

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

	TOTAL	Total Canada	Making Real Financial Progress			Gender		Education			Oversample DMAs		
			Agree: Making Real Financial Progress	Unsure: Making Real Financial Progress	Disagree: Making Real Financial Progress	Male	Female	Less Than Undergraduate Degree	University Undergraduate Degree	University Graduate Degree	Montreal	Toronto	Vancouver
	a	A	B	C	D	E	F	G	H	I	J	K	L
Base: Total answering	2500	2500	930	1293	277	1196	1296	1502	660	338	275	405	152
Base: Total answering (wtd)	2500	2500	927	1297	276	1225	1270	1527	643	330	311	397	145
Top 2 Box (Net)	1012	1012	582	391	38	555	454	591	265	155	136	166	68
	41%	41%	63%	30%	14%	45%	36%	39%	41%	47%	44%	42%	47%
			CD	D		F				G			
Much more secure (5)	292	292	216	64	12	155	136	172	73	47	55	47	11
	12%	12%	23%	5%	4%	13%	11%	11%	11%	14%	18%	12%	7%
			CD								AKL		
Somewhat more secure (4)	720	720	366	328	27	401	318	420	192	108	81	120	58
	29%	29%	40%	25%	10%	33%	25%	28%	30%	33%	26%	30%	40%
			CD	D		F							AJK
No change (3)	1023	1023	302	639	82	502	520	620	266	138	124	160	52
	41%	41%	33%	49%	30%	41%	41%	41%	41%	42%	40%	40%	36%
				BD									
Bottom 2 Box (Net)	465	465	42	266	156	168	295	316	112	36	51	71	25
	19%	19%	5%	21%	57%	14%	23%	21%	18%	11%	17%	18%	17%
				B	BC		E	I	I				
Somewhat less secure (2)	345	345	38	223	84	127	217	229	92	25	42	56	20
	14%	14%	4%	17%	30%	10%	17%	15%	14%	8%	14%	14%	14%
				B	BC		E	I	I				
Much less secure (1)	120	120	4	43	73	41	78	88	21	12	10	14	5
	5%	5%	1%	3%	26%	3%	6%	6%	3%	4%	3%	4%	4%
				B	BC		E	H					
Sigma	2500	2500	927	1297	276	1225	1270	1527	643	330	311	397	145
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	3.29	3.29	3.81	3.11	2.35	3.41	3.17	3.23	3.32	3.47	3.42	3.32	3.33
			CD	D		F				GH	A		
Std. Dev.	1	1	0.86	0.86	1.1	0.95	1.03	1.02	0.96	0.95	1.03	0.98	0.93
Std. Err.	0.02	0.02	0.03	0.02	0.07	0.03	0.03	0.03	0.04	0.05	0.06	0.05	0.08

What are the top three signs that you are making real financial progress?

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Base: Total answering	2500	2500	930	1293	277	1196	1296	1502	660	338	275	405	152
Base: Total answering (wtd)	2500	2500	927	1297	276	1225	1270	1527	643	330	311	397	145
That I have an emergency fund saved	1110 44%	1110 44%	374 40%	586 45%	150 54%	484 40%	622 49%	706 46%	269 42%	135 41%	127 41%	165 42%	58 40%
That I can afford to own a home	536 21%	536 21%	202 22%	284 22%	49 18%	256 21%	279 22%	318 21%	139 22%	79 24%	61 20%	100 25%	27 19%
That I'm paying down debt	910 36%	910 36%	260 28%	513 40%	137 50%	391 32%	517 41%	615 40%	208 32%	87 27%	114 37%	108 27%	37 26%
That I'm saving for retirement	936 37%	936 37%	362 39%	484 37%	90 33%	453 37%	483 38%	530 35%	274 43%	132 40%	111 36%	184 46%	56 39%
That my income is rising	579 23%	579 23%	195 21%	305 24%	80 29%	313 26%	265 21%	356 23%	143 22%	80 24%	76 24%	112 28%	35 24%
That my net worth is rising	810 32%	810 32%	367 40%	376 29%	66 24%	481 39%	328 26%	442 29%	242 38%	126 38%	96 31%	124 31%	54 37%
That I can afford to make regular investments	566 23%	566 23%	251 27%	279 22%	36 13%	317 26%	248 20%	299 20%	180 28%	88 27%	73 24%	93 24%	42 29%
That I can make large purchases	524 21%	524 21%	194 21%	260 20%	71 26%	252 21%	272 21%	336 22%	128 20%	60 18%	71 23%	74 19%	34 24%
That I can take a vacation	629 25%	629 25%	261 28%	321 25%	48 17%	309 25%	321 25%	379 25%	156 24%	94 28%	86 28%	102 26%	41 28%
That I can afford daily luxuries like dining out, coffee shops, etc.	541 22%	541 22%	184 20%	290 22%	67 24%	238 19%	301 24%	372 24%	112 18%	56 17%	74 24%	76 19%	26 18%
That I can donate to the causes I care about	293 12%	293 12%	119 13%	151 12%	23 8%	147 12%	143 11%	174 11%	71 11%	48 15%	34 11%	47 12%	23 16%
Other	66 3%	66 3%	13 1%	41 3%	12 4%	34 3%	32 3%	54 4%	8 1%	3 1%	10 3%	5 1%	1 1%
Sigma	7500 300%	7500 300%	2781 300%	3890 300%	829 300%	3675 300%	3810 300%	4582 300%	1929 300%	989 300%	934 300%	1190 300%	435 300%

Which of the following best describes your financial resolution for 2022?

	TOTAL	Total Canada	Making Real Financial Progress			Gender		Education			Oversample DMAs		
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Base: Have or will set financial goals for 2022	1219	1219	500	599	120	539	677	722	313	184	153	227	71
Base: Have or will set financial goals for 2022 (wtd)	1225	1225	500	604	122	563	660	743	306	177	169	225	70
Save more than in previous years	498	498	189	256	53	213	284	300	128	70	62	103	27
	41%	41%	38%	42%	44%	38%	43%	40%	42%	40%	37%	46%	39%
													*
Set and stick to a budget	487	487	169	259	58	210	276	334	101	52	78	76	28
	40%	40%	34%	43%	48%	37%	42%	45%	33%	29%	46%	34%	40%
				B	B			HI			K		*
Save for a vacation	352	352	168	162	22	156	195	214	87	51	51	79	19
	29%	29%	34%	27%	18%	28%	30%	29%	28%	29%	30%	35%	27%
			CD									A	*
Save for a large purchase	316	316	127	160	29	137	178	191	77	47	39	66	16
	26%	26%	26%	26%	24%	24%	27%	26%	25%	27%	23%	29%	23%
													*
Start investing or invest more	391	391	168	195	28	204	187	186	136	69	56	92	28
	32%	32%	34%	32%	23%	36%	28%	25%	44%	39%	33%	41%	40%
			D	D		F			G	G		A	*
Pay down/pay off mortgage	212	212	96	106	9	108	103	103	65	43	24	39	9
	17%	17%	19%	18%	7%	19%	16%	14%	21%	25%	14%	17%	13%
			D	D					G	G			*
Pay down/pay off other real estate-backed loan	90	90	50	38	3	61	27	46	28	17	15	20	8
	7%	7%	10%	6%	2%	11%	4%	6%	9%	10%	9%	9%	11%
			CD			F							*
Pay down/pay off student loan	113	113	46	53	14	50	63	61	29	23	18	19	4
	9%	9%	9%	9%	12%	9%	10%	8%	9%	13%	10%	9%	6%
									G				*
Pay down/pay off personal loan	276	276	98	135	43	105	168	177	57	42	31	51	11
	23%	23%	20%	22%	35%	19%	26%	24%	19%	24%	18%	23%	16%
					BC		E						*
Sigma	2734	2734	1111	1365	258	1243	1483	1611	707	415	374	546	149
	223%	223%	222%	226%	212%	221%	225%	217%	232%	234%	221%	243%	214%