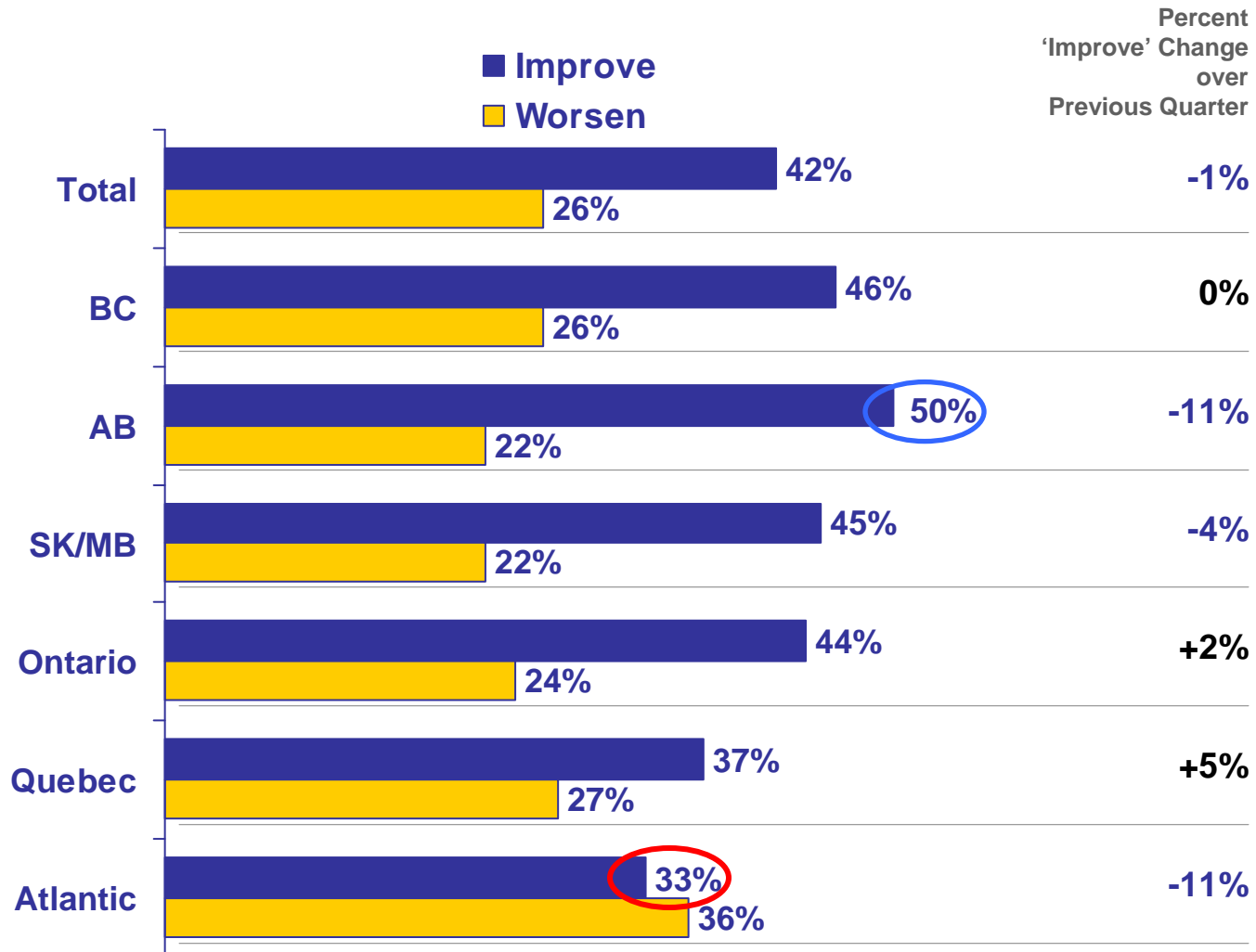




# Outlook for the Canadian Economy - Over the Next Year

Total National: Improve = 42% (-1%), Worsen = 26% (+2%)



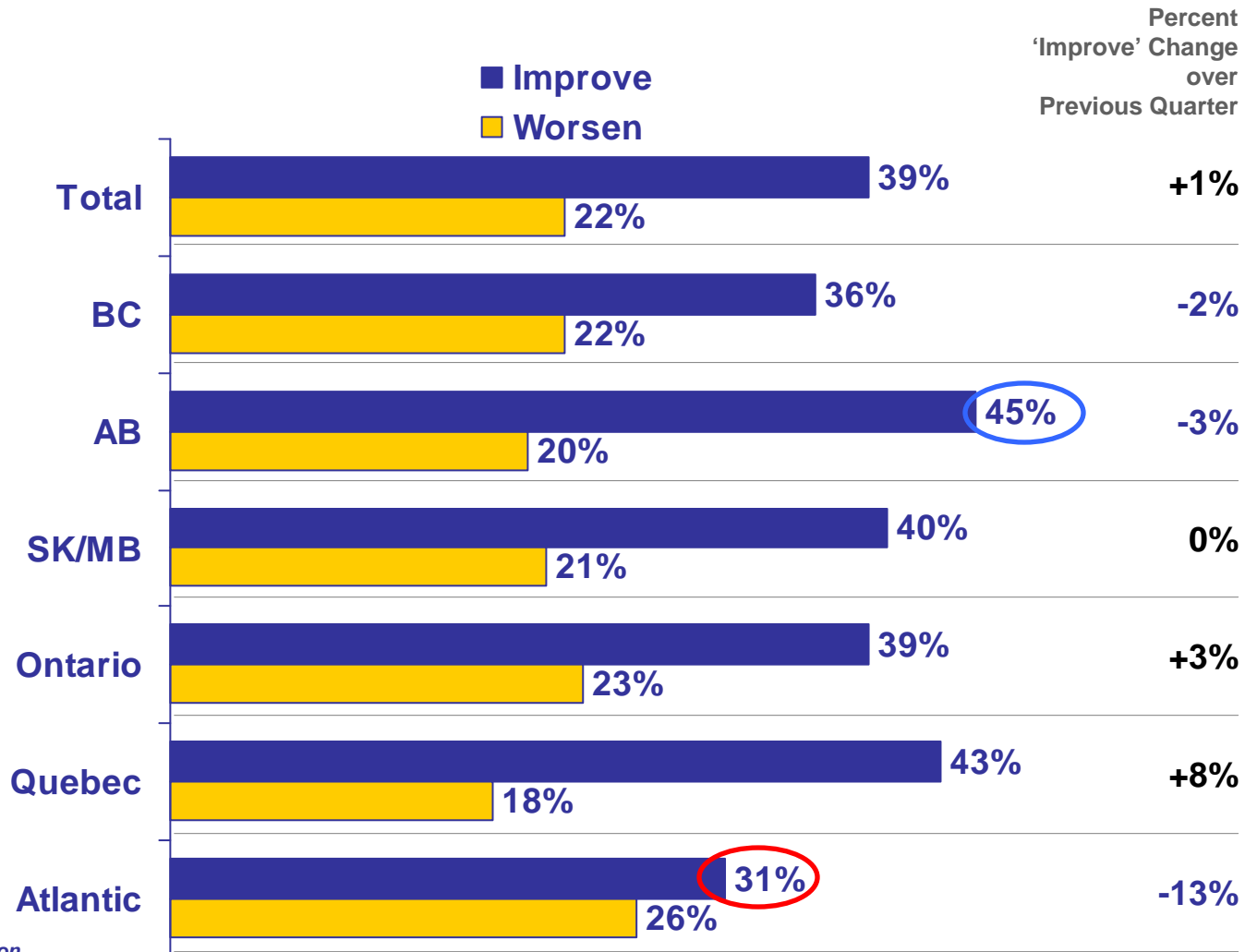
(Canadian economy).

Thinking about the next year or so, do you, yourself, generally feel that the Canadian economy and your own economic situation will improve, stay the same or get worse? Q.9\_1.  
Base: All Respondents n=3520



# Outlook for Personal Financial Situation - Over the Next Year

## Total National: Improve = 39% (-1%), Worsen = 22% (-1)



Your own financial situation.

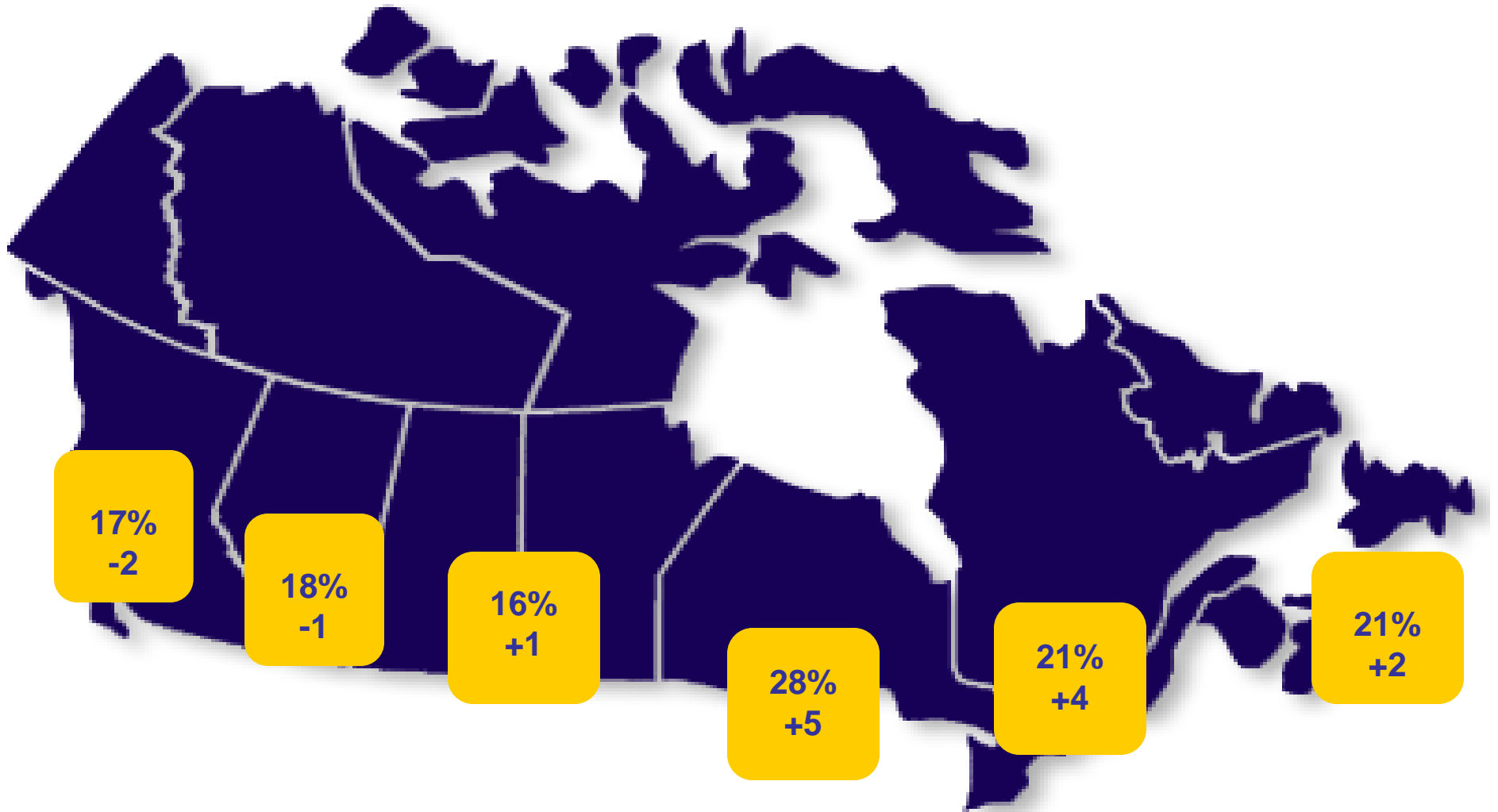
Thinking about the next year or so, do you, yourself, generally feel that the Canadian economy and your own financial situation will improve, stay the same or get worse? Q.9\_2.

Base: All Respondents n = 3520



## Job Anxiety

March 2011: Nationally Total = 22%, (+2 since January)



Are you or is anyone in your household worried about losing their job or being laid off? Q.7.

Base: All Respondents n = 3520 \*Percentage of People Who Responded 'Yes - Worried'

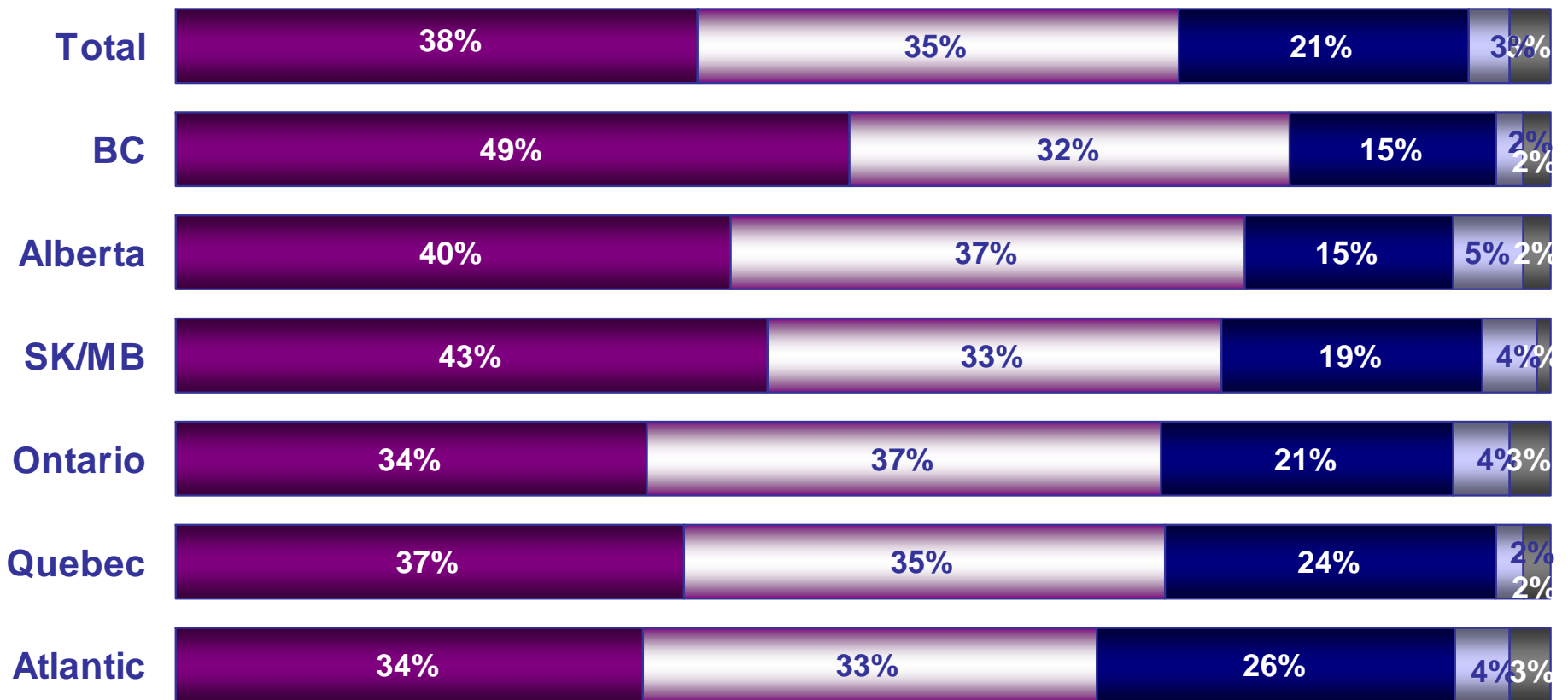


Ipsos Reid



# Debt Management

- I am confident that I am managing my debt well
- I am just keeping my head above water
- I am terrible at managing my debt
- I think I am OK but know I could do better
- Not so good and I don't know where to start



How would you describe the way that you manage your debt? A.1

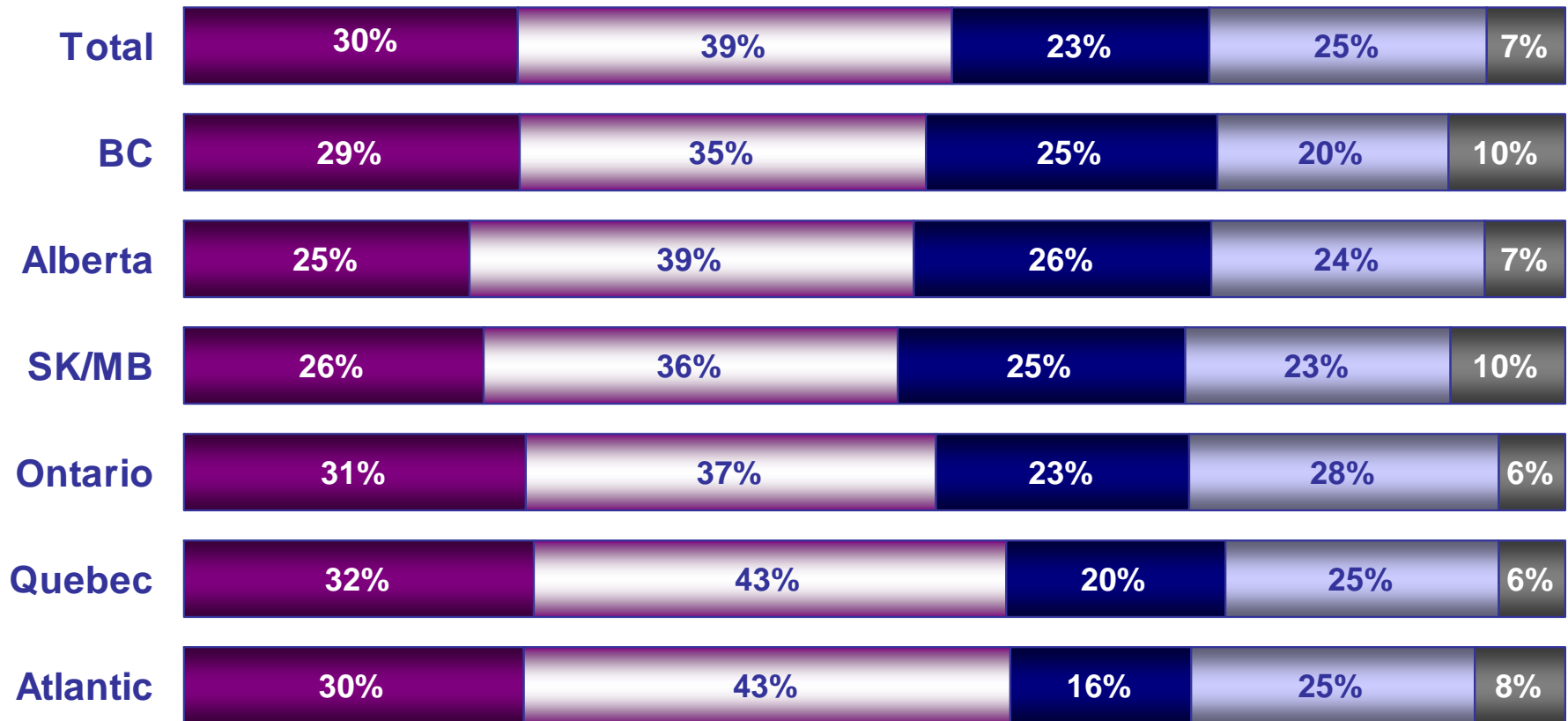
Base:	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic
	3520	534	502	482	901	582	519





# Plans for the next year or so...

- Spend less
- Save or invest more
- None of these
- Pay off my debt as much as I can
- All of these



Thinking about your personal finances, which of the following would you say you plan to do (or continue to do) in the next year or so? A.2

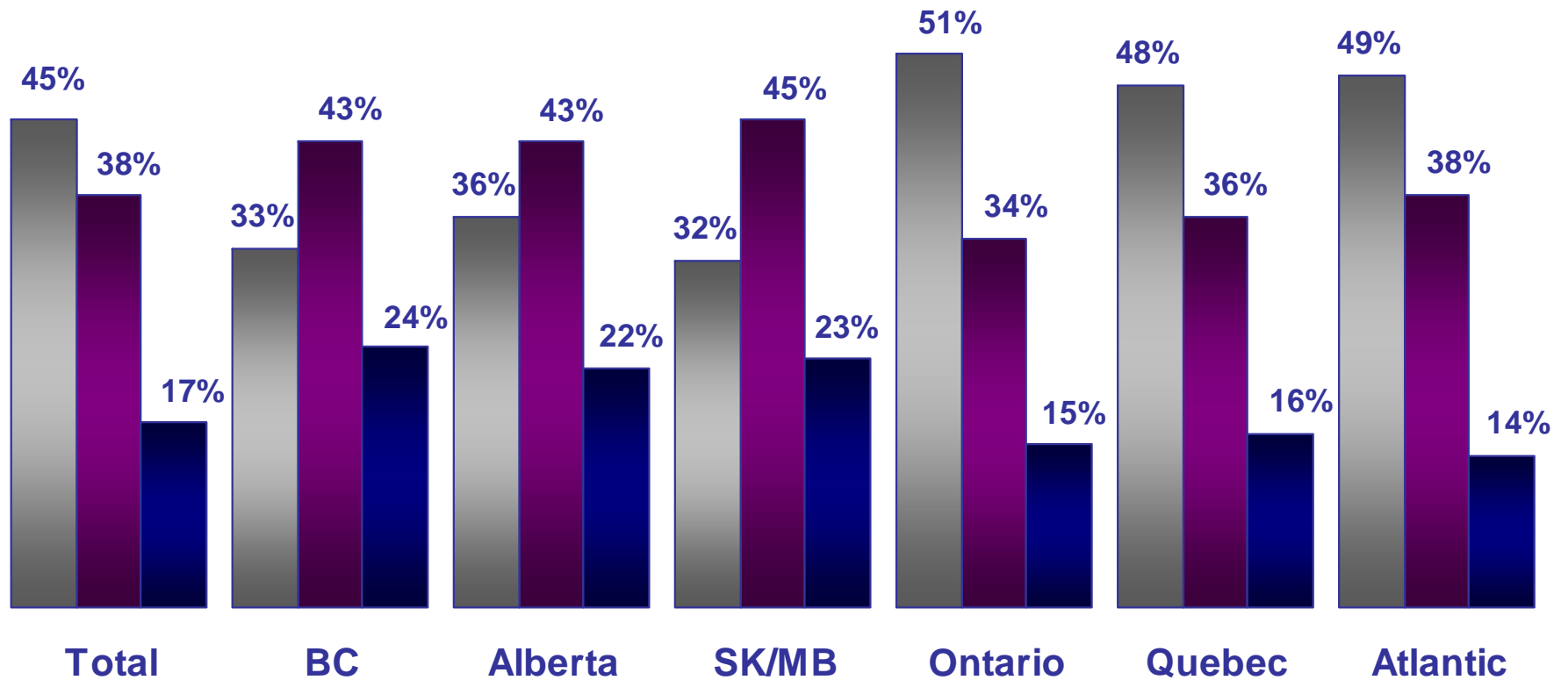
Base:	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic
	3520	534	502	482	901	582	519





# Rising Gas and Food Prices

- This has had a significant impact on my budget
- This has not had a big impact, but I've cut back on other expenses
- There has been no impact on my budget



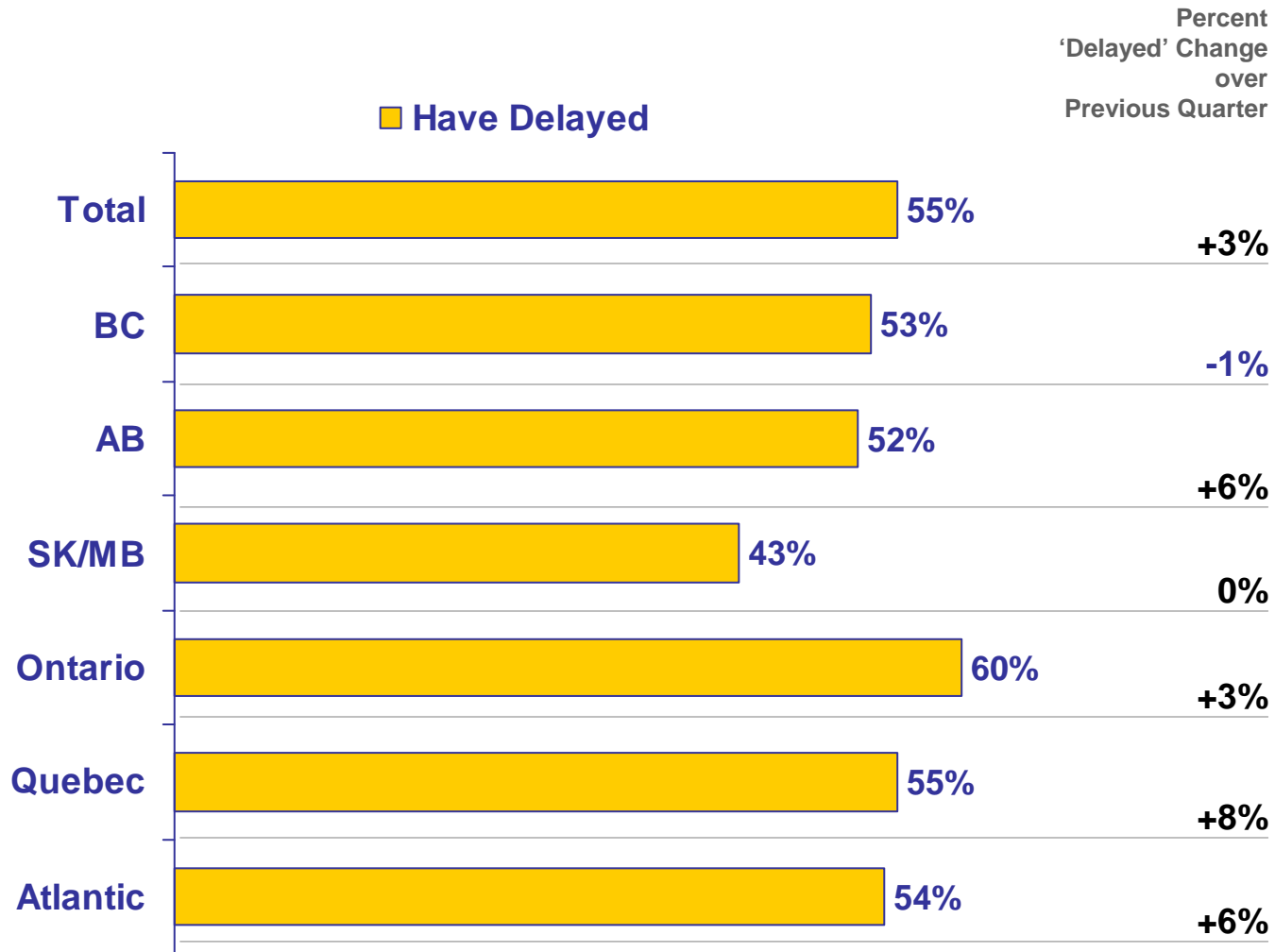
How have rising gas and food prices affected your day-to-day budget? A.3

Base:	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic
	3520	534	502	482	901	582	519





# Have Delayed The Timing Of Major Purchases Due To Current Economic Conditions

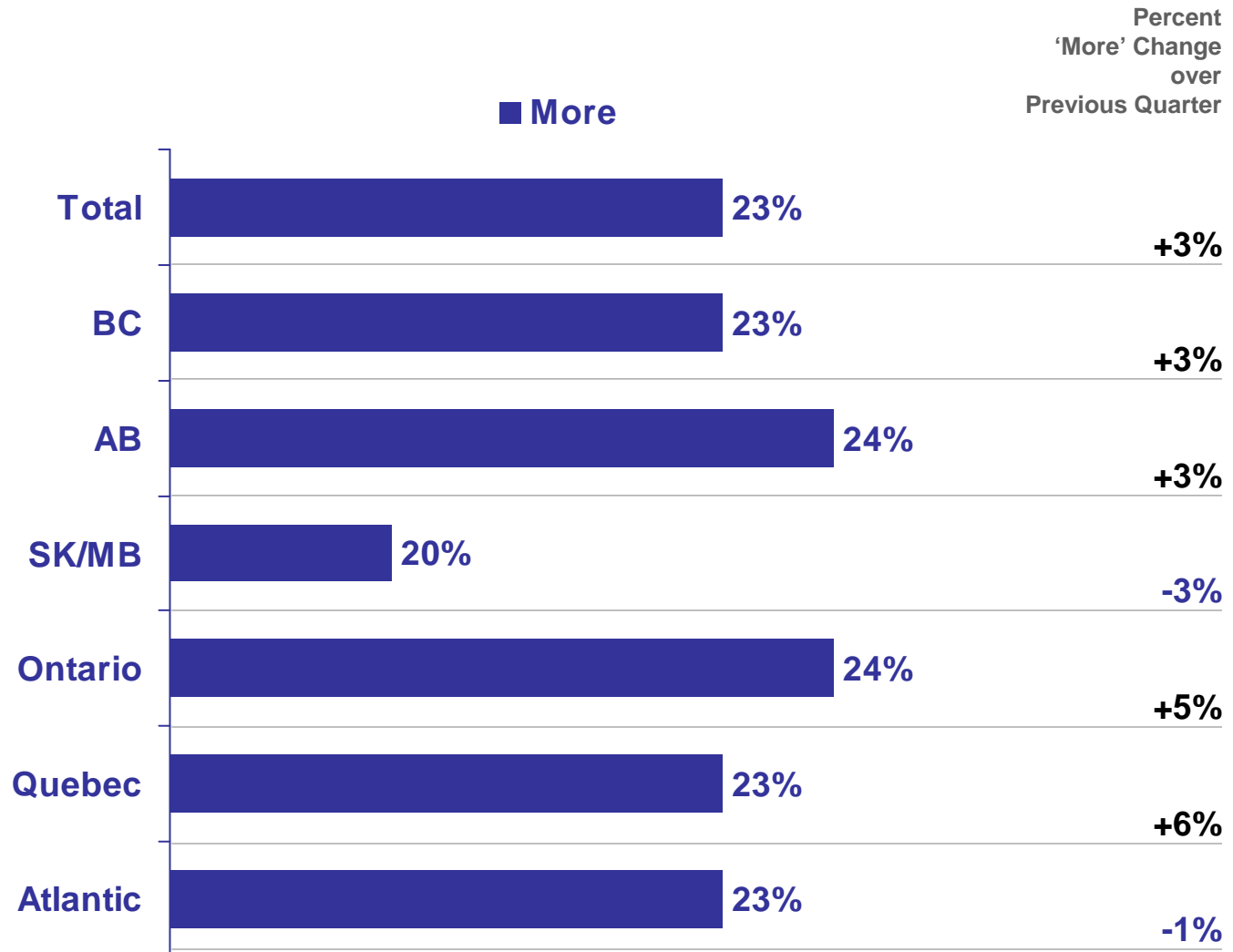


And thinking about major purchases such as buying a car or household appliances, or your vacation spending, have you changed the timing of major purchases due to current economic conditions? Q.2.

Base: All Respondents n = 3520



# Spending Outlook on Major Purchases - Over the Next Year



Now, thinking about major purchases such as buying a car or household appliances, or your vacation spending, in the next year, do you expect that you and your family will be spending . . . Q.5.

Base: All Respondents n=3520

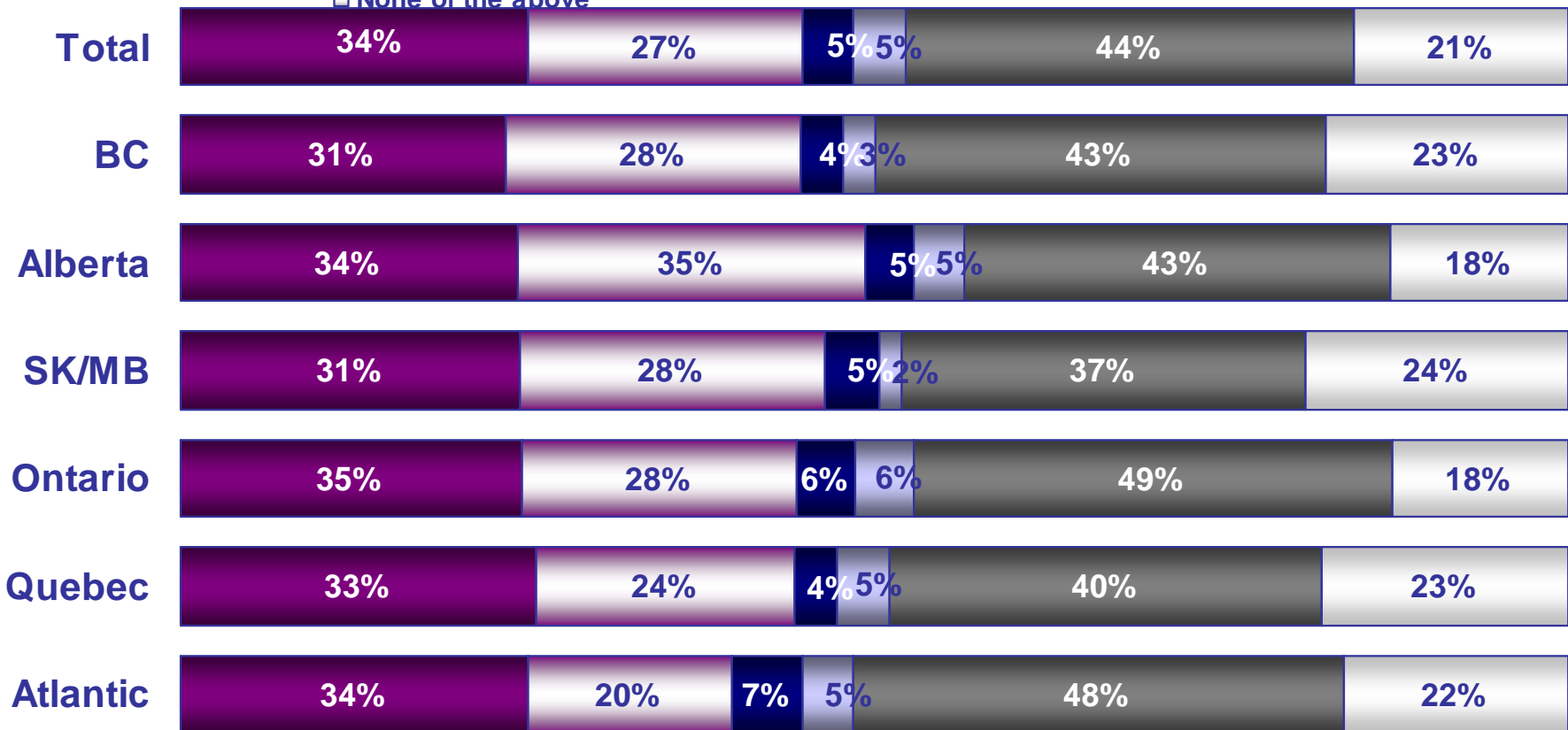






# Plan for Rising Interest Rates

- Find ways to reduce my interest costs or monthly payments
- Increase my savings and/or investments
- Find out how I could change my mortgage rate from variable to fixed
- Establish/increase my line of credit
- Spend less in other areas
- None of the above



If interest rates rise during 2011, which of the following would you likely want to do? A.4

Base:	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic
	3520	534	502	482	901	582	519





## Methodology

- The **RBC Canadian Consumer Outlook Index**, with its component indices, is Canada's most comprehensive consumer/citizen assessment of the economy, Canadians' personal financial situation and their economic and purchasing expectations,
- The **RBC CCO** surveys a minimum sample of 3,000 Canadian adults across the country.
- There is an overall index calculation as well as sub-indices.
- The Index is benchmarked to a baseline of 100 assigned at its introduction in November, 2009.
- The four regional indices are benchmarked to a baseline of 100 assigned in March, 2010.
- The March 2011 survey was conducted online via Ipsos Reid's national I-Say Consumer Panel to 3,520 Canadians (534 British Columbia, 502 Alberta, 482 Saskatchewan/Manitoba, 901 Ontario, 582 Quebec, 519 Atlantic Canada). Weighting was then employed to balance demographics and ensure that the sample's composition reflects that of the adult population according to Census data and to provide results intended to approximate the sample universe. Data collection was March 11 to 15, 2011. A survey with an unweighted probability sample of this size and a 100% response rate would have an estimated margin of error of +/-1.65 percentage points, 19 times out of 20, of what the results would have been had the entire population of adults in Canada been polled.