Canadians are cutting meals, financing groceries, and delaying bills as debt and living costs put food out of reach

Survey of 269 Canadians finds meal cutbacks, grocery debt, and delayed bills as rising living costs and household debt squeeze budgets.

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TORONTO, ONTARIO, CANADA, February 17, 2026 /EINPresswire.com/ -- New survey findings from Spergel show how rising living costs and household debt are reshaping Canadians' day-to-day choices at the grocery store and at the bill-payment desk. In an online survey of 269 Canadians, respondents reported skipping meals, cutting back on nutritious foods, and relying on credit to keep food on the table.

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> *Rob Kilner, Partner and Licensed Insolvency Trustee at Spergel*

Key findings (Survey of 269 Canadians)

- 60.6% said they skipped meals or reduced portions due to financial pressure in the past 6 months.
- 53.2% used credit/BNPL/line of credit/payday loans to buy groceries in the past 6 months, and 70.3% are in the "credit orbit" (used it or have seriously considered it).
- 40.5% delayed paying a bill so they could buy groceries in the past 6 months.
- 57.6% worried about having enough money for groceries at least sometimes in the past 6 months.
- 51.7% said debt payments made it harder to afford essentials (groceries, rent, utilities) at least somewhat in the past 6 months.

Respondents also reported widespread coping behaviours: 55.8% shopped at multiple stores to chase deals, 49.1% bought less meat/protein, 49.1% used coupons/price matching more than before, and 44.2% bought fewer fruits/vegetables.

“Food insecurity is increasingly showing up as financial behaviour. When households are using credit to buy groceries or delaying bills just to afford food, that’s a signal that budgets have lost the breathing room they need, and that debt is now competing directly with essentials.” Gillian Goldblatt, Partner and Licensed Insolvency Trustee at Spergel.

“Many Canadians are doing everything ‘right’, bargain hunting, store-hopping, cutting back, and still falling behind. The concerning pattern is the domino effect: once people start financing groceries and juggling bills, the risk of deeper debt stress rises quickly. The good news is there are proven options to reduce payments and stabilize cash flow before things reach a breaking point.” Rob Kilner, Partner and Licensed Insolvency Trustee at Spergel.

Why it matters
The findings underscore how financial pressure is translating into nutrition compromises, bill juggling, and growing reliance on credit for essentials — patterns that can accelerate debt stress and harm household wellbeing.

Methodology
This online survey was completed by 269 respondents. Results are directional and reflect the experiences of survey participants; findings are reported in aggregate.

About Spergel
Spergel is a Canadian Licensed Insolvency Trustee firm that helps individuals and families explore practical solutions to manage and reduce debt — including consumer proposals, bankruptcy, and credit counselling options. Spergel provides confidential, judgment-free support and offers free consultations to help Canadians understand their rights, next steps, and the path to financial stability.

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