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)?

		REGION						HOUSEHOLD INCOME			
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**299**	**195**	**192**	**703**	**419**	**193**	**448**	**323**	**511**	**556**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**569**	**369**	**490**	**409**
1 - 100	165	28	22	9	55	40	12	40	37	49	18
	8%	10%	10%	7%	7%	9%	8%	7%	10%	10%	4%
									J	J	
101 - 200	159	23	16	15	63	30	12	59	29	39	22
	8%	8%	7%	12%	8%	6%	9%	10%	8%	8%	5%
								J			
201 - 300	108	15	13	7	36	27	9	30	24	25	24
	5%	5%	6%	5%	5%	6%	7%	5%	7%	5%	6%
301 - 400	72	5	6	4	30	24	4	29	11	10	15
	4%	2%	3%	3%	4%	5%	3%	5%	3%	2%	4%
								I			
401 - 500	186	19	22	11	84	41	9	45	27	61	35
	9%	7%	10%	9%	11%	9%	6%	8%	7%	12%	9%
										GH	
501 - 600	42	2	6	2	15	11	6	13	6	14	8
	2%	1%	3%	2%	2%	2%	4%	2%	2%	3%	2%
							A				
601 - 700	32	3	2	3	12	10	2	11	5	12	3
	2%	1%	1%	2%	2%	2%	1%	2%	1%	2%	1%
701 - 800	50	9	2	3	14	19	2	9	13	14	10
	3%	3%	1%	2%	2%	4%	2%	2%	4%	3%	2%
801 - 900	24	2	3	3	10	6	1	5	8	6	2
	1%	1%	1%	3%	1%	1%	*	1%	2%	1%	1%
901 - 1000	196	23	17	6	88	49	14	33	42	56	55
	10%	8%	8%	5%	11%	10%	10%	6%	11%	11%	14%
					C				G	G	G

1001 - 2000	253	38	37	15	99	48	17	59	43	58	80
	13%	14%	16%	12%	13%	10%	12%	10%	12%	12%	20%
											GHI
2001 - 3000	90	9	10	3	34	20	14	14	13	23	36
	5%	3%	5%	2%	4%	4%	10%	2%	3%	5%	9%
							ACDE				GHI
3001 - 4000	37	12	4	3	9	6	3	5	5	16	11
	2%	4%	2%	2%	1%	1%	2%	1%	1%	3%	3%
		DE								G	
4001 - 5000	39	6	10	2	15	3	2	2	5	9	20
	2%	2%	4%	2%	2%	1%	2%	*	1%	2%	5%
			E								GHI
5001 - 6000	7	3	1	*	1	1	-	*	*	3	3
	*	1%	1%	*	*	*	-	*	*	1%	1%
6001 - 7000	8	4	-	-	2	2	-	-	-	3	5
	*	2%	-	-	*	*	-	-	-	1%	1%
		D									G
7001 - 8000	11	*	2	*	7	-	1	-	-	3	7
	1%	*	1%	*	1%	-	*	-	-	1%	2%
											GH
8001 - 9000	2	1	-	1	-	-	-	-	-	-	2
	*	*	-	1%	-	-	-	-	-	-	1%
				DE							
9001 - 10000	12	*	2	*	5	3	1	1	*	1	10
	1%	*	1%	*	1%	1%	1%	*	*	*	2%
											GHI
Insolvent ($0/None)	507	70	46	42	188	130	30	214	100	88	41
	25%	26%	21%	32%	25%	28%	22%	38%	27%	18%	10%
				B				HIJ	IJ	J	
Sigma	2001	272	224	130	768	470	136	569	369	490	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
$200 or less (Net)	324	51	38	24	118	70	23	99	67	88	40
	16%	19%	17%	18%	15%	15%	17%	17%	18%	18%	10%
								J	J	J	
Mean (Incl. 0)	907	1025	1119.4	784.9	908.4	743.6	995.3	509.6	670.2	989.7	1734.3
		E	E						G	GH	GHI

To what extent do you agree or disagree with the following: - I am worried that artificial intelligence (AI) could negatively affect my employment or income

		REGION						HOUSEHOLD INCOME			
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**299**	**195**	**192**	**703**	**419**	**193**	**448**	**323**	**511**	**556**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**569**	**369**	**490**	**409**
Top 2 Box (Net)	878	129	94	59	325	195	75	279	138	223	156
	44%	47%	42%	46%	42%	41%	55%	49%	37%	45%	38%
							BDE	HJ		J	
Strongly agree	337	62	29	24	116	78	27	128	63	70	51
	17%	23%	13%	18%	15%	17%	20%	22%	17%	14%	13%
		BD						IJ			
Somewhat agree	541	67	65	36	209	116	48	151	75	153	105
	27%	25%	29%	27%	27%	25%	35%	27%	20%	31%	26%
							AE			H	
Bottom 2 Box (Net)	1123	143	130	71	443	275	61	290	231	268	253
	56%	53%	58%	54%	58%	59%	45%	51%	63%	55%	62%
			F		F	F			G		GI
Somewhat disagree	625	84	69	27	251	163	31	155	135	149	140
	31%	31%	31%	21%	33%	35%	23%	27%	37%	30%	34%
		C			CF	CF			G		G
Strongly disagree	498	59	61	44	192	113	30	134	95	118	113
	25%	22%	27%	34%	25%	24%	22%	24%	26%	24%	28%
				ADEF							
Sigma	2001	272	224	130	768	470	136	569	369	490	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Heading into 2026, do you think the following will improve, worsen, or stay the same?: - Government deficit/debt

		REGION						HOUSEHOLD INCOME			
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**299**	**195**	**192**	**703**	**419**	**193**	**448**	**323**	**511**	**556**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**569**	**369**	**490**	**409**
Improve	133	19	9	10	40	46	10	54	17	28	31
	7%	7%	4%	8%	5%	10%	7%	9%	5%	6%	7%
						BD		H			
Stay the same	554	64	56	38	220	139	37	153	92	144	114
	28%	24%	25%	29%	29%	30%	27%	27%	25%	29%	28%
Worsen	1314	189	160	82	508	285	89	362	260	319	265
	66%	70%	71%	63%	66%	61%	66%	64%	70%	65%	65%
		E	E								
Sigma	2001	272	224	130	768	470	136	569	369	490	409
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Reflecting on your recent experiences with financial stress, which of the following actions have you taken?

		REGION						HOUSEHOLD INCOME			
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<$40K	$40K - <$60K	$60K - <$100K	$100K+
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents (unwtd)	**2001**	**299**	**195**	**192**	**703**	**419**	**193**	**448**	**323**	**511**	**556**
Base: All Respondents (wtd)	**2001**	**272**	**224**	**130**	**768**	**470**	**136**	**569**	**369**	**490**	**409**
Flight (Net)	640	104	71	41	212	148	64	196	126	182	109
	32%	38%	32%	31%	28%	31%	47%	34%	34%	37%	27%
		D					BCDE	J	J	J	
Skipped checking credit card or bank statements	203	44	20	12	69	35	22	62	45	59	32
	10%	16%	9%	10%	9%	8%	16%	11%	12%	12%	8%
		DE					DE				
Delayed opening bills or financial-related emails	229	40	24	13	85	41	26	78	62	51	32
	11%	15%	11%	10%	11%	9%	19%	14%	17%	10%	8%
		E					BCDE	J	IJ		
Postponed making payments despite having the available funds	215	38	30	14	69	50	16	72	44	57	36
	11%	14%	13%	10%	9%	11%	12%	13%	12%	12%	9%
Avoided discussing financial matters with family or professionals	295	40	23	25	109	68	30	85	66	79	47
	15%	15%	10%	19%	14%	14%	22%	15%	18%	16%	11%
				B			BDE		J		
Completely avoided thinking about financial responsibilities	243	39	30	15	89	42	28	92	48	62	34
	12%	14%	13%	11%	12%	9%	21%	16%	13%	13%	8%
							CDE	J			
Paralysis (Net)	297	61	24	20	99	64	29	105	71	70	42
	15%	22%	11%	15%	13%	14%	21%	18%	19%	14%	10%
		BDE					BDE	J	J		
Financially paralyzed - stuck and unsure of where to begin	297	61	24	20	99	64	29	105	71	70	42
	15%	22%	11%	15%	13%	14%	21%	18%	19%	14%	10%
		BDE					BDE	J	J		

Fight (Net)	1178	162	123	70	445	293	85	336	229	305	229
	59%	59%	55%	54%	58%	62%	62%	59%	62%	62%	56%
Used shopping or entertainment as a way to distract from financial stress	221	34	27	17	82	43	19	75	42	46	52
	11%	12%	12%	13%	11%	9%	14%	13%	12%	9%	13%
Relied on credit cards or other forms of credit to cover necessary expenses	340	40	37	16	147	73	27	102	67	100	55
	17%	15%	17%	13%	19%	15%	20%	18%	18%	20%	13%
										J	
Attempted to consolidate or refinance debts	236	25	28	16	76	71	20	63	38	79	45
	12%	9%	13%	12%	10%	15%	14%	11%	10%	16%	11%
						AD				HJ	
Adjusted budget or cut back on spending	857	110	94	50	326	227	49	240	171	213	166
	43%	41%	42%	39%	42%	48%	36%	42%	46%	43%	41%
						F					
Sought advice from a financial professional	218	36	17	13	84	48	20	56	39	63	46
	11%	13%	8%	10%	11%	10%	15%	10%	11%	13%	11%
							B				
None of the above	630	77	77	44	274	122	36	157	100	137	154
	31%	28%	34%	33%	36%	26%	26%	28%	27%	28%	38%
					EF						GHI
Sigma	3984	583	432	253	1509	884	322	1187	794	1017	740
	199%	214%	193%	195%	196%	188%	237%	209%	215%	207%	181%