

To what extent do you agree or disagree that you are making real financial progress?

Wave3 2022																
	Total Canada (Rep + Boost)	Gender		Education			Oversample DMAs			Age						
		Total Rep Canada	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+
	a	A	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Total answering	3404	2502	1200	1285	1405	715	382	519	635	430	264	443	409	457	444	485
Base: Total answering (wtd)	3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
	1175	858	476	377	444	256	158	228	229	130	133	175	154	120	145	132
Top 3 Box (10/9/8) (Net)	35%	34%	39%	30%	31%	37%	44%	43%	37%	30%	46%	41%	37%	26%	32%	29%
			F			G	GH	A			OPQR	PQR	PR		P	
	570	414	231	179	219	115	81	120	100	56	70	92	64	61	67	61
Top 2 Box (10/9) (Subnet)	17%	17%	19%	14%	15%	17%	22%	23%	16%	13%	24%	21%	15%	13%	15%	14%
			L	F			GH	A			OPQR	OPQR				
	347	252	130	118	145	66	40	73	62	29	48	57	38	33	45	31
10 - Strongly agree (10)	10%	10%	11%	9%	10%	10%	11%	14%	10%	7%	17%	13%	9%	7%	10%	7%
			L					A			OPQR	PR				
	224	163	101	61	74	48	41	46	38	27	22	35	26	28	22	30
9	7%	7%	8%	5%	5%	7%	11%	9%	6%	6%	8%	8%	6%	6%	5%	7%
			F				GH									
	605	444	245	198	225	141	78	108	130	74	63	83	90	58	78	71
8	18%	18%	20%	16%	16%	20%	22%	20%	21%	17%	22%	20%	22%	13%	17%	16%
			F			G	G		A		PR	P	PR			
	1834	1340	629	702	794	370	175	260	321	258	137	205	215	264	252	267
Mid 4 Box (7/6/5/4) (Net)	54%	54%	52%	56%	55%	53%	49%	49%	52%	59%	48%	48%	52%	57%	56%	59%
			J			I					A			MN	MN	MNO
	608	433	232	199	238	135	60	97	129	84	48	76	71	84	78	75
7	18%	17%	19%	16%	17%	20%	17%	18%	21%	19%	17%	18%	17%	18%	17%	17%
			F						A							
	526	392	187	200	230	103	59	78	83	76	51	62	62	65	62	90
6	16%	16%	15%	16%	16%	15%	16%	15%	13%	17%	18%	14%	15%	14%	14%	20%
																NPQ
	520	377	159	218	238	99	41	66	88	68	23	48	59	80	83	85
5	15%	15%	13%	17%	16%	14%	11%	12%	14%	16%	8%	11%	14%	17%	18%	19%
			E	I									M	MN	MN	MN
	180	137	52	85	88	33	15	20	21	30	15	19	23	35	29	17
4	5%	6%	4%	7%	6%	5%	4%	4%	3%	7%	5%	4%	5%	8%	6%	4%
			K	E										R		
	395	304	115	186	209	68	27	44	70	49	18	47	47	81	57	52
Bottom 3 Box (3/2/1) (Net)	12%	12%	10%	15%	14%	10%	8%	8%	11%	11%	6%	11%	11%	18%	13%	12%
			J	E	HI							M	M	MNOQR	M	M
	153	121	44	77	81	34	6	16	24	22	10	21	16	32	23	19
3	5%	5%	4%	6%	6%	5%	2%	3%	4%	5%	3%	5%	4%	7%	5%	4%
			J	E	I	I										
	242	183	72	109	128	34	21	28	46	27	9	27	31	49	34	33
Bottom 2 Box (2/1) (Subnet)	7%	7%	6%	9%	9%	5%	6%	5%	7%	6%	3%	6%	8%	11%	8%	7%
			E	H									M	MN	M	M
	63	42	19	24	26	12	4	8	16	6	2	5	5	11	8	12
2	2%	2%	2%	2%	2%	2%	1%	2%	3%	2%	1%	1%	1%	2%	2%	3%
	179	141	53	85	102	22	18	20	30	21	7	22	27	38	26	21
1 - Strongly disagree (1)	5%	6%	4%	7%	7%	3%	5%	4%	5%	5%	2%	5%	6%	8%	6%	5%
			E	H									M	MR	M	
	3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
Sigma	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	6.41	6.37	6.66	6.09	6.15	6.58	6.84	6.87	6.54	6.24	7.08	6.7	6.42	5.86	6.23	6.22
			F			G	G	A			NOPQR	PQR	P		P	P
Std. Dev.	2.31	2.33	2.23	2.38	2.41	2.16	2.22	2.23	2.27	2.18	2.13	2.35	2.32	2.43	2.34	2.18
Std. Err.	0.04	0.05	0.06	0.07	0.06	0.08	0.12	0.1	0.09	0.1	0.13	0.11	0.11	0.11	0.11	0.1

Generally, how confident do you feel about your financial situation right now?

		Wave3 2022															
		Total Canada (Rep + Boost)	Gender		Education			Oversample DMAs			Age						
			Total Rep Canada	Male	Female	Less Than Undergrad Degree	University Undergrad Degree	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+
		a	A	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Total answering		3404	2502	1200	1285	1405	715	382	519	635	430	264	443	409	457	444	485
Base: Total answering (wtd)		3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
Top 2 Box (Net)		2508	1834	975	847	1011	530	293	430	448	311	212	312	303	290	341	377
		74%	73%	80%	67%	70%	76%	81%	81%	72%	71%	73%	73%	73%	62%	75%	84%
				F		G		G	A		P	P	P		P	MNOPQ	
Very confident (4)		701	522	324	197	263	161	99	148	121	60	70	103	63	74	90	121
		21%	21%	27%	16%	18%	23%	27%	28%	20%	14%	24%	24%	15%	16%	20%	27%
			L	F		G	G	A			OP	OP					OPQ
Somewhat confident (3)		1807	1312	651	650	748	369	194	282	326	251	141	209	239	215	250	256
		53%	52%	53%	51%	52%	53%	54%	53%	53%	57%	49%	49%	58%	46%	55%	57%
														MNP	P	MNP	
Bottom 2 Box (Net)		896	668	246	418	435	165	68	102	172	126	77	115	114	176	113	74
		26%	27%	20%	33%	30%	24%	19%	19%	28%	29%	27%	27%	27%	38%	25%	16%
			J		E	HI					R	R	R	MNOQR	R		
Not very confident (2)		679	498	185	309	312	135	50	82	132	101	61	83	89	122	88	56
		20%	20%	15%	24%	22%	20%	14%	16%	21%	23%	21%	19%	21%	26%	20%	12%
			J		E	I	I				R	R	R	NQR	R		
Not at all confident (1)		217	170	61	109	123	30	18	19	40	25	16	33	25	54	25	18
		6%	7%	5%	9%	9%	4%	5%	4%	7%	6%	6%	8%	6%	12%	5%	4%
			J		E	HI							R		MOQR		
Sigma		3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean		2.88	2.87	3.01	2.74	2.8	2.95	3.04	3.05	2.85	2.79	2.92	2.9	2.82	2.67	2.9	3.06
			L	F		G	G	A			P	P	P		P	MNOPQ	
Std. Dev.		0.8	0.81	0.78	0.82	0.83	0.77	0.78	0.76	0.8	0.75	0.82	0.85	0.76	0.88	0.78	0.74
Std. Err.		0.01	0.02	0.02	0.02	0.02	0.03	0.04	0.03	0.03	0.04	0.05	0.04	0.04	0.04	0.04	0.03

To what extent do you agree or disagree with the following: - Strongly/somewhat agree Summary

		Wave3 2022															
		Gender		Education			Oversample DMAs			Age							
		Total Canada (Rep + Boost)	Total Rep Canada	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+
		a	A	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Total answering		3404	2502	1200	1285	1405	715	382	519	635	430	264	443	409	457	444	485
Base: Total answering (wtd)		3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
I know what to do to improve my financial situation	2744	2023	1024	987	1154	566	303	451	476	334	210	337	331	364	387	393	
	81%	81%	84%	78%	80%	82%	84%	85%	77%	76%	73%	79%	80%	78%	85%	87%	
		KL	F					A							MNOP	MNOP	
I actively take steps to improve my financial situation	2712	1984	990	981	1113	567	304	436	502	333	220	337	321	342	386	378	
	80%	79%	81%	78%	77%	82%	84%	82%	81%	76%	76%	79%	77%	73%	85%	84%	
			F		G	G									MNOP	MOP	
I often do things that worsen my financial situation (i.e. impulse purchases, consumer debt, etc.)	1244	942	454	486	586	232	123	159	238	162	174	212	189	181	110	77	
	37%	38%	37%	38%	41%	34%	34%	30%	38%	37%	60%	50%	45%	39%	24%	17%	
		J			HI						NOPQR	PQR	QR	QR	R		
My bank helps me to achieve financial progress	1599	1179	616	558	698	300	181	269	307	192	178	208	195	212	191	195	
	47%	47%	51%	44%	48%	43%	50%	51%	50%	44%	62%	49%	47%	46%	42%	43%	
			F		H		H				NOPQR						
My bank encourages me to take steps to improve my financial situation	1622	1196	632	560	699	313	183	273	312	195	181	234	191	221	182	186	
	48%	48%	52%	44%	48%	45%	51%	51%	50%	45%	63%	55%	46%	47%	40%	41%	
			F								NOPQR	OPQR		Q			
I have enough savings to get me through an unexpected emergency	2444	1790	927	851	948	551	291	399	467	304	189	288	280	285	350	397	
	72%	72%	76%	67%	66%	79%	81%	75%	75%	70%	66%	67%	67%	61%	77%	88%	
			F		G	G		A							MNOP	MNOPQ	
My bank helps me prepare for life's unexpected challenges	1336	995	523	468	576	263	157	232	261	156	156	198	159	187	144	151	
	39%	40%	43%	37%	40%	38%	43%	44%	42%	36%	54%	46%	38%	40%	32%	33%	
			F								OPQR	OPQR		QR			
My bank cuts me some slack when the unexpected happens	1399	1050	573	474	623	271	157	248	245	155	140	191	161	182	186	190	
	41%	42%	47%	38%	43%	39%	44%	47%	40%	35%	49%	45%	39%	39%	41%	42%	
			L	F				A			OP						
I often spend more money than I know I should	1498	1113	536	573	693	269	151	222	295	185	185	236	211	210	166	105	
	44%	45%	44%	45%	48%	39%	42%	42%	48%	42%	64%	55%	51%	45%	37%	23%	
					HI						NOPQR	PQR	QR	QR	R		

To what extent do you agree or disagree with the following: - I have enough savings to get me through an unexpected emergency

		Wave3 2022															
		Gender		Education			Oversample DMAs			Age							
		Total Canada (Rep + Boost)	Total Rep Canada	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+
		a	A	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Total answering		3404	2502	1200	1285	1405	715	382	519	635	430	264	443	409	457	444	485
Base: Total answering (wtd)		3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
Strongly/somewhat agree (Net)	2444	1790	927	851	948	551	291	399	467	304	189	288	280	285	350	397	
	72%	72%	76%	67%	66%	79%	81%	75%	75%	70%	66%	67%	67%	61%	77%	88%	
			F			G	G			A						MNOP	MNOPQ
Strongly agree (4)	878	648	371	271	327	205	116	158	153	94	66	96	86	92	135	174	
	26%	26%	30%	22%	23%	30%	32%	30%	25%	22%	23%	22%	21%	20%	30%	39%	
			F			G	G									NOP	MNOPQ
Somewhat agree (3)	1566	1141	556	579	621	346	175	240	313	210	123	192	195	193	215	223	
	46%	46%	46%	46%	43%	50%	48%	45%	51%	48%	43%	45%	47%	41%	47%	50%	
						G			A							P	
Somewhat/strongly disagree (Net)	960	712	294	415	499	144	70	132	154	133	99	139	136	181	104	54	
	28%	29%	24%	33%	35%	21%	19%	25%	25%	30%	34%	33%	33%	39%	23%	12%	
			K	E	HI						QR	QR	QR	QR	R		
Somewhat disagree (2)	618	443	207	233	297	98	48	96	111	97	65	83	84	110	65	37	
	18%	18%	17%	18%	21%	14%	13%	18%	18%	22%	22%	19%	20%	24%	14%	8%	
					HI					A	QR	QR	QR	QR	R		
Strongly disagree (1)	342	269	87	182	202	45	22	36	43	36	34	56	52	70	38	17	
	10%	11%	7%	14%	14%	7%	6%	7%	7%	8%	12%	13%	13%	15%	9%	4%	
			JK	E	HI						R	QR	R	QR	R		
Sigma	3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Mean	2.88	2.87	2.99	2.74	2.74	3.02	3.07	2.98	2.93	2.83	2.76	2.77	2.75	2.66	2.98	3.23	
			F			G	G	A							MNOP	MNOPQ	
Std. Dev.	0.91	0.92	0.87	0.95	0.96	0.84	0.83	0.87	0.84	0.86	0.94	0.95	0.92	0.96	0.88	0.75	
Std. Err.	0.02	0.02	0.02	0.03	0.03	0.03	0.04	0.04	0.03	0.04	0.06	0.05	0.05	0.04	0.04	0.04	

To what extent do you feel your financial momentum is threatened by the following? - Top Box Summary

		Wave3 2022															
		Gender				Education			Oversample DMAs			Age					
		Total Rep Canada	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	
		a	A	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Total Answering		3404	2502	1200	1285	1405	715	382	519	635	430	264	443	409	457	444	485
Base: Total Answering (wtd)		3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
Rising cost of gas		1155	850	367	479	534	222	94	144	222	152	109	166	156	174	131	115
		34%	34%	30%	38%	37%	32%	26%	27%	36%	35%	38%	39%	38%	37%	29%	25%
		J		E	HI	I						QR	QR	QR	QR		
Higher grocery bills		1284	960	355	599	609	246	105	174	241	168	106	185	159	209	170	132
		38%	38%	29%	47%	42%	35%	29%	33%	39%	38%	37%	43%	38%	45%	37%	29%
		J		E	HI	I						R	R	R	MOQR	R	
Increased monthly utility bills		776	567	226	339	353	143	71	104	160	96	75	122	95	107	95	75
		23%	23%	19%	27%	24%	21%	20%	20%	26%	22%	26%	29%	23%	23%	21%	17%
				E								R	QR	R	R		
Health care costs		503	367	146	218	242	85	41	73	110	67	58	81	41	60	64	63
		15%	15%	12%	17%	17%	12%	11%	14%	18%	15%	20%	19%	10%	13%	14%	14%
				E	HI					A		OPQR	OPR				
Global politics		716	514	246	268	296	138	80	93	129	115	58	102	68	94	88	104
		21%	21%	20%	21%	21%	20%	22%	18%	21%	26%	20%	24%	16%	20%	19%	23%
										A		O				O	
Climate change		691	484	222	256	286	126	72	118	134	105	78	100	65	88	83	70
		20%	19%	18%	20%	20%	18%	20%	22%	22%	24%	27%	23%	16%	19%	18%	16%
											A	OPQR	OR				

To what extent do you feel your financial momentum is threatened by the following? - Top 2 Box Summary

		Wave3 2022															
		Gender				Education			Oversample DMAs			Age					
		Total Canada (Rep + Boost)	Total Rep Canada	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+
		a	A	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Total Answering		3404	2502	1200	1285	1405	715	382	519	635	430	264	443	409	457	444	485
Base: Total Answering (wtd)		3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
Rising cost of gas	2565	1889	866	1015	1116	522	251	345	479	339	214	338	332	354	341	310	
	75%	76%	71%	80%	77%	75%	69%	65%	77%	78%	74%	79%	80%	76%	75%	69%	
	J		E	I	I							R	R	R	R		
Higher grocery bills	2764	2024	920	1098	1199	552	273	399	512	374	222	361	351	401	361	329	
	81%	81%	75%	87%	83%	80%	76%	75%	83%	86%	77%	84%	84%	86%	80%	73%	
	J		E	I						A		MR	MR	MQR	R		
Increased monthly utility bills	2348	1740	774	961	1030	476	233	338	441	286	210	321	300	321	305	282	
	69%	70%	63%	76%	71%	69%	65%	64%	71%	66%	73%	75%	72%	69%	67%	63%	
	J		E	I							R	PQR	R	R			
Health care costs	1769	1272	569	699	771	326	175	272	338	253	164	220	192	216	224	255	
	52%	51%	47%	55%	53%	47%	49%	51%	54%	58%	57%	52%	46%	47%	49%	57%	
	J		E	H						A	OP					OPQ	
Global politics	2392	1751	851	887	996	483	273	345	443	322	178	289	290	319	337	338	
	70%	70%	70%	70%	69%	70%	76%	65%	71%	74%	62%	68%	70%	69%	74%	75%	
	J						GH					M		MN	MNP		
Climate change	2035	1467	659	796	827	406	233	323	363	273	183	240	234	253	277	279	
	60%	59%	54%	63%	57%	59%	65%	61%	59%	63%	64%	56%	56%	54%	61%	62%	
	J		E				G				P				P	P	

To what extent do you feel your financial momentum is threatened by the following? - Bottom 2 Box Summary

		Wave3 2022															
		Gender				Education			Oversample DMAs			Age					
		Total Canada (Rep + Boost)	Total Rep Canada	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+
		a	A	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Total Answering		3404	2502	1200	1285	1405	715	382	519	635	430	264	443	409	457	444	485
Base: Total Answering (wtd)		3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
Rising cost of gas		839	613	355	250	331	172	110	186	141	98	74	89	84	111	113	141
		25%	25%	29%	20%	23%	25%	31%	35%	23%	22%	26%	21%	20%	24%	25%	31%
				F				GH	A								NO PQ
Higher grocery bills		640	478	300	168	247	142	88	132	109	63	66	67	65	64	93	122
		19%	19%	25%	13%	17%	21%	24%	25%	18%	14%	23%	16%	16%	14%	21%	27%
			L	F				G	A			NOP				P	NO PQ
Increased monthly utility bills		1056	762	447	304	416	218	128	193	179	151	78	106	117	144	149	168
		31%	31%	37%	24%	29%	31%	36%	36%	29%	35%	27%	25%	28%	31%	33%	37%
				F				G	A						N	N	MNOP
Health care costs		1635	1230	652	566	675	369	186	259	283	184	124	207	224	249	230	196
		48%	49%	53%	45%	47%	53%	52%	49%	46%	42%	43%	49%	54%	54%	51%	43%
			L	F				G						MR	MR	R	
Global politics		1012	751	369	378	451	212	88	186	177	115	110	138	127	146	117	113
		30%	30%	30%	30%	31%	31%	24%	35%	29%	26%	38%	32%	31%	32%	26%	25%
						I	I		A			OQR	QR		R		
Climate change		1369	1035	561	469	619	288	128	208	257	164	105	188	182	212	176	172
		40%	41%	46%	37%	43%	42%	35%	39%	41%	38%	36%	44%	44%	46%	39%	38%
				F		I									MQR		

To what extent do you feel your financial momentum is threatened by the following? - Mean Summary

Wave3 2022																
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Education			Oversample DMAs			Age					
	a	A	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+
	a	A	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Total Answering	3404	2502	1200	1285	1405	715	382	519	635	430	264	443	409	457	444	485
Base: Total Answering (wtd)	3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
Rising cost of gas	3.01	3.02	2.93	3.11	3.06	3	2.86	2.81	3.06	3.04	3.02	3.11	3.11	3.05	2.95	2.87
		J	E	I	I						R	QR	QR	R		
Higher grocery bills	3.15	3.15	2.99	3.31	3.21	3.11	3	3.01	3.18	3.22	3.06	3.24	3.2	3.29	3.13	2.97
		J	E	HI	I							MQR	MR	MQR	R	
Increased monthly utility bills	2.84	2.84	2.73	2.96	2.88	2.81	2.75	2.72	2.88	2.8	2.91	2.99	2.86	2.83	2.81	2.69
		J	E	I							R	OPQR	R	R	R	
Health care costs	2.53	2.5	2.4	2.6	2.55	2.43	2.48	2.52	2.6	2.64	2.63	2.55	2.36	2.41	2.51	2.59
			E	H					A	A	OP	OP			O	OP
Global politics	2.84	2.83	2.82	2.84	2.82	2.83	2.91	2.73	2.86	2.94	2.69	2.85	2.78	2.82	2.89	2.92
		J							A	A	M				M	MO
Climate change	2.68	2.65	2.56	2.74	2.64	2.64	2.74	2.72	2.69	2.78	2.82	2.66	2.57	2.59	2.67	2.67
			E							A	NOQR					

To what extent do you feel your financial momentum is threatened by the following? - Rising cost of gas

		Wave3 2022															
		Total Canada (Rep + Boost)	Gender		Education			Oversample DMAs			Age						
			Total Rep Canada	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+
		a	A	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Total answering		3404	2502	1200	1285	1405	715	382	519	635	430	264	443	409	457	444	485
Base: Total answering (wtd)		3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
Very/somewhat threatened (Net)		2565	1889	866	1015	1116	522	251	345	479	339	214	338	332	354	341	310
		75%	76%	71%	80%	77%	75%	69%	65%	77%	78%	74%	79%	80%	76%	75%	69%
		J		E	I	I							R	R	R	R	
Very threatened (4)		1155	850	367	479	534	222	94	144	222	152	109	166	156	174	131	115
		34%	34%	30%	38%	37%	32%	26%	27%	36%	35%	38%	39%	38%	37%	29%	25%
		J		E	HI	I						QR	QR	QR	QR		
Somewhat threatened (3)		1410	1038	499	536	582	300	157	201	257	187	105	172	176	180	210	195
		41%	42%	41%	42%	40%	43%	43%	38%	41%	43%	37%	40%	42%	39%	46%	43%
																MP	
Not very/Not all threatened (Net)		839	613	355	250	331	172	110	186	141	98	74	89	84	111	113	141
		25%	25%	29%	20%	23%	25%	31%	35%	23%	22%	26%	21%	20%	24%	25%	31%
				F				GH	A								NO PQ
Not very threatened (2)		570	420	251	161	221	122	77	127	98	62	45	59	59	74	73	109
		17%	17%	21%	13%	15%	18%	21%	24%	16%	14%	16%	14%	14%	16%	16%	24%
				F				G	A								MN OP Q
Not all threatened (1)		269	193	104	89	110	50	33	59	43	36	29	30	25	37	40	32
		8%	8%	9%	7%	8%	7%	9%	11%	7%	8%	10%	7%	6%	8%	9%	7%
									A								
Sigma		3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean		3.01	3.02	2.93	3.11	3.06	3	2.86	2.81	3.06	3.04	3.02	3.11	3.11	3.05	2.95	2.87
		J		E	I	I						R	QR	QR	R		
Std. Dev.		0.91	0.9	0.92	0.88	0.91	0.89	0.91	0.96	0.89	0.91	0.97	0.89	0.87	0.92	0.89	0.88
Std. Err.		0.02	0.02	0.03	0.02	0.02	0.03	0.05	0.04	0.04	0.04	0.06	0.04	0.04	0.04	0.04	0.04

To what extent do you feel your financial momentum is threatened by the following? - Higher grocery bills

		Wave3 2022															
		Total Canada (Rep + Boost)	Gender		Education			Oversample DMAs			Age						
			Total Rep Canada	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+
		a	A	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Total answering		3404	2502	1200	1285	1405	715	382	519	635	430	264	443	409	457	444	485
Base: Total answering (wtd)		3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
Very/somewhat threatened (Net)		2764	2024	920	1098	1199	552	273	399	512	374	222	361	351	401	361	329
		81%	81%	75%	87%	83%	80%	76%	75%	83%	86%	77%	84%	84%	86%	80%	73%
		J		E	I						A		MR	MR	MQR	R	
Very threatened (4)		1284	960	355	599	609	246	105	174	241	168	106	185	159	209	170	132
		38%	38%	29%	47%	42%	35%	29%	33%	39%	38%	37%	43%	38%	45%	37%	29%
		J		E	HI	I						R	R	R	MOQR	R	
Somewhat threatened (3)		1480	1064	565	498	590	306	168	225	271	206	116	176	192	192	191	197
		44%	43%	46%	39%	41%	44%	47%	42%	44%	47%	40%	41%	46%	41%	42%	44%
		F															
Not very/Not all threatened (Net)		640	478	300	168	247	142	88	132	109	63	66	67	65	64	93	122
		19%	19%	25%	13%	17%	21%	24%	25%	18%	14%	23%	16%	16%	14%	21%	27%
		L	F					G	A			NOP				P	NO PQ
Not very threatened (2)		507	373	229	134	191	112	69	98	89	54	45	50	54	53	73	97
		15%	15%	19%	11%	13%	16%	19%	18%	14%	12%	16%	12%	13%	11%	16%	22%
		F						G	A						P	NO PQ	
Not all threatened (1)		133	105	71	34	56	30	19	34	20	9	21	17	11	11	20	25
		4%	4%	6%	3%	4%	4%	5%	7%	3%	2%	7%	4%	3%	2%	4%	6%
		L	F						A			OP					OP
Sigma		3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean		3.15	3.15	2.99	3.31	3.21	3.11	3	3.01	3.18	3.22	3.06	3.24	3.2	3.29	3.13	2.97
		J		E	HI	I							MQR	MR	MQR	R	
Std. Dev.		0.81	0.82	0.84	0.77	0.82	0.82	0.83	0.88	0.79	0.74	0.9	0.81	0.76	0.76	0.83	0.85
Std. Err.		0.01	0.02	0.02	0.02	0.02	0.03	0.04	0.04	0.03	0.04	0.05	0.04	0.04	0.04	0.04	0.04

To what extent do you feel your financial momentum is threatened by the following? - Global politics

		Wave3 2022															
		Total Canada (Rep + Boost)	Gender		Education			Oversample DMAs			Age						
			Total Rep Canada	Male	Female	Less Than Undergrad Degree	University Undergrad Degree	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+
		a	A	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Total answering		3404	2502	1200	1285	1405	715	382	519	635	430	264	443	409	457	444	485
Base: Total answering (wtd)		3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
Very/somewhat threatened (Net)	2392	1751	851	887	996	483	273	345	443	322	178	289	290	319	337	338	
	70%	70%	70%	70%	69%	70%	76%	65%	71%	74%	62%	68%	70%	69%	74%	75%	
Very threatened (4)	716	514	246	268	296	138	80	93	129	115	58	102	68	94	88	104	
	21%	21%	20%	21%	21%	20%	22%	18%	21%	26%	20%	24%	16%	20%	19%	23%	
Somewhat threatened (3)	1676	1237	606	620	699	345	193	252	314	208	120	187	222	225	249	235	
	49%	49%	50%	49%	48%	50%	54%	47%	51%	48%	42%	44%	53%	48%	55%	52%	
Not very/Not all threatened (Net)	1012	751	369	378	451	212	88	186	177	115	110	138	127	146	117	113	
	30%	30%	30%	30%	31%	31%	24%	35%	29%	26%	38%	32%	31%	32%	26%	25%	
Not very threatened (2)	771	571	279	289	344	164	63	138	138	90	72	108	96	115	94	86	
	23%	23%	23%	23%	24%	24%	18%	26%	22%	21%	25%	25%	23%	25%	21%	19%	
Not all threatened (1)	240	179	90	89	107	47	25	49	39	25	38	30	31	32	22	26	
	7%	7%	7%	7%	7%	7%	7%	9%	6%	6%	13%	7%	8%	7%	5%	6%	
Sigma	3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Mean	2.84	2.83	2.82	2.84	2.82	2.83	2.91	2.73	2.86	2.94	2.69	2.85	2.78	2.82	2.89	2.92	
	J	J	J	J	J	J	J	J	A	A	M	M	M	M	M	MO	
Std. Dev.	0.83	0.83	0.83	0.83	0.84	0.82	0.82	0.86	0.82	0.83	0.94	0.87	0.8	0.83	0.77	0.81	
Std. Err.	0.01	0.02	0.02	0.02	0.02	0.03	0.04	0.04	0.03	0.04	0.06	0.04	0.04	0.04	0.04	0.04	

To what extent do you feel your financial momentum is threatened by the following? - Climate change

		Wave3 2022															
		Gender		Education			Oversample DMAs			Age							
		Total Canada (Rep + Boost)	Total Rep Canada	Male	Female	Less Than Undergrad Degree	University Undergrad Degree	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+
		a	A	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Total answering		3404	2502	1200	1285	1405	715	382	519	635	430	264	443	409	457	444	485
Base: Total answering (wtd)		3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
Very/somewhat threatened (Net)	2035	1467	659	796	827	406	233	323	363	273	183	240	234	253	277	279	
	60%	59%	54%	63%	57%	59%	65%	61%	59%	63%	64%	56%	56%	54%	61%	62%	
Very threatened (4)	691	484	222	256	286	126	72	118	134	105	78	100	65	88	83	70	
	20%	19%	18%	20%	20%	18%	20%	22%	22%	24%	27%	23%	16%	19%	18%	16%	
Somewhat threatened (3)	1344	983	438	540	541	281	161	205	230	168	106	140	169	165	195	209	
	40%	39%	36%	43%	37%	40%	45%	39%	37%	38%	37%	33%	41%	36%	43%	46%	
Not very/Not all threatened (Net)	1369	1035	561	469	619	288	128	208	257	164	105	188	182	212	176	172	
	40%	41%	46%	37%	43%	42%	35%	39%	41%	38%	36%	44%	44%	46%	39%	38%	
Not very threatened (2)	962	717	360	353	428	198	90	152	190	125	79	129	120	145	118	125	
	28%	29%	30%	28%	30%	29%	25%	29%	31%	29%	28%	30%	29%	31%	26%	28%	
Not all threatened (1)	407	319	201	116	191	90	38	57	67	38	25	58	62	67	58	47	
	12%	13%	17%	9%	13%	13%	10%	11%	11%	9%	9%	14%	15%	15%	13%	10%	
Sigma	3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Mean	2.68	2.65	2.56	2.74	2.64	2.64	2.74	2.72	2.69	2.78	2.82	2.66	2.57	2.59	2.67	2.67	
Std. Dev.	0.93	0.93	0.97	0.88	0.94	0.92	0.9	0.93	0.93	0.91	0.93	0.98	0.93	0.95	0.92	0.86	
Std. Err.	0.02	0.02	0.03	0.02	0.02	0.04	0.05	0.04	0.04	0.04	0.05	0.05	0.05	0.04	0.04	0.04	

What actions, if any, are you taking to prepare for a potential economic recession?

	Wave3 2022															
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Education			Oversample DMAs			Age					
			Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+
	a	A	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Total Answering	3404	2502	1200	1285	1405	715	382	519	635	430	264	443	409	457	444	485
Base: Total Answering (wtd)	3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
Delaying making large purchases, like buying a new home or car	1160	848	385	456	458	266	125	170	229	153	80	154	167	159	142	147
	34%	34%	32%	36%	32%	38%	35%	32%	37%	35%	28%	36%	40%	34%	31%	33%
			E	F	G							M	MQR			
Paying down debt	970	738	355	380	456	194	87	133	160	118	67	140	155	170	118	87
	29%	30%	29%	30%	32%	28%	24%	25%	26%	27%	23%	33%	37%	37%	26%	19%
		JK		I								MQR	MQR	MQR	R	
Planning to cut back on holiday spending	968	683	304	375	395	198	89	143	189	140	73	111	136	137	124	103
	28%	27%	25%	30%	27%	29%	25%	27%	31%	32%	25%	26%	33%	30%	27%	23%
			E							A			MNR	R		
Allocating more income to my savings account	753	554	268	281	280	183	91	107	155	105	80	129	112	91	76	67
	22%	22%	22%	22%	19%	26%	25%	20%	25%	24%	28%	30%	27%	20%	17%	15%
					G	G					PQR	PQR	PQR			
Staying in a job you are not happy with	499	339	158	177	182	107	50	74	110	76	67	81	82	66	35	8
	15%	14%	13%	14%	13%	16%	14%	14%	18%	17%	23%	19%	20%	14%	8%	2%
									A	A	PQR	QR	PQR	QR	R	
Delaying retirement	419	302	168	134	174	88	40	67	77	59	39	33	33	68	93	36
	12%	12%	14%	11%	12%	13%	11%	13%	13%	14%	14%	8%	8%	15%	21%	8%
			F									NOR		NOR	MNOPR	
Re-entering the workforce	266	200	94	106	127	52	20	36	43	35	47	53	25	23	36	16
	8%	8%	8%	8%	9%	8%	6%	7%	7%	8%	16%	12%	6%	5%	8%	4%
											OPQR	OPQR			R	
Delaying medical care	252	203	86	115	122	48	33	35	46	32	43	49	26	35	28	21
	7%	8%	7%	9%	8%	7%	9%	7%	8%	7%	15%	12%	6%	8%	6%	5%
											OPQR	OPQR				
None of these	770	577	292	279	340	151	86	111	128	96	33	74	80	87	113	189
	23%	23%	24%	22%	24%	22%	24%	21%	21%	22%	12%	17%	19%	19%	25%	42%
											M	M	M	MNP	MNOPQ	
Sigma	6057	4444	2108	2303	2534	1289	621	875	1138	814	529	824	815	837	766	674
	178%	178%	173%	182%	175%	186%	172%	165%	184%	186%	184%	193%	196%	180%	169%	150%

Has the economic downturn impacted your retirement planning?

		Wave3 2022															
		Gender		Education			Oversample DMAs			Age							
		Total Canada (Rep + Boost)	Total Rep Canada	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+
		a	A	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Total Answering		3404	2502	1200	1285	1405	715	382	519	635	430	264	443	409	457	444	485
Base: Total Answering (wtd)		3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
Top 2 Box (Net)		892	635	318	313	379	166	90	137	206	138	122	133	81	138	105	56
		26%	25%	26%	25%	26%	24%	25%	26%	33%	32%	42%	31%	20%	30%	23%	12%
										A	A	NOPQR	OQR	R	OQR	R	
Yes, I've delayed my retirement as a result		458	325	173	151	194	85	47	62	105	77	53	52	42	69	74	35
		14%	13%	14%	12%	13%	12%	13%	12%	17%	18%	18%	12%	10%	15%	16%	8%
										A	A	NOR	R	OR	OR		
Yes, I've had to lower my retirement contributions		493	356	177	176	208	94	54	86	115	72	77	97	45	76	36	24
		15%	14%	15%	14%	14%	14%	15%	16%	19%	17%	27%	23%	11%	16%	8%	5%
										A		OPQR	OPQR	R	OQR		
No impact to my retirement		1634	1219	629	582	668	365	186	276	285	183	119	225	272	231	223	150
		48%	49%	52%	46%	46%	53%	52%	52%	46%	42%	41%	53%	65%	50%	49%	33%
										L	F	R	MR	MNPQR	MR	MR	
I don't know or already retired		878	648	274	371	400	164	85	118	129	117	48	70	64	96	126	245
		26%	26%	22%	29%	28%	24%	23%	22%	21%	27%	17%	16%	15%	21%	28%	54%
										K	E				O	MNOP	MNOPQ
Sigma		3463	2548	1252	1280	1469	708	371	542	634	448	297	444	422	472	459	454
		102%	102%	103%	101%	102%	102%	103%	102%	102%	103%	103%	104%	101%	102%	101%	101%

How do you track your financial progress?

	Wave3 2022															
	Total Canada (Rep + Boost)	Gender		Education			Oversample DMAs			Age						
		Total Rep Canada	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+
	a	A	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Total Answering	3404	2502	1200	1285	1405	715	382	519	635	430	264	443	409	457	444	485
Base: Total Answering (wtd)	3404	2502	1221	1265	1447	694	361	531	620	437	288	428	416	465	454	451
A spreadsheet on my personal device	1045	767	407	354	354	277	136	175	219	135	97	157	130	134	135	114
	31%	31%	33%	28%	25%	40%	38%	33%	35%	31%	34%	37%	31%	29%	30%	25%
			F			G			A		R	PQR				
Working with a financial planner	764	556	308	246	298	153	105	116	151	106	68	77	70	97	110	135
	22%	22%	25%	20%	21%	22%	29%	22%	24%	24%	24%	18%	17%	21%	24%	30%
			F				GH				O				NO	NOP
Using a web-based digital money management or banking site	698	504	270	228	278	149	76	152	131	81	90	116	95	81	62	61
	21%	20%	22%	18%	19%	22%	21%	29%	21%	19%	31%	27%	23%	17%	14%	13%
			F					A			OPQR	PQR	QR			
Other	508	394	163	227	234	111	49	68	76	61	35	44	72	65	82	96
	15%	16%	13%	18%	16%	16%	14%	13%	12%	14%	12%	10%	17%	14%	18%	21%
			K		E								N		MN	MNP
I do not track my financial progress	843	614	263	350	432	120	62	101	145	113	42	107	116	143	113	93
	25%	25%	22%	28%	30%	17%	17%	19%	23%	26%	15%	25%	28%	31%	25%	21%
			J		E	HI					M	MR	MR	M		
Sigma	3858	2835	1410	1406	1596	811	428	612	721	496	332	501	483	520	501	498
	113%	113%	116%	111%	110%	117%	119%	115%	116%	113%	115%	117%	116%	112%	110%	110%

Overlap formulae used

