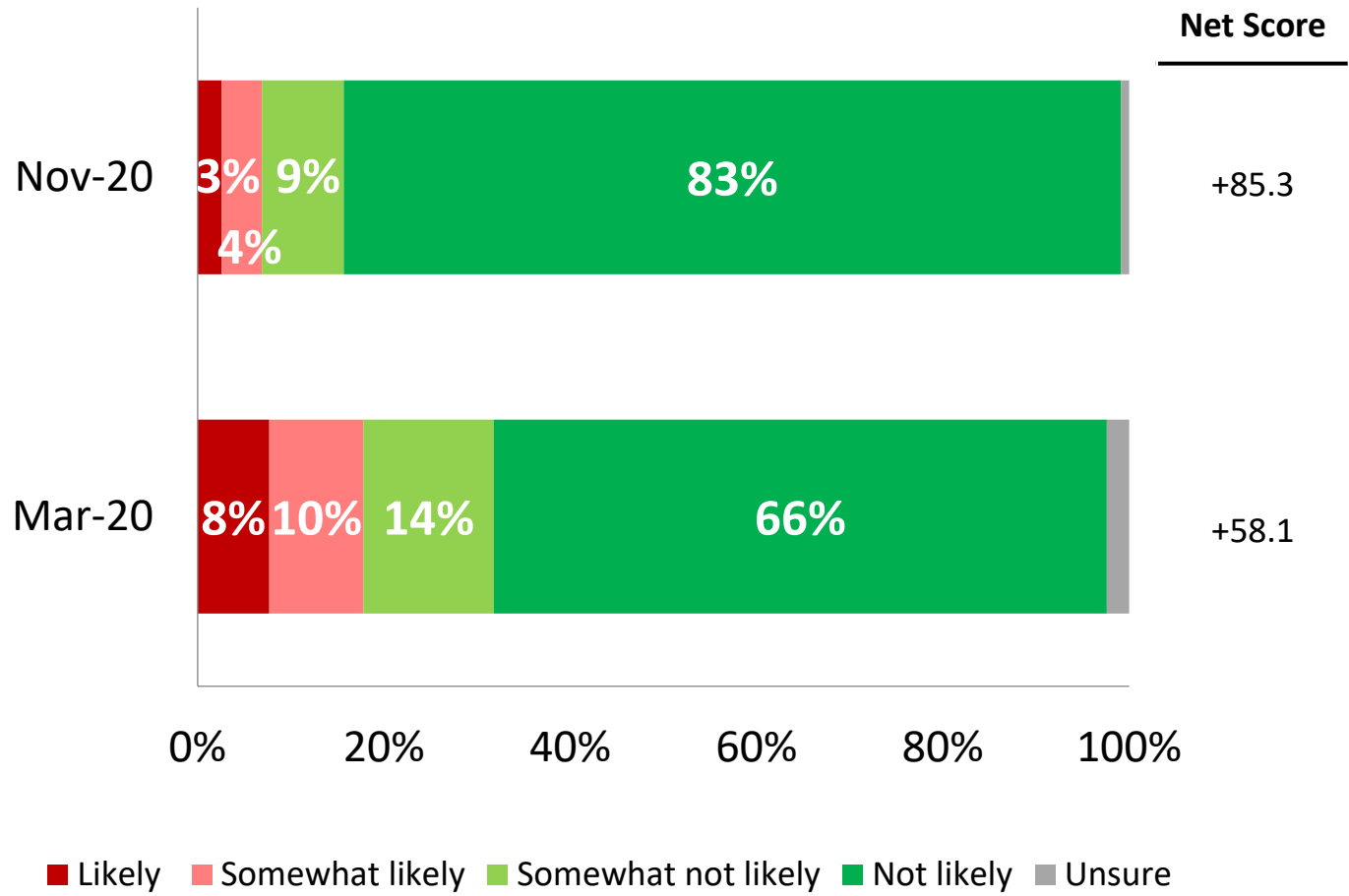


Canadians less likely to miss a major payment now compared to the first wave of the pandemic.

# Likelihood of Canadians missing a major payment in the next four weeks

**Q** Are you likely, somewhat likely, somewhat not likely or not likely to miss a major payment such as a mortgage, loan, rent or credit card payment over the next four weeks?



“ Compared to the beginning of the pandemic in March 2020, the proportion of Canadians that report a likelihood of missing a major payment has dropped in half.

The largest drop in likelihood of missing a major payment was seen among residents of the Prairies going from one in five saying they were likely (10%) or somewhat likely (12%) to miss a major payment at the beginning of the pandemic to about one in twenty saying they were likely (two per cent) or somewhat likely (four per cent) to miss a major payment.

”

Source: Nanos Research, RDD dual frame hybrid telephone and online random survey, November 26<sup>th</sup> to November 29<sup>th</sup>, 2020 n=1096, accurate 3.5 percentage points plus or minus, 19 times out of 20.

# Likelihood of Canadians missing a major payment in the next four weeks by region

Q

Are you likely, somewhat likely, somewhat not likely or not likely to miss a major payment such as a mortgage, loan, rent or credit card payment over the next four weeks?

	Canada		Atlantic		Quebec		Ontario		Prairies		British Columbia	
	2020-11 (n=1096)	2020-03 (n=1013)	2020-11 (n=110)	2020-03 (n=94)	2020-11 (n=236)	2020-03 (n=230)	2020-11 (n=354)	2020-03 (n=325)	2020-11 (n=229)	2020-03 (n=204)	2020-11 (n=167)	2020-03 (n=160)
Likely	2.6%	7.7%	3.1%	8.5%	4.7%	6.1%	2.1%	7.6%	2.1%	9.8%	0.7%	7.3%
Somewhat likely	4.3%	10.1%	3.4%	10.4%	4.9%	10.2%	3.9%	9.1%	3.8%	11.5%	5.7%	11.2%
Somewhat not likely	8.8%	14.0%	9.9%	11.7%	13.2%	19.7%	8.6%	13.8%	6.4%	10.5%	4.3%	10.3%
Not likely	83.4%	65.8%	83.6%	67.6%	76.1%	62.8%	84.6%	65.6%	86.4%	67.8%	88.8%	68.4%
Unsure	0.9%	2.4%	-	1.8%	1.0%	1.2%	0.8%	3.9%	1.4%	0.4%	0.5%	2.9%

Source: Nanos Research, RDD dual frame hybrid telephone and online random survey, November 26<sup>th</sup> to November 29<sup>th</sup>, 2020, n=1096, accurate 3.1 percentage points plus or minus, 19 times out of 20.

# Likelihood of Canadians missing a major payment in the next four weeks by age and gender

Q

Are you likely, somewhat likely, somewhat not likely or not likely to miss a major payment such as a mortgage, loan, rent or credit card payment over the next four weeks?

	Canada		Male		Female		18 to 34		35 to 54		55 plus	
	2020-11 (n=1096)	2020-03 (n=1013)	2020-11 (n=561)	2020-03 (n=533)	2020-11 (n=530)	2020-03 (n=480)	2020-11 (n=220)	2020-03 (n=266)	2020-11 (n=410)	2020-03 (n=314)	2020-11 (n=466)	2020-03 (n=433)
Likely	2.6%	7.7%	2.7%	6.2%	2.3%	9.2%	6.2%	10.4%	1.9%	9.2%	0.6%	4.5%
Somewhat likely	4.3%	10.1%	4.3%	9.5%	4.2%	10.8%	8.7%	15.4%	3.7%	10.9%	1.8%	5.7%
Somewhat not likely	8.8%	14.0%	7.3%	13.4%	10.3%	14.6%	13.0%	14.7%	8.2%	15.1%	6.3%	12.5%
Not likely	83.4%	65.8%	84.8%	68.4%	82.3%	63.4%	71.8%	56.5%	84.2%	62.3%	91.1%	75.6%
Unsure	0.9%	2.4%	0.9%	2.6%	0.9%	2.2%	0.4%	3.0%	2.1%	2.6%	0.2%	1.7%

Source: Nanos Research, RDD dual frame hybrid telephone and online random survey, November 26<sup>th</sup> to November 29<sup>th</sup>, 2020, n=1096, accurate 3.1 percentage points plus or minus, 19 times out of 20.

# METHODOLOGY



Nanos conducted an RDD dual frame (land- and cell-lines) hybrid telephone and online random survey of 1,096 Canadians, 18 years of age or older, between November 26<sup>th</sup> to November 29<sup>th</sup>, 2020 as part of an omnibus survey.

Participants were randomly recruited by telephone using live agents and administered a survey online. The sample included both land- and cell-lines across Canada. The results were statistically checked and weighted by age and gender using the latest Census information and the sample is geographically stratified to be representative of Canada. Individuals randomly called using random digit dialling with a maximum of five call backs.

The margin of error for this survey is  $\pm 3.0$  percentage points, 19 times out of 20.

Previous Wave: Nanos conducted an RDD dual frame (land- and cell-lines) hybrid telephone and online random survey of 1,013 Canadians, 18 years of age or older, between March 24<sup>th</sup> and March 27<sup>th</sup>, 2020 as part of an omnibus survey.

This study was commissioned by Bloomberg News and the research was conducted by Nanos Research.

Note: Charts may not add up to 100 due to rounding

Element	Description	Element	Description
Research sponsor	Bloomberg News	Weighting of Data	The results were weighted by age and gender using the latest Census information (2016) and the sample is geographically stratified to ensure a distribution across all regions of Ottawa.
Population and Final Sample Size	1096 Randomly selected individuals.	Screening	Screening ensured potential respondents did not work in the market research industry, in the advertising industry, in the media or a political party prior to administering the survey to ensure the integrity of the data.
Source of Sample	Nanos Hybrid Probability Panel (confirm with John)	Excluded Demographics	Individuals younger than 18 years old; individuals without land or cell lines could not participate.
Margin of Error	±3.0 percentage points, 19 times out of 20.	Stratification	By age and gender using the latest Census information (2016) and the sample is geographically stratified to be representative of Ottawa.
Mode of Survey	RDD dual frame (land- and cell-lines) hybrid telephone and online omnibus survey	Estimated Response Rate	13% per cent, consistent with industry norms.
Sampling Method Base	The sample included both land- and cell-lines RDD (Random Digit Dialed) across Canada.	Question Order	Question order in the preceding report reflects the order in which they appeared in the original questionnaire.
Demographics (Captured)	Atlantic Canada, Quebec, Ontario, Prairies, British Columbia; Men and Women; 18 years and older. Six digit postal code was used to validate geography.	Question Content	All questions asked are contained in the report.
Fieldwork/Validation	Live CATI interviews with live supervision to validate work.	Question Wording	This was topic five of an omnibus survey. Topics ahead included views on political issues, the COVID pandemic, social media and charities.
Number of Calls	Maximum of five call backs.	Research/Data Collection Supplier	Nanos Research
Time of Calls	Individuals were called between 6:30-9:30pm local time for the respondent.	Contact	Contact Nanos Research for more information or with any concerns or questions. <a href="http://www.nanos.co">http://www.nanos.co</a> Telephone:(613) 234-4666 ext. 237 Email: info@nanosresearch.com.
Field Dates	November 26 <sup>th</sup> to November 29 <sup>th</sup> , 2020.		
Language of Survey	The survey was conducted in English and French.		
Standards	Nanos Research is a member of the Canadian Research Insights Council (CRIC) and confirms that this research fully complies with all CRIC Standards including the CRIC Public Opinion Research Standards and Disclosure Requirements. <a href="https://canadianresearchinsightscouncil.ca/standards/">https://canadianresearchinsightscouncil.ca/standards/</a>		



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# TABULATIONS



2020-1766– Bloomberg/Nanos Survey – November Omni - STAT SHEET

			Region						Gender			Age		
			Canada 2020-11	Atlantic	Quebec	Ontario	Prairies	British Columbia	Male	Female	Other	18 to 34	35 to 54	55 plus
Question - Are you likely, somewhat likely, somewhat not likely or not likely to miss a major payment such as a mortgage, loan, rent or credit card payment over the next four weeks?	Total	Unwgt N	1096	110	236	354	229	167	561	530	5	220	410	466
		Wgt N	1006	67	234	386	185	134	490	511	5	276	344	386
	Likely	%	2.6	3.1	4.7	2.1	2.1	0.7	2.7	2.3		6.2	1.9	0.6
	Somewhat likely	%	4.3	3.4	4.9	3.9	3.8	5.7	4.3	4.2		8.7	3.7	1.8
	Somewhat not likely	%	8.8	9.9	13.2	8.6	6.4	4.3	7.3	10.3		13.0	8.2	6.3
	Not likely	%	83.4	83.6	76.1	84.6	86.4	88.8	84.8	82.3		71.8	84.2	91.1
	Unsure	%	0.9	0.0	1.0	0.8	1.4	0.5	0.9	0.9		0.4	2.1	0.2

Nanos conducted an RDD dual frame (land- and cell- lines) hybrid telephone and online random survey of 1,096 Canadians, 18 years of age or older, November 26<sup>th</sup> and November 29<sup>th</sup>, 2020. The margin of error for this survey is ±3.0 percentage points, 19 times out of 20. \*Shaded due to small sample size