

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

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
	a	A	E	F	M	N	O	P	Q	R
Base: Total answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
Top 3 Box (10/9/8) (Net)	1259 37%	904 36%	491 40%	409 32%	116 40%	167 39%	151 36%	152 33%	154 34%	164 36%
			F		P					
Top 2 Box (10/9) (Subnet)	640 19%	461 18%	243 20%	217 17%	61 21%	95 22%	82 20%	80 17%	69 15%	74 16%
					Q	QR				
10 - Strongly agree (10)	370 11%	270 11%	147 12%	121 10%	40 14%	62 15%	52 13%	41 9%	41 9%	34 7%
			F		PQR	PQR	R			
9	270 8%	191 8%	96 8%	96 8%	20 7%	33 8%	30 7%	40 9%	28 6%	40 9%
8	619 18%	443 18%	248 20%	192 15%	55 19%	72 17%	69 17%	72 15%	85 19%	90 20%
			F							
Mid 4 Box (7/6/5/4) (Net)	1744 51%	1288 52%	591 49%	683 54%	153 53%	213 50%	205 49%	240 52%	242 53%	235 52%
					E					
7	582 17%	421 17%	223 18%	195 16%	59 21%	66 15%	65 16%	76 16%	88 19%	66 15%
					R					
6	506 15%	381 15%	173 14%	206 16%	40 14%	68 16%	63 15%	75 16%	71 16%	63 14%
5	466 14%	342 14%	147 12%	187 15%	38 13%	51 12%	54 13%	59 13%	60 13%	81 18%
				E						NO PQ
4	190 6%	144 6%	49 4%	94 7%	16 6%	28 7%	23 6%	30 7%	23 5%	24 5%
			K	E						
Bottom 3 Box (3/2/1) (Net)	400 12%	311 12%	136 11%	171 14%	19 7%	49 11%	59 14%	73 16%	59 13%	52 12%
			K			M	M	M	M	M
3	150 4%	117 5%	49 4%	66 5%	10 4%	15 4%	25 6%	26 6%	21 5%	19 4%
Bottom 2 Box (2/1) (Subnet)	250 7%	194 8%	87 7%	105 8%	9 3%	34 8%	34 8%	47 10%	37 8%	33 7%
						M	M	M	M	M
2	77 2%	59 2%	28 2%	31 3%	1 0%	9 2%	11 3%	15 3%	11 2%	11 3%
							M	M	M	M
1 - Strongly disagree (1)	173 5%	136 5%	59 5%	74 6%	8 3%	25 6%	23 6%	32 7%	26 6%	22 5%
			L					M		
Sigma	3403 100%	2503 100%	1218 100%	1263 100%	289 100%	429 100%	415 100%	465 100%	454 100%	451 100%
Mean	6.48	6.42	6.66	6.23	6.85	6.57	6.4	6.18	6.35	6.36
			F		OPQR	P				
Std. Dev.	2.35	2.37	2.33	2.39	2.14	2.45	2.46	2.46	2.33	2.28
Std. Err.	0.04	0.05	0.07	0.07	0.13	0.12	0.12	0.11	0.11	0.11

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
Top 2 Box (Net)	2484	1803	931	862	201	283	292	315	347	366
	73%	72%	76%	68%	70%	66%	70%	68%	76%	81%
			F						MNOP	MNOP
Very confident (4)	741	534	302	230	51	86	82	81	101	133
	22%	21%	25%	18%	18%	20%	20%	17%	22%	30%
			F							MNOPQ
Somewhat confident (3)	1743	1269	629	632	150	197	210	234	246	233
	51%	51%	52%	50%	52%	46%	50%	50%	54%	52%
									N	
Bottom 2 Box (Net)	919	700	288	401	87	146	124	150	107	85
	27%	28%	24%	32%	30%	34%	30%	32%	24%	19%
		J		E	QR	QR	QR	QR		
Not very confident (2)	699	522	213	302	71	104	86	113	77	70
	21%	21%	18%	24%	25%	24%	21%	24%	17%	16%
		J		E	QR	QR	QR	QR		
Not at all confident (1)	220	178	74	99	16	42	38	37	30	15
	7%	7%	6%	8%	6%	10%	9%	8%	7%	3%
		JK				R	R	R	R	
Sigma	3403	2503	1218	1263	289	429	415	465	454	451
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	2.88	2.86	2.95	2.79	2.82	2.76	2.81	2.77	2.92	3.07
			F						NP	MNOPQ
Std. Dev.	0.82	0.83	0.82	0.83	0.79	0.88	0.86	0.83	0.81	0.76
Std. Err.	0.01	0.02	0.02	0.02	0.05	0.04	0.04	0.04	0.04	0.04

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

- Column Means:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

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

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
Top 2 Box (Net)	1350	985	542	435	157	207	186	161	141	132
	40%	39%	45%	35%	55%	48%	45%	35%	31%	29%
			F		OPQR	PQR	PQR			
Much more secure (5)	347	245	130	112	50	61	53	36	33	13
	10%	10%	11%	9%	17%	14%	13%	8%	7%	3%
					PQR	PQR	PQR	R	R	
Somewhat more secure (4)	1003	739	412	323	108	147	133	124	109	119
	30%	30%	34%	26%	37%	34%	32%	27%	24%	26%
			F		PQR	PQR	Q			
No change (3)	1310	949	450	494	73	111	129	192	215	229
	39%	38%	37%	39%	25%	26%	31%	41%	47%	51%
								MNO	MNO	MNOP
Bottom 2 Box (Net)	743	570	226	333	59	111	101	113	97	90
	22%	23%	19%	26%	20%	26%	24%	24%	22%	20%
				E		R				
Somewhat less secure (2)	535	401	157	236	36	74	72	78	66	75
	16%	16%	13%	19%	13%	17%	17%	17%	15%	17%
				E						
Much less secure (1)	207	169	69	97	22	37	28	34	31	15
	6%	7%	6%	8%	8%	9%	7%	7%	7%	3%
		J		E	R	R	R	R	R	
Sigma	3403	2503	1218	1263	289	429	415	465	454	451
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	3.22	3.2	3.31	3.09	3.44	3.28	3.26	3.11	3.1	3.09
			F		OPQR	PQR	PQR			
Std. Dev.	1.03	1.04	1.01	1.05	1.15	1.16	1.1	1.02	0.97	0.82
Std. Err.	0.02	0.02	0.03	0.03	0.07	0.06	0.05	0.05	0.05	0.04

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

- Column Means:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

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To what extent do the following cause you financial anxiety: - Top 2 Box Summary

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
Your overall financial situation	1312 39%	985 39%	440 36%	528 42%	140 49%	221 51%	210 51%	200 43%	125 28%	89 20%
		J		E	QR	PQR	PQR	QR	R	
Housing costs	1406 41%	1052 42%	480 39%	558 44%	162 56%	243 57%	214 52%	212 46%	136 30%	85 19%
		J		E	PQR	PQR	QR	QR	R	
Student debt	444 13%	333 13%	171 14%	157 12%	106 37%	111 26%	64 15%	36 8%	12 3%	4 1%
		J			NOPQR	OPQR	PQR	QR	R	
Credit card debt	835 25%	635 25%	288 24%	338 27%	87 30%	158 37%	126 30%	133 29%	85 19%	46 10%
		J			QR	PQR	QR	QR	R	
Medical expenses	817 24%	596 24%	267 22%	319 25%	82 28%	133 31%	107 26%	110 24%	92 20%	72 16%
				E	QR	PQR	R	R		
Family-related expenses	1075 32%	809 32%	368 30%	434 34%	127 44%	177 41%	176 42%	167 36%	101 22%	62 14%
		J		E	PQR	QR	PQR	QR	R	
Keeping up with monthly bills	976 29%	743 30%	338 28%	393 31%	123 43%	176 41%	154 37%	155 33%	84 19%	51 11%
		J			PQR	PQR	QR	QR	R	
Fear of unknown expenses that may come up	1519 45%	1164 47%	502 41%	646 51%	172 60%	259 60%	224 54%	224 48%	165 36%	119 26%
		J		E	PQR	PQR	QR	QR	R	
COVID-19	1223 36%	903 36%	396 33%	496 39%	117 41%	162 38%	149 36%	155 33%	160 35%	160 36%
		J		E	P					

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

- Column Means:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

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

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
Anxiety (Net)	2680	1980	928	1031	258	374	360	389	328	270
	79%	79%	76%	82%	89%	87%	87%	84%	72%	60%
		J		E	PQR	QR	QR	QR	R	
Top 2 Box (Subnet)	1312	985	440	528	140	221	210	200	125	89
	39%	39%	36%	42%	49%	51%	51%	43%	28%	20%
		J		E	QR	PQR	PQR	QR	R	
A lot of anxiety (4)	417	340	120	209	42	89	72	66	48	23
	12%	14%	10%	17%	14%	21%	17%	14%	11%	5%
		J		E	R	MPQR	QR	R	R	
Some anxiety (3)	896	645	320	319	98	131	138	134	77	66
	26%	26%	26%	25%	34%	31%	33%	29%	17%	15%
					QR	QR	QR	QR		
A little anxiety (2)	1368	995	488	503	118	153	149	189	203	182
	40%	40%	40%	40%	41%	36%	36%	41%	45%	40%
									NO	
No anxiety at all (1)	723	523	290	232	31	55	56	76	125	181
	21%	21%	24%	18%	11%	13%	13%	16%	28%	40%
		K	F					M	MNOP	MNOPQ
Sigma	3403	2503	1218	1263	289	429	415	465	454	451
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Bottom 2 Box (Net)	2091	1518	778	735	149	208	205	265	329	363
	61%	61%	64%	58%	52%	49%	49%	57%	72%	80%
		K	F					NO	MNOP	MNOPQ
Mean	2.3	2.32	2.22	2.4	2.52	2.59	2.55	2.41	2.1	1.85
		J		E	QR	PQR	PQR	QR	R	
Std. Dev.	0.94	0.95	0.92	0.97	0.87	0.96	0.93	0.92	0.93	0.85
Std. Err.	0.02	0.02	0.03	0.03	0.05	0.05	0.05	0.04	0.04	0.04

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

- Column Means:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

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

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
Anxiety (Net)	2458	1815	848	948	246	367	340	356	283	223
	72%	73%	70%	75%	85%	86%	82%	77%	62%	49%
		J		E	PQR	PQR	QR	QR	R	
Top 2 Box (Subnet)	1406	1052	480	558	162	243	214	212	136	85
	41%	42%	39%	44%	56%	57%	52%	46%	30%	19%
		J		E	PQR	PQR	QR	QR	R	
A lot of anxiety (4)	614	455	194	254	74	116	98	91	54	22
	18%	18%	16%	20%	26%	27%	24%	20%	12%	5%
		J		E	QR	PQR	QR	QR	R	
Some anxiety (3)	792	597	286	304	88	128	116	121	82	64
	23%	24%	24%	24%	30%	30%	28%	26%	18%	14%
		J			QR	QR	QR	QR		
A little anxiety (2)	1052	762	367	390	84	124	126	144	147	137
	31%	31%	30%	31%	29%	29%	30%	31%	32%	31%
No anxiety at all (1)	945	688	371	315	43	61	76	109	171	228
	28%	28%	30%	25%	15%	14%	18%	23%	38%	51%
		KL	F					MN	MNOP	MNOPQ
Sigma	3403	2503	1218	1263	289	429	415	465	454	451
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Bottom 2 Box (Net)	1997	1451	738	705	127	185	201	253	318	366
	59%	58%	61%	56%	44%	43%	49%	54%	70%	81%
		K	F					MN	MNOP	MNOPQ
Mean	2.32	2.33	2.25	2.39	2.67	2.69	2.57	2.42	2.04	1.73
		J		E	PQR	PQR	PQR	QR	R	
Std. Dev.	1.06	1.06	1.06	1.07	1.02	1.02	1.04	1.05	1.02	0.88
Std. Err.	0.02	0.02	0.03	0.03	0.06	0.05	0.05	0.05	0.05	0.04

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

- Column Means:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

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

		Wave2 2022									
		Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
				Male	Female	18-24	25-34	35-44	45-54	55-64	65+
		a	A	E	F	M	N	O	P	Q	R
Base: Total answering		3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)		3403	2503	1218	1263	289	429	415	465	454	451
Anxiety (Net)		794	583	292	283	165	191	112	77	28	10
		23%	23%	24%	22%	57%	45%	27%	17%	6%	2%
Top 2 Box (Subnet)			J			NOPQR	OPQR	PQR	QR	R	
		444	333	171	157	106	111	64	36	12	4
		13%	13%	14%	12%	37%	26%	15%	8%	3%	1%
A lot of anxiety (4)			J			NOPQR	OPQR	PQR	QR	R	
		164	117	50	65	48	40	17	9	3	-
		5%	5%	4%	5%	17%	9%	4%	2%	1%	-
Some anxiety (3)			J			NOPQR	OPQR	QR	R		
		280	216	121	92	58	71	47	27	9	4
		8%	9%	10%	7%	20%	17%	11%	6%	2%	1%
A little anxiety (2)			J	F		OPQR	OPQR	PQR	QR		
		351	249	121	125	59	81	48	41	15	6
		10%	10%	10%	10%	20%	19%	12%	9%	3%	1%
No anxiety at all (1)						OPQR	OPQR	QR	QR	R	
		2609	1920	926	980	124	237	303	388	426	442
		77%	77%	76%	78%	43%	55%	73%	84%	94%	98%
Sigma			K				M	MN	MNO	MNOP	MNOPQ
		3403	2503	1218	1263	289	429	415	465	454	451
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary											
Bottom 2 Box (Net)		2959	2170	1047	1106	182	318	352	429	442	447
		87%	87%	86%	88%	63%	74%	85%	92%	97%	99%
			K				M	MN	MNO	MNOP	MNOPQ
Mean		1.41	1.41	1.42	1.4	2.11	1.8	1.46	1.26	1.09	1.03
			J			NOPQR	OPQR	PQR	QR	R	
Std. Dev.		0.83	0.83	0.83	0.83	1.14	1.03	0.85	0.65	0.41	0.21
Std. Err.		0.01	0.02	0.02	0.02	0.07	0.05	0.04	0.03	0.02	0.01

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

- Column Means:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

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

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
Anxiety (Net)	1647 48%	1230 49%	578 47%	639 51%	170 59%	271 63%	249 60%	255 55%	170 37%	116 26%
		J			QR	PQR	QR	QR	R	
Top 2 Box (Subnet)	835 25%	635 25%	288 24%	338 27%	87 30%	158 37%	126 30%	133 29%	85 19%	46 10%
		J			QR	PQR	QR	QR	R	
A lot of anxiety (4)	330 10%	254 10%	99 8%	153 12%	39 13%	69 16%	53 13%	51 11%	26 6%	17 4%
		J		E	QR	PQR	QR	QR		
Some anxiety (3)	506 15%	380 15%	189 16%	185 15%	49 17%	89 21%	73 18%	82 18%	59 13%	29 6%
					R	QR	R	R	R	
A little anxiety (2)	812 24%	595 24%	290 24%	302 24%	83 29%	113 26%	123 30%	122 26%	84 19%	70 16%
					QR	QR	QR	QR		
No anxiety at all (1)	1756 52%	1273 51%	640 53%	623 49%	119 41%	158 37%	166 40%	210 45%	284 63%	335 74%
		K						N	MNOP	MNOPQ
Sigma	3403 100%	2503 100%	1218 100%	1263 100%	289 100%	429 100%	415 100%	465 100%	454 100%	451 100%
Summary										
Bottom 2 Box (Net)	2568 76%	1868 75%	930 76%	925 73%	201 70%	271 63%	289 70%	333 72%	369 81%	405 90%
		K						N	MNOP	MNOPQ
Mean	1.83	1.85	1.79	1.89	2.03	2.16	2.03	1.94	1.62	1.4
		JL		E	QR	PQR	QR	QR	R	
Std. Dev.	1.01	1.02	0.98	1.06	1.06	1.09	1.04	1.03	0.92	0.77
Std. Err.	0.02	0.02	0.03	0.03	0.06	0.05	0.05	0.05	0.04	0.04

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

- Column Means:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

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

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
Anxiety (Net)	1861	1370	650	706	174	263	221	255	227	229
	55%	55%	53%	56%	60%	61%	53%	55%	50%	51%
		J			QR	OQR				
Top 2 Box (Subnet)	817	596	267	319	82	133	107	110	92	72
	24%	24%	22%	25%	28%	31%	26%	24%	20%	16%
				E	QR	PQR	R	R		
A lot of anxiety (4)	242	181	79	98	27	49	34	29	24	18
	7%	7%	7%	8%	10%	11%	8%	6%	5%	4%
					QR	PQR	R			
Some anxiety (3)	575	415	188	221	55	84	74	81	68	54
	17%	17%	16%	18%	19%	20%	18%	17%	15%	12%
					R	R	R	R		
A little anxiety (2)	1044	773	383	386	92	130	114	145	135	158
	31%	31%	31%	31%	32%	30%	27%	31%	30%	35%
		J								O
No anxiety at all (1)	1542	1133	569	557	114	166	194	210	227	222
	45%	45%	47%	44%	40%	39%	47%	45%	50%	49%
		KL					N		MN	MN
Sigma	3403	2503	1218	1263	289	429	415	465	454	451
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Bottom 2 Box (Net)	2586	1907	951	943	207	296	308	355	361	379
	76%	76%	78%	75%	72%	69%	74%	76%	80%	84%
		K	F					N	MN	MNOP
Mean	1.86	1.86	1.82	1.89	1.98	2.04	1.87	1.85	1.76	1.71
		J			QR	OPQR	R	R		
Std. Dev.	0.94	0.94	0.92	0.96	0.98	1.02	0.98	0.93	0.9	0.83
Std. Err.	0.02	0.02	0.03	0.03	0.06	0.05	0.05	0.04	0.04	0.04

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

- Column Means:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

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

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
Anxiety (Net)	2244	1664	773	875	220	321	306	343	257	217
	66%	67%	64%	69%	76%	75%	74%	74%	57%	48%
		J		E	QR	QR	QR	QR	R	
Top 2 Box (Subnet)	1075	809	368	434	127	177	176	167	101	62
	32%	32%	30%	34%	44%	41%	42%	36%	22%	14%
		J		E	PQR	QR	PQR	QR	R	
A lot of anxiety (4)	311	241	99	140	42	51	52	50	32	15
	9%	10%	8%	11%	15%	12%	13%	11%	7%	3%
		J		E	QR	QR	QR	R	R	
Some anxiety (3)	763	568	270	294	85	126	124	117	69	47
	22%	23%	22%	23%	29%	29%	30%	25%	15%	10%
					QR	QR	QR	QR	R	
A little anxiety (2)	1169	855	405	442	93	145	130	176	156	155
	34%	34%	33%	35%	32%	34%	31%	38%	34%	34%
								O		
No anxiety at all (1)	1159	839	445	387	69	108	109	123	197	234
	34%	34%	37%	31%	24%	25%	26%	26%	43%	52%
		K	F						MNOP	MNOPQ
Sigma	3403	2503	1218	1263	289	429	415	465	454	451
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Bottom 2 Box (Net)	2328	1694	850	829	162	252	239	299	353	389
	68%	68%	70%	66%	56%	59%	58%	64%	78%	86%
			F					MO	MNOP	MNOPQ
Mean	2.07	2.08	2.02	2.15	2.35	2.28	2.29	2.2	1.86	1.65
		J		E	PQR	QR	QR	QR	R	
Std. Dev.	0.96	0.97	0.95	0.98	1	0.97	0.99	0.95	0.92	0.8
Std. Err.	0.02	0.02	0.03	0.03	0.06	0.05	0.05	0.04	0.04	0.04

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

- Column Means:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

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

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
Anxiety (Net)	2002	1503	707	778	240	322	290	298	205	149
	59%	60%	58%	62%	83%	75%	70%	64%	45%	33%
		J			NOPQR	PQR	QR	QR	R	
Top 2 Box (Subnet)	976	743	338	393	123	176	154	155	84	51
	29%	30%	28%	31%	43%	41%	37%	33%	19%	11%
		J			PQR	PQR	QR	QR	R	
A lot of anxiety (4)	306	236	98	135	46	56	44	48	28	14
	9%	9%	8%	11%	16%	13%	11%	10%	6%	3%
		J		E	OPQR	QR	QR	QR	R	
Some anxiety (3)	670	507	240	258	77	120	110	107	56	37
	20%	20%	20%	21%	27%	28%	27%	23%	12%	8%
		J			QR	QR	QR	QR	R	
A little anxiety (2)	1026	760	369	384	116	146	136	144	121	98
	30%	30%	30%	30%	40%	34%	33%	31%	27%	22%
		J			OPQR	QR	R	R		
No anxiety at all (1)	1401	1000	511	485	49	107	126	167	249	302
	41%	40%	42%	38%	17%	25%	30%	36%	55%	67%
		K				M	M	MN	MNOP	MNOPQ
Sigma	3403	2503	1218	1263	289	429	415	465	454	451
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Bottom 2 Box (Net)	2427	1760	880	869	165	252	262	311	370	400
	71%	70%	72%	69%	57%	59%	63%	67%	81%	89%
								MN	MNOP	MNOPQ
Mean	1.97	1.99	1.94	2.03	2.42	2.29	2.17	2.08	1.7	1.47
		J		E	OPQR	PQR	QR	QR	R	
Std. Dev.	0.98	0.99	0.97	1.01	0.95	0.98	0.98	1	0.91	0.78
Std. Err.	0.02	0.02	0.03	0.03	0.06	0.05	0.05	0.05	0.04	0.04

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

- Column Means:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

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

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
Anxiety (Net)	2779	2040	953	1067	255	375	367	382	346	315
	82%	82%	78%	85%	88%	88%	88%	82%	76%	70%
		J		E	PQR	PQR	PQR	QR	R	
Top 2 Box (Subnet)	1519	1164	502	646	172	259	224	224	165	119
	45%	47%	41%	51%	60%	60%	54%	48%	36%	26%
		J		E	PQR	PQR	QR	QR	R	
A lot of anxiety (4)	575	445	171	266	53	108	102	82	58	42
	17%	18%	14%	21%	18%	25%	25%	18%	13%	9%
		J		E	QR	MPQR	PQR	QR		
Some anxiety (3)	944	718	331	380	119	151	122	143	107	77
	28%	29%	27%	30%	41%	35%	29%	31%	24%	17%
		J			OPQR	QR	R	QR	R	
A little anxiety (2)	1260	876	451	422	83	117	143	158	181	195
	37%	35%	37%	33%	29%	27%	34%	34%	40%	43%
							N	N	MN	MNOP
No anxiety at all (1)	624	463	265	195	34	53	48	83	108	136
	18%	19%	22%	16%	12%	13%	12%	18%	24%	30%
		K	F					MNO	MNOP	MNOPQ
Sigma	3403	2503	1218	1263	289	429	415	465	454	451
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Bottom 2 Box (Net)	1884	1339	716	617	117	170	191	241	289	332
	55%	54%	59%	49%	40%	40%	46%	52%	64%	74%
			F					MN	MNOP	MNOPQ
Mean	2.43	2.46	2.33	2.57	2.66	2.73	2.67	2.48	2.25	2.05
		J		E	PQR	PQR	PQR	QR	R	
Std. Dev.	0.97	0.99	0.97	0.99	0.91	0.98	0.97	0.98	0.96	0.92
Std. Err.	0.02	0.02	0.03	0.03	0.05	0.05	0.05	0.05	0.05	0.04

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

- Column Means:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

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

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
Anxiety (Net)	2460	1797	828	951	222	311	287	343	314	320
	72%	72%	68%	75%	77%	73%	69%	74%	69%	71%
				E	OQ					
Top 2 Box (Subnet)	1223	903	396	496	117	162	149	155	160	160
	36%	36%	33%	39%	41%	38%	36%	33%	35%	36%
		J		E	P					
A lot of anxiety (4)	419	317	144	168	43	64	54	49	60	47
	12%	13%	12%	13%	15%	15%	13%	11%	13%	10%
						R				
Some anxiety (3)	804	587	252	328	74	98	95	105	100	114
	24%	23%	21%	26%	26%	23%	23%	23%	22%	25%
				E						
A little anxiety (2)	1237	894	432	455	105	150	137	189	154	159
	36%	36%	36%	36%	37%	35%	33%	41%	34%	35%
								OQ		
No anxiety at all (1)	943	706	391	312	66	117	129	122	140	131
	28%	28%	32%	25%	23%	27%	31%	26%	31%	29%
		K	F				M		M	
Sigma	3403	2503	1218	1263	289	429	415	465	454	451
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Bottom 2 Box (Net)	2180	1600	822	767	171	267	266	311	294	291
	64%	64%	68%	61%	59%	62%	64%	67%	65%	64%
		K	F				M			
Mean	2.21	2.21	2.12	2.28	2.32	2.25	2.18	2.18	2.18	2.17
				E	PR					
Std. Dev.	0.98	0.99	0.99	0.98	0.99	1.02	1.02	0.94	1.01	0.96
Std. Err.	0.02	0.02	0.03	0.03	0.06	0.05	0.05	0.04	0.05	0.05

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

- Column Means:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

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

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
Housing costs	1263 37%	923 37%	421 35%	493 39%	102 35%	198 46%	206 50%	156 34%	150 33%	112 25%
Student debt	253 7%	191 8%	82 7%	106 8%	74 26%	73 17%	28 7%	13 3%	2 1%	1 0%
Credit card debt	766 23%	586 23%	250 21%	328 26%	75 26%	134 31%	119 29%	123 27%	88 19%	47 10%
Medical expenses/bills	432 13%	314 13%	137 11%	171 14%	31 11%	56 13%	41 10%	52 11%	61 14%	73 16%
Family-related expenses	760 22%	572 23%	236 19%	332 26%	61 21%	104 24%	107 26%	136 29%	81 18%	83 18%
Keeping up with monthly bills	991 29%	748 30%	332 27%	406 32%	97 34%	170 40%	145 35%	149 32%	101 22%	85 19%
Uncertainty about my financial future	1066 31%	786 31%	364 30%	411 33%	111 39%	141 33%	122 30%	152 33%	148 33%	111 25%
Impulse shopping	528 16%	403 16%	176 14%	221 18%	84 29%	81 19%	89 21%	66 14%	46 10%	38 9%
Other	746 22%	550 22%	286 24%	258 21%	28 10%	61 14%	59 14%	96 21%	134 30%	173 38%
Sigma	6806 200%	5074 203%	2284 187%	2725 216%	663 230%	1017 237%	915 220%	943 203%	812 179%	724 160%

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

- Column Means:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

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Please respond yes or no to each of the following: - Yes Summary

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
I set a yearly household budget	1288	949	513	427	102	164	152	172	183	175
	38%	38%	42%	34%	35%	38%	37%	37%	40%	39%
			F							
I have a written financial plan	1073	779	407	367	93	138	115	125	154	154
	32%	31%	33%	29%	32%	32%	28%	27%	34%	34%
			F						OP	OP
I have a professional financial advisor	1376	1004	496	502	78	144	139	195	223	225
	40%	40%	41%	40%	27%	34%	34%	42%	49%	50%
								MNO	MNOP	MNOP
I set financial goals for myself	2265	1684	839	827	204	311	289	303	298	279
	67%	67%	69%	66%	71%	72%	70%	65%	66%	62%
					R	PQR	R			

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

- Column Means:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

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

		Wave2 2022									
			Gender		Age						
		Total Canada (Rep + Boost)	Total Rep Canada	Male	Female	18-24	25-34	35-44	45-54	55-64	65+
		a	A	E	F	M	N	O	P	Q	R
Base: Total answering		3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)		3403	2503	1218	1263	289	429	415	465	454	451
Yes		1288	949	513	427	102	164	152	172	183	175
		38%	38%	42%	34%	35%	38%	37%	37%	40%	39%
No				F							
		2115	1554	705	836	187	264	263	294	270	276
		62%	62%	58%	66%	65%	62%	63%	63%	60%	61%
			J		E						
Sigma		3403	2503	1218	1263	289	429	415	465	454	451
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
Yes	1073	779	407	367	93	138	115	125	154	154
	32%	31%	33%	29%	32%	32%	28%	27%	34%	34%
No			F						OP	OP
	2330	1724	812	895	195	291	300	340	299	298
	69%	69%	67%	71%	68%	68%	72%	73%	66%	66%
Sigma		J		E			QR	QR		
	3403	2503	1218	1263	289	429	415	465	454	451
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
Yes	1376	1004	496	502	78	144	139	195	223	225
	40%	40%	41%	40%	27%	34%	34%	42%	49%	50%
								MNO	MNOP	MNOP
No	2027	1499	722	761	211	285	276	271	231	226
	60%	60%	59%	60%	73%	66%	67%	58%	51%	50%
		J			PQR	PQR	PQR	QR		
Sigma	3403	2503	1218	1263	289	429	415	465	454	451
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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

		Wave2 2022									
			Gender		Age						
		Total Canada (Rep + Boost)	Total Rep Canada	Male	Female	18-24	25-34	35-44	45-54	55-64	65+
		a	A	E	F	M	N	O	P	Q	R
Base: Total answering		3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)		3403	2503	1218	1263	289	429	415	465	454	451
Yes		2265	1684	839	827	204	311	289	303	298	279
		67%	67%	69%	66%	71%	72%	70%	65%	66%	62%
No						R	PQR	R			
		1138	819	379	436	85	118	126	162	155	172
		33%	33%	31%	35%	29%	28%	30%	35%	34%	38%
Sigma									N	N	MNO
		3403	2503	1218	1263	289	429	415	465	454	451
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total answering	2263	1681	839	824	200	310	287	299	294	291
Base: Total answering (wtd)	2265	1684	839	827	204	311	289	303	298	279
Retirement savings	1366	1012	502	500	72	171	196	219	212	142
	60%	60%	60%	61%	36%	55%	68%	72%	71%	51%
						M	MNR	MNR	MNR	M
Saving for children's expenses (i.e. education, etc.)	514	382	169	209	32	93	112	96	32	17
	23%	23%	20%	25%	16%	30%	39%	32%	11%	6%
		J		E	R	MQR	MNQR	MQR		
Paying down debt	877	674	326	337	78	150	153	123	98	72
	39%	40%	39%	41%	38%	48%	53%	41%	33%	26%
		L			R	MQR	MPQR	QR		
Buying a home	603	440	222	207	103	149	95	59	23	10
	27%	26%	26%	25%	51%	48%	33%	19%	8%	4%
					OPQR	OPQR	PQR	QR	R	
Renovating a home	540	410	209	196	25	55	85	86	94	65
	24%	24%	25%	24%	12%	18%	29%	28%	32%	23%
		L					MN	MN	MNR	M
Vacation	1036	752	345	398	89	138	134	148	124	118
	46%	45%	41%	48%	44%	45%	46%	49%	42%	42%
				E						
Making a major purchase (i.e. car, large appliance, etc.)	802	599	310	281	92	124	103	107	88	84
	35%	36%	37%	34%	45%	40%	36%	35%	30%	30%
					OPQR	QR				
Other	146	111	46	63	20	13	11	10	22	35
	6%	7%	6%	8%	10%	4%	4%	3%	7%	13%
		K			NOP				P	NOPQ
Sigma	5884	4379	2129	2191	513	893	890	848	692	543
	260%	260%	254%	265%	251%	288%	308%	280%	232%	195%

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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To what extent do you agree or disagree with the following: - I often spend more money than I know I should

	Wave 2				
			Gender		
	Total Canada (Rep + Boost)	Total Rep Canada	Male	Female	18-24
	a	A	E	F	M
Base: Total answering	3403	2503	1220	1261	283
Base: Total answering (wtd)	3403	2503	1218	1263	289
Strongly/somewhat agree (Net)	1486	1104	525	564	183
	44%	44%	43%	45%	63%
		J			OPQR
Strongly agree (4)	299	226	121	104	49
	9%	9%	10%	8%	17%
		J			PQR
Somewhat agree (3)	1187	877	404	460	134
	35%	35%	33%	36%	46%
		J			OPQR
Somewhat/strongly disagree (Net)	1917	1399	693	699	106
	56%	56%	57%	55%	37%
Somewhat disagree (2)	1164	861	427	429	74
	34%	34%	35%	34%	26%
		L			
Strongly disagree (1)	753	538	266	269	31
	22%	22%	22%	21%	11%
Sigma	3403	2503	1218	1263	289
	100%	100%	100%	100%	100%
Mean	2.3	2.32	2.31	2.32	2.7
		J			OPQR
Std. Dev.	0.91	0.91	0.92	0.9	0.88
Std. Err.	0.02	0.02	0.03	0.03	0.05

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

- Column Means:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

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2022				
Age				
25-34	35-44	45-54	55-64	65+
N	O	P	Q	R
429	413	459	447	472
429	415	465	454	451
250	214	205	135	116
58%	51%	44%	30%	26%
OPQR	PQR	QR		
63	54	35	14	10
15%	13%	8%	3%	2%
PQR	PQR	QR		
187	159	170	121	107
44%	38%	37%	27%	24%
PQR	QR	QR		
179	202	260	319	335
42%	49%	56%	70%	74%
	MN	MNO	MNOP	MNOP
131	135	166	178	177
30%	33%	36%	39%	39%
		M	MNO	MNO
48	67	94	141	157
11%	16%	20%	31%	35%
	N	MN	MNOP	MNOP
429	415	465	454	451
100%	100%	100%	100%	100%
2.62	2.48	2.32	2.02	1.93
OPQR	PQR	QR		
0.87	0.91	0.88	0.84	0.82
0.04	0.04	0.04	0.04	0.04

What impact, if any, has inflation/rising consumer costs had on your personal finances?

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
Top 2 Box (Net)	2045	1537	720	800	192	300	282	308	254	201
	60%	61%	59%	63%	66%	70%	68%	66%	56%	45%
		L		E	QR	QR	QR	QR	R	
Has had a major impact (4)	832	642	284	349	68	141	122	142	103	65
	25%	26%	23%	28%	24%	33%	29%	31%	23%	15%
		J		E	R	MQR	QR	MQR	R	
Has had a moderate impact (3)	1212	895	437	452	124	159	160	166	151	136
	36%	36%	36%	36%	43%	37%	39%	36%	33%	30%
					QR	R	R			
Bottom 2 Box (Net)	1358	966	498	463	97	129	133	157	199	250
	40%	39%	41%	37%	34%	30%	32%	34%	44%	55%
			F						MNOP	MNOPQ
Has had a slight impact (2)	1013	713	365	345	69	100	96	119	152	177
	30%	29%	30%	27%	24%	23%	23%	26%	34%	39%
									MNOP	MNOP
Has had no impact (1)	346	253	133	118	28	29	37	39	47	73
	10%	10%	11%	9%	10%	7%	9%	8%	10%	16%
										MNOPQ
Sigma	3403	2503	1218	1263	289	429	415	465	454	451
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean	2.74	2.77	2.71	2.82	2.8	2.96	2.88	2.88	2.68	2.43
		J		E	R	MQR	QR	QR	R	
Std. Dev.	0.94	0.94	0.94	0.94	0.91	0.91	0.93	0.94	0.94	0.93
Std. Err.	0.02	0.02	0.03	0.03	0.05	0.04	0.05	0.04	0.04	0.04

Overlap formulae used

- Column Proportions:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

- Column Means:

Columns Tested (5%): a, A/J, A/K, A/L, B/C/D, E/F, G/H/I, M/N/O/P/Q/R, S/T/U, V/Y, W/X/Y

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

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As a result of rising consumer costs, have you reduced contributions to your savings and/or retirement account?

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
Reduced (Net)	1657 49%	1219 49%	584 48%	623 49%	163 56%	266 62%	225 54%	240 52%	178 39%	148 33%
		J			QR	OPQR	QR	QR	R	
Have reduced savings	1211 36%	898 36%	418 34%	472 37%	111 39%	204 48%	166 40%	175 38%	131 29%	111 25%
		J			QR	MOPQR	QR	QR		
Have reduced retirement savings	749 22%	561 22%	293 24%	260 21%	79 27%	113 26%	116 28%	120 26%	79 17%	55 12%
			F		QR	QR	QR	QR	R	
No reductions or do not have	1746 51%	1284 51%	635 52%	639 51%	126 44%	162 38%	191 46%	226 49%	276 61%	303 67%
		K					N	N	MNOP	MNOPQ
Sigma	3706 109%	2743 110%	1346 111%	1371 109%	316 110%	479 112%	473 114%	520 112%	486 107%	469 104%

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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What lifestyle changes, if any, are you making to help offset increased costs of living?

	Wave2 2022									
	Total Canada (Rep + Boost)	Total Rep Canada	Gender		Age					
			Male	Female	18-24	25-34	35-44	45-54	55-64	65+
a	A	E	F	M	N	O	P	Q	R	
Base: Total Answering	3403	2503	1220	1261	283	429	413	459	447	472
Base: Total Answering (wtd)	3403	2503	1218	1263	289	429	415	465	454	451
Any (NET)	2761	2030	963	1048	253	372	359	387	360	300
	81%	81%	79%	83%	88%	87%	86%	83%	79%	67%
				E	QR	QR	QR	R	R	
Changing how I shop for groceries (buying less costly items, shopping sales, fewer brand names, only buying essentials, etc.)	1746	1303	541	748	123	232	227	247	256	218
	51%	52%	44%	59%	43%	54%	55%	53%	56%	48%
		L		E		M	M	M	MR	
Dining out less/spending less when dining out	1773	1312	572	729	136	246	246	264	233	186
	52%	52%	47%	58%	47%	57%	59%	57%	51%	41%
				E		MR	MQR	MR	R	
Spending less on or canceling vacations	989	734	356	370	68	113	127	169	141	115
	29%	29%	29%	29%	24%	26%	31%	36%	31%	26%
							M	MNR	M	
Increasing income through a new job, second job or side hustle	659	513	225	282	105	130	107	90	58	23
	19%	21%	19%	22%	37%	30%	26%	19%	13%	5%
		J		E	OPQR	PQR	PQR	QR	R	
Spending less on home improvement	731	563	271	285	46	98	97	129	103	91
	22%	23%	22%	23%	16%	23%	23%	28%	23%	20%
		J				M	M	MR	M	
Driving less	1098	844	397	438	62	145	136	168	181	151
	32%	34%	33%	35%	22%	34%	33%	36%	40%	33%
		JK				M	M	M	MOR	M
Delaying having a family/expanding family	261	176	97	74	37	69	38	22	6	4
	8%	7%	8%	6%	13%	16%	9%	5%	1%	1%
			F		PQR	OPQR	PQR	QR		
Postponing career development/higher education	232	173	84	82	40	64	26	26	9	8
	7%	7%	7%	7%	14%	15%	6%	6%	2%	2%
					OPQR	OPQR	QR	QR		
Postponing celebration/party (wedding, bar mitzvah, etc.)	281	212	111	99	39	54	42	43	20	13
	8%	9%	9%	8%	14%	13%	10%	9%	5%	3%
		J			QR	QR	QR	QR		
Cancelling subscriptions (gym, premium TV channels, etc.)	770	575	267	297	78	150	113	124	66	44
	23%	23%	22%	24%	27%	35%	27%	27%	15%	10%
		J			QR	MOPQR	QR	QR	R	
I'm not making any lifestyle changes	642	473	255	215	36	56	56	78	94	151
	19%	19%	21%	17%	12%	13%	14%	17%	21%	34%
		K	F						MNO	MNO PQ
Sigma	9181	6878	3175	3620	770	1359	1216	1361	1169	1004
	270%	275%	261%	287%	267%	317%	293%	293%	258%	223%

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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