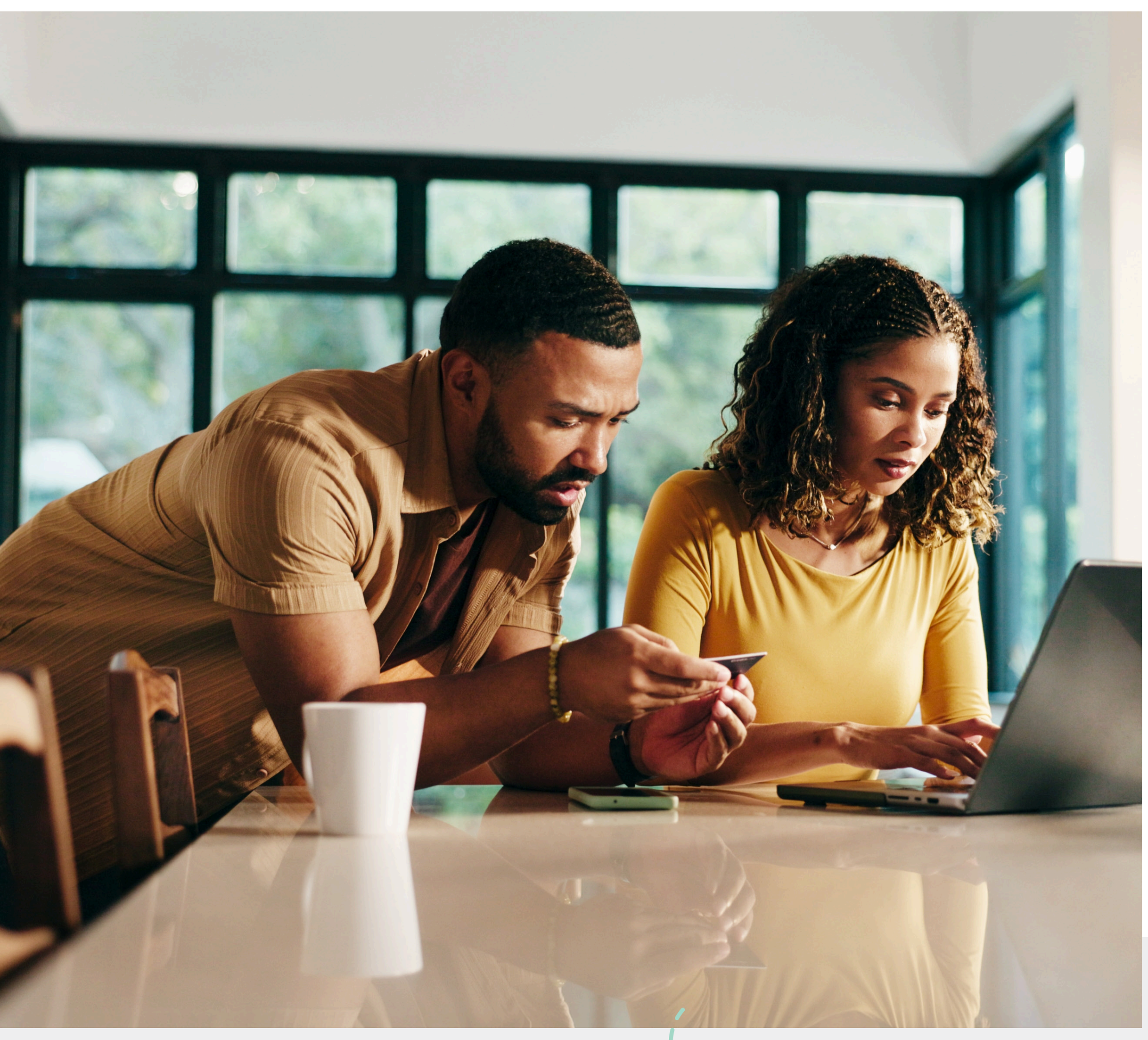
MNP LTD
Toll Free 310-DEBT

JULY 2026

MNP Consumer Debt Index

MNP Consumer Debt Index rises to 91 points as financial pressures persist.



Canadians caught in pre-spent paycheque cycle

61% Say half their income is committed to bills, debt payments, and expenses before it arrives.

32% Say most of their next paycheque is committed before it arrives.

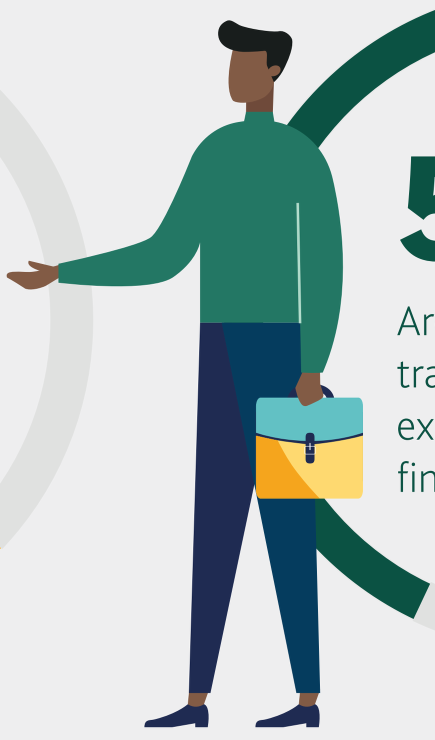
16% Say all their next paycheque is committed or their expenses exceed their next paycheque.

Canadians cutting back on expenses amid rising costs

35% Are cutting back on family and personal enrichment expenses.

37% Say financial pressures are hindering their financial progress.

57% Are cutting back on travel and experiences due to financial pressures.

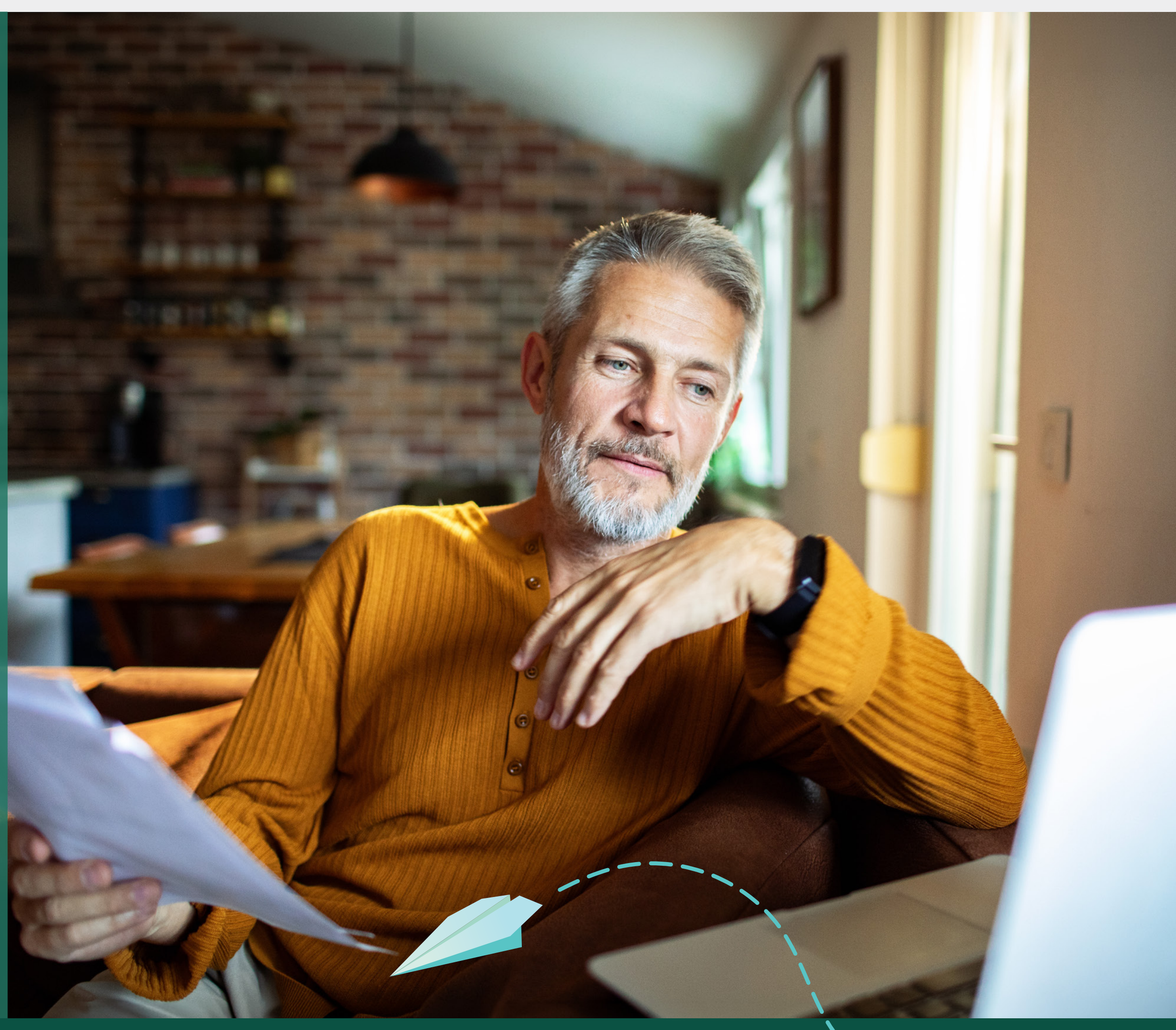


Financial vulnerability remains as financial pressures persist

46% +3pts Report being $200 or less away from financial insolvency each month.

21% Say they could handle an additional $130 in monthly interest payments.

62% +1pt Say they need interest rates to go down.



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-seventh wave, the Index has increased modestly to 91 points. The data was compiled by Ipsos on behalf of MNP LTD between June 11 and June 16, 2026.

Visit MNPdebt.ca/CDI to learn more.

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.

#MNPcdi MNPdebt.ca/CDI