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2026 IG Financial Confidence Index: Confidence Remains Stable Amid Differing Financial Realities

Financial confidence remains steady, while affordability pressures reveal differing financial realities across the country.

Toronto, ON, November 3, 2026 — Ipsos is proud to reveal insights from the latest edition of the IG Wealth Management Financial Confidence Index ("the Index"). Canadians' overall financial confidence remains stable, with the Index holding steady at 52 on a 100-point scale, unchanged from 2025. While overall confidence remains resilient, the findings suggest that stability at the national level masks significant differences in how Canadians are experiencing their financial circumstances.

The Index, commissioned by IG Wealth Management ("IG") and conducted in partnership with Ipsos Canada, evaluates Canadians' overall financial confidence through 10 survey questions based on IG's *Four Pillars of Financial Confidence ("the Pillars"): Personal Financial Outlook, Planning and Literacy, Trust in the Economy and Current Financial Situation.*

The findings suggest that many Canadians continue to face affordability pressures. Nearly half (47%) report that their expenses are rising faster than their income, while a majority (58%) indicate they would need to borrow money or draw on savings to manage an unexpected $2,000 expense. At the same time, more than half (55%) say they could only maintain their current standard of living for six months or less if they lost their primary source of income.

Distinct financial experiences emerge beneath the national average.

While overall confidence remains stable, the Index identifies four distinct financial profiles among Canadians: Thriving (46%), Upward Mobile (21%), Anxious Affluents (11%), and Strained (15%). These groups reflect differing levels of financial security, resilience and optimism about the future, illustrating that Canadians are not experiencing today's economic environment in the same way. Together, the findings highlight differing levels of financial security, resilience and confidence among Canadians.

Economic sentiment shows signs of improvement.

While Trust in the Economy remains the lowest-scoring pillar, it improved this year and fewer Canadians expect the economy to decline over the coming year (46%, down from 54% in 2025). These findings suggest a modest improvement in perceptions of the broader economic environment, despite ongoing affordability pressures.

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Canadians continue to value professional financial advice.

More than half of Canadians (57%) say human advice is becoming more important in the age of artificial intelligence, while many (53%) believe professional financial advice is more important now than ever. Despite this, fewer than half (47%) currently work with a financial professional.

To see detailed results for this study, please consult the report by clicking the link included at the bottom of the page.

About the Study

The results presented in this summary report are from an Ipsos survey conducted online from August 11-25, 2026. A total sample of 2,000 respondents from across Canada participated in the survey. Weighting was applied to the total sample by age, gender, region and education level to ensure that the composition of the final sample is representative of Canada's adult population according to the latest census data from Statistics Canada. This survey has a credibility interval of +/- 2.5% 19 times out of 20, of what the results would have been had all Canadian adults 18+ been surveyed. The credibility interval will be wider among subsets of the population.

For more information on this news release, please contact:

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About Ipsos

Ipsos is one of the largest market research and polling companies globally, operating in 90 markets and employing nearly 20,000 people.
Our passionately curious research professionals, analysts and scientists have built unique multi-specialist capabilities that provide true understanding and powerful insights into the actions, opinions and motivations of citizens, consumers, patients, customers or employees. Our 75 business solutions are based on primary data from our surveys, social media monitoring, and qualitative or observational techniques.

“Game Changers” – our tagline – summarizes our ambition to help our 5,000 clients navigate with confidence our rapidly changing world.

Founded in France in 1975, Ipsos has been listed on the Euronext Paris since July 1, 1999. The company is part of the SBF 120, Mid-60 indices, STOXX Europe 600 and is eligible for the Deferred Settlement Service (SRD).

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