

Do you have a financial plan (either formal or informal)?

	Total Canadians
	2020
Base: All Respondents	2000
Base: All Respondents (wtd)	2000
Yes	926
	46%
No	1074
	54%
Sigma	2000
	100%

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

Have you used a professional advisor for financial advice in the past 12 months?

	Total Canadians
	2020
Base: All Respondents	2000
Base: All Respondents (wtd)	2000
Yes	583
	29%
No	1417
	71%
Sigma	2000
	100%

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

Who/where do you go to for financial advice?

	Total Canadians
	2020
Base: All Respondents	2000
Base: All Respondents (wtd)	2000
Nowhere, I do not seek financial advice	562
	28%
Sigma	2963
	148%

Overlap formulae used

- Column Proportions:  
Columns Tested (5%): A, A/B/C, A/D/E/F/G/H/I, A/J/K/L, A/M/N, A/O/P/Q/R/S/T, A/U/V  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)
- Column Means:  
Columns Tested (5%): A, A/B/C, A/D/E/F/G/H/I, A/J/K/L, A/M/N, A/O/P/Q/R/S/T, A/U/V  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Do you currently have any Tax Free Savings Accounts or TFSA's? / C1. Just to confirm, do you currently have any Registered Retirement Savings Plans or RRSP's? / AGE RANGE / B6. In terms of your retirement savings, are you financially well ahead of where you thought you'd be, almost exactly where you thought you'd be, somewhat short of where you thought you'd be or nowhere close to where you anticipated?

	Total Canadians
	2020
Base: [FA1_2019] Nowhere, do not seek financial advice	557
Base: [FA1_2019] Nowhere, do not seek financial advice (wtd)	562
Neither RRSP nor TFSA holders	255
	45%
Age 35-54	244
	43%
Behind with retirement savings (Somewhat Short/ Nowhere Close)	374
	67%

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

How does having a financial plan make you feel about your financial future?

	Total Canadians
	2020
<b>Base: Have a Financial Plan</b>	<b>934</b>
<b>Base: Have a Financial Plan (wtd)</b>	<b>926</b>
Organized	421
	45%
	318
	34%
Optimistic	300
	32%
Reassured	282
	30%
Calm	221
	24%
Sigma	1840
	199%

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

Do you currently have any Tax Free Savings Accounts or TFSAs?

	Have a financial plan
	2020
<b>Base: All Respondents</b>	<b>934</b>
<b>Base: All Respondents (wtd)</b>	<b>926</b>
Yes, I have opened a TFSA	658
	71%
Sigma	926
	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/R/S/T,  
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/R/S/T,  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Just to confirm, do you currently have any Registered Retirement Savings Plans or RRSPs?

	Have a financial plan
	2020
<b>Base: All Respondents</b>	<b>934</b>
<b>Base: All Respondents (wtd)</b>	<b>926</b>
Yes	537
	58%
Sigma	926
	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/R/S/T,  
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/R/S/T,  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

In terms of your retirement savings, are you financially well ahead of where you thought you'd be, almost exactly where you thought you'd be, somewhat short of where you thought you'd be or nowhere close to where you anticipated?

	Have a financial plan
	2020
<b>Base: All Respondents</b>	<b>934</b>
<b>Base: All Respondents (wtd)</b>	<b>926</b>
Low2Box (Somewhat Short/ Nowhere Close)	362
	39%

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/R/S/T,  
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/R/S/T,  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)



Which of the following financial areas are you paying more attention to during the Covid pandemic?

	Total Canadians
	2020
<b>Base: All Respondents</b>	<b>2000</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>
My day-to-day living expenses (cash flow)	756
	38%
The general state of my finances	632
	32%
Managing my debt	545
	27%
Making sure I have money on hand in case the pandemic worsens	492
	25%
The value of my investments	484
	24%
The value of my retirement savings	317
	16%
Sigma	3942
	197%

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

Would you say your overall cash flow is better, worse or about the same as it was before the start of the Covid pandemic?

	Total Canadians
	2020
<b>Base: All Respondents</b>	<b>2000</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>
Better (I have more money on hand after I pay my necessary expenses)	291
	15%
The same (no change)	1189
	59%
Worse (I have less money left over after I pay my necessary expenses)	520
	26%
Sigma	2000
	100%

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

Compared to the early days of the Covid-19 pandemic, how has your confidence level regarding your financial future changed? Do you now feel.....?

	Cash flow worse than before the start of the COVID-19 pandemic
	2020
<b>Base: All Respondents</b>	<b>522</b>
<b>Base: All Respondents (wtd)</b>	<b>520</b>
Bottom2Box	382
(Somewhat/Much More Anxious)	74%
Sigma	520
	100%

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

[SUMMARY - RANK 1-3] The statements below are a list of different financial priorities that you might have.

	Total Canadians	
	2020	2020
<b>Base: All Respondents</b>	<b>2000</b>	<b>2000</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>2000</b>
Retirement savings	1111	971
	56%	49%
Regular payments to reduce or eliminate debt	796	914
	40%	46%

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

How much do you worry about balancing saving for your immediate priorities versus putting money away for the longer term or for your retirement?

	Total Canadians	No financial plan
	2020	2020
<b>Base: All Respondents</b>	<b>2000</b>	<b>1066</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>1074</b>
Top2Box (I Worry About It A Lot/Little)	1424	823
	71%	77%
I worry about it a lot	489	314
	24%	29%
I worry about it a little	935	508
	47%	47%
Sigma	2000	1074
	100%	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/R/S/T, U/V/W/X/Y

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/R/S/T, U/V/W/X/Y

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

What concerns do you have about how much you have saved for retirement?

	Total Canadians	No financial plan
	2020	2020
<b>Base: All Respondents</b>	<b>2000</b>	<b>1066</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>	<b>1074</b>
That I haven't saved enough	944	567
	47%	53%
Sigma	3995	2045
	200%	190%

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/R/S/T, U/V/W/X/Y

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/R/S/T, U/V/W/X/Y

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

How often do you worry about the following?

	Total Canadians
	2020
<b>Base: All Respondents</b>	<b>2000</b>
<b>Base: All Respondents (wtd)</b>	<b>2000</b>
	589
How to be financially prepared for unexpected life events	29%

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/R/S/T,

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/R/S/T,

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