

# MNP Consumer Debt Index

MNP Consumer Debt Index remains stable at 88 points.

**MNP**  
LTD

Toll Free 310-DEBT

July 2025

## Many Canadians remain close to insolvency

**42%** (-1 pt)

Report being \$200 or less away from financial insolvency each month.

**27%** (+1 pt)

Say they are financially insolvent.

**44%** (+2 pts)

Are concerned about their current debt level.



## Concerns over interest rates persist



**64%**

(+1 pt)

Say they desperately need interest rates to go down.



**41%**

(+3 pts)

Are concerned that rising interest rates could drive them toward Bankruptcy.



**22%**

(+1 pt)

Say their ability to absorb an interest rate increase of one percentage point has worsened.

## Canadian households are feeling significant financial pressure

**36%**

Report feeling anxious or stressed about their financial situation.

**33%**

Of those aged 18-34 are putting off important life milestones such as buying a home.

**32%**

Feel stuck living paycheck to paycheck.



## Take a 3-Minute Debt Break

Get up to speed quickly with the bite-sized insights you need to better manage your debt and stay on top of your finances. Every MNP 3-Minute Debt Break episode delivers one key money management tip in less time than it takes to brew yourself a cup of coffee.

**MNP**

**3 MINUTE DEBT BREAK**

**PODCAST**

SEASON 6

### About the MNP Consumer Debt Index

The MNP Consumer Debt Index measures Canadians' attitudes toward their consumer debt and gauges their ability to pay their bills, endure unexpected expenses, and absorb interest-rate fluctuations without approaching insolvency. Conducted by Ipsos and updated quarterly, the Index is an industry-leading barometer of financial pressure or relief among Canadians.

Now in its thirty-third wave, the Index has held firm at 88 points, the same level as last quarter. The data was compiled by Ipsos on behalf of MNP LTD between June 9 and June 13, 2025.

#MNPcdi

MNPdebt.ca/CDI

Licensed Insolvency Trustees \*Source: Ipsos/MNP Survey, July 2025