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# Appendix: Material deprivation – An updated index for Canada

Research · June 2024

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# 1. Appendix

A. Questionnaire first phase survey<sup>1</sup>

**MATERIAL DEPRIVATION INDEX  
PHASE 1 SURVEY  
SEPTEMBER 2022**

**QUESTIONNAIRE (FINAL)  
OCTOBER 5, 2022**

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Thank you for agreeing to participate in our survey. This study is about what people in Canada might need in order to have a decent standard of living. It is being conducted by a team of researchers who will use the results to help improve social policies in this country. Please be assured that all information you provide here will be kept entirely confidential. This survey will take approximately 15 minutes to complete and your opinions on these issues are appreciated.

**The survey is best completed on a computer or a tablet. If you are completing this survey on a smart phone, please turn the device to landscape (horizontal/sideways) mode so that all questions display correctly.**

**We'd like to get your honest opinions. Please note that there are no right or wrong answers, and your responses will always remain confidential.**

Please proceed (or CONTINUE button)

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*We'd like to begin with getting a few basic stats about you . . .*

A1. Please indicate your gender:

\_\_\_\_\_

<sup>1</sup> This is the version of the questionnaire before it was further edited in the online portal.

Select one response

01 – Man

02 – Woman

03 – Another (*Specify if you wish* )

99 – *Prefer not to say*

A2. In what year were you born?

*Specify all four digits*

— — — —

**IF 18YRS+ CONTINUE, OTHERWISE TERMINATE**

A3. In which province or territory do you currently live?

Select one response

[drop-down menu]

- 01 Newfoundland and Labrador
- 02 Prince Edward Island
- 03 Nova Scotia
- 04 New Brunswick
- 05 Quebec
- 06 Ontario
- 07 Manitoba
- 08 Saskatchewan
- 09 Alberta
- 10 British Columbia

**A4a.** Do you identify as an Indigenous person, that is, First Nations (Status or non-Status, or Native American), Métis or Inuk (Inuit)?

Select one response

01 – Yes

02 – No      SKIP TO ...

99 – *Cannot say* SKIP TO ...

**A4b.** [IF YES TO Q.46a] Are you?

Select one response

01 – First Nations (Status or non-Status, or Native American)

02 – Métis

03 – Inuk (Inuit)

98 – Other (Please specify \_\_\_\_\_)

99 – *Prefer not to say*

**A6.** [FIRST NATIONS ONLY AT QA4B] Do you live on-reserve or off-reserve?

Select one response

01 – On-reserve

02 – Off-reserve

99 – *Cannot say*

**A7.** How many children are there in the following age groups currently living with you in your household?

**INCLUDE DROP DOWN BOXES (0 TO 9) FOR EACH OF THE FOLLOWING GROUPS**

Ages 0 to 4

Ages 5 to 12

Ages 13 to 18

Ages 19 to 24

## Part 1: General outlook

*Now a few questions about how things are going for you these days. . .*

1. Generally speaking, would you say that your personal financial situation today is better or worse than it was six months ago?

Select one response.

1 - Better

2 - Worse

3 - Same

4 - Cannot say

2. And in general, would you say that in the next six months your personal financial situation will be better or worse than it is today?

Select one response.

1 - Better

2 - Worse

3 - Same

4 - Cannot say

3. Thinking about the job situation in the city or area where you live today, would you say that it is now a good time or a bad time to find a job?

Select one response

01- A good time to find a job

02- A bad time to find a job

99- Cannot say

4. Using a scale of 0 to 10, where 0 means "Very dissatisfied" and 10 means "Very satisfied", how satisfied are you with your life as a whole right now?

00 – Very dissatisfied

~

10 – Very satisfied

99 – Cannot say

5. Using a scale of 0 to 10, where 0 means "Very dissatisfied" and 10 means "Very satisfied", how satisfied are you with each of the following?

*Randomize order*

- a. your standard of living?
- b. your health?
- c. what you are achieving in life?
- d. your personal relationships?
- e. how safe you feel?
- f. feeling part of your community?
- g. your future security?

0 – Very dissatisfied

~

10 – Very satisfied

99 – Cannot say

8. Thinking about your life in general, how often would you say you:

Select one response for each

01 – Always

02 – Often

03 – Sometimes

04 – Rarely

05 – Never

99 – *Cannot say*

Randomize

- a. Have a hopeful view of the future?
- b. Are confident in your abilities, even when faced with challenges
- c. Are able to bounce back quickly after hard times
- d. Have people you can depend on to help you when you really need it

10. Thinking about the amount of stress in your life, would you say that most days are:

01 – Not at all stressful

02 – Not very stressful

03 – A bit stressful

04 – Quite a bit stressful

05 – Extremely stressful

99 – *Cannot say*

*Now turning to some other issues. . .*

Q11. Generally speaking, would you say you favour

01- A smaller government with fewer services

02- A larger government with more services OR

03 - Neither in particular

99 - *Cannot say*

Q12. These days, what kind of impact do you think governments have on most people's lives - a positive impact, a negative impact, or don't governments have much impact on most people's lives?

01- A positive impact

02 - A negative impact

03- Don't have much impact



99 - Cannot say

## Part 2: Material deprivation index items

*Next we would like to ask some questions about what, in your view, is necessary for people to have a decent standard of living in Canada today.*

To begin with, please think about a family in Canada that does NOT have a decent standard of living, and what things might be MISSING from their household because they can't afford them.

What comes to mind for you first when you think of things that a family in Canada that does NOT have decent standard of living would be missing – beyond the basic necessities like food and shelter? Please list up to three items, being as specific as possible.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

*[Open-ended – up to three responses permitted; code all responses]*

99 – Cannot say

*Now, in order for someone to have a decent standard of living in Canada, how necessary do you think it is that they have each of the following items. Please indicate if you think this item is:*

01. Absolutely necessary, no one should have to do without it;
02. Necessary;
03. Desirable but not necessary;
04. Not at all necessary;
99. Cannot say

### *Randomize order of items*

- D1. Meat or fish or vegetarian equivalent every other day
- D2. Fresh fruit or vegetables every day

- D3. A winter coat, good enough to keep someone warm and dry, for each member of the family / household
- D4. Appropriate clothes to wear for special occasions, such as a job interview or a wedding or funeral
- D5. At least one pair of properly fitting shoes, and at least one a pair of winter boots, for each member of the family
- D6. All medicines prescribed by their doctor
- D7. Regular dental treatment, including teeth cleaning and fillings
- D8. The ability to keep their house or apartment at a comfortable temperature
- D9. Being able to replace broken or damaged furniture
- D10. Able to replace or repair broken electrical goods (such as a refrigerator or washing machine)
- D11. A mobile phone (with a basic talk and text plan)
- D12. Reliable internet connection at home
- D13. The ability to get around their community, either by having a car or by taking the bus or equivalent mode of transportation
- D14. A small amount of money to spend on themselves
- D15. The ability to cover an unexpected expense today of \$500 from their own savings account
- D16. The ability to pay their bills on time

- D17. The ability to have friends or family round for a meal or drink at least once a month
- D18. The ability to buy some small gifts for family or friends at least once a year
- D19. The ability to participate in special events that are important to people from their own ethnic, cultural or religious group, several times a year?

*These next items are about families with children age 18 or younger at home. For a family with children to have a decent standard of living in Canada, how necessary do you think it is that they have each of the following items. Please indicate if you think this item is:*

*Randomize order of items*

- D20. The kind of clothes that children need to fit in with friends
- D21. The ability for children to participate in school trips and school events that cost money
- D22. Outdoor equipment so that children can get around their neighbourhood (such as a bicycle, or a scooter)
- D23. Children's toys appropriate for their age (such as building blocks, board games, or computer games)
- D24. A suitable place at home for children to study or do homework
- D25. A small weekly allowance for older children to spend on themselves

**Part 3: Additional attitudes and experiences**

Q13. In the last 12 months, that is from October 2021 to yesterday, did you ever eat less than you felt you should because there wasn't enough money to buy food?

01 - Yes

02 - No

99 - Cannot say

Q14. In the past 12 months, that is from [date one year ago] to yesterday, did you...

a) ever ask for financial help from friends or relatives for day-to-day expenses because you were short of money?

b) ever have to turn to a charity organization (such as a food bank or a thrift store) because you were short of money?

c) ever borrow money or sell something you owned because you were short of money for day-to-day expenses?

- 1: Yes, sometimes
- 2: Yes, often
- 3: No
- 7: Don't know
- 8: Refusal

Q15. Do you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each of the following statements:

RANDOMIZED ORDER

a) It's important to me that people admire the things I own

b) I'm no longer excited by 'things' – the ability to have meaningful experiences, to discover ideas, and 'play' are much more valuable than consuming and owning "stuff"

c) To spend money, to buy myself something new, is one of the greatest pleasures in my life

d) The government should not tell average citizens like me what we can and cannot do

01 - Strongly agree

02 - Somewhat agree

03 - Somewhat disagree

04 - Strongly disagree

99 – Cannot say

## Part 4: Demographics

*To finish up, we'd like to ask a few questions to help compare your answers with those of other survey participants.*

D1. Which of the following best describes your current employment situation?

Select one response

- 01 - Employed full-time
- 02 - Employed part-time
- 03 -Self-employed
- 04 - Retired
- 05 - Student
- 06 - Homemaker
- 07 - Unemployed & looking for work
- 08 - Unemployed & not looking for work
- 99 – *Cannot say*

D2. What is the highest level of education that you have completed?

Select one response

- 01 – Some high school or less
- 02 – Completed high school
- 03 – Apprenticeship or trades training
- 04 – Some college or university education
- 05 - Completed college
- 06 - Completed university (undergraduate degree)
- 07 - Completed university: post-graduate or professional degree
- 99 – Cannot say

D3. Which one of the following best describes your background:  
Select one response

- 01 – You were born in Canada, and both of your parents were born in Canada
- 02 – You were born in Canada, and one or both of your parents were born in another country
- 03 – You were born in another country
- 99 – *Decline to answer*

D4. (IF BORN IN ANOTHER COUNTRY IN Q.xx) How many years have you lived in Canada?

- \_\_\_ \_\_\_ Years
- 99 –Cannot say

D5. To what racial or cultural groups do you belong?

CHECK UP TO FOUR RESPONSES

*Do not ask if Indigenous at qA4a*

- 01 – White
- 02 – South Asian (examples: East Indian, Pakistani, Sri Lankan)
- 03 – Chinese
- 04 – Black (examples: Afro-Caribbean, Jamaican, Kenyan, Somali, Afro-Canadian, African-American)
- 05 – Filipino
- 06 – Latin American (examples: Brazilian, Colombian, Cuban, Mexican, Peruvian)
- 07 – Arab
- 08 – Southeast Asian (examples: Vietnamese, Cambodian, Laotian, Thai, Malaysian)
- 09 – West Asian (examples: Iranian, Afghan)
- 10 – Korean
- 11 - Japanese
- 98 – Other (Specify \_\_\_\_\_)
- 99 – Cannot say

D6. Do you currently have a physical condition; a cognitive difference; an emotional, psychological or mental health condition; or a health problem that limits the amount or the kind of activity that you can do on a typical day? For this question, please consider only conditions or difficulties that have lasted or are expected to last for six months or more.

Select one response

01 - Yes, and this occasionally limits the amount or the kind of activity that I can do on a typical day

02 - Yes, and this often or always limits the amount or the kind of activity that I can do on a typical day

03 - No

99 – Cannot say

D7. If 01 or 02 to D6, ask: Would you say that your condition or difficulty is:

Select all that apply

01: a physical condition or a health problem

02: a cognitive difference;

03: an emotional, psychological or mental health condition;

99: cannot say

D8. Which of the following categories best corresponds to the total annual income, before taxes, of all members of your household, for 2021?

00 – No income

01 – Under \$30,000

02 – \$30,000 to \$59,999

03 – \$60,000 to \$79,999

04 – \$80,000 to \$99,999

05 – \$100,000 to \$149,999

06 – \$150,000 and over

99 –Cannot say



D9. What would be the main source of your household's income?

- 01: Wages and salaries
- 02: Income from self-employment
- 03: Dividends and Interest (e.g., on bonds, savings)
- 04: Employment insurance
- 05: Workers compensation
- 06: Benefits from Canada or Quebec Pension Plan
- 07: Retirement pensions, superannuation and annuities
- 08: Old age security and guaranteed income supplement
- 09: Child tax benefit
- 10: Provincial or municipal social assistance or welfare
- 11: Child support
- 12: Alimony
- 13: Goods and Services Tax and Harmonized Sales Tax (GST and HST) Credit
- 14: Other (e.g., rental income, scholarships)
- 97: Don't know
- 98: Refusal

Note to programmers: recode responses as: employment earnings; investment or retirement; government; other.

D10. Which of the following best describes your total household income at the present time. Would you say it is?

- 01 – Good enough for you and you can save from it
- 02 – Just enough for you, so that you do not have major problems
- 03 – Not enough for you and you are stretched
- 04 – Not enough for you and you are having a hard time
- 99 – Cannot say

D11. Is the home you currently live in:

- 01 – Owned by your family or a member of your household
- 02 – Rented
- 99 – Cannot say

D12. Which of the following best describes your current marital status:

01 – Married

02 – Common law or living with a partner

03 – Single and never married

04 – Divorced or separated

05 – Widowed

99 –Cannot say

D13. How many people currently live in your household, including yourself?

\_\_ \_\_ - Number in household

99 –Cannot say

## **B. Focus groups and interviews<sup>2</sup>**

### **B1: Questionnaire**

#### **Focus Group Discussion**

**My name is XXX and I am a researcher for the study team. Before we get started, I will share some information about the focus group and this research, please feel free to ask me any questions you have.**

**Our team is looking to develop a measure that will help to show the true extent of poverty in Canada. The indicator is known as a Material Deprivation Index (MDI), which is used in many European countries and others internationally. This index consists of a set of items or activities identified by the general population as “minimally necessary for an acceptable standard of living” in Canada.**

**Current poverty measures mainly use the income of a household to assess whether they are living in poverty or not. However, some households can finance their needs in different ways than just income (such as having assets, access to programs or services, or support from friends or family). These measures are also less sensitive to the impacts that major events such as the pandemic and skyrocketing inflation can have on a household’s wellbeing. As such, the way we currently measure poverty in Canada may not be giving us the full picture.**

**The Material Deprivation Index assesses a household’s standard of living more directly by seeing which goods and services a household can or cannot afford.**

**It is not a list of necessities such as food, clothing, and shelter. Rather, it consists of a set of items and activities that Canadians feel every household with an acceptable standard of living would have. By finding out whether households can or cannot afford these activities, it tells us who is likely to be living in poverty.**

**We have completed the first stage of the project, where we surveyed the general population on their views regarding what items or activities, we would expect to find in a household not in poverty. The results have given us a sense of what people feel should be available to a household to have an acceptable standard of living in Canada.**

**However, there are some specific items and activities where we would like more information on - if they are things that we would expect every household should have if it has an acceptable standard of living. In this focus group, you are invited to share your thoughts, opinions, and if you wish, your experiences in regard to some of these specific items and activities. There are no right or wrong answers.**

**This session will last 1 to 1 and a half hours.**

#### **Informed Consent**

- Your participation in this focus group discussion is voluntary.**
- You can withdraw at any point, including during the discussion if you decide this is not for you.**

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<sup>2</sup> This is the final protocol for the interviews and focus groups.

- **You have the right to refuse to answer any question.**
- **Your decision, and the information you provide will not affect the services – negatively or positively – that you receive from any community organization.**
- **This session will be recorded and shared anonymously and only with project partners. Nothing will be connected to you.**
- **The discussion in this group is confidential, and as participants you also agree to keep the discussion confidential.**
- **Transcribed results from this focus group will be destroyed after 3 years.**

**Do you have any questions? Are you ok to continue?**

**Show/Read out list of items**

1. **Ice breaker question:** Do you feel things are getting easier or tougher for everyone around you?
2. What comes to mind for you first when you think of things that a family in Canada that does NOT have decent standard of living would be missing – beyond the necessities like food and shelter?
3. If you had to choose between having these two items for every member of your household:
  - A winter coat, good enough to keep someone warm
  - One pair of properly fitting shoes and at least one pair of winter boots
 Which would be most important to you?  
 Probe: Are they equally important? Is one more difficult to obtain than another?
4. Do you think any household with an acceptable standard of living should be able to afford one or both of these?
  - Fresh fruit or vegetables every day
  - Meat or fish or vegetarian equivalent every other day

Probe: Are they equally important? Is one more difficult to obtain than another?

5. Do you think households should usually be able to afford to replace broken or damaged furniture reasonably quickly? If you walked into someone's home and saw lots of broken and torn furniture, would you think that they might be poor?
6. Do you think households should usually be able to afford to participate in special events from their own ethnic, cultural, or religious group, several times a year?

Probe: How important is this to you? Are there potential financial barriers in being able to do this?

7. Do you think households should usually be able to afford to buy some small gifts for family or friends at least once a year?

Probe: How important is this to you? Is this possible to do despite financial difficulties?

8. Do you think households should usually be able to afford to have friends or family round for a meal or drink at least once a month?

Probe: How important is this to you? Is this possible to do despite financial difficulties?

9. We know that almost all children over a certain age like to have the kind of clothes they need to fit in with friends. Do you think households should usually be able to afford to buy these kinds of clothes for their children?
10. Do you think households should usually be able to afford for children to have outdoor equipment so they can get around their neighbourhood (such as a bicycle, or a scooter)?
11. Do you think households should usually be able to afford for older children to have a small weekly allowance they can spend on themselves?
12. (*if there is time, show the full list used in the general population survey.*) What do you think about the items on the list?

Probing: Are all the questions clear? Is there anything you would add to these questions? Is there any item for which you would change the language for?

Are there any items in this list that strike you as unimportant? Why? Could they be important to other people?

## B2: Qualitative summary notes

	Important	Not as Important	Comments
X1. Meat or fish or vegetarian equivalent every other day	<p>But usually, you should be able to afford both if you're if you're living an adequate lifestyle (R1, FG2)</p> <p>I would say both because it's part of a balanced nutrition. (R2, FG2)</p> <p>Multiple residents say both meat and produce are equally important (FG1)</p> <p>They're both important. (I1)</p> <p>And like protein, it's like an essential building block for you to be able to do things and vegetarian and I've tried before reducing like beans and such to try and cut costs. And it really like it changes your brain functioning. (I2)</p> <p>I'm gonna have to go with the meat (I3)</p>	<p>But for the longer health and well-being of an individual, you can sacrifice on meat. Yeah, because we get your protein from lentils (I4)</p>	<p>meat and meat substitutes could be more difficult to obtain because of their price point. They're often a lot higher...(I2)</p> <p>meat you could freeze it. (I2)</p> <p>100% meat has become so ridiculously overpriced (I4)</p> <p>The meat is more difficult because of the price. (I3)</p> <p>The most expensive thing right now is protein. I have switched to lentils instead of meat because it's another source of protein.(I1)</p> <p>Yeah, the meat and fish are more expensive than vegetables. (R2, FG2)</p> <p>Meat is getting pretty expensive. I've noticed the last two months that it's almost tripled to at the store we go to the prices (R1, FG1 – 2 other respondents agree)</p> <p>Fruits and vegetables are often quite expensive. And people on low income don't buy them because they go bad so quickly. (I2)</p> <p>You could go into a store and afford like a bag of carrots, or a turnip. Or potatoes. (I1)</p> <p>Produce are expensive, too (R2, FG2)</p>
X2. Fresh fruit or vegetables every day	<p>Multiple residents say both meat and produce are equally important (FG1)</p> <p>But usually, you should be able to afford both if you're if you're living adequate lifestyle (R1, FG2)</p> <p>I would say both because it's part of a balanced nutrition. (R2, FG2)</p>		

They're both important. (I1)

Yes, I do believe that you should be able to afford those fresh fruits and vegetables is necessary for your overall health. (I2)

You're better off if you have to make do to start with fruit and vegetables because they help your body function. (I4)

It's kind of equal in our house. (meat and produce) (I3)

X3. A winter coat, good enough to keep someone warm and dry, for each member of the family / household

I think, well not having a coat and being too cold would seriously impact your just your overall mood. (I2)

With a winter coat you are protecting your whole body. I wholeheartedly believe a winter coat is a necessity. (I4)

In our household? winter coat. Because we both need better winter coats. We have footwear. I'm not saying I don't have a winter coat. But it's not very fitting. (I3)

I would say winter, winter coat. Winter. Yeah. Because no matter what you can be, you can use old shoes if you have any, any or you still you can buy a used one. But a winter coat is a good one to have... You cannot survive without a winter coat. (R2, FG2)

I live in a low-income building. I have seen a lot of people that have decent coats. You could get hand me downs for coats. (I1)

I would try to find a thrift store or something or probably go without. (R2, FG1)

We stopped buying lettuce months ago (R1, FG1 – 3 other respondents agree)

For me, I'll say both are actually very difficult to obtain for me because I walk home in an indigenous community like far from the city, and... And even when we go to the store, what you see is supposed to be fresh, but then before they bring it from the city, to the reserve, it's already lost freshness and then it's doubly even sometimes triple the price of what it is in the city. (R3, FG1 – other respondents agree both meat and produce are equally challenging to buy)

Yes, I would say that coats are you can find them in thrift stores more often. They're your size. (I2)

Winter coat is definitely a little bit harder to obtain...I think winter coats are a little bit harder because a lot of times, brands are will sell something that would be deemed as a winter coat (but it is). not fit for Canadian weather.(I4)

	<p>I would say personally the winter coat is. I'm with him on that one. A jacket has its essential purpose. (R1, FG2)</p> <p>I'm going to say a winter coat because the climate I'm in it gets to below 40 and if my kids don't have a good winter coat like it's not gonna end well. So that would be probably the most important thing to me as a parent. (R1, FG1)</p> <p>Multiple respondents agree that coats and shoes are both important in FG1.</p>		
<p>X5. At least one pair of properly fitting shoes, and at least one a pair of winter boots, for each member of the family</p>	<p>Shoes. They affect your bone structure and things like that. So they couldn't lead to long term health problems. I also think that your feet being cold first, like becomes a problem more quickly, the rest of your body. (I2)</p> <p>“Boots. Because I've seen a lot of people go in sneakers.” (I1)</p> <p>“I would just pick the boots” (R2, FG1)</p> <p>Multiple respondents agree that coats and shoes are both important in FG1</p>	<p>Whereas shoes absolutely a necessity in a country like Canada you can possibly get away with it by like being careful where you walk. Walk slowly, not rushing, having extra socks (I4)</p> <p>We have footwear. (I3)</p>	<p>Yes, I think I can even name a handful of people who need new shoes right now they can't afford it... for shoes, it's kind of a gamble if you're gonna find shoes (at thrift stores) of your size that aren't too worn. (I2)</p> <p>I would probably say the winter footwear would be more difficult because they are generally more expensive. (I3)</p> <p>Probably the shoes (are more difficult to get)</p> <p>I would say boots (are more difficult to get)</p>
<p>X9. Being able to replace broken or damaged furniture</p>	<p>Yes, I think that it is okay to have like a sofa with like springs that are kind of going for a little while. But if it's</p>	<p>I would say the household should actually learn how to fix it themselves. Because fixing an item</p>	<p>You make it last as long as possible. (R1, FG1)</p> <p>You improvise. (R2, FG1)</p>



something that you need, I think within reason it should be able to be (I2)

a comfortable bed, I think, oftentimes you sacrifice but the bare basic bare bones bed, or even people who buy secondhand beds, like a Facebook marketplace. (I4)

Thinking of my own furniture, yes.(I3)

At the point where it is close to being dangerous in the household, then yes. (I4)

I do because when you walk into somebody's house and you see that their couches are on the floor, or they're missing cushions Yeah, that person is directing all of their money toward feeding themselves. Not so worried about the furniture. (I1)

Reasonably, I would say but you're gonna have to cut corners to afford to do that. Like even if you buy a cheap quality like Ikea bed frame still gonna cost you four or 500 bucks. And not everybody can just dish out that much. (R1, FG2)

I might think they just have other priorities. They're choosing to feed their kids or, you know, or whatever. (R1, FG1)

sometimes costs even more than buying a new one (R2, FG2)

Yeah, I mean, if it's, like say, if it's an armchair that you don't necessarily use, but it's like ripped. Yeah, then. But if you're just using it to like dump clothing as a place to store stuff on top of it, then you may not need to. (I4)

It's low priority these days (R2, FG1)

We all have the same coach for like 10 years, so you're not planning on getting another one. (R3, FG3)

X11. A mobile phone  
(with a basic talk and  
text plan)

With mobile phones, there's enough internet around in our community.

		<p>You need a good working phone, it doesn't have to have text, you can get internet you can Skype or send an email you can get by without it and you can phone 911 even if it doesn't have a plan. (R1, FG1) Other respondents agreed.</p>	
<p>X12. Reliable internet connection at home</p>		<p>But I don't think it's a necessity like my house could do without it. I wouldn't want to, but if I couldn't afford it, then that's one of the first things it's gonna go so I can feed people. (R2, FG1)</p>	<p>We need internet to do banking and stuff. But I know people with less plans in me they're paying double of what I pay. Because I got a lot of time I grind them. I tell them disconnect it. We don't want it anymore, it's too expensive. And then they come back the next time with the same plan super cheap. It's a lot of work to grind them down (R1, FG1)</p>
<p>X17. The ability to have friends or family round for a meal or drink at least once a month</p>	<p>Socializing is important. (R1, FG1)</p> <p>it's very important to at least have the choice to be able to do it. (R2, FG1)</p> <p>Well, of course, you know, it'd be terrible. If we couldn't entertain in our homes, you know, it's very important that, you know, the cost of food is not too expensive, because, you know, it is we have to be socially engaged, you know, very important. (R3, FG1)</p> <p>Yes, I think so. I think that has to do with again, maintaining relationship and socializing, just maintaining your overall health. I do believe that. It's possible where everyone could like to contribute to the meal. Maybe you don't necessarily need to be able to afford the whole meal yourself once a month. But</p>	<p>No, I don't. So I don't think it's a necessity. I mean, if you want to, yeah. But it's not a necessity. (I4)</p> <p>That is not important to me. I prefer to not have people at my house. (I3)</p> <p>You can save a lot by not having people over every single month. (R2, FG2)</p>	<p>But if you're doing something like hosting, or if you're making a complicated dish that requires a lot of ingredients, then I can see it becoming difficult. (I4)</p> <p>My mother will bring the biggest item that we're having, like, the protein part. Yeah, she helps, because she's coming to dinner. So that was never that way before COVID. Now she has to help when she comes over. (I1)</p> <p>Having the time for it is I don't always have time (R1, FG2)</p> <p>If you invite people over, you also anticipate you will be invited over (R2, FG2)</p>

I think that being able to do that every once in a while, if necessary. (I2)

Yes, it is important to me. (I1)

Afford, yes. Once a month, I believe so...It's not like every week, once a month, you have time maybe to prepare. (R1, FG2)

But you know what, like, especially with his family, or even good friends, it can doesn't have to be costly because everybody can chip in, you know, like a potluck kind. I think ready to get together and socializing. So it doesn't have to be expensive. Especially in this day and age, I think everybody understands how expensive food is. Or buddy, hey, I'll bring this you bring that it's more the getting together than anything else. I know, in my family, my one sister is very wealthy. If we're going in that direction, you know, she will take care of everything for everybody. Right? And so you get that kind of help every once in a while. (R1, FG1)

X18. The ability to buy some small gifts for family or friends at least once a year

Well, I would hope so. I would say that would be very important. Can't have Christmas without one gift. (I1)

Yes, I do. Whenever I make budgets for myself, I always include gifts for those who are closest to me, I think that that has to do with maintaining relationships, and maintaining relationships really has to do with your overall maintaining yourself. (I2)

If you miss a year, maybe you make it up next year. And it happened to me where I was finding financial difficulties. And it, it depends but usually should be able to. You said small gifts so. (R1, FG2)

I have a complicated relationship with my major family so it's not that important to me (I4)

It's nice, but not overly necessary.(I3)

I make all my gifts now I have lots of time. It's the thought that counts. I make like, nice stuff that people need. you improvise, I need food and pay my bills. So gifts are important, but it comes from the heart and I just make them only to be more imaginative. You do what you need to and then all the extra stuff you just apply and, and really think of what there's stuff out there you can do. Even my teenage kids - one of them is not a teenager anymore. They're pretty impressed with some of the

I feel that it is it is. It is possible to do this, despite the financial things on occasion. I've been able to make meals and stuff for my family members, instead of gifts on occasion. But if money were that tight, I would not be able to do that. Even dependent upon situation. (I2)

You can find creative ways that are financially that don't involve costs essentially, to do something that shows that you care about someone or whatever, showcase that. (I4)

You have to start saving in January you take nickels and dimes and quarters. And then you roll them in October, and you find that one really good gift. That's what I do. (I1)

	<p>Fosters again, better outcomes from a health and happiness aspect, especially for children, obviously. The younger, younger folks. (R1, FG1)</p> <p>They are more important for my children, like I wouldn't worry about myself. But to get something to my kids or for them to be even to be able to make something good and give it to their grandparents. You know what I mean? So that, that they're not missing out on anything. (R3, FG2)</p> <p>Multiple respondents agreed with the two comments above</p>	<p>stuff I do. Because it just is you have to be thinking. (R2, FG2)</p>	<p>Sometimes it balances out, because you will actually get a gift back as well. (R2, FG2)</p> <p>Yep. Creative. Yeah, exactly. High priority, but maybe not on the money side. Do you can you gotta be creative and make it work? Right? (R2, FG2 – one other respondent agrees)</p>
<p>X19. The ability to participate in special events that are important to people from their own ethnic, cultural or religious group, several times a year</p>	<p>“Yes, I do think that socializing, like we've been shown, especially lately that socializing is so important to our standard of living, and being able to attend these events, especially cultural events are so important to maintaining yourself. Anywhere from getting there to being able to have the appropriate attire, because looking presentable in social situations is also something that's important in our society. And, yeah, even just like being able to involve yourself in the events, because it's like a festival where your foods are getting, and you want to be able to at least do that within reason sometimes.” (I2)</p> <p>Absolutely. It would be important to me because not everybody has the same cultural activities. Everybody should have at least access to that for free. (I1)</p>	<p>I don't know if special events is really all that important. As long as you're socializing on a regular basis. You don't have to do anything special. I mean, you can exercise by hiking, I had a stroke. So going for a walk is a challenge for me and good. And I can socialize without going to special events, I suppose. (R1, FG1)</p> <p>I agree it's not it's not priority top priority, but it is important to some people. But it's not a or shouldn't be a priority thing. Because as long as you're socializing, if you can. (R2, FG1)</p> <p>That depends on the household. I'm going to say. We are homebodies. We typically don't go to events.</p>	<p>For others, it may hold a lot of cultural value. I think you have to do what's best for you emotionally, right? (I4)</p> <p>I think if you want to go out, like be around friends at this moment in time, celebrate something culturally, then there shouldn't be so much of a financial burden (I4)</p> <p>Unless you're in government housing, you're not going to any events anywhere because those first three things (rent, utilities, food), consume all that you get (I1)</p> <p>Yeah, it's not just the ticket is all the travelling and food and drinks and everything that comes after that. (R2, FG2)</p>

	<p>Yes, I think it's part of lifestyle and it's also good for their own wellness. (R2, FG2)</p> <p>So I think that's actually what we want to start doing more this this year, do more cultural events, things appropriate to our religion, our ethnic people, but also to learn about others. (R2, FG1)</p> <p>I think if it's important to you, then you should be able to go maybe to at least a couple of things a year. (R3, FG1)</p> <p>I think it's very important for my child. I identify as first nation, I like to get him out there and experience the world, you know, and get a get his worldview, you know, in his eyes, you know, so, to me, that's important. (R4, FG1)</p>	<p>(I3)</p> <p>As a person of colour..I don't necessarily like advocate or push for cultural events. Yeah. If I can do something small, like make a meal or a dish that reminds me of my heritage. Sure. But it's not a necessity...For me, it's not important (I4)</p>	<p>Take time off to from work so that you're also not making money. So yeah, there's more factors. (R1, FG2)</p> <p>transportation costs, you want to get there...spending money on it buying like a treat or something (R1, FG1))</p> <p>Events, you have to get a ticket, maybe your ticket to buy like entrance pay an entrance fee or something? Yeah, so that's another cost. (R2, FG2)</p> <p>I just went to a Ukrainian dance that my daughter was in and it was \$25. (R3, FG3)</p>
<p>X20. The kind of clothes that children need to fit in with friends</p>	<p>I think they should. I think that it really impacts how the child will be treated in school, especially younger schooling. It's unfortunate that children are really judged based off of how they look and if they fit in or not. And within reason, I do think it's important to be able to provide your kid just stuff that they feel like they fit in, and then they can express themselves a little bit because that was really important to me. (I2)</p> <p>I suppose it would depend on the brand and yeah. But yes, so I'm going to say yes. Because of bullying. (I3)</p> <p>No, absolutely not. I don't think it's an essential (R1, FG2) R2 agreed.</p>	<p>I don't. Why the brand name stuff? No, you can get them at Walmart just as good. (I1)</p> <p>I would say maybe the style of clothes, but not necessarily the brand names. Like, like, there's some really expensive clothing out there that I would I know, I just wouldn't be able to afford it. Or I just, you know, no, but there's there are styles that they have that are much cheaper and more affordable you ever secondhand, you know what I mean? So I don't think it's mandatory, there's, they can still dress nice or have similar clothes. It doesn't have to be. And they're not at that age yet. (R1, FG1)</p>	<p>Shopping at stores that don't cost as much winners? thrift stores yard sales, you know they do have lots of nice stuff. People you know, don't realize it (R4, FG1)</p> <p>You got to kind of think outside the box with that one as well be creative. (R2, FG1)</p>

My son is 10 years old. For him. Clothing is very important. If he wants to, he goes to school and you know, he wants to fit in with his friends. Obviously, he doesn't want to stand out. So he builds his self confidence in just his own self image. For him. It's really important. (R2, FG1)

Yeah, I would consider it important as well. I mean, again, it's another lack of affordability in that respect with clothing for kids can be a real detriment. But it is possible, to not have brand names but be stylish. And so high end I'd say no. Low End and stylish. Sure. Yeah, absolutely. Yeah. (R3, FG1)

X22. Outdoor equipment so that children can get around their neighbourhood (such as a bicycle, or a scooter)

100%, yeah. (relates to physical activity which respondent mentioned was important) (I1)

Yes. I think a bicycle can really change how you play as a kid. And I think that having active equipment leads you to doing more outdoorsy, fun things versus looking for things to do. Yeah, overall, I think that it's like a positive impact on their health. (I2)

You can keep it for many years. You can also repair it. It's healthy, it's active, I've had a bike. And honestly, it's a good way for transportation also, at least when they're young, like you know, and you're only promoting healthiness and you know,

I don't see anybody really using bikes around here anymore because of the crime. (R4, FG1)

They can be pricey, but sometimes you can get them secondhand and I picked up a pretty decent bike so I can't ride anymore but my son uses it once in a while. (R1, FG1)

Get them off the screens is my challenge all the time. (R3, FG1)

neighbourhood, things like that, I only see that as a, as a yes (R1, FG2). R2 Agreed.

But it is important because children need to, to engage with other children. So it to me, it's important that children have things to do activities with. It's important for their confidence. Self esteem, (R1, FG1)

Yes, absolutely (R2, FG1)

It depends on your neighbourhood where you live because I am currently rural. So. But yeah, they should be able to have Yeah, yes. Because physical activity is important for children (I3)

Yeah, my kids ride their bikes a lot. Like I like we got each of their bikes fairly cheap, you know, on Kijiji, or at Walmart. But they use them a lot in the summertime (R5, FG1)

So it's also healthier for me like for them to go outside and experience nature. So whatever equipment to help them to achieve this, for me, it's better like somebody said, instead of sitting in front of the screen, from monitor night, for me, it's better for them to go out in the park and play, ride their bikes. It's unfortunately, the environment is mostly but it's an important it's very, very important for them to have this equipment to be able to go outdoors and experience nature and interact with

X25. A small weekly allowance for older children to spend on themselves

other kids. It's very healthy. Yeah. Yeah, for sure. I agree (R6, FG1)

Yes. I grew up without an island. And I had to really struggle to get anything that I wanted. So I do believe a decent standard of living would include being able to get your own occasional things and make your choice. Make your own choices as a young adult, and you have to learn with spending money and things like that are like. (I2)

I absolutely do. It teaches them about money. (I1)

If they are studying full-time (R1, FG2)

if they can, I find that too. But what I've been hearing in my community lately, is it's it's, it's hard for kids because those that have jobs. To get to the jobs is hard. It has to be on a bus route, and it has to be around school hours. And the thing is, again, the crime because with poverty, crime goes up. (R5, FG1)

No, I don't believe they have to have an allowance. Unless it's earned (I3)

If they are 16 they should be working to afford this allowance (R2, FG2)

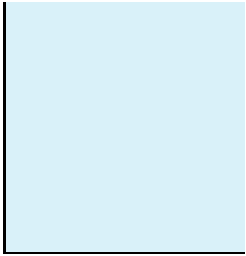
My kids work if they want something fancy clothes, get a job and work hard enough to do it. And if they don't learn. My son started working when he was eight. Doing little odd jobs. If you don't learn early, it doesn't work. And then they learn that oh, if I work, I can get something extra. Yep. You go. Yeah, that's the only way. (R1, FG1)

Alex it's very important for children to get out there and learn about the value of the dollar. They as far as giving you know allowance, okay. Well, you know, if a baby you know, I need a babysitter. Okay, I'll give you 20 bucks if you're gonna stay at home and look after your sister for a couple hours. It's not all the time. But you know, if I feel that, you know, they need a little bit of cash fine, but there's never an open wallet to just have the money out. (R2, FG1)

It's not a mandatory thing (R3, FG1)

My son in a friend started shovelling snow and in driveways and





everybody it was really good and couldn't believe how much money he made. And other jobs, right. Go get a job because if you. It's coming out of the family budget. Well, it's not helping anybody. (R4, FG1)

### C. Questionnaire second phase survey<sup>3</sup>

**MATERIAL DEPRIVATION INDEX  
PHASE 2 SURVEY  
APRIL 2023**

**QUESTIONNAIRE (DRAFT 3)  
APRIL 17, 2023**

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Thank you for agreeing to participate in our survey. This study is about how people in Canada are doing in today's economy. It is being conducted by a team of researchers who will use the results to help improve social policies in this country. Please be assured that all information you provide here will be kept entirely confidential. This survey will take approximately 15 minutes to complete and your opinions on these issues are appreciated.

**The survey is best completed on a computer or a tablet. If you are completing this survey on a smart phone, please turn the device to landscape (horizontal/sideways) mode so that all questions display correctly.**

**We'd like to get your honest opinions. Please note that there are no right or wrong answers, and your responses will always remain confidential.**

Please proceed (or CONTINUE button)

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*We'd like to begin with getting a few basic stats about you . . .*

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<sup>3</sup> This is the version of the questionnaire before it was further edited in the online portal.

A1. Please indicate your gender:

Select one response

01 – Man

02 – Woman

03 – Another (*Specify if you wish* )

99 – *Prefer not to say*

A2. In what year were you born?

*Specify all four digits*

— — — —

**IF 18YRS+ CONTINUE, OTHERWISE TERMINATE**

A3. In which province do you currently live?

Select one response

[drop-down menu]

- 01 Newfoundland and Labrador
- 02 Prince Edward Island
- 03 Nova Scotia
- 04 New Brunswick
- 05 Quebec
- 06 Ontario
- 07 Manitoba
- 08 Saskatchewan
- 09 Alberta
- 10 British Columbia

**A4a.** Do you identify as an Indigenous person, that is, First Nations (Status or non-Status, or Native American), Métis or Inuk (Inuit)?

Select one response

- 01 – Yes
- 02 – No            SKIP TO
- 99 – *Cannot say*SKIP TO

**A4b.** [IF YES TO Q.46a] Are you?  
[Select one response](#)

- 01 – First Nations (Status or non-Status, or Native American)
- 02 – Métis
- 03 – Inuk (Inuit)
- 98 – Other (Please specify \_\_\_\_\_)
- 99 – *Prefer not to say*

**A6a.** Which best describes where you currently live?

[Select one response](#)

- 01 – A city
- 02 – A town or village
- 03 – A rural or remote area
- 99 – *Cannot say*

**A6.** **[FIRST NATIONS ONLY AT QA4B]** Do you live on-reserve or off-reserve?

[Select one response](#)

- 01 – On-reserve
- 02 – Off-reserve
- 99 – *Cannot say*

D13. How many people currently live in your household, including yourself? A household is a group of people who live together (whether they are related to one another, or not) and who have a joint budget to pay for things like groceries and other necessities.

\_\_\_ - Number in household

99 – *Cannot say*

A7. How many children are there in the following age groups currently living with you in your household?

**INCLUDE DROP DOWN BOXES (0 TO 9) FOR EACH OF THE FOLLOWING GROUPS.  
Apply rule: number of children cannot be larger than number of people in household (D13).**

Ages 0 to 4

Ages 5 to 12

Ages 13 to 17

Ages 18 to 24

## Part 1: General outlook

*Now a few questions about how things are going for you these days. . .*

1. Generally speaking, would you say that your personal financial situation today is better or worse than it was six months ago?

Select one response.

- 1 - Better
- 2 - Worse
- 3 - Same
- 4 - Cannot say

2. And in general, would you say that in the next six months your personal financial situation will be better or worse than it is today?

Select one response.

- 1 - Better
- 2 - Worse
- 3 - Same
- 4 - Cannot say

5. Using a scale of 0 to 10, where 0 means "Very dissatisfied" and 10 means "Very satisfied", how satisfied are you with each of the following?

*Randomize order*

- a. your standard of living?
- b. your health?
- c. what you are achieving in life?
- d. your personal relationships?
- e. how safe you feel?
- f. feeling part of your community?
- g. your future security?

0 – Very dissatisfied

~

10 – Very satisfied

99 – Cannot say

8. Thinking about your life in general, how often would you say you:

Select one response for each

01 – Always

02 – Often

03 – Sometimes

04 – Rarely

05 – Never

99 – *Cannot say*

Randomize

- a. Have a hopeful view of the future?
- b. Are confident in your abilities, even when faced with challenges
- c. Are able to bounce back quickly after hard times
- d. Have people you can depend on to help you when you really need it

10. Thinking about the amount of stress in your life, would you say that most days are:

01 – Not at all stressful

02 – Not very stressful

03 – A bit stressful

04 – Quite a bit stressful

05 – Extremely stressful

99 – Cannot say

*Now turning to some other issues. . .*

Q18. Using a scale of 1 to 5 (where 1 means “cannot be trusted at all” and 5 means “can be trusted a lot”), how much do you trust each of the following groups of people? IN RANDOMIZED ORDER

- a. People in your family
- b. People you work with or go to school with
- c. Strangers
- d. People whose ethnic background is very different from yours
- e. People whose political views are different from yours
- f. Leaders of political parties

01 – Cannot be trusted at all

02

03

04

05 – Can be trusted a lot

99 – Cannot say



## Part 2: Material deprivation index items

*If household size = 1*

*V1. Next we would like to ask some questions about you. These questions are about the things you might own, items you might purchase or activities you might do.*

*If household size > 1*

*V2. Next we would like to ask some questions about you and your household. These questions are about the things you and the people in your household might own, items you might purchase or activities you might do.*

There are no right or wrong answers to these questions and your honest answers are very important.

*Randomize order of items / use same responses and same follow-up question for each item*

X1. V1. Are you... // V2. Is everyone in your household able to eat meat or fish or a vegetarian equivalent at least every other day?

1. Yes (go to next item)
2. No
99. Cannot say (go to next item)

X1a [If No:] Is this because you cannot afford it, or for some other reason?

1. Cannot afford it
2. Some other reason
99. Cannot say

X2. V1. Do you... // V2. Does every adult in your household have appropriate clothes to wear for special occasions, such as a job interview, wedding or funeral?

- X3. V1. Do you... // V2. Does everyone in your household have at least one pair of properly fitting shoes and at least one pair of winter boots?
- X4. V1. Are you... // V2. Is everyone in your household able to get regular dental care, including teeth cleaning and fillings, at least once a year?
- X5. Are you able to keep your house or apartment at a comfortable temperature all year round?
- X6. If any of your furniture got damaged or broken, would you be able to repair or replace it?
- X7. If any of the electrical goods in your household (such as a refrigerator, washing machine, laptop computer or electronic device) got broken, would you be able to repair or replace it?
- X8. Do you have reliable internet connection at home?
- X9. V1. Are you... // V2. Is everyone in your household able to get around your community whenever you // they need to, either by having a car or by taking the bus or equivalent mode of transportation?
- X10. If you wanted to, could you spend a small amount of money each week on yourself?
- X11. If you had an unexpected expense today of \$500, could you cover this from your own resources?
- X12. Are you currently able to pay your bills on time?
- X13. Are you able to buy some small gifts for family or friends at least once a year?
- X14. Are you able to participate in celebrations or other occasions that are important to people from your social, ethnic, cultural, or religious group?

X22. Follow-up question if “no” + “cannot afford it” to AT LEAST TWO items from X1 to X14 (i.e. if answered 02 to at least two items X1 to X14, and then answered 01 to at least two follow-ups to those items.)

Auto-fill with each item (X1 to X14) that has this sequence (02 + 01 to follow-up). Must be at least two items in the list.

Below is a list of the items or activities you mentioned that you do not have or cannot do because you cannot afford it. If you were to receive some extra money, which one of the items below would you use that money to pay for first? Please select only one item.

Click on item

- X1. Eating meat or fish or a vegetarian equivalent at least every other day
  
- X2. Having appropriate clothes to wear for special occasions, such as a job interview, wedding or funeral
  
- X3. Having at least one pair of properly fitting shoes and at least one pair of winter boots
  
- X4. Getting regular dental care, including teeth cleaning and fillings, at least once a year
  
- X5. Keeping your house or apartment at a comfortable temperature all year round
  
- X6. Repairing or replacing damaged or broken furniture
  
- X7. Repairing or replacing broken electrical goods in your household (such as a refrigerator, washing machine, laptop computer or electronic device)
  
- X8. Having reliable internet connection at home
  
- X9. Getting around your community whenever you need to, either by having a car or by taking the bus or equivalent mode of transportation
  
- X10. If you wanted to, spending a small amount of money each week on yourself
  
- X11. Covering an unexpected expense today of \$500 from your own resources

X12. Paying your bills on time

X13. Buying some small gifts for family or friends at least once a year

X14. Participating in celebrations or other occasions that are important to people from your social, ethnic, cultural, or religious group

99 – Cannot say

Ask if children under 18 in household (other specific filters noted below):

And here are some questions about the children in your household:

*Randomize order of items / use same responses and same follow-up question for each item*

X15. Do the children in your household have the style of clothes they need to fit in with friends?

Protocol: At least 1 child of school-age, age 5 to 17

1. Yes (go to next item)
2. No
99. Cannot say (go to next item)

X15a [If No:] Is this because you cannot afford it, or for some other reason?

1. Cannot afford it
2. Some other reason
99. Cannot say

X16. Are the children in your household able to participate in school trips and school events that cost money?

Protocol: At least 1 child of school-age, age 5 to 17

X17. Do the children in your household have their own outdoor leisure equipment (such as a bicycle or scooter)?

Protocol: At least 1 child under the age of 18

X18. Do the children in your household have their own indoor children's toys that are appropriate for their age (such as building blocks, board games or computer games)?

Protocol: At least 1 child under the age of 18

X19. Do the children in your household have a suitable place at home to study or do homework?

Protocol: At least 1 child of school-age, age 5 to 17

X20. Do the children in your household participate in organized activities outside of school, such as arts, dance or music lessons, sports, or hobbies?

Protocol: At least 1 child of school-age, age 5 to 17

X21. Do the children in your household have the school supplies required by their teacher?

Protocol: At least 1 child of school-age, age 5 to 17

### **Part 3: Additional attitudes and experiences**

**Q13a – food security module**

FILL INSTRUCTIONS: Select the appropriate fill from parenthetical choices depending on Q-D13 – one person household, or more than one person household.

Q13a\_M1. Here are two statements that people have made about their food situation. For each one, please say whether the statement was often true, sometimes true, or never true for (you/your household) in the last 12 months—that is, since last (insert name of current month)

The food that (I/we) bought just didn't last, and (I/we) didn't have money to get more.

Was that often, sometimes, or never true for (you/your household) in the last 12 months?

- Often true
- Sometimes true
- Never true
- Cannot say

Q13a\_M2. (I/we) couldn't afford to eat balanced meals.

Was that often, sometimes, or never true for (you/your household) in the last 12 months?

- Often true
- Sometimes true
- Never true
- Cannot say

Q13a\_M3. In the last 12 months, since last (name of current month), did (you/you or other adults in your household) ever cut the size of your meals or skip meals because there wasn't enough money for food?

- Yes
- No (Skip AD1a)
- Cannot say (Skip AD1a)

Q13a\_M4. [IF YES ABOVE, ASK] How often did this happen—almost every month, some months but not every month, or in only 1 or 2 months?

- Almost every month
- Some months but not every month
- Only 1 or 2 months
- Cannot say

Q13a\_m5. In the last 12 months, did you ever eat less than you felt you should because there wasn't enough money for food?

- Yes
- No
- Cannot say

Q13a\_M6. In the last 12 months, were you every hungry but didn't eat because there wasn't enough money for food?

- Yes
- No
- Cannot say

Q14. In the past 12 months, that is from [date one year ago] to yesterday, did you...

a) ever ask for financial help from friends or relatives for day-to-day expenses because you were short of money?

b) ever have to turn to a charity organization (such as a food bank or a thrift store) because you were short of money?

c) ever borrow money or sell something you owned because you were short of money for day-to-day expenses?

- 1: Yes, sometimes
- 2: Yes, often
- 3: No
- 7: Cannot say

**Q16.** In general, would you say your physical health is excellent, very good, good, fair, or poor?

Select one response

01 – Excellent

02 – Very good

03 – Good

04 – Fair

05 – Poor

99 – Cannot say

**Q17.** In general, would you say your mental health is excellent, very good, good, fair, or poor?

Select one response

01 – Excellent

02 – Very good

03 – Good

04 – Fair

05 – Poor

99 – Cannot say

**Q19.** How concerned are you with the amount of debt you and others in your household are currently carrying, that is what you owe on loans, mortgages and credit cards? Are you: Very concerned, Somewhat concerned, Not very concerned, or Not at all concerned? [Note on source: FC 2012]

01 - Very concerned

02 - Somewhat concerned

03 - Not very concerned

04 - Not at all concerned

99 – Cannot say



## Part 4: Demographics

*To finish up, we'd like to ask a few questions to help compare your answers with those of other survey participants.*

D1. Which of the following best describes your current employment situation?

Select one response

- 01 - Employed full-time
- 02 - Employed part-time
- 03 -Self-employed
- 04 - Retired
- 05 - Student
- 06 - Homemaker
- 07 - Unemployed & looking for work
- 08 - Unemployed & not looking for work
- 99 – *Cannot say*

D1\_A. **[If employed -- 01 or 02 or 03 to D1, ASK:]** Is your current job:

Select one response

- 01 - A permanent job
- 02 – A seasonal job (a job that lasts only for one part of the year)
- 03 – A temporary, term or contract job (a job that will end after a specific date)
- 04 – A casual job (a job you do from time to time)
- 99 – *Cannot say*

D14. **[If 01, 02 or 03 to D1, ASK:]** In the last 12 months, have you personally experienced a period of unemployment that lasted for two weeks or longer? By unemployment, we mean that you wanted to work but could not find a job at that time.

Select one response

- 01- Yes

02 – No

99 – *Cannot say*

D2. What is the highest level of education that you have completed?

Select one response

01 – Some high school or less

02 – Completed high school

03 – Apprenticeship or trades training

04 – Some college or university education

05 - Completed college

06 - Completed university (undergraduate degree)

07 - Completed university: post-graduate or professional degree

99 – Cannot say

D3. Which one of the following best describes your background:

Select one response

01 – You were born in Canada, and both of your parents were born in Canada

02 – You were born in Canada, and one or both of your parents were born in another country

03 – You were born in another country

99 – *Decline to answer*

D4. (IF BORN IN ANOTHER COUNTRY IN Q.xx) How many years have you lived in Canada?

\_\_ \_\_ Years

99 –Cannot say

D5. To what racial or cultural groups do you belong?

CHECK UP TO FOUR RESPONSES

*Do not ask if Indigenous at qA4a*

- 01 – White
- 02 – South Asian (examples: East Indian, Pakistani, Sri Lankan)
- 03 – Chinese
- 04 – Black (examples: Afro-Caribbean, Jamaican, Kenyan, Somali, Afro-Canadian, African-American)
- 05 – Filipino
- 06 – Latin American (examples: Brazilian, Colombian, Cuban, Mexican, Peruvian)
- 07 – Arab
- 08 – Southeast Asian (examples: Vietnamese, Cambodian, Laotian, Thai, Malaysian)
- 09 – West Asian (examples: Iranian, Afghan)
- 10 – Korean
- 11 - Japanese
- 98 – Other (Specify \_\_\_\_\_)
- 99 – Cannot say

D6. Do you currently have a physical condition; a cognitive difference; an emotional, psychological or mental health condition; or a health problem that limits the amount or the kind of activity that you can do on a typical day? For this question, please consider only conditions or difficulties that have lasted or are expected to last for six months or more.

Select one response

- 01 - Yes, and this occasionally limits the amount or the kind of activity that I can do on a typical day
- 02 - Yes, and this often or always limits the amount or the kind of activity that I can do on a typical day
- 03 - No
- 99 – Cannot say

D7. If 01 or 02 to D6, ask: Would you say that your condition or difficulty is:

Select all that apply

- 01: a physical condition or a health problem
- 02: a cognitive difference;
- 03: an emotional, psychological or mental health condition;
- 99: cannot say

D6a. If one or more children at home in any age group as per QA7:

If only 1 child: And what about the child current living with you? Does this child...

If more than 1 child: And what about the children currently living with you Do any of these children...

currently have a physical condition; a cognitive difference; an emotional, psychological or mental health condition; or a health problem that limits the amount or the kind of activity that they can do on a typical day? For this question, please consider only conditions or difficulties that have lasted or are expected to last for six months or more.

Select one response

- 01 - Yes, and this occasionally limits the amount or the kind of activity they can do on a typical day
- 02 - Yes, and this often or always limits the amount or the kind of activity that they can do on a typical day
- 03 - No
- 99 – Cannot say

D7a. If 01 or 02 to D6a, ask: Would you say that their condition or difficulty is:

Select all that apply

- 01: a physical condition or a health problem
- 02: a cognitive difference;
- 03: an emotional, psychological or mental health condition;
- 99: cannot say

**D15.** On a typical day, do you spend time providing care to an older member of your family (for instance, a parent or grandparent)/ **[IF INDIGENOUS AS PER QA4A:** (for instance, a parent, grandparent or an Elder), or to a member of your family who has a long-term illness or who is disabled?

Select one response for each

**Grid part 1:**

- Yes, on a typical day, I provide care to an older member of my family (for instance, a parent or grandparent **[ADD IF INDIGENOUS AS PER QA4A:** or an Elder])
- No
- Cannot say

**Grid part 2:**

- Yes, on a typical day, I provide care to a member of my family who has a long-term illness or who is disabled
- No
- Cannot say

**D8.** Which of the following categories best corresponds to the total annual income, before taxes, of all members of your household, for 2022?

00 – No income

01 – Under \$30,000

02 – \$30,000 to \$59,999

03 – \$60,000 to \$79,999

04 – \$80,000 to \$99,999

05 – \$100,000 to \$149,999

06 – \$150,000 and over

99 –Cannot say

**D8a:** And using the slider below, can you indicate as closely as you can the total annual income, before taxes, of all members of your household?

- ⇒ Include slider within each band in \$5,000 increments
- ⇒ Underneath slider, include option: 99 – Prefer not to answer

**D9.** What would be the main source of your household's income?

- 01: Wages and salaries
- 02: Income from self-employment
- 03: Dividends and Interest (e.g., on bonds, savings)
- 04: Employment insurance
- 05: Workers compensation
- 06: Benefits from Canada or Quebec Pension Plan
- 07: Retirement pensions, superannuation and annuities
- 08: Old age security and guaranteed income supplement
- 09: Child tax benefit
- 10: Provincial or municipal social assistance or welfare
- 11: Child support
- 12: Alimony
- 13: Goods and Services Tax and Harmonized Sales Tax (GST and HST) Credit
- 14: Other (e.g., rental income, scholarships)
- 97: Don't know
- 98: Cannot say

Note to programmers: recode responses as: employment earnings; investment or retirement; government; other.

D10. Which of the following best describes your total household income at the present time. Would you say it is?

- 01 – Good enough for you and you can save from it
- 02 – Just enough for you, so that you do not have major problems
- 03 – Not enough for you and you are stretched
- 04 – Not enough for you and you are having a hard time
- 99 – Cannot say

D10\_A: If 04 to previous question:

You mentioned that right now, your household income is not enough for you and that you are having a hard time. For approximately how long have you been in this situation?

- 01 – Just recently – for no longer than the last few months
- 02 – For most or all the past 12 months
- 03 – For most or all of the past two years
- 04 – For most or all of the past five years
- 05 – For most or all of the past 10 years

06 – For longer than 10 years

99 – Cannot say

D11. Is the home you currently live in:

01 – Owned by your family or a member of your household

02 – Rented

99 – Cannot say

D18 – if 01 to D11: Do you or does another member of your family or household make regular mortgage payments on your home?

01 – Yes, there are regular mortgage payments

02 – No, there is no mortgage to pay

99 – Cannot say

D19 – How long have you lived in this home?

01 – For less than a year

02 – Between one year and less than two years

03 - Between two years and less than five years

04 – Between 5 years and less than 10 years

05 – 10 years or more

99 – Cannot say

D20 - How satisfied are you with the home you are currently living in? Are you:

01 - Very satisfied

02 – Satisfied

03 - Neither satisfied nor dissatisfied

04 – Dissatisfied

05 - Very Dissatisfied

99 – Cannot say

D21: Would you say you always, sometimes, rarely or never have difficulty coming up with enough money to pay your [if 02 on D11] rent / [if 01 on D18] mortgage each month?

01 - Always

02 – Sometimes

03 - Rarely

04 – Never

99 – Cannot say

D12. Which of the following best describes your current marital status:

01 – Married

02 – Common law or living with a partner

03 – Single and never married

04 – Divorced or separated

05 – Widowed

99 –Cannot say

D22: Sexual orientation describes a person's emotional, physical, and/or sexual attraction to other people. What best describes your sexual orientation? Please select one

01 – Heterosexual (sexual relations with people of the opposite sex)

02 – Homosexual, that is lesbian or gay (sexual relations with people of your own sex)

03 – Bisexual (sexual relations with people of either sex), or

98 – Another category (SPECIFY IF YOU WOULD LIKE \_\_\_\_\_)



99 – Prefer not to answer

## **D. Deprivation questions from the first and second phase survey: Selection and comparison**

There is no ideal number of items for a material deprivation index (MDI), but MDIs in rich countries typically contain around 10–15 items (Guio et al., 2016; Notten & Kaplan, 2022; Perry, 2016). We aimed to select a number toward the upper boundary of that range, as all items included in the second phase survey would be subject to testing after data collection (see section 4) and some items might not pass the tests.

When we were dropping items, we considered factors including:

- Redundancy because of high similarity with another item
- Diversity of items in terms of severity
- Types of deprivation.

First, If two items are very similar, including both in a deprivation scale may add relatively little new information compared to adding only one.<sup>4</sup> Second, for maximum relevance and accuracy, the scale should contain items that vary in severity, as that also allows measuring the intensity of deprivation in addition to the incidence. Third, the items in the index should cover a broad range of the ways in which people can be materially deprived, which we labelled as “difficult choices,” “lack of agency,” and “social isolation.”<sup>5</sup>

The first phase survey had 19 household and six child-specific items, and the second had 14 household and seven child-specific items. The main rationale for reducing the number of household items between the first and second phase survey was to avoid respondent fatigue (as respondents answering “yes” to the first question were given a second question).

Similarity, as seen by the research team and in terms of data-based evidence, resulted in five pairs of items. One item from each pair was identified for exclusion:

- Shoes versus winter coat
- Dental care versus medicines prescribed by doctor
- Fruit and vegetables versus meat, fish, or vegetarian equivalent
- Reliable internet versus mobile phone
- Gifts versus friends / family

In identifying pairs of similar items, we drew on the percentage of respondents considering the items as (very) necessary (rates as similarly necessary), on the pairwise correlations between the items (among the highest in the correlogram), and on the information from the focus group

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<sup>4</sup> We test this statistically in Section 4.3 for all items in the second phase survey.

<sup>5</sup> These three types of material deprivation were an outcome of the focus group discussions that were part of Ontario’s first material deprivation index (Matern et al., 2009a).

discussions/interview questions geared toward these items (e.g., views on the relative importance of items in a pair).

In deciding which item of a pair to exclude, we placed all items in a 3 by 3 matrix, basing our judgment on information from the first phase survey, the focus group discussions/interviews, and item deprivation rates found in previous surveys that measured material deprivation in Canada (Notten, 2015; Notten, Geranda & Kaplan, 2021). The matrix with items selected for the second phase survey is reproduced here.

**Table 1: Household items and child items retained for the second phase survey**

Type of deprivation	Severity of deprivation		
	Marginal (Some have it)	Moderate (Many have it)	Severe (Most have it)
<b>Lack of agency</b>	Furniture Unexpected expense	Electrical goods	Comfortable temperature Appropriate clothes Transport
<b>Difficult choices</b>		Regular dental care Bills on time	Shoes Meat
<b>Social isolation</b>		Money on self Celebrations / occasions	Reliable internet Small gifts

Source: Authors. The categories reflecting the severity of deprivation are distinguished relative to the prevalence of having the item among general population—the lower the prevalence the more severe the deprivation (using item deprivation rates from Notten and Kaplan [2021] as a benchmark when available, and using our judgment otherwise).

**Table 2: Phrasing Deprivation items included first (1) and second (2) phase survey, words printed in bold indicate changed wording**

Question	
Household items	
Shoes	
1	At least one pair of properly fitting shoes, and at least one a pair of winter boots, for each member of the family
2	V1. Do you... // V2. Does everyone in your household have at least one pair of properly fitting shoes and at least one pair of winter boots?
Bills	
1	The ability to pay their bills on time
2	Are you currently able to pay your bills on time?
Comfortable temperature	
1	The ability to keep their house or apartment at a comfortable temperature
2	Are you able to keep your house or apartment at a comfortable temperature <b>all year round</b> ?
Regular dental treatment	
1	Regular dental treatment, including teeth cleaning and fillings
2	V1. Are you... // V2. Is everyone in your household able to get regular dental <b>care</b> , including teeth cleaning and fillings, <b>at least once a year</b> ?
Electrical goods	
1	Able to replace or repair broken electrical goods (such as a refrigerator or washing machine)
2	If any of the electrical goods in your household (such as a refrigerator, washing machine, <b>laptop computer or electronic device</b> ) got broken, would you be able to repair or replace it?
Getting around	
1	The ability to get around their community, either by having a car or by taking the bus or equivalent mode of transportation

2	V1. Are you... // V2. Is everyone in your household able to get around your community whenever you // they need to, either by having a car or by taking the bus or equivalent mode of transportation?
Meat / fish / vegetarian	
1	Meat or fish or vegetarian equivalent every other day
2	V1. Are you... // V2. Is everyone in your household able to eat meat or fish or a vegetarian equivalent at least every other day?
Unexpected expense	
1	The ability to cover an unexpected expense today of \$500 from their own savings account
2	If you had an unexpected expense today of \$500, could you cover this from <b>your own resources</b> ?
Appropriate clothes	
1	Appropriate clothes to wear for special occasions, such as a job interview or a wedding or funeral
2	V1. Do you... // V2. Does every adult in your household have appropriate clothes to wear for special occasions, such as a job interview, wedding or funeral?
Reliable internet	
1	Reliable internet connection at home
2	Do you have reliable internet connection at home?
Money	
1	A small amount of money to spend on themselves
2	<b>If you wanted to</b> , could you spend a small amount of money <b>each week</b> on yourself?
Furniture	
1	Being able to replace broken or damaged furniture
2	If any of your furniture got damaged or broken, would you able <b>to repair</b> or replace it?
Special events	
1	The ability to participate in special events that are important to people from your own ethnic, cultural or religious group, <b>several times a year</b> ?
2	Are you able to participate in <b>celebrations or other occasions</b> that are important to people from your <b>social</b> , ethnic, cultural, or religious group?

Small gifts	
1	The ability to buy some small gifts for family or friends at least once a year
2	Are you able to buy some small gifts for family or friends at least once a year?
Winter coat	
1	A winter coat, good enough to keep someone warm and dry, for each member of the family / household
2	Not included
Medicines	
1	All medicines prescribed by their doctor
2	Not included
Fruit / vegetables	
1	Fresh fruit or vegetables every day
2	Not included
Mobile phone	
1	A mobile phone (with a basic talk and text plan)
2	Not included
Friends / family	
1	The ability to have friends or family round for a meal or drink at least once a month
2	Not included
Child-specific items	
Kind of clothes	
1	The kind of clothes that children need to fit in with friends
2	Do the children in your household have the <b>style</b> of clothes they need to fit in with friends?
School trips / school events	
1	The ability for children to participate in school trips and school events that cost money
2	Are the children in your household able to participate in school trips and school events that cost money?
Outdoor equipment	

1	Outdoor equipment so that children can get around their neighbourhood (such as a bicycle, or a scooter)
2	Do the children in your household have their <b>own outdoor leisure equipment</b> (such as a bicycle or scooter)?
Children's toys	
1	Children's toys appropriate for their age (such as building blocks, board games, or computer games)
2	Are the children in your household able to have their <b>own indoor</b> children's toys that are appropriate for their age (such as building blocks, board games or computer games)?
Suitable place to study	
1	A suitable place at home for children to study or do homework
2	Do the children in your household have a suitable place at home to study or do homework?
Organized activities outside school	
1	Not included
2	Do the children in your household participate in organized activities outside of school, such as arts, dance or music lessons, sports, or hobbies?
School supplies	
1	Not included
2	Do the children in your household have the school supplies required by their teacher?
Small weekly allowance	
1	A small weekly allowance for older children to spend on themselves
2	Not included

**E. Changes in measurement error, confidence intervals**

**Table 3: Changes in measurement error ( $\Delta$ ), lower (L) and upper (U) confidence interval, 11-item scale**

	1–2 items			2–3 items			3–4 items			4–5 items			5–6 items		
	$\Delta$	L	U	$\Delta$	L	U	$\Delta$	L	U	$\Delta$	L	U	$\Delta$	L	U
Income is not enough — stretched or having a hard time (F-)	4.0	3.6	4.9	4.2	3.9	5.1	3.4	3.2	4.3	3.1	2.5	3.5	2.2	1.7	2.6
Income is just enough or good enough (F+)	8.2	7.5	9.1	4.0	3.5	4.6	2.2	1.7	2.6	0.9	0.8	1.4	0.3	0.2	0.6
Food-insecure (F-)	5.4	5.1	6.5	4.7	4.7	6.0	3.9	3.8	5.0	3.5	2.9	3.9	2.2	2.0	2.8
Food-secure (F+)	6.8	6.1	7.5	3.5	2.6	3.7	1.7	1.1	1.8	0.7	0.5	1.0	0.2	0.1	0.3
Sometimes or often used financial help from family/friends, charity or borrowed money (F-)	6.5	6.1	7.6	4.7	4.8	6.1	4.1	3.9	5.1	3.1	2.7	3.8	2.0	1.6	2.4
Have not made use of financial help, charity or borrowed money (F+)	5.8	5.2	6.6	3.5	2.6	3.7	1.4	1.0	1.7	1.0	0.6	1.1	0.5	0.3	0.7
Low income (F-)	3.3	2.6	3.8	1.9	1.8	2.7	1.9	1.6	2.5	1.1	1.1	1.8	0.8	0.7	1.3
Low-middle & high(er) -income (F+)	9.4	8.5	10.4	5.8	5.1	6.5	3.9	3.4	4.6	2.7	2.2	3.2	1.6	1.2	2.0
Low and low-middle income (F-)	7.8	6.8	8.6	4.5	4.5	6.0	4.3	3.8	5.2	2.9	2.6	3.8	1.8	1.6	2.4
High(er) income (F+)	4.9	4.2	5.6	3.2	2.2	3.3	1.5	1.2	1.9	0.9	0.6	1.2	0.6	0.3	0.8

Source: Second phase survey, calculations by authors.

Note: This table provides the confidence intervals (U: upper, L: lower), obtained through bootstrapped standard errors, around the percentage point change ( $\Delta$ ) in likely false negatives (F-)/positives (F+) when raising the deprivation threshold (see Table 21).



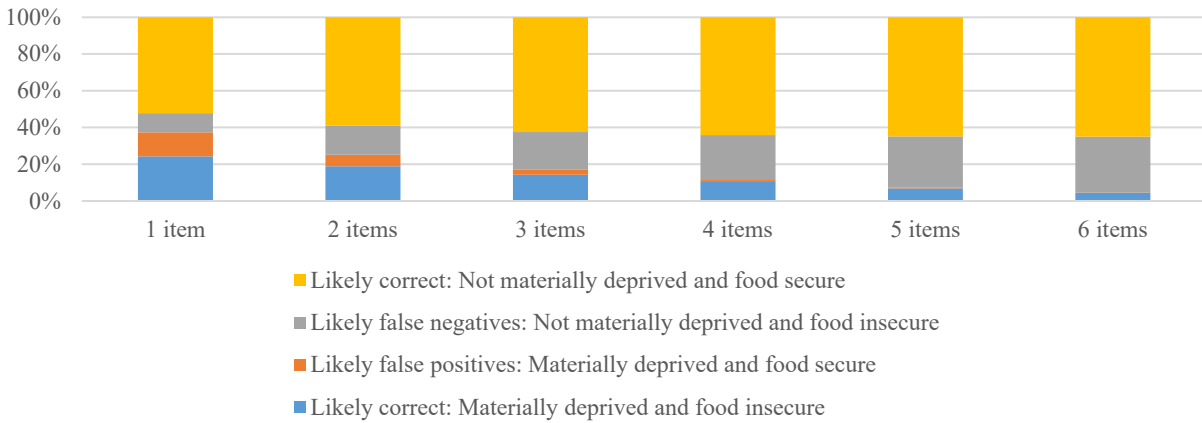
**Table 4: Changes in measurement error ( $\Delta$ ), lower (L) and upper (U) confidence interval, 14-item scale**

	1–2 items			2–3 items			3–4 items			4–5 items			5–6 items		
	$\Delta$	L	U	$\Delta$	L	U	$\Delta$	L	U	$\Delta$	L	U	$\Delta$	L	U
Income is not enough — stretched or having a hard time (F-)	3.0	2.3	3.3	2.9	2.5	3.5	3.1	3.0	4.1	2.3	2.3	3.3	2.9	2.2	3.1
Income is just enough or good enough (F+)	7.7	7.1	8.6	3.9	3.1	4.3	2.7	2.3	3.3	1.9	1.6	2.4	1.1	0.9	1.5
Food-insecure (F-)	4.2	4.0	5.3	3.5	3.0	4.1	3.6	3.7	4.8	3.2	3.0	4.1	3.1	2.5	3.6
Food-secure (F+)	6.5	5.4	6.7	3.3	2.6	3.6	2.1	1.6	2.4	1.2	1.0	1.6	0.9	0.5	1.0
Sometimes or often used financial help from family/friends, charity or borrowed money (F-)	5.0	4.5	5.8	4.2	3.8	5.0	3.7	3.6	4.8	2.9	3.0	4.1	3.1	2.6	3.6
Have not made use of financial help, charity or borrowed money (F+)	5.8	4.9	6.3	2.6	1.9	2.8	2.0	1.7	2.5	1.4	1.0	1.7	0.9	0.5	1.0
Low income (F-)	2.4	2.0	3.1	1.7	1.2	2.0	1.4	1.3	2.0	1.2	1.1	1.9	1.5	1.2	2.0
Low-middle & high(er) income (F+)	8.6	7.3	9.1	4.8	4.2	5.6	4.5	4.0	5.2	2.9	2.6	3.8	2.3	1.8	2.7
Low and low-middle income (F-)	6.4	5.5	7.2	4.1	3.5	4.9	3.4	3.2	4.5	3.0	3.0	4.2	3.0	2.5	3.5
High(er) income (F+)	4.6	3.7	5.0	2.4	1.8	2.8	2.4	1.9	2.9	1.1	0.8	1.5	0.8	0.5	1.1

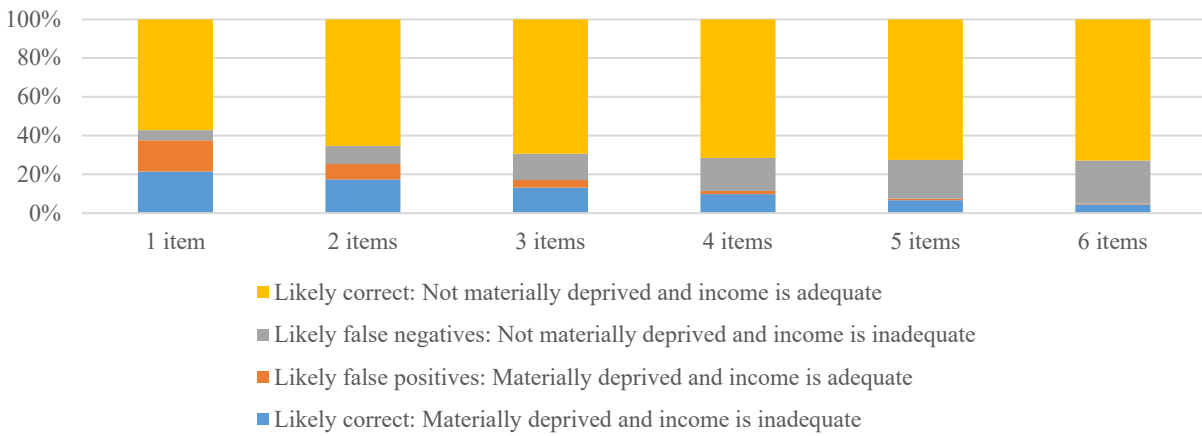
Source: Second phase survey, calculations by authors.

Note: This table provides the confidence intervals (U: upper, L: lower), obtained through bootstrapped standard errors, around the percentage point change ( $\Delta$ ) in likely false negatives (F-)/positives (F+) when raising the deprivation threshold (see Table 22).

### Food insecurity



### Income adequacy



### Economic hardship

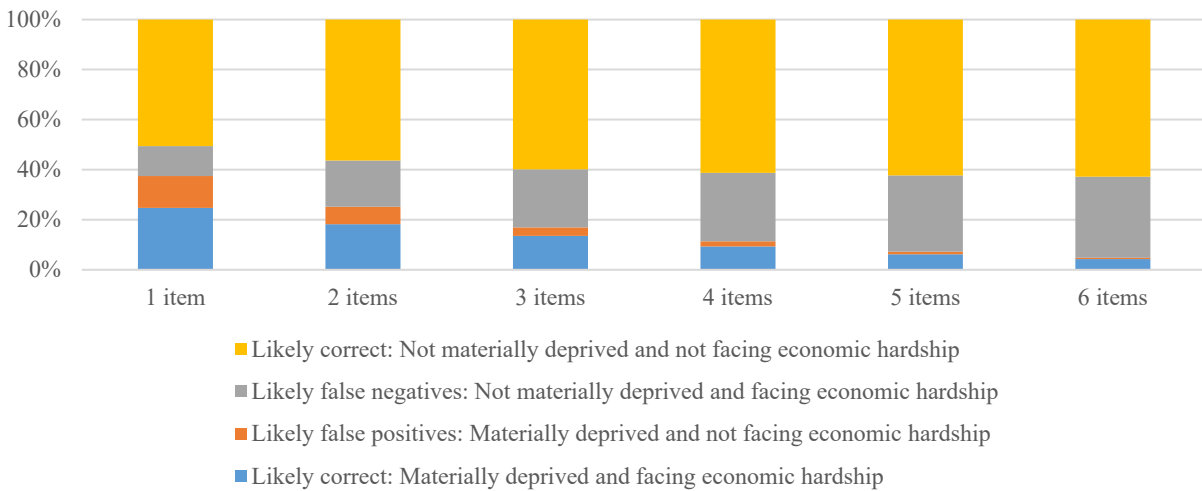


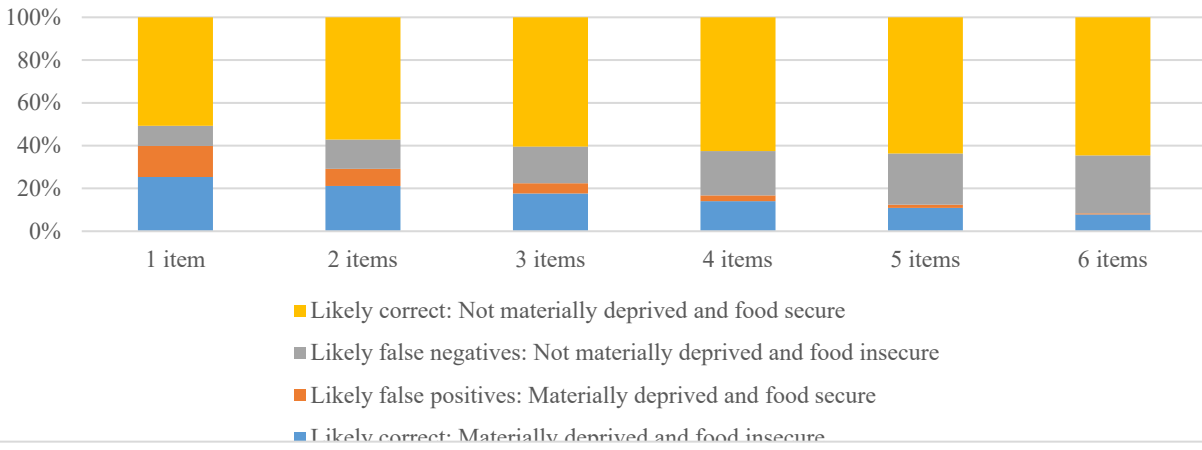


Figure 1. 11 items – Composition measurement error groups, at different thresholds (%)

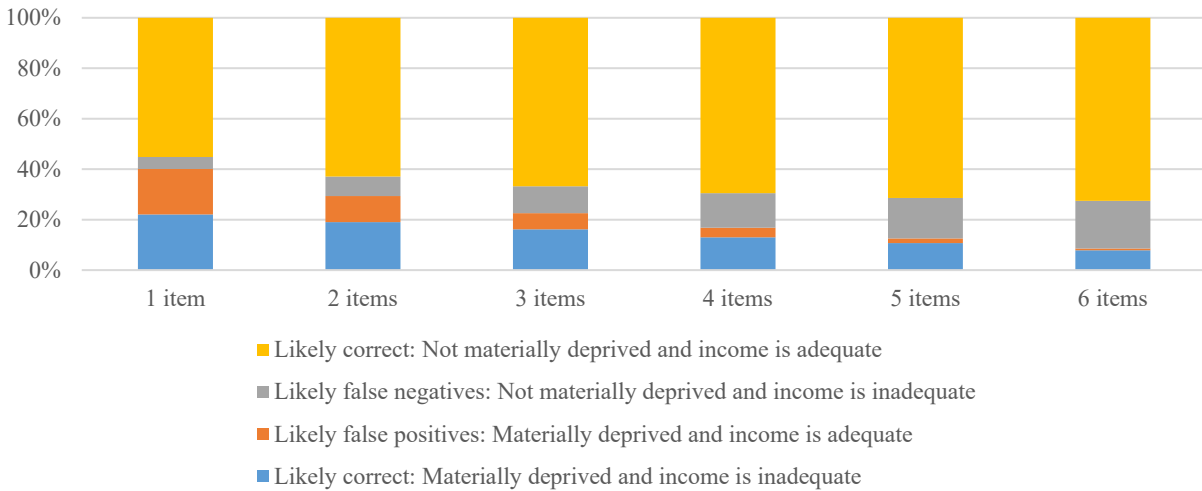
Source: Second phase survey, calculations by authors.

Notes: At a given threshold, the blue and yellow groups are likely correctly measured because the material deprivation status aligns with that of the other variable. The information does not align for the orange and grey groups. The orange group are likely false positives as they are counted as materially deprived under the current threshold whereas the other variable suggests their material circumstances are fine. The grey group are likely false negatives as they are counted as not materially deprived but the other variable suggests their material circumstances are challenged.

### Food insecurity



### Income adequacy



### Economic hardship

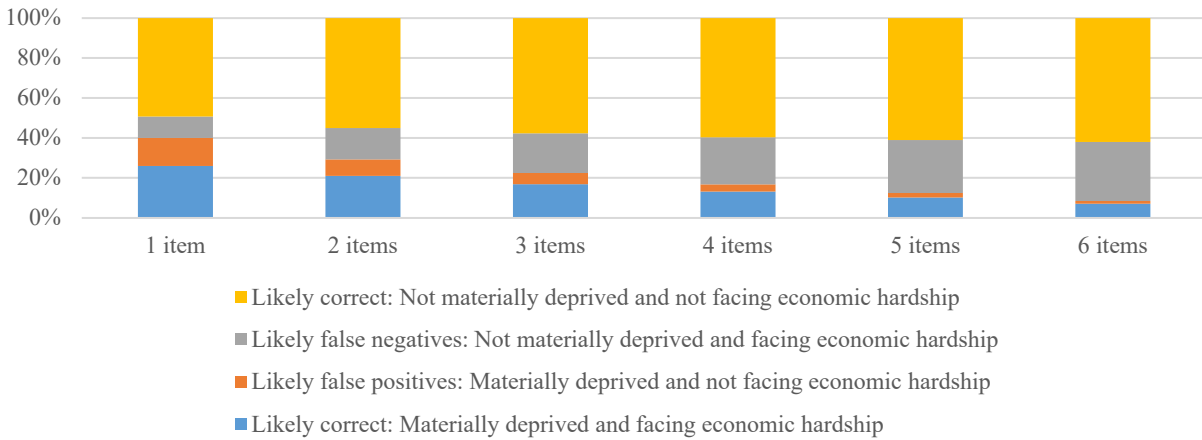




Figure 2. 14 items: Composition measurement error groups, at different thresholds (%)

Source: Second phase survey, calculations by authors.

Notes: At a given threshold, the blue and yellow groups are likely correctly measured because the material deprivation status aligns with that of the other variable. The information does not align for the orange and grey groups. The orange group are likely false positives as they are counted as materially deprived under the current threshold whereas the other variable suggests their material circumstances are fine. The grey group are likely false negatives as they are counted as not materially deprived but the other variable suggests their material circumstances are challenged.

## F. Multivariate regressions

**Table 5: Material deprivation, two-item threshold, multivariate logistic regression**

Variables	Model 1		Model 2		Model 3	
	Odds	Sig	Odds	Sig	Odds	Sig
Atlantic	1.407	0.104	1.387	0.113	1.416	0.096
Quebec	0.832	0.287	0.840	0.308	0.811	0.222
Ontario	1.140	0.429	1.167	0.348	1.152	0.390
BC	1.034	0.859	1.038	0.840	1.017	0.926
Alberta	1.046	0.814	1.000	1.000	1.074	0.707
Manitoba & Saskatchewan	Ref	Ref	Ref	Ref	Ref	Ref
Rural	1.305	0.003	1.381	<.001	1.304	0.002
Urban	Ref	Ref	Ref	Ref	Ref	Ref
18–30	3.382	<.001	2.976	<.001	3.651	<.001
31–44	3.974	<.001	3.770	<.001	4.291	<.001
45–64	3.703	<.001	3.448	<.001	3.865	<.001
65 and above	Ref	Ref	Ref	Ref	Ref	Ref
Single-parent household	2.682	<.001	2.624	<.001	2.609	<.001
Two-parent household	1.409	0.006	1.374	0.009	1.383	0.009
Single-person household (under 65)	1.545	<.001	1.578	<.001	1.547	0.001
Single-person household (over 65)	1.984	0.002	1.987	0.002	1.980	0.002
Other	1.891	<.001	1.809	<.001	2.014	<.001
Couple without children	Ref	Ref	Ref	Ref	Ref	Ref
Recent immigrant	0.516	<.001	0.478	<.001	0.524	<.001
Not a recent immigrant	Ref	Ref	Ref	Ref	Ref	Ref
White	1.276	0.292	1.353	0.189	1.296	0.263
South Asian	1.720	0.045	1.704	0.048	1.754	0.037
Indigenous	1.372	0.264	1.624	0.082	1.384	0.249
Black	1.967	0.021	2.014	0.016	2.059	0.014
Other visible minority	1.433	0.157	1.517	0.098	1.434	0.156
Chinese	Ref	Ref	Ref	Ref	Ref	Ref
Some high school or high school	2.200	<.001	2.171	<.001	2.280	<.001
Trade or some college	2.043	<.001	2.097	<.001	1.992	<.001
College	1.210	0.113	1.202	0.119	1.211	0.110
University	Ref	Ref	Ref	Ref	Ref	Ref
Unemployed and looking for work	2.003	<.001	1.983	<.001		
Employed	0.937	0.577	0.744	0.002		
Not in labour force	Ref	Ref	Ref	Ref		

Variables	Model 1		Model 2		Model 3	
	Odds	Sig	Odds	Sig	Odds	Sig
Employment income	0.670	0.005			0.607	<.001
Government transfers	1.361	0.085			1.431	0.038
Other	1.034	0.892			1.022	0.925
Investment and retirement income	Ref	Ref			Ref	Ref
Rent	2.229	<.001	2.469	<.001	2.300	<.001
Owned	Ref	Ref	Ref	Ref	Ref	Ref

Source: Second phase survey, calculations by authors.

Note: Sig. refers to significance level. Ref. refers to reference group. Models included an intercept that is statistically significant from zero in all models. “Not in labour force” includes being a student, retired, a homemaker, or unemployed and not looking for work. Changes in the magnitude and statistical significance of the coefficients related to employment status and main source of income from Models 1–3 show that there is substantive collinearity between employment status and main source of income, which suggests only one of both categories of variables should be included. Model choice only affects the significance level for people who identify as Indigenous, which is only marginally significant at the 10% level in model 2. Regressions using a three-item threshold for material deprivation are very similar to those presented here, with the difference that none of the coefficients identifying race/ethnic status are statistically significant from zero.