

Financial Consumer Agency of Canada

The Canadian Financial Resilience Survey (FRS)

Methodological Report

Prepared for Financial Consumer Agency of Canada

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1. Executive Summary

1.1. Introduction

Forum Research was commissioned to conduct a national survey for the Financial Consumer Agency of Canada (FCAC) to assess Canadians' financial resilience. Insights garnered from the quantitative study will advance FCAC's mandate to strengthen consumer protection, enhance financial literacy, and inform public policy through evidence-based insights.

This report addresses the methodological details of the study pertaining to the time period between August 13, 2025, and September 24, 2025.

1.2. Research Purpose and Objectives

The survey is designed to establish the first standardized national benchmark for financial resilience using FCAC's Financial Resilience Index (FRI). These results will enable tracking of key indicators over time, support evaluations of the National Financial Literacy Strategy (NFLS), and guide targeted policies, education, and interventions to improve financial outcomes across diverse groups.

The data, capturing the multifaceted nature of financial resilience, will:

- Establish Canadian norms for the Financial Resilience Index
- Inform policy, regulatory, supervisory, and public education decisions
- Facilitate academic and cross-government research and collaboration
- Provide actionable insights for the financial and non-profit sectors
- Inform media and public discourse on emerging financial trends and challenges

1.3. Methodology

The survey was conducted in accordance with FCAC's specifications outlined in the request for proposal. Key requirements included:

- **Sampling:** Probability-based, stratified design targeting 4,500–5,000 Canadians aged 18+, with oversampling of priority and harder-to-reach populations for adequate representation.
- **Representativeness:** Weighting aligned to the 2021 Census and stratification by province, age, gender, income, and education.
- **Data Quality:** Rigorous procedures including pretesting, logic checks, and detection of random or inattentive responses.
- **Full compliance** with Government of Canada standards for public opinion research.

The survey was conducted using the computer-assisted web interview (CAWI, online survey) methodology and was administered in both official languages to the Canadian population.

1.4. Questionnaire Design

FCAC provided Forum Research with a draft version of the questionnaire. Forum Research worked with FCAC's project team to finalize the survey design and optimize the core questionnaire for

clarity, flow, and engagement. The final questionnaire consisted of 78 questions and covered the following topic areas:

- Personal financial resources (cash flow, savings, and emergency funds)
- Access to formal and informal credit and support systems
- Financial capability in accessing resources
- Financial shocks (income and expense) and hardship
- Financial well-being/health

The questionnaire was designed to achieve an average completion time of about 15 minutes.

The questionnaire was programmed in both English and French and rigorously tested through a pre-test with 64 respondents from diverse demographic backgrounds, including 36 respondents in English and 28 in French. The pre-test data was shared with FCAC. A thorough review of the survey flow, logic, and questionnaire design was conducted by both Forum Research and FCAC. Pre-test data was not counted towards the final dataset.

1.5. Sample Design

The sample was sourced using an online panel methodology, which includes a combination of Fuzion Panel and partner panels to achieve the required sample size of $n=5,300$. The Forum Fuzion Panel is one of Canada's largest online probability-based panels built using random-digit-dialling (RDD) to recruit panelists, a purely random method that ensures sampling integrity. Through Forum Poll, a recurring RDD telephone survey, individuals are recruited from across Canada. To ensure data quality, all panelists undergo validation at registration, including de-duplication, password restrictions, and detailed profiling. Panelists are contacted via an email invitation with details about the survey including the survey duration and deadline to complete the survey. Only a subset of panelists meeting the sampling criteria were contacted. Panelists who did not complete the survey by the first reminder date were sent up to two reminder emails. The final deadline to complete the survey was September 23, 2025. Additional information about the panels used can be found in Appendix F.

The sample targeted $n=5,000$ adults living in Canada 18 years of age and older, aiming for appropriate representation of province, age, gender, income, and education split from 2021 Statistics Canada Census. In addition, an oversample of 300 individuals with an annual personal income of less than \$20,000 was included to better capture underrepresented populations.

1.6. Limitations

The study has several limitations typical of online panel surveys. Although the Forum Fuzion panel is recruited using random-digit-dialling (RDD) and can be considered a probability panel, other external partner panels are non-probability samples. The resulting sample cannot be considered fully representative of the population for two main reasons:

- The probability of inclusion in these panels is unknown and does not follow a true probability-based design.

- **Participant self-selection:** Like most online panels, including those recruited via RDD, this panel relies on individuals voluntarily joining and participating.

Consequently, not every Canadian adult has an equal chance of being included in the sample. While weighting to Census benchmarks improves representativeness, residual sampling and non-response bias may persist.

In addition to sampling limitations, results are based on self-reported data, which may be affected by recall or social desirability bias. The 15-minute questionnaire length may also introduce some respondent fatigue.

Mitigation strategies, including weighting, the use of RDD recruitment for one panel, and rigorous data quality controls, help reduce these biases. However, some limitations remain, and findings should be interpreted with caution.

1.7. Sample Metrics

The following tables describe the obtained sample metrics broken out by province, gender, age, personal income, and education.

PROVINCE BREAKOUT						
	Frequency (Target)	Percent (Target)	Frequency (weighted)	Percent (weighted)	Frequency (unweighted) ¹	Percent (unweighted)
Atlantic region	336	7%	344	7%	371	7%
Quebec	1148	23%	1162	22%	1077	20%
Ontario	1936	39%	2104	40%	2149	41%
Prairies	869	17%	909	17%	932	18%
British Columbia and the Territories	711	14%	754	14%	744	14%
TOTAL	5000	100%	5273	100%	5273	100%

GENDER BREAKOUT						
	Frequency (Target)	Percent (Target)	Frequency (weighted)	Percent (weighted)	Frequency (unweighted) ¹	Percent (unweighted)
Men	2446	49%	2525	48%	2542	49%
Women	2554	51%	2712	52%	2695	51%
TOTAL	5000	100%	5237	100%	5237	100%

¹ Frequencies exclude respondents who selected “Prefer not to answer” for the corresponding demographic question.

AGE BREAKOUT						
	Frequency (Target)	Percent (Target)	Frequency (weighted)	Percent (weighted)	Frequency (unweighted) ¹	Percent (unweighted)
18 to 34 years	1337	27%	1474	28%	1339	25%
35 to 54 years	1636	33%	1681	32%	1716	32%
55 years and over	2027	41%	2157	41%	2258	43%
TOTAL	5000	100%	5312	100%	5313	100%

PERSONAL INCOME BREAKOUT						
	Frequency (Target)	Percent (Target)	Frequency (weighted)	Percent (weighted)	Frequency (unweighted) ¹	Percent (unweighted)
\$60,000 and over	3426	69%	3302	69%	3206	67%
Less than \$60,000	1574	31%	1485	31%	1581	33%
TOTAL	5000	100%	4787	100%	4787	100%

EDUCATION BREAKOUT						
	Frequency (Target)	Percent (Target)	Frequency (weighted)	Percent (weighted)	Frequency (unweighted) ¹	Percent (unweighted)
High school or less	2013	40%	2052	39%	1987	38%
More than high school	2987	60%	3191	61%	3256	62%
TOTAL	5000	100%	5243	100%	5243	100%

1.8. Open-end Coding

Responses provided under ‘Other, please specify’ were reviewed and coded into existing categories where appropriate. When a response did not fit any of the predefined categories, new codes were created to capture recurring themes. When an ‘Other’ response was recoded into an existing or newly created category, it was no longer counted as ‘Other.’ Given the multi-select nature of some questions, ‘Other’ responses could be coded into one or more categories, and respondents could select additional options alongside ‘Other.’ Responses that could not be meaningfully mapped into any existing or newly created category were retained as ‘Other.’ This approach ensured that open-ended responses were systematically organized and incorporated into the analysis.

1.9. Weighting

The FCAC, in collaboration with Forum Research, applied a raked weighting strategy using 2021 Statistics Canada Census data. The weights were adjusted iteratively to ensure the sample is balanced across the following key demographics:

- **Province:** Atlantic, Quebec, Ontario, Prairies, British Columbia
- **Age:** 18–34, 35–54, 55–64, 65 and above
- **Gender:** Male, Female
- **Personal income:** Less than \$20K, \$20K–<\$40K, \$40K–<\$60K, \$60K–<\$100K, \$100K and above
- **Education:** High school or less, completed college, undergraduate degree or more

Raked weighting (also known as iterative proportional fitting) ensures that the distribution of respondents aligns with population benchmarks for each characteristic, while minimizing extreme weights and maintaining the representativeness of the dataset.

Missing data on any raking variable were handled by assigning those cases a default weight of 1. These cases were excluded from the raking adjustments but retained in the dataset.

1.10. Response Rate

Response rate is calculated by the number of responses to the survey divided by the total number of invitations sent. The response rate was 18%.

1.11. Generalization of Data

The responses have been weighted to ensure it accurately reflects Canadians' opinions. Because the surveys were conducted using online samples, the sample cannot be assumed to be truly random. As noted in the limitations section, non-representativeness due to known probabilities of inclusion and self-selection is an inherent issue across online panels.

Although traditional margin of error cannot be calculated for online samples, it is helpful to compare what the margin of error would be for a probability sample of the same size as a reference point. As such, a margin of error is $\pm 1.344\%$.

Measures were taken in order to reduce the influence of non-response bias. At the beginning of the survey, respondents were assured that their answers will remain confidential. Reminder emails were also sent to respondents to ensure that individuals who were interested in participating, but were unavailable, would still be able to do so. Furthermore, to reduce item non-response bias, all questions in the online survey were mandatory, meaning respondents were unable to proceed to the next question without providing an answer to the current question. However, many questions included “prefer not to say” as an answer option to those who did not wish to provide an answer.

In summary, while these steps help improve data quality and representativeness, the findings should still be interpreted with caution given the inherent limitations of online sampling.

1.12. Research Outcomes

This survey will provide concrete, actionable baseline data on the financial resilience of Canadians. Beyond that, it will deliver deep regional insights—a granular look at how provinces and territories differ in financial resilience. Crucially, the data will establish the first standardized national benchmark for financial resilience. This isn't just a one-off project, either; it sets the stage for ongoing annual tracking, enabling FCAC to monitor and respond to evolving trends quickly and strategically.

1.13. Total Contract Value

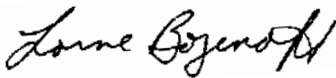
The total contract value is equal to \$53,901.57.

1.14. Political Neutrality Statement

I hereby certify as Senior Officer of Forum Research Inc. that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the *Policy on Communications and Federal Identity and the Directive on the Management of Communications - Appendix C (Appendix C: Mandatory Procedures for 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.

Signature:



Dr. Lorne Bozinoff

President & CEO

Forum Research Inc.

Appendix A

Full set of tabulated data

Total (u/w) refers to the unweighted total sample size, whereas Total (w/t) refers to the weighted total sample size.

The cells highlighted in red indicate that these segments are statistically significantly higher (at the 95% confidence level) than the segments denoted with letters. Each segment is represented by a letter (e.g., A, B, C, D, etc.). If the letter "A" appears under the response for a certain segment, it means that segment's response is significantly higher than that of the segment labelled "A".

LANG. Would you prefer to complete the survey in English or French? / Préférez-vous répondre à ce questionnaire en anglais ou en français?

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
English	4298 80.9%	335 97.3% D	174 15.0%	2095 99.6% CD	909 100.0% CDE	752 99.8% CD	1988 78.7%	2238 82.6% H	688 74.5%	1061 76.5%	737 74.3%	883 91.2% JKL	470 90.9% JKL	1298 63.3%	1533 91.7% O	1411 92.9% O	1187 80.5% S	1184 70.4%	822 88.9% RS	1105 89.6% RS	2160 80.0%	1988 82.6% VXYZ	164 71.4%	373 72.9%	345 69.5%	512 86.8% WXYZ	761 90.9% WXYZA A
Français	1015 19.1%	9 2.7% EFG	988 85.0% CEFG	9 0.4% F	0 0.0%	2 0.2%	537 21.3% I	473 17.4%	235 25.5% MN	327 23.5% MN	255 25.7% MN	85 8.8%	47 9.1%	754 36.7% PQ	138 8.3%	109 7.1%	287 19.5% TU	497 29.6% RTU	103 11.1%	128 10.4%	541 20.0% W	418 17.4% AAAB	65 28.6% WAAA B	138 27.1% WAAA B	151 30.5% WAAA B	78 13.2% AB	76 9.1%



AGE. In what year were you born?

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Empley ed (V)	Unemploy ed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
18 to 34 years	1474 27.7%	93 27.0%	352 30.3%	558 26.5%	252 27.7%	202 26.8%	621 24.6%	803 29.6%	346 37.5%	445 32.1%	324 32.7%	164 16.9%	44 8.5%	679 33.1%	383 22.9%	379 24.9%	1474 100.0%	0 0.0%	0 0.0%	0 0.0%	1012 37.5%	383 15.9%	85 37.3%	176 34.4%	154 31.0%	92 15.7%	102 12.2%
35 to 54 years	1681 31.6%	111 32.4%	550 47.3%	491 23.3%	284 31.3%	232 30.8%	816 32.3%	849 31.3%	346 37.5%	470 33.9%	335 33.7%	237 24.4%	174 33.5%	884 43.1%	382 22.9%	388 25.5%	0 0.0%	1681 100.0%	0 0.0%	0 0.0%	1107 41.0%	481 20.0%	94 41.3%	214 41.9%	187 37.7%	147 24.9%	281 33.6%
55 years and over	2157 40.6%	140 40.6%	260 22.3%	1055 50.2%	373 41.0%	320 42.5%	1088 43.1%	1059 39.1%	231 25.1%	473 34.1%	333 33.6%	567 58.6%	300 58.0%	488 23.8%	906 54.2%	753 49.6%	0 0.0%	0 0.0%	924 100.0%	1233 100.0%	582 21.6%	1542 64.1%	49 21.5%	121 23.7%	155 31.3%	350 59.4%	454 54.3%



QSEX. What is your gender?

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Total Valid	5275	342	1160	2088	907	750	2525	2712	910	1385	990	966	518	2047	1661	1513	1451	1672	921	1230	2686	2395	228	509	495	590	837
Man	2525 47.9%	138 40.3%	619 53.4%	973 46.6%	386 42.5%	394 52.5%	2525 100.0%	0 0.0%	379 41.6%	595 43.0%	479 48.4%	530 54.9%	330 63.8%	988 48.3%	751 45.2%	758 50.1%	621 42.8%	816 48.8%	430 46.6%	658 53.5%	1336 49.7%	1117 46.6%	67 29.4%	192 37.7%	220 44.4%	302 51.3%	492 58.8%
			CEF	CF		CEF	I				JK	JKL	JKLN			P		R		RST	W	XY		X	XY	XYZ	WXYZA A
Woman	2712 51.4%	200 58.5%	536 46.2%	1102 52.8%	513 56.6%	349 46.5%	0 0.0%	2712 100.0%	514 56.5%	780 56.3%	506 51.1%	432 44.7%	188 36.2%	1048 51.2%	895 53.9%	743 49.1%	803 55.3%	849 50.8%	489 53.0%	571 46.4%	1333 49.6%	1257 52.5%	158 69.3%	313 61.5%	271 54.8%	283 48.0%	342 40.9%
		DEG		DG	DG		H		LMN	LMN	MN	M			Q		SU	U	U		AB	WYZAAA B	WZAAA B	AAAB	AB		
Non-binary	33 0.6%	4 1.2%	3 0.3%	11 0.5%	8 0.9%	6 0.8%	0 0.0%	0 0.0%	15 1.6%	8 0.6%	4 0.4%	4 0.4%	0 0.0%	9 0.4%	14 0.8%	9 0.6%	26 1.8%	5 0.3%	2 0.2%	0 0.0%	16 0.6%	17 0.7%	3 1.3%	3 0.6%	4 0.8%	4 0.7%	3 0.4%
									KLMN	M							STU	U									
Transgender man	1 0.0%	0 0.0%	0 0.0%	1 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 0.1%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 0.1%	0 0.0%	1 0.1%	0 0.0%	0 0.0%	0 0.0%	1 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%
Two-Spirit	1 0.0%	0 0.0%	0 0.0%	1 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 0.1%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 0.1%	0 0.0%	0 0.0%	0 0.0%	1 0.1%	0 0.0%	1 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%
Prefer to self-describe:	3 0.1%	0 0.0%	2 0.2%	0 0.0%	0 0.0%	1 0.1%	0 0.0%	0 0.0%	1 0.1%	2 0.1%	0 0.0%	0 0.0%	0 0.0%	1 0.0%	1 0.1%	1 0.1%	1 0.1%	1 0.1%	0 0.0%	1 0.0%	2 0.1%	0 0.0%	1 0.2%	0 0.0%	0 0.0%	0 0.0%	0 0.0%
Prefer not to say	38 0.7%	2 0.6%	2 0.2%	16 0.8%	2 0.2%	4 0.5%	0 0.0%	0 0.0%	13 1.4%	2 0.1%	2 0.2%	1 0.1%	0 0.0%	5 0.2%	10 0.6%	7 0.5%	23 1.6%	9 0.5%	3 0.3%	3 0.2%	15 0.6%	11 0.5%	1 0.4%	2 0.4%	2 0.4%	0 0.0%	0 0.0%
				DF					KLMN								STU				AAAB						
Don't know / None / Refused / N/A	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%



DM_Q02. What is your current marital status?

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
<u>Total Valid</u>	5217	341	1138	2079	900	738	2489	2675	907	1373	979	965	514	2020	1653	1506	1431	1646	915	1225	2660	2381	224	511	487	586	833
Legally married (and not separated)	1699 32.6%	109 31.9%	189 16.6%	877 42.2%	303 33.6%	215 29.1%	910 36.6%	783 29.3%	119 13.1%	271 19.7%	308 31.4%	499 51.8%	311 60.5%	364 18.0%	632 38.2%	696 46.2%	219 15.3%	473 28.8%	380 41.5%	627 51.1%	806 30.3%	856 35.9%	48 21.5%	173 33.8%	212 43.6%	401 68.5%	610 73.2%
Living with partner (common-law)	722 13.8%	53 15.7%	272 23.9%	188 9.1%	119 13.3%	86 11.6%	299 12.0%	415 15.5%	119 13.1%	207 15.1%	155 15.8%	121 12.6%	66 12.9%	369 18.3%	188 11.4%	162 10.8%	241 16.8%	292 17.7%	100 11.0%	90 7.3%	426 16.0%	268 11.2%	58 26.0%	131 25.7%	137 28.1%	97 16.6%	154 18.5%
Separated, but still legally married	152 2.9%	14 4.2%	16 1.4%	62 3.0%	36 4.0%	22 3.0%	63 2.5%	88 3.3%	32 3.6%	45 3.3%	34 3.5%	20 2.1%	10 2.0%	58 2.9%	61 3.7%	31 2.1%	15 1.0%	59 3.6%	39 4.3%	39 3.1%	76 2.9%	71 3.0%	6 2.7%	23 4.4%	15 3.0%	9 1.5%	8 0.9%
Divorced	395 7.6%	20 6.0%	72 6.3%	159 7.6%	79 8.8%	65 8.8%	133 5.3%	259 9.7%	60 6.6%	144 10.5%	60 6.1%	76 7.9%	30 5.8%	120 5.9%	162 9.8%	111 7.4%	10 0.7%	95 5.8%	119 13.0%	170 13.9%	137 5.2%	246 10.3%	16 6.9%	24 4.8%	16 3.4%	19 3.2%	14 1.7%
Widowed	252 4.8%	19 5.6%	22 2.0%	112 5.4%	46 5.1%	52 7.1%	76 3.0%	176 6.6%	26 2.9%	81 5.9%	40 4.1%	48 4.9%	20 3.8%	82 4.1%	106 6.4%	61 4.1%	4 0.3%	20 1.2%	43 4.7%	185 15.1%	46 1.7%	201 8.4%	5 2.3%	10 2.0%	11 2.3%	9 1.6%	10 1.2%
Single (never married)	1997 38.3%	125 36.6%	567 49.9%	681 32.7%	317 35.2%	298 40.3%	1008 40.5%	955 35.7%	551 60.8%	625 45.5%	382 39.0%	200 20.8%	77 15.0%	1027 50.8%	504 30.5%	445 29.5%	942 65.8%	706 42.9%	233 25.5%	115 9.4%	1169 43.9%	739 31.1%	91 40.6%	149 29.3%	96 19.6%	51 8.7%	37 4.4%
Prefer not to say	78 1.5%	4 1.0%	18 1.5%	22 1.0%	7 0.8%	12 1.6%	30 1.2%	29 1.1%	12 1.3%	12 0.8%	10 1.0%	3 0.3%	3 0.6%	27 1.3%	16 1.0%	12 0.8%	33 2.3%	29 1.7%	8 0.9%	8 0.6%	32 1.2%	23 0.9%	4 1.6%	1 0.1%	8 1.6%	3 0.4%	4 0.4%
Don't know	17 0.3%	0 0.0%	6 0.5%	3 0.1%	2 0.3%	4 0.5%	7 0.3%	8 0.3%	3 0.3%	2 0.2%	3 0.3%	0 0.0%	1 0.1%	6 0.3%	2 0.1%	2 0.1%	10 0.7%	6 0.4%	1 0.1%	0 0.0%	9 0.3%	3 0.1%	1 0.4%	0 0.0%	2 0.4%	1 0.2%	1 0.1%



DM_Q02B. Are you financially responsible for any children living in your household or currently living somewhere else?

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Yes	1502 28.3%	86 24.9%	433 37.3%	520 24.7%	234 25.7%	216 28.6%	667 26.4%	812 29.9%	267 28.9%	407 29.3%	321 32.4%	235 24.3%	167 32.2%	726 35.4%	342 20.5%	406 26.7%	397 26.9%	794 47.2%	229 24.7%	82 6.6%	958 35.5%	455 18.9%	134 58.6%	274 53.6%	242 48.8%	191 32.4%	320 38.3%
No	3811 71.7%	259 75.1%	729 62.7%	1584 75.3%	675 74.3%	538 71.4%	1858 73.6%	1900 70.1%	656 71.1%	980 70.7%	671 67.6%	732 75.7%	351 67.8%	1326 64.6%	1329 79.5%	1114 73.3%	1077 73.1%	887 52.8%	696 75.3%	1151 93.4%	1743 64.5%	1952 81.1%	95 41.4%	237 46.4%	254 51.2%	399 67.6%	517 61.7%



DM_Q02E. How many children are you financially responsible?

Base: Respondents financially responsible for any children living in your household or currently living somewhere else

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income					
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)	
TOTAL (u/w)	1460	94	388	530	230	204	652	785	338	304	297 KN	187	229	672	277	484	356	803	194	107	910	466	173	218	220 Y	163	359	
TOTAL (w/t)	1502	86	433	520	234	216	667	812	267	407	321	235	167	726	342	406	397	794	229	82	958	455	134	274	242	191	320	
Total Valid	1380	82	392	487	225	188	590	777	233	370	303	227	163	658	316	390	355	743	212	70	895	406	130	263	235	184	316	
1	718 52.0%	33 39.7%	219 55.9%	252 51.8%	111 49.1%	100 53.5%	323 54.7%	384 49.5%	142 61.1%	193 52.3%	171 56.4%	110 48.3%	68 41.8%	366 55.6%	140 44.2%	202 51.8%	200 56.2%	332 44.7%	131 61.6%	56 80.0%	448 50.1%	239 58.8%	77 59.6%	129 48.9%	133 56.6%	92 50.1%	140 44.4%	
			C	C		C			KMN	M	M			P			S		S	RST		VYAB	YAB		AB			
2	433 31.4%	36 43.5%	105 26.7%	157 32.2%	74 32.9%	59 31.6%	179 30.3%	252 32.5%	47 20.3%	121 32.7%	81 26.7%	85 37.3%	64 39.5%	178 27.1%	120 38.1%	131 33.5%	97 27.4%	266 35.8%	59 27.9%	11 15.5%	310 34.6%	104 25.5%	28 21.8%	96 36.4%	54 22.9%	66 35.9%	121 38.1%	
		D								J		JL	JL		O	O	U	RTU	U		W			WXZ		WXZ	WXZ	
3	143 10.4%	7 8.7%	40 10.1%	51 10.5%	28 12.3%	18 9.4%	55 9.2%	89 11.4%	28 11.9%	32 8.8%	30 9.8%	18 7.7%	23 14.0%	67 10.2%	39 12.3%	35 9.1%	40 11.4%	91 12.3%	11 5.3%	0 0.7%	86 9.6%	40 10.0%	16 12.6%	23 8.6%	25 10.8%	18 9.5%	36 11.4%	
													N				TU	TU	U									
4	59 4.2%	6 7.3%	22 5.7%	20 4.1%	3 1.4%	7 3.8%	23 3.8%	36 4.6%	9 3.9%	16 4.3%	15 4.9%	12 5.4%	5 2.8%	30 4.6%	11 3.5%	17 4.4%	11 3.0%	41 5.5%	6 2.9%	1 1.6%	38 4.2%	14 3.4%	4 3.3%	10 3.9%	17 7.3%	7 3.8%	14 4.3%	
			F	F													U											
5	15 1.1%	0 0.0%	4 0.9%	4 0.8%	6 2.8%	1 0.8%	7 1.1%	9 1.1%	3 1.4%	3 0.8%	4 1.4%	1 0.6%	2 1.4%	8 1.2%	5 1.5%	2 0.5%	4 1.1%	9 1.2%	2 0.9%	1 0.9%	9 1.0%	4 0.9%	2 1.4%	1 0.6%	4 1.8%	0 0.0%	5 1.4%	
					C																						AA	
6	5 0.4%	0 0.0%	2 0.4%	2 0.5%	1 0.5%	0 0.0%	4 0.7%	1 0.2%	2 0.7%	1 0.3%	0 0.0%	1 0.6%	1 0.6%	3 0.4%	0 0.0%	2 0.6%	1 0.3%	2 0.3%	1 0.6%	1 1.4%	2 0.2%	3 0.6%	2 1.3%	1 0.5%	0 0.0%	1 0.7%	1 0.3%	
More than 6	7 0.5%	1 0.8%	1 0.3%	1 0.2%	2 1.0%	2 0.9%	1 0.2%	6 0.7%	2 0.7%	3 0.8%	2 0.7%	0 0.0%	0 0.0%	6 0.9%	1 0.3%	0 0.0%	2 0.6%	3 0.4%	2 0.8%	0 0.0%	2 0.3%	3 0.8%	0 0.0%	3 1.1%	1 0.5%	0 0.0%	0 0.0%	
														Q														
Prefer not to say	83 5.5%	1 0.8%	26 6.0%	25 4.8%	7 2.9%	19 8.6%	51 7.6%	22 2.7%	22 8.4%	22 5.5%	16 4.9%	4 1.8%	1 0.8%	43 5.9%	20 5.9%	12 2.8%	28 7.1%	34 4.2%	12 5.4%	9 10.5%	37 3.9%	36 7.9%	3 2.2%	6 2.1%	6 2.5%	4 1.9%	3 0.8%	
			C	C		CF	I		MN	MN	M			Q						S		VXYZAAAB						
Don't know	39 2.6%	3 3.7%	15 3.4%	7 1.4%	2 0.7%	9 4.4%	26 3.9%	12 1.5%	11 4.2%	15 3.6%	3 1.0%	4 1.8%	2 1.2%	25 3.4%	7 1.9%	5 1.2%	13 3.4%	17 2.2%	4 1.8%	4 4.6%	26 2.7%	12 2.7%	2 1.1%	5 1.9%	1 0.5%	3 1.6%	2 0.5%	
			F			F	I		LM	L				Q								ZAB						
Mean	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	1	2	2	2	2	2	2	2	
																	U	RTU	U									



DM_Q08. What is the highest level of schooling that you have ever attained?

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Total Valid	5243	342	1149	2089	901	739	2497	2687	904	1380	986	967	518	2052	1671	1520	1441	1654	918	1229	2678	2386	228	507	494	590	837
Less than a high school diploma	462 8.8%	28 8.2% E	263 22.9% CEFG	28 1.3%	73 8.1% E	67 9.0% E	212 8.5%	246 9.1%	176 19.4% KLMN	154 11.2% MN	86 8.8% MN	9 0.9%	4 0.7%	462 22.5% PQ	0 0.0%	0 0.0%	165 11.5% TU	207 12.5% TU	40 4.4%	50 4.1%	171 6.4%	248 10.4% VAAAB	59 26.1% WYZAAA B	63 12.4% AAAB	61 12.3% AAAB	24 4.1% AB	8 0.9%
High school diploma or equivalent	1590 30.3%	151 44.0% E	595 51.8% CEFG	172 8.2%	373 41.4% E	296 40.0% E	776 31.1%	803 29.9%	364 40.3% MN	642 46.5% JLMN	407 41.3% MN	57 5.9%	20 3.9%	1590 77.5% PQ	0 0.0%	0 0.0%	514 35.7% TU	678 41.0% RTU	171 18.6%	227 18.5%	800 29.9%	719 30.1% AAAB	97 42.4% WAAAB	280 55.1% WXAAA B	251 50.8% WXAAA B	79 13.4% AB	44 5.3%
Some college or university without a diploma, certificate or degree (includes some trade, vocational or technical school, CEGEP, or university)	474 9.0%	32 9.4% D	35 3.0%	251 12.0% DF	70 7.7% D	82 11.2% DF	232 9.3%	233 8.7%	81 9.0%	113 8.2%	69 7.0%	122 12.6% JKL	52 10.1% L	0 0.0%	474 28.4% OQ	0 0.0%	75 5.2%	95 5.7%	108 11.7% RS	197 16.0% RST	171 6.4%	288 12.1% VXYZ	19 8.2%	31 6.0%	28 5.6%	77 13.0% XYZ	89 10.6% YZ
College diploma or certificate (includes completed trade, vocational or technical school, or CEGEP)	1197 22.8%	67 19.4% D	114 9.9%	696 33.3% CDFG	196 21.7% DG	120 16.3% D	519 20.8%	662 24.7%	169 18.7%	266 19.3%	192 19.5%	329 34.0% JKLM	119 23.0% J	0 0.0%	1197 71.6% OQ	0 0.0%	308 21.4% S	288 17.4%	277 30.2% RS	324 26.4% RS	649 24.2% W	517 21.7% XYZ	30 13.3%	71 14.1%	76 15.3%	186 31.6% WXYZ	248 29.6% WXYZ
University undergraduate degree	790 15.1%	34 10.0%	87 7.5%	473 22.6% CDFG	95 10.5% D	98 13.2% D	374 15.0%	403 15.0%	72 7.9%	105 7.6%	124 12.6% JK	235 24.3% JKL	151 29.2% JKLN	0 0.0%	0 0.0%	790 52.0% OP	194 13.4%	196 11.9%	184 20.0% RS	216 17.6% RS	459 17.1% W	319 13.4% XYZ	10 4.4%	24 4.8%	40 8.1% X	121 20.6% WXYZ	212 25.4% WXYZA A
University graduate degree (including professional degrees)	730 13.9%	31 9.1% D	56 4.9%	468 22.4% CDFG	96 10.6% D	76 10.3% D	384 15.4%	340 12.7%	42 4.7%	100 7.2% J	107 10.9% JK	216 22.3% JKL	172 33.1% JKLN	0 0.0%	0 0.0%	730 48.0% OP	185 12.8%	192 11.6%	138 15.1% S	215 17.5% RS	428 16.0% W	295 12.4% XYZ	13 5.6%	38 7.5%	39 8.0%	102 17.3% WXYZ	236 28.2% WXYZA A
Don't know	14 0.3%	1 0.3% E	7 0.6%	1 0.0%	2 0.2%	1 0.1%	11 0.4% I	3 0.1%	1 0.1%	5 0.4%	4 0.4%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	6 0.4% U	7 0.4% U	1 0.1%	0 0.0%	7 0.3%	3 0.1%	0 0.0%	2 0.4%	2 0.4%	0 0.0%	0 0.0%
Prefer not to say	56 1.1%	1 0.3%	6 0.5%	14 0.7%	6 0.7%	14 1.9% CDEF	17 0.7%	22 0.8%	18 2.0% KLMN	2 0.1%	2 0.2%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	27 1.8% TU	20 1.2% U	5 0.5%	4 0.3%	16 0.6%	17 0.7% AAAB	1 0.4%	2 0.4%	1 0.2%	0 0.0%	0 0.0%



FR1. If you had an unexpected expense equal to your monthly income, how much of it could you cover using only the money you have right now, without using your credit card or borrowing money?

Note: Include cash, money in checking or savings accounts, or investments you could quickly turn into cash. Note: If you do not currently have an income, think about an unexpected expense that is the same as all the money you usually rely on each month, from any source.

	Region						Gender		Personal income					Education Level			Age				Employment		Household income				
	Total	Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	2290 43.1%	122 35.4%	324 27.9%	1118 53.1%	376 41.4%	336 44.6%	1191 47.1%	1071 39.5%	187 20.2%	412 29.7%	396 39.9%	652 67.4%	380 73.3%	460 22.4%	853 51.0%	958 63.0%	416 28.2%	519 30.8%	486 52.6%	870 70.5%	1066 39.5%	1184 49.2%	29 12.7%	96 18.8%	147 29.6%	346 58.7%	575 68.7%
Bot 2	2382 44.8%	180 52.3%	664 57.2%	772 36.7%	430 47.3%	321 42.6%	1032 40.9%	1314 48.5%	629 68.2%	784 56.5%	443 44.7%	226 23.4%	102 19.6%	1279 62.3%	670 40.1%	396 26.0%	797 54.0%	953 56.7%	355 38.4%	277 22.5%	1227 45.4%	1015 42.2%	175 76.3%	352 68.8%	256 51.5%	190 32.2%	189 22.5%
Very little of it	1464 27.6%	111 32.1%	437 37.6%	429 20.4%	280 30.8%	202 26.8%	590 23.3%	855 31.5%	455 49.3%	509 36.7%	241 24.3%	98 10.1%	46 9.0%	847 41.3%	395 23.6%	199 13.1%	451 30.6%	642 38.2%	231 25.0%	141 11.4%	693 25.7%	678 28.2%	124 54.2%	233 45.6%	150 30.3%	84 14.3%	88 10.5%
Some of it	917 17.3%	69 20.1%	228 19.6%	343 16.3%	150 16.5%	119 15.8%	442 17.5%	459 16.9%	175 18.9%	275 19.9%	202 20.3%	128 13.3%	55 10.6%	432 21.1%	275 16.5%	197 12.9%	346 23.5%	311 18.5%	124 13.4%	136 11.1%	534 19.8%	337 14.0%	51 22.1%	119 23.2%	105 21.2%	106 17.9%	101 12.1%
About half of it	641 12.1%	43 12.3%	173 14.9%	214 10.2%	103 11.3%	96 12.8%	303 12.0%	326 12.0%	106 11.5%	191 13.8%	153 15.4%	90 9.3%	37 7.1%	313 15.3%	148 8.9%	166 10.9%	262 17.8%	210 12.5%	83 9.0%	86 7.0%	409 15.1%	207 8.6%	25 11.0%	63 12.4%	94 18.9%	53 9.1%	74 8.8%
Most of it	674 12.7%	44 12.8%	96 8.3%	321 15.3%	116 12.7%	91 12.1%	353 14.0%	309 11.4%	76 8.3%	155 11.2%	129 13.0%	154 16.0%	75 14.4%	165 8.0%	254 15.2%	247 16.3%	166 11.3%	180 10.7%	137 14.8%	191 15.5%	377 14.0%	278 11.6%	11 5.0%	50 9.8%	67 13.5%	115 19.6%	120 14.3%
All of it	1616 30.4%	78 22.6%	228 19.6%	796 37.9%	261 28.7%	246 32.6%	838 33.2%	762 28.1%	111 12.0%	256 18.5%	267 27.0%	497 51.4%	305 58.9%	295 14.4%	599 35.8%	711 46.8%	250 16.9%	339 20.2%	349 37.8%	678 55.0%	688 25.5%	906 37.7%	18 7.7%	46 8.9%	80 16.1%	231 39.2%	455 54.4%
Mean	3	3	3	3	3	3	3	3	2	3	3	4	4	2	3	4	3	3	3	4	3	3	2	2	3	4	4



FR2. How does your monthly income compare to your monthly spending?

Note: Do not include in your spending buying a new house or car, or other big purchases you may have made. Note: If you do not currently have an income, think about the money you usually rely on each month, from any source.

	Region						Gender		Personal income					Education Level			Age				Employment		Household income				
	Total	Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	2162 40.7%	125 36.2%	360 30.9%	1007 47.9%	353 38.8%	302 40.1%	1120 44.3%	1017 37.5%	173 18.8%	413 29.8%	390 39.3%	596 61.7%	356 68.8%	528 25.7%	767 45.9%	849 55.8%	513 34.8%	528 31.4%	426 46.1%	694 56.3%	1162 43.0%	957 39.8%	34 14.8%	117 22.8%	162 32.6%	305 51.7%	542 64.7%
Bot 2	1673 31.5%	115 33.4%	466 40.1%	553 26.3%	295 32.5%	232 30.8%	719 28.5%	921 34.0%	479 51.9%	506 36.5%	292 29.4%	182 18.8%	67 12.9%	875 42.7%	464 27.8%	299 19.7%	527 35.8%	655 39.0%	262 28.3%	228 18.5%	767 28.4%	813 33.8%	133 58.2%	225 44.0%	165 33.3%	144 24.3%	133 15.9%
My income is much less than my expenses	810 15.2%	62 17.9%	258 22.2%	227 10.8%	141 15.5%	113 15.1%	324 12.8%	463 17.1%	299 32.4%	234 16.9%	111 11.2%	60 6.2%	29 5.6%	480 23.4%	181 10.9%	125 8.2%	280 19.0%	333 19.8%	131 14.2%	65 5.3%	320 11.9%	435 18.1%	86 37.5%	111 21.7%	53 10.6%	47 8.0%	48 5.7%
My income is a little less than my expenses	862 16.2%	53 15.5%	207 17.8%	326 15.5%	155 17.0%	119 15.8%	395 15.6%	458 16.9%	180 19.5%	272 19.6%	181 18.2%	122 12.6%	38 7.3%	395 19.3%	282 16.9%	174 11.5%	247 16.7%	322 19.1%	131 14.1%	163 13.2%	446 16.5%	378 15.7%	47 20.7%	114 22.3%	113 22.7%	96 16.3%	85 10.2%
My income is about the same as my expenses	1479 27.8%	105 30.4%	337 29.0%	544 25.9%	261 28.7%	219 29.1%	687 27.2%	774 28.5%	271 29.3%	469 33.8%	310 31.3%	189 19.6%	95 18.3%	649 31.6%	441 26.4%	372 24.5%	434 29.4%	498 29.6%	237 25.6%	310 25.2%	773 28.6%	636 26.4%	62 27.0%	170 33.2%	169 34.1%	141 24.0%	163 19.4%
My income is a little more than my expenses	1599 30.1%	93 27.1%	276 23.8%	743 35.3%	268 29.5%	210 27.9%	797 31.6%	785 28.9%	137 14.8%	348 25.1%	311 31.4%	440 45.5%	202 39.0%	407 19.9%	591 35.3%	591 38.9%	388 26.3%	406 24.1%	309 33.5%	495 40.2%	879 32.5%	689 28.6%	27 11.7%	102 20.0%	142 28.5%	237 40.2%	374 44.7%
My income is much more than my expenses	563 10.6%	31 9.1%	83 7.2%	264 12.6%	85 9.3%	92 12.1%	323 12.8%	233 8.6%	37 4.0%	65 4.7%	79 8.0%	156 16.1%	154 29.8%	120 5.9%	176 10.5%	258 17.0%	125 8.5%	123 7.3%	116 12.6%	199 16.2%	283 10.5%	268 11.2%	7 3.1%	14 2.8%	20 4.0%	68 11.5%	167 20.0%
Mean	3	3 D	3	3 CDEFG	3 D	3 D	3 I	3	2	3 J	3 JK	4 JKL	4 JKLN	3	3 O	3 OP	3	3	3 RS	3 RST	3 W	3 XY	2	3 X	3 XY	3 WXYZ	4 WXYZA A



FR3. If you lost your main income today, how long could you pay your regular monthly expenses using only the money you have available, without using a credit card or borrowing?

Note: Include cash, money in checking or savings accounts, or investments you could quickly turn into cash. Note: If you do not currently have an income, think about the money you usually rely on each month, from any source.

	Region						Gender		Personal income					Education Level			Age				Employment		Household income				
	Total	Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Less than 1 week	1130 21.3%	93 27.0%	384 33.0%	281 13.3%	207 22.7%	160 21.3%	413 16.4%	697 25.7%	387 41.9%	398 28.7%	170 17.1%	57 5.9%	28 5.4%	731 35.6%	259 15.5%	117 7.7%	379 25.7%	509 30.3%	142 15.4%	99 8.0%	484 17.9%	565 23.5%	105 45.7%	191 37.4%	111 22.3%	59 10.0%	47 5.6%
		EG	CEFG		E	E		H	KLMN	LMN	MN			PQ	Q		TU	RTU	U			VAAAB	WYZAAA B	WZAAA B	AAAB	AB	
1-3 weeks	899 16.9%	67 19.6%	270 23.2%	290 13.8%	140 15.4%	121 16.0%	446 17.7%	435 16.0%	183 19.8%	301 21.7%	216 21.8%	99 10.3%	40 7.8%	475 23.2%	254 15.2%	163 10.7%	358 24.3%	333 19.8%	119 12.9%	88 7.1%	585 21.6%	276 11.5%	58 25.5%	125 24.5%	123 24.7%	88 15.0%	75 8.9%
		E	EFG						MN	MN	MN			PQ	Q		STU	TU	U		W	AB	WAAAB	WAAAB	WAAA B	WAB	
1-2 months	1018 19.2%	71 20.7%	184 15.8%	413 19.6%	204 22.5%	139 18.4%	493 19.5%	513 18.9%	165 17.8%	301 21.7%	212 21.3%	163 16.9%	84 16.3%	383 18.7%	340 20.3%	279 18.4%	330 22.4%	360 21.4%	170 18.4%	158 12.8%	627 23.2%	352 14.6%	33 14.6%	109 21.2%	112 22.6%	104 17.7%	160 19.1%
		D		D	DG					JMN	JMN						TU	U	U		W			WX	WX		W
3-5 months	767 14.4%	34 9.9%	117 10.1%	393 18.7%	123 13.5%	96 12.8%	354 14.0%	399 14.7%	82 8.9%	172 12.4%	143 14.4%	206 21.3%	78 15.1%	196 9.6%	265 15.8%	299 19.6%	225 15.3%	216 12.9%	156 16.9%	169 13.7%	452 16.7%	292 12.1%	16 7.1%	48 9.5%	56 11.3%	115 19.6%	149 17.7%
				CDFG	D					J	J	JKLM	J		O	OP				S	W	X			X	WXYZ	WXYZ
6 months or more	1501 28.2%	78 22.8%	207 17.8%	728 34.6%	236 25.9%	238 31.5%	820 32.5%	668 24.6%	106 11.5%	217 15.6%	251 25.3%	441 45.6%	287 55.4%	267 13.0%	554 33.1%	662 43.6%	182 12.3%	262 15.6%	337 36.4%	720 58.4%	554 20.5%	922 38.3%	16 7.2%	38 7.5%	95 19.0%	223 37.8%	407 48.6%
				CDF	D	CDF	I			J	JK	JKL	JKLN		O	OP		R	RS	RST		VXYZ			XY	XYZ	WXYZ A



FR4. If you didn't get paid for a week, how difficult would it be for you to pay your bills and living expenses without using a credit card or borrowing?
 Note: If you do not currently have an income, think about the money you usually rely on each month, from any source.

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Emple d (V)	Unemple d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100 k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	1899 35.7%	93 27.1%	289 24.9%	912 43.3%	314 34.5%	282 37.4%	1012 40.1%	873 32.2%	133 14.4%	310 22.4%	337 34.0%	554 57.3%	360 69.6%	368 17.9%	689 41.2%	827 54.4%	317 21.5%	390 23.2%	412 44.6%	780 63.2%	854 31.6%	1020 42.4%	18 7.9%	73 14.4%	117 23.5%	285 48.4%	535 63.8%
Bot 2	2363 44.5%	184 53.5%	620 53.4%	795 37.8%	423 46.5%	327 43.4%	982 38.9%	1341 49.4%	632 68.5%	800 57.6%	433 43.7%	235 24.3%	93 17.9%	1245 60.7%	658 39.3%	431 28.4%	816 55.3%	982 58.4%	329 35.6%	236 19.1%	1264 46.8%	970 40.3%	181 79.0%	345 67.4%	253 50.9%	191 32.4%	180 21.4%
Very difficult	1258 23.7%	101 29.3%	344 29.6%	384 18.3%	244 26.9%	174 23.0%	482 19.1%	749 27.6%	408 44.2%	418 30.1%	215 21.7%	102 10.6%	33 6.3%	716 34.9%	334 20.0%	184 12.1%	420 28.5%	551 32.8%	188 20.4%	98 7.9%	603 22.3%	582 24.2%	113 49.4%	197 38.6%	127 25.6%	84 14.3%	63 7.6%
Somewhat difficult	1105 20.8%	83 24.2%	276 23.8%	411 19.5%	178 19.6%	153 20.4%	501 19.8%	592 21.8%	224 24.3%	382 27.5%	218 22.0%	133 13.7%	60 11.6%	529 25.8%	323 19.4%	247 16.3%	396 26.8%	431 25.6%	141 15.3%	138 11.2%	661 24.5%	388 16.1%	68 29.6%	147 28.8%	126 25.3%	107 18.1%	116 13.9%
Neither easy nor difficult	1051 19.8%	67 19.5%	252 21.7%	397 18.9%	173 19.0%	145 19.2%	531 21.0%	497 18.3%	158 17.1%	278 20.0%	222 22.4%	178 18.4%	65 12.5%	439 21.4%	325 19.4%	261 17.2%	342 23.2%	309 18.4%	182 19.7%	218 17.7%	583 21.6%	416 17.3%	30 13.1%	93 18.2%	127 25.6%	114 19.3%	123 14.7%
Somewhat easy	686 12.9%	39 11.4%	123 10.6%	306 14.6%	108 11.9%	107 14.3%	327 13.0%	355 13.1%	67 7.3%	121 8.8%	150 15.1%	187 19.3%	97 18.8%	157 7.7%	241 14.4%	284 18.7%	152 10.3%	182 10.8%	139 15.0%	213 17.3%	369 13.7%	308 12.8%	11 4.6%	42 8.1%	60 12.1%	105 17.8%	166 19.9%
Very easy	1213 22.8%	54 15.6%	166 14.3%	606 28.8%	206 22.7%	174 23.1%	685 27.1%	518 19.1%	65 7.1%	189 13.6%	187 18.8%	367 37.9%	263 50.8%	211 10.3%	448 26.8%	543 35.7%	165 11.2%	209 12.4%	273 29.6%	566 45.9%	485 18.0%	712 29.6%	7 3.3%	32 6.2%	57 11.4%	180 30.6%	368 44.0%
Mean	3	3	3	3 CDEFG	3 CD	3 CD	3 I	3	2	2 J	3 JK	4 JKL	4 JKLN	2	3 O	3 OP	2	2	3 RS	4 RST	3	3 VXYZ	2	2 X	3 XY	3 WXYZ	4 WXYZA A



FR5. Imagine you had a surprise expense that costs the same as your monthly income. How easy or hard would it be for you to come up with that amount of money within one week to pay for the expense, using only your own savings or investments - not credit cards or money you borrow? Note: Include cash, money in checking or savings accounts, or investments you could quickly turn into cash.

Note: If you do not currently have an income, think about an unexpected expense that is the same as all the money you usually rely on each month, from any source.

	Region						Gender		Personal income					Education Level			Age				Employment		Household income				
	Total	Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	1910 35.9%	97 28.2%	272 23.4%	958 45.5%	304 33.4%	270 35.8%	1001 39.7%	897 33.1%	110 11.9%	322 23.2%	337 34.0%	571 59.0%	354 68.4%	346 16.9%	718 42.9%	828 54.5%	327 22.1%	391 23.3%	407 44.0%	785 63.7%	850 31.5%	1036 43.0%	16 6.8%	63 12.4%	118 23.7%	281 47.6%	541 64.6%
Bot 2	2503 47.1%	189 55.0%	665 57.2%	844 40.1%	449 49.4%	338 44.8%	1070 42.4%	1388 51.2%	673 73.0%	830 59.8%	463 46.7%	254 26.3%	90 17.4%	1303 63.5%	700 41.9%	465 30.6%	834 56.6%	1036 61.6%	375 40.6%	258 20.9%	1357 50.2%	1019 42.3%	186 81.0%	362 70.8%	267 53.8%	212 36.0%	200 23.9%
Very difficult	1494 28.1%	122 35.3%	393 33.9%	479 22.8%	285 31.4%	203 27.0%	599 23.7%	866 31.9%	463 50.2%	511 36.8%	255 25.7%	129 13.3%	42 8.2%	816 39.8%	417 24.9%	240 15.8%	492 33.4%	639 38.0%	243 26.3%	120 9.7%	730 27.0%	677 28.1%	127 55.5%	221 43.1%	153 30.8%	113 19.2%	90 10.7%
Somewhat difficult	1009 19.0%	68 19.7%	271 23.3%	365 17.4%	164 18.0%	135 17.9%	470 18.6%	522 19.2%	210 22.7%	319 23.0%	208 21.0%	126 13.0%	48 9.2%	488 23.8%	283 17.0%	225 14.8%	343 23.2%	397 23.6%	132 14.3%	138 11.2%	627 23.2%	342 14.2%	58 25.5%	141 27.7%	114 23.0%	99 16.7%	110 13.2%
Neither easy nor difficult	900 16.9%	58 16.8%	225 19.4%	302 14.3%	156 17.2%	146 19.3%	454 18.0%	427 15.8%	139 15.1%	236 17.0%	192 19.3%	142 14.7%	74 14.2%	402 19.6%	254 15.2%	227 14.9%	314 21.3%	254 15.1%	142 15.4%	190 15.4%	495 18.3%	352 14.6%	28 12.2%	86 16.8%	112 22.6%	97 16.5%	96 11.5%
Somewhat easy	829 15.6%	43 12.4%	127 10.9%	405 19.3%	140 15.4%	112 14.8%	401 15.9%	422 15.6%	55 6.0%	160 11.5%	161 16.3%	234 24.1%	120 23.1%	171 8.3%	304 18.2%	348 22.9%	179 12.2%	189 11.3%	166 17.9%	294 23.9%	416 15.4%	403 16.7%	6 2.6%	41 8.0%	57 11.5%	123 20.9%	202 24.2%
Very easy	1081 20.3%	54 15.7%	145 12.5%	553 26.3%	164 18.0%	158 21.0%	600 23.8%	475 17.5%	55 5.9%	162 11.7%	176 17.7%	338 34.9%	235 45.3%	175 8.5%	413 24.7%	480 31.6%	147 10.0%	202 12.0%	241 26.1%	491 39.8%	434 16.1%	633 26.3%	10 4.2%	22 4.4%	61 12.2%	157 26.7%	338 40.4%
Mean	3	3	2	3	3	3	3	3	2	2	3	4	4	2	3	3	2	2	3	4	3	3	2	2	3	3	4



FR6. How certain are you that your emergency savings could cover your living expenses for 3 months if something unexpected happens, like getting sick, losing your job, or other emergencies?

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income					
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)	
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975	
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837	
Top 2	2331 43.9%	123 35.6%	338 29.1%	1149 54.6%	379 41.7%	332 44.1%	1206 47.8%	1106 40.8%	173 18.8%	442 31.8%	395 39.8%	655 67.7%	393 76.0%	481 23.5%	865 51.7%	965 63.5%	430 29.1%	496 29.5%	495 53.6%	910 73.8%	1076 39.8%	1213 50.4%	29 12.7%	104 20.3%	155 31.1%	350 59.4%	594 70.9%	
Bot 2	2317 43.6%	180 52.3%	624 53.7%	744 35.4%	429 47.2%	326 43.3%	979 38.8%	1296 47.8%	624 67.6%	758 54.6%	457 46.1%	237 24.5%	87 16.9%	1227 59.8%	658 39.4%	407 26.7%	789 53.5%	964 57.4%	338 36.6%	227 18.4%	1252 46.4%	944 39.2%	168 73.2%	339 66.3%	267 53.9%	191 32.3%	185 22.1%	
Not at all certain	1580 29.7%	123 35.6%	410 35.3%	493 23.4%	313 34.4%	231 30.6%	603 23.9%	942 34.7%	483 52.4%	516 37.2%	276 27.8%	148 15.3%	53 10.3%	850 41.4%	468 28.0%	242 15.9%	515 34.9%	691 41.1%	242 26.2%	131 10.7%	803 29.7%	682 28.3%	124 54.3%	228 44.6%	174 35.1%	113 19.1%	126 15.0%	
Somewhat uncertain	738 13.9%	58 16.7%	215 18.5%	251 11.9%	116 12.8%	95 12.6%	377 14.9%	354 13.1%	140 15.2%	242 17.4%	181 18.2%	88 9.1%	34 6.6%	377 18.4%	190 11.4%	165 10.8%	274 18.6%	273 16.2%	96 10.4%	95 7.7%	449 16.6%	262 10.9%	43 18.8%	111 21.7%	93 18.7%	78 13.2%	59 7.1%	
Neither certain nor uncertain	665 12.5%	42 12.1%	199 17.2%	211 10.0%	101 11.1%	95 12.6%	340 13.5%	310 11.4%	125 13.6%	188 13.5%	140 14.1%	76 7.9%	37 7.1%	344 16.8%	149 8.9%	148 9.8%	256 17.4%	221 13.1%	91 9.9%	97 7.9%	373 13.8%	250 10.4%	32 14.2%	68 13.4%	74 15.0%	49 8.3%	58 7.0%	
Somewhat certain	973 18.3%	43 12.5%	159 13.7%	477 22.7%	155 17.0%	136 18.0%	467 18.5%	493 18.2%	100 10.9%	228 16.4%	170 17.1%	256 26.5%	106 20.5%	247 12.1%	373 22.3%	344 22.6%	248 16.8%	255 15.2%	184 19.9%	286 23.2%	526 19.5%	419 17.4%	14 6.2%	69 13.6%	77 15.5%	150 25.4%	190 22.7%	
Very certain	1358 25.6%	80 23.2%	179 15.4%	672 31.9%	224 24.7%	197 26.1%	739 29.3%	613 22.6%	73 7.9%	214 15.4%	225 22.7%	399 41.2%	287 55.5%	234 11.4%	492 29.4%	621 40.9%	182 12.3%	241 14.3%	311 33.7%	624 50.6%	549 20.3%	794 33.0%	15 6.4%	35 6.8%	77 15.6%	200 34.0%	404 48.3%	
Mean	3	3	3	3	3	3	3	3	2	3	3	4	4	2	3	4	3	2	3	4	3	3	2	2	3	3	3	4



FR7_A. Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.

I know of community or religious organizations where I can get free or affordable emotional support if I need it during a financial emergency

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Emple d (V)	Unemple d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	1483 27.9%	101 29.3%	327 28.1%	572 27.2%	268 29.5%	204 27.0%	684 27.1%	773 28.5%	264 28.6%	400 28.8%	275 27.7%	292 30.1%	152 29.4%	581 28.3%	451 27.0%	425 28.0 %	449 30.4%	493 29.3%	217 23.5%	324 26.3%	805 29.8%	624 25.9%	74 32.5%	152 29.7%	155 31.2%	195 33.2%	260 31.1%
Bot 2	2392 45.0%	129 37.4%	473 40.7%	1040 49.4%	413 45.4%	332 44.0%	1134 44.9%	1232 45.4%	420 45.5%	630 45.4%	448 45.2%	434 44.9%	226 43.8%	850 41.4%	797 47.7%	729 48.0 %	647 43.9%	761 45.3%	441 47.7%	543 44.0%	1205 44.6%	1111 46.2%	95 41.7%	232 45.5%	198 39.8%	268 45.4%	379 45.2%
Strongly disagree	1454 27.4%	71 20.8%	258 22.2%	656 31.2%	268 29.5%	197 26.2%	662 26.2%	774 28.5%	267 28.9%	376 27.1%	275 27.8%	259 26.7%	141 27.2%	513 25.0%	524 31.3%	409 26.9 %	393 26.6%	466 27.7%	278 30.1%	317 25.7%	733 27.1%	681 28.3%	66 28.8%	137 26.9%	128 25.8%	165 28.0%	226 27.0%
Somewhat disagree	938 17.7%	57 16.6%	215 18.5%	384 18.3%	144 15.9%	134 17.8%	472 18.7%	458 16.9%	153 16.6%	254 18.3%	173 17.4%	176 18.1%	86 16.6%	337 16.4%	274 16.4%	320 21.1 %	254 17.3%	295 17.5%	163 17.6%	226 18.3%	471 17.4%	431 17.9%	29 12.9%	95 18.6%	69 13.9%	103 17.4%	153 18.3%
Neither agree nor disagree	1439 27.1%	115 33.3%	362 31.1%	492 23.4%	228 25.1%	218 28.9%	707 28.0%	706 26.0%	239 25.9%	357 25.7%	269 27.1%	242 25.0%	139 26.8%	621 30.3%	423 25.3%	365 24.0 %	378 25.7%	428 25.4%	267 28.8%	366 29.7%	691 25.6%	671 27.9%	59 25.8%	127 24.8%	144 29.0%	127 21.5%	199 23.7%
Somewhat agree	1005 18.9%	67 19.4%	239 20.5%	392 18.6%	171 18.8%	132 17.5%	473 18.7%	515 19.0%	175 18.9%	292 21.0%	176 17.7%	206 21.3%	99 19.1%	394 19.2%	314 18.8%	284 18.7 %	305 20.7%	343 20.4%	147 15.9%	209 17.0%	547 20.3%	422 17.6%	45 19.8%	112 21.8%	97 19.5%	134 22.7%	179 21.4%
Strongly agree	478 9.0%	34 9.9%	88 7.6%	180 8.6%	98 10.7%	72 9.5%	212 8.4%	259 9.5%	89 9.6%	109 7.8%	99 10.0%	86 8.9%	54 10.3%	187 9.1%	137 8.2%	141 9.3%	144 9.7%	149 8.9%	70 7.6%	115 9.3%	258 9.6%	202 8.4%	29 12.7%	40 7.9%	58 11.7%	62 10.5%	81 9.6%
Mean	3	3 E	3 E	3	3	3	3	3	3	3	3	3	3	3 PQ	3	3	3 T	3 T	3	3 T	3 W	3	3	3 W	3	3	



FR7_B. Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.

I know where I could get free or affordable psychological or mental health support if I needed help dealing with a financial emergency

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Emple d (V)	Unemple d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	1812 34.1%	130 37.7%	425 36.6%	687 32.7%	311 34.2%	247 32.7%	872 34.5%	917 33.8%	293 31.7%	431 31.1%	370 37.3%	357 36.9%	217 41.9%	694 33.8%	590 35.3%	506 33.3%	493 33.5%	584 34.7%	300 32.5%	434 35.2%	969 35.9%	790 32.8%	79 34.5%	172 33.6%	170 34.3%	212 35.9%	334 39.9%
Bot 2	2141 40.3%	119 34.6%	392 33.8%	944 44.9%	371 40.9%	308 40.9%	955 37.8%	1155 42.6%	398 43.1%	577 41.6%	390 39.3%	386 39.9%	172 33.1%	745 36.3%	722 43.2%	652 42.9%	609 41.3%	667 39.7%	388 42.0%	477 38.7%	1061 39.3%	1002 41.6%	92 40.2%	198 38.8%	199 40.2%	248 42.0%	319 38.1%
Strongly disagree	1222 23.0%	65 19.0%	203 17.5%	556 26.4%	218 24.0%	176 23.4%	529 20.9%	673 24.8%	242 26.2%	335 24.1%	219 22.0%	209 21.6%	89 17.3%	432 21.1%	420 25.1%	358 23.6%	364 24.7%	376 22.4%	242 26.2%	240 19.5%	597 22.1%	581 24.1%	57 24.8%	128 25.0%	110 22.2%	132 22.4%	171 20.4%
Somewhat disagree	919 17.3%	54 15.6%	189 16.3%	389 18.5%	154 16.9%	132 17.5%	426 16.9%	482 17.8%	156 16.9%	242 17.4%	171 17.3%	177 18.3%	82 15.9%	313 15.2%	302 18.1%	294 19.4%	245 16.6%	291 17.3%	146 15.8%	237 19.2%	463 17.2%	421 17.5%	35 15.4%	70 13.8%	89 17.9%	115 19.6%	148 17.7%
Neither agree nor disagree	1360 25.6%	95 27.7%	345 29.7%	473 22.5%	226 24.9%	199 26.4%	699 27.7%	640 23.6%	232 25.2%	379 27.3%	232 23.4%	225 23.2%	129 25.0%	612 29.8%	359 21.5%	361 23.8%	371 25.2%	430 25.6%	236 25.5%	322 26.1%	671 24.8%	615 25.6%	58 25.3%	141 27.6%	127 25.5%	130 22.1%	184 21.9%
Somewhat agree	1199 22.6%	81 23.5%	280 24.1%	459 21.8%	195 21.5%	178 23.6%	603 23.9%	578 21.3%	194 21.0%	298 21.5%	240 24.2%	240 24.8%	130 25.1%	466 22.7%	388 23.2%	335 22.0%	322 21.9%	378 22.5%	198 21.4%	300 24.3%	626 23.2%	541 22.5%	44 19.0%	117 22.9%	103 20.8%	143 24.2%	199 23.8%
Strongly agree	613 11.5%	49 14.2%	144 12.4%	228 10.9%	116 12.8%	69 9.2%	269 10.6%	338 12.5%	99 10.7%	134 9.6%	130 13.1%	117 12.1%	87 16.8%	229 11.1%	202 12.1%	172 11.3%	171 11.6%	206 12.2%	102 11.0%	134 10.9%	343 12.7%	248 10.3%	35 15.4%	55 10.7%	67 13.5%	69 11.7%	136 16.2%
Mean	3	3 EG	3 EFG	3	3	3	3 I	3	3	3 JK	3 JK	3 JKLN	3 Q	3	3	3	3	3	3	3 T	3 W	3	3	3	3	3 WY	



FR7_C. Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.

I know at least one affordable financial advisor I could consult if I need help during a financial emergency

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Empley d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	1903 35.8%	112 32.6%	370 31.8%	821 39.0%	326 35.8%	265 35.2%	979 38.8%	916 33.8%	170 18.4%	373 26.9%	383 38.6%	483 49.9%	296 57.1%	527 25.7%	702 42.0%	659 43.4%	359 24.4%	419 24.9%	394 42.6%	731 59.3%	888 32.9%	981 40.8%	46 20.1%	121 23.7%	168 33.9%	284 48.2%	458 54.7%
Bot 2	2323 43.7%	153 44.5%	497 42.8%	926 44.0%	413 45.4%	327 43.4%	1008 39.9%	1278 47.1%	549 59.5%	721 52.0%	404 40.7%	336 34.7%	142 27.5%	1012 49.3%	702 42.0%	591 38.9%	750 50.9%	884 52.6%	355 38.4%	333 27.0%	1230 45.6%	989 41.1%	142 61.8%	285 55.8%	231 46.5%	211 35.8%	263 31.4%
Strongly disagree	1571 29.6%	104 30.3%	304 26.2%	646 30.7%	298 32.8%	215 28.5%	659 26.1%	885 32.7%	411 44.5%	472 34.0%	260 26.2%	225 23.3%	90 17.4%	681 33.2%	479 28.7%	400 26.3%	499 33.9%	591 35.1%	260 28.1%	221 17.9%	791 29.3%	706 29.3%	107 46.7%	200 39.2%	148 29.8%	136 23.0%	167 20.0%
Somewhat disagree	752 14.2%	49 14.2%	193 16.6%	280 13.3%	115 12.6%	112 14.8%	349 13.8%	392 14.5%	139 15.0%	249 18.0%	144 14.6%	110 11.4%	52 10.1%	331 16.1%	223 13.4%	192 12.6%	251 17.0%	294 17.5%	95 10.3%	112 9.1%	439 16.3%	284 11.8%	34 15.1%	85 16.6%	83 16.7%	75 12.8%	96 11.4%
Neither agree nor disagree	1087 20.5%	79 22.9%	296 25.4%	357 17.0%	171 18.8%	162 21.4%	538 21.3%	518 19.1%	203 22.0%	292 21.1%	205 20.7%	149 15.4%	80 15.4%	513 25.0%	267 16.0%	269 17.7%	365 24.7%	378 22.5%	176 19.0%	169 13.7%	582 21.5%	436 18.1%	41 18.1%	105 20.5%	97 19.6%	94 16.0%	117 13.9%
Somewhat agree	1006 18.9%	66 19.3%	248 21.3%	397 18.8%	165 18.1%	127 16.9%	519 20.6%	482 17.8%	99 10.8%	227 16.3%	225 22.7%	239 24.8%	114 22.0%	335 16.3%	346 20.7%	319 21.0%	244 16.6%	275 16.3%	197 21.3%	290 23.5%	547 20.3%	439 18.2%	25 10.7%	81 15.9%	93 18.7%	149 25.3%	207 24.8%
Strongly agree	897 16.9%	46 13.3%	122 10.5%	424 20.2%	161 17.7%	138 18.3%	460 18.2%	434 16.0%	71 7.7%	147 10.6%	158 15.9%	244 25.2%	182 35.1%	192 9.4%	357 21.3%	340 22.4%	115 7.8%	144 8.6%	196 21.3%	441 35.8%	341 12.6%	542 22.5%	22 9.4%	40 7.8%	75 15.2%	135 22.9%	251 29.9%
Mean	3	3	3	3	3	3	3	3	2	3	3	3	3	3	3	3	2	2	3	4	3	3	2	2	3	3	3



FR7_D. Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.

I know of community or religious organizations that offer free or affordable financial guidance that I could use if needed

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	1140 21.5%	89 25.7%	277 23.9%	415 19.7%	200 22.0%	148 19.6%	539 21.3%	590 21.8%	208 22.6%	328 23.6%	223 22.5%	200 20.6%	104 20.1%	468 22.8%	327 19.6%	324 21.3%	350 23.8%	376 22.4%	180 19.4%	234 19.0%	640 23.7%	462 19.2%	69 30.3%	115 22.5%	139 27.9%	139 23.6%	177 21.1%
Bot 2	2755 51.8%	150 43.4%	515 44.4%	1205 57.3%	477 52.4%	400 53.1%	1258 49.8%	1459 53.8%	466 50.5%	734 52.9%	509 51.3%	508 52.5%	276 53.2%	962 46.9%	935 55.9%	838 55.1%	735 49.9%	869 51.7%	506 54.7%	645 52.3%	1397 51.7%	1276 53.0%	103 45.0%	275 53.8%	240 48.3%	315 53.5%	449 53.7%
Strongly disagree	1698 32.0%	90 26.1%	283 24.4%	753 35.8%	316 34.7%	250 33.2%	745 29.5%	925 34.1%	312 33.9%	435 31.4%	322 32.5%	302 31.2%	163 31.5%	581 28.3%	602 36.0%	502 33.0%	466 31.6%	528 31.4%	336 36.3%	369 29.9%	856 31.7%	789 32.8%	76 33.2%	168 32.8%	148 29.7%	193 32.7%	265 31.6%
Somewhat disagree	1057 19.9%	60 17.3%	233 20.0%	452 21.5%	161 17.7%	150 19.9%	513 20.3%	534 19.7%	153 16.6%	299 21.5%	186 18.8%	207 21.4%	112 21.7%	380 18.5%	333 19.9%	336 22.1%	269 18.3%	341 20.3%	170 18.4%	276 22.4%	541 20.0%	487 20.2%	27 11.9%	107 21.0%	93 18.6%	122 20.8%	185 22.1%
Neither agree nor disagree	1419 26.7%	106 30.9%	369 31.8%	484 23.0%	232 25.5%	206 27.3%	729 28.9%	662 24.4%	248 26.9%	326 23.5%	260 26.2%	259 26.8%	138 26.7%	622 30.3%	410 24.5%	358 23.5%	389 26.4%	436 25.9%	239 25.8%	355 28.8%	664 24.6%	669 27.8%	57 24.7%	121 23.7%	118 23.7%	135 23.0%	211 25.2%
Somewhat agree	833 15.7%	64 18.6%	212 18.3%	310 14.7%	137 15.1%	106 14.1%	394 15.6%	430 15.9%	145 15.7%	254 18.3%	163 16.4%	150 15.5%	73 14.1%	339 16.5%	236 14.1%	248 16.3%	243 16.5%	281 16.7%	138 14.9%	172 13.9%	468 17.3%	339 14.1%	45 19.8%	89 17.5%	102 20.5%	102 17.2%	128 15.3%
Strongly agree	307 5.8%	25 7.1%	65 5.6%	105 5.0%	63 6.9%	42 5.5%	145 5.7%	160 5.9%	64 6.9%	73 5.3%	60 6.1%	50 5.2%	31 6.0%	129 6.3%	91 5.4%	76 5.0%	108 7.3%	95 5.7%	42 4.5%	62 5.0%	171 6.3%	123 5.1%	24 10.5%	26 5.1%	37 7.4%	37 6.3%	48 5.8%
Mean	2	3 EFG	3 EFG	2	2 E	2	2 I	2	2	2	2	2	2	3 PQ	2	2	2 T	2 T	2	2	2 W	2	3 WYAB	2	3 WAB	2	2



FR7_E. Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.

I know a trusted financial expert, like an advisor or counselor, whose advice I could rely on in a financial emergency

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Empley ed (V)	Unemploy ed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	1857 35.0%	106 30.7%	334 28.8%	804 38.2%	334 36.8%	269 35.8%	927 36.7%	906 33.4%	166 18.0%	373 26.9%	361 36.3%	460 47.6%	291 56.3%	504 24.6%	666 39.9%	663 43.6%	353 24.0%	422 25.1%	375 40.6%	707 57.3%	859 31.8%	957 39.8%	39 17.0%	120 23.4%	160 32.2%	269 45.6%	445 53.1%
Bot 2	2294 43.2%	151 44.0%	505 43.4%	911 43.3%	391 43.0%	328 43.6%	1024 40.5%	1238 45.7%	542 58.8%	703 50.7%	415 41.9%	329 34.0%	133 25.8%	985 48.0%	710 42.5%	581 38.2%	770 52.2%	838 49.8%	361 39.1%	325 26.4%	1214 45.0%	982 40.8%	134 58.7%	278 54.4%	227 45.7%	206 35.0%	261 31.2%
Strongly disagree	1457 27.4%	98 28.5%	291 25.1%	613 29.1%	266 29.2%	186 24.7%	598 23.7%	834 30.8%	390 42.2%	427 30.8%	244 24.6%	207 21.4%	78 15.1%	623 30.4%	459 27.4%	366 24.1%	465 31.6%	527 31.4%	252 27.2%	213 17.3%	730 27.0%	666 27.7%	97 42.5%	181 35.4%	132 26.6%	123 20.8%	157 18.8%
Somewhat disagree	837 15.7%	53 15.5%	214 18.4%	299 14.2%	126 13.8%	143 18.9%	426 16.9%	404 14.9%	152 16.5%	276 19.9%	172 17.3%	123 12.7%	55 10.7%	362 17.6%	251 15.0%	215 14.1%	304 20.6%	311 18.5%	109 11.8%	112 9.1%	485 18.0%	316 13.1%	37 16.2%	97 19.0%	95 19.1%	84 14.2%	104 12.4%
Neither agree nor disagree	1162 21.9%	87 25.3%	323 27.8%	388 18.5%	184 20.2%	156 20.7%	574 22.7%	568 20.9%	215 23.3%	311 22.4%	216 21.8%	178 18.4%	93 18.0%	562 27.4%	296 17.7%	276 18.2%	351 23.8%	422 25.1%	188 20.3%	201 16.3%	627 23.2%	468 19.4%	56 24.3%	114 22.2%	110 22.1%	115 19.4%	131 15.7%
Somewhat agree	1008 19.0%	61 17.6%	205 17.6%	418 19.9%	181 19.9%	141 18.7%	513 20.3%	479 17.7%	109 11.8%	226 16.3%	206 20.8%	232 24.0%	124 23.9%	310 15.1%	340 20.3%	345 22.7%	248 16.8%	276 16.4%	185 20.0%	300 24.3%	524 19.4%	456 19.0%	26 11.2%	83 16.2%	90 18.1%	142 24.1%	217 25.9%
Strongly agree	849 16.0%	45 13.1%	130 11.2%	386 18.3%	153 16.9%	129 17.1%	415 16.4%	427 15.7%	57 6.1%	147 10.6%	155 15.6%	228 23.6%	168 32.4%	193 9.4%	326 19.5%	318 20.9%	106 7.2%	146 8.7%	190 20.6%	407 33.0%	335 12.4%	501 20.8%	13 5.8%	37 7.2%	70 14.1%	126 21.4%	228 27.2%
Mean	3	3	3	3	3	3	3	3	2	3	3	3	3	3	3	3	2	3	3	3	3	3	2	2	3	3	3



FR7_F. Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.

I know of government agencies that can give me helpful information about how to handle a financial emergency

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	1272 23.9%	106 30.9%	274 23.6%	451 21.4%	235 25.9%	196 26.0%	620 24.5%	635 23.4%	211 22.9%	348 25.1%	265 26.8%	221 22.8%	136 26.3%	544 26.5%	356 21.3%	354 23.3%	377 25.5%	395 23.5%	202 21.8%	298 24.2%	684 25.3%	544 22.6%	57 24.8%	135 26.5%	141 28.5%	159 27.0%	205 24.4%
Bot 2	2445 46.0%	130 37.9%	485 41.7%	1103 52.4%	400 44.0%	318 42.3%	1119 44.3%	1293 47.7%	472 51.1%	625 45.1%	441 44.5%	452 46.7%	219 42.2%	832 40.6%	846 50.6%	746 49.1%	687 46.6%	785 46.7%	455 49.2%	518 42.0%	1250 46.3%	1119 46.5%	112 49.0%	234 45.7%	224 45.1%	263 44.6%	393 47.0%
Strongly disagree	1328 25.0%	77 22.3%	240 20.7%	620 29.5%	238 26.1%	147 19.5%	599 23.7%	710 26.2%	283 30.6%	322 23.2%	234 23.6%	232 23.9%	124 24.0%	444 21.7%	477 28.6%	390 25.7%	365 24.7%	428 25.4%	275 29.7%	260 21.1%	675 25.0%	608 25.3%	71 31.0%	132 25.8%	124 24.9%	144 24.5%	192 22.9%
Somewhat disagree	1117 21.0%	54 15.6%	244 21.0%	483 23.0%	162 17.9%	171 22.7%	520 20.6%	583 21.5%	189 20.5%	303 21.8%	207 20.9%	221 22.8%	94 18.2%	388 18.9%	368 22.0%	356 23.4%	323 21.9%	357 21.2%	180 19.5%	258 20.9%	575 21.3%	511 21.2%	41 17.9%	102 19.9%	100 20.2%	119 20.1%	201 24.0%
Neither agree nor disagree	1596 30.0%	108 31.3%	403 34.7%	550 26.2%	274 30.1%	239 31.8%	786 31.1%	784 28.9%	239 25.9%	414 29.9%	285 28.7%	295 30.5%	163 31.5%	675 32.9%	470 28.1%	420 27.6%	410 27.8%	502 29.9%	267 28.9%	417 33.8%	767 28.4%	744 30.9%	60 26.3%	142 27.8%	131 26.4%	168 28.4%	240 28.6%
Somewhat agree	970 18.3%	78 22.6%	214 18.4%	346 16.4%	182 20.1%	146 19.3%	465 18.4%	489 18.0%	161 17.5%	265 19.1%	204 20.6%	180 18.6%	96 18.5%	414 20.2%	276 16.5%	270 17.8%	285 19.4%	292 17.4%	167 18.0%	226 18.4%	527 19.5%	408 17.0%	36 15.6%	100 19.5%	105 21.1%	125 21.2%	158 18.9%
Strongly agree	302 5.7%	28 8.3%	61 5.2%	105 5.0%	53 5.8%	50 6.7%	155 6.1%	146 5.4%	50 5.4%	83 6.0%	61 6.2%	41 4.2%	40 7.7%	130 6.4%	80 4.8%	83 5.5%	91 6.2%	103 6.1%	35 3.8%	72 5.8%	156 5.8%	136 5.6%	21 9.2%	36 7.0%	37 7.4%	34 5.8%	47 5.6%
Mean	3	3	3	2	3	3	3	3	2	3	3	3	3	3	2	3	3	3	2	3	3	3	3	3	3	3	3



FR7_G. Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.

I know of community or religious organizations that provide free or affordable help with housing, food, transportation, or clothing if I ever need it

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income					
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Emple d (V)	Unemple d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)	
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975	
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837	
Top 2	1632 30.7%	147 42.7%	335 28.9%	630 30.0%	284 31.2%	225 29.9%	727 28.8%	883 32.6%	292 31.7%	435 31.4%	310 31.3%	308 31.8%	170 32.9%	639 31.2%	495 29.6%	475 31.3%	472 32.0%	529 31.4%	256 27.7%	375 30.4%	848 31.4%	736 30.6%	97 42.5%	167 32.6%	170 34.2%	184 31.2%	272 32.5%	
Bot 2	2284 43.0%	121 35.1%	478 41.1%	976 46.4%	381 41.9%	322 42.8%	1094 43.3%	1163 42.9%	408 44.2%	598 43.1%	434 43.8%	404 41.7%	222 42.9%	825 40.2%	767 45.9%	672 44.2%	637 43.2%	736 43.8%	410 44.3%	501 40.7%	1173 43.4%	1028 42.7%	86 37.5%	233 45.5%	194 39.2%	269 45.6%	362 43.2%	
Strongly disagree	1308 24.6%	71 20.5%	250 21.5%	578 27.5%	240 26.4%	165 21.9%	623 24.7%	669 24.7%	240 26.0%	326 23.5%	247 24.9%	241 24.9%	127 24.5%	459 22.4%	459 27.5%	378 24.9%	347 23.5%	435 25.8%	264 28.6%	263 21.3%	665 24.6%	601 25.0%	56 24.5%	126 24.7%	118 23.9%	146 24.8%	210 25.1%	
Somewhat disagree	976 18.4%	50 14.5%	227 19.6%	397 18.9%	140 15.4%	157 20.9%	470 18.6%	494 18.2%	167 18.1%	271 19.5%	188 18.9%	163 16.9%	95 18.3%	366 17.8%	308 18.4%	294 19.3%	290 19.7%	301 17.9%	146 15.8%	239 19.4%	508 18.8%	427 17.7%	30 13.1%	107 20.9%	76 15.3%	123 20.8%	151 18.1%	
Neither agree nor disagree	1397 26.3%	77 22.2%	349 30.0%	498 23.7%	245 26.9%	206 27.3%	705 27.9%	666 24.6%	223 24.1%	354 25.5%	248 25.0%	256 26.5%	126 24.3%	587 28.6%	409 24.5%	373 24.5%	365 24.8%	417 24.8%	258 27.9%	357 29.0%	680 25.2%	642 26.7%	46 20.0%	112 21.8%	132 26.7%	137 23.2%	203 24.3%	
Somewhat agree	1191 22.4%	103 29.9%	248 21.4%	466 22.1%	207 22.7%	162 21.5%	547 21.6%	627 23.1%	204 22.1%	332 23.9%	217 21.9%	236 24.4%	126 24.4%	445 21.7%	377 22.6%	358 23.6%	341 23.1%	364 21.7%	205 22.2%	281 22.8%	621 23.0%	538 22.4%	63 27.5%	128 25.1%	117 23.6%	136 23.2%	204 24.3%	
Strongly agree	441 8.3%	44 12.9%	87 7.5%	164 7.8%	77 8.5%	63 8.4%	180 7.1%	256 9.4%	88 9.6%	103 7.4%	93 9.4%	71 7.4%	44 8.4%	195 9.5%	118 7.1%	117 7.7%	131 8.9%	165 9.8%	52 5.6%	94 7.6%	227 8.4%	198 8.2%	34 15.0%	39 7.5%	52 10.5%	47 8.0%	69 8.2%	
Mean	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3



FR7_H. Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.

I know of government programs that could help me with things like housing, food, transportation, or clothing if something unexpected happened to me, like losing my job or getting sick

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	1622 30.5%	121 35.2%	358 30.8%	601 28.6%	303 33.3%	230 30.6%	741 29.3%	857 31.6%	304 32.9%	438 31.6%	311 31.4%	298 30.8%	153 29.6%	670 32.7%	511 30.6%	420 27.7%	486 33.0%	544 32.4%	256 27.7%	336 27.2%	858 31.8%	705 29.3%	89 38.6%	160 31.4%	160 32.2%	189 32.0%	265 31.6%
Bot 2	2224 41.9%	117 34.0%	440 37.9%	996 47.3%	371 40.8%	293 38.9%	1023 40.5%	1177 43.4%	392 42.5%	576 41.5%	416 41.9%	401 41.4%	222 42.9%	756 36.9%	746 44.6%	704 46.3%	615 41.7%	690 41.0%	418 45.2%	501 40.7%	1149 42.6%	997 41.4%	82 35.9%	214 41.8%	210 42.2%	263 44.5%	356 42.6%
Strongly disagree	1172 22.1%	66 19.1%	227 19.5%	537 25.5%	196 21.6%	143 19.0%	553 21.9%	604 22.3%	220 23.9%	285 20.5%	213 21.4%	215 22.3%	124 23.9%	388 18.9%	423 25.3%	352 23.1%	316 21.4%	352 21.0%	244 26.4%	260 21.1%	612 22.6%	526 21.9%	46 20.1%	114 22.2%	115 23.2%	127 21.5%	194 23.2%
Somewhat disagree	1052 19.8%	51 14.9%	213 18.4%	459 21.8%	175 19.2%	150 19.9%	470 18.6%	574 21.2%	172 18.6%	292 21.0%	203 20.5%	186 19.2%	98 19.0%	368 17.9%	323 19.3%	352 23.2%	299 20.3%	337 20.1%	174 18.8%	241 19.6%	538 19.9%	471 19.6%	36 15.8%	100 19.5%	94 19.0%	136 23.0%	162 19.3%
Neither agree nor disagree	1467 27.6%	106 30.8%	364 31.3%	507 24.1%	236 26.0%	230 30.5%	762 30.2%	678 25.0%	227 24.6%	373 26.9%	265 26.7%	269 27.8%	142 27.5%	625 30.5%	415 24.8%	396 26.0%	374 25.3%	447 26.6%	250 27.1%	396 32.1%	694 25.7%	704 29.3%	58 25.5%	137 26.9%	127 25.6%	138 23.5%	216 25.8%
Somewhat agree	1233 23.2%	94 27.2%	272 23.4%	475 22.6%	226 24.9%	162 21.5%	556 22.0%	656 24.2%	218 23.7%	332 23.9%	228 23.0%	254 26.3%	119 22.9%	489 23.8%	411 24.6%	324 21.3%	346 23.5%	404 24.0%	210 22.7%	273 22.1%	652 24.1%	540 22.4%	60 26.3%	115 22.6%	112 22.5%	161 27.3%	211 25.2%
Strongly agree	389 7.3%	27 8.0%	86 7.4%	127 6.0%	76 8.4%	69 9.1%	184 7.3%	201 7.4%	86 9.3%	106 7.6%	83 8.4%	43 4.5%	35 6.7%	181 8.8%	100 6.0%	96 6.3%	139 9.5%	140 8.4%	46 5.0%	63 5.1%	206 7.6%	166 6.9%	28 12.4%	45 8.8%	48 9.7%	27 4.6%	54 6.4%
Mean	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3



FR7_J. Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.

Considering my current financial situation, I am confident that a financial institution would lend me money with reasonable repayment terms to cover an unexpected expense equal to my monthly income

	Region						Gender		Personal income					Education Level			Age				Employment		Household income				
	Total	Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Emple d (V)	Unemple d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	2438 45.9%	151 43.9%	395 34.0%	1116 53.0%	419 46.1%	342 45.4%	1211 48.0%	1202 44.3%	192 20.8%	481 34.7%	460 46.4%	659 68.1%	396 76.4%	594 29.0%	896 53.6%	924 60.8%	544 36.9%	586 34.8%	468 50.6%	840 68.1%	1286 47.6%	1122 46.6%	39 17.1%	139 27.2%	193 39.0%	362 61.5%	627 74.8%
Bot 2	1630 30.7%	104 30.1%	442 38.1%	552 26.2%	305 33.6%	223 29.6%	684 27.1%	918 33.9%	481 52.1%	559 40.3%	296 29.9%	145 15.0%	48 9.4%	863 42.1%	458 27.4%	293 19.3%	490 33.3%	690 41.0%	270 29.2%	180 14.6%	758 28.1%	776 32.2%	129 56.2%	242 47.2%	170 34.3%	127 21.6%	97 11.6%
Strongly disagree	1010 19.0%	74 21.4%	269 23.2%	321 15.3%	203 22.3%	141 18.8%	404 16.0%	583 21.5%	327 35.4%	355 25.6%	166 16.7%	71 7.3%	25 4.8%	563 27.4%	292 17.5%	146 9.6%	275 18.7%	447 26.6%	174 18.8%	113 9.2%	402 14.9%	549 22.8%	90 39.1%	166 32.5%	98 19.7%	70 11.9%	45 5.4%
Somewhat disagree	620 11.7%	30 8.7%	173 14.9%	231 11.0%	102 11.2%	82 10.8%	280 11.1%	335 12.4%	154 16.7%	204 14.7%	131 13.2%	75 7.7%	24 4.6%	300 14.6%	166 9.9%	147 9.7%	215 14.6%	242 14.4%	96 10.4%	67 5.5%	356 13.2%	227 9.4%	39 17.1%	75 14.8%	72 14.6%	57 9.7%	52 6.2%
Neither agree nor disagree	1245 23.4%	90 26.0%	324 27.9%	437 20.8%	185 20.3%	188 25.0%	630 24.9%	591 21.8%	250 27.1%	347 25.0%	236 23.8%	163 16.9%	73 14.2%	595 29.0%	317 18.9%	302 19.9%	440 29.9%	406 24.2%	186 20.2%	212 17.2%	657 24.3%	508 21.1%	61 26.7%	131 25.5%	133 26.8%	100 17.0%	114 13.6%
Somewhat agree	1247 23.5%	70 20.3%	222 19.1%	551 26.2%	217 23.9%	179 23.8%	593 23.5%	639 23.6%	125 13.6%	305 22.0%	255 25.7%	320 33.0%	121 23.3%	347 16.9%	459 27.5%	432 28.4%	356 24.1%	327 19.5%	216 23.3%	349 28.3%	735 27.2%	494 20.5%	24 10.5%	92 18.0%	127 25.5%	186 31.6%	250 29.8%
Strongly agree	1190 22.4%	81 23.6%	173 14.9%	565 26.8%	202 22.2%	163 21.6%	618 24.5%	563 20.8%	66 7.2%	176 12.7%	205 20.7%	339 35.1%	275 53.1%	247 12.0%	437 26.1%	492 32.4%	188 12.7%	258 15.4%	253 27.3%	492 39.9%	552 20.4%	628 26.1%	15 6.6%	47 9.2%	67 13.4%	176 29.9%	377 45.0%
Mean	3	3 D	3	3 CDEFG	3 D	3 D	3 I	3	2	3 J	3 JK	4 JKL	4 JKLN	3	3 O	4 OP	3 S	3	3 RS	4 RST	3	3 XYZ	2	3 X	3 XY	4 WXYZ	4 WXYZA A



FR7_K. Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.

I am confident that my insurance policies could help pay for an emergency, such as a health issue, fixing my car or home, or a loss of income. Note: Include all types of insurance you might have, such as health insurance, auto insurance, home or rental insurance, employment insurance, life insurance, or disability insurance.

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Empley ed (V)	Unemploy ed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	1606 30.2%	118 34.2% DG	296 25.5%	714 34.0% DFG	267 29.4%	205 27.2%	820 32.5% I	771 28.4%	164 17.7%	315 22.7% J	311 31.3% JK	412 42.6% JKL	266 51.4% JKLN	462 22.5%	562 33.6% O	565 37.2% OP	433 29.4%	467 27.8%	277 30.0%	428 34.7% RST	919 34.0% W	650 27.0% XY	46 19.9%	96 18.7%	146 29.4% XY	229 38.8% WXYZ	414 49.5% WXYZA A
Bot 2	2232 42.0%	132 38.3%	490 42.1%	881 41.9%	392 43.1%	330 43.8%	992 39.3%	1202 44.3% H	517 56.0% KLMN	689 49.7% LMN	375 37.8% MN	307 31.7% M	139 26.8%	944 46.0% PQ	693 41.5% Q	574 37.8% %	588 39.9%	735 43.7% RU	414 44.8% RU	495 40.1%	1016 37.6% VAAAB	1122 46.6% VAAAB	129 56.3% WZAAA B	282 55.2% WZAAA B	208 41.9% AAAB	207 35.2% AB	245 29.2%
Strongly disagree	1384 26.1%	87 25.3%	301 25.9%	548 26.0%	245 27.0%	200 26.6%	595 23.6% H	761 28.1% H	361 39.2% KLMN	450 32.4% LMN	206 20.8% MN	164 17.0% %	76 14.7%	599 29.2% Q	453 27.1% Q	323 21.2% %	332 22.5%	454 27.0% R	279 30.2% RU	319 25.9% R	553 20.5% VZAAAB	768 31.9% VZAAAB	96 41.9% WZAAA B	194 37.9% WZAAA B	117 23.6% AB	119 20.3% AB	128 15.2%
Somewhat disagree	847 15.9%	45 13.0%	189 16.2%	333 15.8%	147 16.1%	130 17.2%	397 15.7%	441 16.2%	155 16.8% M	239 17.3% M	169 17.1% M	143 14.7% %	63 12.1%	344 16.8% PQ	240 14.4% Q	251 16.5% %	256 17.4% U	281 16.7% %	135 14.6% %	176 14.3% %	463 17.1% W	354 14.7% %	33 14.4% %	89 17.3% %	91 18.3% AB	88 14.9% %	117 14.0% %
Neither agree nor disagree	1475 27.8%	95 27.5% EF	376 32.4% EF	509 24.2%	250 27.5%	219 29.0% E	714 28.3%	739 27.2%	242 26.3% M	384 27.7% M	306 30.8% JMN	249 25.7% %	113 21.8%	646 31.5% PQ	416 24.9% %	380 25.0% %	453 30.7% TU	479 28.5% U	233 25.2% %	310 25.2% %	766 28.4% AB	634 26.3% AB	54 23.7% %	133 26.0% %	143 28.7% AB	153 26.0% %	179 21.3% %
Somewhat agree	1126 21.2%	84 24.5% D	214 18.4%	491 23.3% DG	190 20.9%	145 19.3%	548 21.7%	568 20.9%	113 12.3% %	241 17.4% J	216 21.8% JK	302 31.2% JKL	161 31.2% JKL	328 16.0% %	396 23.7% O	395 26.0% O	317 21.5% %	340 20.2% %	195 21.1% %	274 22.2% %	676 25.0% W	420 17.5% X	28 12.4% %	73 14.2% %	108 21.7% WXY	156 26.5% WXY	280 33.5% WXYZA A
Strongly agree	480 9.0%	34 9.7%	82 7.1%	223 10.6% DG	77 8.5%	60 7.9%	272 10.8% I	204 7.5%	50 5.5% %	74 5.3% %	95 9.5% JK	110 11.3% JK	105 20.2% JKLN	134 6.5% %	166 9.9% O	170 11.2% O	116 7.9% %	128 7.6% %	82 8.9% %	155 12.5% RST	243 9.0% %	230 9.6% Y	17 7.6% %	23 4.5% %	38 7.7% %	72 12.3% XYZ	134 16.0% WXYZ
Mean	3	3 D	3	3 DG	3	3	3 I	3	2	2 J	3 JK	3 JKL	3 JKLN	3	3 O	3 OP	3 S	3	3	3 ST	3 W	3 XY	2	2	3 WXY	3 WXYZ	3 WXYZA A



FR7_L. Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.

I am confident I could borrow enough money from a financial institution to cover my living expenses for 3 months if I suddenly lost the money I usually rely on each month. Note: Include only banks or credit unions exclude payday loan companies, pawn shops, or auto title loan lenders.

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Emple d (V)	Unemple d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	2290 43.1%	143 41.5%	363 31.3%	1056 50.2%	401 44.1%	314 41.7%	1182 46.8%	1098 40.5%	170 18.4%	415 29.9%	434 43.8%	643 66.5%	388 75.0%	551 26.9%	859 51.4%	860 56.6%	452 30.7%	538 32.0%	480 51.9%	821 66.6%	1175 43.5%	1086 45.1%	36 15.9%	93 18.2%	183 36.9%	358 60.7%	618 73.8%
Bot 2	1859 35.0%	124 35.9%	482 41.5%	657 31.2%	326 35.9%	264 35.0%	776 30.7%	1045 38.5%	548 59.4%	645 46.5%	327 32.9%	159 16.5%	52 10.0%	965 47.0%	518 31.0%	352 23.2%	600 40.7%	756 45.0%	292 31.6%	211 17.1%	873 32.3%	885 36.8%	142 61.8%	297 58.2%	188 37.8%	132 22.3%	109 13.0%
Strongly disagree	1176 22.1%	88 25.6%	308 26.5%	389 18.5%	222 24.5%	164 21.7%	480 19.0%	668 24.6%	382 41.4%	407 29.4%	199 20.0%	77 8.0%	28 5.5%	644 31.4%	324 19.4%	195 12.8%	356 24.1%	487 29.0%	204 22.0%	129 10.5%	496 18.4%	611 25.4%	105 45.7%	198 38.8%	121 24.3%	70 11.9%	54 6.4%
Somewhat disagree	683 12.9%	35 10.3%	174 15.0%	268 12.7%	104 11.4%	100 13.3%	296 11.7%	377 13.9%	165 17.9%	238 17.1%	128 12.9%	82 8.5%	23 4.5%	321 15.6%	194 11.6%	157 10.3%	244 16.6%	269 16.0%	89 9.6%	82 6.6%	377 14.0%	274 11.4%	37 16.2%	99 19.4%	67 13.5%	62 10.5%	56 6.7%
Neither agree nor disagree	1164 21.9%	78 22.6%	316 27.2%	391 18.6%	182 20.0%	175 23.2%	568 22.5%	569 21.0%	205 22.2%	328 23.6%	231 23.3%	165 17.0%	78 15.0%	536 26.1%	294 17.6%	307 20.2%	423 28.7%	388 23.1%	152 16.5%	202 16.3%	653 24.2%	435 18.1%	51 22.3%	121 23.6%	126 25.3%	100 17.0%	110 13.1%
Somewhat agree	1145 21.5%	78 22.5%	203 17.5%	501 23.8%	206 22.6%	151 20.1%	569 22.5%	571 21.1%	123 13.3%	246 17.7%	246 24.8%	290 30.0%	118 22.8%	330 16.1%	426 25.5%	381 25.1%	287 19.4%	307 18.3%	209 22.6%	342 27.7%	652 24.1%	474 19.7%	24 10.6%	57 11.2%	117 23.6%	178 30.3%	240 28.7%
Strongly agree	1145 21.6%	65 19.0%	161 13.8%	555 26.4%	195 21.5%	163 21.6%	613 24.3%	527 19.4%	47 5.1%	169 12.1%	188 19.0%	353 36.5%	270 52.2%	221 10.8%	433 25.9%	479 31.5%	165 11.2%	231 13.7%	271 29.3%	479 38.8%	523 19.4%	612 25.4%	12 5.2%	36 7.1%	66 13.3%	179 30.4%	378 45.2%
Mean	3	3	3	3	3	3	3	3	2	3	3	4	4	3	3	4	3	3	3	4	3	3	2	2	3	4	4



FR7_M. Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.

Given my current financial situation, I am sure I could get a loan from a financial institution if I needed one Note: Include only banks or credit unions exclude payday loan companies, pawn shops, or auto title loan lenders.

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	2634 49.6%	160 46.3%	419 36.1%	1243 59.1%	436 48.0%	361 47.9%	1324 52.4%	1290 47.6%	200 21.7%	498 35.9%	497 50.1%	733 75.7%	432 83.5%	624 30.4%	1002 59.9%	984 64.7%	585 39.7%	650 38.6%	511 55.2%	888 72.0%	1401 51.9%	1189 49.4%	46 20.2%	148 28.9%	210 42.2%	396 67.2%	683 81.6%
Bot 2	1583 29.8%	110 31.8%	453 39.0%	479 22.8%	303 33.4%	231 30.6%	687 27.2%	866 31.9%	495 53.6%	555 40.0%	279 28.2%	115 11.9%	34 6.5%	894 43.6%	404 24.2%	268 17.6%	481 32.6%	664 39.5%	259 28.0%	179 14.5%	699 25.9%	797 33.1%	140 61.1%	241 47.2%	172 34.7%	108 18.3%	70 8.4%
Strongly disagree	1013 19.1%	75 21.8%	283 24.4%	279 13.3%	214 23.6%	156 20.8%	399 15.8%	589 21.7%	354 38.3%	368 26.5%	146 14.7%	55 5.7%	17 3.4%	608 29.7%	256 15.3%	135 8.9%	280 19.0%	443 26.3%	183 19.8%	107 8.7%	379 14.0%	565 23.5%	101 44.2%	165 32.2%	97 19.5%	57 9.6%	31 3.7%
Somewhat disagree	570 10.7%	34 10.0%	170 14.6%	200 9.5%	89 9.8%	74 9.9%	288 11.4%	276 10.2%	141 15.3%	187 13.5%	134 13.5%	60 6.2%	16 3.1%	286 13.9%	148 8.9%	132 8.7%	200 13.6%	221 13.2%	76 8.2%	72 5.8%	320 11.8%	232 9.6%	39 16.9%	77 15.0%	75 15.1%	51 8.7%	39 4.7%
Neither agree nor disagree	1097 20.6%	75 21.8%	289 24.9%	382 18.1%	170 18.7%	162 21.5%	514 20.4%	556 20.5%	228 24.7%	334 24.1%	216 21.7%	119 12.3%	52 10.0%	533 26.0%	265 15.9%	268 17.7%	409 27.7%	367 21.9%	155 16.8%	166 13.4%	602 22.3%	420 17.5%	43 18.7%	122 23.9%	115 23.1%	85 14.5%	84 10.1%
Somewhat agree	1272 23.9%	73 21.1%	225 19.4%	578 27.5%	209 23.0%	180 23.9%	595 23.6%	668 24.6%	140 15.1%	306 22.1%	278 28.0%	298 30.8%	128 24.7%	359 17.5%	486 29.1%	420 27.6%	386 26.2%	336 20.0%	222 24.0%	328 26.6%	747 27.7%	495 20.6%	31 13.4%	94 18.3%	133 26.7%	198 33.5%	233 27.8%
Strongly agree	1362 25.6%	87 25.3%	194 16.7%	665 31.6%	227 25.0%	181 24.0%	729 28.9%	623 23.0%	60 6.5%	192 13.8%	219 22.1%	434 44.9%	304 58.8%	265 12.9%	516 30.9%	564 37.1%	199 13.5%	314 18.7%	289 31.3%	560 45.4%	653 24.2%	694 28.8%	16 6.8%	54 10.5%	77 15.5%	199 33.7%	450 53.8%
Mean	3	3	3	4	3	3	3	3	2	3	3	4	4	3	4	4	3	3	3	4	3	3	2	3	3	4	4



FR7_N. Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.

I know that if I faced a financial emergency, I could count on my family or friends for emotional support

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Empley ed (V)	Unemploy ed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	3337 62.8%	208 60.5%	621 53.4%	1464 69.6%	567 62.4%	460 61.0%	1549 61.3%	1749 64.5%	431 46.7%	804 58.0%	647 65.2%	723 74.8%	409 79.0%	1042 50.8%	1153 69.0%	1116 73.4%	883 59.9%	970 57.7%	572 61.8%	912 74.0%	1777 65.8%	1478 61.4%	105 46.0%	270 52.8%	305 61.5%	430 72.9%	661 79.0%
Bot 2	1000 18.8%	66 19.1%	259 22.3%	334 15.9%	185 20.3%	152 20.2%	474 18.8%	512 18.9%	282 30.5%	333 24.0%	170 17.2%	104 10.7%	45 8.7%	522 25.4%	275 16.5%	188 12.4%	267 18.1%	379 22.5%	207 22.4%	148 12.0%	444 16.5%	500 20.8%	81 35.5%	148 29.0%	100 20.1%	74 12.6%	78 9.3%
Strongly disagree	527 9.9%	34 9.9%	133 11.5%	179 8.5%	100 11.1%	79 10.4%	245 9.7%	276 10.2%	169 18.4%	147 10.6%	86 8.6%	60 6.2%	25 4.9%	267 13.0%	155 9.3%	95 6.3%	125 8.5%	198 11.8%	127 13.7%	77 6.2%	213 7.9%	284 11.8%	49 21.2%	63 12.4%	50 10.2%	40 6.8%	41 4.9%
Somewhat disagree	473 8.9%	32 9.2%	126 10.9%	155 7.4%	84 9.2%	74 9.8%	229 9.1%	236 8.7%	112 12.2%	186 13.4%	85 8.6%	43 4.5%	20 3.9%	255 12.4%	121 7.2%	93 6.1%	142 9.6%	180 10.7%	80 8.7%	71 5.7%	232 8.6%	216 9.0%	33 14.3%	85 16.6%	49 9.9%	34 5.7%	37 4.5%
Neither agree nor disagree	976 18.4%	70 20.4%	282 24.2%	305 14.5%	157 17.3%	141 18.8%	503 19.9%	450 16.6%	210 22.8%	250 18.0%	175 17.6%	141 14.5%	63 12.2%	488 23.8%	243 14.5%	216 14.2%	324 22.0%	333 19.8%	145 15.7%	173 14.1%	479 17.7%	428 17.8%	42 18.5%	93 18.2%	91 18.4%	86 14.5%	98 11.7%
Somewhat agree	1610 30.3%	97 28.0%	352 30.3%	651 30.9%	273 30.0%	231 30.6%	768 30.4%	822 30.3%	243 26.4%	407 29.4%	321 32.3%	340 35.1%	159 30.7%	570 27.8%	552 33.0%	478 31.5%	427 29.0%	499 29.7%	275 29.7%	409 33.2%	863 31.9%	706 29.4%	62 27.3%	143 28.0%	173 34.9%	214 36.3%	264 31.5%
Strongly agree	1727 32.5%	112 32.5%	268 23.1%	813 38.7%	294 32.4%	229 30.4%	781 30.9%	927 34.2%	187 20.3%	397 28.6%	326 32.9%	383 39.6%	250 48.3%	471 23.0%	602 36.0%	638 42.0%	456 30.9%	471 28.0%	297 32.1%	503 40.8%	915 33.9%	772 32.1%	43 18.7%	127 24.8%	132 26.6%	216 36.6%	397 47.5%
Mean	4	4	3	4	4	4	4	4	3	4	4	4	4	3	4	4	4	4	4	4	4	3	3	4	4	4	4



FR7_O. Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.

I have friends or family who could lend me money with reasonable repayment terms to cover a financial emergency Note: Loans with "reasonable repayment terms" have affordable monthly payments, fair interest rates, no hidden fees, and can be repaid without too much financial stress.

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Complete d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Empley ed (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	2564 48.3%	165 47.9%	504 43.4%	1115 53.0%	430 47.3%	336 44.6%	1211 48.0%	1324 48.8%	345 37.4%	621 44.8%	506 51.0%	530 54.8%	320 61.9%	811 39.5%	851 50.9%	876 57.6%	758 51.4%	772 45.9%	423 45.8%	612 49.6%	1438 53.2%	1054 43.8%	72 31.6%	203 39.6%	229 46.1%	309 52.4%	529 63.2%
Bot 2	1551 29.2%	105 30.5%	336 28.9%	605 28.8%	270 29.7%	228 30.2%	734 29.0%	793 29.3%	344 37.2%	447 32.2%	270 27.2%	259 26.7%	102 19.8%	667 32.5%	499 29.9%	366 24.1%	352 23.9%	527 31.3%	312 33.7%	360 29.2%	677 25.1%	812 33.7%	95 41.5%	196 38.3%	151 30.4%	167 28.3%	181 21.6%
Strongly disagree	870 16.4%	63 18.3%	171 14.7%	351 16.7%	152 16.8%	129 17.1%	386 15.3%	472 17.4%	220 23.8%	244 17.6%	142 14.3%	128 13.2%	63 12.2%	364 17.7%	292 17.5%	204 13.5%	173 11.7%	290 17.3%	200 21.7%	207 16.8%	348 12.9%	483 20.1%	61 26.8%	109 21.4%	83 16.8%	87 14.8%	98 11.7%
Somewhat disagree	681 12.8%	42 12.3%	165 14.2%	254 12.1%	118 12.9%	99 13.1%	347 13.7%	322 11.9%	124 13.4%	203 14.7%	128 12.9%	131 13.5%	39 7.6%	303 14.8%	207 12.4%	161 10.6%	180 12.2%	236 14.1%	111 12.1%	153 12.4%	330 12.2%	329 13.7%	34 14.7%	86 16.9%	68 13.6%	80 13.5%	83 10.0%
Neither agree nor disagree	1198 22.6%	74 21.6%	322 27.7%	384 18.3%	209 23.0%	190 25.2%	581 23.0%	595 21.9%	234 25.4%	320 23.0%	216 21.8%	179 18.5%	95 18.4%	573 27.9%	321 19.2%	278 18.3%	365 24.7%	383 22.8%	190 20.5%	261 21.2%	585 21.7%	541 22.5%	62 26.9%	113 22.1%	117 23.5%	114 19.3%	127 15.2%
Somewhat agree	1492 28.1%	101 29.4%	333 28.7%	612 29.1%	243 26.8%	197 26.2%	712 28.2%	765 28.2%	219 23.8%	373 26.9%	300 30.2%	318 32.9%	146 28.2%	512 25.0%	484 29.0%	484 31.8%	458 31.1%	456 27.1%	243 26.3%	336 27.2%	826 30.6%	618 25.7%	51 22.2%	134 26.3%	149 30.0%	177 30.0%	288 34.3%
Strongly agree	1071 20.2%	63 18.4%	171 14.7%	503 23.9%	187 20.5%	139 18.4%	499 19.8%	558 20.6%	125 13.6%	248 17.9%	206 20.8%	211 21.8%	174 33.7%	299 14.6%	367 22.0%	392 25.8%	300 20.3%	316 18.8%	180 19.5%	276 22.4%	612 22.7%	436 18.1%	22 9.5%	68 13.3%	80 16.1%	132 22.4%	241 28.8%
Mean	3	3	3	3	3	3	3	3	3	3	3	3	4	3	3	3	3	3	3	3	3	3	3	3	3	3	4



FR7_P. Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.

I have friends or family who could help me with things such as housing, food, transportation, or clothing, if I needed it

	Region						Gender		Personal income					Education Level			Age				Employment		Household income				
	Total	Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	3036 57.1%	202 58.5%	575 49.5%	1303 61.9%	536 58.9%	405 53.8%	1408 55.8%	1592 58.7%	434 47.0%	761 54.9%	573 57.8%	632 65.4%	368 71.2%	995 48.5%	1028 61.5%	992 65.3%	868 58.9%	915 54.4%	503 54.4%	750 60.9%	1657 61.4%	1298 53.9%	90 39.5%	251 49.2%	272 54.9%	376 63.8%	591 70.6%
Bot 2	1164 21.9%	77 22.3%	259 22.3%	441 21.0%	199 21.8%	184 24.5%	542 21.5%	604 22.3%	300 32.5%	323 23.3%	208 21.0%	164 17.0%	70 13.6%	514 25.0%	358 21.4%	273 17.9%	277 18.8%	397 23.6%	260 28.2%	229 18.6%	502 18.6%	603 25.1%	92 40.4%	148 28.9%	102 20.5%	114 19.3%	122 14.5%
Strongly disagree	629 11.8%	45 13.1%	143 12.3%	227 10.8%	119 13.0%	93 12.4%	283 11.2%	337 12.4%	172 18.6%	177 12.8%	106 10.7%	83 8.6%	33 6.3%	290 14.1%	188 11.3%	138 9.1%	135 9.2%	212 12.6%	159 17.2%	123 10.0%	246 9.1%	349 14.5%	52 22.7%	84 16.5%	53 10.6%	58 9.9%	56 6.7%
Somewhat disagree	535 10.1%	32 9.2%	116 10.0%	214 10.2%	80 8.8%	91 12.1%	259 10.3%	267 9.8%	128 13.9%	146 10.5%	102 10.3%	81 8.4%	38 7.3%	224 10.9%	169 10.1%	135 8.9%	142 9.6%	185 11.0%	102 11.0%	106 8.6%	256 9.5%	255 10.6%	41 17.7%	64 12.5%	49 9.9%	55 9.4%	66 7.8%
Neither agree nor disagree	1113 20.9%	66 19.2%	328 28.2%	360 17.1%	175 19.2%	164 21.7%	575 22.8%	515 19.0%	189 20.4%	303 21.8%	211 21.3%	171 17.7%	79 15.2%	543 26.5%	286 17.1%	255 16.8%	329 22.3%	369 22.0%	161 17.4%	254 20.6%	542 20.1%	505 21.0%	46 20.2%	112 21.9%	122 24.6%	100 17.0%	125 14.9%
Somewhat agree	1681 31.6%	120 35.0%	373 32.1%	650 30.9%	298 32.8%	234 31.0%	791 31.3%	875 32.3%	272 29.5%	453 32.7%	311 31.4%	349 36.1%	157 30.4%	619 30.2%	553 33.1%	503 33.1%	466 31.6%	534 31.8%	288 31.2%	392 31.8%	926 34.3%	712 29.6%	59 25.9%	166 32.6%	169 34.0%	215 36.4%	278 33.2%
Strongly agree	1355 25.5%	81 23.5%	202 17.3%	653 31.0%	237 26.1%	171 22.7%	617 24.4%	717 26.4%	162 17.6%	308 22.2%	261 26.4%	283 29.2%	211 40.8%	376 18.3%	475 28.4%	489 32.2%	402 27.2%	380 22.6%	215 23.2%	359 29.1%	732 27.1%	586 24.4%	31 13.6%	85 16.6%	104 20.8%	161 27.4%	313 37.4%
Mean	3	3	3	4	4	3	3	4	3	3	4	4	4	3	4	4	4	3	3	4	4	3	3	3	4	4	4



FR7_Q. Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.

I have friends or family who could give me helpful advice for handling a financial emergency

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	2658 50.0%	179 51.9%	525 45.2%	1142 54.3%	455 50.1%	344 45.6%	1241 49.1%	1384 51.0%	355 38.5%	675 48.7%	525 53.0%	549 56.7%	316 61.0%	875 42.6%	888 53.1%	870 57.2%	807 54.7%	769 45.7%	425 46.0%	656 53.2%	1498 55.4%	1088 45.2%	79 34.7%	230 45.0%	245 49.4%	316 53.5%	502 59.9%
Bot 2	1261 23.7%	87 25.2%	267 23.0%	481 22.9%	221 24.3%	200 26.5%	589 23.3%	653 24.1%	305 33.1%	355 25.6%	219 22.1%	191 19.7%	88 17.0%	542 26.4%	398 23.8%	306 20.1%	289 19.6%	447 26.6%	255 27.5%	270 21.9%	541 20.0%	656 27.2%	82 35.7%	149 29.0%	108 21.7%	128 21.7%	158 18.9%
Strongly disagree	682 12.8%	45 12.9%	140 12.1%	282 13.4%	112 12.3%	100 13.3%	310 12.3%	360 13.3%	190 20.6%	186 13.4%	104 10.5%	94 9.7%	48 9.2%	302 14.7%	231 13.8%	141 9.3%	138 9.4%	236 14.0%	172 18.6%	136 11.0%	274 10.1%	372 15.5%	62 27.1%	87 16.9%	57 11.5%	65 11.0%	76 9.0%
Somewhat disagree	579 10.9%	42 12.3%	127 11.0%	199 9.5%	109 12.0%	100 13.2%	279 11.0%	293 10.8%	115 12.5%	168 12.1%	115 11.6%	97 10.0%	40 7.8%	240 11.7%	167 10.0%	164 10.8%	151 10.3%	211 12.6%	82 8.9%	135 10.9%	267 9.9%	284 11.8%	20 8.6%	62 12.1%	51 10.2%	63 10.7%	83 9.9%
Neither agree nor disagree	1394 26.2%	79 22.9%	369 31.8%	481 22.8%	233 25.6%	210 27.9%	696 27.6%	674 24.9%	262 28.4%	357 25.8%	247 24.9%	227 23.5%	114 22.1%	635 30.9%	386 23.1%	344 22.6%	378 25.6%	465 27.7%	244 26.4%	307 24.9%	662 24.5%	662 27.5%	68 29.6%	133 26.0%	143 28.8%	146 24.8%	177 21.1%
Somewhat agree	1637 30.8%	105 30.5%	362 31.2%	662 31.5%	285 31.4%	222 29.4%	769 30.5%	851 31.4%	234 25.4%	436 31.4%	320 32.3%	347 35.9%	166 32.0%	574 28.0%	540 32.3%	511 33.6%	486 33.0%	499 29.7%	258 27.9%	394 32.0%	934 34.6%	664 27.6%	48 20.8%	159 31.1%	152 30.6%	200 33.9%	299 35.7%
Strongly agree	1020 19.2%	74 21.4%	163 14.0%	480 22.8%	170 18.7%	122 16.2%	471 18.7%	533 19.7%	121 13.1%	239 17.2%	205 20.7%	202 20.8%	150 28.9%	301 14.7%	348 20.8%	360 23.7%	321 21.8%	270 16.1%	168 18.1%	262 21.2%	564 20.9%	424 17.6%	32 13.9%	71 13.8%	93 18.8%	116 19.6%	203 24.3%
Mean	3	3	3	3	3	3	3	3	3	3	3	3	4	3	3	4	3	3	3	3	3	3	3	3	3	3	4



FR25 A. Please rate how strongly you agree or disagree with the following statements.

I am knowledgeable about financial matters Note: Include things such as budgeting, saving, managing debt, planning, or investing.

	Region						Gender		Personal income					Education Level			Age				Employment		Household income				
	Total	Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	3211 60.4%	207 60.2%	480 41.3%	1459 69.4%	581 64.0%	465 61.7%	1605 63.6%	1575 58.1%	387 41.9%	721 51.9%	604 60.9%	747 77.2%	444 85.8%	885 43.1%	1178 70.5%	1128 74.2%	690 46.8%	875 52.1%	666 72.1%	979 79.4%	1601 59.3%	1532 63.7%	85 37.3%	248 48.4%	279 56.2%	446 75.7%	688 82.2%
Bot 2	872 16.4%	50 14.5%	268 23.0%	279 13.2%	148 16.3%	122 16.2%	329 13.0%	520 19.2%	238 25.8%	287 20.7%	163 16.5%	75 7.8%	22 4.3%	483 23.5%	216 12.9%	157 10.3%	339 23.0%	337 20.0%	94 10.2%	102 8.3%	421 15.6%	400 16.6%	69 29.9%	118 23.0%	98 19.6%	58 9.9%	54 6.5%
Strongly disagree	305 5.7%	20 5.7%	99 8.5%	88 4.2%	51 5.6%	46 6.1%	113 4.5%	186 6.9%	94 10.2%	95 6.8%	56 5.6%	17 1.8%	8 1.5%	185 9.0%	73 4.4%	40 2.7%	119 8.1%	119 7.1%	34 3.7%	33 2.7%	137 5.1%	148 6.1%	27 11.8%	44 8.7%	30 6.1%	16 2.6%	18 2.1%
Somewhat disagree	567 10.7%	30 8.8%	169 14.5%	191 9.1%	97 10.7%	76 10.1%	216 8.6%	334 12.3%	144 15.6%	192 13.9%	108 10.9%	58 6.0%	14 2.8%	298 14.5%	142 8.5%	116 7.7%	219 14.9%	218 13.0%	60 6.5%	69 5.6%	284 10.5%	253 10.5%	41 18.1%	73 14.4%	67 13.6%	43 7.2%	37 4.4%
Neither agree nor disagree	1231 23.2%	87 25.3%	414 35.6%	366 17.4%	180 19.8%	167 22.1%	591 23.4%	616 22.7%	297 32.2%	380 27.4%	225 22.7%	145 15.0%	51 9.9%	685 33.4%	278 16.6%	235 15.5%	446 30.2%	469 27.9%	164 17.8%	152 12.3%	679 25.1%	474 19.7%	75 32.8%	146 28.5%	120 24.1%	85 14.4%	95 11.3%
Somewhat agree	2136 40.2%	145 42.2%	370 31.8%	929 44.1%	382 42.1%	299 39.7%	1005 39.8%	1110 40.9%	300 32.5%	506 36.5%	424 42.8%	466 48.2%	236 45.6%	660 32.1%	783 46.8%	682 44.9%	499 33.8%	627 37.3%	436 47.2%	573 46.5%	1107 41.0%	972 40.4%	63 27.4%	168 32.9%	204 41.0%	294 49.9%	401 47.9%
Strongly agree	1075 20.2%	62 18.0%	110 9.5%	531 25.2%	199 21.9%	166 22.0%	600 23.7%	465 17.2%	87 9.4%	214 15.5%	179 18.1%	281 29.1%	208 40.2%	225 11.0%	395 23.6%	446 29.3%	191 13.0%	248 14.7%	230 24.9%	406 32.9%	494 18.3%	561 23.3%	22 9.8%	79 15.5%	76 15.2%	152 25.8%	287 34.3%
Mean	4	4	3	4	4	4	4	3	3	4	4	4	4	3	4	4	3	3	4	4	4	4	3	3	3	4	4



FR25 B. Please rate how strongly you agree or disagree with the following statements.

I have a good understanding of financial products and services Note: Include things such as bank accounts, credit cards, mortgages, insurance, loans, investments, financial advising or counselling services, etc.

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Empley ed (V)	Unemploy ed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	3013 56.7%	194 56.4%	509 43.8%	1326 63.0%	542 59.6%	425 56.5%	1539 60.9%	1447 53.4%	360 39.0%	683 49.2%	566 57.1%	701 72.4%	420 81.2%	844 41.1%	1090 65.2%	1053 69.3%	634 43.0%	812 48.3%	616 66.6%	951 77.1%	1491 55.2%	1447 60.1%	89 38.9%	224 43.7%	264 53.1%	413 70.0%	652 77.8%
Bot 2	1021 19.2%	60 17.3%	301 25.9%	348 16.5%	168 18.5%	140 18.6%	391 15.5%	607 22.4%	274 29.7%	319 23.0%	200 20.2%	111 11.5%	32 6.3%	529 25.8%	267 16.0%	212 13.9%	385 26.1%	399 23.8%	117 12.7%	120 9.7%	523 19.4%	445 18.5%	70 30.4%	137 26.8%	107 21.6%	84 14.3%	72 8.6%
Strongly disagree	388 7.3%	22 6.5%	124 10.6%	124 5.9%	62 6.9%	51 6.8%	142 5.6%	236 8.7%	122 13.2%	115 8.3%	71 7.2%	31 3.2%	9 1.7%	218 10.6%	96 5.7%	67 4.4%	148 10.0%	155 9.2%	44 4.7%	41 3.4%	173 6.4%	189 7.8%	36 15.7%	62 12.2%	34 6.8%	19 3.3%	21 2.6%
Somewhat disagree	634 11.9%	37 10.8%	177 15.3%	224 10.6%	105 11.6%	89 11.8%	249 9.9%	371 13.7%	152 16.5%	204 14.7%	129 13.0%	80 8.3%	24 4.5%	311 15.1%	171 10.2%	145 9.5%	236 16.0%	245 14.6%	74 8.0%	79 6.4%	350 13.0%	256 10.6%	34 14.7%	75 14.6%	74 14.8%	65 11.0%	50 6.0%
Neither agree nor disagree	1279 24.1%	90 26.3%	352 30.3%	430 20.4%	199 21.9%	188 25.0%	595 23.6%	657 24.2%	289 31.3%	385 27.8%	226 22.7%	156 16.1%	65 12.5%	679 33.1%	315 18.8%	255 16.8%	456 30.9%	469 27.9%	191 20.7%	162 13.2%	687 25.4%	515 21.4%	70 30.7%	151 29.5%	125 25.2%	93 15.7%	114 13.6%
Somewhat agree	2069 38.9%	131 38.0%	403 34.7%	870 41.4%	375 41.3%	280 37.1%	990 39.2%	1060 39.1%	283 30.7%	502 36.2%	407 41.1%	471 48.7%	224 43.4%	638 31.1%	746 44.6%	670 44.1%	456 30.9%	612 36.4%	407 44.0%	595 48.3%	1058 39.2%	957 39.8%	65 28.4%	161 31.5%	193 38.9%	288 48.9%	392 46.9%
Strongly agree	944 17.8%	64 18.5%	106 9.1%	456 21.7%	167 18.3%	146 19.3%	549 21.7%	386 14.3%	77 8.3%	181 13.1%	158 16.0%	230 23.8%	196 37.8%	206 10.0%	344 20.6%	383 25.2%	178 12.1%	201 11.9%	209 22.6%	356 28.8%	433 16.0%	490 20.4%	24 10.5%	63 12.3%	71 14.3%	124 21.1%	259 31.0%
Mean	3	4	3	4	4	4	4	3	3	3	4	4	4	3	4	4	3	3	4	4	3	4	3	3	3	4	4



FR30_A. Please rate how strongly you agree or disagree with each statement. Think about how confident you are that you could do certain things, even if you haven't done them before.
I know how to adjust how I spend my money to deal with a financial emergency

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Empley ed (V)	Unemploy ed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	3775 71.1%	231 67.1%	671 57.7%	1678 79.7%	645 70.9%	535 71.1%	1811 71.7%	1926 71.0%	502 54.4%	887 63.9%	703 70.9%	843 87.1%	465 89.9%	1140 55.6%	1330 79.6%	1272 83.7%	882 59.9%	1068 63.5%	738 79.8%	1087 88.2%	1909 70.7%	1751 72.8%	124 54.3%	315 61.5%	331 66.6%	500 84.8%	754 90.0%
Bot 2	621 11.7%	46 13.3%	179 15.4%	193 9.2%	116 12.7%	84 11.2%	255 10.1%	353 13.0%	173 18.7%	229 16.5%	113 11.4%	42 4.3%	21 4.1%	350 17.0%	155 9.3%	108 7.1%	251 17.0%	246 14.6%	84 9.1%	41 3.3%	308 11.4%	289 12.0%	41 17.7%	95 18.6%	63 12.8%	36 6.1%	42 5.0%
Strongly disagree	245 4.6%	23 6.6%	79 6.8%	64 3.0%	47 5.2%	31 4.1%	90 3.6%	148 5.5%	89 9.7%	80 5.8%	40 4.0%	10 1.1%	7 1.3%	155 7.6%	56 3.3%	31 2.1%	104 7.0%	105 6.2%	28 3.0%	9 0.7%	101 3.8%	129 5.4%	25 10.8%	37 7.2%	25 5.0%	10 1.7%	15 1.8%
Somewhat disagree	377 7.1%	23 6.7%	100 8.6%	129 6.1%	68 7.5%	53 7.0%	165 6.5%	205 7.6%	83 9.0%	148 10.7%	73 7.4%	31 3.2%	15 2.8%	195 9.5%	99 5.9%	77 5.0%	147 10.0%	141 8.4%	56 6.1%	32 2.6%	206 7.6%	160 6.6%	16 6.9%	58 11.4%	39 7.8%	26 4.4%	27 3.2%
Neither agree nor disagree	917 17.3%	67 19.6%	312 26.9%	233 11.1%	149 16.4%	134 17.8%	460 18.2%	432 15.9%	248 26.9%	272 19.6%	176 17.7%	83 8.6%	31 5.9%	562 27.4%	187 11.2%	140 9.2%	341 23.1%	368 21.9%	103 11.1%	105 8.5%	484 17.9%	366 15.2%	64 28.0%	101 19.8%	102 20.6%	53 9.0%	42 5.0%
Somewhat agree	2040 38.4%	126 36.5%	428 36.8%	833 39.6%	355 39.1%	294 39.0%	950 37.6%	1067 39.4%	329 35.7%	527 38.0%	391 39.4%	412 42.6%	186 36.0%	712 34.7%	696 41.7%	610 40.1%	545 37.0%	654 38.9%	377 40.7%	465 37.7%	1095 40.5%	870 36.2%	78 34.2%	211 41.3%	194 39.1%	239 40.5%	344 41.1%
Strongly agree	1735 32.6%	106 30.7%	243 20.9%	845 40.2%	290 31.8%	241 32.0%	861 34.1%	859 31.7%	172 18.7%	360 25.9%	312 31.5%	431 44.5%	279 53.9%	428 20.9%	633 37.9%	662 43.6%	337 22.9%	414 24.6%	361 39.1%	622 50.5%	814 30.1%	881 36.6%	46 20.1%	104 20.3%	136 27.5%	261 44.3%	410 48.9%
Mean	4	4	4	4	4	4	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	3	4	4	4	4	4



FR30_B. Please rate how strongly you agree or disagree with each statement. Think about how confident you are that you could do certain things, even if you haven't done them before.

I know how to stick to my financial plan to handle a financial emergency

	Region						Gender		Personal income					Education Level			Age				Employment		Household income				
	Total	Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	3351 63.1%	218 63.2%	596 51.3%	1504 71.5%	556 61.2%	457 60.6%	1645 65.1%	1675 61.8%	408 44.3%	774 55.8%	625 63.0%	771 79.7%	439 84.8%	965 47.0%	1196 71.5%	1165 76.6%	762 51.7%	898 53.4%	645 69.8%	1045 84.8%	1697 62.8%	1573 65.4%	95 41.5%	255 50.0%	291 58.5%	448 75.9%	695 83.0%
Bot 2	757 14.3%	46 13.2%	226 19.5%	237 11.3%	122 13.4%	122 16.3%	301 11.9%	436 16.1%	231 25.0%	235 16.9%	139 14.0%	64 6.6%	27 5.3%	426 20.8%	185 11.1%	132 8.7%	303 20.5%	309 18.4%	89 9.6%	56 4.5%	366 13.6%	345 14.3%	58 25.5%	107 20.9%	83 16.8%	47 8.0%	51 6.1%
Strongly disagree	279 5.3%	23 6.8%	80 6.9%	80 3.8%	50 5.5%	43 5.7%	112 4.4%	161 5.9%	93 10.0%	84 6.1%	48 4.8%	21 2.2%	7 1.4%	165 8.0%	71 4.3%	39 2.6%	103 7.0%	124 7.4%	29 3.1%	23 1.9%	109 4.0%	152 6.3%	24 10.6%	36 7.1%	32 6.4%	18 3.0%	16 1.9%
Somewhat disagree	478 9.0%	22 6.5%	146 12.6%	157 7.5%	72 7.9%	79 10.5%	189 7.5%	275 10.1%	139 15.0%	151 10.9%	91 9.2%	43 4.4%	20 3.8%	261 12.7%	114 6.8%	93 6.1%	200 13.5%	186 11.1%	60 6.5%	33 2.6%	257 9.5%	193 8.0%	34 15.0%	70 13.8%	52 10.4%	29 4.9%	36 4.2%
Neither agree nor disagree	1205 22.7%	81 23.6%	339 29.2%	363 17.2%	231 25.4%	174 23.1%	579 22.9%	600 22.1%	283 30.7%	379 27.3%	229 23.0%	132 13.7%	51 9.9%	661 32.2%	290 17.4%	223 14.7%	409 27.8%	474 28.2%	190 20.6%	132 10.7%	638 23.6%	488 20.3%	75 33.0%	149 29.2%	123 24.7%	95 16.1%	91 10.9%
Somewhat agree	1869 35.2%	123 35.8%	399 34.3%	792 37.7%	296 32.5%	249 33.0%	903 35.8%	949 35.0%	261 28.2%	480 34.6%	371 37.4%	408 42.2%	183 35.3%	627 30.6%	659 39.4%	575 37.8%	496 33.6%	583 34.7%	321 34.7%	469 38.0%	1038 38.4%	775 32.2%	64 27.8%	174 34.0%	185 37.3%	234 39.6%	326 39.0%
Strongly agree	1482 27.9%	94 27.4%	198 17.0%	712 33.8%	261 28.7%	208 27.6%	742 29.4%	727 26.8%	148 16.0%	293 21.2%	254 25.6%	363 37.5%	256 49.5%	338 16.5%	537 32.1%	590 38.8%	266 18.0%	315 18.7%	324 35.1%	577 46.8%	659 24.4%	797 33.1%	31 13.8%	81 15.9%	105 21.2%	214 36.3%	369 44.1%
Mean	4	4	3	4	4	4	4	4	3	4	4	4	4	3	4	4	3	3	4	4	4	4	3	3	4	4	4



FR30_C. Please rate how strongly you agree or disagree with each statement. Think about how confident you are that you could do certain things, even if you haven't done them before.

If I face a financial emergency, I know how to find the right financial products and services for my needs Note: Include things such as emergency savings, personal loans, lines of credit, insurance, investments, financial advising or counselling services, etc.

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Empley ed (V)	Unemploy ed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	2678 50.4%	175 50.8%	486 41.8%	1159 55.1%	468 51.5%	379 50.3%	1351 53.5%	1306 48.2%	272 29.5%	582 41.9%	511 51.5%	651 67.2%	398 76.9%	759 37.0%	977 58.5%	918 60.4%	578 39.2%	694 41.3%	521 56.4%	885 71.8%	1333 49.3%	1273 52.9%	71 30.8%	172 33.6%	243 49.0%	367 62.2%	619 73.9%
Bot 2	1252 23.6%	78 22.6%	290 24.9%	479 22.8%	222 24.5%	178 23.6%	519 20.5%	711 26.2%	350 37.9%	407 29.4%	227 22.9%	131 13.5%	49 9.5%	602 29.4%	372 22.3%	263 17.3%	440 29.8%	485 28.9%	180 19.5%	147 11.9%	631 23.4%	561 23.3%	94 40.9%	173 33.9%	131 26.5%	91 15.5%	95 11.3%
Strongly disagree	495 9.3%	32 9.3%	125 10.8%	175 8.3%	91 10.0%	71 9.5%	193 7.6%	289 10.7%	167 18.1%	164 11.8%	75 7.6%	42 4.3%	15 2.9%	259 12.6%	145 8.6%	84 5.5%	173 11.8%	199 11.8%	67 7.2%	56 4.5%	222 8.2%	248 10.3%	46 19.9%	71 13.8%	44 8.8%	27 4.6%	36 4.3%
Somewhat disagree	757 14.2%	46 13.3%	165 14.2%	304 14.5%	132 14.5%	107 14.2%	325 12.9%	422 15.5%	183 19.9%	243 17.5%	152 15.3%	89 9.2%	34 6.5%	343 16.7%	228 13.6%	179 11.8%	266 18.1%	287 17.0%	113 12.3%	91 7.4%	409 15.2%	313 13.0%	48 21.0%	103 20.1%	88 17.7%	64 10.9%	59 7.0%
Neither agree nor disagree	1383 26.0%	92 26.6%	386 33.2%	466 22.1%	219 24.1%	197 26.1%	656 26.0%	695 25.6%	301 32.6%	398 28.7%	254 25.7%	186 19.2%	70 13.6%	691 33.7%	322 19.2%	338 22.3%	457 31.0%	502 29.8%	223 24.1%	201 16.3%	737 27.3%	572 23.8%	65 28.3%	166 32.5%	122 24.6%	132 22.3%	124 14.8%
Somewhat agree	1762 33.2%	115 33.5%	355 30.6%	738 35.1%	303 33.3%	246 32.7%	872 34.5%	873 32.2%	197 21.4%	419 30.2%	340 34.2%	429 44.3%	210 40.5%	543 26.4%	633 37.9%	572 37.6%	427 28.9%	510 30.3%	320 34.6%	505 40.9%	948 35.1%	756 31.4%	45 19.8%	124 24.2%	173 34.8%	243 41.3%	367 43.8%
Strongly agree	917 17.3%	60 17.3%	131 11.3%	422 20.0%	165 18.1%	133 17.6%	479 18.9%	433 16.0%	75 8.1%	163 11.7%	171 17.2%	222 22.9%	188 36.4%	216 10.5%	344 20.6%	347 22.8%	151 10.3%	184 10.9%	201 21.8%	380 30.8%	385 14.2%	517 21.5%	25 11.0%	48 9.3%	70 14.1%	123 20.9%	252 30.1%
Mean	3	3	3	3	3	3	3	3	3	3	3	4	4	3	3	4	3	3	4	4	3	3	3	3	3	4	4

FR30_D. Please rate how strongly you agree or disagree with each statement. Think about how confident you are that you could do certain things, even if you haven't done them before.

I know where to find the advice I need to manage a financial emergency

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Emple d (V)	Unemple d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	2771 52.2%	177 51.4%	537 46.2%	1186 56.4%	472 51.9%	386 51.2%	1365 54.0%	1375 50.7%	321 34.8%	609 43.9%	535 54.0%	651 67.3%	391 75.6%	831 40.5%	972 58.2%	939 61.8%	634 43.0%	721 42.9%	540 58.4%	876 71.1%	1368 50.7%	1327 55.2%	75 32.7%	194 37.9%	247 49.8%	370 62.7%	598 71.4%
Bot 2	1190 22.4%	79 22.9%	262 22.6%	454 21.6%	217 23.9%	175 23.3%	502 19.9%	666 24.6%	326 35.3%	389 28.1%	184 18.6%	143 14.8%	51 9.8%	559 27.3%	353 21.1%	264 17.4%	418 28.4%	457 27.2%	169 18.3%	146 11.8%	579 21.4%	553 23.0%	84 36.5%	162 31.8%	115 23.1%	100 16.9%	102 12.2%
Strongly disagree	522 9.8%	40 11.6%	100 8.6%	190 9.0%	106 11.6%	85 11.3%	208 8.2%	303 11.2%	173 18.7%	162 11.7%	69 7.0%	57 5.9%	22 4.2%	249 12.1%	177 10.6%	90 5.9%	169 11.4%	208 12.4%	88 9.5%	58 4.7%	227 8.4%	265 11.0%	49 21.5%	66 13.0%	40 8.0%	31 5.3%	42 5.0%
Somewhat disagree	668 12.6%	39 11.3%	162 13.9%	263 12.5%	111 12.2%	90 12.0%	295 11.7%	363 13.4%	153 16.6%	228 16.4%	115 11.6%	86 8.9%	29 5.6%	310 15.1%	176 10.5%	174 11.4%	250 16.9%	249 14.8%	81 8.8%	88 7.1%	352 13.0%	288 12.0%	34 15.0%	96 18.8%	75 15.1%	68 11.6%	60 7.2%
Neither agree nor disagree	1352 25.4%	89 25.7%	363 31.2%	465 22.1%	220 24.2%	192 25.5%	658 26.1%	670 24.7%	276 29.9%	389 28.1%	272 27.4%	174 17.9%	76 14.6%	661 32.2%	346 20.7%	317 20.9%	422 28.6%	503 29.9%	215 23.3%	211 17.1%	754 27.9%	526 21.9%	71 30.8%	155 30.4%	135 27.1%	120 20.3%	137 16.4%
Somewhat agree	1751 33.0%	110 31.9%	389 33.5%	723 34.4%	289 31.8%	233 30.9%	845 33.5%	882 32.5%	238 25.8%	426 30.7%	335 33.8%	409 42.3%	192 37.1%	565 27.5%	596 35.6%	573 37.7%	460 31.2%	524 31.2%	321 34.8%	446 36.2%	935 34.6%	759 31.6%	53 23.1%	141 27.6%	166 33.5%	232 39.4%	323 38.5%
Strongly agree	1020 19.2%	67 19.5%	147 12.7%	463 22.0%	183 20.1%	153 20.3%	520 20.6%	493 18.2%	83 9.0%	183 13.2%	200 20.2%	242 25.0%	199 38.5%	267 13.0%	377 22.5%	366 24.1%	174 11.8%	197 11.7%	219 23.6%	430 34.9%	433 16.0%	568 23.6%	22 9.5%	53 10.3%	81 16.3%	137 23.3%	275 32.9%
Mean	3	3	3	3 DFG	3	3	3 I	3	3 J	3 JK	4 JKL	4 JKLN	3	3 O	4 OP	3	3	4 RS	4 RST	3	3 VXY	3	3 X	3 XY	4 WXYZ	4 WXYZA A	

FR30_E. Please rate how strongly you agree or disagree with each statement. Think about how confident you are that you could do certain things, even if you haven't done them before.

If I have a financial emergency, I can find a solution

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	3431 64.6%	207 60.1%	668 57.5%	1506 71.6%	575 63.3%	460 61.1%	1658 65.7%	1739 64.1%	403 43.7%	783 56.4%	671 67.6%	785 81.1%	452 87.3%	1029 50.2%	1209 72.3%	1166 76.7%	843 57.2%	918 54.6%	659 71.3%	1011 82.0%	1792 66.3%	1553 64.5%	91 39.9%	259 50.7%	306 61.6%	457 77.6%	724 86.5%
Bot 2	671 12.6%	55 16.0%	178 15.3%	216 10.2%	123 13.5%	97 12.9%	280 11.1%	380 14.0%	225 24.4%	230 16.5%	108 10.9%	44 4.6%	17 3.4%	385 18.8%	167 10.0%	111 7.3%	244 16.5%	281 16.7%	88 9.5%	58 4.7%	295 10.9%	334 13.9%	67 29.3%	101 19.8%	70 14.1%	24 4.1%	40 4.8%
Strongly disagree	278 5.2%	30 8.7%	64 5.5%	84 4.0%	58 6.4%	42 5.6%	104 4.1%	170 6.3%	108 11.7%	92 6.6%	39 3.9%	11 1.1%	5 0.9%	159 7.7%	74 4.4%	42 2.8%	92 6.2%	121 7.2%	43 4.7%	23 1.8%	99 3.7%	160 6.6%	31 13.6%	37 7.3%	23 4.5%	8 1.4%	11 1.3%
Somewhat disagree	392 7.4%	25 7.3%	114 9.8%	132 6.3%	65 7.1%	55 7.3%	175 6.9%	210 7.7%	117 12.7%	137 9.9%	69 7.0%	33 3.4%	13 2.5%	226 11.0%	94 5.6%	69 4.5%	152 10.3%	160 9.5%	44 4.8%	36 2.9%	196 7.3%	174 7.2%	36 15.8%	64 12.5%	47 9.5%	16 2.7%	29 3.5%
Neither agree nor disagree	1211 22.8%	82 23.9%	316 27.2%	383 18.2%	211 23.2%	196 26.0%	588 23.3%	593 21.9%	294 31.9%	375 27.0%	213 21.5%	138 14.3%	48 9.3%	637 31.1%	295 17.7%	243 16.0%	388 26.3%	482 28.7%	178 19.2%	163 13.3%	614 22.7%	519 21.6%	70 30.8%	151 29.5%	121 24.3%	108 18.3%	73 8.8%
Somewhat agree	2018 38.0%	121 35.1%	459 39.5%	842 40.0%	334 36.8%	256 34.0%	928 36.7%	1068 39.4%	292 31.6%	518 37.3%	410 41.3%	431 44.5%	176 34.0%	691 33.7%	702 42.0%	613 40.3%	576 39.1%	601 35.7%	362 39.2%	478 38.8%	1110 41.1%	847 35.2%	62 27.0%	187 36.6%	198 39.9%	274 46.5%	317 37.9%
Strongly agree	1413 26.6%	86 25.0%	209 18.0%	664 31.5%	241 26.5%	204 27.1%	730 28.9%	671 24.7%	111 12.1%	265 19.1%	261 26.3%	354 36.6%	276 53.3%	338 16.5%	507 30.3%	553 36.4%	266 18.1%	317 18.9%	296 32.1%	533 43.2%	681 25.2%	706 29.3%	29 12.9%	72 14.1%	108 21.7%	183 31.0%	407 48.6%
Mean	4	4	4	4	4	4	4	4	3	4	4	4	4	3	4	4	4	3	4	4	4	4	3	3	4	4	4

FR30_F. Please rate how strongly you agree or disagree with each statement. Think about how confident you are that you could do certain things, even if you haven't done them before.
 I am capable of accurately assessing my financial situation in a financial emergency

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Empley ed (V)	Unemploy ed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	3507 66.0%	221 64.1%	647 55.7%	1545 73.5%	588 64.6%	489 64.9%	1715 67.9%	1756 64.7%	439 47.6%	836 60.3%	657 66.2%	791 81.8%	451 87.1%	1038 50.6%	1245 74.5%	1197 78.8%	798 54.1%	955 56.8%	689 74.6%	1065 86.4%	1754 64.9%	1656 68.8%	98 42.9%	271 53.0%	306 61.5%	459 77.8%	722 86.2%
Bot 2	714 13.4%	45 13.0%	195 16.8%	239 11.4%	131 14.4%	103 13.6%	273 10.8%	426 15.7%	200 21.7%	238 17.1%	135 13.6%	53 5.5%	22 4.3%	393 19.2%	184 11.0%	128 8.4%	284 19.3%	279 16.6%	90 9.7%	62 5.0%	343 12.7%	334 13.9%	53 23.1%	106 20.6%	78 15.8%	44 7.5%	44 5.2%
Strongly disagree	266 5.0%	21 6.1%	63 5.4%	88 4.2%	53 5.9%	40 5.3%	90 3.6%	171 6.3%	91 9.9%	86 6.2%	40 4.1%	19 2.0%	5 0.9%	155 7.6%	64 3.8%	43 2.9%	103 7.0%	108 6.4%	28 3.0%	28 2.3%	111 4.1%	136 5.6%	24 10.4%	39 7.6%	22 4.4%	12 2.0%	16 1.9%
Somewhat disagree	448 8.4%	24 6.8%	132 11.4%	151 7.2%	78 8.5%	63 8.3%	183 7.2%	256 9.4%	109 11.8%	152 10.9%	94 9.5%	34 3.5%	18 3.4%	238 11.6%	121 7.2%	85 5.6%	181 12.3%	171 10.2%	62 6.7%	34 2.7%	232 8.6%	198 8.2%	29 12.7%	66 13.0%	56 11.4%	32 5.5%	28 3.3%
Neither agree nor disagree	1091 20.5%	79 22.9%	320 27.5%	319 15.2%	191 21.0%	162 21.5%	538 21.3%	530 19.5%	283 30.7%	313 22.6%	200 20.2%	123 12.7%	44 8.6%	621 30.3%	242 14.5%	195 12.8%	392 26.6%	447 26.6%	145 15.7%	107 8.6%	603 22.3%	417 17.3%	78 34.0%	135 26.3%	113 22.7%	87 14.7%	72 8.6%
Somewhat agree	1968 37.0%	130 37.8%	454 39.1%	797 37.9%	315 34.6%	265 35.2%	907 35.9%	1038 38.3%	292 31.6%	527 38.0%	387 39.0%	412 42.5%	178 34.4%	704 34.3%	657 39.3%	592 39.0%	529 35.9%	613 36.4%	352 38.0%	474 38.4%	1045 38.7%	859 35.7%	65 28.3%	183 35.7%	190 38.2%	257 43.5%	316 37.7%
Strongly agree	1540 29.0%	91 26.3%	193 16.6%	749 35.6%	273 30.0%	224 29.8%	808 32.0%	717 26.4%	148 16.0%	309 22.3%	270 27.2%	380 39.2%	273 52.7%	334 16.3%	588 35.2%	605 39.8%	268 18.2%	343 20.4%	338 36.5%	591 47.9%	709 26.2%	796 33.1%	33 14.6%	89 17.3%	116 23.4%	202 34.3%	406 48.5%
Mean	4	4	4	4	4	4	4	4	3	4	4	4	4	3	4	4	3	4	4	4	4	3	3	4	4	4	4

FR30_G. Please rate how strongly you agree or disagree with each statement. Think about how confident you are that you could do certain things, even if you haven't done them before.

I can find the financial products and services that meet my needs in a financial emergency Note: Include things such as emergency savings, personal loans, lines of credit, insurance, investments, financial advising or counselling services, etc.

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Empley ed (V)	Unempley ed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	2710 51.0%	184 53.4%	473 40.7%	1184 56.3%	472 52.0%	383 50.8%	1371 54.3%	1317 48.6%	281 30.4%	578 41.6%	517 52.1%	661 68.3%	403 77.9%	758 37.0%	982 58.7%	948 62.4%	600 40.7%	717 42.6%	505 54.6%	889 72.1%	1352 50.0%	1283 53.3%	67 29.2%	173 33.9%	233 46.9%	375 63.7%	627 74.8%
Bot 2	1135 21.4%	72 21.0%	272 23.4%	428 20.3%	201 22.1%	160 21.2%	479 19.0%	632 23.3%	322 34.9%	369 26.6%	210 21.2%	114 11.8%	41 7.9%	551 26.8%	336 20.1%	234 15.4%	378 25.7%	452 26.9%	183 19.8%	121 9.8%	550 20.4%	527 21.9%	86 37.6%	165 32.4%	117 23.7%	81 13.7%	85 10.2%
Strongly disagree	479 9.0%	45 13.1%	116 10.0%	162 7.7%	84 9.2%	71 9.4%	191 7.5%	274 10.1%	172 18.7%	159 11.5%	70 7.1%	28 2.9%	15 2.9%	254 12.4%	143 8.6%	76 5.0%	133 9.0%	197 11.7%	89 9.6%	61 4.9%	190 7.0%	258 10.7%	48 20.9%	72 14.0%	41 8.3%	24 4.0%	26 3.1%
Somewhat disagree	656 12.4%	27 7.8%	156 13.4%	265 12.6%	117 12.9%	89 11.8%	288 11.4%	358 13.2%	149 16.2%	209 15.1%	140 14.1%	86 8.9%	26 5.0%	297 14.5%	193 11.6%	158 10.4%	246 16.7%	256 15.2%	94 10.2%	61 4.9%	360 13.3%	269 11.2%	38 16.7%	94 18.3%	76 15.4%	57 9.7%	59 7.1%
Neither agree nor disagree	1467 27.6%	88 25.6%	417 35.9%	492 23.4%	236 26.0%	211 28.0%	675 26.7%	762 28.1%	320 34.7%	441 31.8%	265 26.7%	192 19.9%	73 14.2%	743 36.2%	353 21.1%	337 22.2%	496 33.6%	512 30.5%	236 25.6%	223 18.1%	799 29.6%	596 24.8%	76 33.1%	172 33.7%	146 29.4%	134 22.6%	125 15.0%
Somewhat agree	1716 32.3%	120 34.8%	338 29.1%	712 33.9%	291 32.1%	246 32.7%	843 33.4%	858 31.6%	205 22.2%	378 27.3%	348 35.1%	420 43.5%	198 38.3%	524 25.6%	617 36.9%	564 37.1%	425 28.9%	511 30.4%	288 31.2%	491 39.9%	903 33.4%	753 31.3%	45 19.7%	119 23.2%	155 31.3%	253 42.9%	348 41.6%
Strongly agree	994 18.7%	64 18.6%	135 11.7%	472 22.4%	181 19.9%	136 18.1%	528 20.9%	459 16.9%	76 8.2%	199 14.4%	169 17.0%	241 24.9%	205 39.6%	234 11.4%	364 21.8%	385 25.3%	174 11.8%	206 12.3%	216 23.4%	397 32.2%	449 16.6%	530 22.0%	22 9.5%	55 10.8%	77 15.6%	123 20.8%	279 33.3%
Mean	3	3	3	4	3	3	3	3	3	3	3	4	4	3	4	4	3	3	3	4	3	3	3	3	3	4	4

FR30_H. Please rate how strongly you agree or disagree with each statement. Think about how confident you are that you could do certain things, even if you haven't done them before.

I can handle unforeseen financial hardships because of my resourcefulness

	Region						Gender		Personal income					Education Level			Age				Employment		Household income				
	Total	Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	3048 57.4%	185 53.8%	606 52.2%	1312 62.3%	501 55.1%	429 56.9%	1527 60.5%	1493 55.1%	355 38.5%	677 48.8%	579 58.3%	716 74.0%	427 82.5%	926 45.1%	1042 62.4%	1055 69.4%	686 46.6%	865 51.5%	569 61.6%	927 75.2%	1574 58.3%	1401 58.2%	85 37.2%	220 43.1%	266 53.6%	401 67.9%	681 81.3%
Bot 2	930 17.5%	76 22.2%	215 18.5%	328 15.6%	182 20.0%	123 16.3%	371 14.7%	538 19.8%	263 28.6%	328 23.6%	162 16.3%	83 8.5%	28 5.4%	483 23.6%	276 16.5%	159 10.4%	325 22.1%	357 21.3%	151 16.3%	96 7.8%	433 16.0%	442 18.4%	67 29.4%	145 28.3%	107 21.6%	62 10.5%	52 6.2%
Strongly disagree	402 7.6%	43 12.6%	89 7.6%	135 6.4%	81 8.9%	53 7.0%	151 6.0%	242 8.9%	139 15.1%	133 9.6%	60 6.0%	35 3.7%	6 1.2%	221 10.8%	116 6.9%	59 3.9%	127 8.6%	163 9.7%	65 7.1%	46 3.8%	158 5.8%	214 8.9%	36 15.6%	60 11.8%	42 8.5%	24 4.1%	19 2.2%
Somewhat disagree	528 9.9%	33 9.6%	127 10.9%	193 9.2%	101 11.1%	70 9.3%	220 8.7%	295 10.9%	124 13.5%	194 14.0%	102 10.3%	47 4.9%	21 4.1%	262 12.8%	160 9.6%	100 6.6%	198 13.4%	195 11.6%	85 9.2%	50 4.1%	275 10.2%	228 9.5%	32 13.8%	84 16.5%	65 13.1%	38 6.4%	33 4.0%
Neither agree nor disagree	1336 25.1%	83 24.0%	340 29.3%	464 22.1%	226 24.9%	202 26.8%	628 24.9%	681 25.1%	304 33.0%	383 27.6%	251 25.3%	169 17.4%	63 12.1%	642 31.3%	353 21.1%	306 20.1%	463 31.4%	459 27.3%	204 22.1%	210 17.0%	694 25.7%	563 23.4%	77 33.5%	146 28.6%	123 24.8%	127 21.5%	105 12.5%
Somewhat agree	1885 35.5%	126 36.5%	412 35.5%	779 37.0%	298 32.7%	265 35.2%	912 36.1%	955 35.2%	248 26.8%	455 32.8%	372 37.5%	437 45.1%	200 38.7%	634 30.9%	630 37.7%	610 40.1%	479 32.5%	568 33.8%	310 33.6%	527 42.8%	1007 37.3%	826 34.3%	61 26.9%	144 28.2%	188 37.8%	238 40.4%	356 42.6%
Strongly agree	1162 21.9%	60 17.3%	194 16.7%	533 25.3%	203 22.4%	163 21.7%	615 24.3%	538 19.8%	107 11.6%	222 16.0%	207 20.8%	279 28.9%	227 43.8%	292 14.2%	413 24.7%	445 29.3%	207 14.0%	297 17.7%	259 28.0%	400 32.4%	567 21.0%	575 23.9%	24 10.3%	76 14.8%	78 15.8%	162 27.5%	324 38.7%
Mean	4	3	3	4	3	4	4	3	3	4	4	4	4	3	4	4	3	3	4	4	4	4	3	3	3	4	4

FHA1. In the past 12 months, did you or your household experience extreme weather or climate-related events (e.g., wildfire, flooding, severe winter storm, heat wave, or similar extreme weather events)?

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963 KN	821 K	760	1987	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Total Valid	5156	340	1105	2074	893	723	2443	2656	887	1347	977	961	514	1965	1649	1501	1384	1630	916	1225	2630	2354	221	500	489	587	831
Yes	1166 22.6%	114 33.4%	176 16.0%	547 26.4%	186 20.8%	137 18.9%	509 20.8%	639 24.1%	199 22.4%	336 24.9%	207 21.2%	221 23.0%	102 19.8%	422 21.5%	411 24.9%	323 21.5%	344 24.9%	382 23.4%	202 22.1%	238 19.4%	609 23.2%	521 22.1%	59 26.9%	141 28.2%	117 23.9%	117 19.9%	190 22.9%
No	3990 77.4%	226 66.6%	929 84.0%	1527 73.6%	707 79.2%	586 81.1%	1934 79.2%	2017 75.9%	688 77.6%	1011 75.1%	769 78.8%	741 77.0%	412 80.2%	1542 78.5%	1238 75.1%	1178 78.5%	1040 75.1%	1248 76.6%	714 77.9%	987 80.6%	2021 76.8%	1834 77.9%	161 73.1%	359 71.8%	372 76.1%	470 80.1%	641 77.1%
Prefer not to say	157 3.0%	5 1.4%	57 4.9%	30 1.4%	16 1.8%	30 4.0%	82 3.3%	56 2.1%	35 3.8%	40 2.9%	15 1.5%	6 0.6%	4 0.7%	87 4.2%	23 1.4%	19 1.2%	90 6.1%	51 3.0%	8 0.9%	8 0.6%	71 2.6%	52 2.2%	8 3.7%	11 2.2%	8 1.6%	2 0.4%	6 0.7%

IS1. Over the last 12 months, has your household experienced a significant drop in income from any of the following? Select all that apply.

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Emple d (V)	Unemple d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Reduction in work hours	612 11.5%	49 14.3%	133 11.4%	256 12.2%	97 10.6%	76 10.1%	268 10.6%	333 12.3%	113 12.2%	235 16.9%	129 13.0%	62 6.4%	25 4.8%	254 12.4%	176 10.5%	176 11.6%	278 18.9%	213 12.7%	85 9.2%	36 2.9%	479 17.7%	117 4.9%	27 11.8%	88 17.3%	72 14.6%	63 10.8%	48 5.7%
Period of unemployment or furlough	739 13.9%	46 13.4%	182 15.7%	279 13.3%	134 14.8%	94 12.4%	337 13.3%	385 14.2%	203 22.0%	243 17.5%	136 13.7%	68 7.0%	37 7.2%	343 16.7%	201 12.0%	193 12.7%	331 22.4%	300 17.9%	80 8.7%	28 2.3%	367 13.6%	339 14.1%	58 25.5%	108 21.1%	70 14.1%	62 10.5%	67 8.0%
Worked less because of illness or injury	413 7.8%	22 6.3%	98 8.4%	146 7.0%	71 7.8%	72 9.6%	191 7.6%	212 7.8%	94 10.2%	132 9.5%	88 8.8%	51 5.2%	16 3.0%	211 10.3%	126 7.5%	73 4.8%	154 10.5%	171 10.2%	66 7.2%	22 1.8%	248 9.2%	135 5.6%	25 10.9%	69 13.4%	49 9.8%	41 7.0%	36 4.3%
Worked less or stopped working to take care of children	232 4.4%	11 3.3%	59 5.1%	88 4.2%	45 5.0%	26 3.4%	77 3.0%	152 5.6%	47 5.1%	69 4.9%	64 6.5%	25 2.6%	10 1.9%	116 5.6%	54 3.3%	60 3.9%	139 9.4%	82 4.9%	6 0.6%	5 0.4%	144 5.3%	65 2.7%	21 9.1%	47 9.2%	43 8.7%	21 3.5%	34 4.1%
Changed to a lower-paying job	235 4.4%	10 3.0%	61 5.3%	91 4.3%	36 4.0%	32 4.2%	104 4.1%	119 4.4%	45 4.9%	80 5.8%	66 6.6%	15 1.6%	13 2.5%	110 5.4%	61 3.7%	60 4.0%	124 8.4%	81 4.8%	25 2.8%	5 0.4%	169 6.2%	54 2.2%	15 6.4%	36 7.0%	27 5.4%	21 3.6%	26 3.1%
Worked less to take care for others who were sick or injured	196 3.7%	14 4.1%	48 4.1%	80 3.8%	25 2.8%	28 3.7%	88 3.5%	102 3.8%	47 5.1%	61 4.4%	42 4.2%	29 2.9%	9 1.7%	91 4.4%	57 3.4%	45 2.9%	94 6.4%	71 4.2%	23 2.5%	8 0.7%	137 5.1%	52 2.2%	15 6.7%	36 7.0%	30 6.1%	22 3.7%	23 2.8%
Loss of government benefits	298 5.6%	26 7.6%	46 4.0%	122 5.8%	64 7.0%	40 5.3%	125 5.0%	166 6.1%	81 8.8%	109 7.9%	54 5.5%	29 3.0%	6 1.2%	138 6.7%	104 6.2%	57 3.7%	112 7.6%	114 6.8%	26 2.9%	46 3.8%	118 4.4%	168 7.0%	30 13.2%	40 7.8%	36 7.2%	27 4.5%	17 2.0%
Reduction in wages at your job	212 4.0%	12 3.6%	46 4.0%	88 4.2%	34 3.8%	30 4.0%	96 3.8%	112 4.1%	37 4.0%	74 5.4%	41 4.2%	25 2.6%	13 2.6%	103 5.0%	46 2.8%	59 3.9%	110 7.5%	69 4.1%	26 2.8%	7 0.6%	150 5.6%	51 2.1%	12 5.3%	30 5.9%	25 4.9%	19 3.3%	22 2.7%
Lost rental income from a property you own	105 2.0%	5 1.6%	23 1.9%	45 2.1%	16 1.8%	14 1.9%	55 2.2%	50 1.8%	17 1.9%	29 2.1%	23 2.3%	17 1.7%	16 3.0%	46 2.2%	31 1.8%	27 1.8%	45 3.1%	36 2.2%	18 1.9%	5 0.4%	75 2.8%	28 1.1%	7 3.2%	9 1.8%	8 1.7%	15 2.5%	21 2.5%
Loss of revenue from a business you own	144 2.7%	14 4.0%	28 2.4%	65 3.1%	13 1.5%	23 3.1%	82 3.3%	61 2.3%	30 3.3%	37 2.7%	28 2.8%	13 1.3%	21 4.0%	53 2.6%	43 2.6%	47 3.1%	44 3.0%	56 3.3%	26 2.9%	17 1.4%	101 3.8%	36 1.5%	8 3.4%	16 3.0%	16 3.2%	13 2.3%	30 3.6%
Loss of income due to a extreme climate-related events (e.g., wildfire, flooding, ice storm, heat wave, evacuation, or wildfire smoke exposure)	67 1.3%	9 2.7%	12 1.1%	26 1.2%	6 0.6%	13 1.8%	35 1.4%	30 1.1%	15 1.6%	19 1.4%	19 1.9%	7 0.7%	3 0.6%	37 1.8%	10 0.6%	18 1.2%	30 2.0%	29 1.8%	5 0.6%	2 0.2%	48 1.8%	16 0.7%	7 2.9%	8 1.6%	12 2.4%	2 0.3%	6 0.7%
Retirement or transition to pension income	62 1.2%	4 1.3%	4 0.4%	39 1.8%	8 0.8%	6 0.8%	21 0.8%	41 1.5%	5 0.5%	13 1.0%	12 1.3%	16 1.6%	11 2.2%	13 0.6%	28 1.7%	20 1.3%	3 0.2%	3 0.2%	24 2.6%	32 2.6%	6 0.2%	56 2.3%	2 0.7%	1 0.2%	8 1.6%	8 1.3%	15 1.8%
Reduced income while pursuing education or training (self or household member)	11 0.2%	0 0.0%	1 0.1%	7 0.3%	3 0.3%	0 0.0%	2 0.1%	9 0.3%	1 0.1%	1 0.1%	2 0.2%	7 0.8%	0 0.0%	1 0.1%	4 0.2%	6 0.4%	6 0.4%	5 0.3%	0 0.0%	0 0.0%	7 0.2%	4 0.2%	1 0.2%	0 0.0%	1 0.2%	3 0.5%	2 0.3%
	59	4	10	29	8	9	27	30	13	12	14	12	4	18	20	22	10	26	10	12	22	33	4	4	5	9	10



	Region						Gender		Personal income					Education Level			Age				Employment		Household income				
	Total	Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Complete d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
Other significant drop of income	1.1%	1.0%	0.9%	1.4%	0.8%	1.2%	1.1%	1.1%	1.4%	0.9%	1.5%	1.3%	0.8%	0.9%	1.2%	1.5%	0.7%	1.5%	1.1%	1.0%	0.8%	1.4%	1.7%	0.8%	1.1%	1.6%	1.2%
No significant drop in income	3117 58.7%	199 57.8%	599 51.5%	1290 61.3%	537 59.0%	466 61.8%	1549 61.3%	1534 56.6%	434 47.0%	682 49.1%	533 53.7%	704 72.8%	391 75.6%	1019 49.7%	1061 63.5%	987 64.9%	573 38.8%	865 51.4%	630 68.1%	1050 85.1%	1382 51.2%	1626 67.6%	86 37.6%	211 41.3%	234 47.0%	384 65.2%	597 71.3%
		D		D	D	D	I				JK	JKL	JKL		O	O		R	RS	RST		VXYZ			X	XYZ	WXYZA A



ES1. Over the last 12 months, has your household experienced a significant unexpected expense from any of the following? Select all that apply.

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
A major out-of-pocket medical or dental expense	727 13.7%	40 11.6%	145 12.5%	326 15.5%	113 12.4%	100 13.2%	317 12.6%	398 14.7%	137 14.9%	192 13.8%	137 13.8%	136 14.0%	71 13.6%	233 11.4%	246 14.7%	240 15.8%	196 13.3%	233 13.9%	137 14.8%	161 13.1%	391 14.5%	314 13.0%	46 19.9%	85 16.5%	83 16.8%	96 16.2%	127 15.2%
An unplanned gift or loan to a family member or friend outside your household	437 8.2%	30 8.7%	76 6.6%	194 9.2%	91 10.0%	46 6.1%	177 7.0%	254 9.4%	73 7.9%	115 8.3%	78 7.9%	88 9.1%	47 9.0%	149 7.2%	138 8.2%	149 9.8%	157 10.7%	121 7.2%	74 8.0%	84 6.8%	244 9.0%	183 7.6%	27 11.7%	53 10.4%	37 7.4%	51 8.6%	77 9.1%
A major vehicle repair or replacement	1127 21.2%	80 23.1%	219 18.8%	511 24.3%	192 21.1%	123 16.4%	519 20.6%	596 22.0%	157 17.0%	331 23.8%	226 22.8%	228 23.5%	97 18.7%	399 19.4%	403 24.1%	321 21.1%	355 24.0%	387 23.0%	191 20.7%	194 15.7%	662 24.5%	415 17.2%	50 21.6%	147 28.7%	130 26.2%	160 27.2%	204 24.3%
A major house or appliance repair	783 14.7%	36 10.5%	146 12.6%	363 17.3%	133 14.6%	102 13.5%	388 15.4%	381 14.0%	115 12.5%	164 11.8%	147 14.8%	182 18.9%	115 22.2%	232 11.3%	288 17.2%	262 17.2%	180 12.2%	263 15.6%	158 17.1%	183 14.8%	426 15.8%	337 14.0%	31 13.7%	62 12.1%	74 14.8%	117 19.8%	194 23.2%
A computer or mobile phone repair or replacement	808 15.2%	44 12.8%	150 12.9%	346 16.4%	142 15.6%	122 16.2%	387 15.3%	410 15.1%	157 17.0%	240 17.3%	167 16.8%	123 12.7%	58 11.2%	312 15.2%	261 15.6%	230 15.1%	262 17.8%	281 16.7%	125 13.5%	140 11.4%	427 15.8%	356 14.8%	42 18.5%	102 19.9%	105 21.1%	89 15.1%	110 13.2%
Legal expenses, taxes, or fines	523 9.8%	29 8.4%	96 8.3%	247 11.7%	81 8.9%	69 9.2%	255 10.1%	262 9.7%	86 9.3%	132 9.5%	107 10.8%	105 10.9%	51 9.9%	183 8.9%	177 10.6%	159 10.5%	200 13.6%	170 10.1%	78 8.4%	75 6.1%	312 11.6%	194 8.1%	29 12.5%	51 9.9%	49 9.8%	60 10.1%	94 11.2%
Increase in childcare or dependent care expenses	260 4.9%	6 1.7%	63 5.4%	103 4.9%	45 5.0%	42 5.6%	114 4.5%	146 5.4%	45 4.8%	70 5.0%	67 6.7%	42 4.4%	21 4.0%	111 5.4%	60 3.6%	86 5.7%	114 7.7%	108 6.4%	20 2.2%	18 1.5%	168 6.2%	73 3.0%	25 10.9%	44 8.7%	48 9.6%	35 5.9%	49 5.8%
Moving costs	521 9.8%	46 13.3%	114 9.8%	206 9.8%	81 8.9%	73 9.7%	206 8.2%	302 11.1%	112 12.1%	193 13.9%	112 11.3%	57 5.9%	18 3.5%	232 11.3%	133 8.0%	152 10.0%	284 19.3%	180 10.7%	32 3.5%	24 2.0%	331 12.3%	162 6.7%	37 16.2%	93 18.3%	66 13.3%	41 6.9%	44 5.3%
A major unexpected expense due to an extreme weather or climate-related event (e.g., wildfire, flooding, severe winter storm, heat wave, or similar extreme weather events)	179 3.4%	8 2.3%	33 2.8%	91 4.3%	26 2.8%	21 2.8%	71 2.8%	107 3.9%	39 4.3%	41 3.0%	35 3.5%	29 3.0%	19 3.7%	66 3.2%	63 3.8%	49 3.2%	55 3.7%	66 3.9%	29 3.2%	29 2.3%	97 3.6%	72 3.0%	13 5.6%	28 5.5%	21 4.3%	21 3.6%	36 4.3%
Veterinary or pet-related medical expense	40 0.7%	4 1.1%	11 1.0%	19 0.9%	2 0.3%	3 0.3%	12 0.5%	25 0.9%	10 1.0%	12 0.8%	6 0.6%	7 0.7%	3 0.6%	11 0.6%	17 1.0%	12 0.8%	9 0.6%	13 0.8%	13 1.4%	5 0.4%	20 0.7%	20 0.8%	2 0.7%	4 0.9%	5 0.9%	2 0.3%	7 0.8%
Funeral or burial-related expense	17 0.3%	1 0.3%	4 0.3%	7 0.3%	5 0.5%	1 0.1%	8 0.3%	8 0.3%	5 0.5%	4 0.3%	2 0.2%	2 0.2%	3 0.5%	4 0.2%	5 0.3%	9 0.6%	5 0.3%	4 0.2%	4 0.5%	4 0.3%	9 0.3%	8 0.3%	1 0.3%	1 0.2%	0 0.0%	4 0.7%	4 0.5%
Unexpected travel or temporary accommodation expense (e.g., emergency flights, hotels)	21 0.4%	1 0.3%	0 0.0%	12 0.6%	1 0.1%	7 0.9%	8 0.3%	11 0.4%	2 0.2%	7 0.5%	2 0.2%	8 0.8%	1 0.2%	4 0.2%	6 0.4%	11 0.7%	6 0.4%	12 0.7%	0 0.0%	3 0.2%	14 0.5%	7 0.3%	0 0.0%	4 0.7%	2 0.4%	4 0.7%	5 0.6%



	Region						Gender		Personal income					Education Level			Age				Employment		Household income				
	Total	Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Complete d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Empley ed (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
Some other major unexpected expense, please specify:	102 1.9%	9 2.6%	18 1.6%	51 2.4%	11 1.2%	12 1.6%	47 1.9%	52 1.9%	23 2.5%	19 1.4%	19 1.9%	18 1.9%	11 2.1%	25 1.2%	39 2.3%	38 2.5%	33 2.3%	36 2.1%	13 1.4%	20 1.6%	59 2.2%	40 1.7%	8 3.7%	10 2.0%	6 1.2%	11 1.9%	17 2.0%
No unexpected expense	2239 42.2%	153 44.3%	486 41.8%	832 39.5%	390 42.9%	350 46.5%	1111 44.0%	1098 40.5%	382 41.4%	524 37.8%	380 38.3%	425 43.9%	240 46.3%	874 42.6%	687 41.1%	632 41.6%	488 33.1%	635 37.8%	453 49.0%	663 53.8%	1003 37.1%	1134 47.1%	62 27.0%	144 28.2%	168 33.8%	237 40.2%	333 39.8%
				E			I					KL	JKL					R	RS	RST		VXYZAAAB				XYZ	XYZ



FHA2. Over the last 12 months, did you or your household have difficulty paying a bill or expense? This could include delaying, skipping, or missing a payment, or needing to borrow money to cover an expense.

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Complete d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
<u>Total Valid</u>	5106	337	1098	2043	884	725	2433	2619	870	1345	968	959	515	1948	1629	1491	1370	1609	909	1217	2616	2331	221	501	488	584	828
Yes	1691 33.1%	127 37.7%	510 46.4%	513 25.1%	301 34.1%	232 32.0%	726 29.8%	941 35.9%	471 54.1%	564 41.9%	369 38.1%	140 14.6%	55 10.7%	985 50.6%	399 24.5%	293 19.7%	680 49.6%	701 43.6%	204 22.4%	106 8.7%	966 36.9%	642 27.5%	151 68.3%	282 56.3%	231 47.4%	126 21.6%	118 14.3%
No	3415 66.9%	210 62.3%	588 53.6%	1530 74.9%	582 65.9%	493 68.0%	1708 70.2%	1678 64.1%	399 45.9%	781 58.1%	599 61.9%	820 85.4%	460 89.3%	963 49.4%	1231 75.5%	1198 80.3%	691 50.4%	908 56.4%	705 77.6%	1111 91.3%	1650 63.1%	1690 72.5%	70 31.7%	219 43.7%	257 52.6%	458 78.4%	710 85.7%
Prefer not to say	207 3.9%	7 2.1%	64 5.5%	61 2.9%	26 2.8%	28 3.8%	92 3.6%	92 3.4%	53 5.7%	43 3.1%	24 2.4%	8 0.9%	3 0.5%	103 5.0%	42 2.5%	29 1.9%	104 7.1%	72 4.3%	15 1.6%	16 1.3%	85 3.2%	75 3.1%	8 3.6%	10 2.0%	8 1.7%	5 0.9%	9 1.1%



FHA3. How often did you have trouble in the last 12 months? Base: Respondents who had difficulty paying a bill or expense

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Empley d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	1626	141	457	492 D	302	227	685	917	596	417	339 KN	106	75	938 P	323	351	614 T	708	170	134	876	669	192	224	211 YAA	108	121
TOTAL (w/t)	1691	127	510	513	301	232	726	941	471	564	369	140	55	985	399	293	680	701	204	106	966	642	151	282	231	126	118
<u>Total Valid</u>	1628	121	488	497	295	222	701	905	450	551	357	138	55	943	394	278	646	681	196	105	940	613	146	276	224	126	116
Only once in the last 12 months	229 14.1%	22 18.4%	59 12.1%	82 16.5%	37 12.7%	27 12.0%	110 15.7%	116 12.8%	53 11.7%	71 12.8%	51 14.2%	30 21.8%	11 19.6%	116 12.3%	66 16.7%	45 16.0%	87 13.4%	77 11.3%	34 17.2%	32 30.4%	134 14.2%	84 13.7%	12 8.4%	43 15.4%	18 8.0%	22 17.1%	17 14.7%
Twice	353 21.7%	25 20.3%	99 20.4%	117 23.6%	71 24.0%	40 18.0%	176 25.0%	174 19.2%	85 18.8%	114 20.7%	82 22.8%	35 25.4%	16 29.1%	182 19.3%	101 25.5%	69 24.9%	133 20.6%	139 20.4%	53 27.2%	28 26.3%	217 23.1%	125 20.4%	31 21.1%	41 14.7%	59 26.6%	38 30.2%	37 31.5%
Three or four times	522 32.1%	40 33.3%	143 29.2%	159 31.9%	98 33.2%	82 37.2%	211 30.1%	302 33.3%	125 27.7%	200 36.3%	116 32.3%	46 32.9%	15 27.7%	312 33.1%	112 28.6%	93 33.5%	207 32.1%	229 33.6%	57 29.3%	28 26.9%	310 33.0%	183 29.9%	35 24.4%	102 36.8%	84 37.5%	33 26.4%	42 35.6%
Five to twelve times	305 18.7%	18 14.6%	101 20.7%	92 18.6%	51 17.4%	42 18.8%	120 17.1%	184 20.4%	89 19.8%	98 17.8%	76 21.4%	19 13.6%	9 15.6%	179 19.0%	72 18.2%	51 18.3%	117 18.1%	139 20.5%	36 18.3%	13 12.2%	176 18.7%	114 18.7%	32 22.2%	50 18.1%	45 19.9%	23 18.2%	15 12.7%
More than twelve times	219 13.4%	16 13.4%	86 17.7%	47 9.4%	38 12.7%	31 14.1%	84 12.0%	129 14.3%	99 22.0%	68 12.3%	33 9.2%	9 6.3%	4 8.1%	153 16.2%	43 11.0%	20 7.3%	102 15.8%	97 14.2%	16 8.0%	4 4.2%	103 10.9%	106 17.3%	35 23.9%	41 14.9%	18 8.0%	10 8.2%	6 5.5%
Prefer not to say	63 3.7%	6 4.5%	21 4.2%	16 3.2%	6 2.1%	11 4.7%	25 3.4%	36 3.8%	20 4.3%	14 2.4%	12 3.1%	1 0.8%	0 0.0%	42 4.2%	5 1.3%	15 5.0%	34 5.0%	20 2.8%	8 3.9%	1 1.0%	25 2.6%	29 4.5%	5 3.5%	6 2.2%	7 3.1%	0 0.0%	2 1.5%



FHA4. When was the most recent time that you or your household had difficulty paying a bill or expense? Base: Respondents who had difficulty paying a bill or expense

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	1626	141	457	492	302	227	685	917	596	417	339	106	75	938	323	351	614	708	170	134	876	669	192	224	211	108	121
TOTAL (w/t)	1691	127	510	513	301	232	726	941	471	564	369	140	55	985	399	293	680	701	204	106	966	642	151	282	231	126	118
Total Valid	1652	125	500	500	298	225	709	922	459	556	363	137	55	961	394	285	659	690	199	104	948	626	146	278	226	124	117
In the last month	793	57	255	194	168	117	315	465	264	275	162	40	18	505	175	105	312	339	101	40	388	351	86	139	97	52	33
	48.0%	45.1%	51.1%	38.8%	56.4%	52.1%	44.4%	50.5%	57.5%	49.5%	44.5%	29.1%	32.4%	52.5%	44.3%	37.0%	47.3%	49.2%	50.8%	39.0%	41.0%	56.1%	58.5%	50.0%	42.8%	41.8%	28.1%
1-3 months ago	520	37	146	178	88	70	239	278	116	183	123	54	19	292	125	103	199	231	53	37	338	164	36	82	85	46	41
	31.5%	29.4%	29.3%	35.6%	29.6%	31.2%	33.7%	30.2%	25.2%	32.9%	33.7%	39.0%	35.5%	30.4%	31.7%	36.1%	30.2%	33.5%	26.4%	35.9%	35.6%	26.2%	24.9%	29.5%	37.6%	36.7%	35.3%
4-6 months ago	218	16	59	88	25	29	102	113	46	65	48	29	14	106	58	52	106	67	29	16	145	69	12	37	26	18	31
	13.2%	12.4%	11.8%	17.6%	8.4%	13.0%	14.4%	12.2%	10.1%	11.7%	13.1%	21.0%	25.9%	11.0%	14.8%	18.1%	16.0%	9.7%	14.6%	15.1%	15.4%	11.0%	8.0%	13.1%	11.4%	14.8%	26.0%
7-12 months ago	122	16	39	40	17	8	53	66	33	32	31	15	3	58	36	25	43	52	16	10	76	42	13	21	19	8	12
	7.4%	13.0%	7.9%	8.0%	5.6%	3.7%	7.5%	7.1%	7.1%	5.8%	8.6%	10.9%	6.2%	6.1%	9.2%	8.9%	6.5%	7.6%	8.2%	10.0%	8.0%	6.7%	8.7%	7.4%	8.2%	6.8%	10.5%
Prefer not to say	38	2	10	13	4	7	17	19	12	8	5	2	0	24	5	8	21	11	5	2	18	16	4	3	5	2	1
	2.3%	1.3%	2.0%	2.6%	1.2%	3.0%	2.3%	2.1%	2.5%	1.4%	1.5%	1.5%	0.0%	2.4%	1.3%	2.8%	3.0%	1.6%	2.3%	2.2%	1.9%	2.4%	2.9%	1.2%	2.1%	1.7%	0.8%



FHA5. What caused the most recent difficulty in paying a bill or expense? Select all that apply. Base: Respondents who had difficulty paying a bill or expense

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	1626	141	457	492	302	227	685	917	596	417	339	106	75	938	323	351	614	708	170	134	876	669	192	224	211	108	121
TOTAL (w/t)	1691	127	510	513	301	232	726	941	471	564	369	140	55	985	399	293	680	701	204	106	966	642	151	282	231	126	118
Total Valid	1622	121	482	501	292	222	697	903	433	552	360	140	54	933	389	289	642	681	196	103	942	608	142	276	223	125	118
Job loss or reduced work hours – You or someone in your household lost a job or had fewer paid hours	616 38.0%	45 37.1%	180 37.4%	192 38.4%	113 38.6%	84 37.7%	282 40.4%	325 36.0%	152 35.2%	237 42.9%	145 40.2%	36 25.5%	12 22.4%	366 39.2%	128 32.9%	120 41.4%	303 47.3%	255 37.4%	46 23.4%	12 11.6%	395 42.0%	197 32.4%	46 32.2%	122 44.3%	88 39.3%	43 34.0%	26 22.4%
Major expense not caused by an extreme weather or a climate-related event, nor by an emergency – For example, car or home repair, dental or medical bill	349 21.5%	25 20.4%	84 17.5%	127 25.3%	61 20.9%	52 23.4%	162 23.3%	182 20.1%	70 16.2%	114 20.7%	86 23.9%	44 31.8%	17 31.9%	167 17.9%	107 27.6%	74 25.5%	137 21.4%	133 19.6%	42 21.3%	37 35.6%	211 22.4%	127 21.0%	25 17.9%	56 20.4%	53 23.6%	37 29.3%	34 28.9%
Major expense caused directly by an extreme weather or climate-related event - For example, damage or costs caused by wildfire, flooding, severe winter storm, heat wave, or similar extreme weather events	50 3.1%	5 4.5%	12 2.6%	17 3.3%	6 2.0%	10 4.6%	25 3.6%	24 2.7%	14 3.3%	20 3.7%	10 2.9%	2 1.5%	3 4.7%	26 2.8%	11 2.7%	13 4.5%	22 3.5%	18 2.7%	8 4.0%	2 1.8%	28 2.9%	22 3.6%	7 4.7%	10 3.7%	9 4.1%	1 0.8%	4 3.5%
Family or personal emergency not caused by a climate-related event – For example, divorce, illness, or needing to care for someone	302 18.6%	18 14.9%	60 12.4%	111 22.1%	63 21.6%	49 21.8%	126 18.1%	170 18.8%	75 17.2%	99 18.0%	63 17.5%	38 27.0%	11 19.6%	155 16.6%	89 22.9%	54 18.7%	143 22.3%	102 15.0%	41 20.6%	16 15.3%	171 18.1%	109 17.9%	30 20.8%	49 17.6%	50 22.4%	40 31.7%	24 20.5%
Prices for regular household expenses increased, but income stayed the same – For example, rent, mortgage, food, utilities, transportation, or childcare	643 39.6%	51 42.0%	189 39.3%	212 42.2%	124 42.7%	65 29.3%	233 33.5%	398 44.1%	190 43.8%	215 39.0%	126 35.0%	59 42.2%	21 39.4%	357 38.3%	166 42.8%	117 40.6%	208 32.4%	290 42.6%	99 50.4%	46 44.3%	361 38.3%	250 41.1%	70 49.5%	115 41.7%	72 32.4%	54 43.3%	48 40.7%
Pet-related expenses – Veterinary bills, pet emergencies, or other animal care costs	7 0.5%	2 1.5%	1 0.3%	3 0.7%	1 0.3%	0 0.0%	2 0.3%	5 0.6%	2 0.4%	4 0.7%	0 0.0%	2 1.5%	0 0.0%	3 0.3%	2 0.5%	2 0.9%	0 0.0%	2 0.3%	5 2.8%	0 0.0%	1 0.1%	7 1.1%	0 0.0%	1 0.5%	1 0.5%	2 1.6%	0 0.0%
Loss, delay, or reduction of	13 0.8%	0 0.0%	4 0.8%	4 0.8%	3 1.0%	2 0.9%	6 0.8%	7 0.8%	7 1.5%	4 0.7%	1 0.3%	1 1.1%	0 0.0%	5 0.5%	8 2.1%	0 0.0%	1 0.1%	7 1.1%	1 0.6%	4 3.5%	2 0.2%	8 1.2%	2 1.5%	0 0.0%	0 0.0%	1 1.2%	0 0.0%



	Region						Gender		Personal income					Education Level			Age				Employment		Household income					
	Total	Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)	
government benefits – Social assistance, pension, disability, or EI payments									LM					Q	Q			R		R		VYZAB						
Moving or relocation costs – Expenses related to moving home, relocation, temporary accommodation, or bridge financing	7 0.4%	0 0.0%	4 0.8%	1 0.3%	2 0.6%	0 0.0%	2 0.3%	4 0.5%	2 0.5%	2 0.4%	3 0.7%	0 0.0%	0 0.0%	3 0.4%	2 0.6%	1 0.4%	4 0.6%	2 0.3%	0 0.0%	1 1.2%	1 0.1%	6 0.9%	AA	1 0.9%	1 0.5%	1 0.6%	0 0.0%	1 1.2%
Addiction-related spending or consequences – Gambling, substance use, or related job loss	5 0.3%	1 0.8%	1 0.2%	0 0.0%	0 0.0%	3 1.3%	2 0.3%	3 0.3%	2 0.4%	0 0.0%	2 0.6%	0 0.0%	1 1.4%	5 0.5%	0 0.0%	0 0.0%	2 0.3%	2 0.2%	1 0.5%	0 0.0%	2 0.2%	2 0.3%	1 0.6%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%
Other/Another cause	15 0.9%	1 0.8%	1 0.2%	6 1.1%	2 0.8%	6 2.5%	6 0.9%	9 1.0%	4 0.9%	3 0.5%	2 0.6%	2 1.1%	4 7.1%	5 0.6%	5 1.3%	5 1.7%	4 0.6%	5 0.7%	4 2.0%	3 2.6%	6 0.6%	9 1.5%	3 2.4%	AA	2 0.8%	1 0.5%	0 0.0%	4 3.1%
No specific event – it was a gradual build-up over time	178 11.0%	12 9.6%	49 10.2%	54 10.8%	33 11.4%	30 13.7%	83 11.9%	93 10.3%	60 14.0%	54 9.8%	33 9.1%	14 9.8%	10 19.3%	100 10.7%	42 10.7%	36 12.4%	62 9.6%	81 11.9%	23 11.6%	13 12.4%	99 10.5%	74 12.2%	14 9.7%	25 9.0%	19 8.3%	9 7.0%	18 15.0%	
Don't know	27 1.6%	4 3.0%	13 2.6%	6 1.1%	2 0.7%	3 1.1%	14 2.0%	13 1.4%	KL 16 3.5%	2 0.4%	5 1.3%	0 0.0%	1 1.4%	20 2.0%	5 1.3%	2 0.7%	13 1.9%	9 1.3%	4 1.9%	2 1.8%	10 1.0%	15 2.4%	3 2.1%	AA	2 0.9%	4 1.5%	0 0.0%	1 0.7%
Prefer not to say	41 2.4%	2 1.5%	15 3.0%	6 1.2%	7 2.4%	8 3.2%	15 2.0%	25 2.6%	KL 21 4.4%	10 1.8%	3 0.9%	0 0.0%	0 0.0%	32 3.3%	5 1.2%	2 0.7%	25 3.7%	11 1.5%	4 1.9%	1 1.3%	14 1.5%	19 2.9%	6 3.6%	3 1.2%	4 1.9%	1 0.8%	0 0.0%	



FHA6. How expected was the event or situation that caused your most recent financial difficulty? Base: Respondents who identified a reason for most recent difficulty in paying a bill or expense

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	1373	120	385	424	256	184	572	781	474	366	301 KN	96	60	783	276	303	518 T	598	144	113	762	547	163	199	187 YAA	98	103
TOTAL (w/t)	1445	110	433	447	259	192	614	811	374	498	327	126	44	833	347	253	580	600	174	90	844	534	128	251	205	117	100
<u>Total Valid</u>	1347	100	395	422	248	180	576	753	342	470	311	115	40	771	322	245	540	556	162	89	781	502	117	234	195	114	91
Fully unexpected	620 46.0%	35 34.9%	207 52.5%	183 43.5%	111 44.9%	82 45.3%	266 46.1%	347 46.1%	155 45.4%	221 47.0%	139 44.6%	47 40.7%	19 47.1%	371 48.2%	152 47.1%	93 37.9%	234 43.4%	264 47.5%	73 45.3%	48 54.3%	342 43.8%	235 46.8%	53 45.0%	104 44.7%	94 48.1%	62 54.3%	31 33.6%
Somewhat expected	573 42.5%	47 47.6%	143 36.2%	189 44.7%	116 46.7%	77 43.0%	227 39.5%	338 44.9%	148 43.3%	197 41.9%	136 43.6%	51 44.2%	15 37.5%	311 40.3%	145 45.0%	115 47.0%	234 43.4%	236 42.5%	68 42.2%	34 38.2%	339 43.4%	216 43.1%	51 43.4%	108 46.2%	80 41.2%	42 36.9%	43 47.8%
Fully expected	154 11.4%	17 17.5%	45 11.4%	50 11.8%	21 8.4%	21 11.8%	83 14.4%	67 9.0%	39 11.3%	52 11.1%	37 11.8%	17 15.0%	6 15.4%	89 11.5%	25 7.8%	37 15.1%	71 13.2%	56 10.1%	20 12.5%	7 7.5%	100 12.8%	51 10.1%	14 11.6%	21 9.2%	21 10.8%	10 8.8%	17 18.6%
Don't know	79 5.5%	9 8.2%	27 6.3%	19 4.3%	11 4.2%	12 6.1%	32 5.2%	46 5.6%	25 6.7%	21 4.1%	15 4.7%	9 6.9%	3 7.5%	50 6.0%	19 5.5%	8 3.3%	29 5.0%	36 6.0%	13 7.4%	1 1.1%	49 5.9%	28 5.2%	10 7.8%	14 5.7%	9 4.2%	2 1.9%	9 9.2%
Prefer not to say	19 1.3%	1 1.0%	11 2.5%	6 1.4%	1 0.3%	0 0.0%	6 1.0%	12 1.5%	7 1.8%	7 1.5%	1 0.3%	2 1.4%	0 0.0%	13 1.5%	5 1.6%	0 0.0%	11 2.0%	8 1.3%	0 0.0%	0 0.0%	13 1.5%	4 0.8%	2 1.3%	4 1.4%	1 0.5%	0 0.0%	0 0.0%



FHA7. Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for one major expense may make it harder to pay other bills or expenses. Base: Respondents who had difficulty paying a bill or expense

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	1626	141	457	492	302	227	685	917	596	417	339	106	75	938	323	351	614	708	170	134	876	669	192	224	211	108	121
TOTAL (w/t)	1691	127	510	513	301	232	726	941	471	564	369	140	55	985	399	293	680	701	204	106	966	642	151	282	231	126	118
Total Valid	1649	125	494	503	294	228	708	918	455	552	364	140	55	957	392	288	661	683	201	104	951	621	147	280	229	125	115
Mortgage	167 10.1%	8 6.6%	44 8.9%	68 13.5%	25 8.6%	21 9.2%	80 11.4%	85 9.3%	31 6.7%	36 6.5%	46 12.5%	34 24.3%	16 28.4%	68 7.1%	43 10.9%	54 18.6%	63 9.5%	65 9.6%	30 15.1%	8 7.5%	120 12.6%	41 6.6%	11 7.7%	18 6.5%	25 11.1%	21 17.2%	37 32.6%
Rent	734 44.5%	60 48.1%	245 49.7%	205 40.8%	116 39.5%	104 45.8%	302 42.6%	422 45.9%	208 45.6%	286 51.8%	159 43.5%	36 25.5%	12 21.5%	468 48.9%	144 36.6%	117 40.6%	359 54.3%	297 43.5%	58 28.6%	20 19.2%	431 45.3%	266 42.9%	75 50.8%	148 53.1%	90 39.2%	39 31.1%	22 19.1%
A medical expense	262 15.9%	24 19.5%	61 12.3%	101 20.1%	47 16.0%	30 13.0%	109 15.5%	147 16.0%	78 17.1%	80 14.6%	57 15.8%	24 17.5%	6 11.8%	126 13.1%	70 17.9%	66 23.1%	120 18.1%	81 11.9%	40 20.1%	21 19.9%	148 15.6%	99 16.0%	26 17.4%	34 12.1%	39 17.0%	26 20.7%	17 15.2%
A car or vehicle repair	416 25.2%	34 27.4%	106 21.5%	148 29.5%	77 26.1%	48 21.0%	176 24.9%	237 25.8%	93 20.5%	137 24.8%	100 27.5%	41 29.5%	20 36.2%	202 21.2%	123 31.3%	88 30.7%	169 25.6%	161 23.5%	55 27.6%	30 29.1%	262 27.6%	138 22.2%	41 27.7%	73 26.1%	65 28.2%	42 33.4%	38 33.0%
A home repair	165 10.0%	10 7.6%	35 7.1%	71 14.1%	23 7.8%	26 11.6%	80 11.3%	83 9.0%	37 8.1%	50 9.0%	41 11.2%	22 15.7%	11 20.6%	76 7.9%	44 11.1%	45 15.8%	55 8.3%	65 9.6%	26 12.9%	19 17.9%	91 9.6%	65 10.5%	13 9.1%	16 5.7%	27 11.7%	14 11.2%	27 23.8%
Food	704 42.7%	57 45.5%	228 46.2%	175 34.8%	141 47.8%	102 44.7%	246 34.7%	447 48.7%	255 55.9%	242 43.9%	126 34.5%	35 25.4%	14 25.1%	457 47.7%	160 40.8%	85 29.3%	283 42.8%	308 45.1%	85 42.3%	28 27.0%	351 36.9%	311 50.1%	86 58.3%	128 45.7%	82 35.9%	43 34.1%	24 20.8%
Utilities (e.g., electricity, water, gas, phone, internet)	677 41.1%	48 37.9%	184 37.3%	209 41.5%	147 50.0%	90 39.4%	232 32.8%	435 47.3%	204 44.9%	230 41.7%	152 41.7%	45 32.2%	14 26.1%	411 43.0%	153 39.1%	111 38.6%	247 37.3%	303 44.4%	89 44.6%	38 36.6%	368 38.7%	268 43.1%	75 50.9%	121 43.4%	109 47.7%	44 34.9%	37 32.0%
Taxes, fees, or legal bills	249 15.1%	15 11.7%	57 11.6%	105 20.9%	38 12.9%	34 15.0%	107 15.1%	138 15.1%	61 13.4%	70 12.7%	47 12.8%	35 25.3%	19 35.2%	103 10.8%	70 17.7%	74 25.7%	99 15.0%	91 13.4%	36 17.9%	23 22.1%	151 15.9%	89 14.3%	19 13.0%	36 12.9%	18 7.9%	35 28.0%	36 31.1%
Student loan, school, or tuition costs	155 9.4%	8 6.3%	27 5.5%	93 18.5%	13 4.3%	14 6.2%	47 6.7%	102 11.1%	49 10.7%	45 8.1%	31 8.6%	12 8.8%	6 11.8%	43 4.5%	51 13.0%	61 21.1%	91 13.8%	56 8.1%	8 4.1%	0 0.0%	100 10.5%	45 7.3%	14 9.5%	37 13.3%	11 4.7%	16 12.5%	15 13.1%
Childcare	51 3.1%	2 1.2%	13 2.5%	16 3.2%	12 3.9%	8 3.6%	15 2.2%	36 3.9%	13 2.8%	14 2.5%	14 3.8%	6 4.3%	2 4.3%	26 2.7%	7 1.8%	17 6.0%	29 4.4%	22 3.2%	1 0.4%	0 0.0%	33 3.5%	13 2.1%	10 7.0%	14 4.9%	8 3.3%	3 2.1%	7 5.7%
Minimum credit card payments	485 29.4%	23 18.2%	123 24.9%	191 37.9%	91 30.9%	58 25.4%	176 24.8%	301 32.8%	125 27.4%	158 28.7%	100 27.4%	61 43.4%	16 28.4%	234 24.5%	144 36.8%	104 36.2%	186 28.2%	208 30.4%	61 30.5%	30 28.7%	285 30.0%	173 27.8%	33 22.4%	77 27.5%	56 24.5%	55 44.0%	34 29.9%
Personal loan or line of credit	267 16.2%	15 12.0%	53 10.8%	112 22.2%	48 16.4%	39 17.1%	106 15.0%	159 17.3%	65 14.3%	70 12.7%	69 18.9%	39 27.8%	12 21.5%	119 12.5%	86 22.0%	61 21.3%	104 15.7%	94 13.7%	46 23.0%	23 22.2%	156 16.4%	101 16.3%	20 13.8%	34 12.0%	28 12.1%	26 20.7%	29 25.4%
Transportation or commuting costs	207 12.5%	13 10.1%	44 8.9%	75 15.0%	46 15.5%	29 12.8%	71 10.1%	128 14.0%	77 16.8%	73 13.2%	30 8.3%	4 2.9%	4 7.7%	108 11.3%	64 16.4%	34 11.8%	88 13.4%	88 12.9%	27 13.3%	4 3.5%	103 10.8%	95 15.3%	23 15.5%	41 14.5%	15 6.8%	7 5.8%	13 11.0%



	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income					
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)	
Insurance payments	252 15.3%	12 9.3%	76 15.3%	98 19.4%	42 14.2%	25 11.0%	89 12.5%	160 17.4%	67 14.7%	79 14.3%	69 18.8%	19 13.9%	8 14.4%	123 12.9%	66 16.8%	61 21.1%	107 16.1%	92 13.4%	40 19.7%	14 13.5%	149 15.7%	89 14.3%	24 16.5%	46 16.6%	31 13.6%	23 18.3%	14 12.3%	
Veterinary or pet care expenses	5 0.3%	2 1.6%	2 0.4%	0 0.0%	0 0.0%	1 0.4%	0 0.0%	5 0.6%	2 0.3%	3 0.5%	0 0.0%	0 0.0%	0 0.0%	3 0.3%	1 0.2%	1 0.4%	0 0.0%	3 0.4%	2 1.1%	0 0.0%	1 0.1%	4 0.7%	0 0.0%	1 0.5%	1 0.5%	0 0.0%	1 0.7%	
Children's extracurricular or sports fees	2 0.1%	0 0.0%	0 0.0%	1 0.2%	0 0.0%	1 0.4%	1 0.1%	1 0.1%	1 0.2%	0 0.0%	0 0.0%	0 0.0%	1 1.7%	1 0.1%	1 0.2%	0 0.0%	0 0.0%	1 0.1%	1 0.5%	0 0.0%	1 0.1%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 0.8%	
Vehicle loan or lease payments	2 0.1%	0 0.0%	0 0.0%	0 0.0%	1 0.3%	1 0.4%	0 0.0%	2 0.2%	1 0.2%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	2 0.2%	0 0.0%	0 0.0%	2 0.3%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 0.1%	0 0.0%	1 0.5%	0 0.0%	0 0.0%	1 0.8%	0 0.0%
Moving or relocation expenses	4 0.2%	0 0.0%	0 0.0%	4 0.7%	0 0.0%	0 0.0%	2 0.3%	2 0.2%	0 0.0%	0 0.0%	0 0.0%	4 2.7%	0 0.0%	0 0.0%	4 1.0%	0 0.0%	2 0.3%	0 0.0%	2 1.0%	0 0.0%	4 0.4%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	2 1.7%	
Other	8 0.5%	1 0.7%	2 0.4%	1 0.2%	2 0.8%	1 0.6%	2 0.3%	5 0.6%	3 0.7%	2 0.3%	2 0.6%	0 0.0%	0 0.9%	3 0.4%	1 0.2%	3 1.1%	0 0.0%	6 0.9%	0 0.0%	2 1.6%	4 0.4%	4 0.6%	1 0.5%	1 0.5%	1 0.4%	2 1.7%	0 0.4%	
Prefer not to say	42 2.5%	2 1.4%	16 3.2%	10 2.0%	7 2.5%	4 1.9%	18 2.5%	23 2.4%	15 3.2%	12 2.2%	5 1.2%	0 0.0%	0 0.0%	28 2.9%	7 1.7%	5 1.7%	18 2.7%	18 2.6%	3 1.5%	2 2.2%	15 1.6%	20 3.2%	4 2.5%	2 0.9%	3 1.1%	2 1.2%	3 2.9%	



FHA8. What did you or your household do to manage the most recent financial difficulty? Select all that apply. Base: Respondents who had difficulty paying a bill or expense

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	1626	141	457	492 D	302	227	685	917	596	417	339 KN	106	75	938 P	323	351	614 T	708	170	134	876	669	192	224	211 YAA	108	121
TOTAL (w/t)	1691	127	510	513	301	232	726	941	471	564	369	140	55	985	399	293	680	701	204	106	966	642	151	282	231	126	118
Total Valid	1633	123	485	501	297	222	704	907	442	549	363	140	55	942	392	289	650	681	198	104	945	619	144	275	225	126	118
Did not pay the full amount of the bill or expense	689 42.2%	59 48.4%	210 43.3%	180 35.9%	149 50.1%	91 41.1%	270 38.4%	409 45.1%	222 50.2%	227 41.3%	144 39.5%	46 33.0%	18 32.1%	441 46.8%	146 37.2%	99 34.4%	257 39.6%	315 46.2%	78 39.4%	39 37.7%	364 38.4%	284 45.9%	78 54.3%	113 41.0%	99 44.1%	40 31.5%	38 32.4%
Negotiated a lower or delayed payment for this bill	328 20.1%	24 19.9%	112 23.2%	96 19.2%	48 16.2%	46 20.8%	152 21.6%	171 18.8%	90 20.3%	119 21.7%	74 20.3%	28 19.7%	5 9.8%	205 21.7%	81 20.7%	42 14.4%	140 21.5%	141 20.7%	28 14.1%	19 18.6%	200 21.1%	117 18.9%	31 21.7%	66 23.9%	58 25.7%	31 24.3%	17 13.9%
Used savings	401 24.5%	26 20.8%	59 12.3%	190 38.0%	68 22.9%	55 25.0%	171 24.3%	224 24.7%	79 17.8%	123 22.4%	93 25.5%	60 43.3%	20 36.3%	152 16.1%	130 33.1%	116 40.0%	184 28.3%	138 20.3%	51 25.5%	28 26.6%	274 29.0%	115 18.6%	23 15.9%	62 22.7%	46 20.4%	61 48.2%	43 36.5%
Sold or pawned something	238 14.6%	19 15.1%	56 11.6%	63 12.7%	56 18.8%	44 19.7%	109 15.6%	124 13.7%	74 16.6%	91 16.7%	45 12.3%	17 12.0%	2 4.0%	154 16.3%	50 12.6%	34 11.6%	95 14.6%	97 14.2%	35 17.5%	11 10.6%	103 10.9%	118 19.1%	30 20.9%	50 18.3%	24 10.5%	20 15.9%	7 5.8%
Cut back on other expenses	515 31.5%	35 28.1%	129 26.7%	198 39.5%	85 28.6%	67 30.0%	192 27.3%	318 35.1%	135 30.5%	171 31.1%	106 29.3%	55 39.7%	16 28.7%	243 25.8%	146 37.3%	123 42.6%	194 29.8%	213 31.4%	73 36.7%	35 33.9%	301 31.8%	194 31.4%	49 33.7%	89 32.4%	61 27.1%	54 42.4%	37 31.4%
Skipped or delayed paying another bill	373 22.8%	24 19.7%	71 14.6%	141 28.2%	81 27.3%	55 24.9%	146 20.8%	222 24.4%	100 22.6%	122 22.3%	84 23.1%	32 22.7%	11 20.1%	196 20.8%	109 27.8%	67 23.2%	133 20.5%	157 23.0%	64 32.1%	19 18.5%	210 22.2%	142 23.0%	35 24.6%	60 21.9%	52 23.3%	28 22.2%	27 23.2%
Earned extra income (e.g., worked overtime, took an extra job)	132 8.1%	10 8.5%	19 4.0%	66 13.1%	15 5.1%	21 9.3%	55 7.8%	75 8.3%	26 5.9%	46 8.4%	35 9.7%	15 10.4%	6 10.4%	51 5.4%	41 10.4%	41 14.1%	67 10.3%	53 7.9%	10 5.1%	2 2.1%	106 11.2%	26 4.3%	12 8.1%	21 7.8%	17 7.7%	17 13.2%	12 10.1%
Used a credit card	334 20.5%	14 11.1%	73 15.1%	167 33.4%	44 14.8%	35 15.7%	144 20.4%	183 20.2%	78 17.6%	100 18.3%	76 20.9%	47 33.8%	19 34.8%	121 12.8%	107 27.2%	107 37.0%	130 19.9%	130 19.1%	50 25.0%	25 24.1%	206 21.8%	112 18.2%	23 15.7%	46 16.9%	40 17.8%	39 30.7%	36 30.6%
Borrowed money	445 27.2%	32 25.8%	92 18.9%	163 32.6%	90 30.1%	66 29.8%	172 24.5%	263 29.0%	113 25.5%	151 27.6%	85 23.4%	43 30.9%	21 38.6%	229 24.3%	117 29.9%	96 33.4%	193 29.7%	171 25.2%	54 27.2%	26 25.4%	253 26.8%	162 26.1%	32 22.4%	66 23.9%	57 25.1%	41 32.6%	42 35.1%
Did nothing / took no action	2 0.1%	0 0.0%	2 0.3%	0 0.0%	0 0.0%	0 0.0%	1 0.1%	1 0.1%	2 0.4%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	2 0.2%	0 0.0%	0 0.0%	1 0.1%	1 0.1%	0 0.0%	0 0.0%	1 0.1%	1 0.1%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%
Received financial help from family or friends	6 0.3%	0 0.0%	4 0.8%	0 0.0%	2 0.5%	0 0.0%	2 0.3%	4 0.4%	3 0.6%	3 0.5%	0 0.0%	0 0.0%	0 0.0%	4 0.4%	1 0.2%	0 0.2%	0 0.0%	5 0.7%	0 0.0%	0 0.5%	3 0.3%	1 0.2%	1 0.9%	3 1.0%	0 0.0%	0 0.0%	0 0.0%
Received assistance from government, charity, or community organization	5 0.3%	1 1.1%	2 0.3%	0 0.0%	1 0.3%	1 0.6%	2 0.3%	3 0.4%	2 0.5%	3 0.5%	0 0.0%	0 0.0%	0 0.0%	4 0.4%	1 0.2%	0 0.0%	2 0.2%	2 0.3%	1 0.4%	0 0.5%	0 0.0%	3 0.5%	0 0.0%	3 1.0%	0 0.0%	0 0.0%	0 0.0%
Entered into bankruptcy, consumer proposal, or other formal debt relief program	3 0.2%	0 0.0%	2 0.5%	0 0.0%	1 0.3%	0 0.0%	1 0.2%	2 0.2%	1 0.2%	2 0.4%	0 0.0%	0 0.0%	0 0.0%	2 0.3%	1 0.2%	0 0.0%	0 0.0%	2 0.3%	0 0.0%	1 1.0%	2 0.3%	1 0.1%	0 0.0%	0 0.0%	0 0.0%	1 1.1%	0 0.0%
Other	8 0.5%	0 0.0%	1 0.2%	6 1.2%	0 0.0%	1 0.3%	2 0.2%	5 0.5%	2 0.4%	0 0.0%	1 0.3%	4 3.0%	1 1.3%	1 0.1%	5 1.3%	2 0.5%	0 0.0%	6 0.8%	0 0.0%	2 1.8%	5 0.5%	3 0.4%	1 0.4%	0 0.0%	1 0.5%	2 1.2%	2 1.9%



	Region						Gender		Personal income					Education Level			Age				Employment		Household income				
	Total	Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
Prefer not to say	58 3.4%	4 3.3%	25 4.9% EF	12 2.4%	4 1.3%	10 4.4% F	22 3.1%	34 3.6%	28 6.0% KLMN	15 2.7% MN	5 1.4% MN	0 0.0%	0 0.0%	43 4.3% PQ	7 1.7%	4 1.5%	30 4.4%	20 2.9%	6 2.9%	2 1.8%	20 2.1%	23 3.6% AAAB	7 4.4% AAAB	7 2.6% AAAB	6 2.5% AAAB	0 0.0%	0 0.0%



FHA8C. You indicated you used savings to manage the most recent financial difficulty. What type of savings did you use? Select all that apply.

Base: Respondents who used savings

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	379	25	52	177	70	53	162	211	101	92	87	46	27	139	101	135	167	140	39	33	251	118	30	49	44	50	45
TOTAL (w/t)	401	26	59	190	68	55	171	224	79	123	93	60	20	152	130	116	184	138	51	28	274	115	23	62	46	61	43
Total Valid	399	26	59	190	67	55	169	223	77	123	93	60	19	151	130	114	183	137	51	28	273	115	22	62	46	61	43
Non-retirement savings or investments	353 88.5%	18 70.7%	55 92.0%	166 87.8%	59 87.4%	53 96.7%	148 87.2%	200 89.6%	67 87.1%	113 91.8%	82 88.7%	51 84.9%	15 79.3%	134 88.9%	111 85.3%	105 92.2%	172 93.6%	120 87.3%	41 80.4%	21 75.7%	248 90.9%	95 82.7%	18 81.4%	60 95.3%	40 87.9%	50 82.5%	36 83.4%
Retirement savings (e.g., from an RRSP)	64 16.0%	7 29.3%	7 11.2%	33 17.2%	12 17.2%	6 10.3%	31 18.1%	32 14.5%	13 17.4%	14 11.5%	16 17.6%	11 18.1%	7 36.8%	22 14.6%	27 20.8%	14 12.3%	16 8.9%	30 21.5%	10 19.6%	8 29.8%	36 13.4%	27 23.0%	6 27.8%	3 4.7%	6 13.8%	14 23.2%	12 27.4%
Not stated	2 0.5%	0 0.0%	0 0.0%	1 0.3%	1 1.1%	1 1.1%	1 0.7%	1 0.3%	1 1.7%	0 0.0%	0 0.0%	0 0.0%	1 3.1%	1 0.5%	0 0.0%	1 1.0%	1 0.4%	1 0.9%	0 0.0%	0 0.0%	1 0.4%	0 0.0%	1 3.4%	0 0.0%	0 0.0%	0 0.0%	1 1.4%



FHA8H. You indicated you used a credit card to manage the most recent financial difficulty. How did you manage the credit card payment?

Base: Respondents who used a credit card

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Complete d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	324	15	65	162	45	36	136	181	101	75	72 KN	37	25	114 P	82	128	120	128 RT	43	33	192	118	30	40	39	33	38
TOTAL (w/t)	334	14	73	167	44	35	144	183	78	100	76	47	19	121	107	107	130	130	50	25	206	112	23	46	40	39	36
<u>Total Valid</u>	334	14	73	167	44	35	144	183	78	100	76	47	19	121	107	107	130	130	50	25	206	112	23	46	40	39	36
Paid it off in full on the next bill	67 20.0%	2 14.6%	18 24.1%	30 18.2%	11 24.1%	6 17.1%	28 19.4%	38 20.7%	19 24.2%	24 24.1%	14 18.5%	2 4.6%	3 18.3%	26 21.2%	18 17.3%	23 21.2%	32 24.5%	19 14.4%	10 20.1%	6 25.5%	37 17.7%	27 24.4%	5 20.9%	8 16.4%	4 10.6%	8 20.9%	6 16.1%
Paid it off over time	268 80.0%	12 85.4%	56 75.9%	137 81.8%	33 75.9%	29 82.9%	116 80.6%	146 79.3%	59 75.8%	76 75.9%	62 81.5%	45 95.4%	16 81.7%	95 78.8%	88 82.7%	84 78.8%	98 75.5%	111 85.6%	40 79.9%	19 74.5%	169 82.3%	85 75.6%	18 79.1%	39 83.6%	36 89.4%	31 79.1%	30 83.9%
Not stated	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%



FHA8I. You indicated you borrowed money to manage the most recent financial difficulty. From whom or where did you borrow money? Select all that apply.

Base: Respondents who borrowed money

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income					
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)	
TOTAL (u/w)	429	36	82	160	84	65	166	254	146	111	79	33	29	220	93	114	170	182	44	33	230	173	42	53	51	35	44	
TOTAL (w/t)	445	32	92	163	90	66	172	263	113	151	85	43	21	229	117	96	193	171	54	26	253	162	32	66	57	41	42	
Total Valid	434	31	92	158	87	64	171	256	112	149	83	41	19	225	115	92	192	169	51	23	248	157	32	64	55	41	39	
Friends or family	345 79.4%	29 94.6%	73 80.0%	113 71.6%	77 87.6%	51 79.1%	129 75.5%	209 81.8%	92 82.1%	133 89.2%	59 71.2%	26 64.5%	8 44.5%	190 84.1%	91 79.8%	63 68.4%	161 83.7%	135 79.6%	32 63.7%	18 77.4%	184 74.3%	134 85.3%	26 79.9%	58 91.4%	43 78.4%	33 78.9%	22 56.3%	
A home equity line of credit	37 8.5%	3 10.9%	7 7.6%	20 12.8%	3 3.9%	3 4.2%	18 10.8%	18 7.2%	7 5.9%	5 3.6%	10 12.6%	7 16.6%	6 33.8%	10 4.5%	11 9.7%	16 16.9%	12 6.1%	13 7.6%	7 13.8%	5 22.8%	29 11.6%	6 3.7%	2 5.9%	3 4.6%	5 9.4%	7 17.1%	11 28.4%	
A bank, credit union, or other financial institution	93 21.4%	3 9.5%	21 22.8%	44 27.9%	14 16.3%	11 16.6%	48 28.0%	44 17.3%	17 15.5%	28 19.0%	19 23.0%	17 40.5%	7 39.0%	37 16.3%	22 19.4%	34 36.7%	45 23.6%	29 17.4%	15 28.9%	4 15.6%	67 26.9%	23 14.5%	7 20.7%	12 19.2%	10 18.2%	13 31.5%	14 37.1%	
A payday lender	54 12.5%	3 8.9%	7 7.2%	19 11.9%	10 11.5%	16 25.0%	21 12.6%	33 12.8%	16 13.9%	15 9.9%	13 15.4%	7 16.6%	2 12.6%	33 14.7%	13 11.8%	7 7.3%	28 14.5%	19 11.3%	4 8.7%	3 13.2%	30 12.1%	21 13.7%	4 12.8%	7 11.0%	9 15.5%	6 15.4%	5 11.9%	
Other	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%
Not stated	5 1.2%	1 3.7%	0 0.0%	2 1.5%	1 1.0%	1 1.0%	0 0.0%	5 1.9%	1 0.6%	0 0.0%	0 0.0%	2 4.9%	1 6.3%	1 0.4%	3 2.2%	2 1.7%	0 0.0%	1 0.5%	1 2.2%	3 11.6%	1 0.5%	4 2.3%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	2 4.9%	



FHA9. Why did you choose this way of borrowing money? Select all that apply.
 Base: Respondents who identified a way of borrowing money

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income					
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)	
TOTAL (u/w)	640	48	129	257	115	88	256	371	213	158	136	53	42	297	148	193	248	265	68	59	353	254	60	78	76	54	67	
TOTAL (w/t)	661	42	144	264	119	88	270	378	165	213	144	69	32	311	188	161	274	258	82	46	385	240	46	94	82	64	65	
Total Valid	653	42	143	259	118	88	266	374	162	213	142	69	32	307	184	160	271	254	81	46	381	237	45	94	80	64	65	
It was the lowest cost option	251 38.5%	23 55.3%	51 35.6%	89 34.3%	50 42.3%	37 42.2%	115 43.2%	131 35.1%	69 42.8%	77 36.3%	58 40.7%	16 23.5%	14 42.6%	125 40.9%	60 32.7%	65 40.9%	118 43.7%	93 36.6%	24 29.9%	15 33.5%	136 35.7%	100 42.2%	24 52.0%	38 40.4%	34 42.0%	23 36.1%	21 33.1%	
I had used it before	214 32.7%	13 32.2%	36 25.6%	95 36.5%	40 33.9%	29 32.9%	87 32.6%	124 33.1%	53 32.5%	57 26.8%	54 37.9%	23 32.8%	13 42.5%	86 27.9%	71 38.7%	57 35.6%	96 35.5%	70 27.7%	34 41.4%	13 28.9%	133 34.9%	73 30.9%	14 30.3%	20 21.2%	27 33.6%	28 43.7%	24 37.8%	
The terms, like price or repayment options, were easy to understand	102 15.6%	5 12.0%	18 12.9%	47 18.1%	16 13.3%	16 18.2%	61 23.1%	40 10.6%	20 12.5%	36 17.1%	21 14.7%	14 20.8%	9 29.5%	42 13.8%	25 13.4%	35 22.0%	50 18.6%	36 14.3%	13 16.4%	2 4.3%	72 19.0%	27 11.5%	9 18.9%	14 15.1%	13 16.1%	13 21.1%	15 23.7%	
It was the fastest or most convenient way to get money	319 48.9%	17 42.1%	60 42.0%	150 57.9%	47 40.1%	43 48.8%	138 52.0%	174 46.7%	67 41.3%	105 49.1%	71 50.2%	43 62.4%	19 60.0%	121 39.3%	96 52.4%	101 63.1%	127 46.9%	125 49.0%	41 49.9%	26 57.3%	199 52.1%	105 44.2%	14 31.6%	52 55.5%	48 59.0%	38 59.5%	37 57.3%	
It was the only option I could qualify for	218 33.4%	12 28.8%	50 34.9%	78 30.1%	45 37.7%	34 38.5%	81 30.5%	132 35.3%	68 41.9%	68 31.7%	41 28.5%	21 30.6%	8 25.5%	116 37.9%	56 30.7%	45 28.3%	77 28.5%	97 38.0%	34 41.8%	10 21.9%	104 27.3%	97 41.1%	19 42.9%	33 35.1%	25 31.7%	25 40.0%	14 21.6%	
There was no credit check	72 11.0%	5 12.9%	16 11.3%	27 10.5%	11 9.6%	11 12.4%	33 12.4%	37 9.8%	16 9.7%	26 12.1%	16 11.2%	7 9.6%	2 5.7%	37 12.2%	19 10.2%	15 9.1%	27 10.0%	30 11.9%	9 11.5%	5 11.2%	35 9.1%	30 12.5%	6 12.9%	10 11.0%	8 9.4%	9 14.5%	5 8.2%	
It was available online	65 9.9%	1 2.1%	10 7.0%	36 13.7%	8 7.0%	10 11.6%	21 7.9%	43 11.5%	16 10.1%	14 6.6%	16 11.4%	10 14.3%	5 16.6%	27 8.7%	17 9.1%	21 13.3%	31 11.5%	21 8.3%	12 14.2%	1 2.3%	42 11.0%	20 8.6%	5 12.1%	9 9.5%	9 11.6%	8 12.8%	9 14.3%	
Family or friends recommended it	61 9.3%	5 13.1%	11 7.8%	23 8.9%	10 8.3%	11 12.8%	24 9.2%	33 8.9%	16 9.6%	19 8.9%	13 9.4%	7 9.7%	2 6.7%	28 9.2%	15 8.1%	17 10.3%	31 11.6%	21 8.2%	7 9.0%	1 2.5%	33 8.8%	21 8.9%	4 9.8%	7 7.4%	8 9.8%	11 16.9%	5 8.3%	
I did not want anyone to know I needed money	106 16.2%	6 13.6%	21 14.7%	49 18.7%	13 11.2%	17 19.6%	49 18.3%	53 14.2%	27 16.6%	36 16.7%	26 18.2%	12 17.0%	4 11.4%	43 14.0%	39 21.1%	23 14.3%	49 18.0%	38 15.1%	14 17.3%	4 9.3%	71 18.6%	31 13.2%	6 14.1%	11 12.2%	12 15.3%	16 25.7%	7 10.5%	
I wasn't aware of alternatives	91 13.9%	5 11.4%	21 15.0%	37 14.3%	13 10.7%	15 16.9%	31 11.5%	58 15.5%	27 16.5%	29 13.8%	11 8.0%	13 19.0%	5 15.7%	39 12.8%	30 16.5%	21 13.0%	42 15.5%	35 13.7%	10 12.8%	3 7.1%	52 13.8%	35 14.7%	9 20.9%	10 10.7%	8 9.8%	12 19.7%	9 14.0%	
Family or friends offered to lend me the money	5 0.7%	0 0.0%	1 1.0%	3 1.0%	1 0.7%	0 0.0%	0 0.0%	5 1.3%	1 0.5%	1 0.6%	0 0.0%	2 2.2%	0 0.0%	2 0.7%	2 0.8%	1 0.6%	1 0.3%	3 1.1%	0 0.0%	1 2.2%	2 0.4%	2 0.8%	0 0.0%	1 1.5%	0 0.0%	0 0.0%	2 2.4%	
I wanted to avoid using my own savings or investments	1 0.2%	1 2.5%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 0.3%	0 0.0%	1 0.5%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 0.6%	0 0.0%	0 0.0%	0 0.0%	0 2.2%	1 2.2%	0 0.0%	1 0.4%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	
It was a student-specific product / I was in school	2 0.3%	0 0.0%	0 0.0%	2 0.8%	0 0.0%	0 0.0%	0 0.0%	1 0.3%	0 0.0%	1 0.5%	1 0.7%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	2 1.3%	2 0.8%	0 0.0%	0 0.0%	0 0.0%	1 0.3%	1 0.5%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	
Other	3 0.4%	0 0.0%	0 0.0%	3 1.1%	0 0.0%	0 0.0%	2 0.8%	1 0.2%	0 0.0%	0 0.0%	1 0.6%	0 0.0%	0 0.0%	0 0.0%	2 1.0%	1 0.6%	1 0.4%	0 0.0%	1 1.2%	1 2.0%	3 0.8%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	
Prefer not to say	9 1.3%	1 2.1%	2 1.1%	5 2.0%	1 0.8%	0 0.0%	4 1.4%	5 1.3%	4 2.1%	0 0.0%	2 1.5%	0 0.0%	0 0.0%	4 1.2%	4 2.2%	1 0.6%	4 1.4%	4 1.5%	1 1.2%	0 0.0%	4 1.1%	3 1.2%	1 1.9%	0 0.0%	1 1.5%	0 0.0%	0 0.0%	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



	Region						Gender		Personal income					Education Level			Age				Employment		Household income					
	Total	Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)	
Don't know / Nothing / None / N/A / Refused	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



FH1. Which of the following statements best describes how your household's total spending compared to total income over the last 12 months?

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	2508 47.2%	158 45.7%	495 42.6%	1068 50.8%	427 47.0%	348 46.2%	1242 49.2%	1236 45.6%	312 33.9%	578 41.7%	439 44.2%	582 60.2%	331 64.0%	805 39.2%	824 49.3%	855 56.3%	645 43.7%	698 41.5%	433 46.9%	731 59.3%	1310 48.5%	1137 47.2%	72 31.5%	181 35.3%	201 40.5%	309 52.4%	524 62.6%
Bot 2	1337 25.2%	88 25.5%	328 28.2%	489 23.3%	214 23.6%	201 26.7%	567 22.4%	741 27.3%	331 35.8%	373 26.9%	263 26.5%	163 16.8%	78 15.1%	608 29.6%	402 24.1%	301 19.8%	423 28.7%	490 29.1%	220 23.8%	203 16.5%	640 23.7%	608 25.3%	87 37.8%	159 31.2%	155 31.3%	130 22.0%	137 16.4%
Spending was much less than income	836 15.7%	64 18.5%	181 15.6%	327 15.5%	128 14.0%	132 17.5%	425 16.8%	398 14.7%	128 13.9%	157 11.3%	141 14.2%	168 17.4%	155 30.0%	299 14.6%	232 13.9%	293 19.3%	220 14.9%	238 14.1%	140 15.2%	238 19.3%	416 15.4%	393 16.3%	34 14.6%	61 12.0%	65 13.2%	81 13.8%	178 21.3%
Spending was a little less than income	1672 31.5%	94 27.2%	314 27.0%	741 35.2%	300 33.0%	216 28.7%	816 32.3%	838 30.9%	185 20.0%	421 30.4%	298 30.0%	414 42.8%	176 34.0%	507 24.7%	592 35.4%	563 37.0%	424 28.8%	460 27.4%	293 31.7%	493 40.0%	894 33.1%	744 30.9%	39 16.9%	119 23.4%	136 27.3%	227 38.5%	346 41.3%
Spending was about equal to income	1469 27.6%	99 28.8%	340 29.2%	547 26.0%	268 29.4%	205 27.1%	717 28.4%	735 27.1%	280 30.3%	437 31.5%	290 29.2%	223 23.0%	108 20.9%	638 31.1%	445 26.6%	363 23.9%	406 27.5%	493 29.3%	271 29.3%	298 24.2%	751 27.8%	662 27.5%	70 30.6%	171 33.5%	140 28.3%	151 25.7%	176 21.0%
Spending was a little more than income	856 16.1%	59 17.2%	206 17.7%	330 15.7%	136 15.0%	119 15.8%	363 14.4%	478 17.6%	181 19.6%	236 17.0%	196 19.8%	113 11.7%	52 10.1%	376 18.3%	268 16.1%	208 13.7%	261 17.7%	306 18.2%	141 15.3%	148 12.0%	442 16.4%	370 15.4%	50 21.8%	100 19.6%	118 23.9%	87 14.8%	103 12.3%
Spending was much more than income	481 9.0%	29 8.3%	122 10.5%	159 7.6%	78 8.6%	82 10.8%	204 8.1%	263 9.7%	150 16.2%	136 9.8%	67 6.7%	50 5.1%	26 5.1%	233 11.3%	134 8.0%	93 6.1%	162 11.0%	184 11.0%	79 8.5%	56 4.5%	198 7.3%	238 9.9%	37 16.1%	59 11.5%	37 7.4%	42 7.2%	34 4.1%
Mean	3	3	3 E	3	3	3	3	3 H	3 KLMN	3 MN	3 MN	2 M	2	3 PQ	3 Q	3	3 U	3 TU	3 U	2	3	3 AB	3 WZAAA B	3 WAAA B	3 WAAA B	3 AB	2



FH2. Which of the following statements best describes how your household has paid its bills over the last 12 months? My household has been financially able to:

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Complete d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Pay all our bills on time	3259 61.3%	193 56.0%	550 47.3%	1493 70.9%	547 60.2%	460 61.1%	1601 63.4%	1626 60.0%	381 41.3%	701 50.6%	562 56.6%	810 83.7%	446 86.2%	853 41.6%	1211 72.5%	1168 76.8%	640 43.4%	838 49.8%	682 73.8%	1099 89.1%	1530 56.7%	1652 68.7%	67 29.3%	186 36.3%	237 47.7%	461 78.1%	700 83.6%
Pay nearly all our bills on time	807 15.2%	52 15.2%	220 18.9%	286 13.6%	137 15.1%	106 14.1%	366 14.5%	424 15.6%	175 18.9%	277 20.0%	174 17.5%	86 8.9%	35 6.8%	398 19.4%	236 14.1%	164 10.8%	314 21.3%	313 18.6%	107 11.6%	72 5.8%	492 18.2%	276 11.5%	54 23.8%	125 24.4%	99 19.9%	69 11.7%	73 8.7%
Pay most of our bills on time	634 11.9%	56 16.1%	188 16.2%	188 9.0%	114 12.5%	78 10.3%	293 11.6%	331 12.2%	159 17.2%	200 14.4%	146 14.7%	43 4.4%	28 5.4%	383 18.6%	127 7.6%	108 7.1%	263 17.9%	251 14.9%	79 8.6%	40 3.2%	370 13.7%	225 9.4%	51 22.4%	100 19.6%	94 18.9%	27 4.6%	46 5.5%
Pay some of our bills on time	391 7.4%	27 7.8%	134 11.5%	94 4.5%	68 7.5%	67 8.9%	170 6.7%	208 7.7%	124 13.4%	138 9.9%	83 8.4%	17 1.8%	7 1.3%	265 12.9%	65 3.9%	53 3.5%	162 11.0%	189 11.2%	27 2.9%	14 1.1%	221 8.2%	149 6.2%	31 13.8%	65 12.8%	49 9.9%	23 3.9%	15 1.8%
Pay very few of our bills on time	222 4.2%	17 4.8%	71 6.1%	43 2.1%	43 4.7%	42 5.6%	95 3.7%	123 4.5%	84 9.1%	71 5.1%	28 2.8%	12 1.2%	1 0.3%	153 7.5%	32 1.9%	27 1.7%	95 6.4%	91 5.4%	29 3.1%	8 0.7%	88 3.3%	104 4.3%	25 10.7%	35 6.9%	17 3.5%	10 1.7%	3 0.4%



FH3. At your current level of spending, how long could you and your household afford to cover expenses, if you had to live on only the money you have readily available, without withdrawing money from retirement accounts or borrowing?

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Complete d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
6 months or more	1686 31.7%	95 27.5%	259 22.3%	808 38.4%	265 29.1%	248 32.9%	896 35.5%	777 28.7%	152 16.5%	290 20.9%	270 27.2%	451 46.6%	301 58.1%	396 19.3%	603 36.1%	672 44.2%	264 17.9%	335 19.9%	351 38.0%	736 59.7%	683 25.3%	972 40.4%	26 11.5%	73 14.3%	112 22.6%	240 40.6%	421 50.2%
				CDFG	D	D	I			J	JK	JKL	JKLN		O	OP			RS	RST		VXYZ			XY	XYZ	WXYZ A
3-5 months	1108 20.9%	57 16.5%	191 16.4%	504 23.9%	201 22.1%	147 19.6%	523 20.7%	565 20.9%	139 15.1%	287 20.7%	215 21.7%	263 27.2%	101 19.5%	343 16.7%	379 22.7%	373 24.5%	342 23.2%	339 20.1%	201 21.8%	226 18.3%	677 25.1%	403 16.8%	26 11.3%	100 19.6%	90 18.2%	146 24.8%	204 24.3%
				CDG	CD					J	J	JKLM	J		O	O	U				W	X			X	X	WXZ W
1-2 months	1097 20.6%	81 23.6%	238 20.5%	423 20.1%	190 20.9%	153 20.4%	514 20.3%	570 21.0%	200 21.7%	322 23.2%	240 24.2%	150 15.5%	79 15.2%	443 21.6%	340 20.4%	297 19.5%	382 25.9%	387 23.0%	162 17.5%	166 13.5%	665 24.6%	384 15.9%	54 23.5%	129 25.2%	134 26.9%	120 20.4%	140 16.8%
									MN	MN	MN						TU	TU	U		W		WAB	WAB	WAAA B	W	
1-3 weeks	664 12.5%	46 13.5%	198 17.0%	215 10.2%	107 11.7%	97 12.8%	308 12.2%	342 12.6%	158 17.1%	225 16.2%	141 14.2%	70 7.2%	30 5.9%	355 17.3%	189 11.3%	112 7.4%	233 15.8%	275 16.4%	96 10.4%	60 4.9%	380 14.1%	247 10.3%	43 18.9%	88 17.1%	86 17.3%	48 8.1%	57 6.8%
			EFG						MN	MN	MN			PQ	Q		TU	TU	U		W	AB	WAAA B	WAAA B	WAAA B		
Less than 1 week	759 14.3%	65 18.9%	275 23.7%	154 7.3%	147 16.2%	108 14.4%	284 11.3%	457 16.9%	274 29.7%	264 19.0%	126 12.7%	34 3.5%	7 1.3%	514 25.0%	160 9.6%	67 4.4%	254 17.2%	346 20.6%	114 12.3%	45 3.7%	297 11.0%	400 16.6%	80 34.9%	122 23.9%	75 15.0%	36 6.1%	16 1.9%
			EFG		E	E		H	KLMN	LMN	MN	M		PQ	Q		TU	RTU	U		VAAAB		WYZAAA B	WZAAA B	AAAB	AB	



FH4. Thinking about your household's longer-term financial goals, such as saving for a vacation, starting a business, buying or paying off a home, saving up for education, putting money away for retirement, or making retirement funds last... How confident are you that your household is currently doing what is needed to meet your longer-term goals?

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	2407 45.3%	136 39.4%	499 42.9%	1057 50.2%	374 41.1%	335 44.5%	1248 49.4%	1141 42.1%	240 26.0%	490 35.3%	445 44.9%	590 61.0%	378 73.0%	697 34.0%	819 49.0%	872 57.4%	540 36.7%	567 33.7%	436 47.2%	863 70.0%	1154 42.7%	1197 49.8%	62 27.0%	163 31.9%	187 37.6%	316 53.6%	581 69.4%
Bot 2	1667 31.4%	113 32.8%	384 33.1%	583 27.7%	323 35.5%	250 33.2%	700 27.7%	932 34.4%	438 47.5%	543 39.1%	312 31.5%	191 19.8%	58 11.3%	815 39.7%	491 29.4%	335 22.0%	485 32.9%	709 42.1%	289 31.3%	185 15.0%	830 30.7%	740 30.8%	103 44.9%	219 42.8%	174 35.1%	166 28.1%	121 14.4%
Very confident	1232 23.2%	64 18.6%	262 22.5%	539 25.6%	192 21.2%	171 22.7%	682 27.0%	542 20.0%	94 10.2%	221 15.9%	203 20.4%	328 33.9%	245 47.4%	305 14.9%	429 25.7%	489 32.2%	183 12.4%	246 14.7%	237 25.7%	565 45.8%	492 18.2%	721 30.0%	24 10.3%	68 13.4%	81 16.3%	166 28.2%	345 41.2%
Moderately confident	1175 22.1%	72 20.8%	237 20.4%	517 24.6%	181 19.9%	164 21.8%	567 22.4%	599 22.1%	146 15.8%	269 19.4%	243 24.5%	262 27.1%	132 25.6%	392 19.1%	389 23.3%	383 25.2%	358 24.3%	321 19.1%	199 21.5%	298 24.2%	662 24.5%	476 19.8%	38 16.7%	95 18.5%	106 21.3%	150 25.4%	235 28.1%
Somewhat confident	1239 23.3%	96 27.8%	279 24.0%	464 22.1%	213 23.4%	168 22.3%	577 22.9%	639 23.6%	244 26.5%	355 25.6%	234 23.6%	186 19.2%	82 15.8%	540 26.3%	361 21.6%	313 20.6%	449 30.5%	405 24.1%	199 21.5%	185 15.0%	717 26.5%	469 19.5%	64 28.1%	129 25.3%	136 27.3%	108 18.3%	136 16.2%
Slightly confident	793 14.9%	45 13.1%	214 18.4%	275 13.1%	149 16.4%	106 14.0%	359 14.2%	422 15.6%	141 15.3%	258 18.6%	171 17.3%	112 11.6%	37 7.2%	361 17.6%	227 13.6%	195 12.8%	240 16.2%	321 19.1%	123 13.3%	110 8.9%	437 16.2%	325 13.5%	29 12.7%	90 17.6%	98 19.7%	96 16.3%	72 8.6%
Not at all confident	874 16.4%	68 19.7%	170 14.7%	308 14.6%	174 19.1%	145 19.2%	340 13.5%	510 18.8%	298 32.2%	285 20.5%	141 14.2%	79 8.2%	21 4.1%	454 22.1%	264 15.8%	140 9.2%	245 16.6%	388 23.1%	166 18.0%	75 6.1%	393 14.5%	415 17.3%	74 32.2%	129 25.1%	76 15.4%	70 11.8%	49 5.8%
Mean	3	3	3	3	3	3	3	3	3	3	3	2	2	3	3	2	3	3	3	2	3	3	3	3	3	3	2



FH5. Thinking about all of your household's current debts, including mortgages, bank loans, student loans, money owed to people, medical debt, past-due bills, and credit card balances that are carried over from prior months... As of today, which of the following statements describes how manageable your household debt is?

	Region						Gender		Personal income					Education Level			Age				Employment		Household income				
	Total	Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Do not have any debt	1780 33.5%	109 31.7%	337 29.0%	755 35.9%	283 31.2%	285 37.8%	919 36.4%	846 31.2%	248 26.9%	413 29.8%	290 29.2%	386 39.9%	213 41.1%	550 26.8%	582 34.9%	628 41.3%	344 23.3%	355 21.1%	364 39.4%	716 58.1%	646 23.9%	1069 44.4%	46 20.2%	118 23.1%	114 22.9%	221 37.5%	307 36.7%
Have a manageable amount of debt	2092 39.4%	141 41.0%	423 36.4%	886 42.1%	368 40.5%	257 34.1%	1006 39.8%	1049 38.7%	299 32.4%	523 37.7%	403 40.6%	432 44.7%	236 45.6%	711 34.7%	730 43.7%	621 40.8%	605 41.0%	694 41.3%	368 39.8%	426 34.5%	1249 46.2%	779 32.4%	70 30.5%	199 39.0%	225 45.2%	247 41.9%	402 48.0%
Have a bit more debt than is manageable	976 18.4%	64 18.4%	275 23.7%	341 16.2%	167 18.3%	125 16.6%	421 16.7%	543 20.0%	218 23.6%	315 22.7%	215 21.6%	110 11.4%	55 10.6%	508 24.8%	249 14.9%	206 13.6%	368 24.9%	412 24.5%	129 14.0%	68 5.5%	611 22.6%	326 13.5%	65 28.6%	128 25.0%	117 23.6%	85 14.3%	107 12.8%
Have far more debt than is manageable	465 8.8%	31 8.9%	127 10.9%	123 5.8%	91 10.0%	86 11.4%	179 7.1%	274 10.1%	158 17.1%	136 9.8%	85 8.5%	39 4.0%	14 2.7%	282 13.7%	109 6.5%	65 4.3%	158 10.7%	221 13.1%	63 6.9%	23 1.9%	196 7.3%	233 9.7%	47 20.7%	66 12.9%	41 8.3%	37 6.2%	21 2.5%



FH6. How would you rate your credit score? Note: Your credit score is a number that tells lenders how risky or safe you are as a borrower.

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Total Valid	4878	305	1077	1961	835	675	2335	2491	785	1268	945	937	511	1819	1571	1442	1339	1538	858	1142	2559	2157	204	463	470	570	815
Top 2	2700 55.4%	147 48.1%	420 39.0%	1327 67.7%	432 51.7%	362 53.7%	1356 58.0%	1322 53.1%	225 28.7%	513 40.5%	477 50.5%	767 81.8%	430 84.2%	581 31.9%	1042 66.4%	1063 73.7%	486 36.3%	636 41.4%	593 69.2%	984 86.1%	1310 51.2%	1344 62.3%	46 22.5%	146 31.5%	185 39.3%	424 74.5%	678 83.2%
Bot 2	1342 27.5%	104 34.2%	469 43.6%	288 14.7%	267 32.0%	204 30.2%	607 26.0%	715 28.7%	388 49.4%	493 38.9%	276 29.2%	71 7.6%	38 7.5%	901 49.5%	263 16.8%	157 10.9%	523 39.1%	602 39.1%	149 17.4%	68 5.9%	708 27.7%	552 25.6%	119 58.2%	219 47.3%	178 37.8%	65 11.4%	57 7.0%
Excellent	1688 34.6%	83 27.4%	253 23.5%	841 42.9%	264 31.6%	239 35.4%	875 37.5%	800 32.1%	109 13.9%	273 21.6%	273 28.9%	515 55.0%	332 64.9%	311 17.1%	668 42.5%	701 48.6%	197 14.7%	381 24.8%	403 47.0%	707 61.9%	743 29.0%	923 42.8%	17 8.2%	65 14.1%	112 23.9%	270 47.5%	488 59.8%
Very good	1012 20.7%	63 20.7%	167 15.5%	486 24.8%	168 20.1%	123 18.3%	481 20.6%	522 21.0%	116 14.8%	240 18.9%	204 21.6%	252 26.8%	99 19.3%	270 14.8%	374 23.8%	361 25.1%	290 21.7%	255 16.6%	190 22.2%	277 24.2%	567 22.2%	421 19.5%	29 14.3%	80 17.3%	73 15.4%	154 27.0%	190 23.3%
Good	836 17.1%	54 17.7%	188 17.5%	345 17.6%	136 16.2%	109 16.1%	373 15.9%	453 18.2%	171 21.9%	261 20.6%	192 20.3%	99 10.6%	43 8.3%	338 18.6%	265 16.9%	222 15.4%	329 24.6%	301 19.5%	115 13.4%	91 7.9%	540 21.1%	261 12.1%	39 19.2%	98 21.3%	108 22.9%	81 14.2%	81 9.9%
Fair	727 14.9%	61 20.2%	239 22.2%	185 9.5%	132 15.8%	103 15.3%	344 14.7%	371 14.9%	174 22.1%	256 20.2%	159 16.9%	59 6.3%	29 5.7%	444 24.4%	157 10.0%	113 7.9%	313 23.4%	287 18.7%	84 9.8%	43 3.7%	429 16.8%	255 11.8%	49 24.0%	110 23.8%	107 22.7%	39 6.8%	44 5.4%
Poor	614 12.6%	43 14.0%	230 21.4%	103 5.3%	135 16.2%	101 14.9%	263 11.3%	344 13.8%	214 27.3%	237 18.7%	117 12.4%	12 1.3%	9 1.8%	457 25.1%	107 6.8%	43 3.0%	210 15.7%	315 20.4%	65 7.6%	25 2.2%	280 10.9%	297 13.8%	70 34.3%	108 23.4%	71 15.1%	26 4.5%	13 1.6%
I don't know	435 8.2%	40 11.6%	85 7.3%	143 6.8%	74 8.1%	79 10.4%	190 7.5%	220 8.1%	138 14.9%	120 8.6%	47 4.7%	30 3.1%	7 1.3%	233 11.3%	101 6.0%	78 5.1%	136 9.2%	143 8.5%	66 7.2%	91 7.4%	142 5.3%	249 10.3%	25 11.0%	48 9.5%	26 5.3%	20 3.4%	22 2.6%
Mean	3	3 E	3 CEFG	2	3 E	3 E	2	3 H	3 KLMN	3 LMN	3 MN	2 M	2	3 PQ	2 Q	2	3 TU	3 TU	2 U	2	3 W	2 AAAB	4 WYZAAA B	3 WZAAA B	3 WAAA B	2 AB	2



FH7. Thinking about all of the types of insurance you and others in your household currently might have, including health insurance, vehicle insurance, home or rental insurance, life insurance, and disability insurance... How confident are you that those insurance policies will provide enough support in case of an emergency?

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income					
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)	
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975	
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837	
Top 2	1765 33.2%	121 35.2%	351 30.2%	781 37.1%	271 29.9%	234 31.0%	915 36.2%	835 30.8%	183 19.8%	364 26.3%	308 31.0%	440 45.5%	286 55.3%	527 25.7%	605 36.2%	617 40.6%	348 23.6%	454 27.0%	342 37.0%	621 50.3%	840 31.1%	882 36.7%	46 20.1%	124 24.2%	139 28.0%	244 41.3%	431 51.5%	
Bot 2	1786 33.6%	88 25.4%	422 36.3%	716 34.0%	319 35.1%	231 30.6%	788 31.2%	973 35.9%	341 36.9%	516 37.2%	371 37.4%	279 28.9%	118 22.7%	708 34.5%	571 34.2%	483 31.8%	564 38.3%	651 38.7%	312 33.7%	260 21.0%	989 36.6%	711 29.5%	86 37.7%	204 39.9%	186 37.4%	195 33.0%	211 25.2%	
Very confident	697 13.1%	48 13.8%	140 12.1%	307 14.6%	112 12.3%	88 11.6%	397 15.7%	292 10.8%	66 7.2%	137 9.9%	109 10.9%	170 17.6%	139 26.8%	202 9.8%	237 14.2%	247 16.2%	122 8.3%	154 9.1%	141 15.3%	280 22.7%	298 11.0%	385 16.0%	19 8.4%	43 8.4%	48 9.6%	98 16.7%	192 23.0%	
Moderately confident	1069 20.1%	74 21.4%	211 18.2%	473 22.5%	160 17.6%	146 19.4%	518 20.5%	542 20.0%	116 12.6%	227 16.4%	199 20.1%	270 27.9%	147 28.4%	325 15.8%	367 22.0%	370 24.4%	226 15.3%	300 17.9%	201 21.7%	341 27.7%	542 20.1%	497 20.7%	27 11.7%	81 15.8%	92 18.5%	145 24.7%	239 28.5%	
Somewhat confident	1153 21.7%	90 26.2%	246 21.2%	436 20.7%	207 22.7%	161 21.4%	549 21.7%	582 21.4%	171 18.5%	304 21.9%	251 25.3%	212 21.9%	104 20.1%	449 21.9%	365 21.8%	324 21.3%	387 26.3%	342 20.3%	173 18.8%	250 20.3%	668 24.7%	448 18.6%	45 19.7%	102 20.0%	129 26.0%	125 21.3%	178 21.3%	
Slightly confident	899 16.9%	39 11.2%	256 22.0%	337 16.0%	155 17.1%	107 14.2%	399 15.8%	491 18.1%	147 15.9%	261 18.8%	199 20.1%	144 14.9%	63 12.2%	362 17.6%	270 16.2%	255 16.8%	290 19.7%	312 18.6%	165 17.8%	132 10.7%	489 18.1%	371 15.4%	37 16.0%	101 19.8%	106 21.3%	107 18.2%	113 13.4%	
Not at all confident	887 16.7%	49 14.2%	166 14.3%	379 18.0%	163 18.0%	124 16.4%	389 15.4%	482 17.8%	194 21.0%	254 18.3%	171 17.3%	135 14.0%	54 10.5%	347 16.9%	301 18.0%	228 15.0%	274 18.6%	339 20.2%	147 15.9%	127 10.3%	500 18.5%	340 14.1%	50 21.7%	103 20.1%	80 16.1%	87 14.8%	98 11.7%	
No one in my household has any insurance	609 11.5%	45 13.2%	143 12.3%	171 8.1%	112 12.4%	128 17.0%	273 10.8%	322 11.9%	228 24.8%	204 14.7%	62 6.3%	36 3.7%	10 1.9%	368 17.9%	130 7.8%	95 6.3%	175 11.9%	235 14.0%	97 10.5%	102 8.3%	203 7.5%	365 15.2%	51 22.4%	81 15.9%	42 8.5%	26 4.4%	18 2.1%	
Mean	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3



FH8. To what extent do you agree or disagree with the following statement: My household plans ahead financially.

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	3176 59.8%	203 59.0%	594 51.1%	1417 67.4%	519 57.0%	431 57.2%	1522 60.3%	1618 59.7%	417 45.1%	727 52.4%	578 58.3%	714 73.8%	429 82.8%	911 44.4%	1122 67.1%	1119 73.6%	766 52.0%	837 49.8%	615 66.6%	957 77.6%	1593 59.0%	1498 62.3%	104 45.3%	231 45.1%	270 54.4%	418 70.9%	669 79.9%
Bot 2	784 14.8%	51 14.9%	197 17.0%	258 12.3%	152 16.7%	118 15.7%	343 13.6%	430 15.8%	195 21.1%	255 18.4%	151 15.2%	96 9.9%	34 6.6%	409 19.9%	233 14.0%	127 8.4%	255 17.3%	326 19.4%	120 12.9%	84 6.8%	388 14.4%	358 14.9%	49 21.2%	111 21.7%	77 15.6%	70 11.9%	71 8.5%
Agree strongly	1408 26.5%	86 25.0%	264 22.7%	650 30.9%	214 23.5%	190 25.2%	726 28.8%	667 24.6%	144 15.6%	267 19.2%	240 24.2%	358 37.0%	254 49.1%	337 16.4%	508 30.4%	552 36.3%	270 18.3%	311 18.5%	287 31.0%	540 43.8%	625 23.1%	755 31.4%	40 17.5%	76 14.9%	103 20.8%	202 34.3%	364 43.5%
Agree somewhat	1768 33.3%	117 33.9%	330 28.4%	767 36.5%	305 33.5%	241 32.0%	796 31.5%	951 35.1%	273 29.6%	460 33.2%	338 34.1%	357 36.9%	175 33.7%	574 28.0%	614 36.7%	567 37.3%	497 33.7%	526 31.3%	328 35.5%	417 33.8%	968 35.8%	744 30.9%	64 27.8%	155 30.2%	167 33.6%	216 36.6%	305 36.4%
Neither agree nor disagree	1353 25.5%	90 26.1%	371 31.9%	429 20.4%	239 26.3%	204 27.1%	660 26.1%	664 24.5%	311 33.8%	406 29.2%	263 26.5%	157 16.3%	55 10.6%	732 35.7%	316 18.9%	273 18.0%	454 30.8%	519 30.8%	190 20.5%	192 15.6%	720 26.7%	550 22.8%	77 33.5%	170 33.2%	149 30.1%	101 17.2%	97 11.5%
Disagree somewhat	522 9.8%	36 10.6%	136 11.7%	172 8.2%	97 10.7%	80 10.6%	237 9.4%	279 10.3%	106 11.4%	167 12.1%	114 11.5%	77 8.0%	25 4.8%	262 12.8%	166 9.9%	90 5.9%	156 10.6%	217 12.9%	84 9.1%	65 5.3%	281 10.4%	225 9.3%	27 11.9%	65 12.7%	56 11.2%	57 9.7%	52 6.2%
Disagree strongly	262 4.9%	15 4.3%	61 5.2%	87 4.1%	55 6.0%	38 5.1%	106 4.2%	150 5.5%	89 9.6%	88 6.3%	36 3.6%	18 1.9%	10 1.9%	147 7.2%	67 4.0%	37 2.4%	99 6.7%	108 6.4%	36 3.8%	19 1.6%	108 4.0%	134 5.6%	21 9.3%	46 9.0%	22 4.4%	13 2.2%	19 2.3%
Mean	2	2	2	2	2	2	2	2	3	3	2	2	2	3	2	2	3	3	2	2	2	2	3	3	2	2	2



FWB1_R3. Now, we would like to ask a few questions about how you feel about your overall financial situation. How well do these statements describe you or your situation?
 Because of my money situation, I feel like I will never have the things I want in life

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	1748 32.9%	134 38.8%	431 37.1%	586 27.8%	315 34.6%	276 36.7%	733 29.0%	984 36.3%	473 51.3%	556 40.1%	340 34.3%	192 19.8%	66 12.7%	905 44.1%	476 28.5%	340 22.3%	607 41.1%	706 42.0%	285 30.8%	151 12.2%	925 34.2%	742 30.8%	133 57.9%	244 47.7%	178 35.9%	158 26.8%	122 14.6%
Bot 2	2068 38.9%	120 34.9%	373 32.1%	943 44.8%	342 37.6%	276 36.6%	1080 42.8%	974 35.9%	181 19.7%	363 26.1%	366 36.9%	545 56.3%	360 69.5%	512 25.0%	727 43.5%	809 53.2%	359 24.3%	444 26.4%	406 43.9%	859 69.7%	887 32.9%	1127 46.8%	37 16.4%	99 19.3%	157 31.7%	289 49.0%	541 64.7%
Completely	1048 19.7%	83 24.0%	281 24.2%	330 15.7%	200 22.0%	152 20.1%	405 16.0%	626 23.1%	341 36.9%	342 24.7%	168 16.9%	104 10.7%	28 5.4%	582 28.3%	272 16.3%	178 11.7%	333 22.6%	454 27.0%	177 19.2%	84 6.8%	517 19.1%	479 19.9%	100 43.7%	163 31.9%	94 19.0%	96 16.3%	60 7.1%
Very well	700 13.2%	51 14.8%	150 12.9%	256 12.2%	115 12.6%	125 16.6%	328 13.0%	358 13.2%	133 14.4%	214 15.4%	173 17.4%	88 9.1%	38 7.3%	324 15.8%	204 12.2%	161 10.6%	273 18.5%	252 15.0%	108 11.7%	66 5.4%	408 15.1%	263 10.9%	33 14.2%	81 15.9%	84 16.9%	62 10.5%	62 7.4%
Somewhat	1497 28.2%	91 26.3%	358 30.8%	575 27.3%	253 27.8%	201 26.7%	713 28.2%	754 27.8%	268 29.0%	469 33.8%	285 28.8%	231 23.9%	92 17.7%	634 30.9%	468 28.0%	371 24.4%	509 34.5%	531 31.6%	233 25.2%	223 18.1%	888 32.9%	537 22.3%	59 25.8%	168 32.9%	161 32.5%	142 24.2%	174 20.8%
Very little	913 17.2%	53 15.3%	151 13.0%	408 19.4%	166 18.2%	132 17.5%	486 19.2%	420 15.5%	111 12.0%	152 11.0%	175 17.6%	255 26.3%	119 23.1%	226 11.0%	315 18.8%	365 24.0%	211 14.3%	212 12.6%	197 21.3%	294 23.8%	467 17.3%	428 17.8%	21 9.4%	42 8.1%	72 14.4%	132 22.4%	215 25.7%
Not at all	1155 21.7%	68 19.6%	223 19.2%	535 25.4%	176 19.4%	144 19.1%	594 23.5%	553 20.4%	71 7.7%	211 15.2%	191 19.3%	290 30.0%	241 46.5%	286 13.9%	412 24.7%	444 29.2%	148 10.0%	232 13.8%	209 22.6%	565 45.8%	420 15.6%	700 29.1%	16 7.0%	57 11.2%	86 17.2%	157 26.6%	326 39.0%
Mean	3	3	3	3 CDEFG	3	3	3 I	3	2	3 J	3 JK	4 JKL	4 JKLN	3	3 O	3 OP	3	3	3 RS	4 RST	3	3 VXYZ	2	3 X	3 XY	3 XYZ	4 WXYZA A



FWB1_R5. Now, we would like to ask a few questions about how you feel about your overall financial situation. How well do these statements describe you or your situation?
I am just getting by financially

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Emple d (V)	Unemploy ed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	1862 35.0%	129 37.6%	456 39.2%	694 33.0%	326 35.9%	247 32.8%	837 33.1%	1003 37.0%	394 42.7%	568 41.0%	347 35.0%	292 30.2%	121 23.3%	832 40.5%	594 35.5%	416 27.3%	579 39.2%	660 39.2%	278 30.1%	345 28.0%	969 35.9%	825 34.3%	97 42.4%	246 48.1%	189 38.1%	185 31.4%	232 27.7%
Bot 2	1808 34.0%	113 32.7%	347 29.9%	767 36.4%	307 33.8%	264 35.0%	930 36.8%	859 31.7%	222 24.0%	341 24.6%	314 31.6%	414 42.8%	305 59.0%	524 25.6%	584 34.9%	678 44.6%	333 22.6%	469 27.9%	361 39.0%	645 52.3%	747 27.7%	999 41.5%	58 25.2%	104 20.3%	115 23.1%	228 38.6%	422 50.4%
Completely	1032 19.4%	77 22.3%	278 24.0%	358 17.0%	188 20.7%	127 16.8%	418 16.5%	599 22.1%	273 29.6%	332 23.9%	164 16.5%	129 13.3%	65 12.6%	510 24.8%	320 19.2%	194 12.8%	303 20.6%	405 24.1%	169 18.3%	154 12.5%	510 18.9%	480 20.0%	73 31.8%	159 31.0%	95 19.0%	91 15.5%	115 13.7%
Very well	830 15.6%	53 15.3%	177 15.3%	336 16.0%	138 15.2%	121 16.0%	419 16.6%	403 14.9%	121 13.1%	236 17.0%	183 18.5%	163 16.9%	55 10.7%	322 15.7%	274 16.4%	222 14.6%	275 18.7%	255 15.2%	109 11.8%	191 15.5%	459 17.0%	345 14.3%	24 10.6%	87 17.1%	94 19.0%	94 15.9%	117 14.0%
Somewhat	1643 30.9%	102 29.7%	359 30.9%	643 30.6%	276 30.3%	242 32.2%	759 30.0%	850 31.4%	307 33.3%	478 34.5%	332 33.4%	261 27.0%	92 17.7%	695 33.9%	493 29.5%	426 28.0%	563 38.2%	552 32.8%	285 30.9%	242 19.7%	986 36.5%	583 24.2%	74 32.4%	162 31.6%	193 38.9%	177 30.0%	183 21.9%
Very little	780 14.7%	56 16.3%	140 12.0%	325 15.4%	145 15.9%	110 14.6%	378 15.0%	390 14.4%	126 13.7%	184 13.2%	152 15.3%	149 15.4%	84 16.2%	261 12.7%	254 15.2%	257 16.9%	205 13.9%	260 15.5%	143 15.5%	171 13.9%	392 14.5%	364 15.1%	36 15.7%	66 12.9%	58 11.7%	79 13.5%	141 16.8%
Not at all	1028 19.4%	57 16.4%	207 17.8%	442 21.0%	162 17.8%	154 20.4%	552 21.9%	469 17.3%	96 10.4%	157 11.3%	161 16.3%	265 27.4%	221 42.8%	264 12.9%	330 19.8%	421 27.7%	128 8.7%	209 12.5%	217 23.5%	474 38.4%	355 13.2%	635 26.4%	22 9.5%	38 7.4%	57 11.4%	148 25.2%	281 33.6%
Mean	3	3	3	3 CDF	3	3 D	3 I	3	3	3	3 JK	3 JKL	4 JKLN	3	3 O	3 OP	3	3	3 RS	4 RST	3	3 VXYZ	3	2	3 Y	3 XYZ	3 WXYZA A



FWB1_R6. Now, we would like to ask a few questions about how you feel about your overall financial situation. How well do these statements describe you or your situation?

I am concerned that the money I have or will save won't last

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	2087 39.3%	137 39.7%	527 45.3%	749 35.6%	368 40.4%	292 38.8%	890 35.3%	1155 42.6%	531 57.5%	654 47.1%	413 41.7%	256 26.4%	83 15.9%	1035 50.4%	580 34.7%	444 29.2%	726 49.2%	827 49.2%	341 36.9%	193 15.6%	1140 42.2%	850 35.3%	144 62.7%	282 55.2%	233 46.9%	187 31.7%	190 22.7%
Bot 2	1680 31.6%	98 28.3%	309 26.6%	764 36.3%	257 28.3%	241 32.0%	923 36.6%	749 27.6%	144 15.6%	320 23.1%	275 27.8%	428 44.2%	303 58.6%	433 21.1%	578 34.6%	651 42.8%	275 18.7%	346 20.6%	321 34.7%	738 59.9%	677 25.1%	947 39.4%	27 12.0%	85 16.7%	112 22.6%	230 39.0%	422 50.4%
Completely	1291 24.3%	98 28.4%	333 28.7%	439 20.9%	242 26.7%	170 22.6%	491 19.5%	773 28.5%	385 41.8%	430 31.0%	230 23.2%	124 12.8%	38 7.4%	679 33.1%	354 21.2%	240 15.8%	404 27.4%	547 32.6%	235 25.4%	104 8.5%	653 24.2%	570 23.7%	113 49.3%	189 36.9%	130 26.2%	113 19.1%	88 10.5%
Very well	796 15.0%	39 11.3%	193 16.6%	310 14.7%	125 13.8%	122 16.2%	399 15.8%	382 14.1%	145 15.7%	223 16.1%	183 18.5%	132 13.6%	44 8.5%	356 17.3%	226 13.5%	204 13.4%	322 21.8%	279 16.6%	106 11.5%	89 7.2%	487 18.0%	280 11.6%	31 13.4%	93 18.3%	103 20.7%	74 12.6%	102 12.2%
Somewhat	1546 29.1%	110 31.9%	326 28.1%	591 28.1%	284 31.3%	220 29.2%	712 28.2%	807 29.8%	248 26.9%	413 29.8%	303 30.6%	284 29.3%	132 25.5%	584 28.5%	513 30.7%	425 28.0%	473 32.1%	508 30.2%	262 28.4%	302 24.5%	884 32.7%	609 25.3%	58 25.3%	144 28.2%	151 30.5%	172 29.2%	225 26.9%
Very little	852 16.0%	48 13.9%	161 13.8%	386 18.3%	132 14.5%	121 16.1%	446 17.6%	400 14.8%	83 9.0%	176 12.7%	157 15.8%	211 21.8%	120 23.3%	220 10.7%	289 17.3%	336 22.1%	180 12.2%	179 10.7%	178 19.3%	314 25.4%	410 15.2%	416 17.3%	16 6.8%	50 9.8%	60 12.2%	116 19.7%	181 21.6%
Not at all	829 15.6%	50 14.5%	149 12.8%	378 18.0%	125 13.8%	120 15.9%	478 18.9%	349 12.9%	61 6.6%	144 10.4%	118 11.9%	217 22.5%	183 35.3%	213 10.4%	289 17.3%	315 20.7%	95 6.4%	167 9.9%	142 15.4%	425 34.4%	267 9.9%	531 22.1%	12 5.2%	35 6.9%	52 10.4%	114 19.4%	241 28.8%
Mean	3	3	3	3	3	3	3	3	2	3	3	3	4	2	3	3	2	2	3	4	3	3	2	2	3	3	3



FWB7_R2. How often do these statements apply to you?
I have money left over at the end of the month

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	2239 42.1%	127 36.9%	450 38.7%	1019 48.4%	345 38.0%	288 38.3%	1174 46.5%	1041 38.4%	182 19.8%	457 33.0%	412 41.5%	571 59.0%	364 70.4%	572 27.9%	777 46.5%	873 57.4%	552 37.4%	524 31.2%	404 43.7%	759 61.5%	1149 42.5%	1042 43.3%	32 13.8%	130 25.5%	167 33.7%	294 49.8%	544 64.9%
Bot 2	1703 32.1%	128 37.1%	420 36.1%	546 25.9%	330 36.3%	266 35.4%	704 27.9%	970 35.8%	499 54.1%	563 40.6%	284 28.7%	173 17.8%	59 11.3%	901 43.9%	465 27.8%	308 20.3%	501 34.0%	705 42.0%	304 32.9%	193 15.7%	772 28.6%	835 34.7%	142 61.9%	239 46.7%	177 35.6%	149 25.2%	118 14.1%
Always	1226 23.1%	69 20.0%	250 21.5%	567 27.0%	186 20.5%	149 19.8%	669 26.5%	548 20.2%	88 9.5%	215 15.5%	226 22.8%	328 33.9%	245 47.3%	281 13.7%	444 26.6%	492 32.4%	256 17.4%	267 15.9%	228 24.7%	475 38.5%	596 22.1%	611 25.4%	14 5.9%	63 12.4%	78 15.7%	162 27.4%	332 39.7%
Often	1012 19.1%	58 17.0%	200 17.2%	452 21.5%	159 17.5%	139 18.5%	505 20.0%	493 18.2%	95 10.3%	242 17.5%	186 18.7%	243 25.1%	120 23.2%	291 14.2%	332 19.9%	381 25.1%	296 20.0%	258 15.3%	176 19.0%	284 23.0%	553 20.5%	430 17.9%	18 7.9%	67 13.1%	89 17.9%	132 22.4%	211 25.2%
Sometimes	1371 25.8%	89 26.0%	292 25.2%	539 25.6%	234 25.7%	199 26.4%	647 25.6%	701 25.8%	241 26.1%	367 26.4%	296 29.8%	224 23.2%	95 18.3%	579 28.2%	429 25.7%	339 22.3%	422 28.6%	452 26.9%	217 23.4%	281 22.8%	780 28.9%	530 22.0%	56 24.3%	142 27.8%	153 30.8%	147 25.0%	176 21.0%
Rarely	1012 19.0%	69 20.1%	229 19.7%	350 16.6%	183 20.1%	173 23.0%	438 17.4%	558 20.6%	238 25.8%	340 24.5%	192 19.3%	120 12.4%	43 8.2%	490 23.9%	295 17.7%	210 13.8%	297 20.1%	408 24.2%	171 18.5%	136 11.0%	518 19.2%	451 18.7%	72 31.4%	130 25.5%	118 23.7%	101 17.1%	87 10.4%
Never	691 13.0%	59 17.0%	190 16.4%	196 9.3%	148 16.2%	93 12.3%	266 10.5%	412 15.2%	261 28.3%	223 16.1%	93 9.3%	52 5.4%	16 3.1%	411 20.0%	170 10.2%	98 6.5%	204 13.8%	298 17.7%	133 14.4%	57 4.6%	254 9.4%	385 16.0%	70 30.4%	108 21.2%	59 11.9%	48 8.1%	31 3.7%
Mean	3	3 E	3 E	3	3 E	3 E	3	3 H	4 KLMN	3 LMN	3 MN	2 M	2	3 PQ	3 Q	2	3 TU	3 RTU	3 U	2	3	3 VAAAB	4 WYZAAA B	3 WZAAA B	3 WAAA B	3 AB	2



FWB7_R4. How often do these statements apply to you?
My finances control my life

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Empley ed (V)	Unemploy ed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Top 2	2078 39.1%	128 37.1%	541 46.6%	724 34.4%	370 40.7%	304 40.3%	894 35.4%	1142 42.1%	516 56.0%	654 47.1%	415 41.8%	262 27.1%	95 18.4%	1022 49.8%	591 35.4%	438 28.8%	765 51.9%	785 46.7%	315 34.1%	213 17.2%	1150 42.6%	829 34.5%	147 64.2%	264 51.6%	230 46.2%	200 33.9%	192 22.9%
			CEFG		E	E		H	KLMN	LMN	MN	M		PQ	Q		STU	TU	U		W	AB	WYZAAA B	WAAA B	WAAA B	AB	
Bot 2	1635 30.8%	107 31.0%	279 24.0%	758 36.0%	257 28.3%	224 29.8%	841 33.3%	778 28.7%	150 16.2%	327 23.6%	280 28.2%	405 41.9%	276 53.3%	438 21.3%	569 34.0%	607 39.9%	254 17.2%	355 21.1%	310 33.6%	716 58.1%	641 23.7%	943 39.2%	26 11.3%	93 18.2%	113 22.8%	221 37.4%	399 47.7%
		D		DFG	D	D	I			J	JK	JKL	JKLN		O	OP		R	RS	RST		VXYZ		X	X	XYZ	WXYZA A
Always	992 18.7%	71 20.7%	253 21.8%	341 16.2%	185 20.3%	136 18.1%	389 15.4%	583 21.5%	281 30.4%	310 22.4%	168 16.9%	116 12.0%	45 8.7%	495 24.1%	292 17.5%	192 12.7%	342 23.2%	393 23.4%	161 17.4%	96 7.8%	520 19.3%	425 17.7%	87 38.0%	137 26.7%	97 19.6%	90 15.3%	79 9.4%
			E		E			H	KLMN	LMN	MN	M		PQ	Q		TU	TU	U			AB	WYZAAA B	WZAAA B	AB	AB	
Often	1086 20.4%	56 16.4%	288 24.8%	383 18.2%	186 20.4%	167 22.2%	504 20.0%	558 20.6%	236 25.5%	343 24.7%	247 24.9%	146 15.1%	50 9.7%	527 25.7%	299 17.9%	245 16.1%	423 28.7%	392 23.3%	154 16.6%	116 9.4%	630 23.3%	404 16.8%	60 26.2%	127 24.9%	132 26.6%	109 18.5%	113 13.5%
			CEF			CE			MN	MN	MN	M		PQ			STU	TU	U		W	AB	WAAA B	WAAA B	WAAA B	AB	
Sometimes	1600 30.1%	110 31.9%	342 29.4%	622 29.6%	282 31.0%	226 29.9%	790 31.3%	792 29.2%	257 27.8%	406 29.3%	297 29.9%	300 31.0%	147 28.3%	592 28.9%	511 30.6%	476 31.3%	455 30.9%	542 32.2%	299 32.3%	305 24.7%	910 33.7%	634 26.4%	56 24.5%	154 30.1%	154 30.9%	169 28.7%	246 29.4%
																	U	U	U		W						
Rarely	1077 20.3%	66 19.3%	170 14.6%	519 24.7%	166 18.3%	152 20.1%	554 22.0%	514 19.0%	96 10.4%	213 15.3%	191 19.3%	295 30.5%	165 31.9%	275 13.4%	388 23.2%	404 26.6%	166 11.3%	235 14.0%	212 22.9%	464 37.6%	450 16.7%	604 25.1%	16 7.0%	62 12.2%	79 15.9%	158 26.7%	266 31.7%
				CDFG	D	D	I			J	JK	JKL	JKL		O	OP		R	RS	RST		VXYZ		X	X	XYZ	WXYZ
Never	559 10.5%	40 11.7%	109 9.4%	239 11.4%	91 10.0%	73 9.6%	287 11.4%	264 9.7%	54 5.8%	115 8.3%	89 9.0%	110 11.4%	111 21.4%	163 7.9%	181 10.8%	202 13.3%	88 6.0%	119 7.1%	99 10.7%	252 20.5%	191 7.1%	339 14.1%	10 4.3%	31 6.0%	34 6.9%	63 10.7%	134 16.0%
										J	J	JK	JKLN		O	OP			RS	RST		VXYZAA				XYZ	XYZAA
Mean	3	3 D	3	3 DFG	3 D	3 D	3 I	3	2	3 J	3 JK	3 JKL	3 JKLN	3	3 O	3 OP	2	3 R	3 RS	4 RST	3	3 VXYZ	2	2 X	3 XY	3 XYZ	3 WXYZA A



EMPL. Which of the following categories best describes your current work situation?

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income					
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)	
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975	
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837	
<u>Total Valid</u>	5183	340	1117	2081	889	729	2472	2647	887	1359	985	965	518	1975	1654	1511	1416	1628	912	1228	2701	2406	218	506	491	589	837	
Employed full-time, that is, 30 or more hours per week	1820 35.1%	102 30.1%	417 37.4%	793 38.1%	292 32.8%	208 28.5%	944 38.2%	864 32.6%	78 8.8%	398 29.3%	480 48.8%	449 46.5%	290 55.9%	589 29.8%	562 34.0%	660 43.6%	663 46.8%	806 49.5%	296 32.5%	55 4.5%	1820 67.4%	0 0.0%	28 13.0%	131 26.0%	202 41.1%	216 36.7%	436 52.1%	
Employed part-time, that is, less than 30 hours per week	561 10.8%	39 11.6%	124 11.1%	209 10.1%	113 12.8%	69 9.5%	213 8.6%	335 12.6%	138 15.6%	217 16.0%	102 10.4%	39 4.1%	14 2.7%	260 13.1%	159 9.6%	134 8.9%	267 18.8%	176 10.8%	91 10.0%	27 2.2%	561 20.8%	0 0.0%	23 10.5%	84 16.7%	60 12.3%	43 7.3%	37 4.4%	
Self-employed	320 6.2%	17 5.0%	79 7.1%	120 5.7%	39 4.4%	61 8.4%	179 7.2%	134 5.1%	72 8.2%	86 6.4%	62 6.3%	43 4.5%	33 6.4%	122 6.2%	98 6.0%	94 6.2%	83 5.8%	125 7.7%	66 7.2%	46 3.8%	320 11.9%	0 0.0%	17 7.6%	36 7.2%	36 7.4%	35 5.9%	56 6.7%	
Unemployed, but looking for work	495 9.6%	39 11.4%	158 14.2%	125 6.0%	88 9.9%	81 11.1%	232 9.4%	249 9.4%	217 24.4%	128 9.4%	70 7.1%	24 2.5%	7 1.4%	324 16.4%	92 5.6%	71 4.7%	227 16.0%	224 13.7%	37 4.1%	8 0.6%	0 0.0%	495 20.6%	59 27.1%	64 12.7%	40 8.1%	16 2.8%	17 2.0%	
Retired but still working	155 3.0%	9 2.7%	23 2.1%	79 3.8%	25 2.8%	17 2.3%	91 3.7%	64 2.4%	7 0.7%	31 2.3%	27 2.8%	37 3.8%	27 5.2%	30 1.5%	57 3.4%	69 4.5%	4 0.3%	9 0.6%	44 4.8%	98 8.0%	0 0.0%	155 6.4%	2 0.7%	9 1.7%	17 3.5%	27 4.6%	39 4.7%	
Retired and not working	1247 24.1%	87 25.7%	167 14.9%	590 28.3%	207 23.3%	194 26.6%	624 25.2%	619 23.4%	94 10.6%	333 24.5%	187 19.0%	335 34.7%	140 27.0%	310 15.7%	527 31.8%	409 27.0%	8 0.6%	29 1.8%	232 25.4%	979 79.7%	0 0.0%	1247 51.8%	22 9.9%	84 16.7%	94 19.1%	213 36.1%	225 26.8%	
Not in the workforce (student, disabled, unpaid household work, unemployed and not looking for work)	509 9.8%	40 11.8%	124 11.1%	144 6.9%	111 12.5%	88 12.0%	171 6.9%	324 12.2%	261 29.5%	139 10.2%	46 4.7%	22 2.3%	6 1.2%	303 15.4%	129 7.8%	66 4.4%	145 10.2%	219 13.5%	133 14.6%	12 1.0%	0 0.0%	509 21.1%	58 26.7%	83 16.4%	36 7.3%	31 5.3%	18 2.2%	
Full-time homemaker / stay-at-home parent	22 0.4%	2 0.5%	12 1.0%	0 0.0%	7 0.8%	2 0.3%	1 0.0%	21 0.8%	7 0.8%	7 0.5%	2 0.2%	3 0.3%	0 0.0%	18 0.9%	4 0.3%	0 0.0%	9 0.6%	13 0.8%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	5 2.2%	6 1.2%	5 1.1%	5 0.9%	0 0.0%	
On disability or long-term disability and not working	25 0.5%	3 0.8%	9 0.8%	4 0.2%	4 0.5%	5 0.7%	14 0.6%	11 0.4%	9 1.1%	10 0.8%	3 0.3%	2 0.2%	0 0.0%	13 0.6%	8 0.5%	4 0.3%	2 0.2%	13 0.8%	9 0.9%	2 0.1%	0 0.0%	0 0.0%	4 1.7%	5 1.0%	0 0.0%	0 0.0%	2 0.3%	
On maternity or parental leave	9 0.2%	0 0.0%	1 0.1%	8 0.4%	1 0.1%	0 0.0%	0 0.0%	9 0.4%	1 0.1%	2 0.1%	2 0.2%	5 0.5%	1 0.1%	1 0.0%	6 0.4%	2 0.2%	4 0.2%	6 0.4%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 0.1%	4 0.5%
Seasonal, contract, casual or temporary worker	8 0.2%	1 0.4%	0 0.0%	6 0.3%	1 0.1%	1 0.1%	2 0.1%	6 0.2%	2 0.2%	4 0.3%	1 0.1%	0 0.0%	1 0.2%	2 0.1%	4 0.3%	2 0.2%	2 0.2%	4 0.3%	2 0.2%	0 0.0%	0 0.0%	0 0.0%	1 0.6%	1 0.2%	0 0.0%	0 0.0%	0 0.0%	1 0.1%
On temporary medical or sick leave	9 0.2%	0 0.0%	1 0.1%	4 0.2%	0 0.0%	3 0.4%	3 0.1%	6 0.2%	0 0.0%	3 0.2%	1 0.1%	5 0.5%	0 0.0%	1 0.1%	6 0.4%	1 0.1%	3 0.2%	3 0.2%	2 0.2%	1 0.1%	0 0.0%	0 0.0%	0 0.0%	1 0.3%	0 0.0%	0 0.0%	2 0.3%	2 0.2%
Other	2 0.0%	0 0.0%	1 0.1%	0 0.0%	1 0.1%	0 0.0%	0 0.0%	2 0.1%	0 0.0%	1 0.1%	1 0.1%	0 0.0%	0 0.0%	2 0.1%	0 0.0%	0 0.0%	1 0.1%	1 0.1%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 0.2%	0 0.0%	0 0.0%
Prefer not to say	126 2.4%	5 1.4%	44 3.8%	23 1.1%	17 1.9%	25 3.3%	53 2.1%	61 2.3%	35 3.8%	26 1.9%	7 0.7%	3 0.3%	0 0.0%	73 3.6%	17 1.0%	8 0.6%	57 3.9%	51 3.0%	13 1.4%	5 0.4%	0 0.0%	0 0.0%	10 4.4%	6 1.1%	6 1.1%	1 0.2%	0 0.0%	
Don't know / Refused / N/A	3 0.1%	0 0.0%	1 0.1%	0 0.0%	3 0.3%	0 0.0%	0 0.0%	3 0.1%	1 0.1%	3 0.2%	0 0.0%	0 0.0%	0 0.0%	3 0.2%	0 0.0%	0 0.0%	1 0.1%	2 0.1%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 0.3%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	



DM_Q08A. Are you a student?

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
						D					KN	K		P			T								YAA	Y	
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Yes, full-time	345 6.5%	21 6.0%	117 10.1%	121 5.7%	48 5.2%	34 4.6%	157 6.2%	178 6.6%	96 10.5%	105 7.5%	63 6.4%	26 2.7%	20 3.8%	170 8.3%	79 4.7%	83 5.5%	220 15.0%	101 6.0%	22 2.4%	1 0.1%	223 8.2%	110 4.6%	23 10.0%	43 8.4%	38 7.7%	19 3.3%	29 3.4%
			CEFG						KLMN	MN	MN			PQ			STU	TU	U		W		WAAA B	WAAA B	WAAA B		
Yes, part-time	239 4.5%	18 5.3%	81 7.0%	59 2.8%	39 4.3%	36 4.8%	103 4.1%	127 4.7%	58 6.3%	75 5.4%	53 5.4%	18 1.8%	9 1.7%	142 6.9%	43 2.6%	43 2.8%	146 9.9%	73 4.3%	12 1.3%	9 0.7%	166 6.1%	56 2.3%	16 7.1%	35 6.8%	29 5.8%	17 3.0%	21 2.6%
			EF			E			MN	MN	MN			PQ			STU	TU			W		WAAA B	WAAA B	WAAA B		
No	4730 89.0%	306 88.7%	964 82.9%	1925 91.5%	823 90.5%	683 90.6%	2265 89.7%	2407 88.8%	768 83.3%	1207 87.0%	876 88.3%	924 95.5%	489 94.5%	1740 84.8%	1549 92.7%	1394 91.7%	1108 75.2%	1508 89.7%	891 96.3%	1223 99.2%	2312 85.6%	2240 93.1%	190 82.9%	434 84.8%	430 86.5%	553 93.8%	787 94.0%
		D		D	D	D				J	J	JKL	JKL		O	O		R	RS	RST		VXYZ				XYZ	XYZ



INC_SHARE_01. Do you have a spouse or partner whom you share finances with?

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
<u>Total Valid</u>	5139	331	1125	2047	881	733	2446	2631	899	1339	975	958	516	1970	1635	1487	1390	1627	902	1220	2618	2364	227	507	492	584	833
Yes	2363 46.0%	145 44.0%	481 42.7%	1024 50.1%	407 46.2%	295 40.3%	1182 48.3%	1168 44.4%	238 26.5%	477 35.6%	461 47.3%	604 63.0%	364 70.6%	736 37.3%	790 48.3%	825 55.5%	459 33.0%	749 46.0%	456 50.6%	699 57.3%	1217 46.5%	1087 46.0%	126 55.5%	339 66.8%	375 76.2%	507 86.8%	772 92.8%
No	2776 54.0%	185 56.0%	644 57.3%	1022 49.9%	474 53.8%	438 59.7%	1265 51.7%	1464 55.6%	661 73.5%	862 64.4%	514 52.7%	354 37.0%	151 29.4%	1235 62.7%	846 51.7%	662 44.5%	931 67.0%	879 54.0%	446 49.4%	521 42.7%	1401 53.5%	1277 54.0%	101 44.5%	168 33.2%	117 23.8%	77 13.2%	60 7.2%
Prefer not to say	174 3.3%	14 4.0%	37 3.2%	57 2.7%	28 3.1%	20 2.7%	79 3.1%	80 3.0%	23 2.5%	48 3.5%	17 1.7%	9 0.9%	2 0.4%	82 4.0%	36 2.2%	32 2.1%	84 5.7%	54 3.2%	23 2.5%	13 1.1%	83 3.1%	42 1.7%	2 1.0%	4 0.8%	4 0.8%	6 1.0%	5 0.6%



INC_SHARE_02. Do you have any children, parents, relatives, or other household members who live with you and with whom your share finances, or who are financially dependent on you?

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Complete d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963 KN	821 K	760	1987	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
<u>Total Valid</u>	5147	336	1123	2048	893	726	2451	2639	891	1352	977	961	517	1987	1629	1492	1405	1620	904	1217	2622	2365	226	506	490	589	834
Yes	1474 28.6%	92 27.3%	344 30.6%	576 28.1%	264 29.6%	192 26.4%	606 24.7%	851 32.3%	229 25.7%	390 28.9%	317 32.4%	269 28.0%	173 33.4%	616 31.0%	408 25.0%	441 29.5%	420 29.9%	693 42.8%	238 26.3%	122 10.0%	943 36.0%	469 19.8%	157 69.6%	330 65.2%	270 55.0%	252 42.8%	350 42.0%
No	3673 71.4%	244 72.7%	779 69.4%	1472 71.9%	629 70.4%	535 73.6%	1844 75.3%	1788 67.7%	662 74.3%	962 71.1%	660 67.6%	692 72.0%	344 66.6%	1371 69.0%	1221 75.0%	1052 70.5%	985 70.1%	927 57.2%	666 73.7%	1096 90.0%	1679 64.0%	1897 80.2%	69 30.4%	176 34.8%	221 45.0%	337 57.2%	484 58.0%
Prefer not to say	166 3.1%	9 2.5%	39 3.4%	56 2.7%	16 1.8%	27 3.6%	75 3.0%	72 2.7%	32 3.4%	35 2.5%	15 1.5%	6 0.7%	1 0.2%	65 3.2%	42 2.5%	28 1.8%	69 4.7%	61 3.6%	20 2.2%	16 1.3%	79 2.9%	41 1.7%	3 1.3%	5 1.0%	6 1.2%	1 0.1%	3 0.4%



IN_Q04P. What was your approximate total personal income, before taxes and deductions, from all sources during the last year ending December 31, 2024? Please include income from all sources such as employment (e.g., wages, tips), investments, pensions, and government benefits. Examples of government benefits include Employment Insurance, Social Assistance, the Canada Child Benefit, as well as other sources like child support, alimony, and rental income.

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
Total Valid	4787	321	1088	1847	834	683	2313	2420	923	1387	992	967	518	1918	1513	1324	1322	1560	839	1065	2502	2137	222	508	490	583	829
\$20,000 or less	923 19.3%	74 23.1%	271 24.9%	280 15.2%	172 20.6%	119 17.4%	379 16.4%	514 21.2%	923 100.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	539 28.1%	250 16.5%	114 8.6%	346 26.1%	346 22.2%	169 20.1%	63 5.9%	289 11.5%	579 27.1%	222 100.0%	55 10.8%	24 5.0%	33 5.7%	13 1.6%
\$20,000 to less than \$40,000	1387 29.0%	122 37.8%	379 34.9%	396 21.5%	268 32.1%	220 32.2%	595 25.7%	780 32.2%	0 0.0%	1387 100.0%	0 0.0%	0 0.0%	0 0.0%	796 41.5%	380 25.1%	205 15.5%	445 33.6%	470 30.1%	154 18.3%	319 30.0%	701 28.0%	631 29.5%	0 0.0%	453 89.2%	99 20.2%	68 11.7%	29 3.5%
\$40,000 to less than \$60,000	992 20.7%	62 19.2%	287 26.4%	331 17.9%	163 19.6%	146 21.3%	479 20.7%	506 20.9%	0 0.0%	0 0.0%	992 100.0%	0 0.0%	0 0.0%	493 25.7%	261 17.3%	232 17.5%	324 24.5%	335 21.5%	148 17.7%	185 17.3%	645 25.8%	330 15.4%	0 0.0%	0 0.0%	366 74.9%	118 20.3%	87 10.5%
\$60,000 to less than \$80,000	510 10.6%	29 9.1%	36 3.3%	303 16.4%	75 8.9%	66 9.6%	273 11.8%	232 9.6%	0 0.0%	0 0.0%	0 0.0%	510 52.7%	0 0.0%	32 1.7%	254 16.8%	224 16.9%	105 7.9%	120 7.7%	111 13.3%	174 16.3%	282 11.3%	214 10.0%	0 0.0%	0 0.0%	0 0.0%	199 34.1%	145 17.5%
\$80,000 to less than \$100,000	458 9.6%	18 5.6%	63 5.8%	253 13.7%	63 7.6%	60 8.8%	257 11.1%	201 8.3%	0 0.0%	0 0.0%	0 0.0%	458 47.3%	0 0.0%	34 1.7%	198 13.1%	227 17.1%	59 4.5%	117 7.5%	118 14.0%	165 15.5%	249 10.0%	203 9.5%	0 0.0%	0 0.0%	0 0.0%	164 28.2%	157 18.9%
\$100,000 to less than \$125,000	214 4.5%	8 2.6%	23 2.1%	115 6.2%	38 4.6%	30 4.4%	134 5.8%	81 3.3%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	214 41.4%	11 0.6%	75 5.0%	128 9.6%	23 1.8%	71 4.5%	57 6.8%	63 5.9%	138 5.5%	75 3.5%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	162 19.6%
\$125,000 to less than \$150,000	126 2.6%	1 0.2%	12 1.1%	73 3.9%	28 3.3%	13 1.9%	77 3.3%	49 2.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	126 24.4%	7 0.4%	43 2.8%	76 5.7%	6 0.4%	45 2.9%	36 4.3%	39 3.7%	83 3.3%	42 2.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	93 11.2%
\$150,000 to less than \$200,000	89 1.9%	5 1.6%	7 0.7%	49 2.6%	18 2.2%	10 1.4%	56 2.4%	33 1.4%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	89 17.2%	4 0.2%	25 1.6%	60 4.5%	6 0.5%	31 2.0%	18 2.2%	34 3.2%	56 2.2%	33 1.6%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	74 9.0%
\$200,000 to less than \$250,000	41 0.9%	1 0.3%	3 0.3%	25 1.3%	3 0.4%	9 1.4%	28 1.2%	13 0.5%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	41 7.9%	0 0.0%	14 0.9%	27 2.0%	2 0.2%	14 0.9%	15 1.7%	11 1.0%	30 1.2%	11 0.5%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	32 3.9%
\$250,000 or more	47 1.0%	2 0.5%	6 0.5%	22 1.2%	7 0.8%	11 1.6%	35 1.5%	12 0.5%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	47 9.1%	1 0.0%	14 0.9%	32 2.4%	6 0.5%	13 0.8%	14 1.7%	13 1.2%	29 1.2%	18 0.8%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	37 4.4%
Don't know	91 1.7%	7 2.0%	21 1.8%	35 1.7%	17 1.9%	10 1.3%	27 1.1%	62 2.3%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	45 2.2%	24 1.4%	18 1.2%	46 3.1%	28 1.7%	7 0.8%	10 0.8%	36 1.3%	46 1.9%	5 2.2%	1 0.2%	3 0.6%	3 0.5%	2 0.2%
Prefer not to say	435 8.2%	16 4.6%	53 4.6%	222 10.6%	58 6.4%	61 8.1%	185 7.3%	230 8.5%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	89 4.3%	134 8.0%	178 11.7%	106 7.2%	93 5.5%	78 8.4%	158 12.8%	163 6.0%	223 9.3%	2 0.9%	4 0.4%	4 0.8%	4 0.7%	6 0.7%
Mean	53587	42784	40857	64019	51139	54271	60196	47903	10000	30000	50000	79467	153002	32537	58292	79470	39610	50925	64138	66526	59872	47755	10000	27838	43979	63490	109687



	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income					
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Empley ed (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)	
				CDFG	CD	CD	I					N		O	OP		R	RS	RS		W	YZ				Y	WYZ	WYZAA



INCVOL. Over the past 12 months, which one of the following statements best describes your income from month to month?

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821 K	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
<u>Total Valid</u>	5028	323	1087	2030	869	704	2394	2581	859	1331	963	957	511	1906	1617	1472	1337	1585	899	1207	2598	2285	219	500	482	590	828
Roughly the same each month	3551 70.6%	230 71.2%	789 72.6%	1416 69.7%	612 70.3%	494 70.2%	1672 69.8%	1855 71.9%	568 66.1%	906 68.0%	657 68.2%	752 78.6%	382 74.9%	1316 69.0%	1170 72.3%	1046 71.0 %	764 57.1%	1077 68.0%	695 77.4%	1015 84.1%	1618 62.3%	1820 79.6%	141 64.5%	335 67.0%	313 64.9%	436 73.9%	639 77.2 %
Occasionally varies from month to month	958 19.1%	66 20.3%	174 16.0%	424 20.9%	168 19.3%	125 17.7%	463 19.4%	480 18.6%	157 18.3%	281 21.1%	207 21.5%	158 16.5%	79 15.5%	375 19.6%	306 18.9%	272 18.5 %	362 27.1%	322 20.3%	132 14.7%	143 11.8%	666 25.6%	274 12.0%	42 19.2%	112 22.4%	122 25.2%	114 19.4%	120 14.5 %
Varies quite often from month to month	518 10.3%	27 8.4%	124 11.4%	190 9.4%	90 10.3%	85 12.1%	259 10.8%	245 9.5%	134 15.6%	144 10.8%	99 10.3%	47 4.9%	49 9.6%	216 11.3%	142 8.8%	154 10.5 %	212 15.8%	186 11.7%	71 7.9%	49 4.1%	315 12.1%	191 8.4%	36 16.3%	53 10.6%	48 9.9%	40 6.7%	69 8.4%
Prefer not to say	147 2.8%	9 2.7%	36 3.1%	44 2.1%	22 2.4%	20 2.7%	69 2.7%	63 2.3%	25 2.7%	27 2.0%	14 1.4%	5 0.6%	4 0.9%	64 3.1%	35 2.1%	27 1.8%	63 4.3%	52 3.1%	13 1.4%	20 1.6%	50 1.9%	63 2.6%	5 2.4%	5 1.0%	4 0.9%	0 0.0%	4 0.5%
Don't know	138 2.6%	12 3.6%	39 3.4%	30 1.4%	18 2.0%	30 4.0%	63 2.5%	68 2.5%	39 4.2%	29 2.1%	16 1.6%	5 0.5%	2 0.5%	82 4.0%	19 1.1%	21 1.4%	74 5.0%	45 2.7%	13 1.4%	6 0.5%	52 1.9%	58 2.4%	5 2.1%	6 1.2%	10 2.1%	0 0.0%	6 0.7%



IN_Q04. What was your approximate total household income, before taxes and deductions, from all sources during the last year ending December 31, 2024? Please include income from all sources such as employment (e.g., wages, tips), investments, pensions, and government benefits. Examples of government benefits include Employment Insurance, Social Assistance, the Canada Child Benefit, as well as other sources like child support, alimony, and rental income.

Base: Respondents who share finances

	Region						Gender		Personal income					Education Level			Age				Employment		Household income				
	Total	Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	\$100k or more (AB)
TOTAL (u/w)	2985	206	569	1285	526	386	1439	1520	471	521	572	579	586	979	799	1190	598	1010	441	936	1488	1416	294	419	471	471	471
TOTAL (w/t)	2959	186	623	1234	512	390	1395	1538	365	673	585	680	400	1028	957	957	670	1002	539	748	1572	1302	229	511	497	497	497
Total Valid	2664	173	577	1077	477	355	1273	1368	347	650	572	665	398	965	854	837	610	924	491	639	1441	1153	229	511	497	497	497
\$20,000 or less	229	27	71	57	46	27	67	158	222	0	0	0	0	156	49	23	85	94	34	15	68	141	229	0	0	0	0
	8.6%	15.6%	12.3%	5.3%	9.6%	7.6%	5.3%	11.6%	63.9%	0.0%	0.0%	0.0%	0.0%	16.2%	5.7%	2.7%	14.0%	10.2%	6.9%	2.4%	4.7%	12.2%	100.0%	0.0%	0.0%	0.0%	0.0%
		EG	EG		E			H	KLMN					PQ	Q		STU	U	U			VYZAAAB	WYZAAAB				
\$20,000 to less than \$40,000	511	46	163	119	100	83	192	313	55	453	0	0	0	343	102	63	176	214	56	65	252	240	0	511	0	0	
	19.2%	26.4%	28.2%	11.0%	21.1%	23.4%	15.1%	22.9%	15.8%	69.8%	0.0%	0.0%	0.0%	35.5%	11.9%	7.5%	28.8%	23.2%	11.5%	10.1%	17.5%	20.8%	0.0%	100.0%	0.0%	0.0%	
		E	EF		E	E		H	LMN	JLMN				PQ	Q		STU	TU				VXZAAAB	WXZAAAB				
\$40,000 to less than \$60,000	497	38	170	118	98	72	220	271	24	99	366	0	0	311	103	79	154	187	61	95	298	186	0	0	497	0	
	18.6%	22.0%	29.5%	10.9%	20.6%	20.2%	17.3%	19.8%	7.0%	15.2%	64.1%	0.0%	0.0%	32.3%	12.1%	9.5%	25.3%	20.3%	12.3%	14.8%	20.7%	16.2%	0.0%	0.0%	100.0%	0.0%	
		E	CEFG		E	E		H	MN	JMN	JKMN			PQ			STU	TU				XYAAAB	WXYAAAB				
\$60,000 to less than \$80,000	277	11	38	146	45	35	149	126	24	42	53	155	0	59	125	93	47	73	54	103	141	131	0	0	0	0	
	10.4%	6.5%	6.6%	13.6%	9.4%	10.0%	11.7%	9.2%	6.8%	6.4%	9.2%	23.3%	0.0%	6.1%	14.6%	11.1%	7.7%	7.9%	11.0%	16.2%	9.8%	11.4%	0.0%	0.0%	0.0%	0.0%	
				CDF					M	M	M	JKLM			OQ	O						XYZAB					
\$80,000 to less than \$100,000	313	11	50	168	46	38	154	157	9	26	66	208	0	44	138	131	46	74	76	117	152	156	0	0	0	0	
	11.7%	6.2%	8.7%	15.6%	9.7%	10.7%	12.1%	11.5%	2.7%	4.1%	11.5%	31.3%	0.0%	4.5%	16.2%	15.6%	7.5%	8.0%	15.5%	18.3%	10.6%	13.6%	0.0%	0.0%	0.0%	0.0%	
				CDFG					M	M	JKM	JKLM			O	O			RS	RS		VXYZAB					
\$100,000 to less than \$125,000	239	11	28	141	38	22	139	100	6	13	46	95	76	21	108	111	37	73	46	83	135	100	0	0	0	0	
	9.0%	6.3%	4.8%	13.1%	7.9%	6.1%	10.9%	7.3%	1.7%	2.0%	8.1%	14.3%	19.0%	2.2%	12.6%	13.2%	6.1%	7.9%	9.3%	13.0%	9.3%	8.7%	0.0%	0.0%	0.0%	0.0%	
				CDFG			I				JK	JKL	JKLN		O	O				RS		XYZAA					
\$125,000 to less than \$150,000	207	14	20	119	32	21	118	88	1	8	22	90	83	11	84	111	30	61	58	58	132	73	0	0	0	0	
	7.8%	8.3%	3.4%	11.1%	6.8%	6.0%	9.3%	6.5%	0.4%	1.2%	3.8%	13.5%	20.9%	1.2%	9.9%	13.3%	4.9%	6.6%	11.7%	9.1%	9.2%	6.4%	0.0%	0.0%	0.0%	0.0%	
		D		DFG	D		I				JK	JKL	JKLN		O	OP			RS	R		XYZAA					
\$150,000 to less than \$200,000	195	5	14	107	41	26	110	85	4	7	13	81	88	11	76	107	16	71	47	61	116	76	0	0	0	0	
	7.3%	3.2%	2.5%	9.9%	8.6%	7.3%	8.6%	6.2%	1.1%	1.1%	2.3%	12.1%	22.0%	1.2%	9.0%	12.8%	2.6%	7.7%	9.6%	9.5%	8.1%	6.6%	0.0%	0.0%	0.0%	0.0%	
				CD	CD	CD	I				JKL	JKLN			O	OP		R	R	R		XYZAA					
\$200,000 to less than \$250,000	111	6	16	58	14	17	67	43	1	1	5	25	79	5	42	63	12	43	32	23	84	26	0	0	0	0	
	4.2%	3.3%	2.8%	5.4%	2.9%	4.9%	5.2%	3.1%	0.2%	0.2%	1.0%	3.7%	19.8%	0.6%	5.0%	7.5%	2.0%	4.7%	6.5%	3.6%	5.8%	2.3%	0.0%	0.0%	0.0%	0.0%	
				DF			I				JKL	JKLN			O	OP		R	RU		W	XYZAA					
\$250,000 or more	86	4	8	44	16	14	59	26	1	0	0	12	73	3	25	57	7	32	28	19	63	22	0	0	0	0	
	3.2%	2.1%	1.3%	4.1%	3.4%	3.8%	4.6%	1.9%	0.3%	0.0%	0.0%	1.7%	18.3%	0.3%	3.0%	6.8%	1.1%	3.5%	5.7%	3.0%	4.4%	1.9%	0.0%	0.0%	0.0%	0.0%	
				D	D	D	I				JKL	JKLN			O	OP		R	R	R		XYZAA					
Don't know	56	4	14	24	6	7	15	39	10	6	8	7	1	17	22	15	20	21	6	9	31	20	0	0	0	0	
	1.9%	2.3%	2.3%	1.9%	1.1%	1.9%	1.1%	2.5%	2.7%	0.9%	1.3%	1.0%	0.2%	1.6%	2.3%	1.5%	3.0%	2.1%	1.1%	1.1%	2.0%	1.5%	0.0%	0.0%	0.0%	0.0%	
							H		KM		M						TU					XYZAAAB					
Prefer not to say	239	9	32	133	30	28	106	131	8	17	5	8	1	47	81	105	40	57	42	100	100	129	0	0	0	0	
	8.1%	4.8%	5.2%	10.8%	5.8%	7.2%	7.6%	8.5%	2.2%	2.6%	0.9%	1.1%	0.3%	4.5%	8.5%	10.9%	5.9%	5.6%	7.8%	13.4%	6.4%	9.9%	0.0%	0.0%	0.0%	0.0%	
				CDFG					M	LM					O	O				RST		VXYZAAAB					
Mean	85545	67977	61115	103489	81976	83844	97280	74982	27485	42963	69427	113542	183471	44984	97848	120222	60445	82473	105515	98574	94767	76317	10000	30000	50000	80000	
				CDFG	CD	CD	I			J	JK	JKL	JKLN		O	OP		R	RS	RS	W						



MINOR2. Which of the following describes the racial or ethnic community or communities that you belong to? Select all that apply.

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income					
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)	
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975	
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837	
Total Valid	5110	337	1119	2015	893	728	2430	2631	896	1354	968	942	512	2002	1614	1463	1386	1618	896	1210	2595	2359	224	502	489	578	825	
Black (African, Afro-Caribbean, African descent)	277 5.4%	18 5.3% G	69 6.2% G	132 6.5% G	46 5.2% G	10 1.4%	118 4.9%	155 5.9%	67 7.5% MN	81 6.0% M	53 5.5% M	45 4.8% M	14 2.8%	109 5.4%	76 4.7%	89 6.1%	132 9.5% STU	105 6.5% TU	25 2.8% U	14 1.2%	183 7.0% W	83 3.5%	17 7.6% WAB	40 7.9% WAB	39 8.0% WAB	34 5.8% W	34 4.1%	
East/Southeast Asian (e.g., Chinese, Korean, Japanese, Taiwanese, Filipino, Vietnamese, Cambodian, Thai, Indonesian, other East/Southeast Asian descent)	424 8.3%	7 2.0%	25 2.2%	238 11.8% CDF	56 6.3% CD	96 13.2% CDF	215 8.8%	204 7.7%	62 7.0%	83 6.1%	82 8.4%	83 8.9% K	64 12.5% JKLN	90 4.5%	112 6.9% O	220 15.0% OP	153 11.1% SU	139 8.6% U	79 8.8%	54 4.4%	271 10.4% W	148 6.3%	12 5.6%	30 6.0%	32 6.6%	53 9.2% W	88 10.6% WXYZ	
Indigenous (First Nations, Métis and/or Inuit)	248 4.9%	11 3.1%	35 3.1% E	37 1.8%	106 11.8% CDEG	61 8.3% CDE	97 4.0%	144 5.5% H	81 9.1% LMN	92 6.8% LMN	31 3.2%	19 2.0%	11 2.2%	168 8.4% PQ	54 3.3% Q	22 1.5%	112 8.1% STU	96 5.9% TU	25 2.8% U	15 1.3%	117 4.5%	110 4.7% AAAB	29 12.9% WZAAA B	58 11.5% WZAAA B	25 5.2% AAAB	8 1.4%	19 2.3%	
Latino/Latina (e.g., Latin American, Hispanic descent)	93 1.8%	1 0.4%	13 1.2%	61 3.0% CDFG	7 0.8%	10 1.4%	41 1.7%	52 2.0%	19 2.2%	23 1.7%	23 2.4% M	13 1.4%	6 1.1%	30 1.5%	29 1.8%	35 2.4%	42 3.0% TU	44 2.7% TU	5 0.6%	2 0.2%	74 2.8% W	15 0.7%	8 3.5% WZ	9 1.8%	5 1.0%	11 2.0% W	17 2.0% W	
Middle Eastern and North African (e.g., Arab, Algerian, Egyptian, West Asian descent (e.g., Iranian, Israeli, Lebanese, Turkish, Kurdish))	92 1.8%	3 0.8%	21 1.8%	51 2.5% CFG	8 0.9%	9 1.2%	51 2.1%	38 1.5%	24 2.7% K	18 1.3%	15 1.5%	18 1.9%	9 1.9%	18 0.9%	30 1.8% O	42 2.9% O	28 2.0% U	43 2.6% U	17 1.9% U	5 0.4%	60 2.3% W	32 1.3%	4 1.8%	13 2.7%	7 1.4%	7 1.3%	16 1.9%	
South Asian (e.g., Afghan, Indian, Pakistani, Bangladeshi, Sri Lankan)	363 7.1%	14 4.2% D	8 0.7%	261 12.9% CDFG	37 4.2% D	42 5.7% D	168 6.9%	191 7.3%	46 5.1%	94 6.9%	82 8.4% J	65 6.9%	31 6.0%	47 2.3%	112 6.9% O	201 13.8% OP	243 17.5% STU	71 4.4% U	30 3.4% U	19 1.6%	283 10.9% W	69 2.9%	10 4.4%	33 6.5% W	33 6.8% W	43 7.4% W	60 7.3% W	
White (e.g., European, Caucasian)	3766 73.7%	285 84.7% EFG	953 85.2% EFG	1310 65.0%	684 76.5% EG	523 71.9% E	1814 74.7%	1920 73.0%	630 70.3%	1019 75.3% J	697 72.1%	722 76.7% JL	392 76.6% JL	1595 79.6% Q	1261 78.1% Q	894 61.1% %	762 55.0% R	1180 72.9% R	723 80.6% RS	1102 91.1% RST	1713 66.0%	1939 82.2% VXYZAAAB	150 66.7%	351 70.0%	350 71.6%	427 73.9% X	620 75.2% X	
Canadian / Québécois / North American (e.g., Canadian, Canadien, Québécois, North American)	35 0.7%	2 0.7%	18 1.6% EFG	7 0.4%	5 0.5%	3 0.4%	15 0.6%	21 0.8%	11 1.2% M	8 0.6%	8 0.8%	6 0.7%	1 0.3%	22 1.1% PQ	8 0.5%	6 0.4%	9 0.6% R	14 0.9% S	7 0.8% T	5 0.5% U	11 0.4%	23 1.0% VAA	2 1.1%	2 0.4%	9 1.8% AA	2 0.3%	5 0.7%	
Jewish (e.g., Ashkenazi, Sephardic, ethnically Jewish)	5 0.1%	0 0.0%	0 0.0%	4 0.2%	0 0.0%	1 0.1%	1 0.1%	4 0.1%	0 0.0%	2 0.1%	0 0.0%	1 0.1%	1 0.2%	0 0.0%	1 0.1%	4 0.3% O	0 0.0%	2 0.1%	0 0.0%	3 0.3%	2 0.1%	3 0.1%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 0.2%
Caribbean / West Indian (e.g., Caribbean, West Indian, Indo-Caribbean, Guyanese)	12 0.2%	0 0.0%	0 0.0%	11 0.5% CDFG	1 0.1%	0 0.0%	6 0.2%	6 0.2%	2 0.2%	1 0.1%	1 0.1%	1 0.1%	3 0.6%	0 0.0%	5 0.3% O	7 0.5% O	4 0.3% STU	2 0.1% TU	2 0.2% U	4 0.4%	4 0.2%	8 0.3% YZ	1 0.3%	0 0.0%	0 0.0%	1 0.2%	3 0.3%	
Mixed or Multiple Ethnicities / Biracial	6 0.1%	1 0.3%	2 0.2%	2 0.1%	1 0.1%	0 0.0%	3 0.1%	4 0.1%	2 0.2%	1 0.1%	2 0.2%	0 0.0%	0 0.0%	2 0.1%	3 0.2%	1 0.1%	0 0.0%	3 0.2%	1 0.1%	2 0.2%	2 0.1%	4 0.2% AAAB	1 0.4%	1 0.3%	2 0.4%	0 0.0%	0 0.0%	
Other	14	0	1	7	0	5	2	12	0	4	2	6	1	1	6	6	3	2	6	2	8	4	0	1	1	3	3	



	Region						Gender		Personal income					Education Level			Age				Employment		Household income				
	Total	Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Complete d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employe d (V)	Unemploye d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
	0.3%	0.0%	0.1%	0.4%	0.0%	0.7%	0.1%	0.4%	0.0%	0.3%	0.2%	0.7%	0.1%	0.1%	0.4%	0.4%	0.2%	0.1%	0.7%	0.2%	0.3%	0.2%	0.0%	0.3%	0.2%	0.6%	0.4%
				CF		CF					J				O												
Prefer not to say	202 3.8%	8 2.2%	43 3.7%	88 4.2%	16 1.7%	26 3.4%	95 3.8%	81 3.0%	27 2.9%	34 2.4%	24 2.5%	26 2.7%	6 1.2%	50 2.4%	58 3.4%	56 3.7%	88 6.0%	64 3.8%	27 2.9%	24 1.9%	106 3.9%	48 2.0%	5 2.2%	9 1.8%	8 1.6%	12 2.0%	12 1.5%
			F	CF		F			M	M	M	M			O		STU	U			W						
Don't know / None / Not applicable / Refused	1 0.0%	0 0.0%	0 0.0%	1 0.0%	0 0.0%	0 0.0%	1 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 0.1%	0 0.0%	0 0.0%	1 0.1%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%



DM_Q06. Do you identify as First Nations, Métis and/or Inuit?
 Base: Respondents who identified as Indigenous

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	240	12	33	35	103	57	92	140	101	68	28	14	15	167	43	26	104	99	20	17	107	111	36	46	23	6	20
TOTAL (w/t)	248	11	35	37	106	61	97	144	81	92	31	19	11	168	54	22	112	96	25	15	117	110	29	58	25	8	19
Total Valid	225	10	27	31	100	57	87	131	73	85	28	19	8	155	48	20	101	87	23	15	107	101	26	52	23	8	17
First Nations (includes status and non-status individuals)	136 60.4%	9 86.8%	16 58.6%	18 57.1%	59 58.5%	35 61.8%	54 61.8%	78 59.7%	44 59.7%	50 59.2%	17 60.1%	8 44.8%	6 70.0%	101 64.8%	24 49.6%	11 53.4%	69 68.3%	49 56.0%	8 37.3%	10 67.7%	55 51.9%	66 65.3%	19 72.1%	34 65.6%	16 67.6%	4 48.3%	8 49.7%
Métis	77 34.4%	1 13.2%	8 29.2%	12 40.5%	40 40.1%	15 27.2%	23 26.7%	51 39.0%	26 36.0%	28 33.4%	9 31.3%	10 55.2%	3 30.0%	43 27.6%	24 50.4%	9 46.6%	23 23.2%	37 42.3%	12 54.8%	5 32.3%	48 44.9%	27 26.3%	7 27.9%	15 28.0%	6 27.3%	4 51.7%	9 50.3%
Inuit	12 5.2%	0 0.0%	3 12.3%	1 2.4%	1 1.4%	6 11.0%	10 11.5%	2 1.4%	3 4.3%	6 7.4%	2 8.6%	0 0.0%	0 0.0%	12 7.6%	0 0.0%	0 0.0%	9 8.5%	1 1.7%	2 7.9%	0 0.0%	3 3.2%	8 8.4%	0 0.0%	3 6.5%	1 5.1%	0 0.0%	0 0.0%
Prefer not to say	9 3.5%	1 6.2%	4 10.2%	2 4.6%	3 2.6%	0 0.0%	3 3.5%	5 3.7%	4 4.9%	2 1.7%	1 3.9%	0 0.0%	2 16.6%	6 3.5%	2 4.0%	1 3.1%	3 2.6%	3 3.1%	3 11.0%	0 0.0%	5 4.2%	4 3.5%	2 5.7%	2 2.8%	1 4.9%	0 0.0%	1 6.2%
Don't know	9 3.5%	0 0.0%	2 6.8%	2 6.6%	1 1.2%	3 4.4%	4 4.5%	4 3.0%	2 2.1%	3 2.9%	1 4.5%	0 0.0%	1 8.4%	3 2.0%	3 6.2%	0 0.0%	4 4.0%	4 4.5%	0 0.0%	0 0.0%	3 2.9%	4 4.0%	0 0.0%	3 4.5%	0 0.0%	0 0.0%	1 5.0%
Not stated	6 2.3%	0 0.0%	2 4.4%	2 5.0%	1 1.3%	1 1.7%	2 2.2%	3 1.9%	2 2.7%	3 2.8%	1 3.2%	0 0.0%	0 0.0%	4 2.4%	1 1.2%	1 5.2%	4 3.2%	2 1.6%	0 0.0%	1 4.3%	2 1.5%	1 0.6%	1 2.7%	1 2.5%	1 3.9%	0 0.0%	0 0.0%



DM_Q03. Were you born in Canada?

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
<u>Total Valid</u>	5224	339	1151	2073	904	738	2481	2687	908	1377	987	963	515	2021	1655	1502	1429	1658	916	1222	2663	2383	227	510	496	588	834
Yes	4006 76.7%	291 85.8%	1045 90.8%	1314 63.4%	763 84.4%	581 78.7%	1894 76.3%	2071 77.1%	731 80.6%	1079 78.3%	753 76.2%	720 74.8%	389 75.6%	1805 89.3%	1262 76.2%	905 60.3%	981 68.7%	1326 80.0%	720 78.6%	980 80.1%	1893 71.1%	1968 82.6%	181 79.7%	391 76.7%	390 78.6%	419 71.3%	621 74.5%
No	1218 23.3%	48 14.2%	106 9.2%	759 36.6%	141 15.6%	157 21.3%	587 23.7%	616 22.9%	176 19.4%	298 21.7%	235 23.8%	243 25.2%	125 24.4%	216 10.7%	394 23.8%	596 39.7%	448 31.3%	332 20.0%	196 21.4%	243 19.9%	770 28.9%	414 17.4%	46 20.3%	119 23.3%	106 21.4%	169 28.7%	212 25.5%
Prefer not to say	74 1.4%	4 1.2%	8 0.7%	29 1.4%	5 0.6%	10 1.4%	36 1.4%	19 0.7%	14 1.5%	5 0.4%	5 0.5%	4 0.4%	3 0.5%	24 1.2%	14 0.8%	16 1.1%	36 2.5%	19 1.2%	9 0.9%	9 0.8%	30 1.1%	22 0.9%	2 1.0%	1 0.2%	1 0.2%	1 0.2%	4 0.5%
Don't know	15 0.3%	1 0.4%	3 0.2%	2 0.1%	0 0.0%	5 0.7%	8 0.3%	6 0.2%	1 0.2%	5 0.4%	0 0.0%	0 0.0%	0 0.0%	7 0.3%	2 0.1%	2 0.1%	9 0.6%	4 0.2%	0 0.0%	2 0.1%	8 0.3%	2 0.1%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%



DM_Q05. In what year did you first immigrate or move to Canada? For example, if you moved to Canada in 2015, enter 2015.

Base: Respondent who were not born in Canada

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québe c (D)	Ontari o (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Emple d (V)	Unemple d (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	1333	56	112	807	154	176	651	647	248	249	245	215	184	241	337	719	459	379	176	319	786	487	68	102	107	160	253
TOTAL (w/t)	1307	54	117	790	146	173	631	640	191	309	239	247	128	247	410	614	493	355	205	254	808	438	48	120	107	170	216
Total Valid	1066	46	30	708	130	147	510	547	145	260	206	230	118	151	354	553	383	272	186	224	668	372	34	97	91	159	198
Before 1950	4 0.4%	0 0.0%	0 0.0%	4 0.5%	0 0.0%	0 0.3%	3 0.5%	1 0.3%	0 0.0%	1 0.5%	1 0.7%	0 0.0%	0 0.4%	1 0.5%	1 0.3%	2 0.4%	0 0.0%	0 0.0%	0 0.0%	4 1.8% RST	0 0.0%	4 1.1% VXYZAA	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.2%
1950-1959	40 3.7%	3 5.5%	1 2.7%	22 3.1%	7 5.1%	8 5.2%	22 4.2%	18 3.3%	1 1.0%	12 4.6% J	4 2.0%	13 5.6% J	5 4.5%	9 6.0%	13 3.6%	18 3.2%	0 0.0%	0 0.0%	0 0.0%	40 17.7% RST	3 0.5%	36 9.7% VXYAAB	0 1.3%	1 1.2%	4 4.5%	8 4.9%	8 4.0%
1960-1969	80 7.5%	2 5.3%	1 2.2%	52 7.3%	9 7.2%	15 10.1%	49 9.6% I	31 5.8%	5 3.4%	16 6.1%	10 4.9%	23 10.2% JL	15 12.9% JKL	15 10.1%	28 8.0%	37 6.6%	0 0.0%	0 0.0%	29 15.7% RS	51 22.8% RS	14 2.1%	64 17.2% VXYZAAB	2 4.5%	2 2.3%	7 7.8%	15 9.7% Y	20 10.1% Y
1970-1979	110 10.3%	3 5.8%	1 4.9%	73 10.4%	10 7.9%	21 14.4%	54 10.7%	56 10.2%	8 5.4%	21 8.0%	15 7.4%	28 12.1% J	21 18.2% JKL	12 8.2%	51 14.3% Q	47 8.5%	0 0.0%	13 4.9% R	34 18.0% RS	63 28.1% RST	38 5.7%	69 18.5% VYZAA	3 9.4%	4 4.1%	5 5.8%	16 10.3%	32 16.1% YZ
1980-1989	102 9.5%	2 4.0%	4 12.7%	70 9.9%	8 5.9%	18 12.4% C	47 9.2%	54 9.8%	14 9.9%	15 5.9%	17 8.3%	28 12.3% K	17 14.3% K	15 10.0%	36 10.3%	47 8.5%	0 0.0%	38 14.1% R	36 19.5% R	27 12.0% R	53 7.9%	44 11.9% VYZ	4 11.9%	5 5.3%	4 4.9%	12 7.7%	22 11.1% Z
1990-1999	105 9.9%	0 0.0%	4 12.4% C	70 9.9% C	7 5.5% C	24 16.2% CF	54 10.7%	51 9.3%	16 11.3%	24 9.2%	13 6.2%	23 9.8% KL	19 16.5% KL	18 12.1%	36 10.3%	50 9.0%	17 4.4%	31 11.4% R	33 17.8% R	24 10.7% R	63 9.5%	41 10.9%	4 12.0%	9 9.2%	7 8.1%	19 12.1%	20 9.9%
2000-2009	159 15.0%	2 3.9%	12 40.4% C	94 13.2% C	27 20.5% C	25 16.9% C	88 17.2%	71 12.9%	24 16.9%	36 13.7%	29 14.3%	43 18.8%	16 13.6%	27 17.7%	52 14.6%	81 14.7% %	65 16.9% U	46 16.9% U	39 21.1% U	9 4.2%	113 16.9% W	39 10.6%	3 9.2%	14 14.9%	15 16.7%	35 21.8% WX	27 13.9% %
2010-2019	196 18.4%	6 13.4%	2 7.5%	127 17.9%	40 31.0% CEG	20 13.5%	75 14.8%	115 21.1% H	26 18.0%	44 16.8%	44 21.2% M	48 20.9% M	15 13.0%	31 20.8%	60 16.9%	102 18.4% %	103 26.9% TU	75 27.5% TU	13 7.1% U	5 2.1%	154 23.1% W	38 10.1%	4 11.0%	18 18.3%	21 23.1% W	34 21.3% W	39 19.5% W
2020 or later	270 25.3%	29 62.0% EFG	5 17.1%	196 27.7% FG	22 16.9%	16 11.0%	118 23.1%	150 27.4%	49 34.1% MN	92 35.3% MN	72 35.0% MN	24 10.4%	8 6.6%	22 14.6%	77 21.7%	170 30.8% OP	199 51.8% STU	68 25.2% TU	1 0.7%	1 0.6%	229 34.3% W	37 9.9%	14 40.7% WAAAB	43 44.7% WZAAA B	27 29.1% WAAA B	19 12.1%	30 15.0% %
Prefer not to answer	173 13.3%	4 8.2%	48 41.4% CEFG	69 8.7%	13 8.9%	20 11.8%	87 13.7%	65 10.1%	29 15.0% LMN	29 9.5%	21 8.7%	13 5.1%	9 6.7%	60 24.2% PQ	40 9.9%	49 8.0%	80 16.2% TU	55 15.4% TU	16 7.7%	23 8.9%	99 12.2% AAAB	47 10.7% AA	6 12.0%	15 12.7% AA	10 9.5%	6 3.7%	12 5.4%
Don't know	68 5.2%	3 5.6%	38 32.8% CEFG	12 1.6%	3 1.7%	5 3.0%	35 5.5%	29 4.5%	18 9.4% MN	19 6.2% MN	13 5.4% MN	4 1.8%	2 1.5%	36 14.6% PQ	15 3.8%	12 2.0%	30 6.1% TU	28 8.0% TU	3 1.3%	7 2.6%	42 5.2%	19 4.2%	9 18.1% WYZAAA B	8 6.4%	5 5.1%	5 2.8%	7 3.1%



Location

	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlantic region (C)	Québec (D)	Ontario (E)	Prairies (F)	British Columbia and the Territories (G)	Man (H)	Woman (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Completed college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Employed (V)	Unemployed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744	2542	2695	1162	1081	963	821	760	1987	1396	1860	1339	1716	756	1502	2526	2591	294	419	471	537	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
<u>Total Valid</u>	4443	298	964	1759	784	635	2142	2259	749	1180	849	894	480	1685	1462	1279	1060	1410	846	1127	2217	2110	190	434	428	539	774
Urban	3927 88.4%	232 77.7%	806 83.6%	1607 91.4%	688 87.8%	590 93.0%	1929 90.0%	1960 86.7%	645 86.2%	1029 87.2%	730 85.9%	815 91.1%	449 93.4%	1413 83.9%	1290 88.2%	1210 94.6%	942 88.9%	1240 87.9%	747 88.3%	999 88.6%	2002 90.3%	1831 86.8%	166 87.3%	368 84.6%	351 82.1%	482 89.4%	702 90.7%
Rural	516 11.6%	66 22.3%	158 16.4%	151 8.6%	96 12.2%	45 7.0%	213 10.0%	300 13.3%	103 13.8%	151 12.8%	120 14.1%	79 8.9%	32 6.6%	272 16.1%	173 11.8%	69 5.4%	118 11.1%	171 12.1%	99 11.7%	128 11.4%	215 9.7%	279 13.2%	24 12.7%	67 15.4%	77 17.9%	57 10.6%	72 9.3%
Prefer not to say	748 14.1%	41 11.9%	156 13.5%	318 15.1%	102 11.3%	97 12.9%	333 13.2%	386 14.2%	143 15.5%	170 12.2%	123 12.4%	67 7.0%	34 6.6%	296 14.4%	189 11.3%	219 14.4%	358 24.3%	225 13.4%	68 7.4%	97 7.8%	414 15.3%	260 10.8%	32 13.9%	61 11.9%	59 11.9%	46 7.8%	62 7.5%
Don't know	122 2.3%	5 1.5%	42 3.6%	27 1.3%	23 2.6%	22 2.9%	51 2.0%	66 2.4%	31 3.3%	38 2.7%	20 2.0%	6 0.6%	3 0.6%	71 3.5%	20 1.2%	22 1.5%	57 3.8%	46 2.7%	10 1.1%	9 0.8%	70 2.6%	36 1.5%	7 2.9%	16 3.2%	10 1.9%	5 0.8%	1 0.1%



	Total	Region					Gender		Personal income					Education Level			Age				Employment		Household income				
		Atlanti c region (C)	Québec (D)	Ontario (E)	Prairie s (F)	British Columbia and the Territorie s (G)	Man (H)	Woma n (I)	Below \$20k (J)	\$20k - \$40k (K)	\$40k - \$60k (L)	\$60k - \$100k (N)	Above \$100k (M)	High school or less (O)	Comple d college (P)	More than high school (Q)	18 to 34 years (R)	35 to 54 years (S)	55 to 64 years (T)	65 years and over (U)	Empley ed (V)	Unemploy ed (W)	Below \$20k (X)	\$20k - \$40k (Y)	\$40k - \$60k (Z)	\$60k - \$100k (AA)	Above \$100k (AB)
TOTAL (u/w)	5313	371	1077	2149	932	744 D	2542	2695	1162	1081	963 KN	821 K	760	1987 P	1396	1860	1339 T	1716	756	1502	2526	2591	294	419	471 YAA	537 Y	975
TOTAL (w/t)	5313	344	1162	2104	909	754	2525	2712	923	1387	992	967	518	2052	1671	1520	1474	1681	924	1233	2701	2406	229	511	497	590	837
<u>Total Valid</u>	5277	344	1162	2104	909	754	2510	2704	918	1384	989	967	518	2044	1665	1515	1458	1670	919	1229	2685	2398	228	510	496	590	836
Newfoundland and Labrador	72 1.4%	72 21.0% DEFG	0 0.0%	0 0.0%	0 0.0%	0 0.0%	33 1.3%	39 1.5%	15 1.6% M	27 1.9% M	10 1.0%	11 1.1%	3 0.6%	42 2.0% PQ	17 1.0%	13 0.8%	17 1.2%	27 1.6%	13 1.4%	16 1.3%	29 1.1%	40 1.7% AA	5 2.2%	14 2.7% AA	8 1.6%	4 0.6%	9 1.0%
Prince Edward Island	112 2.1%	112 32.5% DEFG	0 0.0%	0 0.0%	0 0.0%	0 0.0%	38 1.5%	72 2.7% H	21 2.2%	38 2.8%	28 2.9% N	14 1.5%	8 1.5%	53 2.6% Q	33 2.0%	24 1.6%	33 2.3%	25 1.5%	26 2.8%	29 2.3%	49 1.8%	61 2.5%	8 3.6%	10 1.9%	17 3.5% AB	9 1.6%	13 1.5%
Nova Scotia	31 0.6%	31 8.9% DEFG	0 0.0%	0 0.0%	0 0.0%	0 0.0%	14 0.6%	15 0.6%	5 0.5%	11 0.8%	5 0.5%	6 0.6%	1 0.2%	14 0.7%	7 0.4%	10 0.6%	13 0.9%	10 0.6%	3 0.4%	4 0.3%	16 0.6%	14 0.6% AA	1 0.3%	1 0.3%	2 0.5%	1 0.1%	5 0.6%
New Brunswick	130 2.5%	130 37.6% DEFG	0 0.0%	0 0.0%	0 0.0%	0 0.0%	53 2.1%	74 2.7%	34 3.7% LMN	46 3.3% LMN	18 1.9%	16 1.7%	4 0.9%	69 3.4% Q	42 2.5% Q	19 1.2%	30 2.0%	50 3.0%	21 2.3%	29 2.3%	65 2.4%	60 2.5%	13 5.7% WZAAA B	21 4.1% AAAB	11 2.2%	8 1.4%	13 1.6%
Québec	1162 22.0%	0 0.0%	1162 100.0% CEFG	0 0.0%	0 0.0%	0 0.0%	619 24.7% I	536 19.8%	271 29.5% MN	379 27.4% MN	287 29.1% MN	99 10.3%	51 9.9%	858 42.0% PQ	149 8.9%	142 9.4%	352 24.2% TU	550 32.9% RTU	116 12.6%	143 11.7%	620 23.1% W	473 19.7% AAAB	71 31.2% WAAA B	163 31.9% WAAA B	170 34.3% WAAA B	88 14.9% AB	85 10.2%
Ontario	2104 39.9%	0 0.0%	0 0.0%	2104 100.0% CDFG	0 0.0%	0 0.0%	973 38.7%	1102 40.8%	280 30.6%	396 28.6%	331 33.5% K	556 57.5% JKL	283 54.7% JKL	200 9.8%	948 56.9% O	941 62.1% OP	558 38.3% S	491 29.4%	450 49.0% RS	605 49.2% RS	1122 41.8%	937 39.1% XYZ	57 25.1%	119 23.3%	118 23.7%	314 53.3% WXYZ	469 56.1% WXYZ
Manitoba	225 4.3%	0 0.0%	0 0.0%	0 0.0%	225 24.8% CDEG	0 0.0%	94 3.8%	129 4.8%	51 5.6% KMN	46 3.3%	53 5.3% KM	35 3.6%	15 2.9%	121 5.9% PQ	56 3.4%	43 2.9%	56 3.8%	74 4.4%	49 5.3%	46 3.8%	115 4.3%	97 4.0%	14 6.3%	24 4.7%	22 4.4%	28 4.7%	29 3.5%
Saskatchewan	175 3.3%	0 0.0%	0 0.0%	0 0.0%	175 19.3% CDEG	0 0.0%	79 3.2%	96 3.5%	33 3.6%	47 3.4%	29 2.9%	34 3.5%	19 3.6%	67 3.3%	64 3.9%	43 2.8%	48 3.3%	63 3.8%	31 3.4%	33 2.7%	90 3.4%	81 3.4%	8 3.3%	14 2.7%	20 4.1%	19 3.3%	38 4.5%
Alberta	509 9.6%	0 0.0%	0 0.0%	0 0.0%	509 56.0% CDEG	0 0.0%	212 8.5%	289 10.7% H	87 9.5%	174 12.6% JLN	82 8.3%	70 7.2%	60 11.6% LN	257 12.6% PQ	145 8.7%	104 6.9%	148 10.2%	148 8.8%	83 9.1%	130 10.6%	239 8.9%	254 10.6% AA	24 10.4%	62 12.2% AA	56 11.4% AA	44 7.5%	75 8.9%
British Columbia	738 14.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	738 98.0% CDEF	386 15.4% I	342 12.6%	113 12.3%	214 15.5% J	142 14.4%	126 13.0%	72 14.0%	352 17.2% PQ	200 12.0%	173 11.4% %	193 13.2%	227 13.6%	126 13.7%	192 15.6%	335 12.5%	369 15.4% VAB	26 11.4%	83 16.3% AB	70 14.0%	73 12.4%	99 11.8%
Nunavut	1 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 0.1%	1 0.0%	0 0.0%	1 0.1%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 0.0%	0 0.0%	0 0.0%	0 0.0%	1 0.0%	0 0.0%	0 0.0%	0 0.0%	1 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%
Northwest Territories	10 0.2%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	10 1.3% CDEF	7 0.3%	3 0.1%	4 0.4% N	3 0.2%	2 0.2%	0 0.0%	1 0.1%	8 0.4% PQ	0 0.0%	1 0.0%	8 0.5% STU	1 0.1%	0 0.0%	1 0.0%	2 0.1%	7 0.3% XYAA	0 0.0%	0 0.0%	1 0.2%	0 0.0%	1 0.1%
Yukon	5 0.1%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	5 0.6% CDEF	0 0.0%	4 0.1%	1 0.1%	3 0.2%	1 0.1%	0 0.0%	0 0.0%	1 0.0%	3 0.2%	0 0.0%	1 0.1%	3 0.2%	0 0.0%	1 0.1%	2 0.1%	3 0.1%	1 0.4%	0 0.0%	1 0.2%	0 0.0%	0 0.0%
I live outside of Canada	4 0.1%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 0.0%	3 0.1%	2 0.2%	0 0.0%	0 0.0%	1 0.1%	0 0.0%	0 0.0%	2 0.1%	2 0.1%	1 0.1%	2 0.1%	0 0.0%	1 0.1%	2 0.1%	2 0.1%	0 0.0%	0 0.0%	0 0.0%	1 0.2%	1 0.1%
Prefer not to say	36 0.7%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	15 0.6%	8 0.3%	5 0.5% MN	3 0.2%	3 0.3%	0 0.0%	0 0.0%	8 0.4%	6 0.4%	5 0.3%	16 1.1% U	11 0.7%	5 0.5%	4 0.3%	16 0.6%	8 0.3% AA	1 0.4%	1 0.2%	1 0.2%	0 0.0%	1 0.1%

Appendix B

Sampling procedures and potential for non-response bias

A total of 5,013 surveys were completed, targeting the general population. The sample was sourced using an online panel methodology (Fuzion Panel and partner panels), targeting Canadian adults aged 18 and older. Quotas were applied to ensure representation by province, age, gender, income, and education, based on the 2021 Statistics Canada Census. To improve representation of lower-income groups, an oversample of 300 individuals with an annual personal income below \$20,000 was included. A total of n=5,313 surveys were completed. Fieldwork was conducted between August 13 and September 24, 2025.

As with all online panel surveys, there is a potential for non-response bias, where participants may differ systematically from non-participants. For example, those more comfortable with technology or more interested in the survey topic may be overrepresented, while individuals with limited internet access or less interest may be underrepresented. To reduce this risk, quotas and weighting were applied to align the final sample with census benchmarks. However, weighting cannot correct for all the differences between respondents and non-respondents (e.g., attitudes, behaviours, or unmeasured characteristics). Those who did not complete the survey before by the first reminder date also received reminder emails spaced throughout the fieldwork duration. The final deadline to complete the survey was September 23, 2025. While these measures mitigate bias, it cannot be completely eliminated and should be considered when interpreting the results.

Appendix C

Weighting Procedure

Raked weighting (iterative proportional fitting) was applied to ensure the survey data accurately represents the population profile across key demographic characteristics. The following variables were used in the raking process:

- **Province:** Atlantic, Quebec, Ontario, Prairies, British Columbia
- **Age:** 18–34, 35–54, 55–64, 65 and above
- **Gender:** Male, Female
- **Personal income:** Less than \$20K, \$20K–<\$40K, \$40K–<\$60K, \$60K–<\$100K, \$100K and above
- **Education:** High school or less, completed college, undergraduate degree or more

The weighting procedure was performed using the SPSSINC RAKE extension command in SPSS. The algorithm adjusted individual case weights iteratively until the weighted sample distributions matched the target population proportions for each variable within a tolerance of 0.0001. A maximum of 20 iterations was used to achieve convergence.

Missing data on any raking variable were handled by assigning those cases a default weight of 1. These cases were excluded from the raking adjustments but retained in the dataset.

After convergence, the final weight variable was normalized so that the sum of weights equals the total unweighted sample size ($n = 5,313$). This ensures that weighted totals correspond to the actual sample size, while correcting for over- or under-representation in key subgroups.

Appendix D

English Questionnaire instrument

[QLANG]

Welcome to the Financial Resilience Survey! / Bienvenue au sondage sur la résilience financière!

Would you prefer to complete the survey in English or French?

Préférez-vous répondre à ce questionnaire en anglais ou en français?

Row:

[English] English / Anglais

[French] Français / French

[INT01]

Thank you for taking the time to complete this survey about household finances on behalf of the Financial Consumer Agency of Canada (FCAC).

This survey helps us learn how Canadians manage their money, the challenges they face, and the types of financial supports available to them. Your responses will help build a national picture of financial resilience and well-being.

The survey will take about 15 minutes to complete.

Participation is voluntary and you can stop at any time. If you're interrupted, you can return to the survey by clicking on the same link and continue where you left off.

This survey is being directed by FORUM (opens in a new window) (<http://>) and is administered in accordance with the Privacy Act.

Your personal information is treated with the highest standards of confidentiality by the research firm. Survey answers will be grouped with other participant responses, and your personal information will only be used for the purposes described in the survey. We will not use this information for anything outside of standard market research practices.

This survey is registered with the Canadian Research Insights Council's (CRIC) Research Verification Service. The project verification number is: 20250730-FO369. Click here (opens in a new window) (<https://www.canadianresearchinsightscouncil.ca/rvs/home/?lang=en>) to verify the legitimacy of this survey.

If you require any technical assistance, please contact surveyinfo@forumresearch.com.

What to Expect – Survey Sections Overview

To help you stay oriented, here's a simple guide to the sections you'll go through:

About You – A few basic questions to get to know you

Handling Financial Emergencies – How you deal with surprise costs or changes in income

Life Events and Your Money – Times when life changes affected your money

Money Challenges – If you've ever had trouble making ends meet

Everyday Money Habits – How you manage your money day to day

Your Feelings about Money – How you feel about your financial situation

More About You – A few final questions about you and your household

About You

We would like to begin with a few questions to get to know you.

Q2.1 In what year were you born? For example, if you were born in 1976, please enter 1976.

Minimum: 1920, Maximum: 2025

Condition: Show if (Q2.1 Less than 18)

Thank you for your interest but for this survey, you must be 18 years of age or older.

[QSEX] What is your gender?

Row:

[r1] Man (1)

[r2] Woman (2)

[r3] Non-binary (3)

[r77] Prefer to self-describe: _____ (77)

[r98] Prefer not to say (98)

[DM_Q02] What is your current marital status?

Row:

[r1] Legally married (and not separated) (1)

[r2] Living with partner (common-law) (2)

[r3] Separated, but still legally married (3)

[r4] Divorced (4)

[r5] Widowed (5)

[r6] Single (never married) (6)

[r98] Prefer not to say (98)

[r99] Don't know

[DM_Q02B] Are you financially responsible for any children living in your household or currently living somewhere else?

Row:

[r1] Yes (1)

[r2] No (2)

[DM_Q02E] How many children are you financially responsible?

Condition: Show if (have children responsible (DM_Q02B = 1))

[r1] 1

[r2] 2

[r3] 3

[r4] 4

[r5] 5

[r6] 6

[r7] More than 6

[r98] Prefer not to say

[r99] Don't know

[DM_Q08] What is the highest level of schooling that you have ever attained?

Row:

[r1] Less than a high school diploma (1)

[r2] High school diploma or equivalent (2)

[r3] Some college or university without a diploma, certificate or degree (includes some trade, vocational or technical school, CEGEP, or university) (3)

[r4] College diploma or certificate (includes completed trade, vocational or technical school, or CEGEP) (4)

[r5] University undergraduate degree (5)

[r6] University graduate degree (including professional degrees) (6)

[r99] Don't know (99)

[r98] Prefer not to say (98)

The following six questions are about your personal financial situation – that is, the money you personally have access to, even if you live or share finances with others (e.g., spouse, partner, parent, child, etc.).

Please select the option that best describes your current situation.

[FR1]

Handling Financial Emergencies

If you had an unexpected expense equal to your monthly income, how much of it could you cover using only the money you have right now, without using your credit card or borrowing money?

Note: Include cash, money in checking or savings accounts, or investments you could quickly turn into cash.

Note: If you do not currently have an income, think about an unexpected expense that is the same as all the money you usually rely on each month, from any source.

Row:

[r1] Very little of it (1)

[r2] Some of it (2)

[r3] About half of it (3)

[r4] Most of it (4)

[r5] All of it (5)

[FR2] How does your monthly income compare to your monthly spending?

Note: Do not include in your spending buying a new house or car, or other big purchases you may have made.

Note: If you do not currently have an income, think about the money you usually rely on each month, from any source.

Row:

[r1] My income is much less than my spending

[r2] My income is a little less than my spending

[r3] My income is about the same as my spending

[r4] My income is a little more than my spending

[r5] My income is much more than my spending

[FR3] If you lost your main income today, how long could you pay your regular monthly expenses using only the money you have available, without using a credit card or borrowing?

Note: Include cash, money in checking or savings accounts, or investments you could quickly turn into cash.

Note: If you do not currently have an income, think about the money you usually rely on each month, from any source.

Row:

[r1] Less than 1 week

[r2] 1-3 weeks

[r3] 1-2 months

[r4] 3-5 months

[r5] 6 months or more

[FR4] If you didn't get paid for a week, how difficult would it be for you to pay your bills and living expenses without using a credit card or borrowing?

Note: If you do not currently have an income, think about the money you usually rely on each month, from any source.

Row:

[r1] Very difficult

[r2] Somewhat difficult

[r3] Neither easy nor difficult

[r4] Somewhat easy

[r5] Very easy

[FR5] Imagine you had a surprise expense that costs the same as your monthly income. How easy or hard would it be for you to come up with that amount of money within one week to pay for the expense, using only your own savings or investments – not credit cards or money you borrow?

Note: Include cash, money in checking or savings accounts, or investments you could quickly turn into cash.

Note: If you do not currently have an income, think about an unexpected expense that is the same as all the money you usually rely on each month, from any source.

Row:

[r1] Very difficult

[r2] Somewhat difficult

[r3] Neither easy nor difficult

[r4] Somewhat easy

[r5] Very easy

[FR6] How certain are you that your emergency savings could cover your living expenses for 3 months if something unexpected happens, like getting sick, losing your job, or other emergencies?

Row:

[r1] Not at all certain

[r2] Somewhat uncertain

[r3] Neither certain nor uncertain

[r4] Somewhat certain

[r5] Very certain

[FR7] Please rate how strongly you agree or disagree with the following statements.

Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.

Column:

[c1] Strongly disagree

[c2] Somewhat disagree

[c3] Neither agree nor disagree

[c4] Somewhat agree

[c5] Strongly agree

Row:

[r1] I know of community or religious organizations where I can get free or affordable emotional support if I need it during a financial emergency.

[r2] I know where I could get free or affordable psychological or mental health support if I needed help dealing with a financial emergency.

[r3] I know at least one affordable financial advisor I could consult if I need help during a financial emergency.

[r4] I know of community or religious organizations that offer free or affordable financial guidance that I could use if needed.

[r5] I know a trusted financial expert, like an advisor or counselor, whose advice I could rely on in a financial emergency.

[r6] I know of government agencies that can give me helpful information about how to handle a financial emergency.

[r7] I know of community or religious organizations that provide free or affordable help with housing, food, transportation, or clothing if I ever need it.

[r8] I know of government programs that could help me with things like housing, food, transportation, or clothing if something unexpected happened to me, like losing my job or getting sick.

[r10] Considering my current financial situation, I am confident that a financial institution would lend me money with reasonable repayment terms to cover an unexpected expense equal to my monthly income Note: Loans with "reasonable repayment terms" have affordable monthly payments, fair interest rates, no hidden fees, and can be repaid without too much financial stress. Note: Include only banks or credit unions; exclude payday loan companies, pawn shops, or auto title loan lenders. Note. If you do not currently have an income, think about the money you usually rely on each month, from any source.

[r11] I am confident that my insurance policies could help pay for an emergency, such as a health issue, fixing my car or home, or a loss of income. Note: Include all types of insurance you might have, such as health insurance, auto insurance, home or rental insurance, employment insurance, life insurance, or disability insurance.

[r12] I am confident I could borrow enough money from a financial institution to cover my living expenses for 3 months if I suddenly lost the money I usually rely on each month. Note: Include only banks or credit unions; exclude payday loan companies, pawn shops, or auto title loan lenders.

[r13] Given my current financial situation, I am sure I could get a loan from a financial institution if I needed one Note: Include only banks or credit unions; exclude payday loan companies, pawn shops or auto title loan lenders.

[r14] I know that if I faced a financial emergency, I could count on my family or friends for emotional support.

[r15] I have friends or family who could lend me money with reasonable repayment terms to cover a financial emergency Note: Loans with "reasonable repayment terms" have affordable monthly payments, fair interest rates, no hidden fees, and can be repaid without too much financial stress.

[r16] I have friends or family who could help me with things such as housing, food, transportation, or clothing, if I needed it.

[r17] I have friends or family who could give me helpful advice for handling a financial emergency.

[FR25] Please rate how strongly you agree or disagree with the following statements.

Column:

- [c1] Strongly disagree
- [c2] Somewhat disagree
- [c3] Neither agree nor disagree
- [c4] Somewhat agree
- [c5] Strongly agree

Row:

[r1] I am knowledgeable about financial matters Note: Include things such as budgeting, saving, managing debt, planning, or investing.

[r2] I have a good understanding of financial products and services Note: Include things such as bank accounts, credit cards, mortgages, insurance, loans, investments, financial advising or counselling services, etc.

[FR30] Please rate how strongly you agree or disagree with each statement.

Think about how confident you are that you could do certain things, even if you haven't done them before

Column:

- [c1] Strongly disagree
- [c2] Somewhat disagree
- [c3] Neither agree nor disagree
- [c4] Somewhat agree
- [c5] Strongly agree

Row:

[r1] I know how to adjust how I spend my money to deal with a financial emergency

[r2] I know how to stick to my financial plan to handle a financial emergency

[r3] If I face a financial emergency, I know how to find the right financial products and services for my needs Note: Include things such as emergency savings, personal loans, lines of credit, insurance, investments, financial advising or counselling services, etc.

[r4] I know where to find the advice I need to manage a financial emergency

[r5] If I have a financial emergency, I can find a solution

[r6] I am capable of accurately assessing my financial situation in a financial emergency

[r7] I can find the financial products and services that meet my needs in a financial emergency

Note: Include things such as emergency savings, personal loans, lines of credit, insurance, investments, financial advising or counselling services, etc.

[r8] I can handle unforeseen financial hardships because of my resourcefulness

Financial Shocks (FHA1, IS1, ES1)

Life Events and Your Money

[FHA1]

The following questions are about your household and life events that may have affected your finances.

“Household” includes you and others living with you who contribute financially to your home. If you live alone, or do not consider anyone else to be a member of your household, please answer these questions as an individual.”

In the past 12 months, did you or your household experience extreme weather or climate-related events (e.g., wildfire, flooding, severe winter storm, heat wave, or similar extreme weather events)?

Row:

[r1] Yes

[r2] No

[r3] Prefer not to say

[IS1] Over the last 12 months, has your household experienced a significant drop in income from any of the following? Select all that apply.

[r1] Reduction in work hours

[r2] Period of unemployment or furlough

[r3] Worked less because of illness or injury

[r4] Worked less or stopped working to take care of children

[r5] Changed to a lower-paying job

[r6] Worked less to take care for others who were sick or injured

[r7] Loss of government benefits

[r8] Reduction in wages at your job

[r9] Lost rental income from a property you own

[r10] Loss of revenue from a business you own

[r11] Loss of income due to an extreme weather or climate-related events (e.g., wildfire, flooding, severe winter storm, heat wave, or similar extreme weather events) [show only if FHA1=r1]

[r12] Other significant drop in income, please specify _____

[r13] No significant drop in income [Exclusive; LOCK]

[ES1] Over the last 12 months, has your household experienced a significant unexpected expense from any of the following? Select all that apply.

[r1] A major out-of-pocket medical or dental expense

[r2] An unplanned gift or loan to a family member or friend outside your household

[r3] A major vehicle repair or replacement

[r4] A major house or appliance repair

[r5] A computer or mobile phone repair or replacement

[r6] Legal expenses, taxes, or fines

[r7] Increase in childcare or dependent care expenses

[r8] Moving costs

[r9] A major unexpected expense due to an extreme weather or climate-related events (e.g., wildfire, flooding, severe winter storm, heat wave, or similar extreme weather events) [show only if FHA1=r1]

[r10] Some other major unexpected expense, please specify _____.

[r11] No unexpected expense [Exclusive; LOCK]

Financial Hardships (FHA2–FHA10)

[FHA2]

Money Challenges

The following questions are about times when you or your household may have had difficulty covering expenses.

Over the last 12 months, did you or your household have difficulty paying a bill or expense? This could include delaying, skipping, or missing a payment, or needing to borrow money to cover an expense.

Row:

[r1] Yes

[r2] No

[r3] Prefer not to say

[If FHA2.a is selected, continue with Questions FHA3–FHA9]

[FHA3] How often did you have trouble in the last 12 months?

Row:

[r1] Only once in the last 12 months

[r2] Twice

[r3] Three or four times

[r4] Five to twelve times

[r5] More than twelve times

[r6] Prefer not to say

[FHA4] When was the most recent time that you or your household had difficulty paying a bill or expense?

Row:

[r1] In the last month

[r2] 1–3 months ago

[r3] 4–6 months ago

[r4] 7–12 months ago

[r5] Prefer not to say

[FHA5] What caused the most recent difficulty in paying a bill or expense? Select all that apply.

[r1] Job loss or reduced work hours –

You or someone in your household lost a job or had fewer paid hours

[r2] Major expense not caused by an extreme weather or climate-related event, nor by an emergency –

For example, car or home repair, dental or medical bill

[r3] Major expense caused directly by an extreme weather or climate-related event –

For example, damage or costs caused by wildfire, flooding, severe winter storm, heat wave, or similar extreme weather events [show only if FHA1=r1]

[r4] Family or personal emergency not caused by an extreme weather or climate-related event –
For example, divorce, illness, or needing to care for someone

[r5] Prices for regular household expenses increased, but income stayed the same –
For example, rent, mortgage, food, utilities, transportation, or childcare

[r6] Another cause, please specify _____

[r7] No specific event – it was a gradual build-up over time

[r8] Don't know

[r9] Prefer not to say

[If (FHA5 rows r1–r6 are selected, ask FHA6)]

[FHA6] How expected was the event or situation that caused your most recent financial difficulty?

Row:

[r1] Fully unexpected

[r2] Somewhat expected

[r3] Fully expected

[r4] Don't know

[r5] Prefer not to say

[FH7] Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for one major expense may make it harder to pay other bills or expenses.

[r1] Mortgage

[r2] Rent

[r3] A medical expense

[r4] A car or vehicle repair

[r5] A home repair

[r6] Food

[r7] Utilities (e.g., electricity, water, gas, phone, internet)

[r8] Taxes, fees, or legal bills

[r9] Student loan, school, or tuition costs

[r10] Childcare

[r11] Minimum credit card payments

[r12] Personal loan or line of credit

[r13] Transportation or commuting costs

[r14] Insurance payments

[r15] Other, please specify _____

[r16] Prefer not to say

[FHA8] What did you or your household do to manage the most recent financial difficulty? Select all that apply.

Column:

[c1] Selected

[c2] Not selected

Row:

- [r1] Did not pay the full amount of the bill or expense
- [r2] Negotiated a lower or delayed payment for this bill
- [r3] Used savings
- [r4] Sold or pawned something
- [r5] Cut back on other expenses
- [r6] Skipped or delayed paying another bill
- [r7] Earned extra income (e.g., worked overtime, took an extra job)
- [r8] Used a credit card
- [r9] Borrowed money
- [r10] Other, please specify _____
- [r11] Prefer not to say

[If FHA8 row r3 (Used savings) is selected, ask FHA8.c]

[FHA8.c] You indicated you used savings to manage the most recent financial difficulty. What type of savings did you use? Select all that apply.

Row:

- [r1] Non-retirement savings or investments
- [r2] Retirement savings (e.g., from an RRSP)

[If FHA8 row r8 (Used a credit card) is selected, ask FHA8.h]

[FHA8.h] You indicated you used a credit card to manage the most recent financial difficulty. How did you manage the credit card payment?

- [r1] Paid it off in full on the next bill
- [r2] Paid it off over time

[If FHA8 row r9 (Borrowed money) is selected, ask FHA8.i]

[FHA8.i] You indicated you borrowed money to manage the most recent financial difficulty. From whom or where did you borrow money? Select all that apply.

Row:

- [r1] Friends or family
- [r2] A home equity line of credit
- [r3] A bank, credit union, or other financial institution
- [r4] A payday lender
- [r5] Other, please specify _____

[If FHA8.h rows r1–r2 or FHA8.i rows r1–r5 (Version 1) are selected, ask FHA9]

[FHA9] Why did you choose this way of borrowing money? Select all that apply.

Column:

[c1] Yes

[c2] No

Row:

[r1] It was the lowest cost option

[r2] I had used it before

[r3] The terms, like price or repayment options, were easy to understand

[r4] It was the fastest or most convenient way to get money

[r5] It was the only option I could qualify for

[r6] There was no credit check

[r7] It was available online

[r8] Family or friends recommended it

[r9] I did not want anyone to know I needed money

[r10] Other, please specify _____

[r11] I wasn't aware of alternatives

[r12] Prefer not to say

Household Financial Health (FH1–FH8, S1)

Everyday Money Habits

The next eight questions are about how you and your household manage money on a day-to-day basis

[FH1] Which of the following statements best describes how your household's total spending compared to total income over the last 12 months?

Row:

[r1] Spending was much less than income

[r2] Spending was a little less than income

[r3] Spending was about equal to income

[r4] Spending was a little more than income

[r5] Spending was much more than income

[FH2] Which of the following statements best describes how your household has paid its bills over the last 12 months?

My household has been financially able to:

Row:

[r1] Pay all our bills on time

[r2] Pay nearly all our bills on time

[r3] Pay most of our bills on time

[r4] Pay some of our bills on time

[r5] Pay very few of our bills on time

[FH3] At your current level of spending, how long could you and your household afford to cover expenses, if you had to live on only the money you have readily available, without withdrawing money from retirement accounts or borrowing?

Row:

- [r1] 6 months or more
- [r2] 3-5 months
- [r3] 1-2 months
- [r4] 1-3 weeks
- [r5] Less than 1 week

[FH4] Thinking about your household's longer-term financial goals, such as saving for a vacation, starting a business, buying or paying off a home, saving up for education, putting money away for retirement, or making retirement funds last...

How confident are you that your household is currently doing what is needed to meet your longer-term goals?

Row:

- [r1] Very confident
- [r2] Moderately confident
- [r3] Somewhat confident
- [r4] Slightly confident
- [r5] Not at all confident

[FH5] Thinking about all of your household's current debts, including mortgages, bank loans, student loans, money owed to people, medical debt, past-due bills, and credit card balances that are carried over from prior months...

As of today, which of the following statements describes how manageable your household debt is?

Row:

- [r1] Do not have any debt
- [r2] Have a manageable amount of debt
- [r3] Have a bit more debt than is manageable
- [r4] Have far more debt than is manageable

[FH6] How would you rate your credit score?

Note: Your credit score is a number that tells lenders how risky or safe you are as a borrower.

Row:

- [r1] Excellent
- [r2] Very good
- [r3] Good
- [r4] Fair
- [r5] Poor
- [r99] I don't know

[FH7] Thinking about all of the types of insurance you and others in your household currently might have, including health insurance, vehicle insurance, home or rental insurance, life insurance, and disability insurance...

How confident are you that those insurance policies will provide enough support in case of an emergency?

Row:

- [r1] Very confident
- [r2] Moderately confident
- [r3] Somewhat confident
- [r4] Slightly confident
- [r5] Not at all confident
- [r6] No one in my household has any insurance

[FH8] To what extent do you agree or disagree with the following statement:

My household plans ahead financially.

Row:

- [r1] Agree strongly
- [r2] Agree somewhat
- [r3] Neither agree nor disagree
- [r4] Disagree somewhat
- [r5] Disagree strongly

Financial Wellbeing (FWB1, FWB7)

Your Feelings about your Money

Now, we would like to ask a few questions about how you feel about your overall financial situation.

[FWB1] How well do these statements describe you or your situation?

Column:

- [c1] Completely
- [c2] Very well
- [c3] Somewhat
- [c4] Very little
- [c5] Not at all

Row:

- [r3] Because of my money situation, I feel like I will never have the things I want in life
- [r5] I am just getting by financially
- [r6] I am concerned that the money I have or will save won't last

[FWB7] How often do these statements apply to you?

Column:

- [c1] Always
- [c2] Often
- [c3] Sometimes
- [c4] Rarely
- [c5] Never

Row:

- [r2] I have money left over at the end of the month
- [r4] My finances control my life

HOUSEHOLD FINANCES

More About You

Now we have a few final questions about you and your household.

[EMPL] Which of the following categories best describes your current work situation?

Row:

- [r1] Employed full-time, that is, 30 or more hours per week (1)
- [r2] Employed part-time, that is, less than 30 hours per week (2)
- [r3] Self-employed (3)
- [r4] Unemployed, but looking for work (4)
- [r5] Retired but still working (5)
- [r6] Retired and not working (6)
- [r7] Not in the workforce (student, disabled, unpaid household work, unemployed and not looking for work) (7)
- [r77] Other, please specify (77)
- [r98] Prefer not to say (98)

[DM_Q08a] Are you a student?

Row:

- [r1] Yes, full-time (1)
- [r2] Yes, part-time (2)
- [r0] No (0)

[INC_SHARE_01] Do you have a spouse or partner whom you share finances with?

Row:

- [r1] Yes (1)
- [r2] No (2)
- [r98] Prefer not to say (98)

[INC_SHARE_02] Do you have any children, parents, relatives, or other dependents whom you share your finances with or who are financially dependent on you?

Row:

- [r1] Yes (1)
- [r2] No (2)
- [r98] Prefer not to say (98)

[IN_Q04P] What was your approximate total personal income, before taxes and deductions, from all sources during the last year ending December 31, 2024?

Please include income from all sources such as employment (e.g., wages, tips), investments, pensions, and government benefits. Examples of government benefits include Employment Insurance, Social Assistance, the Canada Child Benefit, as well as other sources like child support, alimony, and rental income.

- [r1] \$20,000 or less
- [r2] \$20,000 to less than \$40,000
- [r3] \$40,000 to less than \$60,000
- [r4] \$60,000 to less than \$80,000

- [r5] \$80,000 to less than \$100,000
- [r6] \$100,000 to less than \$125,000
- [r7] \$125,000 to less than \$150,000
- [r8] \$150,000 to less than \$200,000
- [r9] \$200,000 to less than \$250,000
- [r10] \$250,000 or more
- [r99] Don't know
- [r98] Prefer not to say

[Income_Volatility] Over the past 12 months, which one of the following statements best describes your income from month to month?

Row:

- [r1] Roughly the same each month
- [r2] Occasionally varies from month to month
- [r3] Varies quite often from month to month
- [r98] Prefer not to say
- [r99] Don't know

[IN_Q04]

Display [IN_Q04] if the respondent selects 'Yes' in either [INC_SHARE_01] or [INC_SHARE_02]: i.e., [If either (INC_SHARE_01.r1) or (INC_SHARE_02.r1) is selected, then, ask IN_Q04].

What was your approximate total household income, before taxes and deductions, from all sources during the last year ending December 31, 2024?

Please include income from all sources such as employment (e.g., wages, tips), investments, pensions, and government benefits. Examples of government benefits include Employment Insurance, Social Assistance, the Canada Child Benefit, as well as other sources like child support, alimony, and rental income.

Row:

- [r1] \$20,000 or less
- [r2] \$20,000 to less than \$40,000
- [r3] \$40,000 to less than \$60,000
- [r4] \$60,000 to less than \$80,000
- [r5] \$80,000 to less than \$100,000
- [r6] \$100,000 to less than \$125,000
- [r7] \$125,000 to less than \$150,000
- [r8] \$150,000 to less than \$200,000
- [r9] \$200,000 to less than \$250,000
- [r10] \$250,000 or more
- [r99] Don't know
- [r98] Prefer not to say

[MINOR2] Which of the following describes the racial or ethnic community or communities that you belong to? Select all that apply.

Row:

- [r1] Black (African, Afro-Caribbean, African descent) (1)
- [r2] East/Southeast Asian (e.g., Chinese, Korean, Japanese, Taiwanese, Filipino, Vietnamese,

Cambodian, Thai, Indonesian, other East/Southeast Asian descent) (2)
[r3] Indigenous (First Nations, Métis and/or Inuit) (3)
[r4] Latino/Latina (e.g., Latin American, Hispanic descent) (4)
[r5] Middle Eastern and North African (e.g., Arab, Algerian, Egyptian, West Asian descent (e.g. Iranian, Israeli, Lebanese, Turkish, Kurdish)) (5)
[r6] South Asian (e.g., Afghan, Indian, Pakistani, Bangladeshi, Sri Lankan) (6)
[r7] White (e.g., European, Caucasian) (7)
[r77] Other, please specify: _____ (77)
[r98] Prefer not to say (98)

[DM_Q06] Do you identify as First Nations, Métis and/or Inuit?

Condition: Show if (Is Indigenous (MINOR2_3 = 1))

Row:

[r1] First Nations (includes status and non-status individuals) (1)
[r2] Métis (2)
[r3] Inuit (3)
[r98] Prefer not to say (98)
[r99] Don't know (97)

[DM_Q03] Were you born in Canada?

Row:

[r1] Yes (1)
[r2] No (2)
[r98] Prefer not to say (98)
[r99] Don't know (99)

[DM_Q05] In what year did you first immigrate or move to Canada? For example, if you moved to Canada in 2015, enter 2015.

Condition: Show if (Not born in Canada, Prefer not to say, Don't know (DM_Q03 = 2,98,99))

Minimum 1920, Maximum, 2025

Please enter year: _____

Prefer not to answer (98)

Don't know (9)

[POSTCELL] So we can classify responses based on where people live, please enter your postal code. For example, if your postal code is H3R 1B1, enter H3R 1B1 (with a space between the third and fourth character). Note that we cannot identify your address from this information since the postal code can only designate a geographical unit. (example : H3R 1B1)
Your postal code will only be consulted by the research team and will not be available to the general public.

Enter postal code (1) _____

Prefer not to say (98)

Don't know (99)

[QPROV]

Ask if [POSTCELL]=98 or 99

In which province or territory do you reside?

Row:

- [r1] Newfoundland and Labrador (1)
- [r2] Prince Edward Island (2)
- [r3] Nova Scotia (3)
- [r4] New Brunswick (4)
- [r5] Québec (5)
- [r6] Ontario (6)
- [r7] Manitoba (7)
- [r8] Saskatchewan (8)
- [r9] Alberta (9)
- [r10] British Columbia (10)
- [r11] Nunavut (11)
- [r12] Northwest Territories (12)
- [r13] Yukon (13)
- [r14] I live outside of Canada (14)
- [r98] Prefer not to say (98)

These will be all our questions for today. We hope you found this interesting, and we sincerely thank you for your time.

French Questionnaire instrument

[QLANG] Would you prefer to complete the survey in English or French?

Préférez-vous répondre à ce questionnaire en anglais ou en français?

Row:

- [English] English / Anglais
- [French] Français / French

Au nom de l'Agence de la consommation en matière financière du Canada (ACFC), nous vous remercions de prendre le temps de répondre à ce sondage sur les finances des ménages.

Ce sondage nous aide à comprendre comment les Canadiennes et les Canadiens gèrent leur argent, les défis auxquels ils sont confrontés et les types de soutiens financiers qui leur sont accessibles. Vos réponses contribueront à dresser un portrait national de la résilience financière et du bien-être.

Il vous faudra environ 15 minutes pour répondre au sondage.

La participation est volontaire et vous pouvez vous retirer à tout moment. Si vous êtes interrompu(e), vous pouvez revenir au sondage en cliquant sur le même lien et reprendre là où vous vous étiez arrêté(e).

Ce sondage est dirigé par FORUM (s'ouvre dans une nouvelle fenêtre) (<http://>) et est administré conformément à la Loi sur la protection des renseignements personnels.

Vos renseignements personnels sont traités selon les normes de confidentialité les plus élevées

par la société de recherche. Vos réponses au sondage seront regroupées avec celles d'autres participantes et participants, et vos renseignements personnels ne seront utilisés qu'aux fins décrites dans le sondage. Nous n'utiliserons pas ces renseignements à d'autres fins que celles qui relèvent des pratiques standards en matière de recherche marketing.

Ce sondage est enregistré auprès du service de vérification des recherches du Conseil de recherche et d'intelligence marketing canadien (CRIC). Le numéro de vérification du projet est : XXX. Cliquez ici (s'ouvre dans une nouvelle fenêtre) (<https://www.canadianresearchinsightscouncil.ca/rvs/home/?lang=fr>) pour vérifier la légitimité de ce sondage.

Si vous avez besoin d'assistance technique, veuillez contacter XXX.

À quoi vous attendre – Aperçu des sections du sondage

Pour vous aider à rester orienté(e), voici un aperçu des sections du sondage :

À propos de vous – Quelques questions de base pour mieux vous connaître

Faire face aux urgences financières – Comment vous gérez les coûts imprévus ou les changements de revenu

Événements de vie et votre argent – Moments où des changements de vie ont influencé votre situation financière

Défis financiers – Si vous avez déjà eu du mal à joindre les deux bouts

Habitudes financières quotidiennes – Comment vous gérez votre argent au jour le jour

Vos sentiments à propos de votre argent – Ce que vous ressentez par rapport à votre situation financière

En savoir plus sur vous – Quelques dernières questions sur vous et votre ménage

PAGE DE TITRE : À propos de vous

Nous aimerions commencer par quelques questions pour mieux vous connaître.

Q2.1 En quelle année êtes-vous né(e)? Par exemple, si vous êtes né(e) en 1976, veuillez inscrire 1976.

Minimum: 1920, Maximum: 2024

Term1 Montrer si (Q2.1 Less than 18)

Merci de votre intérêt pour cette enquête, mais nous recherchons des personnes âgées de 18 ans

ou plus.

[QSEX] Quel est votre genre?

Rangée :

[r1] Homme

[r2] Femme

[r3] Non-binaire

[r77] préfère me décrire comme _____

[r98] préfère ne pas répondre

[DM_Q02] Combien d'enfants dont vous êtes financièrement responsable ?

Rangée :

[r1] 1

[r2] 2

[r3] 3

[r4] 4

[r5] 5

[r6] 6

[r7] Plus de 6

[r98] Préfère ne pas répondre

[r99] Ne sais pas

[DM_Q02B] Êtes-vous financièrement responsable d'enfants qui vivent dans votre foyer ou à un autre endroit?

Rangée :

[r1] Oui

[r2] Non

[DM_Q02E] Combien d'enfants, par groupe d'âge, dont vous êtes financièrement responsable?

Condition: Show if (have children responsible (DM_Q02B = 1))

Minimum: 0, Maximum: 5

Rangée :

[r1] 0 à 6 ans _____

[r2] 7 à 12 ans _____

[r3] 13 à 17 ans _____

[r4] 18 ans et plus _____

[r98] Préfère ne pas répondre

[r99] Ne sais pas

[DM_Q08] Quel est le niveau d'études le plus élevé que vous avez atteint?

Rangée :

[r1] Moins qu'un diplôme d'études secondaires

[r2] Diplôme d'études secondaires ou l'équivalent

[r3] Études collégiales ou universitaires sans diplôme, certificat ou grade (y compris une école de métiers, une école professionnelle ou technique, un cégep ou une université)

[r4] Diplôme ou certificat d'études collégiales (y compris une école de métiers, une école

professionnelle ou technique, ou un cégep)

[r5] Diplôme universitaire de premier cycle

[r6] Diplôme universitaire de deuxième cycle ou troisième cycle (y compris les diplômes professionnels)

[r98] Préfère ne pas répondre

[r99] Ne sais pas

PAGE DE TITRE : Faire face aux urgences financières

Les six questions suivantes portent sur votre situation financière personnelle, c'est-à-dire l'argent auquel vous avez personnellement accès, même si vous vivez ou partagez vos finances avec d'autres personnes (p. ex. conjoint/conjointe, partenaire, parents, enfants, etc.).

Veuillez sélectionner l'option qui décrit le mieux votre situation actuelle.

[FR1] Si vous aviez une dépense imprévue équivalente à votre revenu mensuel, combien pourriez-vous payer avec l'argent dont vous disposez actuellement, sans avoir recours à votre carte de crédit ni emprunter d'argent?

Remarque : Considérez l'argent comptant, l'argent détenu dans des comptes chèques ou des comptes d'épargne ou encore les investissements que vous pourriez rapidement transformer en argent.

Remarque : Si vous n'avez pas de revenu à l'heure actuelle, pensez à une dépense imprévue qui représente l'équivalent de tout l'argent sur lequel vous comptez habituellement chaque mois, quelle qu'en soit la source.

Rangée:

[r1] Très petite portion (1)

[r2] Une certaine portion (2)

[r3] À peu près la moitié (3)

[r4] Une grande portion (4)

[r5] La totalité (5)

[FR2] Comment votre revenu mensuel se compare-t-il à vos dépenses mensuelles?

Remarque : Ne considérez pas dans les débours l'achat d'une nouvelle maison ou voiture, ou d'autres achats importants que vous pourriez avoir effectués.

Remarque : Si vous n'avez pas de revenu à l'heure actuelle, pensez à l'argent sur lequel vous comptez habituellement chaque mois, quelle qu'en soit la source.

Rangée:

[r1] Mon revenu est bien inférieur à mes dépenses.

[r2] Mon revenu est légèrement inférieur à mes dépenses.

[r3] Mon revenu est à peu près égal à mes dépenses.

[r4] Mon revenu est légèrement supérieur à mes dépenses.

[r5] Mon revenu est bien supérieur à mes dépenses.

[FR3] Si vous perdiez aujourd'hui votre revenu principal, pendant combien de temps pourriez-vous payer vos dépenses mensuelles régulières en utilisant uniquement l'argent dont vous disposez, sans avoir recours à une carte de crédit ni emprunter?

Remarque : Considérez l'argent comptant, l'argent détenu dans des comptes chèques ou des comptes d'épargne ou encore les investissements que vous pourriez rapidement transformer en argent.

Remarque : Si vous n'avez pas de revenu à l'heure actuelle, pensez à l'argent sur lequel vous comptez habituellement chaque mois, quelle qu'en soit la source.

Rangée:

[r1] Moins d'une semaine

[r2] Une à trois semaines

[r3] Un à deux mois

[r4] Trois à cinq mois

[r5] 6 mois ou plus

[FR4] Si vous ne receviez pas de salaire pour une semaine, à quel point serait-il difficile pour vous de payer vos factures et vos dépenses courantes sans utiliser une carte de crédit ou emprunter?

Remarque : Si vous n'avez pas de revenu à l'heure actuelle, pensez à l'argent sur lequel vous comptez habituellement chaque mois, quelle qu'en soit la source.

Rangée:

[r1] Très difficile

[r2] Assez difficile

[r3] Ni difficile ni facile

[r4] Assez facile

[r5] Très facile

[FR5] Imaginez que vous ayez une dépense inattendue qui coûte l'équivalent de votre revenu mensuel. À quel point serait-il facile ou difficile pour vous de réunir cette somme d'argent en une semaine pour couvrir cette dépense, en utilisant uniquement vos propres économies ou investissements – c'est-à-dire en utilisant aucune carte de crédit ni emprunt?

Remarque : Considérez l'argent comptant, l'argent détenu dans des comptes chèques ou des comptes d'épargne ou encore les investissements que vous pourriez rapidement transformer en argent.

Remarque : Si vous n'avez pas de revenu à l'heure actuelle, pensez à une dépense imprévue qui représente l'équivalent de tout l'argent sur lequel vous comptez habituellement chaque mois, quelle qu'en soit la source.

Rangée:

[r1] Très difficile

[r2] Assez difficile

[r3] Ni difficile ni facile

[r4] Assez facile

[r5] Très facile

[FR6] Dans quelle mesure êtes-vous certain(e) que vous auriez assez d'argent pour payer vos frais de subsistance avec votre épargne d'urgence pendant trois mois en cas d'imprévu (maladie, perte d'emploi, etc.)?

Rangée:

- [r1] Pas du tout certain(e)
- [r2] Pas trop certain(e)
- [r3] Ni incertain(e) ni certain(e)
- [r4] Assez certain(e)
- [r5] Très certain(e)

[FR7]

Veuillez indiquer dans quelle mesure vous êtes en accord ou en désaccord avec les énoncés suivants.

Pensez à votre niveau de confiance dans le fait que vous pourriez obtenir de l'aide de certaines ressources en cas d'urgence financière (par exemple, une dépense importante imprévue, une perte d'emploi ou une urgence médicale), même si vous ne les avez jamais utilisées auparavant.

Colonne:

- [c1] Fortement en désaccord
- [c2] Plutôt en désaccord
- [c3] Ni en accord ni en désaccord
- [c4] Plutôt d'accord
- [c5] Fortement en accord

Rangée:

- [r1] Je connais des organismes communautaires ou religieux où je peux obtenir un soutien émotionnel gratuit ou abordable si j'en ai besoin dans une situation d'urgence financière
- [r2] Je sais où je pourrais obtenir un soutien psychologique ou en santé mentale gratuit ou abordable si j'avais besoin d'aide pour faire face à une situation d'urgence financière
- [r3] Je connais au moins un conseiller financier abordable que je pourrais consulter si j'avais besoin d'aide dans une situation d'urgence financière
- [r4] Je connais des organismes communautaires ou religieux qui offrent des conseils financiers gratuits ou abordables auxquels je pourrais avoir recours en cas de besoin
- [r5] Je connais un(e) expert(e) en finances digne de confiance, comme un conseiller ou une conseillère, dont je pourrais compter sur les conseils dans une situation d'urgence financière
- [r6] Je connais des institutions gouvernementales qui peuvent me fournir des informations sur comment gérer une situation d'urgence financière
- [r7] Je connais des organismes communautaires ou religieux qui peuvent m'offrir une aide gratuite ou abordable en matière de logement, de nourriture, de transport ou d'habillement si j'en ai besoin un jour
- [r8] Je connais des programmes gouvernementaux qui pourraient m'aider avec des choses comme le logement, la nourriture, le transport ou les vêtements si une situation inattendue m'arrivait, comme perdre mon emploi ou tomber malade
- [r10] Compte tenu de ma situation financière actuelle, j'ai confiance qu'une institution financière me prêterait de l'argent avec des conditions de remboursement raisonnables pour couvrir une dépense imprévue d'un montant égal à mon revenu mensuel. Remarque: Les prêts à « conditions de remboursement raisonnables » ont des mensualités abordables et des taux d'intérêt équitables. Ils sont exempts de frais cachés et peuvent être remboursés sans trop de stress financier. Remarque: Considérez uniquement les banques ou les coopératives de crédit; excluez les sociétés de prêt sur salaire, les prêteurs sur gages, ou les prêteurs de prêt sur titres de véhicule. Remarque: Si vous n'avez pas de revenu à l'heure actuelle, pensez à l'argent sur lequel vous comptez habituellement chaque mois, quelle qu'en soit la source.

[r11] J'ai confiance que mes polices d'assurance pourraient m'aider à payer en situation d'urgence, comme pour un problème de santé, une réparation à effectuer sur ma voiture ou ma maison, ou une perte de revenu. Remarque : Considérez tous les types d'assurances que vous pouvez avoir, comme l'assurance maladie, l'assurance automobile, l'assurance habitation ou locative, l'assurance emploi, l'assurance vie ou l'assurance invalidité.

[r12] J'ai confiance que je pourrais emprunter suffisamment d'argent auprès d'une institution financière pour payer mes frais de subsistance pendant trois mois si je perdais soudainement l'argent sur lequel je compte habituellement chaque mois. Remarque: Considérez uniquement les banques ou les coopératives de crédit; excluez les sociétés de prêt sur salaire, les prêteurs sur gages, ou les prêteurs de prêt sur titres de véhicule.

[r13] Compte tenu de ma situation financière actuelle, j'ai la certitude que je pourrais obtenir un prêt auprès d'une institution financière si j'en avais besoin Remarque: Considérez uniquement les banques ou les coopératives de crédit; excluez les sociétés de prêt sur salaire, les prêteurs sur gages, ou les prêteurs de titres de véhicule.

[r14] Je sais que si je faisais face à une situation d'urgence financière, je pourrais compter sur ma famille ou mes amis pour m'apporter un soutien émotionnel

[r15] J'ai des amis ou de la famille qui pourraient me prêter de l'argent à des conditions de remboursement raisonnables dans une situation d'urgence financière Remarque : Les prêts à « conditions de remboursement raisonnables » ont des mensualités abordables et des taux d'intérêt équitables. Ils sont exempts de frais cachés et peuvent être remboursés sans trop de stress financier.

[r16] J'ai des amis ou de la famille qui pourraient m'aider avec des choses comme le logement, la nourriture, le transport ou les vêtements, si j'en avais besoin.

[r17] J'ai des amis ou de la famille qui pourraient me donner des conseils utiles pour faire face à une situation d'urgence financière.

[FR25] Veuillez indiquer dans quelle mesure vous êtes en accord ou en désaccord avec les énoncés suivants.

Colonne:

[c1] Fortement en désaccord

[c2] Plutôt en désaccord

[c3] Ni en accord ni en désaccord

[c4] Plutôt d'accord

[c5] Fortement en accord

Rangée:

[r1] Je suis bien informé(e) sur les questions financières Remarque : Considérez notamment des éléments comme l'établissement d'un budget, l'épargne, la gestion des dettes, la planification ou l'investissement.

[r2] J'ai une bonne compréhension des produits et services financiers Remarque : Considérez les comptes bancaires, les cartes de crédit, les prêts hypothécaires et les autres types de prêts, les assurances, les investissements, les services de conseils financiers, etc.

[FR30]

Veuillez indiquer dans quelle mesure vous êtes d'accord ou en désaccord avec chaque énoncé. Pensez à votre niveau de confiance dans le fait que vous pourriez accomplir certaines tâches, même si vous ne les avez jamais réalisées auparavant.

Colonne:

[c1] Fortement en désaccord

[c2] Plutôt en désaccord

[c3] Ni en accord ni en désaccord

[c4] Plutôt d'accord

[c5] Fortement en accord

Rangée:

[r1] Je sais comment ajuster ma façon de dépenser mon argent pour faire face à une situation d'urgence financière.

[r2] Je sais comment respecter mon plan financier pour faire face à une situation d'urgence financière.

[r3] Si je dois faire face à une situation d'urgence financière, je sais comment trouver les produits et services financiers qui répondent à mes besoins Remarque : Considérez l'épargne d'urgence, les prêts personnels, les marges de crédit, les assurances, les investissements, les services de conseils financiers, etc.

[r4] Je sais où trouver les conseils dont j'ai besoin pour gérer une situation d'urgence financière.

[r5] Si je vis une situation d'urgence financière, je peux trouver une solution.

[r6] Je suis capable d'évaluer ma situation financière avec exactitude dans une situation d'urgence financière.

[r7] Je peux trouver les bons produits et services financiers pour m'aider à résoudre une situation d'urgence financière Remarque : Considérez l'épargne d'urgence, les prêts personnels, les marges de crédit, les assurances, les investissements, les services de conseils financiers, etc.

[r8] Je peux faire face à des difficultés financières majeures imprévues grâce à ma débrouillardise.

PAGE DE TITRE : Événements de vie et votre argent

Les prochaines questions portent sur votre ménage et sur les événements de vie qui ont pu avoir une incidence sur vos finances.

Le « ménage » comprend vous et les autres personnes qui vivent avec vous et qui contribuent financièrement à votre ménage. Si vous vivez seul(e) ou si vous ne considérez personne d'autre comme faisant partie de votre ménage, veuillez répondre à ces questions en tant qu'individu.

[FHA1] Au cours des 12 derniers mois, est-ce que vous ou votre ménage avez subi des événements météorologiques ou climatiques extrêmes (par exemple, un feu de forêt, une inondation, une tempête hivernale sévère, une vague de chaleur ou autres événements météorologiques extrêmes similaires)?

Rangée:

[r1] Oui

[r2] Non

[r3] Préfère ne pas répondre

[IS1] Au cours des 12 derniers mois, votre ménage a-t-il connu une baisse importante de revenus provenant de l'un des éléments suivants? Sélectionnez toutes les réponses qui s'appliquent.

Rangée:

[r1] Réduction des heures de travail

[r2] Période de chômage ou sans emploi

- [r3] Réduction du temps de travail pour cause de maladie ou d'accident
- [r4] Travailler moins ou arrêter de travailler pour s'occuper des enfants
- [r5] Changement d'emploi pour un emploi moins bien rémunéré
- [r6] Travailler moins pour s'occuper d'autres personnes malades ou blessées
- [r7] Perte de prestations publiques
- [r8] Réduction de salaire au travail
- [r9] Perte de revenus locatifs d'un bien immobilier dont vous êtes propriétaire
- [r10] Perte de revenus d'une entreprise qui vous appartient
- [r11] Perte de revenu due à un événement météorologique ou climatique extrême (par exemple, un feu de forêt, une inondation, une tempête hivernale sévère, une vague de chaleur ou autres événements météorologiques extrêmes similaires) [show only if FHA1=r1]
- [r12] Une autre baisse importante de revenus, veuillez préciser _____
- [r13] Aucune baisse importante de revenus

[ES1] Au cours des 12 derniers mois, votre ménage a-t-il eu une dépense imprévue importante à cause de l'un des éléments suivants? Sélectionnez toutes les réponses qui s'appliquent.

Rangée:

- [r1] Une dépense médicale ou dentaire importante payée de votre poche
- [r2] Un cadeau ou un prêt non planifié à un membre de la famille ou à un ami en dehors de votre foyer
- [r3] Une réparation ou un remplacement important du véhicule
- [r4] Une réparation importante à la maison ou d'un appareil électroménager
- [r5] Réparation ou remplacement d'un ordinateur ou d'un téléphone portable
- [r6] Frais juridiques, taxes ou contraventions
- [r7] Augmentation des dépenses liées à la garde d'enfants ou aux personnes à charge
- [r8] Frais de déménagement
- [r9] Une dépense imprévue majeure due à un événement météorologique ou climatique extrême (par exemple, un feu de forêt, une inondation, une tempête hivernale sévère, une vague de chaleur ou autres événements météorologiques extrêmes similaires) [show only if FHA1=r1]
- [r10] Une autre dépense importante et imprévue, veuillez préciser _____
- [r11] Aucune dépense imprévue

PAGE DE TITRE : Défis financiers

Les questions suivantes portent sur les moments où vous ou votre ménage avez peut-être eu des difficultés à couvrir vos dépenses.

[FHA2] Au cours des 12 derniers mois, est-ce que vous ou votre ménage avez eu de la difficulté à payer une facture ou une dépense? Il peut s'agir de retarder, sauter ou manquer un paiement, ou de devoir emprunter de l'argent pour couvrir une dépense.

Rangée:

- [r1] Oui
- [r2] Non
- [r3] Préfère ne pas répondre

[Si FHA2.r1 est sélectionné, continuer avec les questions FHA3-FHA9]

FHA3. Combien de fois avez-vous eu de la difficulté au cours des 12 derniers mois?

Rangée:

[r1] Une fois seulement au cours des 12 derniers mois

[r2] Deux fois

[r3] Trois ou quatre fois

[r4] Cinq à douze fois

[r5] Plus de douze fois

[r6] Préfère ne pas répondre

[FHA4] À quand remonte la dernière fois que vous ou votre ménage avez eu de la difficulté à payer une facture ou une dépense?

Rangée :

[r1] Au cours du dernier mois

[r2] Il y a entre un et trois mois

[r3] Il y a entre quatre et six mois

[r4] Il y a entre sept et douze mois

[r5] Préfère ne pas répondre

[FHA5] Quelle était la cause de cette dernière fois où vous avez eu de la difficulté à payer une facture ou une dépense? Choisissez toutes les réponses qui s'appliquent.

Colonne:

[c1] Oui

[c2] Non

Rangée :

[r1] Perte d'emploi ou réduction des heures de travail

Vous ou une personne de votre ménage avez perdu un emploi ou avez travaillé moins d'heures rémunérées.

[r2] Dépense importante non causée par un événement météorologique ou climatique extrême, ni par une urgence

Par exemple une réparation de voiture ou de domicile, une facture de soins dentaires ou médicaux.

[r3] Dépense importante causée directement par un événement météorologique ou climatique extrême -

Par exemple, des dommages ou des coûts causés par un feu de forêt, une inondation, une tempête hivernale sévère, une vague de chaleur ou d'autres événements météorologiques extrêmes similaires. [show only if FHA1=r1]

[r4] Urgence familiale ou personnelle non causée par un événement météorologique ou climatique extrême

Par exemple un divorce, une maladie ou le besoin de prendre soin de quelqu'un.

[r5] Les prix des dépenses courantes du ménage ont augmenté, mais le revenu est resté le même
Par exemple le loyer, l'hypothèque, la nourriture, les services publics, le transport ou la garde d'enfants.

[r6] Une autre cause, veuillez préciser _____

[r7] Pas d'événement particulier, plutôt une augmentation progressive au fil du temps.

[r8] Ne sais pas.

[r9] Préfère ne pas répondre.

[[Si les FHA5.r1–r6 sont sélectionnées, poser la question FHA6]

[FHA6] Dans quelle mesure la situation ou l'événement ayant causé votre dernière difficulté financière était-il prévu?

Rangée :

[r1] Totalelement imprévu

[r2] Quelque peu prévu

[r3] Totalelement prévu

[r4] Ne sais pas

[r5] Préfère ne pas répondre

[FH7] En repensant à la dernière fois où vous ou votre ménage avez eu de la difficulté à payer une facture ou une dépense, lequel des éléments suivants avez eu de la difficulté à payer? Vous pouvez en sélectionner plus d'un. Le paiement d'une dépense importante peut rendre le paiement d'autres factures ou dépenses plus difficile.

Colonne:

[c1] Oui

[c2] Non

Rangée :

[r1] L'hypothèque

[r2] Le loyer

[r3] Des frais médicaux

[r4] Une voiture ou une réparation de véhicule

[r5] Une réparation du domicile

[r6] La nourriture

[r7] Les services publics (p. ex. électricité, eau, gaz, téléphone, Internet)

[r8] Des impôts, des taxes ou des frais juridiques

[r9] Un prêt étudiant, l'école ou les frais de scolarité

[r10] La garde d'enfants

[r11] Un paiement minimal sur une carte de crédit

[r12] Un prêt personnel ou une marge de crédit

[r13] Les frais de transport ou de déplacement

[r14] Les paiements d'assurance

[r15] Autre, veuillez préciser _____

[r16] Préfère ne pas répondre

[FHA8] Qu'avez-vous fait, vous ou votre ménage, pour gérer votre plus récente difficulté financière? Choisissez toutes les réponses qui s'appliquent.

Colonne:

[c1] Oui

[c2] Non

Rangée:

- [r1] Paiement incomplet du montant total de la facture ou de la dépense
- [r2] Négociation d'une réduction ou d'un report du paiement de cette facture
- [r3] Utilisation d'épargnes
- [r4] Vente ou mise en gage d'un bien
- [r5] Réduction d'autres dépenses
- [r6] Saut ou report du paiement d'une autre facture
- [r7] Gain d'un revenu supplémentaire (p. ex. faire des heures supplémentaires, trouver un emploi supplémentaire)
- [r8] Utilisation d'une carte de crédit
- [r9] Emprunt
- [r10] Autre, veuillez préciser _____
- [r11] Préfère ne pas répondre

[Si la réponse FHA8.r3 (Utilisation d'épargnes) est sélectionnée]

[FHA8.c] Quel type d'épargne avez-vous utilisé? Choisissez toutes les réponses qui s'appliquent.

Rangée:

- [r1] Épargnes ou investissements non liés à la retraite
- [r2] Épargne-retraite (p. ex. tirée d'un REER)

[Si la réponse FHA8.r8 (Utilisation d'une carte de crédit) est sélectionnée]

[FHA8.h] Comment avez-vous géré le paiement de la carte de crédit?

Rangée:

- [r1] Remboursement complet sur la facture suivante
- [r2] Remboursement étalé dans le temps

[Si la réponse FHA8.r9 (Emprunt) est sélectionnée]

[FHA8.i] À qui ou à quel endroit avez-vous emprunté de l'argent? Choisissez toutes les réponses qui s'appliquent.

Rangée:

- [r1] Un ami ou un membre de la famille
- [r2] Une marge de crédit hypothécaire
- [r3] Une banque, une coopérative de crédit ou une autre institution financière
- [r4] Un prêteur sur salaire
- [r5] Autre, veuillez préciser _____

[Si les réponses FHA8h rows r1–r2 ou FHA8i rows r1–r5 (Version 1), poser la question FH9]

[FHA9] Pourquoi avez-vous choisi ce moyen d'emprunter de l'argent? Choisissez toutes les réponses qui s'appliquent.

Colonne:

[c1] Oui

[c2] Non

Rangée:

[r1] C'était l'option la moins chère

[r2] Je l'avais déjà utilisé auparavant

[r3] Les modalités, comme le prix ou les options de remboursement, étaient faciles à comprendre

[r4] C'était le moyen le plus rapide ou le plus pratique d'obtenir de l'argent

[r5] C'était la seule option à laquelle j'étais admissible

[r6] Il n'y avait pas d'enquête de crédit

[r7] Il était disponible en ligne

[r8] Des membres de la famille ou des amis me l'ont recommandé

[r9] Je ne voulais pas que quelqu'un sache que j'avais besoin d'argent

[r10] Autre, veuillez préciser _____

[r11] Je ne connaissais pas d'autres solutions

[r12] Préfère ne pas répondre

PAGE DE TITRE : Habitudes financières quotidiennes

Les huit prochaines questions portent sur la façon dont vous et votre ménage gérez l'argent au quotidien.

[FH1] Laquelle des affirmations suivantes décrit le mieux la manière dont les dépenses totales de votre ménage ont été comparées à votre revenu total au cours des 12 derniers mois?

Rangée:

[r1] Les dépenses ont été nettement inférieures aux revenus

[r2] Les dépenses étaient légèrement inférieures aux revenus

[r3] Les dépenses étaient à peu près égales au revenu

[r4] Les dépenses étaient un peu plus élevées que les revenus

[r5] Les dépenses étaient beaucoup plus élevées que les revenus

[FH2] Laquelle des affirmations suivantes décrit le mieux la manière dont votre ménage a payé ses factures au cours des 12 derniers mois?

Rangée:

[r1] Payer toutes nos factures à temps

[r2] Payer presque toutes nos factures à temps

[r3] Payer la plupart de nos factures à temps

[r4] Payer certaines de nos factures à temps

[r5] Payer très peu de nos factures à temps

[FH3] Au niveau actuel de vos dépenses, pendant combien de temps vous et votre ménage pourriez-vous couvrir vos charges, si vous deviez vivre uniquement avec l'argent dont vous disposez immédiatement, sans retirer d'argent de vos comptes de retraite ni emprunter?

Rangée:

[r1] 6 mois ou plus

[r2] Trois à cinq mois

- [r3] Un à deux mois
- [r4] Une à trois semaines
- [r5] Moins d'une semaine

[FH4] En pensant aux objectifs financiers à long terme de votre ménage, tels que l'épargne pour les vacances, la création d'une entreprise, l'achat ou le remboursement d'une maison, l'épargne pour les études, l'épargne pour la retraite ou la pérennisation des fonds de retraite...

Dans quelle mesure êtes-vous convaincu que votre ménage fait actuellement ce qu'il faut pour atteindre vos objectifs à long terme?

Rangée:

- [r1] Très confiant(e)
- [r2] Moyennement confiant(e)
- [r3] Assez confiant(e)
- [r4] Légèrement confiant(e)
- [r5] Pas du tout confiant(e)

[FH5] En pensant à toutes les dettes actuelles de votre ménage, y compris les hypothèques, les prêts bancaires, les prêts étudiants, l'argent dû à des individus, les dettes médicales, les factures en souffrance et les soldes de cartes de crédit reportées des mois précédents...

À ce jour, laquelle des affirmations suivantes décrit le degré de maîtrise de l'endettement de votre ménage?

Rangée:

- [r1] Aucune dette
- [r2] Un montant de dettes gérable
- [r3] Un peu plus de dettes qu'il est possible de gérer
- [r4] Beaucoup plus de dettes qu'il est possible de gérer

[FH6] Comment évalueriez-vous votre cote de crédit ?

Remarque: Votre cote de crédit est un chiffre qui indique aux prêteurs dans quelle mesure vous êtes un emprunteur risqué ou sûr.

Rangée:

- [r1] Excellente
- [r2] Très bonne
- [r3] Bonne
- [r4] Moyenne
- [r5] Médiocre
- [r99] Je ne sais pas

[FH7] En pensant à tous les types d'assurance que vous et d'autres membres de votre ménage pourriez avoir actuellement, y compris l'assurance maladie, l'assurance automobile, l'assurance habitation ou locative, l'assurance vie et l'assurance invalidité...

Dans quelle mesure êtes-vous convaincu(e) que ces polices d'assurance vous apporteront un soutien suffisant en cas d'urgence?

Rangée:

- [r1] Très confiant(e)
- [r2] Moyennement confiant(e)
- [r3] Assez confiant(e)
- [r4] Légèrement confiant(e)
- [r5] Pas du tout confiant(e)
- [r6] Personne dans mon ménage n'est assuré

[FH8] Dans quelle mesure êtes-vous d'accord ou non avec l'affirmation suivante:

« Mon ménage est prévoyant sur le plan financier ».

Rangée:

- [r1] Tout à fait d'accord
- [r2] Plutôt d'accord
- [r3] Ni d'accord ni en désaccord
- [r4] Plutôt en désaccord
- [r5] Pas du tout d'accord

PAGE DE TITRE : Vos sentiments à propos de votre argent

Maintenant, nous aimerions vous poser quelques questions sur ce que vous pensez de votre situation financière globale.

[FWB1] Dans quelle mesure êtes-vous en accord avec les affirmations suivantes?

Colonne:

- [c1] Tout à fait
- [c2] Très bien
- [c3] Un peu
- [c4] Très peu
- [c5] Pas du tout

Rangée:

- [r3] À cause de ma situation financière, j'ai l'impression que je ne pourrai jamais avoir ce que je veux dans la vie
- [r5] Sur le plan financier, je parviens tout juste à m'en sortir
- [r6] Je crains que l'argent que j'ai économisé ou que j'économiserai ne dure pas

[FWB7] À quelle fréquence ces affirmations s'appliquent-elles à vous ?

Colonne:

- [c1] Toujours
- [c2] Souvent
- [c3] Parfois
- [c4] Rarement
- [c5] Jamais

Rangée:

- [r2] Il me reste de l'argent à la fin du mois
- [r4] Mes finances contrôlent ma vie

PAGE DE TITRE : En savoir plus sur vous

Nous avons maintenant quelques dernières questions sur vous et votre ménage.

[EMPL] Parmi les catégories suivantes, laquelle décrit le mieux votre situation professionnelle actuelle?

Rangée:

[r1] Employé(e) à temps plein, c'est-à-dire 30 heures ou plus par semaine

[r2] Employé(e) à temps partiel, c'est-à-dire moins de 30 heures par semaine

[r3] Travailleur(euse) autonome

[r4] Sans emploi, mais à la recherche d'un emploi

[r5] Retraité(e), mais toujours au travail

[r6] Retraité(e) et sans emploi

[r7] Ne fait pas partie de la population active (étudiant(e), personne en situation de handicap, travail non rémunéré à domicile, chômeur(euse) et ne cherchant pas d'emploi)

[r77] Autre, veuillez préciser _____

[r98] Préfère ne pas répondre

[DM_Q08a] Êtes-vous étudiant(e)?

Rangée :

[r1] Oui, à temps plein

[r2] Oui, à temps partiel

[r0] Non

[INC_SHARE_01] Avez-vous un conjoint(e) ou un(e) partenaire avec qui vous partagez vos finances?

Rangée:

[r1] Oui

[r2] Non

[r98] Préfère ne pas répondre

[INC_SHARE_02] Avez-vous des enfants, des parents, des proches ou d'autres personnes à charge avec qui vous partagez vos finances ou qui dépendent financièrement de vous?

Rangée:

[r1] Oui

[r2] Non

[r98] Préfère ne pas répondre

[IN_Q04P] Quel était votre revenu personnel total approximatif, avant impôts et déductions, provenant de toutes les sources au cours de la dernière année se terminant le 31 décembre 2024 ?

Veuillez inclure les revenus provenant de toutes les sources telles que un emploi (par exemple, salaires, pourboires), des investissements, des pensions et des prestations gouvernementales. Les prestations gouvernementales incluent, par exemple, l'assurance-emploi, l'aide sociale, l'Allocation canadienne pour enfants, ainsi que d'autres sources comme la pension alimentaire pour enfants, la pension alimentaire pour ex-conjoint(e), et les revenus de location.

Rangée:

[r1] 20 000 \$ ou moins

[r2] De 20 000 \$ à moins de 40 000 \$

- [r3] De 40 000 \$ à moins de 60 000 \$
- [r4] De 60 000 \$ à moins de 80 000 \$
- [r5] De 80 000 \$ à moins de 100 000 \$
- [r6] De 100 000 \$ à moins de 125 000 \$
- [r7] De 125 000 \$ à moins de 150 000 \$
- [r8] De 150 000 \$ à moins de 200 000 \$
- [r9] 200 000 \$ ou plus
- [r99] Ne sais pas
- [r98] Préfère ne pas répondre

[Income_Volatility] Au cours des 12 derniers mois, laquelle des affirmations suivantes décrit le mieux votre revenu mensuel?

Rangée:

- [r1] À peu près le même montant chaque mois
- [r2] Variait occasionnellement d'un mois à l'autre
- [r3] Variait souvent d'un mois à l'autre
- [r98] Préfère ne pas répondre
- [r99] Ne sais pas

[IN_Q04] Quel était le revenu total approximatif de votre ménage, avant impôts et déductions, provenant de toutes les sources au cours de la dernière année se terminant le 31 décembre 2024 ?

Veillez inclure les revenus provenant de toutes les sources telles que un emploi (par exemple, salaires, pourboires), des investissements, des pensions et des prestations gouvernementales. Les prestations gouvernementales incluent, par exemple, l'assurance-emploi, l'aide sociale, l'Allocation canadienne pour enfants, ainsi que d'autres sources comme la pension alimentaire pour enfants, la pension alimentaire pour ex-conjoint(e), et les revenus de location.

Rangée:

- [r1] 20 000 \$ ou moins
- [r2] De 20 000 \$ à moins de 40 000 \$
- [r3] De 40 000 \$ à moins de 60 000 \$
- [r4] De 60 000 \$ à moins de 80 000 \$
- [r5] De 80 000 \$ à moins de 100 000 \$
- [r6] De 100 000 \$ à moins de 125 000 \$
- [r7] De 125 000 \$ à moins de 150 000 \$
- [r8] De 150 000 \$ à moins de 175 000 \$
- [r9] De 175 000 \$ à moins de 225 000 \$
- [r10] De 225 000 \$ à moins de 275 000 \$
- [r11] De 275 000 \$ à moins de 325 000 \$
- [r12] 325 000 \$ ou plus
- [r99] Ne sais pas
- [r98] Préfère ne pas répondre

[MINOR2] Laquelle ou lesquelles des catégories suivantes décrivent la communauté raciale ou ethnique à laquelle vous appartenez ? Sélectionnez tout ce qui s'applique.

Colonne:

- [c1] Oui

[c2] Non

Rangée :

[r1] Noir(e) (Africain(e), Afro-Caribéen(ne), ou d'origine africaine)

[r2] Asiatique de l'Est ou du Sud-Est (p. ex. : Chinois(e), Coréen(ne), Japonais(e), Taïwanais(e), Philippin(e), Vietnamien(ne), Cambodgien(ne), Thaïlandais(e), Indonésien(ne), ou autre origine d'Asie de l'Est ou du Sud-Est)

[r3] Autochtone (Premières Nations, Métis et/ou Inuit)

[r4] Latino/Latina (p. ex. : Latino-Américain(e), d'origine hispanique)

[r5] Moyen-Orient(e) ou Nord-Africain(e) (p. ex. : Arabe, Algérien(ne), Égyptien(ne), ou d'Asie de l'Ouest (p. ex. : Iranien(ne), Israélien(ne), Libanais(e), Turc/Turque, Kurde))

[r6] Asiatique du Sud (p. ex. : Afghan(e), Indien(ne), Pakistanais(e), Bangladais(e), Sri Lankais(e))

[r7] Blanc(he) (p. ex. : Européen(ne), Caucasien(ne))

[r77] Autre, veuillez préciser : _____

[r98] Préfère ne pas répondre

[DM_Q06] Vous identifiez-vous comme membre des Premières nations, Métis et/ou Inuit?

Condition: Show if (Is Indigenous (MINOR2 r3 = 1))

Rangée :

[r1] Premières Nations (y compris les personnes inscrites et non inscrites) (1)

[r2] Métis

[r3] Inuit

[r98] Préfère ne pas répondre

[r99] Ne sais pas

[DM_Q03] Êtes-vous né(e) au Canada?

Rangée :

[r1] Oui

[r2] Non

[r98] Préfère ne pas répondre

[r99] Ne sais pas

[DM_Q05] En quelle année avez-vous immigré ou êtes-vous arrivé(e) pour la première fois au Canada? Par exemple, si vous avez déménagé au Canada en 2015, inscrivez 2015.

Condition: Show if (Not born in Canada, Prefer not to say, Don't know (DM_Q03 = 2,98,99))

Minimum 1920, Maximum, 2025

Veuillez inscrire l'année: _____

Préfère ne pas répondre

Ne sais pas

[POSTCELL] Afin que nous puissions classer les réponses en fonction de la zone de résidence des répondant(e)s, quel est votre code postal? Par exemple, si votre code postal est H3R 1B1, entrez H3R 1B1.

Veuillez noter que nous ne pouvons pas identifier votre adresse à partir de ces informations, car le code postal ne peut désigner qu'une zone géographique (Exemple: H3R 1B1). Votre code postal ne sera consulté que par l'équipe de recherche et ne sera pas accessible au grand public.

Veuillez entrer votre code postal _____

Préfère ne pas répondre
Ne sais pas

[QPROV] Dans quelle province ou quel territoire habitez-vous?
Condition: Show if (Did not provide FSA (POSTCELL = Prefer not to say; Don't know))

Rangée :

- [r1] Terre-Neuve-et-Labrador
- [r2] Île-du-Prince-Édouard
- [r3] Nouvelle-Écosse
- [r4] Nouveau-Brunswick
- [r5] Québec
- [r6] Ontario
- [r7] Manitoba
- [r8] Saskatchewan
- [r9] Alberta
- [r10] Colombie-Britannique
- [r11] Nunavut
- [r12] Territoires du Nord-Ouest
- [r13] Yukon
- [r14] J'habite à l'extérieur du Canada
- [r98] Préfère ne pas répondre

Alors ce sont toutes nos questions pour aujourd'hui. Nous espérons que vous avez trouvé cela intéressant et nous vous remercions sincèrement pour votre temps.

Appendix E

Codebook

RecordNo

Standard Attributes	Label	Value
	resRespondent	

LtCallDt

Standard Attributes	Label	Value
	ResLastCallDate	

SURVLANG

Standard Attributes	Label	Value
	Welcome to the Financial Resilience Survey! / Bienvenue au sondage sur la résilience financière!	
	Would you prefer to complete the survey in English or French? / Préférez-vous répondre à ce questionnaire en anglais ou en français?	
Valid Values	1.00	English
	2.00	Français

Q2_1

Standard Attributes	Label	Value
	In what year were you born? For example, if you were born in 1976, please enter 1976. - (YYYY)	

QAGE

Standard Attributes	Label	Value
Valid Values	1.00	18 to 34 years
	2.00	35 to 54 years
	3.00	55 years and over

QSEX

Standard Attributes	Label	Value
	What is your gender?	
Valid Values	1.00	Man
	2.00	Woman
	3.00	Non-binary

4.00	Transgender man
5.00	Two-Spirit
50.00	Other (specify)
77.00	Prefer to self-describe:
98.00	Prefer not to say
99.00	Don't know / None / Refused / N/A

QSEXO

		Value
Standard Attributes	Label	<none>

DM_Q02

		Value
Standard Attributes	Label	What is your current marital status?
Valid Values	1.00	Legally married (and not separated)
	2.00	Living with partner (common-law)
	3.00	Separated, but still legally married
	4.00	Divorced
	5.00	Widowed
	6.00	Single (never married)
	98.00	Prefer not to say
	99.00	Don't know

DM_Q02B

		Value
Standard Attributes	Label	Are you financially responsible for any children living in your household or currently living somewhere else?
Valid Values	1.00	Yes
	2.00	No

**Condition: Show if
 (have children
 responsible
 (DM_Q02B = 1))
 DM_Q02E**

		Value
Standard Attributes	Label	How many children are you financially responsible?
Valid Values	-77.00	Skipped
	1.00	1
	2.00	2
	3.00	3
	4.00	4

5.00	5
6.00	6
7.00	More than 6
98.00	Prefer not to say
99.00	Don't know

DM_Q08

		Value
Standard Attributes	Label	What is the highest level of schooling that you have ever attained?
Valid Values	1.00	Less than a high school diploma
	2.00	High school diploma or equivalent
	3.00	Some college or university without a diploma, certificate or degree (includes some trade, vocational or technical school)
	4.00	College diploma or certificate (includes completed trade, vocational or technical school, or CEGEP)
	5.00	University undergraduate degree
	6.00	University graduate degree (including professional degrees)
	98.00	Prefer not to say
	99.00	Don't know

FR1

		Value
Standard Attributes	Label	<p>If you had an unexpected expense equal to your monthly income, how much of it could you cover using only the money you have right now, without using your credit card or borrowing money?</p> <p>Note: Include cash, money in checking or savings accounts, or investments you could quickly turn into cash.</p> <p>Note: If you do not currently have an income, think about an unexpected expense that is the same as all the money you usually rely on each month, from any source.</p>
Valid Values	1.00	Very little of it
	2.00	Some of it
	3.00	About half of it
	4.00	Most of it
	5.00	All of it

FR2

		Value
Standard Attributes	Label	<p>How does your monthly income compare to your monthly spending?</p> <p>Note: Do not include in your spending buying a new house or car, or other big purchases you may have made.</p> <p>Note: If you do not currently have an income, think about the money you usually rely on each month, from any source.</p>
Valid Values	1.00	My income is much less than my expenses
	2.00	My income is a little less than my expenses
	3.00	My income is about the same as my expenses

4.00	My income is a little more than my expenses
5.00	My income is much more than my expenses

FR3

		Value
Standard Attributes	Label	<p>If you lost your main income today, how long could you pay your regular monthly expenses using only the money you have available, without using a credit card or borrowing?</p> <p>Note: Include cash, money in checking or savings accounts, or investments you could quickly turn into cash. Note: If you do not currently have an income, think about the money you usually rely on each month, from any source.</p>
Valid Values	1.00	Less than 1 week
	2.00	1-3 weeks
	3.00	1-2 months
	4.00	3-5 months
	5.00	6 months or more

FR4

		Value
Standard Attributes	Label	<p>If you didn't get paid for a week, how difficult would it be for you to pay your bills and living expenses without using a credit card or borrowing?</p> <p>Note: If you do not currently have an income, think about the money you usually rely on each month, from any source.</p>
Valid Values	1.00	Very difficult
	2.00	Somewhat difficult
	3.00	Neither easy nor difficult
	4.00	Somewhat easy
	5.00	Very easy

FR5

		Value
Standard Attributes	Label	<p>Imagine you had a surprise expense that costs the same as your monthly income. How easy or hard would it be for you to come up with that amount of money within one week to pay for the expense, using only your own savings or investments – not credit cards or money you borrow?</p> <p>Note: Include cash, money in checking or savings accounts, or investments you could quickly turn into cash. Note: If you do not currently have an income, think about an unexpected expense that is the same as all the money you usually rely on each month, from any source.</p>
Valid Values	1.00	Very difficult
	2.00	Somewhat difficult
	3.00	Neither easy nor difficult
	4.00	Somewhat easy
	5.00	Very easy

FR6

		Value
Standard Attributes	Label	How certain are you that your emergency savings could cover your living expenses for 3 months if something unexpected happens, like getting sick, losing your job, or other emergencies?
Valid Values	1.00	Not at all certain
	2.00	Somewhat uncertain
	3.00	Neither certain nor uncertain
	4.00	Somewhat certain
	5.00	Very certain

FR7_A

		Value
Standard Attributes	Label	Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before. I know of community or religious organizations where I can get free or affordable emotional support if I need it during a financial emergency.
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR7_B

		Value
Standard Attributes	Label	Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before. I know where I could get free or affordable psychological or mental health support if I needed help dealing with a financial emergency.
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR7_C

		Value
--	--	-------

Standard Attributes	Label	
		Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before. I know at least one affordable financial advisor I could consult if I need help during a financial emergency.
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR7_D

		Value
Standard Attributes	Label	Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before. I know of community or religious organizations that offer free or affordable financial guidance that I could use if needed.
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR7_E

		Value
Standard Attributes	Label	Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before. I know a trusted financial expert, like an advisor or counselor, whose advice I could rely on in a financial emergency.
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR7_F

		Value
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Standard Attributes	Label	
		Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before. I know of government agencies that can give me helpful information about how to handle a financial emergency.
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR7_G

		Value
Standard Attributes	Label	Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before. I know of community or religious organizations that provide free or affordable help with housing, food, transportation, or clothing if I ever need it.
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR7_H

		Value
Standard Attributes	Label	Please rate how strongly you agree or disagree with the following statements. Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before. I know of government programs that could help me with things like housing, food, transportation, or clothing if something unexpected happened to me, like losing my job or getting sick.
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR7_J

		Value
Standard Attributes	Label	<p>Please rate how strongly you agree or disagree with the following statements.</p> <p>Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.</p> <p>Considering my current financial situation, I am confident that a financial institution would lend me money with reasonable repayment terms to cover an unexpected expense equal to my monthly income</p> <p>Note: Loans with "reasonable repayment terms" have affordable monthly payments, fair interest rates, no hidden fees, and can be repaid without too much financial stress.</p> <p>Note: Include only banks or credit unions; exclude payday loan companies, pawn shops, or auto title loan lenders.</p> <p>Note. If you do not currently have an income, think about the money you usually rely on each month, from any source.</p>
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR7_K

		Value
Standard Attributes	Label	<p>Please rate how strongly you agree or disagree with the following statements.</p> <p>Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.</p> <p>I am confident that my insurance policies could help pay for an emergency, such as a health issue, fixing my car or home, or a loss of income.</p> <p>Note: Include all types of insurance you might have, such as health insurance, auto insurance, home or rental insurance, employment insurance, life insurance, or disability insurance.</p>
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR7_L

		Value
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Standard Attributes	Label	
		Please rate how strongly you agree or disagree with the following statements.
		Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.
		I am confident I could borrow enough money from a financial institution to cover my living expenses for 3 months if I suddenly lost the money I usually rely on each month.
		Note: Include only banks or credit unions; exclude payday loan companies, pawn shops, or auto title loan lenders.
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR7_M

		Value
Standard Attributes	Label	Please rate how strongly you agree or disagree with the following statements.
		Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.
		Given my current financial situation, I am sure I could get a loan from a financial institution if I needed one Note: Include only banks or credit unions; exclude payday loan companies, pawn shops or auto title loan lenders.
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR7_N

		Value
Standard Attributes	Label	Please rate how strongly you agree or disagree with the following statements.
		Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.
		I know that if I faced a financial emergency, I could count on my family or friends for emotional support.
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree

5.00	Strongly agree
------	----------------

FR7_O

		Value
Standard Attributes	Label	<p>Please rate how strongly you agree or disagree with the following statements.</p> <p>Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.</p> <p>I have friends or family who could lend me money with reasonable repayment terms to cover a financial emergency</p> <p>Note: Loans with "reasonable repayment terms" have affordable monthly payments, fair interest rates, no hidden fees, and can be repaid without too much financial stress.</p>
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR7_P

		Value
Standard Attributes	Label	<p>Please rate how strongly you agree or disagree with the following statements.</p> <p>Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.</p> <p>I have friends or family who could help me with things such as housing, food, transportation, or clothing, if I needed it.</p>
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR7_Q

		Value
Standard Attributes	Label	<p>Please rate how strongly you agree or disagree with the following statements.</p> <p>Think about how confident you are that you could get help from certain resources if you needed them in times of financial emergency (for example, a big unexpected expense, losing your job, or a medical emergency), even if you haven't used them before.</p> <p>I have friends or family who could give me helpful advice for handling a financial emergency.</p>
Valid Values	1.00	Strongly disagree

2.00	Somewhat disagree
3.00	Neither agree nor disagree
4.00	Somewhat agree
5.00	Strongly agree

FR25_A

		Value
Standard Attributes	Label	Please rate how strongly you agree or disagree with the following statements. - I am knowledgeable about financial matters
		Note: Include things such as budgeting, saving, managing debt, planning, or investing.
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR25_B

		Value
Standard Attributes	Label	Please rate how strongly you agree or disagree with the following statements. - I have a good understanding of financial products and services
		Note: Include things such as bank accounts, credit cards, mortgages, insurance, loans, investments, financial advising or counselling services, etc.
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR30_A

		Value
Standard Attributes	Label	Please rate how strongly you agree or disagree with each statement.
		Think about how confident you are that you could do certain things, even if you have - I know how to adjust how I spend my money to deal with a financial emergency
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR30_B

		Value
--	--	-------

Standard Attributes	Label	Please rate how strongly you agree or disagree with each statement.
		Think about how confident you are that you could do certain things, even if you have - I know how to stick to my financial plan to handle a financial emergency
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR30_C

		Value
Standard Attributes	Label	Please rate how strongly you agree or disagree with each statement.
		Think about how confident you are that you could do certain things, even if you have - If I face a financial emergency, I know how to find the right financial products and services for my needs
		Note: Include things such as emergency savings, personal loans, lines of credit, insurance, investments, financial advising or counselling services, etc.
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR30_D

		Value
Standard Attributes	Label	Please rate how strongly you agree or disagree with each statement.
		Think about how confident you are that you could do certain things, even if you have - I know where to find the advice I need to manage a financial emergency
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR30_E

		Value
--	--	-------

Standard Attributes	Label	
		Please rate how strongly you agree or disagree with each statement.
		Think about how confident you are that you could do certain things, even if you have - If I have a financial emergency, I can find a solution
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR30_F

Standard Attributes	Label	Value
		Please rate how strongly you agree or disagree with each statement.
		Think about how confident you are that you could do certain things, even if you have - I am capable of accurately assessing my financial situation in a financial emergency
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR30_G

Standard Attributes	Label	Value
		Please rate how strongly you agree or disagree with each statement.
		Think about how confident you are that you could do certain things, even if you have - I can find the financial products and services that meet my needs in a financial emergency
		Note: Include things such as emergency savings, personal loans, lines of credit, insurance, investments, financial advising or counselling services, etc.
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FR30_H

		Value
--	--	-------

Standard Attributes	Label	
		Please rate how strongly you agree or disagree with each statement.
		Think about how confident you are that you could do certain things, even if you have - I can handle unforeseen financial hardships because of my resourcefulness
Valid Values	1.00	Strongly disagree
	2.00	Somewhat disagree
	3.00	Neither agree nor disagree
	4.00	Somewhat agree
	5.00	Strongly agree

FHA1

Standard Attributes	Label	Value
		In the past 12 months, did you or your household experience extreme weather or climate-related events (e.g., wildfire, flooding, severe winter storm, heat wave, or similar extreme weather events)?
Valid Values	1.00	Yes
	2.00	No
	3.00	Prefer not to say

IS1C1

Standard Attributes	Label	Value
		Over the last 12 months, has your household experienced a significant drop in income from any of the following? Select all that apply.
		01 = Reduction in work hours
Valid Values	1.00	Yes

IS1C10

Standard Attributes	Label	Value
		<none>

IS1C2

Standard Attributes	Label	Value
		Over the last 12 months, has your household experienced a significant drop in income from any of the following? Select all that apply.
		02 = Period of unemployment or furlough
Valid Values	1.00	Yes

IS1C20

Standard Attributes	Label	Value
		<none>

IS1C3

		Value
Standard Attributes	Label	Over the last 12 months, has your household experienced a significant drop in income from any of the following? Select all that apply.
		03 = Worked less because of illness or injury
Valid Values	1.00	Yes

IS1C30

		Value
Standard Attributes	Label	<none>

IS1C4

		Value
Standard Attributes	Label	Over the last 12 months, has your household experienced a significant drop in income from any of the following? Select all that apply.
		04 = Worked less or stopped working to take care of children
Valid Values	1.00	Yes

IS1C40

		Value
Standard Attributes	Label	<none>

IS1C5

		Value
Standard Attributes	Label	Over the last 12 months, has your household experienced a significant drop in income from any of the following? Select all that apply.
		05 = Changed to a lower-paying job
Valid Values	1.00	Yes

IS1C50

		Value
Standard Attributes	Label	<none>

IS1C6

		Value
Standard Attributes	Label	Over the last 12 months, has your household experienced a significant drop in income from any of the following? Select all that apply.
		06 = Worked less to take care for others who were sick or injured
Valid Values	1.00	Yes

IS1C60

		Value
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Standard Attributes	Label	<none>
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IS1C7

		Value
Standard Attributes	Label	Over the last 12 months, has your household experienced a significant drop in income from any of the following? Select all that apply.
		07 = Loss of government benefits
Valid Values	1.00	Yes

IS1C70

		Value
Standard Attributes	Label	<none>

IS1C8

		Value
Standard Attributes	Label	Over the last 12 months, has your household experienced a significant drop in income from any of the following? Select all that apply.
		08 = Reduction in wages at your job
Valid Values	1.00	Yes

IS1C80

		Value
Standard Attributes	Label	<none>

IS1C9

		Value
Standard Attributes	Label	Over the last 12 months, has your household experienced a significant drop in income from any of the following? Select all that apply.
		09 = Lost rental income from a property you own
Valid Values	1.00	Yes

IS1C10

		Value
Standard Attributes	Label	Over the last 12 months, has your household experienced a significant drop in income from any of the following? Select all that apply.
		10 = Loss of revenue from a business you own
Valid Values	1.00	Yes

IS1C100

		Value
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Standard Attributes	Label	Value
		<none>

IS1C11 [show only if FHA1=r1]

Standard Attributes	Label	Value
		Over the last 12 months, has your household experienced a significant drop in income from any of the following? Select all that apply. 11 = Loss of income due to an extreme weather or climate-related events (e.g., wildfire, flooding, severe winter storm, heat wave, or similar extreme weather events)
Valid Values	-77.00	Skipped
	1.00	Yes

IS1C110

Standard Attributes	Label	Value
		<none>

IS1C12

Standard Attributes	Label	Value
		Over the last 12 months, has your household experienced a significant drop in income from any of the following? Select all that apply. 50 = Other significant drop of income, please specify:
Valid Values	1.00	Yes

IS1C120

Standard Attributes	Label	Value
		<none>

IS1C13

Standard Attributes	Label	Value
		Over the last 12 months, has your household experienced a significant drop in income from any of the following? Select all that apply. 99 = No significant drop in income
Valid Values	1.00	Yes

IS1C130

Standard Attributes	Label	Value
		<none>

IS1C14

Standard Attributes	Label	Value
		<none>

Standard Attributes	Label	Over the last 12 months, has your household experienced a significant drop in income from any of the following? Select all that apply. 12 = Retirement or transition to pension income
Valid Values	1.00	Yes

IS1C140

Standard Attributes	Label	<none>	Value
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IS1C15

Standard Attributes	Label	Over the last 12 months, has your household experienced a significant drop in income from any of the following? Select all that apply. 13 = Reduced income while pursuing education or training (self or household member)	Value
Valid Values	1.00	Yes	

IS1C150

Standard Attributes	Label	<none>	Value
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ES1C1

Standard Attributes	Label	Over the last 12 months, has your household experienced a significant unexpected expense from any of the following? Select all that apply. 01 = A major out-of-pocket medical or dental expense	Value
Valid Values	1.00	Yes	

ES1C10

Standard Attributes	Label	<none>	Value
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ES1C2

Standard Attributes	Label	Over the last 12 months, has your household experienced a significant unexpected expense from any of the following? Select all that apply. 02 = An unplanned gift or loan to a family member or friend outside your household	Value
Valid Values	1.00	Yes	

ES1C20

			Value
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Standard Attributes	Label	<none>
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ES1C3

		Value
Standard Attributes	Label	Over the last 12 months, has your household experienced a significant unexpected expense from any of the following? Select all that apply.
		03 = A major vehicle repair or replacement
Valid Values	1.00	Yes

ES1C30

		Value
Standard Attributes	Label	<none>

ES1C4

		Value
Standard Attributes	Label	Over the last 12 months, has your household experienced a significant unexpected expense from any of the following? Select all that apply.
		04 = A major house or appliance repair
Valid Values	1.00	Yes

ES1C40

		Value
Standard Attributes	Label	<none>

ES1C5

		Value
Standard Attributes	Label	Over the last 12 months, has your household experienced a significant unexpected expense from any of the following? Select all that apply.
		05 = A computer or mobile phone repair or replacement
Valid Values	1.00	Yes

ES1C50

		Value
Standard Attributes	Label	<none>

ES1C6

		Value
Standard Attributes	Label	Over the last 12 months, has your household experienced a significant unexpected expense from any of the following? Select all that apply.
		06 = Legal expenses, taxes, or fines

Valid Values	1.00	Yes
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ES1C60

Standard Attributes	Label	<none>	Value
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ES1C7

Standard Attributes	Label	Over the last 12 months, has your household experienced a significant unexpected expense from any of the following? Select all that apply.	Value
		07 = Increase in childcare or dependent care expenses	
Valid Values	1.00	Yes	

ES1C70

Standard Attributes	Label	<none>	Value
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ES1C8

Standard Attributes	Label	Over the last 12 months, has your household experienced a significant unexpected expense from any of the following? Select all that apply.	Value
		08 = Moving costs	
Valid Values	1.00	Yes	

ES1C80

Standard Attributes	Label	<none>	Value
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ES1C9
 show only if
 FHA1=r1

Standard Attributes	Label	Over the last 12 months, has your household experienced a significant unexpected expense from any of the following? Select all that apply.	Value
		09 = A major unexpected expense due to an extreme weather or climate-related events (e.g., wildfire, flooding, severe winter storm, heat wave, or similar extreme weather events)	
Valid Values	-77.00	Skipped	
	1.00	Yes	

ES1C90

			Value
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Standard Attributes	Label	<none>
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ES1C10

		Value
Standard Attributes	Label	Over the last 12 months, has your household experienced a significant unexpected expense from any of the following? Select all that apply. 50 = Some other major unexpected expense, please specify:
Valid Values	1.00	Yes

ES1C100

		Value
Standard Attributes	Label	<none>

ES1C11

		Value
Standard Attributes	Label	Over the last 12 months, has your household experienced a significant unexpected expense from any of the following? Select all that apply. 99 = No unexpected expense
Valid Values	1.00	Yes

ES1C110

		Value
Standard Attributes	Label	<none>

ES1C12

		Value
Standard Attributes	Label	Over the last 12 months, has your household experienced a significant unexpected expense from any of the following? Select all that apply. 10 = Veterinary or pet-related medical expense
Valid Values	1.00	Yes

ES1C120

		Value
Standard Attributes	Label	<none>

ES1C13

		Value
Standard Attributes	Label	Over the last 12 months, has your household experienced a significant unexpected expense from any of the following? Select all that apply. 11 = Funeral or burial-related expense

Valid Values	1.00	Yes
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ES1C130

Standard Attributes	Label	Value
		<none>

ES1C14

Standard Attributes	Label	Value
		Over the last 12 months, has your household experienced a significant unexpected expense from any of the following? Select all that apply. 12 = Unexpected travel or temporary accommodation expense (e.g., emergency flights, hotels)
Valid Values	1.00	Yes

ES1C140

Standard Attributes	Label	Value
		<none>

FHA2

Standard Attributes	Label	Value
		Over the last 12 months, did you or your household have difficulty paying a bill or expense? This could include delaying, skipping, or missing a payment, or needing to borrow money to cover an expense.
Valid Values	1.00	Yes
	2.00	No
	3.00	Prefer not to say

FHA3

Standard Attributes	Label	Value
		How often did you have trouble in the last 12 months?
Valid Values	-77.00	Skipped
	1.00	Only once in the last 12 months
	2.00	Twice
	3.00	Three or four times
	4.00	Five to twelve times
	5.00	More than twelve times
	6.00	Prefer not to say

FHA4

Standard Attributes	Label	Value
		When was the most recent time that you or your household had difficulty paying a bill or expense?
Valid Values	-77.00	Skipped

1.00	In the last month
2.00	1-3 months ago
3.00	4-6 months ago
4.00	7-12 months ago
5.00	Prefer not to say

FHA5C1

		Value
Standard Attributes	Label	What caused the most recent difficulty in paying a bill or expense? Select all that apply. 01 = Job loss or reduced work hours – You or someone in your household lost a job or had fewer paid hours
Valid Values	-77.00	Skipped
	1.00	Yes

FHA5C10

		Value
Standard Attributes	Label	<none>

FHA5C2

		Value
Standard Attributes	Label	What caused the most recent difficulty in paying a bill or expense? Select all that apply. 02 = Major expense not caused by an extreme weather or a climate-related event, nor by an emergency – For example, car or home repair, dental or medical bill
Valid Values	-77.00	Skipped
	1.00	Yes

FHA5C20

		Value
Standard Attributes	Label	<none>

FHA5C3 show only if FHA1=r1

		Value
Standard Attributes	Label	What caused the most recent difficulty in paying a bill or expense? Select all that apply. 03 = Major expense caused directly by an extreme weather or climate-related event - For example, damage or costs caused by wildfire, flooding, severe winter storm, heat wave, or similar extreme weather events
Valid Values	-77.00	Skipped
	1.00	Yes

FHA5C30

Value

Standard Attributes	Label	
		<none>

FHA5C4

Value

Standard Attributes	Label	
		What caused the most recent difficulty in paying a bill or expense? Select all that apply. 04 = Family or personal emergency not caused by a climate-related event – For example, divorce, illness, or needing to care for someone
Valid Values	-77.00	Skipped
	1.00	Yes

FHA5C40

Value

Standard Attributes	Label	
		<none>

FHA5C5

Value

Standard Attributes	Label	
		What caused the most recent difficulty in paying a bill or expense? Select all that apply. 05 = Prices for regular household expenses increased, but income stayed the same – For example, rent, mortgage, food, utilities, transportation, or childcare
Valid Values	-77.00	Skipped
	1.00	Yes

FHA5C50

Value

Standard Attributes	Label	
		<none>

FHA5C6

Value

Standard Attributes	Label	
		What caused the most recent difficulty in paying a bill or expense? Select all that apply. 06 = Another cause, please specify:
Valid Values	-77.00	Skipped
	1.00	Yes

FHA5C60

Value

Standard Attributes	Label	

Standard Attributes	Label	<none>
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FHA5C7

		Value
Standard Attributes	Label	What caused the most recent difficulty in paying a bill or expense? Select all that apply.
		07 = No specific event – it was a gradual build-up over time
Valid Values	-77.00	Skipped
	1.00	Yes

FHA5C7O

		Value
Standard Attributes	Label	<none>

FHA5C8

		Value
Standard Attributes	Label	What caused the most recent difficulty in paying a bill or expense? Select all that apply.
		08 = Don't know
Valid Values	-77.00	Skipped
	1.00	Yes

FHA5C8O

		Value
Standard Attributes	Label	<none>

FHA5C9

		Value
Standard Attributes	Label	What caused the most recent difficulty in paying a bill or expense? Select all that apply.
		09 = Prefer not to say
Valid Values	-77.00	Skipped
	1.00	Yes

FHA5C10

		Value
Standard Attributes	Label	What caused the most recent difficulty in paying a bill or expense? Select all that apply.
		10 = Pet-related expenses – Veterinary bills, pet emergencies, or other animal care costs
Valid Values	1.00	Yes

FHA5C100

		Value
Standard Attributes	Label	<none>

FHA5C11

		Value
Standard Attributes	Label	What caused the most recent difficulty in paying a bill or expense? Select all that apply. 11 = Loss, delay, or reduction of government benefits – Social assistance, pension, disability, or EI payments
Valid Values	1.00	Yes

FHA5C110

		Value
Standard Attributes	Label	<none>

FHA5C12

		Value
Standard Attributes	Label	What caused the most recent difficulty in paying a bill or expense? Select all that apply. 12 = Moving or relocation costs – Expenses related to moving home, relocation, temporary accommodation, or bridge financing
Valid Values	1.00	Yes

FHA5C120

		Value
Standard Attributes	Label	<none>

FHA5C13

		Value
Standard Attributes	Label	What caused the most recent difficulty in paying a bill or expense? Select all that apply. 13 = Addiction-related spending or consequences – Gambling, substance use, or related job loss
Valid Values	1.00	Yes

FHA5C130

		Value
Standard Attributes	Label	<none>

FHA5C14

		Value

Standard Attributes	Label	Value
		What caused the most recent difficulty in paying a bill or expense? Select all that apply.
		50 = Other
Valid Values	1.00	Yes

FHA5C140

Standard Attributes	Label	Value
		<none>

FHA6

Standard Attributes	Label	Value
		How expected was the event or situation that caused your most recent financial difficulty?
Valid Values	-77.00	Skipped
	1.00	Fully unexpected
	2.00	Somewhat expected
	3.00	Fully expected
	4.00	Don't know
	5.00	Prefer not to say

FHA7C1

Standard Attributes	Label	Value
		Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		01 = Mortgage
Valid Values	-77.00	Skipped
	1.00	Yes

FHA7C10

Standard Attributes	Label	Value
		<none>

FHA7C2

Standard Attributes	Label	Value
		Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		02 = Rent
Valid Values	-77.00	Skipped
	1.00	Yes

FHA7C3

		Value
Standard Attributes	Label	Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		03 = A medical expense
Valid Values	-77.00	Skipped
	1.00	Yes

FHA7C30

		Value
Standard Attributes	Label	<none>

FHA7C4

		Value
Standard Attributes	Label	Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		04 = A car or vehicle repair
Valid Values	-77.00	Skipped
	1.00	Yes

FHA7C5

		Value
Standard Attributes	Label	Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		05 = A home repair
Valid Values	-77.00	Skipped
	1.00	Yes

FHA7C50

		Value
Standard Attributes	Label	<none>

FHA7C6

		Value
Standard Attributes	Label	Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		06 = Food
Valid Values	-77.00	Skipped
	1.00	Yes

FHA7C60

		Value
Standard Attributes	Label	<none>

FHA7C7

		Value
Standard Attributes	Label	Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		07 = Utilities (e.g., electricity, water, gas, phone, internet)
Valid Values	-77.00	Skipped
	1.00	Yes

FHA7C7O

		Value
Standard Attributes	Label	<none>

FHA7C8

		Value
Standard Attributes	Label	Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		08 = Taxes, fees, or legal bills
Valid Values	-77.00	Skipped
	1.00	Yes

FHA7C8O

		Value
Standard Attributes	Label	<none>

FHA7C9

		Value
Standard Attributes	Label	Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		09 = Student loan, school, or tuition costs
Valid Values	-77.00	Skipped
	1.00	Yes

FHA7C10

		Value
Standard Attributes	Label	Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for

		10 = Childcare
Valid Values	-77.00	Skipped
	1.00	Yes

FHA7C11

		Value
Standard Attributes	Label	Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		11 = Minimum credit card payments
Valid Values	-77.00	Skipped
	1.00	Yes

FHA7C110

		Value
Standard Attributes	Label	<none>

FHA7C12

		Value
Standard Attributes	Label	Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		12 = Personal loan or line of credit
Valid Values	-77.00	Skipped
	1.00	Yes

FHA7C13

		Value
Standard Attributes	Label	Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		13 = Transportation or commuting costs
Valid Values	-77.00	Skipped
	1.00	Yes

FHA7C14

		Value
Standard Attributes	Label	Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		14 = Insurance payments
Valid Values	-77.00	Skipped

1.00	Yes
------	-----

FHA7C15

		Value
Standard Attributes	Label	Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		50 = Other, please specify:
Valid Values	-77.00	Skipped
	1.00	Yes

FHA7C150

		Value
Standard Attributes	Label	<none>

FHA7C16

		Value
Standard Attributes	Label	Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		99 = Prefer not to say
Valid Values	-77.00	Skipped
	1.00	Yes

FHA7C17

		Value
Standard Attributes	Label	Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		15 = Veterinary or pet care expenses
Valid Values	1.00	Yes

FHA7C170

		Value
Standard Attributes	Label	<none>

FHA7C18

		Value
Standard Attributes	Label	Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		16 = Children's extracurricular or sports fees
Valid Values	1.00	Yes

FHA7C180

		Value
Standard Attributes	Label	<none>

FHA7C19

		Value
Standard Attributes	Label	Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		17 = Vehicle loan or lease payments
Valid Values	1.00	Yes

FHA7C190

		Value
Standard Attributes	Label	<none>

FHA7C20

		Value
Standard Attributes	Label	Thinking about the most recent time you or your household had difficulty paying a bill or expense, which of the following did you have difficulty paying for? You may select more than one. Paying for
		18 = Moving or relocation expenses
Valid Values	1.00	Yes

FHA7C200

		Value
Standard Attributes	Label	<none>

FHA8C1

		Value
Standard Attributes	Label	What did you or your household do to manage the most recent financial difficulty? Select all that apply.
		01 = Did not pay the full amount of the bill or expense
Valid Values	-77.00	Skipped
	1.00	Yes

FHA8C10

		Value
Standard Attributes	Label	<none>

FHA8C2

		Value
--	--	-------

Standard Attributes	Label	What did you or your household do to manage the most recent financial difficulty? Select all that apply.
		02 = Negotiated a lower or delayed payment for this bill
Valid Values	-77.00	Skipped
	1.00	Yes

FHA8C20

Standard Attributes	Label	<none>
---------------------	-------	--------

Value

FHA8C3

Standard Attributes	Label	What did you or your household do to manage the most recent financial difficulty? Select all that apply.
		03 = Used savings
Valid Values	-77.00	Skipped
	1.00	Yes

Value

FHA8C30

Standard Attributes	Label	<none>
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Value

FHA8C4

Standard Attributes	Label	What did you or your household do to manage the most recent financial difficulty? Select all that apply.
		04 = Sold or pawned something
Valid Values	-77.00	Skipped
	1.00	Yes

Value

FHA8C40

Standard Attributes	Label	<none>
---------------------	-------	--------

Value

FHA8C5

Standard Attributes	Label	What did you or your household do to manage the most recent financial difficulty? Select all that apply.
		05 = Cut back on other expenses
Valid Values	-77.00	Skipped
	1.00	Yes

Value

FHA8C50

		Value
Standard Attributes	Label	<none>

FHA8C6

		Value
Standard Attributes	Label	What did you or your household do to manage the most recent financial difficulty? Select all that apply.
		06 = Skipped or delayed paying another bill
Valid Values	-77.00	Skipped
	1.00	Yes

FHA8C60

		Value
Standard Attributes	Label	<none>

FHA8C7

		Value
Standard Attributes	Label	What did you or your household do to manage the most recent financial difficulty? Select all that apply.
		07 = Earned extra income (e.g., worked overtime, took an extra job)
Valid Values	-77.00	Skipped
	1.00	Yes

FHA8C70

		Value
Standard Attributes	Label	<none>

FHA8C8

		Value
Standard Attributes	Label	What did you or your household do to manage the most recent financial difficulty? Select all that apply.
		08 = Used a credit card
Valid Values	-77.00	Skipped
	1.00	Yes

FHA8C9

		Value
Standard Attributes	Label	What did you or your household do to manage the most recent financial difficulty? Select all that apply.
		09 = Borrowed money
Valid Values	-77.00	Skipped

1.00	Yes
------	-----

FHA8C90

		Value
Standard Attributes	Label	<none>

FHA8C10

		Value
Standard Attributes	Label	What did you or your household do to manage the most recent financial difficulty? Select all that apply.
		50 = Other, please specify:
Valid Values	-77.00	Skipped
	1.00	Yes

FHA8C100

		Value
Standard Attributes	Label	<none>

FHA8C11

		Value
Standard Attributes	Label	What did you or your household do to manage the most recent financial difficulty? Select all that apply.
		99 = Prefer not to say
Valid Values	-77.00	Skipped
	1.00	Yes

FHA8C12

		Value
Standard Attributes	Label	What did you or your household do to manage the most recent financial difficulty? Select all that apply.
		10 = Did nothing / took no action
Valid Values	1.00	Yes

FHA8C120

		Value
Standard Attributes	Label	<none>

FHA8C13

		Value
Standard Attributes	Label	What did you or your household do to manage the most recent financial difficulty? Select all that apply.
		11 = Received financial help from family or friends

Valid Values	1.00	Yes
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FHA8C130

Standard Attributes	Label	Value
		<none>

FHA8C14

Standard Attributes	Label	Value
		What did you or your household do to manage the most recent financial difficulty? Select all that apply. 12 = Received assistance from government, charity, or community organization
Valid Values	1.00	Yes

FHA8C140

Standard Attributes	Label	Value
		<none>

FHA8C15

Standard Attributes	Label	Value
		What did you or your household do to manage the most recent financial difficulty? Select all that apply. 13 = Entered into bankruptcy, consumer proposal, or other formal debt relief program
Valid Values	1.00	Yes

FHA8C150

Standard Attributes	Label	Value
		<none>

**[If FHA8 row r3
(Used savings) is
selected, ask
FHA8.c]
FHA8CC1**

Standard Attributes	Label	Value
		You indicated you used savings to manage the most recent financial difficulty. What type of savings did you use? Select all that apply. 1 = Non-retirement savings or investments
Valid Values	-77.00	Skipped
	1.00	Yes

FHA8CC2

		Value
Standard Attributes	Label	You indicated you used savings to manage the most recent financial difficulty. What type of savings did you use? Select all that apply. 2 = Retirement savings (e.g., from an RRSP)
Valid Values	-77.00	Skipped
	1.00	Yes

**[If FHA8 row r8
(Used a credit card)
is selected, ask
FHA8.h]**

FHA8HC1

		Value
Standard Attributes	Label	You indicated you used a credit card to manage the most recent financial difficulty. How did you manage the credit card payment? 1 = Paid it off in full on the next bill
Valid Values	-77.00	Skipped
	1.00	Yes

FHA8HC2

		Value
Standard Attributes	Label	You indicated you used a credit card to manage the most recent financial difficulty. How did you manage the credit card payment? 2 = Paid it off over time
Valid Values	-77.00	Skipped
	1.00	Yes

**[If FHA8 row r9
(Borrowed money)
is selected, ask
FHA8.i]**

FHA8IC1

		Value
Standard Attributes	Label	You indicated you borrowed money to manage the most recent financial difficulty. From whom or where did you borrow money? Select all that apply. 01 = Friends or family
Valid Values	-77.00	Skipped
	1.00	Yes

FHA8IC2

		Value
Standard Attributes	Label	You indicated you borrowed money to manage the most recent financial difficulty. From whom or where did you borrow money? Select all that apply. 02 = A home equity line of credit
Valid Values	-77.00	Skipped
	1.00	Yes

FHA8IC3

		Value
Standard Attributes	Label	You indicated you borrowed money to manage the most recent financial difficulty. From whom or where did you borrow money? Select all that apply. 03 = A bank, credit union, or other financial institution
Valid Values	-77.00	Skipped
	1.00	Yes

FHA8IC30

		Value
Standard Attributes	Label	<none>

FHA8IC4

		Value
Standard Attributes	Label	You indicated you borrowed money to manage the most recent financial difficulty. From whom or where did you borrow money? Select all that apply. 04 = A payday lender
Valid Values	-77.00	Skipped
	1.00	Yes

FHA8IC5

		Value
Standard Attributes	Label	You indicated you borrowed money to manage the most recent financial difficulty. From whom or where did you borrow money? Select all that apply. 50 = Other, please specify:
Valid Values	-77.00	Skipped
	1.00	Yes

FHA8IC50

		Value
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Standard Attributes	Label	<none>
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FHA8IC6

		Value
Standard Attributes	Label	You indicated you borrowed money to manage the most recent financial difficulty. From whom or where did you borrow money? Select all that apply. 05 = Credit card(s)
Valid Values	1.00	Yes

FHA8IC60

		Value
Standard Attributes	Label	<none>

FHA8IC7

		Value
Standard Attributes	Label	You indicated you borrowed money to manage the most recent financial difficulty. From whom or where did you borrow money? Select all that apply. 06 = Personal line of credit (not home-equity)
Valid Values	1.00	Yes

FHA8IC70

		Value
Standard Attributes	Label	<none>

FHA8IC8

		Value
Standard Attributes	Label	You indicated you borrowed money to manage the most recent financial difficulty. From whom or where did you borrow money? Select all that apply. 07 = Employer or boss
Valid Values	1.00	Yes

FHA8IC80

		Value
Standard Attributes	Label	<none>

FHA8IC9

		Value

Standard Attributes	Label	<p>You indicated you borrowed money to manage the most recent financial difficulty.</p> <p>From whom or where did you borrow money? Select all that apply.</p> <p>08 = Government student loan program</p>
Valid Values	1.00	Yes

FHA8IC90

Value

Standard Attributes	Label	<none>
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FHA8IC10

Value

Standard Attributes	Label	<p>You indicated you borrowed money to manage the most recent financial difficulty.</p> <p>From whom or where did you borrow money? Select all that apply.</p> <p>09 = Installment / alternative finance lender (e.g., Easy Financial, Fairstone, iCash)</p>
Valid Values	1.00	Yes

FHA8IC100

Value

Standard Attributes	Label	<none>
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FHA8IC11

Value

Standard Attributes	Label	<p>You indicated you borrowed money to manage the most recent financial difficulty.</p> <p>From whom or where did you borrow money? Select all that apply.</p> <p>99 = Don't know / None / Refused / N/A</p>
Valid Values	1.00	Yes

FHA8IC110

Value

Standard Attributes	Label	<none>
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[If FHA8.h rows r1–r2 or FHA8.i rows r1–r5 (Version 1), or FHA8 rows r9–r15 (Version 2) are

**selected, ask
 FHA9]**
FHA9C1

		Value
Standard Attributes	Label	Why did you choose this way of borrowing money? Select all that apply. 01 = It was the lowest cost option
Valid Values	-77.00	Skipped
	1.00	Yes

FHA9C2

		Value
Standard Attributes	Label	Why did you choose this way of borrowing money? Select all that apply. 02 = I had used it before
Valid Values	-77.00	Skipped
	1.00	Yes

FHA9C3

		Value
Standard Attributes	Label	Why did you choose this way of borrowing money? Select all that apply. 03 = The terms, like price or repayment options, were easy to understand
Valid Values	-77.00	Skipped
	1.00	Yes

FHA9C4

		Value
Standard Attributes	Label	Why did you choose this way of borrowing money? Select all that apply. 04 = It was the fastest or most convenient way to get money
Valid Values	-77.00	Skipped
	1.00	Yes

FHA9C5

		Value
Standard Attributes	Label	Why did you choose this way of borrowing money? Select all that apply. 05 = It was the only option I could qualify for
Valid Values	-77.00	Skipped
	1.00	Yes

FHA9C5O

		Value
Standard Attributes	Label	<none>

FHA9C6

		Value
Standard Attributes	Label	Why did you choose this way of borrowing money? Select all that apply. 06 = There was no credit check
Valid Values	-77.00	Skipped
	1.00	Yes

FHA9C7

		Value
Standard Attributes	Label	Why did you choose this way of borrowing money? Select all that apply. 07 = It was available online
Valid Values	-77.00	Skipped
	1.00	Yes

FHA9C8

		Value
Standard Attributes	Label	Why did you choose this way of borrowing money? Select all that apply. 08 = Family or friends recommended it
Valid Values	-77.00	Skipped
	1.00	Yes

FHA9C9

		Value
Standard Attributes	Label	Why did you choose this way of borrowing money? Select all that apply. 09 = I did not want anyone to know I needed money
Valid Values	-77.00	Skipped
	1.00	Yes

FHA9C10

		Value
Standard Attributes	Label	Why did you choose this way of borrowing money? Select all that apply. 11 = I wasn't aware of alternatives
Valid Values	-77.00	Skipped
	1.00	Yes

FHA9C11

		Value
Standard Attributes	Label	Why did you choose this way of borrowing money? Select all that apply. 50 = Other, please specify
Valid Values	-77.00	Skipped

	1.00	Yes
--	------	-----

FHA9C110

		Value
Standard Attributes	Label	<none>

FHA9C12

		Value
Standard Attributes	Label	Why did you choose this way of borrowing money? Select all that apply. 98 = Prefer not to say
Valid Values	-77.00	Skipped
	1.00	Yes

FHA9C13

		Value
Standard Attributes	Label	Why did you choose this way of borrowing money? Select all that apply. 12 = Family or friends offered to lend me the money
Valid Values	1.00	Yes

FHA9C130

		Value
Standard Attributes	Label	<none>

FHA9C14

		Value
Standard Attributes	Label	Why did you choose this way of borrowing money? Select all that apply. 13 = I wanted to avoid using my own savings or investments
Valid Values	1.00	Yes

FHA9C140

		Value
Standard Attributes	Label	<none>

FHA9C15

		Value
Standard Attributes	Label	Why did you choose this way of borrowing money? Select all that apply. 14 = It was a student-specific product / I was in school
Valid Values	1.00	Yes

FHA9C150

		Value
Standard Attributes	Label	<none>

FHA9C16

		Value
Standard Attributes	Label	Why did you choose this way of borrowing money? Select all that apply. 99 = Don't know / Nothing / None / N A / Refused
Valid Values	1.00	Yes

FHA9C16O

		Value
Standard Attributes	Label	<none>

FH1

		Value
Standard Attributes	Label	Which of the following statements best describes how your household's total spending compared to total income over the last 12 months?
Valid Values	1.00	Spending was much less than income
	2.00	Spending was a little less than income
	3.00	Spending was about equal to income
	4.00	Spending was a little more than income
	5.00	Spending was much more than income

FH2

		Value
Standard Attributes	Label	Which of the following statements best describes how your household has paid its bills over the last 12 months? My household has been financially able to:
Valid Values	1.00	Pay all our bills on time
	2.00	Pay nearly all our bills on time
	3.00	Pay most of our bills on time
	4.00	Pay some of our bills on time
	5.00	Pay very few of our bills on time

FH3

		Value
Standard Attributes	Label	At your current level of spending, how long could you and your household afford to cover expenses, if you had to live on only the money you have readily available, without withdrawing money from retirement accounts or borrowing?
Valid Values	1.00	6 months or more

2.00	3-5 months
3.00	1-2 months
4.00	1-3 weeks
5.00	Less than 1 week

FH4

		Value
Standard Attributes	Label	Thinking about your household's longer-term financial goals, such as saving for a vacation, starting a business, buying or paying off a home, saving up for education, putting money away for retirement, or making retirement funds last... How confident are you that your household is currently doing what is needed to meet your longer-term goals?
Valid Values	1.00	Very confident
	2.00	Moderately confident
	3.00	Somewhat confident
	4.00	Slightly confident
	5.00	Not at all confident

FH5

		Value
Standard Attributes	Label	Thinking about all of your household's current debts, including mortgages, bank loans, student loans, money owed to people, medical debt, past-due bills, and credit card balances that are carried over from prior months... As of today, which of the following statements describes how manageable your household debt is?
Valid Values	1.00	Do not have any debt
	2.00	Have a manageable amount of debt
	3.00	Have a bit more debt than is manageable
	4.00	Have far more debt than is manageable

FH6

		Value
Standard Attributes	Label	How would you rate your credit score? Note: Your credit score is a number that tells lenders how risky or safe you are as a borrower.
Valid Values	1.00	Excellent
	2.00	Very good
	3.00	Good
	4.00	Fair
	5.00	Poor
	99.00	I don't know

FH7

		Value
Standard Attributes	Label	Thinking about all of the types of insurance you and others in your household currently might have, including health insurance, vehicle insurance, home or rental insurance, life insurance, and disability insurance... How confident are you that those insurance policies will provide enough support in case of an emergency?
Valid Values	1.00	Very confident
	2.00	Moderately confident
	3.00	Somewhat confident
	4.00	Slightly confident
	5.00	Not at all confident
	6.00	No one in my household has any insurance

FH8

		Value
Standard Attributes	Label	To what extent do you agree or disagree with the following statement: My household plans ahead financially.
Valid Values	1.00	Agree strongly
	2.00	Agree somewhat
	3.00	Neither agree nor disagree
	4.00	Disagree somewhat
	5.00	Disagree strongly

FWB1_R3

		Value
Standard Attributes	Label	Now, we would like to ask a few questions about how you feel about your overall financial situation. How well do these statements describe you or your sit - Because of my money situation, I feel like I will never have the things I want in life
Valid Values	1.00	Completely
	2.00	Very well
	3.00	Somewhat
	4.00	Very little
	5.00	Not at all

FWB1_R5

		Value
Standard Attributes	Label	Now, we would like to ask a few questions about how you feel about your overall financial situation. How well do these statements describe you or your sit - I am just getting by financially

Valid Values	1.00	Completely
	2.00	Very well
	3.00	Somewhat
	4.00	Very little
	5.00	Not at all

FWB1_R6

		Value
Standard Attributes	Label	Now, we would like to ask a few questions about how you feel about your overall financial situation.
		How well do these statements describe you or your sit - am concerned that the money I have or will save won't last
Valid Values	1.00	Completely
	2.00	Very well
	3.00	Somewhat
	4.00	Very little
	5.00	Not at all

FWB7_R2

		Value
Standard Attributes	Label	How often do these statements apply to you? - I have money left over at the end of the month
Valid Values	1.00	Always
	2.00	Often
	3.00	Sometimes
	4.00	Rarely
	5.00	Never

FWB7_R4

		Value
Standard Attributes	Label	How often do these statements apply to you? - My finances control my life
Valid Values	1.00	Always
	2.00	Often
	3.00	Sometimes
	4.00	Rarely
	5.00	Never

INF06

		Value
Standard Attributes	Label	Now we have a few final questions about you and your household.
Valid Values	1.00	continue

EMPL

		Value
Standard Attributes	Label	Which of the following categories best describes your current work situation?
Valid Values	1.00	Employed full-time, that is, 30 or more hours per week
	2.00	Employed part-time, that is, less than 30 hours per week
	3.00	Self-employed
	4.00	Unemployed, but looking for work
	5.00	Retired but still working
	6.00	Retired and not working
	7.00	Not in the workforce (student, disabled, unpaid household work, unemployed and not looking for work)
	8.00	Full-time homemaker / stay-at-home parent
	9.00	On disability or long-term disability and not working
	10.00	On maternity or parental leave
	11.00	Seasonal, contract, casual or temporary worker
	12.00	On temporary medical or sick leave
	50.00	Other, please specify
	98.00	Prefer not to say
99.00	Don't know / Refused / N/A	

EMPLO

		Value
Standard Attributes	Label	<none>

DM_Q08A

		Value
Standard Attributes	Label	Are you a student?
Valid Values	1.00	Yes, full-time
	2.00	Yes, part-time

INC_SHARE_01

		Value
Standard Attributes	Label	Do you have a spouse or partner whom you share finances with?
Valid Values	1.00	Yes
	2.00	No
	98.00	Prefer not to say

INC_SHARE_02

		Value
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Standard Attributes	Label	
		Do you have any children, parents, relatives, or other household members who live with you and with whom your share finances, or who are financially dependent on you?
Valid Values	1.00	Yes
	2.00	No
	98.00	Prefer not to say

IN_Q04P

Standard Attributes	Label	Value
		What was your approximate total personal income, before taxes and deductions, from all sources during the last year ending December 31, 2024?
		Please include income from all sources such as employment (e.g., wages, tips), investments, pensions, and government benefits. Examples of government benefits include Employment Insurance, Social Assistance, the Canada Child Benefit, as well as other sources like child support, alimony, and rental income.
Valid Values	1.00	\$20,000 or less
	2.00	\$20,000 to less than \$40,000
	3.00	\$40,000 to less than \$60,000
	4.00	\$60,000 to less than \$80,000
	5.00	\$80,000 to less than \$100,000
	6.00	\$100,000 to less than \$125,000
	7.00	\$125,000 to less than \$150,000
	8.00	\$150,000 to less than \$200,000
	9.00	\$200,000 to less than \$250,000
	10.00	\$250,000 or more
	98.00	Prefer not to say
	99.00	Don't know

INCVOL

Standard Attributes	Label	Value
		Over the past 12 months, which one of the following statements best describes your income from month to month?
Valid Values	1.00	Roughly the same each month
	2.00	Occasionally varies from month to month
	3.00	Varies quite often from month to month
	98.00	Prefer not to say
	99.00	Don't know

INSQ04

Standard Attributes	Label	Value
Valid Values	1.00	Please answer the following question for both you and the people you share your finances with you.

2.00

Please answer the questions about yourself only.

Display [IN_Q04] if the respondent selects 'Yes' in either [INC_SHARE_01] or [INC_SHARE_02]: i.e., [If either (INC_SHARE_01.r1) or (INC_SHARE_02.r1) is selected, then, ask IN_Q04].

IN_Q04

Value

Standard Attributes	Label	Value
		What was your approximate total household income, before taxes and deductions, from all sources during the last year ending December 31, 2024?
		Please include income from all sources such as employment (e.g., wages, tips), investments, pensions, and government benefits. Examples of government benefits include Employment Insurance, Social Assistance, the Canada Child Benefit, as well as other sources like child support, alimony, and rental income.
Valid Values	-77.00	Skipped
	1.00	\$20,000 or less
	2.00	\$20,000 to less than \$40,000
	3.00	\$40,000 to less than \$60,000
	4.00	\$60,000 to less than \$80,000
	5.00	\$80,000 to less than \$100,000
	6.00	\$100,000 to less than \$125,000
	7.00	\$125,000 to less than \$150,000
	8.00	\$150,000 to less than \$200,000
	9.00	\$200,000 to less than \$250,000
	10.00	\$250,000 or more
	98.00	Prefer not to say
	99.00	Don't know

MINOR2C1

Value

Standard Attributes	Label	Value
		Which of the following describes the racial or ethnic community or communities that you belong to? Select all that apply.
		01 = Black (African, Afro-Caribbean, African descent)

Valid Values	1.00	Yes
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MINOR2C10

Standard Attributes	Label	<none>	Value
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MINOR2C2

Standard Attributes	Label	Which of the following describes the racial or ethnic community or communities that you belong to? Select all that apply.	Value
		02 = East/Southeast Asian (e.g., Chinese, Korean, Japanese, Taiwanese, Filipino, Vietnamese, Cambodian, Thai, Indonesian, other East/Southeast Asian descent)	
Valid Values	1.00	Yes	

MINOR2C20

Standard Attributes	Label	<none>	Value
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MINOR2C3

Standard Attributes	Label	Which of the following describes the racial or ethnic community or communities that you belong to? Select all that apply.	Value
		03 = Indigenous (First Nations, Métis and/or Inuit)	
Valid Values	.00	No	
	1.00	Yes	

MINOR2C30

Standard Attributes	Label	<none>	Value
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MINOR2C4

Standard Attributes	Label	Which of the following describes the racial or ethnic community or communities that you belong to? Select all that apply.	Value
		04 = Latino/Latina (e.g., Latin American, Hispanic descent)	
Valid Values	1.00	Yes	

MINOR2C5

			Value
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Standard Attributes	Label	Which of the following describes the racial or ethnic community or communities that you belong to? Select all that apply. 05 = Middle Eastern and North African (e.g., Arab, Algerian, Egyptian, West Asian descent (e.g. Iranian, Israeli, Lebanese, Turkish, Kurdish))
Valid Values	1.00	Yes

MINOR2C50

Standard Attributes	Label	<none>
		Value

MINOR2C6

Standard Attributes	Label	Which of the following describes the racial or ethnic community or communities that you belong to? Select all that apply. 06 = South Asian (e.g., Afghan, Indian, Pakistani, Bangladeshi, Sri Lankan)
Valid Values	1.00	Yes

MINOR2C60

Standard Attributes	Label	<none>
		Value

MINOR2C7

Standard Attributes	Label	Which of the following describes the racial or ethnic community or communities that you belong to? Select all that apply. 07 = White (e.g., European, Caucasian)
Valid Values	1.00	Yes

MINOR2C70

Standard Attributes	Label	<none>
		Value

MINOR2C8

Standard Attributes	Label	Which of the following describes the racial or ethnic community or communities that you belong to? Select all that apply. 77 = Other, please specify:
Valid Values	1.00	Yes

MINOR2C80

		Value
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Standard Attributes	Label	<none>
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MINOR2C9

		Value
Standard Attributes	Label	Which of the following describes the racial or ethnic community or communities that you belong to? Select all that apply. 98 = Prefer not to say
Valid Values	1.00	Yes

MINOR2C10

		Value
Standard Attributes	Label	Which of the following describes the racial or ethnic community or communities that you belong to? Select all that apply. 08 = Canadian / Québécois / North American (e.g., Canadian, Canadien, Québécois, North American)
Valid Values	1.00	Yes

MINOR2C100

		Value
Standard Attributes	Label	<none>

MINOR2C11

		Value
Standard Attributes	Label	Which of the following describes the racial or ethnic community or communities that you belong to? Select all that apply. 09 = Jewish (e.g., Ashkenazi, Sephardic, ethnically Jewish)
Valid Values	1.00	Yes

MINOR2C110

		Value
Standard Attributes	Label	<none>

MINOR2C12

		Value
Standard Attributes	Label	Which of the following describes the racial or ethnic community or communities that you belong to? Select all that apply. 10 = Caribbean / West Indian (e.g., Caribbean, West Indian, Indo-Caribbean, Guyanese)
Valid Values	1.00	Yes

MINOR2C120

		Value
Standard Attributes	Label	<none>

MINOR2C13

		Value
Standard Attributes	Label	Which of the following describes the racial or ethnic community or communities that you belong to? Select all that apply. 11 = Mixed or Multiple Ethnicities / Biracial
Valid Values	1.00	Yes

MINOR2C130

		Value
Standard Attributes	Label	<none>

MINOR2C14

		Value
Standard Attributes	Label	Which of the following describes the racial or ethnic community or communities that you belong to? Select all that apply. 50 = Other
Valid Values	1.00	Yes

MINOR2C140

		Value
Standard Attributes	Label	<none>

MINOR2C15

		Value
Standard Attributes	Label	Which of the following describes the racial or ethnic community or communities that you belong to? Select all that apply. 99 = Don't know / None / Not applicable / Refused
Valid Values	1.00	Yes

MINOR2C150

		Value
Standard Attributes	Label	<none>

**Condition: Show if
 (Is Indigenous
 (MINOR2_3 = 1))
 DM_Q06**

		Value
Standard Attributes	Label	Do you identify as First Nations, Métis and/or Inuit?
Valid Values	-77.00	Skipped
	1.00	First Nations (includes status and non-status individuals)
	2.00	Métis
	3.00	Inuit
	98.00	Prefer not to say
	99.00	Don't know

DM_Q03

		Value
Standard Attributes	Label	Were you born in Canada?
Valid Values	1.00	Yes
	2.00	No
	98.00	Prefer not to say
	99.00	Don't know

**Condition: Show if
 (Not born in
 Canada, Prefer not
 to say, Don't know
 (DM_Q03 = 2,98,99
))**

DM_Q05

		Value
Standard Attributes	Label	In what year did you first immigrate to Canada? For example, if you moved to Canada in 2015, enter 2015.
Labeled Values	-77.00	Skipped
	9998.00	Prefer not to answer
	9999.00	Don't know

DM_Q05ZC1

		Value
Standard Attributes	Label	In what year did you first immigrate or move to Canada? For example, if you moved to Canada in 2015, enter 2015.
		98 = Prefer not to answer
Valid Values	1.00	Yes

DM_Q05ZC2

		Value
Standard Attributes	Label	In what year did you first immigrate or move to Canada? For example, if you moved to Canada in 2015, enter 2015.
		99 = Don't know
Valid Values	1.00	Yes

DM_Q05CHECK

		Value
Standard Attributes	Label	
Valid Values	1.00	Please revise response. Please provide a valid from 1920 to 2025 or "Prefer not to answer/Don't know".
	2.00	

DM_Q04

		Value
Standard Attributes	Label	What is your current immigration status?
Valid Values	1.00	Canadian citizen by birth (or born to Canadian parents abroad)
	2.00	Canadian citizen by naturalization (i.e. have taken the oath of citizenship)
	3.00	Landed immigrant or permanent resident
	4.00	Refugee claimant
	5.00	Visitor, student or worker visa
	96.00	Other, specify:
	98.00	Prefer not to say
	99.00	Don't know

DM_Q040

		Value
Standard Attributes	Label	<none>

POSTCELL

		Value
Standard Attributes	Label	So we can classify responses based on where people live, please enter your postal code. For example, if your postal code is H3R 1B1, enter H3R 1B1 (with a - (example : H3R 1B1)
Valid Values	0000098	Prefer not to say
	0000099	Don't know

**Ask if
 [POSTCELL]=98 or
 99**

QPROV

		Value
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Standard Attributes	Label	In which province or territory do you reside?
Valid Values	1.00	Newfoundland and Labrador
	2.00	Prince Edward Island
	3.00	Nova Scotia
	4.00	New Brunswick
	5.00	Québec
	6.00	Ontario
	7.00	Manitoba
	8.00	Saskatchewan
	9.00	Alberta
	10.00	British Columbia
	11.00	Nunavut
	12.00	Northwest Territories
	13.00	Yukon
	14.00	I live outside of Canada
98.00	Prefer not to say	

QLOCATION

Standard Attributes	Label	Value
Valid Values	1.00	Urban
	2.00	Rural

Appendix F

Panel Information

Forum Fuzion Panel

The Fuzion panel is one of Canada's largest online probability-based panels built using Random-Digit Dialing (RDD) to recruit panelists, a purely random method that ensures sampling integrity. As a result, the Fuzion panel is a probability-based panel.

Panel Recruitment, Validation, and Maintenance

The Fuzion panel is continually monitored to ensure that all data collected is of the highest quality. Panelists can be locked out from a specific project after participating once in the research.

The Fuzion panel is one of Canada's largest online probability-based panels with over 200,000 panelists and growing, where the majority have been invited through random digit dial recruitment, primarily through the Forum Poll, a recurring RDD telephone survey. No river sampling or marketplaces are used to conduct recruitment, making it possible to maintain control over the circulation of the surveys.

To ensure data quality, all panelists undergo validation at registration, including de-duplication, password restrictions, and detailed profiling. Engagement is monitored to detect and block low-quality respondents. Panelists also have a health score to prevent oversampling and encourage balanced participation. Panelists can also be filtered out from a specific project after participating once in the research.

Panel maintenance includes a double opt-in process, six-month profile updates, and removal of inactive members. Quality control measures—such as digital fingerprinting, speed checks, and logic tests—identify and eliminate fraudulent responses. Participation is controlled, with no more than one survey per week and minimum exclusion periods to reduce survey fatigue.

Demographic Composition

A summary of the demographic composition of Fuzion panelists is outlined below.

Province:

- Alberta: 14%
- British Columbia: 16%
- Manitoba: 4%
- Ontario: 39%
- Quebec: 17%
- Saskatchewan: 3%
- Atlantic: 6%

- North (Northwest Territories, Nunavut, Yukon): <1%

Age:

- 18-24: 10%
- 25-34: 23%
- 35-44: 23%
- 45-54: 16%
- 55-64: 15%
- 65+: 13%

Gender:

- Male: 48%
- Female: 52%

Sago Panel

Sago is an external partner panel used to reach the target audience. Sago is a global panel provider with millions of panelists located across the world. Although Sago is a non-probability-based panel provider, its panels are nationally representative of their respective populations.

Panel Recruitment, Validation, and Maintenance

Sago's panel consists of approximately 487,000 panelists across Canada. Participants are recruited from a broad range of sources to ensure a diverse composition for consumer, B2B, healthcare, and patient panels, covering nationally representative samples as well as hard-to-reach targets.

Sago uses multiple channels to conduct recruitment, including social media (Facebook, Instagram, YouTube, Reddit), mobile apps, radio, print media, billboards, affiliates, networks, publishers, influencers, and referrals. For all recruitment channels used, Sago employs an "open to all" process to deliver a diverse mix of panelists and one that meets stringent vetting protocols.

Sago allocates budgets across channels to ensure diverse and representative recruitment that varies by geography and meets projected client needs. In all cases, Sago carefully monitors panel conversion, attrition, and demographic makeup to ensure it meets stringent quality specifications.

Sago uses a double opt-in process for every panelist who joins a panel. All potential respondents are required to complete a registration page where they must provide a valid email address, and other key demographics in addition to agreeing to Sago's Privacy Policy and Terms & Conditions. Upon completion of the initial registration, panelists receive a confirmation email. Only after

clicking on the confirmation within the follow-up email is a respondent considered a valid, double-opt-in panelist.

Panelists receive a personalized email invitation that includes general survey details such as a survey reference number, length of the interview, device compatibility, study requirements (e.g., online survey), and incentive. Each invitation is CANSPAM compliant and includes links to the unique survey, Sago's privacy policy and opt-out information, panelist support contact, and a physical address.

Sago develops the necessary targets to reach the required sample. Sago creates an appropriate sample frame to fit the required sample specifications (e.g., Canadians, aged 18 or older). Response rates are taken into consideration to achieve optimal distribution across various demographic groups. The specific survey objective drives quota management and random sampling is used to fill each quota.

Demographic Composition

A summary of the demographic composition of Sago panelists is outlined below.

Province:

- Alberta: 13%
- British Columbia: 15%
- Manitoba: 5%
- Ontario: 40%
- Quebec: 14%
- New Brunswick: 3%
- Newfoundland and Labrador: 2%
- Nova Scotia: 3%
- Saskatchewan: 3%
- Prince Edward Island: 1%
- North (Northwest Territories, Nunavut, Yukon): 1%

Age:

- 18-24: 12%
- 25-34: 26%
- 35-44: 24%
- 45-54: 18%
- 55-64: 14%

- 65+: 6%

Gender:

- Male: 50%
- Female: 50%