

	Total	Economic Stress Index				Home Ownership				Mortgage Renewal					Mortgage Rate	
		Struggling	Uncomfortable	Comfortable	Thriving	Rent	Own (Total)	Own-Mortgage	Own-No Mortgage	<1 year	1-2 years	2-3 years	3-4 years	4+ years	Variable	Fixed
Sample size	1878	586	417	479	397	554	1188	772	417	128	186	252	115	90	141	568

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.*

Q1. Thinking of the various issues and challenges facing Canada, which ones do you personally care about the most?

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		Struggling	Uncomfortable	Comfortable	Thriving	Rent	Own (Total)	Own-Mortgage	Own-No Mortgage	<1 year	1-2 years	2-3 years	3-4 years	4+ years	Variable	Fixed
Cost of Living / Inflation	64%	73%	67%	62%	50%	68%	62%	68%	51%	69%	68%	66%	69%	70%	72%	67%
Health Care	46%	43%	44%	48%	51%	38%	49%	46%	57%	37%	46%	43%	56%	52%	43%	47%
Housing affordability	32%	33%	38%	26%	30%	52%	21%	23%	18%	29%	25%	22%	23%	17%	24%	22%
Environment / Climate Change	23%	13%	15%	32%	38%	27%	22%	22%	24%	19%	20%	21%	28%	22%	23%	21%
Taxes	19%	22%	22%	16%	13%	14%	22%	21%	22%	19%	20%	23%	20%	24%	19%	22%
The Economy	18%	18%	19%	18%	16%	11%	21%	22%	19%	26%	21%	23%	26%	13%	25%	23%
Crime / Public safety	16%	15%	18%	17%	15%	14%	17%	16%	19%	20%	16%	15%	13%	20%	13%	17%
The Deficit / Government spending	16%	18%	16%	15%	16%	9%	20%	19%	23%	25%	17%	23%	8%	18%	16%	20%
Income inequality / Poverty	15%	17%	12%	14%	17%	20%	12%	15%	8%	14%	14%	14%	18%	13%	12%	15%
Ethics / Corruption	10%	13%	8%	9%	10%	8%	11%	11%	11%	12%	12%	12%	7%	11%	13%	10%
Immigration / Refugees	9%	7%	11%	10%	9%	7%	10%	10%	11%	7%	11%	9%	5%	17%	11%	10%
Jobs / Unemployment	6%	9%	7%	5%	4%	9%	5%	7%	3%	5%	6%	6%	7%	9%	4%	7%
Indigenous issues / Reconciliation	5%	4%	3%	7%	5%	6%	4%	4%	3%	6%	2%	5%	3%	4%	1%	5%
Energy / Natural Resources / Pipelines	4%	4%	4%	6%	3%	4%	5%	4%	5%	5%	6%	4%	5%	3%	4%	5%
International Issues	4%	1%	3%	5%	8%	3%	5%	3%	7%	2%	5%	3%	6%	1%	6%	3%
Emergency preparedness	2%	1%	3%	2%	4%	2%	2%	1%	5%	1%		1%	3%	2%	1%	1%
National Unity (Western Canada/Quebec)	1%	1%	1%	2%	2%	1%	2%	1%	4%	0%	2%	1%	1%		3%	1%
Other (specify)	2%	3%	2%	1%	2%	1%	2%	2%	2%	3%	1%	1%	3%	2%	4%	1%

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				Home Ownership				Mortgage Renewal					Mortgage Rate	
		Struggling	Uncomfortable	Comfortable	Thriving	Rent	Own (Total)	Own-Mortgage	Own-No Mortgage	<1 year	1-2 years	2-3 years	3-4 years	4+ years	Variable	Fixed
Better now	14%	0%	10%	14%	40%	18%	12%	11%	13%	13%	8%	9%	13%	18%	10%	12%
The same as a year ago	36%	9%	35%	55%	52%	33%	37%	32%	48%	19%	32%	35%	37%	35%	35%	31%
Worse now	49%	90%	53%	30%	7%	47%	50%	57%	39%	68%	60%	55%	49%	48%	55%	57%
Not sure	1%	1%	2%	1%	1%	2%	1%	0%	1%	1%	1%	1%				0%

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				Home Ownership				Mortgage Renewal					Mortgage Rate	
		Struggling	Uncomfortable	Comfortable	Thriving	Rent	Own (Total)	Own-Mortgage	Own-No Mortgage	<1 year	1-2 years	2-3 years	3-4 years	4+ years	Variable	Fixed
Better a year from now	19%	4%	14%	23%	42%	26%	16%	17%	14%	11%	11%	22%	20%	20%	21%	17%
The same as now	37%	21%	38%	46%	50%	31%	41%	39%	45%	32%	39%	37%	49%	40%	40%	38%
Worse a year from now	35%	66%	36%	22%	4%	34%	35%	37%	32%	49%	41%	33%	28%	33%	31%	38%
Not sure	8%	9%	12%	9%	3%	9%	8%	7%	9%	8%	9%	7%	3%	7%	8%	6%

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				Home Ownership				Mortgage Renewal					Mortgage Rate	
		Struggling	Uncomfortable	Comfortable	Thriving	Rent	Own (Total)	Own-Mortgage	Own-No Mortgage	<1 year	1-2 years	2-3 years	3-4 years	4+ years	Variable	Fixed
Very easy	8%	0%	0%	4%	34%	6%	9%	8%	13%	3%	6%	11%	8%	9%	11%	7%
Easy	36%	2%	18%	69%	65%	32%	39%	36%	45%	33%	39%	33%	41%	36%	43%	36%
Difficult	40%	57%	73%	22%	1%	44%	38%	40%	33%	42%	38%	42%	38%	38%	34%	41%
Very difficult	14%	41%	5%	1%		17%	12%	15%	7%	21%	16%	13%	12%	16%	12%	15%
Not sure/I don't do the grocery shopping	2%	0%	4%	5%	0%	1%	1%	1%	2%	0%	1%	1%	0%			1%
Top2box	44%	2%	18%	73%	99%	38%	49%	44%	58%	36%	45%	44%	49%	45%	54%	43%
Bottom2box	54%	98%	78%	22%	1%	61%	50%	55%	40%	63%	54%	55%	50%	55%	46%	56%

QM4/QM5. (Owners with Mortgage) And when it comes to your current living situation, whether you're paying a mortgage, renting, or otherwise, would you say the financial aspect of this is:

Base = Owners with mortgage	772	294	153	209	116	-	772	772	-	128	186	252	115	90	141	568
	Total	Economic Stress Index				Home Ownership				Mortgage Renewal					Mortgage Rate	
		Struggling	Uncomfortable	Comfortable	Thriving	Rent	Own (Total)	Own-Mortgage	Own-No Mortgage	<1 year	1-2 years	2-3 years	3-4 years	4+ years	Variable	Fixed
Easy - no worries at all	7%			7%	34%		7%	7%		3%	2%	9%	8%	16%	6%	8%
Manageable	47%	5%	58%	88%	66%		47%	47%		38%	52%	47%	54%	44%	44%	49%
Tough	30%	56%	41%	4%			30%	30%		33%	33%	27%	31%	31%	26%	30%
Very difficult	15%	39%	1%	1%			15%	15%		26%	14%	17%	8%	9%	24%	13%
Top2box	54%	5%	58%	95%	100%		54%	54%		41%	54%	56%	62%	60%	50%	57%
Bottom2box	46%	95%	42%	5%			46%	46%		59%	46%	44%	38%	40%	50%	43%

QM6. How concerned are you that you may not be able to afford to live in your current residence long term?

Base = Tough or very difficult in QM4	799	559	208	33	-	294	459	353	106	76	87	111	44	36	70	245
	Total	Economic Stress Index				Home Ownership				Mortgage Renewal					Mortgage Rate	
		Struggling	Uncomfortable	Comfortable	Thriving	Rent	Own (Total)	Own-Mortgage	Own-No Mortgage	<1 year	1-2 years	2-3 years	3-4 years	4+ years	Variable	Fixed
Very concerned	38%	46%	21%	20%		50%	31%	33%	24%	39%	33%	38%	20%	17%	34%	33%
Concerned	39%	38%	42%	30%		35%	41%	41%	43%	36%	44%	37%	51%	43%	52%	38%
Not that concerned	20%	15%	30%	39%		14%	23%	23%	24%	23%	20%	20%	26%	33%	11%	26%
Not at all concerned	3%	2%	7%	11%		1%	5%	4%	10%	1%	3%	5%	3%	7%	3%	3%
Top2box	77%	84%	63%	50%		85%	72%	73%	66%	75%	77%	75%	71%	59%	86%	71%
Bottom2box	23%	16%	37%	50%		15%	28%	27%	34%	25%	23%	25%	29%	41%	14%	29%

QM7. When is your next mortgage renewal?

Base = Owners with mortgage	772	294	153	209	116	-	772	772	-	128	186	252	115	90	141	568
	Total	Economic Stress Index				Home Ownership				Mortgage Renewal					Mortgage Rate	
		Struggling	Uncomfortable	Comfortable	Thriving	Rent	Own (Total)	Own-Mortgage	Own-No Mortgage	<1 year	1-2 years	2-3 years	3-4 years	4+ years	Variable	Fixed
Within one year	17%	22%	14%	17%	7%		17%	17%		100%					21%	15%
One to two years	24%	28%	20%	25%	21%		24%	24%			100%				20%	25%
Two to three years	33%	29%	38%	32%	36%		33%	33%				100%			36%	32%
Three to four years	15%	11%	19%	16%	19%		15%	15%					100%		15%	16%
Four to five years	9%	8%	9%	9%	13%		9%	9%						78%	5%	9%
More than five years	3%	3%	2%	2%	4%		3%	3%						22%	3%	2%

QM8. Do you have a variable or fixed rate on your mortgage?

	Total	Economic Stress Index				Home Ownership				Mortgage Renewal					Mortgage Rate	
		Struggling	Uncomfortable	Comfortable	Thriving	Rent	Own (Total)	Own-Mortgage	Own-No Mortgage	<1 year	1-2 years	2-3 years	3-4 years	4+ years	Variable	Fixed
Variable	18%	19%	11%	18%	27%		18%	18%		23%	15%	20%	19%	13%	100%	
Fixed	74%	70%	80%	75%	70%		74%	74%		68%	78%	72%	78%	72%		100%
Combination	5%	6%	5%	4%	2%		5%	5%		3%	7%	5%	1%	7%		
Not sure/Prefer not to say	3%	5%	4%	2%	2%		3%	3%		6%	1%	3%	2%	8%		

QM9. Thinking about your next mortgage renewal, which best describes how you feel about it?

	Total	Economic Stress Index				Home Ownership				Mortgage Renewal					Mortgage Rate	
		Struggling	Uncomfortable	Comfortable	Thriving	Rent	Own (Total)	Own-Mortgage	Own-No Mortgage	<1 year	1-2 years	2-3 years	3-4 years	4+ years	Variable	Fixed
Very worried - it may cost significantly more	39%	62%	37%	21%	15%		39%	39%		57%	48%	34%	24%	29%	29%	43%
Worried it may cost more	40%	32%	46%	47%	38%		40%	40%		26%	38%	46%	49%	33%	42%	39%
Not that worried	13%	2%	10%	22%	29%		13%	13%		9%	9%	14%	15%	17%	21%	11%
Not at all worried	5%	1%	5%	7%	15%		5%	5%		7%	2%	4%	8%	11%	5%	4%
Not sure/Can't say	3%	3%	2%	3%	4%		3%	3%		0%	2%	2%	4%	9%	3%	2%
Top2box	79%	94%	83%	69%	53%		79%	79%		83%	86%	80%	73%	63%	71%	82%
Bottom2box	18%	2%	15%	28%	44%		18%	18%		16%	11%	18%	23%	28%	26%	16%

QM10. When it comes to the debt – if any – that your household currently holds, would you say this amount is...

	1878	586	417	479	397	554	1188	772	417	128	186	252	115	90	141	568
	Total	Economic Stress Index				Home Ownership				Mortgage Renewal					Mortgage Rate	
		Struggling	Uncomfortable	Comfortable	Thriving	Rent	Own (Total)	Own-Mortgage	Own-No Mortgage	<1 year	1-2 years	2-3 years	3-4 years	4+ years	Variable	Fixed
Not a problem at all	13%	0%	8%	15%	35%	9%	16%	12%	21%	6%	13%	13%	19%	10%	15%	12%
A minor source of stress	39%	34%	54%	52%	15%	38%	40%	47%	25%	43%	48%	45%	48%	58%	46%	47%
A major source of stress	26%	62%	18%	8%	0%	29%	25%	33%	9%	42%	35%	34%	27%	24%	30%	34%
Don't have any debt	22%	3%	20%	25%	49%	24%	20%	7%	44%	9%	5%	7%	5%	8%	9%	7%

Economic Index

	Total	Economic Stress Index				Home Ownership				Mortgage Renewal					Mortgage Rate	
		Struggling	Uncomfortable	Comfortable	Thriving	Rent	Own (Total)	Own-Mortgage	Own-No Mortgage	<1 year	1-2 years	2-3 years	3-4 years	4+ years	Variable	Fixed
Struggling	31%	100%				36%	30%	38%	14%	50%	43%	34%	27%	35%	39%	36%
Uncomfortable	22%		100%			25%	19%	20%	18%	16%	16%	23%	25%	17%	11%	22%
Comfortable	25%			100%		19%	28%	27%	31%	27%	27%	26%	29%	25%	27%	28%
Thriving	21%				100%	20%	23%	15%	37%	7%	13%	17%	19%	22%	22%	14%