



# CIBC Ambitions Index

January 2026







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# Background: Understanding ambitions



# Our commitment to ambitions



**At CIBC, our clients' ambitions – big or small – inspire us every day and helping Canadians achieve their ambitions is our Purpose. That's why we commissioned a national survey to better understand Canadians' current goals and ambitions across all areas of life.**

**This second edition of the annual CIBC Ambitions Index uncovers:**

**1**

The areas where Canadians have goals and ambitions

**4**

The key barriers holding Canadians back from achieving their ambitions

**2**

The progress Canadians have made towards achieving their ambitions

**5**

The actions Canadians are taking to achieve their ambitions

**3**

The tools Canadians are using to achieve their ambitions

Our team is focused on helping to make your ambitions a reality, and the CIBC Ambitions Index explores these ambitions to build a clearer view of what matters to Canadians and where they are focused across various stages of life.

While money and finances play an important role in achieving ambition, this report explores ambitions across all areas of Canadians' lives.



# Research methodology

A quantitative, online research study was conducted via the Ipsos research panel, with the following criteria:



**Total sample**  
of n=2,500 Canadians



**Fielded**  
September 17 to  
October 3, 2025



**National** (English  
and French), General  
Population 18+



**Data weighted**  
by age, gender, region,  
and education to reflect  
population of Canada

*The research is **accurate to within  $\pm 2.4$  percentage points**, 19 times out of 20, had all Canadians been polled. The credibility interval will be wider among subsets of the population.*





# Calculating The CIBC Ambitions Index

The CIBC Ambitions Index is built around **4 key pillars** that help understand how people are progressing with their personal goals

1

## Specific achievements

Captures how well Canadians have progressed in important areas of their life.

2

## Overall progress

Describes how Canadians feel they are moving forward with their life goals overall.

3

## Feeling satisfied

Measures how content Canadians feel with their progress on ambitions.

4

## Looking ahead

Gauges how Canadians expect to progress with their ambitions in the coming year.

**These pillars come together to give us a unique score that tells us how optimistic people are about achieving their ambitions.**





# Executive summary



# Key takeaways

## What Canadians say about their ambitions

### Canadian resilience:

Despite current economic uncertainties, **Canadians remain steadfast** in pursuing their ambitions. The CIBC Ambitions Index shows that Canadians remain determined in a challenging economic environment, with two thirds (67%) continuing to say they've made progress towards their ambitions in the past year – down just 1 point.

### Generational satisfaction:

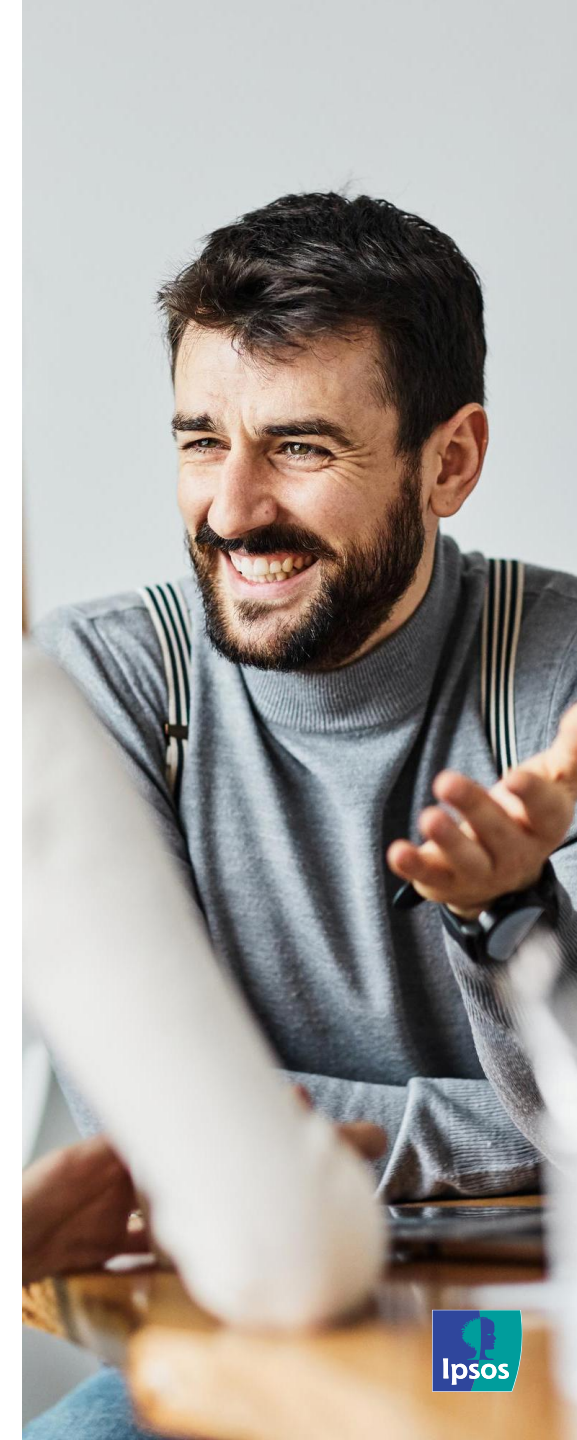
Canadians generally **feel positive about their progress** towards ambitions with 75% expressing satisfaction. Boomers+ are most satisfied with the progress they have made towards their goals and ambitions, while satisfaction is lowest for Gen X and Millennials.

### Adapting priorities:

But some cohorts, including students (-5) and younger Canadians (-3) **are losing ground** in making progress toward their ambitions. As a result, younger Canadians are having to adapt their realities in the face of an evolving economic climate. Younger Canadians are also opting to reshape traditional success markers, seeing meaningful contributions and experiential living as more important than higher salary and conventional milestones.

### Challenging circumstances:

Newcomers experienced a 9-point drop in their ambition index, **underscoring the strong headwinds** they currently face in making progress towards their ambitions. Though newcomers exhibit a decline in ambitions related to financial stability and career development, they prioritize health and wellness.

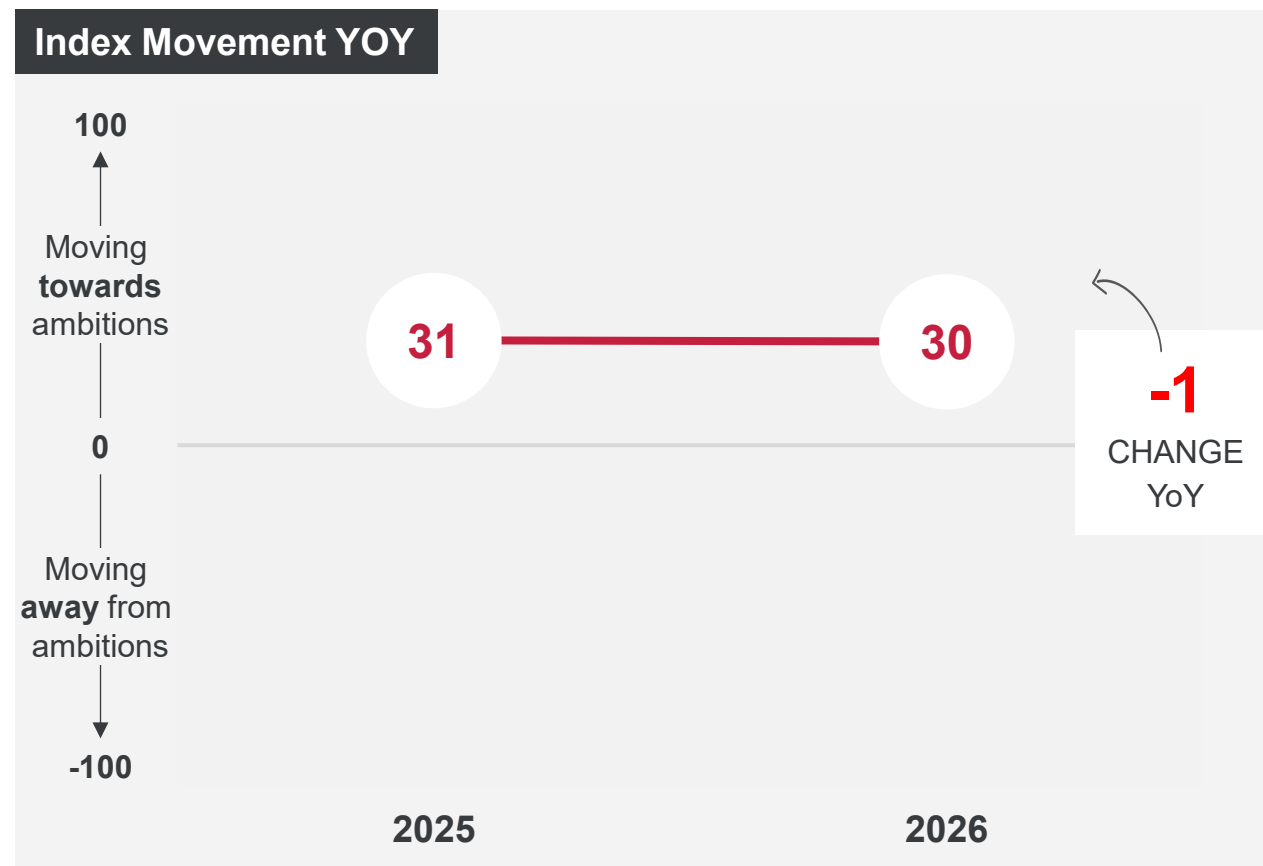




Amidst current economic conditions, **many Canadians remain steadfast in their ambitions**, though these **uncertainties affect some more than others**.

Our CIBC Ambitions Index captures Canadians' determination in a challenging economic environment, with only a slight dip in progress compared to last year.










While year-over-year the CIBC Ambitions Index holds steady, notable changes are occurring among some Canadians who are experiencing setbacks.





# Newcomers, students and younger Canadians are losing the most ground in their ambition progress compared to last year

CIBC Ambitions Index scores by segment

		2026	2025	YoY
Total		<div><div></div></div> 30	<div><div></div></div> 31	-1
Male		<div><div></div></div> 30	<div><div></div></div> 31	-1
Female		<div><div></div></div> 31	<div><div></div></div> 31	-
Gen Z		<div><div></div></div> 33	<div><div></div></div> 36	-3
Millennials		<div><div></div></div> 31	<div><div></div></div> 34	-3
Gen X		<div><div></div></div> 28	<div><div></div></div> 27	+1
Boomer+		<div><div></div></div> 31	<div><div></div></div> 29	+2
Student		<div><div></div></div> 32	<div><div></div></div> 37	-5
Newcomer		<div><div></div></div> 38	<div><div></div></div> 47	-9





Many Canadians are beginning to feel like it is harder to achieve their goals and ambitions, most notably Gen Z and newcomers



Gen Z



Students



Newcomers



**67%** -1 YoY

Made positive movement on ambitions last year

**Steadfast progress:** Despite significant economic headwinds, Canadians continue to make headway. Two thirds (67%) continue to say they've made progress towards their ambitions in the past year – down just one point. However, some groups are clearly finding it harder to make progress on their ambitions, particularly younger Canadians and newcomers:



**72%** -9 YoY



**73%** -5 YoY



**84%** -2 YoY



**75%** 0 YoY

Of Canadians are satisfied with the progress they have made

**Satisfaction with progress holding for now:** Three in four Canadians continue to be happy with the progress they've made. However, unsurprisingly, for those who report making less progress on their goals and ambitions, progress satisfaction has decreased:



**75%** -4 YoY



**79%** -9 YoY



**78%** -4 YoY



**59%** -2 YoY

Expect to make positive movement on ambitions next year

**But optimism shows signs of slipping:** Some softening is evident as fewer (59%) say they are optimistic about making more progress towards their ambitions next year – down 2 points from last year. Gen Z and newcomers report the biggest drops in optimism, but students are remaining resilient in their optimism.



**71%** -8 YoY



**71%** +3 YoY



**82%** -6 YoY



# In the face of increasing challenges, Canadians are investing more effort and resources to achieve their ambitions, showing their determination and a pragmatic understanding of what's required

*Canadians are more intentional in their ambitions:*

This year, more Canadians are reassessing their goal progress and setting fresh ambitions.

Amidst challenging conditions, **Canadians are increasingly celebrating their achievements – perhaps because they are harder earned – a testament to their resilience.**

These celebrations can play a crucial role in fueling motivation and helping them persevere toward their ambitions in a challenging climate.

**Frequency of engaging in the following**  
At least quarterly...



**46%** **+6 YoY**

Review the progress they've made on their goals and ambitions



**40%** **+5 YoY**

Set new goals and ambitions for themselves



**33%** **+4 YoY**

Celebrate milestones or achievements related to their goals and ambitions





# Canadians are more intentional in their ambitions as they shift focus to increasingly bigger and more challenging goals in response to the current political and economic context



## Level of agreement with statements

% Agree



**60%**

The current political and economic climate...has compelled me to adapt my goals and ambitions to better align with new opportunities and realities



**55%**

**+5 YoY**

I set myself very challenging goals and ambitions



**53%**

**+7 YoY**

My bigger goals and ambitions are more important to me right now than my smaller, more practical ones

In response to the current political and economic climate, Canadians are increasingly focusing their efforts on fewer but more ambitious and challenging goals that have the potential to significantly impact their lives.

This shift suggests a proactive mindset and a prioritization of significant aspirations over minor, practical objectives. Canadians are demonstrating resilience and adaptability as they realign their ambitions to meet the demands of changing realities.

This outlook signifies a readiness to embrace change and underscores the importance of perseverance and flexibility in uncertain times.



# Younger Canadians have had to adapt more significantly than older Canadians to the evolving economic climate, demonstrating their resilience in setting bolder goals within a changing landscape

**Gen Z's adaptive and ambitious outlook:**

In light of economic and financial challenges, Gen Z is more likely than other generations to have adjusted their aspirations to better seize new opportunities.

A significant portion set highly challenging goals, prioritizing larger ambitions over practical ones.

For Gen Z, ambition holds a central role, often valued over talent, with inspiration partly drawn from a desire to impress, surpassing national averages.

**Younger generations are adapting**

Gen Z are much more likely than the national average to say...

	Gen Z	National average	Difference
The current political and economic situation in Canada has compelled me to adapt my goals and ambitions to better align with new opportunities and realities	69%	60%	+9
I set myself very challenging goals and ambitions	75%	55%	+20
My bigger goals and ambitions are more important to me right now than my smaller, more practical ones	72%	53%	+19
Ambition is more important than talent	74%	57%	+17
My ambitions are inspired by wanting to impress others	53%	32%	+21





# Younger Canadians are reshaping traditional success markers seeing meaningful contributions and experiential living as more important than higher salary and conventional milestones

## Values > Money



Agree their goals and ambitions connect to their values and desire to have an impact

Younger Canadians place a strong focus on aligning ambitions with personal values suggesting a shift toward purpose-driven success.

## Career satisfaction > Pay



Agree career satisfaction is more important than income level

Younger generations place greater value on career satisfaction and personal growth than financial gain.

## Experiences > Early retirement



Agree spending on experiences is more important than saving for early retirement

Younger Canadians show an increasing preference for experiential spending over saving for early retirement.





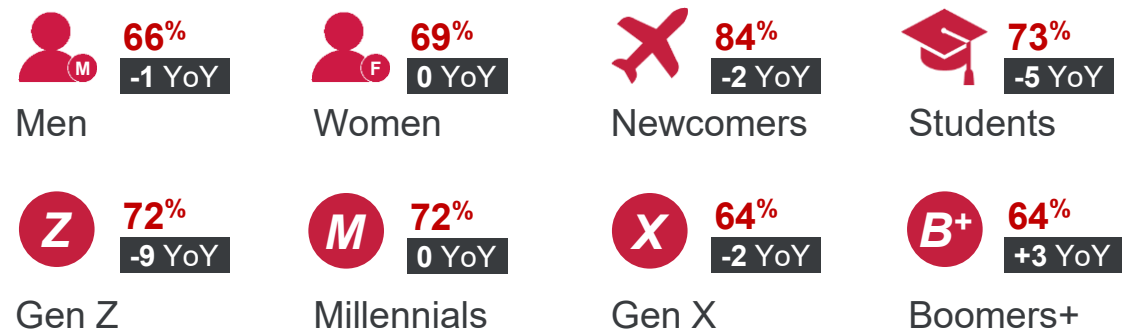
# **Summary of findings: Progress, satisfaction and outlook**



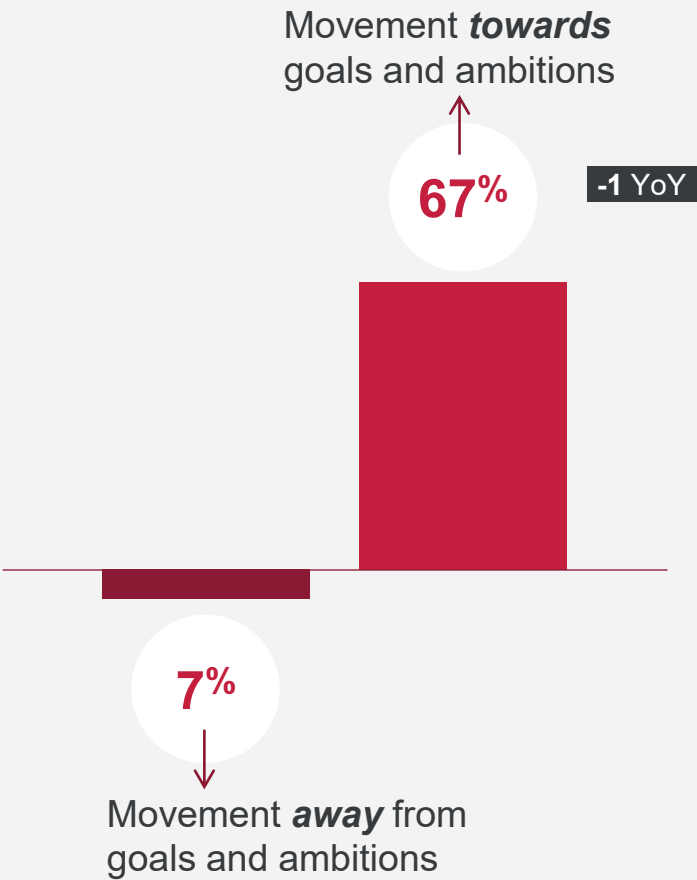
# Ambition progress has softened slightly this year as Gen Z, students and newcomers experience a slowdown in their usually brisk progress towards personal goals

Over two-thirds of Canadians report positive progress toward their goals and ambitions in the past year, reflecting overall continued strides.

Conversely, a quarter of Canadians (26%) report having made no movement towards their overall goals and ambitions in the past year while only a small portion have moved further away.



Past year progress towards overall goals and ambitions  
*Two thirds of Canadians say they moved closer to their goals in the past year*





# Canadians persist in pursuing their ambitions with resilience, but prioritization shifts emerge in different life areas

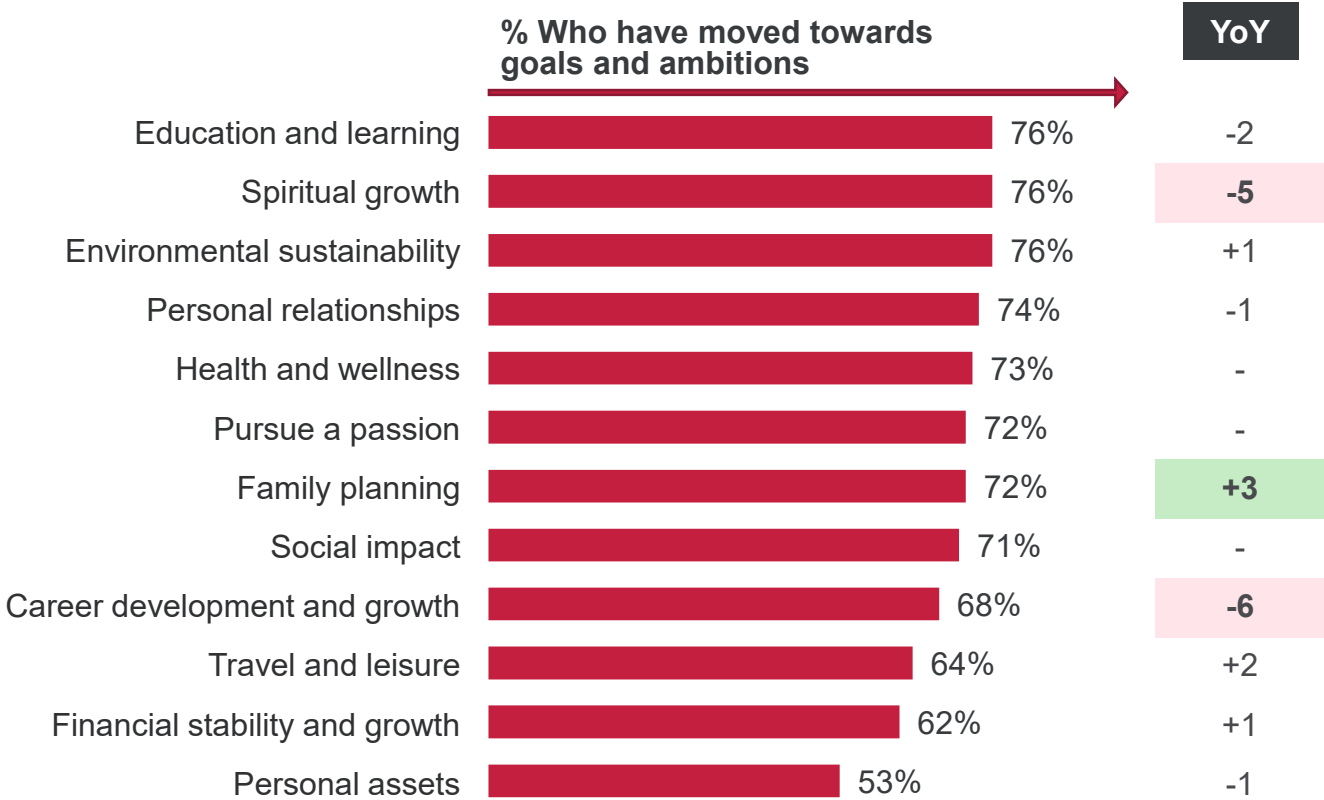
In the past year, Canadians have shown varied progress across ambition areas.

Ambition areas that have seen further progress year-over-year are family planning and travel and leisure.

By contrast, career development and spiritual growth have seen progress wane.

Financial stability and personal assets continue to be areas where Canadians are making the least progress.

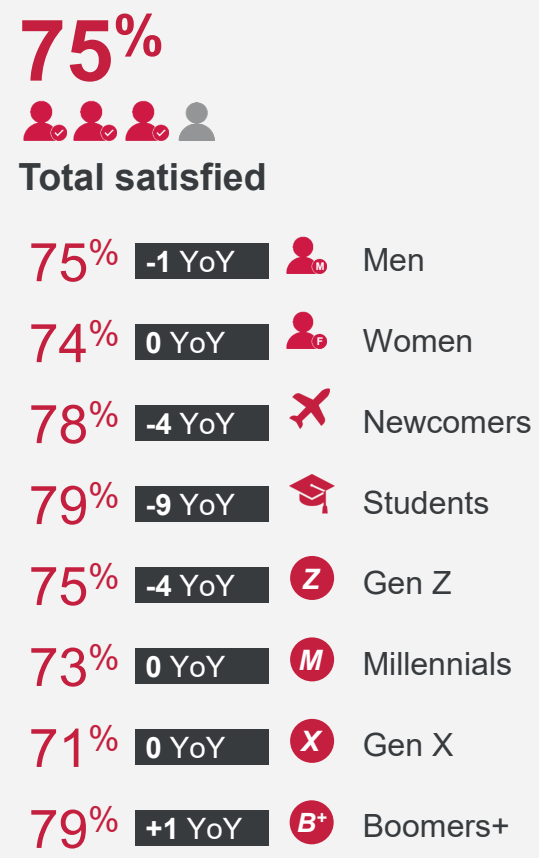
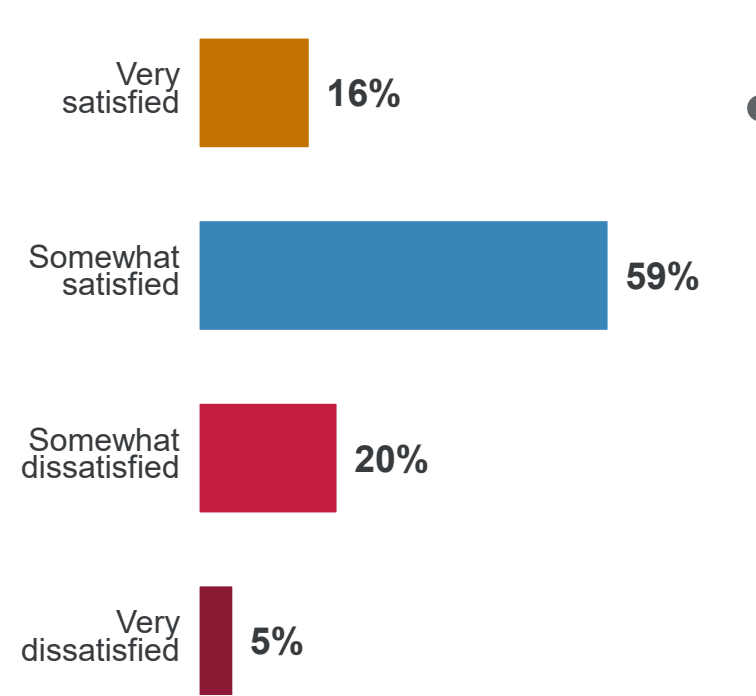
Past year progress towards goals and ambitions





# Canadians are generally content with their progress toward ambitions, yet satisfaction has notably declined among students, Gen Z and newcomers

Satisfaction with progress made on goals and ambitions in the past year



Canadians generally feel positive about their progress towards ambitions, yet with 25% expressing dissatisfaction, there's significant potential for enhancement.

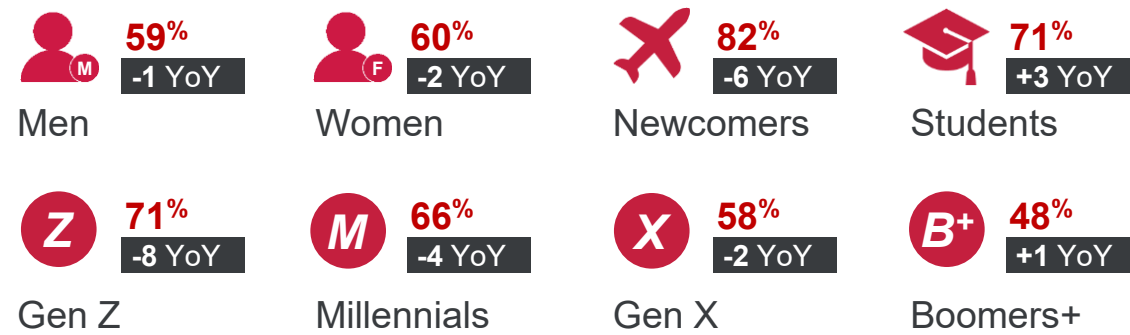
Boomers+ are most satisfied with the progress they have made towards their goals and ambitions, while satisfaction is lowest for Gen X and Millennials.



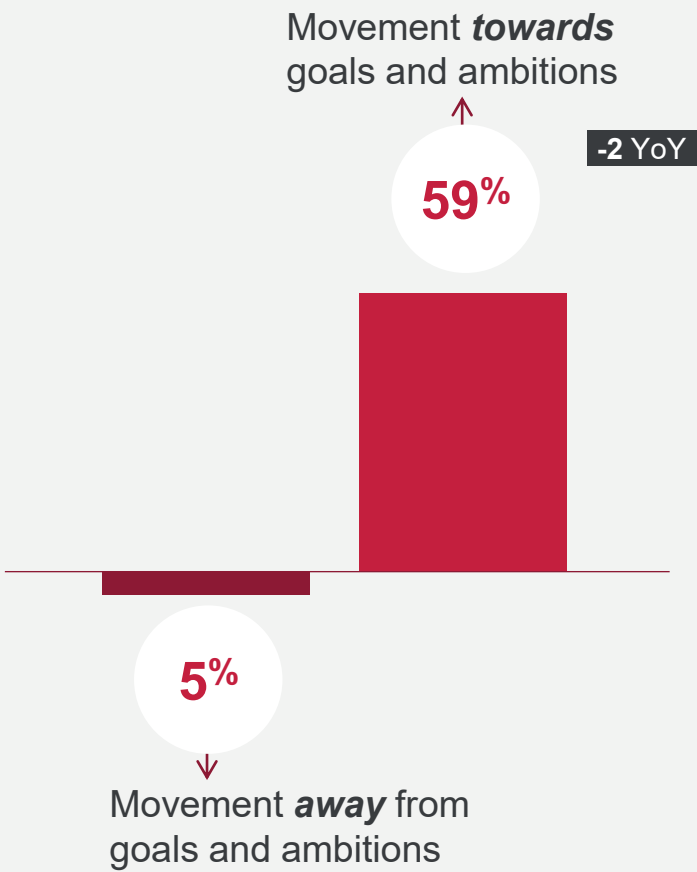
# Most Canadians continue to express optimism regarding future progress, but it is softening – particularly among Gen Z, Millennials and newcomers

Over a third of Canadians (36%) say they will make about the same progress they made this year. Few believe they will make less progress than they did last year.

Optimism in the future is a powerful motivator, and some Canadians are more optimistic about their ability to make even greater progress in the future than others, such as Newcomers and Gen Z.



Expectation for progress next year:  
*Almost six in ten Canadians expect to move closer to their goals in the year ahead*







**The national picture**



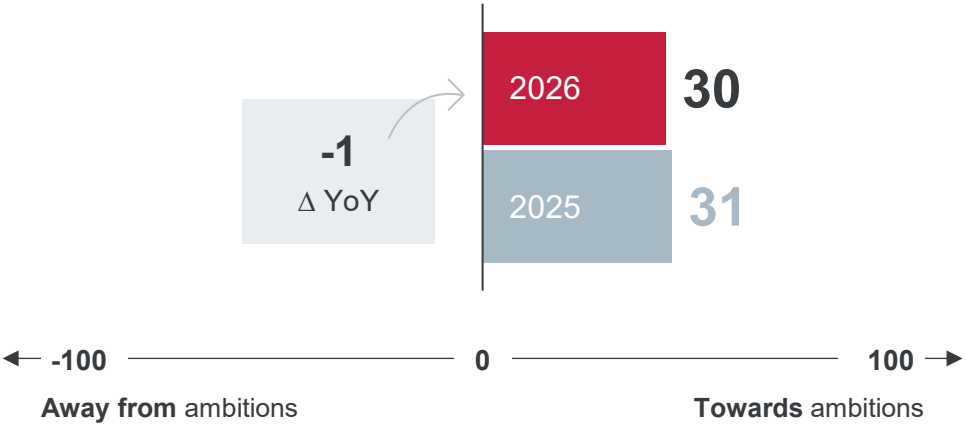
# Canada

*Resilient, pragmatic  
and determined*



- Canadians face a modest 1-point decrease in their ambition index, suggesting a slight softening in progress toward their ambitions.
- Prioritization of health and wellness, financial stability, and personal relationships underscores their pragmatic and balanced lifestyle goals.
- The emphasis on spending quality time with family and friends, saving money, and improving health reflects a holistic and meaningful approach to life, characterized by resilience.

## CIBC Ambition Index



## Top 3 life area ambitions



## Top 10 specific goals

- Spend quality time with family and friends
- Save more money
- Improve physical fitness
- Eat a healthier diet
- Reduce stress and anxiety
- Improve sleep quality
- Lose weight
- Increase physical strength and endurance
- Increase my income
- Pay off debts



This year, Canadians are more intentional about reviewing progress and setting new goals, but financial constraints and environmental factors like life events and the economy remain major challenges

Most impactful actions taken



Prioritize tasks and manage time 19%

Visualize/mentally picture what you want to achieve 10%

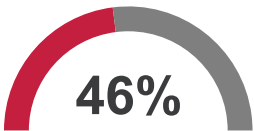
Ask friends, family, coworkers for help 9%

Utilize your available resources 7%

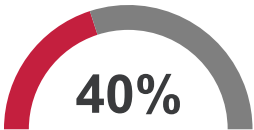
Create detailed plans and timelines for goals and ambitions 7%

Goal setting and monitoring frequency (Quarterly or more often)

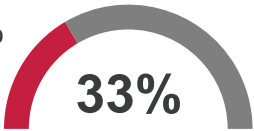
Review the progress you've made on goals and ambitions  
Δ YoY +6



Set new goals and ambitions for yourself  
Δ YoY +5



Celebrate milestones related to your goals and ambitions  
Δ YoY +4



Barriers

Financial constraints 53%

Environmental factors 35%

Personal/emotional barriers 34%

Health challenges 30%

Time 26%

Knowledge and skills 24%

Planning and vision 14%

Support and guidance 12%

Nothing is holding me back, I'm well on my way 15%  
Δ YoY +1



# Exploring ambitions: A deep dive



# Ambition evolves through generations, taking on new meaning

Younger Canadians prioritize education and career; older generations emphasize health and wellness.

While there are ambitions that resonate across all generations, certain aspirations tend to be more prevalent in specific age groups. **Gen Z** zeroes in on establishing their financial foundation, whereas **Millennials** are focusing on increasing their savings, reducing stress and enjoying time with friends and family. **Gen X** tends to emphasize family, financial stability, and better dietary habits, while **Boomers** concentrate on managing time and maintaining physical fitness.

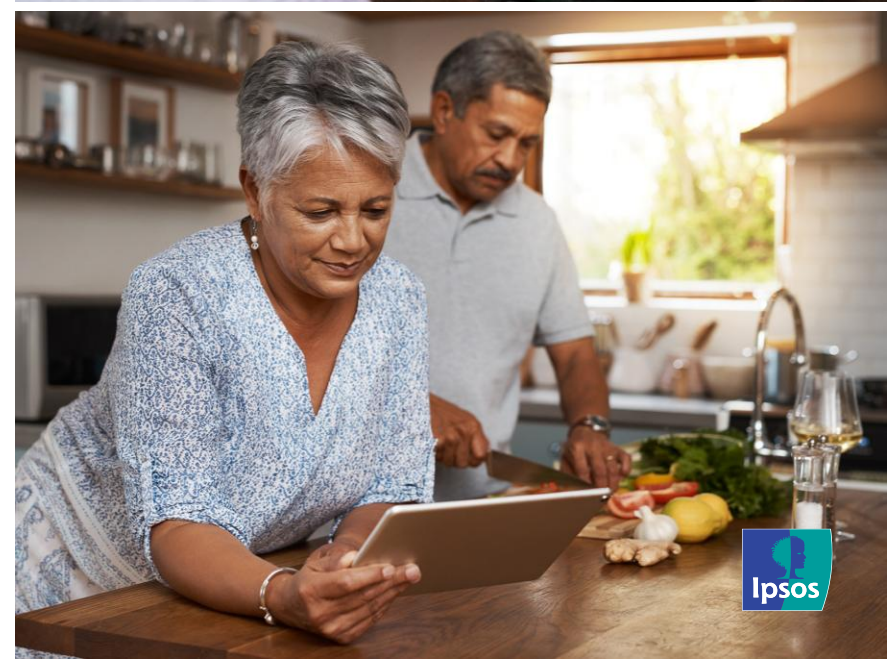
**Gen Z** and **Millennials** have advanced most in their ambitions, but **Gen Z's** progress has slowed compared to last year.

Although **Gen X** and **Boomers** report minimal progress on their ambitions, **Boomers** exhibit the highest satisfaction with their achievements, while **Gen X** experiences the lowest.

This contrast may arise from differing life stages; **Boomers** often have more time to savor achievements post-retirement, while **Gen X** is juggling peak career and family responsibilities, which may increase stress and lower satisfaction.

Furthermore, **Boomers** are generally more financially secure, contributing to a sense of contentment, whereas **Gen X** continues to focus on financial building.

Finally, **Boomers** often prioritize life experiences over achievements as they age, potentially enhancing their overall satisfaction.





# Younger Canadians prioritize financial stability and travel, mid-career individuals balance economic pressure with health, while older Canadians focus on quality time and well-being

## Generational Differences:

Younger Canadians prioritize financial goals, focusing on saving more and increasing income, whereas older Canadians place more emphasis on spending quality time with family and friends.

Across all ages, health and fitness remain significant, although younger individuals show less emphasis on weight loss. There is a strong focus on mental health with a general desire to reduce stress and anxiety.

Environmental awareness is more prevalent among older Canadians, whereas younger Canadians are notably more ambitious in their travel plans.

Top Canadian Ambitions by Generation...

	Canada	Z	M	X	B+
Spend quality time with family and friends	51%	48%	47%	51%	55%
Save more money	50%	61%	56%	53%	37%
Improve physical fitness	47%	42%	47%	47%	48%
Reduce stress and anxiety	44%	45%	49%	48%	36%
Eat a healthier diet	44%	42%	44%	47%	43%
Improve sleep quality	44%	40%	41%	48%	43%
Lose weight	38%	27%	38%	44%	39%
Increase physical strength and endurance	35%	35%	35%	36%	35%
Increase my income	34%	52%	46%	35%	15%
Pay off debts	34%	33%	39%	39%	28%
Reduce personal carbon footprint	34%	30%	33%	34%	38%
Support loved ones in their endeavors	33%	33%	31%	33%	37%
Visit new countries and cultures	33%	43%	38%	32%	26%

Top 5 Ambitions by Generation



Z Gen Z M Millennials X Gen X B+ Boomers+



# Financial constraints are the main barrier to achieving ambitions in Canada, affecting all generations except Boomers+, who report this less often



Greatest Barriers to Ambitions by Generation...

Top 5 Ambitions by Generation

	Canada	Z	M	X	B+
Financial constraints	53%	63%	61%	61%	36%
Environmental factors (Economy, life events)	35%	44%	37%	36%	30%
Personal and emotional barriers	34%	39%	39%	37%	25%
Health challenges	30%	30%	27%	33%	30%
Time	26%	33%	32%	27%	16%
Knowledge and skills	24%	33%	28%	26%	13%
Planning and vision	14%	18%	16%	16%	7%
Support and guidance	12%	19%	14%	13%	8%
Nothing is holding me back – I'm well on my way	15%	10%	10%	10%	26%

Z Gen Z M Millennials X Gen X B+ Boomers+

## Generational Differences:

In Canada, financial constraints are the most significant barrier across all generations, especially for younger Canadians (Gen Z, Millennials, and Gen X) compared to Boomers.

Environmental factors, such as the economic climate and life events, as well as personal and emotional barriers, are also prominent across generations.

However, time and knowledge/skills shortages affect younger Canadians more significantly, while Boomers are less impacted by these challenges, with a larger proportion feeling unimpeded in their ambitions.



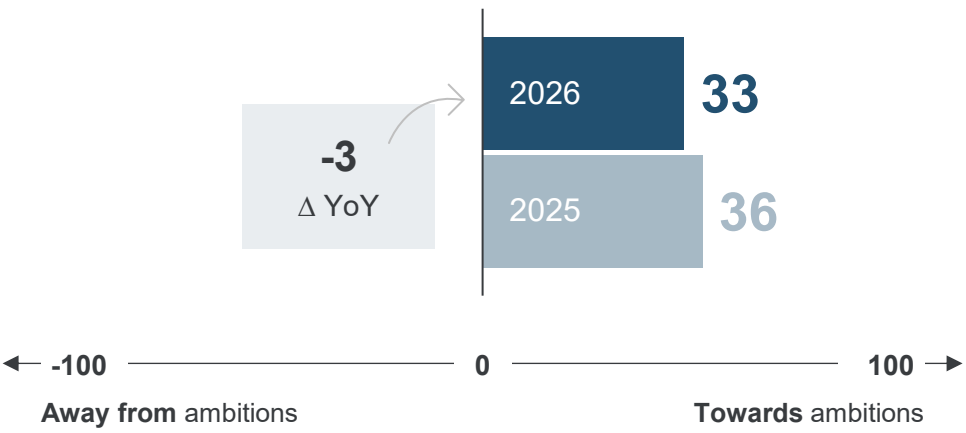
Gen Z 1997-2007

Ambitious, pragmatic  
and meaningful

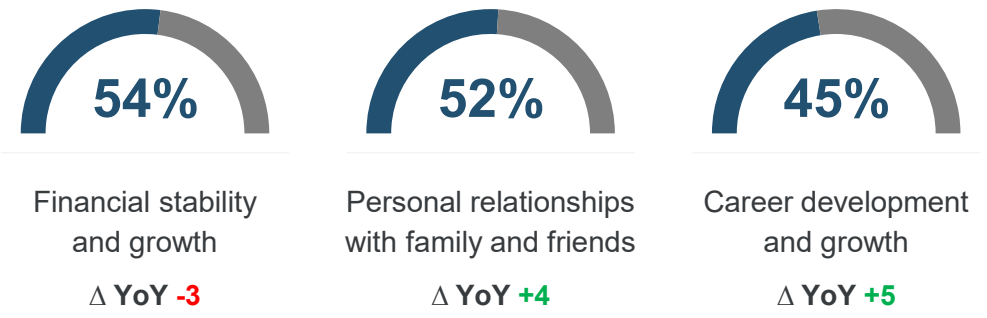


- Gen Z experiences a 3-point drop in their ambition index, reflecting diminished progress and satisfaction with their aspirations. Their optimism for achieving goals in the upcoming year has similarly decreased.
- They prioritize financial stability, personal relationships, and career growth as key ambitions, reflecting their pragmatic and balanced lifestyle goals.
- They emphasize saving money, increasing income, reducing stress, and enjoying cultural experiences, indicating a holistic approach to life, marked by resilience and meaning.

CIBC Ambition Index



Top 3 life area ambitions



Top 10 specific goals

- Save more money
- Increase my income
- Spend quality time with family and friends
- Reduce stress and anxiety
- Visit new countries and cultures
- Improve physical fitness
- Eat a healthier diet
- Improve sleep quality
- Travel with someone
- Get a new job



Gen Z is setting fewer goals but increasingly celebrate milestones. They focus on task prioritization and time management to achieve their ambitions. However, financial constraints significantly hinder their progress.

Most impactful actions taken

Prioritize tasks and manage time

16%

Ask friends, family, coworkers for help

14%

Take calculated risks

9%

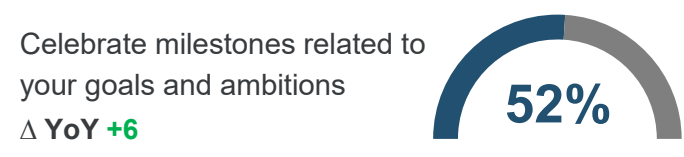
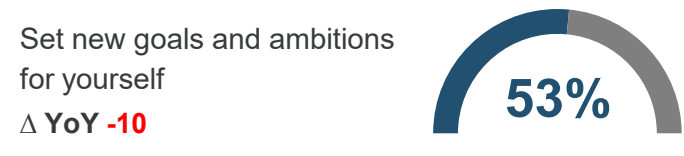
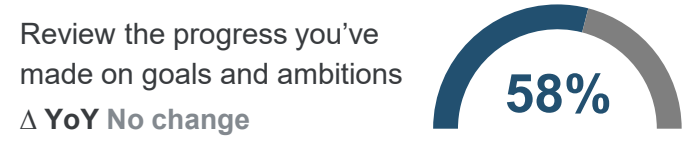
Utilize your available resources

7%

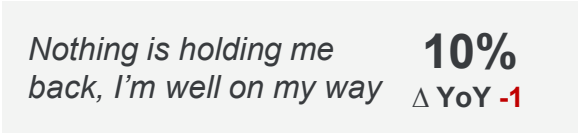
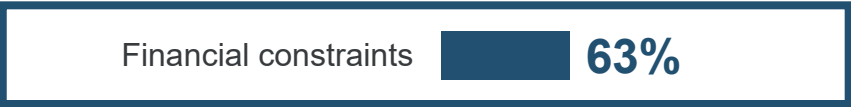
Discuss goals and ambitions with friends, family and coworkers

6%

Goal setting and monitoring frequency (Quarterly or more often)



Barriers





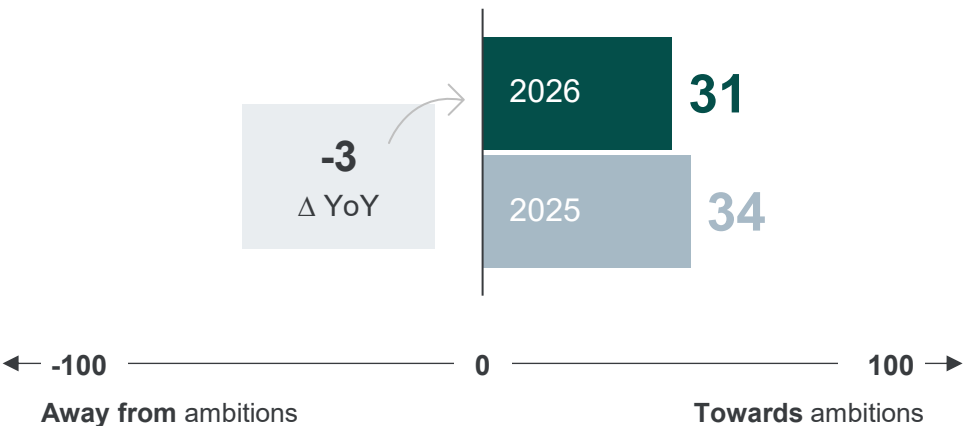
# Millennials 1981-1996

Intentional, holistic  
and conscientious

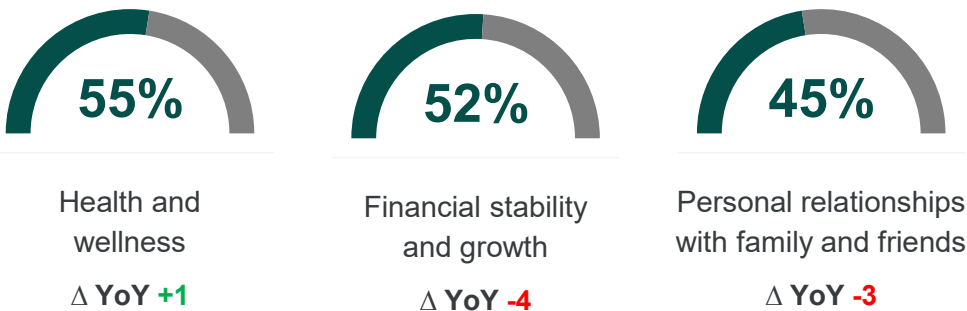


- There is a 3-point drop in the ambition index for Millennials, suggesting a notable decline in both their progress and overall contentment with their aspirations.
- This year, they prioritize health and wellness the most, as well as financial stability and growth, along with personal relationships with friends and family, though less so.
- Millennials emphasize saving money, reducing stress and anxiety, and improving physical fitness, indicating a strong focus on personal well-being and long-term stability. This shift suggests a growing prioritization of holistic health and financial security.

## CIBC Ambition Index



## Top 3 life area ambitions



## Top 10 specific goals

- 1 Save more money
- 2 Reduce stress and anxiety
- 3 Improve physical fitness
- 4 Spend quality time with family and friends
- 5 Increase my income
- 6 Eat a healthier diet
- 7 Improve sleep quality
- 8 Pay off debts
- 9 Visit new countries
- 10 Lose weight



**Millennials** 1981-1996  
*Intentional, holistic  
and conscientious*

Millennials are establishing new goals and both monitoring and celebrating progress. They concentrate on prioritizing tasks, seeking assistance from friends and family, and developing detailed plans and schedules to achieve goals and aspirations.

Most impactful actions taken



Prioritize tasks and manage time 18%

Ask friends, family, coworkers for help 10%

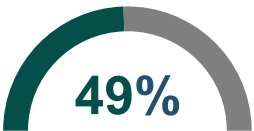
Create detailed plans and timelines for goals and ambitions 8%

Utilize your available resources 8%

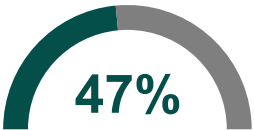
Take calculated risks 8%

Goal setting and monitoring frequency (Quarterly or more often)

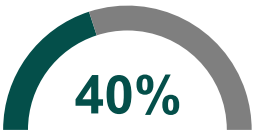
Review the progress you've made on goals and ambitions  
Δ YoY +2



Set new goals and ambitions for yourself  
Δ YoY +6



Celebrate milestones related to your goals and ambitions  
Δ YoY +1



Barriers

Financial constraints 61%

Personal/emotional barriers 39%

Environmental factors 37%

Time 32%

Knowledge and skills 28%

Health challenges 27%

Planning and vision 16%

Support and guidance 14%

Nothing is holding me back, I'm well on my way 10%  
Δ YoY +1

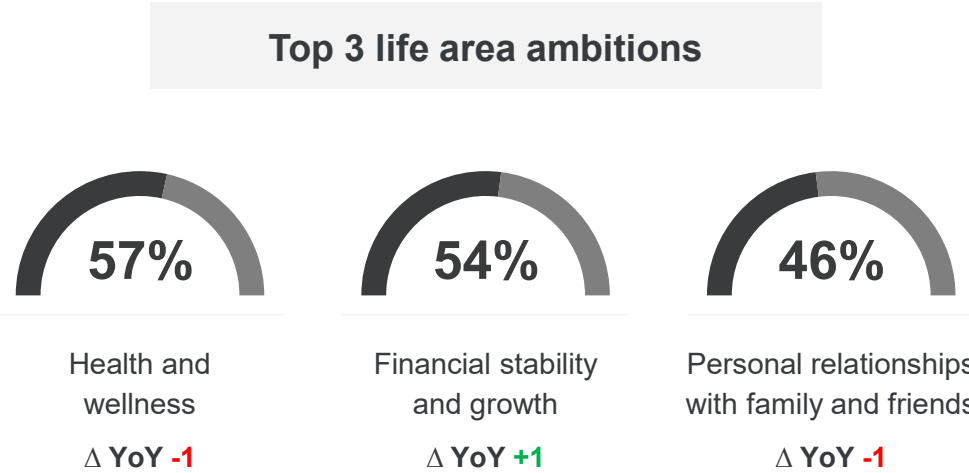
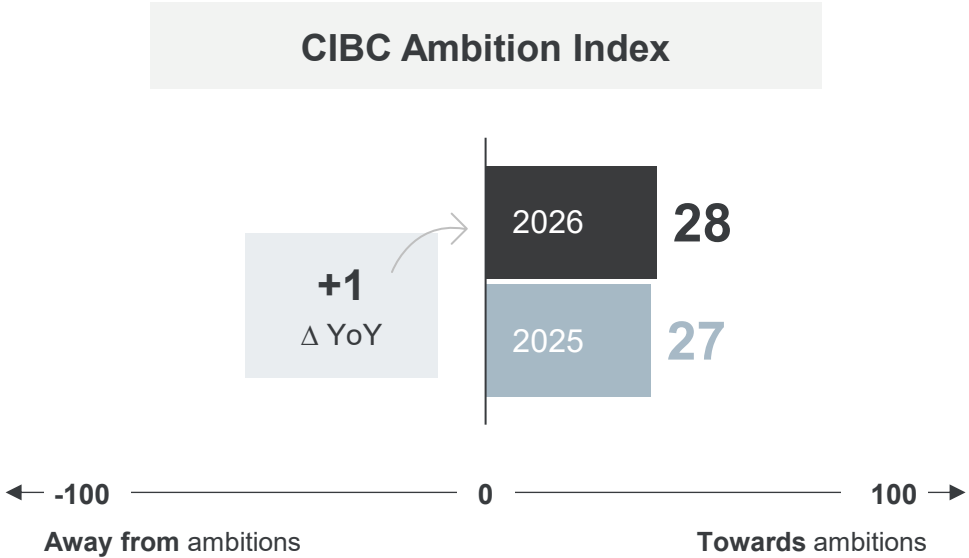


Gen X1965-1980

Progressive, pragmatic  
and balanced



- Gen X experiences a 1-point increase in their ambition index, indicating improving progress towards to ambitions. However, their ambition for achieving goals in the upcoming year has somewhat decreased.
- They prioritize health and wellness, financial stability, and personal relationships as key ambitions, reflecting their pragmatic and balanced lifestyle goals.
- They consider health and wellness, financial stability, and strengthening personal relationships as primary goals, demonstrating balanced and secure lifestyle goals.



Top 10 specific goals

- 1 Save more money
- 2 Spend quality time with family and friends
- 3 Reduce stress and anxiety
- 4 Improve sleep quality
- 5 Improve physical fitness
- 6 Eat a healthier diet
- 7 Lose weight
- 8 Plan for retirement
- 9 Pay off debts
- 10 Increase physical strength and endurance



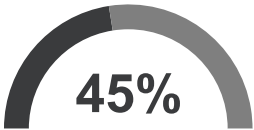
Gen X is setting goals, reviewing progress, and celebrating milestones related to goals and ambitions. They focus on task prioritization, manifestation, and guidance from friends and family to achieve these ambitions.

Most impactful actions taken

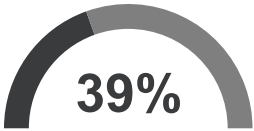
Prioritize tasks and manage time	19%
Visualize/mentally picture what you want to achieve	12%
Ask friends, family, coworkers for help	8%
Create detailed plans and timelines for goals and ambitions	7%
Write your goals and ambitions and adjust as needed	7%

Goal setting and monitoring frequency (Quarterly or more often)

Review the progress you've made on goals and ambitions  
Δ YoY +9



Set new goals and ambitions for yourself  
Δ YoY +9



Celebrate milestones related to your goals and ambitions  
Δ YoY +6



Barriers

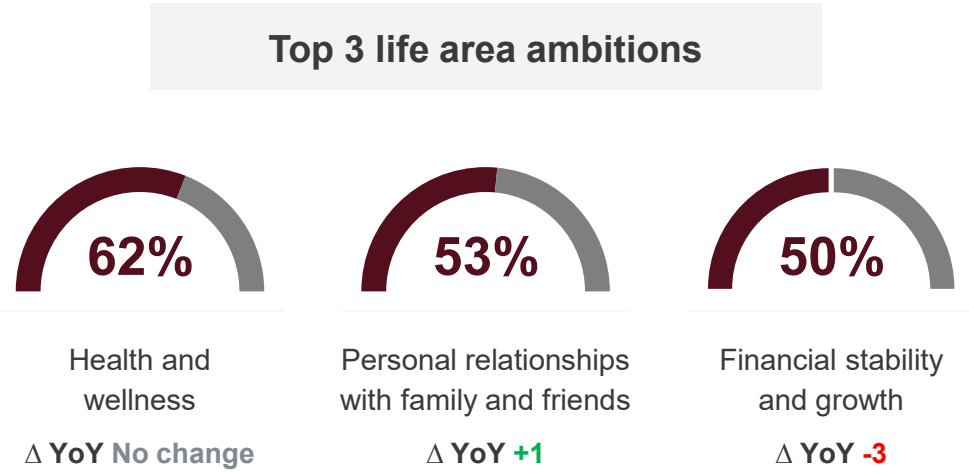
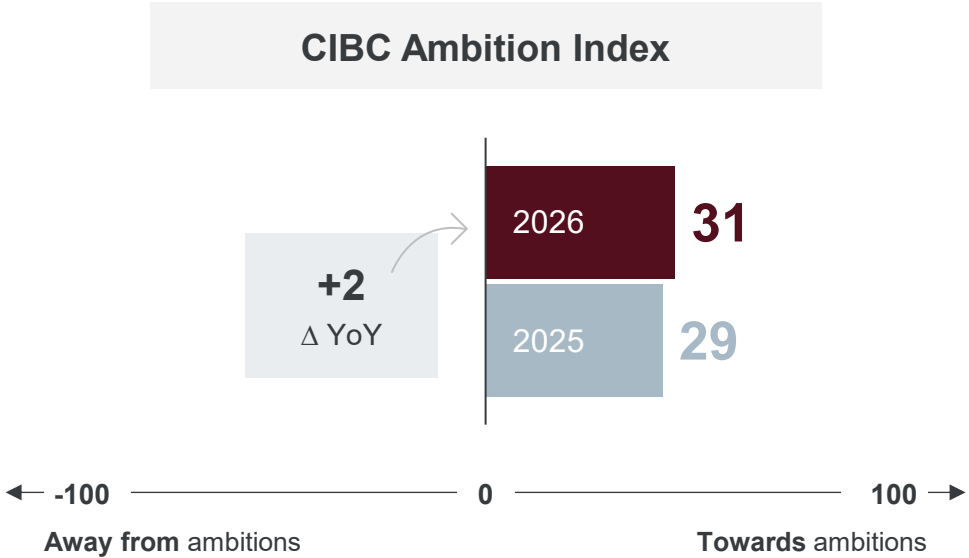
Financial constraints	61%
Personal/emotional barriers	37%
Environmental factors	36%
Health challenges	33%
Time	27%
Knowledge and skills	26%
Planning and vision	16%
Support and guidance	13%
Nothing is holding me back, I'm well on my way	10%



**Boomers+** *Before 1965*  
*Aspirational, committed  
and disciplined*



- Boomers experience a 2-point increase in their ambition index, showing increased progress and goal-oriented intentions.
- They prioritize health and wellness, personal relationships, and financial stability and growth, indicating a robust commitment to creating a harmonious and secure lifestyle.
- While boomers are still focused on saving money, they also prioritize stress reduction, healthier eating and fitness, illustrating their dedication to fostering a balanced, health-conscious, and financially secure lifestyle.



- Top 10 specific goals**
- Spend quality time with family and friends
  - Improve physical fitness
  - Improve sleep quality
  - Eat a healthier diet
  - Lose weight
  - Reduce carbon footprint
  - Support loved ones in their endeavors
  - Save more money
  - Reduce stress and anxiety
  - Increase strength and endurance



Boomers are more motivated to set, monitor, and celebrate goals. They emphasize task prioritization, effective time management, and actively seek advice from family and friends.

Most impactful actions taken



Prioritize tasks and manage time22%

Visualize/mentally picture what you want to achieve14%

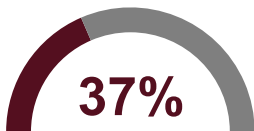
Seek professional financial assistance12%

Ask friends, family, coworkers for help7%

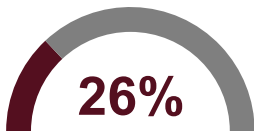
Discuss goals and ambitions with friends, family, coworkers7%

Goal setting and monitoring frequency (Quarterly or more often)

Review the progress you've made on goals and ambitions  
Δ YoY +8



Set new goals and ambitions for yourself  
Δ YoY +3



Celebrate milestones related to your goals and ambitions  
Δ YoY +5



Barriers

Financial constraints36%

Health challenges30%

Environmental factors30%

Personal/emotional barriers25%

Time16%

Knowledge and skills13%

Support and guidance8%

Planning and vision7%

Nothing is holding me back, I'm well on my way26%  
Δ YoY +2

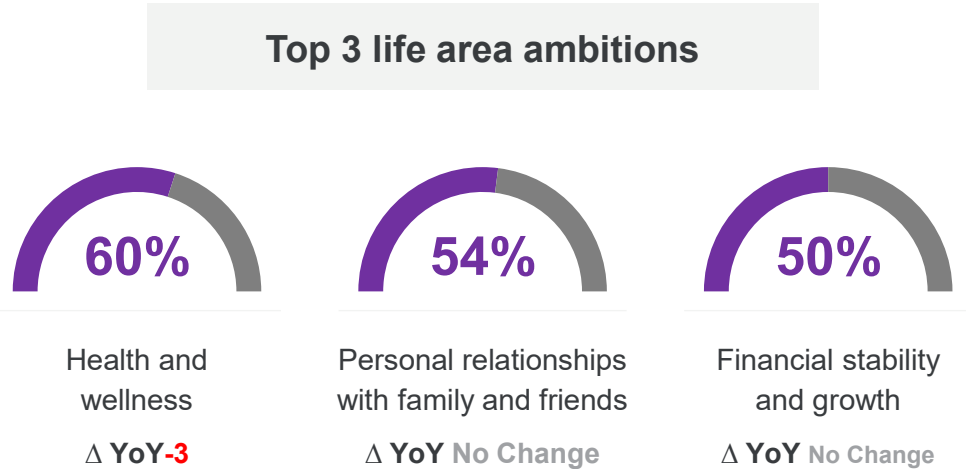
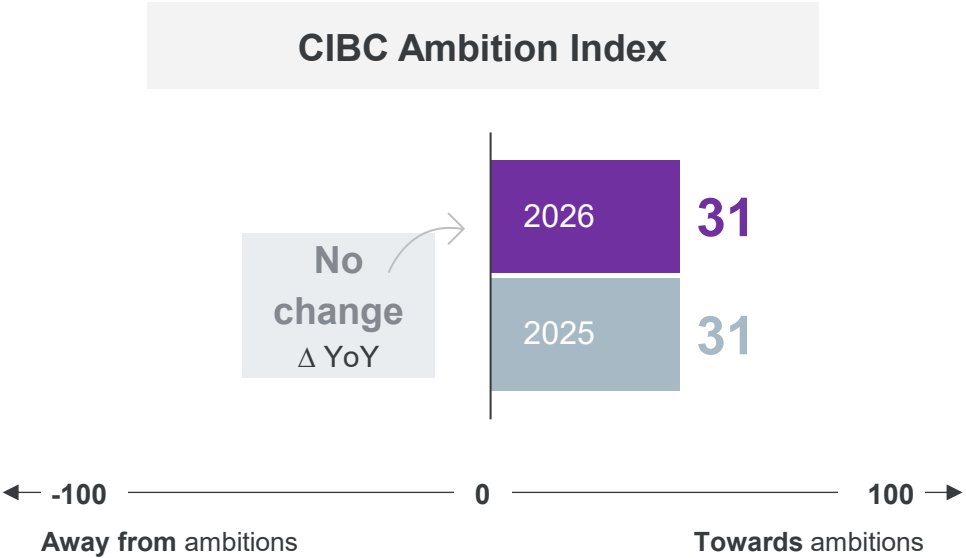


# Women

Steady, social and well-being-centered



- Women have experienced no change year over year in their ambition index, despite actively setting goals and monitoring them.
- They prioritize health and wellness, personal relationships, and financial stability and growth, indicating a holistic approach to goals and ambitions.
- Women are nurturing personal connections and cultivating a holistic, stress-free lifestyle. They emphasize spending quality time with family and friends, saving more money, reducing stress and anxiety, and eating a healthier diet.



## Top 10 specific goals

- 1 Spend quality time with family and friends
- 2 Save more money
- 3 Reduce stress and anxiety
- 4 Eat a healthier diet
- 5 Improve physical fitness
- 6 Improve sleep quality
- 7 Lose weight
- 8 Increase physical strength and endurance
- 9 Reduce carbon footprint
- 10 Support loved ones in their endeavors



# Women

Steady, social and well-being-centered

Women are increasingly reviewing their progress, setting new goals, and celebrating them. They are prioritizing tasks and time management, but financial constraints are barriers.

## Most impactful actions taken



Prioritize tasks and manage time 20%

Visualize/mentally picture what you want to achieve 11%

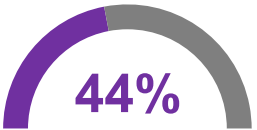
Ask friends, family, coworkers for help 10%

Discuss goals and ambitions with friends, family and coworkers 8%

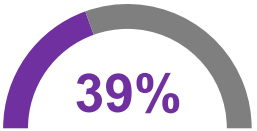
Create detailed plans and timelines for your goals and ambition 7%

## Goal setting and monitoring frequency (Quarterly or more often)

Review the progress you've made on goals and ambitions  
Δ YoY +7



Set new goals and ambitions for yourself  
Δ YoY +6



Celebrate milestones related to your goals and ambitions  
Δ YoY +5



## Barriers

Financial constraints 55%

Personal/emotional barriers 35%

Health challenges 34%

Environmental factors 34%

Time 29%

Knowledge and skills 23%

Planning and vision 13%

Support and guidance 12%

Nothing is holding me back, I'm well on my way 13%  
Δ YoY No change

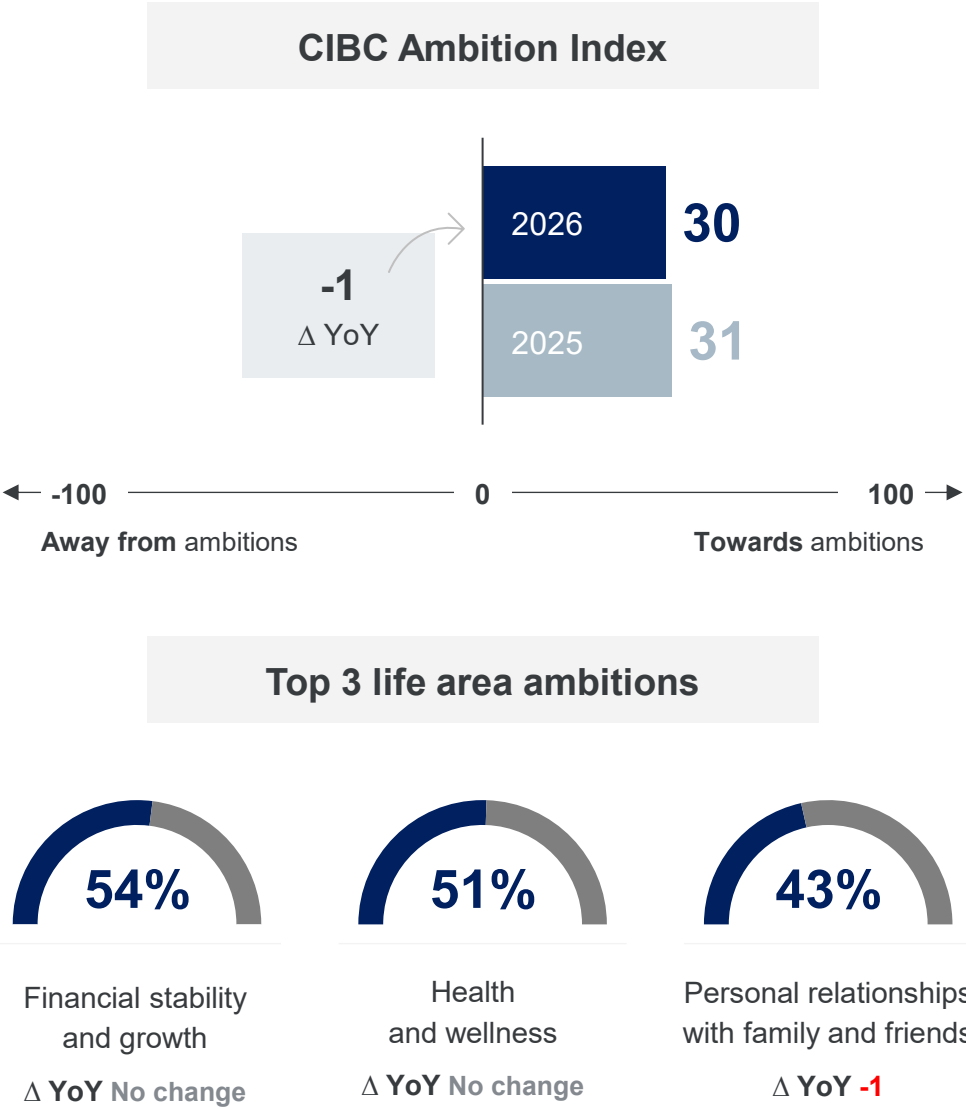


# Men

Stable, proactive  
and connected



- Men experience a 1-point drop in their ambition index, reflecting slightly diminished progress and satisfaction with their aspirations, but their top 3 life area ambitions have remained mostly unchanged.
- They prioritize financial stability, health and wellness, and personal relationships, reflecting a dedicated pursuit of a balanced, secure, and fulfilling life.
- They emphasize saving money, spending quality time with family and friends, and improving physical health, demonstrating their focus on financial prudence, strong social bonds, and overall well-being.



## Top 10 specific goals

- Save more money
- Improve physical fitness
- Spend quality time with family and friends
- Improve sleep quality
- Eat a healthier diet
- Reduce stress and anxiety
- Increase my income
- Pay off debts
- Visit new countries and cultures
- Travel with someone



Men are setting more goals, frequently reviewing progress, and actively celebrating these milestones. They focus on task prioritization and time management to reach their goals. Still, financial constraints are significant barriers.

Most impactful actions taken

!

Prioritize tasks and manage time

18%

Visualize/mentally picture what you want to achieve

10%

Take calculated risks

9%

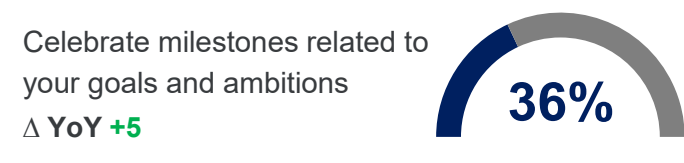
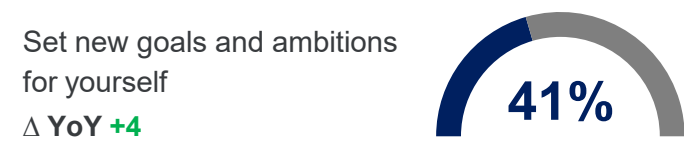
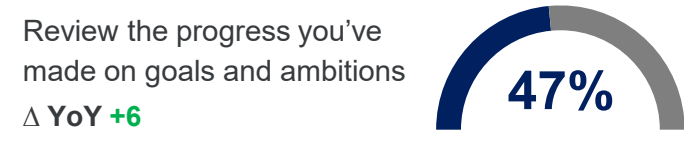
Utilize your available resources

8%

Ask friends, family, coworkers

8%

Goal setting and monitoring frequency (Quarterly or more often)



Barriers



Nothing is holding me back, I'm well on my way

17%

Δ YoY +2



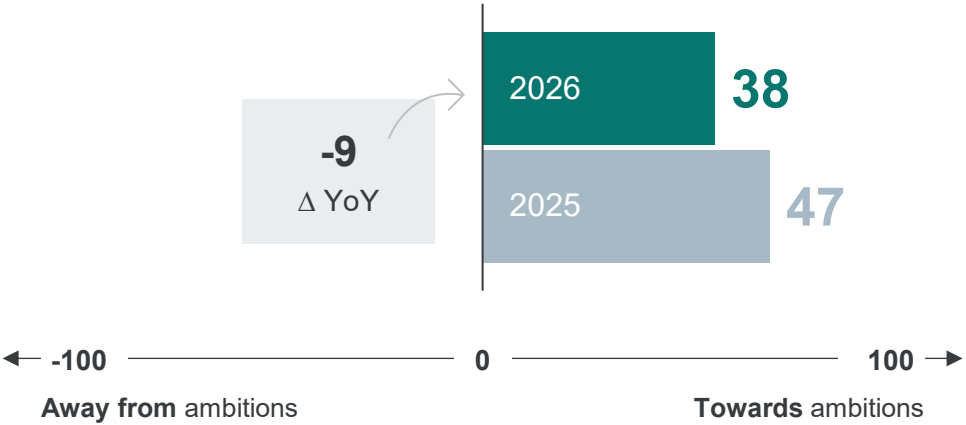
# Newcomers

Resilient, wellness-focused  
and resourceful



- Newcomers experience a 9-point drop in their ambition index, underscoring the strong headwinds that currently face this segment in making progress towards their ambitions.
- Though newcomers exhibit a decline in ambitions related to financial stability and career development, they prioritize health and wellness.
- Newcomers focus on physical fitness, saving money, and increasing income, highlighting their focus on building a healthier, more financially secure future.

## CIBC Ambition Index



## Top 3 life area ambitions



## Top 10 specific goals

- 1 Improve physical fitness
- 2 Save more money
- 3 Increase my income
- 4 Visit new countries and cultures
- 5 Make a positive impact on my community
- 6 Eat a healthier diet
- 7 Get a new job
- 8 Support loved ones in their endeavors
- 9 Develop a regular spiritual practice
- 10 Improve my relationships with family members



# Newcomers

Resilient, wellness-focused  
and resourceful

Newcomers are actively reviewing their progress, as they continue to set goals. They concentrate on leveraging available resources and seeking support from family, friends, and coworkers. However, financial constraints significantly hinder their progress.

## Most impactful actions taken



Utilize your available resources 14%

Ask friends, family, coworkers for help 13%

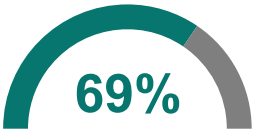
Prioritize tasks and manage time 11%

Create detailed plans and timelines for goals and ambitions 10%

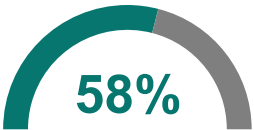
Write your goals and ambitions and adjust them as needed 7%

## Goal setting and monitoring frequency (Quarterly or more often)

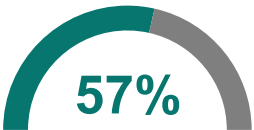
Review the progress you've made on goals and ambitions  
Δ YoY +14



Set new goals and ambitions for yourself  
Δ YoY No Change



Celebrate milestones related to your goals and ambitions  
Δ YoY +5



## Barriers

Financial constraints 68%

Personal/emotional barriers 45%

Environmental factors 44%

Knowledge and skills 40%

Time 32%

Health challenges 27%

Planning and vision 23%

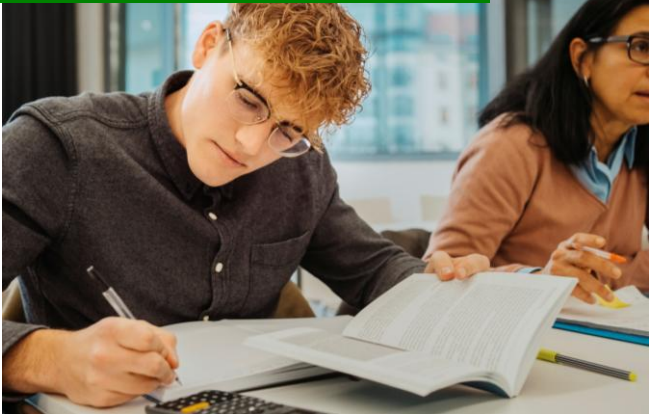
Support and guidance 19%

Nothing is holding me back, I'm well on my way 6%  
Δ YoY +3

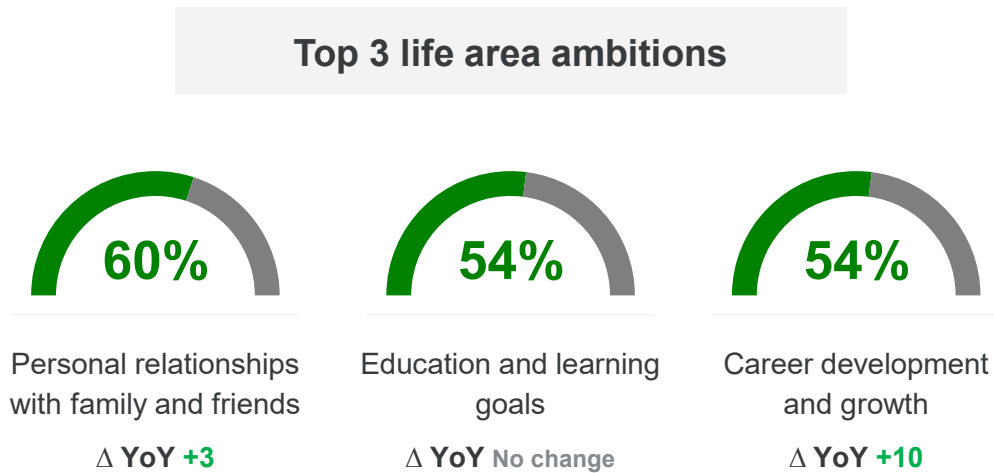
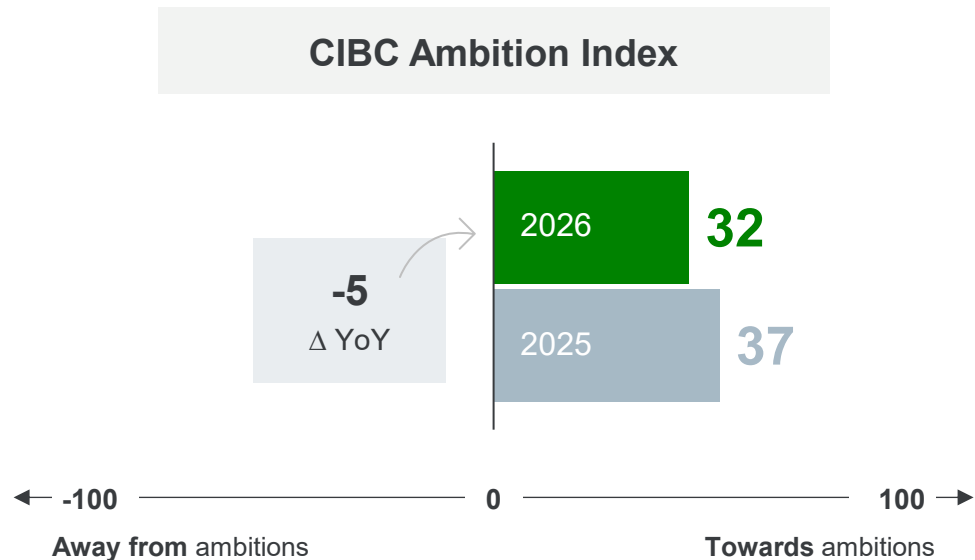


# Students

Determined, future-oriented and relationship-focused



- Students see a 5-point decrease in their ambition index, indicating a reduced sense of achievement and contentment with their goals and progress.
- Prioritizing personal relationships, education and learning goals, and increasingly, career development and growth, students demonstrate a strong commitment to personal enrichment and professional advancement.
- Students emphasize saving money, completing education, and spending quality time with family and friends, showcasing their dedication to achieving future success and nurturing meaningful relationships.



## Top 10 specific goals

- 1 Save more money
- 2 Complete a specific degree or certification
- 3 Spend quality time with family and friends
- 4 Get a new job
- 5 Dedicate more time to a hobby or interest
- 6 Eat a healthier diet
- 7 Reduce stress and anxiety
- 8 Increase my income
- 9 Improve sleep quality
- 10 Visit new countries or cultures



# Students

Determined, future-oriented and relationship-focused

Students are placing less emphasis on goal setting and tracking. They are concentrating on task prioritization and time management to fulfill their ambitions. Personal and emotional challenges, together with financial limitations, act as obstacles to their progress.

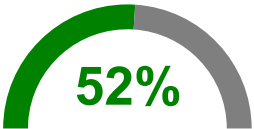
## Most impactful actions taken



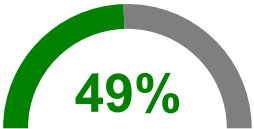
Prioritize tasks and manage time	25%
Ask friends, family, coworkers for help	15%
Seek feedback to improve performance	9%
Engage in ongoing education and skill development	8%
Seek professional therapy assistance	7%

## Goal setting and monitoring frequency (Quarterly or more often)

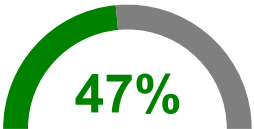
Review the progress you've made on goals and ambitions  
Δ YoY -11



Set new goals and ambitions for yourself  
Δ YoY -14



Celebrate milestones related to your goals and ambitions  
Δ YoY -8



## Barriers

Personal/emotional barriers	49%
Financial constraints	48%
Time	40%
Environmental factors	35%
Health challenges	32%
Knowledge and skills	30%
Planning and vision	19%
Support and guidance	19%

Nothing is holding me back, I'm well on my way  
Δ YoY -6

11%





# Contact

For more information, please contact:

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# Thank you

CIBC Ambitions Index | January 2026

