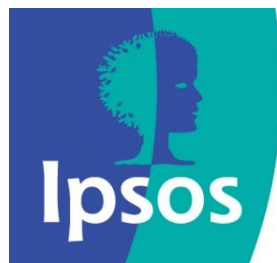


**Two in Five (38%) Married or Common-Law Canadians
Consider Themselves to Be Struggling Financially
*At Least One in Five Canadian Couples Are Having Relationships Affected
By Current Financial (27%) or Debt Situation (20%)***

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Two in Five (38%) Married or Common-Law Canadians Consider Themselves to Be Struggling Financially

At Least One in Five Canadian Couples Are Having Relationships Affected By Current Financial (27%) or Debt Situation (20%)

Toronto, ON – While most Canadians who are married or living common law are aware of their debts and discuss financial problems with their partners, many still believe they have financial difficulties, according to a new Ipsos Reid poll conducted on behalf of MNP Ltd. Two in five (38%) married and common law-living Canadians ‘agree’ (12% strongly/26% somewhat) that they ‘consider themselves to be struggling financially’, with three in five (62%) ‘disagreeing’ (34% strongly/28% somewhat).

While most married and common law Canadians might be willing to talk about their financial woes, this doesn’t mean getting this burden off their chest leaves all stress free. One in four (27%) married and common law Canadians ‘agree’ (8% strongly/19% somewhat) that ‘their current financial situation is affecting their personal relationships’, although three in four (73%) ‘disagree’ (46% strongly/27% somewhat) with this statement.

Debt situation can put a further strain on a relationship as many married and common law Canadians can attest to. One in five (20%) ‘agree’ (6% strongly/15% somewhat) that ‘their current debt situation has had a negative effect on their relationship with their spouse or partner’, while four in five (80%) ‘disagree’ (59% strongly/21% somewhat).

With many services being provided to help Canadians with their debt and credit problems, a sizeable portion does not know the difference between many of these services. Three in ten (28%) married and common law-living Canadians 'disagree' (8% strongly/20% somewhat) that 'they know the difference between a credit counsellor, debt advisor, and trustee in bankruptcy', although most (72%) 'agree' (34% strongly/38% somewhat) that they know the difference between these service providers.

These Canadians, however, believe they're aware of their debts, as well as their spouse's, and openly discuss any financial problems with their partner. More than nine in ten married and common law Canadians 'agree' that they are aware of their spouse's current financial situation, including any debts (94% - 71% strongly/23% somewhat) and their spouse or partner is aware of their current financial situation, including any debts (92% - 70% strongly/23% somewhat). Although married and common law Canadians are aware of their spouse's debt, as their spouse is with theirs, vast majority are willing to talk money woes with their partners. Another nine in ten (89%) 'agree' (61% strongly/28% somewhat) that they 'discuss any financial problems with their spouse or partner'.

Interesting findings that the data reveal, however, are those who are say who aren't aware of their spouse's situation, or their spouse of theirs, and those who don't talk about their financial problems. One in ten (8%) 'disagree' (3% strongly/5% somewhat) that 'their spouse or partner is aware of their current financial situation, including any debts', while a similar proportion (6%) 'disagree' (2% strongly/4%). Slightly more than one in ten (11%) also 'disagree' (3% strongly/8% somewhat) that 'they discuss any financial problems with their spouse or partner'.

Other Highlights

- Married and common law Canadians earning lower incomes are most likely to say that their current financial situation has affected their relationship with their spouse (39%), ahead of those earning lower middle (30%), upper middle (25%), and higher level (17%) incomes.
- Parents are more likely than those without kids to say that their current financial situation has affected their relationship with their spouse (35% vs. 23%) and had an effect on their health (30% vs. 24%)
- Younger married and common law Canadians are most likely to say that their current financial situation is affecting their current relationship with their spouse or partner (41%), ahead of middle-aged (28%) and senior Canadians (16%) who are married or living common law.
- Two in five (44%) married and common law Canadians 'agree' (21% strongly/23% somewhat) that they 'use credit to pay for normal household expenses', although majority (56%) 'disagree' (38% strongly/17% somewhat).
- Nearly one in five (22%) 'agree' (8% strongly/14% somewhat) that 'they struggle to make the minimum payments on any credit, loans, or debts they owe', with roughly three in four (78%) 'disagreeing' (59% strongly/19% somewhat).
- Atlantic Canadians (32%) are most likely to agree that they struggle to make minimum debt payments, ahead of Ontarians (25%), Albertans (22%), British Columbians (18%), Quebecers (18%), and Prairies residents (15%)



These are some of the findings of an Ipsos Reid poll conducted between January 23rd to 28th 2013, on behalf of MNP Ltd. For this survey, a sample of 1,000 married and common law-living Canadians from Ipsos' Canadian online panel was interviewed online. Weighting was then employed to balance demographics to ensure that the sample's composition reflects that of the adult population according to Census data and to provide results intended to approximate the sample universe. The precision of Ipsos online polls is measured using a credibility interval. In this case, the poll is accurate to within +/- 3.5 percentage points had all married and common law-living Canadians adults been polled. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage error, and measurement error.

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