

Table: 26

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

	Wave 14 2024 - Rep				
	Total Wave 14 2024	Generation			
	Rep Canada	Gen Z	Millennials	Gen X	Boomers +
		C	D	E	F
Base: Total answering	2500	340	676	639	845
Base: Total answering (wtd)	2500	319	679	644	857
Top 3 Box (10/9/8) (Net)	839	132	253	191	263
	33.6%	41.2%	37.2%	29.7%	30.7%
		EF	EF		
Top 2 Box (10/9) (Subnet)	428	67	135	94	133
	17.1%	20.9%	19.9%	14.6%	15.5%
		EF	EF		
10 - Strongly agree (10)	239	39	72	56	71
	9.6%	12.3%	10.6%	8.7%	8.3%
		F			
9	190	28	63	38	61
	7.6%	8.7%	9.2%	5.9%	7.1%
			E		
8	411	65	118	97	131
	16.4%	20.3%	17.3%	15.1%	15.2%
		EF			
Mid 4 Box (7/6/5/4) (Net)	1276	152	347	325	452
	51.0%	47.8%	51.0%	50.4%	52.7%
7	432	50	122	116	144
	17.3%	15.5%	18.0%	18.0%	16.8%
6	352	46	97	86	123
	14.1%	14.5%	14.2%	13.4%	14.3%
5	336	38	83	78	137
	13.4%	11.8%	12.3%	12.1%	16.0%
					DE
4	155	19	44	45	48
	6.2%	5.9%	6.5%	6.9%	5.6%

Bottom 3 Box (3/2/1) (Net)	385	35	80	128	142
	15.4%	11.0%	11.8%	19.9%	16.6%
				CD	CD
3	134	10	32	36	56
	5.4%	3.1%	4.7%	5.5%	6.6%
					C
Bottom 2 Box (2/1) (Subnet)	251	25	48	92	86
	10.0%	7.9%	7.0%	14.4%	10.0%
				CDF	D
2	76	12	8	23	33
	3.0%	3.7%	1.2%	3.6%	3.8%
		D		D	D
1 - Strongly disagree (1)	175	13	40	69	53
	7.0%	4.1%	5.8%	10.7%	6.2%
				CDF	
Sigma	2500	319	679	644	857
	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	6.22	6.63	6.49	5.9	6.09
		EF	EF		
Std. Dev.	2.47	2.37	2.37	2.62	2.43
Std. Err.	0.05	0.13	0.09	0.1	0.08

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/c

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/c

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

[Table of contents](#)

Table: 43

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

	Wave 14 2024 - Rep				
	Total Wave 14 2024	Generation			
	Rep Canada	Gen Z	Millennials	Gen X	Boomers +
		C	D	E	F
Base: Total answering	2500	340	676	639	845
Base: Total answering (wtd)	2500	319	679	644	857
Housing costs	994	119	320	296	260
	39.8%	37.3%	47.1%	45.9%	30.3%
		F	CF	CF	
Student debt	173	82	58	25	8
	6.9%	25.7%	8.5%	3.9%	0.9%
		DEF	EF	F	
Credit card debt	622	89	207	189	137
	24.9%	27.7%	30.5%	29.3%	16.0%
		F	F	F	
Medical expenses/bills	326	27	80	88	130
	13.0%	8.6%	11.8%	13.7%	15.2%
				C	C
Family-related expenses	598	55	186	175	182
	23.9%	17.2%	27.3%	27.2%	21.3%
			CF	CF	
Keeping up with monthly bills	903	110	278	278	236
	36.1%	34.4%	41.0%	43.2%	27.5%
		F	CF	CF	
Uncertainty about my financial future	801	92	215	234	261
	32.1%	28.8%	31.6%	36.4%	30.4%
				CF	
Impulse shopping	380	78	144	91	67
	15.2%	24.3%	21.2%	14.1%	7.9%
		EF	EF	F	
Other	492	30	87	120	256
	19.7%	9.3%	12.7%	18.6%	29.9%
				CD	CDE
Sigma	5289	681	1574	1496	1537
	211.5%	213.4%	231.7%	232.3%	179.3%

--	--	--	--	--	--

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/c

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/c

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

[Table of contents](#)

Table: 78

Q.14 To what extent do you agree or disagree with the following: - I often spend more money than I know I should

	Wave 14 2024 - Rep				
	Total Wave 14 2024	Generation			
	Rep Canada	Gen Z	Millennials	Gen X	Boomers +
		C	D	E	F
Base: Total answering	2500	340	676	639	845
Base: Total answering (wtd)	2500	319	679	644	857
Strongly/somewhat agree (Net)	1190	198	418	319	255
	47.6%	62.0%	61.5%	49.5%	29.8%
		EF	EF	F	
Strongly agree (4)	268	64	117	56	32
	10.7%	19.9%	17.3%	8.7%	3.7%
		EF	EF	F	
Somewhat agree (3)	921	134	300	263	224
	36.9%	42.1%	44.2%	40.8%	26.1%
		F	F	F	
Somewhat/strongly disagree (Net)	1310	121	262	325	602
	52.4%	38.0%	38.5%	50.5%	70.2%
				CD	CDE
Somewhat disagree (2)	815	88	175	205	346
	32.6%	27.5%	25.8%	31.9%	40.4%
				D	CDE
Strongly disagree (1)	496	33	87	120	256
	19.8%	10.5%	12.8%	18.6%	29.8%
				CD	CDE
Sigma	2500	319	679	644	857
	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	2.39	2.71	2.66	2.4	2.04
		EF	EF	F	
Std. Dev.	0.92	0.9	0.91	0.89	0.84
Std. Err.	0.02	0.05	0.03	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/c
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/c
Minimum Base: 30 (**), Small Base: 100 (*)

[Table of contents](#)

Table: 87

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

	Wave 14 2024 - Rep				
	Total Wave 14 2024	Generation			
	Rep Canada	Gen Z	Millennials	Gen X	Boomers +
		C	D	E	F
Base: Total answering	2500	340	676	639	845
Base: Total answering (wtd)	2500	319	679	644	857
Top 2 Box (Net)	1392	195	409	340	447
	55.7%	61.1%	60.3%	52.8%	52.2%
		EF	EF		
Much more concerned (5)	654	87	205	182	181
	26.2%	27.2%	30.1%	28.2%	21.1%
		F	F	F	
Somewhat more concerned (4)	738	108	205	159	266
	29.5%	34.0%	30.1%	24.7%	31.0%
		E	E		E
Stayed the same (3)	649	74	147	174	254
	26.0%	23.2%	21.6%	27.0%	29.7%
				D	CD
Bottom 2 Box (Net)	459	50	123	130	156
	18.3%	15.6%	18.1%	20.2%	18.2%
Somewhat less concerned (2)	287	35	70	76	106
	11.5%	10.8%	10.3%	11.8%	12.4%
Much less concerned (1)	172	15	53	54	50
	6.9%	4.8%	7.9%	8.3%	5.8%
				C	
Sigma	2500	319	679	644	857
	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	3.57	3.68	3.64	3.53	3.49
		F	F		
Std. Dev.	1.19	1.13	1.23	1.25	1.13
Std. Err	0.02	0.06	0.05	0.05	0.04

Sub. Ent.

--	--	--	--	--	--

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/c

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/c

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

[Table of contents](#)

Table: 88

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

	Wave 14 2024 - Rep				
	Total Wave 14 2024	Generation			
	Rep Canada	Gen Z	Millennials	Gen X	Boomers +
		C	D	E	F
Base: Total answering	2500	340	676	639	845
Base: Total answering (wtd)	2500	319	679	644	857
Top 2 Box (Net)	1446	185	414	366	481
	57.8%	57.9%	60.9%	56.9%	56.1%
Much more concerned (5)	676	91	206	190	190
	27.1%	28.5%	30.3%	29.5%	22.1%
		F	F	F	
Somewhat more concerned (4)	770	94	208	177	291
	30.8%	29.4%	30.7%	27.4%	33.9%
					E
Stayed the same (3)	612	81	145	157	228
	24.5%	25.5%	21.3%	24.5%	26.7%
					D
Bottom 2 Box (Net)	442	53	121	120	148
	17.7%	16.6%	17.7%	18.7%	17.3%
Somewhat less concerned (2)	253	31	65	58	98
	10.1%	9.7%	9.6%	9.1%	11.4%
Much less concerned (1)	189	22	55	62	50
	7.6%	6.9%	8.1%	9.6%	5.9%
				F	
Sigma	2500	319	679	644	857
	100.0%	100.0%	100.0%	100.0%	100.0%
Mean	3.6	3.63	3.65	3.58	3.55
Std. Dev.	1.2	1.19	1.23	1.26	1.13
Std. Err	0.02	0.07	0.05	0.05	0.04

See Lit.

--	--	--	--	--	--

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/c

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/c

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

[Table of contents](#)

Table: 105

W14Q8. Which of the following do you plan to use reward/loyalty points for this summer?

	Wave 14 2024 - Rep				
	Total Wave 14 2024	Generation			
	Rep Canada	Gen Z	Millennials	Gen X	Boomers +
		C	D	E	F
Base: Canadian	2500	340	676	639	845
Base: Canadian (wtd)	2500	319	679	644	857
Groceries	1409	155	373	392	489
	56.4%	48.5%	55.0%	60.9%	57.0%
				CD	C
Vacation/trips	675	102	220	173	180
	27.0%	32.1%	32.3%	26.9%	21.0%
		F	EF	F	
Entertainment (dining, tickets, etc.)	491	92	169	117	114
	19.6%	28.7%	24.8%	18.2%	13.3%
		EF	EF	F	
Monthly bills	429	73	167	104	85
	17.2%	23.0%	24.6%	16.1%	9.9%
		EF	EF	F	
Special events (graduations, showers, etc.)	138	38	43	32	24
	5.5%	12.0%	6.4%	5.0%	2.8%
		DEF	F	F	
Friends'/family's wedding(s)	126	36	51	19	20
	5.1%	11.3%	7.5%	2.9%	2.4%
		DEF	EF		
Something else (write in)	82	1	9	18	54
	3.3%	0.3%	1.3%	2.8%	6.3%
				C	CDE
I don't plan to use reward/loyalty points this summer	547	64	124	131	228
	21.9%	20.0%	18.3%	20.3%	26.6%
					CDE
Sigma	3898	561	1157	986	1194
	155.9%	175.9%	170.2%	153.1%	139.3%

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/c

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/c

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

[Table of contents](#)

Table: 110

W14Q9. How much will you spend on the following items this summer? - Home renovation

	Wave 14 2024 - Rep				
	Total Wave 14 2024	Generation			
	Rep Canada	Gen Z	Millennials	Gen X	Boomers +
		C	D	E	F
Base: Total answering	2500	340	676	639	845
Base: Total answering (wtd)	2500	319	679	644	857
No plans to do this this summer at all	1206	143	284	314	465
	48.2%	44.8%	41.8%	48.8%	54.2%
				D	CDE
Spend the same	601	91	179	138	193
	24.1%	28.6%	26.4%	21.4%	22.5%
		EF	E		
Spend more than last summer	381	47	117	97	120
	15.2%	14.6%	17.3%	15.1%	14.0%
Spend less than last summer	312	38	99	95	80
	12.5%	12.0%	14.6%	14.7%	9.3%
			F	F	
Sigma	2500	319	679	644	857
	100.0%	100.0%	100.0%	100.0%	100.0%

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/c

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/c

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

[Table of contents](#)

Table: 111

W14Q9. How much will you spend on the following items this summer? - Large purchase (car, boat, etc.)

	Wave 14 2024 - Rep				
	Total Wave 14 2024	Generation			
	Rep Canada	Gen Z	Millennials	Gen X	Boomers +
		C	D	E	F
Base: Total answering	2500	340	676	639	845
Base: Total answering (wtd)	2500	319	679	644	857
No plans to do this this summer at all	1526	132	340	400	654
	61.0%	41.3%	50.1%	62.1%	76.3%
Spend the same			C	CD	CDE
	451	83	147	116	105
	18.1%	26.0%	21.6%	18.1%	12.3%
Spend less than last summer		EF	F	F	
	279	49	105	76	49
	11.2%	15.5%	15.4%	11.8%	5.7%
Spend more than last summer		F	F	F	
	244	55	87	52	50
	9.7%	17.2%	12.9%	8.0%	5.8%
Sigma		EF	EF		
	2500	319	679	644	857
	100.0%	100.0%	100.0%	100.0%	100.0%

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/c

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/c

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

[Table of contents](#)

Table: 112

W14Q9. How much will you spend on the following items this summer? - Special events (graduations, showers, etc.)

	Wave 14 2024 - Rep				
	Total Wave 14 2024	Generation			
	Rep Canada	Gen Z	Millennials	Gen X	Boomers +
		C	D	E	F
Base: Total answering	2500	340	676	639	845
Base: Total answering (wtd)	2500	319	679	644	857
No plans to do this this summer at all	1328	101	280	356	591
	53.1%	31.7%	41.1%	55.3%	69.0%
			C	CD	CDE
Spend the same	669	106	219	178	167
	26.8%	33.1%	32.2%	27.6%	19.4%
		F	F	F	
Spend less than last summer	279	59	95	67	59
	11.2%	18.5%	14.0%	10.3%	6.8%
		EF	EF	F	
Spend more than last summer	224	53	86	43	41
	8.9%	16.6%	12.7%	6.7%	4.8%
		EF	EF		
Sigma	2500	319	679	644	857
	100.0%	100.0%	100.0%	100.0%	100.0%

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/c

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/c

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

[Table of contents](#)

Table: 113

W14Q9. How much will you spend on the following items this summer? - Friends'/family's wedding(s)

	Wave 14 2024 - Rep				
	Total Wave 14 2024	Generation			
	Rep Canada	Gen Z	Millennials	Gen X	Boomers +
		C	D	E	F
Base: Total answering	2500	340	676	639	845
Base: Total answering (wtd)	2500	319	679	644	857
No plans to do this this summer at all	1477	129	316	398	635
	59.1%	40.4%	46.5%	61.7%	74.0%
Spend the same	538	102	178	137	121
	21.5%	32.0%	26.2%	21.3%	14.1%
		EF	EF	F	
Spend less than last summer	259	46	96	63	54
	10.3%	14.6%	14.2%	9.7%	6.2%
		EF	EF	F	
Spend more than last summer	227	42	90	47	48
	9.1%	13.1%	13.2%	7.3%	5.6%
		EF	EF		
Sigma	2500	319	679	644	857
	100.0%	100.0%	100.0%	100.0%	100.0%

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/c

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/c

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

[Table of contents](#)

Table: 114

W14Q9. How much will you spend on the following items this summer? - Vacation or travel

	Wave 14 2024 - Rep				
	Total Wave 14 2024	Generation			
	Rep Canada	Gen Z	Millennials	Gen X	Boomers +
		C	D	E	F
Base: Total answering	2500	340	676	639	845
Base: Total answering (wtd)	2500	319	679	644	857
Spend the same	957	119	270	252	316
	38.3%	37.3%	39.7%	39.1%	36.9%
No plans to do this this summer at all	674	61	142	175	296
	26.9%	19.1%	20.9%	27.1%	34.5%
Spend more than last summer	500	85	164	96	155
	20.0%	26.7%	24.1%	14.9%	18.1%
Spend less than last summer	369	54	104	121	90
	14.8%	16.9%	15.2%	18.9%	10.6%
Sigma	2500	319	679	644	857
	100.0%	100.0%	100.0%	100.0%	100.0%

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/c

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/c

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

[Table of contents](#)

Table: 115

W14Q9. How much will you spend on the following items this summer? - Summer camp/childcare for my children

	Have Children in the HH
	Yes
	N
Base: Total answering	685
Base: Total answering (wtd)	682
No plans to do this this summer at all	241 35.3%
Spend the same	248 36.3%
Spend less than last summer	93 13.6%
Spend more than last summer	101 14.8%
Sigma	682 100.0%

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

[Table of contents](#)