MNP Consumer Debt Index

MNP Consumer Debt Index drops two points to 86.



October 2025

Nearly half of Canadians close to insolvency



48% (+6 pts)

Say they are within \$200 of being unable to pay their monthly bills. 10% (+3 pts)

Of Canadians report eating less to save money.

12% (-1 pt)

Say they plan to cut back on utility consumption over the next year.



Interest rate concerns persist despite drop

63%^(-1pt)

Of Canadians say they desperately need interest rates to decrease.

24% (+2pts

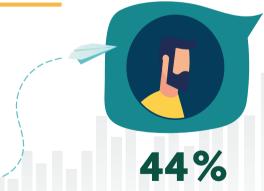
Report their ability to manage a one percent interest rate increase has gone down.

42
Say the interest them to

42%^(+1pt)

Say they worry rising interest rates could force them towards Bankruptcy.

Job security and income worries adding to income strain



Say they're concerned AI could negatively affect their job or income.

46%

Report having six months of emergency savings



26% (+5 pts)

Say they are worse off financially than they were five years ago.



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.

About the MNP Consumer Debt Index

The MNP Consumer Debt Index measures Canadians' attitudes towards 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-fourth wave, the Index dropped to 86 points, down two points from last quarter. The data was compiled by Ipsos on behalf of MNP LTD between September 4 and September 9, 2025.

#MNPcdi

MNPdebt.ca/CDI