A person wearing a red, vertically-ribbed shirt is seated at a dark wooden desk. Their right hand is resting on a stack of white survey forms, while their left hand holds a teal pen over a black calculator. The calculator has a numeric keypad, function keys like 'MC', 'MR', 'GT', 'M+', 'M-', 'IT', and 'MU', and a display screen. The survey forms are partially filled out with handwritten text and numbers. A semi-transparent white banner is overlaid across the middle of the image, containing the title text.

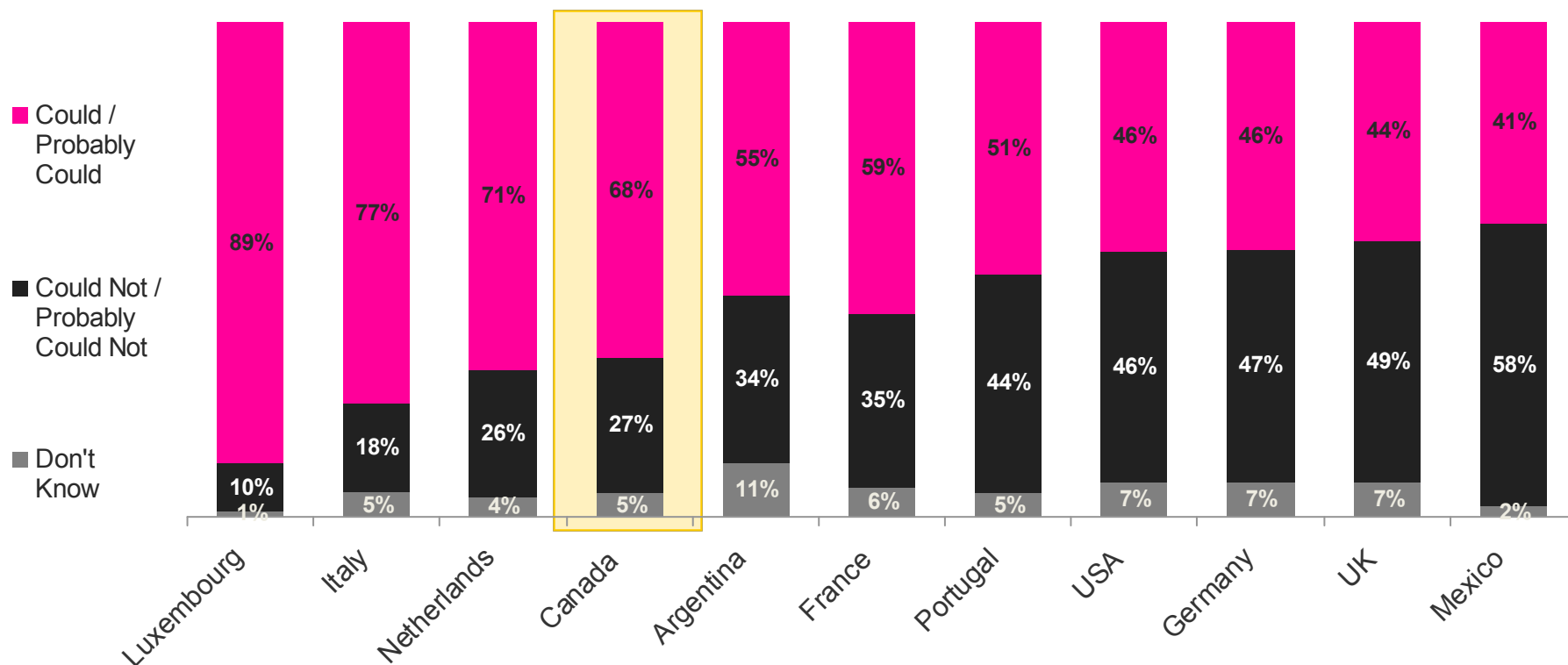
Household Financial Fragility Survey Results

From a global study by TNS entitled
Personal Risk Assessment and Risk Literacy

TNS Canadian Facts • November 2009

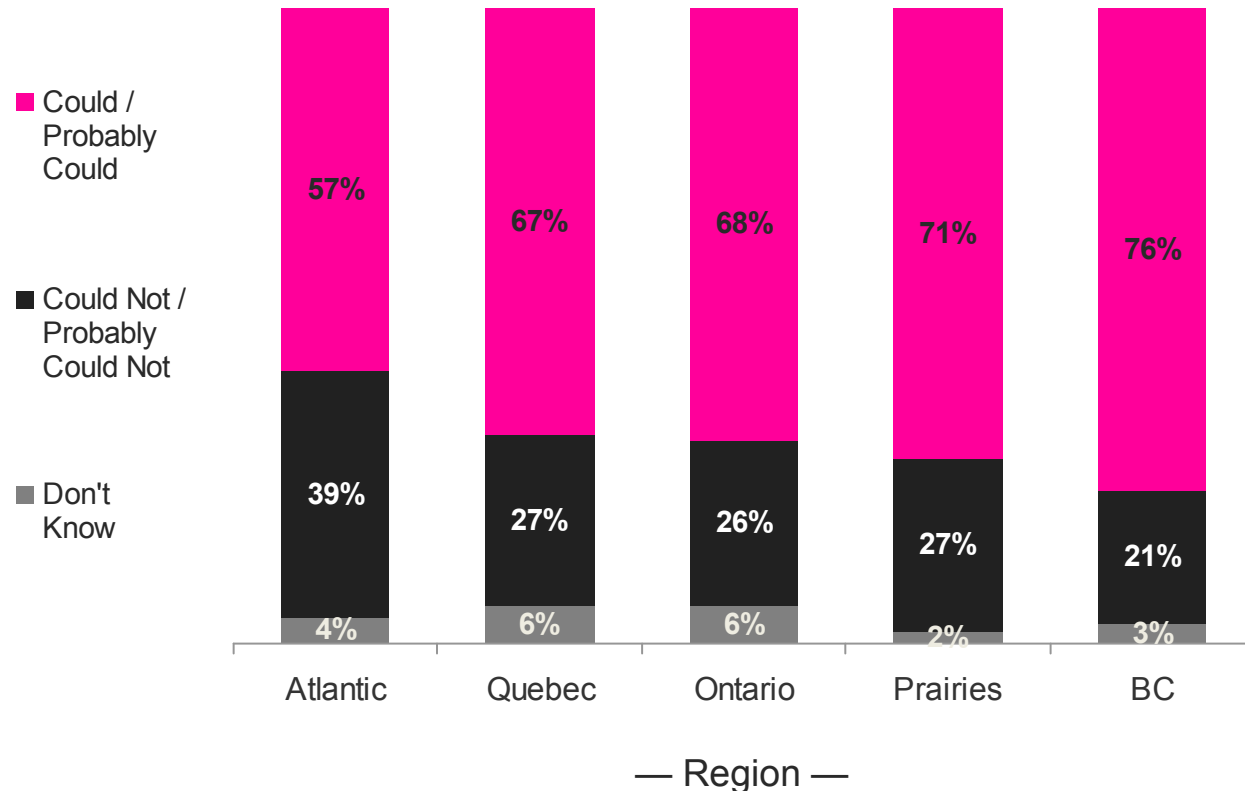


Confidence in being able to come up with funds for an unexpected expense



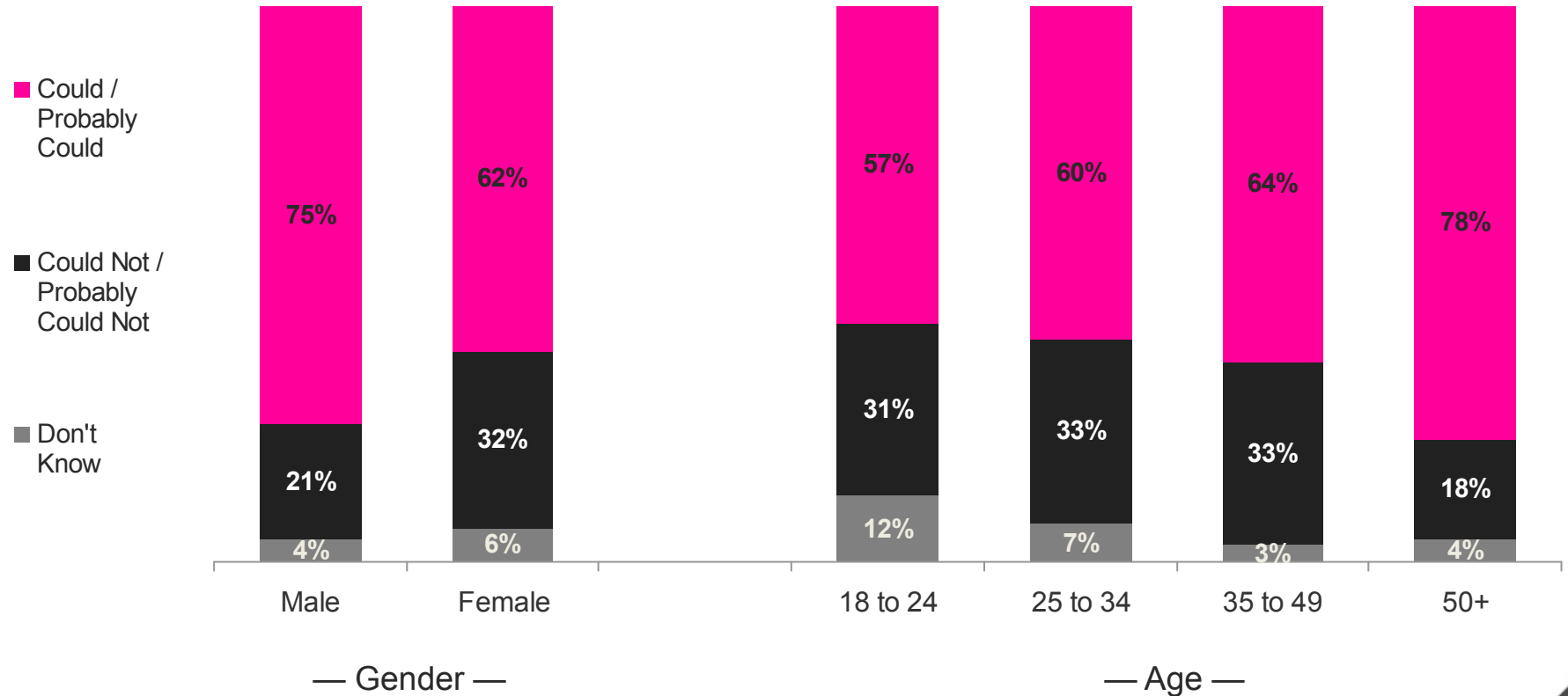
How confident are you that you could come up with [Canada: \$2,000, USA: \$2,000, GB: £1,500; France, Germany: €1.500] if an unexpected need arose within the next month? Basis: all

Canada — Confidence in being able to come up with funds for an unexpected expense



How confident are you that you could come up with [Canada: \$2,000, USA: \$2,000, GB: £1,500; France, Germany: €1.500] if an unexpected need arose within the next month? Basis: all

Canada — Confidence in being able to come up with funds for an unexpected expense



Where will funds for unexpected expense come from?

Top 5 Sources

	Canada	Netherlands	Luxembourg	Italy	France	Germany	UK	USA	Portugal	Mexico	Argentina
Draw from savings	52%	89%	86%	69%	56%	52%	50%	49%	45%	22%	19%
Use credit cards	28%	6%	27%	12%	9%	8%	20%	20%	8%	7%	7%
Borrow or ask for help from my family	22%	10%	18%	21%	28%	32%	30%	27%	25%	53%	43%
Open or use a home equity line of credit or take out a second mortgage	13%	1%	3%	2%	—	13%	1%	4%	1%	7%	2%
Work overtime, get a second job, or another member of my household would work longer or go to work	13%	2%	5%	12%	17%	14%	16%	21%	15%	21%	10%

If you were to face a [Canada: \$2,000, US: \$2,000, GB: £1,500; France, Germany: €1.500] unexpected expense in the next month, how would you get the funds you need? If you would use multiple sources, select up to three.
Base: All that might be able to come up with funds

Canada — Where will funds for unexpected expense come from?

Top 5 Sources

	Region				
	Atlantic	Quebec	Ontario	Prairies	BC
Draw from savings	44%	43%	61%	45%	59%
Use credit cards	25%	27%	26%	30%	31%
Borrow or ask for help from my family	26%	22%	19%	25%	25%
Open or use a home equity line of credit or take out a second mortgage	10%	14%	14%	8%	13%
Work overtime, get a second job, or another member of my household would work longer or go to work	13%	14%	13%	13%	9%

Canada — Where will funds for unexpected expense come from?

Top 5 Sources

	Gender		Age			
	Male	Female	18 to 24	25 to 34	35 to 49	50+
Draw from savings	57%	47%	70%	48%	48%	54%
Use credit cards	27%	28%	36%	35%	29%	23%
Borrow or ask for help from my family	17%	27%	40%	31%	27%	12%
Open or use a home equity line of credit or take out a second mortgage	12%	14%	1%	6%	12%	18%
Work overtime, get a second job, or another member of my household would work longer or go to work	12%	14%	25%	25%	16%	4%