Survey Instrument

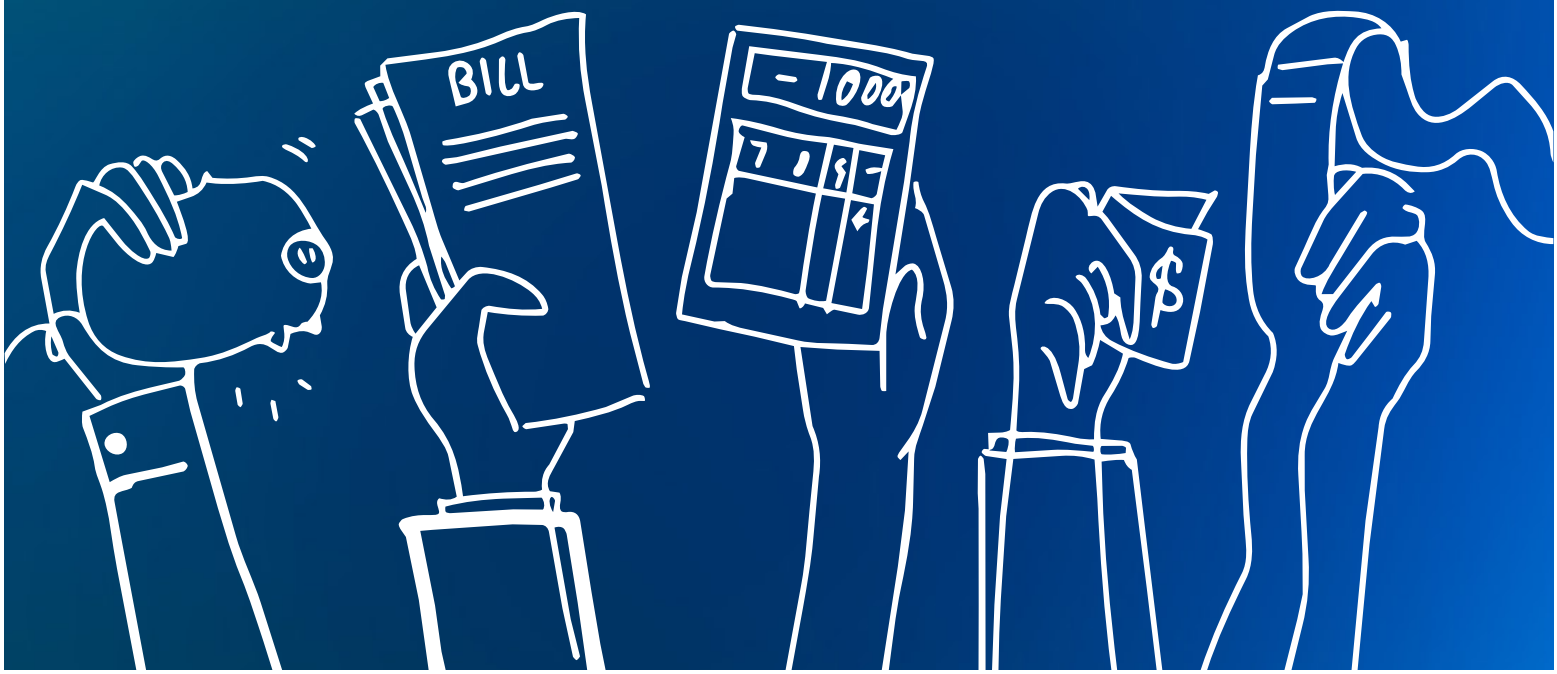
Over-Indebted Consumers in Canada

Mapping and Assessing Contributors, Consequences, and Coping Strategies Among Low-Income Households Before, During, and After COVID-19

July 2026

Social Planning and Research Council
of British Columbia

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About this Study

Sponsor

The Office of Consumer Affairs at Innovation, Science and Economic Development Canada (ISED)

Study Title

Over-indebted Consumers in Canada: Mapping and Assessing Contributors, Consequences, and Coping Strategies Among Low-Income Households Before, During, and After COVID-19

Les Consommateurs surendettés au Canada : Cartographie et évaluation des facteurs contributifs, des conséquences et des stratégies d'adaptation parmi les ménages à faible revenu avant, et après la COVID19

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Screening

Screening criteria

Participants must be 18 years or older.
Participants must be a resident of Canada.

Screening question

Thank you for your interest in participating in this survey. Participants must be 18 years of age or older and a permanent resident of Canada to participate. Do you meet these two requirements?

If the participant does not meet the screening criteria

Unfortunately, you do not meet the screening criteria that we have set for this study. This means that we cannot continue with this survey at this time.

Thank you for your interest in being part of this study. If you have any questions or would like to raise any concerns, please feel free to contact one of the research partners identified below.

Over-Indebted Consumers in Canada – Survey

A. Geography

This is a national study. The information in this section gathers important information that can help to offer insight into potential regional and geographic differences.

A.1 Where do you live [name of City/Town/Community]?

A.2 In which Province or Territory do you live?

- O Alberta
- O British Columbia
- O Manitoba
- O New Brunswick
- O Newfoundland and Labrador
- O Nova Scotia
- O Ontario
- O Prince Edward Island
- O Quebec
- O Saskatchewan
- O Northwest Territories
- O Nunavut
- O Yukon

A.3 What What are the first three (3) digits of your postal code?

A.4 How long have you lived in Canada?

- O Less than 6 months
- O Between 6 months and 1 year
- O Between 1 year and 5 years
- O Between 5 years and 10 years
- O More than 10 years
- O For my whole life

A.5 How long have you lived at your current address?

- O Less than 6 months
- O Between 6 months and 1 year
- O Between 1 year and 2 years
- O Between 2 and 3 years
- O Between 3 and 4 years
- O Between 4 and 5 years
- O Between 5 and 10 years
- O Between 10 and 20 years
- O More than 20 years

A.6 Is your current dwelling part of a condominium development?

- ○ Yes
- ○ No

A.7 Is your current dwelling owned by a member of this household?

- ○ Yes
- ○ No

A.8 Is your current dwelling part of a not-for-profit development or housing co-operative?

- ○ Yes
- ○ No

B. Household

The following questions ask for important information about the people in your household.

B.1 Including yourself, how many people currently live in your household?

B.2 What is your relationship to the other people who live at your address?
Check all that apply

- ○ I live alone
- ☐ Husband or wife
- ☐ Common-law partner
- ☐ Father or mother
- ☐ Son or daughter (birth, adopted or step)
- ☐ Brother or sister
- ☐ Foster father or mother
- ☐ Foster son or daughter
- ☐ Grandfather or grandmother
- ☐ Grandson or granddaughter
- ☐ In-laws
- ☐ Roommate, friend, or other unrelated persons
- ☐ Other related persons

B.3 What is your gender?

- ○ Female
- ○ Male
- ○ Non-Binary
- ○ Other, please specify _____
- ○ Prefer not to answer

B.4 What is your maritial status?

- O Single, never married
- O Married
- O Common Law
- O Separated
- O Divorced
- O Widowed
- O Other, please specify _____

B.5 When were you born?

C. Cultural Background

The next questions ask for important information about your cultural background, cultural history as well as preferred? language for communication.

C.1 Are you a Canadian citizen?

- O Yes, I am a Canadian Citizen by birth
- O Yes, I am a Canadian Citizen through immigration
- O No, I am not a Canadian Citizen
- O I prefer not to answer

C.2 Which race/ethnicity best describes you? *Check all that apply*

- ☐ Black
- ☐ Chinese (including Hongkonger and Taiwanese)
- ☐ East Asian (eg. Korean, Japanese)
- ☐ Filipino
- ☐ Latin American
- ☐ Middle Eastern, West Asian and Arab (eg. Iranian, Lebanese, Afghan)
- ☐ South Asian (eg. Indian, Pakistani, Sri Lankan)
- ☐ Southeast Asian (eg. Vietnamese, Cambodian, Laotian, Thai)
- ☐ White/Caucasian
- ☐ Other group, please specify _____
- ☐ Prefer not to answer

C.3 Which race/ethnicity best describes you? *Check all that apply*

- ☐ First Nations
- ☐ Metis
- ☐ Inuit
- O Not Indigenous
- O Prefer not to answer

C.4 What is your preferred language for official communication in Canada?

- ○ English
- ○ French

C.5 What language is spoken most often at home?

- ○ English
- ○ French
- ○ Other, please specify _____

D. Employment

The next series of questions ask for important information about your educational background and employment history.

D.1 What is the highest level of education you have completed?

- ○ Less than high school diploma or equivalent
- ○ High school diploma
- ○ Trade certificate or diploma
- ○ College (CEGEP or other non-university certificate or diploma)
- ○ University degree (bachelor's degree)
- ○ University degree above a bachelor's degree
- ○ Other, please specify _____

D.2 How would you describe your current employment situation? *Check all that apply*

- ☐ Working at a job, profession, or business
- ☐ Working on a farm or in agriculture
- ☐ Self-employed
- ☐ Looking for work
- ☐ Going to school
- ☐ Maintaining a household/providing care for children or others
- ☐ Retired
- ☐ Maternity/paternity or parental leave
- ☐ Volunteering
- ☐ Unable to work

D.3 In 2026, have you received income from employment?

- ○ Yes
- ○ No
- ○ Unsure
- ○ Prefer not to answer

D.4 What is/was the nature of your employment in 2026?

- ○ Full-time
- ○ Part-time
- ○ Casual
- ○ Other, please specify _____

D.5 Approximately how many hours per week do you work?

D.6 How would you describe your employment situation last year (2025)?

- ○ The same as my current employment situation
- ☐ Working at a job, profession, or business
- ☐ Working on a farm or in agriculture
- ☐ Self-employed
- ☐ Looking for work
- ☐ Going to school
- ☐ Maintaining a household/providing care for children or others
- ☐ Retired
- ☐ Maternity/paternity or parental leave
- ☐ Volunteering
- ☐ Unable to work

D.7 How would you describe your employment situation during the COVID-19 pandemic? (i.e. 2020/2021)

- ○ The same as my current employment situation
- ☐ Working at a job, profession, or business
- ☐ Working on a farm or in agriculture
- ☐ Self-employed
- ☐ Looking for work
- ☐ Going to school
- ☐ Maintaining a household/providing care for children or others
- ☐ Retired
- ☐ Maternity/paternity or parental leave
- ☐ Volunteering
- ☐ Unable to work

D.8 During the COVID 19 pandemic did you receive any of the government supports that were made available to support Canadian households during the pandemic?
Check all that apply

- ☐ The Canada Worker Lockdown Benefit
- ☐ The Canada Recovery Sickness Benefit
- ☐ The CanadaEmergency Rent Subsidy
- ☐ The Canada Emergency Wage Subsidy
- ☐ The Canada Recovery Benefit
- ☐ The Canada Emergency Student Benefit
- ☐ Enhanced employment insurance for Canadians unable to work
- ☐ The Canada Recovery Caregiving Benefit
- ☐ The Canada Emergency Response Benefit, also known as CERB
- ☐ Other measures or supports
- ☐ I know that my household received some supports, but I do not remember the name of the supports at this time
- ○ My household did not receive any government assistance
- ○ Not applicable, not in Canada during the COVID-19 Pandemic

E. Economic Security

This section asks important questions about your basic sense of economic security and financial stability.

E.1 How would you rate the overall adequacy of your household's income in meeting the household's basic needs?

- O We can comfortably meet our basic needs and have money left over for savings or other expenses
- O We can meet our basic needs, and usually have some money left over
- O We can meet our basic needs, but have little or no money left over
- O We sometimes struggle to meet our basic needs
- O We often struggle to meet our basic needs
- O We do not currently meet our basic needs

E.2 At the end of the month, after you have covered your monthly expenses, approximately how much money do you have left over?

- O No savings
- O Less than $100
- O Between $100 and $300
- O Between $301 and $500
- O Between $501 and $1000
- O Between $1,001 and $1,500
- O More than $1,500

E.3 If you were to lose your job, do you feel confident that you could find an equivalent job within six (6) months?

- O Very confident that I could find an equivalent job within 6 months
- O Somewhat confident that I could find an equivalent job within 6 months
- O Uncertain as to whether I would be able to find an equivalent job within 6 months
- O Not very confident that I would be able to find an equivalent job within 6 months
- O Not at all confident that I would be able to find an equivalent job within 6 months
- O I am not currently working so this question does not apply to me

E.4 If you were to lose your job, how many months do you think you could you sustain yourself and your household on your current savings?

- O Less than 1 month
- O 1 month
- O 2 months
- O 3 months
- O 4 months
- O 5 months
- O 6 months
- O 7 months
- O 8 months
- O 9 months
- O 10 months
- O More than 10 months
- O Unsure

E.5 If you were to lose your job, do you have a friend or family member who could provide you with financial assistance?

- O Yes
- O No
- O Unsure

E.6 What is the annual household income bracket that you would fall under?

- O Less than $10,000
- O $10,001 to $23,000
- O $23,001 to $29,000
- O $29,001 to $38,000
- O $38,001 to $50,000
- O $50,001 to $59,000
- O $60,001 to $69,000
- O $70,001 to $79,000
- O $80,001 to $99,000
- O $100,001 to $124,000
- O $125,001 to $149,000
- O $150,001 to $174,000
- O $175,001 to $199,000
- O Over $200,000 per annum
- O Prefer not to say

E.7 In a given month, which of the following monthly expenses do you or other members of your household cover? *Check all that apply*

- ☐ Transportation
- ☐ Internet
- ☐ Cell or Telephone
- ☐ Childcare
- ☐ Utilities (heat, hydro, water)
- ☐ Medication or prescriptions
- ☐ Rent or Mortgage payments
- ☐ Food
- ☐ Monthly credit card payments
- ☐ Other, please specify _____
- O None

E.8 In the past year, have you ever missed making any of the following payments? *Check all that apply*

- ☐ A rental payment
- ☐ A car loan or car lease payment
- ☐ A mortgage payment
- ☐ Payments for purchases made on an installment plan
- ☐ Your property taxes
- ☐ Your phone bill
- ☐ A payment on your line of credit
- ☐ A credit card payment
- ☐ Your utilities (heat, hydro, water) bill
- ☐ Other, please specify _____
- O None

E.9 Have you ever had to use your credit card or line of credit to help to cover your monthly expenses?

- O Yes, all the time
- O Yes, sometimes
- O Only on a rare occasion
- O Not at all
- O I don't have a credit card or line of credit

E.10 In the past 5 years (since 2021), have you ever experienced any of the following life changes? *Check all that apply*

- ☐ A breakdown in relationships
- ☐ Gender-based violence or domestic violence
- ☐ Layoff due to seasonal work
- ☐ Return to school
- ☐ The need to care for children or an elderly relative
- ☐ Bankruptcy or insolvency
- ☐ Displacement due to wildfire or other climate emergencies
- ☐ A layoff due to loss of employment
- ☐ Loss of your house due to eviction
- ☐ Homelessness
- ☐ Illness or disability
- ☐ Retirement
- ☐ Other, please specify _____
- O None

F. Well-Being

This section asks important questions about your general health and well-being as well as your sense of safety, belonging and connection.

F.1 In general, how would you rate your overall health?

- O Very good
- O Good
- O It is ok
- O Not very good
- O Not at all good
- O Prefer not to answer

F.2 In general, how stressful is your life?

- O Extremely stressful
- O Moderately stressful
- O It is ok
- O Not very stressful
- O Not at all stressful
- O Prefer not to say

F.3 Compared to others you know, would you say that your general living situation and quality of life is better, worse or about the same?

- O Much better
- O Somewhat better
- O About the same
- O Somewhat worse
- O A lot worse

F.4 In general, how would you describe your sense of belonging and connection to your community?

- O I feel extremely connected to my community
- O I feel well connected to my community
- O I feel reasonably connected to my community
- O I do not feel very connected to my community
- O I do not feel at all connected to my community

F.5 In general, do you feel that your neighbourhood is safe?

- O I feel that my neighbourhood is extremely safe
- O I feel that my neighbourhood is mostly safe
- O I feel that my neighbourhood is reasonably safe
- O I feel that my neighbourhood is not very safe
- O I feel that my neighbourhood is not at all safe

G. Level of Debt

This section asks important questions about your experience in terms of your current level of debt and whether you feel that you are unable to keep up with the payments.

G.1 Which of the following do you currently use/have? *Check all that apply*

- ☐ Purchases made on installment plans
- ☐ Store credit cards
- ☐ A personal loan
- ☐ A reverse mortgage on my home
- ☐ Lines of credit
- ☐ Credit cards
- ☐ Mortgage
- ☐ A car loan
- ☐ A payday loan
- ☐ A business loan
- ☐ A student loan
- ☐ A second mortgage on my home
- ☐ Other, please specify
- O None

G.2 For each of the following that you use/have, please estimate your current level of debt.

- ☐ Purchases made on installment plans $_____
- ☐ Store credit cards $ _____
- ☐ A personal loan $_____
- ☐ A reverse mortgage on my home $_____
- ☐ Lines of credit $_____
- ☐ Credit cards $_____
- ☐ Mortgage $_____
- ☐ A car loan $_____
- ☐ A payday loan $_____
- ☐ A business loan $_____
- ☐ A student loan $_____
- ☐ A second mortgage on my home $_____
- ☐ Other, please specify $_____
- ○ Prefer not to answer

G.3 Not including any monthly mortgage payment, on average, what is your monthly payment to cover the expenses on your credit cards or your line of credit?

G.4 What is your monthly mortgage payment or monthly rental payment?

- ○ Prefer not to answer

G.5 Across all your credit cards, how do you typically pay your credit card bill(s) each month?

- ○ I pay the total amount every month
- ○ I pay only the minimum amount due every month
- ○ I pay more than the minimum amount due every month but less than the total balance
- ○ Unsure / Prefer not to answer

G.6 How long would it take you to pay off the balance that you currently have on your credit cards?

- ○ I could pay off the balance on my credit cards within 1 to 2 months
- ○ I could pay off the balance on my credit cards within 2 to 3 months
- ○ I could pay off the balance on my credit cards within 3 to 4 months
- ○ I could pay off the balance on my credit cards within 4 to 5 months
- ○ It would take me between 6 months to 1 year to pay off the balance on my credit cards
- ○ It would take me more than 1 year to pay off the balance on my credit card
- ○ Unsure / Prefer not to answer

G.7 How long would it take you to pay off the balance on your line of credit?

- O I could pay off the balance on my line of credit in less than 1 year
- O I could pay off the balance on my line of credit within 1 to 2 years
- O I could pay off the balance on my line of credit within 3 to 4 years
- O I could pay off the balance on my line of credit within 5 years
- O It would take me longer than 5 years to pay off the balance on my line of credit
- O Unsure / Prefer not to answer

G.8 Have you ever used a payday loan, money mart or cheque cashing service?

- O I regularly use these services
- O I sometimes use these services
- O I have used these services, but it is very rare
- O I never use these services

G.9 When was the last time you used these types (payday loan, money mart or cheque cashing) of services?

G.10 In general, how concerned are you about your current level of debt?

- O I am extremely concerned
- O I am somewhat concerned
- O I am slightly concerned
- O I am not very concerned
- O I am not at all concerned

G.11 What is the first thing you would cut back on to help meet your monthly expenditures?

G.12 How often do you have difficulty making minimum debt payments?

- O Very often
- O Often
- O Sometimes
- O Not very often
- O Never

G.13 Are you at all concerned about changes in interest rates and the potential implications in terms of your financial future?

- O I am extremely concerned
- O I am somewhat concerned
- O I am slightly concerned
- O I am not very concerned
- O I am not at all concerned
- O Unsure

G.14 Is your current debt situation better or worse than it was 1 year ago? (i.e. 2025)

- O It is much better
- O It is somewhat better
- O It is about the same
- O It is somewhat worse
- O It is much worse
- O Unsure

G.15 Is your current debt situation better or worse than it was 5 years ago? (i.e. 2021)

- O It is much better
- O It is somewhat better
- O It is about the same
- O It is somewhat worse
- O It is much worse
- O Unsure

G.16 Do you feel that your current debt situation will be better or worse 1 year from now? (i.e. 2027)

- O It is much better
- O It is somewhat better
- O It is about the same
- O It is somewhat worse
- O It is much worse
- O Unsure

G.17 In general, what is your future outlook regarding your finances? How would you describe your feelings about the future?

H. Transportation & Food Security

This section includes important questions about your transportation choices and your overall level of food security.

H.1 How do you get around your community? *Check all that apply*

- ☐ I use different rideshare or car share programs
- ☐ I use Uber or take a taxi
- ☐ I rely on friends or family for a ride
- ☐ I have my own vehicle
- ☐ I use public transit
- ☐ I walk or bike
- ☐ I don't have a vehicle, but I can borrow someone else's vehicle
- ☐ Other, please specify

H.2 Is your household able to access healthy and nutritious food?

- ○ My household is always able to access the healthy and nutritious food we want
- ○ My household is mostly able to access the healthy and nutritious food we want
- ○ My household is sometimes able to access the healthy and nutritious food we want
- ○ My household is rarely able to access the healthy and nutritious food we want
- ○ My household is never able access the healthy and nutritious food we want

H.3 Has your household ever used a food bank or food support service?

- ○ No, my household has never used a food bank
- ○ Yes, in the past week
- ○ Yes, in the past month
- ○ Yes, in the past 6 months
- ○ Yes, in the past year
- ○ Yes, over a year ago

I. Social Services

This section asks important questions about whether you receive assistance through any of the Federal/ Provincial/Territorial social safety net programs or local social services.

I.1 Do you receive any assistance from either the Federal, Provincial or Territorial government? *Check all that apply*

- ☐ Employment Insurance
- ☐ Family/Child Tax Benefit
- ☐ Monthly income assistance of social assistance
- ☐ Canada Student Loans and Grant
- ☐ OAS/GIS (Old Age Security and Guaranteed Income Supplement)
- ☐ Rent Bank Assistance
- ☐ Food bank Assistance
- ☐ Assistance from utility providers with monthly utility costs
- ☐ Federal Disability Benefits
- ☐ The Canadian Dental Program
- ☐ Other, please specify _____
- ○ None of the above

I.2 Do you or someone in your household currently use any of the following social services? *Check all that apply*

- ☐ Newcomer Services
- ☐ Youth Services
- ☐ Food Security Services
- ☐ Indigenous Services
- ☐ Family Services
- ☐ Senior's Services
- ☐ Community Living Services
- ☐ Women's Services
- ☐ Housing Services
- ☐ Early Years Services
- ☐ Therapeutic Services
- ○ None of the above

J. Savings & Future Plans

This final section asks important questions about your ability to save money to cover important life events like a downpayment for a mortgage, your retirement or unexpected expenses. It also asks important questions about future plans.

J.1 How long do you expect to continue plan on living at your current address?

- ○ Less than 6 months
- ○ Between 6 months and 1 year
- ○ Between 1 year and 2 years
- ○ Between 2 years and 3 years
- ○ Between 3 years and 4 years
- ○ Between 4 years and 5 years
- ○ Between 5 years and 10 years
- ○ More than 10 years
- ○ I do not plan on moving

J.2 If you move where will you move?

J.3 Do you have money in savings to cover the following items...? *Check all that apply*

☐ Money for your retirement (RRSP, RRIF, Pension, other)
☐ Money for travel and recreation
☐ A 10% downpayment to purchase a home
☐ An unexpected expense of $1,500 or more
☐ No, mostly I live paycheque to paycheque
☐ Other, please specify _____

J.4 When thinking about the future, how you would you rate your overall sense of optimism?

○ I am very optimistic when I think about the future
○ I am optimistic when I think about the future
○ I am neither optimistic nor pessimistic when I think about the future
○ I am somewhat pessimistic when I think about the future
○ I am very pessimistic when I think about the future

K. Final Comments

K.1 Thank you for completing this survey. Do you have any final comments that you would like to share?

K.2 As part of this study, we will also be conducting a series of one-on-one meetings or online focus groups. Participants will be provided an honourarium of $25 to recognize their time. If you are interested in participating in a one-on-one interview or in one of the planned focus groups, please check the box(es) below. *Select all that apply*

☐ I am interested in being recontacted to participate in an online focus group
☐ I am interested in being recontacted to participate in a one-on-one interview
○ I am not interested

K.3 To contact you about this possible follow-up research opportunity, we would need to collect your contact information. Your contact information would only be used for sharing more information and scheduling related to this follow-up research. It would not be included in survey reporting, for marketing or sales purposes.

Do you agree to provide your contact information so you may be contacted about this research?

- ○ Yes
- ○ No

K.4 If yes, please provide your contact information below:

- ☐ Your Name _____
- ☐ Your Email Address _____
- ☐ Your Phone Number (optional) _____

What is the purpose of this research?

Many Canadians are experiencing affordability and financial pressures as the cost of living continues to increase. This research examines Canadians perceptions about their personal financial stability and the extent to which they are relying on credit or other types of resources and supports to help make ends meet. This research also looks at the impact of the COVID-19 pandemic and subsequent periods of inflation and economic uncertainty.

Why is this research important?

This research will contribute to our understanding of how market fluctuations are impacting Canadians.

This research also seeks to identify key factors which may make it more difficult for some households or individuals to regain their sense of financial security or stability. This research will help to identify potential actions that the different levels of government can take to help address existing and emerging needs among low-income and vulnerable Canadian households and individuals.

What can I do if I feel upset by my participation in this survey?

Some of the topics discussed in this survey may be uncomfortable. This is normal and understandable. If you feel you may be in crisis and need support, please call 211 for confidential, multilingual service that provides free information and referrals to a full range of community, and social support services. These services operate 24/7 and can be accessed through the internet at www.211.ca.

Do you have more questions about this research?

If you have any further questions about this research or would like to raise any concerns, please feel free to contact:

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