

MNP DEBT INDEX

Wave 36 – Spring

Mar 2026

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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 **2,000 Canadians** from the Ipsos i-Say panel was interviewed from **Mar 10 – 11, 2026**.
- 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 ± 2.7 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

Amidst the [endurance economy](#) in which Canadians find themselves, the Consumer Debt Index holds steady, reflecting a consistent level of confidence (or lack thereof) in debt situation across the population, maintained at a score of 87. However, this apparent equilibrium that we've measured for the last year masks underlying tensions, as the proportion of Canadians on the brink of insolvency continues to creep upwards, now marking a 2-point increase from the previous quarter. Notably, more than 4 in 10 Canadians (43%) find themselves with a financial buffer of \$200 or less, perilously close to financial distress, while three in ten (29%) are already navigating the uneasy waters of insolvency.

Month-end Finances at Historic High Amid Low Net Debt Situation Rating

Despite economic headwinds, Canadians' month-end finances reached a historic high, averaging \$1,000—a \$93 increase from \$907. However, those in middle-age and lower-income brackets experienced a downturn compared to last quarter, reflecting a deeper disparity in the k-shaped economy. Consequently, net personal debt ratings slightly increased to a score of +18, though it remains the lowest recorded level for March year over year. Furthermore, only 38% of Canadians consider their debt situation 'excellent,' representing only a marginal improvement since last quarter.

Ability to Cope with Financial Pressures Remains Negative

Canadians continue to show low confidence in their ability to manage major life events without taking on additional debt, with all measured scenarios showing negative net scores except relationship changes, which rose slightly to net +1%. Confidence is weakest for education costs (−10%), job loss (−8%), death of an immediate family member (−8%), and illness that prevents working for three months (−7%), underscoring limited ability for financial resilience in the face of significant disruptions.

Executive Summary (2/2)



Debt Outlook Remains Stable

Canadians' debt outlook is stable, with 24% reporting they are better off than a year ago and 29% feeling more secure compared to five years ago. Looking forward, optimism is relatively stable as well with 30% expecting debt improvement in the next year and 37% in the next five years perspective.

Subtle Financial Relief Amid Steady Rates, Yet Pressure Persists

With the future direction of interest rates uncertain, the Bank of Canada's recent rate steadiness at 2.25% has led to a slight easing in distress, yet still 61% of Canadians express a need for lowering rates, down 3 points. A majority (53%) still fears financial hardship from future rate hikes, which seems more likely given inflationary pressures caused by the war in Iran. Concerns persist with 45% apprehensive about debt repayment. Meanwhile, the concern of movement towards bankruptcy due to rising interest rates looms, notably for younger Canadians (55% of those aged 18–34), though this worry has decreased by 6 points.

Navigating the Economic Crosswinds: Canadian Households Face Financial Strain in Uncertain Times

Canadians are responding to economic volatility with caution, with 84% more hesitant to take on new debt and 73% cutting back on spending as rising essential costs strain household budgets. Despite these adjustments, 61% still feel ongoing "financial whiplash," and confidence in their financial stability remains relatively soft. Tax pressures add to this strain: while 53% expect a refund, 16% cannot pay what they owe, including 10% still uncertain how they will cover their bill and 6% who expect to borrow.

THE DEBT INDEX

Debt-Index Inputs



Debt-Index Inputs (Tracking)

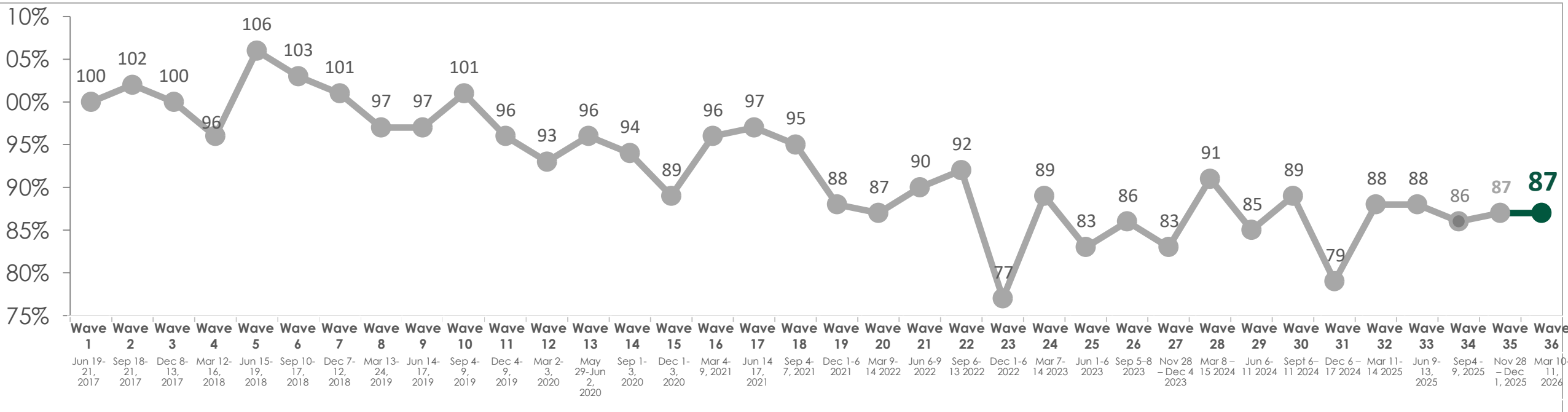
Q#	Measure		Score	% (Top/Bottom 3 Box)																	Δ vs. Dec 2025
				Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Dec 2025	Mar 2026	
5_1	% Disagree	I am concerned about my current level of debt	0.40	33%	35%	37%	30%	30%	30%	34%	30%	37%	36%	34%	30%	36%	33%	35%	33%	33%	0%
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%	24%	24%	0%
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%	22%	24%	+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%	29%	28%	-1%
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%	32%	32%	0%
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%	33%	32%	-1%
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%	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%	27%	25%	-2%
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%	29%	30%	+1%
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%	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%	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%	21%	20%	-1%
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%	26%	25%	-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%	24%	24%	0%
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%	40%	39%	-1%
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%	25%	24%	-1%
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%	39%	37%	-2%
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%	29%	29%	0%

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 **is relatively stable over the last year**. Canadians continue the wait and see mindset due to economic uncertainty, indicating stagnant Canadian confidence in personal debt amid economic uncertainty and high borrowing costs. Concerns about job loss, inflation, and trade continue to constrain consumer sentiment, leading to a cautious financial outlook.

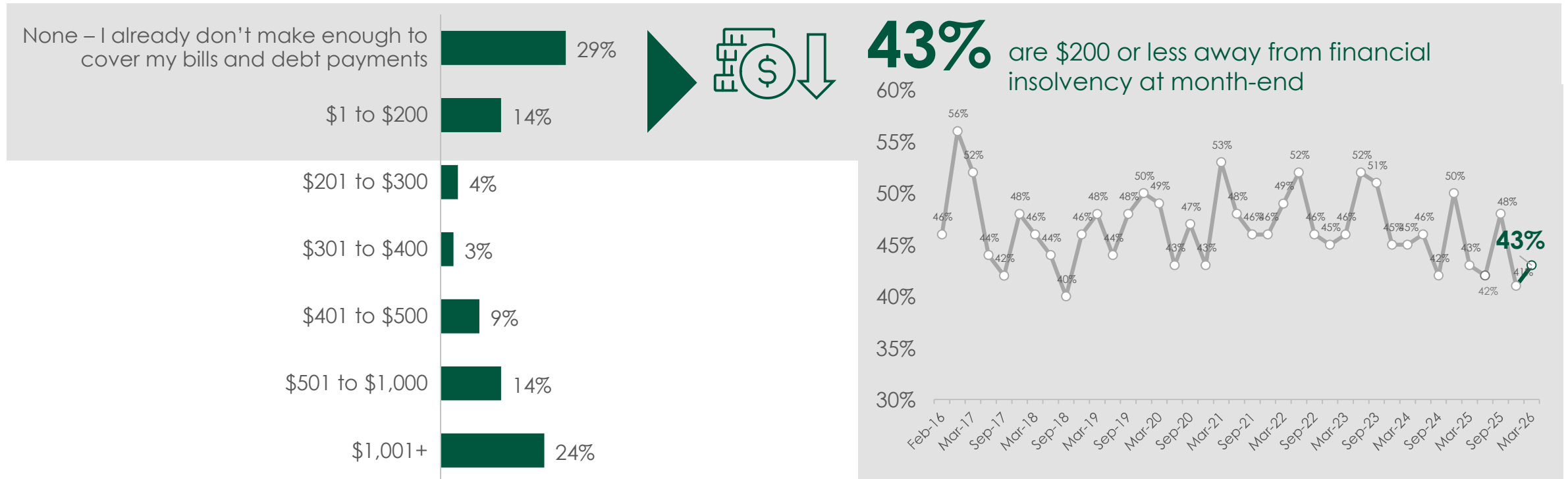


Note on interpretation: **A high debt index score means that Canadians feel positive towards their personal finances**, as well as confident in their ability to cope with unexpected financial situations. A low index score describes the opposite – negative feelings and low confidence.

EVALUATING PERSONAL FINANCES

Finances at Month-End

4 in 10 Canadians (43%) are merely \$200 or less away from not being able to pay their bills, a rise of 2 points from last quarter. Currently, 29% already don't make enough to cover their bills, and 14% have a narrow \$1-200 buffer. **This level is consistent with March last year and matching the start of pandemic levels**.

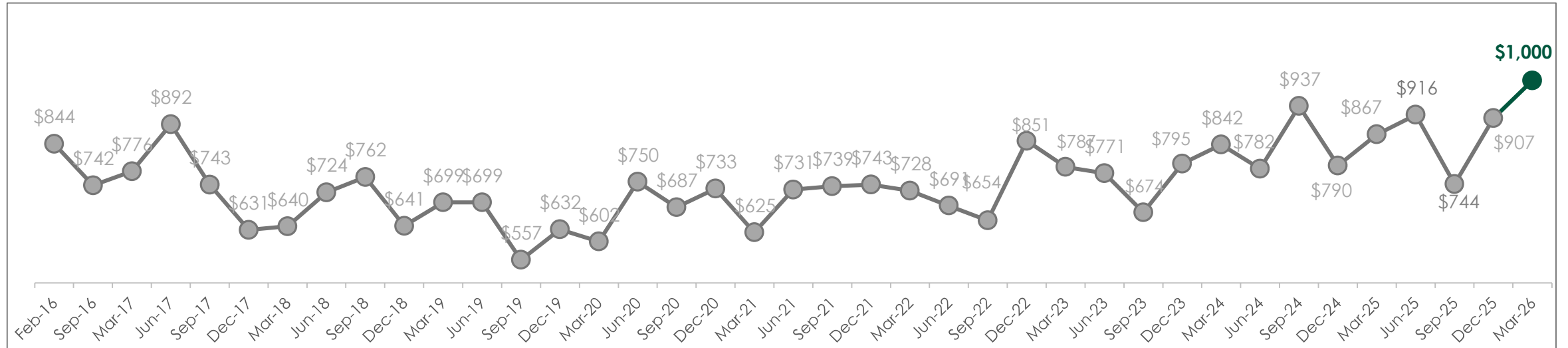


Q1. Thinking about the amount of after-tax income you make each month compared to the amount of your bills and debt obligations each month, how much is left over? In other words, how much wiggle room do you have before you wouldn't be able to pay all your bills and debt payments each month (which is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

Base: All respondents (unweighted) n=2000

Average Finances Left at Month-End

Month-end finances hit a new high of \$1000 on average, up \$93 from \$907. This change is driven by men and those earning \$60k-\$100k, as do younger Canadians who continue to excel. In contrast, middle-aged and low-income individuals saw a decline since the last quarter.



Average Finances Left at Month-End

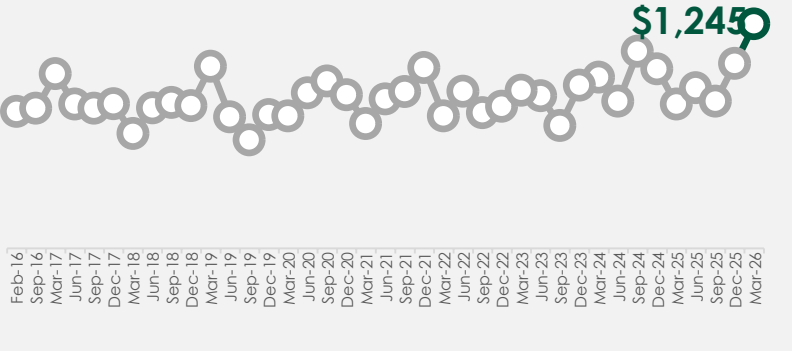
	Mean (incl. 0)	Gender		Age			Household Income			
		Male A	Female B	18-34 C	35-54 D	55+ E	<\$40K G	\$40K to <\$60K H	\$60K to <\$100K I	\$100K+ J
Current wave (Mar 2026)	\$1000	\$1241 B	\$779	\$1168 D	\$844	\$1017	\$469	\$680 G	\$1205 GH	\$1800 GHI
Change since last wave (Dec 2025)	+\$93	+\$156	+\$38	+\$172	-\$23	+\$138	-\$41	+\$10	+\$215	+\$66

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)?

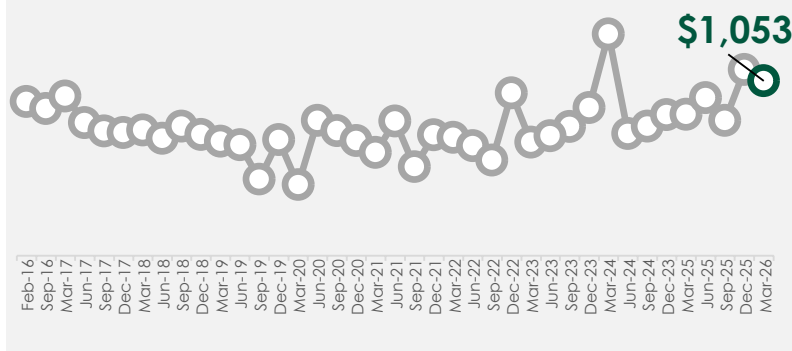
Base: All respondents (unweighted) n=2000

Average Finances Left at Month-End (Regional View)

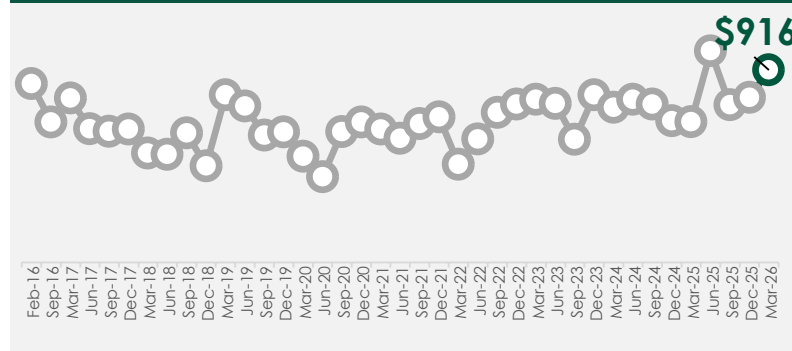
British Columbia +\$220



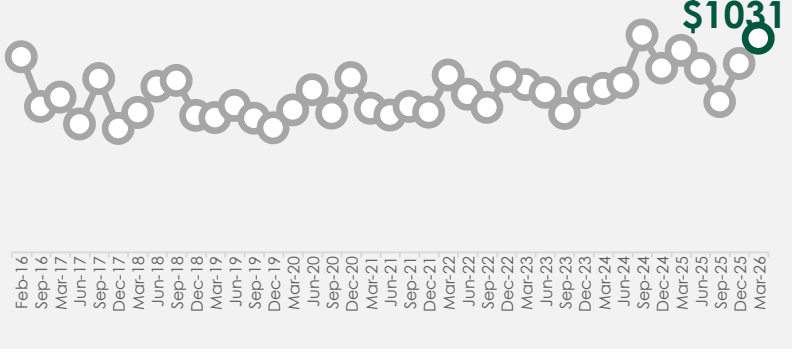
Alberta -\$66



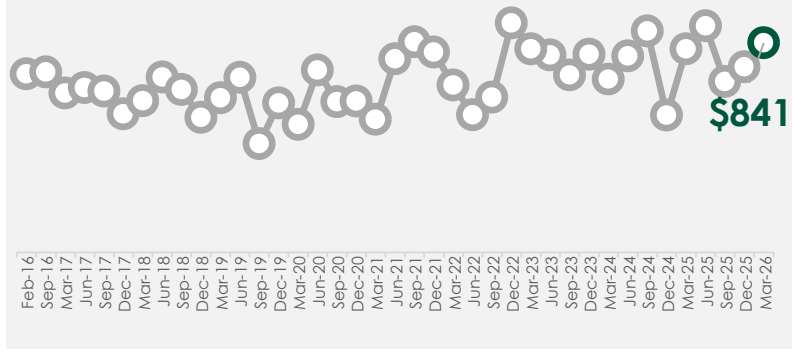
Sask./Manitoba +\$131



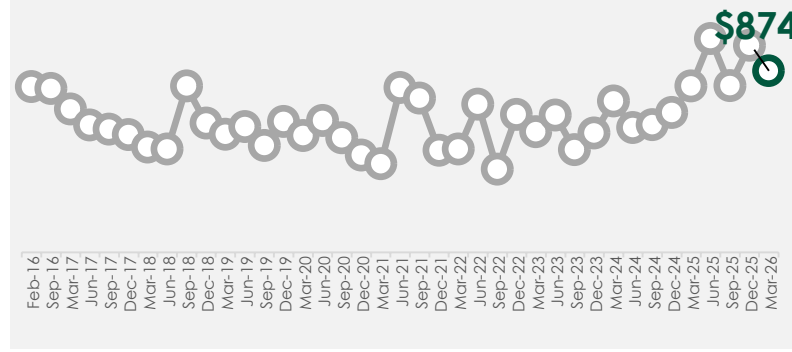
Ontario +\$123



Quebec +\$97



Atlantic Canada -\$121



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)?

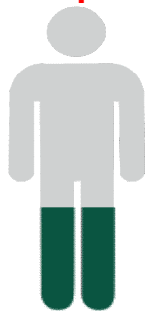
Base: All respondents (unweighted) n=2000, BC (n=326); AB (n=238); Sask./Manitoba(n=172); ON (n=620); QC (n=447); ATL (n=197).



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

Ontario (47%) now leads in proximity to insolvency, with Saskatchewan, Manitoba, and British Columbia reducing in their risk of insolvency by -9 and -8 points respectively. Both men and women report slightly worsening financial conditions, with women more affected once again (48% vs. 37%). A significant rise in insolvency risk is seen in the lowest income bracket (<\$40K), with 64% at the brink and 40% living precariously. The issue persists with younger generations like Gen Z surpassing older generations in financial vulnerability.

37%
+2pts



48%
+1pts



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



Ontario

47%
+ 7pts

Followed by residents of:

- Quebec (**44%**, +1)
- Atlantic (**42%**, +3)
- SK/MB (**41%**, -9)
- Alberta (**39%**, +1)
- British Columbia (**37%**, -8)



<\$40K
64%
+ 9 pts

vs. \$40K to \$60K (**45%**, 0),
\$60K to <\$100K (**34%**, -2),
and \$100K+ (**22%**, +2).



Gen Z
50%
+ 5 pts

vs. Millennial (**46%**, +4), Gen X (**43%**, -3) and Boomers (**37%**, +3).

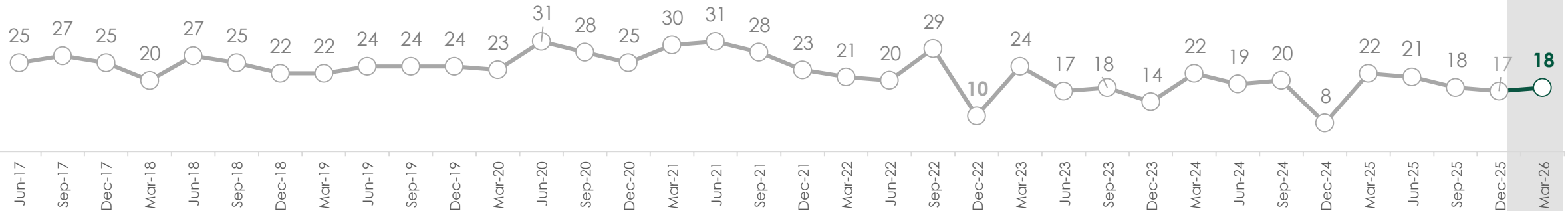
Q1. Thinking about the amount of after-tax income you make each month compared to the amount of your bills and debt obligations each month, how much is left over? In other words, how much wiggle room do you have before you wouldn't be able to pay all your bills and debt payments each month (which is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

Base: All respondents (unweighted) n=2000, Male (n=923), Female (n=1064), BC (n=326); AB (n= 238); Sask./Manitoba(n=172); ON (n=620); QC (n=447); ATL (n=197), <\$40K (n=464); \$40K - <\$60K (n=300); \$60K - <\$100K (n=543); \$100K+ (n=606), Gen Z (n=234), Millennial (n=606), Gen X (n=595), Boomers (n=564)

Personal Debt Rating

Canadians' net personal debt rating inches back up to a rating of 18, but is the lowest March in recorded history, potentially portending a weaker year ahead. However, this quarter remained relatively consistent with the previous quarter reinforcing Canadians 'wait and see' approach.

Net Rating (Excellent minus Terrible)



38%

43%

20%

■ Excellent (8-10) ■ Neutral (4-7) ■ Terrible (1-3)

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=2,000

Excellent Personal Debt Self-Assessment

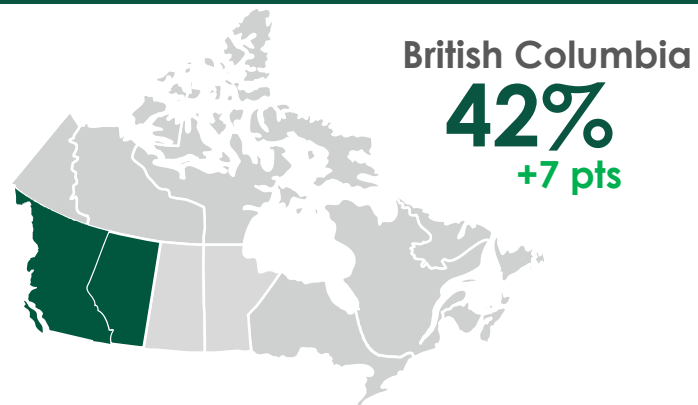
British Columbia and Quebec showed the strongest improvement with 42% (+7pts) and 40% (+10) favorable ratings. High \$100k earners remain leaders in low debt levels, with an increased favorability (+6 points) among those slightly below them in income. More Gen Z say debt is improving (+4), and at the same time, more say they're closer to insolvency (+5).

42%
+3 pts

33%
-2 pts



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



Followed by residents of:

- Alberta (**41%**, 0)
- Quebec (**40%**, +10)
- SK/MB (**37%**, 0)
- Atlantic Canada (**37%**, +6)
- Ontario (**34%**, -8)



\$100K+ Income
50%
+1 pts

vs. \$60K to \$100K (**41%**, +6),
\$40K to \$60K (**35%**, +2), and
<\$40K (**26%**, -4)



Boomers
57%
0 pts

vs. Gen X (**33%**, +1), Gen Z (**31%**, +4), and
Millennial (**26%**, 0).

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.

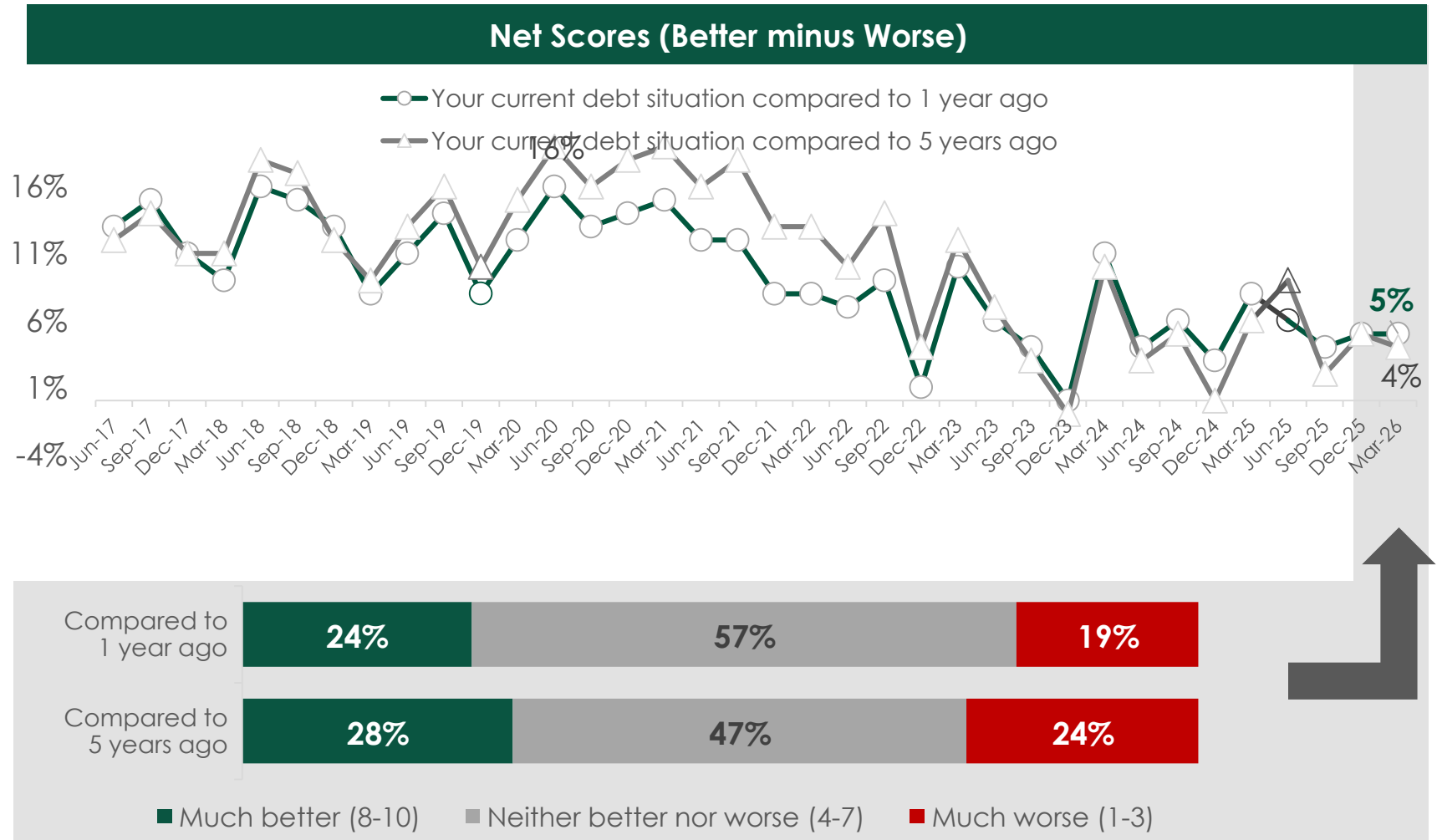
Base: All respondents (unweighted) n=2000, Male (n=923), Female (n=1064), BC (n=326); AB (n=238); Sask./Manitoba(n=172); ON (n=620); QC (n=447); ATL (n=197), <\$40K (n=464); \$40K - <\$60K (n=300); \$60K - <\$100K (n=543); \$100K+ (n=606), Gen Z (n=234), Millennial (n=606), Gen X (n=595), Boomers (n=564)

Current Debt Situation

Compared to **a year ago**, the proportions of Canadians who view their debt situation as better or worse remain unchanged at 24% and 19%, respectively.

Over a **five-year reflection**, fewer (28%) see their past situation as better, with 24% unchanged in perceiving it worse.

The stagnant perception of current debt indicates Canadians are facing challenges in improving their financial situations due to economic changes.



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=2,000

Current Debt Situation: **Worse**

Your current debt situation compared to 1 year ago



<\$ 40K
26%
+1 pts

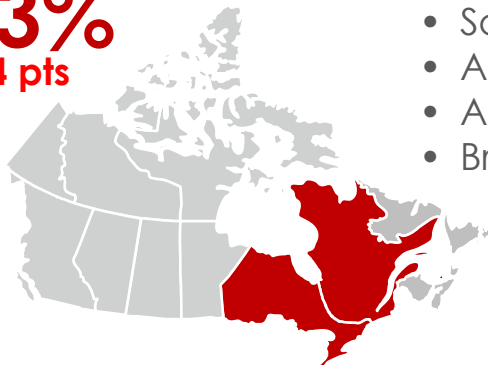
vs. \$40K to <\$60K (**21%, 0**)
<\$60K to <\$100K (**15%, -1**), and
\$100K+ (**13%, +1**).



Millennials
26%
+4 pts

Vs. Gen X (**22%, 0**)
Gen Z (**19%, -5**) and
Boomers (**10%, -1**)

Ontario
23%
+4 pts



Followed by residents of:

- Quebec (**17%, -3**)
- Sask./Manitoba (**17%, -2**)
- Atlantic Canada (**16%, -1**)
- Alberta (**16%, +2**)
- British Columbia (**15%, -7**)

Your current debt situation compared to 5 years ago

<\$40K Income



30%
+1 pts

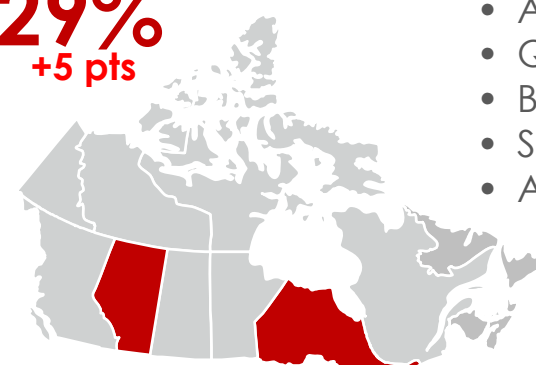
vs. <\$40K to <\$60k (**25%, +1**),
\$60K - <\$100K (**23%, -1**) and
\$100K+ (**19%, +1**).



Millennials
31%
+1 pts

Vs. Gen X (**29%, +1**)
Gen Z (**22%, -7**) and
Boomers (**14%, 0**).

Ontario
29%
+5 pts



Followed by residents of:

- Alberta (**23%, +1**)
- Quebec (**22%, 0**)
- British Columbia (**21%, -5**)
- Sask./Manitoba (**21%, -7**)
- Atlantic Canada (**20%, -8**)

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.

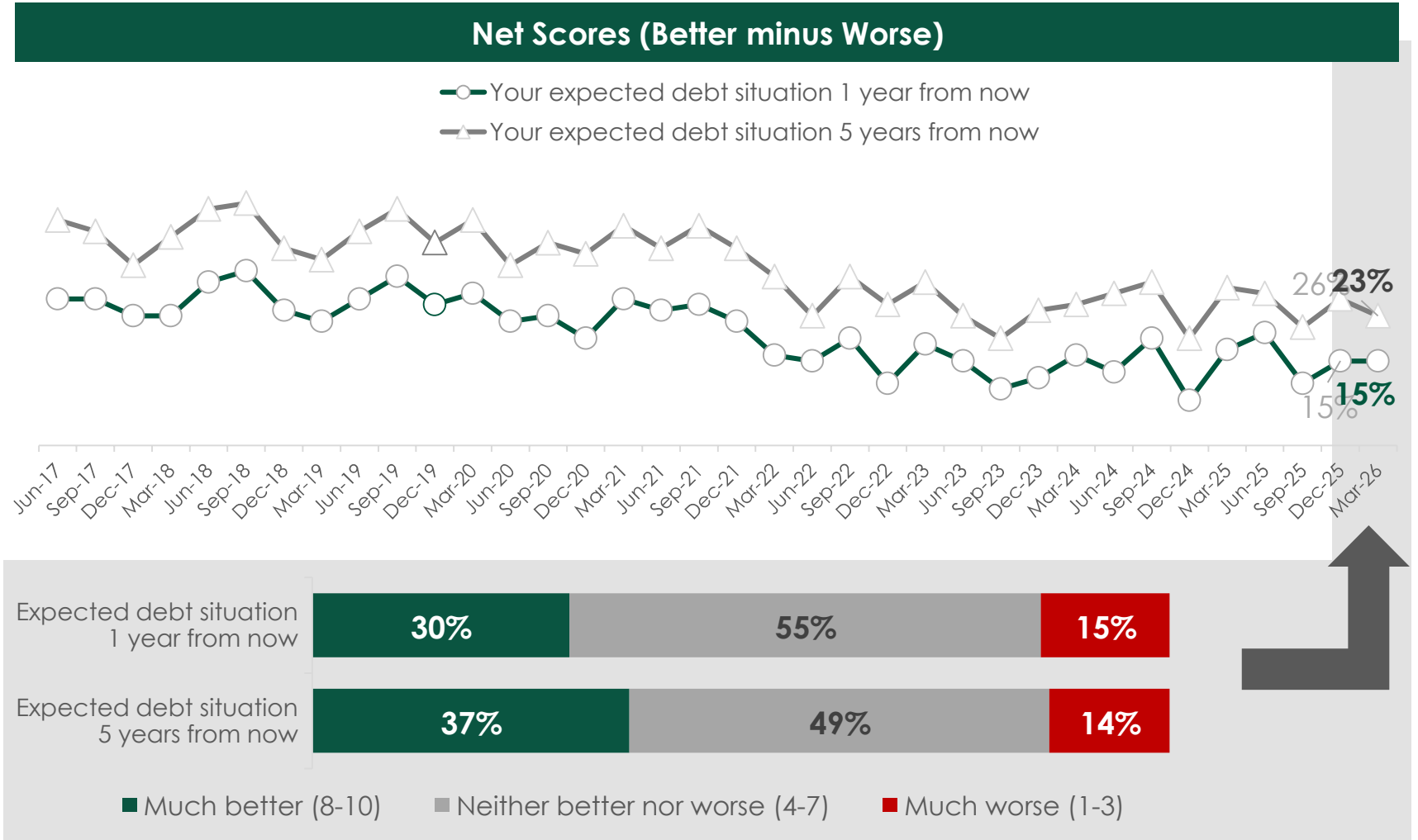
Base: All respondents (unweighted) n=2000, BC (n=326); AB (n= 238); Sask./Manitoba(n=172); ON (n=620); QC (n=447); ATL (n=197), <\$40K (n=464); \$40K - <\$60k (n=300); \$60K - <\$100K (n=543); \$100K+ (n=606), Gen Z (n=234), Millennial (n=606), Gen X (n=595), Boomers (n=564)

Expected Debt Situation

The expected debt situation of Canadians in both the short and long term is positive, yet less positive at the one year mark than the 5 year.

One third of Canadians expect their debt situation **one year from now** to improve (30%, +1), while slightly more expect their situation to worsen (14%, +1)

The proportion of Canadians feeling better about their **expected debt in 5 years** has fallen slightly (37%, -2), coupled with a slight increase in the proportion believing their debt will worsen (14%, +1).



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=2,000

Expected Debt Situation: **Worse**

Your expected debt situation 1 year from now



<\$40K Income

23%
+5 pts

vs. \$40K to <\$60K (17%, -2) and \$60K to <\$100K (12%, +3) and \$100K+ (8%, -1).



Millennials

18%
0 pts

vs. Gen X (18%, +1) and Gen Z (17%, +7) Boomers (10%, 0).

Atlantic Canada



20%
+5 pts

Followed by residents of:

- Ontario (17%, +4)
- Alberta (16%, +7)
- Quebec (13%, -1)
- British Columbia (12%, -7)
- Sask./Manitoba (11%, -5)

Your expected debt situation 5 years from now



<\$40K Income

21%
+2 pts

vs. \$40K to <\$60K (16%, 0) and \$60K to <\$100K (11%, +2), and \$100K+ (8%, +1).



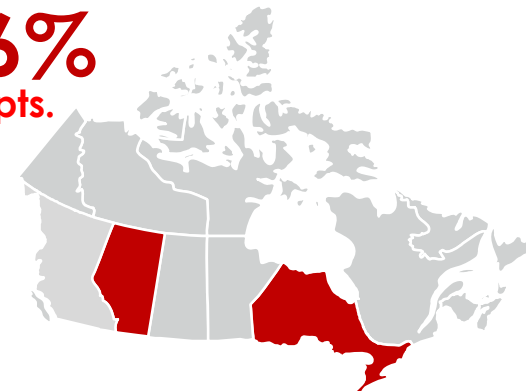
Millennials

16%
-1 pts

vs. Gen X (16%, +1), Gen Z (14%, +5) and Boomers (10%, 0).

Ontario

16%
+5 pts.



Followed by residents of:

- Alberta (15%, +5)
- Sask./Manitoba (15%, -1)
- Atlantic Canada (14%, -1)
- Quebec (12%, -3)
- British Columbia (9%, -9)

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.

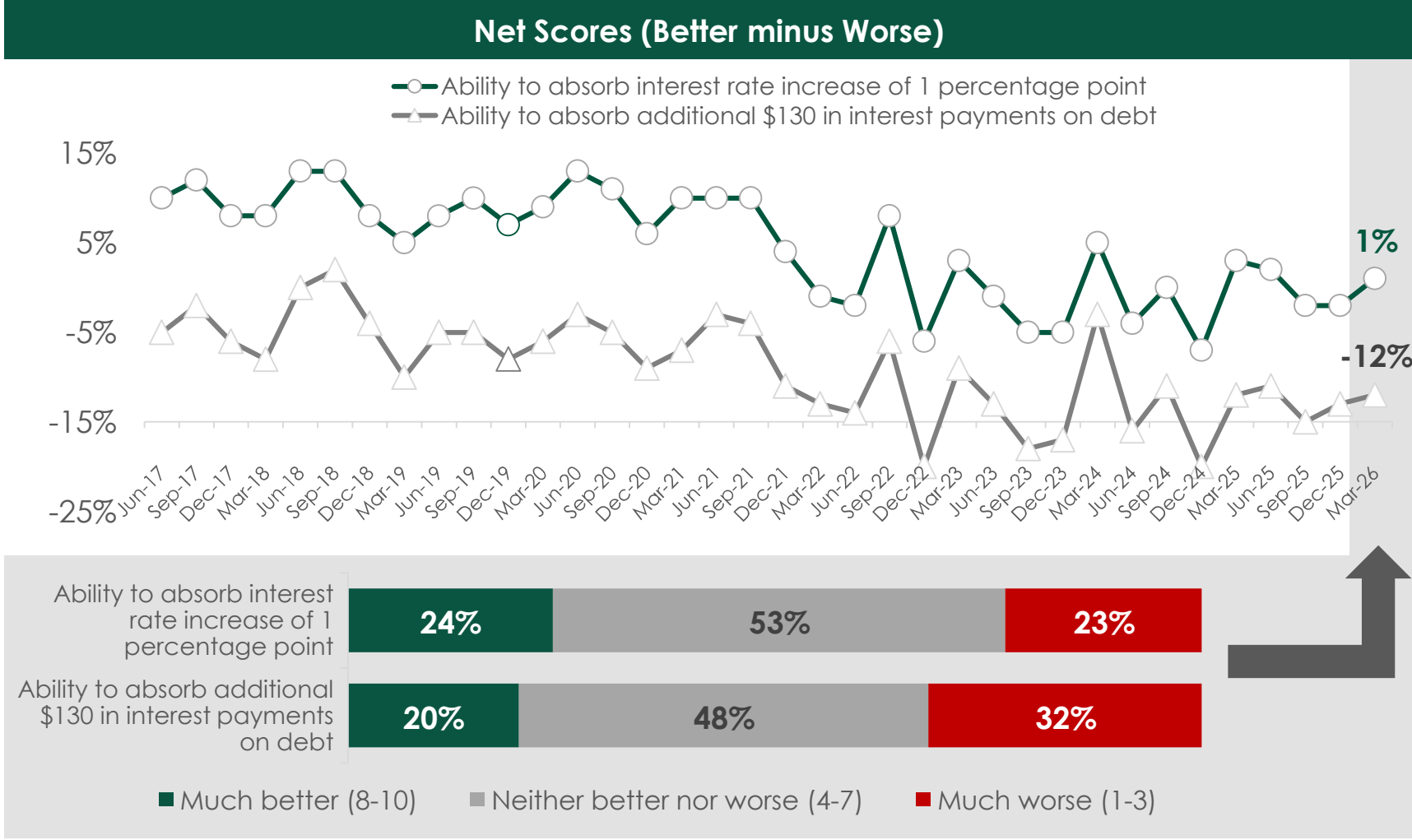
Base: All respondents (unweighted) n=2000, BC (n=326); AB (n=238); Sask./Manitoba (n=172); ON (n=620); QC (n=447); ATL (n=197), <\$40K (n=464); \$40K - <\$60K (n=300); \$60K - <\$100K (n=543); \$100K+ (n=606), Gen Z (n=234), Millennial (n=606), Gen X (n=595), Boomers (n=564)

Current Ability to Absorb Interest Rate Increase

During the time of fielding, the Bank of Canada held key interest rates at 2.25% this quarter, while attitudes towards their ability to absorb interest rates increases are fluctuating.

When asked about their **ability to absorb a 1 percentage point** increase to interest rates, nearly equal proportions say their ability to do so is better (24%, +2) as worse (23%, -1), a net score of 1 (improved).

Moreover, **net ability to absorb an extra \$130 in interest payments** increased slightly by 1 point to -12%.



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=2,000



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

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



<\$40K Income
30% -1 pts

vs. \$40K to <\$60K (**24%**, -3),
\$60K to <\$100K (**20%**, -1) and
\$100K+ (**15%**, 0).



Millennial
29% +1 pts

vs. Gen X (**28%**, -1)
Gen Z (**19%**, -3). and
Boomers (**13%**, -4).

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



<\$40K Income
42% -5 pts

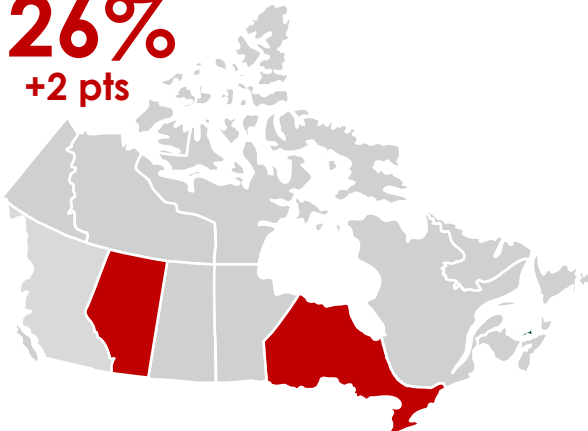
vs. \$40K to <\$60K (**32%**, -4),
\$60K to <\$100K (**28%**, -3) and
\$100K+ (**21%**, +3).



Gen X
37% -4 pts

vs. Millennial (**35%**, -4),
Gen Z (**28%**, +1) and
Boomers (**25%**, -3.) and.

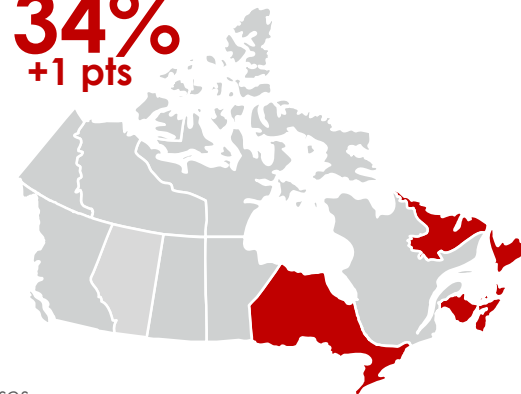
Ontario
26%
+2 pts



Followed by residents of:

- Alberta (**22%**, +1)
- Sask./Manitoba (**21%**, -1)
- Quebec (**20%**, -3)
- Atlantic (**20%**, -5)
- British Columbia (**20%**, -8)

Ontario
34%
+1 pts



Followed by residents of:

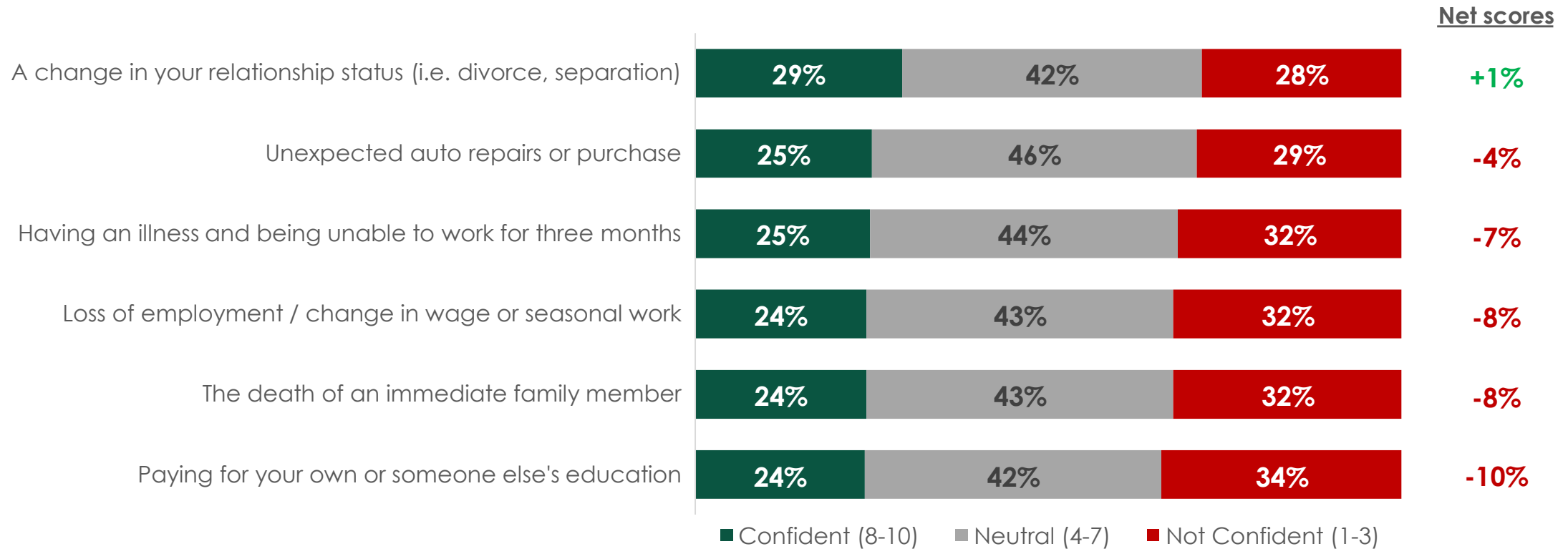
- Atlantic (**33%**, -3)
- Quebec (**30%**, -4)
- British Columbia (**30%**, -5)
- Alberta (**30%**, -7)
- Sask./Manitoba (**29%**, -4)

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=2000 BC (n=326); AB (n=238); Sask./Manitoba (n=172); ON (n=620); QC (n=447); ATL (n=197). <\$40K (n=464); \$40K - <\$60K (n=300); \$60K - <\$100K (n=543); \$100K+ (n=606), Gen Z (n=234), Millennial (n=606), Gen X (n=595), and Boomers (n=564).

Confidence in Ability to Cope

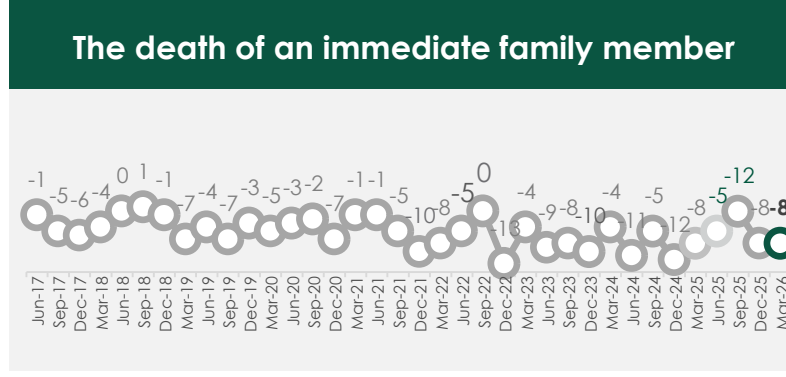
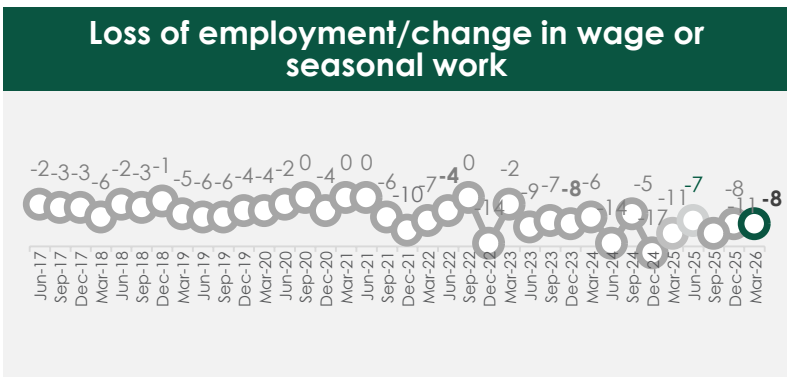
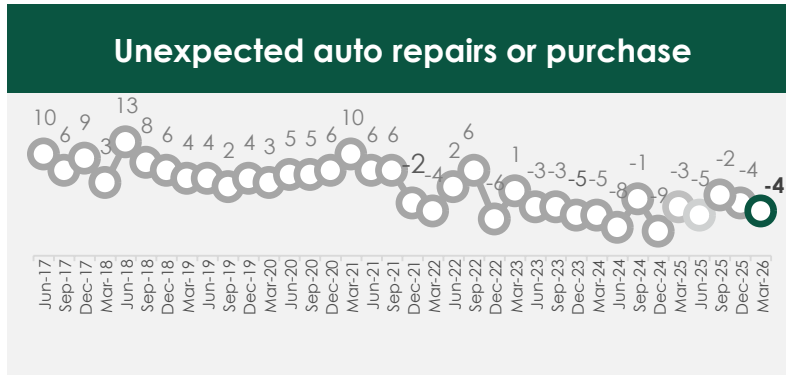
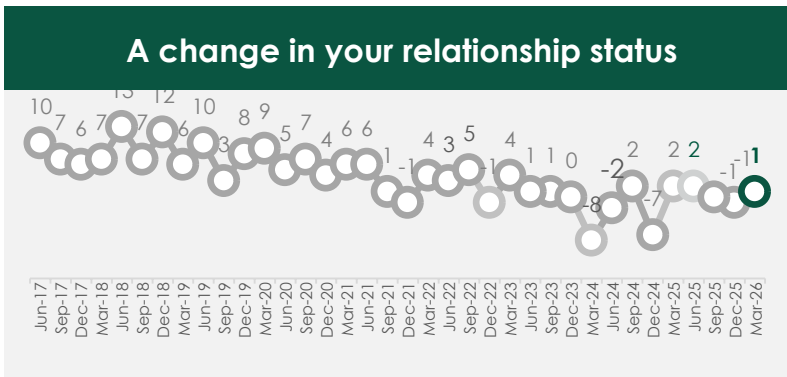
Confidence scores are negative for all life events except a change in relationship status, which rose by 1 point. Canadians have a negative net confidence in their perception of coping with education costs (-10%), job loss (-8%), death of a family member (-8%), illness preventing work for three months (-7%), and auto repairs (-4%),



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=2000

Confidence in Ability to Cope – Net Scores

Between December 2025 and March 2026, Canadians' confidence in handling major life events remained stable or improved slightly. Notably, confidence in managing education expenses rose by 3 points (from -13 to -10), and financial resilience after job loss increased by 2 points (from -1 to 1), easing anxiety related to employment and education debt.



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=2000

Not Confident in Ability to Cope

A change in your relationship status



\$40K
33%
 -1 pts

Vs. \$100K+ (**28%**, +2),
 \$40K to <\$60K (**26%**, -6), and
 \$60K to \$100K Income (**24%**, -1).



Millennial
34% +1 pts

Vs. Gen X (**33%**, -3),
 Gen Z (**29%**, +3), and
 Boomers (**19%**, -4).



- Followed by residents of:
- Atlantic (**30%**, -2)
 - Sask./Manitoba (**29%**, -4)
 - Quebec (**27%**, -2)
 - Alberta (**27%**, -4)
 - British Columbia (**24%**, -5)

Unexpected auto repairs or purchase



<\$40K Income
43% +1 pts

vs. \$40K to <\$60K (**33%**, +3),
 \$60K to <\$100K (**22%**, -3)
 and \$100K+ (**16%**, +2).



Gen X
34% 0 pts

vs. Millennial (**33%**, 0),
 Gen Z (**31%**, +3)
 And Boomers (**20%**, -1).



- Followed by residents of:
- Ontario (**33%**, +5)
 - Alberta (**28%**, +3)
 - Quebec (**27%**, -4)
 - British Columbia (**25%**, -5)
 - Sask./Manitoba (**23%**, -9)

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=2000; BC (n=326); AB (n=238); Sask./Manitoba(n=172); ON (n=620); QC (n=447); ATL (n=197); <\$40K (n=464); \$40K - <\$60K (n=300); \$60K - <\$100K (n=543); \$100K+ (n=606), Gen Z (n=234), Millennial (n=606), Gen X (n=595), and Boomers (n=564).

Not Confident in Ability to Cope

Having an illness and being unable to work for 3 months



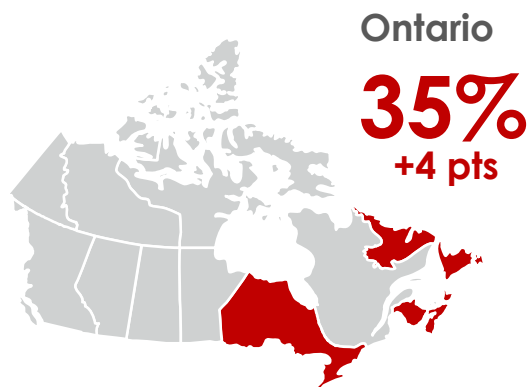
Gen Z
41% +8 pts

vs. Millennial (**38%**, -1)
Gen X (**35%**, -3), and Boomers
(**17%**, -5).



<\$40K Income
37% -7 pts

vs. \$40K to <\$60K (**33%**, -1)
\$100K (**28%**, +7) and
\$60K to <\$100K+ (**28%**, +1).



- Followed by residents of:
- Atlantic (**34%**, -4)
 - Sask./Manitoba (**33%**, -1)
 - Quebec (**31%**, +1)
 - British Columbia (**27%**, -8)
 - Alberta (**27%**, -9)

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=2000; Male (n=923), Female (n=1064), BC (n=326); AB (n=238); Sask./Manitoba (n=172); ON (n=620); QC (n=447); ATL (n=197), Gen Z (n=234), Millennial (n=606), Gen X (n=595), Boomers (n=564), <\$40K (n=464); \$40K - <\$60K (n=300); \$60K - <\$100K (n=543); \$100K+ (n=606)

The death of an immediate family member



Millennial
38%
-2 pts

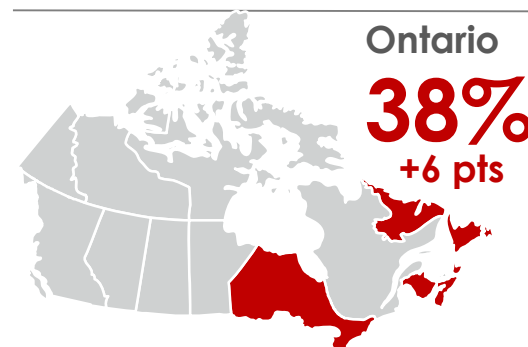
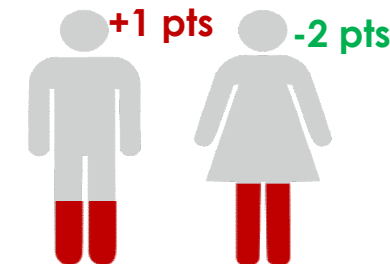
vs. Gen X (**37%**, +2),
Gen Z (**35%**, 0) and
Boomers (**22%**, -1).



<\$40K Income
41% +1 pts

vs. \$40K to <\$60K (**34%**, -2),
\$60K to <\$100K+ (**27%**, -4),
and \$100K (**25%**, +5)

29% **35%**



- Followed by residents of:
- Atlantic (**38%**, -6)
 - Alberta (**32%**, -4)
 - Sask./Manitoba (**31%**, -6)
 - British Columbia (**29%**, -6)
 - Quebec (**24%**, -3)

Not Confident in Ability to Cope

Loss of employment/change in wage or seasonal work



Gen Z
40%
+6 pts

vs. Millennial (**38%**, -1),
Gen X (**38%**, -3) and
Boomers (**18%**, -1).

<\$40K Income



38%
+1 pts

vs. \$40K to <\$60K (**32%**, -4).
<\$60K to <\$100K (**31%**, -1), and
\$100K+ (**27%**, +1)

Ontario

38%
+5 pts

Followed by residents of:

- Atlantic (**34%**, -4)
- Alberta (**31%**, 0)
- Sask./Manitoba (**31%**, -7)
- British Columbia (**29%**, -5)
- Quebec (**26%**, -4)

Paying for your own or someone else's education



Gen X
38% Unch.
-5 pts

vs. Gen Z (**36%**, +5),
Millennial (**36%**, -4) and
Boomers (**27%**, -4).

<\$40K Income



47%
-1 pts

vs. \$40K to <\$60K (**36%**, -4),
\$60K to <\$100K (**29%**, -3) and
\$100K+ (**20%**, 0)

Atlantic

45%
+4 pts

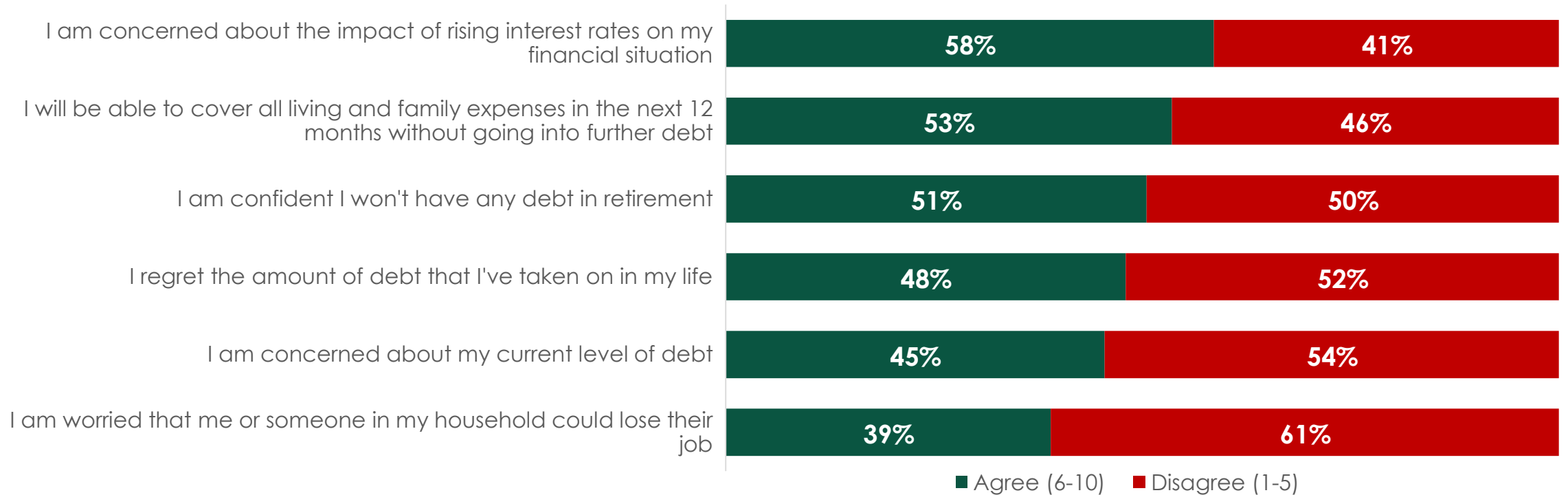
Followed by residents of:

- Ontario (**39%**, +1)
- Alberta (**33%**, -8)
- British Columbia (**31%**, -8)
- Sask./Manitoba (**29%**, -14)
- Quebec (**27%**, -3)

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=2000; BC (n=326); AB (n=238); Sask./Manitoba (n=172); ON (n=620); QC (n=447); ATL (n=197); <\$40K (n=464); \$40K - <\$60K (n=300); \$60K - <\$100K (n=543); \$100K+ (n=606), Gen Z (n=234), Millennial (n=606), Gen X (n=595), and Boomers (n=564).

Evaluating Personal Finances

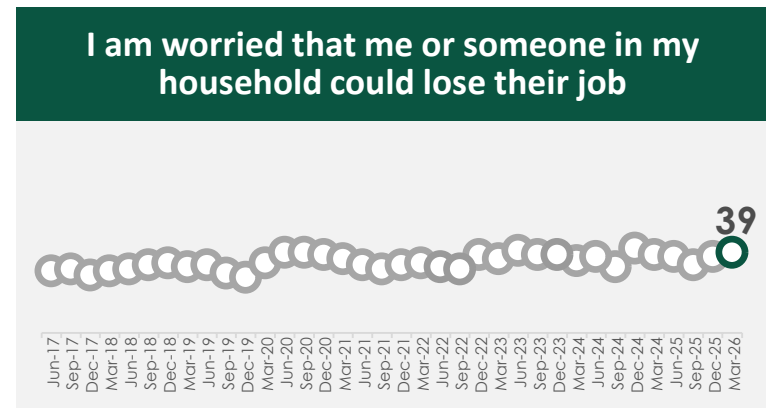
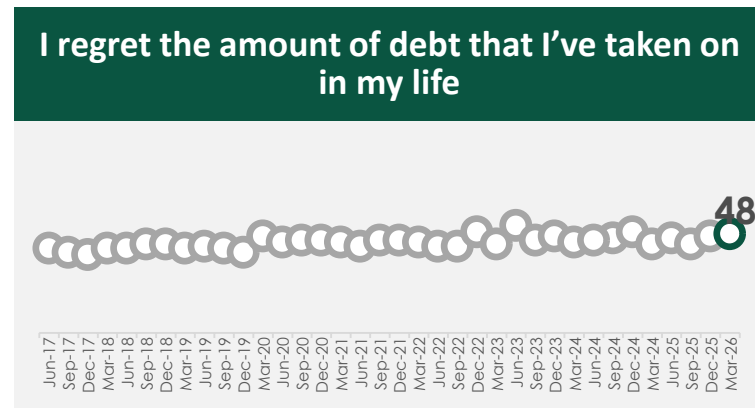
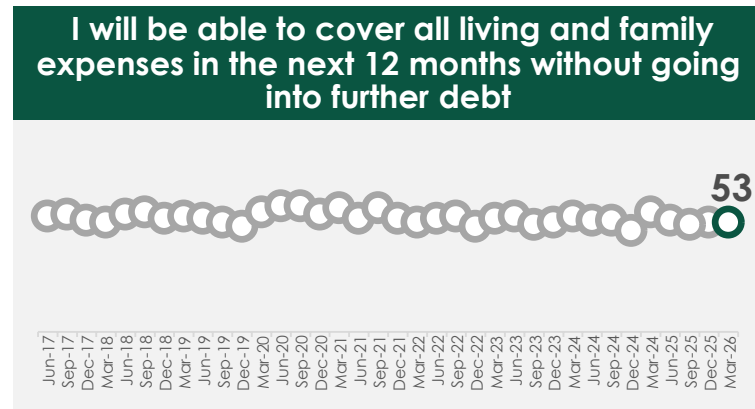
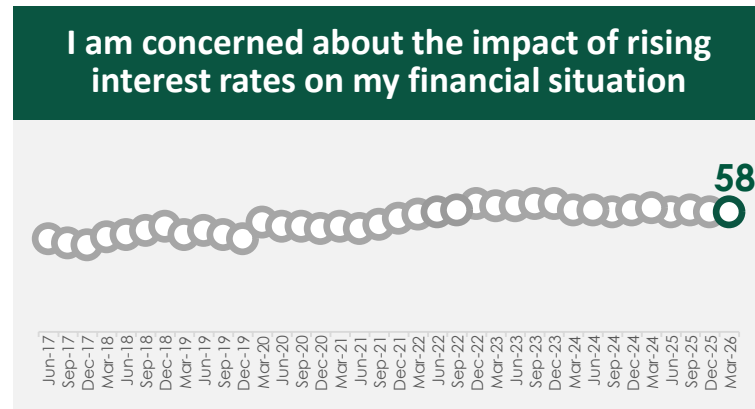
Over half (58%) are concerned about the impact of rising rates, and only 53% feel confident in covering expenses for a year without additional debt. Meanwhile, 51% are confident they won't carry debt into retirement, though 48% regret their current debt (up 1 point), and 39% (up 2 points) fear job loss in their household which has risen the past two quarters.



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=2000

Evaluating Personal Finances – Agree (6-10)

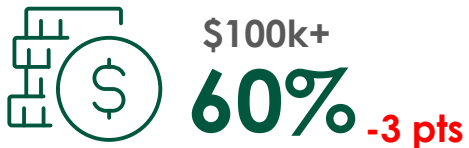
Long-term financial confidence remains stable, with 53% (+1) able to cover expenses for the next year and expectations of debt-free retirement. However, debt regret has increased (48%, +1), alongside rising fears of job loss (39%, +2).



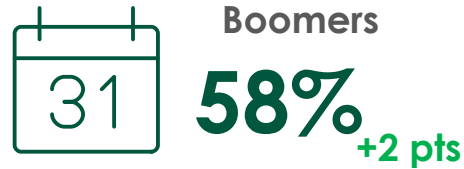
Q5. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following ...?
 Base: All respondents (unweighted) n=2000

Evaluating Personal Finances – Agree (6-10)

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



vs. \$60K - <\$100K (**57%**, +6)
\$40K - <\$60K (**49%**, -3) and
<\$40K (**39%**, -5).

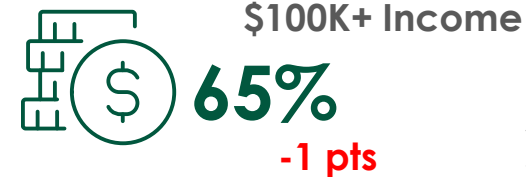


vs. Millennial (**52%**, +5),
Gen Z (**49%**, -13), and
Gen X (**44%**, 0).

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

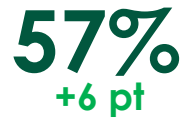


Vs. Gen X (**50%**, +1),
Millennials (**47%**, +2) and
Gen Z (**44%**, -2).



vs. \$60K to <\$100K (**59%**, +5),
\$40K - <\$60K (**56%**, +3) and
<\$40K (**44%**, -1).

British Columbia



Followed by residents of:

- Quebec (**54%**, +5)
- Alberta (**54%**, -1)
- Atlantic Canada (**52%**, +6)
- Sask./Manitoba (**51%**, -3)
- Ontario (**44%**, -8)

British Columbia



Followed by residents of:

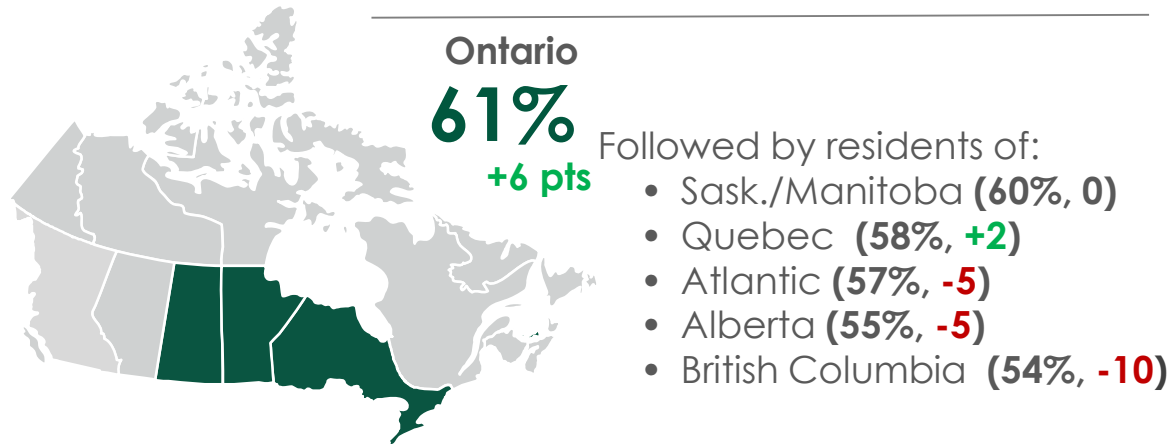
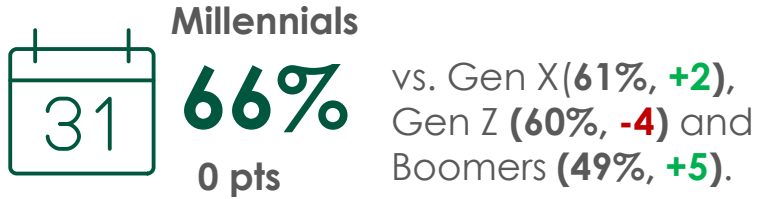
- Alberta (**59%**, +3)
- Sask./Manitoba (**57%**, +1)
- Quebec (**54%**, +7)
- Ontario (**51%**, -5)
- Atlantic (**50%**, -1)

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 ...?

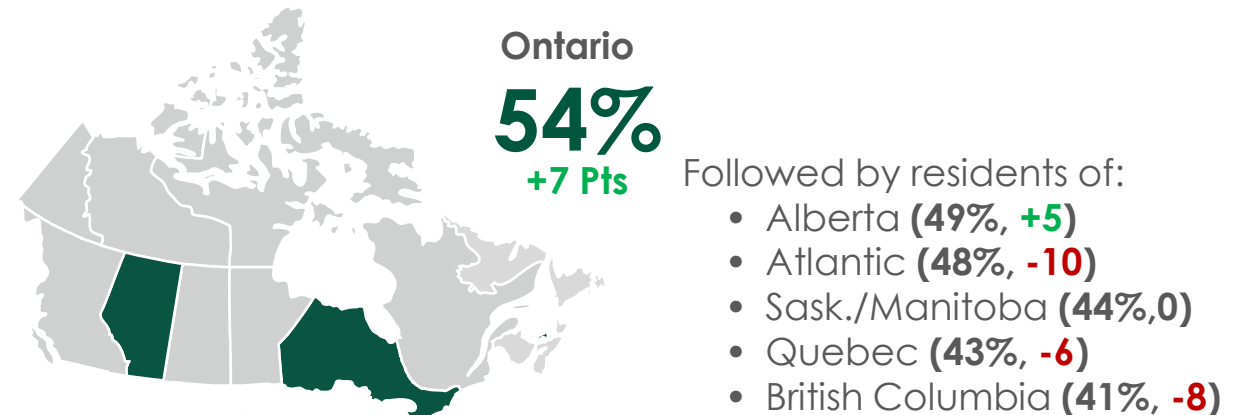
Base: All respondents (unweighted) n=2000; BC (n=326); AB (n=238); Sask./Manitoba(n=172); ON (n=620); QC (n=447); ATL (n=197), <\$40K (n=464); \$40K - <\$60K (n=300); \$60K - <\$100K (n=543); \$100K+ (n=606), Gen Z (n=234), Millennial (n=606), Gen X (n=595), and Boomers (n=564).

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

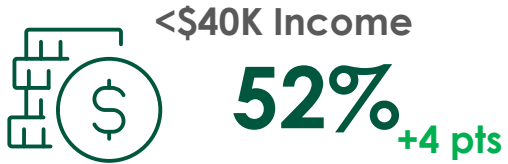


Q5. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following ...?

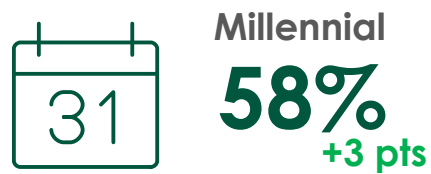
Base: All respondents (unweighted) n=2000; BC (n=326); AB (n=238); Sask./Manitoba(n=172); ON (n=620); QC (n=447); ATL (n=197), <\$40K (n=464); \$40K - <\$60K (n=300); \$60K - <\$100K (n=543); \$100K+ (n=606), Gen Z (n=234), Millennial (n=606), Gen X (n=595), and Boomers (n=564).

Evaluating Personal Finances – Agree (6-10)

I am concerned about my current level of debt

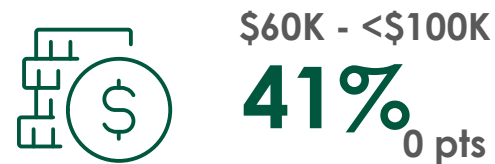


vs. \$40K - <\$60K (49%, +5), \$60K - <\$100K (45%, 0), and \$100K+ (41%, -5).

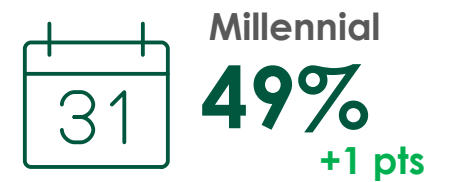


vs. Gen Z (50%, -5), Gen X (48%, -2) and Boomers (29%, +4).

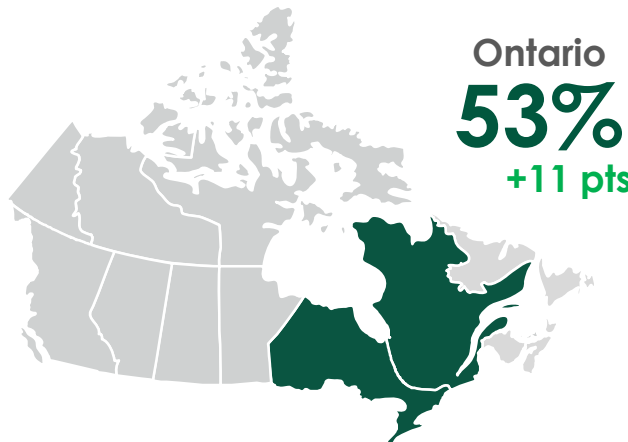
I am worried that me or someone in my household could lose their job



vs. <\$40K (39%, +4), \$40K - <\$60K (38%, -2) and \$100K+ (37%, 0).

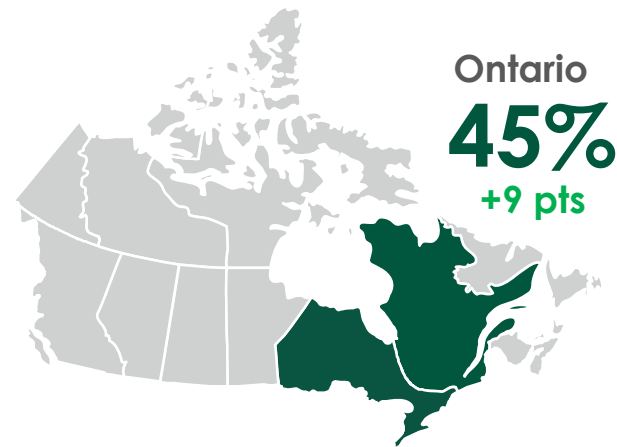


vs. Gen Z (45%, -9), Gen X (40%, +1), and Boomers (23%, +5).



Followed by residents of:

- Quebec (45%, 0)
- Alberta (43%, -2)
- British Columbia (41%, -7)
- Sask./Manitoba (39%, -7)
- Atlantic Canada (37%, -18)



Followed by residents of:

- Quebec (38%, -4)
- British Columbia (34%, -7)
- Atlantic Canada (32%, -8)
- Alberta (31%, -2)
- Sask./Manitoba (27%, -5)

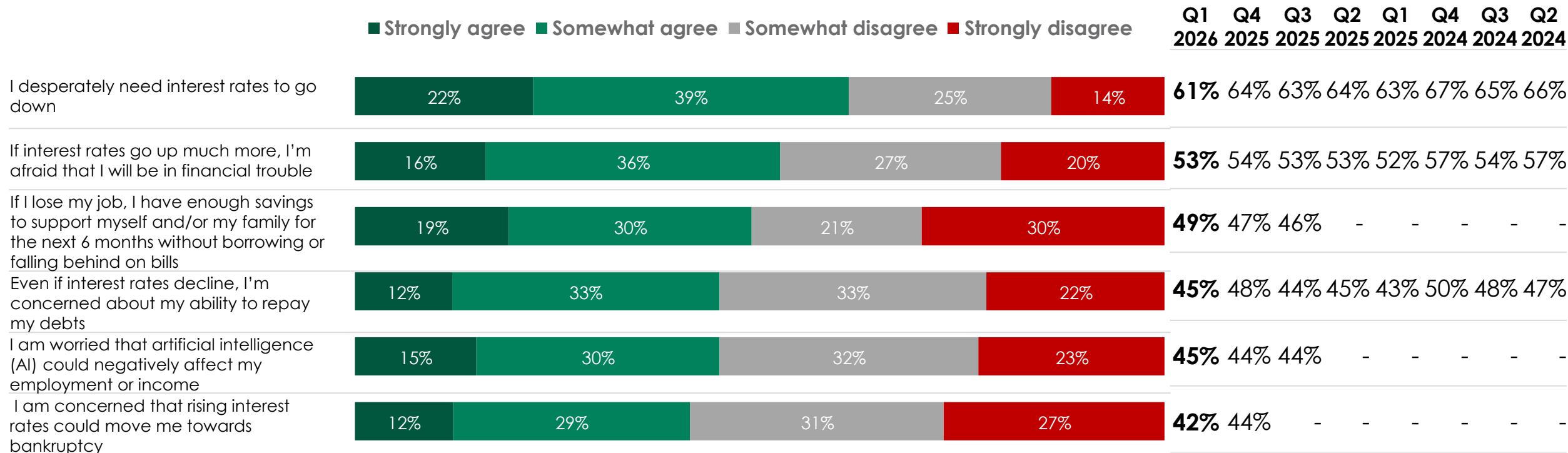
Q5. On a scale of 1 to 10, where 1 is 'strongly disagree' and 10 is 'strongly agree', how much do you agree or disagree with the following ...?

Base: All respondents (unweighted) n=2000; BC (n=326); AB (n=238); Sask./Manitoba(n=172); ON (n=620); QC (n=447); ATL (n=197), <\$40K (n=464); \$40K - <\$60K (n=300); \$60K - <\$100K (n=543); \$100K+ (n=606), Gen Z (n=234), Millennial (n=606), Gen X (n=595), and Boomers (n=564).

INTEREST RATES

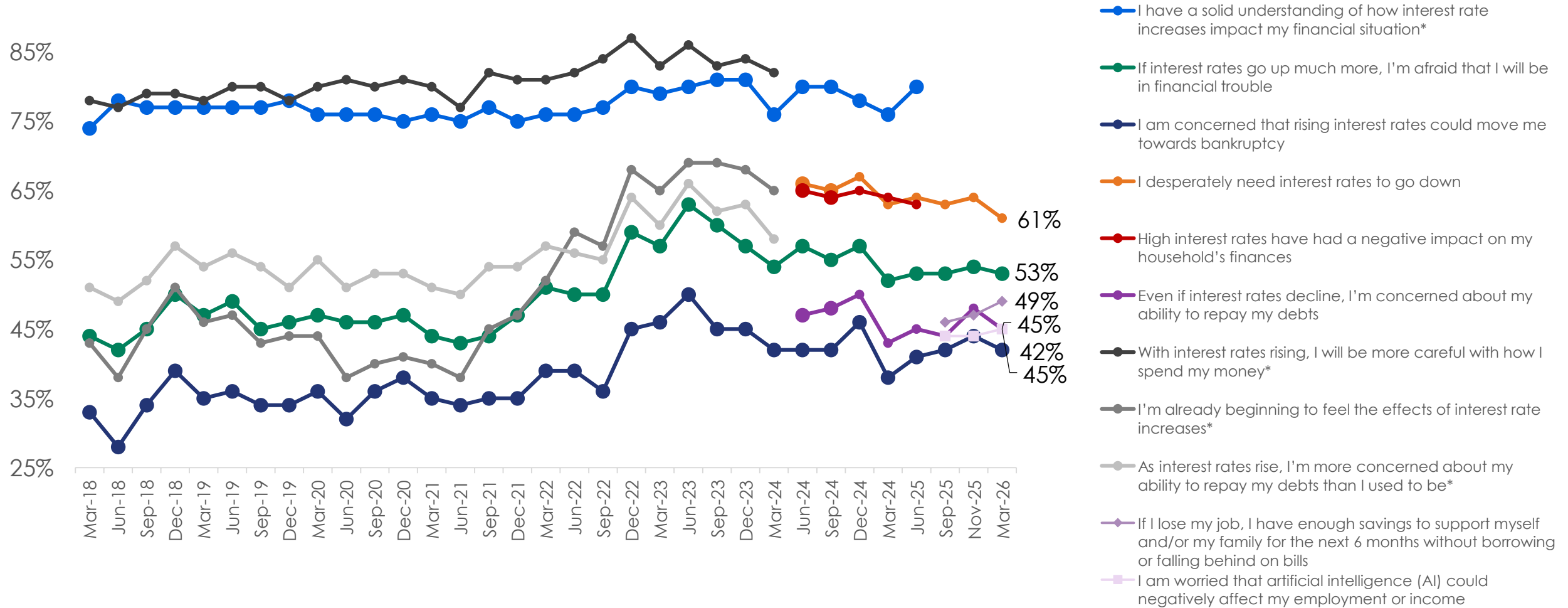
Attitudes Towards Interest Rates

While most attitudes towards interest rates remain stable, an equal decrease in concern is noted among Canadians who need interest rates to go down (61%, -3pts) as those worried about repaying their debts even if interest rates decline (45%, -3pts).



Q7. To what extent do you agree or disagree with the following?
 Base: All respondents (unweighted) n=(2000)

Attitudes Towards Interest Rates Tracking (T2B)



Attitudes Towards Interest Rates

Women, younger adults, and lower-income households show consistently higher levels of concern across nearly all interest-rate measures, including needing rates to go down, fearing financial trouble if rates rise, and worrying about debt repayment even if rates decline. Ontarians and residents of Atlantic Canada express elevated concern compared to many other regions, particularly around rate-driven financial trouble and bankruptcy risk.

	% 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	61%	57%	65% A	66% E	69% E	51%	55%	56%	58%	65% A	61%	65%	66% IJ	66% J	58%	54%
If interest rates go up much more, I'm afraid that I will be in financial trouble	53%	48%	57% A	67% E	63% E	34%	41%	45%	48%	60% ABC	53% A	52% A	60% IJ	55% J	50%	45%
Even if interest rates decline, I'm concerned about my ability to repay my debts	45%	41%	48% A	55% E	56% E	29%	40%	36%	45%	52% ABE	40%	49% B	52% IJ	49% J	42%	36%
I am concerned that rising interest rates could move me towards bankruptcy	42%	38%	45% A	55% E	51% E	24%	39%	36%	34%	46% BC	40%	44%	47% IJ	46% J	38%	36%

Q7. To what extent do you agree or disagree with the following?

Base: All respondents (unweighted) n=(2000) Male (n=923); Female (n=1064); 18-34 (n=432) 35-54 (n=818); 55+ (n=750), <\$40K (n=464), \$40K to <\$60k (n=300), \$60K to <\$100K (n=543), \$100K+ (n=606), BC (n=326), AB (n=238), Sask./Manitoba(n=172), ON (n=620), QC (n=447), ATL (n=197)

Job Security and Finances

Men, older adults, and higher-income households show the strongest job-loss preparedness, with men (54%), Canadians 55+ (55%), and those earning \$100K+ (60%) most likely to have six months of savings. In contrast, women (44%), younger adults (45%), and lower-income households (36%) report substantially lower financial readiness.

Concern about AI's impact on employment is highest among younger and middle-aged adults (50%+), while older Canadians (34%) and higher-income earners (39%) express noticeably less worry.

% 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	49% (+2pts)	54% B	44%	45%	44%	55% CD	54% E	58% CDEF	45%	47%	46%	45%	36%	48% G	52% G	60% GHI
I am worried that artificial intelligence (AI) could negatively affect my employment or income	45% (+1pts)	43%	47%	54% E	50% E	34%	44%	42%	36%	52% BCE	38%	46%	46% J	48% J	45%	39%

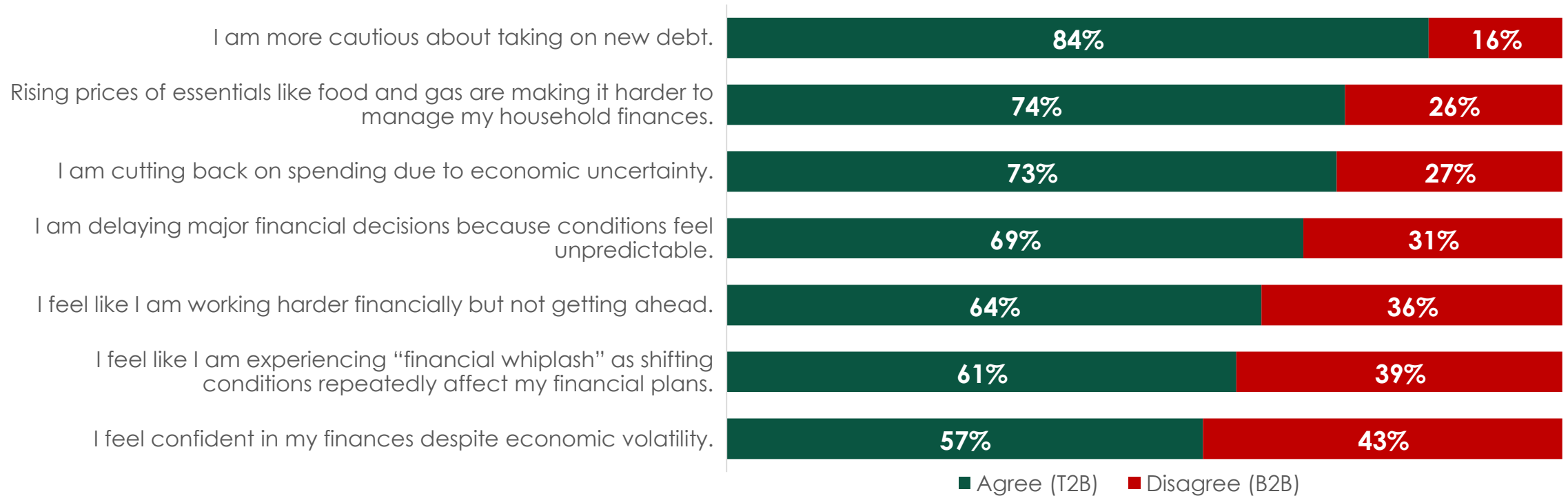
Q7. To what extent do you agree or disagree with the following?

Base: All respondents (unweighted) n=2000, Male (n=923), Female (n=1064), BC (n=326); AB (n= 238); Sask./Manitoba(n=172); ON (n=620); QC (n=447); ATL (n=197), <\$40K (n=464); \$40K - <\$60K (n=300); \$60K - <\$100K (n=543); \$100K+ (n=606).

NAVIGATING FINANCIAL WHIPLASH

Navigating Financial Whiplash: The Canadian Experience

In a climate of economic caution, 8 in 10 Canadians are wary of accumulating new debt (84%), driven by the widespread sentiment that escalating costs of essentials are straining household budgets (74%). Consequently, 7 in 10 are opting for reduced spending (73%).



Qwave36_1. To what extent do you agree or disagree with the following statements about how economic uncertainty and volatility are affecting your personal finances?
Base: All respondents (unweighted) n=2000

Navigating financial whiplash by Demos

Ontario residents appear to be bearing the brunt of financial turbulence, with 68% feeling the strain, head of other provinces. Despite increased efforts, 70% of Ontarians find themselves not advancing financially. This sentiment also resonates with 77% of Canadians aged 35-54 who are curbing their expenses due to economic uncertainty. In contrast, confidence persists among individuals aged 55 and older (65%) and those earning \$100k or more (68%).

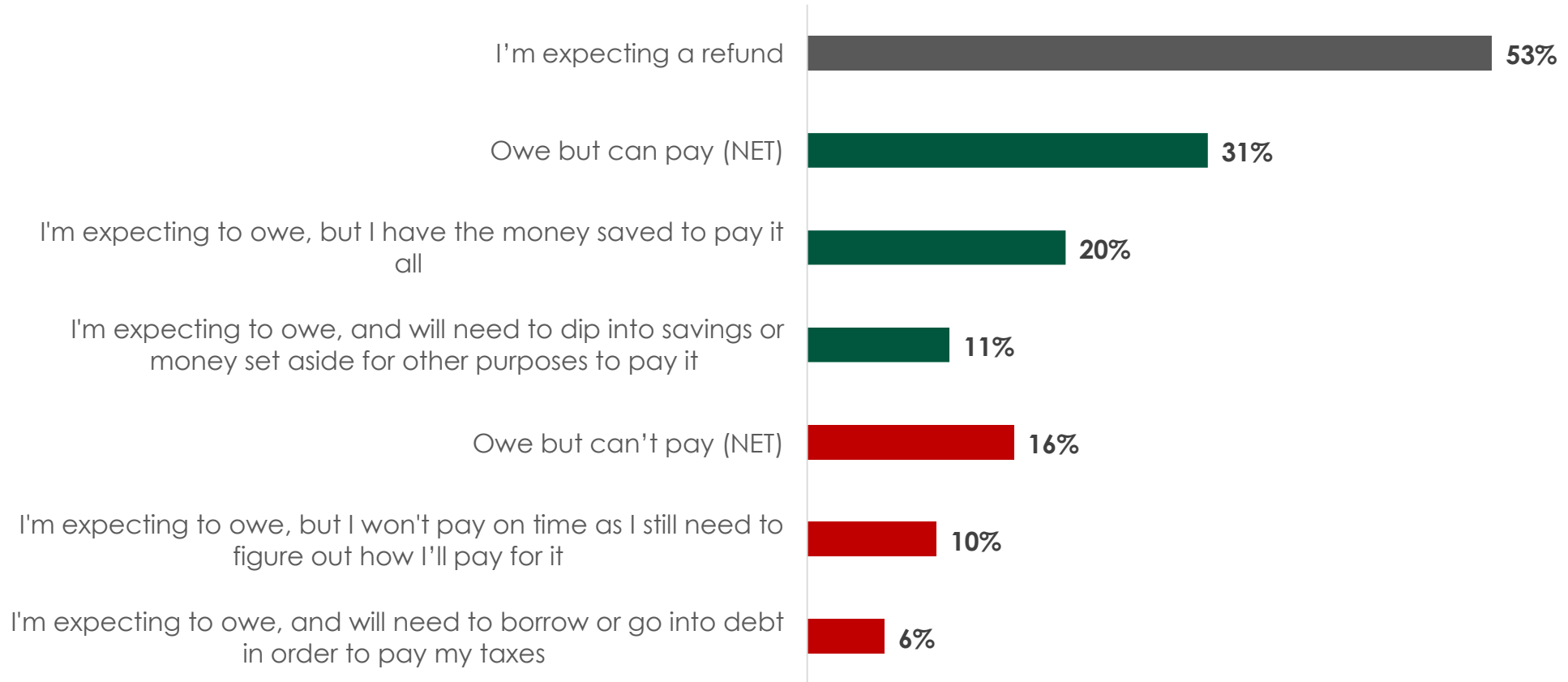
% Agree (Top 2 Box)																
	Total	Gender		Age			Region						Household Income			
		Male A	Female B	18-34 C	35-54 D	55+ E	BC A	AB B	SK/MB C	ON D	QC E	ATL F	<\$40K G	\$40K to <\$60K H	\$60K to <\$100K I	\$100K+ J
I am more cautious about taking on new debt.	84%	83%	85%	77%	85% C	88% C	83%	84%	75%	83%	88% CD	85% C	83%	85%	83%	85%
Rising prices of essentials like food and gas are making it harder to manage my household finances.	74%	73%	76%	78% E	80% E	67%	70%	77%	73%	78% AE	70%	74%	81% IJ	75%	72%	68%
I am cutting back on spending due to economic uncertainty.	73%	68%	78% A	71%	77% CE	71%	67%	73%	66%	77% AC	74%	71%	74%	74%	75% J	68%
I am delaying major financial decisions because conditions feel unpredictable.	69%	67%	70%	70% E	75% E	63%	63%	70%	67%	73% AE	65%	71%	73% J	69%	70%	64%
I feel like I am working harder financially but not getting ahead.	64%	62%	65%	71% E	72% E	51%	56%	63%	57%	70% ACE	59%	64%	66%	66%	64%	59%
I feel like I am experiencing "financial whiplash" as shifting conditions repeatedly affect my financial plans.	61%	58%	63%	65% E	68% E	51%	52%	59%	56%	68% ABCEF	57%	55%	65% J	63% J	60%	54%
I feel confident in my finances despite economic volatility.	57%	64% B	52%	54%	52%	65% CD	61%	60%	56%	54%	62% D	55%	48%	52%	62% GH	68% GH

Qwave36_1. To what extent do you agree or disagree with the following statements about how economic uncertainty and volatility are affecting your personal finances?

Base: All respondents (unweighted) n=2000 Male (n=923); Female (n=1064); 18-34 (n=432) 35-54 (n=818); 55+ (n=750), <\$40K (n=464), \$40K to <\$60k (n=300), \$60K to <\$100K (n=543), \$100K+ (n=606), BC (n=326), AB (n=238), Sask./Manitoba(n=172), ON (n=620), QC (n=447), ATL (n=197)

Ability to pay taxes

Financial challenges loom large: nearly 1 in 5 (16%) struggle to pay taxes, with 10% still figuring out how and 6% resorting to borrowing. Meanwhile, 31% can pay—20% have savings, and 11% will tap into them.



Qwave36_2. Thinking about your upcoming tax filing, which of the following statements apply to you?
Base: All respondents (unweighted) n=2000

Ability to Pay Taxes by Demos

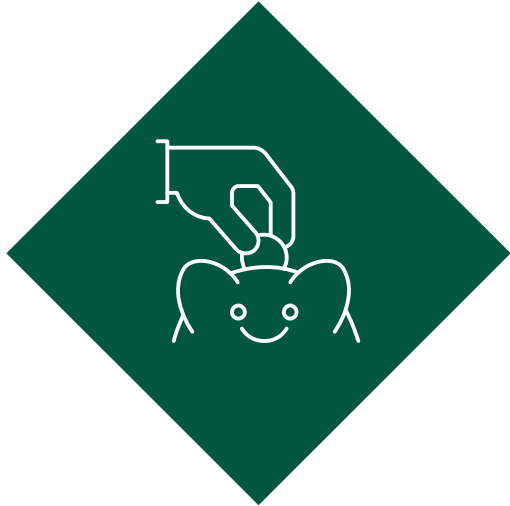
Women and younger Canadians face significant tax payment challenges, with 18% of women and 21% of those aged 18-34 unable to meet their tax obligations without help. Lower-income households are the most financially constrained, showing the highest rates of needing to dip into savings or borrow to pay owed taxes, while higher-income earners report the strongest ability to pay.

	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
I'm expecting a refund	53%	56%	51%	44%	57% C	56% C	62% DE	58% E	59% E	51%	48%	53%	56%	49%	49%	57% HI
Owe but can pay	31%	32%	31%	35% D	24%	35% D	28%	30%	29%	32%	35% F	24%	24%	30%	37% G	35% G
I'm expecting to owe, but I have the money saved to pay it all	20%	20%	19%	20% D	13%	26% CD	22% F	21% F	22% F	20%	20% F	12%	12%	19% G	26% G	24% G
I'm expecting to owe, and will need to dip into savings or money set aside for other purposes to pay it	11%	11%	11%	16% EF	11%	9%	7%	9%	7%	12% A	15% ABC	11%	12%	11%	11%	11%
Owe and Can't pay	16%	13%	18% A	21% E	18% E	9%	10%	12%	12%	17% A	17% A	23% ABC	20% IJ	21% IJ	14% J	8%
I'm expecting to owe, but I won't pay on time as I still need to figure out how I'll pay for it	10%	7%	12% A	12% E	12% E	6%	3%	2%	6%	6% B	8% AB	12% ABD	7% J	7% J	6% J	3%
I'm expecting to owe, and will need to borrow or go into debt in order to pay my taxes	6%	5%	7%	9% E	7% E	4%	7%	10%	6%	11%	9%	12%	12% IJ	14% IJ	7%	5%

Qwave36_2. Thinking about your upcoming tax filing, which of the following statements apply to you?

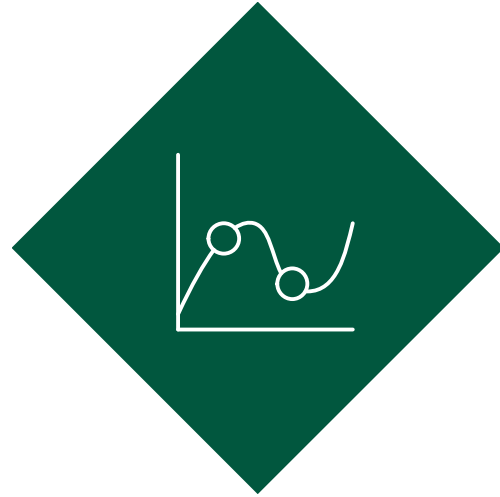
Base: All respondents (unweighted) n= 2000 Male (n=923); Female (n=1064); 18-34 (n=432) 35-54 (n=818); 55+ (n=750), <\$40K (n=464), \$40K to <\$60k (n=300), \$60K to <\$100K (n=543), \$100K+ (n=606), BC (n=326), AB (n=238), Sask./Manitoba(n=172), ON (n=620), QC (n=447), ATL (n=197)

MEDIA ANGLES



MNP Consumer Debt Index holds Steady as Economic Pressures Mount

While Canadians' debt management confidence steadies at a score of 87, the looming threat of insolvency increases as more individuals are financially vulnerable, with 43% perilously close to insolvency



K-Shaped Economic Disparities Worsen as Those Struggling Fare Even Worse

Average money left over at month-end is at an all time high, masking a declining situation for Millennials, middle aged Canadians, and the lowest earners.



Six in 10 Canadians Experience Economic Whiplash

As a result, 8 in 10 Canadians are wary of accumulating more debt with 73% cutting back spending.



Nearly Two in Ten Canadians Have No Cash to Pay their Taxes Due at Deadline

16% have no plan or will go into debt to pay their taxes, rising to 20% among younger Canadians and 18% among women.

About Ipsos

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You act better when you are sure.