CANADIAN CONSUMER FINANCES

Canadian Partnership for Public Policy-Oriented Consumer Interest Research (PPOCIR)

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Outline

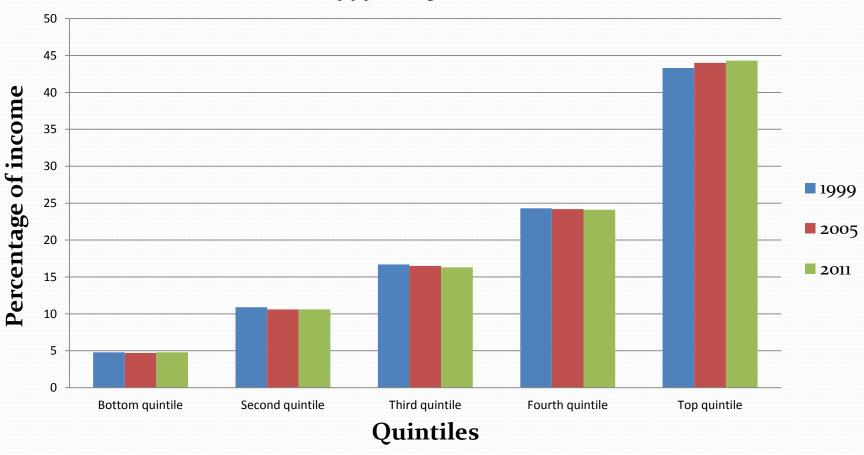
- Consumer income
- Consumer assets
- Consumer debts

Consumer income

- Salary = main source of income
- Stable employment rates: 62.2%
- Stable unemployment rates: 7.43%
- Average and median salaries are up 11.8% and 8.7%
- Other sources of income:
 - Private investments: 12.9% of Canadians' total income
 - Government transfers: 70% of Canadians

Consumer income

Breakdown of after-tax disposable income, by percentage, 1999, 2005 and 2011



Source: Calculated based on Table 202-0701. Statistics Canada

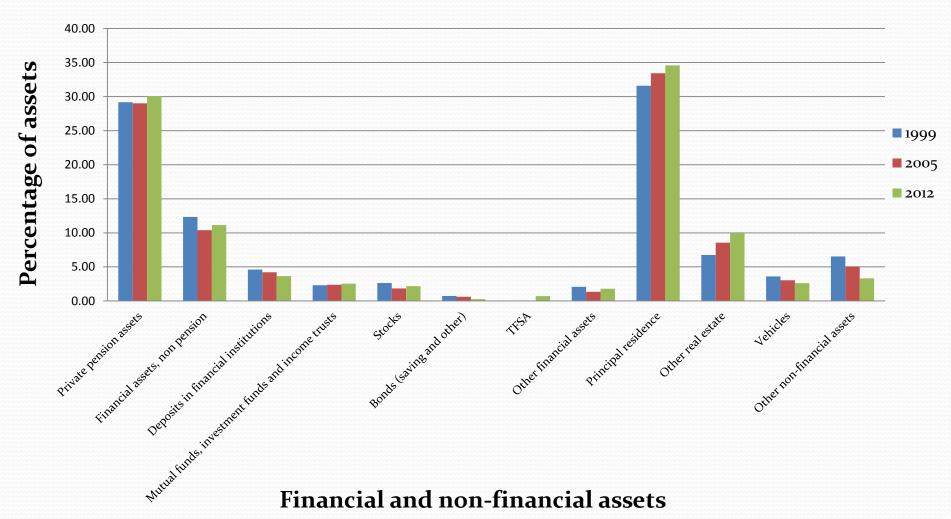
Consumer assets

- Total assets held by Canadians: \$9.4 trillions
- Assets are up for all family units: \$243 800
- Single-parent families and unattached individuals: lower assets

- Top quintile: approx. 70% of assets
- Lowest quintile: approx. -0.1% of assets

Consumer assets

Financial and non-financial assets held by Canadian families, by percentage, 1999, 2005 and 2012

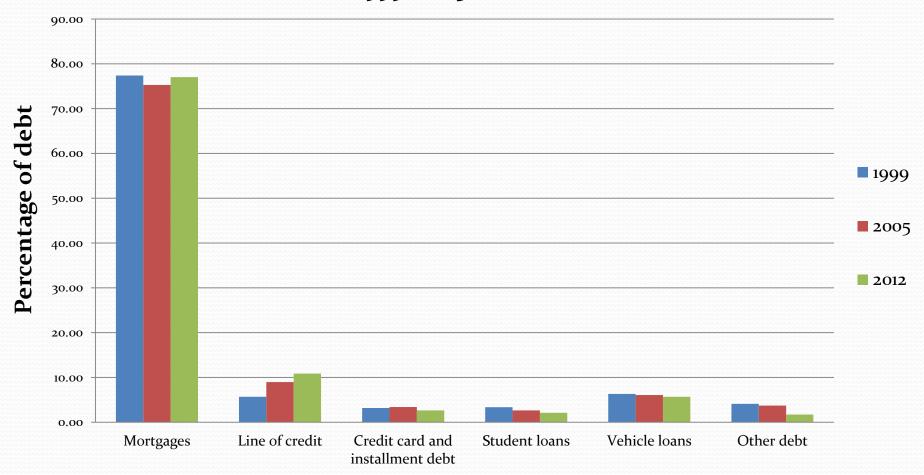


Consumer debts

- \$1.34 trillion total
- Total debt growing : up 75%, reaching \$114 400 in 2013
- Percentage of debt to income: 165.5%
- 35-44 year-olds: largest number of households with debt
- Consumer bankruptcies on the rise

Consumer debts

Debts held by Canadian families, by percentage, 1999, 2005 and 2012

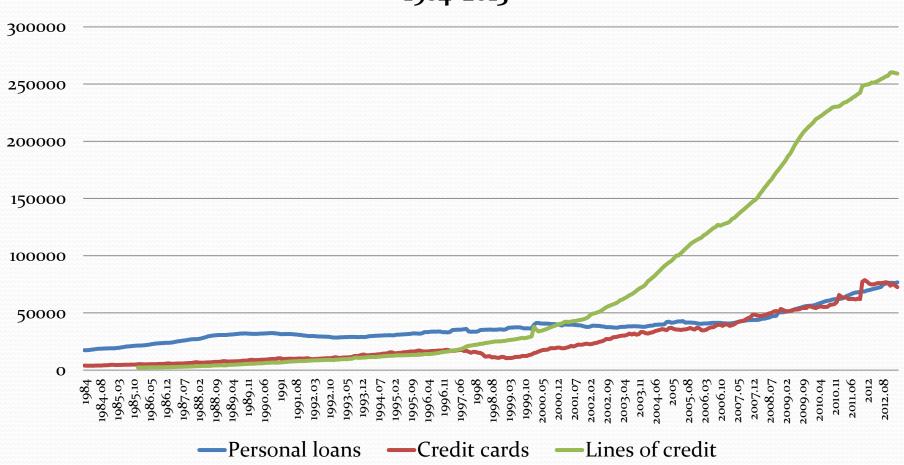


Debt Type

Source: Calculated based on Table 2, Survey of Financial Security, 2012. Statistics Canada.

Consumer debts

Assets of certain chartered banks, in millions of dollars, 1984-2013



Source: Series v36867, v36868 and v36869, 2013. Statistics Canada.

ACKNOWLEDGEMENTS

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