

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

		Wave4 2022																											
		Making Real Financial Progress			Gender		Education			Oversample DMAs			Age					Inflation Concerns			Big Purchases in Next 12 Months				Holiday Spending				
Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more	
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a	
Base: Total answering	3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	1138	985	844	671
Base: Total answering (wt'd)	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669
Top 3 Box (10/9/8) (Net)	1099	805	805	-	-	450	350	443	232	131	171	198	139	116	158	140	107	140	143	216	326	263	149	225	99	333	276	291	238
	32%	32%	100%	-	-	37%	28%	31%	34%	36%	39%	31%	31%	40%	37%	34%	23%	31%	32%	21%	38%	42%	47%	37%	22%	29%	28%	35%	36%
			BC								F	JK			OPQ		O	O		R	R	VWX	WX						
Top 2 Box (10/9) (Subnet)	538	392	392	-	-	228	162	231	83	78	88	100	64	64	88	57	43	73	66	102	149	140	89	97	58	148	133	136	123
	16%	16%	49%	-	-	19%	13%	16%	12%	22%	20%	16%	14%	22%	21%	14%	9%	16%	15%	10%	17%	22%	28%	16%	13%	13%	16%	18%	
			BC			E		G		FG	K			NOPQ	NOQ	O	O	O		R	RS	VWX							Y
10 - Strongly agree (10)	305	220	220	-	-	133	86	148	39	34	58	59	33	38	53	33	25	38	33	66	70	85	51	55	41	73	87	68	66
	9%	9%	27%	-	-	11%	7%	10%	6%	9%	13%	9%	7%	13%	12%	8%	5%	8%	7%	7%	8%	14%	16%	9%	9%	7%	9%	8%	10%
			BC			E		G		G	JK			NOPQ	NOQ						RS	VWX							
9	233	171	171	-	-	95	76	83	45	44	31	42	31	26	35	25	18	34	33	37	79	55	37	42	17	75	46	69	57
	7%	7%	21%	-	-	8%	6%	6%	6%	12%	7%	7%	7%	9%	8%	6%	4%	8%	7%	4%	9%	9%	12%	7%	4%	7%	5%	8%	9%
			BC							FG				O	O			O	O		R	R	VWX	W		W		Y	Y
8	561	413	413	-	-	222	188	212	149	53	83	97	75	52	71	83	64	68	77	114	176	124	60	128	41	185	144	155	115
	17%	17%	51%	-	-	18%	15%	15%	22%	15%	19%	15%	17%	18%	17%	20%	14%	15%	17%	11%	21%	20%	19%	21%	9%	16%	15%	18%	17%
			BC			E		FH								O				R	R	W	WX	W		W		Y	
Mid 4 Box (7/6/5/4) (Net)	1840	1363	-	1363	-	634	717	787	381	195	221	365	235	146	210	221	282	253	252	569	468	326	142	331	249	640	535	485	344
	54%	55%	-	100%	-	52%	57%	54%	55%	54%	50%	56%	52%	51%	49%	53%	61%	56%	56%	56%	54%	52%	45%	55%	56%	57%	54%	58%	51%
			AC			D					I					LMN		M					U	U	U	U	U	a	
7	551	407	-	407	-	221	182	216	121	69	69	120	67	40	79	63	73	85	67	142	145	119	62	106	56	183	138	157	111
	16%	16%	-	30%	-	18%	14%	15%	18%	19%	16%	19%	15%	14%	18%	15%	16%	19%	15%	14%	17%	19%	20%	18%	13%	16%	14%	19%	17%
			AC			E														R	R	W	W						Y
6	525	373	-	373	-	177	192	207	115	52	77	100	68	40	57	56	81	64	76	141	144	88	37	105	60	171	143	134	96
	15%	15%	-	27%	-	15%	15%	14%	17%	14%	17%	15%	15%	14%	13%	13%	17%	14%	17%	14%	17%	14%	12%	17%	14%	15%	14%	16%	14%
			AC																				U	U	U	U	U		
5	534	406	-	406	-	173	228	258	94	54	60	101	67	43	41	80	83	73	86	177	129	100	34	76	87	209	163	147	96
	16%	16%	-	30%	-	14%	18%	18%	14%	15%	14%	16%	15%	15%	10%	19%	18%	16%	19%	18%	15%	16%	11%	13%	20%	19%	17%	17%	14%
			AC			D		G						M	M	M	M	M					UV	UV	UV	UV	UV		
4	229	177	-	177	-	63	114	106	51	21	14	44	33	21	34	23	45	31	23	108	50	19	9	45	46	78	90	47	40
	7%	7%	-	13%	-	5%	9%	7%	7%	6%	3%	7%	7%	7%	8%	6%	10%	7%	5%	11%	6%	3%	7%	10%	7%	9%	6%	6%	
			AC			D						I	I				NQ			ST	T			U	UX	U	Za		
Bottom 3 Box (3/2/1) (Net)	462	331	-	-	331	134	196	216	80	36	51	84	80	27	59	54	76	60	56	225	68	39	25	50	98	158	179	64	88
	14%	13%	-	-	100%	11%	16%	15%	12%	10%	12%	13%	18%	9%	14%	13%	16%	13%	12%	22%	8%	6%	8%	8%	22%	14%	18%	8%	13%
			AB			D		GH				I					L			ST				UVX	UV	Za	Z		
3	196	142	-	-	142	59	82	92	36	14	20	37	40	14	27	18	34	22	27	88	40	14	10	24	38	71	75	30	37
	6%	6%	-	-	43%	5%	7%	6%	5%	4%	5%	6%	9%	5%	6%	4%	7%	5%	6%	9%	5%	2%	3%	4%	9%	6%	8%	4%	6%
			AB									I								ST	T			UV	UV	UV	Z		
Bottom 2 Box (2/1) (Subnet)	265	189	-	-	189	75	113	124	44	22	31	47	40	13	32	36	42	38	28	137	28	25	16	27	60	87	104	34	51
	8%	8%	-	-	57%	6%	9%	9%	6%	6%	7%	7%	9%	5%	8%	9%	9%	8%	6%	14%	3%	4%	5%	4%	13%	8%	11%	4%	8%
			AB			D								L	L	L	L	L		ST			UVX	V	Za	Z			
2	63	48	-	-	48	16	32	31	10	7	8	11	6	1	5	12	8	12	9	31	11	6	6	11	10	21	24	14	10
	2%	2%	-	-	15%	1%	3%	2%	1%	2%	2%	2%	1%	0%	1%	3%	2%	3%	2%	3%	1%	1%	2%	2%	2%	2%	2%	2%	2%
			AB			D														L	L	ST							
1 - Strongly disagree (1)	202	141	-	-	141	59	81	92	34	14	23	36	34	12	27	23	34	26	19	106	17	18	9	15	50	66	80	20	41
	6%	6%	-	-	43%	5%	6%	6%	5%	4%	5%	6%	8%	4%	6%	6%	7%	6%	4%	11%	2%	3%	3%	11%	6%	8%	2%	6%	
			AB											ST		Q				ST			UVX	UV	Z				
Sigma	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	6.22	6.22	8.76	5.74	2	6.53	5.91	6.1	6.28	6.56	6.59	6.23	5.99	6.64	6.44	6.21	5.74	6.21	6.24	5.44	6.63	6.91	7.1	6.58	5.49	6.07	5.84	6.54	6.37
			BC	C		E				FG	JK			NOPQ	O	O		O	O		R	RS	VWX	WX	W	W	Y	Y	Y
Std. Dev.	2.36	2.34	0.85	1.02	0.93	2.3	2.35	2.42	2.19	2.26	2.35	2.32	2.43	2.32	2.48	2.32	2.28	2.35											

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

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	Making Real Financial Progress					Gender		Education			Oversample DMAs			Age						Inflation Concerns			Big Purchases in Next 12 Months				Holiday Spending				
	Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more		
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a			
Base: Total answering	3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	1138	985	844	671		
Base: Total answering (wt'd)	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669		
Top 2 Box (Net)	2355	1733	762	910	61	915	806	968	488	277	331	442	284	195	277	291	284	327	358	512	694	527	271	452	211	799	586	661	486		
	69%	69%	95%	67%	18%	75%	64%	67%	70%	77%	75%	68%	63%	68%	65%	70%	61%	72%	80%	51%	81%	84%	86%	75%	47%	71%	59%	79%	73%		
			BC	C	E					FG	JK					O		MO	LMNOP		R	R	VWX	W				Ya	Y		
Very confident (4)	610	450	344	99	7	270	179	252	108	90	104	123	57	62	83	68	56	83	99	105	171	174	125	93	46	186	139	166	145		
	18%	18%	43%	7%	2%	22%	14%	18%	16%	25%	23%	19%	13%	22%	19%	16%	12%	18%	22%	10%	20%	28%	40%	15%	10%	17%	14%	20%	22%		
			BC	C	E					FG	K	K			O	O		O	NO		R	RS	VWX	W				Y	Y		
Somewhat confident (3)	1745	1284	418	811	54	645	626	716	380	188	227	319	227	133	195	223	229	244	260	407	523	353	147	359	166	612	447	496	341		
	51%	51%	52%	60%	16%	53%	50%	50%	55%	52%	51%	49%	50%	46%	45%	54%	49%	54%	58%	40%	61%	56%	46%	59%	37%	54%	45%	59%	51%		
			C	AC						F								LM		LM	LMO		R	R	W	UWX		UW		Ya	Y
Bottom 2 Box (Net)	1045	767	43	453	270	303	457	477	205	85	113	206	170	93	151	124	180	126	92	498	168	102	45	155	235	332	405	179	183		
	31%	31%	5%	33%	82%	25%	36%	33%	30%	23%	26%	32%	37%	32%	35%	30%	39%	28%	21%	49%	19%	16%	14%	26%	53%	29%	41%	21%	27%		
			A	AB	D	H	H				I	I	Q	PQ	Q	NPQ	Q			ST				U	UVX	U	Za	Z			
Not very confident (2)	809	598	38	417	142	246	348	360	168	69	86	161	132	69	116	97	138	97	79	369	147	82	37	136	172	253	310	157	131		
	24%	24%	5%	31%	43%	20%	28%	25%	24%	19%	19%	25%	29%	24%	27%	24%	30%	22%	18%	37%	17%	13%	12%	22%	39%	22%	31%	19%	20%		
			A	AB	D	H					I	I	Q	Q	Q	NPQ				ST	T			U	UVX	U	Za				
Not at all confident (1)	236	169	5	36	128	57	109	117	37	15	27	44	38	23	35	27	42	29	13	129	21	19	8	19	63	79	95	22	52		
	7%	7%	1%	3%	39%	5%	9%	8%	5%	4%	6%	7%	8%	8%	8%	6%	9%	6%	3%	13%	2%	3%	3%	3%	3%	14%	7%	10%	3%	8%	
			A	AB	D	GH							Q	Q	Q	Q	Q	Q		ST				UVX	UV	Z					
Sigma	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669		
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Mean	2.8	2.81	3.37	2.71	1.82	2.93	2.69	2.76	2.81	2.97	2.92	2.8	2.67	2.81	2.76	2.8	2.64	2.84	2.99	2.48	2.98	3.08	3.23	2.87	2.44	2.8	2.64	2.96	2.87		
			BC	C	E					FG	JK	K		O	O	O		O	LMNOP		R	RS	VWX	W				Ya	Y		
Std. Dev.	0.81	0.81	0.61	0.63	0.78	0.78	0.82	0.83	0.76	0.78	0.82	0.82	0.8	0.87	0.86	0.79	0.81	0.79	0.71	0.84	0.68	0.72	0.75	0.7	0.86	0.79	0.84	0.7	0.84		
Std. Err.	0.01	0.02	0.02	0.02	0.04	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	0.03	0.03	0.02	0.03	0.04	0.03	0.04	0.02	0.03	0.02	0.03		

Are you more or less financially secure today than you were a year ago?

	Wave4 2022																													
	Making Real Financial Progress					Gender		Education			Oversample DMAs			Age						Inflation Concerns			Big Purchases in Next 12 Months				Holiday Spending			
	Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/ decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/ fewer products	Spend same/ fewer products	Spend more	
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a				
Base: Total answering	3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	1138	985	844	671	
Base: Total answering (wtd)	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669	
Top 2 Box (Net)	1125	809	440	347	23	445	355	463	221	125	158	224	157	147	190	157	113	114	88	243	324	242	159	267	82	300	288	302	220	
	33%	32%	55%	25%	7%	37%	28%	32%	32%	35%	36%	35%	35%	51%	44%	38%	24%	25%	20%	24%	38%	39%	50%	44%	19%	27%	29%	36%	33%	
			BC	C		E								NOPQ	OPQ	OPQ			Q		R	R	WX	WX		W				
Much more secure (5)	311	224	160	56	8	127	93	133	49	42	54	58	38	64	59	40	28	21	12	81	66	77	60	66	27	72	93	70	61	
	9%	9%	20%	4%	2%	10%	7%	9%	7%	12%	12%	9%	9%	22%	14%	10%	6%	5%	3%	8%	8%	12%	19%	11%	6%	6%	9%	8%	9%	
			BC	C		E				G				MNOPQ	OPQ	OPQ	Q					RS	VWX	WX						
Somewhat more secure (4)	815	585	279	291	15	318	262	330	172	83	105	167	118	83	130	117	85	93	76	161	259	165	100	201	56	228	195	232	158	
	24%	23%	35%	21%	5%	26%	21%	23%	25%	23%	24%	26%	26%	29%	31%	28%	18%	21%	17%	16%	30%	26%	32%	33%	13%	20%	28%	28%	24%	
			BC	C		E								OPQ	OPQ	OPQ					R	R	WX	WX		W		Y	Y	
No change (3)	1242	927	276	584	66	454	467	544	248	134	153	230	138	72	105	142	198	190	220	260	349	317	101	198	127	501	295	366	266	
	37%	37%	34%	43%	20%	37%	37%	38%	36%	37%	34%	36%	30%	25%	24%	34%	43%	42%	49%	26%	41%	51%	32%	33%	28%	44%	30%	44%	40%	
			C	AC												LM	LMN	LMN	LMNP		R	RS				UVW		Y	Y	
Bottom 2 Box (Net)	1032	764	89	432	243	319	441	437	225	103	133	193	160	69	134	116	154	149	142	507	188	69	56	141	237	330	408	173	183	
	30%	31%	11%	32%	73%	26%	35%	30%	32%	28%	30%	30%	35%	24%	31%	28%	33%	33%	32%	50%	22%	11%	18%	23%	53%	29%	41%	21%	27%	
			A	AB		D									L		L	L	L	ST	T			UVX	UV	Za	Z	Z	Z	
Somewhat less secure (2)	768	562	80	372	110	236	324	310	173	79	101	146	122	44	91	83	106	110	128	340	168	242	55	49	113	158	242	280	145	137
	23%	23%	10%	27%	33%	19%	26%	22%	25%	22%	23%	23%	27%	15%	21%	20%	23%	24%	29%	34%	20%	9%	16%	19%	36%	21%	28%	17%	21%	
			A	AB		D										L	L	LMNO	ST	T				UVX	UV	Za	Za	Z	Z	
Much less secure (1)	264	202	9	60	133	83	117	127	52	23	32	47	37	25	43	33	48	39	14	167	20	15	7	28	79	88	128	28	46	
	8%	8%	1%	4%	40%	7%	9%	9%	8%	6%	7%	7%	8%	9%	10%	8%	10%	9%	3%	17%	2%	2%	5%	18%	8%	13%	3%	7%	7%	
			A	AB		D								Q	Q	Q	Q	Q	Q	ST				UVX	UV	Za	Z	Z	Z	
Sigma	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Mean	3.04	3.03	3.62	2.93	1.96	3.14	2.91	3.02	2.99	3.11	3.1	3.07	3	3.41	3.17	3.12	2.87	2.88	2.88	2.65	3.21	3.37	3.49	3.27	2.54	2.96	2.84	3.2	3.08	
			BC	C		E								MNOPQ	OPQ	OPQ					R	RS	VWX	WX		W		Ya	Y	
Std. Dev.	1.07	1.07	0.95	0.91	0.99	1.06	1.06	1.08	1.04	1.08	1.11	1.06	1.09	1.23	1.2	1.08	1.03	0.98	0.82	1.17	0.92	0.89	1.04	1.03	1.1	0.99	1.16	0.93	1.04	
Std. Err.	0.02	0.02	0.03	0.02	0.05	0.03	0.03	0.03	0.04	0.06	0.05	0.04	0.05	0.07	0.06	0.05	0.05	0.05	0.04	0.04	0.03	0.04	0.06	0.04	0.05	0.03	0.04	0.03	0.04	

To what extent do the following cause you financial anxiety - Anxiety Summary

	Wave4 2022																												
	Making Real Financial Progress					Gender		Education			Oversample DMAs			Age						Inflation Concerns			Big Purchases in Next 12 Months				Holiday Spending		
	Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a			
Base: Total answering	3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	1138	985	844	671
Base: Total answering (wt'd)	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669
Your overall financial situation	2806	2048	542	1195	311	947	1082	1200	582	266	353	561	393	258	389	364	401	334	302	950	691	408	227	553	389	879	876	668	503
	83%	82%	67%	88%	94%	78%	86%	83%	84%	74%	80%	87%	87%	90%	91%	88%	86%	74%	67%	94%	80%	65%	72%	91%	87%	78%	88%	80%	75%
			A	AB		D	H	H			I	I	PQ	OPQ	PQ	PQ	Q		ST	T				UWX	UX	U	Za		
Housing costs	2452	1791	489	1018	284	820	956	1024	513	254	305	501	332	235	370	355	339	272	222	874	588	329	198	501	367	725	801	570	421
	72%	72%	61%	75%	86%	67%	76%	71%	74%	70%	69%	77%	73%	81%	86%	85%	73%	60%	49%	87%	68%	52%	63%	83%	82%	64%	81%	68%	63%
			A	AB		D						I		OPQ	OPQ	PQ	Q		ST	T				UX	UX	Za	a		
Student debt	776	579	191	314	74	285	282	335	156	88	104	174	94	174	173	112	84	25	12	244	165	169	89	203	100	186	240	167	171
	23%	23%	24%	23%	22%	23%	22%	23%	22%	24%	24%	27%	21%	60%	40%	27%	18%	5%	3%	24%	19%	27%	28%	34%	22%	16%	24%	20%	26%
												K		MNOPQ	NOQ	OPQ	PQ	Q		S		S	X	WX	X	Z	Z	Z	
Credit card debt	1731	1280	316	744	220	569	698	753	366	161	223	340	239	180	289	261	269	167	114	647	391	241	135	365	273	506	600	358	322
	51%	51%	39%	55%	66%	47%	55%	52%	53%	44%	50%	53%	53%	62%	68%	63%	58%	37%	25%	64%	45%	38%	43%	60%	61%	45%	61%	43%	48%
			A	AB		D	H	H						PQ	OPQ	PQ	PQ	Q		ST	T			UX	UX	Za	Z	Z	
Medical expenses	1868	1356	395	760	200	627	716	784	376	197	237	407	259	182	250	246	251	201	225	645	427	284	153	378	272	553	591	422	343
	55%	54%	49%	56%	60%	52%	57%	54%	54%	54%	53%	63%	57%	63%	58%	59%	54%	44%	50%	64%	50%	45%	48%	62%	61%	49%	60%	50%	51%
			A	A		D						I		OPQ	PQ	PQ	P		ST				UX	UX	Za	Za			
Family-related expenses	2301	1696	451	974	271	768	914	982	474	241	292	452	312	222	330	335	337	253	219	818	562	316	176	472	368	681	756	524	417
	68%	68%	56%	72%	82%	63%	72%	68%	68%	67%	66%	70%	69%	77%	77%	81%	73%	56%	49%	81%	65%	50%	56%	78%	82%	60%	76%	62%	62%
			A	AB		D								PQ	PQ	OPQ	PQ	Q		ST	T			UX	UX	Za	Za		
Keeping up with monthly bills	2059	1513	363	878	272	654	842	907	413	193	245	424	294	239	332	295	302	204	141	787	441	285	156	436	330	592	702	441	370
	61%	61%	45%	64%	82%	54%	67%	63%	60%	53%	55%	66%	65%	83%	78%	71%	65%	45%	31%	78%	51%	45%	50%	72%	74%	52%	71%	53%	55%
			A	AB		D	H					I	I	NOQ	NOQ	PQ	PQ	Q		ST	T			UX	UX	Za	Za		
Fear of unknown expenses that may come up	2840	2086	581	1190	314	950	1116	1195	596	295	362	557	381	259	376	381	403	344	322	955	712	418	238	540	402	906	897	676	514
	84%	83%	72%	87%	95%	78%	88%	83%	86%	82%	81%	86%	84%	90%	88%	92%	87%	76%	72%	95%	83%	67%	75%	89%	90%	80%	91%	80%	77%
			A	AB		D						I		PQ	PQ	OPQ	PQ		ST	T				UX	UX	Za	Za		
COVID-19	2182	1602	487	902	213	728	863	914	462	226	269	465	287	196	272	270	279	284	301	698	553	351	182	434	297	690	659	523	421
	64%	64%	61%	66%	64%	60%	68%	63%	67%	63%	61%	72%	63%	68%	64%	65%	60%	63%	67%	69%	64%	56%	58%	72%	67%	61%	67%	62%	63%
			A			D						IK		O					O	ST	T			UX	UX	Za	Za		

Q.5 To what extent do the following cause you financial anxiety: - Bottom 2 Box Summary

	Wave4 2022																													
	Making Real Financial Progress					Gender		Education			Oversample DMAs			Age						Inflation Concerns			Big Purchases in Next 12 Months					Holiday Spending		
	Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more	
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a		
Base: Total answering	3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	1138	985	844	671	
Base: Total answering (wtd)	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669	
Your overall financial situation	2015	1498	602	806	90	800	690	850	416	233	284	348	250	151	198	218	253	319	359	439	599	460	221	321	213	744	513	560	425	
	59%	60%	75%	59%	27%	66%	55%	59%	60%	64%	64%	54%	55%	52%	46%	53%	54%	70%	80%	44%	70%	73%	70%	53%	48%	66%	52%	67%	64%	
			BC	C	E						JK					M	LMNO	LMNOP			R	R	VW			VW	Y	Y		
Housing costs	1965	1464	566	783	114	777	682	868	382	214	282	320	238	140	169	200	258	324	374	375	601	488	202	286	212	764	472	563	430	
	58%	59%	70%	58%	35%	64%	54%	60%	55%	59%	64%	49%	53%	49%	39%	48%	55%	72%	83%	37%	70%	78%	64%	47%	48%	68%	48%	67%	64%	
			BC	C	E			G			JK			M		MN	LMNO	LMNOP			R	RS	VW			VW	Y	Y		
Student debt	2959	2158	698	1185	275	1053	1094	1240	609	309	389	534	412	167	331	355	421	441	442	849	772	538	256	492	382	1029	838	747	573	
	87%	86%	87%	87%	83%	86%	87%	86%	88%	86%	88%	82%	91%	58%	77%	86%	91%	97%	98%	84%	90%	86%	81%	81%	86%	91%	85%	89%	86%	
											J		J		L	LM	LMN	LMNO	LMNO		RT				UVW		Y	Y		
Credit card debt	2450	1775	635	976	163	917	848	993	499	283	335	450	338	188	244	263	302	369	409	603	679	492	236	391	277	871	639	650	486	
	72%	71%	79%	72%	49%	75%	67%	69%	72%	78%	75%	70%	74%	65%	57%	63%	65%	82%	91%	60%	79%	78%	75%	65%	62%	77%	65%	77%	73%	
			BC	C	E					FG	J			M		M	LMNO	LMNOP			R	R	VW			VW	Y	Y		
Medical expenses	2567	1905	642	1043	220	959	934	1090	547	268	331	464	333	184	319	305	348	375	373	674	706	524	243	430	317	915	720	676	508	
	76%	76%	80%	77%	66%	79%	74%	75%	79%	74%	75%	72%	73%	64%	74%	74%	75%	83%	83%	67%	82%	83%	77%	71%	71%	81%	73%	81%	76%	
			C	C	E									L	L	L	LMNO	LMNO			R	R			VW		Y	Y		
Family-related expenses	2262	1664	612	911	141	858	796	949	466	249	312	392	293	165	247	231	288	355	376	508	660	495	222	368	243	832	583	603	477	
	67%	67%	76%	67%	43%	71%	63%	66%	67%	69%	70%	61%	65%	57%	58%	56%	62%	78%	84%	50%	77%	79%	70%	61%	54%	74%	59%	72%	71%	
			BC	C	E						J							LMNO	LMNOP			R	R	VW	W	VW	Y	Y		
Keeping up with monthly bills	2315	1703	622	937	144	893	800	964	474	264	311	409	293	146	244	246	298	366	403	523	689	490	225	387	245	847	581	650	472	
	68%	68%	77%	69%	43%	73%	63%	67%	68%	73%	70%	63%	65%	51%	57%	59%	64%	81%	89%	52%	80%	78%	71%	64%	55%	75%	59%	77%	71%	
			BC	C	E					F	J						L	LM	LMNO	LMNOP		R	R	VW	W	VW	Y	Y		
Fear of unknown expenses that may come up	1783	1329	547	706	76	739	587	749	375	205	259	303	212	114	168	185	231	299	333	311	554	464	203	284	166	676	411	511	407	
	52%	53%	68%	52%	23%	61%	47%	52%	54%	57%	58%	47%	47%	40%	39%	45%	50%	66%	74%	31%	64%	74%	64%	47%	37%	60%	42%	61%	61%	
			BC	C	E						JK						LM	LMNO	LMNOP			R	RS	VW	W	VW	Y	Y		
COVID-19	2400	1762	576	976	210	897	853	1024	482	256	336	405	325	185	290	296	324	336	332	636	651	475	229	398	289	846	666	613	483	
	71%	71%	72%	72%	64%	74%	68%	71%	70%	71%	76%	63%	72%	64%	68%	71%	70%	74%	74%	63%	76%	76%	72%	66%	65%	75%	67%	73%	72%	
			C	C	E						J		J			L		LM	LM		R	R	VW			VW	Y	Y		

To what extent do the following cause you financial anxiety - Your overall financial situation

	Wave4 2022																												
	Making Real Financial Progress					Gender		Education			Oversample DMAs			Age						Inflation Concerns			Big Purchases in Next 12 Months				Holiday Spending		
	Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a			
Base: Total answering	3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	1138	985	844	671
Base: Total answering (wt'd)	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669
Anxiety (Net)	2806	2048	542	1195	311	947	1082	1200	582	266	353	561	393	258	389	364	401	334	302	950	691	408	227	553	389	979	876	668	503
	83%	82%	67%	88%	94%	78%	86%	83%	84%	74%	80%	87%	87%	90%	91%	88%	86%	74%	67%	94%	80%	65%	72%	91%	87%	78%	88%	80%	75%
			A	AB		D	H	H				J	I	PQ	OPQ	PQ	PQ	Q		ST	T			UWX	UX	U	Za		
Top 2 Box (Subnet)	1385	1002	203	557	242	418	573	595	278	129	160	299	204	138	230	197	212	134	91	571	263	168	96	285	234	388	478	281	243
	41%	40%	25%	41%	73%	34%	45%	41%	40%	36%	36%	46%	45%	48%	54%	48%	46%	30%	20%	57%	31%	27%	30%	47%	52%	34%	48%	33%	36%
			A	AB		D						I	I	PQ	OPQ	PQ	PQ	Q		ST				UX	UX	Za			
A lot of anxiety (4)	425	301	41	123	137	100	198	186	92	23	50	100	59	50	75	55	66	40	16	237	36	28	30	59	107	106	184	41	76
	13%	12%	5%	9%	41%	8%	16%	13%	13%	7%	11%	16%	13%	17%	18%	13%	14%	9%	4%	24%	4%	5%	9%	10%	24%	9%	19%	5%	11%
			A	AB		D	H	H						PQ	PQ	PQ	PQ	Q		ST					UVX	Za	Z		
Some anxiety (3)	960	701	162	434	105	317	375	409	185	106	110	199	145	88	155	141	146	95	75	334	227	140	66	227	126	282	294	239	167
	28%	28%	20%	32%	32%	26%	30%	28%	27%	29%	25%	31%	32%	31%	36%	34%	31%	21%	17%	33%	26%	22%	21%	37%	28%	25%	30%	29%	25%
			A	A		D						I	I	PQ	PQ	PQ	PQ			ST				UWX	U	a			
A little anxiety (2)	1421	1046	338	638	69	529	509	605	304	137	193	262	188	120	158	167	189	200	211	379	428	240	131	268	155	492	398	388	260
	42%	42%	42%	47%	21%	43%	40%	42%	44%	38%	44%	40%	42%	42%	37%	40%	41%	44%	47%	38%	50%	38%	42%	44%	35%	44%	40%	46%	39%
			C	AC													M	M		RT				W		W	Ya		
No anxiety at all (1)	594	452	264	168	20	271	181	245	112	96	91	87	61	30	40	51	64	119	149	60	171	221	90	53	58	252	115	172	165
	18%	18%	33%	12%	6%	22%	14%	17%	16%	26%	20%	13%	14%	11%	9%	12%	14%	26%	33%	6%	20%	35%	28%	9%	13%	22%	12%	21%	25%
			BC	C		E				FG	JK						M	LMNO	LMNOP		R	RS	VWX	V	VW	Y	Y	Y	
Sigma	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary	2015	1498	602	806	90	800	690	850	416	233	284	348	250	151	198	218	253	319	359	439	599	460	221	321	213	744	513	560	425
Bottom 2 Box (Net)	59%	60%	75%	59%	27%	66%	55%	59%	60%	64%	64%	54%	55%	52%	46%	53%	54%	70%	80%	44%	70%	73%	70%	53%	48%	66%	52%	67%	64%
			BC	C		E						JK					M	LMNO	LMNOP		R	RS	VW		Y	Y	Y	Y	Y
Mean	2.36	2.34	1.98	2.38	3.08	2.2	2.47	2.37	2.37	2.16	2.27	2.48	2.44	2.54	2.62	2.49	2.46	2.12	1.91	2.74	2.15	1.96	2.11	2.48	2.63	2.21	2.55	2.18	2.23
			A	AB		D	H	H				I	I	PQ	NOPQ	PQ	PQ	Q		ST	T			UX	UX	Za			
Std. Dev.	0.91	0.91	0.86	0.81	0.93	0.88	0.92	0.91	0.91	0.89	0.91	0.91	0.88	0.9	0.88	0.87	0.9	0.9	0.79	0.88	0.78	0.87	0.93	0.79	0.99	0.9	0.92	0.81	0.95
Std. Err.	0.02	0.02	0.03	0.02	0.05	0.03	0.03	0.02	0.03	0.05	0.04	0.04	0.04	0.05	0.04	0.04	0.04	0.04	0.04	0.03	0.03	0.03	0.05	0.03	0.05	0.03	0.03	0.03	0.04

To what extent do the following cause you financial anxiety - Housing costs

		Wzve4 2022																												
		Making Real Financial Progress			Gender		Education			Oversample DMAs			Age					Inflation Concerns			Big Purchases in Next 12 Months				Holiday Spending					
Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more		
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a		
Base: Total answering	3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	1138	985	844	671	
Base: Total answering (wt'd)	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669	
Anxiety (Net)	2452	1791	489	1018	384	820	956	1024	513	254	305	501	332	235	370	355	339	272	222	874	588	329	198	501	367	725	801	570	421	
	72%	72%	61%	75%	86%	67%	76%	71%	74%	70%	69%	77%	73%	81%	86%	85%	73%	60%	49%	87%	68%	52%	63%	83%	82%	64%	81%	68%	63%	
			A	AB		D						I	OPQ	OPQ	OPQ	PQ	Q		ST	T			UX	UX		Za	a			
Top 2 Box (Subnet)	1435	1036	239	580	217	441	581	577	311	147	161	328	216	148	260	215	207	129	77	634	261	141	114	321	234	367	519	278	239	
	42%	41%	30%	43%	66%	36%	46%	40%	45%	41%	36%	51%	48%	52%	61%	52%	45%	29%	17%	63%	30%	22%	36%	53%	53%	32%	52%	33%	36%	
			A	AB		D		F				I	I	PQ	LNOPQ	OPQ	PQ	Q		ST	T			UX	UX		Za			
A lot of anxiety (4)	598	409	76	205	128	150	255	229	126	54	65	160	93	61	126	87	75	43	18	317	61	32	48	114	122	125	222	90	97	
	18%	16%	10%	15%	39%	12%	20%	16%	18%	15%	15%	25%	21%	21%	29%	21%	16%	10%	4%	31%	7%	5%	15%	19%	27%	11%	22%	11%	15%	
			A	AB		D						I	I	PQ	LNOPQ	PQ	PQ	Q		ST			X	X	UVX		Za	Z		
Some anxiety (3)	836	627	163	375	89	292	326	348	185	93	97	168	122	88	134	128	132	86	58	318	200	109	66	207	112	242	297	187	142	
	25%	25%	20%	28%	27%	24%	26%	24%	27%	26%	22%	26%	27%	30%	31%	31%	29%	19%	13%	32%	23%	17%	21%	34%	25%	21%	30%	22%	21%	
			A	A										PQ	PQ	PQ	PQ	Q		ST	T			UWX		Za				
A little anxiety (2)	1018	756	250	438	67	378	375	447	202	107	144	174	116	86	110	140	132	142	145	240	327	189	84	180	133	358	282	292	182	
	30%	30%	31%	32%	20%	31%	30%	31%	29%	30%	32%	27%	26%	30%	26%	34%	28%	31%	32%	24%	38%	30%	27%	30%	30%	32%	28%	35%	27%	
			C	C												M			M		RT	R					Ya			
No anxiety at all (1)	948	709	316	345	47	398	307	421	180	107	139	146	122	54	59	60	126	182	229	136	274	299	118	106	79	406	190	271	248	
	28%	28%	39%	25%	14%	33%	24%	29%	26%	30%	31%	23%	27%	19%	14%	15%	27%	40%	51%	13%	32%	48%	37%	17%	18%	36%	19%	32%	37%	
			BC	C		E							J			LMN	LMNO	LMNOP		R	RS	VW				VW	Y	Y	YZ	
Sigma	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary	1965	1464	566	783	114	777	682	868	382	214	282	320	238	140	169	200	258	324	374	375	601	488	202	286	212	764	472	563	430	
Bottom 2 Box (Net)	58%	59%	70%	58%	35%	64%	54%	60%	55%	59%	64%	49%	53%	49%	39%	48%	55%	72%	83%	37%	70%	78%	64%	47%	48%	68%	48%	67%	64%	
			BC	C		E		G					JK	M		M	MN	LMNO	LMNOP		R	RS	VW			VW	Y	Y	Y	
Mean	2.32	2.29	2	2.32	2.9	2.16	2.42	2.27	2.37	2.26	2.2	2.53	2.41	2.54	2.76	2.58	2.34	1.98	1.7	2.81	2.06	1.8	2.14	2.54	2.62	2.08	2.56	2.12	2.13	
			A	AB		D		F				I	I	OPQ	LNOPQ	OPQ	PQ	Q		ST	T			UX	UX		Za			
Std. Dev.	1.06	1.05	0.99	1.01	1.07	1.02	1.06	1.05	1.06	1.04	1.04	1.09	1.09	1.02	1.02	0.98	1.04	0.99	0.84	1.03	0.91	0.9	1.08	0.99	1.07	1	1.04	0.98	1.07	
Std. Err.	0.02	0.02	0.03	0.03	0.06	0.03	0.03	0.03	0.04	0.05	0.05	0.04	0.05	0.06	0.05	0.05	0.05	0.05	0.04	0.03	0.03	0.04	0.06	0.04	0.05	0.03	0.03	0.03	0.04	

To what extent do the following cause you financial anxiety - Student debt

Wave4 2022																														
	Making Real Financial Progress					Gender		Education			Oversample DMAs			Age						Inflation Concerns			Big Purchases in Next 12 Months				Holiday Spending			
	Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a			
Base: Total answering	3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	1138	985	844	671	
Base: Total answering (wt'd)	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669	
Anxiety (Net)	776	579	191	314	74	285	282	335	156	88	104	174	94	174	173	112	84	25	12	244	165	169	89	202	100	186	240	167	171	
	23%	23%	24%	23%	22%	23%	22%	23%	22%	24%	24%	27%	21%	60%	40%	27%	18%	5%	3%	24%	19%	27%	28%	34%	22%	16%	24%	20%	26%	
Top 2 Box (Subnet)	441	342	107	178	57	165	169	205	84	52	55	114	43	121	97	60	43	12	8	161	90	90	61	114	65	103	153	93	95	
	13%	14%	13%	13%	17%	14%	13%	14%	12%	15%	12%	18%	9%	42%	23%	15%	9%	3%	2%	16%	11%	14%	19%	19%	15%	9%	15%	11%	14%	
A lot of anxiety (4)	147	118	30	55	33	49	65	71	27	19	20	36	10	50	33	20	10	1	4	72	22	23	22	32	30	34	50	28	39	
	4%	5%	4%	4%	10%	4%	5%	5%	4%	5%	5%	6%	2%	17%	8%	5%	2%	0%	1%	7%	3%	4%	7%	5%	7%	3%	5%	3%	6%	
					AB									K	MNOPQ	OPQ	OPQ	P		ST		X	X	X					Z	
Some anxiety (3)	294	224	78	123	23	116	104	134	57	33	35	78	33	71	64	40	33	11	5	89	68	67	39	82	35	69	103	65	56	
	9%	9%	10%	9%	7%	10%	8%	9%	8%	9%	8%	12%	7%	25%	15%	10%	7%	3%	1%	9%	8%	11%	12%	14%	8%	6%	10%	8%	8%	
														IK	MNOPQ	NOQ	PQ	PQ				WX	WX					Z		
A little anxiety (2)	335	237	83	136	17	120	114	130	71	35	50	61	52	53	76	52	40	12	4	83	75	79	29	89	35	84	87	74	76	
	10%	10%	10%	10%	5%	10%	9%	10%	10%	11%	9%	11%	11%	18%	18%	12%	9%	3%	1%	8%	9%	13%	9%	15%	8%	7%	9%	9%	11%	
			C	C										NOQ	NOQ	PQ	PQ	Q				RS	UWX							
No anxiety at all (1)	2624	1921	615	1049	257	933	981	1110	538	274	339	473	360	114	256	303	381	429	439	766	697	459	227	403	346	945	751	673	498	
	77%	77%	76%	77%	78%	77%	78%	77%	78%	76%	77%	73%	79%	40%	60%	73%	82%	95%	97%	76%	81%	73%	72%	67%	78%	84%	76%	80%	74%	
														J	L	LM	LMN	LMNO	LMNOP		RT			V	UVW		Ya			
Sigma	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary	2959	2158	698	1185	275	1053	1094	1240	609	309	389	534	412	167	331	355	421	441	442	849	772	538	256	492	382	1029	838	747	573	
Bottom 2 Box (Net)	87%	86%	87%	87%	83%	86%	87%	86%	88%	86%	88%	82%	91%	58%	77%	86%	91%	97%	98%	84%	90%	86%	81%	81%	86%	91%	85%	89%	86%	
											J	J		L	LM	LMN	LMNO	LMNO		RT						UVW		Y		
Mean	1.4	1.42	1.41	1.4	1.49	1.41	1.41	1.42	1.39	1.44	1.4	1.5	1.32	2.2	1.71	1.46	1.3	1.08	1.05	1.47	1.32	1.45	1.54	1.58	1.44	1.29	1.45	1.34	1.46	
											K	K		MNOPQ	NOQ	OPQ	PQ			5	5	5	X	WX	X	Z	Z	Z	Z	
Std. Dev.	0.82	0.84	0.81	0.81	1	0.82	0.84	0.85	0.8	0.86	0.82	0.91	0.7	1.14	0.99	0.86	0.69	0.37	0.34	0.92	0.73	0.83	0.95	0.91	0.9	0.71	0.87	0.76	0.88	
Std. Err.	0.01	0.02	0.03	0.02	0.05	0.02	0.02	0.02	0.03	0.05	0.04	0.04	0.03	0.07	0.05	0.04	0.03	0.02	0.02	0.03	0.02	0.03	0.05	0.04	0.04	0.02	0.03	0.03	0.03	

To what extent do the following cause you financial anxiety - Credit card debt

	Wzve4 2022																													
	Making Real Financial Progress					Gender		Education			Oversample DMAs			Age						Inflation Concerns			Big Purchases in Next 12 Months					Holiday Spending		
	Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more	
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a				
Base: Total answering	3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	1138	985	844	671	
Base: Total answering (wtd)	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669	
Anxiety (Net)	1731	1380	316	744	220	569	698	753	366	161	223	340	239	180	289	261	269	167	114	647	391	241	135	365	273	506	600	358	322	
	51%	51%	39%	55%	66%	47%	55%	52%	53%	44%	50%	53%	53%	62%	68%	63%	58%	37%	25%	64%	45%	38%	43%	60%	61%	45%	61%	43%	48%	
			A	AB		D	H	H						PQ	OPQ	PQ	PQ	Q		ST	T			UX	UX	Za	Z	Z		
Top 2 Box (Subnet)	950	725	170	387	169	301	415	452	194	79	109	197	116	100	185	152	163	84	41	406	183	136	80	215	169	261	352	190	183	
	28%	29%	21%	28%	51%	25%	33%	31%	28%	22%	25%	31%	26%	35%	43%	37%	35%	19%	9%	40%	21%	22%	25%	36%	38%	23%	36%	23%	27%	
			A	AB		D	H	H						PQ	LOPQ	PQ	PQ	Q		ST				UX	UX	Za	Z	Z		
A lot of anxiety (4)	361	276	44	140	91	92	179	177	72	27	37	74	44	38	72	58	59	34	14	199	43	34	30	62	91	93	151	55	70	
	11%	11%	6%	10%	28%	8%	14%	12%	10%	7%	8%	11%	10%	13%	17%	14%	13%	8%	3%	20%	5%	6%	9%	10%	21%	8%	15%	7%	10%	
			A	AB		D	H							PQ	PQ	PQ	PQ	Q		ST				UVX		Za	Z	Z		
Some anxiety (3)	589	449	126	246	77	209	236	275	122	52	72	124	73	62	113	93	104	50	27	207	140	102	51	153	78	168	201	136	113	
	17%	18%	16%	18%	23%	17%	19%	19%	18%	15%	16%	19%	16%	22%	26%	23%	22%	11%	6%	21%	16%	16%	16%	25%	18%	15%	20%	16%	17%	
			AB			H								PQ	PQ	PQ	PQ	Q		ST				UWX		Z	Z	Z		
A little anxiety (2)	782	555	146	357	51	268	282	301	172	81	114	143	123	80	105	109	106	83	72	241	208	105	55	150	104	245	248	167	139	
	23%	22%	18%	26%	15%	22%	22%	21%	25%	23%	26%	22%	27%	28%	24%	26%	23%	18%	16%	24%	24%	17%	17%	25%	23%	22%	25%	20%	21%	
			AC			F								PQ	PQ	PQ	Q			T	T			U	U	Za	Z	Z		
No anxiety at all (1)	1669	1220	489	619	112	649	565	692	327	201	221	307	215	108	139	154	196	286	337	362	471	387	181	241	173	625	391	483	347	
	49%	49%	61%	45%	34%	53%	45%	48%	47%	56%	50%	47%	47%	38%	33%	37%	42%	63%	75%	36%	55%	62%	57%	40%	39%	55%	39%	57%	52%	
			BC	C		E				FG						M	LMNO	LMNOP		R	RS	VW			VW	Y	Y	Y		
Sigma	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Summary																														
Bottom 2 Box (Net)	2450	1775	635	976	163	917	848	993	499	283	335	450	338	188	244	263	302	369	409	603	679	492	236	391	277	871	639	650	486	
	72%	71%	79%	72%	49%	75%	67%	69%	72%	78%	75%	74%	74%	65%	57%	63%	65%	82%	91%	60%	79%	78%	75%	65%	62%	77%	65%	77%	73%	
			BC	C		E				FG	J			M		M	LMNO	LMNOP		R	R	VW			VW	Y	Y	Y		
Mean	1.89	1.91	1.66	1.93	2.45	1.79	2.02	1.96	1.91	1.74	1.83	1.94	1.88	2.1	2.27	2.13	2.06	1.63	1.38	2.24	1.72	1.66	1.77	2.06	2.2	1.76	2.11	1.72	1.86	
			A	AB		D	H	H						PQ	LOPQ	PQ	PQ	Q		ST				UX	UX	Za	Z	Z		
Std. Dev.	1.04	1.05	0.93	1.02	1.22	0.98	1.1	1.08	1.03	0.96	0.98	1.06	1	1.06	1.09	1.07	1.07	0.95	0.74	1.14	0.91	0.94	1.03	1.03	1.16	0.99	1.09	0.96	1.04	
Std. Err.	0.02	0.02	0.03	0.03	0.07	0.03	0.03	0.03	0.04	0.05	0.05	0.04	0.05	0.06	0.05	0.05	0.05	0.04	0.03	0.04	0.03	0.04	0.06	0.04	0.05	0.03	0.03	0.03	0.04	

Q.5 To what extent do the following cause you financial anxiety: - Medical expenses

		Wave4 2022																												
		Making Real Financial Progress			Gender		Education			Oversample DMAs			Age					Inflation Concerns			Big Purchases in Next 12 Months				Holiday Spending					
		Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a		
Base: Total answering		3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	1138	985	844	671
Base: Total answering (wt'd)		3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669
Anxiety (Net)	1868	1356	395	760	200	627	716	784	376	197	237	407	259	182	250	246	251	201	225	645	427	284	153	378	272	553	591	422	343	
	55%	54%	49%	56%	60%	52%	57%	54%	54%	54%	53%	63%	57%	63%	58%	59%	54%	44%	50%	64%	50%	45%	48%	62%	61%	49%	60%	50%	51%	
Top 2 Box (Subnet)	833	595	163	321	112	259	329	355	147	94	113	184	121	104	110	110	116	78	77	336	156	104	74	176	129	216	271	164	160	
	25%	24%	20%	24%	34%	21%	26%	25%	21%	26%	26%	28%	27%	36%	26%	27%	25%	17%	17%	33%	18%	17%	23%	29%	29%	19%	27%	20%	24%	
A lot of anxiety (4)	232	162	44	66	51	64	94	95	36	31	27	56	37	33	38	39	27	10	15	113	26	23	30	40	41	50	78	39	46	
	7%	7%	6%	5%	16%	5%	8%	7%	5%	8%	6%	9%	8%	12%	9%	9%	6%	2%	3%	11%	3%	4%	10%	7%	9%	5%	8%	5%	7%	
Some anxiety (3)	601	434	119	254	60	195	235	260	110	63	86	128	84	71	72	71	89	68	62	223	130	81	43	136	88	166	193	126	115	
	18%	17%	15%	19%	18%	16%	19%	18%	16%	17%	20%	20%	18%	25%	17%	17%	19%	15%	14%	22%	15%	13%	14%	23%	20%	15%	20%	15%	17%	
A little anxiety (2)	1035	760	232	440	88	369	388	429	229	103	124	223	139	78	140	136	135	123	148	309	272	179	80	202	143	336	320	257	182	
	30%	30%	29%	32%	27%	30%	31%	30%	33%	29%	28%	34%	31%	27%	33%	33%	29%	27%	33%	31%	32%	29%	25%	33%	32%	30%	32%	31%	27%	
No anxiety at all (1)	1532	1144	410	603	131	591	547	661	318	165	207	241	195	106	179	169	213	252	225	365	435	345	163	228	174	578	400	419	326	
	45%	46%	51%	44%	40%	49%	43%	46%	46%	46%	47%	37%	43%	37%	42%	41%	46%	56%	50%	36%	50%	55%	52%	38%	39%	51%	40%	50%	49%	
Sigma	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary		2567	1905	642	1043	220	959	934	1090	547	268	331	464	333	184	319	305	348	375	373	674	706	524	243	430	317	915	720	676	508
Bottom 2 Box (Net)	76%	76%	80%	77%	66%	79%	74%	75%	79%	74%	75%	72%	73%	64%	74%	74%	75%	74%	83%	67%	82%	83%	77%	71%	71%	81%	73%	81%	76%	
			C	C	E										L	L	L	LMNO	LMNO		R	R				VW		Ya		
Mean	1.86	1.85	1.75	1.84	2.1	1.78	1.9	1.85	1.81	1.89	1.85	2	1.92	2.11	1.93	1.95	1.85	1.64	1.71	2.08	1.71	1.65	1.81	1.98	1.99	1.72	1.95	1.74	1.82	
Std. Dev.	0.94	0.93	0.9	0.89	1.09	0.9	0.95	0.94	0.89	0.98	0.94	0.96	0.97	1.03	0.97	0.98	0.93	0.82	0.83	1.01	0.83	0.84	1	0.93	0.98	0.87	0.95	0.88	0.95	
Std. Err.	0.02	0.02	0.03	0.02	0.06	0.03	0.03	0.02	0.03	0.05	0.04	0.04	0.05	0.06	0.05	0.05	0.04	0.04	0.04	0.03	0.03	0.03	0.06	0.04	0.05	0.03	0.03	0.03	0.04	

To what extent do the following cause you financial anxiety - Family-related expenses

		Wave4 2022																											
		Making Real Financial Progress			Gender		Education			Oversample DMAs			Age					Inflation Concerns			Big Purchases in Next 12 Months				Holiday Spending				
Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more	
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a	
Base: Total answering	3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	1138	985	844	671
Base: Total answering (wt'd)	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669
Anxiety (Net)	2301 68%	1696 68%	451 56%	974 72%	271 82%	768 63%	914 72%	882 68%	474 68%	241 67%	292 66%	452 70%	312 69%	222 77%	330 77%	335 81%	337 73%	253 56%	219 49%	818 81%	562 65%	316 50%	176 56%	472 78%	368 82%	681 60%	756 76%	524 62%	417 62%
			A	AB	D									PQ	PQ	OPQ	PQ	Q	ST	T			UX	UX	Za				
Top 2 Box (Subnet)	1138 34%	836 34%	194 24%	453 33%	190 57%	359 30%	467 37%	496 34%	227 33%	113 31%	132 30%	255 40%	161 35%	123 43%	181 42%	184 44%	176 38%	98 22%	74 17%	501 50%	202 23%	133 21%	94 30%	239 39%	204 46%	299 27%	408 41%	237 28%	191 29%
			A	AB	D							I		PQ	PQ	PQ	PQ	Q	ST	T			UX	UVX	Za				
A lot of anxiety (4)	311 9%	225 9%	45 6%	104 8%	76 23%	80 7%	141 11%	138 10%	62 9%	25 7%	41 9%	84 13%	37 8%	39 13%	60 14%	45 11%	40 9%	29 7%	12 3%	171 17%	24 3%	30 5%	32 10%	59 15%	66 6%	68 12%	117 5%	44 10%	63 10%
				AB	D							K		OPQ	OPQ	PQ	Q	Q	ST	T			X	X	VX	Z			Z
Some anxiety (3)	827 24%	611 25%	148 18%	349 26%	114 34%	280 23%	326 26%	358 25%	166 24%	88 24%	91 21%	171 27%	123 27%	85 29%	121 28%	138 33%	136 29%	68 15%	62 14%	330 33%	177 21%	104 17%	62 20%	180 30%	138 31%	231 21%	290 29%	193 23%	128 19%
			A	AB								I	I	PQ	PQ	PQ	PQ	Q	ST	T			UX	UX	Za				
A little anxiety (2)	1163 34%	860 34%	257 32%	522 38%	81 24%	408 34%	447 35%	486 34%	246 36%	127 35%	160 36%	196 30%	151 33%	99 34%	148 35%	152 37%	161 35%	155 34%	145 32%	317 31%	361 42%	182 29%	82 26%	233 38%	164 37%	381 34%	348 35%	287 34%	226 34%
			C	AC																RT			U	U	U				
No anxiety at all (1)	1099 32%	804 32%	354 44%	389 29%	60 18%	450 37%	349 28%	463 32%	220 32%	121 34%	152 34%	196 30%	142 31%	66 23%	99 23%	80 19%	128 27%	200 44%	231 51%	191 19%	300 35%	313 50%	140 44%	135 22%	79 18%	450 40%	235 24%	317 38%	252 38%
			BC	C	E											N	LMNO	LMNOP		R	RS	VW		VW	Y	Y	Y	Y	Y
Sigma	3400 100%	2500 100%	805 100%	1363 100%	331 100%	1218 100%	1263 100%	1445 100%	693 100%	362 100%	444 100%	647 100%	454 100%	288 100%	428 100%	415 100%	465 100%	453 100%	451 100%	1010 100%	862 100%	629 100%	316 100%	606 100%	446 100%	1131 100%	991 100%	841 100%	669 100%
Summary	2262 67%	1664 67%	612 76%	911 67%	141 43%	858 71%	796 63%	949 66%	466 67%	249 69%	312 70%	392 61%	293 65%	165 57%	247 58%	231 56%	288 62%	355 78%	376 84%	508 50%	660 77%	495 79%	222 70%	368 61%	243 54%	832 74%	583 59%	603 72%	477 71%
			BC	C	E							J						LMNO	LMNOP	R	R	VW	W	VW	Y	Y	Y	Y	
Bottom 2 Box (Net)	2.1 67%	2.1 67%	1.86 76%	2.12 67%	2.62 43%	1.99 71%	2.2 63%	2.12 66%	2.1 67%	2.05 69%	2.05 70%	2.22 61%	2.12 65%	2.33 57%	2.33 58%	2.36 56%	2.19 62%	1.84 78%	1.68 84%	2.48 50%	1.91 77%	1.76 79%	1.96 70%	2.27 61%	2.43 54%	1.93 74%	2.29 59%	1.96 72%	2 71%
			A	AB	D							I		PQ	OPQ	OPQ	OPQ	Q	ST	T		UX	UVX	Za					
Mean	2.1	2.1	1.86	2.12	2.62	1.99	2.2	2.12	2.1	2.05	2.05	2.22	2.12	2.33	2.33	2.36	2.19	1.84	1.68	2.48	1.91	1.76	1.96	2.27	2.43	1.93	2.29	1.96	2
Std. Dev.	0.96	0.96	0.91	0.91	1.03	0.93	0.97	0.97	0.95	0.92	0.96	1.02	0.95	0.98	0.98	0.91	0.94	0.91	0.81	0.98	0.81	0.89	1.02	0.91	0.95	0.92	0.96	0.9	0.97
Std. Err.	0.02	0.02	0.03	0.02	0.06	0.03	0.03	0.03	0.04	0.05	0.05	0.04	0.04	0.06	0.05	0.04	0.04	0.04	0.04	0.03	0.03	0.04	0.06	0.04	0.04	0.03	0.03	0.03	0.04

To what extent do the following cause you financial anxiety - Keeping up with monthly bills

		Wzve4 2022																												
		Making Real Financial Progress			Gender		Education			Oversample DMAs			Age					Inflation Concerns			Big Purchases in Next 12 Months				Holiday Spending					
		Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a		
Base: Total answering		3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	1138	985	844	671
Base: Total answering (wtd)		3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669
Anxiety (Net)	2059	1513	363	878	272	654	842	907	413	193	245	424	294	239	332	295	302	204	141	787	441	285	156	436	330	592	702	441	370	
	61%	61%	45%	64%	82%	54%	67%	63%	60%	53%	55%	66%	65%	83%	78%	71%	65%	45%	31%	78%	51%	45%	50%	72%	74%	52%	71%	53%	55%	
Top 2 Box (Subnet)	1085	797	184	426	188	325	463	481	219	97	132	238	161	143	184	169	167	87	48	486	173	139	92	220	202	285	410	190	197	
	32%	32%	23%	31%	57%	27%	37%	33%	32%	27%	30%	37%	35%	50%	43%	41%	36%	19%	11%	48%	20%	22%	29%	36%	45%	25%	41%	23%	30%	
A lot of anxiety (4)	325	236	38	98	100	91	141	156	57	23	43	75	37	36	68	52	39	30	10	177	28	31	27	47	73	89	132	41	62	
	10%	9%	5%	7%	30%	8%	11%	11%	8%	6%	10%	12%	8%	13%	16%	13%	8%	7%	2%	18%	3%	5%	9%	8%	16%	8%	13%	5%	9%	
Some anxiety (3)	761	562	146	328	88	233	322	325	162	74	89	163	123	106	117	116	128	57	38	309	144	108	65	173	129	195	278	149	135	
	22%	23%	18%	24%	27%	19%	26%	23%	23%	21%	20%	25%	27%	37%	27%	28%	28%	13%	8%	31%	17%	17%	21%	29%	29%	17%	28%	18%	20%	
A little anxiety (2)	974	716	180	453	84	330	379	426	194	96	113	186	133	96	148	126	135	117	93	301	269	146	65	216	128	307	292	251	173	
	29%	29%	22%	33%	25%	27%	30%	30%	28%	26%	25%	29%	29%	34%	35%	31%	29%	26%	21%	30%	31%	23%	21%	36%	29%	27%	30%	30%	26%	
No anxiety at all (1)	1341	987	442	485	60	564	421	538	280	169	199	223	160	49	96	120	163	249	309	222	421	344	160	171	117	540	289	399	299	
	39%	40%	55%	36%	18%	46%	33%	37%	40%	47%	45%	35%	35%	17%	23%	29%	35%	55%	69%	22%	49%	55%	51%	28%	26%	48%	29%	48%	45%	
Sigma	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Summary		2315	1703	622	937	144	893	800	964	474	264	311	409	293	146	244	246	298	366	403	523	689	490	225	387	245	847	581	650	472
Bottom 2 Box (Net)	68%	68%	77%	69%	43%	73%	63%	67%	68%	73%	70%	63%	65%	51%	57%	59%	64%	81%	89%	52%	80%	78%	71%	64%	55%	75%	59%	77%	71%	
			BC	C		E				F	J					L	LM	LMNO	LMNOP		R	R	VW	W	VW		Ya			
Mean	2.02	2.02	1.73	2.03	2.69	1.88	2.14	2.07	1.99	1.87	1.95	2.14	2.09	2.45	2.36	2.24	2.09	1.71	1.44	2.44	1.74	1.72	1.87	2.16	2.35	1.85	2.26	1.8	1.94	
Std. Dev.	1	1	0.92	0.94	1.09	0.97	1.01	1.01	0.98	0.96	1.02	1.02	0.97	0.92	1	1.01	0.98	0.93	0.74	1.02	0.85	0.92	1.02	0.92	1.04	0.97	1.02	0.9	1.01	
Std. Err.	0.02	0.02	0.03	0.03	0.06	0.03	0.03	0.03	0.04	0.05	0.05	0.04	0.05	0.05	0.05	0.05	0.05	0.04	0.03	0.03	0.03	0.04	0.06	0.04	0.05	0.03	0.03	0.03	0.04	

To what extent do the following cause you financial anxiety - Fear of unknown expenses that may come up

		Wave4 2022																												
		Making Real Financial Progress			Gender		Education			Oversample DMAs			Age					Inflation Concerns			Big Purchases in Next 12 Months				Holiday Spending					
		Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a		
Base: Total answering		3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	1138	985	844	671
Base: Total answering (wtd)		3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669
Anxiety (Net)	2840	2086	581	1190	314	950	1116	1195	596	295	362	557	381	259	376	381	403	344	322	955	712	418	238	540	402	906	897	676	514	
	84%	83%	72%	87%	95%	78%	88%	83%	86%	82%	81%	86%	84%	90%	88%	92%	87%	76%	72%	95%	83%	67%	75%	89%	90%	80%	91%	80%	77%	
Top 2 Box (Subnet)	1617	1171	258	657	256	479	676	696	318	157	185	344	242	174	260	230	234	155	118	698	308	165	113	323	280	455	580	329	262	
	48%	47%	32%	48%	77%	39%	54%	48%	46%	43%	42%	53%	53%	61%	61%	56%	50%	34%	26%	69%	36%	26%	36%	53%	63%	40%	59%	39%	39%	
A lot of anxiety (4)	625	459	80	230	150	168	287	274	120	65	71	132	91	71	102	96	91	65	33	340	83	36	44	120	135	160	254	99	107	
	18%	18%	10%	17%	45%	14%	23%	19%	17%	18%	16%	20%	20%	25%	24%	23%	20%	14%	7%	34%	10%	6%	14%	20%	30%	14%	26%	12%	16%	
Some anxiety (3)	992	712	178	427	106	312	389	421	198	92	114	213	151	103	158	134	143	89	84	358	225	129	69	203	145	295	326	230	155	
	29%	29%	22%	31%	32%	26%	31%	29%	29%	25%	26%	33%	33%	36%	37%	32%	31%	20%	19%	36%	26%	21%	22%	33%	33%	26%	33%	27%	23%	
A little anxiety (2)	1223	915	323	533	59	471	441	499	278	138	176	213	140	84	116	151	170	190	204	257	404	254	125	217	122	450	317	347	252	
	36%	37%	40%	39%	18%	39%	35%	35%	40%	38%	40%	33%	31%	29%	27%	36%	37%	42%	45%	26%	47%	40%	40%	36%	27%	40%	32%	41%	38%	
No anxiety at all (1)	560	414	224	173	17	268	147	250	97	67	82	90	73	30	52	34	61	109	129	54	150	210	78	66	44	225	94	165	155	
	17%	17%	28%	13%	5%	22%	12%	17%	14%	19%	19%	14%	16%	10%	12%	8%	13%	24%	29%	5%	17%	33%	25%	11%	10%	20%	10%	20%	23%	
Sigma	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																														
Bottom 2 Box (Net)	1783	1329	547	706	76	739	587	749	375	205	259	303	212	114	168	185	231	299	333	311	554	464	203	284	166	676	411	511	407	
	52%	53%	68%	52%	23%	61%	47%	52%	54%	57%	58%	47%	47%	40%	39%	45%	50%	66%	74%	31%	64%	74%	64%	47%	37%	60%	42%	61%	61%	
Mean	2.49	2.49	2.14	2.52	3.17	2.31	2.65	2.5	2.49	2.43	2.39	2.6	2.57	2.75	2.72	2.71	2.57	2.24	2.05	2.97	2.28	1.99	2.25	2.62	2.83	2.35	2.75	2.31	2.32	
	0.97	0.97	0.94	0.92	0.9	0.96	0.96	0.99	0.94	0.99	0.97	0.96	0.98	0.94	0.96	0.91	0.95	0.98	0.88	0.9	0.86	0.88	0.98	0.92	0.97	0.95	0.94	0.92	1	
Std. Dev.	0.02	0.02	0.03	0.02	0.05	0.03	0.03	0.03	0.04	0.05	0.05	0.04	0.05	0.06	0.05	0.04	0.04	0.05	0.04	0.03	0.03	0.04	0.06	0.04	0.05	0.03	0.03	0.03	0.04	
	0.02	0.02	0.03	0.02	0.05	0.03	0.03	0.03	0.04	0.05	0.05	0.04	0.05	0.06	0.05	0.04	0.04	0.05	0.04	0.03	0.03	0.04	0.06	0.04	0.05	0.03	0.03	0.03	0.04	

To what extent do the following cause you financial anxiety - COVID-19

	Wave4 2022																													
	Making Real Financial Progress					Gender		Education			Oversample DMAs			Age						Inflation Concerns			Big Purchases in Next 12 Months					Holiday Spending		
	Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more	
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a				
Base: Total answering	3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	1138	985	844	671	
Base: Total answering (wt'd)	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669	
Anxiety (Net)	2182	1602	487	902	213	728	863	914	462	226	269	465	287	196	272	270	279	284	301	698	553	351	182	434	297	690	659	523	421	
	64%	64%	61%	66%	64%	60%	68%	63%	67%	63%	61%	72%	63%	68%	64%	65%	60%	63%	67%	69%	64%	56%	58%	72%	67%	61%	67%	62%	63%	
	A	A	A	A	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	
Top 2 Box (Subnet)	1000	738	230	387	121	321	410	421	211	106	108	242	129	103	139	119	141	117	119	373	211	154	87	209	157	285	324	228	186	
	29%	30%	29%	28%	37%	26%	33%	29%	31%	29%	24%	37%	29%	36%	32%	29%	30%	26%	26%	37%	24%	24%	28%	34%	35%	25%	33%	27%	28%	
	AB	AB	AB	AB	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	
A lot of anxiety (4)	318	245	67	123	55	102	140	139	73	33	39	74	35	42	42	42	50	38	33	159	42	45	32	57	65	91	103	75	67	
	9%	10%	8%	9%	17%	8%	11%	10%	11%	9%	9%	11%	8%	15%	10%	10%	11%	8%	7%	16%	5%	7%	10%	9%	15%	8%	10%	9%	10%	
	AB	AB	AB	AB	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	
Some anxiety (3)	682	492	163	264	66	219	270	282	138	73	70	169	95	62	97	77	91	79	86	214	169	109	55	152	92	194	221	153	118	
	20%	20%	20%	19%	20%	18%	21%	20%	20%	20%	16%	26%	21%	21%	23%	19%	20%	18%	19%	21%	20%	17%	17%	25%	21%	17%	22%	18%	18%	
	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D
A little anxiety (2)	1183	864	257	515	92	407	452	494	251	120	161	223	158	93	133	151	138	167	182	325	343	197	94	225	140	405	334	295	235	
	35%	35%	32%	38%	28%	33%	36%	34%	36%	33%	36%	34%	35%	32%	31%	37%	30%	37%	40%	32%	40%	31%	30%	37%	31%	36%	34%	35%	35%	
	AC	AC	AC	AC	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	
No anxiety at all (1)	1218	898	318	461	118	490	400	531	232	136	175	182	167	92	156	145	186	169	150	311	309	278	134	173	149	442	332	318	248	
	36%	36%	40%	34%	36%	40%	32%	37%	33%	38%	39%	28%	37%	32%	37%	35%	40%	37%	33%	31%	36%	44%	43%	29%	33%	39%	34%	38%	37%	
	B	B	B	B	E	E	E	E	E	J	J	J	J	J	J	LQ	LQ	LQ	LQ	R	R	RS	VW	VW	VW	VW	VW	VW	VW	
Sigma	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Summary	2400	1762	576	976	210	897	853	1024	482	256	336	405	325	185	290	296	324	336	332	636	651	475	229	398	289	846	666	613	483	
Bottom 2 Box (Net)	71%	71%	72%	72%	64%	74%	68%	71%	70%	71%	76%	63%	72%	64%	68%	71%	70%	74%	74%	63%	76%	76%	72%	66%	65%	75%	67%	73%	72%	
	C	C	C	C	E	E	E	E	E	J	J	J	J	J	J	L	L	L	LM	LM	R	R	VW	VW	VW	VW	VW	VW	VW	
Mean	2.03	2.03	1.97	2.04	2.18	1.95	2.12	2.02	2.08	2.01	1.94	2.21	1.99	2.19	2.06	2.04	2.01	1.97	2	2.22	1.93	1.87	1.95	2.15	2.16	1.94	2.1	1.98	2.01	
	AB	AB	AB	AB	D	D	D	D	D	IK	IK	OPQ	OPQ	OPQ	OPQ	OPQ	OPQ	OPQ	OPQ	ST	ST	ST	UX	UX	UX	Z	Z	Z	Z	
Std. Dev.	0.97	0.97	0.96	0.94	1.09	0.96	0.98	0.97	0.97	0.97	0.95	0.98	0.94	1.04	0.99	0.97	1.01	0.94	0.9	1.05	0.86	0.94	1	0.94	1.05	0.94	0.98	0.96	0.98	
Std. Err.	0.02	0.02	0.03	0.03	0.06	0.03	0.03	0.03	0.04	0.05	0.04	0.04	0.04	0.06	0.05	0.05	0.05	0.04	0.04	0.03	0.03	0.04	0.06	0.04	0.05	0.03	0.03	0.03	0.04	

Which of these prevent you from making real progress with your finances right now? (check as many as apply)

	Wave4 2022																													
	Making Real Financial Progress					Gender		Education			Oversample DMAs			Age						Inflation Concerns			Big Purchases in Next 12 Months					Holiday Spending		
	Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a			
Base: Total answering	3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	X	Y	Z	a	
Base: Total answering (wtd)	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669	
Housing costs	1228 36%	895 36%	245 31%	496 36%	154 46%	394 32%	493 39%	484 34%	278 40%	133 37%	138 31%	270 42%	177 39%	82 29%	206 48%	188 45%	175 38%	135 30%	109 24%	478 47%	278 32%	139 22%	89 28%	257 43%	205 46%	344 31%	430 43%	274 33%	192 29%	
Student debt	234 7%	174 7%	57 7%	92 7%	25 8%	70 6%	101 8%	97 7%	48 7%	29 8%	23 5%	60 9%	6 6%	27 6%	70 14%	52 4%	18 4%	16 2%	7 0%	1 8%	85 7%	56 5%	33 5%	30 9%	61 X	30 X	53 5%	79 8%	49 6%	46 7%
Credit card debt	862 25%	640 26%	157 20%	354 26%	129 39%	285 28%	350 28%	404 28%	161 23%	75 21%	108 24%	151 23%	119 26%	80 28%	138 32%	131 32%	146 31%	97 22%	47 11%	330 33%	201 23%	108 17%	70 22%	168 28%	144 32%	257 30%	300 22%	188 23%	151 23%	
Medical expenses/bills	365 11%	263 11%	83 10%	132 10%	47 14%	113 9%	146 12%	162 11%	65 9%	36 10%	56 13%	71 11%	42 9%	29 10%	44 10%	38 9%	41 9%	46 10%	66 10%	132 15%	76 13%	54 9%	32 10%	68 11%	55 12%	108 10%	119 12%	74 9%	70 11%	
Family-related expenses	755 22%	565 23%	142 18%	320 24%	103 31%	272 22%	291 23%	308 21%	159 23%	98 27%	95 21%	153 24%	101 22%	50 17%	101 24%	112 27%	137 29%	87 19%	78 17%	277 27%	189 22%	99 16%	66 21%	147 24%	124 28%	228 20%	263 27%	171 20%	131 20%	
Keeping up with monthly bills	1050 31%	799 32%	161 20%	459 34%	179 54%	338 28%	456 36%	509 35%	202 29%	88 24%	113 26%	205 32%	141 31%	98 34%	159 37%	159 38%	167 36%	129 29%	87 19%	473 47%	215 25%	111 18%	61 19%	197 32%	213 48%	329 29%	401 41%	214 26%	184 28%	
Uncertainty about my financial future	1031 30%	743 30%	166 21%	434 32%	144 43%	352 29%	388 31%	428 30%	218 31%	98 27%	122 28%	220 34%	148 33%	69 24%	125 29%	126 30%	152 33%	139 31%	132 29%	399 40%	234 27%	111 18%	70 22%	185 31%	157 29%	332 34%	231 27%	180 27%		
Impulse shopping	562 17%	411 16%	124 15%	237 17%	50 15%	161 13%	247 20%	236 16%	117 17%	58 16%	76 17%	105 16%	82 18%	90 31%	107 25%	78 19%	56 12%	43 10%	36 8%	174 17%	132 15%	104 17%	58 18%	111 17%	76 15%	166 16%	154 16%	131 19%	125 19%	
Other	652 19%	489 20%	176 22%	260 19%	52 16%	244 20%	241 19%	286 20%	125 18%	78 22%	80 18%	106 16%	95 21%	31 11%	48 11%	49 12%	83 18%	132 29%	145 32%	146 14%	169 20%	174 28%	71 11%	64 15%	67 25%	286 15%	144 22%	185 24%	160 24%	
Sigma	6739 198%	4979 199%	1310 163%	2785 204%	883 266%	2227 183%	2712 215%	2912 202%	1374 198%	693 192%	811 183%	1343 207%	932 205%	599 208%	991 231%	899 217%	973 209%	816 180%	701 156%	2494 247%	1551 180%	934 149%	546 173%	1259 208%	1070 240%	2103 186%	2222 224%	1517 181%	1240 185%	

How do you see inflation impacting how you spend on holiday purchases this year...

	Wave4 2022																												
	Making Real Financial Progress					Gender		Education			Oversample DMAs			Age						Inflation Concerns			Big Purchases in Next 12 Months				Holiday Spending		
	Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a	
Base: Total Answering	3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	1138	985	844	671
Base: Total Answering (wtd)	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669
Any(Net)	2631	1930	601	1044	384	885	1027	1114	542	274	345	520	347	257	377	351	367	303	275	888	657	384	220	549	386	775	873	622	435
	77%	77%	75%	77%	86%	73%	81%	77%	78%	76%	78%	80%	76%	89%	88%	85%	79%	67%	61%	88%	76%	61%	70%	91%	87%	69%	88%	74%	65%
			AB		D								OPQ	OPQ	OPQ	PQ				ST	T			UWX	UX	Za	a		
I am reducing my spending by making fewer big purchases	1143	834	220	472	142	382	443	480	226	128	168	210	148	109	180	157	147	138	104	419	278	137	87	244	186	318	417	241	177
	34%	33%	27%	35%	43%	31%	35%	33%	33%	36%	38%	33%	33%	38%	42%	38%	32%	31%	23%	42%	32%	22%	28%	40%	42%	28%	42%	29%	26%
			A	AB									PQ	OPQ	PQ	Q	Q			ST	T			UX	UX	Za			
I am spreading out my purchases over several weeks/months	781	603	196	321	87	218	379	357	170	77	89	164	84	83	131	112	103	93	83	292	201	111	69	194	110	231	243	206	155
	23%	24%	24%	24%	26%	18%	30%	25%	25%	21%	20%	25%	19%	29%	31%	27%	22%	20%	18%	29%	23%	18%	22%	32%	25%	20%	25%	25%	23%
			D										IK	OPQ	OPQ	PQ				ST	T			UWX					
I am purchasing less expensive gifts	1222	913	255	503	156	404	498	513	285	116	139	246	175	122	192	172	180	130	118	487	276	150	91	241	215	365	464	261	189
	36%	37%	32%	37%	47%	33%	40%	36%	41%	32%	31%	38%	39%	42%	45%	41%	39%	29%	26%	48%	32%	24%	29%	40%	48%	32%	47%	31%	28%
			A	AB	D								I	I	PQ	PQ	PQ	PQ		ST	T			UX	UX	Za			
I am cutting down the list of people I buy gifts for	968	700	201	363	136	298	394	391	220	89	121	194	137	89	145	136	142	112	75	392	201	107	76	191	170	263	346	209	144
	29%	28%	25%	27%	41%	25%	31%	27%	32%	25%	27%	30%	30%	31%	34%	33%	31%	25%	17%	39%	23%	17%	24%	32%	38%	23%	35%	25%	22%
			AB	D										Q	PQ	PQ	PQ	Q		ST	T			UX	UX	Za			
Other changes (please specify)	67	48	6	27	15	12	35	29	14	5	6	11	17	6	4	6	9	11	12	36	9	4	2	10	15	21	34	4	10
	2%	2%	1%	2%	5%	1%	3%	2%	2%	2%	1%	2%	4%	2%	1%	2%	2%	2%	3%	4%	1%	1%	1%	2%	3%	2%	4%	1%	2%
			A	AB	D								I							ST	T			U	Z	Za	Z		
I don't plan to change how I spend on the holidays	769	570	204	319	47	333	236	331	151	88	99	128	107	31	52	64	98	150	176	121	205	244	96	57	60	356	118	219	234
	23%	23%	25%	23%	14%	27%	19%	23%	22%	24%	22%	20%	24%	11%	12%	15%	21%	33%	39%	12%	24%	39%	30%	10%	14%	32%	12%	26%	35%
			C	C	E															R	RS	VW		V	VW	Y	YZ		
Sigma	4951	3669	1081	2005	583	1647	1985	2099	1066	503	622	953	667	441	703	647	679	633	567	1747	1170	753	421	938	756	1554	1622	1139	908
	146%	147%	134%	147%	176%	135%	157%	145%	154%	139%	140%	147%	147%	153%	164%	156%	146%	140%	126%	173%	136%	120%	133%	155%	169%	137%	164%	136%	136%

How do you primarily plan to pay for holiday gifts this year?...

	Wave4 2022																												
	Making Real Financial Progress					Gender		Education			Oversample DMAs			Age						Inflation Concerns			Big Purchases in Next 12 Months				Holiday Spending		
	Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a			
Base: Total Answering	3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	1138	985	844	671
Base: Total Answering (wtd)	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669
Credit card	1887	1378	473	746	159	716	656	699	452	228	242	386	275	120	245	239	254	257	264	561	489	328	188	339	257	595	514	485	379
	56%	55%	59%	55%	48%	59%	52%	48%	65%	63%	55%	60%	61%	42%	57%	58%	55%	57%	59%	56%	57%	52%	59%	56%	58%	53%	52%	58%	57%
			C	C	E			F	F					L	L	L	L	L				X							
Debit card tied to my checking account	829	661	193	354	114	275	377	454	145	61	83	136	95	94	125	118	126	95	103	307	233	121	70	174	113	304	277	218	166
	24%	26%	24%	26%	34%	23%	30%	31%	21%	17%	19%	21%	21%	33%	29%	28%	27%	21%	23%	30%	27%	19%	22%	29%	25%	27%	28%	26%	25%
					AB	D		GH						PQ	PQ	P	P					T	T		U				
Cash	711	524	178	286	61	257	263	351	122	52	94	137	85	66	67	71	105	126	89	197	178	149	77	117	77	254	185	194	145
	21%	21%	22%	21%	18%	21%	21%	24%	18%	14%	21%	21%	19%	23%	16%	17%	23%	28%	20%	20%	21%	24%	24%	19%	17%	22%	19%	23%	22%
								GH						M			MN	MNQ				R	W			W		Y	
Savings account	321	251	88	146	18	119	130	143	67	41	40	67	38	44	41	48	40	31	47	94	94	64	33	83	38	98	87	92	73
	9%	10%	11%	11%	6%	10%	10%	10%	12%	9%	10%	8%	15%	10%	12%	9%	7%	11%	9%	11%	10%	10%	14%	9%	9%	9%	9%	11%	11%
			C	C										MOP		P				P					WX				
Buy-now-pay-later (BNPL, like Affirm, PayPal Pay in 4, etc.)	115	83	30	43	11	38	42	52	22	10	19	28	7	24	23	12	12	11	2	36	23	24	13	31	17	23	39	20	25
	3%	3%	4%	3%	3%	3%	3%	4%	3%	3%	4%	4%	2%	8%	5%	3%	3%	2%	0%	4%	3%	4%	4%	5%	4%	2%	4%	2%	4%
											K	K		NOPQ	OPQ	Q	Q	Q	Q			X	X	X					
Line of credit	104	73	30	31	11	40	33	39	22	12	14	28	13	17	20	10	11	3	32	22	19	14	27	15	16	29	22	22	
	3%	3%	4%	2%	3%	3%	3%	3%	3%	3%	3%	4%	3%	6%	5%	3%	2%	3%	1%	3%	3%	3%	5%	4%	3%	2%	3%	3%	3%
																							X	X	X				
I don't plan to buy holiday gifts this year	317	201	36	116	50	95	105	129	47	25	48	58	57	19	28	26	42	42	45	80	52	69	11	24	50	116	113	44	43
	9%	8%	4%	9%	15%	8%	8%	9%	7%	7%	11%	9%	13%	7%	6%	6%	9%	9%	10%	8%	6%	11%	3%	4%	11%	10%	11%	5%	6%
				AB										N							RS			UV	UV	Za			
Sigma	4285	3171	1027	1722	423	1539	1607	1866	876	430	541	841	570	384	549	524	590	573	552	1307	1090	774	405	795	567	1405	1244	1075	853
	126%	127%	128%	126%	128%	126%	127%	129%	126%	119%	122%	130%	126%	133%	128%	126%	127%	126%	123%	130%	127%	123%	128%	131%	127%	124%	126%	128%	128%

Is inflation impacting your plans for the following types of travel over the holidays? - National/domestic travel

	Wave4 2022																												
	Making Real Financial Progress					Gender		Education			Oversample DMAs			Age						Inflation Concerns			Big Purchases in Next 12 Months				Holiday Spending		
	Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a			
Base: Total answering	3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	1138	985	844	671
Base: Total answering (wt'd)	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669
Yes (Net)	1125	838	276	456	106	408	423	446	247	144	150	242	148	125	198	157	155	116	87	397	280	161	110	313	149	266	373	245	220
	33%	34%	34%	33%	32%	34%	34%	31%	36%	40%	34%	37%	33%	43%	46%	38%	33%	26%	19%	39%	32%	26%	35%	52%	34%	24%	38%	29%	33%
								F	F					OPQ	NOPO	PQ	PQ	Q		ST	T		X	UWX	X	Za			
Yes, I have cancelled/postponed	409	308	98	152	58	144	158	173	84	51	46	91	47	46	73	50	64	45	31	192	71	46	40	89	96	83	170	65	73
	12%	12%	12%	11%	17%	12%	13%	12%	12%	14%	10%	14%	10%	16%	17%	12%	14%	10%	7%	19%	8%	7%	13%	15%	21%	7%	17%	8%	11%
					AB									PQ	NPO	Q	Q			ST		X	X	UVX		Za		Z	
Yes, I plan to spend less, but will still travel	716	529	178	303	48	264	264	273	163	94	104	152	101	79	125	107	91	70	56	206	209	115	69	224	54	182	203	179	147
	21%	21%	22%	22%	15%	22%	21%	19%	24%	26%	24%	23%	22%	28%	29%	26%	20%	16%	13%	20%	24%	18%	22%	37%	12%	16%	21%	21%	22%
						C	C		F	F				OPQ	OPQ	OPQ	Q				RT		WX	UWX		W			
No (Net)	2275	1662	529	908	225	810	840	999	446	217	294	405	306	163	231	258	310	337	363	612	582	468	206	294	297	865	618	596	449
	67%	67%	66%	67%	68%	67%	67%	69%	64%	60%	66%	63%	68%	57%	54%	62%	67%	74%	81%	61%	68%	75%	65%	49%	67%	77%	62%	71%	67%
								GH								M	LM	LMNO	LMNOP		R	RS	V	V	UVW		Y	Y	
No, inflation is not impacting my travel plans	665	483	202	252	29	273	203	232	148	102	85	123	95	68	72	68	84	99	93	104	194	185	83	116	45	238	119	191	173
	20%	19%	25%	19%	9%	22%	16%	16%	21%	28%	19%	19%	21%	23%	17%	16%	18%	22%	21%	10%	23%	29%	26%	19%	10%	21%	12%	23%	26%
						E		F	FG					MN				N		R	RS	VWX	W		W		Y	Y	
No, I dont plan to travel for the holidays	1611	1180	327	656	197	537	637	766	298	115	208	282	211	96	159	190	225	238	271	508	388	283	123	178	251	628	499	405	276
	47%	47%	41%	48%	59%	44%	51%	53%	43%	32%	47%	44%	47%	33%	37%	46%	49%	53%	60%	50%	45%	39%	29%	56%	56%	50%	48%	41%	
						A	AB	D	GH	H						LM	LM	LM	LMNOP	ST		V		UV	UV	a	a		
Sigma	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

How has inflation impacted your travel plans over the holiday?...

	Wave4 2022																													
	Making Real Financial Progress					Gender		Education			Oversample DMAs			Age						Inflation Concerns			Big Purchases in Next 12 Months					Holiday Spending		
	Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more	
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a				
Base: Have cancelled/postponed travel	645	486	154	250	82	239	240	280	126	80	78	143	78	85	98	95	88	61	59	282	125	79	67	150	133	136	245	116	125	
Base: Have cancelled/postponed travel (wtd)	653	491	156	252	83	245	239	283	128	81	80	144	83	88	99	96	90	63	55	284	127	81	68	152	133	137	248	117	126	
The cost to travel (tickets, lodging, food, gas) is now too expensive	297	222	65	109	47	110	109	116	65	40	35	70	40	40	51	42	42	26	22	147	51	24	29	67	71	55	118	47	57	
	46%	45%	42%	43%	57%	45%	46%	41%	51%	49%	43%	49%	49%	45%	51%	44%	46%	41%	39%	52%	40%	29%	42%	44%	53%	40%	48%	40%	45%	
					AB*					*	*		*	*	*	*	*	*	*	ST	*	*	*	X						
I have not been able to save enough to travel	201	145	44	67	34	77	65	91	32	22	20	46	30	27	30	32	31	14	10	88	39	19	19	44	37	46	77	33	35	
	31%	30%	29%	26%	41%	31%	27%	32%	25%	27%	24%	32%	37%	31%	30%	34%	34%	23%	19%	31%	30%	23%	27%	29%	27%	33%	31%	28%	28%	
					B*					*	*		*	*	Q*	Q*	*	*	*	*	*	*	*	*	*	*	*	*	*	
After purchasing gifts, there isn't enough left for travel expenses	143	106	30	47	29	55	50	58	30	17	20	32	15	25	24	21	18	10	8	61	22	23	20	30	33	23	55	23	28	
	22%	22%	19%	19%	35%	23%	21%	21%	24%	21%	25%	22%	18%	28%	25%	21%	20%	16%	15%	21%	17%	29%	29%	20%	25%	17%	22%	20%	22%	
					AB*					*	*		*	*	*	*	*	*	*	*	*	X*								
Travel is a lower priority over daily living expenses	306	233	64	127	42	104	127	132	62	38	44	61	35	25	43	37	55	38	34	150	53	29	27	60	69	76	125	50	58	
	47%	47%	41%	51%	50%	42%	53%	47%	49%	47%	54%	42%	42%	28%	43%	39%	61%	61%	62%	53%	42%	37%	40%	40%	52%	55%	50%	43%	46%	
					*		D		*	*	*	*	*	L*	*	LMN*	LMN*	LMN*	LMN*	ST	*	*	*	V	UV					
Other (specify)	12	11	2	6	3	7	3	9	2	-	1	1	2	1	-	1	3	2	4	6	3	2	2	-	4	5	5	1	5	
	2%	2%	1%	2%	4%	3%	1%	3%	2%	-	1%	1%	2%	1%	-	1%	3%	3%	7%	2%	2%	3%	3%	-	3%	3%	2%	1%	4%	
					*				*	*	*	*	*	*	*	*	*	*	MN*		*	V*		V	V					
Sigma	960	716	205	356	155	353	354	406	192	117	119	210	122	117	148	133	150	90	78	452	167	97	97	202	214	204	380	154	182	
	147%	146%	132%	141%	186%	144%	148%	144%	151%	145%	148%	146%	147%	134%	149%	139%	166%	143%	142%	159%	132%	120%	141%	133%	160%	148%	153%	132%	144%	

Have your financial New Year's Resolutions changed due to inflation?

	Wave4 2022																												
	Making Real Financial Progress					Gender		Education			Oversample DMAs			Age						Inflation Concerns			Big Purchases in Next 12 Months				Holiday Spending		
	Total Canada (Rep + Boost)	Total Rep Canada	Agree: (T3B)	Unsure: (M4B)	Disagree: (L3B)	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+	Increased a lot	Increased a little	Stayed the same/decreased	Yes, regardless of inflation	Yes, but modifying	No, pushed back	No, wasn't planning	Spend less/fewer products	Spend same/fewer products	Spend more
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a			
Base: Total answering	3400	2500	805	1364	331	1205	1276	1446	690	364	441	651	432	278	423	411	457	445	486	1005	869	626	316	601	445	1138	985	844	671
Base: Total answering (wt'd)	3400	2500	805	1363	331	1218	1263	1445	693	362	444	647	454	288	428	415	465	453	451	1010	862	629	316	606	446	1131	991	841	669
Yes (Net)	1502	1068	355	574	139	500	558	578	315	175	201	340	217	172	256	208	189	142	100	541	345	181	133	372	219	344	517	309	241
	44%	43%	44%	42%	42%	41%	44%	40%	46%	48%	45%	53%	48%	60%	60%	50%	41%	31%	22%	54%	40%	29%	42%	61%	49%	30%	52%	37%	36%
Yes, I plan to minimize spending	1112	793	245	433	116	363	424	424	239	130	135	256	169	113	194	149	144	108	86	425	246	122	83	281	170	259	415	216	163
	33%	32%	30%	32%	35%	30%	34%	29%	35%	36%	30%	40%	37%	39%	45%	36%	31%	24%	19%	42%	29%	20%	26%	46%	38%	23%	42%	26%	24%
Yes, I plan to create financial goals and/or a budget to follow	570	402	140	206	55	180	219	218	119	65	87	136	74	87	103	81	71	45	17	207	125	70	60	134	87	122	171	124	106
	17%	16%	17%	15%	17%	15%	17%	15%	17%	18%	20%	21%	16%	30%	24%	19%	15%	10%	4%	21%	15%	11%	19%	22%	20%	11%	17%	15%	16%
No, inflation does not impact my New Year's resolutions	574	450	189	224	36	256	190	253	124	73	96	76	49	58	60	82	74	62	94	94	166	190	77	99	51	223	128	163	159
	17%	18%	24%	17%	11%	21%	15%	18%	18%	20%	22%	12%	11%	20%	14%	20%	16%	18%	21%	9%	19%	30%	24%	16%	11%	20%	13%	19%	24%
I do not make financial New Year resolutions	1324	983	261	565	157	462	514	614	254	114	147	231	189	58	112	125	201	230	257	374	351	257	107	135	177	564	346	369	268
	39%	39%	32%	42%	47%	38%	41%	43%	37%	32%	33%	36%	42%	20%	26%	30%	43%	51%	57%	37%	41%	41%	34%	22%	40%	50%	35%	44%	40%
Sigma	3580	2628	835	1429	364	1261	1348	1510	737	381	465	699	481	315	469	436	490	463	453	1101	887	640	327	649	485	1168	1061	871	696
	105%	105%	104%	105%	110%	104%	107%	105%	106%	105%	105%	108%	106%	109%	110%	105%	106%	102%	101%	109%	103%	102%	103%	107%	109%	103%	107%	104%	104%

