

Coronavirus

Dire Straits:

If Canadians Have to Liquidate all the Money they Have Access to for the Necessities of Life, One in Five (21%) Would Have No Money to Tap into After One Month

One Third (33%) Can Carry On for a Year or More

Release Date: March 24, 2020

DART & maru / BLUE

Voice Canada Poll

*This public opinion survey is branded as the **DART & maru/BLUE Voice Canada Poll**. Both firms are non-partisan and comprised of well-known national veteran survey/research professionals who have worked together for decades.*

*Once released into the public domain, findings contained herein may be used with source attribution given to the **DART & maru/BLUE Poll**. Descriptions of the findings, methodology and contact persons are provided in this release – with a full set of detailed tables with questions found for easy download at <http://www.dartincom.ca/polls/> A description of **DART & maru/BLUE Voice Canada Poll** can also be found in this release.*

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March 24, 2020 – As the Canadian Federal and Provincial governments begin to shut in residents and shutter businesses to shut down the spread of the COVID-10 virus, the results of a new survey released by the polling group of **DART & maru/Blue** indicates that one in five (21%) Canadians may be headed for short order financial dire straits if left to draw on their own financial resources to provide for their necessities during these extremely challenging times. At the other end of the financial scale, the findings indicate that one third (33%) of Canadians could hold on financially for a year or more.

The survey results reveal that if Canadians are forced to live off of only the money they personally have in their bank account, RRSP's, investments, a line of credit, plus any government supplements, the future would be bleak for at least one in ten (10%) who would have no financial reserves or wherewithal to tap into to cover the basic necessities of life immediately with another one in 10 (11%) who would join them after the first month.

The question may seem dire on its own because it assumes that a person has no job, or any outside household income including government assistance – but for many it could very well be the case. It's also a calculus that every government must calibrate carefully in order to determine how best to shore up the personal financial threshold of an entire nation.

The survey results are yet another measure of the potentially crippling toll of the COVID-19 virus

as it not only spreads not only throughout the population but also the bank accounts and assets of every Canadian household. In a society of starkly divided “haves and have-nots” for necessities, the potential for outright defiance to government edicts and even civil unrest will have to be managed carefully. Further, the very question of when to relax health provisions – despite their probable implications – for people to return to some sort of work will loom more prominently in the weeks ahead.

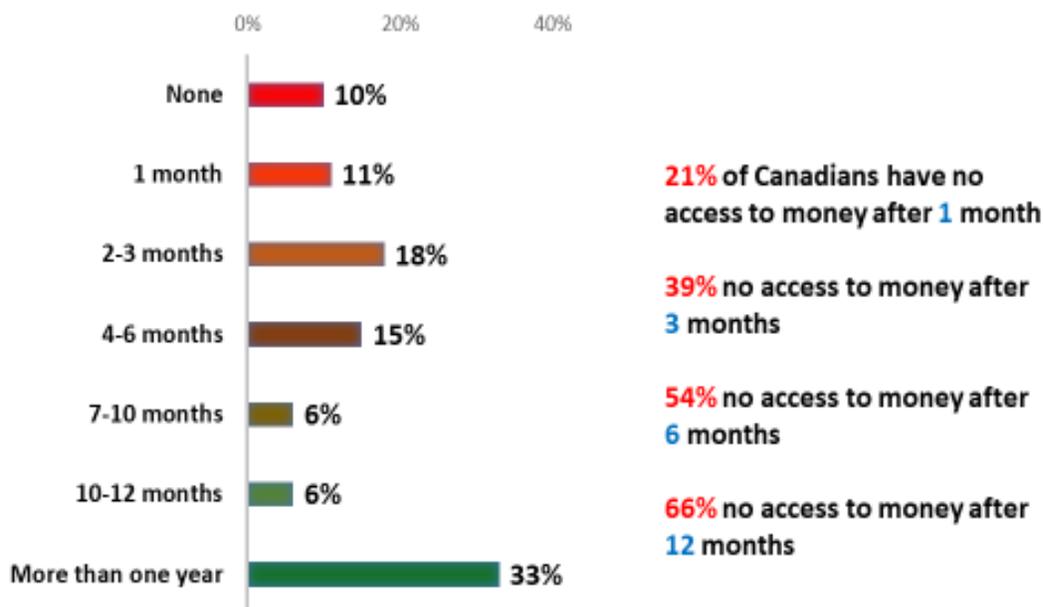
Plumbing the depths of personal financial substance...

Overall, the survey found that without any money coming in the door, another four in 10 (39%) would be tapped out at the end of three months, a majority (54%) after six months and two thirds (67%) would have no access to money by the end of the year. On the other hand, one third (33%) of Canadians believe they would be good to weather the storm for a year or more.

If They Liquidate Everything

21% of Canadians would have no access to money for necessities after 1 month
66% of Canadians would have no access to money for necessities after 12 months

If you were put in a seriously challenging situation, given all of the personal money you could access and tap into-such as all the money in your bank account, RRSP's, investments, a line of credit, plus any government supplements-how many months do you think you have money for the basic necessities of your life covered-like food, residence, and anything else?

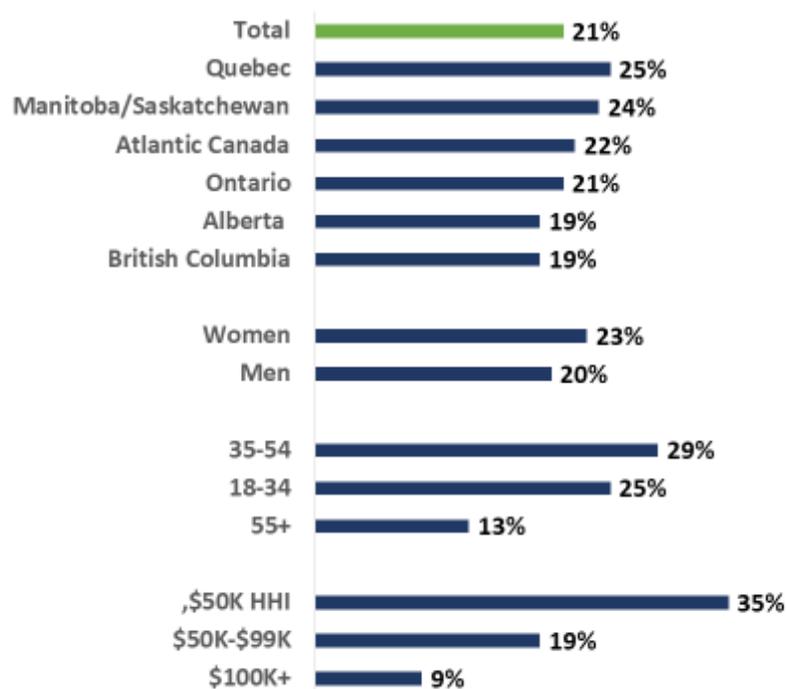


The **DART & maru/Blue Voice Canada Poll** survey was conducted among 1,514 randomly selected Canadian adults who are members of **maru/Blue's Voice Canada** Online panel on March 20-21, 2020 and is considered accurate to within +/- 2.9 percentage points. Portions of the written findings and data may be used by anyone for publication in the public domain with appropriate attribution to the survey being conducted by **DART & maru/Blue**. Interpretation may be subject to correction.

One in 10 have no money to fall back on or go forward, another 1 in 10 (11%) have a month...

Those with no access to money immediately (10%) are most likely to reside in Atlantic Canada (13%) and Québec (13%), followed by those in British Columbia (10%) and Manitoba/Saskatchewan (10%), Ontario (9%), and Alberta (7%). Demographically, it's evident that middle-age Canadians (35 - 54 16%) will be the group in the direst straits, followed by the youngest Canadians (18 - 34 11%) the oldest (55+ 5%) Canadians groups. Another one in 10 (11%) indicate that they have one month to fall back on and nothing to go forward with - which combine with the first group for a total of one in five (21%) Canadians who will have no access to money after one month for their necessities.

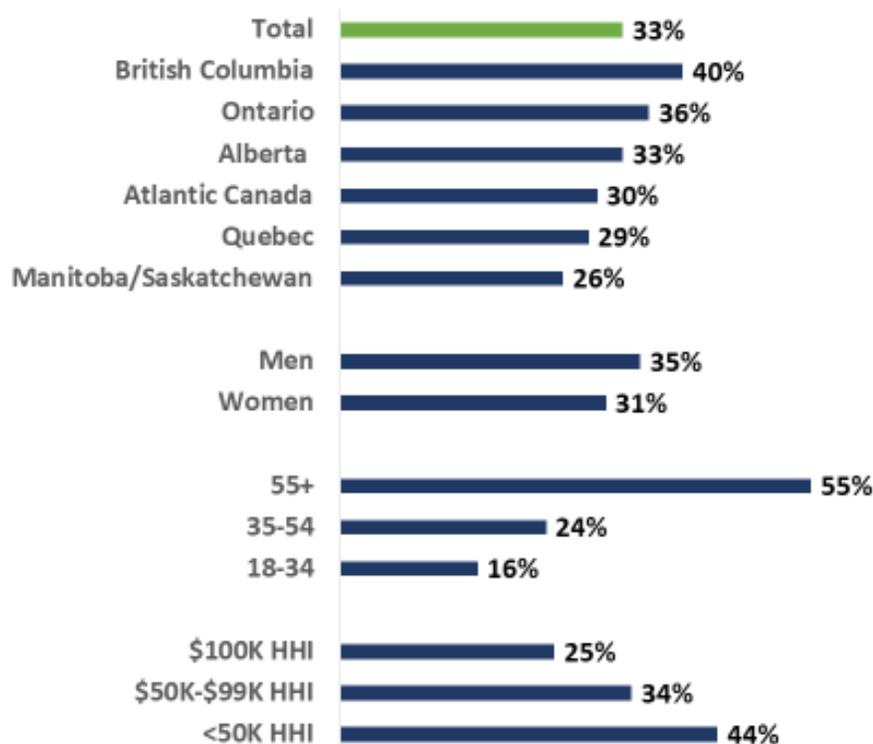
Canadians With No Access to Money for Necessities After One Month...



At the Other End of the Money Line, One Third (33%) Say they Could Stick it Out for a Year or More...

At the other end of the money line, one third (33%) of Canadians believe they could draw on their own financial resources to cover their necessities for a year or more – with the oldest Canadians (55+) and the most comfortable position.

Canadians With Access to Money for Necessities for More than 1 Year...



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Methodology

These are some of the topline findings of a **DART & maru/BLUE Voice Canada Poll** conducted as part of a regular sounding of Canadians on various issues and matters that affect their lives as citizens, consumers, and voters. The research is created and analyzed under the direction of veteran pollster John Wright, who is a Partner of **DART C-Suite Communicators**. Data was collected by Canada’s national survey sample research provider **maru/BLUE** using their **Voice Canada** Omni Online curated panel. The survey was conducted among 1,514 randomly selected Canadian adults who are members of **maru/BLUE** ‘s Online panel on March 19-20, 2020. The results have been weighted by education, age,

gender, and region to match the population, according to Census data. This is to ensure the sample is representative of the entire adult population of Canada. Reporting of results from Prince Edward Island, Nunavut and both the Yukon and Northwest Territories is excluded because of extremely small sample sizes. Respondents could choose between an English and French questionnaire. Discrepancies in or between totals are due to rounding. The precision of this **DART & maru/BLUE Voice Canada Poll** is measured using a Bayesian Credibility Interval. In this case, the poll is accurate to within +/- 2.9 percentage points, 19 times out of 20, had all Canadian adults been polled. The credibility interval will be wider among subsets of the population and individual provinces.

For further information or commentary please contact:

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DART&maru/BLUE

Voice Canada Poll

About

DART C-Suite Communicators is a team of high-level insight specialists and seasoned communicators who partner with the C-Suite, Executive leadership, or the Board to advance and protect crucial interests, brands, assets, and reputations requiring vital intelligence and pivotal communication strategies. Differentiated by our C-Suite peer-level bench strength, **DART C-Suite Communicators** consultants are smart, strategic thinkers who bring experienced fresh-eyes to tough communications assignments knowing the right questions to ask, the internal and external audiences to heed, and the tools and tempo to deliver actionable solutions and accountability. Together, the **DART C-Suite Communicators** team discreetly and seamlessly fills the gaps in existing resources by either doing the work needed or by providing advice and counsel. We are C-Suite confidants who bring integrity, honesty, ideation, and trustworthy sound-boarding to every assignment. **DART C-Suite Communicators** is independent and not tied to any political organization. It is a partnership founded by veteran pollster John Wright and communications executive Victoria Ollers. **DART C-Suite Communicators** public releases of polling results, including detailed tables (weighted/ unweighted), questions used and analysis, are provided freely at <http://www.dartincom.ca/polls/> **DART C-Suite Communicators** abides by the CRIC polling disclosure requirements.

maru/BLUE is a premium quality data services firm that provides reliable global data connections for brands, agencies, and market research. We create value for our clients by connecting them with expertly profiled known respondents for reliable, reproducible insights. We deliver instant access to the general population, specific markets, and your or your competitor's customers. began disrupting the market community industry in 2000. Our market communities' broke new ground, adding depth and richness to clients' understanding of what motivates their customers and shapes their markets. Now, as part of the **maru/GROUP**, we continue to provide reliable global data connections for agencies, brands, and market research firms. **maru/Springboard America**, and **maru/Voice Canada**, established more than a decade ago, are a testament to our commitment and depth of engagement. More recently we developed the **maru/Voice Business Canada** and **Springboard America Business Forum**, both an excellent source for business to business research.

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