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

		Age						Gender		Financial Situation Progress			CA Cities - Oversample		
	Total Canada	18-24	25-34	35-44	45-54	55-64	65+	Male	Female	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Montreal	Toronto	Vancouver
	A	B	C	D	E	F	G	H	I	J	K	L	W	X	Y
Base: Total answering	**2512**	**215**	**434**	**435**	**419**	**508**	**501**	**1231**	**1274**	**914**	**1287**	**311**	**709**	**752**	**477**
Base: Total answering (wtd)	**2512**	**291**	**432**	**414**	**461**	**426**	**489**	**1226**	**1279**	**959**	**1279**	**274**	**708**	**751**	**476**
Top 3 Box (10/9/8) (Net)	959	129	195	158	151	155	171	534	422	959	-	-	293	281	174
	38%	44%	45%	38%	33%	36%	35%	44%	33%	100%	-	-	41%	37%	37%
		EG	DEFG					I		KL					
Top 2 Box (10/9) (Subnet)	503	77	92	82	84	78	90	296	205	503	-	-	167	147	74
	20%	27%	21%	20%	18%	18%	19%	24%	16%	53%	-	-	24%	20%	16%
	Y	EFG						I		KL			A		
10 - Strongly agree (10)	288	52	56	43	51	40	45	172	114	288	-	-	101	74	45
	12%	18%	13%	11%	11%	9%	9%	14%	9%	30%	-	-	14%	10%	9%
		DEFG						I		KL			A		
9	215	25	35	39	33	38	45	124	92	215	-	-	66	73	30
	9%	9%	8%	9%	7%	9%	9%	10%	7%	23%	-	-	9%	10%	6%
								I		KL					
8	456	51	104	76	66	77	81	238	216	456	-	-	126	133	100
	18%	18%	24%	18%	14%	18%	17%	19%	17%	48%	-	-	18%	18%	21%
			DEFG							KL					
Mid 4 Box (7/6/5/4) (Net)	1279	149	203	211	242	210	265	591	686	-	1279	-	360	403	253
	51%	51%	47%	51%	53%	49%	54%	48%	54%	-	100%	-	51%	54%	53%
							C		H		JL				
7	446	55	88	89	82	61	71	225	220	-	446	-	135	154	100
	18%	19%	20%	22%	18%	14%	15%	18%	17%	-	35%	-	19%	21%	21%
			FG	FG							JL				
6	360	52	62	49	65	49	83	167	192	-	360	-	92	117	73
	14%	18%	14%	12%	14%	12%	17%	14%	15%	-	28%	-	13%	16%	15%
		F					DF				JL				
5	341	28	35	49	75	78	76	138	202	-	341	-	101	101	57
	14%	10%	8%	12%	16%	18%	16%	11%	16%	-	27%	-	14%	13%	12%
					BC	BCD	BC		H		JL				
4	132	14	18	24	20	22	35	61	71	-	132	-	32	32	23
	5%	5%	4%	6%	4%	5%	7%	5%	6%	-	10%	-	5%	4%	5%
											JL				
Strongly disagree (3/2/1) (Net)	274	14	34	45	68	61	53	101	171	-	-	274	55	67	48
	11%	5%	8%	11%	15%	14%	11%	8%	13%	-	-	100%	8%	9%	10%
	W			B	BC	BC	B		H			JK			
3	100	4	12	13	34	18	19	46	53	-	-	100	18	21	19
	4%	2%	3%	3%	7%	4%	4%	4%	4%	-	-	36%	3%	3%	4%
	W				BCDFG							JK			
Strongly disagree (2/1) (Subnet)	175	9	22	32	34	43	34	54	118	-	-	175	38	46	29
	7%	3%	5%	8%	7%	10%	7%	4%	9%	-	-	64%	5%	6%	6%
				B	B	BC			H			JK			
2	42	1	7	6	4	10	14	11	30	-	-	42	12	14	6
	2%	0%	2%	2%	1%	2%	3%	1%	2%	-	-	15%	2%	2%	1%
						B	B		H			JK			
1 - Strongly disagree (1)	133	8	15	26	30	33	20	43	88	-	-	133	26	32	23
	5%	3%	3%	6%	6%	8%	4%	4%	7%	-	-	48%	4%	4%	5%
						BCG			H			JK			
Sigma	2512	291	432	414	461	426	489	1226	1279	959	1279	274	708	751	476
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	6.56	7.12	6.97	6.59	6.29	6.25	6.39	6.9	6.25	8.82	5.87	1.88	6.84	6.65	6.56
		DEFG	DEFG	F				I		KL	L		A		
Std. Dev.	2.34	2.12	2.16	2.36	2.42	2.49	2.29	2.23	2.39	0.86	1.01	0.91	2.25	2.21	2.21
Std. Err.	0.05	0.12	0.1	0.12	0.11	0.12	0.1	0.06	0.07	0.03	0.03	0.06	0.08	0.08	0.1

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/W, A/X, A/Y, B/C/D/E/F/G, H/I, J/K/L, W/X/Y
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/W, A/X, A/Y, B/C/D/E/F/G, H/I, J/K/L, W/X/Y
  Minimum Base: 30 (**), Small Base: 100 (*)

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

		Age						Gender		Financial Situation Progress			CA Cities - Oversample		
	Total Canada	18-24	25-34	35-44	45-54	55-64	65+	Male	Female	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Montreal	Toronto	Vancouver
	A	B	C	D	E	F	G	H	I	J	K	L	W	X	Y
Base: Total answering	**2512**	**215**	**434**	**435**	**419**	**508**	**501**	**1231**	**1274**	**914**	**1287**	**311**	**709**	**752**	**477**
Base: Total answering (wtd)	**2512**	**291**	**432**	**414**	**461**	**426**	**489**	**1226**	**1279**	**959**	**1279**	**274**	**708**	**751**	**476**
Top 2 Box (Net)	990	175	235	174	157	123	125	514	472	571	397	22	267	291	196
	39%	60%	55%	42%	34%	29%	26%	42%	37%	60%	31%	8%	38%	39%	41%
		DEFG	DEFG	EFG	G			I		KL	L				
Much more secure (5)	259	61	75	47	35	18	23	149	108	206	47	5	71	89	46
	10%	21%	18%	11%	8%	4%	5%	12%	8%	22%	4%	2%	10%	12%	10%
		DEFG	DEFG	FG	F			I		KL					
Somewhat more secure (4)	731	114	160	127	122	105	103	365	364	365	350	17	196	202	150
	29%	39%	37%	31%	27%	25%	21%	30%	29%	38%	27%	6%	28%	27%	32%
		DEFG	EFG	FG						KL	L				
No change (3)	973	64	115	138	180	201	274	476	496	313	582	78	314	268	173
	39%	22%	27%	33%	39%	47%	56%	39%	39%	33%	46%	28%	44%	36%	36%
				BC	BC	BCDE	BCDEF				JL		A		
Bottom 2 Box (Net)	549	52	82	102	123	102	89	236	311	75	300	175	128	192	106
	22%	18%	19%	25%	27%	24%	18%	19%	24%	8%	23%	64%	18%	26%	22%
	W			G	BCG	G			H		J	JK		A	
Somewhat less secure (2)	402	41	61	76	86	67	70	175	225	63	254	86	97	147	88
	16%	14%	14%	18%	19%	16%	14%	14%	18%	7%	20%	31%	14%	20%	18%
									H		J	JK		A	
Much less secure (1)	147	10	21	25	37	34	19	61	85	12	46	89	31	44	19
	6%	4%	5%	6%	8%	8%	4%	5%	7%	1%	4%	33%	4%	6%	4%
					BG	BG					J	JK			
Sigma	2512	291	432	414	461	426	489	1226	1279	959	1279	274	708	751	476
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	3.22	3.6	3.48	3.23	3.07	3.01	3.08	3.3	3.14	3.72	3.08	2.14	3.25	3.19	3.25
		DEFG	DEFG	EFG				I		KL	L				
Std. Dev.	1.02	1.08	1.09	1.07	1.04	0.95	0.83	1.02	1.02	0.92	0.87	1.01	0.96	1.07	0.99
Std. Err.	0.02	0.06	0.05	0.05	0.05	0.05	0.04	0.03	0.03	0.03	0.02	0.06	0.04	0.04	0.05

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/W, A/X, A/Y, B/C/D/E/F/G, H/I, J/K/L, W/X/Y
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/W, A/X, A/Y, B/C/D/E/F/G, H/I, J/K/L, W/X/Y
  Minimum Base: 30 (**), Small Base: 100 (*)

Q. As a result of COVID-19, has your overall financial situation improved, worsened or stayed the same?

		Age						Gender		Financial Situation Progress			CA Cities - Oversample		
	Total Canada	18-24	25-34	35-44	45-54	55-64	65+	Male	Female	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Montreal	Toronto	Vancouver
	A	B	C	D	E	F	G	H	I	J	K	L	W	X	Y
Base: Total answering	**2512**	**215**	**434**	**435**	**419**	**508**	**501**	**1231**	**1274**	**914**	**1287**	**311**	**709**	**752**	**477**
Base: Total answering (wtd)	**2512**	**291**	**432**	**414**	**461**	**426**	**489**	**1226**	**1279**	**959**	**1279**	**274**	**708**	**751**	**476**
Top 2 Box (Net)	594	102	140	103	100	72	75	328	265	378	202	13	192	184	129
	24%	35%	33%	25%	22%	17%	15%	27%	21%	40%	16%	5%	27%	25%	27%
		DEFG	DEFG	FG	G			I		KL	L		A		
Improved a lot (5)	129	35	38	19	17	13	6	77	52	105	23	1	32	52	29
	5%	12%	9%	5%	4%	3%	1%	6%	4%	11%	2%	0%	5%	7%	6%
		DEFG	DEFG	G	G			I		KL				A	
Improved a little (4)	465	67	102	84	83	60	69	251	213	273	179	13	160	132	100
	19%	23%	24%	20%	18%	14%	14%	20%	17%	29%	14%	5%	23%	18%	21%
		FG	EFG	FG				I		KL	L		A		
Stayed the same (3)	1209	102	191	192	210	206	309	578	629	438	678	93	367	320	180
	48%	35%	44%	46%	46%	48%	63%	47%	49%	46%	53%	34%	52%	43%	38%
	XY		B	B	B	B	BCDEF			L	JL				
Bottom 2 Box (Net)	709	87	100	119	150	148	104	321	385	142	399	168	149	247	168
	28%	30%	23%	29%	33%	35%	21%	26%	30%	15%	31%	61%	21%	33%	35%
	W	G		G	CG	CG			H		J	JK		A	A
Worsened a little (2)	533	65	73	91	106	110	88	237	294	116	327	90	115	186	138
	21%	22%	17%	22%	23%	26%	18%	19%	23%	12%	26%	33%	16%	25%	29%
	W				C	CG			H		J	JK		A	A
Worsened a lot (1)	177	22	28	28	44	38	17	83	90	26	72	78	35	61	30
	7%	8%	6%	7%	10%	9%	3%	7%	7%	3%	6%	29%	5%	8%	6%
	W	G	G	G	G	G					J	JK			
Sigma	2512	291	432	414	461	426	489	1226	1279	959	1279	274	708	751	476
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	2.93	3.1	3.12	2.94	2.83	2.76	2.92	3	2.88	3.33	2.81	2.15	3.06	2.9	2.92
		EFG	DEFG	F			F	I		KL	L		A		
Std. Dev.	0.94	1.11	1	0.94	0.96	0.91	0.71	0.96	0.91	0.92	0.81	0.9	0.87	1.01	0.99
Std. Err.	0.02	0.06	0.05	0.05	0.04	0.04	0.03	0.03	0.03	0.03	0.02	0.05	0.03	0.04	0.05

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/W, A/X, A/Y, B/C/D/E/F/G, H/I, J/K/L, W/X/Y
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/W, A/X, A/Y, B/C/D/E/F/G, H/I, J/K/L, W/X/Y
  Minimum Base: 30 (**), Small Base: 100 (*)

Q. To what extent do the following cause you financial anxiety: - A lot/Some Summary

		Age						Gender		Financial Situation Progress			CA Cities - Oversample		
	Total Canada	18-24	25-34	35-44	45-54	55-64	65+	Male	Female	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Montreal	Toronto	Vancouver
	A	B	C	D	E	F	G	H	I	J	K	L	W	X	Y
Base: Total answering	**2512**	**215**	**434**	**435**	**419**	**508**	**501**	**1231**	**1274**	**914**	**1287**	**311**	**709**	**752**	**477**
Base: Total answering (wtd)	**2512**	**291**	**432**	**414**	**461**	**426**	**489**	**1226**	**1279**	**959**	**1279**	**274**	**708**	**751**	**476**
Your overall financial situation	971	135	202	188	185	149	112	437	531	255	503	213	230	324	192
	39%	46%	47%	45%	40%	35%	23%	36%	42%	27%	39%	78%	32%	43%	40%
	W	FG	FG	FG	G	G			H		J	JK		A	
Housing costs	885	120	198	177	166	129	95	398	485	259	462	165	208	314	217
	35%	41%	46%	43%	36%	30%	19%	33%	38%	27%	36%	60%	29%	42%	46%
	W	FG	EFG	FG	G	G			H		J	JK		A	A
Student debt	329	125	87	49	47	16	5	166	159	118	167	44	88	121	47
	13%	43%	20%	12%	10%	4%	1%	14%	12%	12%	13%	16%	12%	16%	10%
		CDEFG	DEFG	FG	FG	G								A	
Credit card debt	587	79	134	128	113	83	49	280	304	171	284	132	142	198	109
	23%	27%	31%	31%	25%	20%	10%	23%	24%	18%	22%	48%	20%	26%	23%
	W	FG	EFG	EFG	G	G					J	JK			
Medical expenses	557	75	103	104	104	98	73	257	299	174	277	105	165	201	137
	22%	26%	24%	25%	23%	23%	15%	21%	23%	18%	22%	38%	23%	27%	29%
		G	G	G	G	G						JK		A	A
Family-related expenses	719	94	151	149	142	114	69	332	385	223	354	143	174	269	161
	29%	32%	35%	36%	31%	27%	14%	27%	30%	23%	28%	52%	25%	36%	34%
	W	G	FG	FG	G	G					J	JK		A	A
Keeping up with monthly bills	641	95	140	133	122	104	48	301	336	198	285	158	158	240	136
	26%	33%	32%	32%	26%	25%	10%	25%	26%	21%	22%	58%	22%	32%	29%
		FG	FG	FG	G	G						JK		A	
Fear of unknown expenses that may come up	1089	155	224	202	205	170	134	479	607	291	598	201	255	355	230
	43%	53%	52%	49%	44%	40%	27%	39%	48%	30%	47%	73%	36%	47%	48%
	W	FG	EFG	FG	G	G			H		J	JK		A	
COVID-19	1373	162	226	238	249	250	247	600	767	476	711	186	393	483	286
	55%	56%	52%	58%	54%	59%	50%	49%	60%	50%	56%	68%	56%	64%	60%
				G		G			H		J	JK		A	A

Overlap formulae used

- Column Proportions:

  Columns Tested (5%): a, A/W, A/X, A/Y, B/C/D/E/F/G, H/I, J/K/L, W/X/Y

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

- Column Means:

  Columns Tested (5%): a, A/W, A/X, A/Y, B/C/D/E/F/G, H/I, J/K/L, W/X/Y

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

Q. Which of the following best describes your financial situation right now?

		Age						Gender		Financial Situation Progress			CA Cities - Oversample		
	Total Canada	18-24	25-34	35-44	45-54	55-64	65+	Male	Female	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Montreal	Toronto	Vancouver
	A	B	C	D	E	F	G	H	I	J	K	L	W	X	Y
Base: Total answering	**2512**	**215**	**434**	**435**	**419**	**508**	**501**	**1231**	**1274**	**914**	**1287**	**311**	**709**	**752**	**477**
Base: Total answering (wtd)	**2512**	**291**	**432**	**414**	**461**	**426**	**489**	**1226**	**1279**	**959**	**1279**	**274**	**708**	**751**	**476**
I am making financial progress - I am continuing to set and achieve my financial goals	1355	170	265	220	218	205	278	705	647	784	545	26	416	384	240
	54%	59%	61%	53%	47%	48%	57%	58%	51%	82%	43%	10%	59%	51%	50%
		EF	DEF				EF	I		KL	L		A		
Not making financial progress (Net)	1157	121	167	194	243	221	211	520	632	175	734	248	293	368	236
	46%	42%	39%	47%	53%	52%	43%	43%	49%	18%	57%	90%	41%	49%	50%
	W			C	BCG	BCG			H		J	JK			
I am not making financial progress - I am paying my bills and sustaining my financial needs, however not getting ahead with savings or getting closer to my goals	964	105	145	155	198	174	185	438	522	149	672	142	246	313	208
	38%	36%	34%	38%	43%	41%	38%	36%	41%	16%	53%	52%	35%	42%	44%
					C	C			H		J	J			A
I am not making financial progress - I feel like I am falling behind on my basic financial needs	193	16	22	39	45	47	26	82	110	25	62	105	47	55	28
	8%	5%	5%	9%	10%	11%	5%	7%	9%	3%	5%	39%	7%	7%	6%
				CG	CG	BCG					J	JK			
Sigma	2512	291	432	414	461	426	489	1226	1279	959	1279	274	708	751	476
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Overlap formulae used

- Column Proportions:
  Columns Tested (5%): a, A/W, A/X, A/Y, B/C/D/E/F/G, H/I, J/K/L, W/X/Y
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/W, A/X, A/Y, B/C/D/E/F/G, H/I, J/K/L, W/X/Y
  Minimum Base: 30 (**), Small Base: 100 (*)

Q. To what extent do you agree or disagree with the following: - I often do things that worsen my financial situation (i.e. impulse purchases, consumer debt, etc.)

		Age						Gender		Financial Situation Progress			CA Cities - Oversample		
	Total Canada	18-24	25-34	35-44	45-54	55-64	65+	Male	Female	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Montreal	Toronto	Vancouver
	A	B	C	D	E	F	G	H	I	J	K	L	W	X	Y
Base: Total answering	**2512**	**215**	**434**	**435**	**419**	**508**	**501**	**1231**	**1274**	**914**	**1287**	**311**	**709**	**752**	**477**
Base: Total answering (wtd)	**2512**	**291**	**432**	**414**	**461**	**426**	**489**	**1226**	**1279**	**959**	**1279**	**274**	**708**	**751**	**476**
Strongly/somewhat agree (Net)	852	142	210	171	142	107	81	403	447	307	430	115	233	276	176
	34%	49%	49%	41%	31%	25%	17%	33%	35%	32%	34%	42%	33%	37%	37%
		EFG	DEFG	EFG	G	G						JK			
Strongly agree (4)	144	40	37	31	16	18	1	67	77	71	52	22	54	59	30
	6%	14%	9%	8%	4%	4%	0%	6%	6%	7%	4%	8%	8%	8%	6%
		DEFG	EFG	EFG	G	G				K		K	A	A	
Somewhat agree (3)	708	102	174	140	125	89	79	336	370	236	378	94	178	217	147
	28%	35%	40%	34%	27%	21%	16%	27%	29%	25%	30%	34%	25%	29%	31%
		FG	EFG	EFG	FG						J	J			
Somewhat/strongly disagree (Net)	1660	149	221	243	319	319	408	823	832	652	849	159	476	475	300
	66%	51%	51%	59%	69%	75%	84%	67%	65%	68%	66%	58%	67%	63%	63%
				C	BCD	BCD	BCDEF			L	L				
Somewhat disagree (2)	909	97	136	153	185	160	178	463	444	305	507	97	234	302	168
	36%	34%	31%	37%	40%	38%	36%	38%	35%	32%	40%	36%	33%	40%	35%
					C						J			A	
Strongly disagree (1)	751	52	86	89	135	159	231	361	388	347	342	61	242	173	132
	30%	18%	20%	22%	29%	37%	47%	29%	30%	36%	27%	22%	34%	23%	28%
	X				BCD	BCDE	BCDEF			KL			A		
Sigma	2512	291	432	414	461	426	489	1226	1279	959	1279	274	708	751	476
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	2.1	2.45	2.37	2.27	2.05	1.92	1.7	2.09	2.11	2.03	2.11	2.28	2.06	2.22	2.16
		DEFG	EFG	EFG	FG	G						JK		A	
Std. Dev.	0.9	0.94	0.9	0.89	0.84	0.86	0.74	0.88	0.91	0.95	0.85	0.9	0.95	0.89	0.9
Std. Err.	0.02	0.06	0.04	0.04	0.04	0.04	0.03	0.03	0.03	0.03	0.02	0.05	0.04	0.03	0.04

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/W, A/X, A/Y, B/C/D/E/F/G, H/I, J/K/L, W/X/Y
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/W, A/X, A/Y, B/C/D/E/F/G, H/I, J/K/L, W/X/Y
  Minimum Base: 30 (**), Small Base: 100 (*)

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

		Age						Gender		Financial Situation Progress			CA Cities - Oversample		
	Total Canada	18-24	25-34	35-44	45-54	55-64	65+	Male	Female	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Montreal	Toronto	Vancouver
	A	B	C	D	E	F	G	H	I	J	K	L	W	X	Y
Base: Total answering	**2512**	**215**	**434**	**435**	**419**	**508**	**501**	**1231**	**1274**	**914**	**1287**	**311**	**709**	**752**	**477**
Base: Total answering (wtd)	**2512**	**291**	**432**	**414**	**461**	**426**	**489**	**1226**	**1279**	**959**	**1279**	**274**	**708**	**751**	**476**
Strongly/somewhat agree (Net)	1800	212	310	265	295	318	400	921	875	834	887	79	523	553	346
	72%	73%	72%	64%	64%	75%	82%	75%	68%	87%	69%	29%	74%	74%	73%
		DE	DE			DE	BCDEF	I		KL	L				
Strongly agree (4)	635	49	100	89	90	130	178	358	275	405	217	13	187	163	120
	25%	17%	23%	21%	19%	31%	36%	29%	22%	42%	17%	5%	26%	22%	25%
	X					BCDE	BCDE	I		KL	L				
Somewhat agree (3)	1165	163	210	176	205	189	222	563	600	428	671	66	336	389	226
	46%	56%	49%	43%	45%	44%	46%	46%	47%	45%	52%	24%	47%	52%	48%
		DEFG								L	JL			A	
Somewhat/strongly disagree (Net)	712	79	122	149	166	107	89	305	404	125	392	195	186	198	130
	28%	27%	28%	36%	36%	25%	18%	25%	32%	13%	31%	71%	26%	26%	27%
		G	G	BCFG	BCFG	G			H		J	JK			
Somewhat disagree (2)	444	54	77	93	102	61	58	199	243	94	279	72	125	135	103
	18%	19%	18%	23%	22%	14%	12%	16%	19%	10%	22%	26%	18%	18%	22%
		G	G	FG	FG						J	J			
Strongly disagree (1)	268	26	45	56	64	46	31	106	161	31	113	123	61	63	27
	11%	9%	11%	14%	14%	11%	6%	9%	13%	3%	9%	45%	9%	9%	6%
	XY		G	G	G	G			H		J	JK			
Sigma	2512	291	432	414	461	426	489	1226	1279	959	1279	274	708	751	476
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	2.86	2.81	2.84	2.72	2.69	2.95	3.12	2.96	2.77	3.26	2.77	1.88	2.92	2.87	2.92
			DE			DE	BCDEF	I		KL	L				
Std. Dev.	0.92	0.82	0.9	0.95	0.94	0.94	0.85	0.89	0.93	0.76	0.83	0.93	0.88	0.85	0.83
Std. Err.	0.02	0.05	0.04	0.05	0.04	0.05	0.04	0.03	0.03	0.02	0.02	0.06	0.03	0.03	0.04

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/W, A/X, A/Y, B/C/D/E/F/G, H/I, J/K/L, W/X/Y
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/W, A/X, A/Y, B/C/D/E/F/G, H/I, J/K/L, W/X/Y
  Minimum Base: 30 (**), Small Base: 100 (*)

Q. How often do you save money?

		Age						Gender		Financial Situation Progress			CA Cities - Oversample		
	Total Canada	18-24	25-34	35-44	45-54	55-64	65+	Male	Female	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Montreal	Toronto	Vancouver
	A	B	C	D	E	F	G	H	I	J	K	L	W	X	Y
Base: Total answering	**2512**	**215**	**434**	**435**	**419**	**508**	**501**	**1231**	**1274**	**914**	**1287**	**311**	**709**	**752**	**477**
Base: Total answering (wtd)	**2512**	**291**	**432**	**414**	**461**	**426**	**489**	**1226**	**1279**	**959**	**1279**	**274**	**708**	**751**	**476**
Saving Money At least Monthly (Net)	1641	218	305	287	285	254	292	813	823	749	801	91	414	500	322
	65%	75%	71%	69%	62%	60%	60%	66%	64%	78%	63%	33%	59%	67%	68%
	W	EFG	EFG	EFG						KL	L				
Every paycheque/paycheck	925	128	204	173	186	139	95	481	440	463	416	46	224	277	186
	37%	44%	47%	42%	40%	33%	19%	39%	34%	48%	33%	17%	32%	37%	39%
	W	FG	EFG	FG	FG	G		I		KL	L				
About once a month	717	90	101	114	99	115	197	332	383	286	385	45	190	222	136
	29%	31%	23%	28%	22%	27%	40%	27%	30%	30%	30%	16%	27%	30%	29%
		E		E			BCDEF			L	L				
Once every few months	284	28	55	51	60	42	49	143	141	99	158	27	101	83	41
	11%	10%	13%	12%	13%	10%	10%	12%	11%	10%	12%	10%	14%	11%	9%
													A		
Once a year	84	14	16	11	19	11	12	52	30	20	50	14	21	36	22
	3%	5%	4%	3%	4%	3%	3%	4%	2%	2%	4%	5%	3%	5%	5%
								I			J	J		A	
Less often than once a year	45	2	6	10	8	11	8	21	24	13	24	8	19	17	5
	2%	1%	2%	2%	2%	3%	2%	2%	2%	1%	2%	3%	3%	2%	1%
Whenever I have spare cash	332	24	35	36	52	78	106	136	195	64	195	73	111	92	72
	13%	8%	8%	9%	11%	18%	22%	11%	15%	7%	15%	27%	16%	12%	15%
						BCDE	BCDE		H		J	JK			
Never	126	5	14	19	37	29	22	60	66	13	51	61	43	23	14
	5%	2%	3%	5%	8%	7%	5%	5%	5%	1%	4%	22%	6%	3%	3%
	X				BCG	BC					J	JK			
Sigma	2512	291	432	414	461	426	489	1226	1279	959	1279	274	708	751	476
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/W, A/X, A/Y, B/C/D/E/F/G, H/I, J/K/L, W/X/Y
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/W, A/X, A/Y, B/C/D/E/F/G, H/I, J/K/L, W/X/Y
  Minimum Base: 30 (**), Small Base: 100 (*)

Q. What are the barriers to saving more money?

		Age						Gender		Financial Situation Progress			CA Cities - Oversample		
	Total Canada	18-24	25-34	35-44	45-54	55-64	65+	Male	Female	Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Montreal	Toronto	Vancouver
	A	B	C	D	E	F	G	H	I	J	K	L	W	X	Y
Base: Total answering	**2512**	**215**	**434**	**435**	**419**	**508**	**501**	**1231**	**1274**	**914**	**1287**	**311**	**709**	**752**	**477**
Base: Total answering (wtd)	**2512**	**291**	**432**	**414**	**461**	**426**	**489**	**1226**	**1279**	**959**	**1279**	**274**	**708**	**751**	**476**
I don't have financial goals	237	31	46	56	37	33	34	122	113	69	144	24	87	88	46
	9%	11%	11%	13%	8%	8%	7%	10%	9%	7%	11%	9%	12%	12%	10%
				EFG							J		A	A	
I don't have the right accounts set up	147	46	46	25	13	16	3	83	64	68	66	13	37	60	17
	6%	16%	11%	6%	3%	4%	1%	7%	5%	7%	5%	5%	5%	8%	4%
		DEFG	DEFG	EG	G	G								A	
I don't set a household budget that includes savings	325	45	60	60	61	52	46	165	160	118	168	39	97	101	81
	13%	16%	14%	15%	13%	12%	10%	14%	13%	12%	13%	14%	14%	14%	17%
		G	G	G											A
I currently don't make enough money to put into savings after paying my expenses	1088	124	200	186	227	177	173	480	602	258	612	218	275	329	183
	43%	43%	47%	45%	49%	42%	36%	39%	47%	27%	48%	80%	39%	44%	39%
	W		G	G	FG				H		J	JK			
I don't see the value in saving	81	13	25	19	10	6	9	55	25	32	39	10	27	34	17
	3%	4%	6%	5%	2%	1%	2%	5%	2%	3%	3%	4%	4%	5%	4%
		F	EFG	EFG				I						A	
I don't save more money because I feel that I am saving enough already	468	50	74	51	59	89	145	262	206	255	200	13	117	144	108
	19%	17%	17%	12%	13%	21%	30%	21%	16%	27%	16%	5%	17%	19%	23%
			D			DE	BCDEF	I		KL	L				
Other	571	54	86	94	107	103	127	278	290	281	259	30	183	135	98
	23%	19%	20%	23%	23%	24%	26%	23%	23%	29%	20%	11%	26%	18%	21%
	X						BC			KL	L				
Sigma	2916	362	537	490	514	476	538	1446	1460	1080	1488	348	821	892	551
	116%	124%	124%	118%	112%	112%	110%	118%	114%	113%	116%	127%	116%	119%	116%

Overlap formulae used
- Column Proportions:
  Columns Tested (5%): a, A/W, A/X, A/Y, B/C/D/E/F/G, H/I, J/K/L, W/X/Y
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): a, A/W, A/X, A/Y, B/C/D/E/F/G, H/I, J/K/L, W/X/Y
  Minimum Base: 30 (**), Small Base: 100 (*)