

MNP DEBT INDEX

Wave 34

Sept 2025

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MNP_{LTD}



Methodology



- These are findings of an Ipsos poll conducted on behalf of MNP.
- For this survey, a sample of **2,001 Canadians** from the Ipsos i-Say panel was interviewed from **Sept 4 – Sept 9, 2025**.
- Quotas and weighting were employed to ensure that the sample's composition **reflects the overall population** according to the latest Canadian census information.
- The precision of online polls is measured using a credibility interval. In this case, the results are **accurate to within ± 2.5 percentage points**, 19 times out of 20, of what the results would have been had all Canadian adults been polled.
- Credibility intervals are wider among subsets of the population.
- Due to rounding, not all percentages will add up to 100%.

Executive Summary (1/2)



The Consumer Debt Index and Insolvency

Consumer Debt Index reveals a significant decline in Canadians' confidence in managing personal debt, with the index falling 2 points to 86 points, reflecting growing financial vulnerability amid a challenging economic climate. Nearly half of Canadians (48%) are just \$200 or less away from insolvency, and 30% are already insolvent, marking an overall 6-point increase in those at risk of insolvency from the previous quarter.

Month-end Finances Plummet Alongside Personal Debt Ratings

Month-end financial buffers have shrunk dramatically, with the national average dropping to \$744, down \$172 from June 2025. Women, younger Canadians, and middle-income earners experienced the steepest declines. As a result, the net personal debt rating also fell 3 points to +18, the lowest September score since 2023, and only 37% of Canadians rated their debt situation as “excellent.”

Coping with Financial Pressures – Employment Anxiety

Confidence in coping with financial shocks has deteriorated across all life events. Net confidence scores are negative for scenarios such as job loss (-11%), illness (-6%), and education costs (-13%). Only 46% of Canadians report having six months of emergency savings, with significant disparities by gender, age, and income—men (51%) and those aged 55+ (60%) are far better prepared than women (40%) and young adults (35%). Additionally, AI-related employment concerns are rising, with 44% of respondents expressing worry, particularly among younger and lower-income groups.

Executive Summary (2/2)



Canadians are Worse off Now and Pessimistic of the Future

Canadians' debt outlook is deteriorating, with fewer people saying they're better off than a year ago (22%, -2) or five years ago (28%, -2), while those feeling worse off jumped significantly when comparing to five years ago (26%, +7). Looking ahead, Canadians are pessimistic about their debt outlook. Only 26% expect improvement in the next year (down 7 points), while 15% expect it to worsen. The five-year outlook is similarly bleak, with optimism falling and concern rising.

Interest Rates Are Intensifying Financial Pressure

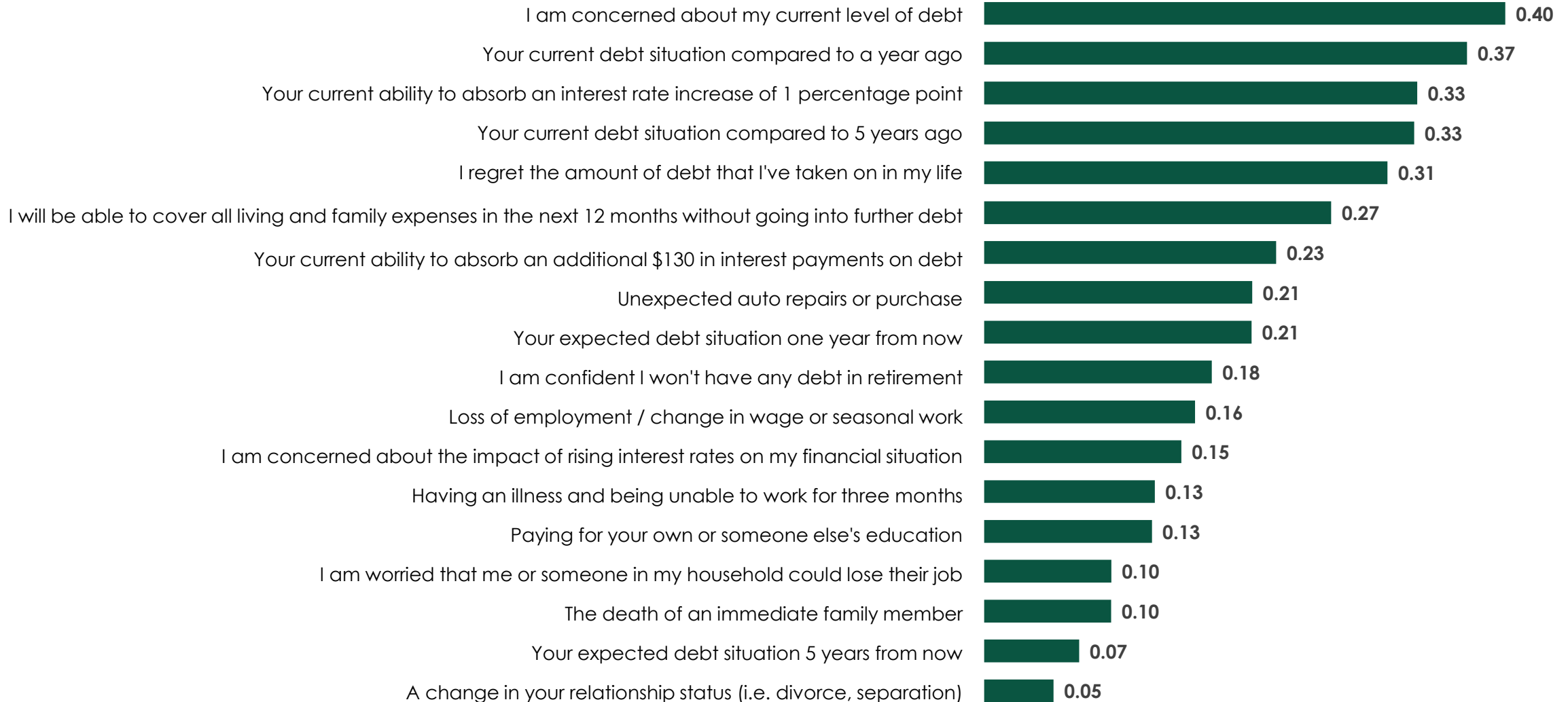
The economic backdrop includes persistently high interest rates, with the Bank of Canada holding rates at 2.75% during the survey period, only cutting to 2.5% afterward. Despite this, 63% of Canadians say they desperately need rates to go down, and 53% fear financial trouble if rates rise further. Even if rates decline, 44% remain concerned about their ability to repay debt, and 42% worry rising rates could push them toward bankruptcy—a sentiment especially strong among younger Canadians (56% of those aged 18–34) and low-income households (52% of those with \$40K or less).

Canadians Exercise Financial Caution Amid Economic Uncertainty

Canadians are adopting more aggressive saving behaviors: 51% are grocery shopping strategically, 41% have stopped dining out, and 24% are eating less. Alarming, 19% are delaying or skipping medical care, indicating that financial stress is beginning to affect health and well-being. Despite these efforts, 30% of Canadians report having no plans to save more in the next 12 months, suggesting many have exhausted their options. Only 15% plan to create a budget, and 10% are considering moving to more affordable housing. These findings underscore the depth of financial strain and the urgent need for policy and financial support to help Canadians regain stability.

THE DEBT INDEX

Debt-Index Inputs



Debt-Index Inputs (Tracking)

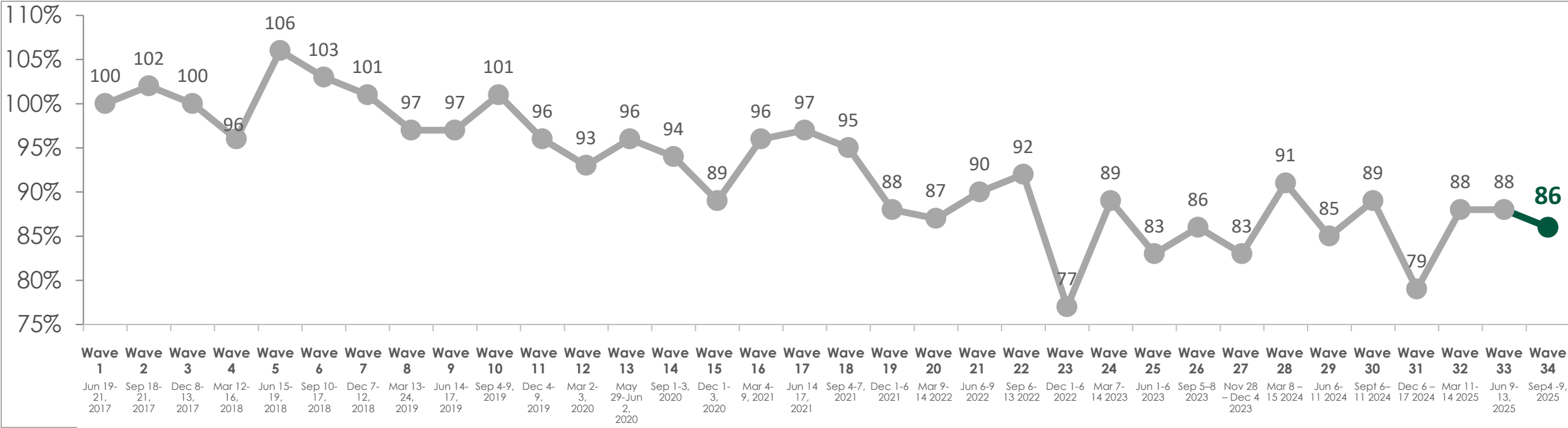
Q#	Measure		Score	% (Top/Bottom 3 Box)															Δ vs. Jun 2025
				Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	
5_1	% Disagree	I am concerned about my current level of debt	0.40	33%	35%	37%	30%	30%	30%	34%	30%	37%	36%	34%	30%	36%	33%	35%	2%
3_1	% Better	Your current debt situation compared to a year ago	0.37	23%	22%	23%	21%	25%	24%	24%	22%	27%	23%	24%	21%	22%	24%	21%	-3%
3_3	% Better	Your current ability to absorb an interest rate increase of 1 percentage point	0.33	21%	22%	25%	20%	24%	22%	23%	22%	25%	21%	24%	20%	24%	24%	22%	-2%
3_2	% Better	Your current debt situation compared to 5 years ago	0.33	33%	31%	31%	28%	32%	29%	28%	27%	30%	29%	30%	27%	28%	30%	28%	-2%
5_2	% Disagree	I regret the amount of debt that I've taken on in my life	0.31	33%	34%	35%	26%	31%	28%	34%	31%	34%	31%	31%	29%	35%	31%	34%	3%
5_6	% Agree	I will be able to cover all living and family expenses in the next 12 months without going into further debt	0.27	35%	36%	37%	30%	34%	33%	33%	33%	35%	32%	33%	30%	35%	34%	32%	-2%
3_4	% Better	Your current ability to absorb an additional \$130 in interest payments on debt	0.23	19%	19%	21%	16%	21%	19%	19%	19%	24%	19%	22%	17%	19%	21%	20%	-1%
4_3	% Confident	Unexpected auto repairs or purchase	0.21	23%	27%	26%	22%	26%	24%	25%	24%	25%	23%	25%	24%	24%	24%	25%	1%
3_5	% Better	Your expected debt situation one year from now	0.21	30%	30%	30%	28%	31%	30%	28%	28%	30%	29%	31%	27%	30%	33%	26%	-7%
5_5	% Agree	I am confident I won't have any debt in retirement	0.18	32%	32%	34%	29%	36%	32%	32%	32%	33%	33%	33%	29%	31%	32%	33%	1%
4_6	% Confident	Loss of employment/change in wage or seasonal work	0.16	24%	26%	27%	21%	26%	23%	26%	25%	24%	23%	27%	21%	24%	25%	24%	-1%
5_3	% Disagree	I am concerned about the impact of rising interest rates on my financial situation	0.15	19%	21%	18%	16%	19%	18%	18%	18%	18%	18%	20%	20%	20%	19%	19%	0%
4_2	% Confident	Having an illness and being unable to work for three months	0.13	25%	27%	27%	21%	26%	23%	26%	26%	25%	25%	28%	24%	26%	25%	26%	1%
4_1	% Confident	Paying for your own or someone else's education	0.13	22%	25%	24%	20%	23%	24%	22%	21%	22%	21%	24%	20%	21%	23%	25%	2%
5_4	% Disagree	I am worried that me or someone in my household could lose their job	0.10	42%	43%	43%	39%	40%	37%	38%	39%	41%	40%	42%	35%	39%	38%	44%	6%
4_4	% Confident	The death of an immediate family member	0.10	23%	25%	26%	21%	24%	22%	22%	23%	24%	22%	26%	22%	23%	26%	21%	-5%
3_6	% Better	Your expected debt situation 5 years from now	0.07	42%	37%	40%	39%	40%	37%	35%	38%	37%	39%	41%	37%	39%	40%	36%	-4%
4_5	% Confident	A change in your relationship status (i.e., divorce, separation)	0.05	30%	30%	30%	27%	29%	27%	29%	28%	26%	28%	30%	26%	30%	30%	28%	-2%

Debt-Index Inputs (Tracking cont.)

Q#	Measure		Score	% (Top/Bottom 3 Box)																	
				Sep 2017	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021
5_1	% Disagree	I am concerned about my current level of debt	0.40	39%	41%	38%	40%	38%	35%	38%	38%	38%	38%	31%	37%	33%	34%	36%	37%	36%	34%
3_1	% Better	Your current debt situation compared to a year ago	0.37	26%	25%	24%	27%	28%	27%	24%	24%	27%	23%	26%	27%	26%	22%	26%	25%	24%	24%
3_3	% Better	Your current ability to absorb an interest rate increase of 1 percentage point	0.33	28%	28%	27%	30%	30%	28%	26%	26%	28%	27%	26%	28%	28%	25%	26%	28%	26%	24%
3_2	% Better	Your current debt situation compared to 5 years ago	0.33	33%	32%	32%	35%	35%	33%	31%	33%	35%	32%	34%	35%	33%	31%	35%	33%	35%	33%
5_2	% Disagree	I regret the amount of debt that I've taken on in my life	0.31	38%	40%	35%	38%	34%	35%	36%	36%	37%	35%	31%	36%	32%	31%	33%	36%	33%	30%
5_6	% Agree	I will be able to cover all living and family expenses in the next 12 months without going into further debt	0.27	38%	35%	35%	38%	37%	38%	37%	35%	37%	34%	35%	37%	37%	34%	37%	36%	38%	33%
3_4	% Better	Your current ability to absorb an additional \$130 in interest payments on debt	0.23	25%	23%	22%	26%	28%	25%	22%	22%	24%	23%	22%	23%	22%	20%	21%	23%	23%	19%
4_3	% Confident	Unexpected auto repairs or purchase	0.21	31%	31%	28%	35%	33%	31%	30%	30%	29%	29%	27%	27%	28%	28%	30%	27%	27%	24%
3_5	% Better	Your expected debt situation one year from now	0.21	35%	35%	33%	38%	39%	36%	35%	36%	39%	36%	36%	33%	33%	30%	34%	35%	34%	32%
5_5	% Agree	I am confident I won't have any debt in retirement	0.18	33%	30%	31%	34%	32%	33%	32%	32%	33%	34%	33%	33%	34%	33%	34%	34%	34%	31%
4_6	% Confident	Loss of employment/change in wage or seasonal work	0.16	28%	27%	26%	29%	29%	30%	27%	27%	27%	27%	26%	24%	26%	25%	27%	27%	24%	23%
5_3	% Disagree	I am concerned about the impact of rising interest rates on my financial situation	0.15	29%	28%	26%	26%	26%	25%	27%	28%	27%	27%	22%	22%	23%	22%	23%	26%	23%	21%
4_2	% Confident	Having an illness and being unable to work for three months	0.13	30%	29%	28%	31%	31%	33%	29%	28%	29%	27%	28%	26%	27%	28%	28%	30%	29%	25%
4_1	% Confident	Paying for your own or someone else's education	0.13	26%	25%	24%	28%	27%	29%	24%	25%	24%	24%	22%	24%	24%	23%	22%	23%	24%	21%
5_4	% Disagree	I am worried that me or someone in my household could lose their job	0.10	46%	45%	44%	47%	44%	43%	44%	44%	47%	43%	41%	38%	39%	38%	38%	42%	44%	41%
4_4	% Confident	The death of an immediate family member	0.10	27%	26%	26%	29%	30%	30%	25%	26%	26%	26%	25%	25%	26%	23%	26%	26%	25%	22%
3_6	% Better	Your expected debt situation 5 years from now	0.07	47%	44%	47%	50%	50%	47%	45%	47%	50%	46%	48%	42%	44%	42%	46%	44%	46%	45%
4_5	% Confident	A change in your relationship status (i.e., divorce, separation)	0.05	33%	31%	32%	36%	32%	36%	33%	34%	31%	33%	33%	30%	32%	29%	30%	29%	28%	27%

Debt-Index Tracking

The MNP Consumer Debt Index **has dropped slightly to 86 points**. Canadians are feeling less confident about personal debt due to a weakening economic climate marked by a softening job market and elevated borrowing costs. As such, consumer sentiment continues to deteriorate amid fears of job loss, inflation, and trade uncertainty.

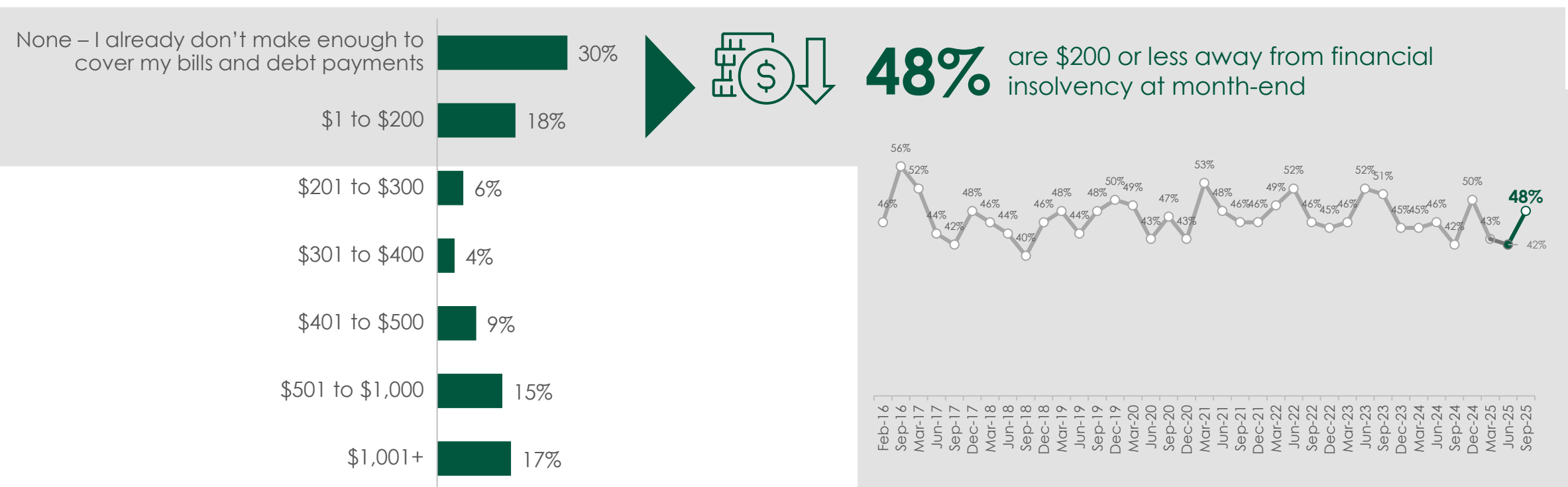


Note on interpretation: A high debt index score means that Canadians feel positive towards their personal finances, as well as confident in their ability to cope with unexpected financial situations. A low index score describes the opposite – negative feelings and low confidence.

EVALUATING PERSONAL FINANCES

Finances at Month-End

An alarming jump - 48% of Canadians have reported being \$200 or less away from insolvency, up 6 points from last quarter. Three in ten (30%) are already underwater and another 18% having just \$1-200 cushion. A similar hike in insolvency rates was seen later in the year in 2024.

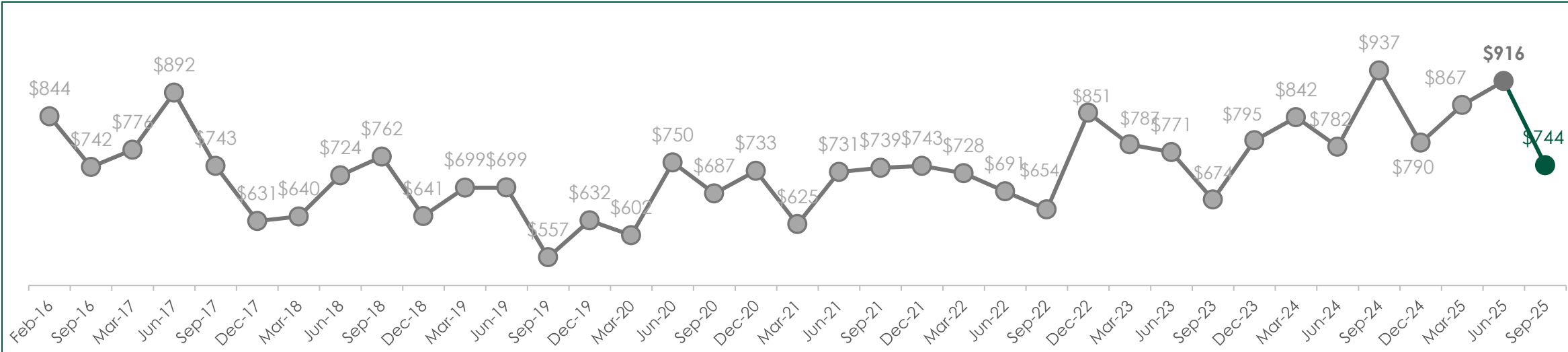


Q1. Thinking about the amount of after-tax income you make each month compared to the amount of your bills and debt obligations each month, how much is left over? In other words, how much wiggle room do you have before you wouldn't be able to pay all your bills and debt payments each month (which is called financial insolvency)?

Base: All Respondents (unweighted) n=2001

Average Finances Left at Month-End

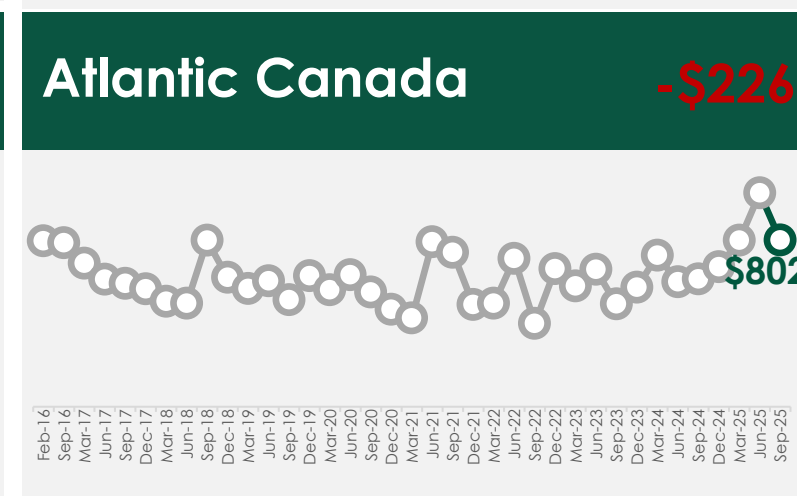
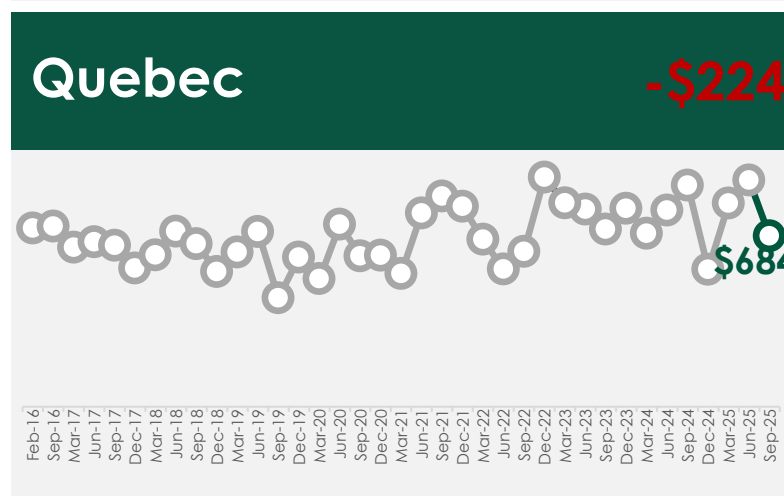
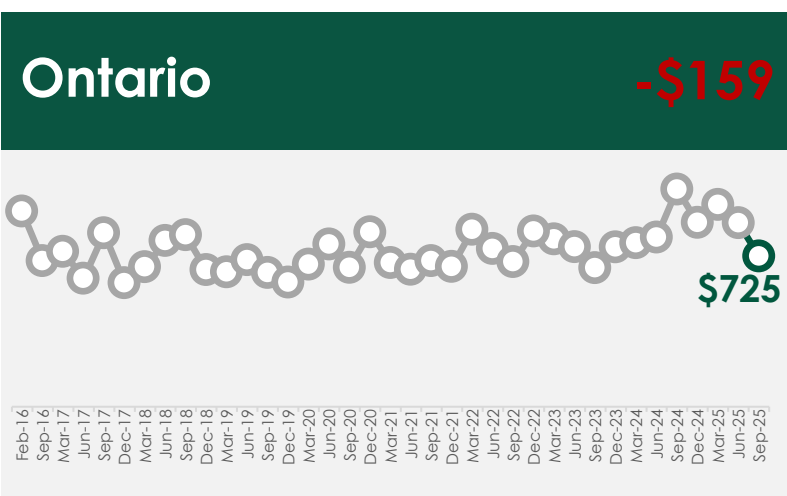
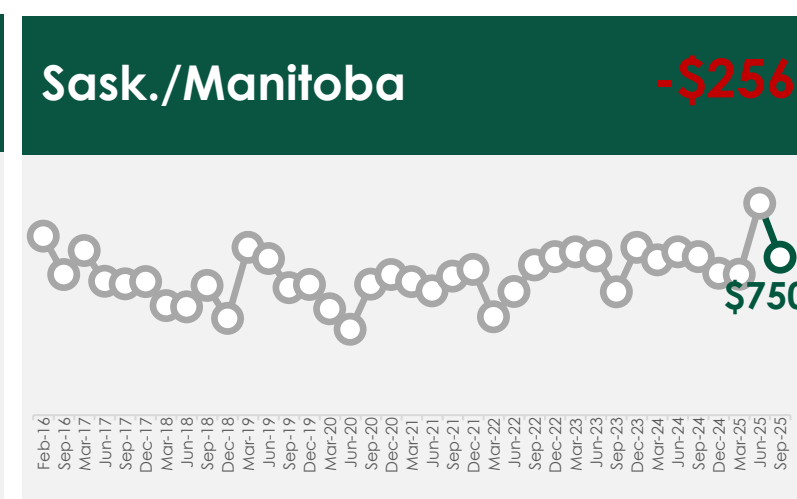
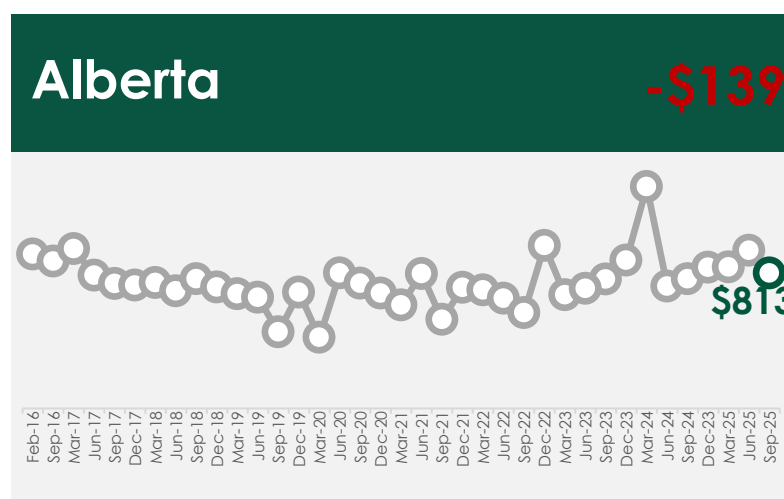
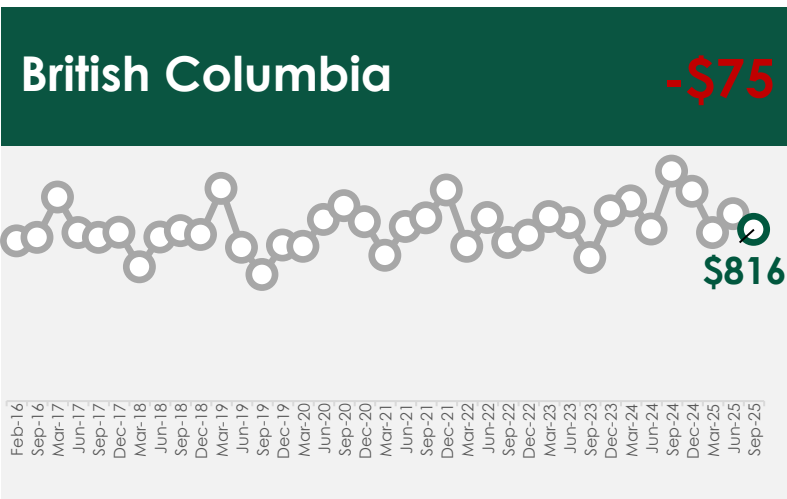
Overall, month-end finances have plummeted significantly compared to last quarter. The current \$744 average is down sharply from \$916 - a \$172 drop. While the decline is widespread across demographics, women, young Canadians, and those with \$60K+ income noted the largest decrease in month-end finances.



Average Finances Left at Month-End										
	Mean (incl. 0)	Gender		Age			Household Income			
		Male A	Female B	18-34 C	35-54 D	55+ E	<\$40K G	\$40K to <\$60K H	\$60K to <\$100K I	\$100K+ J
Current wave (Sep 2025)	\$744	\$972 B	\$531	\$651	\$776	\$782	\$408	\$528	\$727 GH	\$1386 GHI
Change since last wave (June 2025)	-\$172	-\$124	-\$214	-\$269	-\$104	-\$162	-\$59	-\$173	-\$397	-\$245

Q1. Thinking about the amount of after-tax income you make each month compared to the amount of your bills and debt obligations each month, how much is left over? In other words, how much wiggle room do you have before you wouldn't be able to pay all your bills and debt payments each month (which is called financial insolvency)?
Base: All Respondents (unweighted) n=2001

Average Finances Left at Month-End (Regional View)



Q1. Thinking about the amount of after-tax income you make each month compared to the amount of your bills and debt obligations each month, how much is left over? In other words, how much wiggle room do you have before you wouldn't be able to pay all your bills and debt payments each month (which is called financial insolvency)?

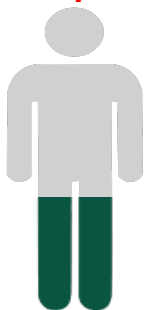
Base: All Respondents (unweighted) n=2001, BC (n=245); AB (n=220); Sask./Manitoba(n=188); ON (n=751); QC (n=440); ATL (n=157).

Finances at Month-End – % \$200 or less from insolvency

Alberta, Ontario and Atlantic Canada at 50% insolvency leads all provinces, despite its reputation for high incomes. Women at 57% (+7pts change) are significantly worse off than men at 40% (+3pts). The lowest income bracket (<\$40K) has 68% near insolvency - over two-thirds living on the edge. Gen X at 52% is surprisingly worse off than both younger and older generations.

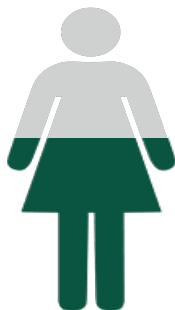
40%

+7pts

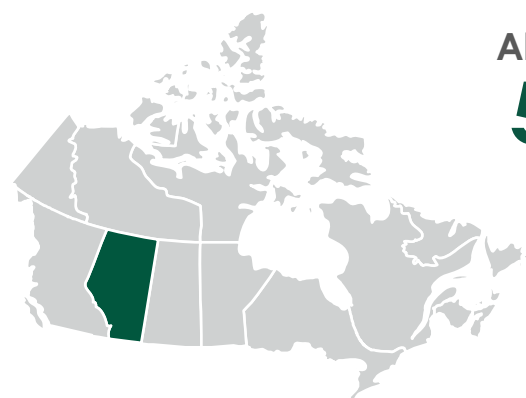


57%

+7pts



Women are significantly more likely to be insolvent at month-end.

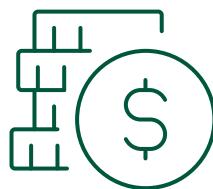


Alberta

50%
+3pts

Followed by residents of:

- Atlantic (50%, +13)
- Ontario (50%, +7)
- Quebec (49%, +7)
- British Columbia (44%, -2)
- SK/MB (43%, +10)



<\$40K

68%

+10 pts

vs. \$40K to \$60K (50%, +7),
\$60K to <\$100K (40%, +9),
and \$100K+ (27%, +1).



Gen X

52%

+ 6 pts

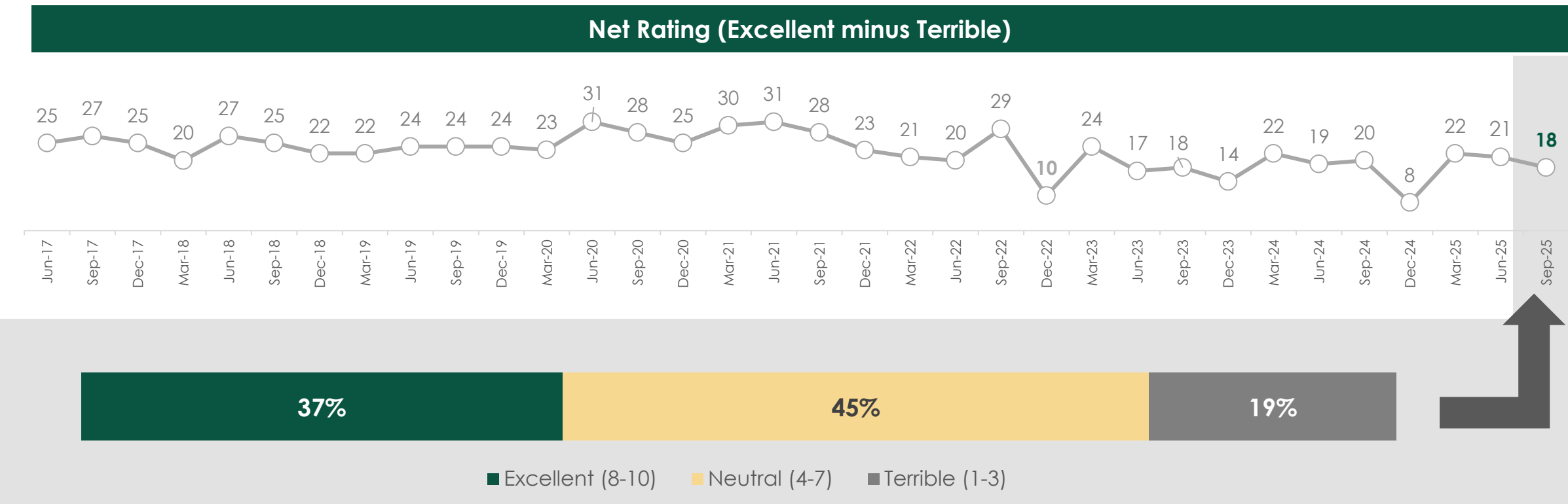
vs. Gen Z (51%, +2), Millennial (51%, +5) and Boomer (33%, +8).

Q1. Thinking about the amount of after-tax income you make each month compared to the amount of your bills and debt obligations each month, how much is left over? In other words, how much wiggle room do you have before you wouldn't be able to pay all your bills and debt payments each month (which is called financial insolvency)?

Base: All Respondents (unweighted n=2001, BC (n=245); AB (n= 220); Sask./Manitoba(n=188); ON (n=751); QC (n=440); ATL (n=157), <\$40K (n=415); \$40K - <\$60K (n=316); \$60K - <\$100K (n=526); \$100K+ (n=588), Gen Z (n=131), Millennial (n=586), Gen X (n=633), Boomer (n=651)

Personal Debt Rating

Canadians' net personal debt rating has also declined by 3 points from last quarter. This decline has dropped to the lowest September rating matching only September 2023.

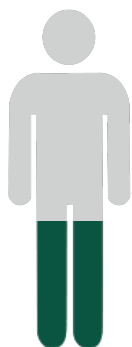


Q2. On a scale of 1 to 10, where 1 is 'terrible' and 10 is 'excellent', how would you rate your personal debt situation?
Base: All Respondents (unweighted) n=2,001

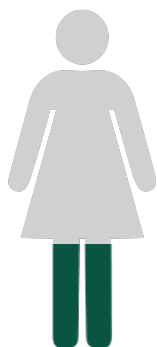
Excellent Personal Debt Self-Assessment

Saskatchewan/Manitoba surprisingly leads at 49% excellent ratings. Boomers at 54% excellent are more than double Millennials at 26%, reflecting accumulated wealth versus debt burden differences.

40%
-2 pts



34%
-3 pts



Men are significantly more likely than women to rate themselves as having a good personal debt situation.

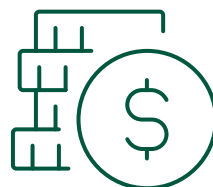


Sask./Manitoba

49%
+15 pts

Followed by residents of:

- Ontario (**38%**, -5)
- British Columbia (**37%**, +4)
- Alberta (**37%**, +1)
- Quebec (**33%**, -5)
- Atlantic Canada (**27%**, -8)



\$100K+ Income

48%
+3 pts

vs. \$60K to \$100K (**42%**, +1),
\$40K to \$60K (**37%**, -7), and
<\$40K (**27%**, -2).



Boomers

54%
-5 pts

vs. Gen X (**31%**, +1), Gen Z (**30%**, -9), and
Millennial (**26%**, +2).

Q2. On a scale of 1 to 10, where 1 is 'terrible' and 10 is 'excellent', how would you rate your personal debt situation? Top three box responses.

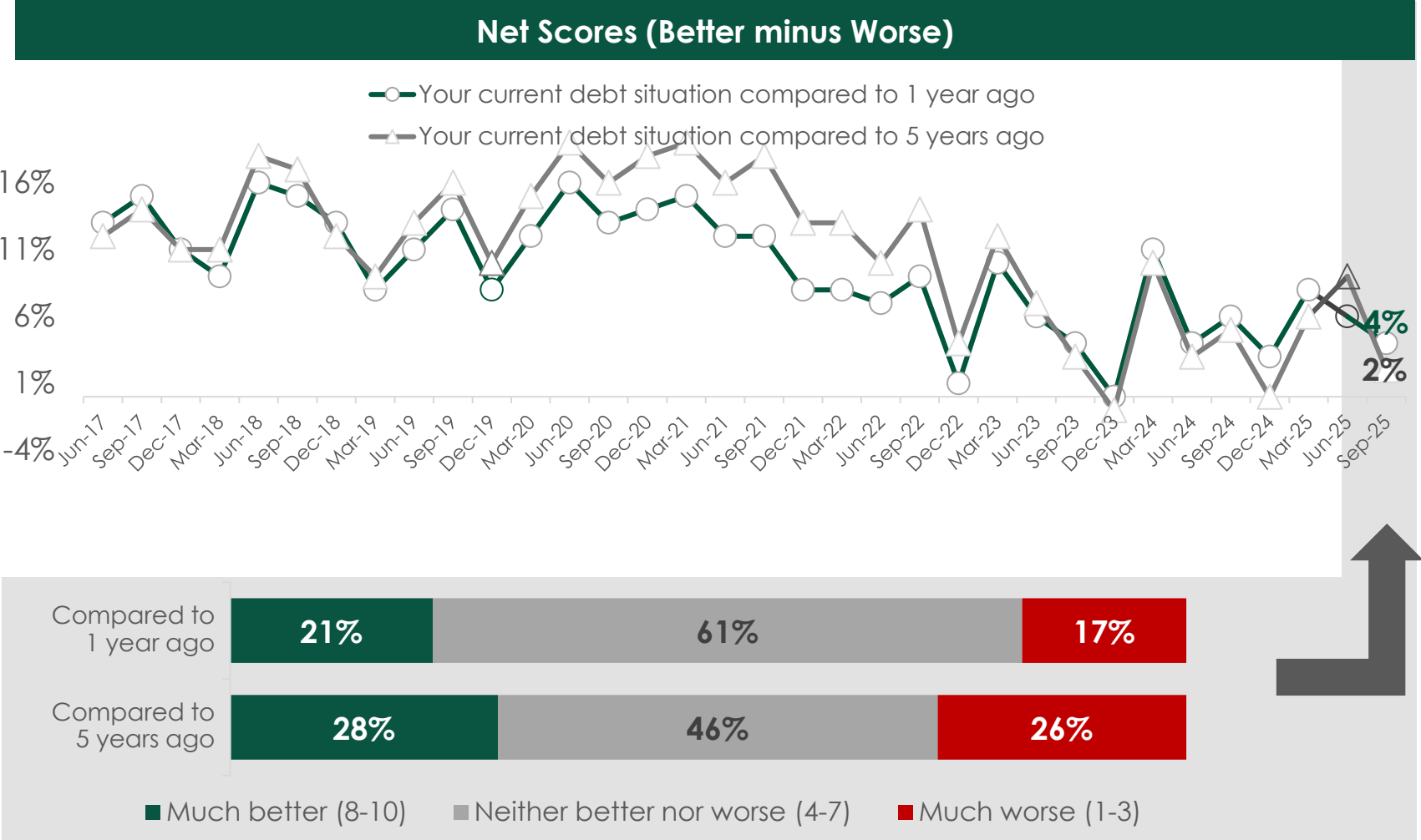
Base: All Respondents (unweighted) (unweighted n=2001; BC (n=245); AB (n= 220); Sask./Manitoba(n=188); ON (n=751); QC (n=440); ATL (n=157), Gen Z (n=131), Millennial (n=586), Gen X (n=633), Boomer (n=651)

Current Debt Situation

Current debt perceptions have continued to worsen.

When asked to **look back to one year ago**, the proportion of Canadians who perceive their current debt situation to be much better has decreased (22%, -2) while the number who see it as much worse remained consistent (17%, unchanged).

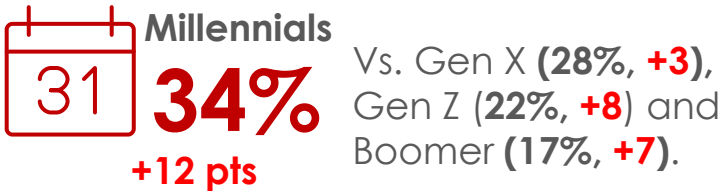
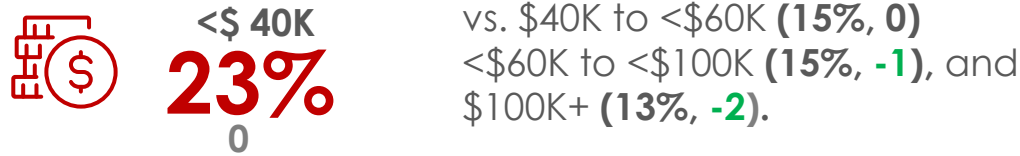
Looking back to five years ago, fewer have said it was much better compared to 5 years ago (28%, -2) while those indicating being worse off has increased significantly (26%, +5).



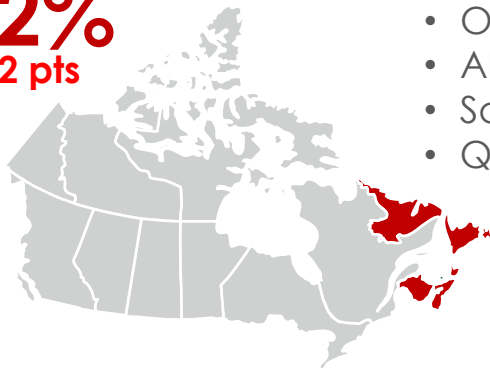
Q3. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate ...?
Base: All Respondents (unweighted) n=2,001

Current Debt Situation: **Worse**

Your current debt situation compared to 1 year ago



Atlantic Canada
32%
+12 pts

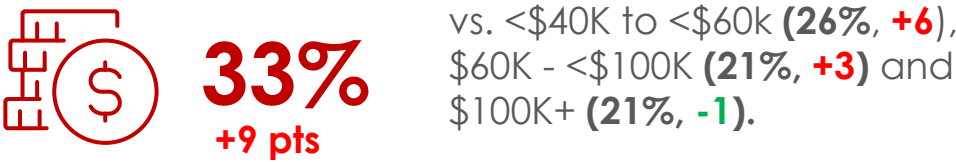


Followed by residents of:

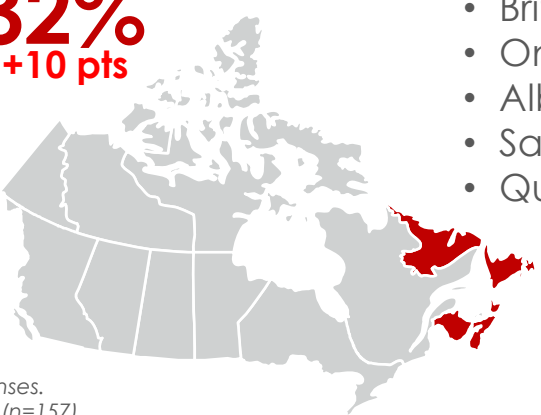
- British Columbia (26%, +6)
- Ontario (26%, +9)
- Alberta (25%, +2)
- Sask./Manitoba (24%, +6)
- Quebec (23%, +10)

Your current debt situation compared to 5 years ago

<\$40K Income



Atlantic Canada
32%
+10 pts



Followed by residents of:

- British Columbia (26%, +4)
- Ontario (26%, +5)
- Alberta (25%, -2)
- Sask./Manitoba (24%, +5)
- Quebec (23%, +5)

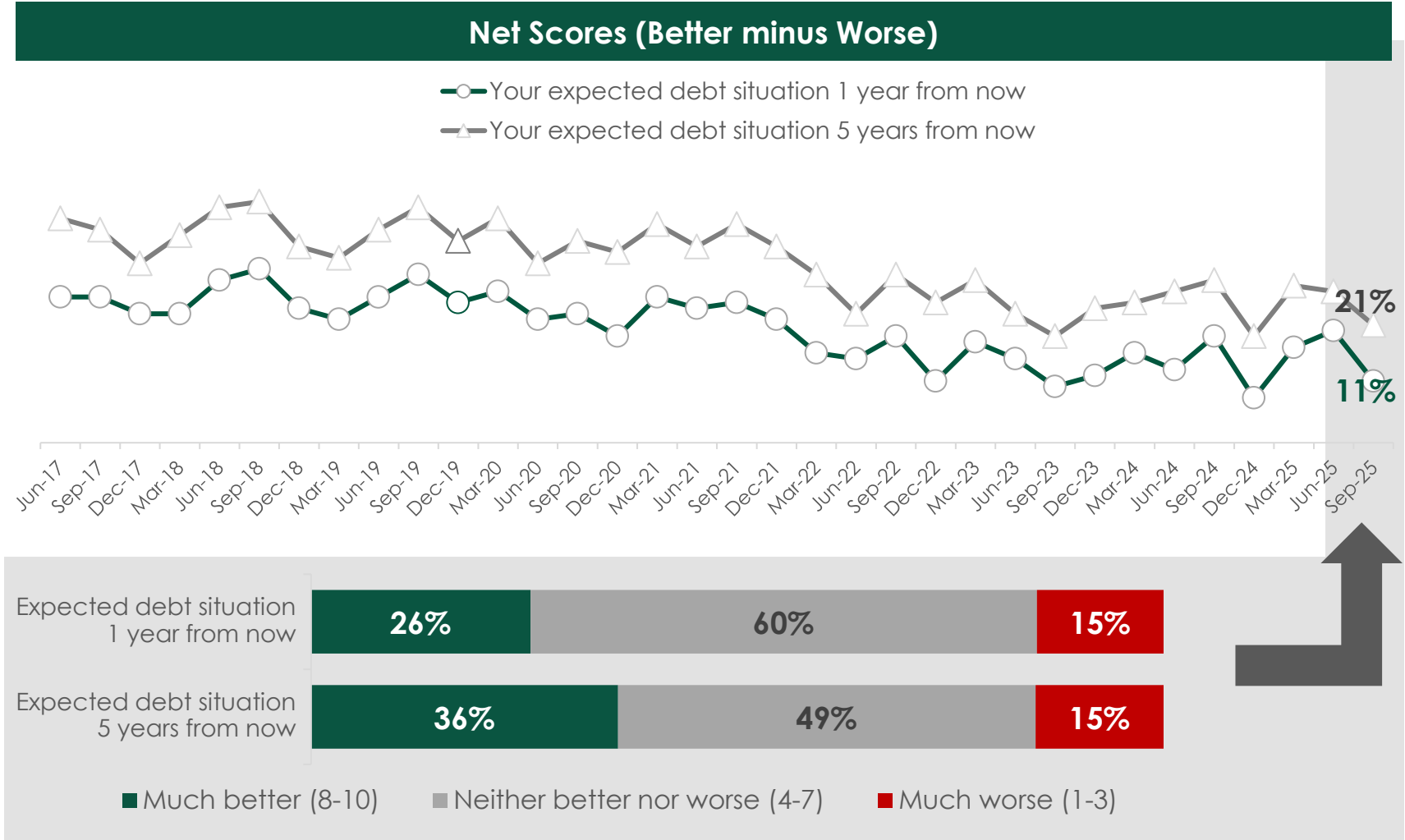
Q3. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate ...? Bottom three box responses.
Base: All Respondents (unweighted) n=2,001 BC (n=245); AB (n=220); Sask./Manitoba(n=188); ON (n=751); QC (n=440); ATL (n=157).

Expected Debt Situation

The expected debt situation of Canadians within the next year has declined significantly in the short-term with pessimism extending into the long-term.

A quarter of Canadians expect their debt situation one year from now to improve (26%), down a significant 7 points. On the other hand, more have also expect their situation to worsen (15%, +2).

The proportion of Canadians feeling better about their expected debt in five years has also dropped considerably (36%, -4), alongside a slight increase in the number believing their debt will worsen (15%, +2).



Q3. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate ...?
Base: All Respondents (unweighted) n=2,001

Expected Debt Situation: **Worse**

Your expected debt situation 1 year from now



\$100K+ (9%, 0).

36%
+18 pts

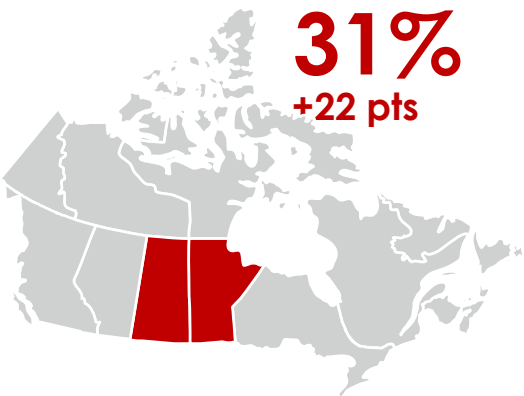
vs. \$ 60K to <\$100K (31%, +17) and
\$40K to <\$60K (23%, +12), and
\$100K+ (9%, +8).



Gen X
19%
-1 pts

vs. Millennials (16%, 0) and
Gen Z (12%, +4),
Baby Boomer (10%, +4).

Sask./Manitoba



31%
+22 pts

Followed by residents of:

- Alberta (28%, +12)
- Ontario (28%, +14)
- Quebec (26%, +15)
- British Columbia (23%, +9)
- Atlantic Canada (16%, -1)

Your expected debt situation 5 years from now



<\$40K Income

23%
+5 pts

vs. \$ 40K to <\$60K (15%, +3) and
\$ \$60K to <\$100K (10%, -1), and
\$100K+ (9%, +2).

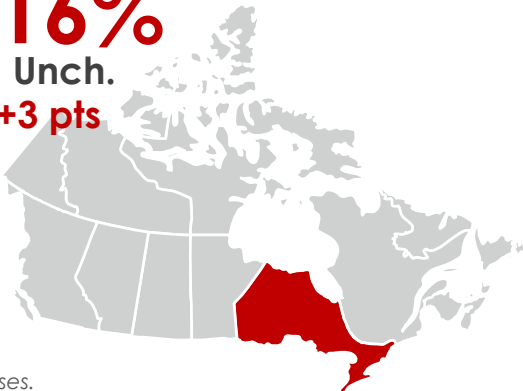


Gen X
17%
0 pts

vs. Millennials (16%, +1),
Gen Z (13%, +3) and
Baby Boomer (12%, +3).

Ontario

16%
Unch.
+3 pts



Followed by residents of:

- Atlantic Canada (16%, +1)
- British Columbia (15%, +2)
- Quebec (14%, +2)
- Alberta (13%, -1)
- Sask./Manitoba (13%, -2)

Q3. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate ...? Bottom three box responses.
Base: All Respondents (unweighted) n=2,001 BC (n=245); AB (n=220); Sask./Manitoba (n=188); ON (n=751); QC (n=440); ATL (n=157).
20 – © Ipsos

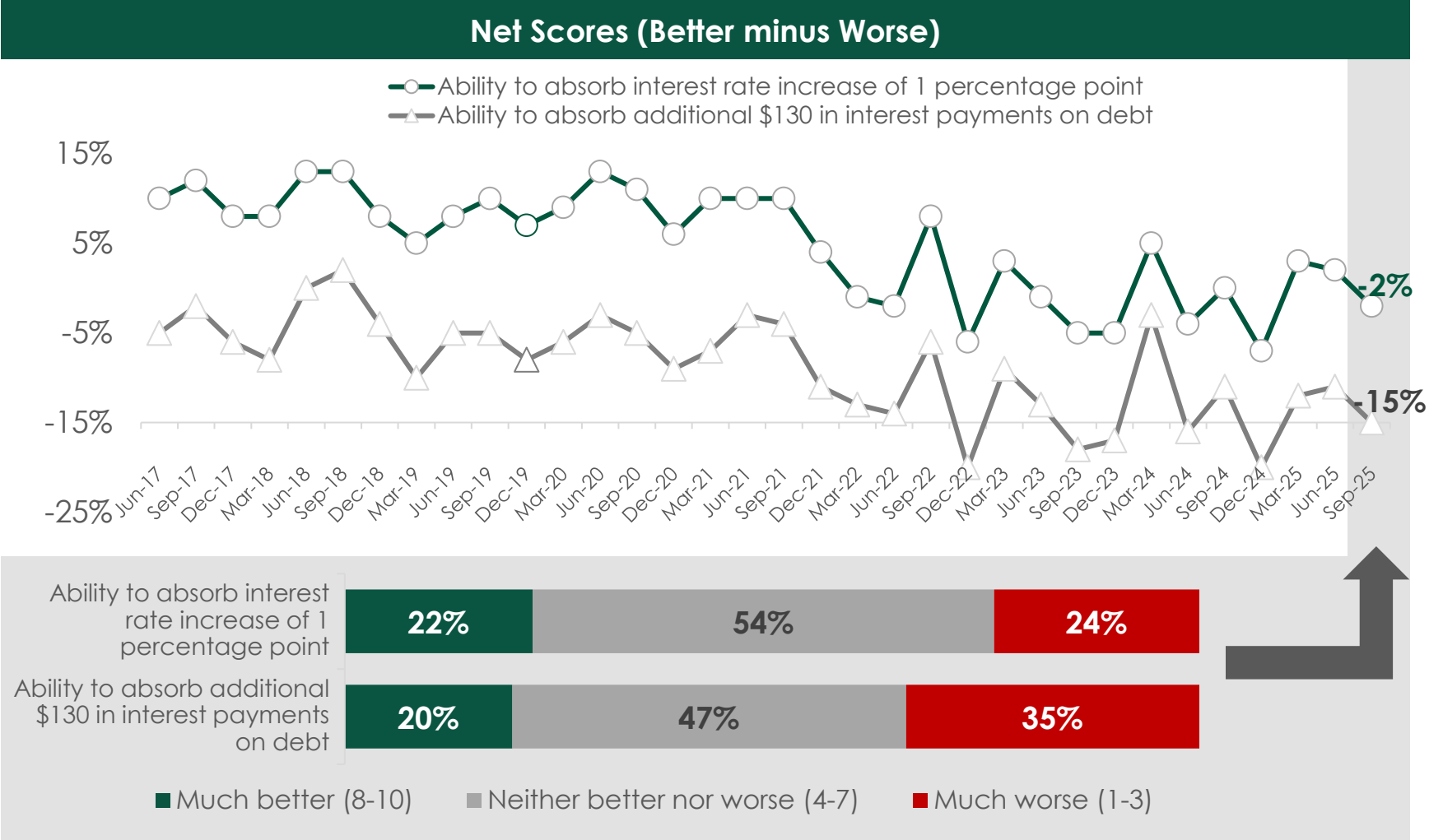
Current Ability to Absorb Interest Rate Increase

During the time of fielding, the Bank of Canada held key interest rates at 2.75% before cutting it to 2.5% after the study completed in field.

As such, net score when phrased as a one percentage point increase has declined by 4 point to -2

Net ability to absorb an extra \$130 in interest payments decreased by 4 points to -15%.

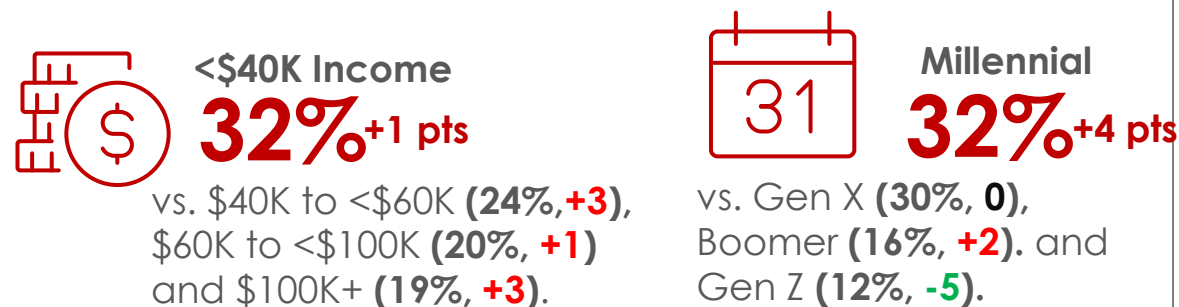
These declines are likely due to the consistent hold of interest rates at the time but if the BoC continues to cut rates into Q4, we will be sure to see a rebound.



Q3. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate ...?
Base: All Respondents (unweighted) n=2,001

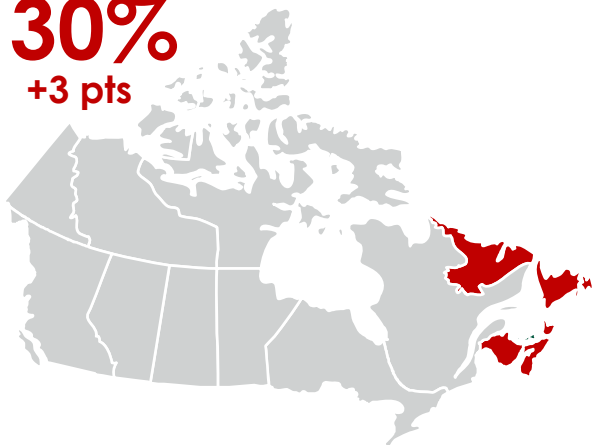
Current Ability to Absorb Interest Increase: **Worse**

Your current ability to absorb an interest rate increase of 1 percentage point



Atlantic Canada

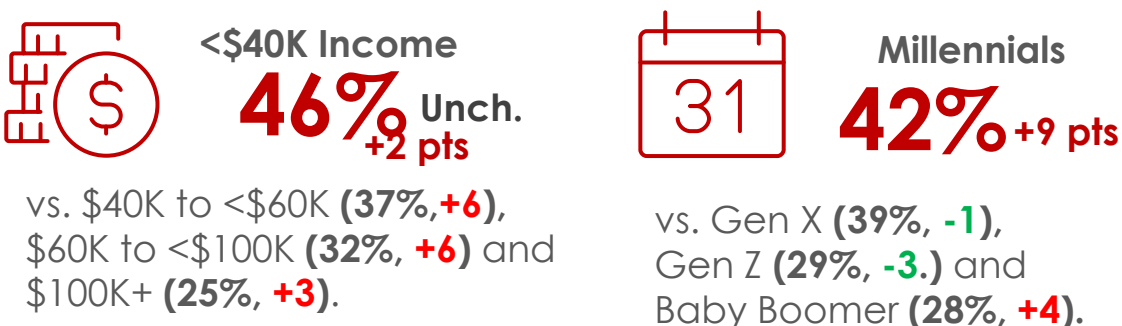
30%
+3 pts



Followed by residents of:

- Alberta (**25%, +4**)
- British Columbia (**24%, -1**)
- Ontario (**24%, +1**)
- Quebec (**23%, +3**)
- Sask./Manitoba (**18%, -1**)

Your current ability to absorb an additional \$130
in interest payments on debt



Alberta

41%
+4 pts



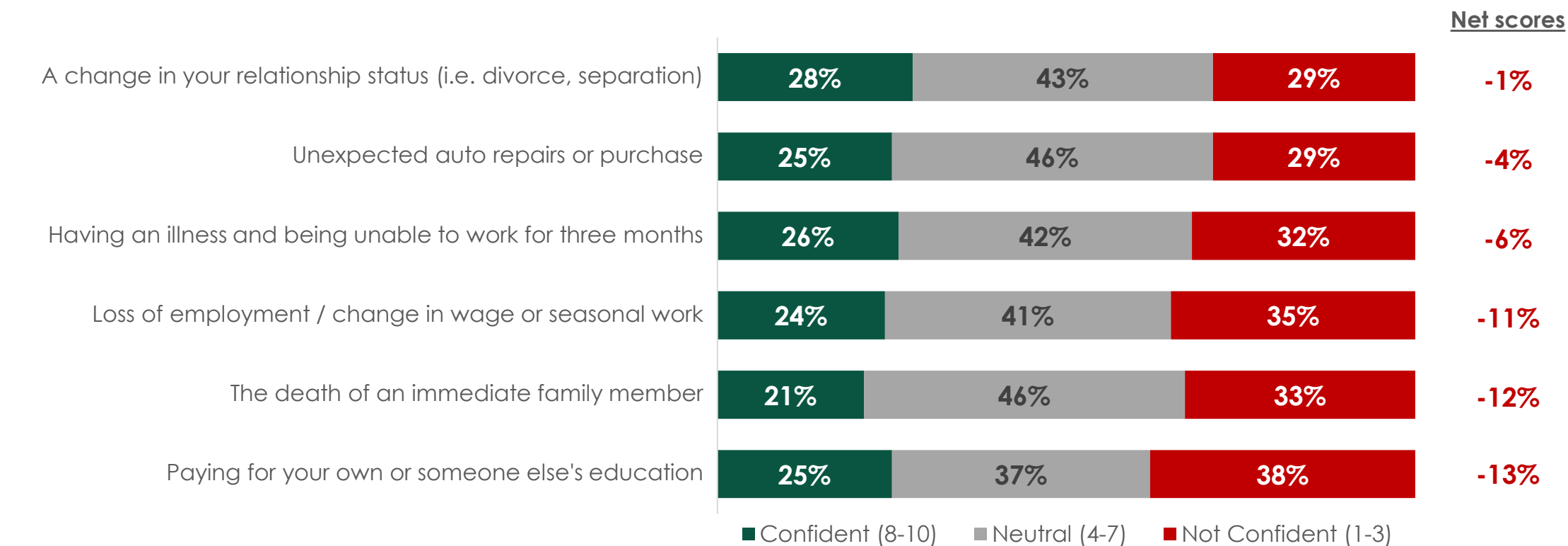
Followed by residents of:

- Atlantic (**41%, +5**)
- Ontario (**37%, +5**)
- British Columbia (**33%, +5**)
- Quebec (**32%, 0**)
- Sask./Manitoba (**30%, +4**)

Q3. On a scale of 1 to 10, where 1 is 'much worse' and 10 is 'much better', how would you rate ...? Bottom three box responses.
Base: All Respondents (unweighted) n=2001 BC (n=245); AB (n=220); Sask./Manitoba(n=188); ON (n=751); QC (n=440); ATL (n=157).

Confidence in Ability to Cope

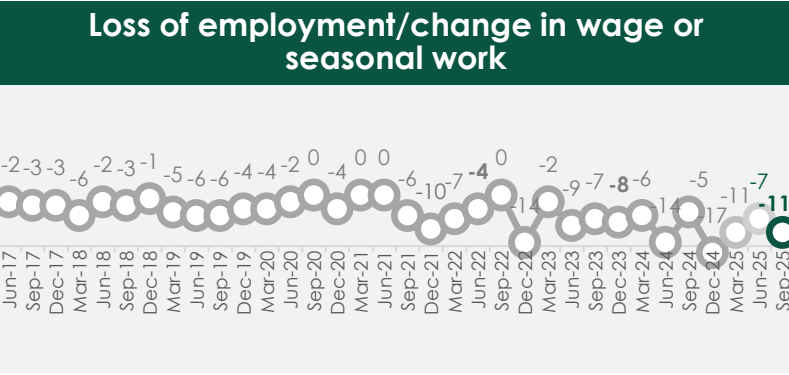
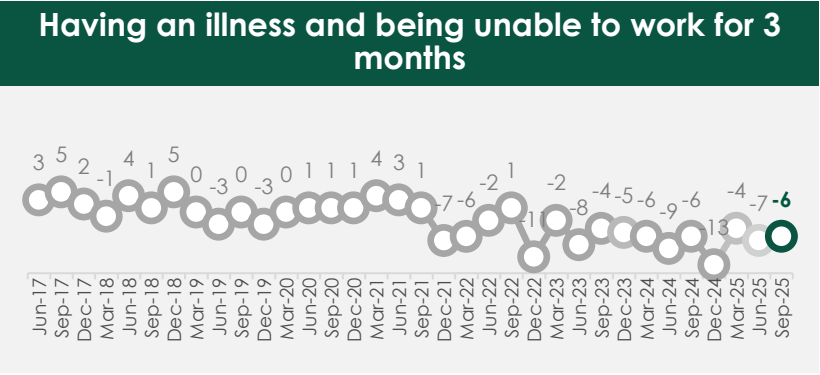
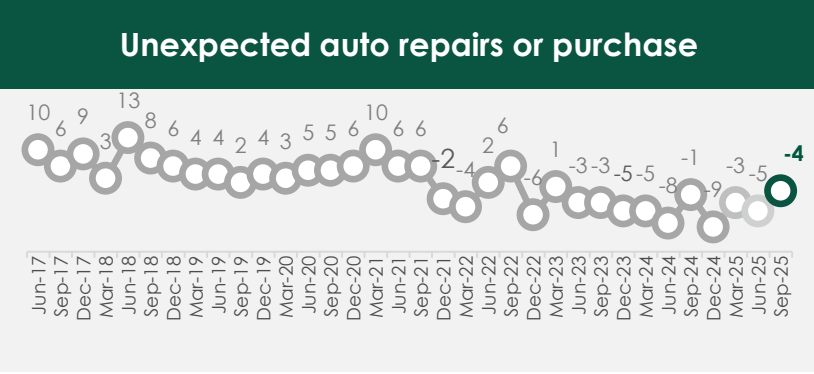
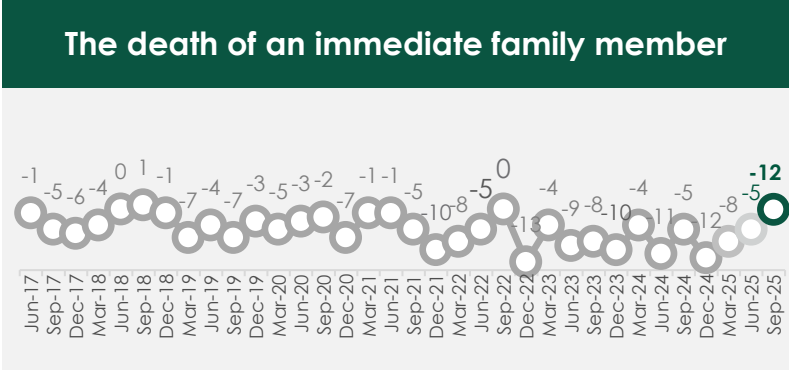
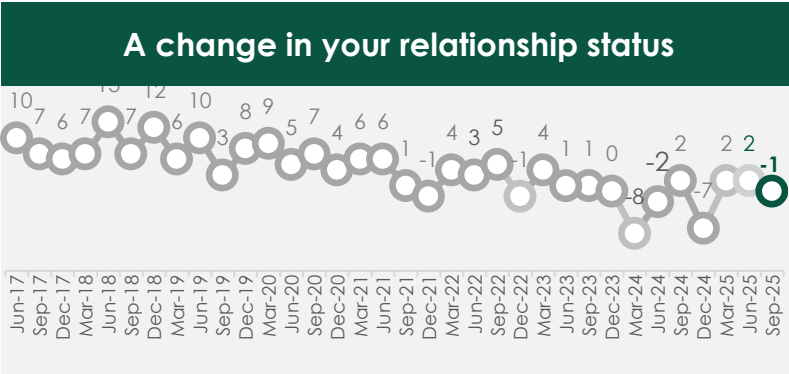
Every single life event shows negative confidence scores. Relationship changes (-1%) and auto repairs (-4%) are least concerning, while education costs (-13%), job loss (-11%), and death of family member (-12%) show severe vulnerability.



Q4. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt?
Base: All Respondents (unweighted) n=2001

Confidence in Ability to Cope – Net Scores

Between June and September 2025, Canadians' confidence in handling every major life event deteriorated. With the job market showing softening as unemployment rates rises, loss of employment fell from -7 to -11 (4-point decline) emphasizing employment anxiety intensifying as more Canadians realize they couldn't survive job loss.



Q4. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt?
Base: All Respondents (unweighted) n=2001

Not Confident in Ability to Cope

A change in your relationship status



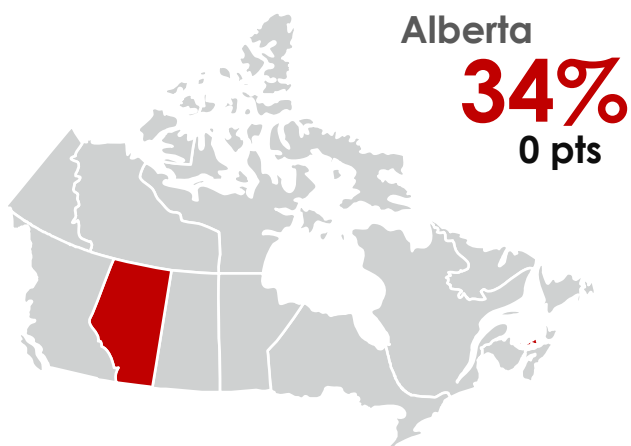
\$100K
33%
+2 pts

Vs. <\$40K Income **(32%, +3)**,
\$40K to <\$60K **(27%, +5)**,
and \$60K to \$100K Income **(26%, -1)**.



Millennial
36% 0 pts

Vs. Gen X **(35%, +4)**,
Gen Z **(22%, 0)**, and
Baby Boomers **(21%, +2)**.



Followed by residents of:

- Atlantic **(33%, +5)**
- Ontario **(32%, +6)**
- British Columbia **(27%, -4)**
- Quebec **(26%, +2)**
- Sask./Manitoba **(22%, -5)**

Unexpected auto repairs or purchase



<\$40K Income
44% +6pts

vs. \$40K to <\$60K **(26%, -2)**,
\$60K to <\$100K **(22%, -3)**
and \$100K+ **(20%, +1)**.



Millennial
37% +2 pts

vs. Gen X **(37%, +5)**,
Gen Z **(23%, -9)**
And Boomers **(18%, -1)**.



Followed by residents of:

- Alberta **(33%, -6)**
- Quebec **(31%, +6)**
- Ontario **(29%, +3)**
- British Columbia **(25%, -6)**
- Sask./Manitoba **(25%, -7)**

Q4. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt? Bottom three box responses.
Base: All Respondents (unweighted) n=2001 BC (n=245); AB (n=220); Sask./Manitoba(n=188); ON (n=751); QC (n=440); ATL (n=157)

Not Confident in Ability to Cope

Having an illness and being unable to work for 3 months



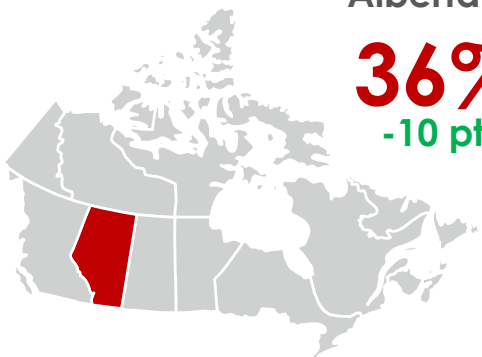
Gen X
41% +3 pts

vs. Millennial (**40%**, -3)
Gen Z (**35%**, -3), and Baby
Boomers (**14%**, -2).



<\$40K Income
40% +1 pts

vs. \$40K to <\$60K (**29%**, -1)
\$60K to <\$100K+ (**28%**, +2).
\$100K (**27%**, -2) and



Alberta
36%
-10 pts

Followed by residents of:

- Ontario (**33%**, +3)
- Atlantic (**32%**, -2)
- Quebec (**30%**, +3)
- British Columbia (**29%**, -8)
- Sask./Manitoba (**26%**, +3)

The death of an immediate family member



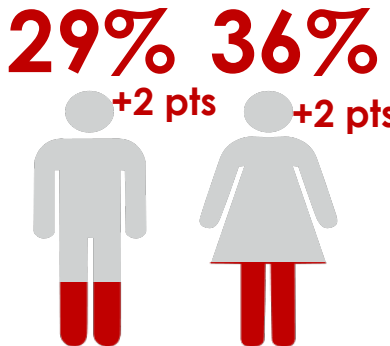
Millennial
43%
+1 pts

vs. Gen X (**36%**, +2),
Gen Z (**30%**, -8) and
Baby Boomers (**21%**, +5).

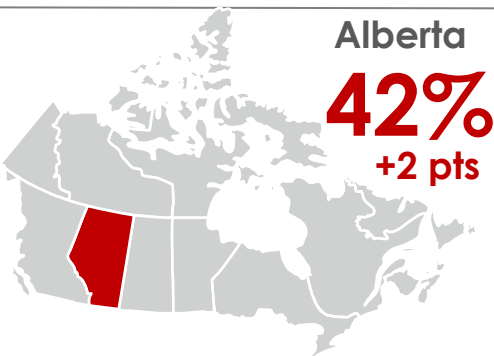


<\$40K Income
42% +4 pts

vs. \$60K to <\$100K (**28%**, 0) ,
<\$100K (**28%**, +3).
and \$40K to <\$60K (**27%**, -2)



29% +2 pts
36% +2 pts



Alberta
42%
+2 pts

Followed by residents of:

- Ontario (**36%**, +7)
- Atlantic (**31%**, -4)
- British Columbia (**30%**, -9)
- Quebec (**27%**, +3)
- Sask./Manitoba (**26%**, -6)

Q4. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt? Bottom three box responses.
Base: All Respondents (unweighted) n=2001 BC (n=245); AB (n=220); Sask./Manitoba(n=188); ON (n=751); QC (n=440); ATL (n=157)

Not Confident in Ability to Cope

Loss of employment/change in wage or seasonal work



Millennial

45%
+4 pts

vs. Gen X (**43%**, +4),
Gen Z (**35%**, +1) and
Baby Boomers (**18%**).

<\$40K Income



40%
+4 pts

vs. \$100K+ (**33%**, +1).
\$40K to <\$60K (**32%**, +4), and
<\$60K to <\$100K (**32%**, +1)

Alberta

44%
-1 pts

Followed by residents of:

- Atlantic (**42%**, 0)
- Ontario (**38%**, +8)
- British Columbia (**30%**, -11)
- Quebec (**29%**, +5)
- Sask./Manitoba (**24%**, -5)

Paying for your own or someone else's education



Gen X

45% Unch.
+2 pts

vs. Millennial (**43%**, +1),
Gen Z (**33%**, -4) and
Baby Boomers (**29%**, +5).

<\$40K Income



51%
+7 pts

vs. \$40K to <\$60K (**38%**, +1),
\$60K to <\$100K (**32%**, +3) and
\$100K+ (**26%**, -5)

Alberta

43%
-6 pts

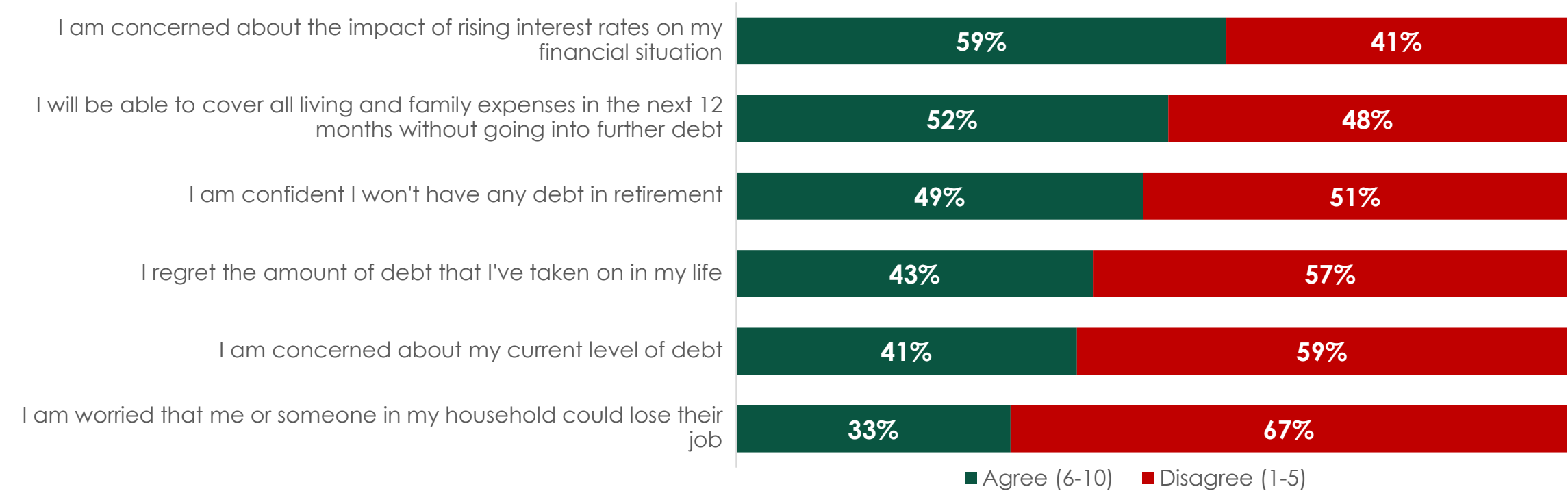
Followed by residents of:

- Atlantic (**42%**, -4)
- Ontario (**40%**, +6)
- British Columbia (**39%**, -2)
- Sask./Manitoba (**33%**, -5)
- Quebec (**32%**, +6)

Q4. On a scale of 1 to 10, where 1 is 'not at all confident' and 10 is 'extremely confident', how confident are you in your ability to cope with the following life changes without increasing your debt? Bottom three box responses.
Base: All Respondents (unweighted) n=2001 BC (n=245); AB (n=220); Sask./Manitoba(n=188); ON (n=751); QC (n=440); ATL (n=157)

Evaluating Personal Finances

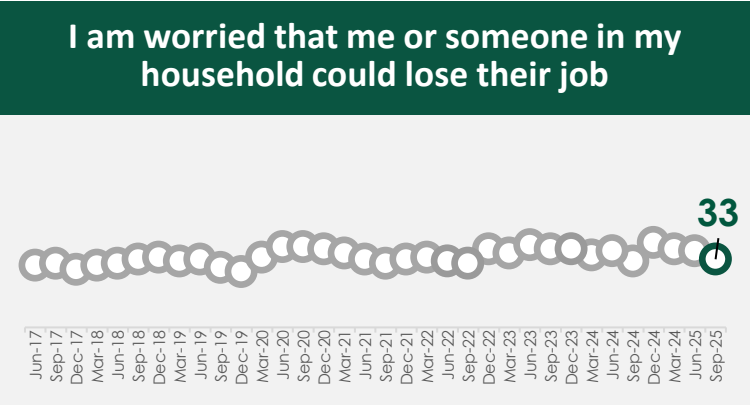
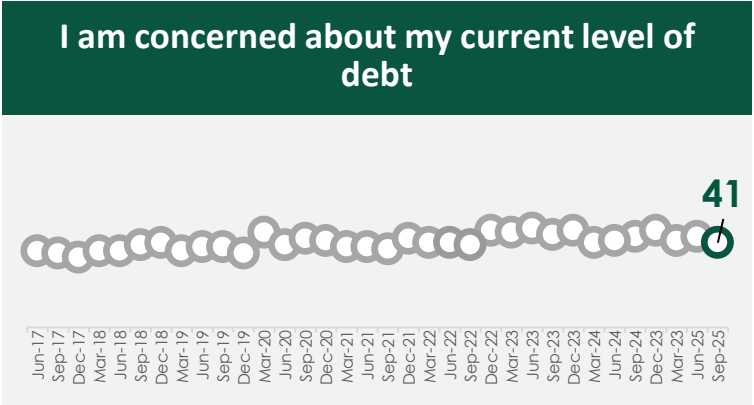
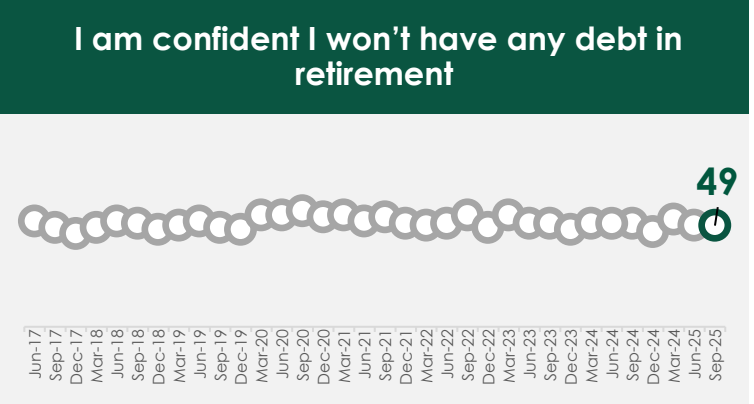
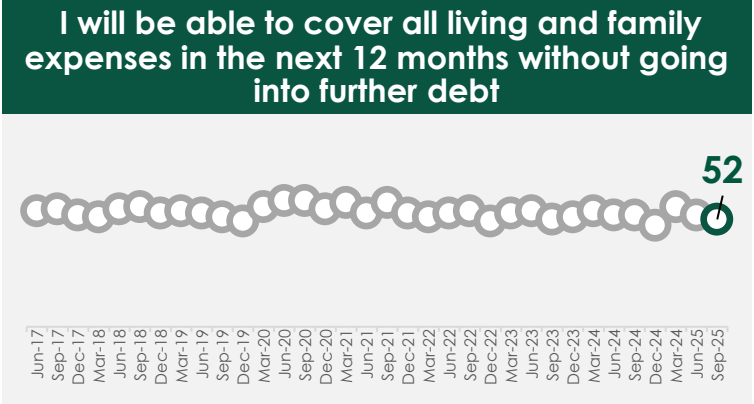
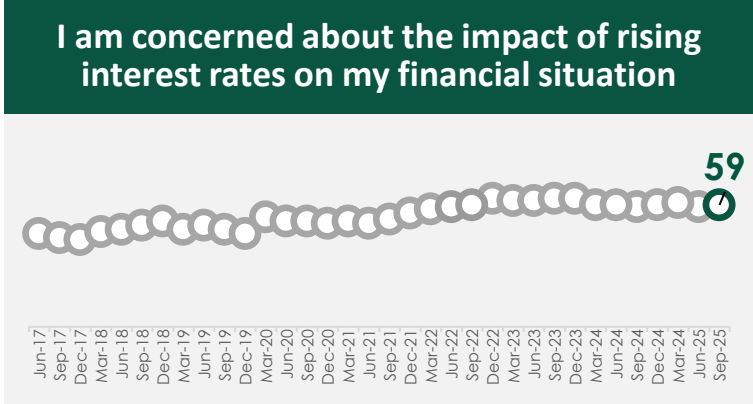
More than half (59%) worry about rising rates' impact, but only 52% confident they can cover expenses for 12 months without more debt. The contradiction: 49% confident about no retirement debt, yet 43% regret current debt and one-third (33%) fear job loss.



Q5. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following ...?
Base: All Respondents (unweighted) n=2001

Evaluating Personal Finances – Agree (6-10)

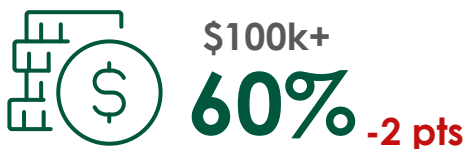
Despite more Canadians saying they are less likely to be able to cope with loss of employment, fewer Canadians are worried of that happening this quarter (33%, -4). However, slightly fewer are confident that they will be able to cover all living and family expenses without going further into debt (52%, -2).



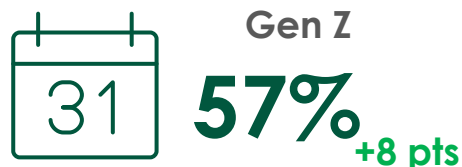
Q5. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following ...?
Base: All Respondents (unweighted) n=2001

Evaluating Personal Finances – Agree (6-10)

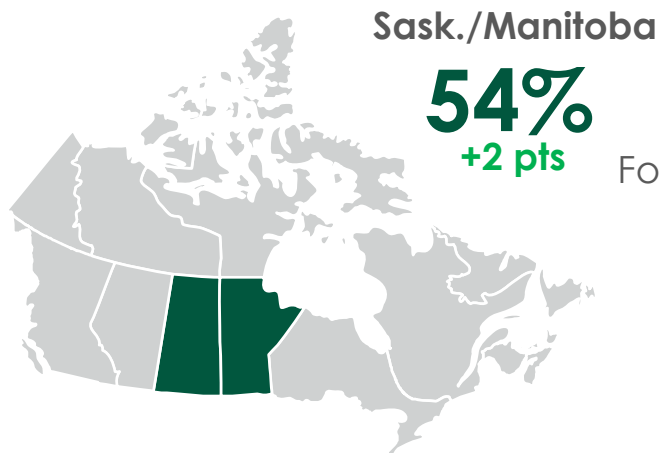
I am confident I won't have any debt in retirement



vs. \$60K to <\$100K (**54%**, -2)
\$40K<\$60K (**49%**, +4) and
<\$40K (**39%**, +2).



vs. Boomers (**54%**, -3),
Millennials (**49%**, +3), and
Gen X (**42%**, -1).



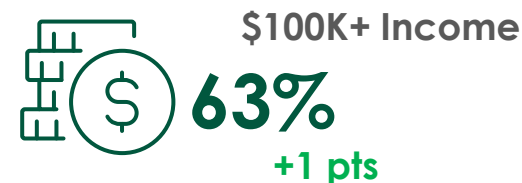
Followed by residents of:

- Alberta (**54%**, +5)
- Ontario (**50%**, -1)
- Quebec (**49%**, 0)
- British Columbia (**49%**, +1)
- Atlantic Canada (**41%**, +1)

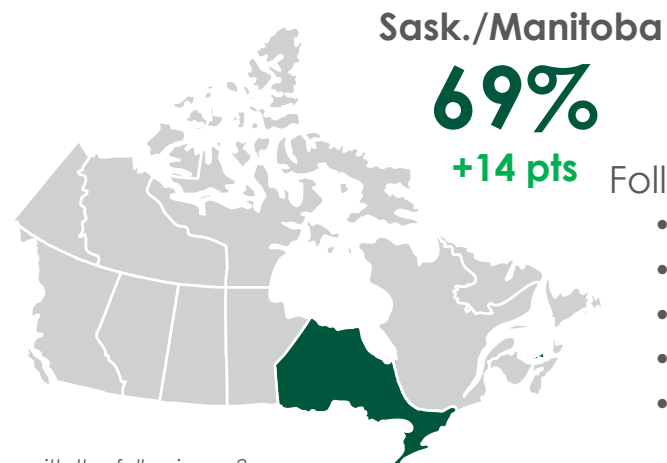
I will be able to cover all living and family expenses in the next 12 months without going into further debt



Vs. Gen Z (**48%**, -1),
Gen X (**47%**, +1) and
Millennials (**43%**, -1).



vs. \$60K to <\$100K (**58%**, -4),
\$40K to <\$60K (**51%**, -4) and
<\$40K (**40%**, -3).



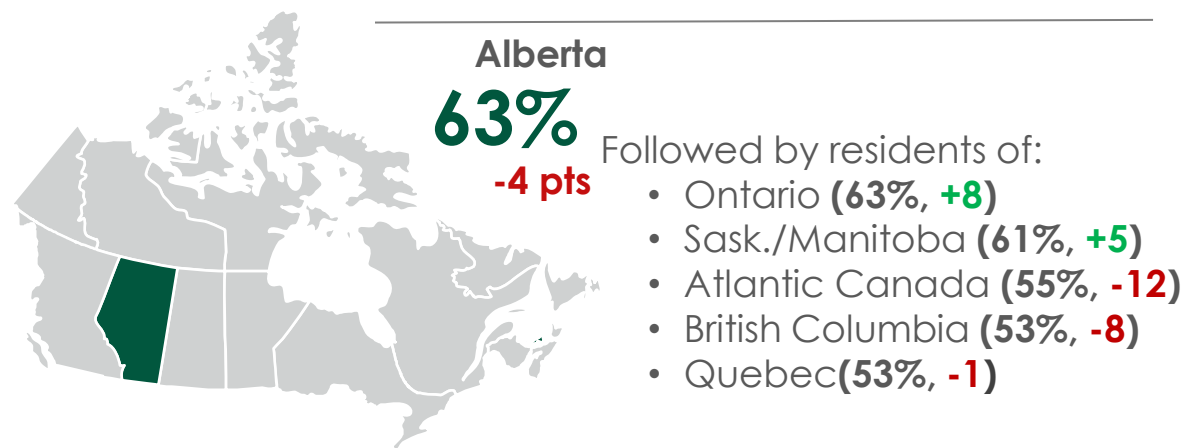
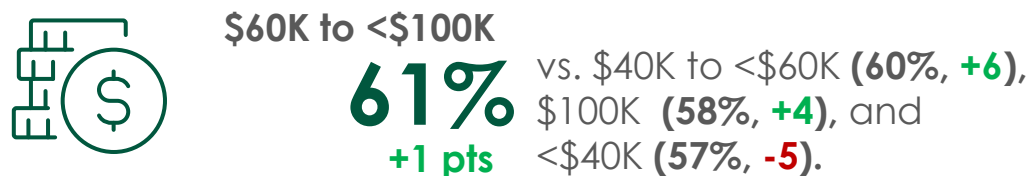
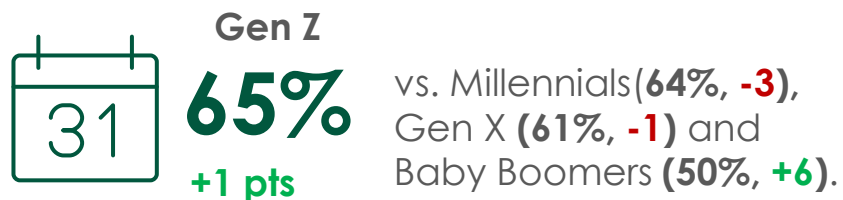
Followed by residents of:

- British Columbia (**55%**, +7)
- Ontario (**52%**, -5)
- Atlantic Canada (**50%**, +2)
- Alberta (**48%**, -2)
- Quebec (**46%**, -11)

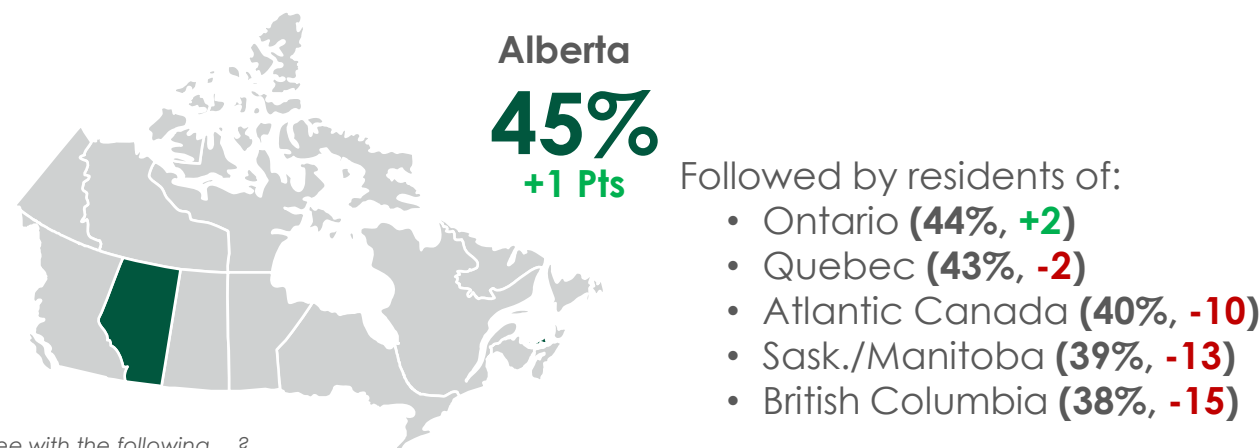
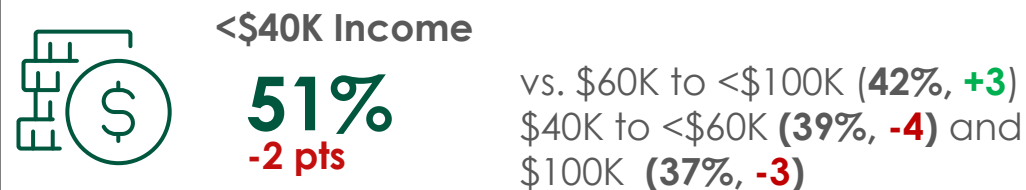
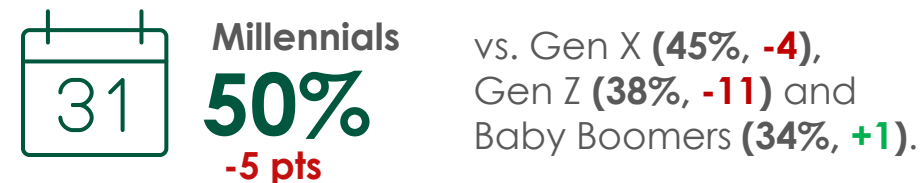
Q5. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following ...?
Base: All Respondents (unweighted) n=2001 BC (n=245); AB (n=220); Sask./Manitoba(n=188); ON (n=751); QC (n=440); ATL (n=157).

Evaluating Personal Finances – Agree (6-10)

I am concerned about the impact of rising interest rates on my financial situation



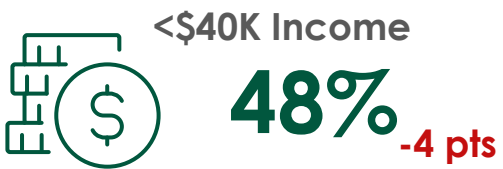
I regret the amount of debt that I've taken on in my life



Q5. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following ...?
Base: All Respondents (unweighted) n=2001 BC (n=245); AB (n=220); Sask./Manitoba(n=188); ON (n=751); QC (n=440); ATL (n=157).

Evaluating Personal Finances – Agree (6-10)

I am concerned about my current level of debt

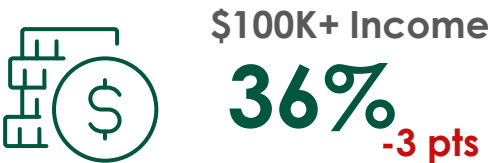


vs. \$40K to <\$60K (42%, +5),
\$60K to <\$100K (40%, -4) and
\$100K+ (36%, -5).

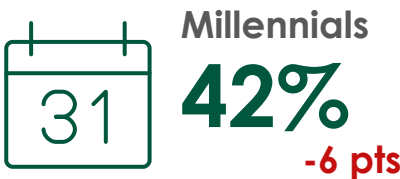


vs. Gen x (45%, -7),
Gen z (45%, -5) and
Baby Boomers (27%, +1).

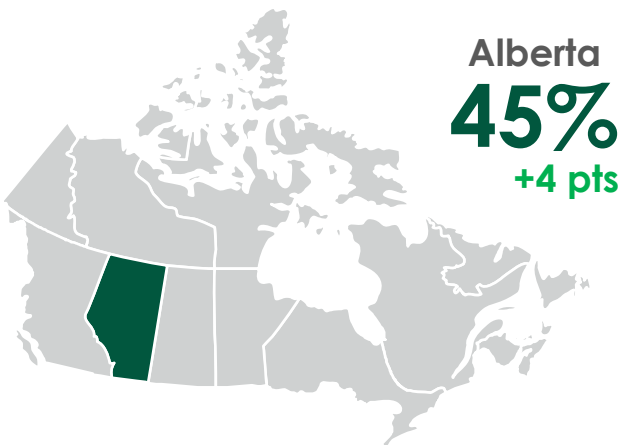
I am worried that me or someone in my household
could lose their job



vs. \$40K to <\$60K (33%, 0),
<\$40K (32%, -8) and
\$60K to <\$100K (31%, -3).

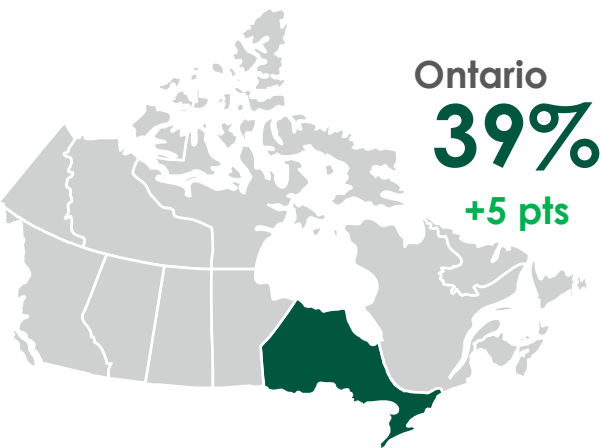


vs. Gen Z (39%, -10),
Gen X (38%, 0), and
Baby Boomers (17%, -3).



Followed by residents of:

- Atlantic Canada (44%, -9)
- Ontario (43%, +2)
- Sask./Manitoba (39%, -5)
- British Columbia (38%, -15)
- Quebec (38%, -2)



Followed by residents of:

- Quebec (31%, -4)
- Alberta (31%, -2)
- Atlantic Canada (29%, -12)
- British Columbia (27%, -17)
- Sask./Manitoba (24%, -17)

Q5. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following ...?
Base: All Respondents (unweighted) n=2001 BC (n=245); AB (n=220); Sask./Manitoba(n=188); ON (n=751); QC (n=440); ATL (n=157).

Job Security and Finances

While 46% of respondents overall have six months of emergency savings, men (51%) significantly outpace women (40%), and older adults aged 55+ (60%) are far better prepared than younger cohorts. Regional variations show Saskatchewan/Manitoba leading at 59% while Atlantic Canada trails at 42%, and predictably, high earners (\$100K+: 52%) have more savings than low earners (<\$40K: 38%).

AI employment concerns affect 44% of respondents overall, but the pattern differs markedly from financial security. Younger workers express far greater concern (18-34: 50%, 35-54: 49%) than older ones (55+: 34%). Income also shows a significant gap with lower earners (<\$40K: 49%, \$40K-\$60K: 51%) significantly more worried than high earners (\$100K+: 36%).

Overall, those least financially prepared are most vulnerable to and concerned about AI disruption, while those higher earners and who have more cushion tend to be in more senior level positions and feel more secure about technological change.

% Agree (Top 2 Box)																	
	Gender			Age			Region							Household Income			
	Total	Male A	Female B	18-34 C	35-54 D	55+ E	BC A	AB B	SK/MB C	ON D	QC E	ATL F	<\$40K G	\$40K to <\$60K H	\$60K to <\$100K I	\$100K+ J	
If I lose my job, I have enough savings to support myself and/or my family for the next 6 months without borrowing or falling behind on bills	46%	51% B	40%	35%	38%	60% CD	52%	41%	59% BDEF	44%	45%	42%	38%	50% G	45%	52% G	
I am worried that artificial intelligence (AI) could negatively affect my employment or income	44%	42%	45%	50% E	49% E	34%	45%	45%	37%	45%	42%	42%	49% IJ	51% IJ	39%	36%	

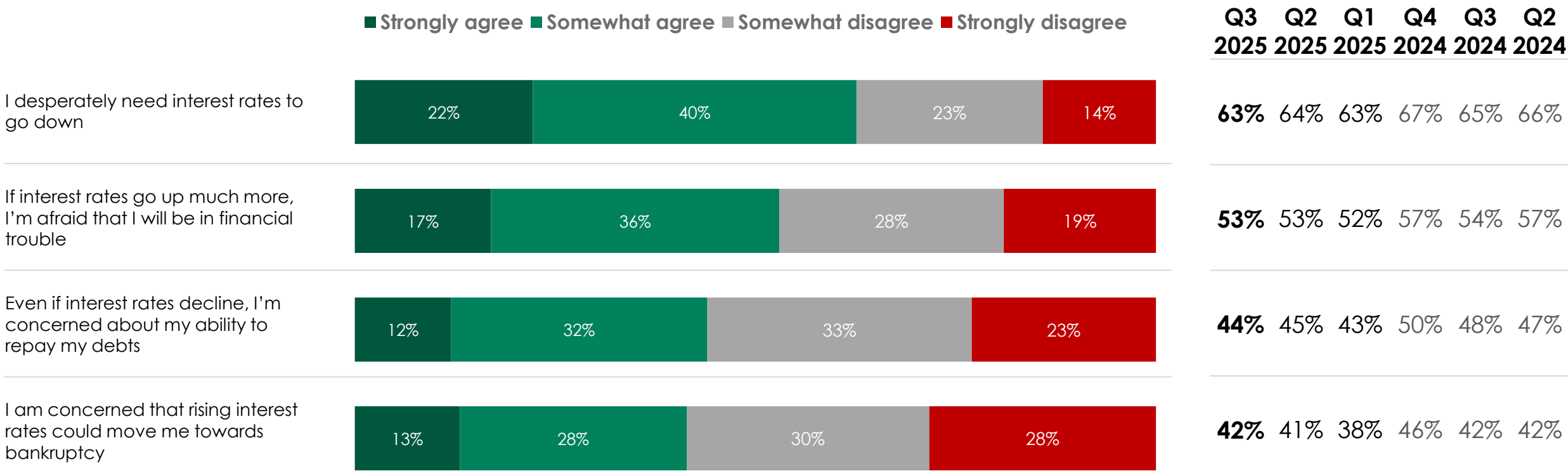
Q7. To what extent do you agree or disagree with the following?
 Base: Base: All Respondents (unweighted) n=(2001) Male (n=883); Female (n=1101);18-34 (n=330) 35-54 N (n=835); 55+ (n=836), <\$40K (n=415), \$40K to <\$60k (n=316), \$60K to <\$100K (n=526), \$100K+ (n=588), BC (n=245), AB (n=220), Sask./Manitoba(n=188), ON (n=751), QC (n=440), ATL (n=157)



INTEREST RATES

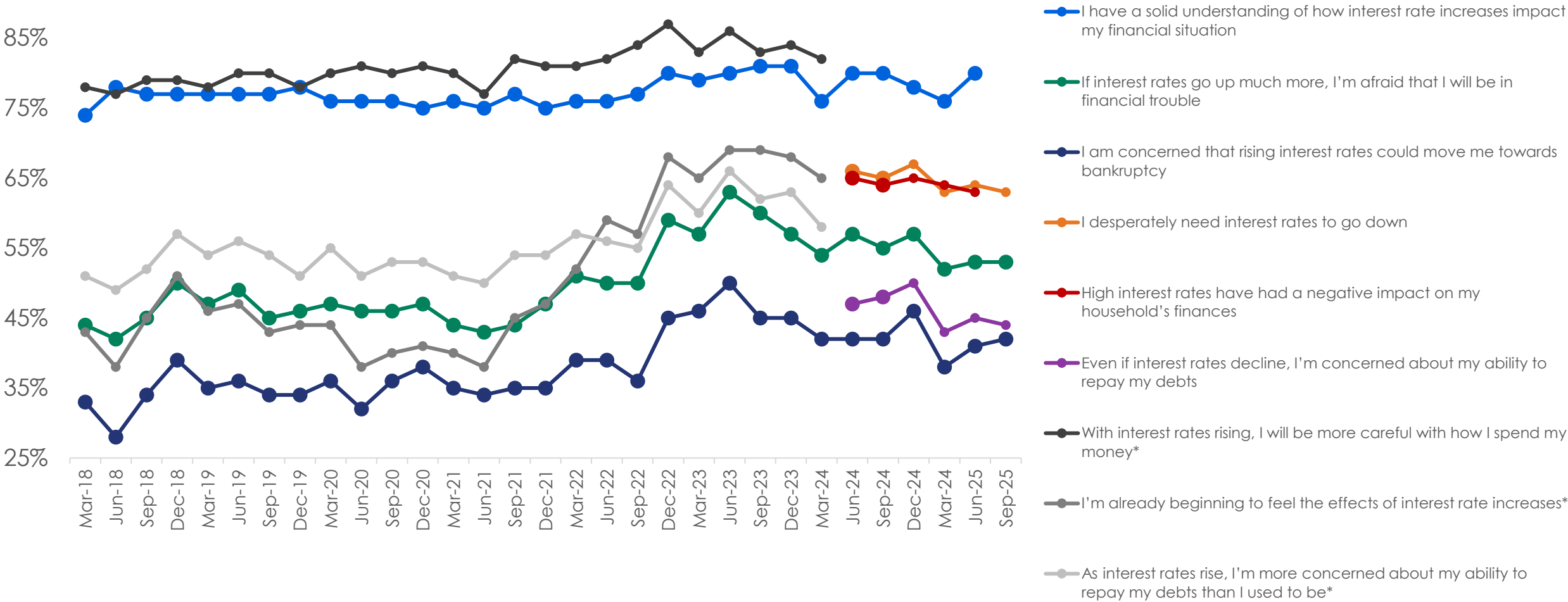
Attitudes Towards Interest Rates

There have been no notable shifts in attitudes towards interest rates from last quarter.



Q7. To what extent do you agree or disagree with the following?
Base: All Respondents (unweighted) n=(2001)

Attitudes Towards Interest Rates Tracking (T2B)



Q7. To what extent do you agree or disagree with the following?
 Base: All Respondents (unweighted) n=2001
 *Statements removed in Jun 2024.

Attitudes Towards Interest Rates

Age is the strongest predictor of financial stress—younger Canadians (18-34) show dramatically higher concern across all measures, with 56% fearing bankruptcy compared to just 26% of those 55+. Lower-income earners are similarly vulnerable, with 70% of those earning under \$40K desperately needing rate relief versus 51% of high earners (\$100K+), highlighting how younger and lower-earning Canadians bear the brunt of interest rate pressure.

% Agree (Top 2 Box)																
	Gender			Age			Region						Household Income			
	Total	Male A	Female B	18-34 C	35-54 D	55+ E	BC A	AB B	SK/MB C	ON D	QC E	ATL F	<\$40K G	\$40K to <\$60K H	\$60K to <\$100K I	\$100K+ J
I desperately need interest rates to go down	63%	58%	66% A	69% E	67% E	55%	60%	61%	62%	63%	63%	68%	70% J	68% J	63% J	51%
If interest rates go up much more, I'm afraid that I will be in financial trouble	53%	49%	56% A	64% E	61% E	37%	51%	56% C	41%	55% C	51%	53%	60% IJ	54% J	51%	45%
Even if interest rates decline, I'm concerned about my ability to repay my debts	44%	43%	45%	50% E	53% E	32%	39%	45%	38%	46%	42%	51%	54% IJ	48% J	40%	35%
I am concerned that rising interest rates could move me towards bankruptcy	42%	39%	43%	56% DE	48% E	26%	43% C	45% C	29%	43% C	40%	42%	52% IJ	46% J	38%	32%

Q7. To what extent do you agree or disagree with the following?
 Base: Base: All Respondents (unweighted) n=(2001) Male (n=883); Female (n=1101); 18-34 (n=330) 35-54 N (n=835); 55+ (n=836), <\$40K (n=415), \$40K to <\$60k (n=316), \$60K to <\$100K (n=526), \$100K+ (n=588), BC (n=245), AB (n=220), Sask./Manitoba(n=188), ON (n=751), QC (n=440), ATL (n=157)



Efforts to Save Money

Attempts to Save Money in Past 12 Months

51% use strategic grocery shopping, but participation is flat year-over-year. 45% avoid impulse purchases, 41% stopped restaurant dining. About one in five (24%) are eating less food, and (19%) delay medical care - signs of financial distress affecting health and wellbeing. Most notably, more Canadians have tried to save money by reducing their utility consumption (29%, +5).

		Change from 2024
Grocery shopping strategically (meal plan, buy in bulk, coupons, sales, ...)	51%	0%
Avoiding impulse purchases (waiting a few days)	45%	-1%
Stopping eating in restaurants or getting take out	41%	-3%
Cancelling subscriptions	30%	-1%
Finding free or low-cost entertainment	29%	0%
Reducing utility consumption	29%	5%
Creating a budget / recording all expenses	27%	-2%
Going thrift shopping	25%	-3%
Eating less	24%	-4%
Delaying or skipping medical, dental, or prescription expenses	19%	N/A
Cutting vices (smoking / drinking)	15%	-1%
Maximizing use of public services (libraries, community centres, transit)	13%	0%
Splitting grocery costs / buying in bulk with roommates/friends/family	12%	0%
Sharing subscription services (ex. streaming services)	11%	-4%
None of the above	18%	2%

Qwave34.1. In the past 12 months, have you tried to save money by...?
Base: All Respondents (unweighted) n=2,001

Attempts to Save Money by Demos

Alberta leads in strategic shopping (67%) despite high insolvency. Women engage more in saving behaviors across most categories. Young Canadians (18-34) lead in subscription cancellations (42%) and thrift shopping (30%). Lower-income groups show higher rates of eating less (29% for <\$40K).

		Gender		Age			Region						Household Income			
	Total	Male A	Female B	18-34 C	35-54 D	55+ E	BC A	AB B	SK/MB C	ON D	QC E	ATL F	<\$40K G	\$40K to <\$60K H	\$60K to <\$100K I	\$100K+ J
Grocery shopping strategically	51%	47%	55% A	47%	55%	52%	51%	67% ACDE	46%	53% E	41%	58% E	50%	48%	50%	55%
Avoiding impulse purchases	45%	37%	51% A	49% E	48% E	38%	37%	53% A	45%	43%	47% A	45%	37%	42%	48% G	49% G
Stopping eating in restaurants.....	41%	35%	48% A	43%	44% E	38%	40%	50% CE	37%	42%	37%	47%	40%	39%	42%	44%
Cancelling subscriptions	30%	24%	35% A	42% DE	34% E	17%	27%	36%	30%	29%	27%	36%	28%	28%	32%	32%
Finding free or low-cost entertainment	29%	23%	33% A	30% E	36% E	21%	24%	38% ACD	25%	28%	29%	26%	28%	29%	27%	31%
Reducing utility consumption	29%	25%	32% A	27%	30%	29%	30% E	39% CE	26%	31% E	18%	34% E	24%	26%	33% G	30%
Creating a budget / recording all expenses	27%	25%	29%	31% E	30% E	22%	28% C	39% CDE	16%	26% C	25% C	29% C	25%	24%	28%	29%
Going thrift shopping	25%	20%	29% A	30% E	25%	21%	25%	33% E	26%	24%	20%	30% E	24%	29% J	26%	20%
Eating less	24%	21%	25%	31% E	26% E	16%	27% E	33% CE	21%	26% E	14%	24% E	29% IJ	24%	21%	20%
Delaying or skipping medical,.....	19%	14%	23% A	24% E	22% E	12%	17%	22% E	19%	23% E	12%	19%	21%	17%	19%	16%
Cutting vices (smoking / drinking)	15%	14%	15%	19% E	16% E	11%	19% E	17%	15%	14%	11%	17%	20% IJ	13%	12%	13%
Maximizing use of public services	13%	9%	16% A	21% DE	14% E	7%	14%	16%	10%	15% F	11%	7%	12%	15% I	9%	15% I
Splitting grocery costs	12%	10%	13%	17% E	13% E	6%	15% E	13%	12%	12%	7%	13%	9%	10%	12%	15% G
Sharing subscription services...	11%	8%	14% A	21% DE	11% E	5%	6%	13%	12%	12%	10%	17% A	9%	7%	12%	16% GH
None of the above	18%	22% B	15%	10%	14%	28% CD	19%	13%	17%	19%	21%	15%	19%	21%	16%	17%

Qwave34.1. In the past 12 months, have you tried to save money by...?
 Base: All Respondents (unweighted) n=2,001



Plans to Save Money in the Next 12 Months.

Only 15% plan to create budgets - surprisingly low given financial stress. 30% have no plans for additional savings, suggesting they've exhausted options. 10% consider moving somewhere affordable, and 10% eating less, up 3 points from last year - drastic measures indicating severity of situation.

		Change from 2024
Creating a budget / recording all expenses	15%	1%
Finding free or low-cost entertainment	13%	1%
Cancelling subscriptions	12%	-1%
Stopping eating in restaurants or getting take out	12%	-1%
Going thrift shopping	12%	0%
Avoiding impulse purchases	12%	-1%
Reducing utility consumption	12%	-1%
Grocery shopping strategically	11%	-1%
Eating less	10%	3%
Moving somewhere more affordable	10%	0%
Splitting grocery costs...	10%	1%
Cutting vices	9%	-1%
Negotiating bills	9%	-2%
Sharing subscription services	8%	0%
Maximizing use of public services	8%	0%
Seeking financial assistance	8%	0%
Delaying or skipping medical....	7%	N/A
None of the above	30%	0%

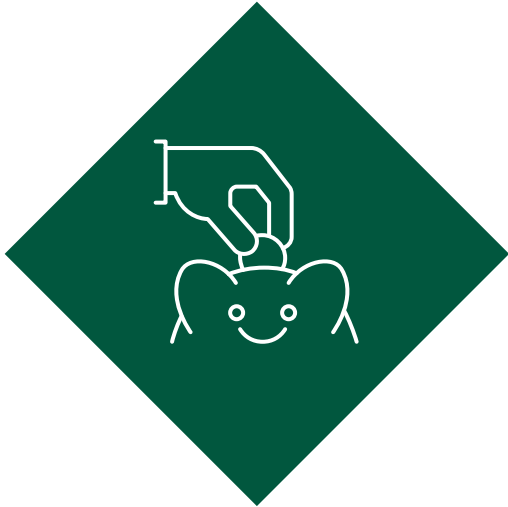
Qwave34.2. To save money in the next 12 months, would you consider doing the following...?
Base: varies, those who aren't already doing each activity (n=2,001)

Plans to Save Money Demo

Younger Canadians show more willingness to try new strategies. Regional differences are modest, though BC residents more likely to consider moving (15%) and look for free or low-cost entertainment, while Albertans and Atlantic Canadians are most likely to go thrift shopping more. Ontarians and Atlantic Canadians are most likely to negotiate bills to cut costs.

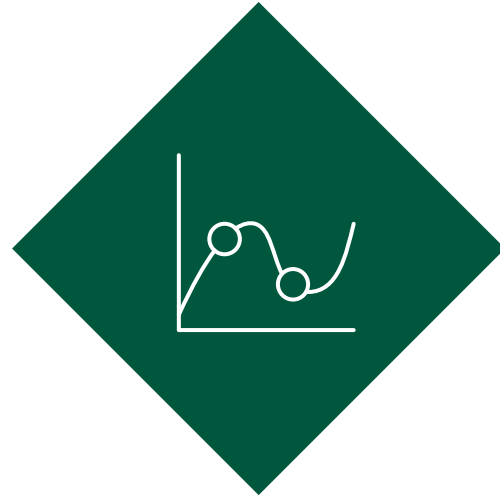
	Total	Gender		Age			Region						Household Income			
		Male A	Female B	18-34 C	35-54 D	55+ E	BC A	AB B	SK/MB C	ON D	QC E	ATL F	<\$40K G	\$40K to <\$60K H	\$60K to <\$100K I	\$100K+ J
Creating a budget	15%	12%	18% A	19% E	16%	13%	14%	14%	19%	17%	13%	14%	13%	17%	17%	16%
Finding free or low-cost entertainment	13%	11%	15%	15%	13%	11%	17% E	15%	18% E	11%	10%	14%	10%	14%	11%	16% G
Cancelling subscriptions	12%	12%	12%	10%	12%	13%	11%	16%	11%	11%	11%	15%	7%	11%	15% G	13% G
Stopping eating in restaurants	12%	11%	13%	12%	13%	11%	14%	10%	13%	12%	11%	16%	12%	15%	11%	11%
Going thrift shopping	12%	14%	11%	13%	13%	11%	10%	20% ACDE	9%	13%	8%	20% ACE	14%	12%	12%	11%
Avoiding impulse purchases	12%	12%	13%	12%	12%	13%	15% E	17% E	14% E	12%	7%	16% E	11%	15%	13%	11%
Reducing utility consumption	12%	10%	13%	11%	12%	11%	12%	16% E	13%	12% E	7%	13%	9%	14%	13%	13%
Grocery shopping strategically	11%	9%	12%	14% E	11%	8%	11%	13%	10%	9%	12%	13%	10%	13%	13%	10%
Eating less	10%	8%	12%	15% E	10%	7%	10%	13%	12%	9%	10%	14%	9%	9%	13%	8%
Moving somewhere more affordable	10%	10%	10%	11%	10%	8%	15% EF	10%	9%	12% EF	5%	4%	11%	8%	11%	7%
Splitting grocery costs...	10%	8%	12% A	15% E	10% E	6%	10%	16% DE	9%	10%	7%	10%	9%	12%	10%	8%
Cutting vices	9%	11% B	6%	10%	10% E	7%	10% E	10% E	9%	10% E	4%	11% E	6%	8%	10%	12% G
Negotiating bills	9%	8%	10%	10% E	13% E	5%	7%	9%	7%	12% E	6%	12% E	9%	10%	9%	8%
Sharing subscription services	8%	6%	9% A	12% E	9% E	4%	7%	10%	10%	7%	7%	12%	6%	7%	10%	9%
Maximizing use of public services	8%	6%	9%	9%	8%	6%	6%	10%	8%	8%	6%	11%	7%	8%	9%	7%
Seeking financial assistance	8%	7%	9%	12% E	9% E	5%	9%	10% E	10% E	10% E	5%	5%	8%	7%	9%	7%
Delaying or skipping medical....	7%	5%	8%	9%	7%	5%	10% E	10% E	4%	7%	4%	5%	7%	7%	5%	7%
None of the above	30%	34% B	26%	19%	25%	41% CD	28%	24%	34%	27%	38% ABDF	26%	32%	29%	27%	31%

MEDIA ANGLES



Half of Canadians on the Brink: Financial Insolvency Climbs

Nearly half of Canadians are dangerously close to financial insolvency, with month-end finances shrinking and debt pressures mounting.



Interest Rate Anxiety: Canadians Desperately Need Relief

While BoC recently announced a rate cut, Canadians remain deeply concerned about the impact of interest rates on their financial stability.



Canadians Losing Confidence in Employment Security

A softening job market is eroding Canadians' confidence in their ability to cope with employment loss and income disruption.



Canadians Cutting Back: Financial Stress Driving Lifestyle Changes

Canadians are making drastic lifestyle adjustments to cope with rising costs and debt burdens.

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