

# Data Collection for the 2023-24 Monthly Financial Well-being Monitor (MFWBM)

## Methodology Report

**Prepared for Financial Consumer Agency of Canada**

**Supplier:** **EKOS RESEARCH ASSOCIATES INC.**

**Contract Number: CW2247007**

**Contract Value:** $299,911.04 (including HST)

**Award Date:** July 07, 2023

**Delivery Date**: December 4, 2024

**Registration Number:** POR 023-23

For more information on this report, please contact the Financial Consumer Agency of Canada at info@fcac-acfc.gc.ca.

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This public opinion research report presents the results of an online survey conducted by EKOS Research Associates Inc.on behalf of the Financial Consumer Agency of Canada. The research study was conducted with 12,355 Canadians 18 years of age or older between July 2023 and June 2024.

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Cat. No. FC5-94/2024E-PDF (Electronic PDF, English)

ISBN 978-0-660-74866-5

Aussi disponible en français sous le titre : **Collecte de données pour le Suivi mensuel du bien-être financier (SMBEF) 2023-24.**

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### Summary

Canada’s inflation rate hit a 40-year high of 8.1% in June 2022 resulting in difficult economic conditions for Canadians, including higher-than-usual prices for necessities like food, transportation, and shelter, as well as higher mortgage costs for Canadian homeowners. To better understand how Canadians are managing these financial hardships, the FCAC has put in place the Monthly Financial Well-being Monitor (MFWBM) to collect quantitative evidence about Canadians’ day-to-day financial management and financial well-being. This survey first began as the COVID-19 Financial Well-being Survey in August 2020 and has been collecting data every month since then. The intent of this new public opinion research is to continue to monitor and better understand how Canadians are dealing with the current economic conditions while assessing if any underlying trends are developing over time. This research is part of FCAC’s mandate to monitor and evaluate trends and emerging issues that may have an impact on consumers of financial products and services in Canada. It will inform policy advice and work on the National Financial Literacy Strategy.

FCAC commissioned EKOS Research Associates to conduct the MFWBM, to be administered using Prob*it,* a hybrid online-phone probability-based panel sample frame developed by EKOS Research Associates. Given the need for monthly oversampling in key target groups (under 35, lower income, Indigenous and newcomers to Canada in the past 10 years) returning to previously sampled individuals included since the start of the survey (August 2020) up to 24 months prior to the current month of collection, for up to 50% of the completed sample in any single month, additional cases were completed using the Leger Opinion panel (LEO). The sample frame was further augmented by random-digit-dial (RDD) phone interviews in key targeted geographic clusters.

The survey questionnaire was largely the same as that used in the collection of the 2022-2023 survey, required approximately 18 to 20 minutes to complete by telephone. Some items were newly added or changed since the 2019 CFCS, and some items were retained for the purposes of tracking over time.

The survey was administered between July 2023 and June 2024. The 12 months of data collection included 12,355 interviews with Canadians aged 18 years or older. The overall response rate was 11 percent using a mix of panel members and RDD (9,524 cases completed online and 2,831 completed by telephone) sample sources.

Survey results can be extrapolated to the broader general public of Canadians 18 years and older with an associated margin of error of +/- 0.9 percent at a 95 per cent confidence level for questions posed to the complete sample. Topics covered in the core survey include:

* Current employment status;
* Households ongoing expenses and day-to-day financial management
* Use of emergency savings;
* Methods of managing debt and credit;
* Risk or exposure to fraud:
* Subjective financial literacy and confidence;
* Overall financial well-being; and,
* Socio-demographics, labour market participation and income.

**Instrument design**

The questionnaire originally provided by FCAC in 2020 continued to be used throughout 2023 and the first half of 2024. However, some questions were removed or added at various points in the collection. A small set of survey items were also collected bi-monthly starting late in 2020 to conserve space on the questionnaire. A set of 20 items used as FCAC performance indicators was also added in January 2024 and January 2023 with some core items removed for those months to accommodate this addition. About a third of the items in the survey questionnaire were replicated from the previous 2019 CFCS. The primary purpose for retaining these questions was to track changes over time with the previous version of the survey conducted in 2019.

The survey was administered online and by telephone using a bilingual questionnaire. For the online administration, the bilingual survey questionnaire was installed on a secure webserver controlled by EKOS. Telephone interviews were completed on-site, using computer assisted telephone interviewing (CATI) software. The CATI software allowed interviewers to input responses from respondents as the survey unfolded. Interviewers were provided with detailed background on the study followed by practice interviews prior to beginning work. Ten percent of all work was monitored for quality control purposes.

**Population Weighting**

A Random Iterative Method (RIM) weight was calculated using crosstabulation software to correct for response bias between the population distribution of the final sample and population estimates based on the 2021 Census. The weight was calculated according to population proportions for age, gender, region of the country, and education (high school versus some college or university and college completion versus university completion), as well as Indigenous and immigration status.

**Contract Value**

The value of this contract was $299,911.04 (including HST).

Political Neutrality Certification

I hereby certify as Senior Officer of EKOS Research Associates Inc. that the deliverables fully comply with the Government of Canada’s political neutrality requirements outlined in the Policy on Communications and Federal Identity and the Directive on the Management of Communications. Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings with the electorate, or ratings of the performance of a political party or its leaders.

**Signed by:** 

 Susan Galley (Vice President)

### Introduction

 In August 2020, FCAC began the COVID-19 Financial Well-being Survey as a response to the pandemic, aiming to closely monitor the financial well-being of Canadians during this challenging time. As other economic stressors emerged, such as the 40-year high inflation rate of 8.1% in June 2022 and the subsequent rate hikes by the Bank of Canada, Canadians faced increasingly difficult economic conditions. These included higher-than-usual prices for necessities like food, transportation, and shelter, as well as higher mortgage costs for homeowners. To better understand how Canadians are managing these financial hardships, FCAC continued conducting a monthly survey to collect quantitative evidence about Canadians’ day-to-day financial management and financial well-being.

 The Financial Consumer Agency of Canada (FCAC) is a federal government regulatory agency created to protect and inform consumers of financial products and services. As a federal regulatory agency, FCAC is responsible for:

* Ensuring the market conduct of federally regulated financial entities complies with federal legislation and regulations;
* Promoting the adoption of policies and procedures designed to implement legislation, regulation, voluntary codes of conduct and public commitments by federally regulated financial entities;
* Monitoring federally regulated financial entities’ compliance with voluntary codes of conduct and their own public commitments;
* Informing consumers about their rights and responsibilities when dealing with financial entities, and promoting awareness of the obligations of payment card network operators to consumers and merchants;
* Providing timely and objective information and tools to help consumers understand, and shop for, a variety of financial products and services; and
* Monitoring and evaluating trends and emerging issues that may have an impact on consumers of financial products and services.

The Monthly Financial Well-Being Monitor (MFWBM) has been identified as a key policy tool for the FCAC to monitor how Canadians are dealing financially with the economic upheaval caused by the current economic conditions. This research is part of FCAC’s mandate to monitor and evaluate trends and emerging issues that may have an impact on consumers of financial products and services in Canada. It will also inform policy advice and work on the National Financial Literacy Strategy.

 Data from the MFWBM allow the Agency to conduct pre-post comparisons based on comparable questions asked in the 2019 Canadian Financial Capability Survey and earlier iterations of the MFWBM and to observe emerging trends. It will also help to monitor Canadians’ ongoing financial management and identify potential areas of vulnerability and risk to inform ongoing policy and consumer education responses. Further, a subset of respondents will have participated previously in the MFWBM. This will allow the Agency to examine individual-level changes by comparing these respondents’ data between two points – the time they previously completed the MFWBM (between August 2020 and June 2023) and the time they complete the 2023-2024 MFWBM. In particular, this research supports FCAC’s mandate in the following areas:

* Helps FCAC monitor how Canadians are managing their finances and the effects on their financial well-being;
* Helps FCAC identify specific vulnerable populations and the unique issues with which they are dealing;
* Helps FCAC build better tools and interventions to strengthen positive financial behaviours, attitudes, and confidence;
* Provides on-going, up-to-date monthly feedback to strengthen FCAC’s ability to develop more targeted and timely messaging and tools for Canadians dealing with the financial impacts of the current economic conditions. For example, it will inform:
* Consumer education material, which is designed to empower Canadians with the information they need to choose financial products and services that suit their needs and goals.
* FCAC’s marketing and communications material to raise awareness of the consumer issues related to the current economic conditions, accessing resources, and dealing with the financial impact of the pandemic.
* FCAC’s experiments and interventions to strengthen financial resilience, with a specific focus on vulnerable populations.
* Adds value for other federal government departments and agencies to help develop public policy or industry guidelines.

 The MFWBM is intended to track how Canadians are managing their finances and the effects on their financial well-being. Topics include:

* Changes in employment, income, savings and debt;
* Methods that Canadians use to manage day-to-day finances, including: access to and use of emergency funds; longer-term savings for retirement, managing credit and debt and keeping up with bill payments; risk of experiencing fraud and scams, etc.; and
* Changes in the financial well-being of Canadians.

 Where applicable, comparisons will be derived based on surveys conducted by FCAC to earlier iterations of the MFWBM and the 2019 Canadian Financial Capability Survey.

### Methodological Details

 The approach for the MFWBM was to collect a 12,000-case probability-based sample, with the majority of the interviews completed online (self-administered) or by telephone with members of either the Prob*it* panel or the Leger Opinion panel (LEO), with augmented sampling as needed using targeted RDD sample. In general, a probability-based sampling frame is considered to be more statistically robust and rigorous because the sample is randomly selected, which means that there are statistical methods that can be used to assess sample error when extrapolating the results to the entire population. The LEO panel is partially probability-based and a necessary added sampling source given the study requirement to oversample those under 35, and lower-income households, as well as newcomers to Canada and Indigenous respondents, particularly among women within these lower incidence segments. Sampling within the Prob*it* panel was further constrained by the requirement for no more than 50% of the monthly sample completed by those who had previously completed the survey between August 2020 and March 2022.

 A total of 77% (9,524) of the interviews completed online (self-administered) by panel members. A smaller sample of 2,831 respondents completed the survey by telephone, including panel members with a preference for telephone interviews or among segments where response was low, as well as a subset of cases completed using a Random Digit Dialing (RDD) sample (landline and cell phone sample) in key geographic clusters to reach such target groups as Indigenous people and recent immigrants (last 10 years). This continued the approach used at the start of the survey collection and follows a similar approach taken in the 2019 CFCS survey which also relied on a mix of Prob*it* panel (online and phone), as well as a smaller portion of interviews obtained by telephone using RDD sample.

#### Sampling

 The key sample frame used was the hybrid online-telephone Prob*it* panel developed by EKOS Research Associates. This panel of more than 135,000 individuals serves as a fully representative sample of Canadians and margin of errors can be applied. From it we can draw random samples and collect data in a more cost efficient and timely manner than would otherwise be possible in a traditional telephone survey. The LEO panel was used to augment response among lower incidence target groups.

 Prob*it* panellists have been selected randomly using a random-digit dial (RDD) landline-cell phone hybrid sample frame, which is a reliable method used to conduct telephone surveys that are representative of the population. Once selected, panellists are contacted and recruited by telephone and asked to complete a basic profile (i.e., base survey instrument) including a range of demographic information. They are also asked if they would prefer to complete surveys online or by telephone. All panel members are eligible to participate, including those with cell phones only, those with no Internet access, and those who simply prefer to respond by telephone rather than online. The LEO panel includes more than 400,000 Canadians and relies on probability-based recruitment methods, augmented by referrals and social media outreach. Panel members complete surveys exclusively online.

 Canadians 18 years of age or older participated in the survey. Results from the final survey sample can be extrapolated to the broader general public of Canadians 18 and over, with a margin of error of +/-0.9 percent at a 95 percent confidence level for questions posed to the full sample.

 Some cases were completed by telephone to reach intended targets for key segments of interest to FCAC in the final sample. Overall, targets reached in key segments include:

* Age - 2,908 persons aged 18 to 34 (1,402 women)
* More modest income households ($40,000 or less) – 2,171 (1,225 women)
* Indigenous – 808 (402 among women)
* Recent immigrants – 782 (354 women)
* Regions - 952 in the Atlantic[[1]](#footnote-2) and 914 in the Prairies[[2]](#footnote-3)

 Following is a breakdown of unweighted frequency of cases completed within key segments of the survey sample from month to month, as well as weighted row percentage of the overall monthly sample.

**Table 1: Cases Completed in Key Target Segments (Overall and Per Month)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | **<35** | **Indigenous** | **<40K HHI** | **Recent immigrant** | **Less than PSE** |
| **Month** | **Total** | **M** | **F** | **M** | **F** | **M** | **F** | **M** | **F** | **M** | **F** |
| Total: | 12,355 |  1,50612%  |  1,40211%  | 407 3% | 4023%  |  9468% |  1,22510%  | 4283%  | 3543% | 2,51820% | 2,08417% |
| July 2023 |  1,0288%  |  11111%  |  11611%  | 273%  | 374%  |  656%  | 10410%  |  313%  | 293%  | 22722% | 20820% |
| August 2023  |  1,0499%  |  11611%  |  999%  |  262%  |  262%  | 606%  |  757%  |  31 3% |  273%  | 21921% | 17917% |
| September 2023 |  1,0358%  |  12712%  |  11311%  |  394%  |  353%  |  636%  | 878%  |  293%  |  323%  | 21721% | 16516% |
| October 2023 |  1,0308%  |  13113%  |  12112%  |  343%  |  444%  |  606%  |  10710%  |  485%  |  343%  | 18918% | 19419% |
| November 2023 |  1,0168%  |  11411%  |  11111%  |  414%  |  283%  |  87 9% |  95 9% | 343%  |  273%  | 20921% | 18819% |
| December 2023 |  1,0358%  |  13413%  |  13013%  |  36 3% |  374%  |  909%  |  10810%  | 404%  |  333%  | 21221% | 18819% |
| January 2024  |  1,0218%  |  14114%  |  12712%  |  364%  |  353%  |  868%  |  11211%  | 33 3% | 182%  | 20420% | 14915% |
| February 2024 |  1,0008%  |  11912%  |  11311%  |  313%  |  333%  |  10410%  |  12713%  |  33 3% | 273%  | 21021% | 16316% |
| March 2024 | 1,0318% | 13213% | 12212% | 333% | 333% | 10010% | 10210% | 404% | 323% | 22522% | 16816% |
| April 2024 | 1,0258% | 14214% | 12512% | 394% | 323% | 848% | 10510% | 323% | 313% | 21921% | 17417% |
| May 2024 | 1,0298% | 11912% | 10911% | 363% | 303% | 646% | 10210% | 353% | 333% | 17617% | 17517% |
| June 2024 | 1,0569% | 12011% | 11611% | 293% | 323% | 838% | 10110% | 424% | 313% | 21120% | 15515% |

#### Instrument Design

 The questionnaire was originally provided by FCAC in 2020 and revised at intervals over the course of the following four years. Some questions were allocated for bi-monthly collection late in 2020, to conserve interview length. A series of 18 questions used as departmental performance indicators were added to the survey in January 2024, with a number of other items dropped in those months to accommodate the additional questions. A smaller number of other questions related to banking needs and mortgage products were added in November 2023, as well as in February and March 2024. Appendix A includes the questionnaire used between November 2022 and April 2023. Appendix B features the questionnaire used in May and June of 2023.

 The survey questionnaire was comprised of roughly 45 questions in most of the 12 months, however it increased somewhat in January 2023. About a third of the survey items were replicated from the 2019 CFCS for the purposes of tracking changes over time, although some of these items were changed slightly either to add clarity or adapt them for administration online as well as on the telephone. Topics included:

* Socio-demographics, labour market participation and income;
* Ongoing-expenses and day-to-day financial management of the household;
* Assets, debts and credit management;
* Paying down debt and setting aside money for an emergency fund;
* Psychological characteristics and attitudes towards money;
* Financial fraud and scams; and
* Financial well-being.

 The majority of questions were closed-ended.

#### Online and Telephone Administration

 In order to introduce survey participants to the purpose of the project, the questionnaire was prefaced with a brief introduction to the study and rationale for the research. Respondents were told the purpose of the survey and how the information would be assisting the Government of Canada. The voluntary and confidential nature of the survey was also emphasized. Instructions for completing the survey clearly indicated how to move through the questionnaire and fill in responses. Email invitations included both an email address and a 1-800 number that respondents could use in the event they had questions about the study or completing the questionnaire. The survey was administered online and by phone using a bilingual questionnaire. All work was carried out according to the specifications outlined in the Government of Canada standards.

 For the online administration, the bilingual survey questionnaires were installed on a secure webserver controlled by EKOS. The email invitation included a description and purpose of the survey (in both languages) along with a link to the survey website. When respondents clicked the survey link, they were taken to a website containing the survey instrument. Once inside the survey, the respondent had the choice of completing the questionnaire in French or English (with the option of changing the survey language at any time). The survey database was mounted using a Personalized Identification Number (PIN), so only individuals with a PIN were allowed access to the survey. The PIN also allowed respondents to exit and re-enter the survey at any time to complete or change information before the questionnaire was completed/submitted.

 Telephone interviews were completed using computer assisted telephone interviewing software (CATI) allowing interviewers to input responses from respondents as the survey unfolded. During initial training, telephone interviewers were given instruction about the study objectives and sampling – as well as the meaning and intent of specific items in the survey. Practice interviews also took place. By and large, interviewers input survey responses by selecting a category offered on the screen that best reflected the respondent’s answer. For open-ended questions, however, verbatim responses from the respondent were inputted for later review and coding.

 Telephone interviews were carried out under regular supervision and 10 percent of interviews were monitored to ensure professional conduct and data quality. A minimum of eight call-backs (nine total calls) were made to each selected household in the original sample before retiring a case and substituting another household. Follow-up calls were made on subsequent days, at varying time periods to maximize the potential for reaching a given respondent, and callback appointments were taken at the convenience of the respondent. All individuals were also asked at the start whether they preferred to conduct the interview in English or French.

The survey collection occurred monthly between July 2023 and June 2024. Just over 1,000 cases were collected each month over the eight months in which the survey was administered. Of the 12,355 completed cases in the sample, 9,524 respondents completed the questionnaire online[[3]](#footnote-4) and 2,831 completed by telephone. All responses were kept completely confidential, and no responses were linked to individual names.

 The overall response rate for the survey was 11.3%. The following table provides details on the sample records used to complete the core sample by month.

**Table 2: Monthly Response Rate (2023)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Month** | **July ‘23** | **Aug ‘23**  | **Sept ’23**  | **Oct ’23**  | **Nov ‘23** | **Dec ‘23** |
| Total Sample | 9,583 | 8,241 | 8,677 | 10,836  | 11,037 | 9,704 |
| Invalid (email bounced, not correct person) | 372  | 366 | 269  | 255  | 393 | 330 |
| Valid Sample | 9,211 | 7,875 | 8,408 | 10,581 | 10,644 | 9,374 |
| Partial complete | 38 | 43 | 56  | 28 | 25 | 59 |
| Refused | 312  | 699 | 265  | 304  | 289 | 264 |
| No response | 7,717  | 5,961 | 6,950  | 9,199  | 9,208 | 7,795 |
| Responding |  |  |  |  |  |  |
| Complete | **1,028** | **1,049** | **1,035** | **1,030** | **1,016** | **1,035** |
| Ineligible | 75  | 97 | 74 | 6 | 9 | 30 |
| Quota filled |  41 | 26 | 28 | 14 | 97 | 191 |
| **Total responding** | **1,144**  | **1,172** | **1,137** | **1,050** | **1,122** | **1,256** |
| Response Rate (Total responding over Valid sample) | 12.4 % | 14.9% | 13.5% | 9.9% | 10.5% | 13.4% |

**Table 3: Monthly Response Rate (2024)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Month** | **Jan ‘24** | **Feb ‘24**  | **Mar ’24**  | **Apr ’24**  | **May ‘24** | **June ‘24** |
| Total Sample | 11,802  | 9,027  | 8,911  | 9,794  | 11,132 | 14,650 |
| Invalid (email bounced, not correct person) | 392  | 384  | 568 | 504 | 325 | 351 |
| Valid Sample | 11,410  |  8,643 |  8,343 | 9,290  | 10,807 | 14,299 |
| Partial complete | 10 | 48  | 15  | 8  | 12 | 68 |
| Refused | 319 | 216  | 317  |  283 | 226 | 483 |
| No response | 10,001  | 7,320 | 6,916  | 7,923 | 9,471 | 12,657 |
| Responding |  |  |  |  |  |  |
| Complete | **1,021** | **1,000** | **1,031** | **1,025** | **1,029** | **1,056** |
| Ineligible | 35 | 1 | 31 | 21 | 24 | 21 |
| Quota filled | 24 | 58 | 33 | 30 | 45 | 14 |
| **Total responding** | **1,080** | **1,059** | **1,095** | **1,076** | **1,098** | **1,091** |
| Response Rate (Total responding over Valid sample) | 9.5% | 12.3% | 13.1% | 11.6% | 10.2% | 7.6% |

 Note that the response rate is calculated based on the combined response among those who completed the survey and those willing to complete the survey that were screened out because of study criteria or already filled sample quotas. The base for the calculation is the valid sample accessed, excluding records found to be invalid (i.e., bounced email addresses or non-valid telephone numbers). This response rate formula was developed by industry associations and endorsed in the Government of Canada survey standards.

#### Database Management

 The key steps in the data base management involved cleaning the data and developing population weights.

##### Data Cleaning

 Cleaning the database involved re-coding open-ended responses into existing categories. As noted above, there were a handful of questions in the survey that had an open-ended response category where respondents could provide their own answer. For these questions, verbatim responses were reviewed and assigned to existing categories in instances where they logically fit. A new “response category” was added to the dataset only in instances where a number of respondents provided an answer that was not captured in the existing response categories. These are indicated in the questionnaire using capitalized text to flag categories that were not shown to respondents throughout the collection, but post-coded.

 In addition, data cleaning was undertaken to ensure internal consistency between the branching/skip logic of the questionnaire and the variable responses. For example, responses were deleted if the question was not applicable based on the skip logic. This could occur in instances where the respondent/interviewer went back and revised the answer to a question in an earlier point in the survey. In other questions, rules were set as required depending on the responses to other survey items.

##### Non-Response Bias

 A comparison of the unweighted sample with 2021 Census figures from Statistics Canada suggests a slightly younger sample (24% compared with 27% in the population, and a slightly more educated sample (37% with less than post-secondary completion) than found in the population (41%).

##### Constructing Population Weights

 The sample weight was created based on population parameters according to the 2021 Census. Data were weighted to population proportions for age, region of the country, gender, as well as education (high school completion versus some college or university or college completion versus university completion), and Indigenous and recent immigrant status. A table with the weighted and unweighted proportions of the sample for those variables included in the weight solution is presented in Appendix C.

 A Random Iterative Method (RIM) weight was calculated using crosstabulation software to correct for response bias between the population distribution of the final sample and population estimates. To calculate a RIM weight, crosstabulation software reconciles the differences between the sample and the target distributions across a user-defined set of, typically demographic, variables through a series of random iterations, until it arrives at a weighting factor for each record that adjusts the population distribution of the data file to most closely match the target population.

##### Creation of Calculated Variables and Data Tables

 Calculated variables were largely a matter of creating common items from categorical and continuous responses (e.g., where most respondents indicated a specific value such as personal income, but some were only willing to provide a range, therefore the midpoint of the range was used for the calculation). A series of banner tables were produced segmenting data for the core and follow-up survey samples to explore sub-group patterns (e.g., by source and mode of completion, as well as based on key demographics such as age, gender, and so on) in order to support basic analysis of the data.

Appendix A

Survey Questionnaire

## APPENDIX A: Survey Questionnaire

WINTRO

If... ONLINE

 Thank you for taking the time to complete this survey dealing with some important issues on household finances on behalf of the Government of Canada. The results will help to monitor the financial impact of current economic conditions on Canadians so that adequate advice and help can be provided to the individuals and households that need it.

 Si vous préférez répondre au sondage en français, veuillez cliquer sur français.

 **Your participation is voluntary and your responses will be kept entirely confidential and anonymous.** The survey takes 15 minutes to complete. It is being directed by EKOS Research, and is being administered according to the requirements of the *Privacy Act*. Results will not be reported on an individual basis, but rolled into groups of 20 or more to preserve confidentiality. The survey is registered with the Research Verification Services operated by the Canadian Research Insights Council (CRIC). Click here if you wish to verify its authenticity (project code 20240729-EK539). To view our privacy policy, click here.

 If you require any technical assistance, please contact online@ekos.com.

PINTRO

If... PHONE

Good morning/afternoon/evening, Bonjour, May I speak with \_\_\_\_\_\_?

 My name is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and I am calling from EKOS Research Associates, a public opinion research company. We are conducting a study on behalf of the Government of Canada to find out what people think about some important issues on household finances. The results will help to monitor the financial impact of current economic conditions on Canadians so that adequate advice and help can be provided to the individuals and households that need it.

 Would you prefer to be interviewed in English or French?/Préférez-vous répondre en français ou en anglais?

 Please be assured that we are not selling or soliciting anything. Your participation is voluntary and your responses will be kept entirely confidential and anonymous. Results will not be reported on an individual basis, but rolled into groups of 20 or more to preserve confidentiality. This survey is being directed by EKOS Research, and is being administered according to the requirements of the Privacy Act.

IF ASKED LENGTH: The survey will take about 15 minutes to complete

IF ASKED CLIENT: I can tell you at the end who sponsored this survey

 IF ASKED: The survey is registered with the Research Verification Services operated by the Canadian Research Insights Council (CRIC). Visit https://canadianresearchinsightscouncil.ca/rvs/home/?lang=en if you wish to verify its authenticity (project code 20240729-EK539).

Continue 1

Refuse (THANK & TERMINATE) 9 ->THNK2

PRIV

If... PHONE

 This call may be recorded for quality control or training purposes.

QAGEX

 In what year were you born?

(specify) 9998 N

1901 1901

//

2023 2023

Prefer not to say 9999

QAGEA

If... QAGEX = 2006

 Are you at least 18 years of age?

Yes 1

No 2 ->THNK2

Prefer not to say 99 ->THNK2

QAGEY

If... QAGEX = 9999

 May we place your age into one of the following general age categories?

Under 18 98 ->THNK2

18-24 years 2

25-29 years 3

30-34 years 4

35-44 years 5

45-54 years 6

55-59 years 7

60-64 years 8

65-69 years 9

70 years or older 10

Prefer not to say 99 ->THNK2

QSEX

 Are you...

Male 1

Female 2

Prefer to self-describe: 77 BX

Prefer not to say 99 BX

IN\_Q04

 What **was** the approximate total household income of all members (including yourself) before taxes and deductions from all sources during the last year, ending December 2023?

Please specify : 77 >

Don't know 98 X

Prefer not to say 99 X

IN\_Q05

If... IN\_Q04 = 98,99

 What was your approximate total household income in 2023?

<[PHONE]INTERVIEWER: "Roughly to the nearest 20 thousand or so." Prompt with categories If needed.>

Less than $20,000 1

$20,000 to less than $40,000 2

$40,000 to less than $60,000 3

$60,000 to less than $80,000 4

$80,000 to less than $100,000 5

$100,000 to less than $150,000 6

$150,000 to less than $200,000 7

$200,000 or more 8

Don't know 98 X

Prefer not to say 99 X

DM\_Q03

 Were you born in Canada?

Yes 1

No 2

Don't know 98 X

Prefer not to say 99 X

DM\_Q05

 If... DM\_Q03 = 2

 In what year did you first immigrate or move to Canada?

Please specify : 77 >

Don't know 98 X

Prefer not to say 99 X

DM\_Q06

If... DM\_Q03 = 1

 Are you an Indigenous person, that is, First Nations, Métis or Inuk (Inuit)?

<[PHONE]INTERVIEWER, IF ASKED:> The terms "First Nations" and "North American Indian" can be interchanged. <[PHONE]Some respondents may prefer one term over the other. "Inuit" is the plural form of "Inuk". If the respondent answers Eskimo, code Yes.>

Yes 1

No 2

Don't know 98 X

Prefer not to say 99 X

DM\_Q06B

If... DM\_Q03 = 1 and DM\_Q06 = 1

 Are you currently or have you lived on a reserve during the past 12 months?

Yes 1

No 2

Don't know 98 X

Prefer not to say 99 X

POSTCELL

 What is your postal code?

Postal code 1

Prefer not to say 9

QPROV

If... POSTCELL = 9

 In which province or territory do you live?

British Columbia 1

Alberta 2

Saskatchewan 3

Manitoba 4

Ontario 5

Quebec 6

New Brunswick 7

Nova Scotia 8

Prince Edward Island 9

Newfoundland and Labrador 10

Yukon 11

Northwest Territories 12

Nunavut 13

Prefer not to say 99 SX

DM\_Q08

 What is the highest level of schooling that you have ever attained?

Less than a high school diploma 1

High school diploma or equivalent 2

Some college or university without a diploma, certificate or degree (includes some trade, vocational or technical school, CEGEP, or university) 3

College diploma or certificate (includes completed trade, vocational or technical school, or CEGEP) 4

University undergraduate degree 5

University graduate degree (including professional degrees) 6

Don't know 98 X

Prefer not to say 99 X

DM\_Q02

 What is your current marital status?

Married 1

Living with partner (common-law) 2

Separated 3

Divorced 4

Widowed 5

Single (never married) 6

Don't know 98 X

Prefer not to say 99 X

DM\_Q02B

 Are you financially responsible for any children living in your household or currently living somewhere else? If so, how many?

Yes (please enter number of children) : 1 >

No 2

Prefer not to say 9

DM\_Q02C

If... ADM\_Q02B >= 1

 <[ADM\_Q02B >= 2]Do these children[ELSE]Does the child> live with you at least 50% of the time?

Yes 1

No 2

Prefer not to say 9

DM\_Q02DA

If... ADM\_Q02B = 1 and DM\_Q02C = 1

 What is the age range of the child living with you at least 50% of the time?

<[PHONE]INTERVIEWER: Read categories to respondent.> Accept all that apply

0 to 6 years of age 1

7 to 12 years of age 2

13 to 17 years of age 3

18 or older 4

Prefer not to say 9 X

DM\_Q02DB [1,4]

If... ADM\_Q02B >= 2 and DM\_Q02C = 1

 What are the age ranges of the children living with you at least 50% of the time?

<[PHONE]INTERVIEWER: Read categories to respondent.> Accept all that apply

0 to 6 years of age 1

7 to 12 years of age 2

13 to 17 years of age 3

18 or older 4

Prefer not to say 9 X

QA1

 Do you play an active role in managing your household's finances?

Yes 1

No 2

I don't know 98 X

Prefer not to say 99 X

COVID\_X

 How would you rate your current level of anxiety, stress, or worry?

<[PHONE]INTERVIEWER: Read categories to respondent.>

Very low 1

Low 2

Moderate 3

High 4

Very high 5

Don't know 98 BX

Prefer not to say 99 BX

COVID\_W

 How would you say that your level of anxiety, stress or worry has changed in the past 12 months?

<[PHONE]INTERVIEWER: Read categories to respondent.>

Decreased a lot 1

Decreased a little 2

Stayed the same 3

Increased a little 4

Increased a lot 5

Don't know 98 BX

Prefer not to say 99 BX

STRESS\_A

 Thinking specifically about your financial situation, how would you rate your current level of anxiety, stress, or worry that is related to your finances?

<[PHONE]INTERVIEWER: Read categories to respondent.>

Very low 1

Low 2

Moderate 3

High 4

Very high 5

Don't know 98 BX

Prefer not to say 99 BX

INCOME\_C

How has your household income changed in the last 12 months?

<[PHONE]INTERVIEWER: Read categories to respondent.>

Decreased a lot 1

Decreased a little 2

Stayed the same 3

Increased a little 4

Increased a lot 5

Hard to say, it varies each month 6

Don't know 98 BX

Prefer not to say 99 BX

OE\_R01

 Now we are going to ask questions about your day-to-day finances, saving and debt.

OE\_Q04\_N

If... Wave 1

 Do you typically check your bank account balance and manage your day-to-day banking transactions using either internet banking or a personal mobile device?

Yes 1

No 2

I don't know 98 X

Prefer not to say 99 X

OE\_Q06\_N

 Do you have a household budget?

Yes 1

No 2

Don't know 98 X

Prefer not to say 99 X

OE\_Q07\_N

If... OE\_Q06\_N = 2,98,99 and Wave 1

 Why do you not have a budget?

<[PHONE]INTERVIEWER: Prompt only if needed.>

I don't need a budget to manage my money 1

I feel overwhelmed, don't have time, or find it boring to make a budget 2

I prefer not to know or am not responsible for financial decisions in my household 5

Don't know 8 BX

Prefer not to say 9 BX

POE\_Q08\_N

If... OE\_Q06\_N = 1

 When it comes to your budget, how do you keep track of your money?

OE\_Q08\_NA

If... OE\_Q06\_N = 1

 Use budgeting/finance software (e.g. Excel) or an online budgeting tool/app

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

OE\_Q08\_NB

If... OE\_Q06\_N = 1

 Write out the budget by hand or use cash jars/envelopes

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

OE\_Q08\_ND

If... OE\_Q06\_N = 1

 Keep a budget in my head

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

QAD\_Q01\_N

 Do you currently own or rent your home?

Own, with a mortgage 1

Own, without a mortgage 2

Rent 3

Don't know 98

Prefer not to say 99

MORT\_Q2

INACTIVE

 What type of mortgage do you have on your home?

<[PHONE]INTERVIEWER: Read categories to respondent.>

Fixed-rate mortgage 1

Variable-rate mortgage with fixed payments 2

Variable-rate mortgage with variable payments 3

Don't know 98

Prefer not to say 99

MORT\_Q3

 INACTIVE

 The Financial Consumer Agency of Canada recently developed a mortgage guideline. This guideline helps protect Canadians who have mortgages and are facing severe financial stress and are at risk of mortgage default due to high debt, rising interest rates, and increased living costs. It sets expectations for how banks and lenders are to provide support and relief measures to consumers at risk, such as delaying payments or extending repayment periods.

 Are you aware of this new Guideline?

Yes 1

No 2

Don't know 98

Prefer not to say 99

MORT\_Q4

If... QAD\_Q01\_N = 1 and INACTIVE

 In the past 12 months, did the mortgage payments on your home increase?

Yes 1

No 2

Don't know 98

Prefer not to say 99

MORT\_Q5 [1,11]

If... QAD\_Q01\_N = 1 and MORT\_Q4 = 1 and INACTIVE

 What actions have you taken to manage the increase in mortgage payments on your home?

<[PHONE]INTERVIEWER: Read categories to respondent.> Please select all that apply:

Reduced my spending 1

Used savings 2

Made a lump sum payment 3

Renegotiated my mortgage 4

Sought mortgage relief measure(s) from my bank or other lender 5

Received help from others 6

Sold my home 7

No action taken 8 X

Other (please specify) : 77

Don't know 98 X

Prefer not to say 99 X

MORT\_Q6

If... QAD\_Q01\_N = 1 and INACTIVE

 When is your mortgage due for renewal?

<[PHONE]INTERVIEWER: Prompt only if needed.>

Within the next 6 months 1

After 6 months but less than 1 year 2

After 1 year but less than 2 years 3

After 2 years 4

Don't know 98

Prefer not to say 99

MORT\_Q7

If... QAD\_Q01\_N = 1 and INACTIVE

 Are you anticipating any change in your monthly payments when you renew your mortgage?

<[PHONE]INTERVIEWER: Read categories to respondent.>

I expect my payments to decrease 1

I expect my payments to increase 2

I expect my payments to remain the same 3

Don't know 98

Prefer not to say 99

MORT\_Q8 [1,11]

If... QAD\_Q01\_N = 1 and MORT\_Q7 = 2 and INACTIVE

 What actions do you plan to take to manage the expected increase in mortgage payments?

<[PHONE]INTERVIEWER: Read categories to respondent.> Please select all that apply:

Reduce my spending 1

Use savings 2

Make a lump sum payment 3

Renegotiate my mortgage 4

Seek mortgage relief measure(s) from my bank or other lender 5

Receive help from others 6

Sell my home 7

No action 8 X

Other (please specify) : 77

Don't know 98 X

Prefer not to say 99 X

MORT\_Q9

If... QAD\_Q01\_N = 1 and INACTIVE

 How likely is it that you could miss a mortgage payment during the next 12 months?

Very likely 1

Somewhat likely 2

Not sure 3

Somewhat unlikely 4

Very unlikely 5

Prefer not to say 99

MORT\_Q10

If... QAD\_Q01\_N = 1 and INACTIVE

 Have you discussed mortgage relief measures with your bank or lender?

Yes 1

No 2

Don't know 98

Prefer not to say 99

MORT\_Q11

If... QAD\_Q01\_N = 1 and MORT\_Q10 = 1 and INACTIVE

 Who initiated this discussion?

<[PHONE]INTERVIEWER: Read categories to respondent.>

I did 1

My bank or lender did 2

Don't know 98

Prefer not to say 99

MORT\_Q12

If... QAD\_Q01\_N = 1 and MORT\_Q10 = 1 and INACTIVE

 Did you find a solution because of this discussion?

Yes 1

No 2

Don't know 98

Prefer not to say 99

MORT\_Q13

If... QAD\_Q01\_N = 1 and MORT\_Q10 = 1 and MORT\_Q12 = 2 and INACTIVE

 Why not?

<[PHONE]INTERVIEWER: Read categories to respondent.>

The solution was not approved 1

The solution was too costly 2

The solution did not meet my needs 3

Don't know 98

Prefer not to say 99

MORT\_Q14

If... QAD\_Q01\_N = 1 and MORT\_Q10 = 1 and INACTIVE

 To what extent do you agree that your bank or lender was well informed about your mortgage and about mortgage relief measures that could help you.

Strongly agree 1

Agree 2

Neither agree nor disagree 3

Disagree 4

Strongly disagree 5

Prefer not to say 99

MORT\_Q15

INACTIVE

 Do you think interest rates will fall, rise or stay the same within the next 3 years?

Interest rates will fall 1

Interest rates will rise 2

Interest rates will remain the same 3

Don't know 98

Prefer not to say 99

PSAVINGS\_T

If... Wave 1

 Do you currently have any of the following assets?

SAVINGS\_TA

If... Wave 1

 Workplace Pension Plan

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

SAVINGS\_TB

If... Wave 1

 Registered Retirement Saving Plan (RRSP) or Registered Retirement Income Fund (RRIF)

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

SAVINGS\_TC

If... Wave 1

 Tax free savings account (TFSA)

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

SAVINGS\_TD

If... Wave 1

 Cash savings (from savings or chequing accounts)

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

SAVINGS\_TE

If... Wave 1

 Other non-registered investments (stocks, bonds, term deposits, GICs, Non-RRSP Mutual funds)

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

SAVINGS\_TF

If... Wave 1

 A secondary house, rental property, or vacation home

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

SAVINGS\_TG

If... Wave 1

 A business or farm, including related equipment and property

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

SAVINGS\_TH

If... Wave 1

 Other, specify:

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

SAVINGS\_I

If... Wave 1

 How has the value of your total household assets changed in the last 12 months?

<[PHONE]INTERVIEWER: Read categories to respondent.>

Decreased a lot 1

Decreased a little 2

Stayed the same 3

Increased a little 4

Increased a lot 5

Don't know 98 BX

Prefer not to say 99 BX

SAVINGS\_C

If... Wave 1

Have you had to use your savings due to the recent increase in the price of goods, such as gasoline and groceries?

Yes 1

No 2

Don't know 98 X

Prefer not to say 99 X

SAVINGS\_C\_A

If... SAVINGS\_C = 1 and Wave 1

 Altogether, about how much of your savings have you needed to use over the past 12 months?

Please specify : 77 >

Don't know 98 X

Prefer not to say 99 X

SAVINGS\_C\_AC

If... SAVINGS\_C\_A = 98,99 and SAVINGS\_C = 1 and Wave 1

 About how much of your savings have you needed to use over the past 12 months?

<[PHONE]INTERVIEWER: "Roughly to the nearest thousand or so." Prompt with categories If needed.>

Less than $2,000 1

$2,000 to less than $5,000 2

$5,000 to less than $10,000 3

$10,000 to less than $20,000 4

$20,000 to less than $30,000 5

$30,000 to less than $50,000 6

$50,000 to less than $100,000 7

$100,000 or more 8

Don't know 98 X

Prefer not to say 99 X

OE\_Q18\_NB

 Have you set aside emergency or rainy day funds that would cover your expenses for 3 months, in case of sickness, job loss, economic downturn, or other emergencies?

Yes 1

No 2

Don't know 8

Prefer not to say 9

OE\_Q16\_N

If... Wave 1

 If an unexpected need arose within the next month, how confident are you that you could come up with $2,000, if you needed it?

<[PHONE]INTERVIEWER: Read categories to respondent.>

Certainly could 1

Probably could 2

Probably could not 3

Certainly could not 4

Don't know 8 X

Prefer not to say 9 X

OE\_Q09\_N

Over the past month, would you say your monthly household spending was ...?

Less than your monthly household income 1

About the same as your monthly household income 2

More than your monthly household income 3

Don't know 98 X

Prefer not to say 99 X

OE\_Q14\_N

 When it comes to bills and other financial commitments, would you say that you are ...

<[PHONE]INTERVIEWER: Read categories to respondent.>

Keeping up without any problems 1

Keeping up, but it is sometimes a struggle 2

Having trouble keeping up and falling behind with bills or credit commitments 3

Don't have any bills or credit commitments 4

Don't know 8 X

Prefer not to say 9 X

PQAD\_Q11\_N

Do you currently have any of the following other types of debt?

QAD\_Q11\_NA

If... QAD\_Q01\_N = 1,2

 Home Equity Line of Credit (HELOC)

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

QAD\_Q11\_NB

Personal loan or line of credit

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

QAD\_Q11\_NC

Automobile loan or lease

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

QAD\_Q11\_ND

Outstanding credit card balances

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

QAD\_Q11\_NE

If... ((QAGEX = 9999 and QAGEY = 1,2,3,4) or (QAGEX >= 1985 and QAGEX <= 9997) or ADM\_Q02B >= 1)

 Student loan

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

QAD\_Q11\_NF

Mortgage on secondary residence, rental property, business or vacation home

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

QAD\_Q11\_NG

Other loans, debts or liabilities - Specify :

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

DEBT\_I

If... QAD\_Q11\_NA = 1 or QAD\_Q11\_NB = 1 or QAD\_Q11\_NC = 1 or QAD\_Q11\_ND = 1 or QAD\_Q11\_NE = 1 or QAD\_Q11\_NF = 1 or QAD\_Q11\_NG = 1 or QAD\_Q01\_N = 1

 How has your total debt changed in the last 12 months?

<[PHONE]INTERVIEWER: Read categories to respondent.>

Decreased a lot 1

Decreased a little 2

Stayed the same 3

Increased a little 4

Increased a lot 5

Don't know 98 BX

Prefer not to say 99 BX

DEBT\_C\_A

If... (QAD\_Q11\_NA = 1 or QAD\_Q11\_NB = 1 or QAD\_Q11\_NC = 1 or QAD\_Q11\_ND = 1 or QAD\_Q11\_NE = 1 or QAD\_Q11\_NF = 1 or QAD\_Q11\_NG = 1 or QAD\_Q01\_N = 1) and DEBT\_I = 4,5

 How much did your debt increase from all sources in the past 12 months?

Please specify rough dollar amount : 77 >

Don't know 98 X

Prefer not to say 99 X

DEBT\_C\_AC

If... DEBT\_C\_A = 98,99 and (QAD\_Q11\_NA = 1 or QAD\_Q11\_NB = 1 or QAD\_Q11\_NC = 1 or QAD\_Q11\_ND = 1 or QAD\_Q11\_NE = 1 or QAD\_Q11\_NF = 1 or QAD\_Q11\_NG = 1 or QAD\_Q01\_N = 1) and DEBT\_I = 3,4,5

 About how much has your total debt increased over the past 12 months?

<[PHONE]INTERVIEWER: "Roughly to the nearest thousand or so." Prompt with categories If needed.>

Less than $2,000 1

$2,000 to less than $5,000 2

$5,000 to less than $10,000 3

$10,000 to less than $20,000 4

$20,000 to less than $30,000 5

$30,000 to less than $50,000 6

$50,000 to less than $100,000 7

$100,000 or more 8

Don't know 98 X

Prefer not to say 99 X

OE\_Q10\_N

If... QAD\_Q11\_ND not = 1 and Wave 1

 In the past 12 months, did you pay your credit card in full each month?

<[PHONE]INTERVIEWER: Read categories to respondent.>

Yes, I always paid my credit cards in full 1

No, sometimes I carried over at least some of balance from one month to the next 2

Not applicable, I don't have a credit card 3

Don't know 8

Prefer not to say 9

OE\_Q17\_N

 In the past 12 months, have you run short of money and had to use a credit card, overdraft or borrow to buy food or to pay monthly expenses (i.e., regular expenses as opposed to bigger items like renovating, vacation, etc)?

Yes 1

No 2

Don't know 8

Prefer not to say 9

OE\_Q15\_N

 Are you currently behind two or more consecutive months in paying a bill, loan, rent or mortgage payment?

Yes 1

No 2

Don't know 8

Prefer not to say 9

PCREDIT\_I

If... Wave 2

Over the past 12 months, did you use the following method to manage your day-to-day expenses?

CREDIT\_IA

If... Wave 2

Seek advice from a financial professional about managing expenses

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

CREDIT\_IB

If... Wave 2

 Borrow from a friend or family member

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

CREDIT\_IC

If... Wave 2

 Use an online lender or payday loan company, other than a bank

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

CREDIT\_ID

If... Wave 2

 Make a formal or informal proposal to creditors or declare bankruptcy

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

PAYDAYLOAN\_T

If... CREDIT\_IC = 1

 What type of loan did you obtain from your payday loan or online lender?

A short-term payday loan or cash advance 1

An installment loan with fixed payments over a specific number of months 2

An open line-of-credit that I can pay back at my own pace 3

None of the above 97 BX

Don't know 98 BX

Prefer not to say 99 BX

PDEBT\_H

If... (CREDIT\_IA = 1 or CREDIT\_IB = 1 or CREDIT\_IC = 1 or CREDIT\_ID = 1) and Wave 2

 In the past 12 months, did you seek advice from any of the following financial professionals to help manage your debt?

DEBT\_HA

If... (CREDIT\_IA = 1 or CREDIT\_IB = 1 or CREDIT\_IC = 1 or CREDIT\_ID = 1) and Wave 2

 Licensed Insolvency Trustee

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

DEBT\_HB

If... (CREDIT\_IA = 1 or CREDIT\_IB = 1 or CREDIT\_IC = 1 or CREDIT\_ID = 1) and Wave 2

 Credit counsellor

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

DEBT\_HC

If... (CREDIT\_IA = 1 or CREDIT\_IB = 1 or CREDIT\_IC = 1 or CREDIT\_ID = 1) and Wave 2

 Debt advisor

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

DEBT\_HD

If... (CREDIT\_IA = 1 or CREDIT\_IB = 1 or CREDIT\_IC = 1 or CREDIT\_ID = 1) and Wave 2

 Other, specify:

Yes 1

No 2

Don't know 98 SX

Prefer not to say 99 SX

FC\_Q12

If... Wave 2

 How would you rate your current credit record?

Very good 1

Good 2

About average 3

Bad 4

Very bad 5

Don't know 98 S

Prefer not to say 99 S

FC\_Q12B

If... FC\_Q12 = 2,3,4,5 and Wave 2

 How has your credit record changed over the past 12 months?

<[PHONE]INTERVIEWER: Read categories to respondent.>

Decreased a lot 1

Decreased a little 2

Stayed the same 3

Increased a little 4

Increased a lot 5

Don't know 98 BX

Prefer not to say 99 BX

CONF\_Q19

Please indicate whether you agree or disagree with the following statement:

 Recent changes in interest rates have disrupted my plans to buy a home.

Strongly disagree 1

Disagree 2

Neither agree nor disagree 3

Agree 4

Strongly agree 5

I have no plans to buy a home 97

Don't know 98

Prefer not to say 99

FC\_Q15\_N

In the last 2 years, have you discovered that someone has used your bank or credit card number to pay for goods without your authorization?

Yes 1

No 2

Don't know 8

Prefer not to say 9

FC\_Q16\_N

If... Wave 2

In the past 12 months, has anyone tried to obtain your personal or financial information by hacking one of your online accounts or through an email phishing scam?

NOTE: A phishing scam is an email that looks legitimate but is an attempt to get personal information such as your account number, username, PIN code, or password.

Yes 1

No 2

Don't know 8

Prefer not to say 9

FC\_Q17\_N

If... Wave 2

In the past 2 years, have you been a victim of financial fraud or a financial scam?

A victim is someone who has accepted advice to invest in a financial product that you later found to be worthless, such as a pyramid or ponzi scheme, or accidentally provided financial information in response to an email or phone call that they later found out was not genuine

Yes 1

No 2

Don't know 8

Prefer not to say 9

SA\_R01

If... Wave 2

The next few questions are about your general level of financial awareness and attitudes.

SA\_Q01

If... Wave 2

How would you rate your level of financial knowledge?

<[PHONE]INTERVIEWER: Read categories to respondent.>

Very knowledgeable 1

Knowledgeable 2

Fairly knowledgeable 3

Not very knowledgeable 4

Don't know 98 X

Prefer not to say 99 X

PFWB\_Q01

If... Wave 2

How well do the following statements describe you or your situation?

FWB\_Q01

If... Wave 2

Because of my money situation, I feel like I will never have the things I want in life.

Completely 1

Very well 2

Somewhat 3

Very little 4

Not at all 5

FWB\_Q02

If... Wave 2

I am just getting by financially.

Completely 1

Very well 2

Somewhat 3

Very little 4

Not at all 5

FWB\_Q03

If... Wave 2

I am concerned that the money I have or will save won't last.

Completely 1

Very well 2

Somewhat 3

Very little 4

Not at all 5

PFWB\_Q04

If... Wave 2

How often do these statements apply to you?

FWB\_Q04

If... Wave 2

I have money left over at the end of the month.

Always 1

Often 2

Sometimes 3

Rarely 4

Never 5

FWB\_Q05

If... Wave 2

My finances control my life.

Always 1

Often 2

Sometimes 3

Rarely 4

Never 5

OA\_R01

The next part is a bit different. It has some questions about financial matters posed like a quiz.

OA\_Q15\_N

Suppose you had $100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?

More than $102 1

Exactly $102 2

Less than $102 3

OA\_Q16\_N

Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, with the money in this account, would you be able to buy...

More than today 1

Exactly the same as today 2

Less than today 3

OA\_Q17\_N

Do you think the following statement is true or false? Buying a single company stock usually provides a safer return than a stock mutual fund.

True 1

False 2

OA\_Q18\_N

INACTIVE

 Suppose you owe $1,000 on a loan and the interest rate you are charged is 20% per year compounded annually. If you didn't pay anything off, at this interest rate, how many years would it take for the amount you owe to double?

Less than 2 years 1

At least 2 years but less than 5 years 2

At least 5 years but less than 10 years 3

At least 10 years 4

OA\_Q19\_N

INACTIVE

 A 15-year mortgage typically requires higher monthly payments than a 30-year mortgage, but the total interest paid over the life of the loan will be less.

True 1

False 2

CONF\_Q01

INACTIVE

 Please indicate whether you agree or disagree with each of the following statements. When thinking about financial products and services, please consider your **overall experience** when dealing with things such as bank accounts, credit cards, mortgages, and other types of loans.

I feel confident about making decisions about financial products and services.

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q02

INACTIVE

 Please indicate whether you agree or disagree with each of the following statements. When thinking about financial products and services, please consider your **overall experience** when dealing with things such as bank accounts, credit cards, mortgages, and other types of loans.

I am good at shopping around to get the best financial products and services.

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q20

INACTIVE

 Please indicate whether you agree or disagree with each of the following statements. When thinking about financial products and services, please consider your **overall experience** when dealing with things such as bank accounts, credit cards, mortgages, and other types of loans.

I am good at understanding the costs, risks, and benefits of different financial products and services.

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q03

INACTIVE

 Please indicate whether you agree or disagree with each of the following statements. When thinking about financial products and services, please consider your **overall experience** when dealing with things such as bank accounts, credit cards, mortgages, and other types of loans.

I am confident about managing my money day-to-day.

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q21

INACTIVE

 Please indicate whether you agree or disagree with each of the following statements. When thinking about financial products and services, please consider your **overall experience** when dealing with things such as bank accounts, credit cards, mortgages, and other types of loans.

I am good at dealing with day-to-day financial matters, such as checking accounts, credit and debit cards, and tracking expenses.

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q22

INACTIVE

 Please indicate whether you agree or disagree with each of the following statements. When thinking about financial products and services, please consider your **overall experience** when dealing with things such as bank accounts, credit cards, mortgages, and other types of loans.

I compare costs, risks, and benefits of different financial products and services before making a decision.

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q18

INACTIVE

 Please indicate whether you agree or disagree with each of the following statements. When thinking about financial products and services, please consider your **overall experience** when dealing with things such as bank accounts, credit cards, mortgages, and other types of loans.

I make use of free or paid advice on financial products and services before making a decision.

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q23

INACTIVE

 Please indicate whether you agree or disagree with each of the following statements. When thinking about financial products and services, please consider your **overall experience** when dealing with things such as bank accounts, credit cards, mortgages, and other types of loans.

I educate myself about my rights and responsibilities before purchasing a financial product or service.

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q24

INACTIVE

 Please indicate whether you agree or disagree with each of the following statements. When thinking about financial products and services, please consider your **overall experience** when dealing with things such as bank accounts, credit cards, mortgages, and other types of loans.

I take steps to avoid being a victim of fraud, financial abuse, or scam (e.g., use strong passwords, double-check email addresses and links, protect sensitive information)

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q25

INACTIVE

 Please indicate whether you agree or disagree with each of the following statements. When thinking about financial products and services, please consider your **overall experience** when dealing with things such as bank accounts, credit cards, mortgages, and other types of loans.

I know how to find trustworthy information before making a financial decision

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q04

INACTIVE

 Please indicate whether you agree or disagree with each of the following statements. When thinking about financial products and services, please consider your **overall experience** when dealing with things such as bank accounts, credit cards, mortgages, and other types of loans.

I am knowledgeable about day-to-day money management.

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q05

INACTIVE

 Please indicate the extent to which each statement applies to your own behaviours **over the last 12 months**.

I comparison shopped when purchasing a product or service

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q06

INACTIVE

 Please indicate the extent to which each statement applies to your own behaviours **over the last 12 months**.

I paid all my bills on time

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q07

INACTIVE

 Please indicate the extent to which each statement applies to your own behaviours **over the last 12 months**.

I kept a written or electronic record of my monthly expenses

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q08

INACTIVE

 Please indicate the extent to which each statement applies to your own behaviours **over the last 12 months**.

I stayed within my budget or spending plan

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q09

INACTIVE

 Please indicate the extent to which each statement applies to your own behaviours **over the last 12 months**.

I paid off credit card balance in full each month

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q10

INACTIVE

 Please indicate the extent to which each statement applies to your own behaviours **over the last 12 months**.

I maxed out the limit on one or more credit cards

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q11

INACTIVE

 Please indicate the extent to which each statement applies to your own behaviours **over the last 12 months**.

I made only minimum payments on a loan

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q13

INACTIVE

 Please indicate the extent to which each statement applies to your own behaviours **over the last 12 months**.

I saved money from every paycheck

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q12

INACTIVE

 Please indicate the extent to which each statement applies to your own behaviours **over the last 12 months**.

I began or maintained an emergency savings fund

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q14

INACTIVE

 Please indicate the extent to which each statement applies to your own behaviours **over the last 12 months**.

I saved for a long-term goal such as a car, education, home, retirement, etc.

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q15

INACTIVE

 Please indicate the extent to which each statement applies to your own behaviours **over the last 12 months**.

I contributed money to a retirement account

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q16

INACTIVE

 Please indicate the extent to which each statement applies to your own behaviours **over the last 12 months**.

I bought bonds, stocks, or mutual funds

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

CONF\_Q17

INACTIVE

 Please indicate whether you agree or disagree with each of the following statements. When thinking about financial products and services, please consider your **overall experience** when dealing with things such as bank accounts, credit cards, mortgages, and other types of loans.

When making a decision about financial products (e.g., credit cards or insurance policies), I tend to compare information about different product options.

Strongly disagree 1

Disagree 2

Agree 3

Strongly agree 4

FEB\_Q00

INACTIVE

 Do you hold an account or credit card with a bank or credit union?

Yes 1

No 2

Prefer not to say 9

FEB\_Q01

INACTIVE

<[PHONE]I would like you to tell me, to the best of your knowledge, whether you think each of the following statements about financial products is true or false – or if you don’t know.

The first/next statement is...[ELSE]We would like you to tell us, to the best of your knowledge, whether you think each of the following statements about financial products is true or false – or if you don’t know.>

Credit card protection insurance will always cover the outstanding balance on your credit card if your claim is approved.

True 1

False 2

Don't know/ Not sure/ Prefer not to say 98 S

FEB\_Q02

INACTIVE

<[PHONE]I would like you to tell me, to the best of your knowledge, whether you think each of the following statements about financial products is true or false – or if you don’t know.

The first/next statement is...[ELSE]We would like you to tell us, to the best of your knowledge, whether you think each of the following statements about financial products is true or false – or if you don’t know.>

A bank can issue you a credit card without your prior approval.

True 1

False 2

Don't know/ Not sure/ Prefer not to say 98 S

FEB\_Q03

INACTIVE

<[PHONE]I would like you to tell me, to the best of your knowledge, whether you think each of the following statements about financial products is true or false – or if you don’t know.

The first/next statement is...[ELSE]We would like you to tell us, to the best of your knowledge, whether you think each of the following statements about financial products is true or false – or if you don’t know.>

A bank can increase your credit card limit without your prior approval.

True 1

False 2

Don't know/ Not sure/ Prefer not to say 98 S

FEB\_Q04

INACTIVE

<[PHONE]I would like you to tell me, to the best of your knowledge, whether you think each of the following statements about financial products is true or false – or if you don’t know.

The first/next statement is...[ELSE]We would like you to tell us, to the best of your knowledge, whether you think each of the following statements about financial products is true or false – or if you don’t know.>

You do not have to agree to credit card protection insurance when applying for a credit card.

True 1

False 2

Don't know/ Not sure/ Prefer not to say 98 S

FEB\_Q05

INACTIVE

<[PHONE]I would like you to tell me, to the best of your knowledge, whether you think each of the following statements about financial products is true or false – or if you don’t know.

The first/next statement is...[ELSE]We would like you to tell us, to the best of your knowledge, whether you think each of the following statements about financial products is true or false – or if you don’t know.>

Banks must provide you with easy-to-understand information on the cost of financial products and services they offer you.

True 1

False 2

Don't know/ Not sure/ Prefer not to say 98 S

QBANK1

INACTIVE

 Do you currently have a personal chequing account with a bank, a credit union, or a trust company?

Yes 1

No 2

Don't know 98 BX

Prefer not to say 99 BX

QBANK2

If... QBANK1 = 1 and INACTIVE

 Do you currently have monthly fees for that chequing account?

Yes 1

No, my account doesn't have a monthly fee 2

No, my monthly fee is waived 3

Don't know 98 BX

Prefer not to say 99 BX

QBANK2A

If... QBANK1 = 1 and QBANK2 = 1 and INACTIVE

 How much are the monthly fees for your chequing account?

$4.00 or less 1

Between $4.01 and $10.00 2

Between $10.01 and $15.00 3

Greater than $15.00 4

Don't know 98 BX

Prefer not to say 99 BX

QBANK3

If... QBANK1 = 1 and QBANK2 = 3 and INACTIVE

 Why is your monthly fee waived?

<[PHONE]INTERVIEWER: Read categories to respondent.>

< 25 years old (youth) 1

A student 2

A senior 3

Receiving the Guaranteed Income Supplement (GIS) 4

Registered Disability Savings Plan (RDSP) beneficiary 5

Keeping a minimum balance in my account 6

Other, please specify: 77

Don't know 98 BX

Prefer not to say 99 BX

QBANK4 [1,3]

INACTIVE

 If you had to choose a new chequing account, which account features would be the most important to you when making your decision? Please select your top 3.

Low or no monthly fee 1 I

The number of included monthly debit transactions (this generally includes any transaction that accesses the funds in your account, including debit purchases, transfers (including e-Transfers), bill payments, pre-authorized debits). 2 I

The number of included in-branch transactions (in-person or over the telephone with a live agent) 3 I

Monthly printed statements are included 4 I

The cost of making an international transfer/remittance 5 I

Cheque image return or online cheque image viewing 6 I

Unlimited mobile or online access 7 I

No or low ATM fees 8 I

No or low NSF (non-sufficient fund) fees 9 I

No or low overdraft fees 10 I

The ability to have a joint account 11 I

Please specify: 77

Don't know 98 BX

Prefer not to say 99 BX

QBANK5

 INACTIVE

 Since 2013, the Government of Canada and some banks have an agreement to provide low-cost bank accounts (i.e., monthly fee of $4 or less) to Canadians, as well as no-cost accounts (i.e., no monthly fee) for certain groups such as youth, students, Registered Disability Savings Plan (RDSP) beneficiaries, and seniors receiving the Guaranteed Income Supplement (GIS).

 Before today, were you aware of this agreement between the Government of Canada and some banks to provide low-cost basic banking services to Canadians?

Yes 1

No 2

Don't know 98 BX

Prefer not to say 99 BX

QBANK6

If... QBANK5 = 1 and INACTIVE

 How did you hear about this agreement?

<[PHONE]INTERVIEWER: Read categories to respondent.>

Through my financial institution 1

Through friends or family 2

I do not remember where I learned about it 3

Other (please explain) 77

Don't know 98 BX

Prefer not to say 99 BX

QBANK7

If... QBANK1 = 1 and INACTIVE

 Do you know if your chequing account is part of the low-cost/no-cost agreement mentioned earlier?

Yes, it is 1

No, it isn't 2

Don't know 98 BX

Prefer not to say 99 BX

QBANKA1

If... QBANK1 = 1 and INACTIVE

 On average, how many personal transactions do you make per month? This includes cash, debit, and credit transactions, cheques, and electronic payments. If you cannot recall the exact number, please provide your best guess.

Please specify : 77 >

QBANKA2

If... QBANK1 = 1 and AQBANKA1 >= 1 and INACTIVE

 How many of those transactions (QBANKA1) do you make via debit, for example, using a debit card, ATM, at a bank, and other transactions online or in person using your chequing account? If you cannot recall the exact number, please provide your best guess.

Please specify : 77 >

I don't use debit to make transactions 96 >

QBANKA3A

If... QBANK1 = 1 and INACTIVE

 If you had a chequing account with a limited number of debit transactions, how many would you **need** to dedicate **per month** to each of the following? Please provide your best guesses. For items that you would not consider a need for you, you can write "0".

Food

Please specify 77 >

QBANKA3B

If... QBANK1 = 1 and INACTIVE

 If you had a chequing account with a limited number of debit transactions, how many would you **need** to dedicate **per month** to each of the following? Please provide your best guesses. For items that you would not consider a need for you, you can write "0".

Home expenses (e.g., rent or mortgage, utilities like electricity, water, heat)

Please specify 77 >

QBANKA3C

If... QBANK1 = 1 and INACTIVE

 If you had a chequing account with a limited number of debit transactions, how many would you **need** to dedicate **per month** to each of the following? Please provide your best guesses. For items that you would not consider a need for you, you can write "0".

Transportation (e.g., transit, vehicle payments like insurance, maintenance, gas)

Please specify 77 >

QBANKA3D

If... QBANK1 = 1 and INACTIVE

 If you had a chequing account with a limited number of debit transactions, how many would you **need** to dedicate **per month** to each of the following? Please provide your best guesses. For items that you would not consider a need for you, you can write "0".

Personal communication (e.g., phone, internet)

Please specify 77 >

QBANKA3E

If... QBANK1 = 1 and INACTIVE

 If you had a chequing account with a limited number of debit transactions, how many would you **need** to dedicate **per month** to each of the following? Please provide your best guesses. For items that you would not consider a need for you, you can write "0".

Education and childcare expenses

Please specify 77 >

QBANKA3F

If... QBANK1 = 1 and INACTIVE

 If you had a chequing account with a limited number of debit transactions, how many would you **need** to dedicate **per month** to each of the following? Please provide your best guesses. For items that you would not consider a need for you, you can write "0".

Medical (e.g., health care, insurance, medication, equipment)

Please specify 77 >

QBANKA3G

If... QBANK1 = 1 and INACTIVE

 If you had a chequing account with a limited number of debit transactions, how many would you **need** to dedicate **per month** to each of the following? Please provide your best guesses. For items that you would not consider a need for you, you can write "0".

Paying off other debt/loans (e.g., auto loans, payday loans)

Please specify 77 >

QBANKA3H [0,1]

If... QBANK1 = 1 and INACTIVE

 If you had a chequing account with a limited number of debit transactions, how many would you need to dedicate per month to each of the following? Please provide your best guess.

Other needs, please specify:

Please specify 77 >

DM\_R01

 The survey is almost complete. The last section asks about your work and personal situation.

QHOUSE\_A

 A household is a group of persons who occupy the same dwelling. Throughout this survey, for questions that did not specify whether you should answer for yourself or your household, did you answer on behalf of yourself or your household?

Myself 1

My household 2

Prefer not to say 99 BX

LF\_Q01D

Are you working at a job or business?

Yes 1

No 2

Don't know 8

Prefer not to say 9

LF\_Q01E

If... LF\_Q01D = 2

 Are you self-employed?

Yes 1

No 2

Don't know 8

Prefer not to say 9

LF\_Q01F

If... LF\_Q01D = 2 AND LF\_Q01E = 2

 Are you retired?

Yes 1

No 2

Don't know 8

Prefer not to say 9

LF\_Q01G

If... LF\_Q01D 1 OR LF\_Q01E = 1

 Do you work 30 hours or more or less than 30 hours per week?

30 hours or more 1

Less than 30 hours 2

Don't know 8

Prefer not to say 9

LF\_Q01H

If... LF\_Q01D = 1

 Is your position permanent, or are you a casual, term, or contract employee?

Permanent 1

Casual, term, or contract employee 2

Don't know 8

Prefer not to say 9

DISABILITY\_R

 Do you identify as a person with a disability?

<[PHONE]INTERVIEWER, IF ASKED:> A person with a disability is a person who has a long-term or recurring impairment (such as vision, hearing, mobility, flexibility, dexterity, pain, learning, developmental, memory or mental health-related) which limits their daily activities inside or outside the home (such as at school, work, or in the wider community).

Yes 1

No 2

Don't know 98 X

Prefer not to say 99 X

DISABILITY\_H

 Would anyone else in your household identify as a person with a disability?

<[PHONE]INTERVIEWER, IF ASKED:> A person with a disability is a person who has a long-term or recurring impairment (such as vision, hearing, mobility, flexibility, dexterity, pain, learning, developmental, memory or mental health-related) which limits their daily activities inside or outside the home (such as at school, work, or in the wider community).

Yes 1

No 2

Don't know 98 X

Prefer not to say 99 X

QMINOR2 [1,10]

 What is your ethnic or cultural background?

African 1

Caribbean 2

Caucasian/European 3

East Asian 4

Latino/Hispanic 5

Middle Eastern 6

South Asian 7

Other (please specify) : 77

Don't know 98 X

I prefer not to say 99 X

THNK

 That concludes the survey. This survey was conducted on behalf of the Financial Consumer Agency of Canada.

 We thank you very much for taking the time to answer this survey. Your help is greatly appreciated.

THNK2

We regret that your responses have shown that you are ineligible to participate in this survey. Thank you for your time.

Appendix B

Weighted and Unweighted Sample Characteristics

## APPENDIX B: Survey Sample Characteristics(Unweighted and Weighted)

Following are the number of cases, as well as the unweighted and weighted distributions for the sample characteristics used in the weight of the survey sample.[[4]](#footnote-5)

**Table 4a: Age**

|  |  |  |  |
| --- | --- | --- | --- |
| **--** | **Total** | **Unweighted (%)** | **Weighted(%)** |
| *Total* | *12,355* | *--* | *--* |
| 18-34 | 2,966 | 24% | 27% |
| 35-44 | 1,982 | 16% | 17% |
| 45-54 | 2,252 | 18% | 16% |
| 55-64 | 2,149 | 17% | 18% |
| 65 up | 3,006 | 24% | 23% |

**Table 4b: Region**

|  |  |  |  |
| --- | --- | --- | --- |
| **--** | **Total** | **Unweighted (%)** | **Weighted(%)** |
| *Total* | *12,355* | *--* | *--* |
| BC  | 1,594 | 13% | 14% |
| Alberta | 1,317 | 11% | 11% |
| Prairies  | 914 | 7% | 6% |
| Ontario | 4,541 | 37% | 38% |
| Quebec | 2,994 | 24% | 23% |
| Atlantic | 952 | 8% | 6% |
| Territories | 43 | 1% | 0% |

**Table 4c: Education Attainment**

|  |  |  |  |
| --- | --- | --- | --- |
| **--** | **Total** | **Unweighted (%)** | **Weighted(%)** |
| *Total* | *12,355* | *--* | *--* |
| High school completion or less education | 2,883 | 23% | 37% |
| Some college/university  | 1,778 | 14% | 14% |
| Completed College | 2,206 | 18% | 18% |
| Completed University | 5,428 | 44% | 29% |

**Table 4d: Born in Canada**

|  |  |  |  |
| --- | --- | --- | --- |
| **--** | **Total** | **Unweighted (%)** | **Weighted(%)** |
| *Total* | *12,355* | *--* | *--* |
| Yes  | 10,097 | 82% | 83% |
| No  | 2,233 | 18% | 17% |

1. Includes Nova Scotia, New Brunswick, Newfoundland and Labrador, and Prince Edward Island. [↑](#footnote-ref-2)
2. Includes Manitoba and Saskatchewan. [↑](#footnote-ref-3)
3. 7,344 using the Probit panel and 2,180 using LEO. [↑](#footnote-ref-4)
4. There are instances in the tables where the percentages do not add up to 100% because invalid responses (i.e., “I don’t know” and “Prefer not to say” were excluded.  [↑](#footnote-ref-5)