# Focus Groups & Interview Guide

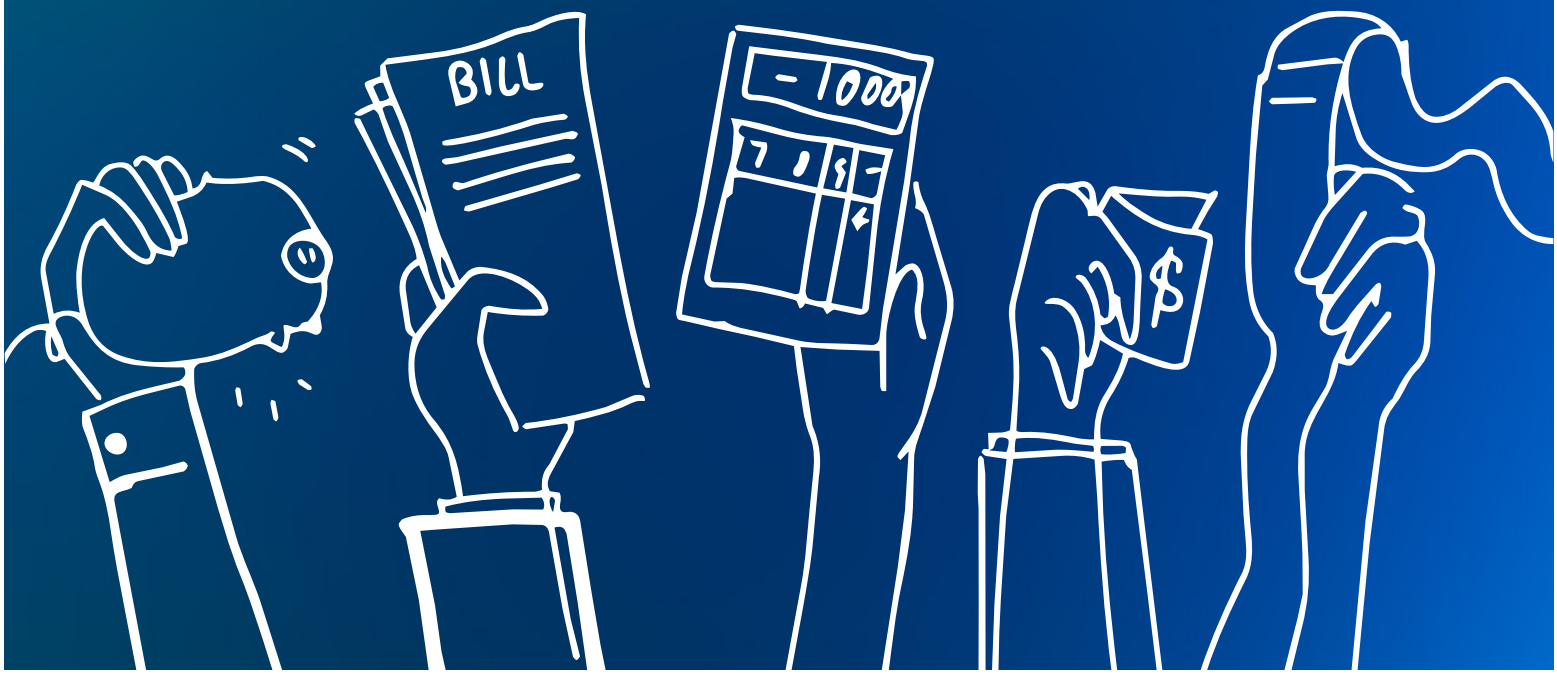
## Over-Indebted Consumers in Canada

### 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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# Background

Many Canadian households are experiencing affordability and financial pressures as the cost of living continues to increase. The Bank of Canada regularly monitors and reports on the financial stability of Canadian households including their overall financial resilience and ability to weather life's storms. This series of focus groups has been planned to develop a deeper understanding of the experiences of low to middle income Canadians who are struggling to make ends meet. This includes households who are carrying higher levels of debt. This research is interested in looking more closely at their experiences both in terms of the types of trade-offs and coping strategies that they have had to adopt as well as the different factors that have contributed to their current financial situation. This research recognizes that the overall sense of financial security and well-being may not be uniform across Canadian households and that some social and economic groups within Canadian society may be disproportionately affected by higher levels of debt. This research also seeks to identify key social, demographic or economic factors which may make it more difficult for some households to regain their sense of financial security or stability in a post-COVID-19 world.

## About the focus groups

The focus groups are designed to explore more deeply the experiences of families and individuals who participated in the survey and who expressed an interest in participating in one of the planned focus groups which is designed to build a deeper understanding of differences in the experiences of Canadians who may be experiencing higher levels of debt including the different types of compromises and trade-offs that Canadians experiencing high debt levels have had to make in order to better manage their overall financial situation. This includes consideration of the factors contributing to the increasing levels of non-mortgage debt as well as the types of policies, programs and initiatives that can help Canadian households maintain and regain financial stability.

## Focus group structure

This focus group is based on the results of a survey where participants indicated that they would be interested in participating in one of the planned focus groups designed to understand differences in the levels of debt and the underlying factors contributing to higher levels of debt among some Canadians while taking into consideration:

- Geographic differences (nationally and provincially)
- Local and regional context (urban/rural, across different geographic areas)
- Age, gender and time in Canada

- Housing history/housing stability
- Household income and general level of economic security

## Informed Consent

It is anticipated that there will be 10 to 15 different focus groups conducted over a three (3) month period. Participants to be selected for the focus groups will be selected from participants who took part in the on–line survey and who expressed an interest in participating in one of the planned focus group sessions or one-on-one interviews.

Following the online survey, participants will be contacted to arrange a time for them to participate in one of the planned on-line focus groups. Participants will receive an email reminding them about the survey and that at the time that they had completed the survey, they had expressed an interest in participating in one of the planned focus group sessions.

As the details for the online focus group are finalized, participants will be given the opportunity to provide their consent. They will also be asked to provide verbal consent at the start of the focus group.

## Potential risks for the respondents

There are minimal risks for most participants.  Some people may experience stress when thinking about their personal situation and sensitive topics related to their overall sense of financial security, health and well-being as well as being in a setting where they are sharing this information with others. This sense of stress will not likely be any greater than what one would experience day-to-day.

Participants do not need to answer any of the questions if they do not feel comfortable. Additionally, participants will be given the option to opt out of the interview or focus group discussion at any time.

Participants will also be provided with information on how to access free multi-lingual and confidential support services through dialing 211 should they feel the need to talk to someone or ask for assistance. Additionally, we will be seeking to have someone with trained counselling experience available should anyone require assistance.

## Alternatives to participation

The proposed one-on-one interviews or focus groups are for research purposes only. Participants were given the option of choosing if they wished to participate. Those selected for the one-on-one interviews and focus groups are participants who indicated that they

would like to participate in these sessions. If for some reason, the participant no longer wishes to participate in the one-on-one interviews or one of the planned focus groups sessions, they can opt out of participating.

## Benefits

This study is for research purposes only. There is no direct benefit to participants arising from their participation in the study. Information learned from the study may help other people in the future who may be struggling with high debt levels.

## Compensation for participation

Participants will receive a $25 honourarium participating in the one-on-one interviews or one of the planned focus group sessions.

## Confidentiality and data security

All the interviews will be recorded to allow for detailed analysis. However, informed consent will be obtained both for the recording of the interview and for the subsequent transcribing of information. All comments will be completely anonymous and confidential with all participants being identified by an anonymous identification number rather than with a personal identifier.

All information related to the study will be stored in password protected computers at SPARC BC's office located in Burnaby, British Columbia.

All results will be presented in aggregated format, and any quotes will be attributed in a way that does not reveal the individual's identity.

## Right to withdraw

Participants have the choice about whether they wish to participate in the planned focus groups and one-on-one interviews with all participation being completely voluntary.

If a participant wishes to withdraw from participating in a focus group, they can indicate that they no longer wish to participate in the study. If a participant chooses to withdraw their participation from the focus group, they will still receive the $25 honourarium to recognize their time and willingness to participate.

## Costs

There will be no charge for someone to participate in this study.

## Research funding

This research is funded through a grant provided by the Office of Consumer Affairs in the Ministry of Innovation, Science and Economic Development.

## Questions?

If participants have any questions or concerns about the study, they should contact the Principal Investigator(s):

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# Focus Group Structure

It is anticipated that there will be 10 to 15 focus group sessions with between 5 to 10 participants as well as 50 to 100 structured one-on-one interviews. Key areas of focus will include:

1. Single person households (based on gender)
2. Families with children including single parent family households
3. Seniors and older adults (55+)
4. Younger family households (25 to 35 years old)
5. Younger single person households (25 years old and younger)
6. Newcomers to Canada
7. Both official languages

In designing the focus groups or in organizing the structured one-on-one interviews key areas of focus will include:

- Families and individuals from selected geographic areas (Provinces and Territories)
- Families and Individuals from different geographic settings (urban/rural)
- Individuals from different social/demographic and economic backgrounds including:
    - People who are precariously employed
        - Based on number of hours worked
        - Based on nature of their employment
        - Based on their income

    - People who are precariously housed
        - Based on time at their current address
        - Based on their housing costs relative to their income
        - Based on their history of rental payments
        - Based on their history of homelessness

- Underserved and equity-deserving populations:
    - People with low or no income
    - People with limited education and training
    - People with health and activity limitations
    - Recent immigrants and newcomers to Canada
    - Indigenous families and individuals (First Nations, Metis, Inuit)

- Dependence on social safety net programs:
    - People with low or no income
    - People with limited education and training
    - People with health and activity limitations
    - Recent immigrants and newcomers to Canada

- Indigenous families and individuals (First Nations, Metis, Inuit)

# Focus Group Questions

This focus group is designed to learn more about your overall sense of financial stability including the different types of challenges you may be facing and the different ways that you are coping including the different choices and trade-offs that you are forced to make.
We were selected because of your participation in our on-line survey which was conducted in June 2026.

At that time that you completed the survey instrument, you indicated that you would be willing to participate in an on-line focus group session or structured interview designed to allow us to develop a deeper understanding of the different ways that you and your household have been able to navigate the growing complexity of increasing levels of debt and some of the different types of coping strategies that you have adopted.

This focus group has eight (8) different questions that we want to explore with you.

## Question 1

Let's start by checking in with you on your definition of economic security and financial stability. What does that mean to you and your household?

## Question 2

Tell us a bit our your current [employment/financial situation]. How many jobs do you currently have? How many hours per week do you work? What type of work do you do?

## Question 3

Canada's current poverty line has established the following income cut-offs for your area. Please indicate whether your income is above or below the established income cut-offs.

## Question 4

What have been some of the consequences, or experiences that you and your household have had since you have worked to build a deeper sense of economic security and financial

stability?

Expected Responses could include:

*Difficulty sleeping, restlessness, anxiety, a sense of shame, a sense of loss of control, one can never get away from it - is always on my mind*

## Question 5

What role if any do you believe the COVID-19 pandemic played in terms of your current situation? If not the COVID-19 pandemic, what other factors played a role?

## Question 6

This question is designed to look at the different types of trade-offs or coping strategies that you have adopted to help you to deal with the different financial challenges or pressures you face?

a. *In a typical month, what are all the different expenses that you need to cover?*
b. *After you have covered all your expenses, how much do you have left over?*
c. *If you do not have enough income to cover all your expenses, what do you do?*
d. *How frequently does it happen that you run out of money?*

## Question 7

This question explores the extent to which you have faith in the different types of social safety net programs that are available to you? And which programs, if any have helped to make a real difference for you?

a. Do you rely on any of the different social safety net programs to help you to get by?

| |
|---|
| **Early years services** cater to infants and young children and can include daycare programs, early learning programs, and more. |
| **Youth services** typically focus on children over the age of 10 until 19 years and can include educational programs, crisis management, employment training, and more. |
| **Women's services** often involve services supporting women in crisis or dealing with trauma or violence. |
| **Indigenous services** pertain to programs and services tailored to Indigenous and First Nations individuals and can include cultural education, mental health and peer support services, and more. |

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|---|
| **Family services** focus on parents and their children and can include education, peer-support and more. |
| **Therapeutic services** can include mental health and addiction services and programming with an emphasis on counselling. |
| **Seniors' services** involve a wide variety of programming tailored to those 65 years and older. |
| **Newcomer services** include all services catering to new immigrants, refugees and culturally specific programming. |
| **Housing services** including access to non-market or co-operative housing programs, rent assistance or other forms of housing support for households living in the private rental market. |
| **Employment services** include training, education and placement programs that support employability and employment. |
| **Community living services** include all those tailored to the needs of people with diverse mental and physical abilities in order to support increased independence and accessibility. |
| **Food security services** involve various programs aimed at ensuring stable and equitable food systems, such as food banks, coops and more. |

## Question 8

This question explores the extent to which you have explored the use of the different credit counselling, debt counselling or financial literacy programs that are available and the different ways that they have helped you. Have you experienced any barriers or difficulties in knowing how to access these services?

## Question 9

Compared to others you know, would you say that your situation is better, worse, or mostly the same?

## Canada's Market Basket Measure by Household Size based on Economic Families

| | | | | | |
|---|---|---|---|---|---|
| **Newfoundland and Labrador** | | | | | |
| Rural areas | 21,607 | 30,557 | 37,424 | 43,214 | 48,315 |
| Small population centres with less than 30,000 persons | 21,803 | 30,834 | 37,764 | 43,606 | 48,753 |
| Medium population centres with a population between 30,000 and 99,999 persons | 22,456 | 31,757 | 38,894 | 44,911 | 50,212 |
| St. John's (CMA) | 22,782 | 32,219 | 39,460 | 45,564 | 50,942 |
| **Prince Edward Island** | | | | | |
| Rural areas | 21,373 | 30,225 | 37,018 | 42,745 | 47,790 |
| Small population centres with less than 30,000 persons | 21,759 | 30,771 | 37,687 | 43,517 | 48,653 |
| Charlottetown (CA) | 22,253 | 31,470 | 38,542 | 44,505 | 49,758 |
| **Nova Scotia** | | | | | |
| Rural areas | 21,406 | 30,273 | 37,076 | 42,812 | 47,865 |
| Small population centres with less than 30,000 persons | 21,868 | 30,925 | 37,876 | 43,735 | 48,897 |
| Medium population centres with a population between 30,000 and 99,999 persons | 22,038 | 31,166 | 38,171 | 44,076 | 49,278 |
| Halifax (CMA) | 23,264 | 32,900 | 40,294 | 46,527 | 52,019 |
| Cape Breton (CA) | 21,377 | 30,232 | 37,026 | 42,754 | 47,800 |
| **New Brunswick** | | | | | |
| Rural areas | 20,983 | 29,674 | 36,343 | 41,965 | 46,918 |
| Small population centres with less than 30,000 persons | 21,756 | 30,768 | 37,682 | 43,512 | 48,648 |
| Medium population centres with a population between 30,000 and 99,999 persons | 21,641 | 30,605 | 37,483 | 43,282 | 48,391 |
| Fredericton (CMA) | 22,606 | 31,969 | 39,154 | 45,211 | 50,547 |
| Saint John (CMA) | 21,477 | 30,372 | 37,198 | 42,953 | 48,023 |
| Moncton (CMA) | 21,629 | 30,587 | 37,462 | 43,257 | 48,363 |

| | | | | | |
|---|---|---|---|---|---|
| **Québec** | | | | | |
| Rural areas | 19,520 | 27,605 | 33,810 | 39,040 | 43,648 |
| Small population centres with less than 30,000 persons | 19,311 | 27,310 | 33,448 | 38,622 | 43,181 |
| Medium population centres with a population between 30,000 and 99,999 persons | 19,343 | 27,354 | 33,502 | 38,685 | 43,251 |
| Large urban population centres with a population between 100,000 and 499,999 persons | 19,601 | 27,720 | 33,950 | 39,202 | 43,829 |
| Québec (CMA) | 20,462 | 28,938 | 35,441 | 40,924 | 45,754 |
| Montréal (CMA) | 20,753 | 29,349 | 35,945 | 41,506 | 46,405 |
| **Ontario** | | | | | |
| Rural areas | 20,920 | 29,585 | 36,235 | 41,840 | 46,779 |
| Small population centres with less than 30,000 persons | 21,266 | 30,074 | 36,833 | 42,531 | 47,551 |
| Medium population centres with a population between 30,000 and 99,999 persons | 21,049 | 29,768 | 36,458 | 42,098 | 47,067 |
| Large urban population centres with a population between 100,000 and 499,999 persons | 22,170 | 31,353 | 38,400 | 44,340 | 49,574 |
| Large urban population centres with 500,000 persons or more | 23,153 | 32,743 | 40,102 | 46,306 | 51,772 |
| Ottawa - Gatineau (Ontario part) (CMA) | 24,408 | 34,518 | 42,276 | 48,816 | 54,578 |
| Hamilton (CMA) | 22,472 | 31,780 | 38,922 | 44,943 | 50,248 |
| Toronto (CMA) | 24,864 | 35,162 | 43,065 | 49,727 | 55,596 |
| **Manitoba** | | | | | |
| Rural areas | 20,063 | 28,373 | 34,750 | 40,126 | 44,862 |
| Small population centres with less than 30,000 persons | 21,002 | 29,701 | 36,376 | 42,003 | 46,961 |
| Medium population centres with a population between 30,000 and 99,999 persons | 21,034 | 29,746 | 36,431 | 42,067 | 47,032 |
| Brandon (CA) | 20,839 | 29,471 | 36,094 | 41,678 | 46,597 |
| Winnipeg (CMA) | 22,714 | 32,122 | 39,342 | 45,428 | 50,790 |

| | | | | | |
|---|---|---|---|---|---|
| **Saskatchewan** | | | | | |
| Rural areas | 20,737 | 29,326 | 35,917 | 41,473 | 46,368 |
| Small population centres with less than 30,000 persons | 21,618 | 30,572 | 37,443 | 43,236 | 48,339 |
| Medium population centres with a population between 30,000 and 99,999 persons | 21,745 | 30,751 | 37,663 | 43,489 | 48,622 |
| Saskatoon (CMA) | 23,513 | 33,252 | 40,725 | 47,025 | 52,576 |
| Regina (CMA) | 23,094 | 32,660 | 40,000 | 46,188 | 51,640 |
| **Alberta** | | | | | |
| Rural areas | 23,408 | 33,104 | 40,544 | 46,816 | 52,342 |
| Small population centres with less than 30,000 persons | 23,980 | 33,912 | 41,534 | 47,959 | 53,620 |
| Medium population centres with a population between 30,000 and 99,999 persons | 23,333 | 32,998 | 40,414 | 46,666 | 52,174 |
| Large urban population centres with a population between 100,000 and 499,999 persons | 23,640 | 33,432 | 40,946 | 47,280 | 52,861 |
| Edmonton (CMA) | 24,862 | 35,159 | 43,061 | 49,723 | 55,592 |
| Calgary (CMA) | 25,112 | 35,513 | 43,494 | 50,223 | 56,151 |
| **British Columbia** | | | | | |
| Rural areas | 21,535 | 30,454 | 37,299 | 43,069 | 48,153 |
| Small population centres with less than 30,000 persons | 22,125 | 31,289 | 38,322 | 44,250 | 49,473 |
| Medium population centres with a population between 30,000 and 99,999 persons | 22,255 | 31,473 | 38,547 | 44,510 | 49,764 |
| Large urban population centres with a population between 100,000 and 499,999 persons | 24,482 | 34,623 | 42,404 | 48,964 | 54,743 |
| Vancouver (CMA) | 25,285 | 35,758 | 43,794 | 50,569 | 56,538 |

**Note: Based on the 2021 Census Definition**

1. The 2018 base MBM regions were established using the 2016 Standard Geographical Classification.
2. To convert the other family sizes multiply by the number of persons not in economic families by the square root of the desired family size.

The geographic area concepts and the Market Basket Measure (MBM) thresholds were defined by Employment and Social Development Canada (ESDC). The MBM thresholds correspond to the cost of a specific basket of goods and services representing a modest, basic standard of living in each of the 53 MBM geographic regions.

*Source: Statistics Canada. Table 11-10-0066-01. Market Basket Measure (MBM) threshold for the reference family by Market Based Measure Region, components and base year.*

## Market Basket Measure (MBM) thresholds for the reference family by Market Basket Measure region, component and base year.

Table: 11-10-0066-01
Release date: 2026-04-29
*Geography:* Census metropolitan area, Census agglomeration, Census metropolitan area part

| Selected Geographic Areas | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Newfoundland and Labrador, rural | 43,597 | 46,860 | 48,740 | 49,399 | 50,286 |
| Newfoundland and Labrador, population under 30,000 | 45,476 | 48,862 | 50,808 | 51,507 | 52,422 |
| Newfoundland and Labrador, population 30,000 to 99,999 | .. | .. | .. | .. | .. |
| St. John's, Newfoundland and Labrador | 46,855 | 50,318 | 52,270 | 52,976 | 53,849 |
| Prince Edward Island, rural | 42,766 | 46,640 | 48,322 | 49,135 | 49,963 |
| Prince Edward Island, population under 30,000 | 46,344 | 50,546 | 52,354 | 53,246 | 54,134 |
| Charlottetown, Prince Edward Island | 47,145 | 51,411 | 53,217 | 54,121 | 54,975 |
| Nova Scotia, rural | 43,396 | 47,016 | 49,075 | 49,824 | 50,847 |
| Nova Scotia, population under 30,000 | 44,314 | 48,002 | 50,100 | 50,873 | 51,917 |
| Nova Scotia, population 30,000 to 99,999 | 43,671 | 47,277 | 49,375 | 50,125 | 51,142 |
| Halifax, Nova Scotia | 46,879 | 50,736 | 52,964 | 53,789 | 54,855 |
| Cape Breton, Nova Scotia | 43,621 | 47,230 | 49,311 | 50,057 | 51,062 |
| New Brunswick, rural | 42,632 | 46,135 | 48,150 | 48,877 | 49,851 |
| New Brunswick, population under 30,000 | 43,592 | 47,169 | 49,228 | 49,980 | 50,975 |
| New Brunswick, population 30,000 to 99,999 | 43,135 | 46,683 | 48,731 | 49,473 | 50,463 |
| Fredericton, New Brunswick | 46,336 | 50,140 | 52,329 | 53,145 | 54,161 |

| Selected Geographic Areas | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Saint John, New Brunswick | 44,178 | 47,809 | 49,900 | 50,662 | 51,631 |
| Moncton, New Brunswick | 47,199 | 51,037 | 53,270 | 54,116 | 55,159 |
| Quebec, rural | 41,381 | 44,298 | 46,309 | 46,809 | 47,831 |
| Quebec, population under 30,000 | 40,743 | 43,623 | 45,605 | 46,101 | 47,106 |
| Quebec, population 30,000 to 99,999 | 40,541 | 43,332 | 45,354 | 45,860 | 46,852 |
| Quebec, population 100,000 to 499,999 | 41,049 | 43,869 | 45,903 | 46,421 | 47,414 |
| Québec, Quebec | 42,752 | 45,669 | 47,797 | 48,362 | 49,394 |
| Montréal, Québec | 43,528 | 46,472 | 48,657 | 49,244 | 50,287 |
| Ontario, rural | 45,840 | 49,284 | 51,272 | 52,048 | 53,112 |
| Ontario, population under 30,000 | 45,628 | 49,057 | 51,036 | 51,816 | 52,873 |
| Ontario, population 30,000 to 99,999 | 44,176 | 47,439 | 49,356 | 50,048 | 51,047 |
| Ontario, population 100,000 to 499,999 | 47,426 | 50,906 | 52,922 | 53,694 | 54,744 |
| Ontario, population 500,000 and over | 48,020 | 51,538 | 53,582 | 54,369 | 55,434 |
| Ottawa-Gatineau, Ontario part, Ontario/ Quebec | 51,026 | 54,752 | 56,889 | 57,712 | 58,803 |
| Hamilton/Burlington, Ontario | 51,610 | 55,389 | 57,534 | 58,396 | 59,504 |
| Toronto, Ontario | 54,673 | 58,662 | 60,864 | 61,763 | 62,880 |
| Manitoba, rural | 44,607 | 48,496 | 50,345 | 50,527 | 52,017 |
| Manitoba, population under 30,000 | 46,095 | 50,142 | 52,091 | 52,328 | 53,873 |
| Manitoba, population 30,000 to 99,999 | 44,574 | 48,473 | 50,300 | 50,489 | 51,966 |
| Brandon, Manitoba | 45,734 | 49,622 | 51,566 | 51,876 | 53,331 |
| Winnipeg, Manitoba | 48,035 | 52,063 | 54,031 | 54,356 | 55,813 |
| Saskatchewan, rural | 42,561 | 45,900 | 47,690 | 48,091 | 49,282 |
| Saskatchewan, population under 30,000 | 44,452 | 47,921 | 49,814 | 50,264 | 51,502 |
| Saskatchewan, population 30,000 to 99,999 | 43,831 | 47,169 | 49,027 | 49,469 | 50,682 |
| Saskatoon, Saskatchewan | 48,357 | 52,006 | 54,052 | 54,565 | 55,881 |
| Regina, Saskatchewan | 48,271 | 51,919 | 53,953 | 54,460 | 55,765 |
| Alberta, rural | 45,058 | 48,375 | 50,061 | 51,217 | 52,478 |
| Alberta, population under 30,000 | 47,920 | 51,442 | 53,255 | 54,529 | 55,854 |
| Alberta, population 30,000 to 99,999 | 48,322 | 51,841 | 53,686 | 54,946 | 56,246 |
| Alberta, population 100,000 to 499,999 | 47,623 | 51,103 | 52,918 | 54,151 | 55,427 |
| Edmonton, Alberta | 50,664 | 54,361 | 56,249 | 57,564 | 58,876 |

| Selected Geographic Areas | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Calgary, Alberta | 50,891 | 54,620 | 56,523 | 57,840 | 59,153 |
| British Columbia, rural | 47,202 | 50,527 | 52,497 | 53,389 | 54,727 |
| British Columbia, population under 30,000 | 47,023 | 50,385 | 52,412 | 53,351 | 54,687 |
| British Columbia, population 30,000 to 99,999 | 46,526 | 49,803 | 51,816 | 52,771 | 54,086 |
| British Columbia, population 100,000 to 499,999 | 51,069 | 54,656 | 56,854 | 57,943 | 59,363 |
| Vancouver, British Columbia | 55,384 | 59,262 | 61,621 | 62,842 | 64,351 |
| Yukon, rural north | 55,823 | 59,807 | 62,496 | 63,265 | 65,200 |
| Yukon, rural south | 57,273 | 61,386 | 64,242 | 65,071 | 67,075 |
| Yukon, Whitehorse | 58,227 | 62,317 | 65,089 | 65,929 | 67,951 |
| Northwest Territories, Beaufort Delta | 71,185 | 76,451 | 80,629 | 81,858 | 83,881 |
| Northwest Territories, Sahtu | 73,165 | 78,631 | 83,079 | 84,377 | 86,493 |
| Northwest Territories, Tlicho | 59,853 | 64,204 | 67,564 | 68,496 | 70,137 |
| Northwest Territories, Dehcho | 61,589 | 66,069 | 69,577 | 70,543 | 72,236 |
| Northwest Territories, South Slave | 61,078 | 65,503 | 68,831 | 69,788 | 71,451 |
| Northwest Territories, Yellowknife | 65,818 | 70,466 | 73,613 | 74,602 | 76,287 |
| Nunavut, Baffin (excluding Iqaluit) | 101,498 | 105,460 | 108,127 | 109,804 | 110,718 |
| Nunavut, Kivalliq | 91,028 | 94,582 | 96,974 | 98,477 | 99,297 |
| Nunavut, Kitikmeot | 97,571 | 101,380 | 103,944 | 105,556 | 106,435 |
| Nunavut, Iqaluit | 107,421 | 111,614 | 114,437 | 116,211 | 117,179 |

Release date: 2026-04-29

*Geography*: Census metropolitan area, Census agglomeration, Census metropolitan area part

## Market Basket Measure (MBM) thresholds for the reference family by Market Basket Measure region, component and base year.

Table: 11-10-0066-01
Release date: 2026-04-29
*Geography*: Census metropolitan area, Census agglomeration, Census metropolitan area part

| Selected Geographic Areas | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Newfoundland and Labrador, rural | 43,597 | 46,860 | 48,740 | 49,399 | 50,286 |
| Newfoundland and Labrador, population under 30,000 | 45,476 | 48,862 | 50,808 | 51,507 | 52,422 |
| Newfoundland and Labrador, population 30,000 to 99,999 | .. | .. | .. | .. | .. |
| St. John's, Newfoundland and Labrador | 46,855 | 50,318 | 52,270 | 52,976 | 53,849 |
| Prince Edward Island, rural | 42,766 | 46,640 | 48,322 | 49,135 | 49,963 |
| Prince Edward Island, population under 30,000 | 46,344 | 50,546 | 52,354 | 53,246 | 54,134 |
| Charlottetown, Prince Edward Island | 47,145 | 51,411 | 53,217 | 54,121 | 54,975 |
| Nova Scotia, rural | 43,396 | 47,016 | 49,075 | 49,824 | 50,847 |
| Nova Scotia, population under 30,000 | 44,314 | 48,002 | 50,100 | 50,873 | 51,917 |
| Nova Scotia, population 30,000 to 99,999 | 43,671 | 47,277 | 49,375 | 50,125 | 51,142 |
| Halifax, Nova Scotia | 46,879 | 50,736 | 52,964 | 53,789 | 54,855 |
| Cape Breton, Nova Scotia | 43,621 | 47,230 | 49,311 | 50,057 | 51,062 |
| New Brunswick, rural | 42,632 | 46,135 | 48,150 | 48,877 | 49,851 |
| New Brunswick, population under 30,000 | 43,592 | 47,169 | 49,228 | 49,980 | 50,975 |
| New Brunswick, population 30,000 to 99,999 | 43,135 | 46,683 | 48,731 | 49,473 | 50,463 |
| Fredericton, New Brunswick | 46,336 | 50,140 | 52,329 | 53,145 | 54,161 |
| Saint John, New Brunswick | 44,178 | 47,809 | 49,900 | 50,662 | 51,631 |
| Moncton, New Brunswick | 47,199 | 51,037 | 53,270 | 54,116 | 55,159 |
| Quebec, rural | 41,381 | 44,298 | 46,309 | 46,809 | 47,831 |
| Quebec, population under 30,000 | 40,743 | 43,623 | 45,605 | 46,101 | 47,106 |
| Quebec, population 30,000 to 99,999 | 40,541 | 43,332 | 45,354 | 45,860 | 46,852 |
| Quebec, population 100,000 to 499,999 | 41,049 | 43,869 | 45,903 | 46,421 | 47,414 |

| Selected Geographic Areas | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Québec, Quebec | 42,752 | 45,669 | 47,797 | 48,362 | 49,394 |
| Montréal, Québec | 43,528 | 46,472 | 48,657 | 49,244 | 50,287 |
| Ontario, rural | 45,840 | 49,284 | 51,272 | 52,048 | 53,112 |
| Ontario, population under 30,000 | 45,628 | 49,057 | 51,036 | 51,816 | 52,873 |
| Ontario, population 30,000 to 99,999 | 44,176 | 47,439 | 49,356 | 50,048 | 51,047 |
| Ontario, population 100,000 to 499,999 | 47,426 | 50,906 | 52,922 | 53,694 | 54,744 |
| Ontario, population 500,000 and over | 48,020 | 51,538 | 53,582 | 54,369 | 55,434 |
| Ottawa-Gatineau, Ontario part, Ontario/ Quebec | 51,026 | 54,752 | 56,889 | 57,712 | 58,803 |
| Hamilton/Burlington, Ontario | 51,610 | 55,389 | 57,534 | 58,396 | 59,504 |
| Toronto, Ontario | 54,673 | 58,662 | 60,864 | 61,763 | 62,880 |
| Manitoba, rural | 44,607 | 48,496 | 50,345 | 50,527 | 52,017 |
| Manitoba, population under 30,000 | 46,095 | 50,142 | 52,091 | 52,328 | 53,873 |
| Manitoba, population 30,000 to 99,999 | 44,574 | 48,473 | 50,300 | 50,489 | 51,966 |
| Brandon, Manitoba | 45,734 | 49,622 | 51,566 | 51,876 | 53,331 |
| Winnipeg, Manitoba | 48,035 | 52,063 | 54,031 | 54,356 | 55,813 |
| Saskatchewan, rural | 42,561 | 45,900 | 47,690 | 48,091 | 49,282 |
| Saskatchewan, population under 30,000 | 44,452 | 47,921 | 49,814 | 50,264 | 51,502 |
| Saskatchewan, population 30,000 to 99,999 | 43,831 | 47,169 | 49,027 | 49,469 | 50,682 |
| Saskatoon, Saskatchewan | 48,357 | 52,006 | 54,052 | 54,565 | 55,881 |
| Regina, Saskatchewan | 48,271 | 51,919 | 53,953 | 54,460 | 55,765 |
| Alberta, rural | 45,058 | 48,375 | 50,061 | 51,217 | 52,478 |
| Alberta, population under 30,000 | 47,920 | 51,442 | 53,255 | 54,529 | 55,854 |
| Alberta, population 30,000 to 99,999 | 48,322 | 51,841 | 53,686 | 54,946 | 56,246 |
| Alberta, population 100,000 to 499,999 | 47,623 | 51,103 | 52,918 | 54,151 | 55,427 |
| Edmonton, Alberta | 50,664 | 54,361 | 56,249 | 57,564 | 58,876 |
| Calgary, Alberta | 50,891 | 54,620 | 56,523 | 57,840 | 59,153 |
| British Columbia, rural | 47,202 | 50,527 | 52,497 | 53,389 | 54,727 |
| British Columbia, population under 30,000 | 47,023 | 50,385 | 52,412 | 53,351 | 54,687 |
| British Columbia, population 30,000 to 99,999 | 46,526 | 49,803 | 51,816 | 52,771 | 54,086 |

| Selected Geographic Areas | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| British Columbia, population 100,000 to 499,999 | 51,069 | 54,656 | 56,854 | 57,943 | 59,363 |
| Vancouver, British Columbia | 55,384 | 59,262 | 61,621 | 62,842 | 64,351 |
| Yukon, rural north | 55,823 | 59,807 | 62,496 | 63,265 | 65,200 |
| Yukon, rural south | 57,273 | 61,386 | 64,242 | 65,071 | 67,075 |
| Yukon, Whitehorse | 58,227 | 62,317 | 65,089 | 65,929 | 67,951 |
| Northwest Territories, Beaufort Delta | 71,185 | 76,451 | 80,629 | 81,858 | 83,881 |
| Northwest Territories, Sahtu | 73,165 | 78,631 | 83,079 | 84,377 | 86,493 |
| Northwest Territories, Tlicho | 59,853 | 64,204 | 67,564 | 68,496 | 70,137 |
| Northwest Territories, Dehcho | 61,589 | 66,069 | 69,577 | 70,543 | 72,236 |
| Northwest Territories, South Slave | 61,078 | 65,503 | 68,831 | 69,788 | 71,451 |
| Northwest Territories, Yellowknife | 65,818 | 70,466 | 73,613 | 74,602 | 76,287 |
| Nunavut, Baffin (excluding Iqaluit) | 101,498 | 105,460 | 108,127 | 109,804 | 110,718 |
| Nunavut, Kivalliq | 91,028 | 94,582 | 96,974 | 98,477 | 99,297 |
| Nunavut, Kitikmeot | 97,571 | 101,380 | 103,944 | 105,556 | 106,435 |
| Nunavut, Iqaluit | 107,421 | 111,614 | 114,437 | 116,211 | 117,179 |

Release date: 2026-04-29

*Geography*: Census metropolitan area, Census agglomeration, Census metropolitan area part