

CPA 2010 National Payroll Week Employee Survey

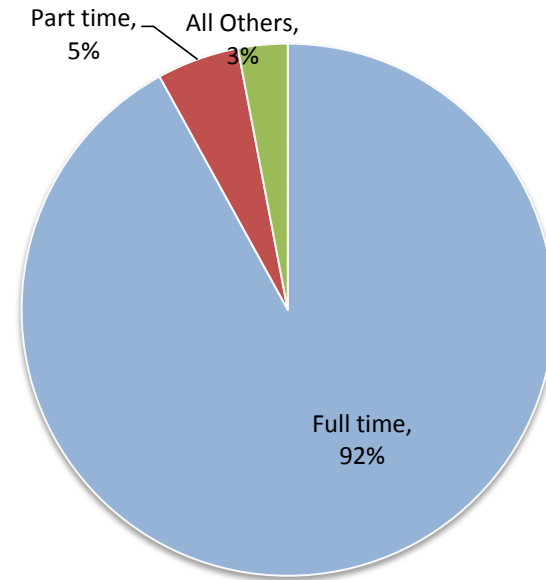


Prepared for The Canadian Payroll Association
Prepared by Framework Partners Inc.
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Framework

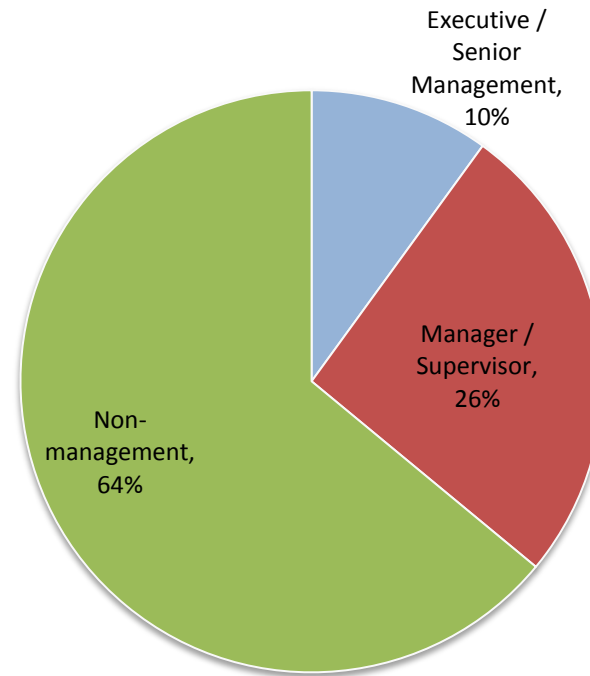
Please tell us your employment status? Please check only one.

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Employed full-time	2,498	90%	92%	1	0%	2,110	92%
2 Employed part-time	151	5%	5%	2	0%	121	5%
3 Contract worker	70	3%	3%	3	1%	48	2%
4 Self-employed	4	0%	0%	4	0%	5	0%
5 Other (please specify)	53	2%				16	
No Response		0%					
Totals	2,776	100%	100%			2,300	



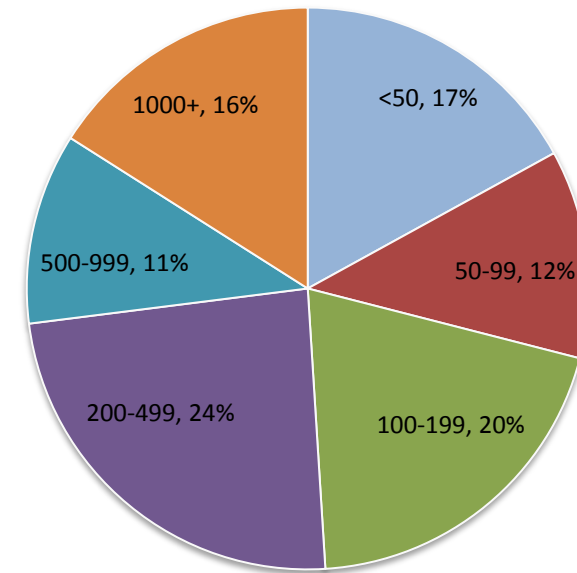
What is your position within your organization? Please check only one.

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Executive / Senior Management	241	9%	10%	3	3%	147	7%
2 Manager / Supervisor	606	22%	26%	2	-1%	599	27%
3 Non-management	1,469	53%	64%	1	-2%	1,487	66%
4 Owner / Partner	5	0%	0%	4	0%	7	0%
5 Other (please specify)	358	13%				34	
No Response	97	3%				26	
Totals	2,776	100%	100%			2,300	



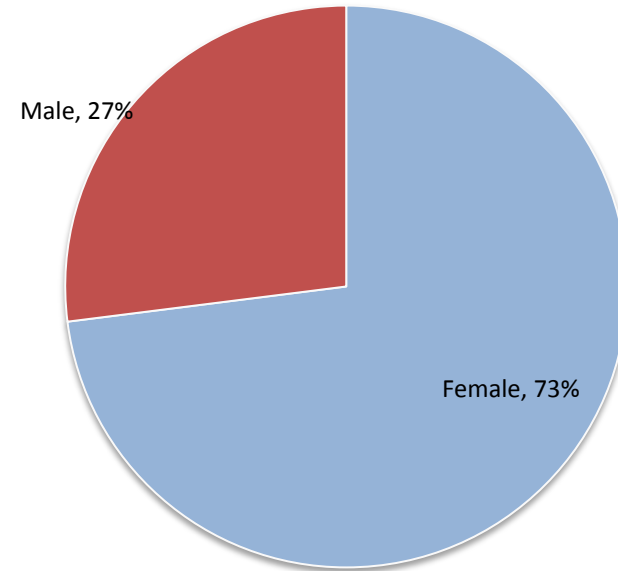
How many employees work at your organization in Canada? Please check only one.

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 None	5	0%	0%	10	0%	2	0%
2 1-19 employees	112	4%	5%	7	0%	95	5%
3 20-49 employees	289	10%	12%	3	0%	240	12%
4 50-99 employees	282	10%	12%	3	-3%	310	15%
5 100-199 employees	486	18%	20%	2	-3%	479	23%
6 200-499 employees	561	20%	24%	1	3%	430	21%
7 500-999 employees	267	10%	11%	5	1%	196	10%
8 1,000-1,999 employees	112	4%	5%	7	0%	93	5%
9 2,000-9,999 employees	199	7%	8%	6	0%	155	8%
10 10,000 employees or more	61	2%	3%	9	0%	59	3%
11 I do not know / not applicable	272	10%				195	
No Response	130	5%				46	
Totals	2,776	100%	100%			2,300	



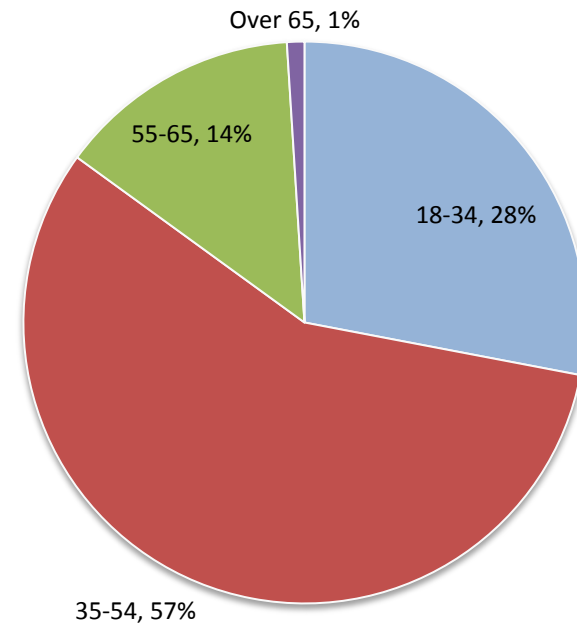
Please indicate your gender:

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Female	1,581	57%	73%	1	2%	1,324	71%
2 Male	594	21%	27%	2	-2%	528	29%
3 I prefer not to answer	35	1%				22	
No Response	566	20%				426	
Totals	2,776	100%	100%			2,300	



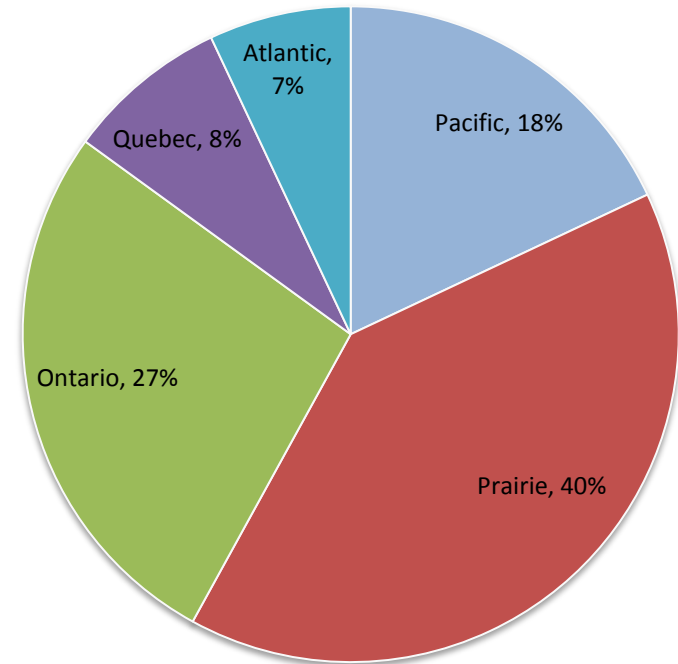
Please indicate your age:

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Less than 18	3	0%	0%	5	0%	1	0%
2 18-34	612	22%	28%	2	0%	513	28%
3 35-54	1,227	44%	57%	1	-2%	1,079	59%
4 55-65	312	11%	14%	3	1%	236	13%
5 Over 65	11	0%	1%	4	0%	14	1%
6 I prefer not to answer	39	1%				29	
No Response	572	21%				428	
Totals	2,776	100%	100%			2,300	



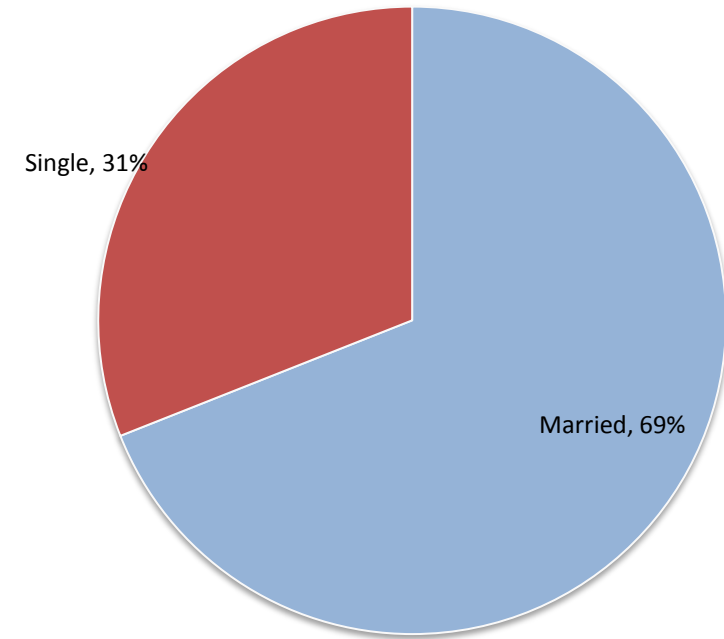
Please indicate which province or territory you live in:

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Alberta	709	26%	32%	1	5%	511	27%
2 British Columbia	404	15%	18%	3	-3%	392	21%
3 Manitoba	82	3%	4%	6	1%	47	3%
4 New Brunswick	15	1%	1%	8	-1%	33	2%
5 Newfoundland and Labrador	16	1%	1%	8	1%	9	0%
6 Northwest Territories	1	0%	0%	10	-2%	29	2%
7 Nova Scotia	107	4%	5%	5	2%	55	3%
8 Nunavut	1	0%	0%	10	0%	3	0%
9 Ontario	582	21%	27%	2	-1%	530	28%
10 Prince Edward Island	3	0%	0%	10	0%	1	0%
11 Quebec	173	6%	8%	4	0%	151	8%
12 Saskatchewan	94	3%	4%	6	-1%	100	5%
13 Yukon	1	0%	0%	10	0%	1	0%
14 Other (please specify)	24	1%				6	
No Response	564	20%				432	
Totals	2,776	100%	100%			2,300	



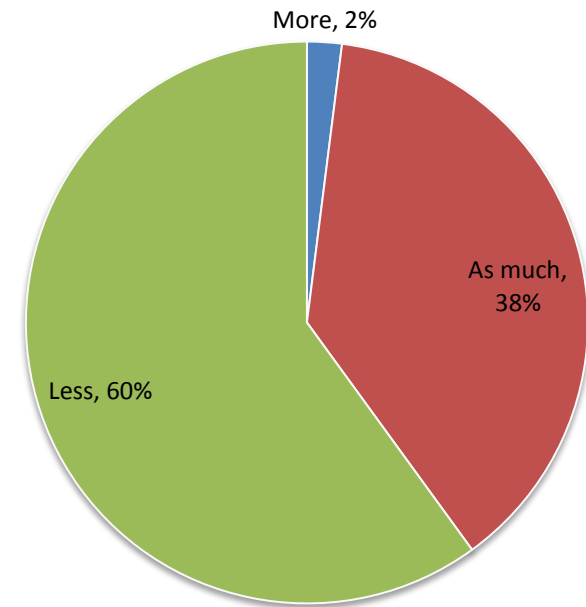
What is your family status?

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Married/partnered with children	1,030	37%	48%	1	-4%	938	52%
2 Married/partnered without children	440	16%	21%	2	0%	381	21%
3 Single/separated/divorced/widowed with children	226	8%	11%	4	0%	193	11%
4 Single/separated/divorced/widowed without children	427	15%	20%	3	3%	302	17%
5 I prefer not to answer	77	3%				51	
No Response	576	21%				435	
Totals	2,776	100%	100%			2,300	



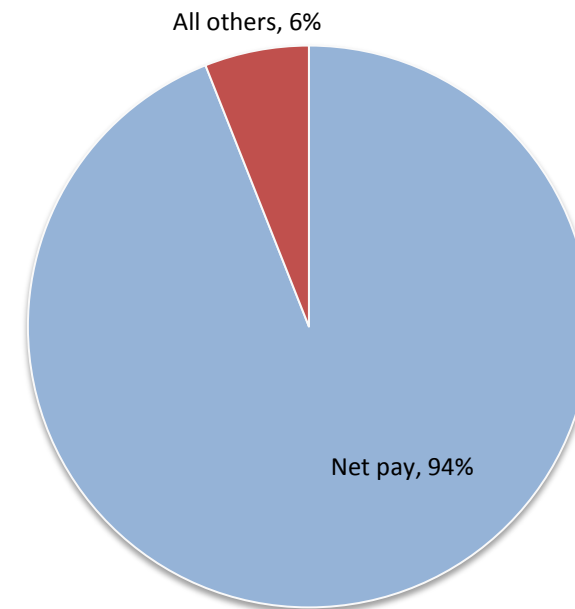
With respect to your level of pay do you feel that you are paid: (Please check only one)

Response	2010						2009	
	Count	Abs %	Rel %	Cumu %	Rank	Δ from 2009	Count	Rel %
1 Much more than you are your worth	4	0%	0%	0%	6	0%	7	0%
2 More than you are your worth	10	0%	0%	0%	6	-2%	32	2%
3 Somewhat more than you are worth	53	2%	2%	2%	5	1%	24	1%
4 What you are worth	971	35%	38%	40%	1	-4%	877	42%
5 Somewhat less than you are worth	972	35%	38%	78%	1	2%	768	36%
6 Less than you are worth	425	15%	17%	95%	3	2%	314	15%
7 Much less than you are worth	120	4%	5%	100%	4	1%	91	4%
8 I don't know / not applicable	67	2%					44	
9								
10								
11								
No Response	154	6%					143	
Totals	2,776	100%	100%				2,300	



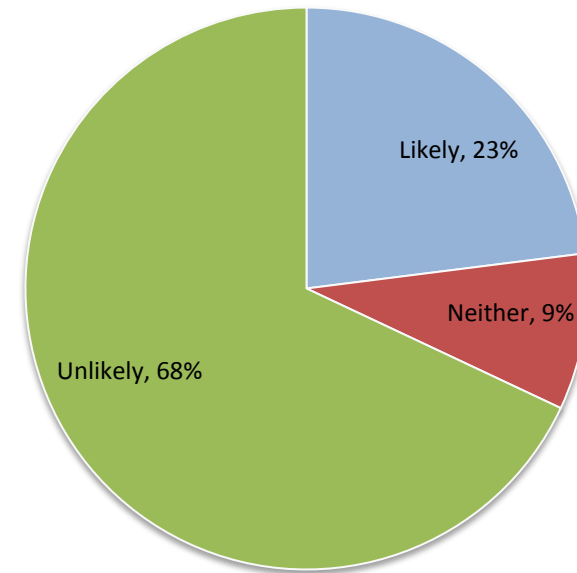
Which one of the following items on your pay statement gets deposited into your bank account. Please check only one.

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Gross Earnings	120	4%	5%	2	NA	NA	NA
2 Itemized deductions	15	1%	1%	3	NA	NA	NA
3 Net pay	2,435	88%	94%	1	NA	NA	NA
4 Taxable benefits	1	0%	0%	4	NA	NA	NA
5							
6							
7							
8							
9							
10							
11							
No Response	205	7%					
Totals	2,776	100%	100%				



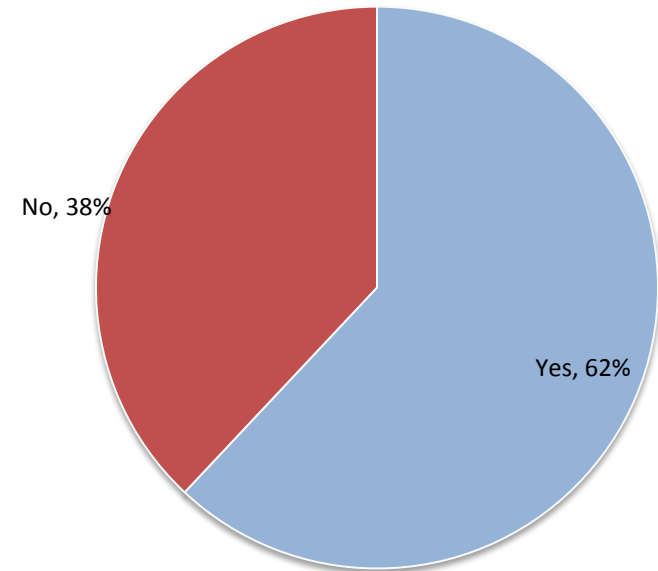
If you found a colleagues pay statement on the floor how likely is it that you would read it? Please check only one.

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Very likely	148	5%	6%	6	0%	118	6%
2 Likely	174	6%	7%	5	0%	148	7%
3 Somewhat likely	250	9%	10%	3	-1%	233	11%
4 Neither	215	8%	9%	4	-2%	229	11%
5 Somewhat unlikely	161	6%	6%	6	-1%	144	7%
6 Unlikely	477	17%	19%	2	-1%	422	20%
7 Very unlikely	1,056	38%	43%	1	5%	785	38%
8 I don't know / not applicable	93	3%				60	
9							
10							
11							
No Response	202	7%				161	
Totals	2,776	100%	100%			2,300	



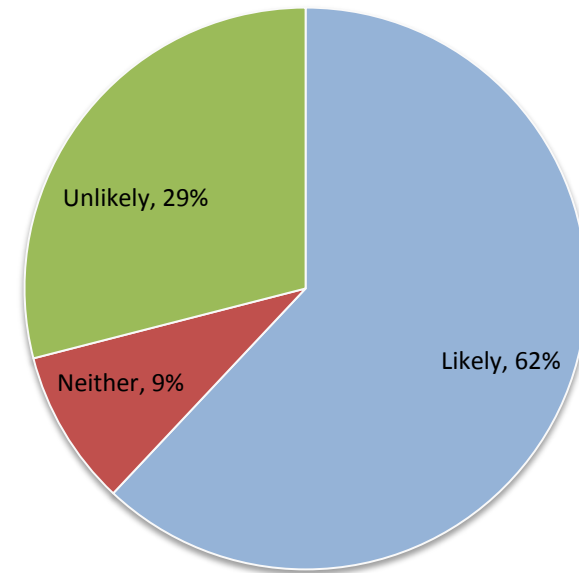
Did the recession of 2008/2009 cause you to change your expectations regarding how much of a salary increase you'll receive in 2010? Please check only one.

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Yes, I now expect a large increase	82	3%	3%	4	2%	31	1%
2 Yes, I now expect a small increase	758	27%	31%	2	1%	614	30%
3 Yes, I now expect no increase	596	21%	24%	3	-6%	617	30%
4 Yes, I now expect a small decrease	79	3%	3%	4	0%	57	3%
5 Yes, I now expect a large decrease	14	1%	1%	6	1%	9	0%
6 No, my expectations have not changed	925	33%	38%	1	2%	740	36%
7 Other (please specify)	98	4%				48	
8							
9							
10							
11							
No Response	224	8%				184	
Totals	2,776	100%	100%			2,300	



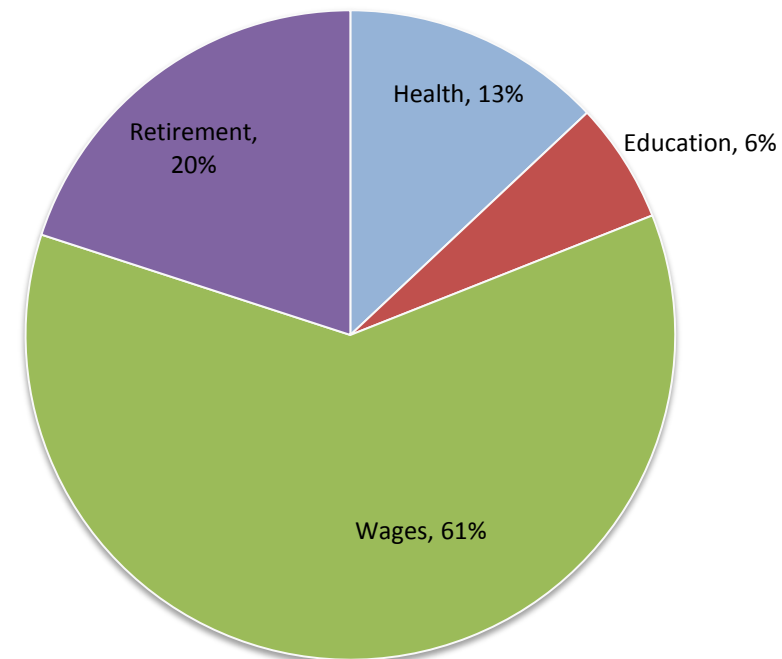
How likely is it that you will be getting a salary increase over the next 12 months? Please check only one.

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Very likely	466	17%	20%	2	0%	406	20%
2 Likely	466	17%	20%	2	1%	369	19%
3 Somewhat likely	529	19%	22%	1	2%	392	20%
4 Neither	215	8%	9%	5	-2%	214	11%
5 Somewhat unlikely	193	7%	8%	7	-1%	171	9%
6 Unlikely	201	7%	9%	5	-1%	195	10%
7 Very unlikely	281	10%	12%	4	0%	243	12%
8 I don't know / not applicable	183	7%				123	
9							
10							
11							
No Response	242	9%				187	
Totals	2,776	100%	100%			2,300	



Which of the following is the most important to you? Please check only one.

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Receiving better health benefits from your employer	310	11%	13%	3	-12%	471	25%
2 Receiving education funding from your employer	142	5%	6%	4	-4%	190	10%
3 Receiving higher wages from your employer	1,450	52%	61%	1	-4%	1,232	65%
4 Receiving better retirement funding from your employer	486	18%	20%	2	20%	NA	NA
5 Other (please specify)	131	5%				183	
6							
7							
8							
9							
10							
11							
No Response	257	9%				224	
Totals	2,776	100%	100%			2,300	

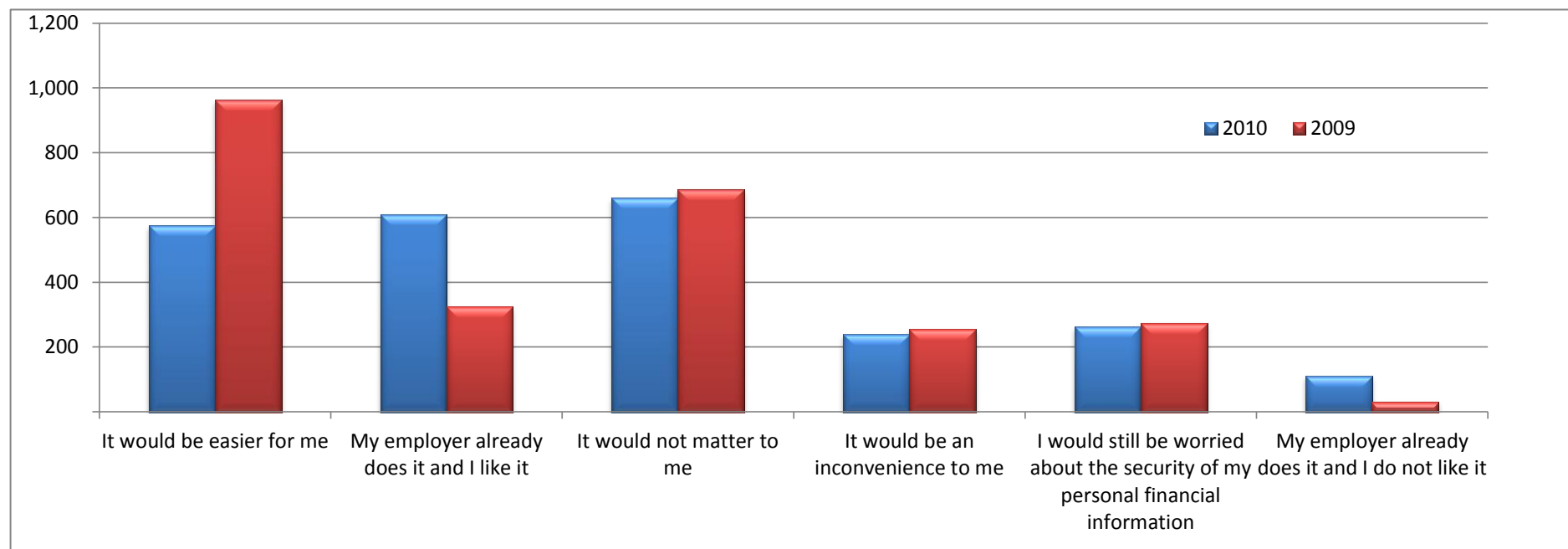


If your employer could not provide an increase in wages what increase in benefits if any would be the most important to you in order to keep you satisfied? Please rank from most important (1) to least important as applicable.

Response	2010				2009		
	Ave.	Top Two	Rank	Δ from 2009	Ave	Top Two	Rank
1 Automobile and motor vehicle allowances	6.2	18%	7	5%	5.4	13%	6
2 Company pension plan	3.0	56%	1	5%	2.5	51%	1
3 Disability-related employment benefits	5.6	10%	5	0%	4.8	9%	5
4 Employer-paid group term life insurance premiums	4.9	12%	4	3%	4.4	10%	4
5 Gifts and awards	6.2	12%	8	6%	6.0	6%	9
6 Medical expenses	3.5	40%	3	4%	3.2	36%	3
7 Professional membership dues	7.1	7%	9	3%	6.5	4%	11
8 Provincial health care premiums (BC)	7.5	13%	10	7%	5.6	7%	7
9 Pensions, registered retirement savings plan (RRSP) or other retirement premiums	3.1	54%	2	16%	3.2	38%	2
10 Social events	8.0	3%	11	1%	7.3	2%	12
11 Tuition fees	6.1	18%	6	8%	5.9	10%	8
12 Other	9.5	14%	12	11%	6.0	3%	10
Totals							

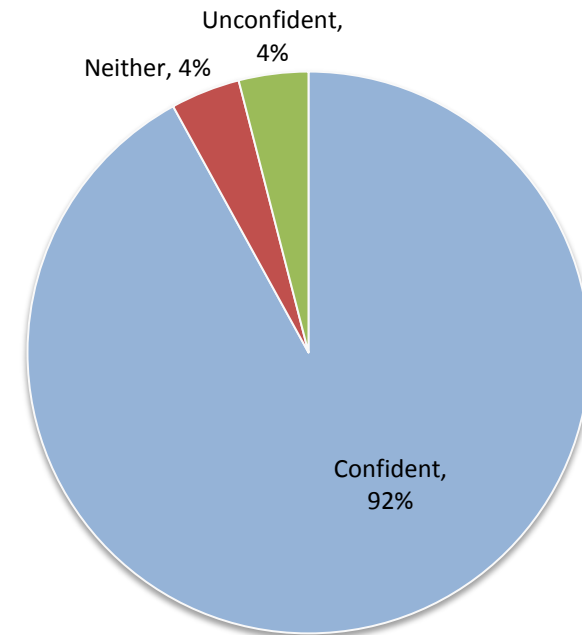
How would you feel if your organization no longer gave you a printed pay statement but instead provided you access to your pay statement records through an online portal (i.e. internal website) using a secure password? (Please check all that apply)

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 It would be easier for me	575	21%	23%	3	-15%	962	38%
2 It would not matter to me	660	24%	27%	1	0%	687	27%
3 It would be an inconvenience to me	240	9%	10%	5	0%	255	10%
4 I would still be worried about the security of my personal financial information	264	10%	11%	4	0%	275	11%
5 My employer already does it and I like it	611	22%	24%	2	11%	325	13%
6 My employer already does it and I do not like it	112	4%	5%	6	4%	32	1%
7 I don't know / not applicable	52	2%				40	
8 Other (please specify)	113					56	
No Response	149	5%				-332	
Totals	2,776	96%	100%			2,300	



How confident are you that your pay and the applicable taxes and benefits are accurate each payday? Please check only one.

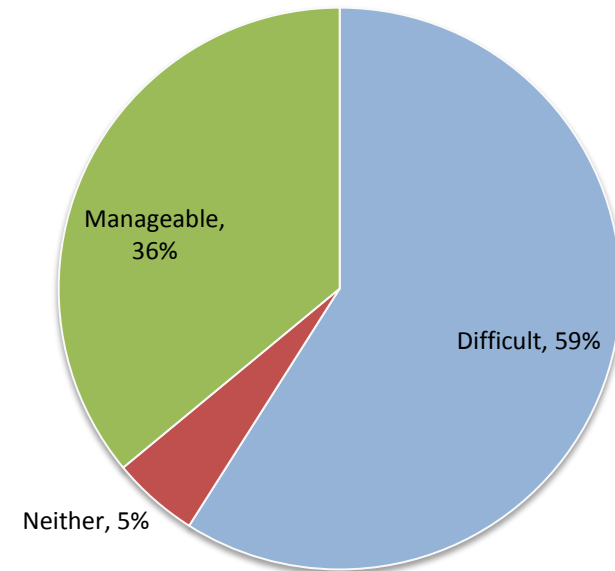
Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Very confident	1,130	41%	46%	1	-2%	932	48%
2 Confident	827	30%	35%	2	-3%	750	38%
3 Somewhat confident	262	9%	11%	3	1%	193	10%
4 Neither	84	3%	4%	4	2%	38	2%
5 Somewhat unconfident	44	2%	2%	5	1%	27	1%
6 Unconfident	16	1%	1%	6	0%	14	1%
7 Very unconfident	17	1%	1%	6	1%	8	0%
8 I don't know / not applicable	12	0%				13	
9							
10							
11							
No Response	384	14%				325	
Totals	2,776	100%	100%			2,300	



If your pay cheque (i.e. payment of salary or wages) was delayed for a week how difficult would it be to meet your current financial obligations?

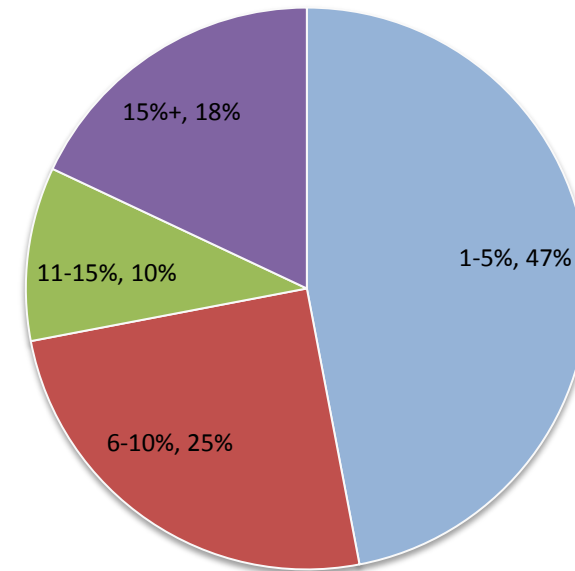
Please check only one.

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Very difficult	569	20%	24%	1	1%	453	23%
2 Difficult	315	11%	13%	4	-2%	291	15%
3 Somewhat difficult	515	19%	22%	2	1%	413	21%
4 Neither	130	5%	5%	7	0%	102	5%
5 Somewhat manageable	211	8%	9%	6	0%	175	9%
6 Manageable	376	14%	16%	3	1%	299	15%
7 Very manageable	254	9%	11%	5	-1%	226	12%
8 I don't know / not applicable	15	1%				12	
9							
10							
11							
No Response	391	14%				329	
Totals	2,776	100%	100%			2,300	



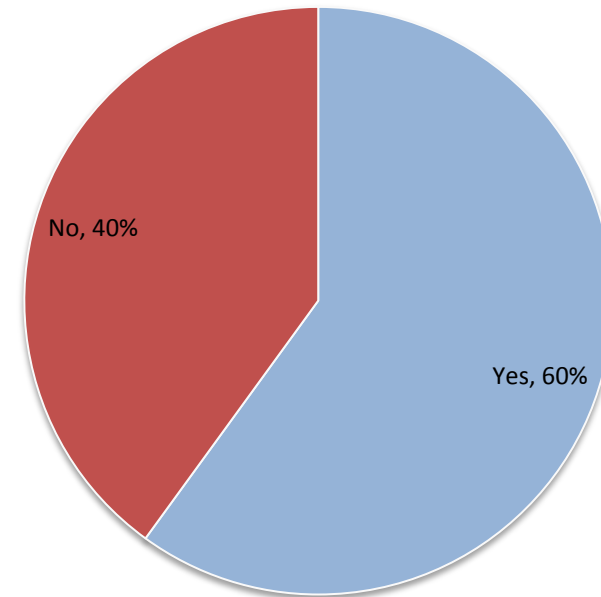
What percentage of your pay cheque do you put toward savings? Please check only one.

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 0%	306	11%	15%	3	-1%	276	16%
2 1-5%	667	24%	32%	1	-2%	581	34%
3 6-10%	530	19%	25%	2	0%	425	25%
4 11-15%	205	7%	10%	5	-1%	195	11%
5 16-20%	149	5%	7%	6	2%	91	5%
6 20% or higher	223	8%	11%	4	3%	132	8%
7 I prefer not to respond	248	9%				216	
8 I don't know / not applicable	51	2%				54	
9							
10							
11							
No Response	397	14%				330	
Totals	2,776	100%	100%			2,300	



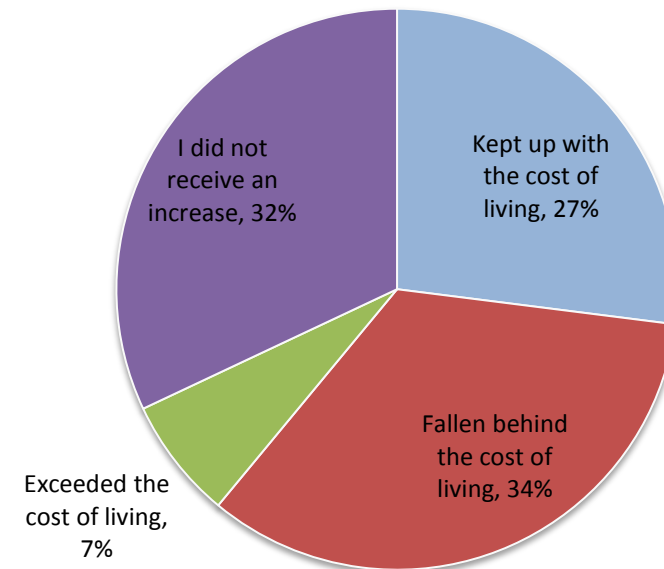
Are you trying to save more now than a year ago because of the economic uncertainty? Please check only one.

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Yes, I am saving more than a year ago	569	20%	27%	3	0%	469	27%
2 Yes, I am trying to save more than a year ago but I have been unable to do so	716	26%	33%	2	2%	552	31%
3 No, I am not trying to save more	858	31%	40%	1	-2%	738	42%
4 I don't know / not applicable	113	4%				103	
5 Other (please specify)	111	4%				104	
6							
7							
8							
No Response	409	15%				334	
Totals	2,776	100%	100%			2300	



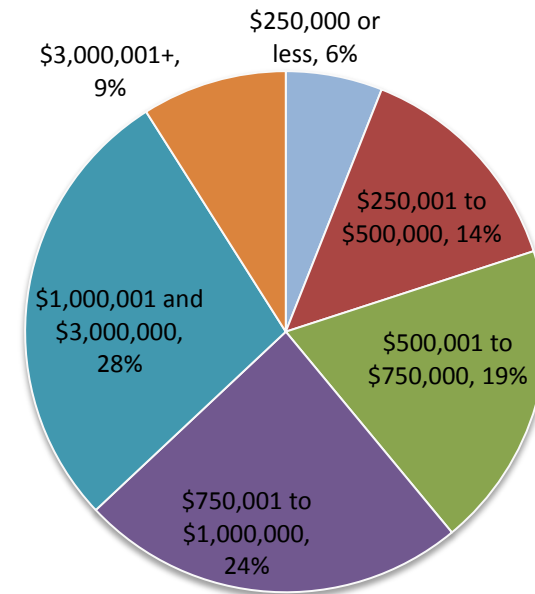
This year has your pay increase: (Please check only one)

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Kept up with the cost of living	559	20%	27%	3	-4%	548	31%
2 Fallen behind the cost of living	702	25%	34%	1	7%	468	27%
3 Exceeded the cost of living	132	5%	7%	4	-1%	136	8%
4 I did not receive an increase	657	24%	32%	2	-2%	600	34%
5 I don't know / not applicable	307	11%				214	
6							
7							
8							
No Response	419	15%				334	
Totals	2,776	100%	100%			2,300	



How much money do you think you'll need to retire comfortably? Please check only one.

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 \$250,000 or less	111	4%	6%	5	1%	74	5%
2 \$250,001 to \$500,000	271	10%	14%	4	-2%	256	16%
3 \$500,001 to \$750,000	363	13%	19%	3	0%	303	19%
4 \$750,001 to \$1,000,000	466	17%	24%	2	0%	384	24%
5 \$1,000,001 and \$3,000,000	540	19%	28%	1	0%	446	28%
6 \$3,000,001 to \$5,000,000	97	3%	5%	6	0%	81	5%
7 More than \$5,000,000	84	3%	4%	7	0%	62	4%
8 I don't know / not applicable	418	15%				358	
No Response	426	15%				336	
Totals	2,776	100%	100%			2,300	

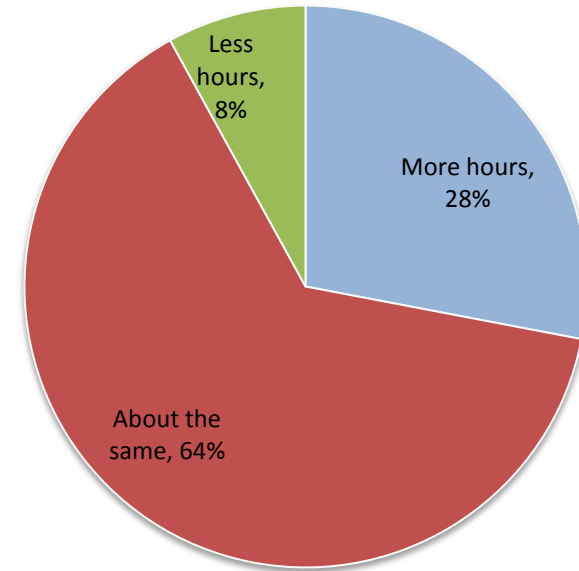


If you won \$1 million in the lottery what would you do with the money? Please choose the top 5 items in order of importance with 1 being the most important and 5 being the least important.

Response	2010				2009		
	Ave.	Top Two %	Rank	Δ from 2009	Ave	Top Two %	Rank
1 Contribute as much as possible to a retirement savings plan	2.9	42%	3	7%	2.8	35%	2
2 Have a party	4.3	11%	9	8%	4.2	3%	9
3 Invest it (not part of a retirement savings plan)	3.1	35%	4	5%	3.0	30%	3
4 Pay off debt	1.7	81%	1	11%	1.6	70%	1
5 Spend it on personal items or vacations	3.9	13%	8	6%	4.0	7%	8
6 Share it with family members	3.2	32%	6	6%	3.2	26%	5
7 Start a business	3.8	18%	7	14%	3.8	3%	7
8 Buy a house (or a new house)	2.9	44%	2	24%	3.1	21%	4
9 Other (please specify)	3.4	34%	5	31%	3.5	3%	6
No Response							
Totals							

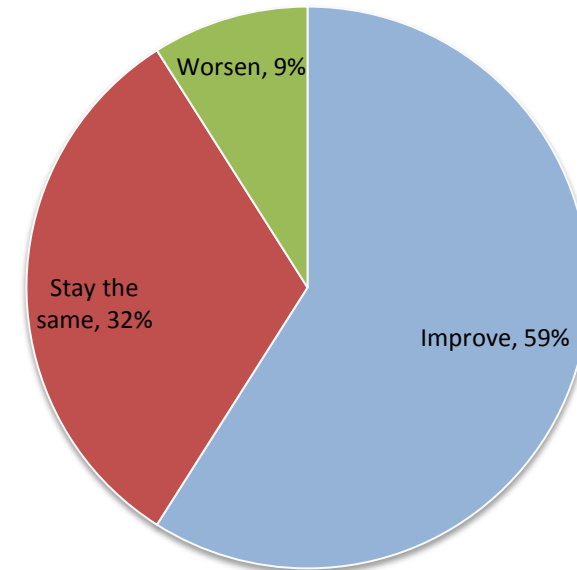
Are you working more hours now than a year ago? Please check only one.

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Much more hours	126	5%	6%	4	2%	74	4%
2 More hours	281	10%	12%	2	1%	210	11%
3 Somewhat more hours	234	8%	10%	3	1%	172	9%
4 About the same	1,434	52%	64%	1	0%	1,187	64%
5 Somewhat less hours	83	3%	4%	5	-2%	118	6%
6 Less hours	71	3%	3%	6	-1%	79	4%
7 Much less hours	21	1%	1%	7	0%	22	1%
8 I don't know / not applicable	30	1%				13	
9							
10							
11							
No Response	496	18%				425	
Totals	2,776	100%	100%			2,300	



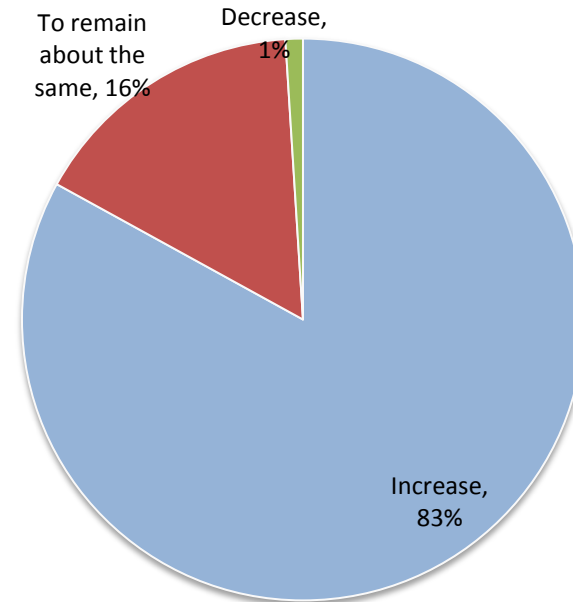
Over the next year do you think the economy in your town or city will: (Please check only one)

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Strongly improve	42	2%	2%	5	-1%	52	3%
2 Improve	504	18%	23%	3	-4%	491	27%
3 Somewhat improve	755	27%	34%	1	-3%	667	37%
4 Stay the same	690	25%	32%	2	8%	433	24%
5 Somewhat worsen	155	6%	7%	4	0%	128	7%
6 Worsen	30	1%	1%	6	-1%	45	2%
7 Strongly worsen	14	1%	1%	6	0%	11	1%
8 I don't know / not applicable	76	3%				53	
9							
10							
11							
No Response	510	18%				420	
Totals	2,776	100%	100%			2,300	



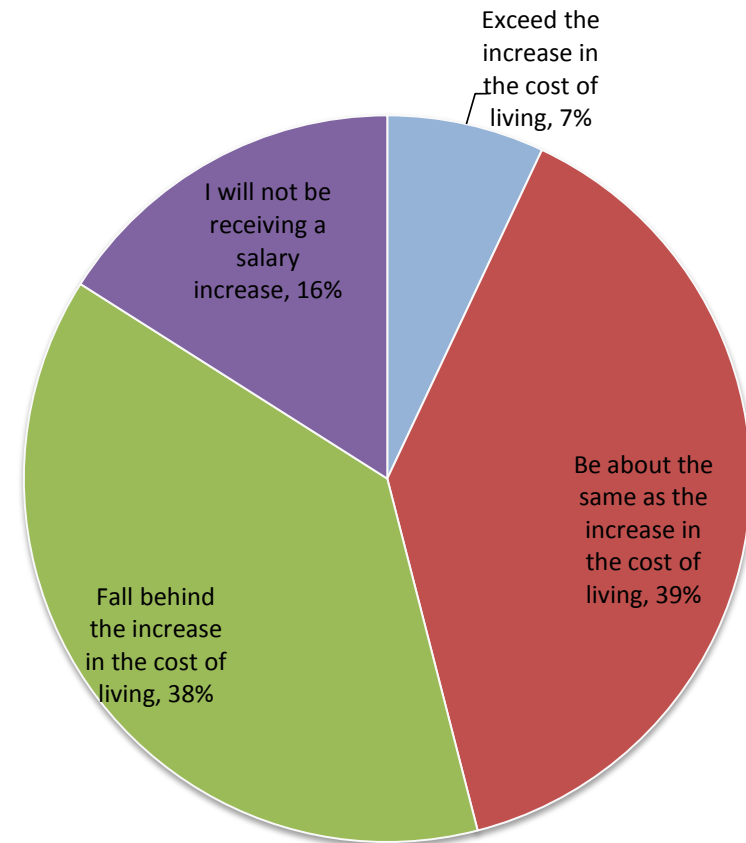
Over the next 12 months do you expect your cost of living to (please check only one):

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Increase a lot (> 5%)	344	12%	16%	2	NA	NA	NA
2 Increase somewhat (1-5%)	1,488	54%	67%	1	NA	NA	NA
3 To remain about the same	350	13%	16%	2	NA	NA	NA
4 Decrease somewhat (1-5%)	23	1%	1%	4	NA	NA	NA
5 Decrease a lot (>5%)	7	0%	0%	5	NA	NA	NA
6 I don't know / not applicable	44	2%					
7							
8							
9							
10							
11							
No Response	520	19%					
Totals	2,776	100%	100%				



Over the next 12 months any salary increase you receive will likely (please check only one):

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 Exceed the increase in the cost of living	137	5%	7%	4	NA	NA	NA
2 Be about the same as the increase in the cost of living	786	28%	39%	1	NA	NA	NA
3 Fall behind the increase in the cost of living	762	27%	38%	2	NA	NA	NA
4 I will not be receiving a salary increase	325	12%	16%	3	NA	NA	NA
5 I am not currently employed / not applicable	2						
6 I don't know / not applicable	237	9%					
7							
8							
9							
10							
11							
No Response	527	19%					
Totals	2,776	100%	100%				



When it comes to the economy and your personal finances what is your major concern if any? (Sample of responses)

Response	2010	
	Mentions	Rel %
1 College/Education	41	3%
2 Debt/Mortgage	216	15%
3 Economy	41	3%
4 Housing/Home	45	3%
5 Inflation	89	6%
6 Interest Rates	44	3%
7 Investments	69	5%
8 Job Security	196	14%
9 Paying the Bills	94	7%
10 Provide/make enough	129	9%
11 Retirement	391	27%
12 Taxes	38	3%
13 Other	41	3%
14 Nothing / I don't know	113	
	1229	
Totals	2,776	

When it comes to the economy and your personal finances what is your major concern if any? (Sample of responses)

Other	Response	Reclass 1
7	A big jump in interest rates.	Interest Rates
12	A recession which will make it hard for me to find a job when I graduate.	Job Security
17	Ability to retire comfortably	Retirement
28	Am I going to have enough for kids education and retirement	Retirement
29	Am I putting away enough money to retire at 60?	Retirement
31	An inability to live comfortably above the cost of living and an inability to provide for our retirement.	Retirement
32	An increase in the interest rate would increase my mortgage payments.	Debt/Mortgage
39	As cost of living increases with no foreseeable wage increase in the near future, I will be unlikely to pay off debt. Until debt is paid off it is difficult to put money towards savings and RRSP.	Debt/Mortgage
42	As I am on contract, my greatest concern is not finding employment when my contract is completed.	Job Security
43	As I earn very little I live paycheque to paycheque. If I didn't get a paycheque I do not really have enough savings to survive.	Provide/make enough
65	Because the cost of living is high, and I feel I do not make enough money to put away for retirement, I am afraid I will have to work for much longer than I wish.	Retirement
67	becoming unemployed and not being able to pay bills	Paying the Bills
68	Being a burden on my children when I retire	Retirement
70	Being able to afford current daily living expenses and still have enough to save for the future (retirement).	Retirement
75	Being able to find equivalent employment in a timely manner if I was to be laid off	Job Security
77	Being able to help my children financially with going to College or University	College/Education
80	Being able to keep up with taxes and inflation	Inflation
81	Being able to keep up with the rising living costs e.g.: electricity, gas, grocery prices	Inflation
85	Being able to meet the increase in the cost of goods/services (utilities, taxes, food etc.) and still being able to contribute to my RRSP, TFSA, investment and savings accounts with little or no increase in wages.	Investments
91	Being able to pay off debt.	Debt/Mortgage
93	Being able to pay off student-loan debt	Debt/Mortgage
100	Being able to retire and live in comfort and be able to afford a few luxuries.	Retirement
104	Being able to save for the future, and provide for my family.	Provide/make enough
110	Being capable of paying for normal cost of living, while saving for my retirement and my children's education	Retirement
117	Both hubby and I are nearing hopeful retirement. Being able to retire and enjoy time with stable income is my largest concern.	Retirement
128	Carrying too much debt	Debt/Mortgage
131	Clear up all debt and debt-producing projects for getting ready for retirement so I will be debt free with low-maintenance assets when I retire	Retirement
135	Company restructuring resulting in loss of job. Rising mortgage interest rate resulting in higher monthly mortgage payment.	Debt/Mortgage
137	Concerned I do not have enough money saved in case of serious emergency. Concerned debt increasing	Debt/Mortgage
146	Cost of living and Interest rates rising and wages not increasing to keep up.	Interest Rates

When it comes to the economy and your personal finances what is your major concern if any? (Sample of responses)

Other	Response	Reclass 1
151	Cost of living is increasing beyond the rate an average salary. It's becoming increasingly hard to get by, or hard to get a head start earning less than 50K per year.	Inflation
156	Cost of tuition keeps going up. It costs an unbelievable amount of money to get a good education.	College/Education
160	Covering all bills, including potential medical expenses and saving for retirement.	Retirement
182	Debt and increasing taxes	Debt/Mortgage
190	Debt repayment and standard of living	Debt/Mortgage
665	Lack of the ability to get ahead of debt.	Debt/Mortgage
670	Le fait de faire des économies mais que les placements font des pertes donc mon avoir diminue au lieu d'augmenter	Economy
673	Les études des enfants	College/Education
679	Living paycheque to paycheque is difficult, demoralizing and depressing. Major concern is making sure the mortgage is paid and food on the table. Forget about luxuries.	Debt/Mortgage
695	Losing my job and having to dip into savings.	Job Security
699	Losing my job, being unable to find another quickly enough to support myself.	Job Security
723	Main concern is debt from previous studies.	Debt/Mortgage
727	Maintaining a job and preparing and saving for retirement.	Retirement
733	Maintaining my level of income with rising mortgage interest and taxation rates.	Debt/Mortgage
741	Making enough money to pay off my student line of credit and bank loan all while saving for my own house	Housing/Home
746	Making sure I have enough to cover my expenses and help my children with education	College/Education
751	Manquer d'argent à la retraite malgré toutes les économies que nous avons	Retirement
764	mère célibataire, je voudrais m'établir et acheter une maison. Il me manque un peu de revenu pour etre confortable mais j'ai l'impression que le coût des maisons augmente beaucoup plus vite que mon salaire.	Inflation
777	Mortgage rate increases	Debt/Mortgage
794	My current investment portfolio has lost a substantial amount of money, which may not be sufficiently recovered at the time of my retirement within the next two decades.	Retirement
798	My employer's financial stability. i.e. not required to lay off staff or freeze wages.	Job Security
803	My investment growth has not been as anticipated. The drop in the market killed any plan to retire early.	Retirement
808	My major concern in paying all my bills, and still having some left over to save for the future.	Paying the Bills
809	My major concern is finding a house that I can afford, being a first-time home-buyer.	Housing/Home
814	My major concern is that I will have enough to retire.	Retirement
818	My major concern is the hike in interest rates.	Interest Rates
824	My major concern would be to keep my current position. There has been a lot of downsizing in my organization and it's not really clear if the cuts are over with.	Job Security
826	My number one priority is to have job security even in a poor economy. My next priority is to remain debt free just in case my job is in jeopardy.	Debt/Mortgage
836	My spouse has not been working and it has been a challenge. With my wages we are afloat but have little extra...	Provide/make enough
838	My wife will stay employed and that my kids have summer jobs	Job Security
857	Ne pas avoir assez d'économie de côté une fois arrivé à ma retraite	Retirement

When it comes to the economy and your personal finances what is your major concern if any? (Sample of responses)

Other	Response	Reclass 1
881	No Concerns, I am young with enough money coming in to pay for school + the cost of living. I have no debt and a decently sized cushion of funds to land on if need be.	Debt/Mortgage
937	Not being able to afford a home as the prices seem to increase beyond what I think they are worth.	Housing/Home
943	Not being able to keep up with the cost of living - expenses are increasing, but not wages. Getting buried.	Paying the Bills
952	Not being able to provide for my future or my children's education to help secure their future	College/Education
954	Not being able to save enough money for a rainy day.	Provide/make enough
974	Not getting a big enough raise to cover the rising cost of living while paying off debt.	Debt/Mortgage
995	Not having to work until I am 90.	Retirement
1018	Pas avoir un employ	Job Security
1025	Pay increases equal or exceed tuition increases so that my children can graduate debt free from university	College/Education
1054	paying off debt!	Debt/Mortgage
1068	Paying off student loans and a car loan.	Debt/Mortgage
1079	perdre mon emploi	Job Security
1082	Personal debt. Can't pay off the credit cards.	Debt/Mortgage
1085	Personal fixed expenses keep going up, health care coverage keeps getting scaled back, education costs keep increasing, but income can't stretch to cover everything.	College/Education
1111	Qu'il y ait un crash boursier faisant diminuer la valeur de mon portefeuille de façon durable pendant quelques années lorsque je serai prêt à prendre ma retraite.	Retirement
1127	reprise à la hausse des placement	Paying the Bills
1218	Rising interest rates, increasing costs ie. food, gas, etc. Not being able to keep up with the cost of living.	Interest Rates
1227	salary will continue to be below the cost of living and I will stay in debt	Debt/Mortgage
1243	Saving enough to actually live. Seems like everything around us goes up in prices and never have enough to put aside for future.	Inflation
1276	Stabilité d'emploi	Job Security
1298	Student dept., credit card dept., child care and mortgage put together make it impossible for me to have any sort of savings	Debt/Mortgage
1308	Taxes are eroding personal finances, and making it more difficult for the average person to cope.	Taxes
1309	taxes on income! taxes on purchases! outrages bank fees!	Taxes
1314	That government retirement (OAS and CPP) plans will be funded enough, when I retire.	Retirement
1324	That I don't make enough money as a single mom to support me & my son...basically living paycheque to paycheque.	Provide/make enough
1336	That I will forever be in debt.	Debt/Mortgage
1372	That my salary will not keep up to the increases that are going on in my area of the world.	Inflation
1389	That the value of my home will decrease.	Housing/Home
1398	The ability to continue with the same standard of living	Provide/make enough
1399	The ability to purchase a reasonably priced single family dwelling	Housing/Home

When it comes to the economy and your personal finances what is your major concern if any? (Sample of responses)

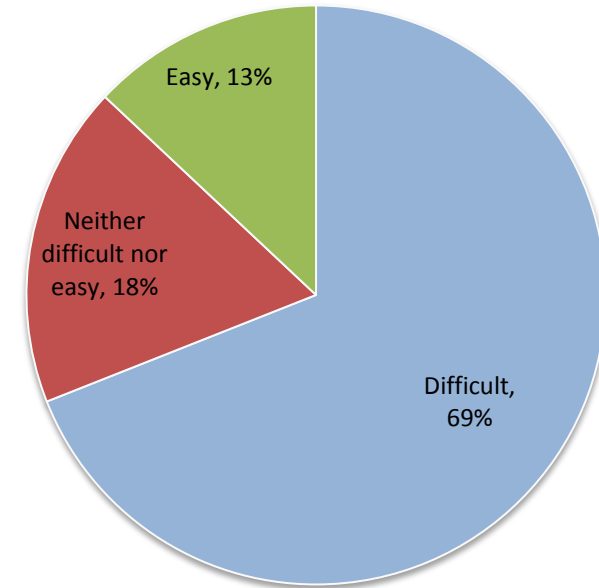
Other	Response	Reclass 1
1407	The consistent increase in the cost of living which is not matched by salary increases. Being increasingly frugal can help us live day-to-day, there is the long term concern about saving enough money not only for retirement, but also for emergencies and the known inevitable costs (new car, home repairs, etc.).	Retirement
1414	The cost of living is so high that there is not enough to live on and save at the same time. I'm sure it will be tough to ever retire!	Retirement
1425	The eventual rise in interest rates before I can pay off my personal debt.	Debt/Mortgage
1430	the HST has impacted how we spend our money on large expenses	Paying the Bills
1443	The recession is a long way from being over is my one and only major concern.	Economy
1447	The value of investments going down (property, etc.)	Investments
1464	To keep standard of living. My water bill increased 31% on April 1 and my salary increased by 1%.	Provide/make enough
1468	To make sure that we have enough money to live on and be able to put some away each month	Provide/make enough
1481	Too much consumer debt. Raise in interest rates will be a problem.	Debt/Mortgage
1482	Too much debt and not enough of a plan of how to reduce it.	Debt/Mortgage
1487	Trying to make end meet. Being able to pay my bills and keep up with my home expenses	Paying the Bills
1492	un nouveau recul de l'indice boursier et l'arrivée d'une récession	Economy
1504	Valeur de mon immobiliser.	Housing/Home
1513	Want to pay off my mortgage!	Debt/Mortgage
1516	We have recently downsized and now we are working to pay off debt	Debt/Mortgage
1517	We the economy being so unstable, there are a lot of cut back in many organization. Due to this fact I am more and more concerned about job security. With the increasing cost of living and now the introduction of the HST our living expenses keep rising, however, our rate increases are not high enough to cover these increases. I have 3 little children and I would love to put more aside towards their education funds however I have been unable to contribute anything in the past year due to the economy and increased cost of living. My husband and I are now trying to save more in case of job loss or change.	College/Education
1540	With low interest rates, any 'safe' investment will not produce the return required to retire comfortably.	Retirement
1548	Worried most about job cuts, more competition for job	Job Security
1551	Would like to see the economy improve and there be better security for the elderly especially those who have no other pension besides CPP - would like them not to have to pay income tax as they are, in most cases, barely scrapping by. As for me just want to live simple and live well. :)	Taxes

When it comes to the economy and your personal finances, please indicate how concerned you are about each of the following issues:

Response	2010				2009	
	Ave.	Top Two	Rank	% Δ from 2009	Ave	Rank
1 Falling back into a recession	2.9	38%	4	NA	NA	NA
2 Inflation	2.7	44%	3	NA	NA	NA
3 Higher interest rates	2.6	53%	1	NA	NA	NA
4 A decline in the value of my house	3.7	39%	6	NA	NA	NA
5 Loss of my job	3.2	38%	5	NA	NA	NA
6 I'll never be able to save enough to retire comfortably	2.6	53%	2	NA	NA	NA

If you lost your job how difficult would it be for you to find another comparable job that paid a similar salary? (Please check only one)

Response	2010				
	Count	Abs %	Rel %	Rank	Δ from 2009
1 Impossible	93	3%	4%	5	4%
2 Difficult	623	22%	30%	2	30%
3 Somewhat difficult	712	26%	35%	1	35%
4 Neither difficult nor easy	382	14%	18%	3	18%
5 Somewhat easy	158	6%	8%	4	8%
6 Easy	72	3%	3%	6	3%
7 Very easy	41	1%	2%	7	2%
8 I don't know / not applicable	120	4%			
9					
10					
11					
No Response	575	21%			
Totals	2,776	100%	100%		



If you lost your job how long would it take you to find another comparable job that paid a similar salary? (Please check only one)

Response	2010					2009	
	Count	Abs %	Rel %	Rank	Δ from 2009	Count	Rel %
1 I would never find a comparable job with a similar salary	160	6%	9%	5	NA	NA	NA
2 More than a year	209	8%	11%	4	NA	NA	NA
3 Six months to a year	545	20%	29%	1	NA	NA	NA
4 Three to six months	502	18%	26%	2	NA	NA	NA
5 More than a week but less than three months	426	15%	23%	3	NA	NA	NA
6 One week	30	1%	2%	6	NA	NA	NA
7 I don't know / not applicable	316	11%					
8							
9							
10							
11							
No Response	588	21%					
Totals	2,776	100%	100%				

