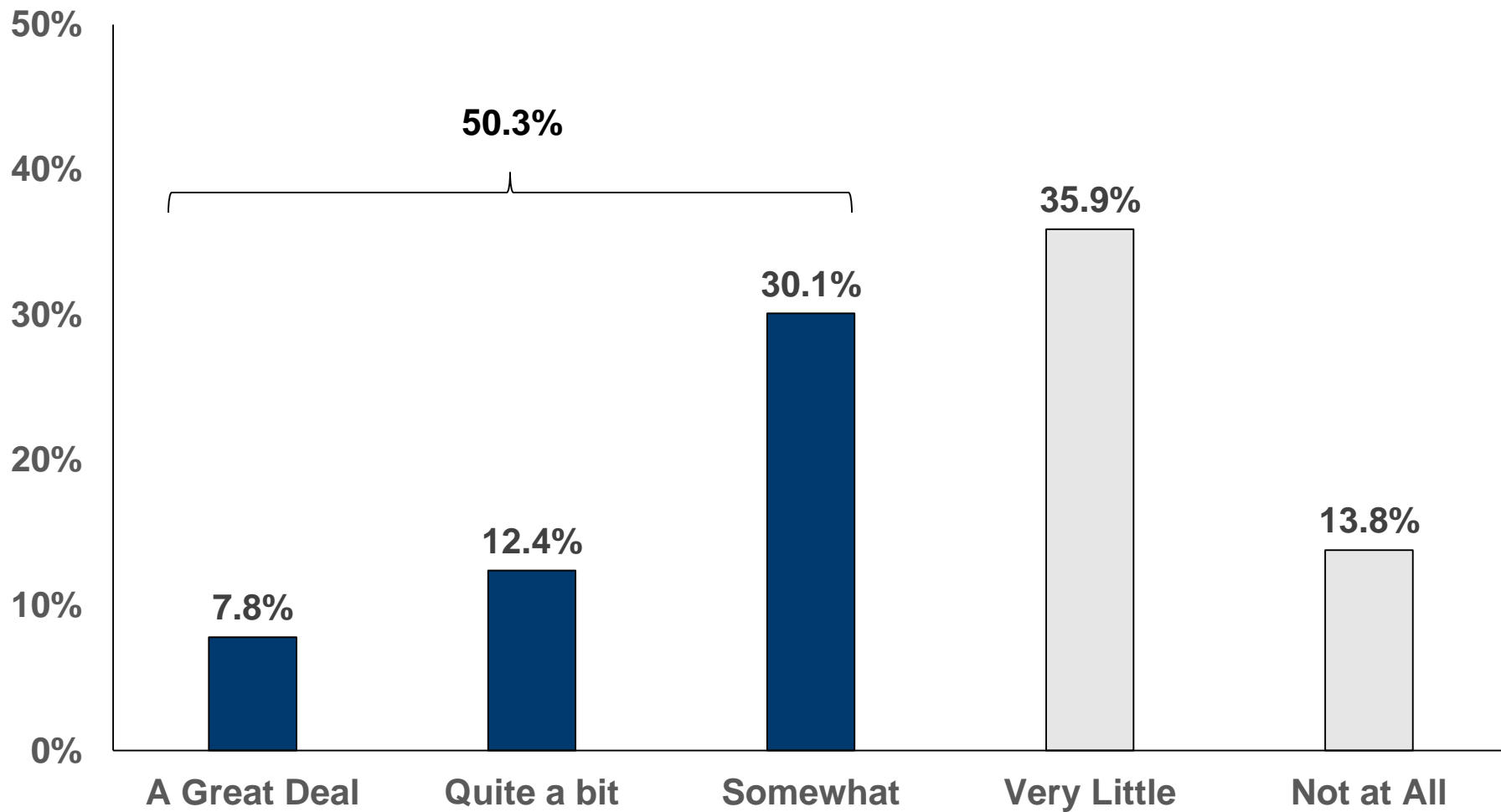




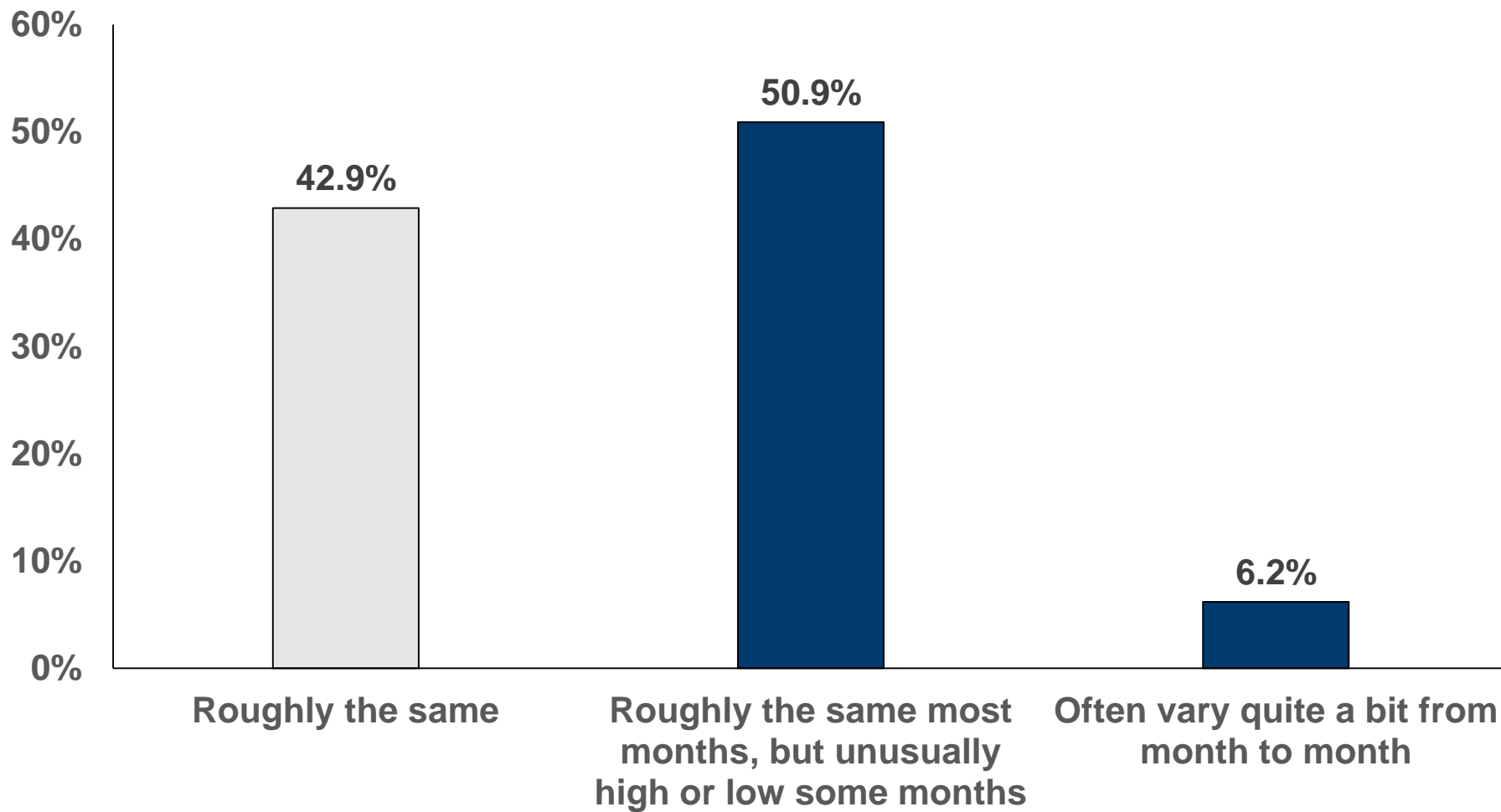
Income and Expense Volatility Survey Results

March 9th, 2018

To what extent does your household income vary/fluctuate month to month?



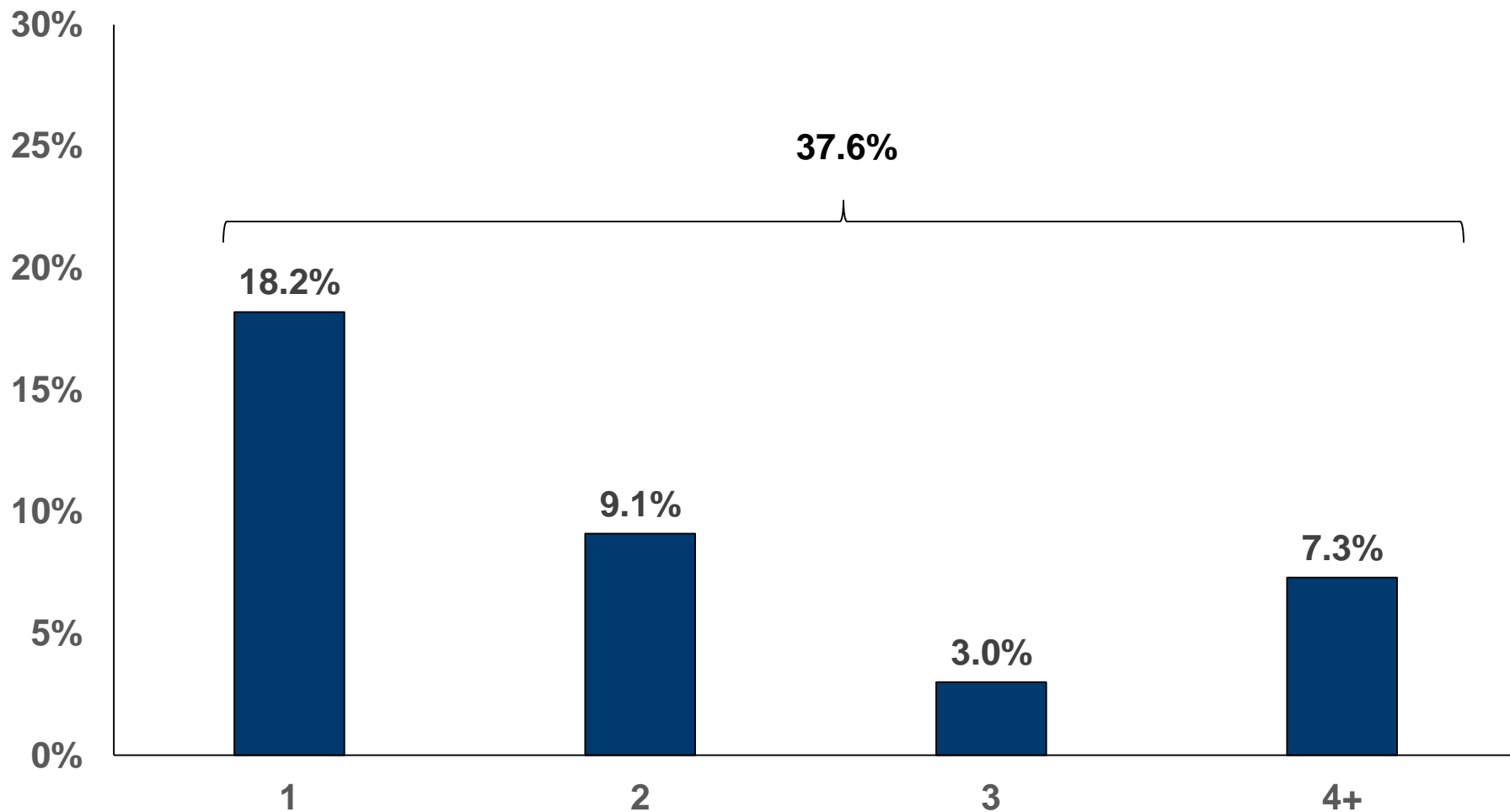
In the past year, which one of the following best describes how your household expenses changed from month to month, if at all?



Base: All respondents (N=1,000)



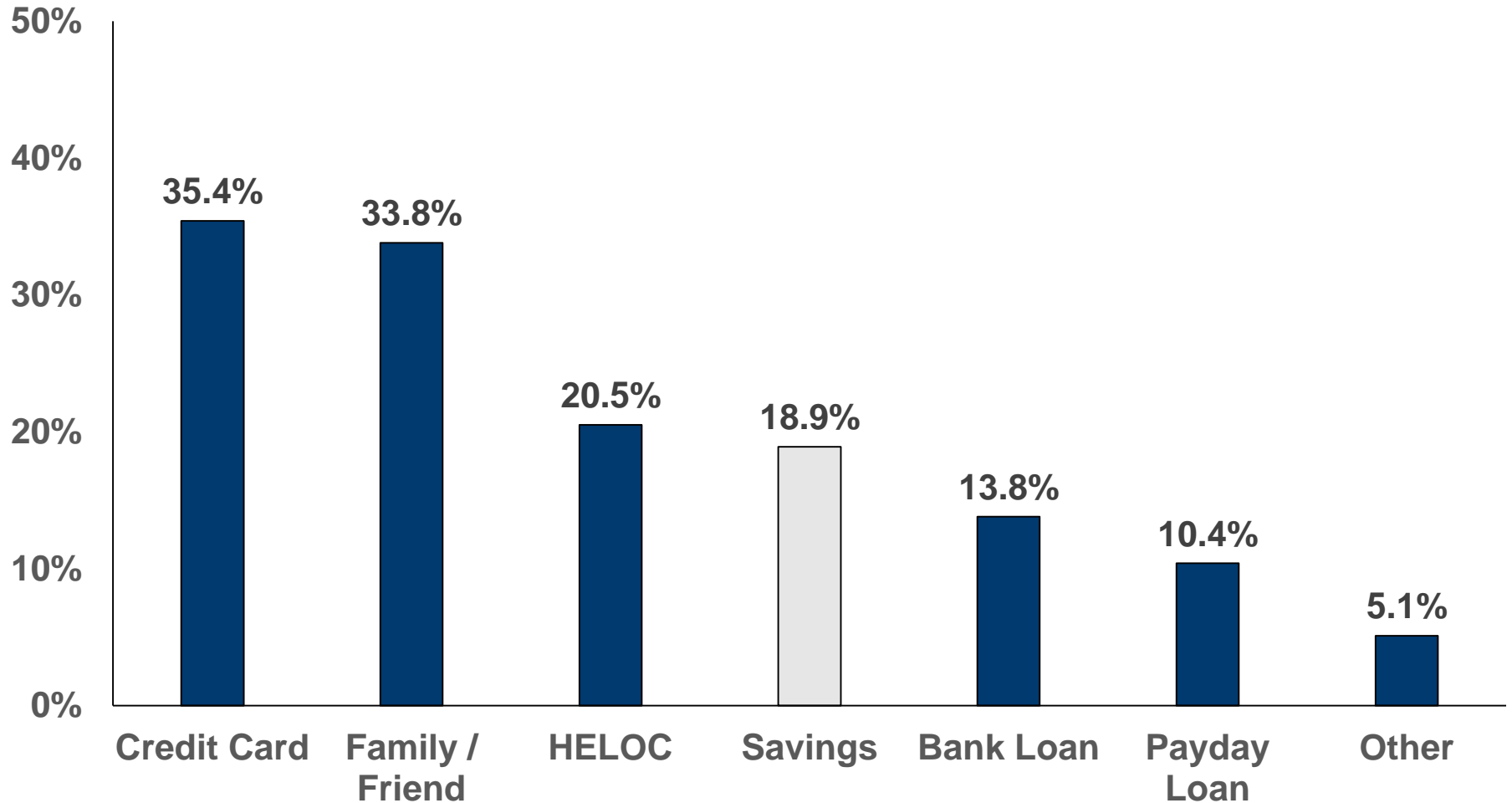
In the past 12 months, how many times have you needed to borrow money to help you cope with an emergency and/or cover an urgent, unplanned expense?



Base: All respondents (N=1,000)



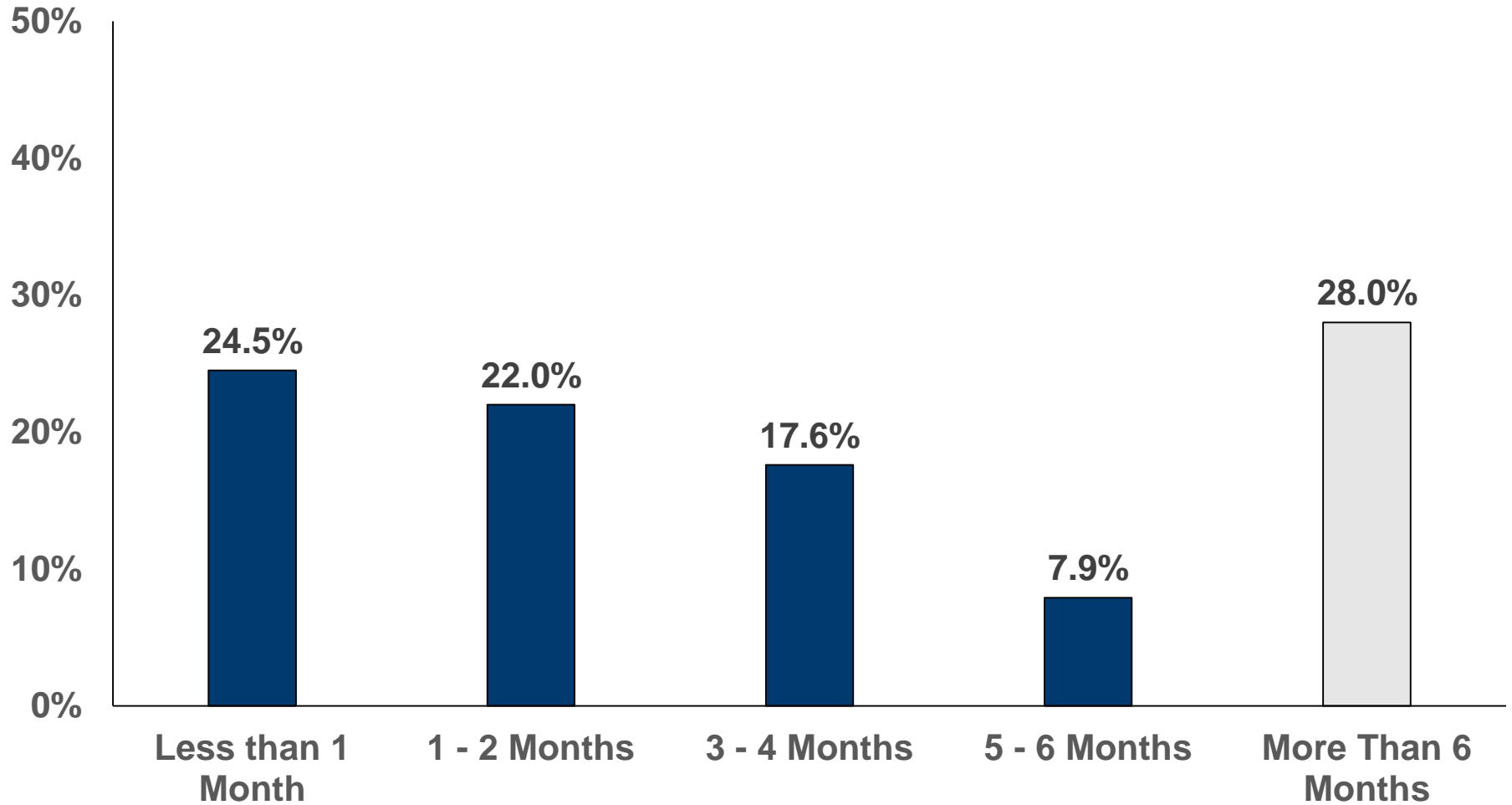
For the most recent occasion for which you needed to borrow money to help you cope with an emergency and/or cover an urgent, unplanned expense, what source(s) of funds did you use?



Base: Those who borrowed money to help cope with an emergency and/or cover an urgent, unplanned expense (N=376)



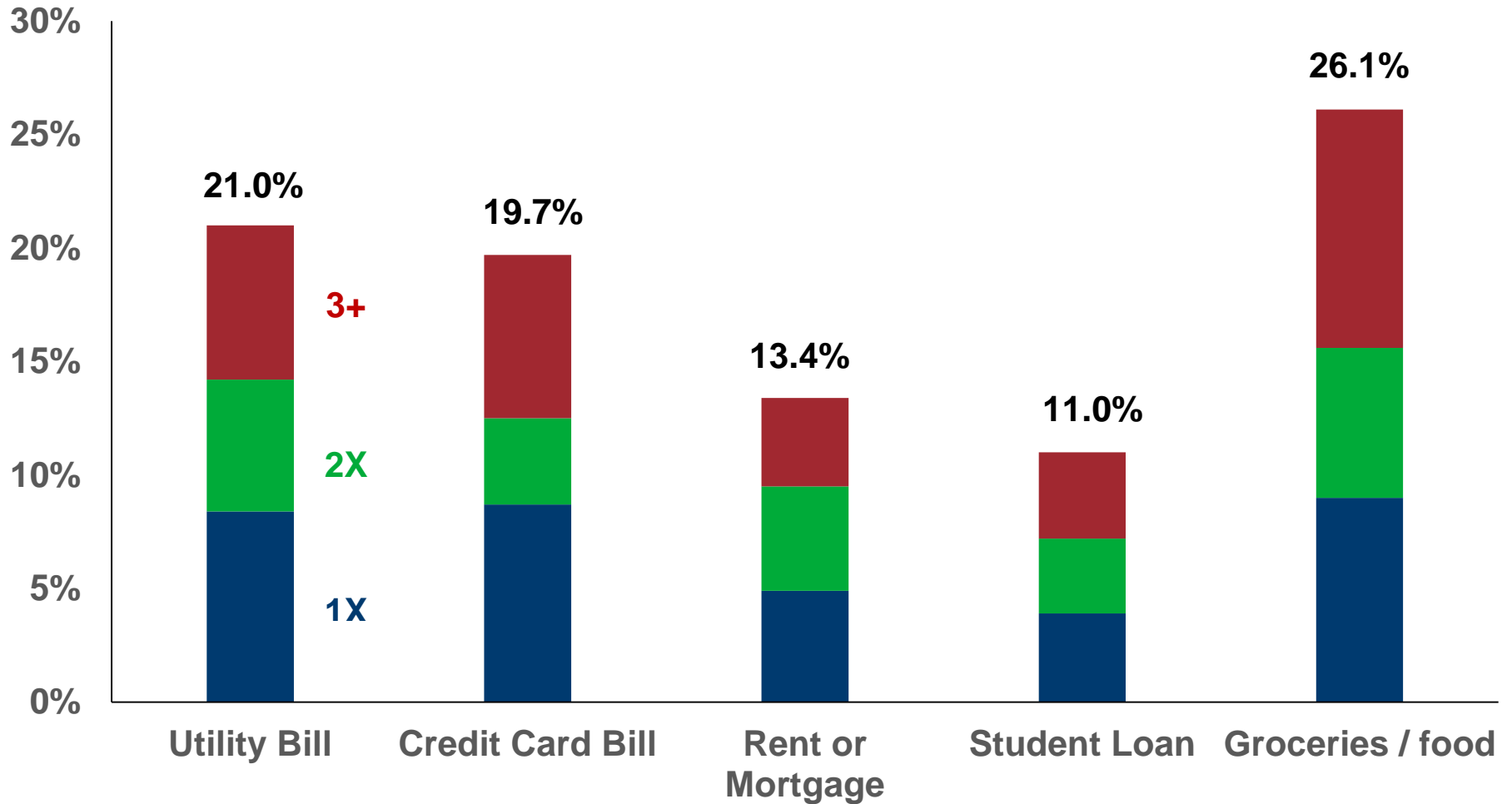
Approximately how many months of living expenses do you have in liquid account balances?



Base: Those who borrowed money to help cope with an emergency and/or cover an urgent, unplanned expense (N=376)



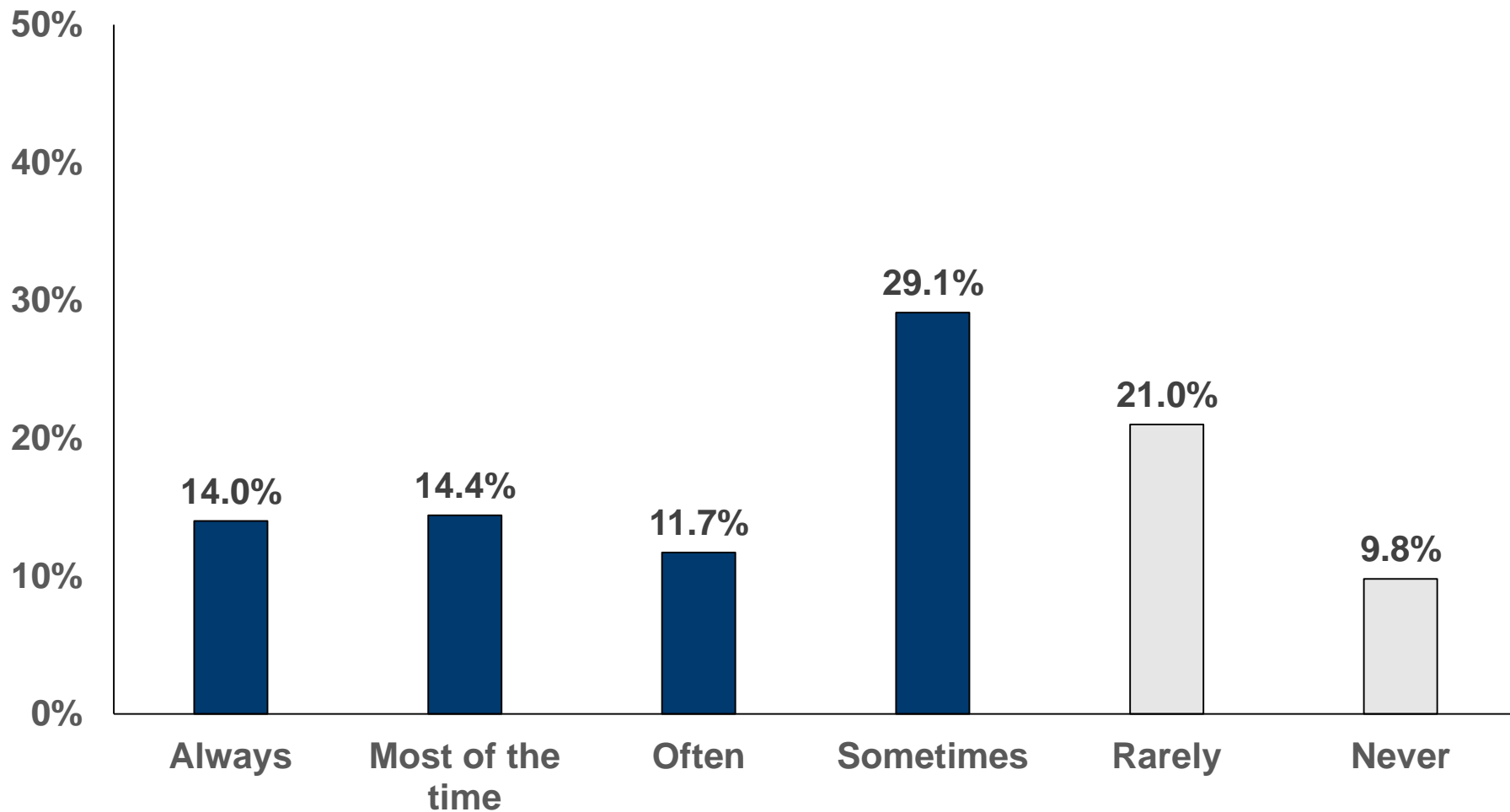
In the past 12 months, how many times have you had to do each of the following because you did not have the funds to cover it (skip a...) ?



Base: All respondents (N=1,000)



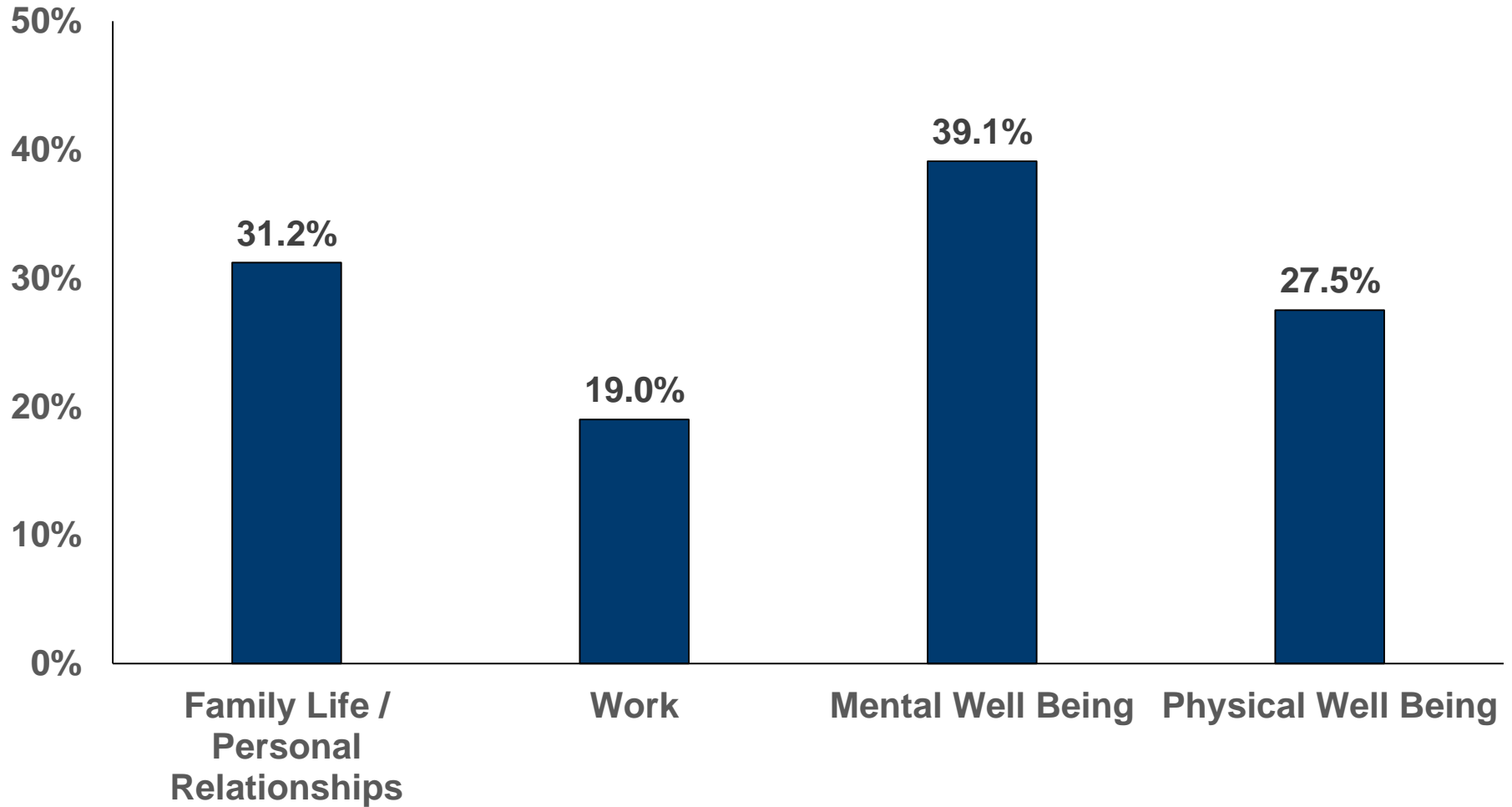
How often are finances a source of stress for you?



Base: All respondents (N=1,000)



In the past 12 months, has your financial circumstances negatively impacted any of the following?



Base: All respondents (N=1,000)



Staying Positive

92.8%

**Expect their
income to go up
or stay the same**

55.0%

**Expect their
expenses to go
down or stay
the same**

Base: All respondents (N=1,000)



Not Planning Ahead

58.5%

**Do not consistently following a
plan or budget**

Base: All respondents (N=1,000)



Background and Methodology for Capital One Canada's Income/Expense Volatility Study

Background

- The study aimed to collect relevant information on the extent to which Canadians experience income/expense volatility and the impact this has on their lives

Methodology

- Online survey programmed and hosted by Research Now
- Fieldwork dates: 02/08/18 - 02/20/18
- Avg. Survey length: 7.15 minutes

Sample

- Nationally representative sample of online Canadians sourced through Research Now's online panel and balanced to census data by province/territory, gender, age, and household income
- Total number of respondents: N=1,000