



Department of Finance  
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Ministère des Finances  
Canada

# ***Research on the state of the economy – Winter 2023***

## **Report**

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**Canada**

## **Research on the state of the economy – Winter 2023 – Final report**

Prepared for Finance Canada by Environics Research

February 2023

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## Executive summary

### Background and objectives

Finance Canada commissioned Environics Research Group to conduct qualitative and quantitative public opinion research among Canadians in Fall 2022 and Winter 2023. The research objectives were to explore Canadians' overall concerns and perceptions about the current state of the Canadian economy and emerging issues, and their expectations about the role of the Government of Canada in the economy and in other measure intended to improve quality of life for Canadians. Specifically, this report analyses the results of the Winter 2023 research, showing current attitudes among Canadians toward such topics as:

- The state of the economy;
- Inflation and the cost of living;
- Financial stressors;
- Fiscal issues, such as the deficit and taxation;
- Housing supply and affordability;
- Health care; and
- Budget priorities.

### Methodology

#### Qualitative Data Collection

Environics Research conducted a series of 10 online focus groups in January and February 2023 to assess Canadians' attitudes toward the current state of the economy. The online focus groups were conducted using the Zoom platform. A pair of sessions, one for higher income and the other for middle to lower income participants, were conducted in each of the following regions: Ontario (January 30), Atlantic Canada (January 31), Prairies (February 1), Quebec (February 2) and B.C. (February 6). The two Quebec sessions were conducted in French and the other eight sessions were conducted in English.

The 71 participants were all 18 years of age or over, and included range of age, education, and backgrounds. The groups lasted approximately 90 minutes and consisted of between six and eight participants (out of 8 people recruited for each group). Participants were provided a \$100 honorarium to encourage participation and thank them for their time commitment.

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

## Quantitative Data Collection

EnviroNics conducted an online survey with a representative sample of 2,106 adult Canadians, conducted from January 11-23, 2023. *As the online survey uses an opt-in panel, this is a non-probability sample, and no margin of sampling error is calculated.* The regional distribution of surveys is described below.

Regional distribution	Total	BC/YK	AB/NWT	SK	MB/NU	ON	QC	ATL
# of completed surveys	2,106	333	286	112	129	624	419	203
% of completed surveys	100%	16%	14%	5%	6%	30%	20%	10%

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

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

## Contract value

The contract value was \$279,189.10 (HST included).

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

## Key findings – qualitative phase

### A. Perceptions of Canada’s economy

In general, the focus group participants had a negative and pessimistic view of the current state of the Canadian economy. The most common top-of-mind words used to describe it included critical words such as “struggling”, “inflation”, “challenging”, “difficult”, “scary”, “tanking”, and “falling”. A minority used words that were more neutral to describe the economy such as “average”, “okay”, and “improving”.

Most agreed that Canada is faring reasonably well compared to other countries and that inflation is happening everywhere and is not a “made in Canada” problem. Other common concerns raised were that wages have not kept up with inflation and that there is a growing gap between the rich who have become richer in recent years, and everyone else.

Most felt the economy was in a bad state and were most concerned about issues that impact them personally such issues as the cost of living, inflation, the lack of affordable housing, and rising interest rates. Many made specific references to the cost of groceries, housing, and to a lesser extent the price of gasoline.

Attitudes toward the economy were quite consistent by region and income level, with participants feeling uncertain and pessimistic about Canada's current economic state and fearing another challenging, unpredictable year, particularly due to external events such as the war in Ukraine and commodity prices. Some participants from the Prairies had a more neutral view of the economy and some felt that the worst was behind us and that the economy may turn a corner in the coming year.

## **B. Inflation/cost of living concerns**

Inflation and the cost of living were top-of-mind concerns for most participants and were also the main way people gauged how well the economy is doing. Inflation and rising costs seemed to be affecting all participants across all regions in some way. When asked for examples of things that have become harder to afford, participants pointed to groceries and housing as their main challenges.

Participants described the steps they were taking to adapt to higher prices, such as shopping for bargains and cutting discretionary expenditures. Higher income participants tended to grudgingly pay more for things.

Most felt that the causes of the current inflation were multifactorial and were also a global problem. The most common root causes of inflation cited were price gouging/corporate greed, rising fuel prices, pandemic-related supply chain issues and the war in Ukraine.

Most understood that the Bank of Canada was responsible for setting interest rates and had heard that interest rates were being raised to reduce inflation. But many questioned the logic of this and did not understand how higher interest rates were supposed to reduce prices, given the perceived global causes of inflation. Many participants, especially those with mortgages, were starting to worry about the impact of higher interest rates.

## **C. Affordability measures**

Most acknowledged that there was little the federal government could do to reduce the inflation rate, though some felt that tax cuts, especially to the carbon tax, could help mitigate the impact of inflation.

Some also mentioned other ways in which the government could help make life more affordable by having more oversight, particularly around rent control and investigating price gouging by large corporations.

## **D. Housing concerns**

Lack of affordable housing was a major concern among participants across all regions, particularly in British Columbia where housing prices have been an issue for many years. Housing was not as much of a top-of-mind concern for participants from the Prairies.

Specific housing concerns varied depending on whether participants own or rent and whether they have a mortgage to pay off. Renters were concerned about rising rents and renovations and the seeming impossibility of ever being able to afford to buy a property. Those who currently own their homes were more concerned for their children and the next generation, while those trying to enter the market for the first time were stressed and felt like they could not get ahead due to rising costs and interest rates. Those with mortgages were concerned about rising interest rates and what would happen when their mortgages were up for renewal.

Most were unaware of any measures the federal government has put in place to address housing affordability. A few had heard about restrictions on foreign ownership and speculation but were unsure if this was a federal or provincial measure.

## **E. Health care**

Health care was clearly a major concern for most participants, and this was consistent across all regions and income groups. The most common specific concerns related to the lack of access to doctors, shortages of health professionals in general and wait times for surgeries and procedures. Some specifically identified underfunding as the underlying issue along with a perception that the health care system had not yet recovered from the impact of the pandemic.

Most participants agreed that the provinces were in the best position to address challenges in their health care systems, given their jurisdictional responsibilities. But they also felt that the federal government should ensure transparency and accountability in spending. There was a consensus that if the federal government were to provide the provinces with more health care funding, they should have some say in how the money is spent and be able to set some conditions and demand accountability.

To the extent that participants looked to the federal government for solutions to the current crisis in health care, they wanted to see federal action on facilitating the immigration of health care professionals and more federal funding earmarked for health care.

Awareness of recent announcements by such provinces as Ontario about privatizing the delivery of some health care procedures was quite low. Most participants understood privatization to mean having to pay out of pocket for health care and the idea of increased private sector delivery was not well understood.

The higher income participants were somewhat more open to this concept, while some lower income participants and those in British Columbia were more concerned about the ramifications of more private involvement in health care. There was a sentiment that something had to be done about the perceived crisis in health care and that maybe this was worth experimenting with, as long as standards of care were consistent across public and private service providers and that all services remained free of charge to individuals.

Some were hopeful that privatizing some health care procedures might relieve stress on the public system. Others expressed concerns that this might draw practitioners away from public health care and would therefore do nothing to alleviate the underlying staffing problems. There was no consensus on how the federal government should respond to these privatization initiatives.

## **F. Budget priorities**

When asked about desired top priorities for the upcoming federal budget, most participants focus on health care. It was clear that this has become a top concern and therefore people want to see it addressed in the next budget. Any measures that are seen as helping remedy the shortage of doctors and nurses would be welcome. Mental health was sometimes specifically mentioned, particularly among participants from British Columbia. Some made specific mention of measures to expand the scope of health care coverage such as dental care and pharmacare.

A minority of participants mentioned some other desired budget priorities. Several mentioned measures to address housing affordability. Other priorities mentioned less frequently included lowering fuel costs but cutting carbon tax, more support for low-income families, and more support postsecondary education.

It was notable that climate change and environmental issues and deficit reduction were almost never spontaneously mentioned as top priorities for the upcoming budget.

## Key findings – quantitative phase

### A. Assessment of the economy

Two in ten (21%) Canadians rate the current state of the Canadian economy as good (score of 7 to 10), identical to Fall 2022. One-third (33%) are neutral (score of 5 or 6), and over four in ten (44%) say it is bad (score of 1 to 4).

Only minorities of Canadians in all regions rate their provincial economy positively (that is, 7-10 on a 10-point scale). Pluralities in most locations rate it as negative, and in all cases but B.C., negative impressions have increased since Fall 2022. Atlantic Canadians are the most negative (58%), while Quebecers remain the most divided between feeling neutral (33%) or negative (37%) about their provincial economy.

Canadians also remain negative about the cost of various essentials. Just over eight in ten (83%, up from 79% in Fall 2022) have a negative perception of the current cost of groceries, seven in ten (71%, down slightly from 77%) are negative about the current price of gasoline, and six in ten (62%) give a negative rating to the cost of utilities. New in this wave, over half (54%) are negative about the price of auto insurance.

Over four in ten (44%, basically unchanged from 43% in Fall 2022) say inflation/rising prices/cost of living is their most concerning economic issue. Housing affordability remains a distant second (13%, unchanged); one in ten (9%) mention rising interest rates.

### B. Government action

As in the Fall, over one-third (36%) believe it will take one to two years for the current period of high inflation to get under control. Just under two in ten (17%) think it will take a year or less, one-quarter (23%) think it will take more than two years, and seven percent think high inflation is the new normal.

A plurality of Canadians (38%) understands to some extent the inflation rate is caused by global factors; just over two in ten (22%) think inflation is caused by policies of the federal government. One-quarter (25%) think both global factors and the policies of the federal government play a role.

In a new question in Winter 2023, half of Canadians (50%) believe to some degree the Bank of Canada controls the prime interest rate, one in ten (11%) incorrectly think the prime interest rate is controlled by the elected federal government, and one in six (17%) feel both equally set this rate.

When asked to rate the importance of 14 issues for the federal government to consider when making budget decisions, the most important are deemed to be improving the health care system (87%) and bringing the cost of living (86%) and inflation (83%) under control. These were all notable concerns in Fall 2022.



### C. Financial well-being

In Winter 2023, over four in ten Canadians (44%, down 6 percentage points) give a positive rating (score of 7-10) to their own personal financial situation; three in ten (31%) give a neutral rating and one-quarter (24%) are negative to some extent.

The top sources of *major* stress are the quality of the health care system (34%), saving enough money to retire (26%) and rising interest rates (23%). Around two in ten each also see as major stressors the middle class falling behind the 1% (19%) and climate change (18%). The proportions indicating each is a major stress are similar to Fall 2022.

Three in ten parents say it is a major source of stress whether their kids will be able to afford a place to live when they are older (30%) and what the quality of the environment will be like for them (30%). Two in ten or fewer are very stressed about the impact of other factors on their children.

Just over one in ten (12%) Canadians are at least somewhat more confident, half (49%) are just as confident, and just over one-third (37%) are somewhat less (26%) or much less (11%) confident they can manage paying their bills and buying the things they need, compared to this time last year. These results are basically unchanged from Fall 2022.

Three in ten in this wave say groceries (31%, up from 24% in Fall 2022) are their most challenging expense, and one-quarter (24%) say this about housing costs (unchanged). Just under three in ten (28%, comparable to 29%) indicate they have no problems making ends meet.

Canadians are slightly more concerned about potential personal or family job loss than in the Fall; one-third (34%) are extremely or somewhat worried, up from three in ten. Six in ten (61%) are not very or not at all worried, with one-third being not at all worried, down nine points.

### D. Taxes and fiscal policy

Close to two-thirds (64%) agree there should be more permanent health care funding for the provinces, and six in ten (60%) agree they worry that trying to balance the federal budget too quickly may be done at the expense of essential services or funded by higher taxes. Just under six in ten (58%) agree they don't expect the federal government to balance the budget until the economy has completely recovered from the pandemic, while just under half (48%) agree they think the budget should be balanced as soon as possible.

One-third agree the federal government is trying to support Canadians in difficult economic times (34%, down from 43% in Fall 2022) or that Canada should provide more financial aid to help Ukraine (32%); and three in ten agree that it understands the economic issues Canadians are facing (31%).

Eight in ten think big corporations need to pay more in taxes, with half (49%) thinking they should pay a lot more. Three-quarters (76%) think the top 1% of wage earners should be paying more; and over half (54%) think they should be paying much more than currently. Almost three-quarters (73%) think financial institutions should be paying more (40% think it should be much more). In contrast, four in ten think small businesses (41%) and middle-income earners (39%) are paying the right amount of tax; four in ten think small businesses should be paying less, and half think this of middle-income earners. Just over six in ten (62%) think lower income earners should be paying less.

## E. Housing

In a new question in Winter 2023, Canadians were asked their impressions of the current interest rates on loans and mortgages, and of the current cost of housing. Majorities have a negative impression of the current cost of housing (76%), and current interest rates on loans and mortgages (66%).

Eight in ten (81%) continue to agree (that is, score 7 to 10) it is very difficult for people to buy a house in the current economic climate; two-thirds (65%, down from 71% in Fall 2022) agree the federal government has a responsibility to address the lack of affordable housing in the country. Fewer homeowners in this wave agree the cost of living in their home is affordable (47%, down from 53%), and fewer than four in ten renters (38%) agree the rent they pay is affordable, comparable to the Fall. Only one-quarter (23%) agree it would be easy to find somewhere to live that is both affordable and in a safe neighbourhood, if someone was buying a house today. Three-quarters (75%) of homeowners agree it was extremely important they own a home rather than rent, and just over half of renters (53%) agree it is extremely important they be able to own a home in the future.

Of 12 housing policies, increasing the availability of affordable housing is identified as the top priority (72%); around two-thirds each would prioritize cracking down on large landlords buying up housing (68%), increasing transparency in real estate transactions (67%), supporting first-time buyers (66%), and making monthly mortgage payments more affordable for middle- and lower-income Canadians (64%). All of these levels of agreement are marginally lower than in the Fall.

In a new question in Winter 2023, Canadians were asked how much impact federal government policies could have on the price of homes in Canada. Three-quarters (73%) feel these policies could have at least some impact on the price of homes; three in ten (30%) think the impact of these could be major. One in six (16%) feel these could have little or no impact, and one in ten (11%) are unsure.

Also new in this wave, around one-third each think addressing the lack of affordable housing in Canada is the responsibility of the provincial (36%) or federal (32%) governments, while just over one in ten (13%) think it is a municipal government responsibility.

## Political neutrality statement and contact information

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

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## Introduction

Finance Canada commissioned Environics Research Group to conduct qualitative and quantitative public opinion research among Canadians in Fall 2022 and Winter 2023. The primary objective of the research was to explore current attitudes among Canadians toward such topics as:

- The state of the economy;
- Inflation and the cost of living;
- Financial stressors;
- Fiscal issues, such as the deficit and taxation;
- Housing supply and affordability;
- Health care; and
- Priorities for the federal government.

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

## Background

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

## I. Detailed findings – qualitative phase

### A. Perceptions of Canada's economy

#### Word associations

At the start of each session, participants were asked to share one word that they felt best described the current state of the Canadian economy. The words participants provided typically conveyed feelings of uncertainty and negativity such as “struggling”, “challenging”, “reeling,” “dismal”, “difficult”, “scary”, “expensive”, “on the cusp”, and “inflation”. Other negative words used less frequently included “poor”, “falling”, “standstill”, and “tanking”. Some words that described the economy in a more neutral or positive way were also mentioned such as “okay”, “improving”, “stable”, and “average”. But the negative words far outnumbered the neutral to positive words.

Words used to describe the economy were fairly consistent across regions, though Prairie participants were less negative in their view of the economy than were participants from the other regions. There were also some differences between income levels, with middle- to higher-income participants more often using neutral words to describe the Canadian economy while lower income participants, many of whom were personally struggling to make ends meet, tended to use much more negative words.

When asked to elaborate on why they provided negative words to describe the economy, the conversation almost always went back to rising prices and how life was less and less affordable. Participants were consistently concerned with their ability to afford necessities such as groceries and housing. Many younger participants spoke of being stuck in dead-end low paying jobs and wondered if they would ever be able to afford to move out on their own and own a home. Older participants often projected their economic concerns onto their children or to younger people in general in terms of ever being afford a home or build financial security.

#### Specific economic concerns

The key issues causing the most economic concern for Canadians were inflation, rising interest rates, and housing affordability – all tied to the general cost of living. It is notable that there were very few variations to these key themes, and that Canadians across all regions in all levels of income seem to be going through the same experiences. The main difference was that while many lower income participants reported that rising prices were making them do without some products and cut back on discretionary spending, higher income participants viewed inflation and higher grocery prices more as something they had to grudgingly put up with.

Attitudes toward the economy were quite consistent by region and income level, with participants feeling uncertain and unhelpful about Canada's current economic state and anticipating another challenging year. However, participants from the Prairies had a more neutral view of the economy, feeling that the worst has happened, and the economy may turn a corner in the coming year. They noted how commodity prices had improved, that housing prices were levelling off and that there were lots of jobs available. Day-to-day costs continue to cause concern for people of all income levels and regions. Even those in the higher income bracket who may not be experiencing hardships are now noticing the cost of items such as groceries and being more mindful of even small purchases. Young people are concerned about their ability to afford housing now and their inability to enter the housing market due to rising home prices and interest rates. Older generations are worried about their own children being able to build a home or attain financial security in the future.

It was notable that while participants in Ontario, BC and the Prairies were able to provide their perspectives on the state of national economy, participants from Quebec and from the Atlantic provinces were much less able to conceive of the Canadian economy as they tended to focus more on how the economy was performing in their own province.

The specific economic concerns raised by participants were very much at the personal level. It was rare for anyone to raise more macro-economic concerns such as productivity, economic growth, labour market issues or sustainability.

Participants rarely described unemployment or possible job losses as their main economic concern. Though some had read about some major layoffs in the high tech sector and wondered if that might be a sign of things to come. Jobs were often described as plentiful but that many did not pay enough to live on or did not have adequate benefits. Some participants expressed concerns about labour shortages – particularly in such sectors as retail, hospitality, and health care. There was a perception that many jobs were going unfilled because wages were too low or because the work was undesirable. Participants in the Atlantic sessions in particular noted seeing an inordinate amount of job advertisements by both large and small businesses. This was seen as a struggle for businesses who are trying to recuperate after pandemic losses but are unable to find staff. Other noted many people are underemployed, unable to find jobs that match their skillsets. Some felt that during the pandemic many people with lower level jobs had collected the CERB and no longer wanted to go back to jobs with low wages and deplorable working conditions.

In previous waves of qualitative research on the state of the economy, other issues and concerns were often raised. For example, participants in British Columbia in particular would often mention environmental issues and climate change even in the context of a discussion about the state of the economy. In this round of focus groups, these issues were almost never raised spontaneously.

### **Canada's economy in global context**

Most participants agreed that Canada is faring reasonably well compared to other countries and that inflation is happening everywhere and is not a “made in Canada” problem. Many participants actually felt that Canada was doing better than many other countries but that we are not “at the top”, rather “somewhere in the middle of the pack”. Certainly, when Canada's economy was compared to that of countries in the developing world, it was acknowledged that Canada remains one of the richest countries in the world and that we have a very high standard of living. Participants who had immigrated to Canada from poorer countries often noted that as bad as things may seem in Canada economically, it still could not be compared to the economic challenges faced by countries in the developing world.

When it came to comparing the Canadian economy to the economy in other “peer countries” such as the United States, Great Britain, France or Germany, the consensus among those with an opinion was that we were likely doing about as well or as badly as they were. However, many were so focused on their personal economic challenges trying to find shelter and make ends meet that they did not have any idea of how the Canadian economy compared with other peer countries. Many though had seen news reports that inflation as just as bad, if not worse in the U.S. It was also frequently noted that the Canadian economy was often affected by economic conditions in other countries and that we are very much a part of a global economy.

## Economic prognosis

Participants rely mainly on their immediate environment to judge how the economy is doing, pulling examples from their personal lives and those of their friends and family. The continued rising cost of goods was a significant indicator of how “bad” the economy is doing. Rarely did participants bring up macro-economic indicators such as unemployment or GDP.

The prognosis for the economy in the coming year according to most participants was much of the same. The groups did not have a very positive outlook for the next year and were anticipating continued challenges. While some noted that housing prices were starting to level off this was seen as being counterbalanced by higher mortgage rates – rendering housing just as unaffordable as before. There was also perception that while prices might stop going up at such an alarming rate, prices were almost never going to return to the levels of two years ago – with the notable exception of gasoline, which several people acknowledged had recently dropped in price. Only in the Prairies were participants more neutral and feeling like the economy may improve over the coming year. This may be at least partly because recent economic instability has caused some key commodity prices to rise. For example, the war in Ukraine has had short term benefits in Saskatchewan as it has caused prices of wheat and potash to rise.

It was also notable how the mood about where the economy was headed was quite different from when research was conducted a year ago in the winter of 2022. At that time, while people were very concerned about rising prices and instability in the world, there was also much more of a focus on how the Covid-19 pandemic was affecting the economy and many people had some degree of optimism than once lockdowns were over, and the pandemic faded – things would start to pick and that the economy would improve. Now, one year later, everything has already reopened, and people have less of a feeling of hope for the post-pandemic world. The perception is that the pandemic is over and now are dealing with the long-term economic consequences. Any euphoria over the ending of lockdowns and restriction dissipated a long time ago. Now there is more fear and trepidation over on-going supply chain disruptions, volatile commodity prices, extreme weather events and how the ongoing war in Ukraine could cause more disruption.

## B. Inflation/Cost of living concerns

### Specific cost of living concerns

When asked for examples of things that have recently become harder to afford, participants consistently pointed to the rising cost of groceries and housing. Gasoline and heating were also mentioned though not as consistently as was the case in the fall. It was noted that gas prices had started to come down a bit recently though they were still seen to be expensive and many worried about whether gas prices could shoot up again in the near future. Some mentioned how cellular and other telecommunications costs were higher in Canada than anywhere else.

For many participants, the inflation rate and personal observations of prices of food, have become the main indicator for how the economy is doing. They are reading news stories about rising inflation and also experiencing it personally at the grocery store or when their housing costs rise. In the fall, many participants expressed shock and the sudden and unprecedented rise in food prices, and this was seen as such a new phenomenon. Now high food prices have been a reality for longer and while people still struggle with it and still report shocking new price increases on specific items such as eggs or chicken, it was clear that rising food prices were no longer a novelty. Many also spoke of how much more expensive it had become to eat out - even in fast food restaurants.

In order to offset or mitigate these rising prices, participants continue to find ways of coping by substitute items or adjusting their daily habits. Some reported driving less, searching for sales and discounts, changing their diets in favour of less costly foods, and delaying major purchases. Higher income earners acknowledged that while not facing hardships due to rising costs of day-to-day items, they are certainly noticing the increased prices and showed concern for those in lower income situations.

### **Perceived causes of inflation**

Most participants felt that the causes of the current inflation were multifactorial and were a global issue. The most common root causes of inflation mentioned were price gouging/corporate greed, rising fuel prices, pandemic-related supply chain issues and the war in Ukraine. As noted most understood that inflation was a phenomenon in many other countries and was not at all unique to Canada. When asked to elaborate about the causes of the current inflation many spoke of post-pandemic supply chain issues and scarcity of goods and how pandemic measures such as lockdowns had reduced the supply of many goods. It was notable that there was significantly more spontaneous discussion of corporate greed and price gouging as causes of inflation that was the case in the past. It was clear that news reports about high profits in the grocery store sector was being picked up by many people.

In general, participants did not tend to view the current situation of high inflation as having been directly caused by federal government policies. While in past waves of research there had been some discussion of inflation having been caused by government overspending during and in the wake of the Covid pandemic, this did not get mentioned as much in this round. That being said, some participants did feel that there were things the federal government could do to help mitigate the effects of inflation and these usually took the form of suggestions to cuts taxes, particularly sales taxes or the carbon tax. Some also mentioned the possibility of price controls on essentials such as food and heating or taking action on price gouging.

### **Interest rates**

There was a general understanding that interest rates are set by the Bank of Canada, and that increasing interest rates has historically been used to cool inflation, but many were unsure of how this was supposed to happen. They were often confused about how higher rates - a measure that was seen to cause many people's day to day expenses to increase - could also be a way of reducing inflation and making life more affordable. Some higher income participants expressed confidence that the Bank of Canada is made up of experts who would know what they were doing in setting the interest rate. Others questioned how higher interest rates in Canada could reduce inflation that was largely driven by world commodity prices.

Several higher income participants with mortgages that are soon up for renewal expressed worries about having to renew at much higher and potentially unaffordable rates. Lower income participants were often less personally affected by rising interest rates since many of them were not homeowners and did not have mortgages to pay. However, some mentioned having to pay higher interest on credit card and other forms of debt and some recognized the potential ripple effect of higher interest rates on other day-to-day costs.

## **C. Affordability measures**

Most participants felt that there was little the federal government could do to reduce the actual inflation rate given that so many of the causes of inflation were external to Canada. As a result, there were low expectations that the government could actually make anyone's life more affordable. However, some felt that there were steps the government could take to help mitigate the impact of inflation on Canadians. The most common



suggestion was for tax cuts, especially to the carbon tax which was seen as a way of controlling gasoline and heating costs. In view of the way many participants increasingly believe that inflation is being caused by price gouging and profiteering by retailers, there were also some suggestions that the government investigate price gouging by grocery stores and potential impose price controls on key commodities. A few participants also felt that reducing interest rates could help mitigate the impact of inflation on people.

When asked what else they felt the federal government could do to make life more affordable for Canadians, most could not name anything specific. Some participants mentioned ideas such as tax credits and increased minimum wages to match the inflation rate. Some also suggested more transfers to low income families or implementing a Universal Basic Income. A few participants also mentioned measures such as affordable childcare or expanded health care programs such as dental care or pharmacare. Also, given the way that housing costs have been rising, some suggested rent controls at the federal level. Some participants in British Columbia noted that many government programs offering assistance are geared to those with lower incomes but that the cut-offs for what constitutes a low income were out of date and as a result many people cannot qualify for the assistance.

## **D. Health care concerns**

### **Top health care concerns**

The state of the health care system was clearly a major top of mind concern to participants across all regions and all income levels. People expressed anxiety about the health care in their province and felt that something needed to be done. It was clear that the levels of concern about health care have been fed both by people's personal experiences with the system in recent times and also from all the media reports lately about crises in the system. It was clear that the pandemic had shone a spotlight on the health care system and had exposed many weaknesses and deficiencies. It was also clear that as the pandemic is starting to recede as an immediate emergency for the health care system, the long-term consequences are manifesting themselves in the form of staffing shortages and backlogs of medical procedures.

When participants were asked about their top specific concerns with regard to health care, there was a lot of consistency across the country. The most common concern was the lack of family doctors. Over and over again, participants told stories of how it was now extremely challenging to find a family doctor in their community. Many also noted how difficult it was to see any sort of medical specialist. Many also spoke of how there is also a shortage of nurses and other health care workers and that this was partly the result of people feeling burned out in the wake of pandemic, as well as low wages and also the unnecessary obstacles that prevent foreign-trained health care workers from being able to work in Canada and alleviate the situation. Many participants also expressed concerns about bed shortages and waiting times for many medical procedures and there were more anecdotes of people waiting years for hip and knee replacement surgeries. The fact that so many people are apparently having to wait hours and sometimes day to be treated in the ER was also often raised and was also seen to be caused by the underlying staffing shortages. Some also pointed to systematic underfunding of health care as a major cause of the problem. Others spoke of how the pandemic had led to many health care workers having to take long leaves due to their own health issues and how there was now a major backlog of medical procedures that would need to be cleared.

Several participants, particularly in British Columbia also specifically identified the lack of access to mental health services as a major concern. More and more younger people were seen to be having mental health challenges and this in turn was feeding into the growing problems with substance abuse and addictions.

## Federal role in health care

Participants largely agreed that provinces should be responsible for their own health care systems. It was the consensus that the provinces are most acutely aware of their own situation and their own needs, and so they should be the ones to make decisions around health care priorities. Most participants understand that the provinces are the ones who actually deliver health care services and that the federal government's role is largely dispensing funds and setting some national standards. As a result most of the actions required to fix the problems in health care will need to happen at the provincial level. Most agreed that because of the wide variances in health care across the country, it is important that the federal government hold some degree of standardization and minimum performance levels upon the provinces. There was a consensus that if the federal government provides the provinces with more health care funds, they should have some say in how it is spent. In the Quebec groups there was more sensitivity to the idea of the federal government interfering with health care which is known to be a provincial responsibility. Yet, most participants in Quebec were still open to the idea that if the federal government was going to increase health care funding, it ought to be able to set some standards or conditions. When specific examples were suggested, such as the federal government earmarking a certain amount for mental health, most participants were quite supportive. Mental health care and supports were a clear priority for residents from British Columbia.

It was also noted that this biggest single problem with the health care system relates to staffing. There is a shortage of every category of health care workers from doctors to paramedics and since the federal government is responsible for immigration and borders, it was often suggested that the federal government could therefore take the lead in facilitating more health care workers moving to Canada and being credentialed. Some also felt that there could be a role for the federal government in taking leadership on more consistent policies on certifying doctors and so they could work in all provinces. Many participants had heard recent news stories about provincial governments pressing Ottawa for more health transfers. There were also some perceptions that provinces were not always being efficient in their health care spending and that therefore the federal government could demand some accountability.

## Private health care delivery

There was little awareness of provincial announcements related to privatizing the delivery of some health care procedures, such as was recently unveiled in Ontario. Even in the Ontario groups people had only a vague awareness of what had been announced. For most participants, the notion of "privatization" is intrinsically linked to individuals having to start paying out of pocket for medical services and procedures that are currently paid for by the government. It was not always clear to people how having private companies provide the services would mean privatization as long as patients still do not have to pay out of pocket. Participants have varied opinions about what they would see as actual privatization of health care – such as cases where people can pay extra to "jump the queue" and get surgeries faster. Some object to this on the ground that it would create a two tier system whereby the wealthy would be able to pay to bypass the waiting times. Other felt that it was perfectly acceptable for people with money to be able to pay for faster service. There was also a sentiment that the situation with waiting times was getting to be so dire that it was understandable that in some cases people would be desperate enough to pay vast amounts of money to get the surgery they might need. In general, higher income participants were more accepting of this concept.

Participants had mixed opinions as to whether more private delivery of health care procedures would do anything to improve the system. Some believed that this could take pressure off the public system as more people who seek treatment from private operators. There were some, however, who doubted this would help

as it might draw practitioners away from the public system, further exacerbating the current issues. It was noted that the biggest challenge for the health care systems in Canada was a shortage of qualified staff and it was not clear how having more private service providers would solve that problem. Equity was the key concern, and many agreed that as long as standards of care were equal across public and private services providers and all services remained free of charge, privatizing some health care procedures might relieve stress on the current system, or at least this was an experiment worth conducting. Objections to the whole concept of greater private sector involvement in health care delivery tended to be strongest in British Columbia and also among some lower income participants who wondered if this could be a slippery slope towards more privatization and more costs being offloaded to individuals.

There was no consensus on how the federal government should respond to or intervene in these initiatives. Some suggested that the federal role could be to try to regulate provinces that start to privatize health care delivery and insure that no one was made to pay out of pocket for medically necessary procedures. Most however, were unclear as to how or whether the federal government ought to respond to these privatization initiatives.

## **E. Housing**

### **Key concerns**

Lack of affordable housing was a major concern among participants in all regions. The levels of concern were particularly intense in British Columbia where housing prices have been very high for many years and where housing has been a constant preoccupation. Housing was less of a top-of-mind issue for participants from the Prairies where there was a perception that prices were starting to level off from their heights observed last year.

Participant's specific housing related concerns varied a great deal depending on whether they were homeowners or renters. Homeowners tended to be most concerned with interest rates going up when they need to renew their mortgage and being able to keep up with maintenance/major repairs. Many who had already paid off their mortgages and had fewer personal concerns about housing were also concerned for the future generations, including their own children and whether home ownership would be an option for young people. Some owners also expressed worries about where they might live in retirement. Participants who currently rent tended to worry more about the rent they currently pay and of being renocted, about their inability to enter the housing market, stating they feel like they are being continuously knocked down by rising interest rates and high house prices. Renters are also concerned with cost of rent in general and the absence of a rent cap, and losing their rental unit before they are ready to purchase a home. Many felt that many people are in crisis when it comes to housing. They feel it has created a two-tiered system between owners and renters and many renters feel helpless.

### **Government action**

Most were unaware of any measures the federal government has put in place to assist with housing affordability, though a few had heard about restrictions on foreign ownership and tax credits for first-time home buyers. Some suggestions for what the federal government could do about the housing situation included building more homes, incentives for home builders, increasing the tax-free savings account amount, and assistance programs for the middle class. Some also mentioned the need for more coop housing and more social housing geared to income. Some also noted that the root cause of the housing crisis in Canada was the way that global investors were speculating on real estate and driving up prices. They wondered if there was anything the federal government could do to crack down on this.

## F. Budget priorities

Participants were told that the federal government would soon be announcing a federal budget and were asked what they would most like to see prioritized in the budget. In every session, by far the most common response was that the budget ought to prioritize investment in health care. As noted above, health care has recently emerged as a top concern for Canadians and therefore they would like to see that reflected in the budget which is seen as a statement of what the government is prioritizing. When participants gave specific examples of how health care could be prioritized in the budget, many examples were given such as increasing transfers to the provinces, investing in dental care and pharmacare, more mental health programs, measures to make it easier for health care workers to come to Canada and get their credentials recognized, more online and digitalized health care, more in-home care for the elderly, measures to reduce wait times, addiction services to address the opioid crisis and investments in building more hospitals and clinics. Although most were aware that health care was a provincial responsibility they still hoped to see the federal government make some moves to show that it is taking this issue seriously.

Participants also mentioned several other things they would like to see prioritized in the budget. Since housing affordability was a major concern, some mentioned wanting to see more investment in affordable housing and more measures aimed at curbing speculation in the housing market as possible budget priorities. Others mentioned a variety of the other measures they would like to see prioritized in the budget such as lowering gas and heating fuel costs by cutting the carbon tax, more supports for low-income families, free or lower cost postsecondary education and student loan forgiveness. Some also mentioned more investment in sustainable industries and greener energy and findings ways to mitigate the impact of climate change. A few participants also mentioned the need for more housing and services for all the immigrants arriving in Canada every year. Fiscal issues such as deficit reduction and cutting spending were only occasionally mentioned as desired top budget priorities.

## II. Detailed findings – quantitative phase

### A. Assessments of the economy

#### Current state of the Canadian economy

*Over four in ten Canadians continue to have a negative view of the current state of the national economy. Two in ten remain positive.*

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

When rating the current state of the Canadian economy, two in ten (21%, stable from Fall 2022) score it as good (score of 7 to 10), one-third (33%) are neutral (score of 5 or 6) and over four in ten (44%) say it is bad (score of 1 to 4). Negative perceptions are consistent with what was observed in Fall 2022 but is higher than what was observed in Winter 2022.

#### Current state of economy

<b>Q1a Using a scale from 1 to 10, where 1 is terrible and 10 is excellent, how would you rate the following: The current state of the Canadian economy</b>	<b>Positive perception (7-10)</b>	<b>Neutral (5-6)</b>	<b>Negative perception (1-4)</b>	<b>Not sure</b>
Winter 2023 (n=2,106)	21%	33%	44%	3%
Fall 2022 (n=2,106)	21%	34%	43%	1%
Feb/Mar 2022 (n=2,007)	27%	34%	38%	1%

Being positive about the national economy (scoring 7-10) is a minority view across the country and all subgroups. The most pessimistic (scoring 1-4) groups are the following:

- Alberta (57%, vs. 33% to 52% elsewhere)
- Women (49%, vs. 38% of men)
- High school or less education (55%)
- Personal financial situation is poor (72%, vs. 48% fair and 27% good)
- Indigenous (58%), racialized (50%) and Canadians with a disability (53%).

**Current state of provincial economy**

*Already low positive perceptions of provincial economies have dipped further in the Prairies and Alberta; Atlantic Canadians and Ontarians remain the most pessimistic.*

Minorities of Canadians in all regions are positive about the state of their provincial economy (that is, rate it from 7-10 on a 10-point scale). Pluralities in most locations rate it as negative, and in all cases but B.C., negative impressions have increased since Fall 2022. In the Atlantic Region, a majority of almost six in ten (58%, up from 52%) are negative, while half (50%) of Ontarians rate their province’s economy as negative; negative impressions have also increased most notably in Alberta (from 38% to 48%). Quebec continues to be the jurisdiction most divided between being neutral (33%) and negative (37%).

**Current state of the provincial economy**

<b>Q1b Using a scale from 1 to 10, where 1 is terrible and 10 is excellent, how would you rate the following: the current state of the [PROVINCE] economy</b>	<b>Positive perception (7-10)</b>	<b>Neutral (5-6)</b>	<b>Negative perception (1-4)</b>	<b>Negative perception Fall 2022</b>
Atlantic (n=203)	12%	27%	58%	52%
Quebec (n=419)	27%	33%	37%	30%
Ontario (n=624)	13%	33%	50%	46%
Manitoba/Saskatchewan (n=238)	11%	39%	46%	42%
Alberta (n=286)	18%	31%	48%	38%
British Columbia (n=333)	16%	38%	43%	45%

Rating their provincial economy *negatively* is higher among the following:

- Women (53%, vs. 39% of men)
- Renters (51%, vs. 45% of homeowners)
- Personal financial situation is poor (75%, vs. 51% fair and 29% good)
- State of the Canadian economy is poor (82%, vs. 26% who rate it as fair and 10% rating it as good)
- Indigenous (61%), racialized (53%) and Canadians with a disability (54%).

## Current price of groceries

*Just over eight in ten have a negative perception of the current price of groceries, a small increase from Fall 2022.*

In this wave, just over eight in ten Canadians (83%) rate the current cost of groceries negatively, up four percentage points from Fall 2022. Four percent are positive to some extent, and just over one in ten (13%) are neutral.

### Current price of groceries

<b>Q1d Using a scale from 1 to 10, where 1 is terrible and 10 is excellent, how would you rate the following: the current price of groceries?</b>	<b>Positive perception (7-10)</b>	<b>Neutral (5-6)</b>	<b>Negative perception (1-4)</b>	<b>Not sure</b>
Winter 2023 (n=2,106)	4%	13%	83%	1%
Fall 2022 (n=2,106)	6%	14%	79%	1%
Feb/Mar 2022 (n=2,007)	14%	17%	69%	1%

As in previous waves, majorities across the country and all subgroups rate the price of groceries negatively. A negative rating is higher among the following groups:

- Women (86%, vs. 79% of men)
- Owners (83%) and renters (84%, vs. 75% in other living situations)
- Those whose own personal financial situation is poor (95%, vs. 85% fair and 76% good)
- Those who rate the Canadian economy as poor (96%, vs. 80% fair and 64% good).

## Current price of gasoline, utilities and auto insurance

*Seven in ten have a negative perception of the current price of gas, down slightly since Fall; just over six in ten are still negative about the cost of utilities; over half are negative about the cost of automobile insurance.*

Seven in ten Canadians (71%, down slightly from 77% in Fall 2022) have a negative impression of the current price of gasoline, which corresponds to a small decrease in price at the pumps. Just over six in ten (62%, a modest increase from 58%) give a negative rating to the cost of utilities.

Asked for the first time in this wave, over half of Canadians (54%) have a negative impression of the current cost of automobile insurance.

Only small proportions are positive about any of these economic indicators.

### Current price of utilities, gasoline and auto insurance

<i>Q1e, f, i Using a scale from 1 to 10, where 1 is terrible and 10 is excellent, how would you rate the following:</i>	Positive perception (7-10)	Neutral (5-6)	Negative perception (1-4)	Not sure	Negative perception Fall 2022
The current cost of auto insurance	11%	26%	54%	8%	n/a
The current cost of utilities (e.g., home heating/electricity)	10%	24	62%	3%	58%
The current price of gasoline	6%	19%	71%	4%	77%

For all three of these indicators, negative ratings are higher in the Atlantic region and lower in Quebec (although Albertans are the most negative about the cost of auto insurance, at 68%). All three indicators are higher among those age 35 and over, and those with high school or less education. As with other measures, being negative is higher among those whose personal financial situation is poor and those who think the Canadian economy is poor. Negative impressions of these indicators are also higher among racialized Canadians and those with a disability. Indigenous people are the most negative about the price of gasoline (81%) and utilities (80%), but for automobile insurance, Indigenous Canadians as about as negative (57%) as those not belonging to an equity-seeking group (54%).

Women are more negative than men about the current price of gasoline (75%, vs. 68%) and utilities (66%, vs. 58%), but both have a similar view on the cost of automobile insurance (52% negative for men, 56% for women).



## Main source of economic concern

*Inflation/rising prices/cost of living remains the biggest economic concern, by a wide margin, followed by housing affordability*

Canadians were presented with a list of 12 issues and asked which one they are *most* concerned about (respondents could also write in a concern not listed). As in Fall 2022, inflation/rising prices/cost of living is, by far, the issue of greatest concern (44%, comparable to 43%). Housing affordability remains a distant second, at just over one in ten (13%, unchanged). One in ten (9%) feel rising interest rates is the most concerning economic factor. Fewer than one in ten (each) feel other concerns are the most pressing.

### Most concerning economic issues

<b>Q8. Thinking about the Canadian economy which specific issue are you most concerned about? (Feb/March: Apart from the pandemic...)</b> <b>*=issue was shown to respondents</b>	<b>Winter 2023 (n=2,106)</b>	<b>Fall 2022 (n=2,106)</b>	<b>Feb/March (n=2,007)</b>
Inflation/rising prices/cost of living*	44%	43%	31%
Housing affordability* (Feb/March: Housing)	13%	13%	8%
Rising interest rates*	9%	7%	n/a
Retirement*	6%	4%	n/a
Taxes*	6%	7%	2%
Deficit/national debt*	4%	5%	5%
Labour shortage*	3%	5%	n/a
Transitioning to a net zero economy*	3%	2%	n/a
Supply chains*	2%	3%	n/a
Unemployment/jobs*	2%	2%	4%
Slow economic growth*	2%	3%	n/a
Business competitiveness*	<1%	1%	n/a
Other mentions (1% or fewer each)	1%	14%	14%
Not stated	3%	9%	9%

As in the Fall, results are generally similar across the country and among most subgroups, with some notable differences.

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

- Women (48%, vs. 39% of men)
- Household incomes under \$150,000 (46%, vs. 36% \$150,000+)
- Those not planning on buying a home in the next year (46%, vs. 34%)
- Canadian economy is poor (48%, vs. 43% fair and 37% good).

*Housing affordability* is higher among the following:

- B.C./Yukon (20%) and Ontario (17%)
- Age 18 to 34 (20%, vs. 11% 35-54 and 9% 55+)
- Major urban (15%) and urban centres (15%, vs. 9% town and 6% rural)
- Renters (29%) and others (22%, vs. 6% of homeowners)
- Those planning to buy a home in the next year (22%, vs. 10% of others)
- Personal financial situation poor (17%) or fair (14%, vs. 9% good)
- New immigrants (28%, vs. 10% to 17% of other groups).

## B. Government action

### How long current inflation in Canada will last

*As in Fall 2022, just under two in ten think inflation will be brought under control within the next year; around one-third say it will be one to two years, and three in ten feel this will take more than two years or will never be controlled.*

A plurality of 36 percent of Canadians believe it will take one to two years for the current period of high inflation to get under control. Just under two in ten (17%) think it will take a year or less, one-quarter (23%) think it will take more than two years, and seven percent feel this is a permanent situation. One in six do not provide an opinion. These results are comparable to Fall 2022.

#### When inflation in Canada will get under control

<b>Q10 When do you think the current period of high inflation in Canada will get under control? Will it be...?</b>	<b>Winter 2023 (n=2,106)</b>	<b>Fall 2022 (n=2,106)</b>
In the next 6 months	2%	3%
6 months to a year from now	15%	16%
One to two years from now	36%	37%
More than two years from now	23%	23%
Never	7%	6%
Don't know	16%	15%

Results are generally similar across most subgroups, with a few notable differences:

- Atlantic Canadians are the most likely to say inflation will never be controlled (12%).
- Women are more likely than men to say they do not know when inflation will be controlled (20%, vs. 12%); men are more likely than women to say it will be controlled one to two years from now (40%, vs. 34%).
- There is no clear age pattern in this wave, although it remains the case that younger Canadians are the most likely to say they do not know (19% age 18 to 34, vs. 13% aged 55+)

- Belief that inflation will be controlled in one to two years is highest among those with household incomes of \$150,000 or more (44%); those with household incomes of under \$40,000 are the most likely to think inflation will never be controlled (14%) or to not know (26%).
- Thinking inflation will never be controlled is highest among those with high school or less education (14%); these are also the most likely not to know (23%).
- Canadians with good personal financial situations or who think the Canadian economy is good remain more optimistic about the timeline for inflation getting under control. Those whose personal financial situation is poor are the most likely to think this will take more than two years (28%) or that inflation will never be controlled (15%).

**If government policies cause inflation**

*Canadians are more likely to think the inflation rate is caused by global factors than by federal government policies, but one-quarter think both play a part.*

A plurality of Canadians (38%) understands to some degree that the inflation rate is caused by global factors; just over two in ten (22%) think inflation is caused by policies of the federal government. One-quarter (25%) think both global factors and the policies of the federal government play a role. Another one in six (15%) have no opinion.

**If government policies cause inflation**

<b>Q9 Here are two statements about inflation in Canada. Which is closer to your own view?</b>		<b>Winter 2022 (n=2,106)</b>
The inflation rate is caused by the policies of the federal government	<i>Net:</i>	22%
	Strongly	11%
	Somewhat	11%
Both equally		25%
The inflation rate is caused by global factors	<i>Net:</i>	38%
	Somewhat	22%
	Strongly	16%
Don't know		15%

In Fall 2022, a similar question was asked, concerning whether the policies of the Canadian government have a major impact on the inflation rate or whether this is mainly determined by world conditions; however, given the nature of the wording change (*cause vs. impact*) and the addition of the “Both equally” option in Winter 2022, these questions are not comparable.

Strongly or somewhat believing the inflation rate is caused by global factors is the response of a plurality across much of the country and most subgroups. Thinking it is caused by the policies of the federal government is a minority response, but somewhat higher among the following groups:

- Saskatchewan (40%) and Alberta/NWT (31%, vs. 15% to 26% elsewhere)
- High school or less education (31%, vs. 20% to 23% with more education)
- Those planning to buy a home in the next year (29%, vs. 21% not planning)
- Those whose personal financial situation is poor (34%, vs. 19% fair or good)
- Those who think the state of the Canadian economy is poor (34%, vs. 14% who think it is fair or good).

**If the elected federal government controls the prime interest rate**

*Half of Canadians know the Bank of Canada controls the prime interest rate; almost three in ten think the elected government either controls this or plays an equal role.*

In new question in Winter 2023, Canadians were asked who they think controls the prime interest rate. Half (50%) believe to some degree that this is the purview of the Bank of Canada; one-third (32%) strongly express this. One in ten (11%) incorrectly think to some extent the prime interest rate is controlled by the elected federal government; one in six (17%) feel both equally set this rate. Two in ten (22%) do not know.

**If the elected federal government or the Bank of Canada controls the prime interest rate**

<b>Q1R1</b> Here are two statements about interest rates in Canada. Which is closer to your own view?		<b>Winter 2022 (n=2,106)</b>
The elected federal government controls the prime interest rate	Net:	11%
	Strongly	5%
	Somewhat	6%
Both equally		17%
The Bank of Canada controls the prime interest rate	Net:	50%
	Somewhat	18%
	Strongly	32%
Don't know		22%

Strongly or somewhat believing that the Bank of Canada controls the prime interest rate is the dominant position across the country and most subgroups. Knowing this increases among with age (from 39% age 18-34 up to 59% age 55+), and also increases as household income increase, from a low of 37 percent of those with under \$40,000 up to 59 percent of those with \$150,000 or more. It is also somewhat higher among the following:

- B.C. (58%), Manitoba (55%) and Ontario (53%, vs. 40% to 49% elsewhere)
- Men (60%, vs. 41% of women); women are the most likely not to know (30%, vs. 14%)
- University degree (55%, vs. 39% with high school or less education)
- Homeowners (54%, vs. 41% of renters)

- Those planning to buy a home in the next year (52%, vs. 45% not planning)
- Those whose personal financial situation is good (58%, vs. 45% who say it is fair or poor)
- Those who think the state of the Canadian economy is good (63%, vs. 48% who think it is fair or poor).

**Importance of issues in making budget decisions**

*Improving health care, addressing the rising cost of living and bringing inflation under control are top issues for the GOC to consider for budget decisions.*

Canadians were asked to rate the importance of 14 issues for the federal government to consider when making budget decisions. Rated as most important in the Winter 2023 wave are three issues that impact Canadians personally: improving the health care system (87%), addressing the cost of living (86%), and bringing inflation under control (83%). Around three-quarters also rate as important building an economy that works for everyone (78%), ensuring the wealthiest Canadians pay their fair share (78%) and making housing more affordable (77%). Around seven in ten rate as important making communities safer (72%), addressing mental health (72%) and helping Canadians save for retirement (69%). About two-thirds feel each of four other issues are important; the only issue with a minority rating it as important is the one with foreign impact: providing aid to Ukraine to help defend itself from Russia (44%).

**Importance of issues in making budget decisions**

<b>Q7 How important is it for the Government of Canada to keep the following issues in mind when making Budget decisions? Please rank each on a 1 to 10 scale, where 1 means it is not at all important and 10 means it is very important.</b>	<b>Important (7-10)</b>	<b>Neutral (5-6)</b>	<b>Not important (1-4)</b>	<b>Not sure</b>	<b>Fall 2022 Important (7-10)</b>
Improving the health care system	87%	8%	3%	2%	87%
Addressing the rising cost of living	86%	10%	2%	2%	88%
Bringing inflation under control	83%	12%	3%	3%	84%
Building an economy that works for everyone	78%	16%	3%	4%	79%
Ensuring wealthiest Canadians pay their fair share	78%	13%	6%	4%	75%
Making housing more affordable	77%	15%	5%	3%	77%
Making communities safer	72%	18%	6%	3%	73%
Addressing mental health	72%	19%	6%	3%	74%
Helping Canadians save for retirement	69%	21%	7%	3%	68%
Keeping the country’s debt and deficit as low as possible	65%	20%	11%	4%	65%
Helping Canadians who are in a difficult financial situation	64%	23%	10%	3%	n/a
Helping Canadians get a good job	63%	25%	8%	3%	65%
Fighting climate change	63%	18%	17%	3%	65%
Providing aid to Ukraine to help defend itself from Russia	44%	23%	28%	5%	45%

There are just a few regional differences in budget items to prioritize. Quebecers are the most likely to indicate addressing making housing more affordable (82%), fighting climate change (72%) and providing support to Ukraine (50%). Community safety is mentioned cited by Manitobans (81%).

As in Fall 2022, thinking most of these is important is somewhat higher among women and those age 55 or older; men and women have similar opinions about ensuring the wealthiest pay their fair share, keeping the country's debt and deficit as low as possible, and providing aid to Ukraine.

Those who think the Canadian economy is *good* are the most likely to rate as important building an economy that works for all, ensuring the wealthy pay their fair share, addressing mental health, fighting climate change, and providing aid to Ukraine. Those who think the economy is poor are the most likely to prioritize improving health care, addressing the rising cost of living, and bringing inflation under control.

## C. Personal well-being

### Current state of your own personal financial situation

*Over four in ten are positive about their own personal financial situation, back to the Winter 2022 level.*

In Winter 2023, over four in ten Canadians (44%, down six percentage points from Fall 2022) give a positive rating (score of 7-10) to their own personal financial situation; three in ten (31%) give a neutral rating and one-quarter (24%) are negative to some extent.

#### Current state of your own personal financial situation

<b>Q1c Using a scale from 1 to 10, where 1 is terrible and 10 is excellent, how would you rate the following: the current state of your own personal financial situation</b>	<b>Positive perception (7-10)</b>	<b>Neutral (5-6)</b>	<b>Negative perception (1-4)</b>	<b>Not sure</b>
Winter 2023 (n=2,106)	44%	31%	24%	2%
Fall 2022 (n=2,106)	50%	30%	20%	1%
Feb/March (n=2,007)	43%	29%	26%	1%

Being positive about one's personal financial situation ranges from a low of 33 percent in the Atlantic (down from 41% in the Fall) to a high of 52 percent in Quebec (down from 60%). It continues to be linked to household income level, increasing from a low of 19 percent for those with under \$40,000 (down from 28%) to a high of 60 percent (down from 71%) for those with \$150,000 or more. A positive assessment of personal financial situation is also higher among the following groups:

- Men (49%, vs. 39% of women)
- Age 55 and over (52%) and retired Canadians (63%)
- University graduates (48%)
- Homeowners (51%, vs. 27% of renters)
- Those who think the Canadian economy is good (74%).

## Top economic stressors for Canadian households

*The quality of the health care system, saving enough to retire and rising interest rates are the top three major stress-causing concerns of Canadians.*

Canadians were asked to indicate how much of a stress several things are for them and their household. The top sources of *major* stress are the quality of the health care system (34%), saving enough money to retire (26%) and rising interest rates (23%). Around two in ten each also see as major stressors the middle class falling behind the 1% (19%) and climate change (18%). The proportions indicating each is a major stress are similar to Fall 2022.

New in this wave, one in ten (9%) see education costs as a major source of stress.

### Extent to which economic issues are sources of concern for Canadians

<b>Q2 How much of a stress is each of the following are for you and your household. Is each a major, moderate or minor source of stress, or is it not a source of stress at all?</b>	<b>Major source</b>	<b>Moderate source</b>	<b>Minor source</b>	<b>Not a source at all</b>	<b>Does not apply/dk</b>	<b>Fall 2022: Major</b>
Quality of the health care system	34%	31%	23%	9%	4%	37%
Saving enough money to retire	26%	24%	24%	16%	10%	24%
Rising interest rates	23%	30%	25%	15%	7%	25%
Middle class falling further behind top 1%	19%	26%	28%	18%	9%	21%
Climate change	18%	26%	28%	22%	5%	20%
The Canadian economy	17%	29%	35%	13%	5%	18%
Saving enough money to buy a home	17%	14%	13%	18%	39%	18%
The size of the federal deficit	14%	22%	27%	25%	11%	16%
The mental health of you/your family	14%	25%	32%	23%	6%	16%
Paying down your personal debts	14%	17%	19%	26%	23%	16%
Your ability to pay bills end of month	12%	18%	27%	39%	4%	11%
Lack of career advancement opportunities	10%	17%	19%	28%	27%	11%
Job security	9%	16%	23%	32%	21%	11%
The cost of education, such as tuitions and student loans	9%	14%	15%	20%	42%	n/a

Major concern about the quality of the health care system is fairly similar across the country (30% to 40%) except highest in the Atlantic region (51%). Major concern about the size of the federal deficit is highest in Alberta (21%) and Saskatchewan (24%).

Women are more likely than men to indicate major concern about several issues:

- Quality of the health care system (39%, vs. 28%)
- Saving enough money to retire (30% vs, 22%)
- Rising interest rates (26%, vs. 20%)

- Climate change (21%, vs. 16%)
- Mental health (17%, vs. 11%)
- Paying down personal debts (17% vs, 11%)
- Ability to pay monthly bills (14%, vs. 10%).

Those under age 55 are more likely than their older counterparts to be strongly concerned about most issues. Those aged 55 and over are the most concerned about the health care system (40%, vs. 30%), the size of the deficit (18%, vs. 12%). There is no age difference in major concern about saving enough money to retire.

In general, those with lower household income levels (under \$80,000) are more likely to express that most issues cause major concern, with the exception of concern about the size of the federal deficit, about which their concern is statistically similar. Understandably, renters and those in other living situation are notably more likely than homeowners to identify saving enough money to buy a home as a major concern. As well, persons with a disability are the most likely to be strongly stressed by the quality of the health care system (47%).

As in Fall 2022, those indicating either their own personal financial situation or the Canadian economy in general are in a poor state, are the most likely to find a range of things to be major stressors.



## Top economic stressors for Canadian parents

*Parents remain most stressed about whether, in the future, their kids will be able to afford a place to live, and the quality of the environment.*

Canadians who indicated they have a child under age 18 in the home were asked to rate six additional potential stressors. Three in ten say it is a major source of stress whether their kids will be able to afford a place to live when they are older and what the quality of the environment will be like for them. Two in ten or fewer are very stressed about the impact of other factors on their children.

### Extent to which economic issues are sources of concern for Canadian parents (n=593)

<b>Q3 Please tell me how much of a stress each of the following things are for you and your household. Is each a major, moderate or minor source of stress, or is it not a source of stress at all?</b>	<b>Major source</b>	<b>Moderate source</b>	<b>Minor source</b>	<b>Not a source</b>	<b>Does not apply/dk</b>	<b>Fall 2022 Major source</b>
Whether your kids will be able to afford a place to live when they are older	30%	31%	21%	12%	6%	31%
The quality of the environment when your kids are older	30%	28%	23%	13%	6%	26%
The impact of Canada's national debt on your kids when they are older	22%	32%	26%	12%	8%	21%
Paying for your kids' education	21%	29%	27%	16%	8%	20%
Your kids' ability to pay off future student loans	20%	27%	25%	17%	11%	17%
Whether your kids will get jobs after completing school	17%	28%	24%	22%	8%	18%

Major concern about most of these stressors is a minority position across the country and all subgroups. The following are notable differences:

- Women are more likely than men to have major concern about the quality of the environment in the future (38%, vs. 21% of men)
- Younger Canadians (age 18-34) are the most likely to indicate the quality of the environment when their kids are older (37%) or their kids' ability to pay off future student loans (28%) are major stressors.
- Renters are more likely than owners to be strongly concerned about all of these stressors, as are those whose personal financial situation is poor or who think the Canadian economy is poor.

## Confidence in managing bills compared to last year

*As in Fall 2022, over a third of Canadians feel less confident than they did this time last year that they can manage their bills and buy what they need.*

Canadians were asked how confident they are that they can manage paying their bills and buying the things they need, compared to this time last year. Just over one in ten (12%) indicate they are at least somewhat more confident, half (49%) are just as confident, and just over one-third (37%) are somewhat less (26%) or much less (11%) confident than they were last year. These results are basically unchanged from Fall 2022.

### Confidence in managing bills compared to last year

<b>Q4 Compared to this time last year how confident are you that you can manage paying your bills and buying the things you need? Are you...?</b>	<b>Winter 2023 (n=2,106)</b>	<b>Fall 2022 (n=2,106)</b>
<i>Net: More confident</i>	12%	14%
Much more confident	4%	5%
Somewhat more confident	8%	8%
Just as confident	49%	50%
<i>Net: Less confident</i>	37%	36%
Somewhat less confident	26%	25%
Much less confident	11%	10%
Don't know	2%	1%

Those most likely to now feel *less* confident than last year about their ability to manage paying their bills include the following:

- Women (43%, vs. 32% of men)
- Those with annual household incomes under \$40,000 (57%)
- Those who are not employed (53%)
- Renters (44%)
- Those in Canada outside of Quebec (40%, vs. 29% in Quebec)
- Those who personal financial situation is poor (72%, vs. 44% fair and 15% good)
- Those who think the state of the Canadian economy is poor (50%, vs. 33% fair and 20% good)
- Indigenous people (52%) and those identifying as having a disability (56%, vs. 35% not identifying as being in an equity-seeking group).

## Most challenging expense

*Canadians continue to find paying for groceries and housing to be the biggest challenges in making ends meet; almost three in ten say they have no difficulties.*

Canadians were asked what is the one expense they have that makes it the most challenging for them to make ends meet. They were shown four potential responses and could write in something else, or say they have no difficulty. They could select only one response.

Three in ten in this wave say groceries (31%, up from 24% in Fall 2022) are their most challenging expense, and one-quarter (24%) say this about housing costs (unchanged). Fewer than one in ten indicate other expenses, such as utilities (6%) and gasoline (5%) as being their most difficult to meet. Just under three in ten say they have no difficulties paying their expenses currently.

### Most challenging expenses (2% or more mentions)

<b>Q5. What is the one expense you have in your life that makes it the most challenging for you to make ends meet?</b>	<b>Winter 2023 (n=2,106)</b>	<b>Fall 2022 (n=2,106)</b>
Groceries/food	31%	24%
Housing costs (e.g., rent, mortgage)	24%	24%
Utilities (e.g., heating, hydro)	6%	7%
Gasoline	5%	8%
Something else	4%	4%
None, I have no difficulty making ends meet	28%	29%
Don't know	3%	3%

Responses are generally similar across the country and most subgroups, and subgroup differences largely echo patterns seen in Fall 2022. Below are some notable findings.

- Saying *groceries/food* is once again highest in Quebec (38%, up from 29% in Fall 2022). It is similar by gender in this wave, but remains higher among those with household incomes under \$40,000 (46%, up from 36%). It does not differ by whether someone has a child under age 18 at home, but it continues to be higher among those whose personal financial situation is poor (39%) or fair (36%, vs. 24% good). It is highest among Indigenous people (46%, vs. 30% not identifying as being in an equity-seeking group).
- *Housing costs* as the most challenging expense ranges from 15 percent in Quebec to 33 percent in B.C.; it is higher among those aged 18 to 34 (34%) and decreases as age increases (to 15% age 55+). It is higher among renters (38%, vs. 20% of homeowners), those buying a house this year (31%, vs. 22% who are not), those with children under age 18 (27%, vs. 22%), and those whose personal financial situation is poor (38%) or fair (28%, vs. 13% good).
- *Having no difficulty making ends meet* is highest in Quebec (36%, vs. 21% to 29% elsewhere) and among men (31%, vs. 26% women); it increases as age increases (from 21% age 18-34 up to 36% age 55+) and as household income increases (from 13% under \$40,000 up to 46% \$150,000 or more).

**Level of worry about being laid off/losing job**

*One-third are at least somewhat worried about personal or household job loss, up marginally from Fall 2022.*

Canadians are slightly more concerned about potential household job loss than they were in the Fall. One-third (34%) are extremely or somewhat worried about personal or family job loss, up from three in ten in Fall 2022. Six in ten (61%) are not very or not at all worried, with one-third being not at all worried, down nine points.

**Level of worry about being laid off/losing job**

<b>Q6. To what extent are you worried about you or anyone in your household losing their job or being laid off?</b>	<b>Extremely worried</b>	<b>Somewhat worried</b>	<b>Not very worried</b>	<b>Not at all worried</b>	<b>Not sure</b>
Winter 2023 (n=2,106)	9%	25%	29%	32%	5%
Fall 2022 (n=2,106)	8%	22%	26%	41%	3%
Feb/March (n=2,007)	12%	23%	26%	35%	4%

Response patterns are generally similar across subgroups of the population. Net concern (extremely or somewhat worried) is higher among the following groups:

- Ontarians (40%)
- Under age 55 (39%, vs. 26% 55 and over)
- Those in major urban centres (1 Million plus) (41%, vs. 28% in towns and rural areas)
- Those whose language at home is neither English nor French (52%)
- Those with children under 18 at home (42%, vs. 32%)
- Those planning to buy a home this year (50%, vs. 31%)
- Those whose personal financial situation is poor (54%, vs. 39% fair and 20% good)
- Racialized Canadians (46%) and recent immigrants (65%).

## D. Taxes and fiscal policy

### Agreement with statements about fiscal issues

*Canadians want more health care funding to the provinces, do not expect the budget to be balanced in the short-term, and worry about the consequences of a quick budget rebalancing.*

Canadians were asked to rate their level of agreement with statements about the federal government's approach to fiscal issues. Close to two-thirds (64%) agree there should be more permanent health care funding for the provinces; and six in ten (60%) agree they worry that trying to balance the federal budget too quickly may be done at the expense of essential services or funded by higher taxes. Just under six in ten (58%) agree they don't expect the federal government to balance the budget until the economy has completely recovered from the pandemic, while just under half (48%) agree they think the budget should be balanced as soon as possible.

#### Agreement with statements about fiscal issues

<b>Q14 Please tell me to what extent you agree or disagree with each of the following statements using a 10-point scale, where "10" means you strongly agree, "1" means you strongly disagree?</b>	<b>Agree (7-10)</b>	<b>Neutral (5-6)</b>	<b>Disagree (1-4)</b>	<b>Not sure</b>	<b>Fall 2022 Agree (7-10)</b>
Fed. gov't should provide more permanent health care funding to provinces, even if adds to deficit	64%	20%	8%	7%	66%
I worry that if the federal government quickly tries to balance the budget it would mean either cuts to essential services or higher taxes on people like me	60%	20%	11%	9%	64%
I don't expect the federal gov't to balance its budget until economy has completely recovered from pandemic	58%	20%	14%	9%	59%
I think the federal government should return to a balanced budget as soon as possible	48%	27%	17%	8%	52%

Agreement with these four statements is fairly similar by region and most subgroups, with some exceptions. In this wave, agreement with these four statements is higher among those age 55 and over, and tends to be higher among those with a good personal financial situation or who think the Canadian economy is good.

Agreement is similar by gender, although men are more likely than women to agree the federal government should return to a balanced budget as soon as possible (53%, vs. 44%), whereas women are more likely than men to worry that if the federal government quickly tries to balance the budget it would mean either cuts to essential services or higher taxes (64%, vs. 57%).

**Agreement with statements about other issues**

*Canadians are divided as to whether the federal government tries to support them or understands their issues, or whether Ukraine should get more financial aid.*

One-third of Canadians agree the federal government is trying to support Canadians in difficult economic times (34%, down from 43% in Fall 2022) and that Canada should provide more financial aid to help Ukraine (32%); and three in ten agree that it understands the economic issues Canadians are facing (31%).

**Agreement with statements about other issues**

<b>Q14 Please tell me to what extent you agree or disagree with each of the following statements using a 10-point scale, where “10” means you strongly agree, “1” means you strongly disagree?</b>	<b>Agree (7-10)</b>	<b>Neutral (5-6)</b>	<b>Disagree (1-4)</b>	<b>Not sure</b>	<b>Fall 2022 Agree (7-10)</b>
The federal government is trying to support Canadians in difficult economic times	34%	31%	29%	6%	43%
The federal government should provide more financial aid to help Ukraine defend itself from Russia, even if it adds to the deficit	32%	23%	38%	7%	32%
The federal government understands the economic issues Canadians are facing	31%	25%	37%	7%	35%

Agreement with these three statements is a minority across the country and all subgroups. Agreement with all three is higher among retired Canadians, and those who say their personal financial situation is good or that the Canadian economy is good.

- Agreeing that the federal government is trying to support Canadians in difficult economic times is lowest in Alberta (22%) and highest in Quebec (42%); it is also higher among those with a university degree (39%).
- Agreeing that the federal government should provide more financial aid to help Ukraine defend itself from Russia, even if it adds to the deficit is higher among men (36%, vs. 28% of women), and those age 55 and over (39%).
- Agreeing that the federal government understands the economic issues Canadians are facing is higher among those with a university degree (36%).

**Whether groups are paying the right amount of tax**

*Most continue to think the top 1% earners, big corporations and financial institutions should be paying more tax; over half think the top 1% should be paying much more tax.*

Canadians were asked if, in their opinion, six groups are currently paying the proper amount in taxes, or if they should be paying more or less. In this wave, the response categories were changed to allow people to indicate whether the groups should be paying **much** more or less tax, or **somewhat** more or less tax.

Eight in ten think big corporations need to pay more, with half (49%) thinking it should be substantially increased. Three-quarters (76%) think the top 1% of wage earners should be paying more, and over half (54%) think they should be paying much more than currently. Almost three-quarters (73%) think financial institutions should be paying more (40% think it should be much more). All three show only slight increases from Fall 2022.

In contrast, four in ten think small businesses (41%) and middle-income earners (39%) are paying the right amount of tax; four in ten think small businesses should be paying less, and half think this of middle-income earners. Just over six in ten (62%) think lower income earners should be paying less.

One-quarter (23%) of Canadians do not think any group should be paying less tax, and one in ten (12%) do not think any group should be paying more.

**If groups are paying the right amount of tax**

<b>Q11 In your opinion, are each of the following groups currently paying the proper amount of taxes, or should they be paying more tax, or less tax, than they are now?</b>	<b>Should be paying more tax (net)</b>	Should be paying much more tax	Should be paying somewhat more tax	Currently paying proper amount of tax	<b>Should be paying less tax (net)</b>	Should be paying somewhat less tax	Should be paying much less tax	Don't know	<b>Fall 2022 Should be paying more tax</b>
Big corporations	80%	49%	31%	9%	3%	1%	2%	8%	77%
The top 1% of income earners	76%	54%	23%	12%	4%	2%	2%	8%	74%
Financial institutions	73%	40%	33%	11%	3%	2%	1%	13%	70%
Small businesses	8%	2%	6%	41%	40%	30%	10%	11%	5%
Middle-income earners	4%	1%	3%	39%	50%	36%	14%	7%	2%
Lower-income earners	4%	1%	2%	26%	62%	28%	34%	8%	4%

That *big corporations*, the *top one percent of income earners* and *financial institutions* should be paying more in tax is the dominant view across the country and all subgroups. Wanting all three to pay more is highest among those age 55 and over, retired Canadians, those with a university degree or higher, and those who are not planning to buy a home this year.

Feeling that *lower-income earners* should pay less in tax is also a dominant view nationally, although higher among those age 55 and over (70%), those with low to middle household incomes (70% under \$80,000), a high school or less education (71%), renters (72%), those with no kids under age (64%), and those who think their personal financial situation (69%) or the Canadian economy (68%) is poor.

Wanting *middle-income earners* to pay less in tax is higher among Atlantic Canadians (61%), those living in towns from 5,000 to under 100,000 people (59%), those in a poor personal financial state (59%), and those who think the economy of the country is poor (59%).

That *small businesses* should be paying less tax is generally similar across subgroups, but lowest in Quebec (30%) and highest in Saskatchewan (52%); it is also higher among those with a poor personal financial situation (45%) or who think the Canadian economy is poor (47%).

## E. Housing

### Impressions of current cost of housing and mortgage rates

*Three-quarters have a negative perception of the current cost of housing, and two-thirds are negative about current loan and mortgage interest rates.*

In a new question in Winter 2023, Canadians were asked about their impressions of the current interest rates on loans and mortgages, and the current cost of housing.

Consistent with the ongoing view that it is difficult for people to buy a house today in the current economic climate, majorities have a negative impression of the current cost of housing (76%), and current interest rates on loans and mortgages (66%).

#### Impressions of cost of housing and interest rates on loans and mortgages

<b>Q1g-h Using a scale from 1 to 10, where 1 is terrible and 10 is excellent, how would you rate the following:</b>	<b>Positive perception (7-10)</b>	<b>Neutral (5-6)</b>	<b>Negative perception (1-4)</b>	<b>Not sure</b>
Current interest rates on loans and mortgages	7%	20%	66%	7%
Current cost of housing	6%	15%	76%	3%

Majorities across all subgroups rate both current interest rates and the cost of housing negatively. Some notable differences follow:

- Being negative about interest rates is slightly lower in Quebec (60%) than elsewhere (66% to 70%); being negative about the cost of housing is highest in B.C (85%) and Ontario (78%).
- Being negative about current interest rates is higher among those under age 55 (71%) than those 55 and over (60%).
- Women are most negative than men about both current interest rates (69%, vs. 64%) and the cost of housing (81%, vs. 71%).
- Being negative about the cost of housing is higher among those with household incomes under \$80,000 (81%) than those with higher incomes (71%).



**Housing affordability**

*Eight in ten feel it is very difficult to buy a home in the current economy; two-thirds agree the federal government has a responsibility to address affordable housing.*

Canadians were asked their level of agreement with a number of statements regarding housing affordability. There is still an air of pessimism around the housing market and Canadians’ ability to find a suitable house. Eight in ten (81%) remain in agreement (that is, score 7 to 10) that it is very difficult for people to buy a house in the current economic climate; and two-thirds (65%, down from 71% in Fall 2022) agree the federal government has a responsibility to address the lack of affordable housing in the country. Fewer homeowners in this wave agree that the cost of living in their home is affordable (47%, down from 53%). Only one-quarter (23%) agree it would be easy to find somewhere to live that is both affordable and in a safe neighbourhood, if someone was buying a house today.

Despite these impressions, owning one’s own home is still the dream: three-quarters (75%) of homeowners (n=1,440) continue to agree it was extremely important they own a home rather than rent; and just over half of renters (n=481 – 53%) agree it is extremely important they be able to own a home in the future. Almost four in ten renters (38%) agree the rent they pay is affordable, comparable to the Fall.

**Agreement with statements about housing affordability**

<b>Q12 Using a scale from 1 to 10, where 1 is strongly disagree and 10 is strongly agree, to what extent do you agree or disagree with the following statements?</b>	<b>Agree (7-10)</b>	<b>Neutral (5-6)</b>	<b>Disagree (1-4)</b>	<b>Not sure</b>	<b>Fall 2022 Agree (7-10)</b>
It is very difficult for people to buy a house today, in the current economic climate.	81%	11%	4%	3%	83%
It was extremely important that you own a home, rather than rent. BASE: Owners (n=1,440)	75%	16%	6%	3%	77%
The federal government has a responsibility to address the lack of affordable housing in Canada.	65%	20%	10%	6%	71%
It is extremely important you be able to own a home in the future. BASE: Renters (n=481)	53%	16%	25%	6%	53%
The costs of living in your home (including mortgage payments and property taxes) are affordable on your current household income. BASE: Owners (n=1,440)	47%	24%	26%	2%	53%
The rent you pay is affordable on your current household income. BASE: Renters (n=481)	38%	19%	38%	4%	39%
If you needed to buy a home today, it would be easy to find somewhere to live that is both safe and affordable.	23%	20%	53%	5%	25%

For the most part, responses to these statements do not vary significantly by subgroup. Significant differences are noted below:

- *It is very difficult for people to buy a house today, in the current economic climate:* Agreement is very high in all subgroups, but higher among women (84% vs, 79% of men), new immigrants (90%), and those who think the state of the Canadian economy is poor (87%).
- *The federal government has a responsibility to address the lack of affordable housing in Canada:* Agreement is similar across the country except lower in Quebec (53%) than elsewhere (67% to 70%); it is higher among women (68%), younger people (71% age 18 to 34), renters (71%, vs. 62% of owners), those buying a home this year (72%, vs. 63% who are not), new immigrants (84%), and those whose own financial situation is poor (72%) or think the state of the Canadian economy is poor (73%).
- *It was extremely important that you own a home, rather than rent:* Agreement is very high across in all sub-groups, particularly among those in Quebec (80%), women (78%), and those age 55 and over (81%).
- *Costs of living in your home are affordable on current household income:* Agreement is higher among those 55 years of age and older (52%). Agreement increases as household income increases (from 25% with incomes under \$40,000 up to 59% with \$150,000 or more); and higher agreement is linked to reported a good personal financial situation (67%) or thinking the Canadian economy is good (61%).
- *If you needed to buy a home today, it would be easy to find somewhere to live that is both safe and affordable:* Agreement increases as household income increases (from 14% with incomes under \$40,000 up to 32% with \$150,000 or more), and is higher among men (28%, vs. 18% of women), homeowners (25%, vs. 18% of renters), those buying a home this year (34%, vs. 21% who are not), and those with a good personal financial situation (32%) or who feel the Canadian economy is good (35%).

## Federal government housing policies

*There is majority support for a variety of federal government housing policies; there is continued lower support for housing mandates on municipalities.*

Canadians were shown a series of 12 housing-related issues and asked to indicate the extent to which each should be a priority area for the federal government. As in previous waves, Canadians are most likely to identify increasing the availability of affordable housing as being the top priority (72%); around two-thirds would prioritize cracking down on large landlords buying up housing (68%), increasing transparency in real estate transactions (67%), supporting first-time buyers (66%), and making monthly mortgage payments more affordable for middle- and lower-income Canadians (64%). All of these levels of agreement are marginally lower than in the Fall.

The lowest priority policies are those requiring municipalities to change their zoning rules to allow for denser communities (41%), as well as reducing federal funding to municipalities who do not increase the number of homes over the previous year (37%); these results are comparable to Fall 2022.

### Priorities for housing affordability policies

<b>Q13 To address the issue of housing affordability, to what extent do you think each of the following should be a priority area for the federal government? Please use a scale from 1 to 10, where 1 is not at all a priority and 10 is an extremely high priority.</b>	<b>Priority (7-10)</b>	<b>Neutral (5-6)</b>	<b>Not a priority (1-4)</b>	<b>Not sure</b>	<b>Fall 2022 Priority (7-10)</b>
Increasing the availability of affordable housing	72%	18%	6%	4%	76%
Cracking down on large landlords buying up housing, reducing supply for individuals	68%	17%	9%	6%	71%
Increasing transparency and consumer protection in real estate transactions, like banning blind bidding	67%	17%	6%	10%	71%
Supporting (Fall: supports for) first-time home buyers	66%	20%	9%	5%	74%
Making monthly mortgage payments more affordable for middle-/lower-income Canadians	64%	21%	10%	5%	69%
A ban on people buying and owning multiple homes that aren't being used to provide needed rental supply	59%	19%	14%	7%	59%
Working with municipalities to speed up the approval of new housing developments	58%	23%	11%	8%	63%
Investing in co-operative housing	53%	23%	12%	12%	58%
Increasing down payment requirements for investors	52%	22%	13%	13%	54%
Helping Canadians make a down-payment (Fall: Making down-payments more achievable for people)	52%	24%	18%	6%	67%
Requiring municipalities to change their zoning rules to allow for denser communities	41%	24%	23%	12%	42%
Reducing federal funding to municipalities who do not increase # of homes over previous year	37%	27%	21%	15%	37%

There are few significant differences by subgroup in the extent to which Canadians feel that each of these policies should be prioritized. Quebecers are the most likely to prioritize working with municipalities to speed up new housing developments (66%) or investing in cooperative housing (60%), and the least likely to prioritize making monthly mortgage payments more affordable (55%). Ontarians remain among the most likely to prioritize many of these actions.

Prioritizing *increasing the availability of affordable housing* is higher among the following:

- Household income under \$40,000 (82%, decreasing to 62% of those with \$150,000 or more))
- Renters (80%, vs. 69% of homeowners)
- New immigrants (87%) and persons with a disability (81%).

### Potential impact of federal government policies on the price of homes

*Three-quarters think the policies of the federal government could have at least some impact on the price of homes, with three in ten saying a major impact.*

In a new question in Winter 2023, Canadians were asked to indicate how much impact federal government policies could have on the price of homes in Canada. Three-quarters (73%) feel these policies could have at least some impact on the price of homes; three in ten (30%) think the impact of these could be major. One in six feel these could have little or no impact, and one in ten are unsure.

#### Amount of impact federal government policies have on price of homes

<b>QAH1 How much impact do you think federal government policies could have on the price of homes in Canada?</b>	<b>Winter 2023 (n=2,106)</b>
Net: major/some impact	73%
Major impact	30%
Some impact	43%
Very little or no impact	16%
Don't know	11%

Thinking federal government policies could have at least some impact on the price of homes is the dominant view across the country; it ranges from a low of 58 percent in Quebec to a high of 86 percent in Saskatchewan. Perceptions do not differ by gender or age, but men are more likely than women to think federal government policies could have very little or no impact (20%, vs. 13%), and this sentiment increases as age increases (from a low of 9% of those age 18 to 34 up to 22% of those 55 and over). Thinking government policies could play at least some part in housing prices is higher among those planning to buy a home this year (81%, vs. 72% not planning).

**Level of government with most responsibility for addressing the lack of affordable housing**

*Canadians are about equally likely to think provincial and federal governments are responsible for addressing the lack of affordable housing.*

In a new question in Winter 2023, Canadians were asked which level of government is most responsible for addressing the lack of affordable housing in Canada. Around one-third each think it is the purview of the provincial (36%) or federal (32%) governments, while just over one in ten (13%) think it is a municipal government responsibility. Two in ten do not provide a response.

**Level of government most responsible for addressing the lack of affordable housing**

<b>QAH2 Which level of government do you think has the most responsibility for addressing the lack of affordable housing in Canada? Is it...?</b>	<b>Winter 2023 (n=2,106)</b>
Provincial government	36%
Federal government	32%
Municipal government	13%
Don't know	19%

Indicating the federal government is most responsible for addressing affordable housing is highest among the following:

- Alberta (45%) and Saskatchewan (55%)
- Age 18 to 34 (37%, vs. 30% of older Canadians)
- Those buying a home this year (41%, vs. 30% not planning)
- Those who rate the Canadian economy as poor (40%, vs. 26% fair and 27% good).

## Appendix A: Qualitative methodology

Environics Research conducted a series of 10 online focus groups in January and February 2023 to assess Canadians' attitudes toward the current state of the economy, with a particular focus on attitudes toward such issues as the cost of living, housing, health care and priorities for the federal government looking ahead to the upcoming federal budget.

### Group composition

Environics Research conducted a series of 10 online focus groups in January and February 2023 to assess Canadians' attitudes toward the current state of the economy. The online focus groups were conducted using the Zoom platform; and a pair of sessions, one for higher income and the other for middle to lower income participants, were conducted in each of the following regions: Ontario (January 30), Atlantic Canada (January 31), Prairies (February 1), Quebec (February 2) and B.C. (February 6), The two Quebec sessions were conducted in French and the other eight sessions were conducted in English.

Location (Language of groups)	Date	Time
Ontario (English)	Monday, January 30	5pm EST – Group #1 7pm EST – Group #2
Atlantic provinces (NL, NS, NB, PEI) (English)	Tuesday, January 31	4pm EST (5pm AST)– Group #3 6pm EST (7pm AST) – Group #4
Prairie provinces (MB, SK, AB) (English)	Wednesday, February 1	6pm EST (5pm CST/4pm MST) – Group #5 8pm EST (7pm CST/6pm MST) – Group #6
Quebec (French)	Thursday, February 2	5pm EST – Group #7 7pm EST – Group #8
B.C./Territories (English)	Monday, February 6	7pm EST (4pm PST) – Group #9 9pm EST (6pm PST) – Group #10

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

The 71 participants were all 18 years of age or over; and included a range of age, education, and backgrounds. The groups lasted approximately 90 minutes, and each consisted of between six and eight participants (out of eight people recruited for each group). Participants were offered a \$100 honorarium to encourage participation and thank them for their time commitment. In each location one group was conducted among people with “low to middle” incomes (e.g., personal annual income of less than \$80,000 or annual household income of less than \$120,000) and one among those with “higher” incomes (e.g., incomes of more than those amounts). For the groups in Atlantic Canada, a personal income of over \$60,000 or a household income of over \$100,000 also counted as “high income”.

### Recruitment

Environics developed the recruitment screener and provided it to Finance Canada for review prior to its deployment. The recruitment was carried out by Environics' qualitative partner Trend Research, which is one of Canada's most well established and respected qualitative research recruiting operations. All recruiting was conducted by telephone and by e-mail by Trend's professional team of experienced and trained qualitative

research recruiters. Trend maintains a panel of prospective qualitative research participants across Canada. The panel is composed of people who have taken part in quantitative surveys and agreed to be contacted to be potential paid participants in qualitative research projects, as well as people who are recruited to the panel through social media promotion. Participants were contacted randomly by phone and e-mail and screened to ensure they were invited to the appropriate session. Participants were also screened to ensure the groups included a mix of gender, education, and age, and that they would be comfortable voicing their opinions in front of others. Normal focus group exclusions were in place (marketing research, media and employment in the federal government, and recent related focus group attendance). Participants were offered a \$100 honorarium to encourage participation and thank them for their time commitment.

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

### **Moderation**

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

- Derek Leebosh, Vice President, Environics, moderated all English sessions.
- France Mercier, Senior Associate, moderated both French sessions.

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

### **Statement of limitations**

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

## Appendix B: Quantitative methodology

### Background and research objectives

Finance Canada identified a need for qualitative research to examine Canadians' overall concerns and perceptions about the current state of the Canadian economy, emerging issues, and their expectations about the role of the Government of Canada in the economy and in other issues related to quality of life in Canada.

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

### Methodology

Environics conducted an online survey with a representative sample of 2,106 adult Canadians, conducted January 11-23, 2023. *As the online survey uses an opt-in panel, this is a non-probability sample, and no margin of sampling error is calculated.*

### Questionnaire design

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

### Sample design and weighting

The online survey targeted adult Canadians (18 years of age or older). The sample was stratified by region to allow for meaningful coverage of lower population areas: The survey data were weighted to the national adult population (region, age, and gender).

Regional distribution	Total	BC/YK	AB/NWT	SK	MB/NU	ON	QC	ATL
# of completed surveys	2,106	333	286	112	129	624	419	203
% of completed surveys	100%	16%	14%	5%	6%	30%	20%	10%

### Pre-test

A soft launch of the online survey was conducted on January 9 (English) and January 10 (French), and 57 completions were reviewed (44 English, 13 French). No changes were required as a result of this review and the full field proceeded. The pre-test interviews were kept in the data set.

### Fieldwork and quality control

The online survey was conducted by Environics. All respondents were offered the opportunity to complete the survey in their official language of choice. All research work was conducted in accordance with the standards



established by federal government Public Opinion Research (POR) requirements, as well as applicable federal legislation (Personal Information Protection and Electronic Documents Act, or PIPEDA).

Data analysts programmed the questionnaire into an online survey platform and then performed thorough testing to ensure accuracy in set-up and data collection. This validation ensured the data entry process conformed to the survey's basic logic. The interview system handles invitations, quotas, and questionnaire completion (skip patterns, branching and valid ranges).

### Completion results

The completion results for the online survey are presented in the following table.

#### Contact disposition

Disposition		N
Total invitations	(c)	64,710
Total completes	(d)	2,106
Qualified breakoffs	(e)	329
Disqualified	(f)	356
Not responded	(g)	59,777
Quota filled	(h)	2,142
<b>Contact rate = (d+e+f+h)/c</b>		7.62%
<b>Participation rate = (d+f+h)/c</b>		7.11%

## Non-response bias analysis

The table below presents a profile of the final sample, compared to the actual population of Canada (2016 Census information). The proportion of people aged 55+ interviewed is lower than that in the population; this was corrected by age weighting. The final sample somewhat under-represents those with high school or less education, which is also a typical pattern for surveys in Canada (e.g., those with more education are more likely to be members of online panels and to respond to surveys).

### Sample profile

Sample type	Winter 2023* %	Canada (2016 Census) %
<b>Gender (18+)</b>		
Male	49%	49
Female	50%	51
<b>Age</b>		
18-34	22	27
35-54	57	34
55+	21	39
<b>Education level <sup>α</sup></b>		
High school diploma or less	14	35
Trades/college/post sec no degree	32	36
University degree	54	29

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

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

## Appendix C: Moderation guide

January 30, 2023

**Environics Research**  
**Focus Groups on Canada's Economy**  
**Finance Canada – Discussion Agenda**  
**PN11601**

**1. Introduction to Procedures (10 minutes)**

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

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

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

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

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

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

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

**2. Canada's economy (15 minutes)**

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

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

Why did you pick that word?

What specific economic issues are you most concerned about in terms of how they affect you personally?

**PROBE:** Affordability and the current cost of living? Housing costs? Unemployment? Debt and deficits? Shortages/supply chain issues?

How do you think the Canadian economy is doing relative to the rest of the world? What about to some of our closest allies (US, UK, Germany, France?)

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

How would you know if the economy was getting better or worse? What are the signs?

**PROBE:** Is it from statistics like the GDP growth rate, unemployment rate, or inflation rate or what you see in the news? Or is it more based on what you personally experience like the cost of rent/housing or the price of gasoline or of groceries?

### 3. Inflation/cost of living concerns (15 minutes)

We talked earlier rising prices which we refer to as “inflation.” What are examples of things that have become harder to afford in your own day-to-day life, if any?

**PROBE IF NOT MENTIONED:** Groceries? Gasoline? Housing? Mortgage? Utilities (heating/electricity)? Car insurance?

If you are finding things harder to afford these days, how are you managing or dealing with it?

**PROBE IF NOT MENTIONED:** Going into debt? Doing without some things? Putting off purchase decisions? Borrowing from friends and family? Relying on money saved during the pandemic?

What do you think is causing prices to go up these days? **PROBE:** Pandemic? Supply chains? Global factors (i.e., the war in Ukraine)? Government spending? Price gouging/profitteering by retailers?

Can the federal government do anything to reduce the inflation rate? If so, what?

How long do you think we will have this high inflation? **PROBE:** Has it peaked? Will it level off? Will it get worse?

Who do you think is responsible for determining interest rates in Canada?

Some people say the Bank of Canada needs to keep raising interest rates in order to try to slow down the rate of inflation. What’s your reaction to this statement? Do you agree or disagree?

Interest rates have already gone up recently. How has this affected you, if at all?

If interest rates keep going up, how might it impact you personally, if at all?

#### **4. Affordability measures (5 minutes)**

We talked about what, if anything, the federal government could do to bring down inflation, but what about the larger issue of affordability? Are there things the federal government could do to make your life more affordable?

Affordability programs generally mean money from government to assist those struggling with the costs of living – but some people say these measures can cause more inflation and lead to higher interest rates. Would you still want the government to do these things you want if they could lead to more inflation or higher interest rates?

#### **5. Health care (15 minutes)**

Let's discuss health care now. What is the biggest concern that you have with Canada's health care system?

Who do you feel is most responsible for improving Canada's health care system? The federal government? Provincial and territorial governments?

As you may know, the provinces and territories deliver health care services to Canadians and the federal government helps them fund the health care system.

If the federal government gives the provinces new additional funding for health care, should it specify how the money is used or rely on the provinces to determine how to invest the additional funds?

Do you believe that health funds are used effectively? If not, how could spending be improved?

As you may have heard, some provinces are planning to privatize some health care services and procedures and have more of them carried out by for-profit clinics rather than hospitals. How should the federal government respond to this?

If you could make one recommendation to the federal government for improving Canada's health care system, what would it be?

#### **6. Housing (10 minutes)**

Let's talk more specifically about housing. Please indicate in the CHAT whether you own or rent your home and answer "What is your biggest specific worry when it comes to housing?"

Could you each elaborate on why this is your main housing concern?

Do you think the housing situation in Canada is getting any better or worse these days?

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

Is there anything else the federal government should be doing about housing costs and availability?

## 7. Budget priorities (10 minutes)

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

Please answer this question in the CHAT “If you could identify one priority to the Minister of Finance for the upcoming federal budget, what would it be?”

Why do each of you say that?

**PROBE IF NOT MENTIONED:** Affordability measures, health care, addressing labour shortages via immigration, investing in industries of the future like electric vehicles, military spending, deficit reduction?

## 9. Wrap up (5 minutes)

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

**THANK YOU FOR PARTICIPATING!**

## Appendix D: Recruitment screener



December 6, 2022

**EnviroNics Research Group Limited**  
**Focus Groups on Canada’s Economy Winter 2023**

**Finance Canada**

**PN11601**

**Recruitment for Group Discussion**

Respondent Name: \_\_\_\_\_

Home #: \_\_\_\_\_

Business #: \_\_\_\_\_

Group #: \_\_\_\_\_

Recruiter: \_\_\_\_\_

GROUP 1 Ontario – Lower income Monday, January 30 5:00 pm EST	GROUP 2 Ontario – Higher income Monday, January 30 7:00 pm EST	GROUP 3 Atlantic – Lower income Tuesday, January 31 4:00 pm EST (5pm AST)	GROUP 4 Atlantic – Higher income* Tuesday, January 31 6:00 pm EST (7pm AST)
GROUP 5 Prairies – Lower income Wednesday Feb. 1 6:00 pm EST (5pm CST/4pm MST)	GROUP 6 Prairies – Higher income Wednesday Feb. 1 8:00 pm EST (7pm CST/6pm MST)	GROUP 7 Quebec (FR) – Lower income Thursday, February 2 <sup>nd</sup> 5:00 pm EST	GROUP 8 Quebec (FR) – Higher income Thursday, February 2 <sup>nd</sup> 7:00 pm EST
GROUP 9 BC – Lower income Monday, February 6 <sup>th</sup> 7:00 pm EST (4:00pm PST)	GROUP 10 BC – Higher income Monday, February 6 <sup>th</sup> 9:00 pm EST (6:00pm PST)	See above	

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

*“High income” is defined as anyone with a personal annual income of over \$80,000 or anyone in a household with multiple incomes with an annual household income of over \$120,000.*

*\*For groups 3 and 4 in Atlantic, a personal income of over \$60,000 or a household income of over \$100,000 also counts as “high income”.*

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

This study is a research project, not an attempt to sell or market anything. Your participation in the research is completely voluntary, confidential and your decision to participate or not will not affect any dealings you may have with the government.

The format will be a video-conference call discussion using the Zoom platform led by a research professional from Environics that will involve you and some other people from your region. May we have your permission to ask you or someone else in your household some further question to see if you/they fit in our study? This will take about 5 minutes.

- Yes                    1            **CONTINUE**
- No                    2            **THANK/DISCONTINUE**

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

A recording of the session will be produced for research purposes. The recording will be used only by the research professional to assist in preparing a report on the research findings and will be destroyed once the report is completed. All information collected, used and/or disclosed will be used for research purposes only and administered as per the requirements of the Privacy Act. Environics Research has a privacy policy which can be consulted at <https://environicsresearch.com/privacy-policy/>

[INTERVIEWER NOTE: IF ASKED ABOUT PRIVACY LAWS, SAY: “The information collected through the research is subject to the provisions of the Privacy Act, legislation of the Government of Canada, and to the provisions of relevant provincial privacy legislation.] Environics is a member of the Canadian Research Insights Council (CRIC) and adheres to all its standards; the project is registered with the CRIC with the number 20220922-EN412.

NB: If a participant asks for information on the research company conducting the research they can be told: Environics Research is located at 366 Adelaide Street West, Suite 101, Toronto Ontario and can be reached at 416-920-9010.

- Yes.....1 – **CONTINUE**
- No.....2 – **THANK AND TERMINATE**

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

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

**IF YES TO ANY OF THE ABOVE – THANK AND TERMINATE****2. INDICATE:**

Male 1 50/50 split

Female 2

**3. How many people, including yourself, live in your household and have an income?**

One, just me ASK Q. 4, THEN SKIP TO Q. 6

Two SKIP TO Q. 5

Three SKIP TO Q. 5

Four or more SKIP TO Q. 5

**IF ONLY ONE PERSON IN HOUSEHOLD WITH AN INCOME ASK:****4. Which of the following categories best corresponds to your total personal annual income, before taxes, for 2022?****READ**01 - Under \$30,000 **GROUPS 1, 3, 5, 7, 9**02 - \$30,000 to \$60,000 **GROUPS 1, 3, 5, 7, 9**03 - \$60,000 to \$80,000 **GROUPS 1, 4, 5, 7, 9\* (NB: Atlantic LI cut-off is lower)**04 - \$80,000 to \$100,000 **GROUPS 2, 4, 6, 8, 10**05 - \$100,000 to \$120,000 **GROUPS 2, 4, 6, 8, 10**06 - \$120,000 to \$150,000 **GROUPS 2, 4, 6, 8, 10**07 - \$150,000 and over **GROUPS 2, 4, 6, 8, 10**99 - REFUSE/DK/NA **TERMINATE****ASK ALL FROM HOUSEHOLDS WITH MORE THAN ONE PERSON WITH AN INCOME**

**5. Which of the following categories best corresponds to the total annual income, before taxes, of all members of your household, for 2022? READ**

01 - Under \$30,000	<b>GROUPS 1, 3, 5, 7, 9</b>
02 - \$30,000 to \$60,000	<b>GROUPS 1, 3, 5, 7, 9</b>
03 - \$60,000 to \$80,000	<b>GROUPS 1, 3, 5, 7, 9</b>
04 - \$80,000 to \$100,000	<b>GROUPS 1, 3, 5, 7, 9</b>
05 - \$100,000 to \$120,000	<b>GROUPS 1, 4, 5, 7, 9 (NB: Atlantic LI cut-off is lower)</b>
06 - \$120,000 to \$150,000	<b>GROUPS 2, 4, 6, 8, 10</b>
07 - \$150,000 and over	<b>GROUPS 2, 4, 6, 8, 10</b>
99 - REFUSE/DK/NA	<b>TERMINATE</b>

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

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

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

Some High School only.	1
Completed High School	2
Trade School certificate	3 <b>GET MIX</b>
Some Post secondary	4
Completed Post secondary	5
Graduate degree	6

**8. Are you working (CHECK QUOTAS)?**

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

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

Have employer

Self-employed

**10. What is your current occupation?**

Type of Job

Type of Company

**IF MARRIED/LIVING COMMON LAW ASK: WHAT IS YOUR SPOUSE'S OCCUPATION?**

Type of Job

Type of Company

**TERMINATE IF OCCUPATION RELATES TO EXCLUSIONS IN Q. 1****ASK ALL****11. What is your ethnic background?**

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

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

Very comfortable	1- MINIMUM 5 PER GROUP
Fairly comfortable	2
Not very comfortable	3 TERMINATE
Very uncomfortable	4 TERMINATE

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

Yes        1            MAXIMUM 5 PER GROUP

No         2            (SKIP TO Q.17)

**IF YES ASK:**

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

(TERMINATE IF IN THE PAST 6 MONTHS)

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

(SPECIFY)

**IF 5 OR MORE, TERMINATE**

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

(SPECIFY)

**IF “ECONOMY” OR “FINANCE”, TERMINATE**

**ASK ALL**

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

Yes            **CONTINUE**

No             **TERMINATE**

**NOTE: A MOBILE PHONE WILL NOT WORK FOR THIS EXERCISE**

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

Very comfortable            1- **CONTINUE**

Fairly comfortable            2 - **CONTINUE**

Not very comfortable            3 - **TERMINATE**

Very uncomfortable            4 - **TERMINATE**

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

Yes            **CONTINUE**  
No             **TERMINATE**

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

Yes            **CONTINUE**  
No             **TERMINATE**

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

Yes            **CONTINUE**  
No             **TERMINATE**

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

Yes            **CONTINUE**  
No             **TERMINATE**

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

Email address: \_\_\_\_\_

**PLEASE RE-READ THE FULL ADDRESS BACK TO CONFIRM CORRECT SPELLING.**  
(NB: We will send the links to you early next week)

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

**SEE TIMES AND DATES ON PAGE 1**

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

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



## Appendix E: Survey questionnaire

## Finance Canada – Attitudes towards the Economy - Online Survey (Winter 2023) Environics Research

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

- 1 English
- 2 Français

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

### **Introduction**

Environics Research, an independent research company, is conducting this survey on behalf of the Government of Canada. Your decision to participate will not affect any relationship you have with the Government of Canada or the services they provide you. To view the Environics privacy policy, click here.

Your participation is voluntary, and your answers will remain anonymous. The survey will take about 12 minutes to complete and is registered with the Canadian Research Insights Council's Research Verification Service. Click here [INSERT LINK: <https://www.canadianresearchinsightscouncil.ca/rvs/home/>] if you want to verify the legitimacy of the survey. The verification number is 20230103-EN409.

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

Please click on >> to continue.

### **A. Which province or territory do you currently live in?**

#### **DROP DOWN LIST**

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

**NEW****B. What is the size of the community where you live? Is it a... ?**

City with a population of over one million	1
City with a population of between 100,000 and one million	2
City/town with a population of between 30,000 and 99,999	3
Town with a population between 5,000 and 29,999	4
Town with a population of less than 5,000/a rural area	5

**C. What is your gender?**

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

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

9999 – Don't know/Refused

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

18 to 34	1
35 to 44	2
45 to 54	3
55 to 64	4
OR 65 or older?	5

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

Yes	1
No	2
Prefer not to say	99

**SLIGHT MODIFICATION****G. Do you own or rent your home?**

Own, with a mortgage	1
Own, with no mortgage	2
Rent	3
Neither (living with parents, relatives, etc.)	4
Prefer not to say	9

**H. Are you planning to purchase a new home in the coming year?**

Yes	1
No	2
Prefer not to say	99

**Assessments of economy**

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

**Fall 2022 Q1 – additional items added****1. Using a scale from 1 to 10, where 1 is terrible and 10 is excellent, how would you rate the following:****COLUMNS AND ROWS...RANDOMIZE ITEMS B TO I**

- a) the current state of the Canadian economy
- b) the current state of the [PROVINCE/TERRITORY] economy
- c) the current state of your own personal financial situation
- d) the current price of groceries
- e) the current cost of utilities (e.g., home heating/electricity)
- f) the current price of gasoline
- g) Current interest rates on loans and mortgages [New]
- h) the current cost of housing [New]
- i) the current cost of auto insurance [New]

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

*Fall 2022 Q2 – new items added, and splits removed*

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

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

**COLUMNS AND ROWS...RANDOMIZE**

- a) Job security
- b) Lack of opportunities for career advancement
- c) Saving enough money to retire
- d) Your ability to pay all the bills at the end of the month
- e) Climate change
- f) The quality of the health care system
- g) The Canadian economy
- h) The size of the federal deficit
- i) The middle class falling further behind the top 1%
- j) The mental health of you and your family
- k) Saving enough money to buy a home
- l) Rising interest rates
- m) Paying down your personal debts (not including student loans)
- n) The cost of education, such as tuitions and student loans **[NEW]**

Major source of stress	1
Moderate source of stress	2
Minor source of stress	3
Not a source of stress	4
Does not apply	5
Don't Know	9

**ASK Q3 ONLY OF THOSE WITH KIDS UNDER 18 IN Q.F**

3. Please tell me how much of a stress each of the following things are for you and your household. Is each a major, moderate or minor source of stress, or is it not a source of stress at all?

**COLUMNS AND ROWS...RANDOMIZE**

- a) Whether your kids will get jobs after completing school
- b) Paying for your kids' education
- d) The quality of the environment when your kids are older
- e) Whether your kids will be able to afford a place to live when they are older
- f) The impact of Canada's national debt on your kids when they are older
- g) Your kids' ability to pay off future student loans

Major source of stress	1
Moderate source of stress	2
Minor source of stress	3
Not a source of stress	4
Does not apply	5
Don't Know	9

**Fall 2022 Q4**

4. Compared to this time last year how confident are you that you can manage paying your bills and buying the things you need? Are you...?

Much more confident	1
Somewhat more confident	2
Just as confident	3
Somewhat less confident	4
Much less confident	5
Don't Know	9

**Fall 2022 Q5**

5. What is the one expense you have in your life that makes it the most challenging for you to make ends meet?

Gasoline	1
Groceries/food	2
Utilities (e.g., heating, hydro)	3
Housing costs (e.g., rent, mortgage)	4
Something else (SPECIFY) _____	5
None, I have no difficulty making ends meet	6
Don't know	9

Fall 2022 Q6

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

Extremely worried	1
Somewhat worried	2
Not very worried	3
Not at all worried	4
Don't know	9

Fall 2022 Q7 – splits removed and some new items

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

**RANDOMIZE...COLUMNS AND ROWS**

- a) Helping Canadians get a good job
- h) Making communities safer
- i) Ensuring the wealthiest Canadians pay their fair share
- j) Fighting climate change
- k) Making housing more affordable
- l) Bringing inflation under control
- m) Addressing mental health
- n) Helping Canadians save for retirement
- o) Keeping the country's debt and deficit as low as possible
- p) Improving the health care system
- q) Building an economy that works for everyone
- r) Addressing the rising cost of living
- s) Providing aid to Ukraine to help defend itself from Russia
- t) Helping Canadians who are in a difficult financial situation [NEW]

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

Fall 2022 Q8

8. Thinking about the Canadian economy, which specific issue are you most concerned about?

**RANDOMIZE...ALLOW ONE RESPONSE**

Unemployment/jobs	1
Taxes	2
Deficit/national debt	3
Slow economic growth	4
Inflation/rising prices/cost of living	5
Transitioning to a net-zero economy	6
Housing affordability	7
Supply chains	8
Business competitiveness	9
Labour shortage	10
Rising interest rates	11
Retirement	12
Other (SPECIFY) _____	
Don't know	99

**NEW**

1R1 Here are two statements about interest rates in Canada. Which is closer to your own view?

**FOUR POINT HORIZONTAL SCALE BETWEEN THE TWO VIEWS**

The elected federal government controls the prime interest rate	1	Strongly
	2	Somewhat
	3	Somewhat
The Bank of Canada controls the prime interest rate	4	Strongly
Don't know	9	

Fall 2022 Q9 - modified

9. Here are two statements about inflation in Canada. Which is closer to your own view?

**FOUR POINT HORIZONTAL SCALE BETWEEN THE TWO VIEWS**

The inflation rate is caused by the policies of the federal government	1	Strongly
	2	Somewhat
	3	Somewhat
The inflation rate is caused by global factors	4	Strongly
Don't know	9	



*Fall 2022 Q10***10. When do you think the current period of high inflation in Canada will get under control? Will it be...?**

In the next 6 months	1
6 months to a year from now	2
One to two years from now	3
More than two years from now	4
Never	5
Don't know	9

***Tax system and incentives****Fall 2022 Q11 – additional answer categories***11. In your opinion, are each of the following groups currently paying the proper amount of taxes, or should they be paying more tax, or less tax, than they are now?****COLUMNS AND ROWS...RANDOMIZE**

a) Big corporations	
b) Small businesses	
c) The top one percent of income earners	
d) Middle-income earners	
e) Lower-income earners	
f) Financial institutions	
Should be paying much less tax	1
Should be paying somewhat less tax	2
Are currently paying the proper amount of tax	3
Should be paying somewhat more tax	4
Should be paying much more tax	5
Don't know	9

***Affordable housing and helping first-time homeowners******NEW*****AH1 How much impact do you think federal government policies could have on the price of homes in Canada?**

A major impact	1
Some impact	2
Very little or no impact	3
Don't know	9

**NEW**

**AH2** Which level of government do you think has the most responsibility for addressing the lack of affordable housing in Canada? Is it...?

**ROTATE**

The federal government	1
Provincial governments	2
Municipal/local government	3
Don't know	9

**Fall 2022 Q12**

**12.** Using a scale from 1 to 10, where 1 is strongly disagree and 10 is strongly agree, to what extent do you agree or disagree with the following statements?

**COLUMNS AND ROWS...RANDOMIZE**

- If you needed to buy a home today, it would be easy to find somewhere to live that is both safe and affordable.
- IF RENTER ASK:** The rent you pay is affordable on your current household income.
- IF OWNER ASK:** The costs of living in your home (including mortgage payments and property taxes) are affordable on your current household income.
- It is very difficult for people to buy a house today, in the current economic climate.
- The federal government has a responsibility to address the lack of affordable housing in Canada.
- IF OWNER ASK:** It was extremely important that you own a home, rather than rent.
- IF RENTER ASK:** It is extremely important you be able to own a home in the future.

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

Fall 2022 Q13 – slight modifications

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

**COLUMNS AND ROWS...RANDOMIZE**

- a) Making monthly mortgage payments more affordable for middle- and lower-income Canadians
- b) Increasing the availability of affordable housing.
- c) Investing in co-operative housing
- d) Supporting first-time home buyers
- f) Increasing transparency and consumer protection in real estate transactions, like banning blind bidding
- g) Working with municipalities to speed up the approval of new housing developments
- h) Cracking down on large landlords who are buying up housing, reducing supply for individuals
- i) Increasing down payment requirements for investors
- j) Helping Canadians make a down-payment **(MODIFIED)**
- k) A ban on people buying and owning multiple homes that aren't being used to provide rental supply
- m) Reducing federal funding to municipalities who do not increase the number of homes in their jurisdiction over the previous year
- n) Requiring municipalities to change their zoning rules to allow for denser communities

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

*Fiscal issues**Fall 2022 Q14 – some items deleted*

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

**COLUMNS AND ROWS...RANDOMIZE**

- a) The federal government should provide more permanent health care funding to the provinces, even if that adds to the deficit
- b) I don't expect the federal government to balance its budget until the economy has completely recovered from the pandemic
- d) I think the federal government should return to a balanced budget as soon as possible
- e) I worry that if the federal government quickly tries to balance the budget it would mean either cuts to essential services or higher taxes on people like me
- h) The federal government is trying to support Canadians in difficult economic times
- i) The federal government understands the economic issues Canadians are facing
- j) The federal government should provide more financial aid to help Ukraine defend itself from Russia, even if it adds to the deficit

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

**Demographics**

And now a few final questions for demographic purposes.

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

Grade 8 or less	1
Some high school	2
High School diploma or equivalent	3
Registered Apprenticeship or other trades certificate or diploma	4
College, CEGEP or other non-university certificate or diploma	5
University certificate or diploma below Bachelor's level	6
Bachelor's degree	7
Post graduate degree above bachelor's level	8
Prefer not to answer	9

**J. What language do you speak most often at home?**

English	1
French	2
Another language	3
Prefer not to answer	9

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

Working full-time, that is, 35 or more hours per week	1
Working part-time, that is, less than 35 hours per week	2
Self-employed	3
Unemployed, and looking for work	4
Unemployed, and NOT looking for work	5
A student attending school full-time	6
Retired	7
Full-time homemaker	8
Prefer not to answer	9

**L. Which of the following categories best describes your total household income? That is, the total income of all persons in your household combined, before taxes**

Under \$20,000	1
\$20,000 to just under \$40,000	2
\$40,000 to just under \$60,000	3
\$60,000 to just under \$80,000	4
\$80,000 to just under \$100,000	5
\$100,000 to just under \$150,000	6
\$150,000 to just under \$200,000	7
\$200,000 and above	8
Prefer not to answer	9

**M. Do you identify as any of the following?**

**COLUMNS AND ROWS**

- a) An Indigenous person (First Nations, Inuit, or Métis)
- b) A racialized person
- c) An 2SLGBTQI+ person
- d) A person with a disability
- e) Immigrated to Canada within the last 5 years

Yes	1
No	2
Prefer not to answer	9

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

**N. RECORD: Language of survey**

English	1
French	2