

	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Sample size	5032	1274	1281	1445	1032

QM1. All things considered, do you think you are financially better off or worse off than you were a year ago?

	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Better now	17%	1%	9%	23%	39%
The same as a year ago	36%	12%	37%	43%	55%
Worse now	45%	86%	52%	32%	5%
Not sure	1%	*%	2%	1%	1%

QM2. And a year from now, do you think you will be financially better off or worse off than you are now?

	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Better a year from now	22%	11%	19%	26%	35%
The same as now	36%	21%	32%	42%	49%
Worse a year from now	34%	59%	38%	25%	12%
Not sure	8%	9%	12%	7%	4%

QM3. Thinking about grocery shopping and your household's food budget today, how easy or difficult would you say it is to feed your household?

	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Very easy	8%		*%	4%	32%
Easy	38%	*%	17%	69%	67%
Difficult	40%	60%	72%	23%	*%
Very difficult	12%	39%	7%	1%	
Not sure/I don't do the grocery shopping	2%	1%	3%	4%	1%
Net: Easy	46%	*%	17%	73%	99%
Net: Difficult	52%	99%	79%	23%	*%

QM4. When it comes to your living situation, do you rent, own or do you have some sort of other arrangement?

	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Rent	31%	39%	33%	27%	23%
Own	62%	54%	59%	67%	72%
Some other arrangement	7%	7%	9%	7%	5%

QM5. And whether you're paying a mortgage, renting, or otherwise, would you say the financial aspect of this is:

	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Easy – no worries at all	11%		*%	5%	45%
Manageable	45%	2%	48%	76%	50%
Tough	26%	60%	37%	6%	
Very difficult	10%	36%	4%	*%	
Not applicable/Not paying rent or mortgage	8%	2%	10%	13%	5%
Net: Easy/ manageable	55%	2%	48%	80%	95%
Net: Tough/ Very difficult	37%	96%	41%	6%	

QM5. And whether you're paying a mortgage, renting, or otherwise, would you say the financial aspect of this is:

Base = Exclude N/A	4630	1245	1150	1255	981
	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Easy – no worries at all	12%		*%	6%	47%
Manageable	49%	2%	53%	87%	53%
Tough	29%	61%	41%	7%	
Very difficult	11%	37%	5%	*%	
Net: Easy/ manageable	60%	2%	54%	93%	100%
Net: Tough/ Very difficult	40%	98%	46%	7%	

QM5. And whether you're paying a mortgage, renting, or otherwise, would you say the financial aspect of this is:

Base = Renters Exclude N/A	1523	494	410	381	237
	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Easy – no worries at all	6%		1%	2%	35%
Manageable	42%	1%	38%	83%	65%
Tough	34%	49%	53%	13%	
Very difficult	18%	49%	8%	1%	
Net: Easy/ manageable	48%	1%	39%	85%	100%
Net: Tough/ Very difficult	52%	99%	61%	15%	

QM5. And whether you're paying a mortgage, renting, or otherwise, would you say the financial aspect of this is:

Base = Owners Exclude N/A	2854	674	663	812	704
	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Easy – no worries at all	15%		*%	7%	51%
Manageable	53%	2%	65%	89%	49%
Tough	26%	71%	33%	4%	
Very difficult	7%	27%	2%		
Net: Easy/ manageable	68%	2%	65%	96%	100%
Net: Tough/ Very difficult	32%	98%	35%	4%	

QM6. When it comes to the debt – if any – that your household currently holds, would you say this amount is...

Base = All	5032	1274	1281	1445	1032
	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Not a problem at all	19%	1%	6%	17%	62%
A minor source of stress	42%	34%	62%	58%	6%
A major source of stress	22%	64%	22%	2%	*%
Don't have any debt	16%	1%	11%	23%	32%

QM6. When it comes to the debt – if any – that your household currently holds, would you say this amount is...

Base = Exclude don't have debt	4216	1255	1138	1118	704
	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Not a problem at all	23%	1%	6%	22%	91%
A minor source of stress	50%	34%	69%	74%	8%
A major source of stress	27%	65%	24%	3%	*%

QM7. When it comes to credit card debt, which best describes your current situation:

Base = All	5032	1274	1281	1445	1032
	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Have credit card debt	38%	62%	44%	28%	16%
Do not have credit card debt	57%	30%	51%	69%	83%
Prefer not to say	4%	8%	5%	4%	1%

QM8. And when it comes to credit card payments, when do you expect to pay this off?

Base = Have credit card debt	1923	792	568	398	166
	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Right away	14%	6%	13%	22%	42%
Within the next few months	26%	18%	31%	30%	34%
Within the next year	20%	18%	21%	24%	16%
One to two years	17%	21%	16%	15%	4%
More than two years	23%	37%	19%	10%	3%

QM9. Are you currently paying a mortgage (or more than one) for your property or properties?

Base = Owners	3142	691	751	961	739
	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Yes, one mortgage	61%	73%	63%	56%	52%
Yes, more than one mortgage	6%	7%	6%	6%	5%
No, no mortgage	33%	19%	31%	39%	43%
Net: Yes	67%	81%	69%	61%	57%

QM10. So far, have you been affected by rising interest rates?

Base = Has mortgage	2092	557	521	589	425
	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Yes, my mortgage has gone up	22%	30%	19%	21%	17%
No, but expect to be affected	53%	59%	60%	51%	41%
No, don't expect to be affected	21%	7%	17%	25%	39%
Not sure/Can't say	4%	4%	4%	3%	3%

QM11. [\$150 per month] Suppose interest rates increased your monthly mortgage payments by each of the following amounts. Could you handle it or not?

	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Yes, no problem at all, would not really notice the difference	18%	1%	5%	19%	54%
Could manage without much difficulty	45%	31%	48%	62%	39%
Would have to make significant changes to my budget to make it work	30%	51%	41%	15%	6%
Would not be able to handle	6%	17%	3%	1%	
Don't know/Can't say	2%	1%	3%	3%	2%
Top2box	63%	32%	53%	81%	92%
Bottom2box	35%	68%	45%	17%	6%

QM11. [\$300 per month] Suppose interest rates increased your monthly mortgage payments by each of the following amounts. Could you handle it or not?

	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Yes, no problem at all, would not really notice the difference	6%	*%	2%	6%	21%
Could manage without much difficulty	26%	6%	14%	37%	51%
Would have to make significant changes to my budget to make it work	43%	46%	53%	44%	24%
Would not be able to handle	23%	47%	29%	9%	3%
Don't know/Can't say	2%	1%	2%	4%	1%
Top2box	32%	6%	16%	43%	72%
Bottom2box	66%	93%	82%	53%	27%

QM11. [\$450 per month] Suppose interest rates increased your monthly mortgage payments by each of the following amounts. Could you handle it or not?

	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Yes, no problem at all, would not really notice the difference	3%	*%	1%	3%	10%
Could manage without much difficulty	14%	1%	5%	18%	34%
Would have to make significant changes to my budget to make it work	39%	24%	38%	52%	42%
Would not be able to handle	43%	75%	55%	25%	11%
Don't know/Can't say	2%	1%	2%	3%	3%
Top2box	17%	1%	6%	21%	45%
Bottom2box	81%	98%	92%	76%	52%

QB1. How much do you trust, if at all, the Bank of Canada to fulfill its mandate?

Base = All	5032	1274	1281	1445	1032
	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Completely trust	8%	2%	4%	9%	18%
Mostly trust	38%	21%	36%	48%	49%
Mostly distrust	25%	33%	30%	22%	15%
Completely distrust	16%	31%	17%	8%	6%
Don't know/Can't say	13%	13%	14%	13%	11%
Net: Trust	46%	24%	40%	56%	68%
Net: Distrust	41%	63%	47%	31%	21%

QP4. And which of those issues would you say are the most important to you, personally.
Please select up to three:

	Total	Economic Stress Index			
		Struggling	Uncomfortable	Comfortable	Thriving
Cost of living/Inflation	63%	78%	68%	58%	47%
Health Care	52%	47%	51%	54%	56%
Housing Affordability	31%	38%	33%	28%	24%
Environment/Climate change	26%	16%	22%	31%	38%
The Economy/Jobs	25%	26%	25%	23%	24%
Senior care	20%	19%	20%	20%	22%
The Deficit/Government spending	17%	17%	18%	18%	17%
Education	15%	10%	13%	19%	19%
Energy - Oil & Gas/Pipelines	13%	15%	15%	12%	9%
Poverty/homelessness	12%	14%	11%	12%	12%
Coronavirus/COVID-19 response	7%	5%	7%	8%	9%
First Nations/Indigenous issues	6%	3%	7%	6%	6%
Drug Use/addictions/opioid crisis	4%	3%	4%	4%	5%