you. Will you be able to access the Internet for a 1.5-hour audio-visual discussion using a desktop or laptop computer or tablet?

Yes 1 CONTINUE

No 2 TERMINATE

NOTE: A MOBILE PHONE WILL NOT WORK FOR THIS EXERCISE

18. The focus group will take place using a video-conference platform called Zoom. If you are not already a user, Zoom may request you to install some software at the site <https://zoom.us/download> . You can delete it after the focus group if you wish. How experienced and comfortable are you with using Zoom video-conferencing?

Yes 1 CONTINUE

No 2 TERMINATE

- 19. Sometimes participants in the online focus group are also asked to type their responses to questions in the “chat” function. Are you still able to participate? If you need glasses to read or a hearing aid, please remember to have them handy.**

Yes 1 CONTINUE

No 2 TERMINATE

- 20. I would like to invite you to attend the focus group session where you will exchange your opinions in a moderated discussion with other participants. The session will be recorded, and some other members of the research team may also observe the session, but your participation will be confidential. If you attend the session, you will receive \$100 to thank you for your time. It will be sent to you electronically. Do you consent to take part in the focus group? By agreeing to participate you are giving your consent to these procedures.**

Yes 1 CONTINUE

No 2 TERMINATE

- 21. We will contact you again before the date of the session to confirm your attendance. Note that this invitation is to you personally and you cannot have anyone else substitute for you. Do you consent to this?**

Yes 1 CONTINUE

No 2 TERMINATE

- 22. The session is about an hour and a half (i.e., 90-minutes), but we are asking that all participants log into the Zoom online meeting 5 minutes prior to the start of the session. Are you able to log-in about 5 minutes prior to the start time?**

Yes 1 CONTINUE

No 2 TERMINATE

Could you please confirm your email address so I can send you login details for the Zoom web conference application?

Email address: _____

PLEASE RE-READ THE FULL ADDRESS BACK TO CONFIRM CORRECT SPELLING.

(NB: We will send the links to you early next week)

PLEASE ENSURE PARTICIPANTS ARE TOLD THE TIME OF SESSION IN THEIR TIME ZONE

SEE TIMES AND DATES ON PAGE 1

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

February 17, 2022

Finance Canada – Attitudes toward the Economy - Online Survey (Winter 2022)
Environics Research – PN11366

Please select your preferred language for completing the survey / Veuillez choisir la langue dans laquelle vous souhaitez répondre au sondage.

- 1 English
- 2 Français

The information collected through the research is subject to the provisions of the [Privacy Act](#), legislation of the Government of Canada, and to the provisions of relevant provincial privacy legislation. **Programming note: link is to <https://laws-lois.justice.gc.ca/eng/acts/P-21/>**

Introduction

Environics Research, an independent research company, is conducting this survey on behalf of the Government of Canada.

Your participation is voluntary, and your answers will remain anonymous. The survey will take about 12 minutes to complete.

The survey is best completed on a computer or a tablet. If you are completing this survey on a smart phone, please turn the device to landscape (horizontal/sideways) mode so that all questions display correctly.

Please click on >> to continue.

A. In which province or territory do you live?

DROP DOWN LIST

Newfoundland and Labrador	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

B. What is your gender?

Female/Woman	1
Male/Man	2
Other SPECIFY)_____	3
Prefer not to answer	99

C. In what year were you born?**(RECORD YEAR - XXXX)**

9999 – Don't know/Refused

[IF RESPONDENT PREFERS NOT TO PROVIDE A PRECISE BIRTH YEAR, ASK:]**D. Would you be willing to tell me in which of the following age categories you belong?**

18 to 34	1
35 to 44	2
45 to 54	3
55 to 64	4
OR 65 or older?	5
[DO NOT READ] Refused	99

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

Yes	1
No	2
Prefer not to say	99

Assessments of economy

Let's start with some questions about the Canadian economy...

- 23. Using a scale from 1 to 10, where 1 is terrible and 10 is excellent, how would you rate the following:**

CAROUSEL...RANDOMIZE ITEMS B TO D

- a. the current state of the Canadian economy
- b. the current state of the **[PROVINCE]** economy
- c. the current state of your own personal financial situation
- d. the current price of groceries **[NEW]**

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

24. Please tell me how much of a stress each of the following things are for you and your household.

Is each a major, moderate or minor source of stress, or is it not a source of stress at all?

RANDOMIZE...CAROUSEL

- a. (SPLIT) Job security / Lack of opportunities for career advancement
- b. (SPLIT) Saving enough money to retire / Being financially secure in retirement
- c. (SPLIT) Your ability to pay all the bills at the end of the month / The rising cost of living
- d. (SPLIT) The quality of the environment / Climate change
- e. (SPLIT) The health of you and your family / The quality of the healthcare system
- f. (SPLIT) Crime / Terrorism
- g. (SPLIT) The global economy / The Canadian economy
- h. (SPLIT) The performance of the stock market / The size of the federal deficit
- i. (SPLIT) Income inequality in Canada / The middle class falling further behind the top 1%
- j. (SPLIT) The spread of COVID in Canada / The mental health of you and your family
- k. Saving enough money to buy a home

ASK L, M, N and O OF THOSE WITH KIDS UNDER 18 IN Q.E

- l. If your kids will get jobs out of school
- m. Paying for your kids' education
- n. Finding affordable childcare spaces
- o. The quality of the environment when your kids are older

Major source of stress	1
Moderate source of stress	2
Minor source of stress	3
Not a source of stress	4
Does not apply	5
Don't Know/Refused	99

25. **How important is it for the Government of Canada to keep the following issues in mind when making Budget decisions? Please rank each on a 1 to 10 scale, where 1 means it is not at all important and 10 means it is very important.**

RANDOMIZE...CAROUSEL

- p. Helping Canadians get a good job
- q. Making communities safer
- r. Ensuring the wealthiest Canadians pay their fair share
- s. Fighting climate change
- t. Providing supports to Canadians affected by the COVID-19 pandemic
- u. Making housing more affordable
- v. **(SPLIT SAME: ½)** Making the cost of living more affordable / **(SPLIT SAMPLE: ½)** Bringing inflation under control
- w. Addressing mental health

Not at all important	1
	2
	3
	4
	5
	6
	7
	8
	9
Very important	10
Don't know	99

26. **Apart from the pandemic, thinking about the Canadian economy which specific issue are you most concerned about?**

ALLOW ONE RESPONSE

Unemployment/jobs	1
Taxes	2
Deficit/national debt	3
Slow economic growth	4
Inflation/rising prices/cost of living	5
Transitioning to a net-zero economy	6
Housing	7
Supply chains	8
Business competitiveness	9
Labour shortage	10
Other (SPECIFY) _____	
Don't know	99

ROTATE ORDER OF STATEMENTS:**27. Which of these statements is closer to your own view?****ROTATE ORDER**

The decisions and actions of the federal government can have a significant impact on the state of the Canadian economy	1
The state of the economy is mainly affected by world conditions and our government has little influence	2
Don't know	99

Level of well-being**28. Thinking about your parents' generation when they were the same age you are now, would you say your generation is now better off, worse off, or about the same in terms of...?****CAROUSEL...RANDOMIZE**

- a. Quality of the environment
- b. Health
- c. Financial security
- d. Educational opportunities
- e. Employment opportunities
- f. Mental health
- g. Housing

Better off	1
Worse off	2
About the same	3
Don't know	99

Tax system and incentives**29. In your opinion, are each of the following groups currently paying the proper amount of taxes, or should they be paying more tax, or less tax, than they are now?****CAROUSEL...RANDOMIZE**

- a. Big corporations
- b. Small businesses
- c. The top one percent of income earners
- d. Middle-income earners
- e. Lower-income earners
- f. Financial institutions
- g. Digital corporations

Should be paying less tax	1
Are currently paying the proper amount of tax	2
Should be paying more tax	3
Don't know	99

Affordable housing and helping first-time homeowners**30. Do you own or rent your home?**

Own (includes if you have a mortgage)	1
Rent	2
Neither (living with parents, relatives, etc.)	3
Prefer not to answer	9

31. 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?**CAROUSEL...RANDOMIZE**

- 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 ASK:** The rent you pay is affordable on your current household income.
- c. **IF OWNER ASK:** The costs of living in your home (including mortgage payments and property taxes) are affordable on your current household income.
- d. It is very difficult for people to buy a house today, in the current economic climate.
- e. The federal government has a responsibility to address the lack of affordable housing in Canada.
- f. **IF OWNER ASK:** It was extremely important that you own a home, rather than rent.
- g. **IF RENTER 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
Don't know	99

32. To address the issue of *housing affordability*, to 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.

CAROUSEL...RANDOMIZE

- a. Making monthly mortgage payments more affordable for middle- and lower-income Canadians
- b. Increasing the availability of affordable housing.
- c. Continued investment in co-operative housing
- d. Continued incentives for first-time home buyers
- e. Requiring developers to ensure that at least twenty percent of new housing is affordable for lower-income families
- f. Temporarily banning foreigners from buying residential properties to help ensure that housing does not sit vacant
- g. An "anti-flipping tax" on properties sold within one year of being bought
- h. Increasing transparency in real estate transactions, such as a ban on blind bidding
- i. Working with municipalities to speed up the approval of new housing development
- j. Cracking down on large landlords who are buying up housing, reducing supply for individuals
- k. Increasing down payment requirements for investors
- l. Making down-payments more possible for people
- m. Bringing in rent controls at the national level

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

Fiscal issues

33. Please tell me to what extent you agree or disagree with each of the following statements using a 10-point scale, where "10" means you strongly agree, "1" means you strongly disagree?

[CAROUSEL...RANDOMIZE]

- a. During the pandemic, it was necessary for the federal government to run a large budget deficit
- b. Now that pandemic supports are ending, it's time for the federal government to restrain its spending
- c. The federal government should provide more permanent health care funding to the provinces, even if that adds to the deficit
- d. I don't expect the federal government to balance its budget until the economy has completely recovered from the pandemic
- e. If the federal government restores the budget to balance or a surplus, it will have a positive impact on the economy
- f. I think the federal government should return to a balanced budget as soon as possible
- g. I worry that if the federal government quickly tries to balance the budget it would mean either cuts to essential services or higher taxes on people like me
- h. I think the federal government should have a plan to gradually reduce the national debt
- i. The federal government should focus on restraining future government spending

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

34. To what extent are you worried about you or anyone in your household losing their job or being laid off? Are you ...?

Extremely worried	1
Somewhat worried	2
Not very worried	3
Not at all worried	4
Don't know	99

35. In which of the following ways has the COVID-19 pandemic had an impact on your employment and earnings, if any?

GRID WITH COLUMNS AND ROWS

- a. You temporarily lost your job
- b. You permanently lost your job
- c. You suffered a loss of hours or wages
- d. You had to adapt to a remote work situation, including working from home
- e. You were diagnosed with COVID-19 and are, or were, unable to work

Yes	1
No	2
Don't know	99

Demographics

And now a few final questions for demographic purposes.

F. What is the highest level of formal education that you have completed?

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
Prefer not to answer	99

G. What language do you speak most often at home?

English	1
French	2
Another language	3
Prefer not to answer	99

H. Which of the following categories best describes your current employment status? Are you...

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 [includes full-time homemaker, unemployed and <u>not</u> looking for work]	7
Prefer not to answer	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

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
Prefer not to answer	99

J. Do you identify as any of the following? CAROUSEL...RANDOMIZE

- A. An Indigenous person (First Nations, Inuit, or Métis)
- B. A racialized person
- C. An LGBTQ2+ person
- D. A person with a disability
- E. Immigrated to Canada within the last 5 years

Yes	1
No	2
Prefer not to answer	99

F. 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

READ TO ALL: 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.

G. RECORD: Language of survey

English	1
French	2

February 11, 2022

Finance Canada – Attitudes toward the Economy - Telephone Survey (Winter 2022)
Environics Research – PN11366

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 ASKED: If you want to validate the authenticity of the survey, it is registered with the Canadian Research Insights Council's survey verification service as survey code# []

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 ASK: Are you at least 18 years old?

ASK ALL CELLPHONE RESPONDENTS

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]**

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 A]****A. In which province or territory do you live?****DO NOT READ LIST**

Newfoundland and Labrador	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

ASK ALL**B. What is your gender?****DO NOT READ**

Female/Woman	1
Male/Man	2
Other SPECIFY)_____	3
Prefer not to answer	99

C. In what year were you born?**(RECORD YEAR - XXXX)**9999 – **DO NOT READ:** Don't know/Refused**[IF RESPONDENT PREFERS NOT TO PROVIDE A PRECISE BIRTH YEAR, ASK:]****D. Would you be willing to tell me in which of the following age categories you belong? READ LIST**

18 to 34	1
35 to 44	2
45 to 54	3
55 to 64	4
OR 65 or older?	5
[DO NOT READ] Refused	99

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

Yes	1
No	2
VOLUNTEERED - DO NOT READ	
Prefer not to say	99

Assessments of Economy

READ TO ALL: Let's start with some questions about the Canadian economy...

2020 Q. 2 (item d is new)

1. **(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 D] REPEAT SCALE AS NEEDED

- a. the current state of the Canadian economy
- b. the current state of the **[PROVINCE]** economy
- c. the current state of your own personal financial situation
- d. the current price of groceries **[NEW]**

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

2. Please tell me how much of a stress each of the following things are for you and your household.

Is each a major, moderate or minor source of stress, or is it not a source of stress at all?

READ...RANDOMIZE

- a. (SPLIT) Job security / Lack of opportunities for career advancement
- b. (SPLIT) Saving enough money to retire / Being financially secure in retirement
- c. (SPLIT) Your ability to pay all the bills at the end of the month / The rising cost of living
- d. (SPLIT) The quality of the environment / Climate change
- e. (SPLIT) The health of you and your family / The quality of the healthcare system
- f. (SPLIT) Crime / Terrorism
- g. (SPLIT) The global economy / The Canadian economy
- h. (SPLIT) The performance of the stock market / The size of the federal deficit
- i. (SPLIT) Income inequality in Canada / The middle class falling further behind the top 1%
- j. (SPLIT) The spread of COVID in Canada / The mental health of you and your family
- k. Saving enough money to buy a home

ASK L, M, N and O OF THOSE WITH KIDS UNDER 18 IN Q.E

- l. If your kids will get jobs out of school
- m. Paying for your kids' education
- n. Finding affordable childcare spaces
- o. The quality of the environment when your kids are older

Major source of stress	1
Moderate source of stress	2
Minor source of stress	3
Not a source of stress	4
VOLUNTEERED - DO NOT READ	
Does not apply	5
Don't Know/Refused	99

2020 Q. 2B

3. **(T)** How important is it for the Government of Canada to keep the following issues in mind when making Budget decisions? Please rank each on a 1 to 10 scale, where 1 means it is not at all important and 10 means it is very important.

READ AND RANDOMIZE

- a) Helping Canadians get a good job **(T)**
- b) Making communities safer **(T)**
- c) Ensuring the wealthiest Canadians pay their fair share **(T)**
- d) Fighting climate change **(T)**
- e) Providing supports to Canadians affected by the COVID-19 pandemic **(NEW)**
- f) Making housing more affordable **(NEW)**
- g) **(SPLIT SAME: ½)** Making the cost of living more affordable / **(SPLIT SAMPLE: ½)** Bringing inflation under control **(NEW)**
- h) Addressing mental health **[NEW]**

Not at all important	1
	2
	3
	4
	5
	6
	7
	8
	9
Very important	10
VOLUNTEERED - DO NOT READ	
Don't know	99

Based on Feb 2011 Question

4. **Apart from the pandemic, thinking about the Canadian economy which specific issue are you most concerned about?**

[DO NOT READ – CODE ONLY ONE RESPONSE]

Unemployment/jobs	1
Taxes	2
Deficit/national debt	3
Slow economic growth	4
Inflation/rising prices/cost of living	5
Transitioning to a net-zero economy	6
Housing	7
Supply chains	8
Business competitiveness	9
Labour shortage	10
Other (SPECIFY) _____	
Don't know	99

2016 Q17

ROTATE ORDER OF STATEMENTS:

5. **(T)** Some people say [ROTATE] the decisions and actions of the federal government can have a significant impact on the state of the Canadian economy. Other people say that [ROTATE] the state of the economy is mainly affected by world conditions and our government has little influence.

Which of these is closer to your own view?

IF SAY BOTH EQUALLY, PROBE FOR ONE THAT IS CLOSER TO THEIR VIEW

Gov't decisions significantly impact economy 1

World conditions mainly impact economy 2

VOLUNTEERED

Both equally true 3

Depends 4

Don't know 99

Level of well-being

2020 Q3

6. **(T)** Thinking about your parents' generation when they were the same age you are now, would you say your generation is now better off, worse off, or about the same in terms of...?

READ AND RANDOMIZE

a) Quality of the environment **(NEW)**

b) Health

c) Financial security

d) Educational opportunities

e) Employment opportunities

f) Mental health **(NEW)**

g) Housing **(NEW)**

Better off 1

Worse off 2

About the same 3

VOLUNTEERED - DO NOT READ - DO NOT READ

Depends 4

Don't know/Refused 99

Tax system and incentives

2020 Q4

7. **(T)** In your opinion, are each of the following groups currently paying the proper amount of taxes, or should they be paying more tax, or less tax, than they are now?

READ AND RANDOMIZE

- a. Big corporations
- b. Small businesses
- c. The top one percent of income earners
- d. Middle-income earners
- e. Lower-income earners
- f. Financial institutions **[NEW]**
- g. Digital corporations **[NEW]**

Should be paying less	1
Are currently paying the proper amount	2
Should be paying more	3

VOLUNTEERED - DO NOT READ

Don't know/Refused	99
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*Affordable housing and helping first-time homeowners***READ TO ALL:** And moving to a different topic...

2020 Q6

8. **(T)** Are you a homeowner or a renter? **IF NEEDED:** "Own your home" includes those who are making mortgage payments to own their home.

Owner	1
Renter	2

VOLUNTEERED - DO NOT READ

Neither (living with parents, relatives, etc.)	3
Don't know/Refused	9

2020 Q7a

9. **(T)** 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-G

- 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 ASK:** The rent you pay is affordable on your current household income.
- c. **IF OWNER ASK:** The costs of living in your home (including mortgage payments and property taxes) are affordable on your current household income.
- d. It is very difficult for people to buy a house today, in the current economic climate.
- e. The federal government has a responsibility to address the lack of affordable housing in Canada.
- f. **IF OWNER ASK:** It was extremely important that you own a home, rather than rent.
- g. **IF RENTER 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 - DO NOT READ

Don't know	99
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2020 Q7b

10. **(T)** To address the issue of *housing affordability*, to 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 – EACH PERSON GETS ASKED 6 ITEMS

- a. Making monthly mortgage payments more affordable for middle- and lower-income Canadians
- b. Increasing the availability of affordable housing.
- c. Continued investment in co-operative housing
- d. Continued incentives for first-time home buyers
- e. Requiring developers to ensure that at least twenty percent of new housing is affordable for lower-income families
- f. Temporarily banning foreigners from buying residential properties to help ensure that housing does not sit vacant (NEW)
- g. An “anti-flipping tax” on properties sold within one year of being bought (NEW)
- h. Increasing transparency in real estate transactions, such as a ban on blind bidding (NEW)
- i. Working with municipalities to speed up the approval of new housing development [NEW]
- j. Cracking down on large landlords who are buying up housing, reducing supply for individuals [NEW]
- k. Increasing down payment requirements for investors [NEW]
- l. Making down-payments more possible for people
- m. Bringing in rent controls at the national level [NEW]

Not a priority	1
	2
	3
	4
	5
	6
	7
	8
	9
An extremely high priority	10

VOLUNTEERED - DO NOT READ

Don't know	99
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Fiscal issues

11. I'm going to read you a series of statements. Please tell me to what extent you agree or disagree with them using a 10-point scale, where "10" means you strongly agree, "1" means you strongly disagree?

[RANDOMIZE]

- a) During the pandemic, it was necessary for the federal government to run a large budget deficit
- b) Now that pandemic supports are ending, it's time for the federal government to restrain its spending
- c) The federal government should provide more permanent health care funding to the provinces, even if that adds to the deficit
- d) I don't expect the federal government to balance its budget until the economy has completely recovered from the pandemic
- e) If the federal government restores the budget to balance or a surplus, it will have a positive impact on the economy
- f) I think the federal government should return to a balanced budget as soon as possible
- g) I worry that if the federal government quickly tries to balance the budget it would mean either cuts to essential services or higher taxes on people like me
- h) I think the federal government should have a plan to gradually reduce the national debt
- i) The federal government should focus on restraining future government spending

Strongly disagree	1
	2
	3
	4
	5
	6
	7
	8
	9
Strongly agree	10

VOLUNTEERED - DO NOT READ

Don't know	99
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12. To what extent are you worried about you or anyone in your household losing their job or being laid off? Are you ...?

Extremely worried	1
Somewhat worried	2
Not very worried	3
Not at all worried	4

VOLUNTEERED - DO NOT READ

Don't know	99
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13. In which of the following ways has the COVID-19 pandemic had an impact on your employment and earnings, if any?

READ AND ROTATE

- a) You temporarily lost your job
- b) You permanently lost your job
- c) You suffered a loss of hours or wages
- d) You had to adapt to a remote work situation, including working from home
- e) You were diagnosed with COVID-19 and are, or were, unable to work

Yes	1
No	2

VOLUNTEERED - DO NOT READ

Don't know	99
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Demographics

READ TO ALL: 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

VOLUNTEERED - DO NOT READ

Prefer not to answer	99
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G. What language do you speak most often at home?

READ LIST — ACCEPT ONE RESPONSE

English	1
French	2
Another language	3

VOLUNTEERED - DO NOT READ

Don't know/Refused	99
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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 [CODE IF FULL-TIME HOMEMAKER, UNEMPLOYED, NOT LOOKING FOR WORK]	7
VOLUNTEERED - DO NOT READ	
Other [DO NOT SPECIFY]	98
Refused	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
VOLUNTEERED - DO NOT READ	
Refused	99

J. Do you identify as any of the following? **RANDOMIZE**

a. An Indigenous person (First Nations, Inuit, or Métis)	
b. A racialized person	
c. An LGBTQ2+ person	
d. A person with a disability	
e. Immigrated to Canada within the last 5 years	
Yes	1
No	2
Don't know/prefer not to answer	99

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

999999 – DK/NA

L. RECORD: Language of interview

French 2