Citations: Prosperity Gateways Primer

¹ Financial Planning Standards Council. 2018. *OMNI Report: Financial Stress*. An online Leger survey of 1,106 Canadians (excluding Quebec) completed between March 30 and April 2, 2018, using Leger's online panel, LegerWeb. Margin of error: +/-3.0%, 19 times out of 20. http://fpsc.ca/docs/default-source/FPSC/news-publications/fpsc_financial-stress-survey.pdf

² Diana Elliott, *Financially insecure residents can cost cities millions*, Urban Institute blog, Jan 14, 2017. https://www.urban.org/urban-wire/financially-insecure-residents-can-cost-cities-millions

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⁴ See for example: