

| | Total | Housing situation | | | | Mortgage/rent payments | | | | |
|--------------------|-------|--|--------|-------------------------|---------|------------------------|----------------------------|--------------------|---------------|--|
| | | Total: Renter and Homeowners with mortgage | Renter | Homeowner with mortgage | Neither | Manage payments easily | Manage, but watch spending | Makes things tight | Real struggle | Total: Watch spending/ makes things tight/ real struggle |
| Sample size | 1622 | 1131 | 505 | 626 | 490 | 395 | 515 | 153 | 69 | 737 |

Regional sample sizes are unweighted. All other sample sizes, including column totals, are weighted to census data. Cells containing “%” are statistically zero, though at least one response was received. Blank cells indicate zero responses received. Sample sizes below 100 should be interpreted with caution.*

Q11. Suppose you received a surprise bonus or gift of \$5,000 that you can use on anything you want. What would you do with most of it?

| | Total | Housing situation | | | | Mortgage/rent payments | | | | |
|---|-------|--|--------|-------------------------|---------|------------------------|----------------------------|--------------------|---------------|--|
| | | Total: Renter and Homeowners with mortgage | Renter | Homeowner with mortgage | Neither | Manage payments easily | Manage, but watch spending | Makes things tight | Real struggle | Total: Watch spending/ makes things tight/ real struggle |
| Put it in your savings account or invest it | 45% | 39% | 38% | 40% | 58% | 53% | 35% | 22% | 21% | 31% |
| Pay down debt | 36% | 43% | 42% | 44% | 19% | 32% | 46% | 55% | 52% | 49% |
| Use it to pay day-to-day expenses | 12% | 12% | 16% | 9% | 11% | 6% | 12% | 21% | 27% | 15% |
| Spend it on a big-ticket item | 8% | 6% | 4% | 8% | 12% | 9% | 6% | 2% | | 4% |

Q12. How large of a one-time unexpected expense could you manage this month?

| | Total | Renter/ Mortgage | | | | Mortgage/ Rent | | | | |
|--|-------|------------------|--------|-------------------------|---------|------------------------|----------------------------|--------------------|---------------|--|
| | | Both | Renter | Homeowner with mortgage | Neither | Manage payments easily | Manage, but watch spending | Makes things tight | Real struggle | Total: Watch spending/ makes things tight/ real struggle |
| Could not manage any unexpected expense, already too stretched | 14% | 17% | 23% | 12% | 8% | 1% | 19% | 34% | 50% | 25% |
| Up to \$100 | 5% | 5% | 8% | 3% | 3% | 2% | 5% | 10% | 13% | 7% |
| Up to \$250 | 8% | 8% | 11% | 6% | 6% | 5% | 8% | 17% | 13% | 10% |
| Up to \$500 | 9% | 9% | 10% | 9% | 7% | 5% | 12% | 12% | 11% | 12% |
| \$500 to \$1,000 | 15% | 16% | 15% | 16% | 13% | 15% | 19% | 9% | 9% | 16% |
| Could manage over \$1,000 | 50% | 45% | 33% | 54% | 62% | 73% | 37% | 18% | 4% | 30% |

Q13. [Net: Agree] Agreement with statements

| | Total | Renter/ Mortgage | | | | Mortgage/ Rent | | | | |
|---|-------|------------------|--------|-------------------------|---------|------------------------|----------------------------|--------------------|---------------|--|
| | | Both | Renter | Homeowner with mortgage | Neither | Manage payments easily | Manage, but watch spending | Makes things tight | Real struggle | Total: Watch spending/ makes things tight/ real struggle |
| I'm concerned that I or someone in my household could lose a job because of the economy | 36% | 39% | 41% | 37% | 31% | 23% | 43% | 49% | 73% | 47% |
| I can't keep up with the cost of living | 53% | 56% | 64% | 50% | 44% | 26% | 64% | 90% | 98% | 73% |
| I'm never really stressed about money | 28% | 24% | 21% | 27% | 38% | 48% | 15% | 7% | 1% | 12% |
| I have too much debt | 36% | 44% | 44% | 44% | 19% | 21% | 50% | 67% | 77% | 56% |

Q13. [Net: Disagree] Agreement with statements

| | Total | Renter/ Mortgage | | | | Mortgage/ Rent | | | | |
|---|-------|------------------|--------|-------------------------|---------|------------------------|----------------------------|--------------------|---------------|--|
| | | Both | Renter | Homeowner with mortgage | Neither | Manage payments easily | Manage, but watch spending | Makes things tight | Real struggle | Total: Watch spending/ makes things tight/ real struggle |
| I'm concerned that I or someone in my household could lose a job because of the economy | 56% | 54% | 49% | 58% | 61% | 72% | 50% | 40% | 16% | 45% |
| I can't keep up with the cost of living | 44% | 41% | 33% | 47% | 51% | 71% | 33% | 9% | | 25% |
| I'm never really stressed about money | 70% | 75% | 78% | 72% | 60% | 51% | 84% | 93% | 98% | 87% |
| I have too much debt | 61% | 54% | 54% | 53% | 77% | 77% | 47% | 29% | 23% | 41% |

Q13. Agreement - I'm concerned that I or someone in my household could lose a job because of the economy

| | Total | Renter/ Mortgage | | | | Mortgage/ Rent | | | | |
|--------------------|-------|------------------|--------|-------------------------|---------|------------------------|----------------------------|--------------------|---------------|--|
| | | Both | Renter | Homeowner with mortgage | Neither | Manage payments easily | Manage, but watch spending | Makes things tight | Real struggle | Total: Watch spending/ makes things tight/ real struggle |
| Agree strongly | 12% | 14% | 16% | 12% | 10% | 7% | 14% | 17% | 36% | 17% |
| Agree | 24% | 25% | 25% | 25% | 21% | 16% | 29% | 32% | 38% | 30% |
| Disagree | 38% | 38% | 35% | 40% | 37% | 47% | 36% | 33% | 10% | 33% |
| Disagree strongly | 18% | 16% | 14% | 18% | 24% | 25% | 13% | 7% | 6% | 11% |
| Not sure/Can't say | 7% | 7% | 10% | 5% | 8% | 5% | 7% | 11% | 11% | 8% |
| Net: Agree | 36% | 39% | 41% | 37% | 31% | 23% | 43% | 49% | 73% | 47% |
| Net: Disagree | 56% | 54% | 49% | 58% | 61% | 72% | 50% | 40% | 16% | 45% |

Q13. Agreement - I can't keep up with the cost of living

| | Total | Renter/ Mortgage | | | | Mortgage/ Rent | | | | |
|--------------------|-------|------------------|--------|-------------------------|---------|------------------------|----------------------------|--------------------|---------------|--|
| | | Both | Renter | Homeowner with mortgage | Neither | Manage payments easily | Manage, but watch spending | Makes things tight | Real struggle | Total: Watch spending/ makes things tight/ real struggle |
| Agree strongly | 19% | 20% | 30% | 12% | 15% | 5% | 18% | 37% | 79% | 28% |
| Agree | 34% | 36% | 34% | 38% | 28% | 21% | 45% | 53% | 20% | 45% |
| Disagree | 33% | 32% | 26% | 37% | 33% | 52% | 29% | 8% | | 22% |
| Disagree strongly | 11% | 9% | 8% | 10% | 18% | 19% | 4% | 1% | | 3% |
| Not sure/Can't say | 3% | 3% | 3% | 3% | 5% | 3% | 3% | *% | 2% | 3% |
| Net: Agree | 53% | 56% | 64% | 50% | 44% | 26% | 64% | 90% | 98% | 73% |
| Net: Disagree | 44% | 41% | 33% | 47% | 51% | 71% | 33% | 9% | | 25% |

Q13. Agreement - I'm never really stressed about money

| | Total | Renter/ Mortgage | | | | Mortgage/ Rent | | | | |
|--------------------|-------|------------------|--------|-------------------------|---------|------------------------|----------------------------|--------------------|---------------|--|
| | | Both | Renter | Homeowner with mortgage | Neither | Manage payments easily | Manage, but watch spending | Makes things tight | Real struggle | Total: Watch spending/ makes things tight/ real struggle |
| Agree strongly | 5% | 3% | 2% | 3% | 10% | 6% | 1% | 1% | 1% | 1% |
| Agree | 24% | 22% | 19% | 24% | 28% | 42% | 14% | 5% | *% | 11% |
| Disagree | 44% | 44% | 41% | 47% | 43% | 40% | 53% | 37% | 22% | 46% |
| Disagree strongly | 26% | 30% | 37% | 25% | 17% | 11% | 31% | 56% | 76% | 41% |
| Not sure/Can't say | 1% | 1% | 1% | 1% | 2% | 1% | 1% | 1% | 1% | 1% |
| Net: Agree | 28% | 24% | 21% | 27% | 38% | 48% | 15% | 7% | 1% | 12% |
| Net: Disagree | 70% | 75% | 78% | 72% | 60% | 51% | 84% | 93% | 98% | 87% |

Q13. Agreement - I have too much debt

| | Total | Renter/ Mortgage | | | | Mortgage/ Rent | | | | |
|--------------------|-------|------------------|--------|-------------------------|---------|------------------------|----------------------------|--------------------|---------------|--|
| | | Both | Renter | Homeowner with mortgage | Neither | Manage payments easily | Manage, but watch spending | Makes things tight | Real struggle | Total: Watch spending/ makes things tight/ real struggle |
| Agree strongly | 11% | 13% | 18% | 10% | 5% | 3% | 13% | 29% | 46% | 19% |
| Agree | 26% | 31% | 26% | 34% | 14% | 18% | 38% | 38% | 31% | 37% |
| Disagree | 35% | 36% | 30% | 41% | 33% | 44% | 36% | 23% | 17% | 32% |
| Disagree strongly | 26% | 18% | 24% | 13% | 44% | 33% | 11% | 6% | 5% | 10% |
| Not sure/Can't say | 3% | 3% | 2% | 3% | 4% | 2% | 3% | 4% | 1% | 3% |
| Net: Agree | 36% | 44% | 44% | 44% | 19% | 21% | 50% | 67% | 77% | 56% |
| Net: Disagree | 61% | 54% | 54% | 53% | 77% | 77% | 47% | 29% | 23% | 41% |

Q14. Thinking about grocery shopping and your household's food budget, how easy or difficult would you say it is to afford to feed your household?

| | Total | Renter/ Mortgage | | | | Mortgage/ Rent | | | | |
|--|-------|------------------|--------|-------------------------|---------|------------------------|----------------------------|--------------------|---------------|--|
| | | Both | Renter | Homeowner with mortgage | Neither | Manage payments easily | Manage, but watch spending | Makes things tight | Real struggle | Total: Watch spending/ makes things tight/ real struggle |
| Very easy | 12% | 10% | 8% | 11% | 17% | 23% | 3% | 2% | | 2% |
| Easy | 43% | 41% | 37% | 43% | 48% | 58% | 39% | 19% | 4% | 32% |
| Difficult | 35% | 40% | 43% | 38% | 24% | 17% | 50% | 61% | 53% | 53% |
| Very difficult | 8% | 9% | 11% | 7% | 6% | 2% | 6% | 18% | 42% | 12% |
| Not sure/I don't do the grocery shopping | 2% | 1% | 1% | 1% | 5% | 1% | 1% | *% | 1% | 1% |
| Net: Easy | 55% | 50% | 45% | 55% | 65% | 80% | 42% | 21% | 4% | 34% |
| Net: Difficult | 43% | 49% | 54% | 45% | 30% | 19% | 57% | 79% | 95% | 65% |

Q15. The increase in the cost of food is changing the way some people do their grocery shopping. Are you or your household doing any of the following more than usual because of food prices?

| | Total | Renter/ Mortgage | | | | Mortgage/ Rent | | | | |
|--|-------|------------------|--------|-------------------------|---------|------------------------|----------------------------|--------------------|---------------|--|
| | | Both | Renter | Homeowner with mortgage | Neither | Manage payments easily | Manage, but watch spending | Makes things tight | Real struggle | Total: Watch spending/ makes things tight/ real struggle |
| Eating out less | 62% | 65% | 67% | 65% | 53% | 54% | 69% | 76% | 81% | 72% |
| Switching to cheaper, lower quality brands | 46% | 52% | 54% | 50% | 34% | 33% | 57% | 72% | 73% | 62% |
| Cutting back on meat | 35% | 37% | 37% | 37% | 31% | 26% | 39% | 51% | 53% | 43% |
| Cutting back on alcohol | 25% | 28% | 27% | 28% | 20% | 19% | 30% | 40% | 33% | 32% |
| Cutting back on fresh fruit and vegetables | 21% | 24% | 28% | 20% | 15% | 9% | 25% | 38% | 62% | 31% |
| Gone to a food bank for groceries | 4% | 5% | 7% | 2% | 1% | 2% | 4% | 6% | 24% | 6% |
| Other | 10% | 11% | 10% | 11% | 7% | 9% | 12% | 9% | 17% | 12% |
| None of these | 19% | 15% | 13% | 16% | 30% | 28% | 9% | 4% | 4% | 8% |
| Net: Any | 81% | 85% | 87% | 84% | 70% | 72% | 91% | 96% | 96% | 92% |

Q16. In the last few months, have you or your household done any of the following to cut back on spending?

| | Total | Renter/ Mortgage | | | | Mortgage/ Rent | | | | |
|--|-------|------------------|--------|-------------------------|---------|------------------------|----------------------------|--------------------|---------------|--|
| | | Both | Renter | Homeowner with mortgage | Neither | Manage payments easily | Manage, but watch spending | Makes things tight | Real struggle | Total: Watch spending/ makes things tight/ real struggle |
| Cutting back on discretionary spending | 53% | 57% | 57% | 57% | 43% | 38% | 62% | 75% | 88% | 68% |
| Delaying a major purchase | 41% | 44% | 44% | 43% | 34% | 20% | 53% | 59% | 75% | 56% |
| Driving less | 31% | 32% | 31% | 33% | 28% | 19% | 35% | 42% | 65% | 39% |
| Cancelling/scaling back planned travel | 29% | 29% | 28% | 30% | 30% | 19% | 33% | 35% | 50% | 35% |
| Deferring/not making a contribution to an RRSP or TFSA | 22% | 25% | 26% | 23% | 15% | 11% | 27% | 39% | 50% | 32% |
| Other | 3% | 3% | 2% | 3% | 3% | 1% | 4% | 4% | 4% | 4% |
| None of these | 26% | 23% | 22% | 23% | 35% | 44% | 13% | 8% | 5% | 11% |
| Net: Any | 74% | 77% | 78% | 77% | 65% | 56% | 87% | 92% | 95% | 89% |