

Do any of the following financial concerns keep you up at night?

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>968</b>	<b>1033</b>	<b>537</b>	<b>771</b>	<b>693</b>	<b>73</b>	<b>327</b>	<b>800</b>	<b>801</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1028</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>166</b>	<b>742</b>	<b>784</b>	<b>308</b>
My debt	422	182	240	135	165	123	29	147	192	54
	21%	19%	23%	25%	24%	16%	17%	20%	24%	17%
			A	E	E		*		I	
Worry about potentially losing my job	290	127	163	118	120	52	25	86	125	54
	14%	13%	16%	22%	18%	7%	15%	12%	16%	17%
				E	E		*			G
The amount I've saved for retirement	476	195	281	83	197	197	27	162	216	72
	24%	20%	27%	15%	29%	25%	16%	22%	28%	23%
			A		C	C	*		FG	
My children's financial future	314	105	209	63	153	99	17	120	128	49
	16%	11%	20%	11%	22%	13%	10%	16%	16%	16%
			A		CE		*			
Financial markets	289	144	145	71	84	134	12	116	110	51
	14%	15%	14%	13%	12%	17%	7%	16%	14%	17%
						D	*			F
The chance of a recession	506	240	266	138	168	201	29	188	210	79
	25%	25%	26%	25%	25%	26%	17%	25%	27%	26%
							*			
How I'll pay my bills	441	199	242	153	170	118	55	159	179	48
	22%	20%	23%	28%	25%	15%	33%	21%	23%	16%
				E	E		GI*	I	I	
My ability to afford the things I need for my family (i.e. food, clothing, medicine, etc.)	377	151	227	131	145	101	45	130	155	48
	19%	16%	22%	24%	21%	13%	27%	18%	20%	16%
			A	E	E		I*		I	
The rising cost of housing	427	187	240	173	151	103	43	139	179	67
	21%	19%	23%	32%	22%	13%	26%	19%	23%	22%
				DE	E		*			
That I may no longer be able to afford my home	222	91	130	69	82	71	30	76	89	26
	11%	9%	13%	13%	12%	9%	18%	10%	11%	8%
							I*			
That I may never be able to afford a home	259	100	159	153	86	20	30	93	96	40
	13%	10%	15%	28%	13%	3%	18%	13%	12%	13%
			A	DE	E		*			
How inflation will impact my savings	352	144	208	92	113	148	20	124	148	60
	18%	15%	20%	17%	17%	19%	12%	17%	19%	19%
			A				*			
How interest rates will impact my debt payments	265	121	145	99	90	77	25	91	109	41
	13%	12%	14%	18%	13%	10%	15%	12%	14%	13%
				E			*			
How interest rates will impact my savings/investments	357	134	223	109	108	140	30	126	144	57
	18%	14%	22%	20%	16%	18%	18%	17%	18%	18%
			A				*			
The current state of the Canadian economy	577	224	352	157	198	222	32	216	236	92
	29%	23%	34%	29%	29%	29%	19%	29%	30%	30%
			A				*			
Economic concerns as a result of COVID-19 (coronavirus)	678	280	398	197	239	241	46	250	275	105
	34%	29%	39%	36%	35%	31%	28%	34%	35%	34%
			A				*			
Some other financial concern	161	71	90	57	54	50	16	56	64	24
	8%	7%	9%	10%	8%	6%	10%	8%	8%	8%
				E			*			
No financial concerns keep me awake at night	624	347	277	114	183	327	55	239	240	90
	31%	36%	27%	21%	27%	42%	33%	32%	31%	29%
		B		C	CD		*			
Sigma	7037	3044	3993	2110	2503	2424	567	2517	2895	1058
	352%	313%	388%	386%	368%	313%	341%	339%	369%	343%

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Which of the following apply to you as a result of the impact of COVID-19:

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
<b>Base: All Respondents (unwtd)</b>	<b>2001</b>	<b>968</b>	<b>1033</b>	<b>537</b>	<b>771</b>	<b>693</b>	<b>73</b>	<b>327</b>	<b>800</b>	<b>801</b>
<b>Base: All Respondents (wtd)</b>	<b>2001</b>	<b>973</b>	<b>1028</b>	<b>546</b>	<b>680</b>	<b>774</b>	<b>166</b>	<b>742</b>	<b>784</b>	<b>308</b>
I have personally lost my job	326	162	164	131	122	73	16	130	145	36
	16%	17%	16%	24%	18%	9%	9%	17%	18%	12%
				DE	E		*	I	I	
Someone else in my household has lost their job	285	127	158	122	88	75	23	114	108	41
	14%	13%	15%	22%	13%	10%	14%	15%	14%	13%
				DE			*			
I am working reduced hours or receiving reduced pay	347	192	155	132	147	68	18	141	120	67
	17%	20%	15%	24%	22%	9%	11%	19%	15%	22%
		B		E	E		*			FH
Someone else in my household is working reduced hours or receiving reduced pay	184	92	93	82	64	38	18	67	65	34
	9%	9%	9%	15%	9%	5%	11%	9%	8%	11%
				DE	E		*			
I am receiving CERB (Canada Emergency Response Benefit) as a result of having lost my job	204	93	111	83	70	51	10	76	95	23
	10%	10%	11%	15%	10%	7%	6%	10%	12%	7%
				DE	E		*		I	
Someone else in my household is receiving CERB (Canada Emergency Response Benefit) as a result of having lost their job	166	78	88	61	59	45	11	59	70	26
	8%	8%	9%	11%	9%	6%	7%	8%	9%	9%
				E			*			
I am a small business owner and have had to temporarily close my business as a result of COVID-19	52	34	18	22	14	17	2	21	23	6
	3%	3%	2%	4%	2%	2%	1%	3%	3%	2%
							*			
I am a small business owner receiving government support (such as Canada Emergency Wage Subsidy (CEWS), Regional Relief Recovery Fund (RRRF), Business Credit Availability Program (BCAP), Canada Emergency Commercial Rent Assistance (CECRA)	35	24	10	24	9	2	3	13	14	6
	2%	3%	1%	4%	1%	*	2%	2%	2%	2%
		B		DE	E		*			
None of the above	1073	497	576	193	330	550	106	379	422	166
	54%	51%	56%	35%	48%	71%	64%	51%	54%	54%
					C	CD	*			
Sigma	2671	1299	1372	849	904	919	206	999	1061	405
	133%	134%	133%	155%	133%	119%	124%	135%	135%	132%

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If the COVID-related government financial support ends, which of the following are you likely to do?

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
<b>Base: All Answering (unwtd)</b>	<b>351</b>	<b>168</b>	<b>183</b>	<b>136</b>	<b>133</b>	<b>82</b>	<b>10</b>	<b>57</b>	<b>159</b>	<b>125</b>
<b>Base: All Answering (wtd)</b>	<b>364</b>	<b>180</b>	<b>184</b>	<b>147</b>	<b>124</b>	<b>93</b>	<b>24</b>	<b>135</b>	<b>156</b>	<b>49</b>
Apply for Employment Insurance benefits (EI)	117	58	59	56	34	27	8	44	53	12
	32%	32%	32%	38%	27%	29%	33%	32%	34%	25%
				*	*	*	**	*		
Take On More Debt (Net)	129	62	67	67	45	17	4	50	51	23
	35%	35%	36%	45%	37%	18%	18%	37%	33%	47%
				E*	E*	*	**	*		H
Use a payday loan service	14	12	3	12	2	-	2	2	6	4
	4%	6%	1%	8%	2%	-	6%	2%	4%	8%
		B		E*	*	*	**	*		G
Take out a bank loan	26	11	14	16	8	2	-	14	8	4
	7%	6%	8%	11%	6%	2%	-	11%	5%	7%
				E*	*	*	**	*		
Use line of credit to pay bills	44	17	27	16	16	11	3	16	17	8
	12%	9%	15%	11%	13%	12%	12%	12%	11%	17%
				*	*	*	**	*		
Borrow from friends or family	58	30	28	32	23	4	3	23	24	8
	16%	16%	15%	22%	18%	4%	12%	17%	16%	17%
				E*	E*	*	**	*		
Use my credit cards to pay bills	61	28	33	31	23	7	3	24	22	12
	17%	16%	18%	21%	19%	8%	12%	18%	14%	25%
				E*	*	*	**	*		H
Declare bankruptcy	21	13	7	14	6	*	-	12	6	3
	6%	7%	4%	10%	5%	*	-	9%	4%	6%
				E*	*	*	**	*		
Use my savings to pay bills	108	44	64	47	35	26	4	33	50	22
	30%	24%	35%	32%	28%	28%	15%	24%	32%	44%
				*	*	*	**	*		GH
Submit a consumer proposal to address my debt	24	15	9	14	7	2	2	11	9	3
	7%	8%	5%	10%	6%	2%	6%	8%	6%	5%
				*	*	*	**	*		
Sell my home	14	5	9	9	1	3	-	7	4	2
	4%	3%	5%	6%	1%	3%	-	5%	3%	5%
				*	*	*	**	*		
Sell my assets (car, rental property, investments, etc.)	47	33	14	24	14	8	2	24	14	8
	13%	19%	7%	17%	11%	9%	6%	18%	9%	16%
		B		*	*	*	**	*		
Reduce my consumer spending or expenses (i.e. cell phone, cable, travel, discretionary spending, etc.)	166	65	101	70	61	35	6	59	77	23
	46%	36%	55%	47%	49%	38%	27%	44%	49%	47%
		A		*	*	*	**	*		
None of the above	66	34	32	16	21	29	8	24	26	8
	18%	19%	17%	11%	17%	31%	33%	18%	17%	17%
				*	*	CD*	**	*		
Sigma	765	364	401	359	251	154	39	293	316	116
	210%	202%	218%	243%	203%	166%	164%	217%	203%	239%

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