

**DART** & **maru** / **BLUE**

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## Voice Canada Poll

**1.3 Million Canadians on Verge of Declaring Bankruptcy, One in 10 (9%) Mortgage Holders Believe Default Imminent**

*Majority (58%) say neighborhood housing/condominium properties will depreciate over next two months*

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Release Date: April 10, 2020

### Methodology

*These are some of the 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**. This data was collected by Canada's national survey sample research provider **maru**/**BLUE** using their Voice Canada Omni Online curated panel. The precision of this **DART** & **maru**/**BLUE** Voice Canada Poll is measured using a Bayesian Credibility Interval. The survey was conducted among 3,030 randomly selected Canadian*

adults who are members of **maru/BLUE** 's Online panel April 1- 2, 2020. The sample included those who own a primary residence with a mortgage (1,094) and the results are considered accurate to within +/- 3.4 percentage points for this subsample. The credibility interval will be wider among subsets of the population and individual provinces/regions. 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..

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### Questions Posed

**1. Over the next three months, how close are you to having to declare bankruptcy?**

**[Choose one]**

- Very close to declaring
- Somewhat close to declaring
- Not very close to declaring
- Not at all close to declaring

**2. In your opinion, what do you think will happen to the prices of home and condominium properties in your neighborhood over the next two months?**

**[Choose one]**

- Appreciate a lot
- Appreciate a little
- Remain constant
- Depreciate a little
- Depreciate a lot

**Do you own your own primary residence?**

**Yes**

**No—skip out to next section**

**3. And what kind of a primary residence do you own?**

**[Choose one]**

House

Condominium

Apartment

Other

**4. Do you have a mortgage on the primary residence?**

**Yes**

**No—skip to next section**

**5. Thinking about your current financial situation—including all government measures to support you and your home ownership including payment deferrals—what do you think will happen over the next three months?**

**[Choose one]**

I will be able to make the payments on my mortgage fully without a problem

It will be tough, but I will be able to pay the mortgage

I won't be able to pay the mortgage and will begin to default without greater help

Regardless of any bank or government help, I will have to sell my house because I won't be able to cover any loans

*Paired/Overlap T-Test for Means, Paired/Overlap Z-Test for Percentages Uppercase letters indicate significance at the 95% level.*

**1. Over the next three months, how close are you to having to declare bankruptcy?**

	Region						
	Total	BC	AB	MB/SK	ON	PQ	ATL
	A	B	C	D	G	H	I
BASE: All Respondents	3030	437	342	219	1159	637	236
BASE: WEIGHTED	3030	396	340	201	1143	730	221
Top 2 Box (Net)	380	44	54	32	139	77	34
	13%	11%	16%	16%	12%	11%	15%
			H				
(4) Very close to declaring	109	15	20	12	40	20	3
	4%	4%	6%	6%	3%	3%	1%
			HI	I			
(3) Somewhat close to declaring	271	30	34	20	99	57	32
	9%	8%	10%	10%	9%	8%	14%
							BGH
(2) Not very close to declaring	763	94	104	54	271	195	46
	25%	24%	31%	27%	24%	27%	21%
			GI				
(1) Not at all close to declaring	1887	258	182	115	733	458	141
	62%	65%	53%	58%	64%	63%	64%
		CE			CE	CE	CE
Bottom 2 Box (Net)	2650	352	286	169	1004	652	187
	87%	89%	84%	84%	88%	89%	85%
						CE	

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	Gender			Age			Income			Education		
	Total	Male	Female	18-34	35-54	55+	<\$50K	\$50-99K	\$100K+	HS or less	College/ Tech school	Univ+
	A	J	K	L	M	N	O	P	Q	R	S	T
BASE: All Respondents	3030	1496	1534	637	1088	1305	878	1013	692	1027	905	1098
BASE: WEIGHTED	3030	1482	1548	855	1048	1128	947	1008	631	1254	956	820
Top 2 Box (Net)	380	202	178	139	177	64	145	132	62	152	123	104
	13%	14%	11%	16%	17%	6%	15%	13%	10%	12%	13%	13%
				N	N		Q					
(4) Very close to declaring	109	74	35	42	53	14	45	36	20	45	35	29
	4%	5%	2%	5%	5%	1%	5%	4%	3%	4%	4%	3%
		K		N	N							
(3) Somewhat close to declaring	271	128	143	97	124	51	100	96	42	107	88	76
	9%	9%	9%	11%	12%	4%	11%	10%	7%	9%	9%	9%
				N	N		Q					
(2) Not very close to declaring	763	359	404	227	300	235	245	280	118	334	241	188
	25%	24%	26%	27%	29%	21%	26%	28%	19%	27%	25%	23%
				N	N		Q	Q				
(1) Not at all close to declaring	1887	921	966	489	571	828	557	596	451	767	592	528
	62%	62%	62%	57%	54%	73%	59%	59%	72%	61%	62%	64%
						LM		OP				
Bottom 2 Box (Net)	2650	1280	1370	716	871	1063	802	876	569	1101	833	716
	87%	86%	89%	84%	83%	94%	85%	87%	90%	88%	87%	87%
						LM		O				

# Voice Canada Poll

2. In your opinion, what do you think will happen to the prices of home and condominium properties in your neighborhood over the next two months?

	Region						
	Total	BC	AB	MB/SK	ON	PQ	ATL
	A	B	C	D	G	H	I
BASE: All Respondents	3030	437	342	219	1159	637	236
BASE: WEIGHTED	3030	396	340	201	1143	730	221
Top 2 Box (Net)	302	25	11	6	118	124	18
	10%	6%	3%	3%	10%	17%	8%
					BCDF	BCDEFGI	CD
(5) Appreciate a lot	100	6	8	3	36	43	4
	3%	2%	2%	2%	3%	6%	2%
						BCDFGI	
(4) Appreciate a little	202	19	3	2	82	81	14
	7%	5%	1%	1%	7%	11%	6%
		C			CDE	BCDEFG	CD
(3) Remain constant	985	110	66	74	398	274	63
	33%	28%	19%	37%	35%	38%	28%
		C		C	BC	BCI	C
(2) Depreciate a little	1249	201	153	85	470	256	85
	41%	51%	45%	42%	41%	35%	39%
		FGHI	H		H		
(1) Depreciate a lot	493	60	110	37	156	75	55
	16%	15%	32%	18%	14%	10%	25%
		H	BDFGH	H			BGH
Bottom 2 Box (Net)	1743	261	263	121	626	331	140
	58%	66%	77%	60%	55%	45%	64%
		FGH	BDFGHI	H	H		GH
Mean	2.39	2.27	1.96	2.26	2.45	2.67	2.21
		C		C	BCDEI	BCDEFGI	C

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	Gender			Age			Income			Education		
	Total	Male	Female	18-34	35-54	55+	<\$50K	\$50-99K	\$100K+	HS or less	College/ Tech school	Univ+
	A	J	K	L	M	N	O	P	Q	R	S	T
BASE: All Respondents	3030	1496	1534	637	1088	1305	878	1013	692	1027	905	1098
BASE: WEIGHTED	3030	1482	1548	855	1048	1128	947	1008	631	1254	956	820
Top 2 Box (Net)	302	155	147	115	94	93	129	103	45	119	74	109
	10%	10%	9%	14%	9%	8%	14%	10%	7%	9%	8%	13%
				MN			PQ					RS
(5) Appreciate a lot	100	55	45	40	35	25	42	34	15	49	22	29
	3%	4%	3%	5%	3%	2%	4%	3%	2%	4%	2%	4%
				N			Q					
(4) Appreciate a little	202	100	102	75	59	68	87	69	31	70	52	80
	7%	7%	7%	9%	6%	6%	9%	7%	5%	6%	5%	10%
				MN			Q					RS
(3) Remain constant	985	511	474	264	346	375	323	320	190	414	326	245
	33%	34%	31%	31%	33%	33%	34%	32%	30%	33%	34%	30%
		K										
(2) Depreciate a little	1249	574	675	354	425	469	382	428	259	517	402	330
	41%	39%	44%	41%	41%	42%	40%	42%	41%	41%	42%	40%
			J									
(1) Depreciate a lot	493	241	253	120	182	191	114	157	137	204	154	136
	16%	16%	16%	14%	17%	17%	12%	16%	22%	16%	16%	17%
							O	OP				
Bottom 2 Box (Net)	1743	815	927	475	608	660	496	585	396	721	556	465
	58%	55%	60%	56%	58%	59%	52%	58%	63%	58%	58%	57%
			J				O	O				
Mean	2.39	2.43	2.36	2.49	2.37	2.35	2.54	2.4	2.25	2.4	2.36	2.44
				MN			PQ	Q				

3. Do you own your own primary residence?

	Region						
	Total	BC	AB	MB/SK	ON	PQ	ATL
	A	B	C	D	G	H	I
BASE: All Respondents	3030	437	342	219	1159	637	236
BASE: WEIGHTED	3030	396	340	201	1143	730	221
Yes	1996	253	242	138	775	438	150
	66%	64%	71%	69%	68%	60%	68%
			H		H		
No	1034	143	98	63	368	291	71
	34%	36%	29%	31%	32%	40%	32%
						CFG	

	Gender			Age			Income			Education		
	Total	Male	Female	18-34	35-54	55+	<\$50K	\$50-99K	\$100K+	HS or less	College/ Tech school	Univ+
	A	J	K	L	M	N	O	P	Q	R	S	T
BASE: All Respondents	3030	1496	1534	637	1088	1305	878	1013	692	1027	905	1098
BASE: WEIGHTED	3030	1482	1548	855	1048	1128	947	1008	631	1254	956	820
Yes	1996	1000	996	410	709	877	408	725	537	807	657	532
	66%	67%	64%	48%	68%	78%	43%	72%	85%	64%	69%	65%
					L	LM		O	OP			
No	1034	482	552	445	339	250	539	283	93	447	300	288
	34%	33%	36%	52%	32%	22%	57%	28%	15%	36%	31%	35%
				MN	N		PQ	Q				



4. And what kind of a primary residence do you own?

	Region						
	Total	BC	AB	MB/SK	ON	PQ	ATL
	A	B	C	D	G	H	I
BASE: If 'Yes' At D3	2101	293	258	164	821	396	169
BASE: WEIGHTED	1996	253	242	138	775	438	150
House	1647	165	200	119	663	359	141
	83%	65%	83%	86%	86%	82%	94%
			B	B	B	B	BCDFGH
Condominium	249	50	21	10	97	68	2
	12%	20%	9%	8%	13%	16%	1%
		CDEFGI	I	I	I	CDI	
Apartment	20	12	1	1	1	3	1
	1%	5%	1%	1%	0%	1%	1%
		CGHI					
Other	81	26	19	8	14	8	6
	4%	10%	8%	6%	2%	2%	4%
		GHI	GH	GH			



	Gender			Age			Income			Education		
	Total	Male	Female	18-34	35-54	55+	<\$50K	\$50-99K	\$100K+	HS or less	College/ Tech school	Univ+
	A	J	K	L	M	N	O	P	Q	R	S	T
BASE: If 'Yes' At D3	2101	1065	1036	320	753	1028	404	753	607	688	646	767
BASE: WEIGHTED	1996	1000	996	410	709	877	408	725	537	807	657	532
House	1647	828	818	321	603	722	318	585	462	679	556	412
	83%	83%	82%	78%	85%	82%	78%	81%	86%	84%	85%	77%
					L				OP	T	T	
Condominium	249	129	120	64	69	116	60	110	48	82	69	98
	12%	13%	12%	16%	10%	13%	15%	15%	9%	10%	10%	18%
				M		M	Q	Q				RS
Apartment	20	10	10	11	6	3	6	9	4	4	7	8
	1%	1%	1%	3%	1%	0%	1%	1%	1%	1%	1%	2%
				MN								
Other	81	33	48	14	30	36	24	21	23	42	25	13
	4%	3%	5%	4%	4%	4%	6%	3%	4%	5%	4%	2%
							P			T		

5. Do you have a mortgage on the primary residence?

	Region						
	Total	BC	AB	MB/SK	ON	PQ	ATL
	A	B	C	D	G	H	I
BASE: If 'Yes' At D3	2101	293	258	164	821	396	169
BASE: WEIGHTED	1996	253	242	138	775	438	150
Yes	1094	130	147	71	394	273	78
	55%	51%	61%	52%	51%	62%	52%
			BG			BDGI	
No	902	123	95	67	381	165	72
	45%	49%	39%	48%	49%	38%	48%
		CH		H	CH		H

	Gender			Age			Income			Education		
	Total	Male	Female	18-34	35-54	55+	<\$50K	\$50-99K	\$100K+	HS or less	College/ Tech school	Univ+
	A	J	K	L	M	N	O	P	Q	R	S	T
BASE: If 'Yes' At D3	2101	1065	1036	320	753	1028	404	753	607	688	646	767
BASE: WEIGHTED	1996	1000	996	410	709	877	408	725	537	807	657	532
Yes	1094	529	565	327	503	265	173	426	352	373	381	340
	55%	53%	57%	80%	71%	30%	42%	59%	65%	46%	58%	64%
				MN	N			O	OP		R	RS
No	902	471	431	83	206	613	235	299	185	434	276	193
	45%	47%	43%	20%	29%	70%	58%	41%	35%	54%	42%	36%
				L	LM	PQ	Q		ST	T		

5. Thinking about your current financial situation—including all government measures to support you and your home ownership including payment deferrals—what do you think will happen over the next three months?

	Region						
	Total	BC	AB	MB/SK	ON	PQ	ATL
	A	B	C	D	G	H	I
BASE: If 'Yes' At D5	1094	144	143	79	412	235	81
BASE: WEIGHTED	1094	130	147	71*	394	273	78*
I will be able to make the payments on my mortgage fully without a problem	566	70	64	33	202	158	39
	52%	54%	43%	47%	51%	58%	50%
It will be tough, but I will be able to pay the mortgage						C	
	431	52	73	35	154	81	36
	39%	40%	50%	49%	39%	30%	46%
I won't be able to pay the mortgage and will begin to default without greater help			H	H	H		H
	90	7	8	3	35	34	2
	8%	6%	6%	4%	9%	13%	3%
Regardless of any bank or government help, I will have to sell my house because I won't be able to cover any loans						BI	
	6	1	2	0	2	0	1
	1%	1%	1%	-	1%	-	1%

	Gender		Age			Income			Education			
	Total	Male	Female	18-34	35-54	55+	<\$50K	\$50-99K	\$100K+	HS or less	College/ Tech school	Univ+
	A	J	K	L	M	N	O	P	Q	R	S	T
BASE: If 'Yes' At D5	1094	543	551	257	530	307	164	420	371	311	342	441
BASE: WEIGHTED	1094	529	565	327	503	265	173	426	352	373	381	340
I will be able to make the payments on my mortgage fully without a problem	566	303	264	184	223	159	66	220	221	159	211	197
	52%	57%	47%	56%	44%	60%	38%	52%	63%	43%	55%	58%
		K		M		M		O	OP		R	R
It will be tough, but I will be able to pay the mortgage	431	178	253	108	233	90	83	171	108	177	137	117
	39%	34%	45%	33%	46%	34%	48%	40%	31%	47%	36%	35%
			J		LN		Q	Q		ST		

I won't be able to pay the mortgage and will begin to default without greater help	90	44	46	36	42	13	21	33	21	33	33	25
	8%	8%	8%	11%	8%	5%	12%	8%	6%	9%	9%	7%
				N			Q					
Regardless of any bank or government help, I will have to sell my house because I won't be able to cover any loans	6	4	2	0	4	3	2	3	2	5	1	0
	1%	1%	0%	-	1%	1%	1%	1%	1%	1%	0%	0%

## 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 soundboarding 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** abides by the Canadian Research and Intelligence Council ("CRIC") Public Opinion Research Standards and Disclosure Requirements <https://canadianresearchinsightscouncil.ca/standards/por/>.

**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>

**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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