

Table: 24

Q.1 To what extent do you agree or disagree that you are making real financial progress?

	WAVE 13 2024 - Rep		
	Total Wave 13 2024	Gender	
	Rep Canada	Male	Female
		D	E
Base: Total answering	2500	1222	1273
Base: Total answering (wtd)	2500	1216	1279
Top 3 Box (10/9/8) (Net)	815	445	369
	33%	37%	29%
		E	
Top 2 Box (10/9) (Subnet)	396	235	161
	16%	19%	13%
		E	
10 - Strongly agree (10)	208	132	76
	8%	11%	6%
		E	
9	188	103	85
	8%	9%	7%
8	419	210	208
	17%	17%	16%
Mid 4 Box (7/6/5/4) (Net)	1341	624	712
	54%	51%	56%
			D
7	441	224	216
	18%	18%	17%
6	383	187	196
	15%	15%	15%
5	356	155	199
	14%	13%	16%
			D
	162	58	101

4	7%	5%	8%
			D
Bottom 3 Box (3/2/1) (Net)	344	147	197
	14%	12%	15%
			D
3	133	63	69
	5%	5%	5%
Bottom 2 Box (2/1) (Subnet)	211	84	128
	8%	7%	10%
			D
2	49	22	27
	2%	2%	2%
1 - Strongly disagree (1)	162	61	100
	7%	5%	8%
			D
Sigma	2500	1216	1279
	100%	100%	100%
Mean	6.24	6.51	5.98
		E	
Std. Dev.	2.37	2.33	2.38
Std. Err.	0.05	0.07	0.07

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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Table: 25

Q.2 Generally, how confident do you feel about your financial situation right now?

	WAVE 13 2024 - Rep		
	Total Wave 13 2024	Gender	
	Rep Canada	Male	Female
		D	E
Base: Total answering	2500	1222	1273
Base: Total answering (wtd)	2500	1216	1279
Top 2 Box (Net)	1730	886	842
	69%	73%	66%
		E	
Very confident (4)	443	261	182
	18%	22%	14%
		E	
Somewhat confident (3)	1287	625	661
	52%	51%	52%
Bottom 2 Box (Net)	770	330	436
	31%	27%	34%
			D
Not very confident (2)	571	253	314
	23%	21%	25%
			D
Not at all confident (1)	200	77	122
	8%	6%	10%
			D
Sigma	2500	1216	1279
	100%	100%	100%
Mean	2.79	2.88	2.71
		E	
Std. Dev.	0.82	0.81	0.83
Std. Err.	0.02	0.02	0.02

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Table: 26

Q.3 Are you more or less financially secure today than you were a year ago?

	WAVE 13 2024 - Rep		
	Total Wave 13 2024	Gender	
	Rep Canada	Male	Female
		D	E
Base: Total answering	2500	1222	1273
Base: Total answering (wtd)	2500	1216	1279
Top 2 Box (Net)	862	461	400
	35%	38%	31%
		E	
Much more secure (5)	201	109	92
	8%	9%	7%
Somewhat more secure (4)	660	352	307
	26%	29%	24%
		E	
No change (3)	943	450	492
	38%	37%	39%
Bottom 2 Box (Net)	695	305	387
	28%	25%	30%
			D
Somewhat less secure (2)	489	226	260
	20%	19%	20%
Much less secure (1)	207	79	127
	8%	7%	10%
			D
Sigma	2500	1216	1279
	100%	100%	100%
Mean	3.06	3.15	2.98
		E	
Std. Dev.	1.05	1.04	1.06

Std. Err.	0.02	0.03	0.03

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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Table: 41

Q.7 Which of these prevent you from making real progress with your finances right now?
(check as many as apply)

	WAVE 13 2024 - Rep		
	Total Wave 13 2024	Gender	
	Rep Canada	Male	Female
		D	E
Base: Total answering	2500	1222	1273
Base: Total answering (wtd)	2500	1216	1279
Housing costs	1054	504	548
	42%	41%	43%
Student debt	202	93	106
	8%	8%	8%
Credit card debt	650	295	353
	26%	24%	28%
Medical expenses/bills	270	130	139
	11%	11%	11%
Family-related expenses	590	288	301
	24%	24%	24%
Keeping up with monthly bills	888	421	465
	36%	35%	36%
Uncertainty about my financial future	811	362	446
	33%	30%	35%
			D
Impulse shopping	405	184	220
	16%	15%	17%
Other	459	213	245
	18%	18%	19%
	5330	2491	2824

Sigma	213%	205%	221%

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Table: 44

Q.8 Please respond yes or no to each of the following: - I set a yearly household budget

	WAVE 13 2024 - Rep		
	Total Wave 13 2024	Gender	
	Rep Canada	Male	Female
		D	E
Base: Total answering	2500	1222	1273
Base: Total answering (wtd)	2500	1216	1279
Yes	1007	531	476
	40%	44%	37%
		E	
No	1493	686	802
	60%	56%	63%
			D
Sigma	2500	1216	1279
	100%	100%	100%

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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Table: 45

Q.8 Please respond yes or no to each of the following: - I have a written financial plan

	WAVE 13 2024 - Rep		
	Total Wave 13 2024	Gender	
	Rep Canada	Male	Female
		D	E
Base: Total answering	2500	1222	1273
Base: Total answering (wtd)	2500	1216	1279
Yes	791	409	382
	32%	34%	30%
		E	
No	1709	807	897
	68%	66%	70%
			D
Sigma	2500	1216	1279
	100%	100%	100%

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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Table: 47

Q.8 Please respond yes or no to each of the following: - I set financial goals for myself

	WAVE 13 2024 - Rep		
	Total Wave 13 2024	Gender	
	Rep Canada	Male	Female
		D	E
Base: Total answering	2500	1222	1273
Base: Total answering (wtd)	2500	1216	1279
Yes	1711	836	872
	69%	69%	68%
No	789	380	407
	32%	31%	32%
Sigma	2500	1216	1279
	100%	100%	100%

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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Table: 48

Q.9 Which of the following are a part of your financial goals? (Check all that apply)

	WAVE 13 2024 - Rep		
	Total Wave 13 2024	Gender	
		Male	Female
	Rep Canada	D	E
Base: Total answering	1714	841	870
Base: Total answering (wtd)	1711	836	872
Retirement savings	995	496	497
	58%	59%	57%
Saving for children's expenses (i.e. education, etc.)	373	196	175
	22%	24%	20%
Paying down debt	719	344	375
	42%	41%	43%
Buying a home	400	188	210
	23%	23%	24%
Renovating a home	381	198	183
	22%	24%	21%
Vacation	840	396	443
	49%	47%	51%
Making a major purchase (i.e. car, large appliance, etc.)	613	333	279
	36%	40%	32%
		E	
Other	121	50	71
	7%	6%	8%
Sigma	4442	2202	2232
	260%	263%	256%

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Table: 73

Q.14 To what extent do you agree or disagree with the following: - I have enough savings to get me through an unexpected emergency

	WAVE 13 2024 - Rep		
	Total Wave 13 2024	Gender	
	Rep Canada	Male	Female
		D	E
Base: Total answering	2500	1222	1273
Base: Total answering (wtd)	2500	1216	1279
Strongly/somewhat agree (Net)	1653	843	808
	66%	69%	63%
		E	
Strongly agree (4)	558	304	253
	22%	25%	20%
		E	
Somewhat agree (3)	1096	539	556
	44%	44%	43%
Somewhat/strongly disagree (Net)	847	373	470
	34%	31%	37%
			D
Somewhat disagree (2)	486	246	238
	19%	20%	19%
Strongly disagree (1)	361	128	232
	14%	11%	18%
			D
Sigma	2500	1216	1279
	100%	100%	100%
Mean	2.74	2.84	2.65
		E	
Std. Dev.	0.96	0.92	0.99
Std. Err.	0.02	0.03	0.03

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Table: 101

W3Q1. During the past 3 months, how have your sentiments about each of the following changed? - Inflation

	WAVE 13 2024 - Rep		
	Total Wave 13 2024	Gender	
	Rep Canada	Male	Female
		D	E
Base: Total answering	2500	1222	1273
Base: Total answering (wtd)	2500	1216	1279
Top 2 Box (Net)	1430	622	803
	57%	51%	63%
			D
Much more concerned (5)	665	272	391
	27%	22%	31%
			D
Somewhat more concerned (4)	765	350	412
	31%	29%	32%
Stayed the same (3)	670	357	313
	27%	29%	25%
		E	
Bottom 2 Box (Net)	400	238	162
	16%	20%	13%
		E	
Somewhat less concerned (2)	255	159	96
	10%	13%	8%
		E	
Much less concerned (1)	145	78	67
	6%	6%	5%
Sigma	2500	1216	1279
	100%	100%	100%
Mean	3.62	3.47	3.75
			D
Std. Dev.	1.15	1.16	1.12

Std. Err.	0.02	0.03	0.03

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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Table: 102

W3Q1. During the past 3 months, how have your sentiments about each of the following changed? - The cost of living

	WAVE 13 2024 - Rep		
	Total Wave 13 2024	Gender	
	Rep Canada	Male	Female
		D	E
Base: Total answering	2500	1222	1273
Base: Total answering (wtd)	2500	1216	1279
Top 2 Box (Net)	1505	657	844
	60%	54%	66%
			D
Much more concerned (5)	735	301	431
	29%	25%	34%
			D
Somewhat more concerned (4)	771	356	412
	31%	29%	32%
Stayed the same (3)	621	337	283
	25%	28%	22%
		E	
Bottom 2 Box (Net)	374	222	152
	15%	18%	12%
		E	
Somewhat less concerned (2)	225	139	85
	9%	11%	7%
		E	
Much less concerned (1)	150	83	67
	6%	7%	5%
Sigma	2500	1216	1279
	100%	100%	100%
Mean	3.69	3.54	3.83
			D
Std. Dev.	1.16	1.18	1.13

Std. Err.	0.02	0.03	0.03

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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Table: 104

W3Q1. During the past 3 months, how have your sentiments about each of the following changed? - Your overall financial situation

	WAVE 13 2024 - Rep		
	Total Wave 13 2024	Gender	
	Rep Canada	Male	Female
		D	E
Base: Total answering	2500	1222	1273
Base: Total answering (wtd)	2500	1216	1279
Top 2 Box (Net)	978	428	547
	39%	35%	43%
			D
Much more concerned (5)	373	141	231
	15%	12%	18%
			D
Somewhat more concerned (4)	606	287	316
	24%	24%	25%
Stayed the same (3)	1140	566	571
	46%	47%	45%
Bottom 2 Box (Net)	382	222	160
	15%	18%	13%
		E	
Somewhat less concerned (2)	263	159	104
	11%	13%	8%
		E	
Much less concerned (1)	119	63	56
	5%	5%	4%
Sigma	2500	1216	1279
	100%	100%	100%
Mean	3.34	3.23	3.44
			D
Std. Dev.	1.01	0.99	1.02

Std. Err.	0.02	0.03	0.03

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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Table: 105

W9Q5. Growing up, did your family support financial literacy by having conversations about budgeting, saving, financial planning, or similar topics?

	Total Canada Rep		
	Total Canada Rep	35-44	45-54
		D	E
Base: Total answering	2500	193	189
Base: Total answering (wtd)	2500	202	193
Yes	1115	110	77
	45%	55%	40%
		AEFGK	G
No	1385	92	116
	55%	46%	60%
		B	BCD
Sigma	2500	202	193
	100%	100%	100%

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Table: 106

W9Q8. Do you feel like you are in control of your finances?

	WAVE 13 2024 - Rep		
	Total Wave 13 2024	Gender	
	Rep Canada	Male	Female
		D	E
Base: Total answering	2500	1222	1273
Base: Total answering (wtd)	2500	1216	1279
Yes	1906	949	954
	76%	78%	75%
		E	
No	594	268	325
	24%	22%	25%
			D
Sigma	2500	1216	1279
	100%	100%	100%

Overlap formulae used

- Column Proportions:

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

- Column Means:

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

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