

To what extent do the following cause you financial anxiety - Anxiety Summary

		Wave 1 2023																																			
		Making Real Financial Progress						Gender		Education			Oversample DMAs (Rep + Boost)					Age					Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Econom Deferred Home		Plan to Renovate Home/Yard This		Type of Non-Mortgage Debt Have			
		Total Canada (Rep + Boost)	Total Rep Canada	Agree (1-3)	Unsure (4-5)	Disagree (6-7)	Male	Female	Less Than Undergrad rate	University Undergrad rate	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None		
		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	Z	a	b	c	d	e	f				
Base: Total answering		3400	2500	798	1345	357	1194	1295	1524	645	331	490	657	431	258	388	420	395	446	593	1620	696	184	341	539	379	1241	442	438	450	870	774	194	1139	954		
Base: Total answering (wt)		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953		
Your overall financial situation		2756	2033	517	1173	344	937	1089	1243	528	262	380	525	389	230	368	380	325	349	382	1249	611	172	316	468	336	913	420	364	371	645	697	184	1023	659		
Housing costs		2437	1784	460	1008	316	812	963	1066	474	244	339	492	353	211	355	343	307	284	284	1072	572	140	301	411	320	752	402	310	327	540	627	168	924	544		
Student debt		72%	71%	57%	75%	89%	67%	76%	70%	74%	73%	69%	76%	78%	84%	85%	83%	78%	65%	48%	67%	81%	76%	87%	76%	84%	61%	89%	71%	73%	62%	81%	85%	81%	57%		
Credit card debt		752	554	200	273	81	385	264	331	140	83	95	190	97	165	177	99	66	30	17	266	204	85	140	140	150	115	190	91	93	128	121	85	299	108		
Medical expenses		22%	22%	25%	20%	23%	24%	21%	22%	22%	25%	19%	29%	22%	65%	43%	24%	17%	7%	3%	17%	29%	46%	43%	26%	40%	9%	44%	21%	21%	15%	29%	43%	26%	11%		
Family-related expenses		1613	1181	298	640	243	531	643	765	281	135	235	331	228	159	264	251	195	162	152	677	397	107	220	284	260	418	301	203	214	331	512	150	812	170		
Keeping up with monthly bills		48%	47%	37%	48%	68%	44%	50%	44%	41%	48%	51%	50%	63%	64%	61%	50%	37%	26%	42%	57%	58%	63%	53%	68%	34%	67%	46%	48%	38%	66%	75%	71%	18%			
Fear of unknown expenses that may come up		1878	1350	378	737	236	632	712	835	329	186	272	385	277	157	242	229	209	222	292	835	407	108	209	306	256	579	285	230	251	417	468	133	693	415		
COVID-19		3216	1638	449	901	289	775	856	980	429	330	306	440	302	183	309	319	283	362	382	1034	482	133	267	347	293	731	354	260	317	514	582	162	847	485		
		60%	60%	46%	62%	87%	56%	64%	62%	56%	60%	53%	64%	63%	79%	78%	76%	66%	48%	35%	54%	70%	77%	68%	77%	47%	81%	62%	60%	50%	75%	87%	74%	40%			
		2812	2078	581	1156	341	961	1107	1263	543	271	376	551	385	226	370	366	344	347	424	1320	596	161	304	453	340	980	410	347	391	679	691	184	1038	694		
		83%	83%	72%	86%	96%	79%	87%	83%	84%	81%	77%	85%	85%	90%	89%	88%	79%	72%	82%	82%	85%	87%	87%	84%	89%	80%	91%	79%	87%	79%	89%	93%	91%	73%		
		1937	1399	435	762	202	659	733	828	378	192	275	404	291	150	246	230	207	243	323	886	399	114	205	308	238	647	277	235	261	440	445	129	681	480		
		57%	56%	54%	57%	57%	54%	59%	58%	56%	62%	65%	59%	59%	56%	53%	55%	55%	55%	55%	55%	57%	62%	59%	57%	63%	53%	62%	54%	58%	51%	58%	60%	60%	50%		

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

		Wave 1 2023																																	
		Making Real Financial Progress			Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economic Outlook		Plan to Renovate Home/Yard This Year		Type of Non-Mortgage Debt Held					
		Total Canada (Rep + Boost)	Total Rep Canada	Agree (1-3)	Unsure (4-5)	Disagree (6-7)	Male	Female	Less Than Undergrad	University Undergrad	University Graduate	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None
		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	Z	a	b	c	d	e	f		
Base: Total answering		3400	2500	798	1345	357	1194	1295	1524	645	331	490	657	431	258	388	420	395	446	593	1620	696	184	341	539	379	1241	442	438	450	870	774	194	1139	954
Base: Total answering (wt)		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953
Your overall financial situation		1405	1040	218	543	278	454	580	652	261	126	173	291	198	135	221	239	158	148	139	569	368	103	190	281	198	371	254	217	181	290	395	131	592	256
		42%	42%	27%	41%	28%	37%	46%	43%	41%	38%	35%	45%	44%	54%	53%	58%	40%	34%	24%	33%	52%	56%	55%	52%	52%	30%	56%	50%	40%	34%	51%	66%	52%	27%
Housing costs		1429	1050	231	579	241	455	588	649	268	133	179	299	225	149	234	231	175	142	118	565	388	99	203	283	199	366	283	202	181	271	391	131	591	265
		42%	42%	29%	43%	68%	38%	46%	43%	42%	40%	36%	46%	50%	59%	56%	56%	45%	32%	20%	35%	55%	54%	58%	52%	52%	30%	63%	46%	40%	31%	51%	66%	52%	28%
Student debt		427	327	118	162	47	169	156	195	85	46	56	104	61	101	116	59	26	15	10	151	129	47	89	87	95	56	100	55	58	73	134	51	172	63
		13%	13%	15%	12%	13%	14%	12%	13%	13%	14%	12%	16%	14%	40%	28%	14%	7%	3%	2%	9%	18%	25%	26%	16%	25%	5%	27%	13%	13%	9%	17%	26%	15%	7%
Credit card debt		901	671	157	342	171	289	379	450	145	75	112	205	108	87	169	149	110	80	74	363	250	58	125	183	165	198	179	129	126	175	315	101	517	63
		27%	27%	20%	26%	48%	24%	30%	30%	23%	23%	23%	32%	24%	34%	41%	36%	28%	18%	13%	23%	36%	31%	36%	34%	44%	16%	40%	29%	28%	20%	41%	51%	45%	7%
Medical expenses		867	625	156	328	141	293	330	399	143	84	113	181	134	81	132	127	86	95	103	363	205	57	108	154	144	220	156	107	114	177	249	83	342	157
		26%	25%	20%	25%	40%	24%	26%	26%	22%	25%	23%	28%	30%	32%	32%	31%	22%	22%	18%	23%	29%	31%	31%	29%	38%	18%	35%	24%	26%	20%	32%	42%	30%	17%
Family-related expenses		1033	758	172	408	179	327	437	473	179	107	135	226	146	97	173	185	127	90	87	454	240	65	130	175	175	279	177	137	147	215	316	101	451	153
		30%	30%	21%	30%	50%	27%	34%	31%	28%	32%	28%	35%	32%	38%	42%	45%	32%	20%	15%	28%	34%	35%	37%	32%	46%	23%	39%	29%	33%	25%	41%	51%	40%	16%
Keeping up with monthly bills		1022	776	161	393	211	326	443	521	173	82	117	211	140	113	186	182	129	98	68	398	234	84	151	227	166	232	218	160	129	193	319	118	482	152
		30%	31%	20%	29%	62%	27%	35%	34%	27%	25%	24%	33%	31%	45%	45%	44%	33%	22%	12%	25%	42%	46%	44%	42%	44%	19%	49%	37%	29%	22%	41%	59%	42%	16%
Fear of unknown expenses that may come up		1513	1144	237	625	283	469	670	718	288	138	189	305	207	150	237	238	197	162	162	662	380	103	179	304	214	448	368	215	222	315	437	130	641	305
		45%	46%	30%	47%	79%	39%	53%	47%	45%	42%	39%	47%	46%	59%	57%	58%	50%	37%	28%	41%	54%	56%	52%	56%	56%	36%	60%	49%	50%	36%	57%	66%	56%	32%
COVID-19		807	581	169	306	105	262	316	350	162	69	102	200	119	71	114	107	80	87	121	343	179	59	96	142	125	218	130	107	107	161	189	60	298	177
		24%	23%	21%	23%	30%	22%	25%	23%	25%	21%	21%	31%	26%	28%	26%	21%	20%	21%	21%	21%	25%	32%	28%	26%	33%	18%	29%	25%	24%	19%	25%	30%	26%	19%

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

		Wave 1 2023																																			
		Making Real Financial Progress			Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economic Outlook		Plan to Renovate Home/Yard This Year		Type of Non-Mortgage Debt Held							
		Total Canada (Rep + Boost)	Total Rep Canada	Agree (1-3)	Unsure (4-5)	Disagree (6-7)	Male	Female	Less Than Undergrad	University Undergrad	University Graduate	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None		
		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	Z	a	b	c	d	e	f				
Base: Total answering		3400	2500	798	1345	357	1194	1295	1524	645	331	490	657	431	258	388	420	395	446	593	1620	696	184	341	539	379	1241	442	438	450	870	774	194	1139	954		
Base: Total answering (wt)		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953		
Your overall financial situation		1997	1460	584	798	78	759	695	870	383	206	318	358	253	117	194	174	235	291	449	1044	335	81	158	259	183	861	196	220	267	576	379	68	546	697		
		59%	58%	73%	60%	22%	63%	55%	57%	60%	62%	65%	55%	56%	46%	47%	42%	60%	65%	70%	65%	48%	44%	45%	48%	48%	70%	44%	50%	60%	67%	49%	34%	48%	73%		
		BC	C		E						K							LMN	LMNO	LMNOP	ST						W		Y		a	d		d	cde		
Housing costs		1971	1450	572	762	115	758	688	874	377	200	312	350	226	103	181	182	218	297	470	1047	317	85	145	257	181	866	167	235	267	595	382	67	548	687		
		58%	58%	71%	57%	32%	63%	54%	57%	58%	60%	64%	54%	50%	41%	44%	44%	55%	68%	80%	65%	45%	46%	42%	48%	48%	70%	37%	54%	60%	69%	49%	34%	48%	72%		
		BC	C		E						K							LMN	LMNO	LMNOP	ST						W		Y		a	d		d	cde		
Student debt		2963	2173	685	1179	309	1045	1120	1318	559	287	434	545	390	151	299	354	366	424	578	1461	574	128	259	453	285	1176	330	382	390	793	640	148	967	990		
		87%	87%	85%	88%	87%	86%	88%	87%	87%	86%	89%	84%	87%	60%	72%	86%	93%	97%	96%	91%	82%	75%	75%	84%	75%	95%	73%	87%	87%	92%	83%	75%	85%	93%		
											J						L	LM	LMN	LMNO	ST	T					U		W		Y		a	d		d	cde
Credit card debt		2499	1829	645	998	186	925	897	1073	499	257	378	444	344	165	246	263	283	359	514	1249	453	127	223	357	215	1034	271	309	322	690	459	98	622	890		
		74%	73%	80%	75%	52%	76%	71%	78%	77%	77%	78%	68%	76%	66%	59%	64%	72%	82%	87%	78%	65%	69%	64%	66%	57%	84%	60%	71%	72%	80%	59%	49%	55%	93%		
		BC	C		E				F	F	J							MN	LMNO	LMNOP	ST						W		Y		a	de				cde	
Medical expenses		2533	1875	646	1013	216	921	946	1124	502	249	378	468	317	171	284	286	306	344	485	1249	498	127	240	385	237	1013	295	331	334	689	525	116	797	796		
		75%	75%	81%	76%	60%	76%	74%	74%	78%	75%	77%	72%	70%	68%	68%	69%	78%	78%	82%	78%	71%	69%	69%	71%	62%	82%	65%	76%	75%	80%	68%	58%	70%	84%		
		BC	C		E				F	F	K							LMN	LMN	LMN	ST						W		Y		a	d		d	cde		
Family-related expenses		3367	1742	631	933	178	886	848	1050	466	226	356	424	305	156	242	228	266	349	501	1159	464	119	218	365	209	954	273	310	301	651	458	98	688	800		
		70%	70%	79%	70%	50%	73%	67%	69%	72%	68%	73%	65%	68%	62%	58%	55%	68%	80%	85%	72%	66%	65%	63%	68%	54%	77%	61%	71%	67%	75%	59%	49%	60%	84%		
		BC	C		E						J							MN	LMNO	LMNOP	ST						W		Y		a	d		d	cde		
Keeping up with monthly bills		2378	1724	642	947	135	887	832	1002	471	251	373	438	311	140	229	230	264	341	520	1215	409	101	197	313	214	1000	232	278	320	673	455	81	657	801		
		70%	69%	80%	71%	38%	73%	65%	66%	73%	76%	76%	68%	69%	55%	56%	67%	78%	88%	75%	58%	55%	57%	58%	56%	81%	52%	64%	71%	78%	59%	41%	58%	84%			
		BC	C		E				F	F	K							LMN	LMNO	LMNOP	ST						W		Y		a	d		d	cde		
Fear of unknown expenses that may come up		1887	1356	565	716	74	745	606	805	356	195	301	344	244	103	178	175	196	277	426	951	323	81	169	236	167	784	182	223	226	551	337	68	498	648		
		56%	54%	71%	53%	21%	61%	48%	53%	55%	59%	61%	53%	54%	41%	43%	42%	50%	63%	73%	59%	46%	44%	49%	44%	44%	64%	40%	51%	50%	64%	44%	35%	44%	68%		
		BC	C		E						K							LN	LMNO	LMNOP	ST						W		Y		a	d		d	cde		
COVID-19		2593	1919	633	1035	251	951	960	1173	482	264	388	450	333	181	301	306	312	352	467	1269	524	126	252	398	255	1014	320	330	341	705	584	139	841	776		
		76%	77%	79%	77%	70%	78%	75%	77%	75%	79%	79%	69%	74%	72%	73%	74%	80%	80%	79%	79%	75%	68%	72%	74%	67%	82%	71%	76%	76%	82%	76%	70%	74%	81%		
		BC	C								J							LM	LMN	LMN	ST						W				a				cde		

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

		Wave 1 2023																																		
		Making Real Financial Progress			Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economy/Deferred Home		Plan to Renovate Home/Yard This		Type of Non-Mortgage Debt Have						
		Total Canada (Rep + Boost)	Total Rep Canada	Agree: (1-3)	Unsure: (4-5)	Disagree: (6-7)	Male	Female	Less Than Undergrad rate	University Undergrad rate	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None	
		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	Z	a	b	c	d	e	f			
Base: Total answering		3400	2500	798	1345	357	1194	1295	1524	645	331	490	657	431	258	388	420	395	446	593	1620	696	184	341	539	379	1241	442	438	450	870	774	194	1139	954	
Base: Total answering (wt)		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953	
Anxiety (Net)		2756	2033	517	1173	344	937	1089	1243	528	262	380	525	389	230	368	380	325	349	382	1249	611	172	316	468	336	913	420	364	371	645	697	184	1023	659	
Top 2 Box (Subnet)		1403	1040	218	543	278	454	580	652	261	126	173	291	198	135	221	239	158	148	139	569	368	103	190	281	198	371	154	217	181	290	395	131	592	256	
A lot of anxiety (4)		41%	42%	27%	41%	28%	37%	46%	43%	41%	38%	35%	45%	44%	54%	53%	58%	40%	34%	24%	35%	52%	56%	50%	52%	52%	30%	56%	40%	34%	51%	66%	52%	27%		
Some anxiety (3)		28%	28%	21%	31%	32%	28%	28%	27%	30%	30%	25%	30%	34%	36%	33%	39%	25%	22%	20%	25%	33%	32%	41%	27%	35%	22%	35%	30%	29%	25%	33%	34%	34%	19%	
A little anxiety (2)		13%	14%	6%	9%	46%	10%	17%	16%	11%	8%	10%	15%	10%	17%	20%	19%	15%	12%	4%	10%	19%	25%	14%	25%	17%	8%	21%	19%	12%	9%	19%	32%	18%	8%	
No anxiety at all (1)		9%	19%	36%	13%	4%	23%	15%	18%	18%	21%	23%	19%	14%	9%	12%	8%	17%	21%	35%	23%	13%	7%	9%	13%	12%	26%	7%	17%	17%	26%	10%	7%	10%	31%	
Sigma		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953	
Summary		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		
Bottom 2 Box (Net)		1997	1460	584	798	78	759	695	870	383	206	318	358	253	117	194	174	235	291	449	1044	335	81	158	259	183	861	196	220	267	576	379	68	546	697	
Mean		2.36	2.36	1.98	2.37	3.2	2.24	2.48	2.4	2.33	2.25	2.23	2.4	2.4	2.4	2.62	2.62	2.69	2.38	2.25	1.92	2.23	2.58	2.74	2.59	2.63	2.57	2.12	2.71	2.52	2.35	2.17	2.6	2.9	2.6	2.04
Std. Dev.		0.94	0.94	0.9	0.82	0.87	0.91	0.94	0.96	0.9	0.88	0.91	0.96	0.85	0.87	0.93	0.87	0.94	0.92	0.83	0.91	0.94	0.9	0.84	1	0.9	0.88	0.88	0.99	0.9	0.91	0.9	0.93	0.9	0.9	
Std. Err.		0.02	0.02	0.03	0.02	0.05	0.03	0.03	0.02	0.04	0.05	0.04	0.04	0.04	0.04	0.06	0.05	0.04	0.05	0.04	0.03	0.02	0.04	0.07	0.04	0.04	0.05	0.03	0.04	0.05	0.04	0.03	0.03	0.07	0.03	0.03

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

Wave 1 2023																																		
	Total Canada (Rep + Boost)	Total Rep Canada	Making Real Financial Progress			Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economy Deferred Home		Plan to Renovate Home/Yard This		Type of Non-Mortgage Debt Have			
			Agree (1-3)	Unsure (4-5)	Disagree (6-8)	Male	Female	Less Than Undergrad rate	University Undergrad rate	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None
			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	Z	a	b	c	d	e	f
Base: Total answering	3400	2500	798	1345	357	1194	1295	1524	645	331	490	657	431	258	388	420	395	446	593	1620	696	184	341	539	379	1241	442	438	450	870	774	194	1139	954
Base: Total answering (wt)	3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953
Anxiety (Net)	2437	1784	460	1008	316	812	963	1066	474	244	339	492	353	211	355	343	307	284	284	1072	572	140	301	411	320	752	402	310	327	540	627	168	924	544
	72%	71%	57%	75%	59%	67%	76%	70%	74%	73%	69%	76%	78%	64%	65%	63%	78%	65%	48%	67%	61%	76%	87%	78%	84%	61%	80%	71%	73%	62%	81%	89%	81%	57%
Top 2 Box (Subnet)	1429	1050	231	579	241	455	588	649	268	133	179	299	225	149	234	231	175	142	118	565	386	99	203	283	199	366	283	202	181	271	191	131	591	265
	42%	42%	29%	43%	68%	38%	46%	43%	42%	40%	36%	46%	50%	59%	56%	56%	45%	32%	20%	35%	55%	54%	58%	52%	52%	30%	63%	46%	40%	31%	51%	66%	52%	28%
A lot of anxiety (4)	601	442	90	209	152	172	265	290	103	49	64	136	102	73	113	104	72	52	38	197	191	53	88	156	79	118	148	97	71	90	164	66	255	113
	18%	18%	10%	16%	43%	14%	21%	19%	16%	15%	13%	21%	23%	29%	27%	25%	18%	12%	5%	12%	27%	29%	25%	29%	21%	10%	33%	22%	16%	10%	21%	33%	22%	12%
Some anxiety (3)	829	609	151	369	89	283	323	359	165	85	115	164	123	76	121	127	104	91	91	368	194	47	114	126	120	247	136	105	111	181	227	65	336	153
	24%	24%	19%	28%	25%	23%	25%	24%	26%	25%	24%	25%	27%	30%	29%	31%	26%	21%	15%	23%	28%	25%	33%	23%	32%	20%	30%	24%	25%	21%	29%	33%	30%	16%
A little anxiety (2)	1008	734	230	429	75	357	375	417	206	111	160	193	128	62	120	112	132	142	166	507	186	41	98	129	121	386	119	108	146	269	235	36	333	279
	30%	29%	29%	32%	21%	29%	29%	27%	32%	33%	33%	30%	29%	25%	29%	27%	34%	32%	28%	31%	26%	22%	28%	24%	32%	31%	27%	25%	33%	31%	30%	18%	29%	29%
No anxiety at all (1)	963	716	342	333	41	401	313	457	171	89	152	157	98	41	61	70	86	155	304	540	132	44	47	139	63	480	48	138	121	326	147	31	214	409
	28%	29%	43%	25%	11%	33%	25%	30%	27%	27%	31%	24%	22%	16%	15%	17%	22%	35%	52%	34%	19%	24%	14%	24%	16%	39%	11%	29%	27%	38%	19%	15%	19%	43%
	3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																																		
Bottom 2 Box (Net)	1971	1450	572	762	115	758	688	874	377	200	312	350	226	103	181	182	218	297	470	1047	317	85	145	257	181	866	167	235	267	595	382	67	548	687
	58%	58%	71%	57%	32%	63%	54%	57%	58%	60%	64%	54%	50%	41%	44%	44%	55%	68%	80%	65%	45%	46%	42%	48%	48%	70%	37%	54%	60%	69%	49%	34%	48%	72%
Mean	2.31	2.31	1.96	2.34	2.99	2.19	2.42	2.32	2.31	2.28	2.18	2.43	2.51	2.72	2.69	2.64	2.41	2.09	1.73	2.14	2.63	2.59	2.7	2.57	2.57	2	2.85	2.39	2.29	2.04	2.53	2.84	2.55	1.97
Std. Dev.	1.07	1.07	1.01	1.02	1.05	1.05	1.07	1.09	1.03	1.01	1.01	1.07	1.07	1.06	1.03	1.04	1.02	1.01	0.89	1.02	1.07	1.14	0.99	1.14	0.99	0.99	1	1.13	1.03	1	1.03	1.06	1.04	1.03
Std. Err.	0.02	0.02	0.04	0.03	0.06	0.03	0.03	0.03	0.04	0.06	0.05	0.04	0.05	0.07	0.05	0.05	0.05	0.05	0.04	0.03	0.04	0.08	0.05	0.05	0.05	0.03	0.05	0.05	0.05	0.03	0.04	0.07	0.03	0.03

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

		Wave 1 2023																																			
		Making Real Financial Progress						Gender		Education				Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economic Outlook		Plan to Renovate Home/Yard This Year		Type of Non-Mortgage Debt Held			
		Total Canada (Rep + Boost)	Total Rep Canada	Agree (1-3)	Unsure (4-5)	Disagree (6-7)	Male	Female	Less Than Undergrad	University Undergrad	University Graduate	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None		
		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	Z	a	b	c	d	e	f				
Base: Total answering		3400	2500	798	1345	357	1194	1295	1524	645	331	490	657	431	258	388	420	395	446	593	1620	696	184	341	539	379	1241	442	438	450	870	774	194	1139	954		
Base: Total answering (wt)		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953		
Anxiety (Net)		752	554	200	273	81	285	264	331	140	83	95	190	97	165	177	99	66	30	17	266	204	85	149	140	150	115	198	91	93	128	221	85	298	108		
		22%	22%	20%	20%	23%	24%	21%	22%	22%	25%	19%	29%	22%	65%	43%	24%	17%	7%	3%	17%	29%	46%	43%	26%	40%	9%	44%	21%	21%	15%	29%	43%	26%	11%		
		B													MNOPQ	NOPQ	OPQ	PQ	Q				R	RS	V	X	Z			b			f	cef	f		
Top 2 Box (Subnet)		437	327	118	162	47	169	156	195	85	46	56	104	61	101	116	59	26	15	10	151	129	47	89	87	95	56	120	55	58	73	134	51	172	63		
		13%	13%	15%	12%	13%	14%	12%	13%	13%	14%	12%	16%	14%	40%	28%	14%	7%	3%	2%	9%	18%	25%	26%	16%	25%	5%	27%	13%	13%	9%	17%	26%	15%	7%		
		I													MNOPQ	NOPQ	OPQ	PQ	Q				R	RS	V	X	Z			b			f	cef	f		
A lot of anxiety (4)		167	125	42	61	22	60	63	79	31	15	20	40	18	49	47	19	4	3	5	46	61	18	37	42	32	14	51	29	18	22	59	23	65	24		
		5%	5%	5%	5%	6%	5%	5%	5%	5%	5%	4%	6%	4%	19%	11%	4%	1%	1%	1%	3%	9%	10%	11%	8%	8%	1%	11%	6%	4%	3%	7%	12%	6%	3%		
															MNOPQ	NOPQ	OPQ					R	R			X	Z				f	cef	f				
Some anxiety (3)		270	202	76	101	26	109	92	117	54	31	36	64	43	52	69	41	22	12	5	106	68	29	52	45	64	42	69	27	40	51	81	27	106	38		
		8%	8%	9%	8%	7%	9%	7%	8%	8%	9%	7%	10%	10%	21%	17%	10%	6%	3%	1%	7%	10%	16%	15%	8%	17%	3%	15%	6%	9%	6%	10%	14%	9%	4%		
															NOPQ	NOPQ	OPQ	PQ	Q				R	RS	V	X	Z			b			f	cef	f		
A little anxiety (2)		314	227	82	111	34	116	108	136	54	37	39	86	36	64	62	40	40	15	7	114	75	38	60	53	55	59	78	36	34	54	87	34	126	45		
		9%	9%	10%	8%	10%	10%	9%	9%	8%	11%	8%	13%	8%	25%	15%	10%	10%	3%	1%	7%	11%	21%	17%	10%	15%	5%	17%	8%	11%	17%	11%	5%	5%			
															MNOPQ	NOPQ	PQ	PQ	Q				R	RS	V	X	Z				f	cef	f				
No anxiety at all (1)		3648	1946	603	1068	275	938	1012	1191	505	350	395	460	354	87	238	314	327	409	571	1347	499	100	199	400	230	1137	353	347	355	738	553	114	841	845		
		78%	78%	75%	80%	77%	77%	79%	78%	78%	75%	81%	71%	79%	35%	57%	76%	83%	93%	97%	84%	71%	54%	57%	74%	61%	91%	56%	79%	79%	85%	72%	57%	74%	89%		
				A								J	J		L	LM	LMN	LMNO	LMNOP	ST	T		U	W		Y			a	d		d	cdc				
Sigma		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953		
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		
Summary																																					
Bottom 2 Box (Net)		2963	2173	685	1179	309	1045	1120	1328	559	287	434	545	390	151	299	354	366	424	578	1461	574	138	259	453	285	1176	330	382	390	793	640	148	967	890		
		87%	87%	85%	88%	87%	86%	88%	87%	87%	86%	89%	84%	87%	60%	72%	86%	93%	97%	98%	91%	82%	75%	75%	84%	75%	95%	73%	87%	87%	92%	83%	75%	85%	93%		
												J			L	LM	LMN	LMNO	LMNO	ST	T		U	W		Y			a	d		d	cdc				
Mean		1.4	1.4	1.45	1.37	1.42	1.42	1.38	1.4	1.4	1.43	1.35	1.51	1.39	1.25	1.62	1.43	1.25	1.11	1.05	1.29	1.56	1.81	1.79	1.5	1.73	1.15	1.82	1.4	1.38	1.26	1.53	1.8	1.47	1.2		
				B											MNOPQ	NOPQ	OPQ	PQ	Q				R	RS	V	X	Z			b			f	cef	f		
Std. Dev.		0.83	0.84	0.87	0.81	0.87	0.85	0.82	0.84	0.84	0.84	0.79	0.9	0.82	1.13	1.08	0.84	0.6	0.44	0.34	0.71	0.98	1.03	1.05	0.94	1.02	0.51	1.07	0.87	0.81	0.68	0.93	1.07	0.88	0.63		
Std. Err.		0.01	0.02	0.03	0.02	0.05	0.02	0.02	0.02	0.03	0.05	0.04	0.04	0.04	0.07	0.05	0.04	0.03	0.02	0.01	0.02	0.04	0.08	0.06	0.04	0.05	0.01	0.05	0.04	0.04	0.02	0.03	0.08	0.03	0.02		

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

		Wave 1 2023																																	
		Making Real Financial Progress			Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Econom Deferred Home		Plan to Renovate Home/Yard This		Type of Non-Mortgage Debt Have					
		Total Canada (Rep + Boost)	Total Rep Canada	Agree: (1-3)	Unsure: (4-5)	Disagree: (6-7)	Male	Female	Less Than Undergrad rate	University Undergrad rate	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None
		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	Z	a	b	c	d	e	f		
Base: Total answering		3400	2500	798	1345	357	1194	1295	1524	645	331	490	657	431	258	388	420	395	446	593	1620	696	184	341	539	379	1241	442	438	450	870	774	194	1139	954
Base: Total answering (wt)		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953
Anxiety (Net)		1613	1181	298	640	243	531	643	765	281	135	235	331	228	159	264	251	195	162	152	677	397	107	220	284	260	418	301	203	214	331	512	150	812	170
		48%	47%	37%	48%	58%	44%	50%	50%	44%	41%	48%	51%	50%	63%	64%	61%	50%	37%	26%	42%	57%	58%	63%	53%	68%	34%	67%	46%	48%	38%	66%	73%	71%	18%
				A	AB		D	E	GH		I	JK	LM	NO	OP	PQ	Q	R	S	T	U	V	W	X	Y	Z	a	b	c	d	e	f			
Top 2 Box (Subnet)		901	671	157	342	171	389	379	450	145	75	112	205	108	87	169	149	110	80	74	363	250	58	125	183	165	198	179	129	126	175	315	101	517	63
		27%	27%	20%	26%	48%	24%	30%	30%	23%	23%	23%	32%	24%	34%	41%	36%	28%	18%	13%	23%	36%	31%	36%	34%	44%	16%	40%	29%	28%	20%	41%	51%	45%	7%
				A	AB		D	E	GH		I	JK	LM	NO	OP	PQ	Q	R	S	T	U	V	W	X	Y	Z	a	b	c	d	e	f			
A lot of anxiety (4)		359	273	54	116	102	114	157	189	54	30	40	85	23	39	74	69	48	25	19	133	111	39	53	87	66	68	79	60	54	57	139	50	225	16
		11%	11%	7%	9%	29%	9%	12%	12%	8%	9%	8%	13%	7%	16%	18%	16%	12%	6%	3%	8%	16%	16%	15%	16%	17%	6%	18%	14%	12%	7%	18%	25%	20%	2%
				A	AB		D	E	GH		I	JK	LM	NO	OP	PQ	Q	R	S	T	U	V	W	X	Y	Z	a	b	c	d	e	f			
Some anxiety (3)		542	398	103	226	68	175	222	261	91	46	72	120	75	47	95	82	63	56	55	230	139	29	72	96	100	130	99	69	72	118	175	51	292	47
		16%	16%	13%	17%	19%	14%	17%	17%	14%	14%	15%	19%	17%	19%	23%	20%	16%	13%	9%	14%	20%	16%	21%	18%	26%	11%	22%	16%	16%	14%	23%	26%	26%	5%
				A	A		D	E	F		J	KL	MN	OP	PQ	Q	R	S	T	U	V	W	X	Y	Z	a	b	c	d	e	f				
A little anxiety (2)		713	510	140	298	72	242	265	315	136	60	122	126	120	72	94	101	85	81	77	314	147	49	95	101	94	220	122	74	88	156	198	49	295	106
		21%	20%	18%	22%	20%	20%	21%	21%	18%	25%	20%	27%	28%	23%	25%	22%	19%	13%	20%	21%	26%	27%	19%	25%	18%	27%	17%	20%	18%	26%	25%	26%	11%	
				A	BC		E	F	G		I	J	KL	MN	OP	PQ	Q	R	S	T	U	V	W	X	Y	Z	a	b	c	d	e	f			
No anxiety at all (1)		1787	1319	505	700	114	483	633	758	364	197	256	318	224	94	152	162	198	277	436	935	308	78	138	256	221	815	150	234	234	535	361	49	327	783
		53%	53%	63%	52%	32%	56%	50%	50%	56%	59%	52%	49%	50%	37%	37%	39%	50%	63%	74%	58%	44%	42%	37%	47%	32%	66%	33%	54%	52%	62%	34%	25%	29%	82%
				BC	C		E	F	F		J	KL	MN	OP	LMNO	LMNOP	ST				U		W		Y	Z	a	b	c	d	e	f			
Sigma		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																																			
Bottom 2 Box (Net)		2499	1829	645	998	186	925	897	1073	499	257	378	444	344	165	246	263	283	359	514	1249	453	127	223	357	215	1034	271	309	322	690	459	98	622	890
		74%	73%	80%	75%	52%	76%	70%	71%	78%	77%	77%	68%	76%	66%	59%	64%	72%	82%	87%	78%	65%	69%	64%	66%	57%	84%	60%	71%	72%	80%	59%	49%	55%	93%
				BC	C		E	F	F		J	KL	MN	OP	LMNO	LMNOP	ST				U		W		Y	Z	a	b	c	d	e	f			
Mean		1.84	1.85	1.64	1.82	2.45	1.77	1.92	1.92	1.74	1.72	1.79	1.96	1.82	1.13	2.22	2.13	1.9	1.61	1.42	1.73	2.08	2.05	2.14	2.03	2.29	1.55	2.24	1.9	1.88	1.65	2.25	2.36	1.26	
				A	AB		D	E	GH		I	JK	LM	NO	OP	PQ	Q	R	S	T	U	V	W	X	Y	Z	a	b	c	d	e	f			
Std. Dev.		1.04	1.05	0.95	1	1.21	1.01	1.08	1.08	0.99	1.01	0.98	1.09	0.96	1.08	1.12	1.11	1.07	0.91	0.79	0.99	1.12	1.1	1.08	1.14	1.09	0.89	1.1	1.11	1.07	0.95	1.11	1.12	1.1	0.63
Std. Err.		0.02	0.02	0.03	0.03	0.06	0.03	0.03	0.03	0.04	0.06	0.04	0.04	0.05	0.07	0.06	0.05	0.05	0.04	0.03	0.02	0.04	0.08	0.06	0.05	0.06	0.03	0.05	0.05	0.05	0.03	0.04	0.08	0.03	0.02

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

		Wave 1 2023																																		
		Making Real Financial Progress			Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Econom Deferred Home		Plan to Renovate Home/Yard This		Type of Non-Mortgage Debt Have						
		Total Canada (Rep + Boost)	Total Rep Canada	Agree (1-3)	Unsure (4-5)	Disagree (6-8)	Male	Female	Less Than Undergrad rate	University Undergrad rate	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None	
		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	Z	a	b	c	d	e	f			
Base: Total answering		3400	2500	798	1345	357	1194	1295	1524	645	333	490	657	431	258	388	420	395	446	593	1620	696	184	341	539	379	1241	442	438	450	870	774	194	1139	954	
Base: Total answering (wt)		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953	
Anxiety (Net)		1878	1350	378	737	236	632	712	835	329	186	272	385	277	157	242	229	209	222	292	835	407	108	209	306	256	579	285	230	251	417	468	133	693	415	
		55%	54%	47%	55%	56%	52%	56%	55%	51%	56%	55%	59%	62%	62%	62%	58%	56%	53%	51%	50%	52%	58%	59%	60%	57%	67%	47%	63%	53%	56%	48%	61%	67%	61%	44%
		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	Z	a	b	c	d	e	f			
Top 2 Box (Subnet)		867	625	156	328	141	293	330	399	143	84	113	181	134	81	132	127	86	95	103	363	205	57	108	154	144	220	156	107	114	177	249	83	342	157	
		26%	25%	20%	25%	40%	24%	26%	26%	22%	25%	23%	28%	30%	32%	32%	31%	22%	22%	18%	23%	29%	31%	31%	29%	38%	35%	24%	26%	20%	32%	42%	30%	17%		
		A	AB	G	OPQ	OPQ	OPQ	OPQ	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	
A lot of anxiety (4)		240	172	38	83	51	70	101	119	33	20	33	59	29	30	43	30	22	26	21	86	60	25	34	51	35	51	49	37	32	37	67	25	87	43	
		7%	7%	5%	6%	14%	6%	8%	8%	5%	6%	7%	9%	6%	6%	12%	10%	7%	6%	6%	4%	5%	9%	14%	10%	9%	9%	4%	11%	8%	7%	4%	9%	13%	8%	5%
		AB	D	G	NOPO	OPQ	Q																													
Some anxiety (3)		627	454	118	245	90	223	229	280	110	64	80	122	106	51	89	97	65	70	83	277	145	32	74	103	108	168	107	70	82	140	181	57	255	114	
		18%	18%	15%	18%	25%	18%	18%	18%	17%	19%	16%	19%	23%	20%	21%	24%	17%	16%	14%	17%	21%	17%	21%	19%	29%	14%	24%	16%	18%	16%	23%	29%	22%	12%	
		A	AB																																	
A little anxiety (2)		1012	725	222	409	95	339	382	436	186	102	159	204	143	75	110	102	122	127	189	472	202	51	101	152	113	359	129	124	136	240	220	50	351	258	
		30%	29%	28%	31%	27%	28%	30%	29%	29%	31%	32%	31%	32%	30%	27%	25%	31%	29%	32%	29%	29%	28%	29%	28%	30%	29%	29%	28%	30%	28%	28%	25%	31%	27%	
No anxiety at all (1)		1522	1150	435	604	121	581	564	688	315	147	219	264	174	96	174	184	184	217	236	777	296	76	139	233	124	463	165	207	198	449	306	66	446	538	
		45%	46%	53%	45%	34%	48%	44%	45%	49%	44%	45%	41%	39%	38%	42%	45%	47%	49%	50%	48%	42%	41%	40%	43%	33%	53%	37%	47%	44%	52%	40%	33%	39%	57%	
		BC	C																																	
Sigma		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																																				
Bottom 2 Box (Net)		2533	1875	646	1013	216	921	946	1124	502	249	378	468	317	171	284	286	306	344	485	1249	498	127	240	385	237	1013	295	331	334	689	525	116	797	796	
		75%	75%	81%	76%	60%	76%	74%	74%	78%	75%	77%	72%	70%	68%	68%	69%	78%	78%	82%	78%	71%	69%	69%	71%	62%	82%	65%	76%	75%	80%	68%	58%	70%	84%	
		BC	C																																	
Mean		1.88	1.86	1.71	1.86	2.2	1.82	1.9	1.89	1.78	1.87	1.85	1.96	1.98	2.06	2	1.94	1.81	1.78	1.71	1.8	1.96	2.03	2.01	1.95	2.15	1.69	2.09	1.85	1.88	1.73	2.01	2.21	1.98	1.65	
		A	AB	A	AB	D	G	D	G	I	I	I	OPQ	OPQ	OPQ	OPQ	OPQ	OPQ	OPQ	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	R	
Std. Dev.		0.95	0.95	0.89	0.93	1.06	0.93	0.96	0.97	0.9	0.92	0.92	0.98	0.94	1.03	1.02	0.99	0.9	0.92	0.84	0.91	0.98	1.06	1	1	0.98	0.86	1.02	0.97	0.95	0.88	0.99	1.04	0.96	0.86	
Std. Err.		0.02	0.02	0.03	0.03	0.06	0.03	0.03	0.02	0.04	0.05	0.04	0.04	0.04	0.04	0.06	0.05	0.05	0.05	0.04	0.03	0.02	0.04	0.08	0.05	0.04	0.05	0.02	0.05	0.05	0.04	0.03	0.04	0.07	0.03	0.03

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

		Wave 1 2023																																		
		Making Real Financial Progress			Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economic Outlook		Plan to Renovate Home/Yard This Year		Type of Non-Mortgage Debt Held						
		Total Canada (Rep + Boost)	Total Rep Canada	Agree (1-3)	Unsure (4-5)	Disagree (6-7)	Male	Female	Less Than Undergrad	University Undergrad	University Graduate	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None	
		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	Z	a	b	c	d	e	f			
Base: Total answering		3400	2500	798	1345	357	1194	1295	1524	645	331	490	657	431	258	388	420	395	446	593	1620	696	184	341	539	379	1241	442	438	450	870	774	194	1139	954	
Base: Total answering (wt)		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953	
Anxiety (Net)		2216	1638	449	901	289	775	856	980	429	230	306	440	302	183	309	319	283	262	282	1024	482	133	267	347	293	731	354	260	317	514	582	162	847	485	
		65%	66%	56%	67%	62%	64%	67%	64%	67%	69%	63%	68%	67%	33%	23%	27%	22%	26%	28%	64%	69%	22%	27%	64%	77%	59%	29%	60%	71%	59%	25%	83%	74%	52%	
		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	Z	a	b	c	d	e	f			
Top 2 Box (Subnet)		1033	758	172	408	179	327	427	473	179	107	135	226	146	97	173	185	127	90	87	454	240	65	130	175	175	279	177	127	147	215	316	101	451	153	
		30%	30%	21%	30%	50%	27%	34%	31%	28%	32%	28%	35%	32%	38%	42%	45%	32%	20%	15%	28%	34%	35%	37%	32%	46%	23%	39%	29%	33%	25%	41%	51%	40%	16%	
		A	AB	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	R	R	R	X	Z	Z	Z	b	f	f	f	f	f	f		
A lot of anxiety (4)		293	204	48	85	71	84	117	134	42	29	37	70	41	33	58	51	32	20	11	97	83	24	46	61	50	47	61	46	31	46	89	28	129	28	
		9%	8%	6%	6%	20%	7%	9%	9%	7%	9%	8%	11%	9%	13%	14%	13%	8%	5%	2%	6%	12%	13%	13%	11%	13%	4%	14%	11%	7%	5%	11%	19%	11%	4%	
		AB	AB	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	R	R	R	X	X	X	X	X	f	f	f	f	f	f		
Some anxiety (3)		740	554	124	323	108	243	310	339	137	78	98	156	105	64	115	134	95	70	76	357	156	41	83	114	125	231	116	81	116	170	232	63	322	115	
		22%	22%	15%	24%	30%	20%	24%	22%	21%	23%	20%	24%	23%	25%	28%	32%	24%	16%	12%	22%	22%	22%	24%	21%	33%	19%	19%	26%	20%	30%	32%	28%	12%		
		A	AB	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	R	R	R	X	X	X	X	b	f	f	f	f	f	f		
A little anxiety (2)		1183	880	277	493	110	448	429	506	250	124	172	215	156	86	136	134	156	172	195	570	242	67	137	172	118	452	177	133	171	299	267	61	396	332	
		35%	35%	35%	37%	31%	37%	34%	33%	39%	37%	35%	33%	35%	34%	33%	33%	40%	39%	33%	35%	34%	37%	40%	32%	31%	37%	39%	30%	38%	35%	31%	35%	35%		
		C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	R	R	R	V	V	V	V	W	Z	Z	Z	Z	Z	Z		
No anxiety at all (1)		1184	862	354	440	68	438	419	543	216	103	184	209	149	69	106	93	110	177	306	588	222	52	81	193	87	502	96	177	131	312	192	36	293	468	
		35%	35%	44%	33%	19%	36%	33%	36%	34%	31%	38%	32%	33%	28%	26%	23%	28%	40%	52%	37%	32%	28%	23%	36%	23%	41%	21%	17%	13%	31%	19%	26%	49%		
		BC	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	R	R	R	V	V	V	V	W	Y	Y	Y	Y	Y	Y		
Sigma		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Summary																																				
Bottom 2 Box (Net)		2367	1742	631	933	178	886	848	1050	466	226	356	424	305	156	242	228	266	349	501	1159	464	119	218	365	205	954	273	310	301	651	458	98	688	800	
		70%	70%	79%	70%	50%	73%	67%	69%	72%	68%	73%	65%	68%	62%	58%	55%	68%	80%	85%	72%	66%	65%	63%	68%	54%	77%	61%	71%	67%	75%	59%	49%	60%	84%	
		BC	C	C	C	E	E	E	E	E	E	J	J	J	J	J	J	J	J	J	R	R	R	S	S	S	S	W	Y	Y	Y	Y	Y	Y	Y	
Mean		2.04	2.04	1.83	2.04	2.51	1.98	2.1	2.04	2.01	2.1	1.97	2.13	2.08	2.24	2.3	2.35	2.12	1.85	1.65	1.98	2.14	2.3	2.27	2.08	2.36	1.86	2.32	1.99	2.11	1.89	2.27	2.52	2.25	1.71	
		A	AB	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	R	R	R	V	V	V	W	X	Z	Z	Z	Z	Z	Z	Z	
Std. Dev.		0.95	0.94	0.9	0.91	1.02	0.92	0.96	0.96	0.9	0.94	0.94	0.99	0.96	1	1	0.96	0.91	0.85	0.77	0.91	1	0.99	0.97	1.01	0.98	0.85	0.96	1.01	0.9	0.9	0.95	1	0.96	0.81	
Std. Err.		0.02	0.02	0.03	0.02	0.05	0.03	0.03	0.02	0.04	0.05	0.04	0.04	0.05	0.06	0.05	0.05	0.05	0.05	0.04	0.03	0.02	0.04	0.07	0.05	0.04	0.05	0.02	0.05	0.05	0.04	0.03	0.03	0.07	0.03	0.03

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

		Wave 1 2023																																	
		Making Real Financial Progress			Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economic Outlook		Plan to Renovate Home/Yard This Year		Type of Non-Mortgage Debt Held					
		Total Canada (Rep + Boost)	Total Rep Canada	Agree (1-3)	Unsure (4-5)	Disagree (6-7)	Male	Female	Less Than Undergrad	University Undergrad	University Graduate	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None
		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	Z	a	b	c	d	e	f		
Base: Total answering		3400	2500	798	1345	357	1194	1295	1524	645	331	490	657	431	258	388	420	395	446	593	1620	696	184	341	539	379	1241	442	438	450	870	774	194	1139	954
Base: Total answering (wt)		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953
Anxiety (Net)		2031	1508	369	828	310	683	817	945	362	201	262	415	286	198	323	313	259	212	203	872	493	143	269	367	291	581	365	271	271	434	581	173	847	379
		60%	60%	46%	62%	37%	56%	64%	62%	56%	60%	53%	64%	63%	35%	28%	26%	66%	48%	35%	54%	70%	37%	77%	68%	77%	47%	81%	62%	60%	50%	35%	87%	74%	40%
Top 2 Box (Subnet)		1022	776	161	393	221	326	443	521	173	82	117	211	140	113	186	182	129	98	68	398	234	84	151	227	166	232	118	160	129	193	119	118	482	152
		30%	31%	20%	29%	62%	27%	35%	34%	27%	25%	24%	33%	31%	45%	45%	44%	33%	22%	12%	25%	42%	46%	44%	42%	44%	39%	49%	37%	29%	22%	41%	59%	42%	16%
A lot of anxiety (4)		343	258	49	101	109	99	157	179	50	30	33	77	49	44	65	62	46	29	13	123	104	32	46	89	58	65	91	54	51	51	114	57	162	46
		10%	10%	6%	8%	31%	8%	12%	12%	8%	9%	7%	12%	11%	18%	16%	15%	12%	7%	2%	8%	15%	17%	13%	17%	15%	5%	18%	12%	11%	6%	15%	29%	14%	5%
		AB	AB	AB	D	G	D	G	D	H	I	I	I	I	OPQ	PQ	PQ	PQ	Q	R	R	R	R	R	R	R	R	X	Z	b	f	off	f		
Some anxiety (3)		678	517	112	293	113	228	287	342	124	52	84	134	90	68	121	120	83	69	56	275	191	52	105	138	108	166	137	105	77	142	206	61	320	106
		20%	21%	14%	22%	32%	19%	23%	22%	19%	16%	17%	21%	20%	27%	29%	29%	21%	16%	10%	17%	27%	28%	30%	26%	29%	14%	31%	24%	17%	16%	27%	31%	28%	11%
		A	AB	AB	D	H	D	H	D	H	I	I	I	I	OPQ	OPQ	OPQ	PQ	Q	R	R	R	R	R	R	R	X	Z	b	f	off	f			
A little anxiety (2)		1009	732	208	435	89	356	374	425	188	119	145	204	146	85	137	131	130	114	134	474	199	59	118	140	125	349	146	112	142	240	262	55	365	226
		30%	29%	26%	32%	25%	29%	29%	28%	29%	36%	30%	31%	33%	34%	33%	32%	33%	26%	23%	29%	28%	32%	34%	26%	33%	26%	32%	28%	34%	28%	34%	28%	32%	24%
		AC	AC	AC	D	H	D	H	D	H	I	I	I	I	OPQ	OPQ	OPQ	PQ	Q	R	R	R	R	R	R	R	X	Z	b	f	off	f			
No anxiety at all (1)		1369	992	433	513	46	531	458	577	283	132	230	235	165	54	92	99	134	227	385	741	210	42	79	173	89	651	86	166	178	432	193	26	292	574
		40%	40%	54%	38%	13%	44%	36%	38%	44%	40%	47%	36%	37%	22%	22%	24%	34%	52%	66%	46%	30%	23%	32%	24%	53%	19%	38%	40%	50%	25%	13%	26%	60%	
		BC	C	E	F	F	JK	JK	JK	JK	JK	JK	JK	JK	LMN	LMNO	LMNOP	ST	ST	ST	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U
Sigma		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																																			
Bottom 2 Box (Net)		2378	1724	642	947	135	887	832	1002	471	251	373	438	311	140	229	230	264	341	520	1215	409	101	197	313	214	1000	232	278	320	673	455	81	657	801
		70%	69%	80%	71%	38%	73%	65%	66%	73%	76%	76%	68%	69%	55%	55%	56%	67%	78%	88%	75%	58%	55%	57%	58%	56%	81%	52%	64%	71%	78%	59%	41%	58%	84%
		BC	C	E	F	F	JK	JK	JK	JK	JK	JK	JK	JK	LMN	LMNO	LMNOP	ST	ST	ST	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U
Mean		2	2.02	1.72	1.99	2.8	1.91	2.11	2.08	1.91	1.94	1.84	1.84	2.08	2.05	2.41	2.38	2.35	2.1	1.77	1.48	1.86	2.27	2.4	2.34	2.27	2.35	1.71	2.48	2.11	2	1.78	2.31	2.75	2.21
		A	AB	AB	D	GH	D	GH	D	GH	D	I	I	I	OPQ	OPQ	OPQ	PQ	Q	R	R	R	R	R	R	R	X	Z	b	f	off	f			
Std. Dev.		1	1.01	0.92	0.95	1.02	0.97	1.03	1.03	0.97	0.95	0.94	1.02	1	1.01	1	1.01	1	0.94	0.75	0.96	1.04	1.02	0.97	1.08	1	0.89	1	1.05	1.01	0.92	1	1.01	1.01	0.87
Std. Err.		0.02	0.02	0.03	0.03	0.05	0.03	0.03	0.03	0.04	0.05	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.04	0.03	0.02	0.04	0.08	0.05	0.05	0.05	0.03	0.05	0.05	0.05	0.03	0.04	0.07	0.03	0.03

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

		Wave 1 2023																																	
		Making Real Financial Progress			Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economic Outlook		Plan to Renovate Home/Yard This Year		Type of Non-Mortgage Debt Held					
Total Canada (Rep + Boost)	Total Rep Canada	Agree (1-3)	Unsure (4-5)	Disagree (6-7)	Male	Female	Less Than Undergrad	University Undergrad	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None		
		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	Z	a	b	c	d	e	f		
Base: Total answering		3400	2500	798	1345	357	1194	1295	1524	645	331	490	657	431	258	388	420	395	446	593	1620	696	184	341	539	379	1241	442	438	450	870	774	194	1139	954
Base: Total answering (wt)		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953
Anxiety (Net)		2812	2078	581	1156	341	961	1107	1263	543	271	376	551	385	226	370	366	344	347	424	1320	596	161	304	453	340	980	410	347	391	679	691	184	1038	694
Top 2 Box (Subnet)		1513	1144	237	625	283	469	670	718	289	138	189	305	207	150	237	238	197	162	162	662	380	103	179	304	214	448	268	215	222	315	437	130	641	305
A lot of anxiety (4)		176	176	9%	15%	44%	11%	23%	20%	15%	10%	14%	18%	17%	24%	23%	22%	18%	14%	8%	13%	23%	25%	19%	27%	20%	11%	25%	22%	17%	11%	22%	32%	23%	10%
Some anxiety (3)		940	717	169	424	124	335	378	420	192	104	119	185	130	89	142	147	127	99	113	445	215	56	113	158	138	307	154	117	148	221	264	66	378	210
A little anxiety (2)		1298	933	344	531	58	492	437	546	255	133	186	246	178	77	134	129	147	185	262	659	216	58	125	150	126	533	142	133	168	364	254	54	398	389
No anxiety at all (1)		176	176	28%	14%	5%	21%	13%	17%	16%	19%	23%	15%	15%	10%	11%	11%	12%	11%	28%	18%	15%	13%	16%	11%	20%	9%	21%	13%	22%	11%	7%	9%	27%	
Sigma		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953
Summary		1887	1356	565	716	74	745	606	805	356	195	301	344	244	103	178	175	196	277	426	951	323	81	169	236	167	784	182	223	226	551	337	68	498	648
Bottom 2 Box (Net)		56%	54%	71%	53%	21%	61%	48%	53%	55%	59%	61%	53%	54%	41%	43%	42%	50%	63%	73%	59%	46%	44%	49%	44%	44%	64%	40%	51%	50%	64%	44%	35%	44%	68%
Mean		2.44	2.46	2.1	2.48	3.19	2.29	2.62	2.5	2.44	2.33	2.29	2.5	2.48	2.73	2.69	2.68	2.55	2.3	2.08	2.36	2.62	2.69	2.58	2.67	2.65	2.27	2.76	2.51	2.53	2.26	2.68	2.9	2.7	2.15
Std. Dev.		0.96	0.96	0.9	0.91	0.87	0.92	0.98	0.99	0.93	0.89	0.98	0.96	0.94	0.94	0.94	0.92	0.96	0.9	0.93	1	0.99	0.94	1.04	0.92	0.91	0.93	1.05	0.92	0.92	0.94	0.94	0.92	0.93	
Std. Err.		0.02	0.02	0.03	0.02	0.05	0.03	0.03	0.03	0.04	0.05	0.04	0.04	0.04	0.04	0.05	0.05	0.05	0.04	0.02	0.04	0.07	0.05	0.04	0.05	0.03	0.04	0.05	0.04	0.03	0.03	0.07	0.03	0.03	

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

		Wave 1 2023																																	
		Making Real Financial Progress					Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economy Deferred Home		Plan to Renovate Home/Yard This		Type of Non-Mortgage Debt Held			
		Total Canada (Rep + Boost)	Total Rep Canada	Agree (I38)	Unsure (I44B)	Disagree (L38)	Male	Female	Less Than Undergrad rate	University Undergrad rate	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None
		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	Z	a	b	c	d	e	f		
Base: Total answering		3400	2500	798	1345	357	1194	1295	1524	645	331	490	657	431	258	388	420	395	446	593	1620	696	184	341	539	379	1241	442	438	450	870	774	194	1139	954
Base: Total answering (wt)		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953
Anxiety (Net)		1937	1399	435	762	202	659	733	828	378	192	275	404	291	150	246	230	207	243	323	886	399	114	205	308	238	647	277	235	261	440	445	129	681	480
Top 2 Box (Subnet)		807	581	169	306	105	362	316	350	162	69	102	200	119	71	114	107	80	87	121	343	179	59	96	142	125	218	130	107	107	161	189	60	298	177
A lot of anxiety (4)		225	158	48	72	28	76	80	96	39	23	30	55	25	21	45	32	17	18	24	87	50	20	32	39	47	41	38	33	37	30	69	25	83	42
Some anxiety (3)		582	423	121	234	67	186	235	254	123	46	72	145	84	50	69	75	64	69	97	256	128	38	64	103	79	177	92	75	70	131	127	35	216	135
A little anxiety (2)		1130	818	265	456	97	397	417	478	216	123	173	204	173	78	132	122	126	157	202	542	220	55	109	167	113	429	147	128	154	279	356	69	384	303
No anxiety at all (1)		1463	1101	368	579	154	554	543	695	266	141	215	246	160	103	169	183	186	196	265	727	304	70	143	231	142	585	173	202	187	426	329	69	457	473
Sigma		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953
Summary		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Bottom 2 Box (Net)		2593	1919	633	1035	251	951	960	1173	482	264	388	450	333	181	301	306	312	352	467	1269	524	126	252	398	255	1014	320	330	341	705	584	139	841	776
Mean		76%	77%	79%	77%	70%	78%	75%	77%	75%	79%	79%	69%	74%	72%	72%	74%	80%	80%	79%	79%	75%	68%	72%	74%	67%	82%	71%	76%	76%	82%	76%	70%	74%	81%
Std. Dev.		1.87	1.85	1.81	1.85	1.97	1.82	1.88	1.84	1.9	1.85	1.83	2.01	1.99	1.96	1.98	1.89	1.77	1.79	1.8	1.82	1.89	2.05	1.96	1.91	2.08	1.74	1.99	1.86	1.9	1.73	1.9	2.08	1.93	1.73
Std. Err.		0.92	0.92	0.9	0.89	1.03	0.91	0.92	0.92	0.92	0.91	0.9	0.97	0.92	0.97	1.01	0.96	0.87	0.85	0.86	0.89	0.94	1.02	0.98	0.95	1.03	0.83	0.96	0.95	0.95	0.84	0.95	1.01	0.93	0.86
		0.02	0.02	0.03	0.02	0.05	0.03	0.03	0.02	0.04	0.05	0.04	0.04	0.04	0.04	0.06	0.05	0.05	0.04	0.04	0.02	0.04	0.07	0.05	0.04	0.05	0.02	0.05	0.05	0.04	0.03	0.03	0.07	0.03	0.03

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

		Wave 1 2023																																	
		Making Real Financial Progress			Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economic Outlook		Plan to Renovate Home/Yard This Year		Type of Non-Mortgage Debt Held					
		Total Canada (Rep + Boost)	Total Rep Canada	Agree: (1-3)	Unsure: (4-5)	Disagree: (6-7)	Male	Female	Less Than Undergrad	University Undergrad	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None
		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	Z	a	b	c	d	e	f		
Base: Total answering		3400	2500	798	1345	357	1194	1295	1524	645	331	490	657	431	258	388	420	395	446	593	1620	696	184	341	539	379	1241	442	438	450	870	774	194	1139	954
Base: Total answering (wt)		3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953
I set a yearly household budget		2102	1568	406	879	284	753	810	987	393	189	246	393	306	151	252	267	268	268	362	984	445	139	203	382	191	794	277	308	252	547	479	128	735	593
		62%	63%	51%	66%	80%	62%	64%	65%	61%	37%	50%	61%	58%	60%	61%	65%	68%	61%	62%	61%	63%	75%	58%	71%	50%	64%	62%	70%	56%	63%	62%	65%	66%	62%
I have a written financial plan		2316	1717	434	971	313	796	913	1081	428	208	310	433	305	154	292	300	297	304	370	1040	537	140	224	453	234	817	311	366	254	585	528	135	805	655
		68%	69%	54%	72%	88%	66%	72%	71%	66%	63%	63%	67%	68%	61%	70%	73%	76%	69%	63%	65%	76%	76%	64%	84%	59%	66%	69%	84%	57%	68%	68%	68%	71%	69%
I have a professional financial advisor		3048	1527	372	865	289	741	791	974	362	192	267	386	286	175	239	281	368	342	272	841	543	143	246	440	198	643	330	356	202	472	484	137	756	543
		60%	61%	47%	65%	81%	61%	61%	64%	56%	58%	55%	60%	64%	50%	70%	68%	68%	55%	46%	52%	77%	78%	71%	82%	52%	52%	73%	81%	45%	54%	63%	69%	66%	57%
I set financial goals for myself		1119	799	167	452	181	385	408	532	179	89	148	212	150	59	106	140	139	138	216	493	239	66	73	233	93	401	111	195	102	296	250	64	352	324
		33%	32%	21%	34%	51%	32%	32%	35%	28%	27%	30%	33%	33%	23%	26%	34%	36%	31%	37%	31%	34%	36%	21%	48%	24%	33%	25%	45%	23%	34%	32%	33%	31%	34%

Are you planning on purchasing a home in the near future?

Wave 1 2023																																		
	Total Canada (Rep + Boost)	Total Rep Canada	Making Real Financial Progress			Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economic Outlook		Plan to Renovate Home/Yard This Year		Type of Non-Mortgage Debt Held			
			Agree (1-3)	Unsure (4-5)	Disagree (6-7)	Male	Female	Less Than Undergrad	University Undergrad	University Graduate	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None
			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	Z	a	b	c	d	e	f
Base: Do not own home	1235	880	220	468	192	392	482	629	181	70	199	254	171	188	210	141	106	114	121	-	696	184	341	539	-	-	442	498	-	-	233	91	421	326
Base: Do not own home (wt)	1253	888	225	470	193	408	474	634	182	72	203	253	185	184	226	138	107	113	119	-	703	184	348	540	-	-	450	437	-	-	236	93	423	329
No, I do not plan on purchasing a home in the near future	735	540	99	285	156	247	290	409	102	28	121	131	94	87	90	76	85	93	109	-	435	104	-	540	-	-	175	365	-	-	141	51	250	225
	59%	61%	44%	61%	81%	61%	61%	65%	56%	39%	60%	52%	51%	47%	40%	55%	80%	82%	92%	-	62%	57%	-	100%	-	-	39%	84%	-	-	60%	54%	59%	69%
			A	AB			GH	H	*						M	LMN	LMN	LMNOP					U			Y							cd	
YES (NET)	517	348	136	185	57	160	184	224	80	44	82	123	91	97	136	63	22	21	10	-	268	80	348	-	-	276	72	-	-	94	43	174	104	
	41%	39%	56%	39%	19%	39%	39%	35%	44%	61%	40%	49%	48%	53%	60%	45%	20%	18%	8%	-	38%	44%	100%	-	-	61%	17%	-	-	40%	48%	41%	32%	
			BC	C			F	FG*							OPQ	NOPQ	OPQ	Q	Q			V				Z					f	e*	f	
Yes, I plan on purchasing in the spring of 2023	66	46	23	21	1	24	20	32	10	4	11	16	10	20	13	9	2	-	1	-	36	10	46	-	-	38	8	-	-	18	12	22	3	
	5%	5%	10%	5%	1%	6%	4%	5%	6%	6%	6%	6%	5%	11%	6%	7%	2%	-	1%	-	5%	5%	13%	-	-	8%	2%	-	-	7%	13%	5%	1%	
			BC	C			*								OPQ	PQ	PQ					V				Z					f	ed*	f	
Yes, I plan on purchasing in the summer of 2023	60	34	16	17	1	18	16	21	6	7	14	18	8	8	16	6	3	1	-	-	28	6	34	-	-	30	4	-	-	14	1	13	9	
	5%	4%	7%	4%	1%	4%	3%	3%	3%	9%	7%	7%	4%	4%	7%	4%	3%	1%	-	-	4%	3%	10%	-	-	7%	1%	-	-	6%	1%	3%	3%	
			C	C			Q	PQ	Q						PQ	Q	Q					V				Z					de	*		
Yes, I plan on purchasing in the fall/winter of 2023	48	30	14	15	1	17	13	18	5	7	7	16	8	7	15	2	1	4	1	-	26	4	30	-	-	22	8	-	-	7	5	15	11	
	4%	3%	6%	3%	1%	4%	3%	3%	3%	10%	3%	6%	4%	4%	7%	1%	1%	3%	1%	-	4%	2%	9%	-	-	5%	2%	-	-	3%	6%	4%	3%	
			C	C			FG*								NOQ							V				Z					*			
Yes, I plan on purchasing a home in 2024 or later	343	229	73	131	24	101	135	154	59	26	49	73	66	63	91	45	16	16	8	-	178	61	239	-	-	186	52	-	-	55	25	123	81	
	27%	27%	33%	28%	18%	25%	29%	24%	33%	30%	24%	29%	36%	34%	40%	33%	15%	14%	7%	-	25%	33%	69%	-	-	41%	12%	-	-	24%	27%	29%	25%	
			C	C			F	F*							OPQ	OPQ	OPQ	Q				S	V			Z					*			
Signa	1253	888	225	470	193	408	474	634	182	72	203	253	185	184	226	138	107	113	119	-	703	184	348	540	-	-	450	437	-	-	236	93	423	329
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	-	-	100%	100%	-	-	100%	100%	100%	100%

Are you planning on refinancing your home in the near future?

		Wave 1 2023																																	
		Making Real Financial Progress					Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economic Outlook		Plan to Renovate Home/Yard This Year		Type of Non-Mortgage Debt Held			
		Total Canada (Rep + Boost)	Total Rep Canada	Agree (I38)	Unsure (I44B)	Disagree (L38)	Male	Female	Less Than Undergrad	University Undergrad	University Graduate	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None
		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	Z	a	b	c	d	e	f		
Base: Own home		2165	1620	578	877	165	802	813	895	464	261	291	403	240	70	178	279	289	332	472	1620	-	-	-	-	379	1241	-	-	450	870	541	103	718	628
Base: Own home (adj)		2147	1612	578	871	164	806	801	889	462	261	288	396	266	69	189	274	286	326	469	1612	-	-	-	-	380	1232	-	-	448	866	538	105	715	624
No, I do not plan on refinancing in the near future		1644	1232	423	681	127	593	637	689	363	180	215	275	196	23	107	177	203	280	442	1232	-	-	-	-	1232	-	-	303	701	356	41	485	571	
		77%	76%	73%	78%	78%	74%	80%	78%	78%	69%	75%	69%	74%	34%	57%	65%	71%	86%	94%	76%	-	-	-	-	100%	-	-	68%	81%	66%	39%	68%	92%	
				A			D	H	H						*	L	L	LM	LMNG	LMNGP						W				a	d		d	cd	
YES (NET)		508	380	154	190	36	212	165	200	100	81	73	121	70	45	82	97	83	46	27	380	-	-	-	-	380	-	-	145	165	182	64	231	58	
		23%	24%	22%	22%	22%	26%	21%	23%	22%	31%	25%	31%	26%	66%	43%	36%	29%	14%	6%	24%	-	-	-	-	100%	-	-	32%	19%	34%	61%	32%	8%	
				B			E								MNOPQ*	OPQ	PQ	PQ	Q						X				b			f	cef	f	
Yes, I plan on refinancing in the spring of 2023		127	103	58	36	9	66	35	52	37	15	17	38	8	17	32	28	18	4	5	103	-	-	-	-	103	-	-	49	46	48	23	65	6	
		6%	6%	10%	4%	5%	8%	4%	6%	8%	6%	6%	10%	3%	25%	17%	10%	6%	1%	1%	6%	-	-	-	-	27%	-	-	11%	5%	9%	22%	9%	1%	
				B			E								K	NOPO*	NOPO	PQ	PQ						X				b		f	cef	f		
Yes, I plan on refinancing in the summer of 2023		106	76	31	39	6	44	33	47	14	16	16	26	11	12	13	19	18	8	7	76	-	-	-	-	76	-	-	34	30	35	9	46	11	
		5%	5%	5%	5%	4%	5%	4%	5%	3%	6%	6%	7%	4%	17%	7%	7%	6%	2%	1%	5%	-	-	-	-	20%	-	-	8%	4%	7%	9%	6%	2%	
															MNOPQ*	PQ	PQ	PQ							X				b		f	f	f	f	
Yes, I plan on refinancing in the fall/winter of 2023		49	36	17	17	3	18	18	16	7	13	11	7	7	5	3	10	8	9	2	36	-	-	-	-	36	-	-	13	15	20	7	24	1	
		2%	2%	3%	2%	2%	2%	2%	2%	2%	5%	4%	2%	3%	7%	2%	4%	3%	3%	0%	2%	-	-	-	-	10%	-	-	3%	2%	4%	7%	3%	0%	
															MQ*		Q	Q	Q						X					f		f	f		
Yes, I plan on refinancing in 2024 or later		221	164	48	97	19	85	78	85	43	37	39	50	44	11	34	42	39	25	14	164	-	-	-	-	164	-	-	50	74	79	25	97	25	
		10%	10%	8%	11%	11%	10%	10%	9%	14%	10%	13%	17%	16%	18%	15%	14%	8%	3%	10%	-	-	-	-	43%	-	-	11%	9%	15%	24%	14%	6%		
Sigma		2147	1612	578	871	164	806	801	889	462	261	288	396	266	69	189	274	286	326	469	1612	-	-	-	-	380	1232	-	-	448	866	538	105	715	624
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	-	-	-	100%	100%	-	-	100%	100%	100%	100%	100%	100%

Do the current mortgage rates impact your purchase decision?

		Wave 1 2023																																	
		Making Real Financial Progress			Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economic Outlook		Plan to Renovate Home/Yard This Year		Type of Non-Mortgage Debt Held					
		Total Canada (Rep + Boost)	Total Rep Canada	Agree: (138)	Unsure: (148)	Disagree: (138)	Male	Female	Less Than Undergrad	University Undergrad	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None
		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	Z	a	b	c	d	e	f		
Base: Non-owner who plan to purchase home		506	341	121	182	38	149	188	220	79	42	80	123	83	99	126	63	22	21	10	-	242	79	341	-	-	-	271	70	-	-	92	41	172	101
Base: Non-owner who plan to purchase home (wt'd)		517	348	126	185	37	160	184	224	80	44	82	123	91	97	136	63	22	21	10	-	268	80	348	-	-	-	276	72	-	-	94	43	174	104
Yes, I am planning on waiting until the rates drop		355	235	88	126	20	96	136	153	50	32	62	87	61	73	87	44	10	15	6	-	183	51	235	-	-	-	208	27	-	-	70	27	124	58
		69%	68%	70%	68%	55%	60%	74%	68%	62%	74%	76%	71%	67%	75%	64%	71%	46%	71%	60%	-	69%	64%	68%	-	-	-	76%	37%	-	-	74%	63%	72%	56%
					*		D		*	*	*	*	*	*	*	*	**	**	**	**			*				2	*			#	*	F	*	
No, the rates are not influencing decision		162	113	37	59	17	64	48	71	36	11	20	36	36	24	49	18	12	6	4	-	84	29	113	-	-	24	68	45	-	-	25	16	50	45
		31%	33%	30%	32%	45%	40%	26%	32%	38%	26%	24%	30%	33%	25%	36%	29%	55%	29%	40%	-	31%	36%	33%	-	-	25%	63%	-	-	26%	37%	29%	44%	
					*		E		*	*	*	*	*	*	*	*	**	**	**	**		*	*	*			V	*	*	*	*	*	*	2*	
Sigma		517	348	126	185	37	160	184	224	80	44	82	123	91	97	136	63	22	21	10	-	268	80	348	-	-	-	276	72	-	-	94	43	174	104
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	-	-	-	100%	100%	-	-	100%	100%	100%	100%

How do you plan to pay for your home purchase?

		Wave 1 2023																																					
		Making Real Financial Progress						Gender		Education			Oversample DMAs (Rep + Boost)						Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economically Deferred Home		Plan to Renovate Home/Yard This Year		Type of Non-Mortgage Debt Held			
		Total Canada (Rep + Boost)	Total Rep Canada	Agree (I38)	Unsure (I48)	Disagree (L38)	Male	Female	Less Than Undergrad (L48)	University Undergrad (L48)	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None				
		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	Z	a	b	c	d	e	f						
Base: Non-owner who plan to purchase home		506	343	121	182	38	149	188	220	79	42	80	123	83	99	126	63	22	21	10	-	262	79	341	-	-	-	271	70	-	-	92	41	172	101				
Base: Non-owner who plan to purchase home (wt)		517	348	126	185	37	160	184	224	80	44	82	123	91	97	136	63	22	21	10	-	268	80	348	-	-	-	276	72	-	-	94	43	174	104				
SAVINGS (NET)		269	179	65	102	13	86	92	95	51	33	43	61	54	45	82	26	10	12	5	-	126	53	179	-	-	-	142	37	-	-	47	20	89	60				
52%		52%	52%	55%	34%	54%	50%	42%	54%	75%	53%	50%	60%	46%	60%	41%	46%	58%	50%	-	47%	66%	52%	-	-	-	51%	52%	-	-	49%	46%	51%	58%					
My own savings		269	179	65	102	13	86	92	95	51	33	43	61	54	45	82	26	10	12	5	-	126	53	179	-	-	-	142	37	-	-	47	20	89	60				
52%		52%	52%	55%	34%	54%	50%	42%	54%	76%	53%	50%	60%	46%	60%	41%	46%	58%	50%	-	47%	66%	52%	-	-	-	51%	52%	-	-	49%	46%	51%	58%					
CANADIAN PROGRAMS (NET)		222	162	59	88	15	76	85	102	36	23	36	55	29	42	70	36	6	6	2	-	121	31	162	-	-	-	143	18	-	-	53	18	85	42				
45%		46%	47%	48%	39%	48%	47%	46%	45%	53%	44%	45%	43%	43%	52%	57%	28%	29%	20%	-	49%	38%	46%	-	-	-	52%	26%	-	-	56%	43%	49%	40%					
First-Time Home Buyer Incentive		158	112	36	63	13	55	56	70	25	17	23	35	27	22	51	28	5	4	2	-	90	21	112	-	-	-	98	14	-	-	31	15	60	32				
31%		32%	29%	34%	34%	35%	31%	31%	31%	39%	28%	29%	30%	23%	37%	44%	23%	19%	20%	-	34%	27%	32%	-	-	-	36%	19%	-	-	33%	34%	35%	31%					
First Home Savings Account (FHSA)		109	77	32	41	4	39	38	48	18	12	22	24	17	17	37	14	4	4	1	-	60	17	77	-	-	-	68	9	-	-	26	8	36	21				
21%		22%	26%	22%	10%	25%	21%	21%	22%	27%	27%	19%	18%	18%	27%	22%	19%	20%	10%	-	23%	21%	22%	-	-	-	25%	13%	-	-	27%	19%	21%	21%					
Home Buyers' Plan (HBP)		78	56	25	27	4	36	30	35	14	6	11	21	16	18	33	11	2	2	-	44	12	56	-	-	-	49	7	-	-	20	3	30	15					
15%		16%	20%	15%	10%	16%	17%	16%	18%	15%	13%	17%	17%	18%	17%	18%	9%	10%	-	-	16%	15%	16%	-	-	-	18%	10%	-	-	21%	8%	17%	15%					
LOANS (NET)		209	144	49	76	18	58	83	85	38	20	29	55	35	40	51	30	7	12	4	-	110	34	144	-	-	-	125	18	-	-	44	14	75	38				
40%		41%	39%	41%	48%	36%	45%	38%	48%	46%	36%	45%	39%	41%	38%	47%	32%	58%	40%	-	41%	42%	41%	-	-	-	46%	25%	-	-	46%	32%	43%	37%					
Loans from a financial institution		170	116	36	62	18	45	68	65	34	17	23	44	31	31	41	26	4	10	4	-	87	29	116	-	-	-	100	16	-	-	36	12	60	31				
33%		33%	29%	34%	48%	28%	37%	29%	43%	38%	28%	36%	34%	32%	30%	41%	19%	49%	40%	-	33%	36%	33%	-	-	-	36%	22%	-	-	38%	29%	35%	30%					
Line of credit from a financial institution		67	47	18	25	5	20	28	31	9	7	7	18	13	16	17	8	3	4	-	-	35	12	47	-	-	-	42	6	-	-	16	6	22	13				
13%		14%	14%	13%	13%	12%	15%	14%	12%	15%	9%	14%	15%	16%	12%	13%	14%	19%	-	-	13%	15%	14%	-	-	-	15%	8%	-	-	17%	13%	13%	12%					
FAMILY/OTHERS (NET)		107	67	22	39	7	34	32	40	20	7	19	30	17	21	35	16	2	2	2	-	53	14	67	-	-	-	56	12	-	-	22	14	39	13				
21%		19%	17%	21%	18%	22%	17%	18%	25%	17%	24%	24%	18%	21%	19%	25%	9%	9%	20%	-	20%	18%	19%	-	-	-	20%	16%	-	-	23%	34%	22%	13%					
Financial gifts from family or others		70	41	13	24	4	20	21	23	12	6	15	18	13	10	17	10	1	2	1	-	35	5	41	-	-	-	32	8	-	-	12	9	26	8				
14%		12%	10%	13%	11%	13%	11%	10%	16%	13%	18%	14%	14%	10%	12%	16%	4%	9%	10%	-	13%	7%	12%	-	-	-	12%	12%	-	-	13%	20%	15%	8%					
Loans from family or others		52	39	13	22	5	20	18	21	15	3	5	18	8	15	13	9	1	1	1	-	28	11	39	-	-	-	33	6	-	-	15	11	20	8				
10%		11%	10%	12%	12%	12%	10%	10%	10%	7%	7%	15%	9%	15%	10%	14%	5%	5%	10%	-	10%	14%	11%	-	-	-	11%	8%	-	-	16%	27%	12%	8%					
Other ways (please specify)		6	3	1	2	-	3	1	2	-	1	-	3	-	1	1	-	-	1	-	-	2	1	3	-	-	-	3	-	-	-	-	1	2					
1%		1%	1%	1%	-	-	2%	0%	2%	-	1%	-	4%	-	1%	2%	-	-	10%	-	1%	1%	1%	-	-	-	4%	-	-	-	-	1%	2%						
Not sure yet		60	42	13	20	9	17	25	36	5	1	9	10	10	10	18	6	4	4	1	-	32	10	42	-	-	-	19	23	-	-	4	5	19	21				
12%		12%	11%	11%	24%	11%	14%	16%	7%	2%	11%	8%	11%	10%	13%	10%	18%	19%	10%	-	12%	12%	12%	-	-	-	13%	31%	-	-	4%	13%	11%	20%					
Hhna		1039	712	252	387	74	328	378	426	186	101	159	249	192	183	299	138	34	43	15	-	540	172	712	-	-	-	583	129	-	-	205	89	364	211				
201%		205%	200%	210%	197%	205%	206%	190%	233%	231%	194%	203%	211%	188%	220%	220%	156%	208%	160%	-	202%	214%	205%	-	-	-	212%	179%	-	-	218%	209%	210%	203%					

Have your perceptions of the economy caused you to defer home purchasing?

		Wave 1 2023																																		
		Making Real Financial Progress			Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economy Deferred Home		Plan to Renovate Home/Yard This		Type of Non-Mortgage Debt Have						
		Total Canada (Rep + Boost)	Total Rep Canada	Agree: (1-3)	Unsure: (4-5)	Disagree: (6-7)	Male	Female	Less Than Undergrad rate	University Undergrad rate	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None	
		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	Z	a	b	c	d	e	f			
Base: Do not own home		1235	880	220	468	192	392	482	629	181	70	199	254	171	188	210	141	106	114	121	-	696	184	341	539	-	-	442	438	-	-	233	91	421	326	
Base: Do not own home (wt)		1253	888	225	470	193	408	474	634	182	72	203	253	185	184	226	138	107	113	119	-	703	184	348	540	-	-	450	437	-	-	236	93	423	329	
YES (NET)		646	450	135	242	73	201	245	313	91	46	97	161	95	123	165	76	34	35	17	-	348	102	276	175	-	-	450	-	-	-	136	61	230	128	
		52%	51%	60%	52%	38%	49%	52%	49%	50%	64%	64%	48%	64%	51%	67%	73%	55%	32%	31%	14%	-	49%	56%	79%	32%	-	-	100%	-	-	-	58%	60%	54%	39%
				BC	C																															
Plan to buy this year (subset)		165	111	63	42	6	58	53	80	15	17	27	52	22	40	37	21	6	5	2	-	90	21	83	28	-	-	111	-	-	-	40	17	61	21	
		13%	13%	28%	9%	3%	14%	11%	13%	8%	23%	13%	20%	12%	22%	17%	15%	6%	4%	2%	-	13%	11%	24%	5%	-	-	25%	-	-	-	17%	19%	14%	6%	
				BC	C																															
Yes, wanted to buy earlier but now plan to buy this spring.		52	38	20	14	3	23	15	31	3	4	8	15	5	12	10	8	4	2	1	-	32	6	23	15	-	-	38	-	-	-	11	8	26	5	
		4%	4%	9%	3%	2%	6%	3%	5%	2%	6%	4%	6%	3%	7%	5%	6%	4%	2%	1%	-	5%	3%	7%	3%	-	-	8%	-	-	-	5%	8%	6%	2%	
				BC							*																									
Yes, wanted to buy earlier but now plan to buy this summer or later this year.		113	74	42	28	3	35	38	49	12	13	18	37	18	28	27	13	2	3	1	-	58	15	60	13	-	-	74	-	-	-	29	10	35	15	
		9%	8%	19%	6%	2%	9%	8%	8%	7%	18%	9%	15%	10%	15%	12%	9%	2%	3%	1%	-	8%	8%	17%	3%	-	-	16%	-	-	-	12%	10%	8%	5%	
				BC	C																															
Yes, but decided to wait until 2024 or later.		234	158	44	90	23	69	85	108	30	20	38	53	38	41	63	24	13	9	8	-	129	29	131	26	-	-	158	-	-	-	47	18	86	38	
		19%	18%	20%	19%	12%	17%	18%	17%	16%	28%	19%	21%	21%	22%	28%	18%	12%	8%	7%	-	18%	16%	38%	5%	-	-	35%	-	-	-	20%	20%	20%	11%	
				C	C																															
Yes, but I am no longer sure if/when I will buy.		246	181	28	109	44	74	106	125	47	9	32	57	35	43	64	30	15	22	7	-	129	53	61	120	-	-	2	-	-	-	49	25	82	70	
		20%	20%	12%	23%	23%	18%	23%	20%	26%	12%	16%	22%	19%	23%	29%	22%	14%	19%	6%	-	18%	29%	18%	22%	-	-	40%	-	-	-	21%	27%	20%	21%	
				A	A																															
No		607	437	90	228	119	207	229	321	90	26	106	92	90	61	61	63	73	78	102	-	355	82	72	365	-	-	-	437	-	-	-	100	33	194	201
		49%	49%	40%	49%	62%	51%	48%	51%	50%	36%	52%	36%	49%	33%	27%	45%	68%	69%	86%	-	51%	44%	21%	68%	-	-	100%	-	-	-	42%	35%	46%	61%	
				A	AB																															
Signa		1253	888	225	470	193	408	474	634	182	72	203	253	185	184	226	138	107	113	119	-	703	184	348	540	-	-	450	437	-	-	236	93	423	329	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	-	-	100%	100%	-	-	100%	100%	100%	100%	

Do you plan to renovate your home/yard this summer?

Wave 1 2023																																		
	Total Canada (Rep + Boost)	Total Rep Canada	Making Real Financial Progress			Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economic Home		Plan to Renovate Home/Yard This		Type of Non-Mortgage Debt Have			
			Agree: (1-3)	Unsure: (4-5)	Disagree: (6-8)	Male	Female	Less Than Undergrad	University Undergrad	University Graduate	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None
			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	Z	a	b	c	d	e	f
Base: Own home	2165	1620	578	877	165	802	813	895	464	261	291	403	240	70	178	279	289	332	472	1620	-	-	-	-	379	1241	-	-	450	870	541	103	718	628
Base: Own home (adj)	2147	1612	578	871	164	806	801	889	462	261	288	396	266	69	189	274	286	326	469	1612	-	-	-	-	380	1232	-	-	448	866	538	105	715	624
Yes	560	448	180	233	36	224	224	253	127	68	87	97	41	31	72	83	77	97	98	448	-	-	-	-	145	303	-	-	448	-	175	43	219	141
	56%	28%	31%	27%	22%	28%	28%	29%	28%	26%	30%	25%	15%	45%	30%	30%	27%	27%	21%	28%	-	-	-	-	38%	25%	-	-	100%	-	33%	41%	31%	23%
			C								K	K												X										
No	1196	866	308	466	91	444	420	467	250	149	162	224	169	25	91	141	161	173	273	866	-	-	-	-	165	701	-	-	-	866	173	42	372	350
	56%	54%	53%	54%	56%	55%	52%	53%	54%	57%	56%	57%	63%	37%	48%	52%	56%	53%	58%	54%	-	-	-	-	43%	57%	-	-	-	100%	51%	40%	52%	56%
																L	L	L	UM						W				a	d	d	d	d	
Unsure	391	298	90	172	27	138	158	169	85	44	39	75	57	12	36	50	48	65	98	298	-	-	-	-	71	228	-	-	-	-	90	20	125	122
	18%	19%	16%	20%	22%	17%	20%	19%	18%	17%	13%	19%	21%	18%	14%	18%	17%	20%	21%	19%	-	-	-	-	19%	19%	-	-	-	-	17%	19%	18%	21%
			A	A												I	*		M														c	
Hip	2147	1612	578	871	164	806	801	889	462	261	288	396	266	69	189	274	286	326	469	1612	-	-	-	-	380	1232	-	-	448	866	538	105	715	624
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	-	-	-	100%	100%	-	-	100%	100%	100%	100%	100%

How do you plan to pay for your renovation?

Wave 1 2023																																			
	Total Canada (Rep + Boost)	Total Rep Canada	Making Real Financial Progress			Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economic Outlook		Plan to Renovate Home/Yard This Year		Type of Non-Mortgage Debt Held				
			Agree (1-3)	Unsure (4-5)	Disagree (6-7)	Male	Female	Less Than Undergrad (1-3)	University Undergrad (4-5)	University Graduate Degree (6-7)	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None	
			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	Z	a	b	c	d	e	f	
Base: Homeowners who plan to renovate	564	450	179	235	36	221	228	254	128	68	87	100	39	32	68	85	77	89	99	450	-	-	-	-	144	306	-	-	450	-	175	42	219	143	
Base: Homeowners who plan to renovate (wtd)	560	448	180	233	36	224	224	253	127	68	87	97	41	31	72	83	77	87	98	448	-	-	-	-	145	303	-	-	448	-	175	43	219	141	
SAVINGS (NET)	363	286	115	152	18	148	138	157	90	39	52	64	29	13	41	48	43	64	77	286	-	-	-	-	65	221	-	-	286	-	96	17	124	120	
	65%	64%	64%	66%	51%	65%	62%	62%	70%	58%	61%	66%	70%	43%	57%	58%	56%	73%	79%	64%	-	-	-	-	45%	73%	-	-	64%	-	33%	57%	85%		
My own savings	363	286	115	152	18	148	138	157	90	39	52	64	29	13	41	48	43	64	77	286	-	-	-	-	65	221	-	-	286	-	96	17	124	120	
	65%	64%	64%	66%	51%	66%	62%	62%	70%	58%	61%	66%	70%	43%	57%	58%	56%	73%	79%	64%	-	-	-	-	45%	73%	-	-	64%	-	33%	57%	85%		
CREDIT (NET)	146	120	61	51	8	66	53	62	23	25	24	26	13	13	30	27	14	20	17	120	-	-	-	-	54	66	-	-	120	-	55	21	75	18	
	26%	27%	34%	22%	22%	30%	24%	25%	26%	36%	27%	27%	32%	41%	42%	32%	18%	23%	17%	27%	-	-	-	-	38%	22%	-	-	27%	-	32%	49%	35%	13%	
Credit card	118	94	45	43	7	51	43	51	25	18	20	24	10	10	23	21	11	14	15	94	-	-	-	-	35	59	-	-	94	-	43	16	61	16	
	21%	21%	25%	18%	19%	23%	19%	20%	20%	27%	24%	25%	24%	31%	33%	26%	14%	16%	15%	21%	-	-	-	-	24%	19%	-	-	21%	-	25%	36%	28%	11%	
Buy now pay later	47	40	26	13	2	26	15	19	13	9	8	5	6	4	13	7	5	10	2	40	-	-	-	-	29	11	-	-	40	-	20	12	25	2	
	8%	9%	14%	6%	5%	12%	7%	8%	10%	13%	10%	5%	14%	13%	18%	9%	7%	11%	2%	9%	-	-	-	-	20%	4%	-	-	9%	-	11%	28%	11%	1%	
LOANS (NET)	124	99	48	44	7	48	50	50	29	19	21	23	10	11	24	18	23	13	10	99	-	-	-	-	48	51	-	-	99	-	60	11	62	11	
	22%	22%	27%	19%	19%	22%	23%	20%	23%	28%	24%	21%	25%	35%	33%	22%	30%	15%	10%	22%	-	-	-	-	33%	17%	-	-	22%	-	35%	24%	28%	8%	
Line of credit from a financial institution	89	71	33	34	4	32	39	33	22	15	14	7	3	18	14	16	12	8	8	71	-	-	-	-	28	43	-	-	71	-	45	9	44	9	
	16%	16%	18%	15%	11%	14%	17%	13%	17%	23%	16%	15%	18%	9%	25%	16%	21%	13%	8%	16%	-	-	-	-	19%	14%	-	-	16%	-	26%	22%	20%	6%	
loans from a financial institution	45	37	19	14	4	22	15	22	9	6	8	7	3	8	10	5	9	4	2	37	-	-	-	-	26	11	-	-	37	-	21	2	26	3	
	8%	8%	11%	6%	11%	10%	7%	9%	7%	9%	7%	8%	25%	14%	6%	12%	4%	2%	8%	-	-	-	-	18%	4%	-	-	8%	-	12%	5%	12%	2%		
FAMILY/OTHERS (NET)	49	42	24	16	2	23	18	20	12	10	9	17	2	6	16	13	3	3	1	42	-	-	-	-	34	8	-	-	42	-	21	12	29	4	
	9%	9%	14%	7%	5%	10%	8%	8%	10%	14%	10%	17%	6%	19%	23%	16%	4%	3%	1%	9%	-	-	-	-	24%	3%	-	-	9%	-	12%	27%	13%	3%	
Financial gifts from family or others	28	23	14	8	1	13	10	10	7	5	8	9	-	2	11	5	2	2	1	23	-	-	-	-	18	5	-	-	23	-	11	9	16	2	
	5%	5%	8%	3%	3%	6%	4%	4%	6%	8%	9%	9%	-	6%	16%	6%	3%	2%	1%	5%	-	-	-	-	12%	2%	-	-	5%	-	6%	20%	7%	1%	
loans from family or others	24	22	11	9	1	11	10	12	5	4	2	5	2	4	7	8	1	1	-	22	-	-	-	-	18	4	-	-	22	-	10	5	15	2	
	4%	5%	6%	4%	3%	5%	4%	5%	4%	7%	3%	9%	6%	13%	10%	10%	1%	1%	-	5%	-	-	-	-	12%	1%	-	-	5%	-	6%	12%	7%	2%	
Other ways (please specify)	25	24	4	16	4	10	14	15	6	3	4	1	1	-	3	7	5	5	4	24	-	-	-	-	11	13	-	-	24	-	11	6	15	4	
	4%	5%	2%	7%	11%	4%	6%	6%	5%	8%	5%	1%	3%	-	4%	8%	6%	6%	8%	4%	5%	-	-	-	7%	4%	-	-	5%	-	6%	14%	7%	3%	
Not sure yet	20	16	2	9	5	6	10	13	3	-	3	2	2	-	3	5	4	1	3	16	-	-	-	-	8	8	-	-	16	-	10	3	12	1	
	4%	4%	1%	4%	14%	3%	5%	5%	2%	-	4%	2%	5%	-	4%	6%	5%	1%	3%	4%	-	-	-	-	5%	3%	-	-	4%	-	3%	6%	7%	5%	1%
Sigma	759	612	269	298	45	318	293	333	179	100	130	155	60	44	139	120	96	112	111	612	-	-	-	-	238	374	-	-	612	-	266	78	337	150	
	136%	137%	150%	128%	127%	142%	131%	132%	141%	148%	138%	138%	146%	141%	179%	144%	125%	128%	114%	137%	-	-	-	-	164%	124%	-	-	137%	-	182%	154%	112%		

Are the current mortgage rates affecting your decision to move?

		Wave 1 2023																																	
		Making Real Financial Progress					Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economic Outlook		Plan to Renovate Home/Yard This Year		Type of Non-Mortgage Debt Held			
		Total Canada (Rep + Boost)	Total Rep Canada	Agree (1-3)	Unsure (4-5)	Disagree (6-7)	Male	Female	Less Than Undergrad	University Undergrad	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None
		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	Z	a	b	c	d	e	f		
Base: Own home		2165	1620	578	877	165	802	813	895	464	261	291	403	240	70	178	279	289	332	472	1620	-	-	-	-	379	1241	-	-	450	870	541	103	718	628
Base: Own home (wt'd)		2147	1612	578	871	164	806	801	889	462	261	288	396	266	69	189	274	286	326	469	1612	-	-	-	-	380	1232	-	-	448	866	538	105	715	624
YES (NET)		562	426	166	218	42	221	201	205	133	87	82	129	73	46	93	115	77	61	34	426	-	-	-	-	212	213	-	-	157	187	202	58	243	66
		26%	26%	29%	25%	26%	28%	25%	23%	29%	33%	29%	33%	27%	67%	40%	42%	27%	19%	7%	26%	-	-	-	-	56%	17%	-	-	35%	22%	38%	53%	34%	11%
Yes, I would like to move, but do not want to lose the low interest rate I have locked in.		168	129	58	58	13	71	55	66	36	26	29	36	22	22	35	28	17	22	5	129	-	-	-	-	75	54	-	-	57	54	64	24	85	11
		8%	8%	10%	7%	8%	9%	7%	8%	8%	10%	10%	9%	8%	31%	19%	10%	6%	7%	1%	8%	-	-	-	-	20%	4%	-	-	13%	6%	12%	23%	12%	2%
Yes, I am holding off due to market uncertainty and volatility.		394	297	108	159	29	150	145	139	97	61	53	93	51	24	58	87	58	39	29	297	-	-	-	-	137	159	-	-	101	133	138	33	157	56
		18%	18%	19%	18%	18%	19%	18%	16%	21%	23%	19%	24%	19%	36%	31%	32%	21%	12%	6%	18%	-	-	-	-	36%	13%	-	-	23%	15%	26%	32%	22%	9%
NO (NET)		1585	1187	412	654	122	584	601	684	329	174	206	267	193	23	96	160	209	264	435	1187	-	-	-	-	168	1019	-	-	291	679	336	47	473	557
		74%	74%	71%	75%	74%	73%	75%	77%	71%	67%	72%	67%	73%	33%	51%	58%	73%	81%	93%	74%	-	-	-	-	44%	83%	-	-	65%	78%	62%	45%	66%	89%
No, I would still sell my current house and buy a new home if the right one came along.		288	218	60	135	23	117	100	132	60	27	40	47	35	9	20	41	51	47	51	218	-	-	-	-	53	166	-	-	69	107	71	7	120	75
		13%	14%	10%	16%	14%	15%	13%	15%	13%	10%	14%	12%	13%	13%	10%	15%	18%	15%	11%	14%	-	-	-	-	14%	14%	-	-	15%	12%	13%	7%	17%	12%
No, mortgage rates have no impact on my moving decision.		1297	969	352	518	99	467	500	552	269	147	165	220	159	14	76	119	158	217	384	969	-	-	-	-	116	853	-	-	222	572	265	40	353	482
		60%	60%	61%	60%	60%	58%	62%	62%	58%	56%	58%	56%	60%	20%	40%	43%	55%	67%	82%	60%	-	-	-	-	30%	69%	-	-	50%	66%	49%	38%	49%	77%
Sigma		2147	1612	578	871	164	806	801	889	462	261	288	396	266	69	189	274	286	326	469	1612	-	-	-	-	380	1232	-	-	448	866	538	105	715	624
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	-	-	-	100%	100%	-	-	100%	100%	100%	100%	100%	100%

What types of non-mortgage debt do you currently have?

Wave 1 2025																																			
	Total Canada (Rep + Boost)	Total Rep Canada	Making Real Financial Progress			Gender		Education			Oversample DMAs (Rep + Boost)			Age						Living Situation			Plan to Purchase Home in Near Future		Plan to Refinance Home in Near Future		Perceptions of Economy Deferred Home		Plan to Renovate Home/Yard This		Type of Non-Mortgage Debt Have				
			Agree (I38)	Unsure (I44B)	Disagree (L38)	Male	Female	Less Than Undergrad (I44)	University Undergrad (I44B)	University Graduate Degree	Montreal	Toronto	Vancouver	18-24	25-34	35-44	45-54	55-64	65+	Own	Rent	Other	Yes	No	Yes	No	Yes	No	Yes	No	Institutional Loans	Family Loans	Credit	None	
			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	Z	a	b	c	d	e	f	
Base: Total Answering	3400	2500	798	1345	357	1194	1295	1524	645	333	490	657	431	258	388	420	395	446	593	1620	696	184	341	539	379	1241	442	438	450	870	774	194	1139	954	
Base: Total Answering (wt)	3400	2500	803	1341	357	1213	1276	1523	644	333	491	649	451	252	415	413	393	439	588	1612	703	184	348	540	380	1232	450	437	448	866	774	198	1139	953	
CREDIT (NET)	1525	1139	310	623	206	522	611	737	273	128	233	281	200	116	217	235	189	180	202	715	346	78	174	250	231	485	230	194	219	372	427	114	1139	-	
	45%	46%	39%	47%	58%	43%	48%	48%	42%	39%	47%	43%	44%	46%	50%	57%	48%	41%	34%	44%	49%	42%	50%	46%	61%	39%	51%	44%	49%	43%	55%	59%	100%	-	
	A	A	AB	D	E	GH	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a	b	c	d	e	f	cf	f	cf	-	
Credit card	1439	1081	282	600	199	483	592	706	257	118	220	257	180	99	201	222	183	174	202	681	328	72	159	241	205	476	110	191	200	359	417	100	1081	-	
	42%	43%	35%	45%	56%	40%	46%	46%	40%	36%	45%	40%	41%	39%	48%	54%	47%	40%	34%	42%	47%	39%	46%	45%	54%	39%	47%	44%	45%	41%	54%	51%	95%	-	
	A	AB	D	GH	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	a	b	c	d	e	f	cf	f	cf	-	-	-	
Buy now pay later	176	119	47	52	20	68	50	70	27	22	32	40	26	25	34	29	19	9	2	70	39	10	32	17	48	21	39	10	34	29	45	24	119	-	
	5%	5%	6%	4%	6%	6%	4%	5%	4%	7%	6%	6%	6%	10%	8%	7%	5%	2%	0%	4%	6%	5%	9%	3%	13%	2%	9%	2%	8%	3%	6%	12%	10%	-	
	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	
LOANS (NET)	1014	774	206	437	130	380	388	480	191	102	129	180	118	63	145	158	139	127	142	538	188	48	94	141	182	356	136	100	175	273	774	77	427	-	
	30%	31%	26%	33%	37%	31%	30%	32%	30%	31%	26%	28%	26%	25%	35%	38%	35%	29%	24%	33%	27%	26%	27%	26%	48%	29%	30%	23%	39%	32%	100%	39%	38%	-	
	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
Line of credit from a financial institution	654	491	122	278	92	226	262	298	124	70	82	124	83	28	73	108	97	82	102	365	100	26	46	80	119	247	69	57	124	184	491	52	295	-	
	19%	20%	15%	21%	26%	19%	21%	20%	19%	21%	17%	19%	18%	11%	18%	26%	25%	19%	17%	23%	14%	14%	13%	15%	31%	20%	15%	13%	28%	21%	64%	26%	26%	-	
	A	AB	A	AB	A	AB	A	AB	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
Loans from a financial institution	504	394	113	213	68	204	186	257	94	43	65	76	49	39	97	78	64	62	54	246	114	34	58	90	85	162	86	62	78	120	394	53	208	-	
	15%	16%	14%	16%	19%	17%	15%	17%	15%	13%	13%	12%	11%	15%	23%	19%	16%	14%	9%	15%	16%	18%	17%	17%	22%	13%	19%	14%	18%	14%	51%	27%	18%	-	
	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	
FAMILY/OTHERS (NET)	261	198	58	90	50	107	91	132	41	25	44	45	33	31	65	38	29	25	11	105	74	20	43	51	64	41	61	33	43	42	77	198	114	-	
	8%	8%	7%	7%	14%	9%	7%	9%	6%	8%	9%	7%	7%	7%	12%	16%	9%	7%	6%	7%	11%	11%	12%	9%	17%	3%	14%	8%	10%	5%	10%	10%	10%	-	
	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB
Loans from family or others	261	198	58	90	50	107	91	132	41	25	44	45	33	31	65	38	29	25	11	105	74	20	43	51	64	41	61	33	43	42	77	198	114	-	
	8%	8%	7%	7%	14%	9%	7%	9%	6%	8%	9%	7%	7%	7%	12%	16%	9%	7%	6%	7%	11%	11%	12%	9%	17%	3%	14%	8%	10%	5%	10%	10%	10%	-	
	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB	AB
None of these	1332	953	350	502	101	479	472	550	269	134	190	263	182	83	114	102	135	195	324	624	251	78	104	225	53	571	128	201	141	350	-	-	-	953	
	39%	38%	44%	37%	28%	40%	37%	36%	42%	40%	39%	41%	40%	33%	27%	25%	34%	45%	55%	39%	36%	42%	30%	42%	14%	28%	46%	32%	40%	-	-	-	100%	-	
	BC	C	A	B	A	B	C	D	E	F	G	H	I	J	K	L	M	N	OP	Q	R	S	T	U	V	W	X	Y	Z	a	b	c	d	e	
Sigma	4367	3237	971	1725	530	1567	1653	2014	811	412	634	805	560	306	584	577	527	548	605	2091	907	238	441	705	574	1517	592	554	621	1083	1425	428	1817	953	
	128%	130%	121%	129%	149%	129%	130%	132%	126%	124%	129%	124%	124%	121%	141%	140%	134%	125%	118%	130%	129%	129%	127%	131%	151%	123%	132%	127%	139%	125%	184%	160%	100%	-	

