

Table: 28

Q.5 To what extent do the following cause you financial anxiety: -
Your overall financial situation

	WAVE 12 2023 - Rep
	Total Wave 12 2023
	Rep Canada
Base: Total answering	2502
Base: Total answering (wtd)	2502
Anxiety (Net)	2038 81%
Top 2 Box (Subnet)	1035 41%
A lot of anxiety (4)	375 15%
Some anxiety (3)	660 26%
A little anxiety (2)	1002 40%
No anxiety at all (1)	464 19%
Sigma	2502 100%
Summary	
Bottom 2 Box (Net)	1467 59%
Mean	2.38
Std Dev	0.95

Std. Dev.	
Std. Err.	0.02

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,

Minimum Base: 30 (**), Small Base: 100 (*)

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Table: 29

Q.5 To what extent do the following cause you financial anxiety: -
Housing costs

	WAVE 12
	Total Wave 12 2023
	Rep Canada
Base: Total answering	2502
Base: Total answering (wtd)	2502
Anxiety (Net)	1822 73%
Top 2 Box (Subnet)	1091 44%
A lot of anxiety (4)	486 19%
Some anxiety (3)	605 24%
A little anxiety (2)	731 29%
No anxiety at all (1)	680 27%
Sigma	2502 100%
Summary	
Bottom 2 Box (Net)	1411 56%
Mean	2.36
Std. Dev.	1.08

Std. Err.	0.02

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,

Minimum Base: 30 (**), Small Base: 100 (*)

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Table: 34

Q.5 To what extent do the following cause you financial anxiety: -
Keeping up with monthly bills

	WAVE 12
	Total Wave 12 2023
	Rep Canada
Base: Total answering	2502
Base: Total answering (wtd)	2502
Anxiety (Net)	1516 61%
Top 2 Box (Subnet)	804 32%
A lot of anxiety (4)	290 12%
Some anxiety (3)	514 21%
A little anxiety (2)	711 28%
No anxiety at all (1)	986 39%
Sigma	2502 100%
Summary	
Bottom 2 Box (Net)	1698 68%
Mean	2.04
Std. Dev.	1.03

Std. Err.	0.02

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

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Table: 35

Q.5 To what extent do the following cause you financial anxiety: -
Fear of unknown expenses that may come up

	WAVE 12
	Total Wave 12 2023
	Rep Canada
Base: Total answering	2502
Base: Total answering (wtd)	2502
Anxiety (Net)	2045 82%
Top 2 Box (Subnet)	1150 46%
A lot of anxiety (4)	484 19%
Some anxiety (3)	667 27%
A little anxiety (2)	894 36%
No anxiety at all (1)	457 18%
Sigma	2502 100%
Summary	
Bottom 2 Box (Net)	1352 54%
Mean	2.47
Std. Dev.	1

Std. Err.	0.02

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

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Table: 41

Q.8 Please respond yes or no to each of the following: - I set a yearly household budget

	WAVE 12
	Total Wave 12 2023
	Rep Canada
Base: Total answering	2502
Base: Total answering (wtd)	2502
Yes	992
	40%
No	1510
	60%
Sigma	2502
	100%

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

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Table: 42

Q.8 Please respond yes or no to each of the following: - I have a written financial plan

	WAVE 12
	Total Wave 12 2023
	Rep Canada
Base: Total answering	2502
Base: Total answering (wtd)	2502
Yes	777
	31%
No	1725
	69%
Sigma	2502
	100%

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

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Table: 43

Q.8 Please respond yes or no to each of the following: - I have a professional financial advisor

	WAVE 12
	Total Wave 12 2023
	Rep Canada
Base: Total answering	2502
Base: Total answering (wtd)	2502
Yes	1005
	40%
No	1497
	60%
Sigma	2502
	100%

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
 Minimum Base: 30 (**), Small Base: 100 (*)

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Table: 44

Q.8 Please respond yes or no to each of the following: - I set financial goals for myself

	WAVE 12
	Total Wave 12 2023
	Rep Canada
Base: Total answering	2502
Base: Total answering (wtd)	2502
Yes	1704
	68%
No	798
	32%
Sigma	2502
	100%

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

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Table: 45

Q.9 Which of the following are a part of your financial goals?
(Check all that apply)

	WAVE 12
	Total Wave 12 2023
	Rep Canada
Base: Total answering	1708
Base: Total answering (wtd)	1704
Retirement savings	1001 59%
Saving for children's expenses (i.e. education, etc.)	376 22%
Paying down debt	656 39%
Buying a home	368 22%
Renovating a home	358 21%
Vacation	791 46%
Making a major purchase (i.e. car, large appliance, etc.)	612 36%
Other	102 6%
Sigma	4265 250%

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,

Minimum Base: 30 (**), Small Base: 100 (*)

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Table: 57

Q.11 To what extent do you agree or disagree with the following:? -
I am on track to meet my financial goals

	WAVE 12
	Total Wave 12 2023
	Rep Canada
Base: Total answering	1708
Base: Total answering (wtd)	1704
Strongly/somewhat agree (Net)	1200 70%
Strongly agree (4)	271 16%
Somewhat agree (3)	929 55%
Somewhat/strongly disagree (Net)	504 30%
Somewhat disagree (2)	398 23%
Strongly disagree (1)	106 6%
Sigma	1704 100%
Mean	2.8
Std. Dev.	0.78
Std. Err.	0.02

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

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Table: 64

Q.12 How important are the following in helping you reach your financial goals? - My bank/banker/bank financial advisor

	WAVE 12
	Total Wave 12 2023
	Rep Canada
Base: Total answering	2502
Base: Total answering (wtd)	2502
Very/ somewhat important (Net)	1448 58%
Very important (4)	377 15%
Somewhat important (3)	1071 43%
Not very/ at all important (Net)	1054 42%
Not very important (2)	661 26%
Not at all important (1)	394 16%
Sigma	2502 100%
Mean	2.57
Std. Dev.	0.93
Std. Err.	0.02

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

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Table: 65

Q.12 How important are the following in helping you reach your financial goals? - Investment company financial advisor

	WAVE 12
	Total Wave 12 2023
	Rep Canada
Base: Total answering	2502
Base: Total answering (wtd)	2502
Very/ somewhat important (Net)	1195 48%
Very important (4)	318 13%
Somewhat important (3)	877 35%
Not very/ at all important (Net)	1307 52%
Not very important (2)	706 28%
Not at all important (1)	601 24%
Sigma	2502 100%
Mean	2.36
Std. Dev.	0.98
Std. Err.	0.02

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

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Table: 92

W12Q3. How much do you agree with the following statements about this year's holiday spending? - I am confident that I will be

	WAVE 12
	Total Wave 12 2023
	Rep Canada
Base: Total answering	2502
Base: Total answering (wtd)	2502
Top 2 Box (Net)	1897 76%
Completely agree (4)	853 34%
Somewhat agree (3)	1044 42%
Bottom 2 Box (Net)	605 24%
Somewhat disagree (2)	442 18%
Completely disagree (1)	163 7%
Sigma	2502 100%
Mean	3.03
Std. Dev.	0.88
Std. Err.	0.02

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

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Table: 97

W4Q5. How do you primarily plan to pay for holiday gifts this year?

	WAVE 12
	Total Wave 12 2023
	Rep Canada
Base: Total Answering	2502
Base: Total Answering (wtd)	2502
Debt (NET)	1589 64%
Credit card	1460 58%
Buy-now-pay-later (BNPL, like Affirm, PayPal's Pay in 4, etc.)	117 5%
Line of credit	95 4%
No debt (NET)	1186 47%
Debit card tied to my checking account	617 25%
Cash	475 19%
Savings account	239 10%
I don't plan to buy holiday gifts this year	187 8%

Another way	20
	1%
Sigma	3209
	128%

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,

Minimum Base: 30 (**), Small Base: 100 (*)

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Table: 102

Q.W4Q8 Have your financial New Year's Resolutions changed due to inflation / rising costs of living?

	WAVE 12
	Total Wave 12 2023
	Rep Canada
Base: Total answering	2502
Base: Total answering (wtd)	2502
Yes (Net)	1055
	42%
Yes, I plan to minimize spending next year	743
	30%
Yes, I plan to create financial goals and/or a budget to follow next year	434
	17%
No, inflation/rising costs of living do not impact my New Year's resolutions	355
	14%
I do not make financial New Year resolutions	1092
	44%
Sigma	2624
	105%

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C, D/E, F/G/H, I/J/K/L/M/N, O/P/Q,
Minimum Base: 30 (**), Small Base: 100 (*)

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