



Worldwide
Independent Network
Of Market Research

WIN CRISIS INDEX

**3rd Wave of the
Worldwide Barometer of
the Financial Crisis**

Canadian Results

August 2009

Context and Methodology

- The third wave of the WIN Crisis Index, conducted by the Members of the international WIN (Worldwide Independent Network of Market Research) -- a network which brings together the greatest independent firms of Market Research throughout the world -- interviewed 21,088 respondents in 22 countries from mid-June to the end of July, 2009. Canadian Results by region are present in this report.
- The table below presents the number of respondents in each region of Canada to conduct this survey. The total sample is representative of its country's population in terms of socio-demographic variables. Sample sizes ensure accurate generalizations to the total population and allow a very precise interpretation of the results. Contrary to what can be expected, age and gender do not seem to have an impact on the respondents' perceptions of the financial crisis. :

Country	# Respondents
Alberta	175
Atlantic	127
British Columbia	227
Manitoba / Saskatchewan	112
Ontario	655
Quebec	416
Canada	1711

Financial Forecasts

In the next 3 months, do you believe the economic situation in your country will be better, remain the same, or be worse?

	Be better %	Remain the same %	Be worse %	DKN / DNA %
Alberta	32	50	12	6
Atlantic	19	53	24	4
Ontario	18	54	21	7
Quebec	17	53	19	11
British Columbia	16	55	23	6
Manitoba / Saskatchewan	12	57	17	14
Canada Total	19	53	20	8

Financial Forecasts: Comparison

Comparison of the "be worse" responses in the past 3 waves of the WIN Crisis Index

	January 09' Be worse %	March 09' Be worse %	July 09' Be worse %	Difference Mar. - Jul.
British Columbia	63	43	23	-20
Atlantic	54	51	24	-27
Quebec	54	47	19	-28
Manitoba / Saskatchewan	47	47	17	-30
Ontario	64	59	21	-38
Alberta	65	55	12	-43
Canada Total	60	52	20	-32

Income Expectations

Over the next 12 months, do you expect your family income to increase, remain the same, or decrease?

	Increase %	Remain the Same %	Decrease %	DKN / DNA %
Alberta	42	35	14	9
Manitoba / Saskatchewan	36	44	12	8
British Columbia	33	45	10	12
Quebec	31	45	17	7
Ontario	31	48	14	7
Atlantic	27	58	11	4
Canada Total	32	46	14	8

Income Expectations: Comparison

Comparison of the "decrease" responses in the past 3 waves of the WIN Crisis Index

	January 09' Decrease %	March 09' Decrease %	July 09' Decrease %	Difference Mar. - Jul.
British Columbia	19	14	17	3
Atlantic	17	14	14	0
Manitoba / Saskatchewan	12	14	10	-4
Quebec	14	20	14	-6
Ontario	18	23	12	-11
Alberta	12	25	11	-14
Canada Total	16	20	14	-6

The Real Estate Market

In general, do you believe it is a good or bad time to buy a house?

	Good time %	Not sure %	Bad time %	DKN / DNA %
Quebec	37	32	22	9
Ontario	50	31	14	5
Manitoba / Saskatchewan	37	27	22	14
British Columbia	51	38	8	3
Atlantic	43	34	15	8
Alberta	38	34	18	10
Canada Total	44	32	16	8

Real Estate Market: Comparison

Comparison of the "bad time" responses in the past 3 waves of the WIN Crisis Index

	January 09' Bad time %	March 09' Bad time %	July 09' Bad time %	Difference Mar. - Jul.
Quebec	35	22	22	0
Ontario	25	17	14	-3
Manitoba / Saskatchewan	26	25	22	-3
British Columbia	28	11	8	-3
Atlantic	12	19	15	-4
Alberta	30	28	18	-10
Canada Total	27	19	16	-3

On a scale of 1 to 10 (where 1 means “you don’t trust at all” and 10 means (You trust completely”) what is your level of trust in...:

the government to manage
the financial situation?

	January 09' Level of Trust 1-10	March 09' Level of Trust 1-10	July 09' Level of Trust 1-10	Difference March - July
British Columbia	5.3	4.4	4.9	.5
Alberta	5.5	5.0	5.3	.3
Atlantic	5.1	4.2	4.5	.3
Manitoba / Saskatchewan	4.7	4.9	4.7	-.2
Ontario	4.9	4.7	4.6	-.1
Quebec	4.2	4.0	4.1	.1
Canada Total	4.8	4.5	4.6	.1

The stability / solidity of the
banks?

	January 09' Level of Trust 1-10	March 09' Level of Trust 1-10	July 09' Level of Trust 1-10	Difference March - July
Quebec	5.3	5.3	6.0	.7
Manitoba / Saskatchewan	5.8	6.5	6.1	-.4
Alberta	6.3	6.1	6.5	.4
Ontario	6.4	6.4	6.6	.1
British Columbia	7.1	6.3	6.4	.1
Atlantic	6.8	6.2	6.2	0
Canada Total	6.2	6.1	6.4	.3

The stability / solidity of the
stock market?

	January 09' Level of Trust 1-10	March 09' Level of Trust 1-10	July 09' Level of Trust 1-10	Difference March - July
British Columbia	3.2	3.2	4.1	.9
Ontario	3.5	3.3	4.1	.8
Quebec	3.4	3.3	3.9	.6
Alberta	3.7	3.7	4.2	.5
Atlantic	3.9	3.5	3.8	.3
Manitoba / Saskatchewan	3.3	3.4	3.7	.3
Canada Total	3.5	3.3	4.0	.7

Total Cut Backs by Region

Since the beginning of the Economic Crisis, have you cut back expenses on:

	British Columbia	Ontario	Alberta	Quebec	Atlantic	Manitoba / Saskatchewan	Canada Total
Clothing / footwear / accessories %	65	50	52	56	29	35	51
Entertainment, e.g. restaurants, cinema %	66	55	50	53	53	38	54
Buying major household purchases %	39	47	49	43	37	30	44
Holidays / Travel %	46	46	40	42	41	33	43
Groceries %	45	41	38	25	29	28	36
Home improvement / repairs %	39	34	28	34	32	20	33
Transport / commute %	32	29	30	29	31	33	30
(family's) mobile phone(s) %	20	27	19	19	22	15	22
health related expenditure	23	16	13	8	14	13	14
digital / satellite / cable television %	18	18	13	15	27	13	17
home internet connection %	8	11	8	10	8	13	10
Total	36	34	31	30	29	25	32

Cutbacks in Canada

Since the beginning of the Economic Crisis, have you cut back expenses or have you not cut back expenses in the following categories:

July 2009

Category	Yes, I have cut back %	No, I have not cut back %	Does not apply %	DKN / DNA %
Cost of running your (your family's) mobile phone(s)	22	60	16	2
Cost of your home internet connection	10	83	5	2
Cost of your digital/satellite/cable television	17	70	11	2
Groceries, e.g. buying cheaper alternatives	36	61	2	1
Transport or commute	30	60	9	1
Clothing / footwear / accessories / expenditure	51	44	3	2
Home improvement / repairs	33	43	22	2
Buying major household purchases (e.g. furniture, electrical, home appliances, etc.)	44	32	22	2
Holidays / Travel	43	42	13	2
Entertainment, e.g. restaurants, cinema	54	39	5	2
Healthcare related expenditures	14	74	10	2
Total	32	55	11	2

Comparison of the "yes, I have cut back" responses between March and July

Category	March 09' Cut back %	July 09' Cut back %	Difference
Cost of your digital/satellite/cable television	13	17	4
Clothing / footwear / accessories / expenditure	47	51	4
Cost of running your (your family's) mobile phone(s)	19	22	3
Groceries, e.g. buying cheaper alternatives	33	36	3
Cost of your home internet connection	8	10	2
Buying major household purchases (e.g. furniture, electrical, home appliances, etc.)	42	44	2
Transport or commute	29	30	1
Home improvement / repairs	32	33	1
Holidays / Travel	42	43	1
Entertainment, e.g. restaurants, cinema	54	54	0
Healthcare related expenditures	NA	14	NA
Total	32	32	0

Psychological Effects

Which, if any, of the following have you experienced as a direct result of the current economic situation:

	Did experience stress %	Did experience anxiety %	Did experience unsatisfactory sleep %	Did experience depression %
British Columbia	44	41	34	23
Ontario	41	34	27	18
Alberta	40	38	30	25
Atlantic	28	19	10	9
Quebec	26	23	17	3
Manitoba / Saskatchewan	24	27	20	13
Canada Total	35	31	24	15

Psychological Effects

Comparison between the percentage of respondents who experienced at least 1 of the 4 psychological conditions to those that experienced none.

	No, I have not experienced any of the 4 conditions %	Experienced at least 1 of the 4 conditions %	DKN / DNA %
British Columbia	53	42	5
Ontario	47	45	8
Alberta	44	41	15
Manitoba / Saskatchew	38	53	9
Atlantic	35	60	5
Quebec	34	51	15
Canada Total	43	47	10



Worldwide Independent Network of Market Research

WIN brings together the greatest independent firms of Market Research throughout the world. These firms came together to create a global platform on which International Business can be exchanged, while still delivering the highest quality of expertise, professionalism and client care.

WIN provides flexibility and speed to conduct research globally or in specific regions depending on the client's demands. Our network offers more than global presence to its Members; it offers a cosmopolitan solution. Beyond enabling international research, WIN allows each Member to conduct the most appropriate research in any given region or on a global scale.

WIN offers the highest level of market expertise, regional knowledge, and an unprecedented range of products, services and methodologies anywhere in the world.

For more information, please contact Sarah Weill:

Telephone: 514.982.2464

Email: sweill@legermarketing.com