

CANADIAN CONSUMER FINANCES

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

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Outline

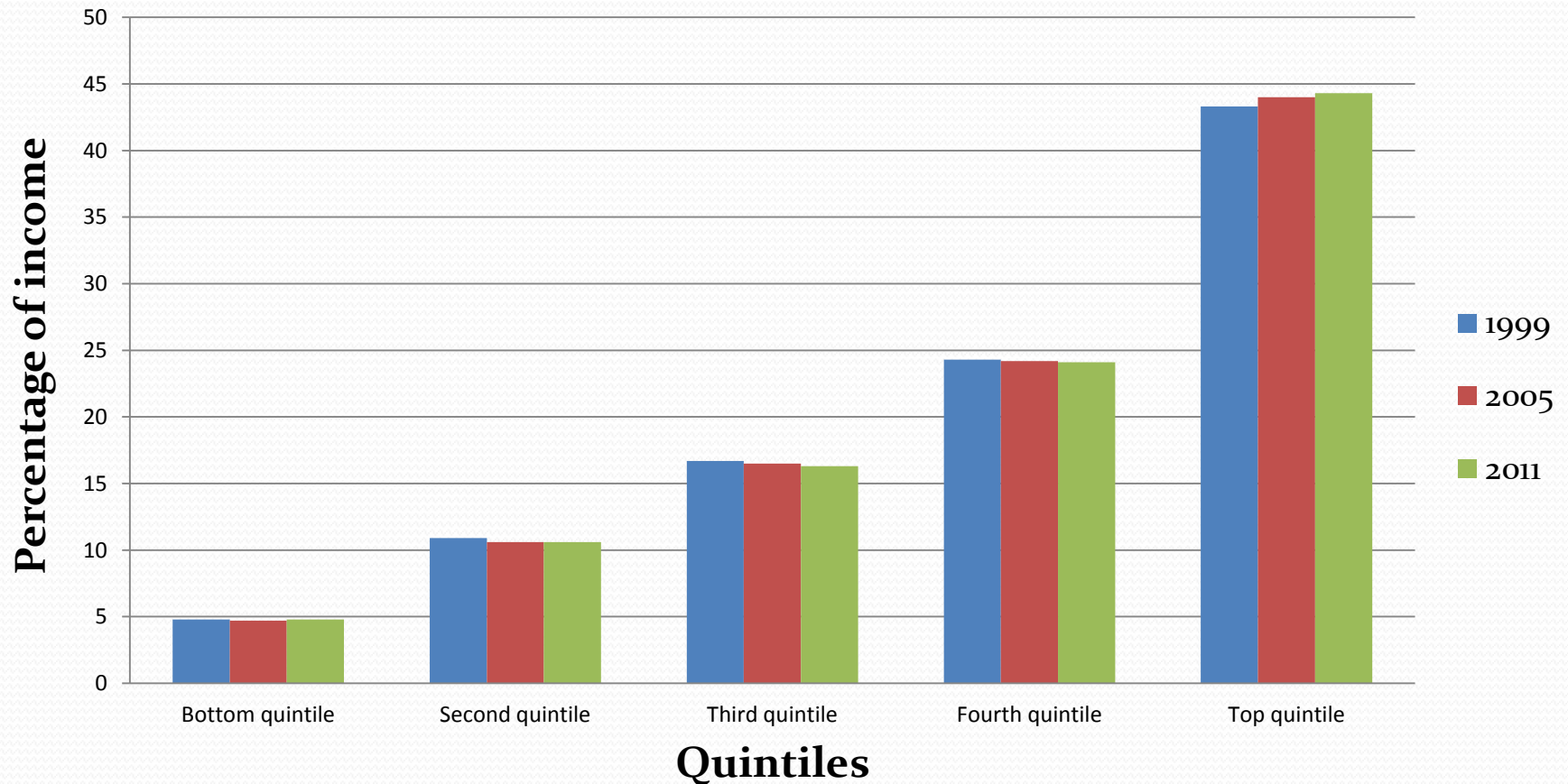
- **Consumer income**
- **Consumer assets**
- **Consumer debts**

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

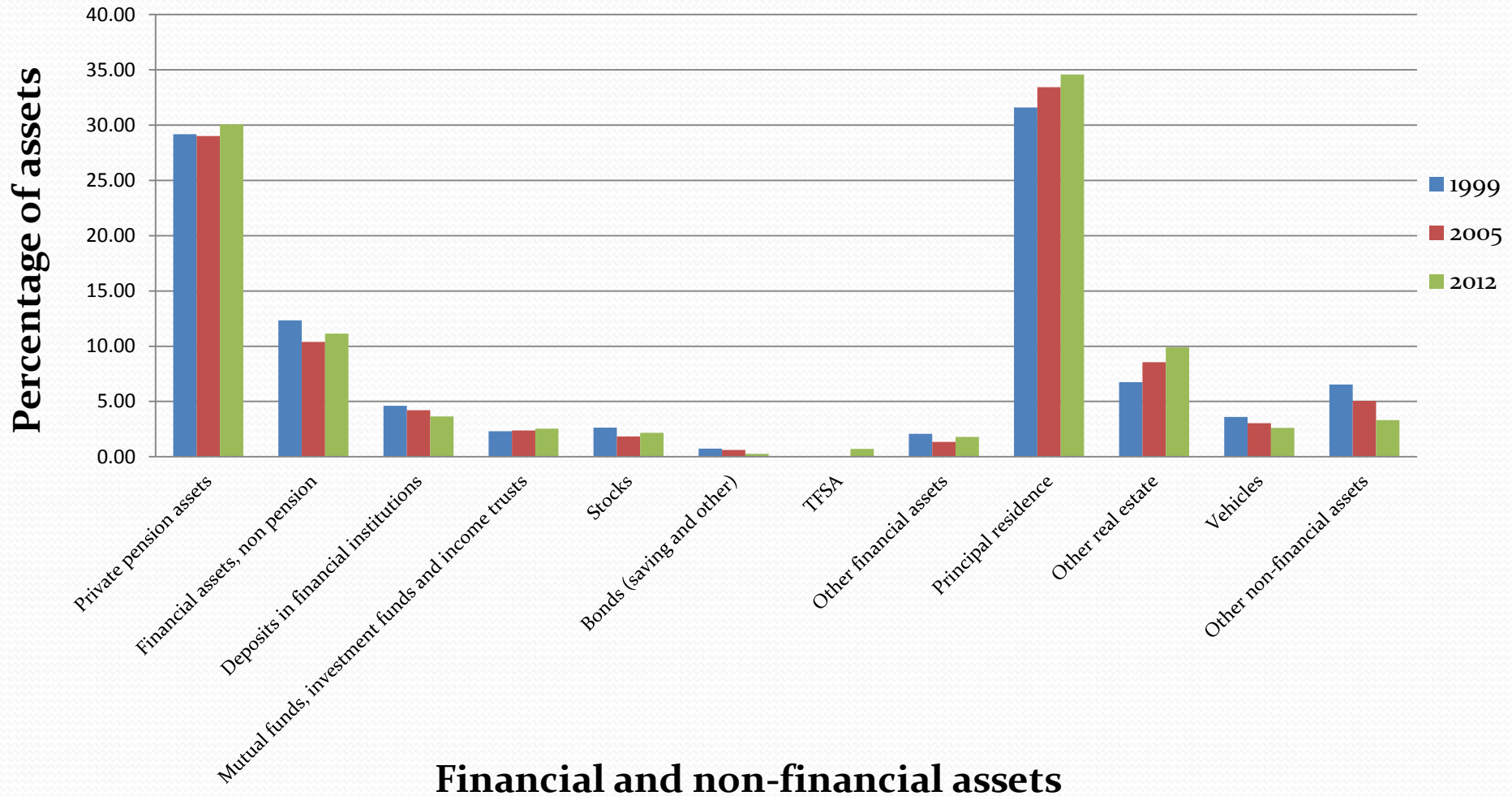


Consumer assets

- **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

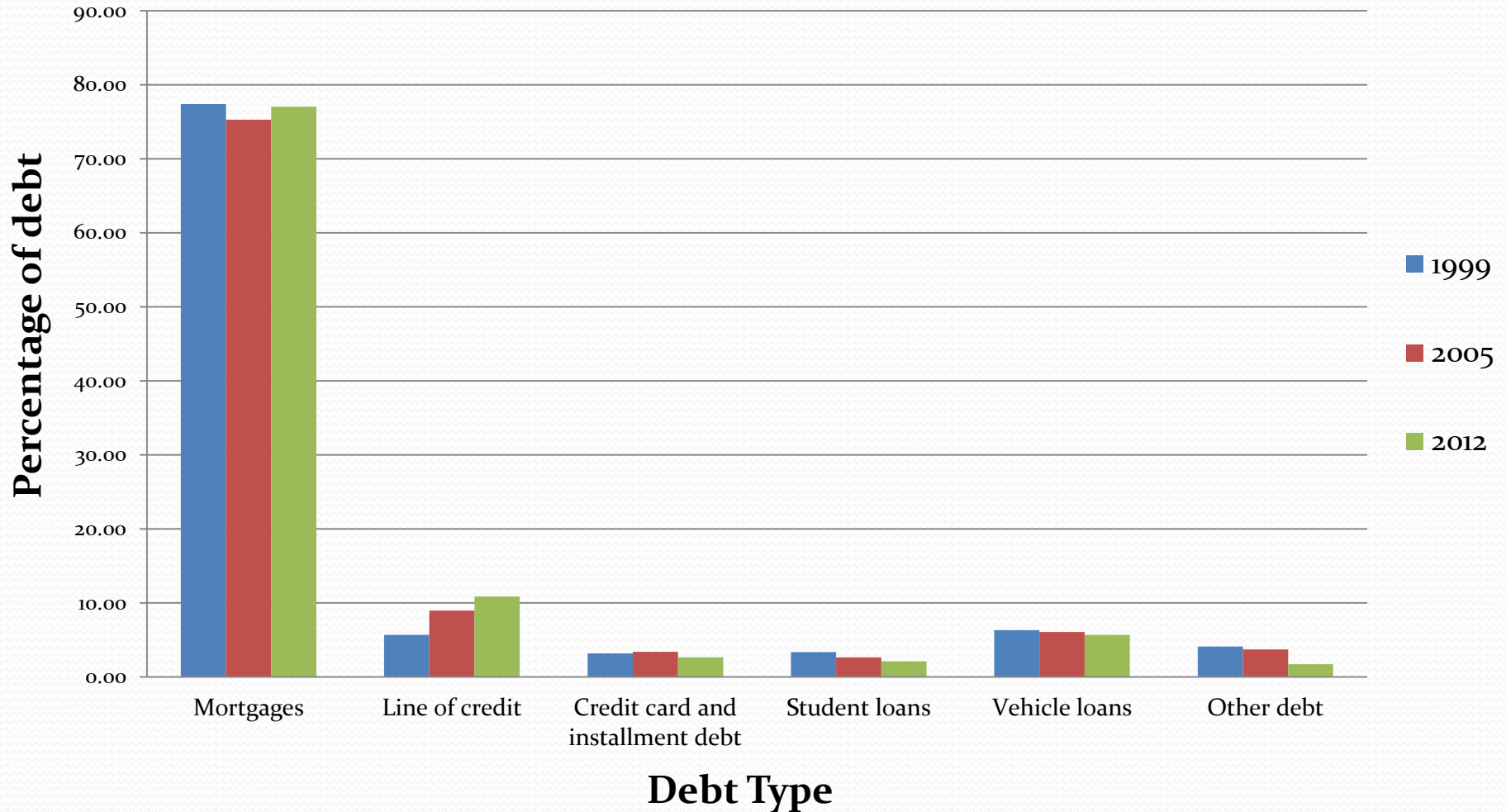


Consumer debts

- **\$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**

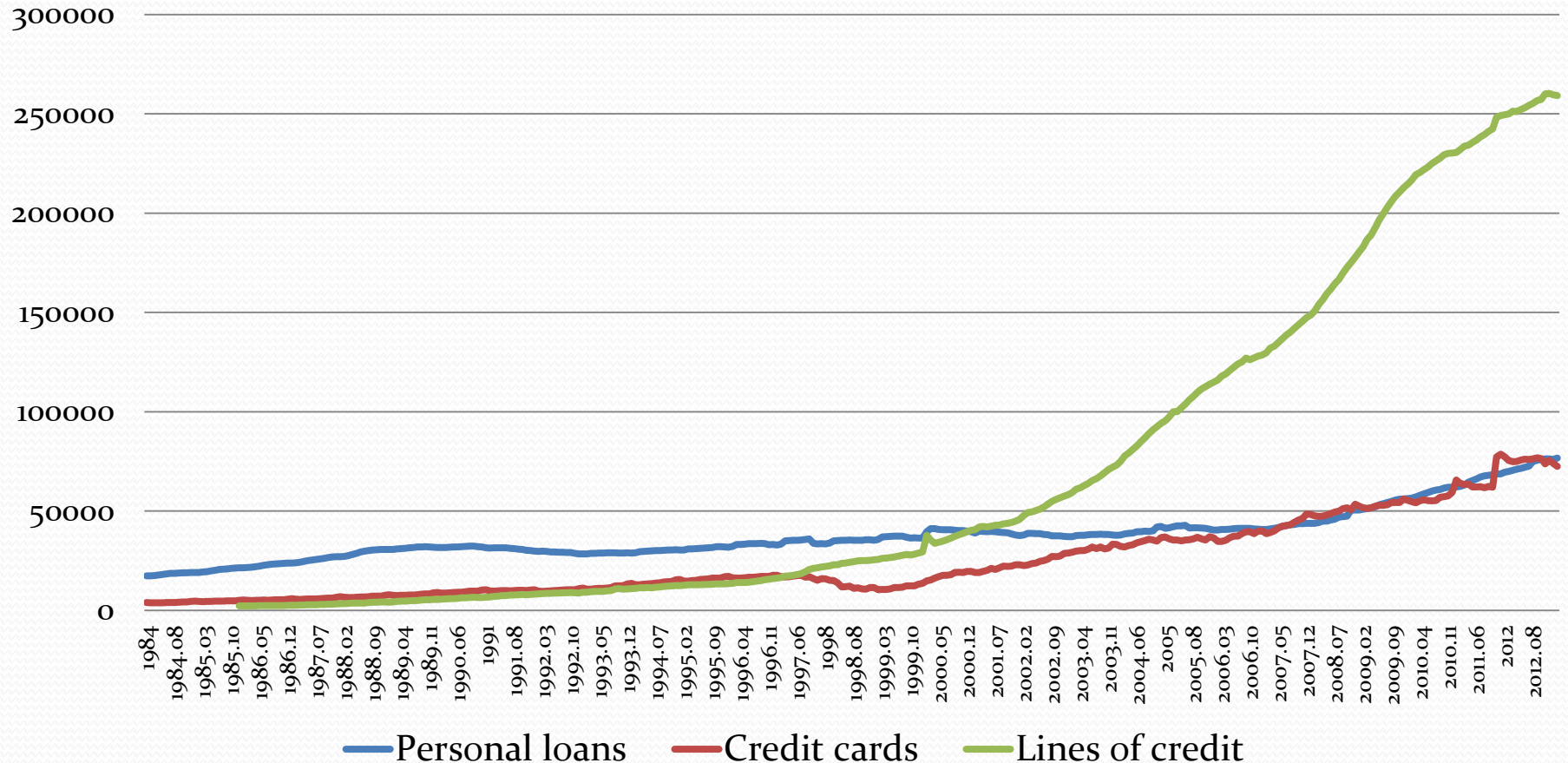
Consumer debts

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



Consumer debts

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





ACKNOWLEDGEMENTS

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