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# Qualitative Research on the State of the Economy and COVID-19

## Finance Canada

*Final Report*

March 2021

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Finance Canada

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*Ce rapport est aussi disponible en français.*

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This public opinion research report presents the results of 10 online focus groups conducted by Quorus Consulting Group on behalf of Finance Canada. The sessions were from February 2<sup>nd</sup> to February 9<sup>th</sup>, 2021 with members of the general population and with specific segments of the population that have shown to have struggled more than most through the pandemic, including young Canadians, business owners, newcomers, women whose employment was negatively impacted by the pandemic in some way, etc.

Cette publication est aussi disponible en français sous le titre : Recherche qualitative sur la conjoncture économique de 2021 et de COVID-19

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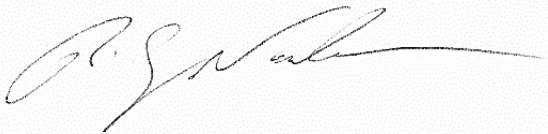


## Political Neutrality Statement

I hereby certify as Senior Officer of Quorus Consulting Group Inc. that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the [Policy on Communications and Federal Identity](#) and the [Directive on the Management of Communications - Appendix C](#).

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.

Signed:

A handwritten signature in black ink, appearing to read "Rick Nadeau", is written over a light gray, textured rectangular background.

Rick Nadeau, President  
Quorus Consulting Group Inc.

## Table of Contents

<b>Executive Summary</b> .....	<b>5</b>
Background and Research Objectives.....	6
Methodology.....	6
Research Results .....	6
<b>Background</b> .....	<b>11</b>
<b>Research Purpose and Objectives</b> .....	<b>11</b>
<b>Methodology</b> .....	<b>12</b>
<b>Research Results</b> .....	<b>12</b>
Perceptions of the Government of Canada’s Management of the Pandemic.....	12
Financial Impact of the COVID-19 Pandemic .....	13
Assessment of Federal Support Programs.....	15
Views on the Canadian Economy and Expectations Regarding the Recovery.....	17
Views on Deficits and the Federal Budget .....	21
<b>Conclusions</b> .....	<b>23</b>
<b>Methodology</b> .....	<b>25</b>
<b>Appendices</b> .....	<b>30</b>
Recruitment Screener .....	31
Moderation Guide.....	40

# Executive Summary

## Background and Research Objectives

The Department of Finance Canada (FIN) conducts public opinion research on a yearly basis on the state of the economy in support of the fall Economic and Fiscal Update, and the spring Budget, focusing on communication with the public. As the situation pertaining to the pandemic continues to rapidly develop, policy analysts, economists and communicators require up-to-date knowledge of the public stance on these economic issues.

The key objective of this research was to provide the department with an accurate and up-to-date assessment of the knowledge, priorities and concerns of Canadians. This approach complemented on-going quantitative research to inform strategic decisions and communications planning.

## Methodology

This report is based on 10 online focus groups that Quorus completed between February 2 and February 9, 2021. Half of the sessions were with members of the general population and the other half were dedicated to specific segments of Canadians, such as business owners, newcomers, young people, people with disabilities and women whose employment was negatively impacted by the pandemic in some way. These and various other segments (such as parents, visible minorities, and members of Indigenous communities) were also represented in the sessions with the general population. In total, 70 individuals participated in the focus groups. English sessions were held with participants living in all provinces and territories across Canada except those living in Quebec. Two French sessions were held with individuals living in Quebec. More details can be found in the Methodology section of the report.

Qualitative research is designed to reveal a rich range of opinions and interpretations rather than to measure what percentage of the target population holds a given opinion. The results are directional in nature; and the results of qualitative research are not statistically projectable to a specific target audience.

## Research Results

### Perceptions of the Government of Canada's Management of the Pandemic

Each focus group opened with a short discussion on what, if anything, participants saw as something that the Government of Canada had been getting right over the last year in managing the COVID-19 pandemic and similarly, what, if anything, they had been getting wrong. Providing various forms of financial support to Canadians, especially through the Canadian Emergency Response Benefit (CERB), was often raised as something the federal government got right. Many

participants also indicated that the communications coming from the Government of Canada were timely, informative and useful.

In terms of what the federal government got wrong, many felt that the Government should have “closed the borders” sooner than it did and many also felt that any sort of travel in and out of the country should have been more limited. Some were also concerned that there were Canadians and businesses alike who “took advantage” of benefits when in fact they did not need them.

### Financial Impact of the COVID-19 Pandemic

The impact of the pandemic on the lives of participants cannot be overstated. The social, financial and emotional impacts are widespread, varied and in some cases quite severe. Although some have recovered in some way, many are just getting by, and many continue to struggle. A more focused discussion on personal finances revealed that many participants have been negatively affected by the pandemic. More often than not, the impact was job related (e.g. getting laid off, reduced hours, etc.) with the bulk of the disruption occurring soon after the pandemic began and into the summer months of 2020. While some have found new employment, many remain in dire financial straits and have not been able to find new work. Other forms of financial duress include increases in the cost of living, insufficient rental support, and high personal tax rates.

### Assessment of Federal Support Programs

Awareness of the various forms of financial support provided by the federal government was high, especially for CERB. Most of those who did incur some sort of financial duress because of the pandemic emphasized that they would not have been able to make ends meet had it not been for government support programs, especially CERB. Those who never did make any use of these programs were also quite supportive of them, many explaining how they knew someone who had used one of these programs.

Most participants also believed that the immediate, decisive and sustained nature of this support was one of the more notable ways in which the Government of Canada set itself apart from governments in other parts of the world when it came to supporting its citizens during the pandemic.

As noted earlier, some participants were concerned with the way the support programs had been rolled out and generally managed. Concerns tended to focus on the screening process to make sure that those who received the funding genuinely needed it. Despite these concerns, participants agreed that when the pandemic started, swift action was needed and the benefit of having the government quickly deliver support seemed to outweigh any concerns participants had with misuse. Furthermore, none of the participants seemed to believe that anyone genuinely needing the support was denied that support because there was misuse by others.

Turning to the future, participants believed that the support programs should continue until the pandemic is over and that a gradual pull back was warranted over time rather than suddenly stopping support programs.

Among the general population there was also some awareness of the federal support provided to businesses, namely the wage subsidy. Those aware of these federal support programs agreed that these programs were warranted and made a difference. Awareness of these programs was high among business owners and operators although only a few had accessed one or more of the support programs. The programs were not used by some because they did not need the support while a few explained that the application process for the Canadian Emergency Business Account (CEBA) and for the wage subsidy seemed complicated and, furthermore, they were not certain they would even qualify. A few did not want to take on a loan.

### Views on the Canadian Economy and Expectations Regarding the Recovery

Most participants would consider the current Canadian economy weak, performing poorly and fragile. These perceptions tended to be closely tied to how participants saw their local economy performing and how their own household was faring. Looking to the future, participants were more likely to be optimistic than pessimistic. For many, an economic recovery was largely dependent on Canadians returning to health and staying healthy.

For many participants, an economic recovery essentially meant “Canadians getting back to work”. They also considered the success of small businesses in their area as a barometer for the state of the economy.

In terms of the role of the Government of Canada, participants generally agreed that they do in fact have a role to play. For the most part, many participants would want the federal government to effectively manage the pandemic in such a way that will allow Canadians to get back to work and spend money. For some this meant limiting the spread of the virus, while for others it meant increasing domestic capacity for producing a vaccine. Participants also suggested that financial support programs for individual Canadians and small businesses hard-hit by the pandemic should continue.

There was moderate awareness and understanding of the term “stimulus spending” across participants. It was generally seen as: government is spending money to get the economy going. Once the moderator explained stimulus spending, mostly by referring to activities such as investing in infrastructure, tax cuts to individuals and businesses, and financial supports, participants seemed to grasp the idea quite well although they did not seem to have firm views on which specific measure was warranted for the current situation.



Participants were also fairly uncertain when asked at which point it would make sense for the federal government to pull back on stimulus spending. As noted earlier, some considered the economic recovery inextricably linked to the pandemic and as such, they felt that once the pandemic was under control, then the government could ease back on stimulus spending since consumer spending should be back to normal.

Participants were not aware of the federal government referring to “guardrails” to help guide its decision on when it will pull back on stimulus spending. Given a few examples of the indicators the federal government was monitoring, participants were mostly in agreement that they were watching the right kinds of indicators. That said, some did stress that these economic indicators do not take into consideration the quality of employment nor the mental health of the workforce.

### Views on Deficits and the Federal Budget

Nearly all participants recognized that the government is in a deficit situation and that, because of the support provided to Canadians, this deficit had grown. Most seemed under the impression that the federal government had always been operating with a deficit, most were generally unaware of the size of the deficit and very few were concerned with it.

While participants were not in favour of deficits and growing the Canadian debt, they did however appreciate the unique situation the country is facing and that the current deficit is required in this exceptional time. Once the virus is under control, then the discussion can shift to winding support programs down and balancing the budget.

In terms of the upcoming federal budget, participants were fairly general in their priorities and what they would want to see come out of this budget. Most of the suggestions harkened back to the issues that had been raised throughout the discussion, with a focus on themes such as healthcare and supporting Canadians hit hardest by the pandemic. There was also interest in having the federal government take a closer look at investing in daycares spaces and having some sort of plan to eventually return to a balanced budget.

### **Qualitative Research Disclaimer**

Qualitative research seeks to develop insight and direction rather than quantitatively projectable measures. The purpose is not to generate “statistics” but to hear the full range of opinions on a topic, understand the language participants use, gauge degrees of passion and engagement and to leverage the power of the group to inspire ideas. Participants are encouraged to voice their opinions, irrespective of whether or not that view is shared by others.

Due to the sample size, the special recruitment methods used, and the study objectives themselves, it is clearly understood that the work under discussion is exploratory in nature. The findings are not, nor were they intended to be, projectable to a larger population.

Specifically, it is inappropriate to suggest or to infer that few (or many) real world users would behave in one way simply because few (or many) participants behaved in this way during the sessions. This kind of projection is strictly the prerogative of quantitative research.

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## Background

The Department of Finance Canada (FIN) conducts public opinion research on a regular basis on the state of the economy in support of the Economic and Fiscal Update, and the Budget, focusing on communication with the public. The onset of the global pandemic in 2020 has led to a dramatic shift in the public environment, with concerns and fears surrounding the economic impact of the virus.

As the situation continues to rapidly develop, policy analysts, economists and communicators require up-to-date knowledge of the public stance on these economic issues. This includes staying ahead of the curve for the effects these issues may have in the near future for the Canadian public.

This research helped inform future financial considerations, supports and positioning based on the expectations of Canadians amid the global pandemic.

## Research Purpose and Objectives

The key objective of this research was to provide the department with an accurate and up-to-date assessment of the knowledge, priorities and concerns of Canadians. This approach complemented on-going quantitative research to inform strategic decisions and communications planning.

Specific research objectives included, but were not limited to the following:

- Assess Canadians' views about the current state of the economy and determine expectations for recovery;
- Assess Canadians' level of awareness, knowledge and perceived effectiveness of financial supports for individuals and businesses;
- Assess Canadians' expectations about the role of the Government of Canada in the economy both amid the global pandemic, during recovery, and post-pandemic, including perceptions of the deficit;
- Understand Canadians' financial worries, as well as non-financial priorities, the intersection between the two and expectations for the future; and,
- Understand Canadians' priorities for the next federal budget and explore possible positioning (including appropriate language, messaging, etc.).

This qualitative study also yielded information on effective communications planning among the target audiences in conjunction with previously conducted research.

## Methodology

This report is based on 10 online focus groups that Quorus completed between February 2 and February 9, 2021. Half of the sessions were with members of the general population and the other half were dedicated to specific segments of vulnerable Canadians, such as business owners, newcomers, young people, people with disabilities and women whose employment was negatively impacted by the pandemic in some way. These and various other segments of vulnerable Canadians (such as parents, visible minorities, and members of Indigenous communities) were also represented in the sessions with the general population. In total, 70 individuals participated in the focus groups. English sessions were held with participants living in all provinces and territories across Canada except those living in Quebec. Two French sessions were held with individuals living in Quebec. More details can be found in the Methodology section of the report.

## Research Results

### Perceptions of the Government of Canada's Management of the Pandemic

Each focus group opened with a short discussion on what, if anything, participants saw as something that the Government of Canada had been getting right over the last year in managing the COVID-19 pandemic and similarly, what, if anything, they had been getting wrong.

A consistent thing that the Government was seen as getting right was providing various forms of financial support to Canadians, especially through the Canadian Emergency Response Benefit (CERB). Participants explained that they recognized and appreciated the Government's swift and decisive action to provide support to Canadians. A few also highlighted the support that was provided to businesses.

Many participants also indicated that the communications coming from the Government of Canada were timely, informative and useful.

One of the more common concerns that participants raised with the Government's performance during the pandemic pertained to its management of international travel and borders. Many felt that the Government should have "closed the borders" sooner than it did and many also felt that any sort of travel in and out of the country should have been more limited.

Another concern participants had was in how the financial benefits were accessed. In this regard, participants were most concerned that there were Canadians and businesses alike who "took advantage" of benefits when in fact they did not need them. This left some believing that there was some abuse of the benefits. It also left some believing that the federal government

mismanaged the programs and that there could have been better screening processes in place to make sure that only those who needed the support received it.

A few did tend to confuse provincial/territorial and federal roles in managing the pandemic, especially when suggesting that lockdowns should have happened earlier than they did.

### Financial Impact of the COVID-19 Pandemic

The impact of the pandemic on the lives of participants cannot be overstated. The impacts are widespread, varied and in some cases quite severe. Participants explained the emotional toll the pandemic was having, the challenges they face because they cannot see friends and family, and how their financial situation has suffered. We heard how some lost their jobs, loved ones, their ability to travel and their social lives. Some have been able to adjust and have discovered some positive aspects out of their new reality, such as enjoying working from home, cooking (or some other hobby) and saving their money. Only a few are feeling that they have in some way benefited through the pandemic, mostly because they are busier at work or their business has been more successful. Otherwise, participants are either coping or struggling, with some still contending with challenging situations including unemployment, unstable work hours, isolation, an inability to work because of an underlying medical condition which could prove very serious if they contract COVID-19, personal bankruptcy, stress in general, home schooling (a struggle for parents), online learning (a struggle for students) and working from home, all of which is compounded by the uncertainty surrounding how the pandemic will unfold.

Given a research approach that also included specific types of vulnerable Canadians, a variety of specific challenges and concerns were raised. These included:

- The emotional and sometimes financial toll on those in **caregiver** roles.
- The mix of challenges faced by **newcomers**, and especially **international students**, was overwhelming for some. They are disconnected from their families, who may or may not be able to financially support them. They tend to work part-time in industries hit hard by the pandemic, such as restaurants, retail, coffee shops, etc. Some were also in households where they or their spouse did front-line healthcare or personal support work, which was often part-time or on a contract basis. This contributed to concerns not only about lost wages, but also to concerns about exposure to COVID-19 and the impact on their family's ability to attend work and school.

Furthermore, students cannot work more than 20 hours a week. They are forced to attend their post-secondary classes through online classrooms which many felt was very

challenging. Some are trying to immigrate to Canada but the pandemic has led to long and unexpected delays in their case processing. Some were also parents of young children.

- **Individuals living in rural and remote areas** witnessed first-hand certain impacts of the pandemic on mental health. Through either the work they do or what they are seeing around them in the community, participants explained the rise in substance abuse, suicide and use of social support services.

A more focused discussion on personal finances revealed that many participants have been negatively affected by the pandemic. More often than not, the impact was job related – participants themselves either lost their job or their hours were reduced or their partner/spouse’s employment was impacted in a similar way. The bulk of the employment troubles surfaced soon after the pandemic began or during the summer months of 2020. The net result has not been entirely negative for all participants. For instance, since being laid off, some have been able to find new employment, a few have retrained and found work in a different field, a few have been able to bide their time because their spouse has remained gainfully employed and a few others have been able to adjust their spending and are getting by with reduced hours or a reduced household income. On the other hand, some remain in dire financial straits and have not been able to find new work – this would include students who would typically depend on part-time work in retail, restaurants, etc., adults who were employed fulltime in hard hit industries such as restaurants and tourism, and a few who, for health reasons, are not able to work outside the house.

Examples of other forms of financial duress raised by participants included:

- Increases in the cost of living (e.g. groceries) while their household income remained stable or decreased;
- Insufficient rental support for individuals and business owners;
- High personal tax rates, which was especially noted in Quebec;
- Housing affordability, including rents – this was particularly acute in British Columbia;
- Additional costs associated with supporting friends or family who are too vulnerable to leave their homes; and
- Foreign students who cannot work more than 20 hours a week and who are also ineligible for any federal support programs.

It should also be noted that many participants were working and a few were retired. Among these participants, few had immediate personal financial concerns or challenges. These were the participants who were most likely to indicate that, all things considered, they were doing fine and that what they missed the most were leisure activities such as traveling, going to restaurants, etc.

## Assessment of Federal Support Programs

The research sought to understand awareness and perceptions of the various financial support programs offered by the Government of Canada.

Awareness of the various forms of financial support provided by the federal government was high, especially for CERB. There was also some awareness of support provided to post-secondary students (especially among younger participants), support to unemployed Canadians through a modified EI program and, especially among older participants, awareness of support for seniors and support for individuals with a disability. Most of those who did incur some sort of financial duress because of the pandemic emphasized that they would not have been able to make ends meet had it not been for government support programs, especially CERB. Those who lost their job but have since found a new one explained how this support was helpful if not necessary in the interim. Those who remained unemployed explained how they continue to rely on some form of support to get by.

Those who never did make any use of these programs were also quite supportive of them, many explaining how they knew someone who had used one of these programs.

Generally, participants believed that these supports made a significant difference in the lives of Canadians and that the immediate, decisive and sustained nature of this support was not only noticed but was one of the more notable ways in which the Government of Canada set itself apart from governments in other parts of the world when it came to supporting its citizens during the pandemic.

As noted earlier, some participants were concerned with the way the support programs had been rolled out and generally managed. Their concerns were primarily centered on the impression they had that some Canadians (and some Canadian businesses) had accessed the support unnecessarily. Some of the examples of support abuse or misuse that participants gave included individuals who were gainfully employed who accessed CERB and of businesses that were accessing federal programs while apparently making profits and/or giving their senior leaders raises and bonuses.

Those who had concerns with the screening process to access the financial supports felt that it was too easy to apply for and access the funding and that insufficient effort was invested to make sure that those who received the funding genuinely needed it. Despite these concerns, participants did agree that when the pandemic started, swift action was needed and that Canadians who really needed the support could ill afford to wait very long for it to arrive. The benefit of having the government quickly deliver that support seemed to outweigh any concerns participants had with misuse. Furthermore, none of the participants seemed to believe that

anyone genuinely needing the support was denied that support because there was misuse by others. That being said, participants were not entirely clear on what would happen to those who misused the support programs.

Other concerns that participants had with the programs included the following:

- A few felt that there were Canadians who were mistakenly encouraged to access the benefits and that they will have to pay the funds back, which may not be easy for them to do. Some felt there should have been better explanations provided to Canadians about who should and who should not be accessing the financial support programs.
- A few also explained that they are aware of situations where the funding discouraged people from going to work or it discouraged some people from looking for work, sensing that the benefits “of getting paid to stay at home” outweighed going to work.
- A few felt that some low-income people they knew were suddenly receiving “a lot of money” each month and that they did not know what to do with it. They believe that this contributed to some substance abuse, especially given the fact that these individuals could not leave their house.

Turning to the future, participants believed that the support programs should continue until the pandemic is over. There was support for the idea of phasing out the programs over time rather than suddenly stopping them but that ultimately what was important was that support continue to flow to individuals who cannot work as a direct consequence of the pandemic.

There was also awareness of the federal support provided to businesses, namely the wage subsidy, although awareness of these programs was not as high as it was for programs like CERB. As well, those aware of these programs were not aware of all their details. Nonetheless, those aware of these federal support programs agreed that these programs were warranted and made a difference. A few spoke of friends and family members who operate small businesses and who were able to keep employees on payroll and remain afloat in part because of the federal supports.

Among business owners, awareness of the programs was high although only a few had accessed one or more of the support programs. The programs were not used by some because they did not need the support. Some businesses however did lay off workers and were experiencing lower revenues because of the pandemic but had still not accessed any federal support. A few of these businesses explained that the application process for the Canadian Emergency Business Account (CEBA) and for the wage subsidy seemed complicated and furthermore, they were not certain they would even qualify. A few did not want to take on a loan. A few others who wanted to access one of the programs but could not, criticized the eligibility criteria, explaining that they could not



access these supports either because they did not have any employees or because they had not been in business long enough.

- A few business owners acknowledged that CERB indirectly helped their business because it provided funds to consumers who could then make purchases through their businesses.

## Views on the Canadian Economy and Expectations Regarding the Recovery

Views on the current state of the economy were fairly diverse but overall, most participants would consider it weak, performing poorly and fragile. These perceptions tended to be closely tied to how participants saw their local economy performing and how their own household was faring. For instance, in parts of the country where there had been few if any “lockdowns” that required places like restaurants and retailers to temporarily shutdown, participants were more apt to feel that the economy was doing “ok.” Conversely, in provinces where lockdowns were either ongoing or where there had been recurring lockdowns, participants were more apt to feel that the economy was fragile and not doing particularly well. Not surprisingly, a participant’s own employment situation and prospects also influenced how they viewed the economy in general. Those who were working did feel fairly secure in their employment, whereas many of those who were not working seemed to believe that their employment prospects were not going to improve insofar as the pandemic persisted.

Looking to the future, participants were more likely to be optimistic than pessimistic. This optimism was largely tied to their regions coming out of lockdowns and to the roll-out of the vaccine. Participants generally felt that as parts of the country returned to some semblance of pre-pandemic normal whereby citizens would be able to go back to work, go shopping, go to restaurants, travel, etc., that the economy would follow suit. Ultimately for many participants, an economic recovery was largely dependent on Canadians returning to health and staying healthy.

When specifically prompted for what they considered indications of an economic recovery, many participants pointed to “Canadians getting back to work”, i.e. the unemployment rate. Many also considered the success of small businesses in their area a barometer for the state of the economy. For instance, many participants would feel the economy was recovering when local businesses are open, local restaurants are full, parking lots in their community shopping areas are bustling and roads are busier. Very few participants used technical economic jargon such as increases in GDP and nobody referred to the employment rate or total hours worked.

### ***Perceived Role of the Federal Government***

In terms of the role of the Government of Canada, participants generally agree that they do in fact have a role to play. They were much less specific however in terms of the exact measures or

actions they would see the federal government taking to spur on the economy. For the most part, many participants would want the federal government to effectively manage the pandemic in such a way that will allow Canadians to get back to work and spend money. Controlling the pandemic was seen as an unavoidable precursor to any economic recovery and that is where the federal government could play a significant role. In this context, it was suggested in almost every focus group that Canada should develop its own vaccine manufacturing capacity and that this is also an area in which the federal government could potentially invest. This would not only address current supply issues but would also ensure vaccine autonomy and self-sufficiency in the future.

Otherwise, participants suggested that financial support programs for individual Canadians still unemployed or hard-hit by the pandemic should continue, and that small businesses continue to be supported if not further supported compared to now. Investment in training and skills development was also suggested, though participants were not very prescriptive in terms of how this should happen. A few suggested that companies could be subsidized to train new or current employees. But in the end, participants were eager to have programs support individuals displaced by the pandemic, which could include investing in skills in the “green” economy, especially for individuals who are working in the oil industry, and helping individuals who had been working in industries hit inordinately hard by the pandemic such as travel, tourism, restaurants, aerospace, etc.

- There were some mentions of investing in infrastructure but few were specific in this regards. Some did suggest investing in hospitals, long-term care facilities and in healthcare in general. For these participants, the pandemic revealed some important gaps in these areas and they believe that additional investment was warranted.
- Businesses felt they needed support for skills development and training since they will not be able to attract employees that they laid off because of the pandemic. By hiring entirely new employees, they will need to spend time and money training these individuals and the federal government could help them address these additional costs.

There were no immediate or spontaneous concerns that the unique nature of the upcoming economic recovery might leave some Canadians behind. Only after prompting from the moderator did some feel that this might be the case. A few participants felt that the pandemic created a greater divide between the “haves” and “have nots” and that any economic recovery would not only further highlight that gap, but also widen it. Some also felt that the pandemic did hit specific industries harder than others, such as travel, tourism, retail, restaurants, etc., and that these would not be able to recover as quickly, if at all, compared to other sectors. Generally though, many participants simply assumed that any economic recovery will always leave some people behind and that this one would be no different in that respect.

Some felt that small businesses in general would struggle more to emerge from the current economic slump compared to medium and large companies. Participants were quick to highlight that larger companies, especially larger retailers and online companies, were better equipped financially to go through the pandemic. Some also explained that larger companies have multiple locations across the country, if not the world, and that this makes it easier for them to absorb shocks in specific regions. Finally, there is a sense that some of the larger companies were able to remain open and in fact thrive during the pandemic whereas many smaller businesses were forced to reduce their hours or shut down completely because of lockdown requirements. This perceived inequity in the business world compelled many to encourage the federal government to further support small businesses now and as the economy recovers.

It should be noted that participant empathy for the plight of small businesses in their community was not limited to their economic contribution. The research revealed an emotional or sentimental element to small businesses - they are considered an important part of the fabric of any thriving community.

### ***Stimulus Spending***

There was moderate awareness and understanding of the term “stimulus spending” across participants. However, those who had heard the expression before were not necessarily comfortable explaining it in their own words. Many could roughly make out what is involved when a government does “stimulus spending” in the context of an economic recovery – they basically explained it as: government is spending money to get the economy going. For the most part, participants saw the objective of stimulus spending as putting Canadians to work, increasing their disposable income which in turn allows them to spend this money on food, consumer goods, etc., and injects money into the economy. For the most part, when participants imagined stimulus spending, they saw it as the government spending money – they did not consider that stimulus spending could involve other measures such as tax cuts and financial supports. Once the moderator explained stimulus spending, mostly by referring to activities such as investing in infrastructure, tax cuts to individuals and businesses and financial supports, participants seemed to grasp the idea quite well. Even given these examples, participants did not seem entirely comfortable or confident in terms of recommending or preferring one form of stimulus spending over another. Some high level reactions to some of the measures suggested include the following:

- Some liked the idea of financial supports and tax cuts for individuals, sensing that the additional disposable income would go a long way for them. They also believe that support for individuals struggling through the pandemic was still warranted.

- As noted earlier, some felt small businesses need all the support they can get and that tax cuts and supports for them would benefit the economy.

Participants were hard-pressed to suggest how the federal government could invest in such a way that the Canadian economy emerge from the pandemic better than it was before. Participants were not entirely focused on innovative investment or how Canada could emerge more competitive than before, although that notion does resonate. They are more concerned with staying healthy and getting through what continues to be seen as an ongoing crisis with no clear end in sight. Of the few suggestions that did emerge from this conversation, participants tended to broadly recommend that the government invest in research and development, that the Canadian economy move away from primary industries and invest more in manufacturing and value-add industries and that Canada remain alert to and invest in emerging technologies. Participants also suggested investing in education in general, but also in skills development more specifically.

### ***Guardrails***

Participants were also fairly uncertain when asked at which point it would make sense for the federal government to pull back on stimulus spending. As noted earlier, some considered the economic recovery inextricably linked to the pandemic and as such, they felt that once the pandemic was under control, then the government could ease back on stimulus spending since consumer spending should be back to normal. Some also felt that stimulus spending could be reduced once everyone is back to work, when businesses will be allowed to open and operate normally and when unemployment in general is down to where it was pre-pandemic.

Participants were not aware of the federal government referring to “guardrails” to help guide its decision on when it will pull back on stimulus spending. Contrary to “stimulus spending” for which some participants were able to imagine what it could involve, few could formulate an explanation for “guardrails” in an economic context and the moderator was required to provide an explanation and examples of some of the metrics that the federal government was watching (e.g. the employment rate, the unemployment rate, and total hours worked). Armed with this information, participants were mostly in agreement that the federal government was watching the right kinds of indicators to help guide its decision on stimulus spending, especially since jobs market indicators, in particular unemployment, were often mentioned by participants throughout the discussion as ways for them to gauge the state of the economy.

That said, some did stress that conventional economic indicators, including those currently considered by the federal government as guardrails, do not take into consideration the quality of employment nor the mental health of the workforce. For example, someone might be working

more hours, but this may contribute to stress or exhaustion. As well, labour market issues like underemployment (i.e. someone working in their field but in a position lower than that for which they were trained) or inadequate employment (i.e. someone not at all working in the field for which they were trained, such as an engineer working as a grocery store clerk) are not covered by conventional indicators. To many, the pandemic has revealed and contributed to mental health duress and participants often emphasized the importance of further supporting Canadians in this respect moving forward, which includes factoring quality of life into indicators of economic success. Terms such as a “happiness index” surfaced in a few sessions in reference to this concern.

### Views on Deficits and the Federal Budget

Nearly all participants recognized that the government is in a deficit situation. Most seemed under the impression that the federal government had always been operating with a deficit, most were generally unaware of the size of the deficit and very few were concerned with it. That said, many were aware that the deficit had been increasing over the past year, mostly because of the money that the federal government has been putting towards financial support programs for individuals and businesses.

Participants in this recent wave of research, consistent with previous waves, generally dislike deficits. As noted above, they may not be aware of the size of the deficit or the size of Canada’s national debt, but, in principle, they are mostly in unison in believing that, as a general rule, the government should avoid growing the national debt. Participants in this most recent wave of research do however appreciate the unique situation the country is facing. Irrespective of their awareness of and attitudes toward deficits, there was widespread agreement that the current deficit is required in this exceptional time, and as much as some might wince at overspending and growing our country’s debt, now is not the time to focus on balance. There is a general consensus that support programs for individuals and for businesses need to continue until the virus is contained, which many do not expect to see happen this year. Once the virus is under control, then the discussion can shift to winding support programs down and balancing the budget.

- When reminded about how affordable it is for the federal government to borrow these days, very few participants felt that this should be a driving consideration – to them “debt is debt” and that again, in principle, deficits should be avoided if possible.

Participants acknowledged that while now is not the time to focus on the deficit, the government needs to keep tabs on it and have some framework of a plan to returning to a balanced budget. When pressed for a rough timeline, many seemed to feel that the federal government should aim to balance the budget in about 5 years’ time, with a few suggesting within the next 5 to 10 years. There is some sensitivity to pulling back on spending too quickly, with some fearing that such a strategy would likely require tax increases and/or cuts in important programs. The uncertainty

surrounding the duration and the direction that the pandemic could take also left some skeptical about pushing too hard for a balanced budget any time soon.

In terms of the upcoming federal budget, participants were fairly general in their priorities and what they would want to see come out of this budget. Most of the suggestions harkened back to the issues that had been raised throughout the discussion. Some of the more common “priorities” for participants included the following:

- Investing in **healthcare** in general with a particular focus on addressing the ongoing pandemic. Participants emphasized the importance of making sure that Canadians were healthy and remained healthy, which for some meant access to the vaccine. This underscored the importance of domestic production of a vaccine, for current and future pandemics. In addition to access to a vaccine, some participants stressed the importance of investing in healthcare in general so that the country is better prepared for future pandemics.

Other areas of healthcare which surfaced throughout the sessions included a need to invest in long-term care facilities, increasing the availability of healthcare workers in parts of the country where there are not enough (e.g. Atlantic Canada), increasing support for healthcare workers who were generally seen as overworked, and investing in mental health support.

- As much as many prioritized the health of Canadians, participants would also like the federal government to continue to **support Canadians hit hardest by the pandemic** and have a plan for getting Canadians back to work. From this perspective, participants suggested that parts of the upcoming budget focus on helping small businesses weather the economic downturn and the struggles they face going in and out of lockdowns. They would also like to see further investment in education and training to better equip Canadians who lost their jobs through the pandemic, especially those who work in industries that will likely struggle for some time even after the pandemic subsides (e.g. tourism, travel, restaurants, etc.).

Similarly, participants felt that as long as the pandemic continues to hamstring the economy, the federal government should continue to provide financial supports for Canadians who cannot go back to work or who have been required to reduce their work hours. This can be done through continued direct support or through tax breaks. There was even mention of a universal basic income as a possible solution.

- Some of the women in the sessions explained that they have not been able to participate in the workforce as much as they would like because of a shortage of childcare facilities in

their area or because the ones that are available are too expensive. This prompted some to urge the federal government to take a closer look at investing in **daycare spaces**.

- As much as most would agree that there is no immediate need to balance the budget, many would like the government to recognize that the deficit is a concern for some of them and to explain that there is some sort of **plan to eventually return to a balanced budget**.

Other less common priorities included focusing on housing affordability, substance use and abuse, and the environment.

## Conclusions

As disruptive as the COVID-19 pandemic has been for nearly one full year, it remains central to the lives of Canadians and it plays a significant role in how they view the federal government and the role they should be playing in the short and medium term. Looking back over the past year, feedback shows that the Government of Canada played important roles in the lives of Canadians, especially in terms of keeping them informed and providing some degree of stability, especially on the financial front. Despite the introduction of vaccines, many are still uncertain about how the pandemic will unfold, including how long it may last, which compels many to believe that the federal government still has a pivotal role to play, especially in terms of continuing to financially support those hit hardest by the pandemic and to secure a healthy path forward for Canadians through access to vaccines and broader measures to control the spread of the virus.

Any discussion about an economic recovery invariably involves and depends on a return to health and a return to some semblance of pre-pandemic normalcy. Above anything else, participants feel that if the federal government helps lay the path to a return “to normal”, it will have gone a long way to getting the economy back on track.

Support for and the survival of small businesses are seen by many as important elements to any economic recovery plan. Participants believe small businesses have been hit especially hard by the pandemic and, combined with a belief that they are central to the Canadian economy and an integral part of the fabric of their communities, that the path forward must involve support for this business segment. Many participants would feel the economy was recovering when local businesses are open, local restaurants are full, parking lots in their community shopping areas are bustling and roads are busier.

This perception in many ways aligns with the guardrails that the federal government is using to help guide its decision on when to pullback on stimulus spending. While certainly not using the same language, gauging the success of the economic recovery and the extent to which stimulus

spending from the federal government is warranted on whether Canadians are back at work in many ways resembles the labour market indicators that are currently being used by the federal government. Participants do however believe that a successful recovery should also include some element of quality of life and quality of work, which they believe is not accurately captured in conventional economic indicators.

While participants were not in favour of deficits and growing the Canadian debt, they do however appreciate the unique situation the country is facing and that the current deficit is required in this exceptional time. Once the virus is under control, then the discussion can shift to winding support programs down and balancing the budget. In terms of the upcoming federal budget, participants were fairly general in their priorities and what they would want to see come out of this budget. Most of the suggestions harkened back to the issues that had been raised throughout the discussion, with a focus on themes such as healthcare and supporting Canadians hit hardest by the pandemic.



# Methodology

The research methodology consisted of 10 online focus groups. Quorus was responsible for coordinating all aspects of the research project including designing and translating the recruitment screener and the moderation guide, coordinating all aspects of participant recruitment, coordinating the online focus group platform and related logistics, moderating all sessions, and delivering required reports at the end of data collection.

The target population for this research consisted two key target audiences, notably:

- **Member of the General Population:** Canadians 18 years of age or older, ensuring a good mix of participants reflective of Canada’s diversity, based on age, education, socio-economic status, urban and rural populations, gender, and ethnicity.
- **Vulnerable Canadians:** Canadians 18 years of age or older who fall into one of the following categories:
  - **Business owners** - a mix of micro-sized (1-4) and small businesses (5-99).
  - **Non-standard workers** (Gig/Contract/Freelance/On-Demand Workers): defined as individuals who work for remuneration characterized by uncertainty, usually not employed on a long-term basis by a single-firm or individuals (task requesters), workers complete a specific task or agree to work for a specific period of time for which they are paid a negotiated sum and limited social benefits and statutory entitlements.
  - **Young people:** 18-34 years of age, with a focus on students and recent graduates.
  - **Newcomers/visible minorities/Indigenous:** A newcomer was defined as someone who has been living in Canada for less than 5 years. In the context of this research, Indigenous and ethnic communities’ participants were defined as a participant who self-identifies as such at the following question:

*Do you identify as any of the following?*

*An Indigenous person (First Nations, Inuit or Métis)*

*A member of an ethnocultural or a visible minority group other than an Indigenous person*
  - **Parents and caregivers**
  - **People with disabilities and seniors:** Someone with a disability was defined as someone who answers “yes” to the following question (as used in other Government of Canada public opinion research):

*Do you identify as a person with a disability? A person with a disability is a person who has a long-term or recurring impairment such as vision, hearing, mobility, flexibility, dexterity, pain, learning, developmental, memory or mental health-related impairments which limits their*

*daily activities inside or outside the home such as at school, work, or in the community in general.*

- **Women out of the workforce:** defined as a female who could work but cannot find work, has stopped looking for work for one reason or another or whose employment was affected at some point since the beginning of the pandemic.

Given the project timeframe and budget, it was difficult to dedicate entire focus groups to each of these audiences and also ensure national coverage. Given the overlap across some of these segments (for instance, young people working in the gig economy; visible minority women out of the workforce; etc.), it was possible to hear the voices from these various segments by combining some segments within the same groups. The research project was also designed in such a way that participation of many of these segments could be arranged through the general population focus groups.

In addition to including vulnerable Canadians in the participant mix for general population groups, the following configuration was used to further bolster the representation of vulnerable Canadians in this research:

Segment	Regional Coverage	Language
VC1 – Business owners	Ontario	English
VC2 – Newcomers	Alberta / Saskatchewan / Manitoba / Nunavut	English
VC3 – Young people	Quebec	French
VC4 – People with disabilities and caregivers	Atlantic Canada	English
VC5 – Women out of the workforce	British Columbia / Yukon / Northwest Territories	English

The following explains how certain vulnerable Canadian segments were represented in the research – where applicable, specific quotas (or minimums) were proposed to ensure the segment is sufficiently represented across the research (the recruitment screener is provided in the appendix for further reference):

Segment	Proposed Representation in the Research
<b>Visible minorities</b>	included in the mix across all 10 focus groups ( <b>Quota:</b> at least 12 across all these groups)
<b>Indigenous</b>	included in the mix across all focus groups except the session dedicated to newcomers ( <b>Quota:</b> at least 6 across all these groups)
<b>Young people</b>	In addition to having a dedicated group for this segment, young Canadians 18 to 34 will be included in the mix of participants in <u>each</u> of the general population groups
<b>Seniors</b>	included in the mix across all 5 general population focus groups and some representation in the focus groups with vulnerable Canadians except the session dedicated to young people
<b>Parents</b>	included in the mix across all 5 general population focus groups and some representation in the 5 focus groups with vulnerable Canadians
<b>Non-standard workers</b>	Included in the mix for VC2, VC3 and VC5 and in the 5 general population focus groups ( <b>Quota:</b> at least 6 across all these groups)

Participants invited to participate in the focus groups were recruited by telephone from the general public as well as from an opt-in database.

In the design of the recruitment screener, specific questions were inserted to clearly identify whether participants qualify for the research program and to ensure a good representation of age, education, socio-economic status, urban and rural populations, gender, and ethnicity, as needed, within each group.

In addition to the general participant profiling criteria noted above, additional screening was done to ensure quality respondents, such as:

- No participant (nor anyone in their immediate family or household) may work in an occupation that has anything to do with the research topic area, in related government departments/agencies, nor in advertising, marketing research, public relations or the media (radio, television, newspaper, film/video production, etc.), nor may respondents themselves ever have worked in such occupations.
- In addition, consideration should be given to excluding a participant who has worked in any such occupation in the past 5 years, as appropriate to the specific research objectives.
- No participants acquainted with each other may be knowingly recruited for the same study, unless they are in different sessions that are scheduled separately.
- No participants may be recruited who have attended a qualitative research session within the past six months.
- No participant may be recruited who has attended five or more qualitative research sessions in the past five years.
- No participant should be recruited who has attended, in the past two years, a qualitative research session on the same general topic as defined by the Researcher/Moderator.
- All respondents must have been living in the specified market area for at least the past two years.

Data collection consisted of online focus groups, each lasting one and a half hours. All online focus groups conducted by Rick Nadeau, one of Quorus' bilingual senior researchers on the Government of Canada Standing Offer. For each focus group, Quorus attempted to recruit 8 participants to achieve 6 to 8 participants per focus group.

All focus groups were held in the evenings on weekdays using the Zoom web conferencing platform, allowing the client team to observe the sessions in real-time. The research team used the Zoom platform to host and record sessions (through microphones and webcams connected to the moderator and participants electronic devices, i.e. laptops and tablets) enabling client remote viewing. Recruited participants were offered an honorarium of \$100 for their participation.

The recruitment of focus group participants followed the screening, recruiting and privacy considerations as set out in the *Standards for the Conduct of Government of Canada Public Opinion Research—Qualitative Research*. Furthermore, recruitment respected the following requirements:

- All recruitment was conducted in the participant’s official language of choice, English and French, as appropriate.
- Upon request, participants were informed on how they can access the research findings.
- Upon request, participants were provided Quorus’ privacy policy.
- Recruitment confirmed each participant had the ability to speak, understand, read and write in the language in which the session was to be conducted.
- Participants were informed of their rights under the *Privacy* and *Access to Information Acts* and ensured that those rights were protected throughout the research process. This included: informing participants of the purpose of the research, identifying both the sponsoring department or agency and research supplier, informing participants that the study will be made available to the public in 6 months after field completion through Library and Archives Canada, and informing participants that their participation in the study is voluntary and the information provided will be administered according to the requirements of the *Privacy Act*.

At the recruitment stage and at the beginning of each focus group, participants were informed that the research was for the Government of Canada. Participants were informed of the recording of their session in addition to the presence of Government of Canada observers/ listeners. Quorus ensured that prior consent was obtained at the recruitment stage.

A total of 10 online focus groups were conducted with 70 Canadians, as per the table below:

Location	Segment	Language	Participants	Date
<b>Target Population A: General Population</b>				
1. General population, 18+	British Columbia / Yukon / NWT	English	7	February 8
2. General population, 18+	Alberta / Saskatchewan / Manitoba / Nunavut	English	7	February 3
3. General population, 18+	Ontario	English	7	February 2
4. General population, 18+	Quebec	French	6	February 3
5. General population, 18+	Nova Scotia / New Brunswick / PEI / Newfoundland	English	6	February 2
<b>Target Population B: Vulnerable Canadians</b>				
6. VC1 – Business owners	Ontario	English	8	February 9
7. VC2 – Newcomers	Alberta / Saskatchewan / Manitoba / Nunavut	English	8	February 9
8. VC3 – Young people	Quebec	French	8	February 4
9. VC4 – People with disabilities and caregivers	Atlantic Canada	English	7	February 4
10. VC5 – Women out of the workforce	British Columbia / Yukon / NWT	English	6	February 8
<b>TOTAL</b>	-	-	<b>70</b>	

# Appendices

## Recruitment Screener

### Specifications

- Recruit 8 participants per group, for 6 to 8 to show.
- Participants to be paid \$100.

Segments of Interest	Quotas Across 10 Focus Groups
<b>Visible minorities</b>	included in the mix across all 10 focus groups ( <b>Quota</b> : at least 12 across all these groups)
<b>Indigenous</b>	included in the mix across all focus groups except the session dedicated to newcomers ( <b>Quota</b> : at least 6 across all these groups)
<b>Young people</b>	In addition to having a dedicated group for this segment, young Canadians 18 to 34 will be included in the mix of participants <u>in each</u> of the general population groups
<b>Seniors</b>	included in the mix across all 5 general population focus groups and some representation in the focus groups with vulnerable Canadians except the session dedicated to young people
<b>Parents</b>	included in the mix across all 5 general population focus groups and some representation in the 5 focus groups with vulnerable Canadians
<b>Non-standard workers</b>	Included in the mix for VC2, VC3 and VC5 and in the 5 general population focus groups ( <b>Quota</b> : at least 6 across all these groups)

#### General Population Groups:

- 5 online focus groups with Canadians 18+ (which includes vulnerable Canadians) in the following five locations:
  - British Columbia/Yukon/Northwest Territories (English);
  - Alberta/Saskatchewan/Manitoba/Nunavut (English);
  - Ontario (English);
  - Quebec (French), and,
  - Nova Scotia/Newfoundland/Prince Edward Island/New Brunswick (English).
- Mix of participants reflective of Canada's diversity, based on age, education, socio-economic status, urban and rural populations, gender, and ethnicity

#### Vulnerable Canadians:

- 5 online focus groups with Canadians in the following five locations and categories:

Segment	Regional Coverage	Language
<b>VC1 – Business owners</b>	Ontario	English
<b>VC2 – Newcomers</b>	Alberta / Saskatchewan / Manitoba / Nunavut	English
<b>VC3 – Young people</b>	Quebec	French
<b>VC4 – People with disabilities and caregivers</b>	Atlantic Canada	English
<b>VC5 – Women out of the workforce</b>	British Columbia / Yukon / Northwest Territories	English

## SEGMENT DEFINITIONS:

- **Business owners** - a mix of micro-sized (1-4) and small businesses (5-99).
- **Non-standard workers** (Gig/Contract/Freelance/On-Demand Workers): defined as individuals who work for remuneration characterized by uncertainty, usually not employed on a long-term basis by a single-firm or individuals (task requesters), workers complete a specific task or agree to work for a specific period of time for which they are paid a negotiated sum and limited social benefits and statutory entitlements
- **Young people:** 18-34 years of age, with a focus on students and recent graduates
- **Newcomers/visible minorities/Indigenous:** A newcomer is defined as someone who has been living in Canada for less than 5 years. In the context of this research, Indigenous and ethnic communities' participants are defined as a participant who self-identifies as such at the following question:

*Do you identify as any of the following?*

*An Indigenous person (First Nations, Inuit or Métis)*

*A member of an ethnocultural or a visible minority group other than an Indigenous person*

- **People with disabilities and seniors:** Someone with a disability is defined as someone who answers “yes” to the following question (as used in other Government of Canada public opinion research):

*Do you identify as a person with a disability? A person with a disability is a person who has a long-term or recurring impairment such as vision, hearing, mobility, flexibility, dexterity, pain, learning, developmental, memory or mental health-related impairments which limits their daily activities inside or outside the home such as at school, work, or in the community in general.*

- **Women out of the workforce:** defined as a female who could work but cannot find work or has stopped looking for work for one reason or another.

### ALL TIMES ARE LOCAL TIMES UNLESS OTHERWISE INDICATED

### ALL SESSIONS ARE ENGLISH UNLESS OTHERWISE INDICATED

<b>Group 1</b> <b>NS/NFLD/PEI/NB</b> February 2 5:00 pm AST General Population	<b>Group 2</b> <b>Ontario</b> February 2 6:00 pm EST General Population	<b>Group 3</b> <b>QC (FR)</b> February 3 5:00 pm EST General Population	<b>Group 4</b> <b>AB/SK/MB/NT</b> February 3 6:00 pm CST General Population	<b>Group 5</b> <b>Atlantic Cda</b> February 4 5:00 pm AST VC4 – People w/disability & caregivers
<b>Group 6</b> <b>Quebec (FR)</b> February 4 6:00 pm EST VC3 – Young People	<b>Group 7</b> <b>BC/YK/NWT</b> February 8 5:00 pm PST General Population	<b>Group 8</b> <b>BC/YK/NWT</b> February 8 7:00 pm PST VC5 – Women out of the workforce	<b>Group 9</b> <b>Ontario</b> February 9 6:00 pm EST VC1 – Business owners	<b>Group 10</b> <b>AB/SK/MB/NT</b> February 9 7:00 pm CST VC2 - Newcomers



## Questionnaire

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### A. Introduction

Hello/Bonjour, my name is [NAME] and I am with Quorus Consulting Group, a Canadian market research company. We're planning a series of online discussion groups on behalf of the Government of Canada with people in your area. Would you prefer to continue in English or French? / Préférez-vous continuer en anglais ou en français?

**[INTERVIEWER NOTE: FOR ENGLISH GROUPS, IF PARTICIPANT WOULD PREFER TO CONTINUE IN FRENCH, PLEASE RESPOND WITH, "Malheureusement, nous recherchons des gens qui parlent anglais pour participer à ces groupes de discussion. Nous vous remercions de votre intérêt." FOR FRENCH GROUPS, IF PARTICIPANT WOULD PREFER TO CONTINUE IN ENGLISH, PLEASE RESPOND WITH, "Unfortunately, we are looking for people who speak French to participate in this discussion group. We thank you for your interest."]**

**[INTERVIEWER NOTE 2: IF SOMEONE IS ASKING TO PARTICIPATE IN FRENCH/ENGLISH BUT NO GROUP IN THIS LANGUAGE IS AVAILABLE IN THIS AREA, TALK TO YOUR SUPERVISOR.]**

As I was saying – we are planning a series of online discussion groups on behalf of the Government of Canada with people in your area. The groups will last up to 90 minutes and people who take part will receive a cash gift to thank them for their time.

Participation is completely voluntary. We are interested in your opinions. No attempt will be made to sell you anything or change your point of view. The format is a group discussion held using an online web conferencing platform similar to Zoom or Skype, led by a research professional with about six to eight other participants invited the same way you are being invited. The use of a computer or a tablet (not a smartphone) in a quiet room is necessary for participation, as the moderator will be gauging reactions to concepts and materials. All opinions will remain anonymous and will be used for research purposes only in accordance with laws designed to protect your privacy.

**[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.]**

Before we invite you to attend, we need to ask you a few questions to ensure that we get a good mix of people in each of the groups. This will take 5 minutes. May I continue?

Yes	1	
No	2	<b>THANK/DISCONTINUE</b>

## B. Qualification

1. Do you, or any member of your household or immediate family, work in any of the following fields?  
**READ LIST**

Marketing research, public relations firm, or advertising agency,  
The media (radio, television, newspapers, magazines, etc.),  
A federal or provincial government department or agency  
A political party

Yes	1	<b>THANK/DISCONTINUE</b>
No	2	

2. We have been asked to speak to participants from all different ages. May I have your age please? \_\_\_\_\_. **RECORD – OBTAIN A RANGE ACROSS EACH GROUP AS APPLIES**

Under 18	1	<b>THANK/DISCONTINUE</b>
18 to 24 years	2	<b>IF IN QUEBEC PRIORITIZE FOR VC3 + OBTAIN A MIX</b>
25 to 34 years	3	
35 to 44 years	4	
45 to 54 years	5	
55 to 64 years	6	
65 to 74 years	7	
75 years or older	8	<b>THANK/DISCONTINUE</b>

3. Record gender by observation. **50/50 SPLIT EXCEPT VC5**

Female 1  
Male 2

4. Are you a business owner?

Yes	1	<b>TAG AS A “BUSINESS OWNER”; IF IN ONTARIO, PRIORITIZE FOR GROUP VC1</b>
No	2	<b>SKIP TO Q6</b>

5. Approximately how many full-time staff (FTE) does your company currently employ in Canada, including yourself? (**RECORD ACTUAL NUMBER – RECRUIT A MIX WITH A FOCUS ON MICRO AND SMALL BUSINESSES**)

\_\_\_\_\_ Full-time equivalent staff

- 1 to 5                    **[SMALL BUSINESS AND A MICRO BUSINESS]**
- 6 to 99                    **[SMALL BUSINESS]**
- 100 to 499                **[MEDIUM BUSINESS]**
- More Than 500            **[LARGE BUSINESS]**

**ALL BUSINESS OWNERS SKIP TO Q8**

6. Are you working?

Full Time (35 hrs. +)	1
Part Time (under 35 hrs.)	2
Homemaker	4
Student	5
Retired	6
Unemployed	7

7. **[ASK IF WORKING FULL TIME OR PART TIME]** Do you consider yourself a freelancer, an independent contractor, an online platform worker, or an on-call worker, which means the type of work you do and your compensation depend on doing short- or medium-term projects or tasks? You might be doing projects for a variety of clients or for one specific client. Typically, this type of employment does not have any assurances of long-term employment and it offers limited social benefits, if any.

Yes	1	<b>TAG AS A “NON-STANDARD WORKER”</b>
No	2	

**INCLUDE NON-STANDARD WORKERS IN THE MIX FOR VC2, VC3 AND VC5 AND IN THE 5 GENERAL POPULATION FOCUS GROUPS (QUOTA: AT LEAST 6 ACROSS ALL THESE GROUPS)**

8. Have you recently been financially affected by the COVID-19 outbreak?

I have lost my job / I have lost one of my jobs	1	} IF FEMALE IN BC/YK/NTW PRIORITIZE FOR VC5
I have had paid hours reduced	2	
Someone else in my household lost their job	3	
Someone else in my household had paid hours reduced	4	
Decline in value of my investments	5	
Less able to find a job	6	
Reduced sales/contracts	7	
Not affected	8	
Don't know/No response	9	

9. Which of the following categories best corresponds to the total annual income, before taxes, of all members of your household, for 2020? **READ**

Under \$30,000	1	} RECRUIT A MIX FOR GEN POP GROUPS
\$30,000 to \$60,000	2	
\$60,000 to \$80,000	3	
\$80,000 to \$100,000	4	
\$100,000 to \$150,000	5	
\$150,000 and over	6	
DK / REFUSE	9	

10. Do you have any children under the age of 18 currently living at home with you?

- Yes 1 **TAG AS A “PARENT”; RECRUIT A MIX ACROSS ALL GROUPS**
- No 2

11. Were you born in Canada, or in another country?

- Canada 1 **GO TO Q13**
- Another country 2

12. In what year did you come to Canada? \_\_\_\_\_

**IF 2015 TO 2020, TAG AS NEWCOMER; IF IN AB/SK/MB/NT, PRIORITIZE FOR GROUP VC2**

13. Could you please tell me what is the last level of education that you completed? **READ LIST; 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

14. Do you currently live in... **[READ LIST]**

- A city or metropolitan area with a population of at least 100,000 1
- A city with a population of 30,000 to 100,000 2
- A city or town with a population of 10,000 to 30,000 3
- A town or rural area with a population under 10,000 4

**FOR EACH GROUP, RECRUIT A MIX OF INDIVIDUALS WHO LIVE IN A CITY OR TOWN WITH A POPULATION OF AT LEAST 30,000 AND THOSE WHO LIVE IN SMALLER TOWNS/RURAL**

15. Do you identify as any of the following?

- An Indigenous person (First Nations, Inuit or Métis) 1
- A member of an ethnocultural or a visible minority group other than an Indigenous person 2
- None of the above 3

**INCLUDE INDIGENOUS PERSONS (AT LEAST 6 ACROSS ALL GROUPS EXCEPT VC2) AND MEMBERS OF ETHNIC/VISIBLE MINORITY COMMUNITIES IN THE MIX ACROSS ALL FOCUS GROUPS**

16. Do you identify as a person with a disability? A person with a disability is a person who has a long-term or recurring impairment such as vision, hearing, mobility, flexibility, dexterity, pain, learning, developmental, memory or mental health-related impairments which limits their daily activities inside or outside the home such as at school, work, or in the community in general.

Yes	1	<b>IF IN ATLANTIC CANADA, PRIORITIZE FOR VC4</b>
No	2	

17. Based on that same definition of someone with a disability, are you are caregiver for someone with a disability?

Yes	1	<b>IF IN ATLANTIC CANADA, PRIORITIZE FOR VC4</b>
No	2	

18. Have you ever attended a discussion group or interview on any topic that was arranged in advance and for which you received money for your participation?

Yes	1	<b>MAXIMUM 5 PER GROUP</b>
No	2	<b>GO TO Q22</b>

19. When did you last attend one of these discussion groups or interviews?

Within the last 6 months	1	<b>THANK &amp; TERMINATE</b>
Over 6 months ago	2	

20. Thinking about the groups or interviews that you have taken part in, what were the main topics discussed?

**RECORD: \_\_\_\_\_ THANK/TERMINATE IF RELATED TO THE ECONOMY / EMPLOYMENT / GOVERNMENT OF CANADA PROGRAMS OR INITIATIVES**

21. How discussion groups or interviews have you attended in the past 5 years?

Fewer than 5	1	
5 or more	2	<b>THANK &amp; TERMINATE</b>

22. Participants in group discussions are asked to voice their opinions and thoughts, how comfortable are you in voicing your opinions in an online group discussion with others your age? Are you...

**READ OPTIONS**

Very comfortable	1	<b>MIN 5 PER GROUP</b>
Fairly comfortable	2	
Not very comfortable	3	<b>THANK &amp; TERMINATE</b>
Very uncomfortable	4	<b>THANK &amp; TERMINATE</b>

23. Do you have access to a stable internet connection, capable of sustaining a 2 hour-long online video conference?

Yes	1	
No	2	<b>THANK &amp; TERMINATE</b>

24. Participants will be asked to provide their answers through an online web conferencing platform using a computer or a tablet (not a smartphone) in a quiet room. It is necessary for participation, as the moderator will be gauging reactions to concepts and materials. Is there any reason why you could not participate? (No access to computer or tablet, internet, etc.) If you need glasses to read or a device for hearing, please remember to wear them.

Yes	1	<b>THANK &amp; TERMINATE</b>
No	2	

**TERMINATE IF RESPONDENT OFFERS ANY REASON SUCH AS DIFFICULTIES PARTICIPATING IN AN ONLINE WEB CONFERENCE, A SIGHT OR HEARING PROBLEM, A WRITTEN OR VERBAL LANGUAGE PROBLEM, A CONCERN WITH NOT BEING ABLE TO COMMUNICATE EFFECTIVELY.**

**RECRUITER NOTE: WHEN TERMINATING AN INTERVIEW, SAY:** “Thank you very much for your cooperation. We are unable to invite you to participate because we have enough participants who have a similar profile to yours.”

### **C. INVITATION TO PARTICIPATE**

25. I would like to invite you to participate in an online focus group session where you will exchange your opinions in a moderated discussion with other Canadians from your community. The discussion will be led by a researcher from the national public opinion research firm, Quorus Consulting. The session will be recorded but your participation will be confidential. The group will be hosted using an online web conferencing platform, taking place on [DAY OF WEEK], [DATE], at [TIME]. It will last 90 minutes. People who attend will receive \$100 to thank them for their time. Would you be interested in taking part in this study?

Yes	1	
No	2	<b>THANK &amp; TERMINATE</b>

26. The discussion group will be video-recorded. These recordings are used to help with analyzing the findings and writing the report. The results from the discussions will be grouped together in the research report, which means that individuals will not be identified in anyway. Neither your name nor your specific comments will appear in the research report. Is this acceptable?

Yes	1	
No	2	<b>THANK &amp; TERMINATE</b>

27. There will be some people from the Government of Canada, and other individuals involved in this project observing the session. They will not take part in the discussion and they will not know your name. Is this acceptable?

Yes	1	
No	2	<b>THANK &amp; TERMINATE</b>

Thank you. We would like to invite you to attend one of the online discussion groups, which will be led by a researcher from the national public opinion research firm, Quorus Consulting Group. The group will take place on **[DAY OF WEEK]**, **[DATE]**, at **[TIME]** and it will last 90 minutes. Following your participation, you will receive \$100 to thank you for your time.

28. Are you interested and available to attend?

Yes 1

No 2 **THANK & TERMINATE**

To conduct the session, we will be using a screen-sharing application called **[PLATFORM]**. **We will need to send you by email the instructions to connect.** The use of a computer or tablet (not a smartphone) in a quiet room is necessary since the moderator will want to show material to participants to get their reactions – that will be an important part of the discussion.

We recommend that you click on the link we will send you a few days prior to your session to make sure you can access the online meeting that has been setup and repeat these steps at least 10 to 15 minutes prior to your session.

As we are only inviting a small number of people to attend, your participation is very important to us. If for some reason you are unable to attend, please call us so that we can get someone to replace you. You can reach us at **[INSERT NUMBER]** at our office. Please ask for **[INSERT NAME]**.

So that we can contact you to remind you about the focus group or in case there are any changes, can you please confirm your name and contact information for me? **[READ INFO AND CHANGE AS NECESSARY.]**

First name \_\_\_\_\_ Last Name \_\_\_\_\_

Email \_\_\_\_\_

Day time phone number \_\_\_\_\_ Night time phone number \_\_\_\_\_

Thank you!

***If the respondent refuses to give his/her first or last name or phone number please assure them that this information will be kept strictly confidential in accordance with the privacy law and that it is used strictly to contact them to confirm their attendance and to inform them of any changes to the focus group. If they still refuse THANK & TERMINATE.***

## Moderation Guide

Script is for all sessions unless otherwise indicated.

### 1. Introduction to Procedures (8 minutes)

Thank you all for joining this online focus group!

- Introduce moderator/firm and welcome participants to the focus group.
  - Thanks for attending/value you being here.
  - My name is [INSERT MODERATOR NAME] and I work with Quorus Consulting, and we are conducting research on behalf of the Government of Canada.
  - Today we will be talking about the various challenges and opportunities that Canada faces these days and over the coming months.
  - The discussion will last approximately 90 minutes.
  - If you have a cell phone or other electronic device, please turn it off.
- Describe focus group.
  - A discussion group is a “round table” discussion. We will also be asking you to answer survey questions from time to time to help guide the discussion.
  - My job is to facilitate the discussion, keeping us on topic and on time.
  - Your job is to offer your opinions on the concepts I’ll be showing you tonight/today. Your honest opinion is valued.
  - There are no right or wrong answers. This is not a knowledge test.
  - Everyone’s opinion is important and should be respected.
  - We want you to speak up even if you feel your opinion might be different from others. Your opinion may reflect that of other Canadians.
  - To participate in this session, please make sure your webcam and your microphone are on and that you can hear me clearly. If you are not speaking, I would encourage you to mute your line to keep background noise to a minimum...just remember to remove yourself from mute when you want to speak!
  - **IF NEEDED:** I will be sharing my screen to show you some things.
  - We will be making regular use of the chat function. To access that feature, please scroll over the bottom of your screen until the command bar appears. There you will see a function called “chat”. It will open a chat screen on the far right of your screen. I’d like to ask you to use chat throughout our discussion tonight. Let’s do a quick test right now - please open the chat window and send the group a short message (e.g. Hello everyone). If you have an answer to a question and I don’t get to ask you specifically, please type your response in there. We will be reviewing all chat comments at the completion of this project.



- 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". For the most part chat with "everyone" unless you feel you need to send me a private message.
- Explanations.
  - Please note that anything you say during these groups will be held in the strictest confidence. We do not attribute comments to specific people. Our report summarizes the findings from the groups but does not mention anyone by name. Please do not provide any identifiable information about yourself.
  - The report can be accessed through the Library of Parliament or Archives Canada.
  - Your responses will in no way affect your dealings with the Government of Canada.
  - The session is being audio-video recorded for report writing purposes / verify feedback. The recordings remain in our possession and will not be released to anyone, even to the Government of Canada, without your written consent.
  - Some of my colleagues involved in this project are watching this session and this is only so they can hear the comments first-hand.
- Please note that I am not an employee of the Government of Canada and may not be able to answer questions about what we will be discussing. If questions do come up over the course of the group, we will try to get answers for you before we wrap up the session.

Any questions?

**INTRODUCTIONS:** Let's go around – please tell us your name and a little bit about yourself, such as where you live, who lives with you, what you do for a living, etc.

## 2. Warm-up – General context (7 minutes)

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

Could you each tell me you think is the number one thing you think the federal government has been getting right over the last year in managing the COVID-19 pandemic?

Now could you tell me what's the number one thing you think the federal government has been getting wrong in the last year in managing the COVID-19 pandemic?

## 3. Impact of the Pandemic on Them Personally (30 minutes)

*Note to moderator: For business group, have participants focus on impacts on business.*

I'd like to bring the discussion back to you and, in particular, how the pandemic has affected you personally. Now I appreciate that because of how widespread the impacts have been, this topic can lend itself to lengthy and detailed stories, however, to allow each of you time to speak on this topic, I'd ask you to summarize your situation in a few sentences.

So, in a few sentences, how do you feel the pandemic has had an impact on you personally?

**MODERATOR EXPLORES WITH MOST PARTICIPANTS AS MUCH AS POSSIBLE**

How would you describe your personal situation these days? **AFTER FIRST PARTICIPANT RESPONDS, MODERATOR WILL RE-DIRECT PARTICIPANTS TO FOCUS ON FINANCIAL IMPACTS TO NARROW THE DISCUSSION**

Some of you may have already touched on this topic, but can you help me understand how, if at all, the pandemic has had an impact on you financially.

- How, if at all, has the pandemic impacted your employment or hours of employment? Were there certain months when you were most impacted?
- How is your employment and income security these days?
- And what are the next few months looking like on this front? Are you expecting things to change over the next few months? If so, what kind of change are we talking about?
  - How are you feeling about your job security over the next few months?

What would you say are the biggest financial concerns for you or your family right now?

- How do you plan on addressing these concerns?
- If things continue as they are today, what do you expect to be concerned about in a few months time?

Throughout the pandemic, we have all needed to rely on different people and different forms of support to get to where we are today. And chances are we will still need support moving forward.

- Help me understand what has helped you get through some of the challenges you've faced throughout the pandemic?

[As some of you have mentioned / Some of you may recall], throughout the pandemic the Government of Canada introduced various financial supports for individuals and businesses.

- Can anyone describe some of the government programs that were introduced to support individuals specifically (we will discuss business supports in a moment)? Please remember that I'd like you to focus on the programs that were introduced by the Government of Canada specifically.
- What are your thoughts on those programs? As far as you know, did these make a difference to Canadians? **IF NEEDED:** How can you tell they made a difference to Canadians?
- Did these programs make any difference on your personal situation? And if so, in what ways?

- **[QUICKLY]** Based on the state of the pandemic and what the next few months are looking like, what do you think should happen to programs for individuals?
  - Do they need to keep going? If so, for how long?
  - Do they need to change in any way? If so, in what ways?
  - Does anything new need to be introduced to support individual Canadians?

Let's turn our attention to businesses.

- Can anyone describe some of the Government of Canada programs that were introduced to support businesses? **[MODERATOR TO QUICKLY EXPLORE WITH GENERAL POPULATION]**

#### **SECTION RESERVED FOR BUSINESS OWNERS**

- What are your thoughts on those programs? As far as you know, did these make a difference? **IF NEEDED:** How can you tell they made a difference to Canadians?
- Did these business support programs make any difference to your personal situation? And if so, in what ways? Help me understand that.

#### **PROBE AS NEEDED:**

- Has government support protected your job security during the pandemic?
- **[BUSINESS OWNERS]** Has your business been kept afloat?
- Have local businesses that you rely on benefitted?

- **[QUICKLY]** Based on the state of the pandemic and what the next few months are looking like, what do you think should happen with those programs?
  - Do they need to keep going? If so, for how long?
  - Do they need to change in any way? If so, in what ways?
  - Does anything new need to be introduced?
- How do you think the Government of Canada has performed in supporting Canadians through the pandemic in comparison to other countries? Why do you say that?

#### 4. State of Canada's Economy and Expectations Regarding the Recovery (30 minutes)

Let's spend the time discussing the economy overall.

- What one word would you use to describe how the Canadian economy is doing these days?
- How do you think the economy will be doing in the coming year? Do you think things will get better or worse? Why? Why not?
  
- Which measures would you use to determine if Canada's economy is recovering from the effects of the COVID-19 pandemic? ...what would be a telltale sign for you that the economy is turning the corner?
  
- Again, I appreciate that nobody really knows what the economic recovery will look like. As the economy recovers, do you have any particular concerns with what that might look like?
  - Do you think some Canadians will benefit from changes in the economy as a result of COVID-19? Who are these groups? Why? Do you have any concerns that some Canadians may be left behind?
  
- What role do you feel the Government of Canada has to play when it comes to the economic recovery?
  - What are the most important ways the Government of Canada can help ensure an inclusive recovery that leaves no Canadian behind?
  
- These days, the Government is doing what is called "stimulus spending" to address the current health and economic crisis.
  - We often hear this expression (stimulus spending) – in your own words, what does this mean? What do you think the Government is trying to achieve through stimulus spending? ...how does it work?
  - If, broadly speaking, the goal is to bring the economy back to health, what should the Government consider doing?

**EXPLORE AS NEEDED:**

Should it be investing in infrastructure?

Should it provide income supports?

Should it make personal tax cuts? ...corporate tax cuts?

- Some have argued that the economic recovery coming out of the pandemic is an opportunity for the Canadian economy to come back better than before. If the Government wants to invest in the Canadian economy so that when it recovers, our economy is more competitive and innovative, are there areas or types of investments you believe would help achieve this goal?
- At what point, in your opinion, would it make sense for the Government to pull back on stimulus spending?
  - Do you have a timeframe in mind? Is there a point in the recovery that you would consider the turning point when the Government should start moving away from stimulus spending?
  - The Government has been referring to “guardrails” to help guide its decision on when it will pull back on stimulus spending and return to its usual approach to fiscal management. Have any of you heard about these guardrails, and if so, what do you think of this approach?

Just so we are all on the same page, the Government is using metrics related to the jobs market to guide its decisions regarding when to pull back on stimulus spending, such as the employment rate, the unemployment rate and total hours worked.

- Now that you have a bit more information on this approach, do you think these metrics are the right ones to be looking at?
- Which one makes the most sense to you?

## 5. The Budget (15 minutes)

Now, I want to shift focus a bit to the Government of Canada’s financial situation.

- How do you feel about the fact that Canada has been running deficits? Is it something that is a major concern for you personally or is not that big of a deal?
 

**IF CONCERNED:** Why does the deficit concern you?

**IF NOT CONCERNED:** Why doesn’t it concern you?
- Do you think the government should try to balance the budget as quickly as possible in the next year or two, or is this not such a big priority right now? Why/why not?
- If we consider the cost of borrowing for the Government of Canada, how affordable is it for the Government to be borrowing these days?

- Are any of you aware of that aspect of how our Government manages its finances?
- ...and do you think that this is an important consideration?

The Federal Government has a budget coming up. Just so we are all on the same page, this is when the Federal Government announces specific plans, initiatives and priorities and how much funding will be allotted to those specific activities.

- What are your top priorities for Budget 2021?
  - Help me understand why that is a priority for you?

**IF NEEDED:**

- In terms of programs and initiatives, are there areas you feel the Government of Canada has overlooked recently?

When we can safely re-open the economy and COVID-19 is under control, what is one idea you have for how the federal government can help you or your community?

## 6. Wrap-up (2 minutes)

Does anyone have any additional thoughts on what you have seen and heard tonight / today?

Thanks again! The team that invited you to participate in this session will contact you regarding the manner in which you can receive the incentive we promised you.

**ON BEHALF OF THE GOVERNMENT OF CANADA, THANK YOU FOR YOUR PARTICIPATION**