



Financial Anxiety Index in **Canada**



**United Way
Centraide**
Canada



Content

1	Report Summary	3
2	Methodology	5
3	Detailed Results	9
3.1	Public Finances and Financial Literacy	10
3.2	Financial Situation of Canadians	18
3.3	Personal Financial Management	25
3.4	Evolution of expenses	32
3.5	Financial Concerns	42
3.6	Anxiety and Symptoms of Financial Stress	51
3.7	Use of Programs, Food Insecurity, and Poverty Status	59
3.8	Financial Anxiety Index	69
4	Respondent Profile	77
5	Appendix	79
6	Our Team	110

1

Report Summary

Key Takeaways

Financial anxiety is deeply present in Canadians’ daily lives. In an environment marked by uncertainty, concerns around affordability and financial security are high. Although the overall index points to a moderate level of anxiety, essential spending pressures weigh heavily on households and are producing real consequences for well-being. Many Canadians are making spending trade-offs and postponing decisions, while the greatest difficulties are concentrated among more vulnerable groups. Food insecurity and exposure to poverty further illustrate the extent of financial hardship across the country.

FINANCIAL ANXIETY INDEX

	Canada	BC	Alb- erta	Prai- ries	On- tario	Que- bec	Atl- antic
Score	43.5	43.1	44.2	43.2	45.1	40.4	44.8
Experience Financial Anxiety*	89%	89%	90%	89%	90%	87%	91%

The financial stress is quite high across the country. The score is higher in Ontario, pointing to greater financial strain there, while Quebec records a comparatively lower level, making it one of the less financially anxious regions in the country. **About 9 out of 10 Canadians experience financial anxiety at a mild or more important level.**

Many Canadians are adapting, but often through compromise rather than improvement.

Spending cuts are concentrated in discretionary categories such as leisure (35%), savings (26%), and clothing (24%), while many have also delayed important decisions or plans, including travel (46%), major purchases (40%), and saving or investing for the future (37%).

Hardship is concentrated among vulnerable households, and broader social warning signs underscore the extent of financial strain across the country.

Canadians in poor financial situations report much higher concern levels, including 79% for food, 74% for housing, and 72% for savings, while 38% of Canadians report experiencing at least one form of food insecurity and 22% say they have personally experienced a situation of poverty.

Essential expenses are the main source of pressure, while savings is also a major area of concern.

Food is the leading concern, with 58% of Canadians rating it as a high concern, followed by housing (50%), savings (49%), and energy costs (46%). This aligns with reported spending increases over the past six months, especially for food (61%), energy (51%), and housing (49%).

Financial stress is having visible effects on everyday well-being.

Thinking about personal finances makes 60% of Canadians feel anxious, while 40% report difficulty sleeping because of their finances and 34% say financial stress has made it harder to concentrate at work or school. These results show that financial pressure is affecting not only budgets, but also mental and daily functioning.



* Experience a financial anxiety level at a mild, moderate, severe or extreme level.

2

Methodology

Context and objectives	In a context of economic uncertainty, United Way Centraide Canada surveyed the population to understand respondents’ concerns regarding their financial situation and to track how these evolve over time. This report presents the results of wave #1 for those living in Canada.	
How and who?	A web survey was conducted among 8,014 respondents, aged 18 or older, living in Canada. To ensure proper representation of certain regions and income brackets, quotas were established based on respondents’ regions of residence and income levels:	
	REGION	TOTAL
	British Columbia	1,000
	Alberta	1,000
	Prairies	1,000
	Ontario	2,000
	Quebec	2,000
	Atlantic Canada	1,000
	Personal income after taxes < \$20k	
		200
		400
		400
		200
		200
		200
		200
When?	Data was collected from February 17 to March 11, 2026.	
Weighting	The results were weighted according to gender, age, mother tongue, region, education level, and personal and family income to ensure a representative sample of the population.	
Margin of error	As an indication, a probability sample of 8,014 respondents would have a margin of error of plus or minus 1.1%, 19 times out of 20.	

Notes

Significant differences

The numbers in the tables in **bold and red** indicate a statistically smaller significant difference from the complement, while the numbers in **bold and green** indicate a statistically higher significant difference from the complement. Results with significant and relevant differences are shown in a text box next to the overall results presentation.

DK / Refusal

The reference to “DK / Refusal” that appears in the report corresponds to the response “I don’t know / I prefer not to answer.” For each question, the remainder to 100% corresponds to this category.

Rounding

The data presented have been rounded. Consequently, totals may differ slightly from 100% or from the sum of the parts.

Reading significant differences and changes in results over time

In addition to the overall results, certain cross-tabulations are presented in this report. A figure shown in **green** indicates a proportion that is significantly higher than the total proportion of the other subgroups (complement). Conversely, a figure shown in **red** indicates a proportion that is significantly lower than the total proportion of the other subgroups (complement).

- Respondents whose financial situation is good are significantly more likely than other groups to believe that Canada's public finances are doing well or very well (**42%**). Conversely, those whose financial situation is poor (**16%**) are less likely than other groups to believe so.

		AGE			GENDER		REGION						FINANCIAL SITUATION		
	April 2026	18-34	35-54	55+	H	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
	n= 8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	3,947	2,657	1,410
TOTAL WELL	32%	35%	28%	32%	37%	27%	32%	31%	32%	33%	30%	29%	42%	26%	16%
... very well	4%	9%	4%	2%	6%	3%	4%	5%	5%	5%	3%	2%	6%	2%	2%
... well	27%	26%	24%	31%	31%	24%	28%	27%	28%	28%	26%	27%	36%	23%	14%
TOTAL POOR	57%	53%	61%	57%	56%	58%	55%	59%	55%	53%	64%	57%	47%	62%	72%
... Poorly	36%	37%	36%	36%	34%	38%	36%	34%	33%	33%	42%	39%	33%	40%	37%
... very poorly	21%	15%	24%	21%	22%	20%	19%	25%	22%	20%	22%	18%	15%	21%	35%
I don't know	11%	13%	12%	11%	7%	15%	13%	10%	12%	14%	7%	14%	10%	13%	12%

Q2. Currently, do you believe that public finances in Canada are doing ...?

Base : All respondents(n=8,014)

Definitions of Vulnerable Populations

Vulnerable populations refer to the groups identified below and targeted by United Way Centraide. An appendix at the end of the report presents detailed results for these populations across all questions.

People without a post-secondary diploma

Respondents with only a primary or high-school school diploma.

Racialized persons

Refers to individuals who are not white, do not have white skin, regardless of place of birth or citizenship.

Newcomers

Respondents who were not born in Canada and who arrived in the country less than five years ago.

Functional limitations

Respondents with a functional limitation (motor impairment; hearing impairment; speech or language disorder; mental health condition; visual impairment; intellectual disability; autism spectrum disorder).

Single-parent heads of household

Respondents who have children under 18 in their care and are the only adult in their household.

**Personal income under \$20,000
(low income)**

Respondents with an after-tax personal income of less than \$20,000.

Low-income households

Respondents living in a household with an after-tax family income of less than \$50,000.

3

Detailed Results

3.1

Public Finances and Financial Literacy

Public Finance and Financial Literacy – *Summary*



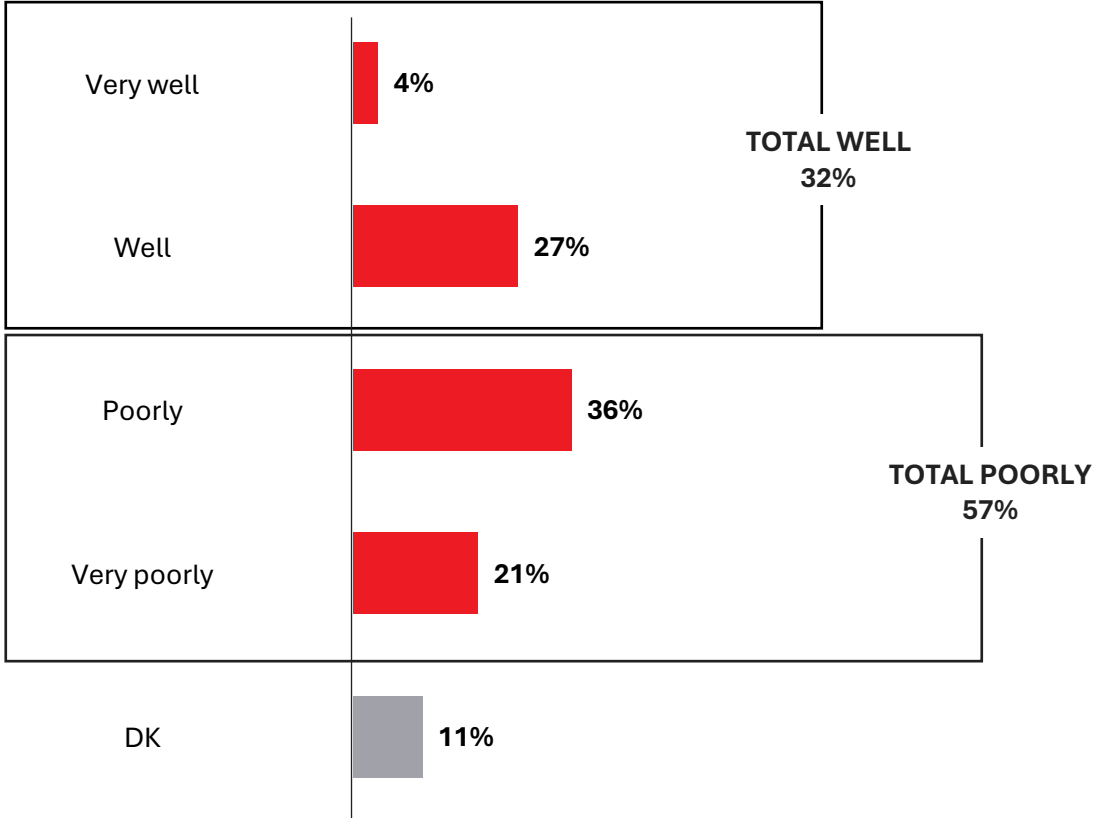
Perceptions of public finances are quite negative. Across Canada, 57% say public finances are doing poorly, compared with 32% who say they are doing well. Quebec is slightly more negative than the national average, with 64% rating the situation poorly and only 30% positively. Views are especially pessimistic among respondents in a poor financial situation, where 72% rate public finances negatively.

Expectations for the next six months suggest caution rather than optimism. At the national level, 39% expect the economy to remain stable, while 38% believe it will deteriorate and only 15% expect improvement. In Quebec, expectations are somewhat more centered on stability (43%), but optimism remains limited (12%).

In this context, economic anxiety is quite high. Overall, 66% of Canadians say they feel anxious about Canada's economic outlook, including 21% who are very anxious. Anxiety is particularly high among those in a poor financial situation (76%) and is substantial across most regions, although it is lower in Quebec (53%) than elsewhere.

Finally, financial literacy appears to be a challenge. Only 43% of respondents meet the threshold for a good level of financial literacy. While 80% correctly understand that savings earning interest will grow beyond the initial amount, fewer demonstrate a solid understanding of inflation (69%) or investment diversification, with only 57% correctly identifying that buying stock in a single company is not safer than a mutual fund.

Perception of Public Finances (1/2)



Perception of Public Finances (2/2)

		AGE			GENDER		REGION						FINANCIAL SITUATION		
	April 2026	18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
n=	8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	3,947	2,657	1,410
TOTAL WELL	32%	35%	28%	32%	37%	27%	32%	31%	32%	33%	30%	29%	42%	26%	16%
... very well	4%	9%	4%	2%	6%	3%	4%	5%	5%	5%	3%	2%	6%	2%	2%
... well	27%	26%	24%	31%	31%	24%	28%	27%	28%	28%	26%	27%	36%	23%	14%
TOTAL POOR	57%	53%	61%	57%	56%	58%	55%	59%	55%	53%	64%	57%	47%	62%	72%
... poorly	36%	37%	36%	36%	34%	38%	36%	34%	33%	33%	42%	39%	33%	40%	37%
... very poorly	21%	15%	24%	21%	22%	20%	19%	25%	22%	20%	22%	18%	15%	21%	35%
I don't know	11%	13%	12%	11%	7%	15%	13%	10%	12%	14%	7%	14%	10%	13%	12%

Q2. Currently, do you believe that public finances in Canada are doing...?

Base: All respondents (n=8,014)

Economic Outlook Over The Next Six Months



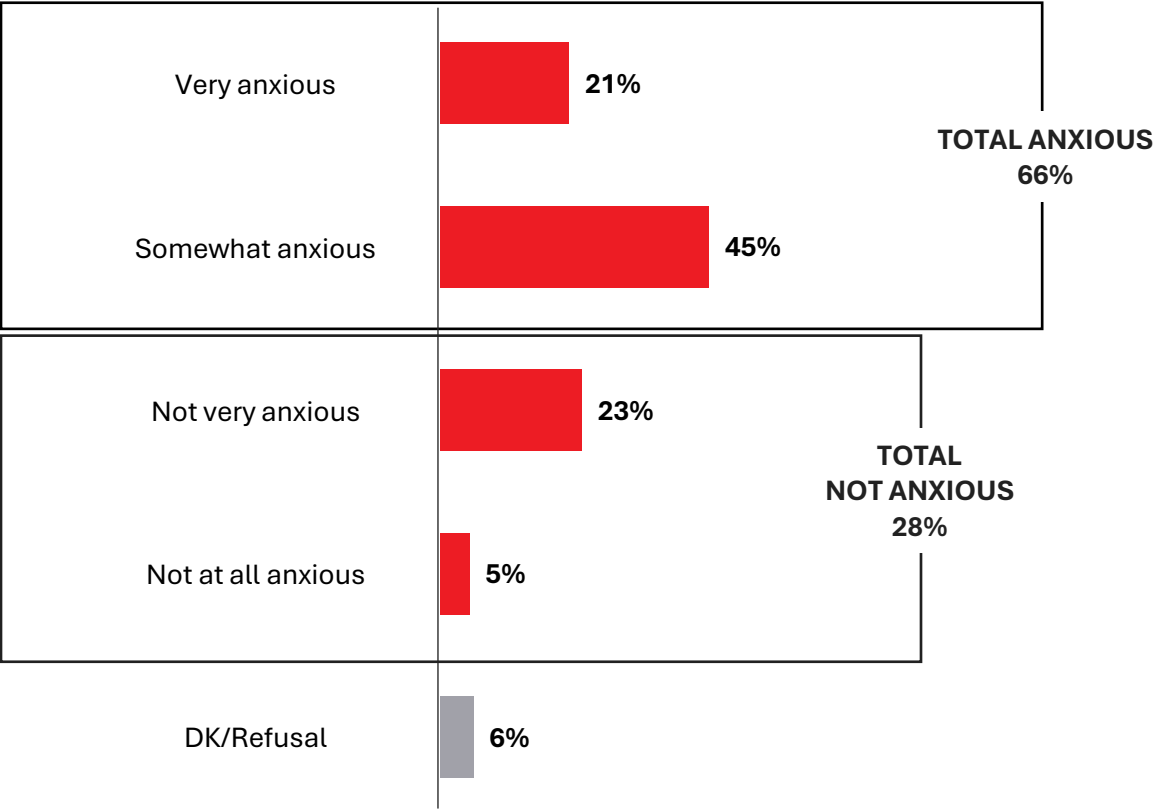
		AGE			GENDER		REGION						FINANCIAL SITUATION				
		April 2026	18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor	Sept. 2025*
	n=	8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	3,947	2,657	1,410	1,527
... improve		15% ↑	17%	14%	14%	16%	14%	17%	16%	17%	15%	12%	15%	19%	12%	10%	13%
... remain the same		39% ↑	36%	37%	42%	41%	37%	39%	34%	37%	38%	43%	39%	45%	37%	27%	33%
... deteriorate		38% ↓	35%	40%	38%	37%	38%	36%	42%	39%	38%	38%	38%	30%	41%	53%	48%
I don't know		8% ↑	11%	9%	6%	6%	10%	8%	8%	8%	9%	7%	9%	6%	10%	10%	6%

Q3. Over the next 6 months, do you believe that the economic outlook for Canada will...?

Base: All respondents (n=8,014)

*Results based on a web survey was conducted among the Canadian population with a representative sample of 1,527 Canadians aged 18 and over conducted between Sept. 12th and 14th, 2025.

Anxiety Level Over Economic Outlook (1/2)



Q3B. To what extent are you anxious about the economic outlook for Canada?

Base: All respondents (n=8,014)

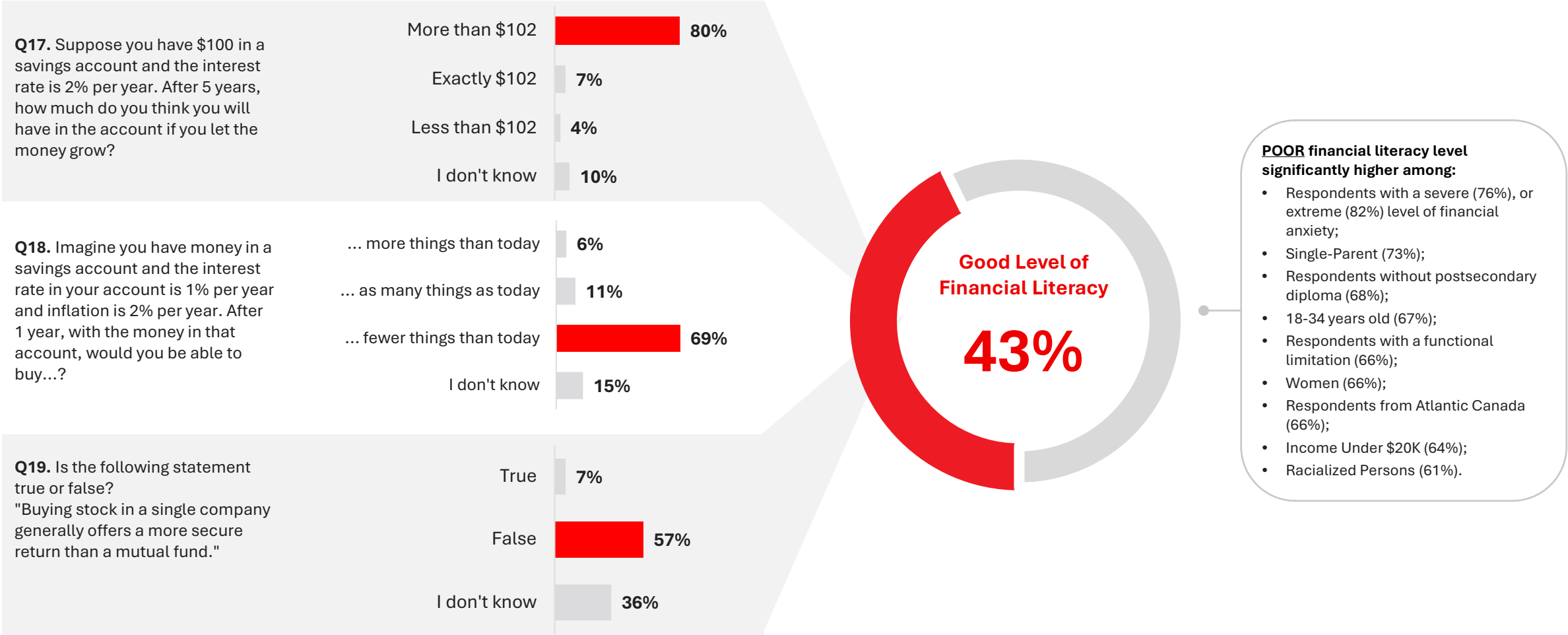
Anxiety Level Over Economic Outlook (2/2)

		AGE			GENDER		REGION						FINANCIAL SITUATION			EMPLOYMENT			
	April 2026	18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor	Worker	Student	Homemaker	Retired
n=	8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	3,947	2,657	1,410	4,429	350	828	2,308
TOTAL Anxious	66%	70%	67%	63%	64%	68%	70%	69%	71%	71%	53%	66%	60%	69%	76%	68%	67%	67%	62%
Very anxious	21%	25%	23%	18%	21%	22%	21%	26%	24%	25%	13%	21%	14%	22%	39%	22%	20%	31%	16%
Somewhat anxious	45%	45%	44%	45%	43%	47%	49%	43%	47%	46%	39%	45%	46%	47%	37%	46%	46%	37%	46%
TOTAL Not anxious	28%	23%	26%	34%	32%	25%	25%	27%	23%	23%	42%	27%	37%	24%	16%	27%	24%	22%	34%
Not very anxious	23%	21%	21%	27%	26%	21%	21%	21%	17%	19%	35%	22%	30%	20%	13%	22%	23%	19%	28%
Not at all anxious	5%	3%	4%	7%	6%	4%	4%	5%	6%	4%	7%	4%	6%	4%	3%	5%	2%	3%	6%
I don't know	6%	7%	7%	4%	4%	7%	5%	5%	6%	6%	5%	7%	3%	8%	8%	4%	9%	11%	4%

Q3B. To what extent are you anxious about the economic outlook for Canada?

Base: All respondents (n=8,014)

Financial Literacy



NOTE : To be considered as having a good level of financial literacy, a respondent must correctly answer all three questions related to finances.
Base: All respondents (n=8,014)

3.2

Financial Situation: Canada

Financial Situation – *Summary*



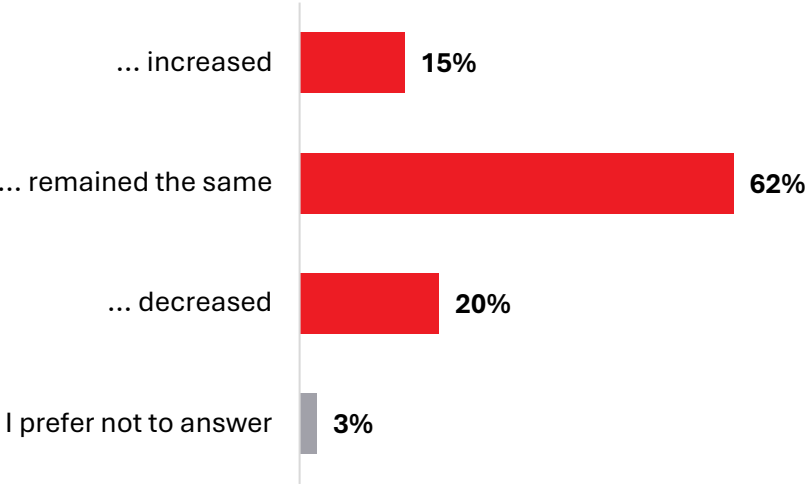
Over the past six months, household income has been relatively stable for most respondents: 62% say it remained the same, while 15% report an increase and 20% a decrease. However, this apparent stability masks important disparities. Income declines are much more common among those already in a poor financial situation (41%) and among younger adults aged 18–34 (22%), while older Canadians aged 55+ are more likely to report stability (69%).

Despite these pressures, perceptions of current personal finances remain more positive than negative overall. Nearly half of Canadians (47%) describe their current financial situation as good, including 15% who say it is excellent, while 19% describe it as bad or very bad. Quebec stands out somewhat more positively, with 50% rating their financial situation as good and only 15% as bad. Financial assessments are strongest among older Canadians (53% good) and couples without children (57% good), but much weaker among single-parent households, where only 26% report a good situation and 42% say their finances are bad.

Looking back, many respondents say their financial situation has deteriorated rather than improved. Nationally, 27% say their personal financial situation has worsened over the past six months, compared with only 13% who report improvement; 59% say it has remained the same. Deterioration is especially concentrated among those already in a poor financial situation, where fully 66% report having worsened.

Looking forward, Canadians expect more stability than improvement. A majority (53%) believe their personal financial situation will remain the same over the next six months, while 19% expect improvement and 20% expect deterioration. Expectations in Quebec are slightly more stable, with 57% anticipating no change and 18% expecting deterioration. Optimism is limited overall and is much lower among financially vulnerable respondents, including those in a poor financial situation, of whom 39% expect further deterioration.

Change in Household Income Over The Past Six Months

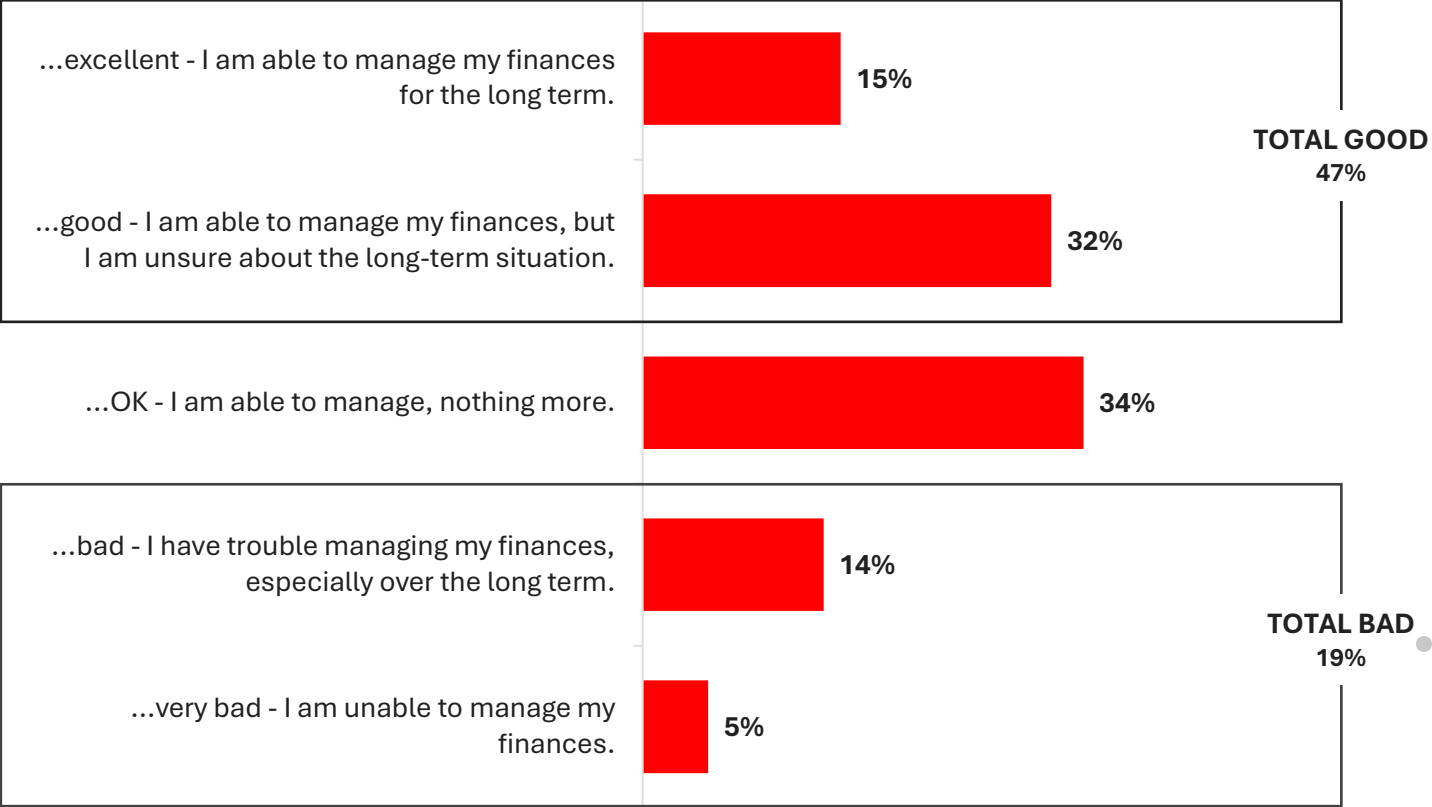


		AGE			GENDER		REGION						FINANCIAL SITUATION		
	April 2026	18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
n=	8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	3,947	2,657	1,410
... increased	15%	19%	17%	12%	17%	13%	14%	15%	19%	14%	16%	15%	22%	10%	7%
... remained the same	62%	55%	60%	69%	62%	63%	64%	58%	63%	62%	64%	62%	67%	63%	49%
... decreased	20%	22%	21%	17%	19%	21%	19%	24%	16%	21%	18%	18%	9%	23%	41%
I prefer not to answer	3%	4%	2%	2%	2%	3%	3%	3%	3%	3%	2%	5%	1%	4%	3%

Q4. Compared to 6 months ago, has the total income of all household members ...?

Base: All respondents (n=8,014)

Current Personal Financial Situation (1/2)



Higher BAD level among:

- Respondents with a severe (59%), or extreme (90%) level of financial anxiety;
- Unemployed respondents (42%);
- Respondents whose income has decreased in the past six months (39%);
- Functionnal limitation (31%);
- Single-parent families (29%);
- Renters (27%);
- Parents (29%);
- Household Income Under \$50K (29%);
- Racialized persons (23%);
- Those with a low level of financial literacy (23%).

Q5. If you had to describe your current personal financial situation, would you say it is ...?

Base: All respondents (n=8,014)

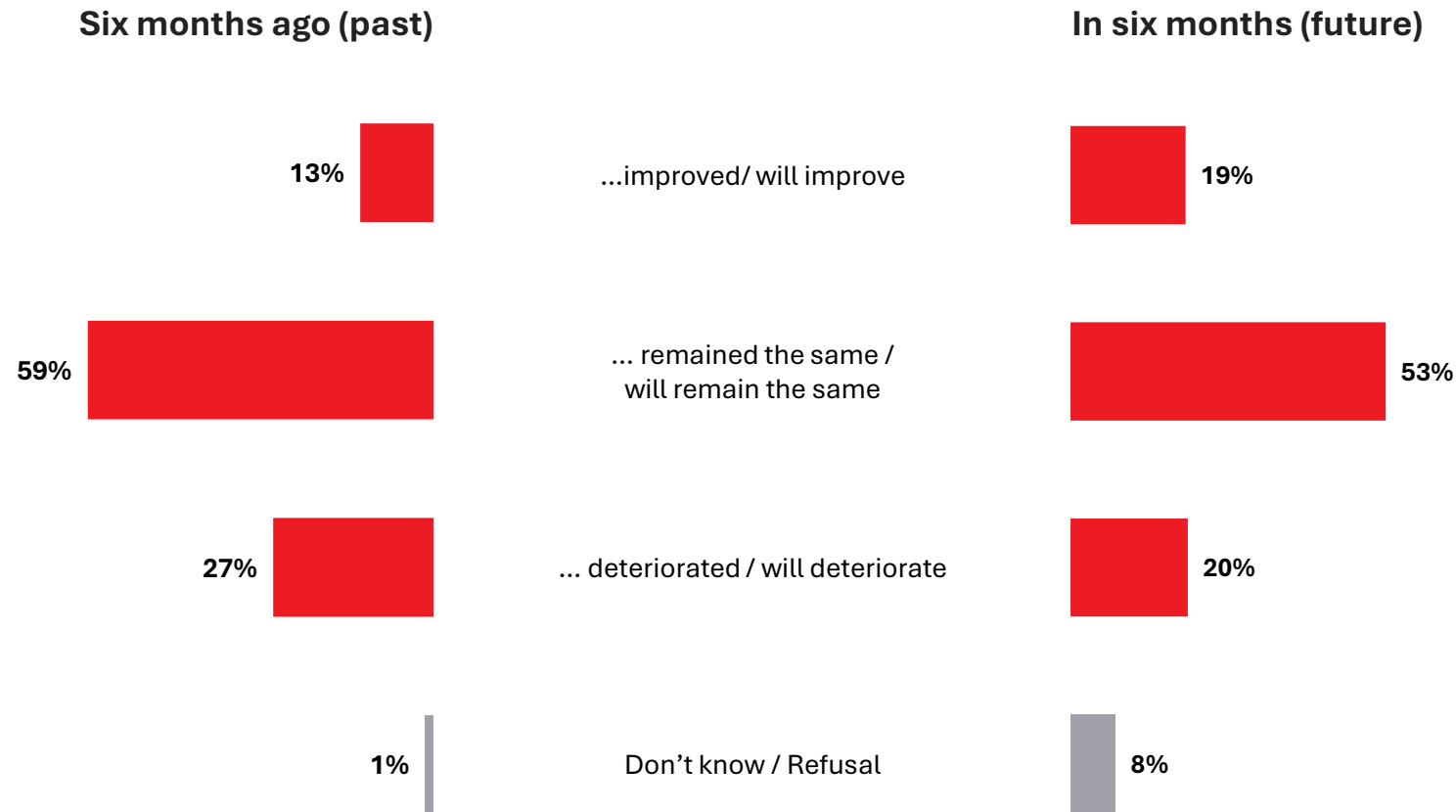
Current Personal Financial Situation (2/2)

		AGE			GENDER		REGION						HOUSEHOLD					
	April 2026	18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Alone	Couple without child	Couple with child	Single parent	Other	Sept. 2025
n=	8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	1,834	3,316	1,275	288	1,301	1,527
TOTAL GOOD	47% ↓	45%	40%	53%	50%	44%	46%	46%	47%	46%	50%	42%	43%	57%	45%	26%	36%	50%
...excellent - I am able to manage my finances for the long term.	15% ↓	9%	12%	21%	18%	13%	15%	15%	16%	14%	19%	11%	15%	21%	14%	5%	7%	17%
...good - I am able to manage my finances, but I am unsure about the long-term situation.	32%	36%	28%	32%	33%	31%	31%	31%	32%	32%	31%	31%	28%	36%	31%	20%	28%	33%
...OK - I am able to manage, nothing more.	34%	35%	35%	33%	32%	36%	36%	32%	34%	33%	35%	39%	37%	31%	36%	32%	37%	34%
TOTAL BAD	19% ↑	20%	25%	14%	18%	20%	18%	22%	19%	21%	15%	19%	20%	12%	20%	42%	28%	16%
...bad - I have trouble managing my finances, especially over the long term.	14%	14%	18%	11%	13%	15%	12%	16%	14%	15%	12%	15%	13%	10%	16%	31%	18%	13%
...very bad - I am unable to manage my finances.	5% ↑	6%	7%	3%	5%	5%	5%	5%	5%	6%	3%	4%	6%	3%	4%	11%	9%	3%

Q5. If you had to describe your current personal financial situation, would you say it is ...?

Base: All respondents (n=8,014)

Past and Future Personal Financial Situation (1/2)



Q6. Compared to 6 months ago, has your personal financial situation ...?
Q7. In the next 6 months, do you think your personal financial situation will...
Base: All respondents (n=8,014)

Past and Future Personal Financial Situation (2/2)

Six months ago (past)

		AGE			GENDER		REGION						FINANCIAL SITUATION		
	April 2026	18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
n=	8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	3,947	2,657	1,410
... improved	13%	17%	14%	9%	14%	11%	12%	12%	14%	13%	13%	10%	20%	7%	2%
... remained the same	59%	52%	55%	66%	58%	60%	58%	57%	57%	58%	62%	58%	70%	59%	30%
... deteriorated	27%	28%	30%	25%	27%	28%	28%	31%	26%	28%	25%	30%	9%	31%	66%
I prefer not to answer	1%	3%	2%	1%	1%	2%	2%	1%	3%	2%	1%	3%	1%	2%	2%

In six months (future)

		AGE			GENDER		REGION						FINANCIAL SITUATION			
	April 2026	18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor	Sept. 2025
n=	8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	3,947	2,657	1,410	1,527
... improve	19% ↑	31%	23%	9%	21%	18%	17%	22%	21%	21%	19%	15%	21%	17%	18%	16%
... remain the same	53% ↓	43%	50%	63%	52%	55%	52%	50%	54%	52%	57%	55%	66%	50%	29%	58%
... deteriorate	20%	16%	20%	22%	21%	19%	23%	21%	19%	19%	18%	20%	9%	24%	39%	20%
I don't know	8% ↑	9%	7%	7%	6%	9%	8%	7%	6%	8%	6%	10%	4%	9%	14%	6%

Q6. Compared to 6 months ago, has your personal financial situation ...?

Q7. In the next 6 months, do you think your personal financial situation will...

Base: All respondents (n=8,014)

3.3

Personal Financial Management

Personal Financial Management – *Summary*



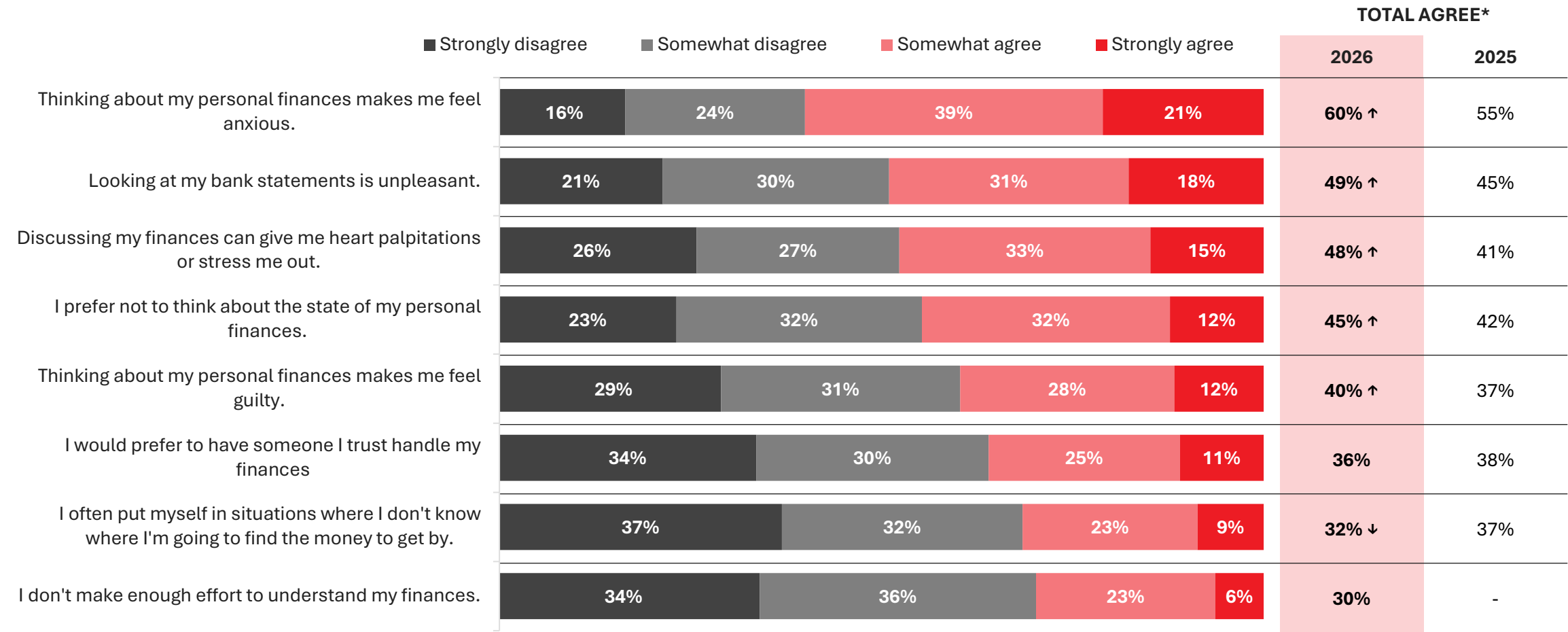
Financial management is associated with anxiety for a large share of Canadians. Overall, 60% say thinking about their personal finances makes them feel anxious, 49% say looking at their bank statements is unpleasant, and 48% say discussing their finances can cause stress. Emotional discomfort is especially pronounced among younger adults and financially vulnerable respondents. Among those in a poor financial situation, 91% say thinking about finances makes them anxious and 80% say discussing finances is stressful. Quebec tends to be less negative than the national average on these indicators, with 51% saying thinking about finances makes them anxious and 41% saying discussing finances is stressful.

Avoidance behaviours are also common. Nearly half of respondents (45%) say they prefer not to think about the state of their finances, while 32% say they often find themselves in situations where they do not know where the money to get by will come from. These behaviours are much more concentrated among financially vulnerable Canadians, especially those in a poor financial situation, where 69% avoid thinking about their finances and 66% report not knowing where the money to get by will come from.

This tension is reflected in the overall financial anxiety index, which averages 18.2 out of 32 nationally. Anxiety is notably higher among younger adults aged 18–34 (20.8) and especially among respondents in a poor financial situation (22.8), while it is much lower among those in a good financial situation (15.7). Quebec records a somewhat lower average anxiety score at 17.1.

At the same time, attitudes toward managing money are not entirely negative. A majority of Canadians say they feel confident in managing their personal finances (69%), and 72% agree that staying focused on long-term investment strategies helps reduce stress. Interest and enjoyment, however, are more moderate: 52% like learning about financial products, 47% say managing their finances is enjoyable, and 46% say digital platforms and apps make investing simple and fun. These more positive attitudes are consistently stronger among respondents in a good financial situation and weaker among those under greater financial strain.

Attitudes Towards Personal Finances (1/3)



Q8A. What is your level of agreement with the following statements?

Base: All respondents (n=8,014)

*TOTAL AGREE : % Strongly agree + % Somewhat agree

Attitudes Towards Personal Finances (2/3)

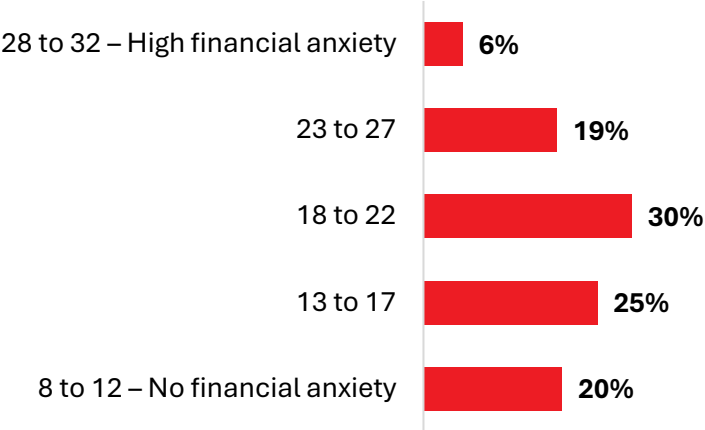
TOTAL AGREE
(Somewhat + strongly)

		AGE			GENDER		REGION						PARENT		FINANCIAL SITUATION		
	April 2026	18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Yes	No	Good	Fair	Poor
n=	8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	1,965	6,049	3,947	2,657	1,410
Thinking about my personal finances makes me feel anxious.	60%	74%	65%	47%	56%	63%	63%	64%	62%	63%	51%	59%	70%	57%	41%	70%	91%
Looking at my bank statements is unpleasant.	49%	62%	56%	35%	47%	51%	51%	51%	51%	52%	40%	52%	58%	46%	25%	60%	88%
Discussing my finances can give me heart palpitations or stress me out.	48%	60%	55%	34%	43%	52%	47%	48%	45%	52%	41%	47%	58%	45%	30%	54%	80%
I prefer not to think about the state of my personal finances.	45%	58%	48%	33%	45%	44%	46%	44%	50%	47%	40%	45%	50%	43%	30%	51%	69%
Thinking about my personal finances makes me feel guilty.	40%	60%	46%	22%	38%	41%	41%	42%	42%	42%	34%	39%	51%	36%	25%	45%	66%
I would prefer to have someone I trust handle my finances	36%	49%	35%	28%	36%	36%	40%	37%	39%	39%	28%	32%	42%	34%	37%	35%	36%
I often put myself in situations where I don't know where I'm going to find the money to get by.	32%	45%	37%	19%	35%	28%	32%	33%	36%	35%	25%	29%	39%	29%	17%	32%	66%
I don't make enough effort to understand my finances.	30%	45%	31%	19%	29%	30%	32%	26%	32%	33%	25%	28%	33%	29%	27%	31%	36%

Q8A. What is your level of agreement with the following statements?

Base: All respondents (n=8,014)

Attitudes Towards Personal Finances (3/3) – Financial Anxiety Scale¹



TOTAL AVERAGE: 18.2 / 32.0

The level of financial anxiety has remained the same over the past year. Respondents experiencing food insecurity (21.8), single-parent families (20.2) racialized individuals (20.0) and those with a functional limitation (19.8) recorded a significantly higher average.

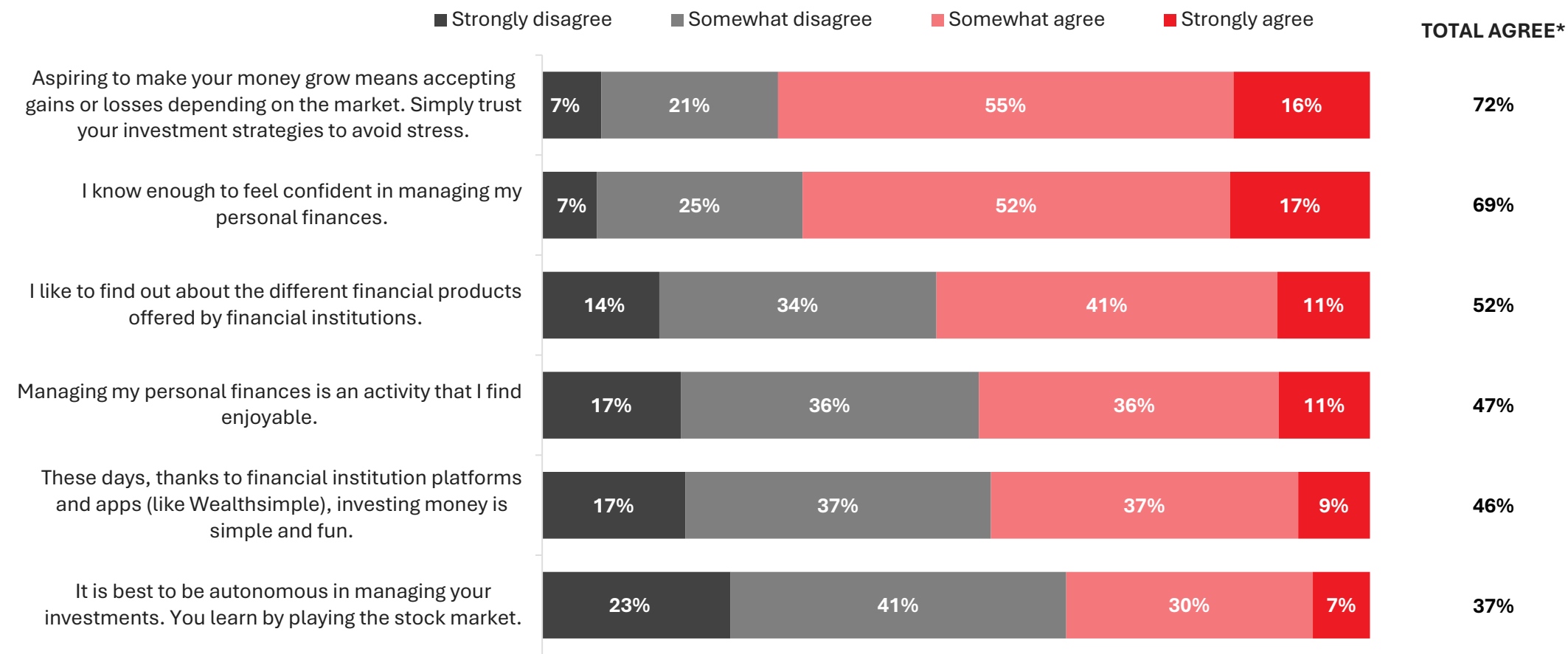
		AGE			GENDER		REGION						PARENT		FINANCIAL SITUATION		
	April 2026	18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Yes	No	Good	Fair	Poor
n=	8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	1,965	6,049	3,947	2,657	1,410
TOTAL 28-32	6%	10%	6%	2%	6%	6%	7%	4%	7%	7%	4%	4%	8%	5%	3%	3%	17%
TOTAL 23-27	19%	31%	22%	10%	19%	19%	20%	19%	21%	22%	15%	19%	25%	18%	11%	21%	37%
TOTAL 18-22	30%	31%	34%	26%	29%	31%	30%	33%	31%	30%	28%	33%	33%	29%	21%	40%	33%
TOTAL 13-17	25%	18%	23%	31%	25%	26%	24%	24%	24%	25%	28%	25%	21%	26%	30%	26%	10%
TOTAL 8-12	20%	9%	15%	31%	22%	18%	19%	20%	18%	17%	26%	19%	13%	22%	35%	10%	3%
Mean	18.2	20.8	19.0	15.9	18.0	18.4	18.5	18.2	18.6	18.7	17.1	18.1	19.7	17.8	15.7	19.1	22.8

Q8A. What is your level of agreement with the following statements?

Base: All respondents (n=8,014)

NOTE : The scores obtained for the Q8A statements were summed to produce a score ranging from 8 to 32 (Strongly disagree = 1 / Somewhat disagree = 2 / Somewhat agree = 3 / Strongly agree = 4). The higher the score, the stronger the financial anxiety. ¹Shapiro, G. K., & Burchell, B. J. (2012). Measuring financial anxiety. Journal of Neuroscience, Psychology, and Economics, 5(2), 92.

Enjoyment in Managing Finances (1/2)



Q8B. What is your level of agreement with the following statements?

Base: All respondents (n=8,014)

*TOTAL AGREE : % Strongly agree + % Somewhat agree

Enjoyment in Managing Finances (2/2)

TOTAL AGREE (Somewhat + Strongly)	April 2026	AGE			GENDER		REGION						FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
n=	8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	3,947	2,657	1,410
Aspiring to make your money grow means accepting gains or losses depending on the market. Simply trust your investment strategies to avoid stress	72%	75%	70%	70%	76%	67%	72%	70%	68%	72%	73%	66%	80%	68%	58%
I know enough to feel confident in managing my personal finances	69%	66%	66%	72%	74%	64%	69%	72%	70%	68%	67%	70%	77%	66%	53%
I like to find out about the different financial products offered by financial institutions	52%	63%	53%	45%	59%	47%	55%	50%	52%	54%	51%	46%	58%	48%	46%
Managing my personal finances is an activity that I find enjoyable	47%	52%	43%	47%	55%	40%	49%	46%	47%	47%	49%	41%	60%	41%	26%
These days, thanks to financial institution platforms and apps (like Wealthsimple), investing money is simple and fun	46%	61%	50%	33%	53%	39%	48%	45%	44%	47%	46%	39%	52%	43%	36%
It is best to be autonomous in managing your investments. You learn by playing the stock market	37%	54%	39%	23%	45%	29%	38%	36%	35%	37%	38%	28%	38%	36%	35%

Q8B. What is your level of agreement with the following statements?

Base: All respondents (n=8,014)

3.4

Evolution of Expenses

Evolution of Expenses – *Summary*



Over the past six months, household expenses have risen in most categories, especially for essentials. Food shows the strongest increase, with 61% of respondents reporting higher spending, followed by energy (51%), housing (49%), and child-related expenses (47% among parents). Increases are also notable for transportation (42%) and services (39%). These patterns suggest that cost pressures remain concentrated in everyday necessities.

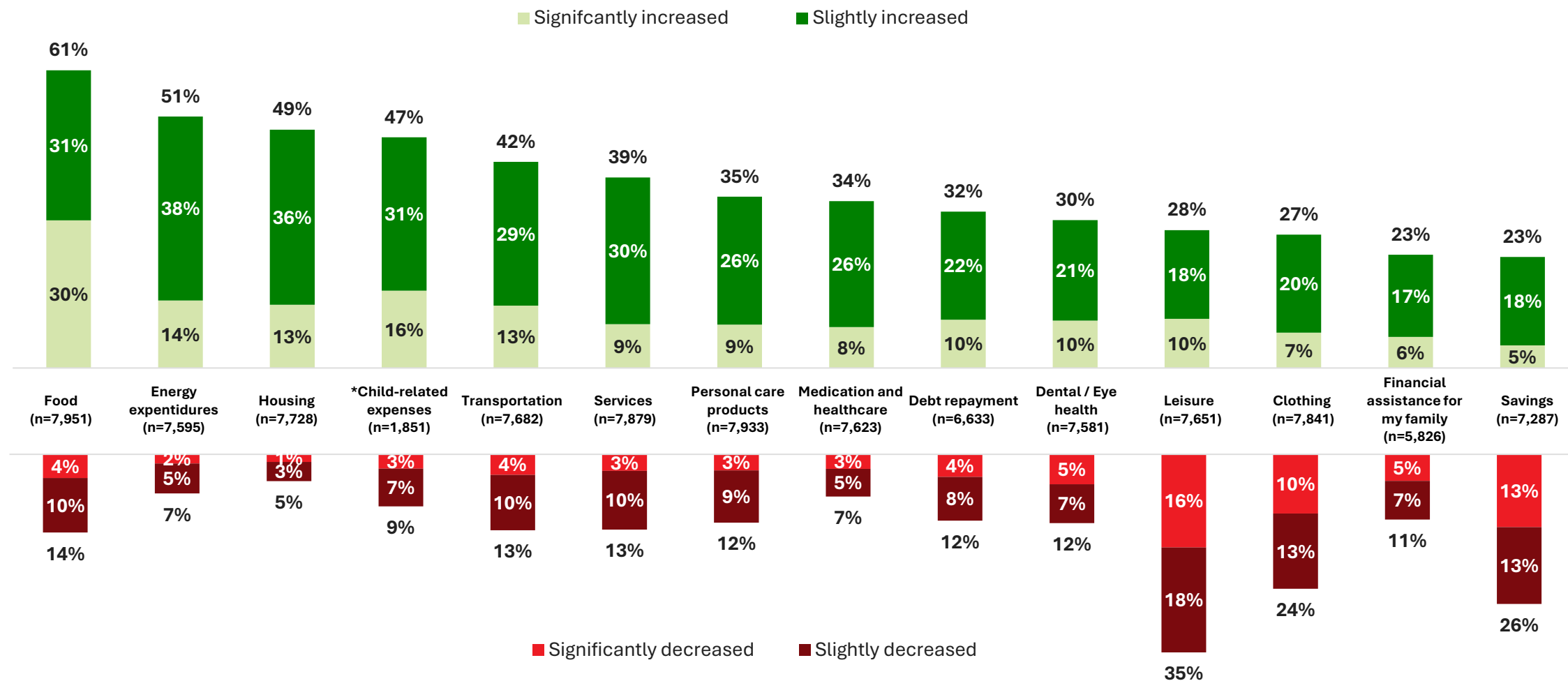
By contrast, spending reductions are more common in discretionary categories, pointing to continued budget trade-offs. Leisure is the category most often reduced (35%), followed by savings (26%) and clothing (24%). This suggests many households are adjusting non-essential spending in order to absorb rising costs in core budget areas.

Financial vulnerability strongly shapes these trends. Respondents in a poor financial situation are more likely to report increases in several categories, including housing (55%), transportation (49%), and especially debt repayment (43%). They are also far more likely to reduce spending on discretionary items, including leisure (53%), savings (57%), and clothing (39%). This reflects a much tighter budgeting environment among financially fragile households.

Looking forward, Canadians expect spending pressures to continue. A majority anticipate further increases in food (53%), while large shares also expect increases in housing (42%), energy (42%), and transportation (39%). At the same time, anticipated reductions remain concentrated in leisure (25%) and savings (21%), reinforcing the idea that households expect to keep making trade-offs in more flexible areas of their budgets.

Financial pressures are also affecting life decisions. Nearly half of respondents say they have postponed or avoided taking a vacation or travelling (46%), while 40% have delayed a major purchase and 37% have postponed saving or investing for the future. These behaviours are much more common among respondents in a poor financial situation and among single-parent households, highlighting the broader consequences of sustained financial stress.

Evolution of Household Expenses in Past Six Months (1/3)



Q10. Please think about your household expenses over the past six (6) months. Have you increased or decreased how much you spend on the following categories?

Base : Respondents for whom the category applies (n varies) / The complement to 100% corresponds to "No change."

*Statement presented to parents only

Evolution of Household Expenses in Past Six Months (2/3) – *Total increase*

TOTAL INCREASE (Slightly + Significantly)	April 2026	AGE			GENDER		REGION						FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
Food (n=7,951)	61%	54%	63%	64%	59%	63%	61%	60%	66%	60%	60%	63%	62%	61%	57%
Energy expenditures (n=7,595)	51%	45%	51%	56%	50%	53%	49%	54%	53%	50%	49%	65%	50%	52%	54%
Housing (n=7,728)	49%	47%	48%	51%	48%	50%	48%	50%	48%	48%	49%	48%	44%	51%	55%
*Child-related expenses (n=1,851)	47%	53%	46%	36%	51%	44%	46%	51%	44%	46%	50%	44%	46%	47%	49%
Transportation (n=7,682)	42%	43%	44%	40%	39%	45%	43%	45%	51%	41%	39%	46%	39%	43%	49%
Services (n=7,879)	39%	35%	38%	43%	38%	40%	38%	40%	45%	39%	37%	40%	37%	39%	42%
Personal care products (n=7,933)	35%	35%	36%	34%	33%	37%	35%	36%	39%	37%	30%	36%	33%	36%	38%
Medication and health care(n=7,623)	34%	32%	32%	37%	32%	35%	37%	34%	37%	31%	35%	36%	32%	36%	36%
Debt repayment (n=6,633)	32%	38%	35%	25%	30%	33%	32%	34%	34%	33%	29%	31%	25%	34%	43%
Dental / eye health (n=7,581)	30%	28%	29%	33%	29%	31%	32%	31%	34%	27%	33%	31%	31%	31%	28%
Leisure (n=7,651)	28%	33%	28%	25%	28%	28%	27%	31%	33%	28%	26%	25%	31%	27%	24%
Clothing (n=7,841)	27%	32%	28%	24%	27%	28%	28%	30%	30%	27%	25%	26%	27%	28%	28%
Financial assistance for my family (n=5,826)	23%	27%	22%	21%	24%	22%	24%	26%	28%	24%	18%	21%	23%	21%	26%
Savings (n=7,287)	23%	28%	23%	18%	25%	20%	26%	24%	24%	22%	23%	18%	31%	17%	9%

Q10. Please think about your household expenses over the past six (6) months. Have you increased or decreased how much you spend on the following categories?

Base : Respondents for whom the category applies (n varies) / The complement to 100% corresponds to “No change.”

*Statement presented to parents only

Evolution of Household Expenses in Past Six Months (3/3) – *Total decrease*

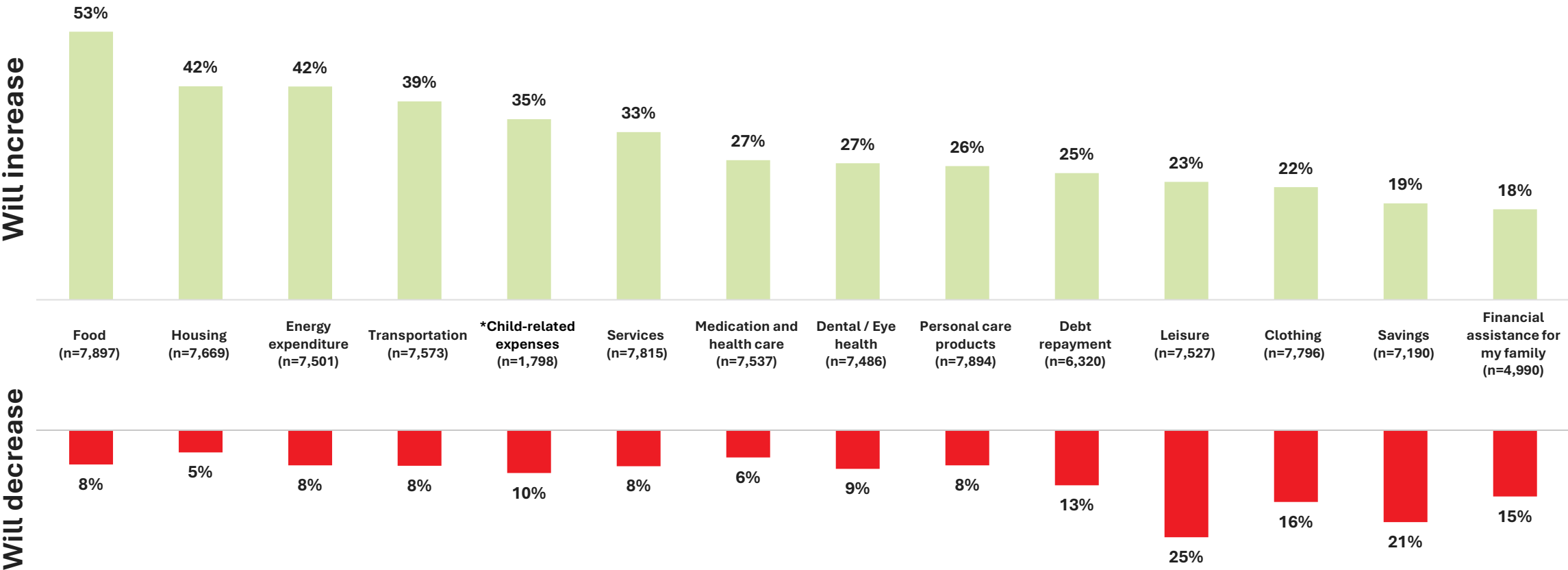
TOTAL DECREASE (Slightly + Significantly)	April 2026	AGE			GENDER		REGION						FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
Leisure (n=7,651)	35%	33%	37%	34%	32%	37%	37%	36%	31%	34%	34%	38%	25%	39%	53%
Savings (n=7,287)	26%	26%	27%	26%	25%	28%	30%	32%	23%	26%	22%	28%	13%	31%	57%
Clothing (n=7,841)	24%	25%	24%	23%	20%	27%	25%	24%	22%	24%	23%	22%	15%	27%	39%
Food (n=7,951)	14%	14%	14%	13%	12%	15%	12%	17%	11%	15%	12%	14%	8%	15%	27%
Transportation (n=7,682)	13%	14%	12%	14%	13%	13%	12%	15%	12%	14%	12%	12%	10%	13%	21%
Services (n=7,879)	13%	15%	14%	12%	13%	14%	15%	14%	11%	14%	11%	13%	11%	12%	20%
Dental / eye health (n=7,581)	12%	15%	11%	11%	12%	12%	12%	13%	10%	12%	12%	12%	7%	12%	26%
Personal care products (n=7,933)	12%	15%	13%	9%	11%	13%	14%	13%	10%	13%	10%	11%	7%	12%	25%
Debt repayment (n=6,633)	12%	12%	13%	10%	11%	12%	14%	14%	9%	11%	12%	9%	8%	11%	20%
Financial assistance for my family (n=5,826)	11%	13%	12%	10%	11%	12%	12%	15%	10%	11%	11%	12%	7%	11%	23%
*Child-related expenses (n=1,851)	9%	9%	9%	8%	8%	10%	10%	5%	9%	11%	8%	9%	9%	7%	14%
Medication and health care (n=7,623)	7%	11%	7%	6%	8%	7%	8%	10%	7%	7%	6%	7%	4%	7%	16%
Energy expenditures (n=7,595)	7%	8%	8%	5%	7%	7%	9%	8%	6%	6%	7%	7%	5%	7%	10%
Housing (n=7,728)	5%	7%	5%	3%	5%	4%	7%	5%	4%	4%	5%	3%	5%	4%	6%

Q10. Please think about your household expenses over the past six (6) months. Have you increased or decreased how much you spend on the following categories?

Base : Respondents for whom the category applies (n varies) / The complement to 100% corresponds to “No change.”

*Statement presented to parents only

Projected Evolution in Household Expenses Over The Next Six Months (1/3)



Q13. Please think about your household expenses over the next 6 months. Do you think the proportion of your budget dedicated to the following categories will increase, decrease or stay the same?

Base : Respondents for whom the category applies (n varies) / The complement to 100% corresponds to “No change.”

*Statement presented to parents only

Projected Evolution in Household Expenses Over The Next Six Months(2/3) – *Total Increase*

TOTAL INCREASE (slightly + significantly)	April 2026	AGE			GENDER		REGION						FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
Food (n=7,897)	53%	42%	53%	60%	50%	55%	54%	53%	54%	52%	51%	58%	52%	52%	55%
Housing (n=7,669)	42%	37%	39%	47%	38%	46%	42%	44%	42%	40%	44%	42%	37%	45%	48%
Energy expenditure (n=7,501)	42%	30%	39%	51%	40%	44%	40%	44%	47%	40%	39%	54%	40%	44%	44%
Transportation (n=7,573)	39%	34%	39%	42%	37%	41%	42%	39%	44%	37%	37%	45%	35%	42%	44%
*Child-related expenses (n=1,798)	35%	37%	35%	34%	35%	36%	34%	36%	39%	32%	40%	41%	34%	33%	41%
Services (n=7,815)	33%	26%	29%	41%	32%	34%	33%	32%	36%	33%	31%	37%	30%	34%	37%
Medication and health care (n=7,537)	27%	22%	24%	33%	26%	28%	30%	30%	28%	25%	27%	29%	25%	28%	34%
Dental / Eye health (n=7,486)	27%	21%	25%	32%	25%	29%	29%	27%	27%	25%	28%	28%	24%	30%	30%
Personal care products (n=7,894)	26%	23%	25%	29%	24%	29%	28%	26%	29%	26%	25%	28%	23%	28%	31%
Debt repayment (n=6,320)	25%	28%	28%	20%	24%	26%	27%	27%	26%	25%	23%	25%	17%	26%	39%
Leisure (n=7,527)	23%	23%	22%	24%	22%	25%	24%	24%	25%	23%	22%	21%	23%	23%	23%
Clothing (n=7,796)	22%	23%	24%	20%	22%	23%	21%	25%	25%	22%	20%	23%	19%	23%	28%
Savings (n=7,190)	19%	27%	20%	12%	19%	19%	22%	17%	19%	20%	18%	18%	19%	18%	20%
Financial assistance for my family (n=4,990)	18%	21%	17%	16%	18%	18%	21%	17%	20%	18%	15%	18%	16%	17%	23%

Q13. Please think about your household expenses over the next 6 months. Do you think the proportion of your budget dedicated to the following categories will increase, decrease or stay the same?

Base : Respondents for whom the category applies (n varies) / The complement to 100% corresponds to “No change.”

*Statement presented to parents only

Projected Evolution in Household Expenses Over The Next Six Months (3/3) – *Total Decrease*

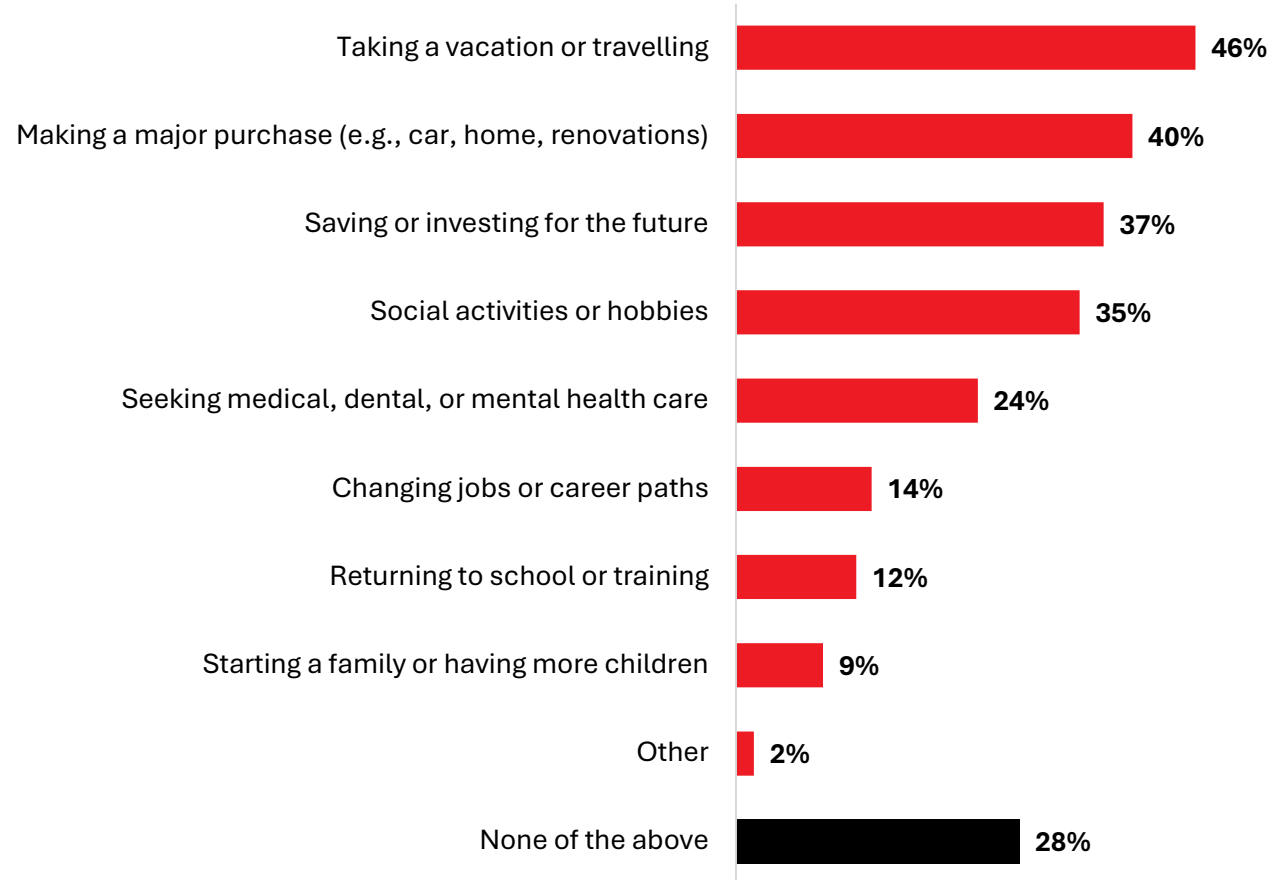
TOTAL DECREASE (slightly + significantly)	April 2026	AGE			GENDER		REGION						FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
Leisure (n=7,527)	25%	23%	26%	25%	24%	25%	26%	24%	23%	24%	23%	30%	15%	29%	41%
Savings (n=7,190)	21%	16%	22%	24%	20%	22%	23%	25%	20%	21%	19%	24%	10%	27%	40%
Clothing (n=7,796)	16%	16%	17%	16%	14%	18%	16%	16%	16%	17%	16%	17%	9%	20%	29%
Financial assistance for my family (n=4,990)	15%	10%	19%	16%	13%	17%	15%	17%	15%	15%	14%	16%	8%	17%	27%
Debt repayment (n=6,320)	13%	13%	14%	11%	13%	12%	13%	13%	11%	13%	14%	11%	9%	13%	19%
*Child-related expenses (n=1,798)	10%	10%	10%	8%	9%	10%	10%	10%	5%	12%	8%	6%	9%	8%	16%
Dental / Eye health (n=7,486)	9%	12%	9%	7%	9%	9%	9%	11%	8%	9%	8%	9%	5%	9%	18%
Services (n=7,815)	8%	9%	10%	7%	8%	8%	9%	10%	7%	8%	7%	10%	5%	9%	16%
Transportation (n=7,573)	8%	10%	9%	7%	8%	8%	9%	10%	6%	9%	6%	10%	5%	9%	15%
Personal care products (n=7,894)	8%	10%	9%	6%	8%	8%	9%	9%	6%	9%	6%	8%	4%	8%	18%
Energy expenditure (n=7,501)	8%	14%	8%	4%	9%	7%	8%	8%	6%	8%	8%	10%	6%	9%	13%
Food (n=7,897)	8%	9%	9%	6%	8%	8%	8%	8%	7%	10%	5%	9%	4%	9%	17%
Medication and health care (n=7,537)	6%	9%	7%	4%	6%	6%	6%	7%	7%	7%	4%	8%	3%	7%	12%
Housing (n=7,669)	5%	7%	6%	3%	6%	5%	6%	6%	5%	5%	4%	6%	3%	5%	9%

Q13. Please think about your household expenses over the next 6 months. Do you think the proportion of your budget dedicated to the following categories will increase, decrease or stay the same?

Base : Respondents for whom the category applies (n varies) / The complement to 100% corresponds to “No change.”

*Statement presented to parents only

Decisions and Plans Postponed Due to Financial Circumstances (1/2)



QFIN. Are there any things you have delayed, avoided, or decided not to do because of your financial situation or anxiety about your finances?*

Base: All respondents (n=8,014) *SEVERAL MENTIONS POSSIBLE - Because respondents were able to give several answers, the total of mentions may exceed 100%.

Decisions and Plans Postponed Due to Financial Circumstances (2/2)

		AGE			GENDER		REGION						FINANCIAL SITUATION			Single-Parent Household	
	April 2026	18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor	Yes	No
n=	8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	3,947	2,657	1,410	372	7,642
Taking a vacation or travelling	46%	46%	53%	41%	41%	51%	48%	53%	48%	46%	42%	47%	31%	55%	69%	62%	46%
Making a major purchase (e.g., car, home, renovations)	40%	40%	47%	34%	37%	43%	41%	45%	41%	42%	32%	41%	28%	46%	58%	51%	39%
Saving or investing for the future	37%	38%	45%	29%	34%	40%	39%	40%	37%	38%	32%	37%	19%	45%	68%	53%	36%
Social activities or hobbies	35%	39%	41%	26%	30%	38%	34%	40%	35%	36%	29%	36%	18%	40%	65%	50%	34%
Seeking medical, dental, or mental health care	24%	26%	27%	21%	21%	27%	26%	30%	24%	24%	21%	25%	11%	27%	51%	34%	24%
Changing jobs or career paths	14%	21%	20%	4%	14%	13%	13%	15%	14%	15%	12%	12%	10%	14%	22%	24%	13%
Returning to school or training	12%	19%	17%	4%	11%	13%	13%	18%	13%	12%	9%	10%	6%	13%	25%	23%	12%
Starting a family or having more children	9%	19%	10%	1%	9%	8%	9%	10%	9%	9%	8%	7%	6%	9%	15%	10%	9%
Other	2%	1%	2%	2%	2%	2%	2%	2%	3%	2%	2%	2%	1%	2%	4%	2%	2%
None of the above	28%	19%	21%	41%	31%	26%	26%	24%	28%	27%	34%	30%	43%	20%	8%	13%	29%

QFIN. Are there any things you have delayed, avoided, or decided not to do because of your financial situation or anxiety about your finances?*

Base: All respondents (n=8,014) *SEVERAL MENTIONS POSSIBLE - Because respondents were able to give several answers, the total of mentions may exceed 100%.

3.5

Financial Concerns

Financial Concerns – *Summary*



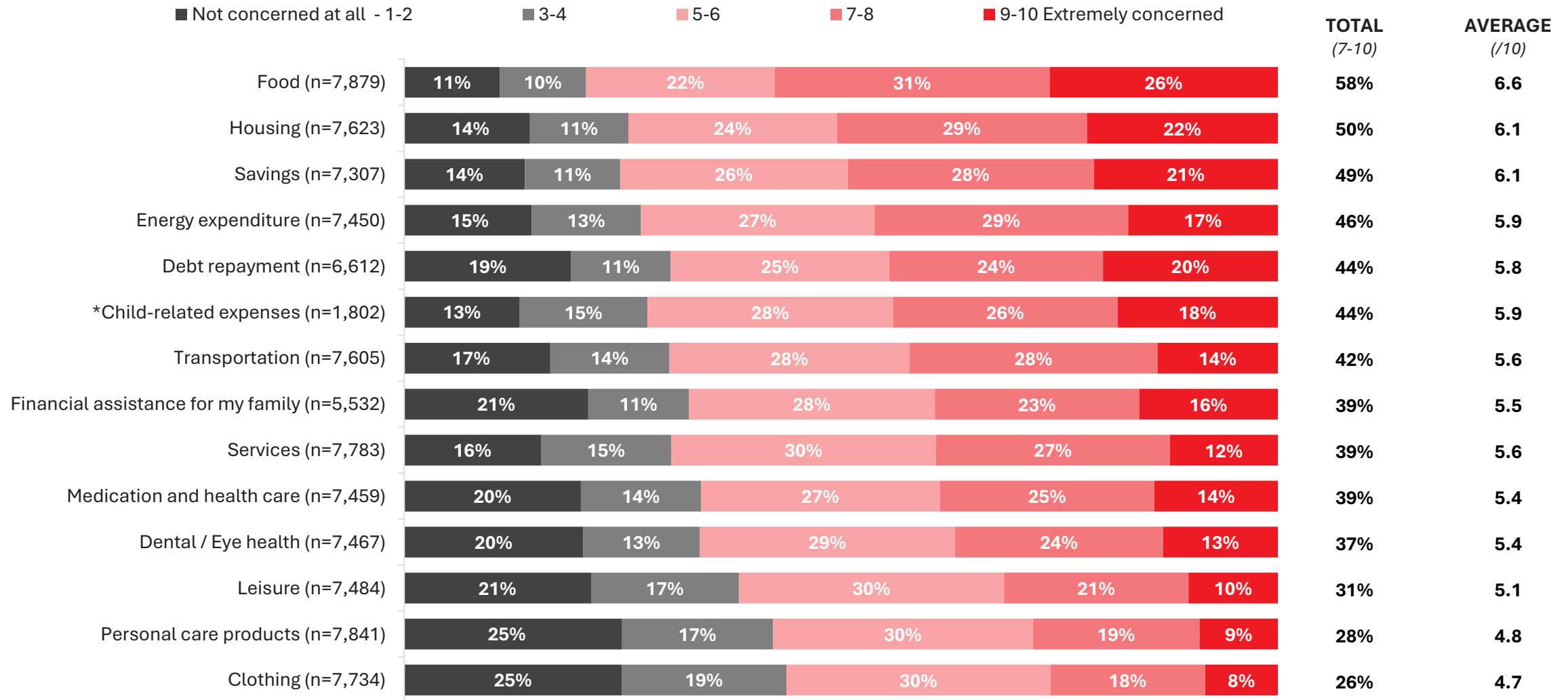
Concerns are highest for core household necessities. Food ranks as the leading source of concern, with 58% of respondents rating it as a high concern (7–10 out of 10), followed by housing (50%), savings (49%), energy costs (46%), debt repayment (44%), and child-related expenses (44% among parents). These results confirm that daily essentials and financial resilience remain at the center of household stress.

Broader financial fears are also widespread. A majority are concerned about never having enough money for home ownership (57%), facing a large unexpected expense (54%), and not having enough set aside for retirement (51%). Significant shares also worry about not being able to pay down debt (37%), cover essential purchases such as groceries and transportation (36%), or cover housing costs (36%). This shows that financial anxiety extends beyond current expenses to longer-term stability and shock resilience.

These concerns are strongly shaped by financial vulnerability. Respondents in a poor financial situation report much higher levels of concern across nearly all categories, including food (79%), housing (74%), savings (72%), debt repayment (76%), and unexpected expenses (85%). They are also far more likely to worry about not being able to cover essential purchases (79%) or housing costs (73%). By contrast, concern levels are much lower among those in a good financial situation.

Among renters, eviction anxiety is also substantial. Nearly two-thirds (64%) say they are concerned to some degree that their landlord could evict them or repossess the dwelling in the near future, including 13% who are very concerned. Concern is even higher among renters in a poor financial situation (72%) and among younger adults aged 18–34 (70%), suggesting that housing insecurity remains a meaningful dimension of financial stress.

Concerns About Spending Categories (1/3)



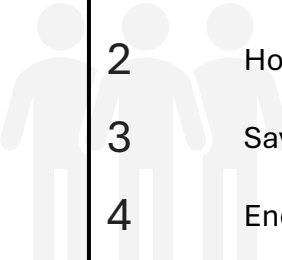
Q11. On a scale of 1 to 10, how much of a concern is your spending in the following categories?

1 is "Not concerned at all" and 10 is "Extremely concerned".

Base : Respondents for whom the category applies (n varies) *Statement presented to parents only

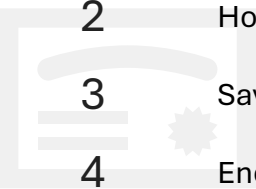
Concerns about Spending Categories (2/3) – *Main concerns*

Canadian Population



1	Food	6.6
2	Housing	6.1
3	Savings	6.1
4	Energy expenditure	5.9
5	*Child-related expenses	5.9

People without a postsecondary degree



1	Food	6.6
2	Housing	6.2
3	Savings	6.0
4	Energy expenditure	5.9
5	*Child-related expenses	5.9

Racialized persons



1	Food	7.0
2	Housing	6.9
3	Savings	6.8
4	*Child-related expenses	6.6
5	Debt repayment	6.5

People with functional limitations



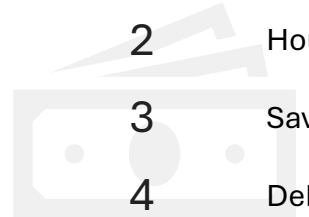
1	Food	7.0
2	*Child-related expenses	6.6
3	Savings	6.6
4	Housing	6.5
5	Debt repayment	6.3

Low income households



1	Food	6.9
2	Housing	6.5
3	Savings	6.4
4	*Child-related expenses	6.3
5	Energy expenditure	6.2

People with low income



1	Food	6.9
2	Housing	6.5
3	Savings	6.4
4	Debt repayment	6.1
5	Energy expenditure	6.1

Q11. On a scale of 1 to 10, how much of a concern is your spending in the following categories?

1 is "Not concerned at all" and 10 is "Extremely concerned".

Base : Respondents for whom the category applies (n varies)

*Statement presented to parents only

Concerns about Spending Categories (3/3)

TOTAL (7-10)	April 2026	AGE			GENDER		REGION						FINANCIAL SITUATION			Single-Parent Household	
		18- 34	35- 54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor	Yes	No
Food (n=7,879)	58%	55%	64%	54%	55%	60%	56%	59%	60%	59%	54%	59%	44%	64%	79%	73%	57%
Housing (n=7,623)	50%	58%	56%	42%	48%	53%	53%	51%	51%	52%	46%	48%	36%	57%	74%	60%	50%
Savings (n=7,307)	49%	53%	56%	41%	47%	52%	51%	50%	47%	53%	43%	45%	36%	57%	72%	62%	49%
Energy expenditures (n=7,450)	46%	45%	51%	43%	44%	48%	42%	50%	49%	49%	39%	55%	35%	52%	64%	56%	46%
Debt repayment (n=6,612)	44%	52%	52%	33%	43%	46%	43%	46%	43%	47%	41%	43%	27%	48%	76%	56%	44%
*Child-related expenses (n=1,802)	44%	49%	42%	38%	47%	41%	46%	37%	42%	46%	44%	43%	38%	41%	62%	51%	43%
Transportation (n=7,605)	42%	47%	46%	36%	41%	43%	42%	44%	44%	45%	36%	43%	32%	48%	58%	55%	42%
Financial assistance for my family (n=5,532)	39%	44%	45%	30%	39%	40%	38%	40%	35%	45%	32%	37%	29%	40%	62%	51%	39%
Services (n=7,783)	39%	41%	41%	37%	38%	40%	39%	41%	42%	43%	32%	40%	29%	42%	59%	44%	39%
Medication and health care (n=7,459)	39%	39%	40%	37%	37%	40%	40%	40%	41%	40%	33%	40%	29%	42%	56%	49%	38%
Dental / Eye health (n=7,467)	37%	38%	39%	35%	36%	38%	39%	38%	36%	38%	34%	36%	28%	41%	54%	42%	37%
Leisure (n=7,484)	31%	37%	36%	24%	32%	31%	33%	31%	33%	34%	28%	24%	24%	34%	44%	42%	31%
Personal care products (n=7,841)	28%	35%	32%	21%	27%	29%	29%	27%	28%	32%	22%	25%	20%	30%	45%	41%	28%
Clothing (n=7,734)	26%	34%	30%	18%	26%	26%	27%	25%	28%	28%	22%	23%	19%	27%	42%	38%	26%

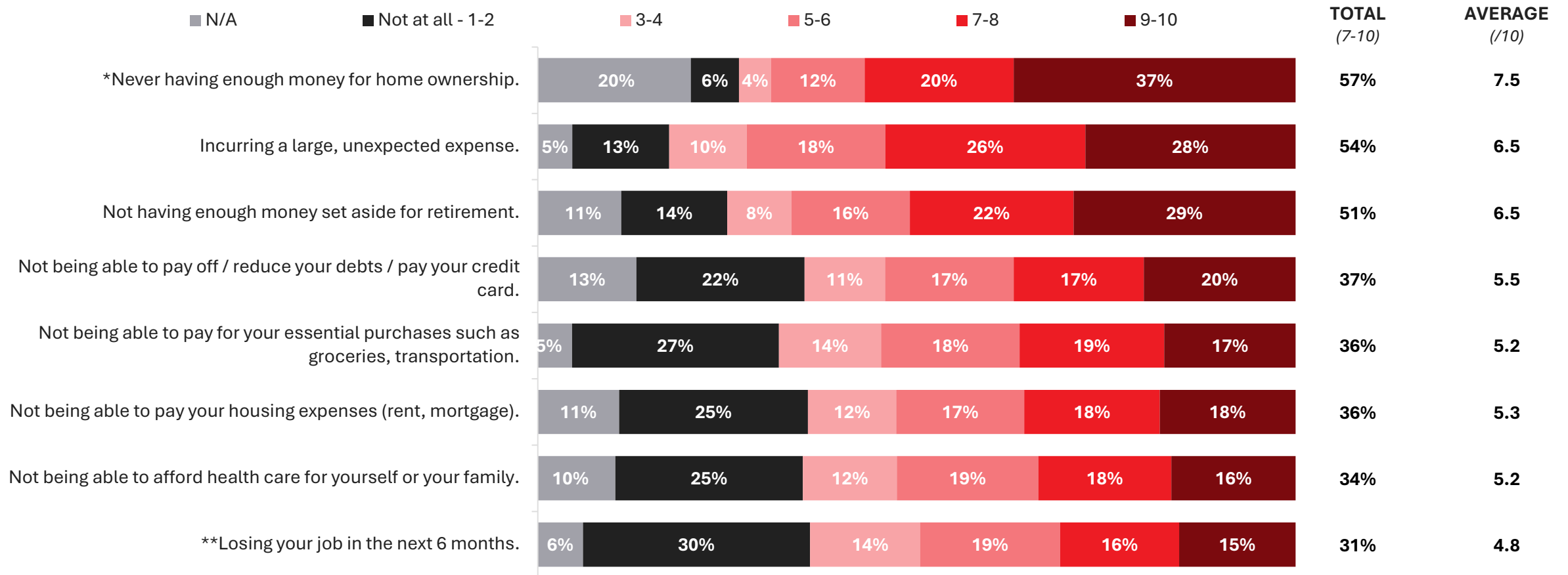
Q10. On a scale of 1 to 10, how much of a concern is your spending in the following categories?

1 is "Not concerned at all" and 10 is "Extremely concerned".

Base : Respondents for whom the category applies (n varies)

*Statement presented to parents only

Concerns about Different Financial Situations (1/2)



Q14. On a scale of 1 to 10, are you afraid of...?

1 is "Not at all" and 10 is "Very much".

Base: All respondents (n=8,014) | *Statement presented to respondents who do not own property (n=3,280) ** Statement presented to workers only (n= 3,957)

Concerns about Different Financial Situations (2/2)

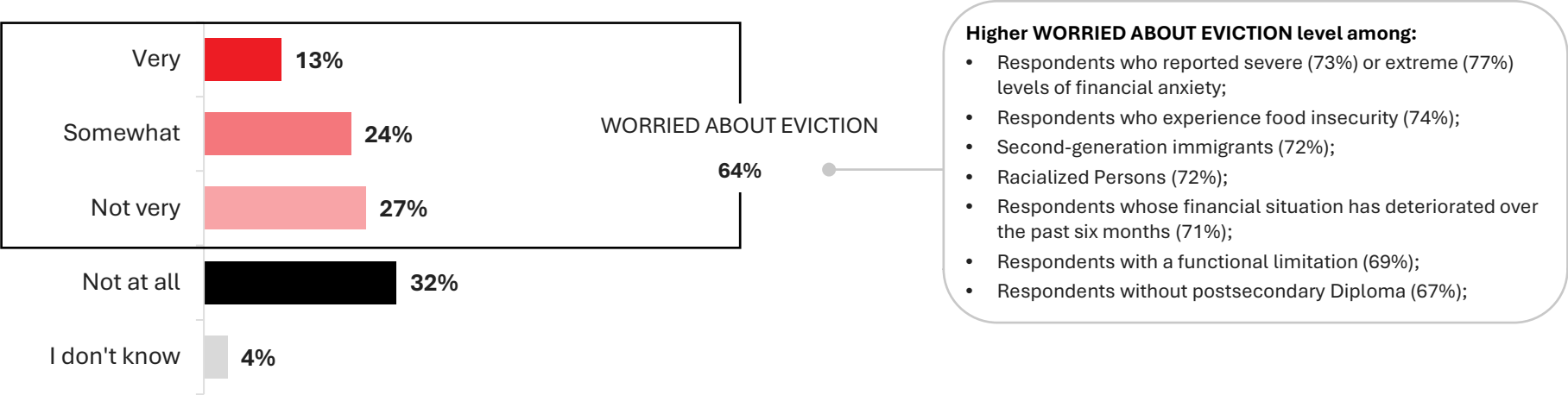
TOTAL (7-10)		April 2026	AGE			GENDER		REGION						FINANCIAL SITUATION		
			18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
	n=	8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	3,947	2,657	1,410
*Never having enough money for home ownership		57%	64%	65%	36%	56%	57%	56%	52%	50%	63%	52%	48%	45%	58%	70%
Incurring a large, unexpected expense		54%	60%	61%	45%	50%	58%	52%	56%	52%	57%	49%	57%	35%	63%	85%
Not having enough money set aside for retirement		51%	55%	62%	39%	47%	54%	51%	54%	50%	53%	46%	50%	34%	59%	79%
Not being able to pay off / reduce your debts / pay your credit card		37%	46%	45%	25%	36%	38%	36%	38%	36%	40%	32%	40%	18%	42%	76%
Not being able to pay for your essential purchases such as groceries, transportation		36%	45%	43%	26%	34%	39%	35%	39%	35%	41%	29%	39%	18%	38%	79%
Not being able to pay your housing expenses (rent, mortgage)		36%	47%	42%	24%	35%	37%	35%	38%	35%	40%	29%	34%	19%	39%	73%
Not being able to afford health care for yourself or your family		34%	39%	39%	27%	33%	35%	34%	38%	32%	35%	30%	35%	20%	37%	63%
**Losing your job in the next 6 months		31%	37%	31%	22%	33%	29%	31%	32%	27%	37%	23%	27%	25%	33%	47%

Q14. On a scale of 1 to 10, are you afraid of...?

1 is "Not at all" and 10 is "Very much".

Base: All respondents (n=8,014) | *Statement presented to respondents who do not own property (n=3,280) ** Statement presented to workers only (n= 3,957)

Anxiety Regarding Eviction



		AGE			GENDER		REGION						FINANCIAL SITUATION			
		April 2026	18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
n=		2,198	674	769	755	955	1,227	259	218	214	579	658	269	744	857	597
TOTAL CONCERN (1, 2, 3)		64%	70%	63%	59%	68%	61%	70%	59%	53%	70%	55%	68%	60%	63%	72%
Very		13%	16%	13%	9%	15%	11%	10%	8%	7%	18%	11%	11%	11%	10%	19%
Somewhat		24%	29%	27%	17%	27%	22%	27%	23%	23%	29%	16%	24%	23%	23%	28%
Not very		27%	25%	23%	33%	25%	28%	33%	28%	23%	23%	29%	33%	25%	30%	25%
Not at all		32%	26%	32%	38%	29%	35%	26%	37%	40%	27%	41%	28%	38%	33%	22%
I don't know		4%	4%	5%	3%	3%	5%	5%	3%	7%	3%	4%	4%	2%	4%	6%

QT3B. Currently, how concerned are you that your landlord will exercise his or her right to evict tenants (major work) or repossess the dwelling in the near future?

Base : Tenants (n=2,198)

3.6

Anxiety and Symptoms of Financial
Stress

Anxiety and Symptoms of Financial Stress – *Summary*



Anxiety symptoms are common across the population. In the past 14 days, 65% report feeling nervous, anxious, or tense, 61% report difficulty relaxing, and 59% say they became easily upset or irritable. Other symptoms are also widespread, including 57% who report excessive worrying and 56% who say they were unable to stop or control their worries. These figures suggest that emotional strain remains a significant feature of everyday life for many Canadians.

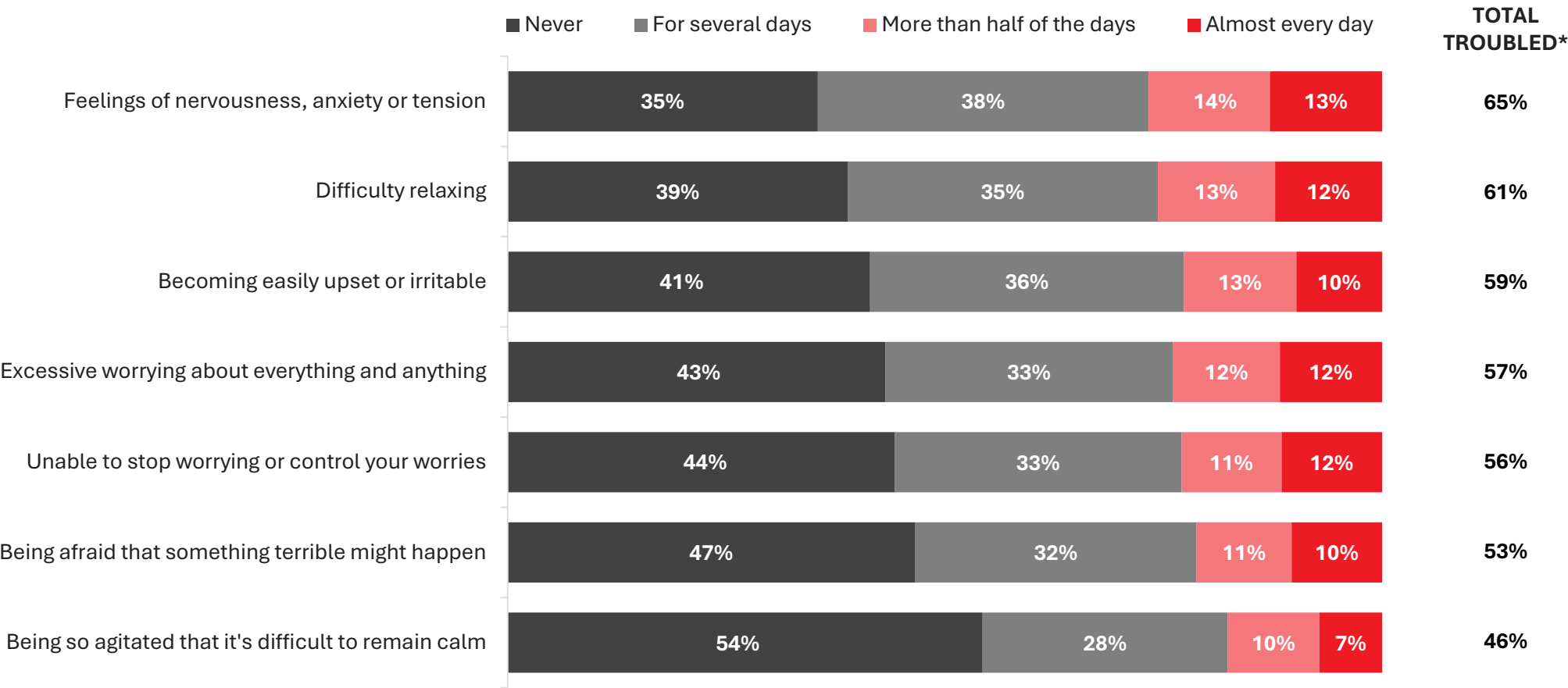
Overall generalized anxiety averages 6.3 on the scale used here. Nationally, 12% fall into the severe anxiety range, 14% into moderate anxiety, and 29% into mild anxiety, while 45% show no anxiety symptoms on the scale. Anxiety is substantially higher among younger adults aged 18–34 (mean 8.0) and especially among respondents in a poor financial situation, where the average rises sharply to 11.2 and 33% fall into the severe range.

The impact of financial stress also extends into daily functioning. Over the past 14 days, 40% report difficulty sleeping because of their finances, 34% report difficulty concentrating at work or school, and 33% report family conflict or tension within the household. In addition, 21% say they experienced increased consumption of, or desire to consume, alcohol or drugs. These impacts are far more pronounced among respondents in a poor financial situation, including 76% who report financial-related sleep difficulties and 59% who report difficulty concentrating.

When trying to cope, respondents most often rely on informal or self-directed strategies. Among those who experienced at least one symptom of anxiety or stress, 48% say they went for a walk or exercised, 38% took time to relax, meditate, or do breathing exercises, 36% focused on a hobby or creative activity, and 35% talked to friends or family for support. More formal sources of help are much less common, with only 10% consulting a mental health professional and 5% seeking help from a financial advisor or counselor.

Financial resilience is limited for many households. If faced with the loss of their main source of income or an unexpected expense of \$500 to \$1,000, 46% say they could cover their basic expenses for one month or less without borrowing or going into debt. This rises to 72% among respondents in a poor financial situation, while only 22% overall say they could cover expenses for more than six months.

Anxiety Symptoms in the Past 14 Days (1/3)



Q15. In the past 14 days, how often have you been troubled by the following problems?

Base: All respondents (n=8,014)

*TOTAL TROUBLED: % For several days + % More than half of the days + % Almost every day

Anxiety Symptoms in the Past 14 Days (2/3)

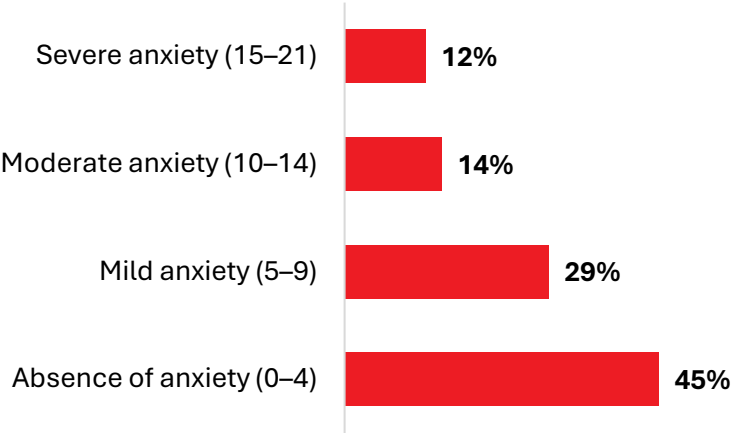
TOTAL TROUBLED*	April 2026	AGE			GENDER		REGION						FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
	n= 8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	3,947	2,657	1,410
Feelings of nervousness, anxiety or tension	65%	78%	71%	51%	58%	70%	64%	65%	62%	67%	61%	66%	51%	70%	88%
Difficulty relaxing	61%	73%	68%	48%	55%	67%	60%	61%	61%	64%	57%	60%	48%	66%	86%
Becoming easily upset or irritable	59%	71%	66%	44%	53%	63%	55%	60%	60%	62%	54%	59%	46%	63%	81%
Excessive worrying about everything and anything	57%	71%	62%	44%	51%	62%	57%	56%	56%	60%	51%	59%	42%	61%	86%
Unable to stop worrying or control your worries	56%	68%	61%	44%	49%	61%	53%	58%	54%	59%	50%	56%	41%	60%	85%
Being afraid that something terrible might happen	53%	65%	59%	42%	48%	58%	53%	54%	50%	57%	47%	55%	39%	58%	80%
Being so agitated that it's difficult to remain calm	46%	59%	52%	32%	42%	49%	44%	49%	46%	50%	39%	44%	33%	49%	71%

Q15. In the past 14 days, how often have you been troubled by the following problems?

Base: All respondents (n=8,014)

*TOTAL TROUBLED: % For several days + % More than half of the days + % Almost every day

Anxiety Symptoms in the Past 14 Days (3/3) – General Anxiety Scale³



TOTAL AVERAGE: 6.3

Those whose financial situation has deteriorated over the past six months (9.2), respondents with a functional limitation (8.7), those who spend more than 50% of their income on housing (8.4), unemployed respondents (7.8), single-parent households (8.2), income under 20 000 \$ (8.0) and racialized persons (7.4) recorded a **significantly higher average**.

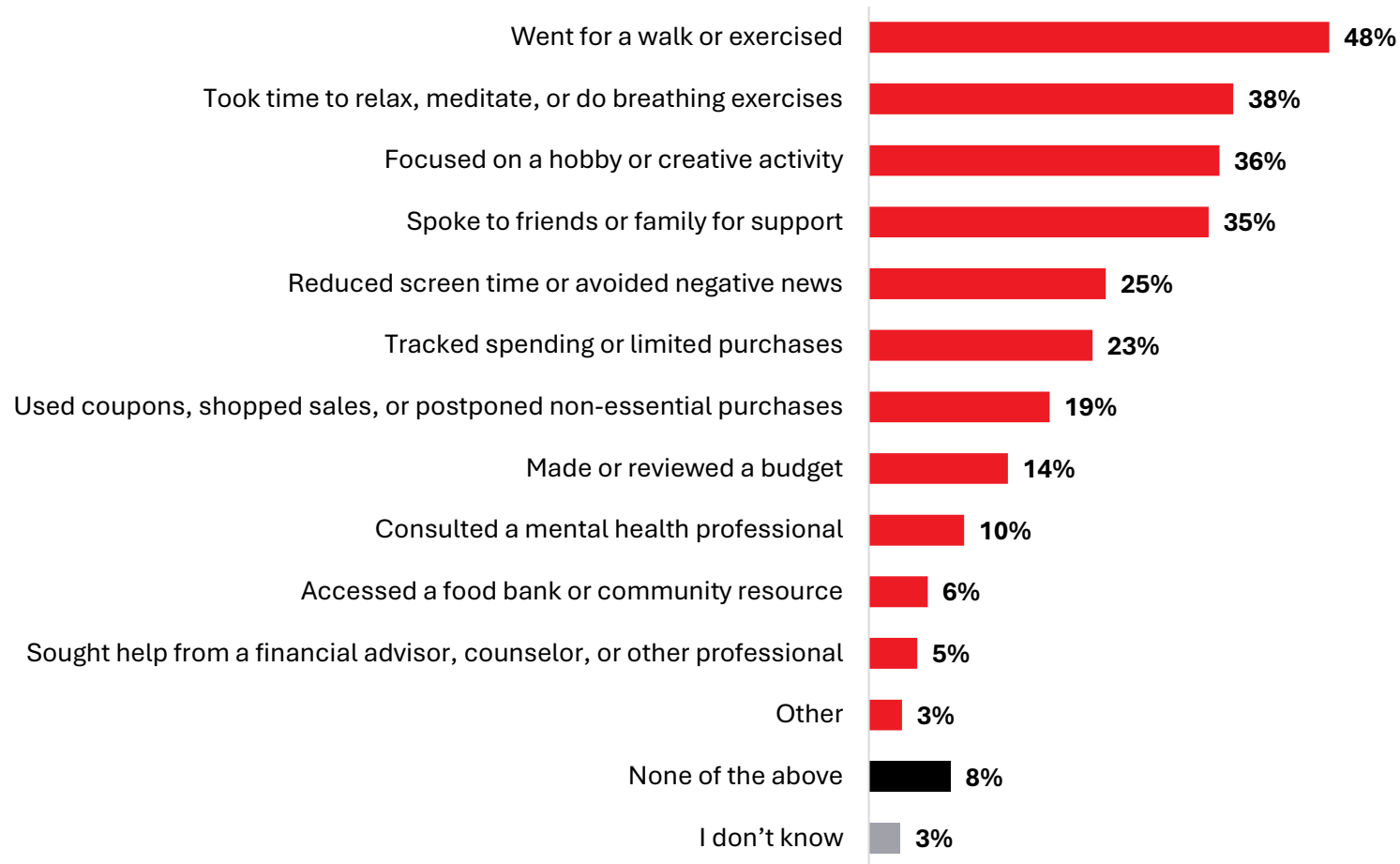
		AGE			GENDER		REGION						FINANCIAL SITUATION		
	April 2026	18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
n=	8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	3,947	2,657	1,410
Severe anxiety (15–21)	12%	15%	15%	7%	9%	14%	11%	14%	13%	13%	7%	14%	5%	9%	33%
Moderate anxiety (10–14)	14%	19%	15%	10%	12%	15%	13%	14%	12%	15%	13%	15%	9%	17%	20%
Mild anxiety (5–9)	29%	35%	31%	24%	27%	31%	30%	28%	28%	30%	29%	25%	25%	34%	31%
Absence of anxiety (0–4)	45%	30%	39%	59%	51%	40%	46%	44%	47%	41%	51%	45%	60%	40%	16%
Mean	6.3	8.0	7.2	4.5	5.6	7.0	6.0	6.6	6.3	6.9	5.3	6.7	4.2	6.5	11.2

Q15. In the past 14 days, how often have you been troubled by the following problems?

Base: All respondents (n=8,014)

NOTE : The scores obtained for the Q15 statements were summed to produce a score ranging from 0 to 21 (Never / For several days / More than half of the days / Almost every day. **The higher the score, the greater the level of generalized anxiety.** ³Spitzer, R. L., Kroenke, K., Williams, J. B., & Löwe, B. (2006). A brief measure for assessing generalized anxiety disorder: the GAD-7. Archives of internal medicine, 166(10), 1092-1097.

Actions Taken to Manage or Regain Control (1/2)



Q15A. When you have felt anxious or stressed in the past 14 days, which of the following have you done to help cope or feel more in control?

Base: Respondents who experienced at least one symptom of anxiety or stress in the past 14 days (n=5,902)

* SEVERAL MENTIONS POSSIBLE - Because respondents were able to give several answers, the total of mentions may exceed 100%.

Actions Taken to Manage or Regain Control (2/2)

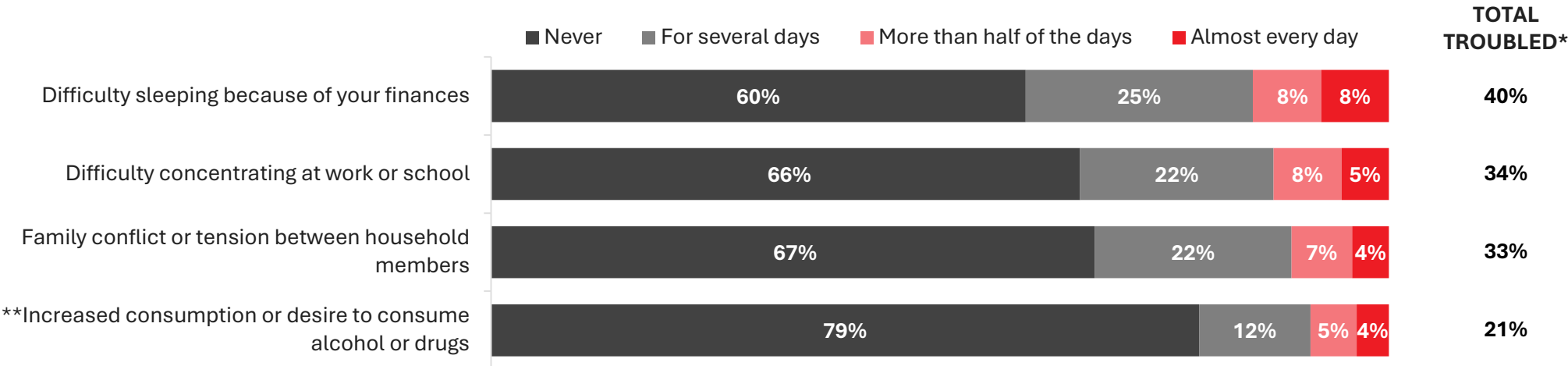
		AGE			GENDER		REGION						FINANCIAL SITUATION		
	April 2026	18-34	35-54	55+	H	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
n=	5,902	1,543	2,224	2,135	2,494	3,378	726	751	742	1,531	1,413	739	2,473	2,111	1,318
Went for a walk or exercised	48%	44%	50%	49%	47%	49%	55%	48%	46%	47%	47%	44%	50%	48%	44%
Took time to relax, meditate, or do breathing exercises	38%	36%	36%	42%	33%	42%	35%	38%	36%	40%	37%	35%	40%	40%	32%
Focused on a hobby or creative activity	36%	38%	35%	37%	32%	39%	33%	36%	35%	37%	38%	37%	37%	36%	36%
Spoke to friends or family for support	35%	39%	37%	30%	28%	41%	37%	35%	32%	38%	32%	36%	36%	33%	38%
Reduced screen time or avoided negative news	25%	22%	27%	25%	22%	27%	23%	25%	25%	26%	22%	26%	24%	24%	27%
Tracked spending or limited purchases	23%	22%	24%	24%	22%	25%	23%	21%	20%	22%	28%	21%	17%	27%	28%
Used coupons, shopped sales, or postponed non-essential purchases	19%	19%	20%	17%	16%	21%	18%	20%	18%	20%	16%	19%	13%	21%	26%
Made or reviewed a budget	14%	16%	15%	12%	14%	15%	14%	15%	14%	14%	16%	12%	12%	16%	16%
Consulted a mental health professional	10%	13%	12%	5%	9%	10%	11%	9%	10%	11%	9%	7%	10%	8%	14%
Accessed a food bank or community resource	6%	6%	7%	5%	7%	6%	6%	8%	5%	6%	5%	8%	4%	5%	12%
Sought help from a financial advisor, counselor, or other professional	5%	6%	6%	4%	5%	5%	6%	4%	4%	5%	5%	6%	5%	4%	5%
Other	3%	2%	3%	5%	4%	3%	5%	4%	5%	3%	2%	4%	3%	3%	5%
None of the above	8%	7%	9%	9%	10%	7%	7%	10%	9%	8%	9%	10%	7%	9%	10%
I don't know / I prefer not to answer	3%	4%	3%	2%	3%	3%	4%	2%	3%	3%	4%	4%	2%	4%	4%

Q15A. When you have felt anxious or stressed in the past 14 days, which of the following have you done to help cope or feel more in control?

Base: Respondents who experienced at least one symptom of anxiety or stress in the past 14 days (n=5,902)

* SEVERAL MENTIONS POSSIBLE - Because respondents were able to give several answers, the total of mentions may exceed 100%.

Impact Of Financial Situation on Well-being over the Past 14 Days



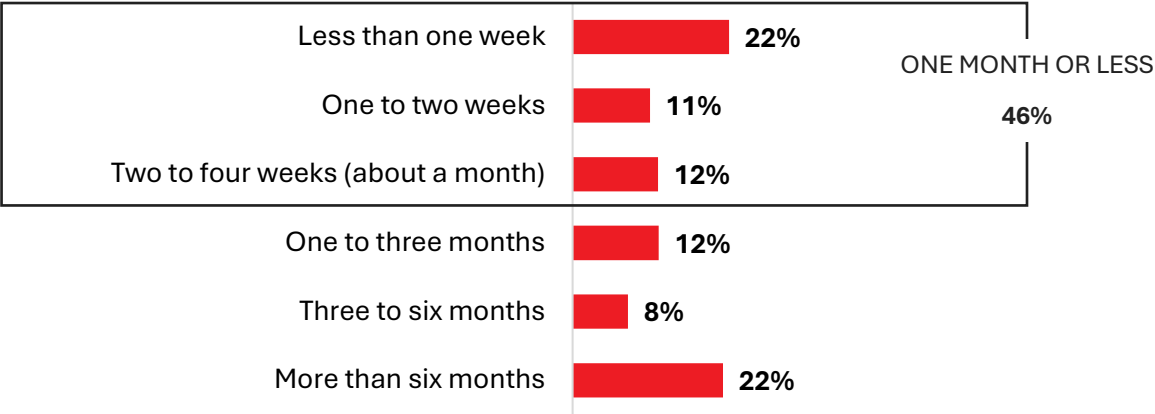
		AGE			GENDER		REGION						FINANCIAL SITUATION				
TOTAL TROUBLED*		April 2026	18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor	Sept. 2025
n=		8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	3,947	2,657	1,410	1,527
Difficulty sleeping because of your finances		40% ↑	47%	47%	31%	38%	42%	42%	44%	42%	43%	34%	39%	22%	46%	76%	35%
Difficulty concentrating at work or school		34% ↑	52%	42%	17%	35%	34%	34%	38%	35%	36%	31%	33%	22%	37%	59%	30%
Family conflict or tension between household members		33%	43%	40%	21%	33%	32%	33%	35%	31%	37%	25%	32%	22%	33%	59%	32%
Increased consumption or desire to consume alcohol or drugs		21%	32%	25%	11%	26%	17%	24%	25%	21%	22%	17%	19%	14%	21%	38%	-

Q16. In the past 14 days, how often have you been troubled by the following issues because of your financial situation?

Base: All respondents (n=8,014)

*TOTAL TROUBLED: % For several days + % More than half of the days + % Almost every day

Length of Time during which Basic Expenses Can Be Covered without Incurring Debt



Respondents with a functional limitation (58%), single-parent (58%), newcomers (54%), people without a post-secondary education (51%), and low-income households (54%) are more likely to be unable to cover basic expenses without going into debt after one month if they lose their main source of income.

		AGE			GENDER		REGION						FINANCIAL SITUATION			
		April 2026	18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
n=		8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	3,947	2,657	1,410
TOTAL ONE MONTH OR LESS (1–3)		46%	53%	51%	37%	46%	46%	44%	48%	43%	46%	45%	48%	32%	50%	72%
Less than one week		22%	21%	26%	20%	22%	23%	21%	23%	20%	22%	24%	24%	13%	20%	51%
One to two weeks		11%	17%	12%	7%	12%	11%	9%	12%	12%	12%	10%	12%	9%	14%	10%
Two to four weeks (about a month)		12%	15%	14%	10%	13%	12%	14%	13%	11%	13%	11%	12%	11%	15%	11%
One to three months		12%	13%	14%	11%	13%	12%	13%	13%	14%	11%	14%	11%	11%	16%	7%
Three to six months		8%	7%	9%	8%	8%	8%	9%	8%	8%	8%	8%	8%	9%	8%	4%
More than six months		22%	12%	16%	32%	24%	20%	23%	20%	21%	22%	22%	19%	37%	10%	5%
I don't know / I prefer not to answer		12%	15%	9%	13%	10%	15%	12%	11%	14%	13%	12%	14%	10%	16%	12%

QLOSS. If you lost your main source of income or faced an unexpected expense between \$500 and \$1,000, how long could you cover your basic expenses without borrowing or going into debt?

Base: All respondents (n=8,014)

3.7

Use of Programs, Food Insecurity, and
Poverty Situation

Use of Programs, Food Insecurity, and Poverty Situation – *Summary*



Use of community-based emergency assistance programs remains relatively low in the overall population. The most commonly used services are free or low-cost meals (13%) and budgeting and financial advice (13%), followed by food basket distribution (10%) and psychological support programs (10%). Use is consistently higher among younger adults and financially vulnerable respondents, especially for food-related supports.

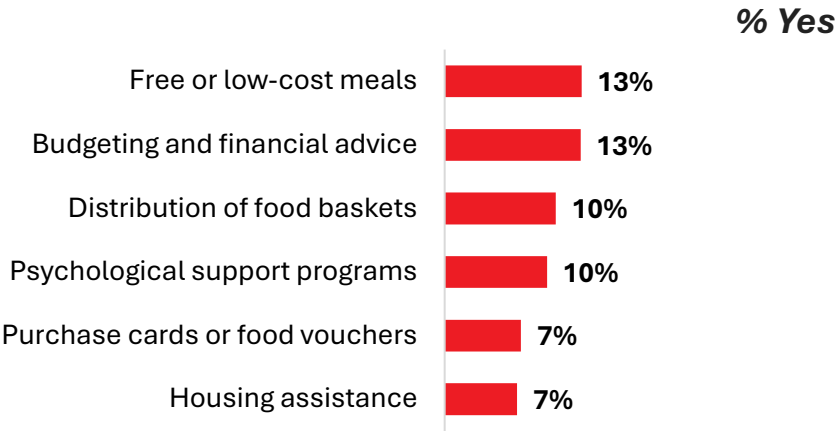
Among program users, first-time use is common across several supports, including housing assistance (48%), purchase cards or food vouchers (47%), and free or low-cost meals (45%). This suggests that, for many users, these programs are responding to recent or emerging needs.

Programs are generally seen as helpful by users. Food basket distribution receives the strongest positive ratings, with 84% describing it as helpful, followed by purchase cards or food vouchers (80%), free or low-cost meals (79%), and housing assistance (76%). Ratings are somewhat lower, though still positive overall, for psychological support programs (72%) and budgeting and financial advice (66%).

At the same time, food insecurity has become a major concern. Overall, 38% of respondents report experiencing at least one form of food insecurity in the past six months. More specifically, 28% say they could not afford balanced meals, 27% worried food would run out before they had money to buy more, 26% ate less than they should because of a lack of money, and 20% say all the food in the household had been eaten and there was no money to buy more. Food insecurity is especially concentrated among younger adults and rises steeply with financial anxiety.

Exposure to poverty is also significant. 34% say someone close to them has experienced a situation of poverty, while 22% say they have personally experienced poverty themselves. These proportions are markedly higher among younger respondents and among those with high or extreme financial anxiety, indicating that poverty is both personally experienced and socially visible for a substantial share of the population.

Use of an Emergency Assistance Program



TOTAL AVERAGE : 2.1

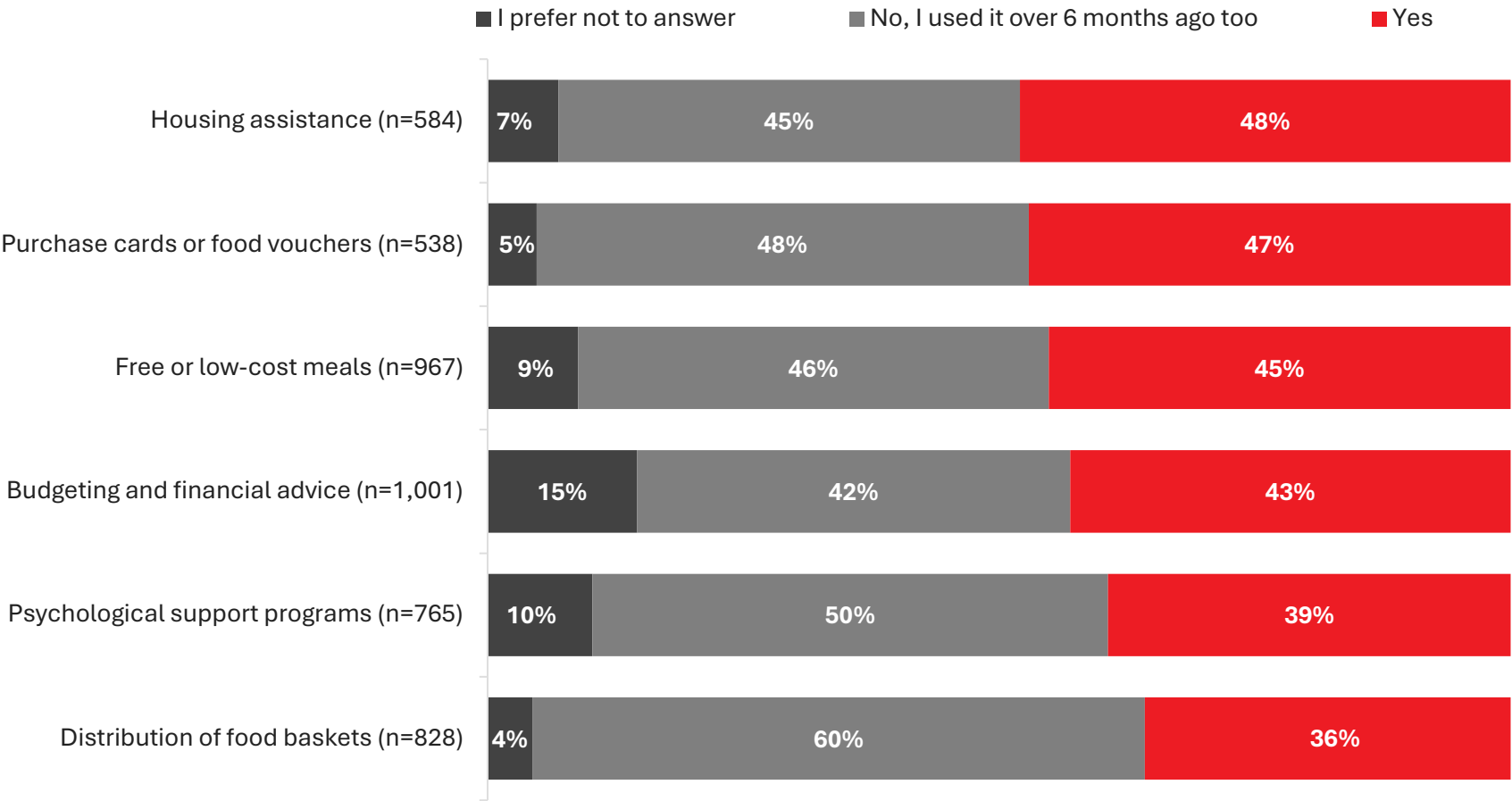
Newcomers (2.5), respondents with a functional limitation (2.4), parents (2.3), racialized persons (2.3) and household with an income under \$50K (2.2) recorded significantly higher average scores.

% Yes		AGE			GENDER		REGION						FINANCIAL SITUATION			
		April 2026	18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
	n=	8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	3,947	2,657	1,410
Free or low-cost meals		13%	21%	14%	7%	14%	12%	13%	15%	12%	15%	9%	13%	9%	12%	24%
Budgeting and financial advice		13%	21%	14%	7%	13%	13%	13%	14%	14%	14%	11%	12%	11%	12%	17%
Distribution of food baskets		10%	16%	13%	5%	10%	10%	10%	12%	12%	11%	8%	10%	7%	9%	21%
Psychological support programs		10%	16%	11%	4%	9%	10%	9%	12%	9%	10%	9%	8%	8%	8%	16%
Purchase cards or food vouchers		7%	13%	8%	3%	8%	6%	10%	7%	5%	8%	5%	7%	6%	6%	11%
Housing assistance		7%	11%	7%	3%	8%	6%	9%	7%	7%	7%	5%	8%	6%	6%	11%
Mean		2.1	2.4	2.1	1.7	2.3	1.9	2.3	2.1	2.1	2.1	1.9	2.0	2.3	1.8	2.1

QT2A. In the last 6 months, have you used, even once, an assistance program offered by a community organization in your area?*

Base: All respondents (n=8,014) *SEVERAL MENTIONS POSSIBLE - Because respondents were able to give several answers, the total of mentions may exceed 100%.

Frequency of Use of Food Assistance Programs (1/2)



QT2B. Was this the first time you used an assistance program?
Base: Respondents who used an emergency assistance program (n=varies)

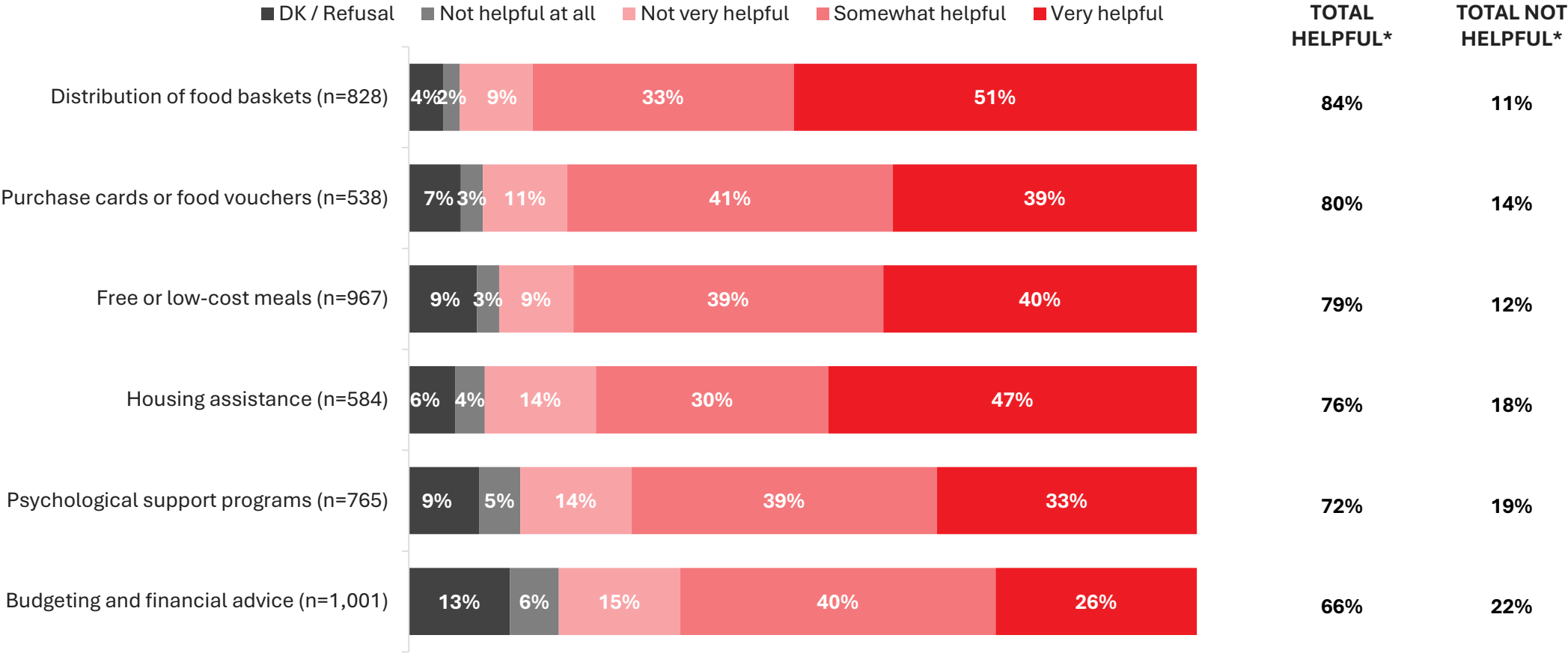
Frequency of Use of Food Assistance Programs (2/2)

% Yes	April 2026	AGE			GENDER		REGION						FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
Housing assistance (n=584)	48%	55%	46%	38%	49%	46%	46%	58%	40%	45%	56%	40%	61%	36%	42%
Purchase cards or food vouchers (n=538)	47%	46%	53%	36%	54%	38%	38%	61%	54%	45%	53%	44%	57%	39%	41%
Free or low-cost meals (n=967)	45%	45%	51%	38%	49%	41%	37%	47%	39%	47%	51%	38%	50%	43%	42%
Budgeting and financial advice (n=1,001)	43%	49%	42%	32%	48%	39%	46%	48%	38%	44%	39%	38%	47%	40%	40%
Psychological support programs (n=765)	39%	45%	39%	27%	49%	33%	33%	44%	48%	39%	43%	23%	48%	36%	32%
Distribution of food baskets (n=828)	36%	43%	34%	26%	45%	28%	29%	32%	33%	39%	38%	30%	55%	26%	28%

QT2B. Was this the first time you used an assistance program?

Base: Respondents who used an emergency assistance program (n=varies)

Usefulness of Emergency Assistance Programs Offered



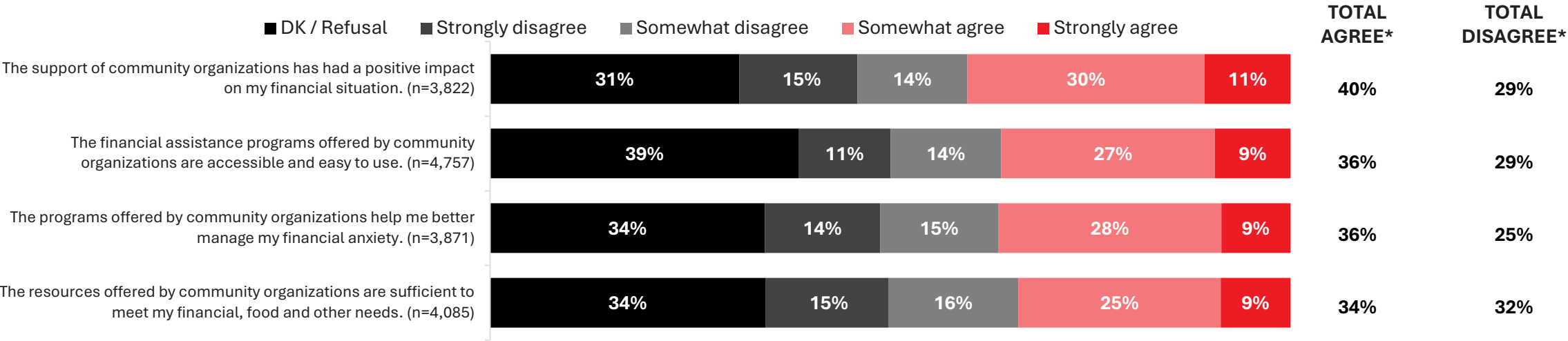
QT3. To what extent have the assistance services or programs offered by a community organization in your area that you have used been helpful or not?

Base: Respondents who used an emergency assistance program (n=varies)

*TOTAL HELPFUL : % Very helpful + % Somewhat helpful / TOTAL NOT HELPFUL : % Not very helpful + % Not helpful at all

Impact and Accessibility of Community Support Resources and Programs

■ DK / Refusal ■ Strongly disagree ■ Somewhat disagree ■ Somewhat agree ■ Strongly agree



TOTAL AGREE*	April 2026	AGE			GENDER		REGION						FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
The support of community organizations has had a positive impact on my financial situation. (n=3,822)	40%	46%	41%	32%	41%	39%	41%	41%	36%	42%	38%	39%	45%	39%	35%
The programs offered by community organizations help me better manage my financial anxiety. (n=3,871)	36%	46%	35%	27%	38%	35%	36%	38%	36%	37%	36%	32%	44%	34%	30%
The financial assistance programs offered by community organizations are accessible and easy to use. (n=4,757)	36%	42%	35%	31%	39%	34%	38%	39%	32%	36%	36%	32%	44%	33%	29%
The resources offered by community organizations are sufficient to meet my financial, food and other needs. (n=4,085)	34%	41%	34%	27%	37%	31%	35%	36%	34%	35%	31%	29%	44%	32%	24%

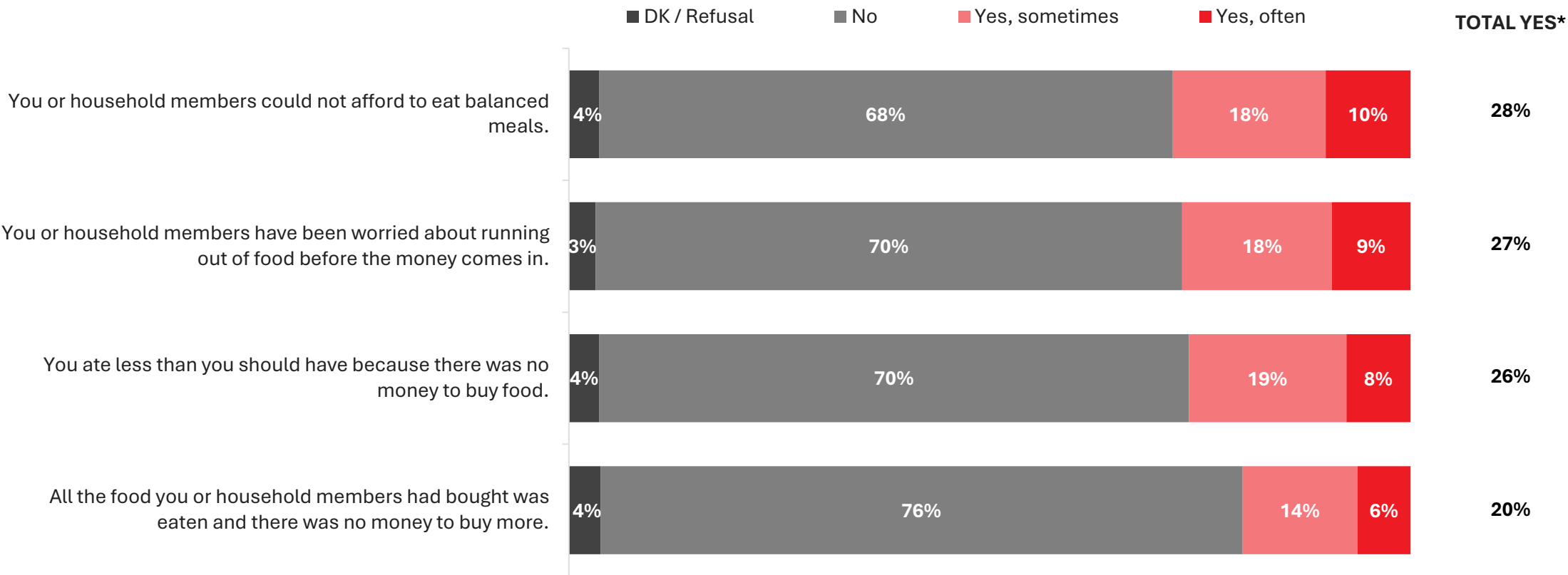
QT4. What is your level of agreement with the following statements about community support?

Base: Respondents to whom the situation applies (n=varies)

*TOTAL AGREE : % Strongly agree + % Somewhat agree / TOTAL DISAGREE : % Strongly disagree + % Somewhat disagree

Food Insecurity (1/2)

 **38%**
live with food insecurity
(at least one of the situations below)



QT2C. Have you experienced any of the following situations in the last 6 months?

Base: All respondents (n=8,014)
*TOTAL YES : % Yes, often + % Yes, sometimes

Food Insecurity (2/2)

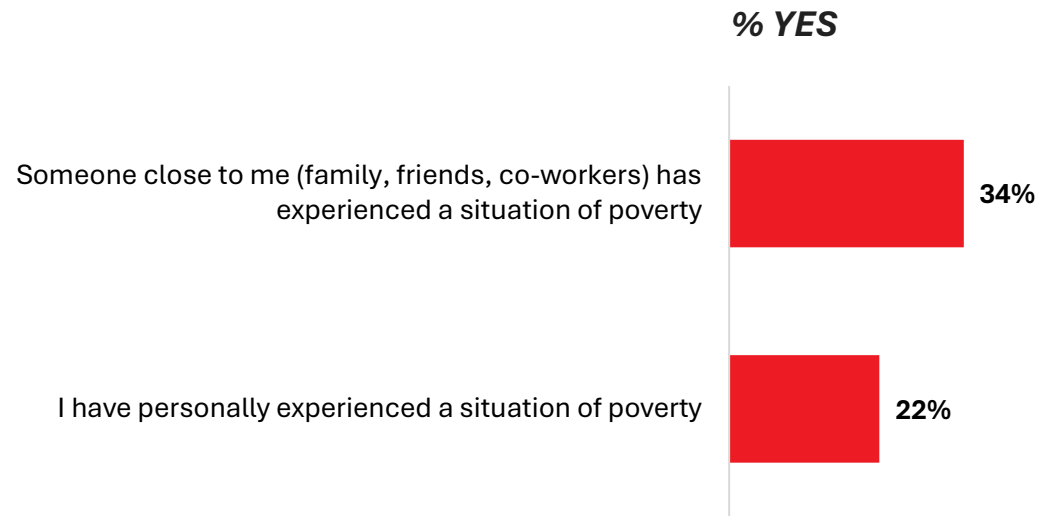
TOTAL YES*	April 2026	AGE			GENDER		REGION						FINANCIAL ANXIETY INDEX				
		18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	None (0-20)	Mild (21-40)	Moderate (41-60)	Severe (61-80)	Extreme (81+)
	n= 8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	1,033	2,885	2,758	1,074	251
EXPERIENCING FOOD INSECURITY	38%	52%	42%	24%	38%	37%	38%	41%	37%	41%	30%	40%	3%	15%	50%	76%	88%
You or household members could not afford to eat balanced meals	28%	38%	32%	19%	28%	28%	28%	31%	27%	30%	23%	32%	2%	10%	35%	62%	84%
You or household members have been worried about running out of food before the money comes in	27%	37%	32%	17%	28%	26%	27%	31%	27%	30%	20%	28%	2%	9%	34%	60%	81%
You ate less than you should have because there was no money to buy food	26%	37%	31%	16%	27%	25%	27%	29%	27%	29%	19%	29%	1%	9%	34%	58%	77%
All the food you or household members had bought was eaten and there was no money to buy more	20%	29%	22%	12%	21%	19%	22%	24%	21%	21%	15%	21%	1%	6%	26%	41%	66%

QT2C. Have you experienced any of the following situations in the last 6 months?

Base: All respondents (n=8,014)

* TOTAL YES : % Yes, often + % Yes, sometimes

Personal Experience or Proximity to a Situation of Poverty



POVERTY SITUATION

«Being in a situation of poverty means not having the necessary resources to meet basic needs (food, housing, clothing, transportation). Most of the time, it involves living from day to day and worrying about the future. It means constant stress and, very often, isolation.»*

% YES		AGE			GENDER		REGION						FINANCIAL ANXIETY INDEX						Sept. 2025
		April 2026	18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	None (0-20)	Mild (21-40)	Moderate (41-60)	Severe (61-80)	Extreme (81+)	
	n=	8,014	1,773	2,742	3,499	3,721	4,260	1,000	1,001	1,001	2,008	2,003	1,000	1,033	2,885	2,758	1,074	251	1,527
	Someone close to me (family, friends, colleagues) has experienced a situation of poverty	34% ↑	39%	38%	27%	32%	35%	33%	35%	34%	36%	29%	35%	12%	23%	38%	56%	69%	29%
	I have personally experienced a situation of poverty	22% ↑	28%	26%	14%	22%	21%	21%	24%	22%	23%	18%	23%	3%	8%	25%	49%	70%	19%

QT5. Over the past 12 months, have you personally experienced a situation of poverty or do you know someone close to you who has?

Base: All respondents (n=8,014) | * The following definition was presented to respondents.

3.8

Financial Anxiety Index

Financial Anxiety Index Calculation

Index Explanation

Centraide’s financial anxiety index is composed of three categories of variables: respondents’ **financial and family situation**, their **level of financial knowledge**, and their **concerns regarding various financial aspects**.

Each of these categories includes several variables contributing to the score. A linear regression using the Q8A4 statements as the dependent variable was conducted to determine the relative weight of each variable. Q8A (composed of several statements) is drawn from the literature and is used to measure a more unidimensional level of financial anxiety, which is why it was used as the dependent variable.

This results in a score ranging from 0 to 100.

Calculations and Interpretation

The following groupings were used to classify the level of financial anxiety:

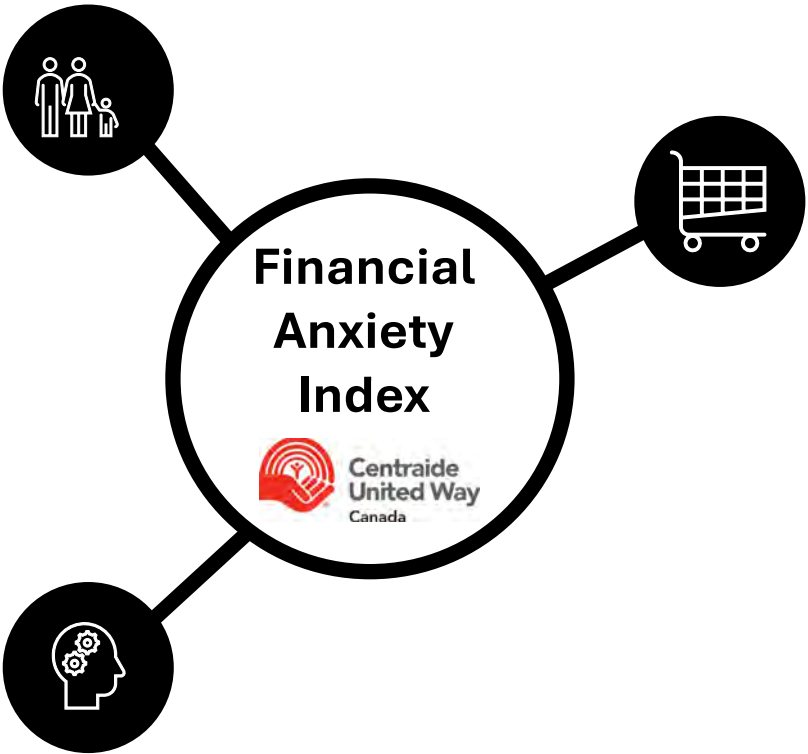
- Score between 0 and 20 = None
- Score between 21 and 40 = Mild
- Score between 41 and 60 = Moderate
- Score between 61 and 80 = Severe
- Score between 81 and 100 = Extreme

Financial and Family Situation

- Q5. Perception of their current personal financial situation;
- Q7. Projected change in their personal financial situation;
- FOY. Number of people in the household;
- FOY2. Number of children in the household.

Financial Knowledge

- Q8B. Feeling of knowing enough to feel confident in managing their finances;
- Q17–Q18–Q19. Financial literacy (*Big 3*).

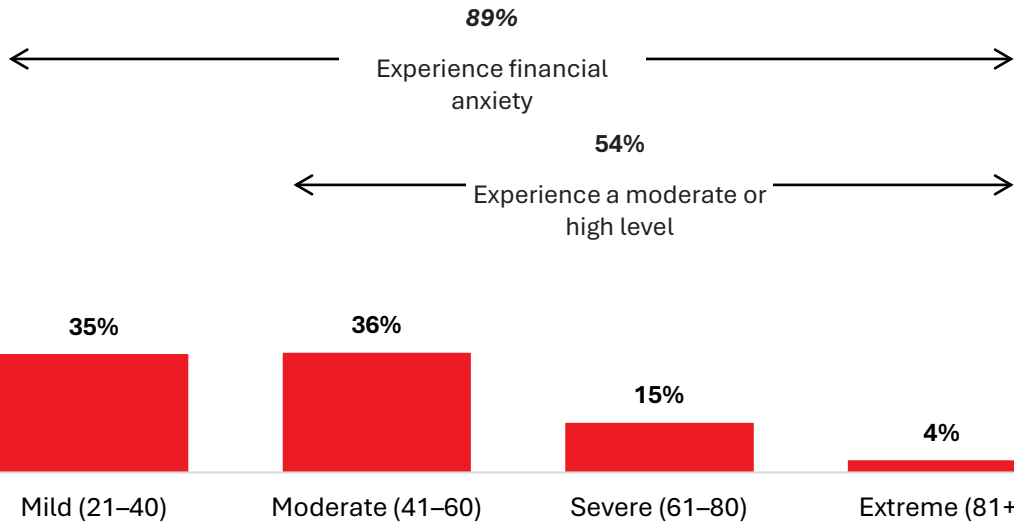


Concerns

- Q8B. Appreciation of how they manage their finances;
- Q11. Concern about their food expenses;
- Q11. Concern about their housing expenses;
- Q11. Concern about repaying their debts;
- Q14. Concerns about various financial scenarios;
- Q16. Difficulty sleeping due to their finances;
- Q15. Overall level of anxiety.

⁴Shapiro, G. K., & Burchell, B. J. (2012). Measuring financial anxiety. *Journal of Neuroscience, Psychology, and Economics*, 5(2), 92.

United Way Centraide’s Financial Anxiety Index (1/2)



AVERAGE SCORE: 43.5

Single parents (54.9), parents (47.4), newcomers (50.7), respondents with a functional limitation (50.7), those with a personal income under \$20K (50.3), tenants (49.6), racialized persons (47.8), and respondents without a postsecondary diploma (46.0) recorded significantly higher average scores.

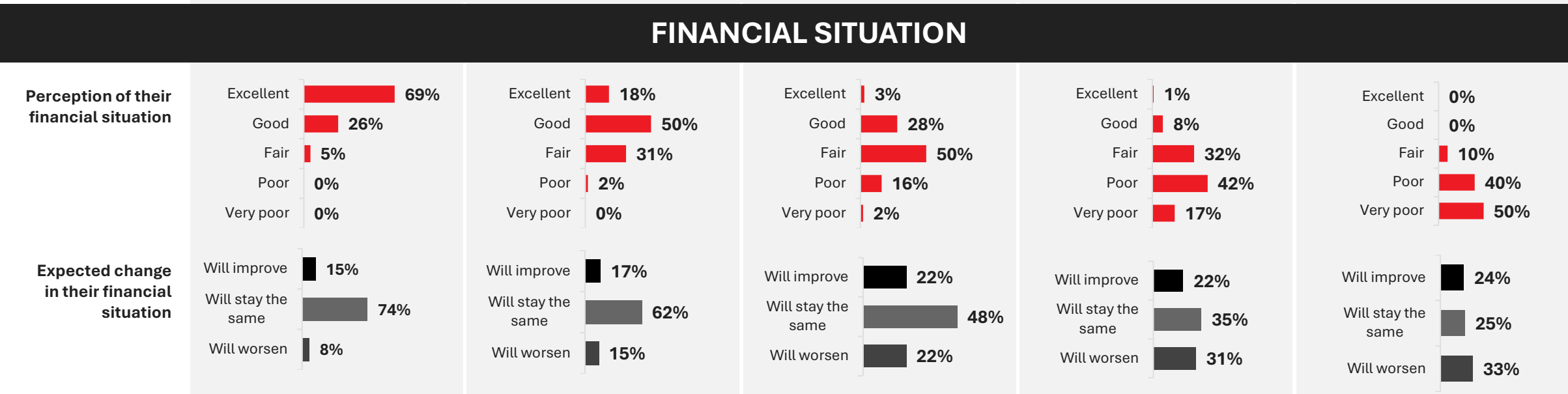
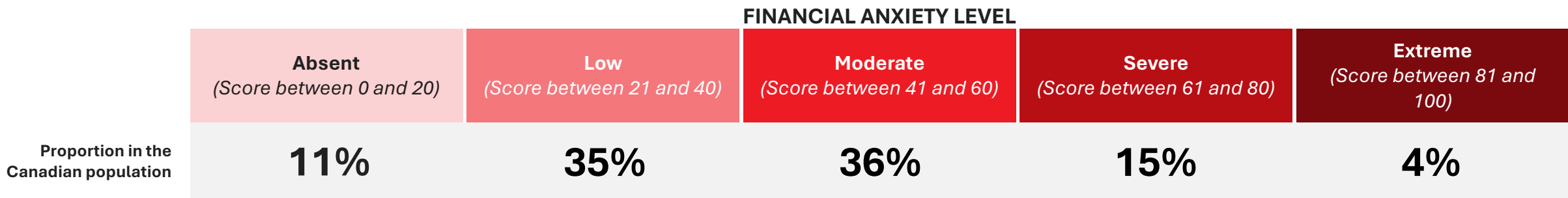
	April 2026	AGE			GENDER		REGION						FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	British Columbia	Alberta	Prairies	Ontario	Quebec	Atlantic Canada	Good	Fair	Poor
Absent (0-20)	11%	4%	7%	19%	14%	8%	11%	10%	11%	10%	14%	9%	23%	2%	0%
TOTAL EXPERIENCE ANXIETY	89%	96%	93%	81%	86%	92%	89%	90%	89%	90%	87%	91%	77%	98%	100%
Low (21-40)	35%	28%	29%	44%	37%	33%	36%	33%	34%	33%	38%	35%	51%	32%	3%
TOTAL MODERATE OR HIGH	54%	68%	64%	37%	48%	59%	52%	56%	55%	56%	48%	56%	27%	67%	97%
Moderate (41-60)	36%	46%	39%	26%	34%	37%	34%	38%	36%	35%	35%	36%	24%	52%	34%
Severe (61-80)	15%	17%	20%	9%	12%	17%	14%	14%	15%	17%	11%	15%	3%	14%	46%
Extreme (81-100)	4%	5%	5%	2%	3%	4%	4%	4%	3%	4%	2%	5%	0%	1%	17%
AVERAGE SCORE	43.5	48.8	47.6	36.8	41.0	45.7	43.1	44.2	43.2	45.1	40.4	44.8	31.98	46.9	65.7

United Way Centraide’s Financial Anxiety Index (2/2)

	April 2026	EDUCATION			OCCUPATION				PERSONAL INCOME					
		Prim./Sec.	Coll.	Uni.	Employed	Student	Unemploy ed	Retired	<\$ 20K	\$ 20K-\$29K	\$30K-\$44K	\$45K-\$59K	\$60K-\$74K	\$75K +
Absent (0–20)	11%	8%	10%	15%	8%	3%	3%	23%	4%	10%	10%	14%	13%	18%
TOTAL EXPERIENCE ANXIETY	89%	92%	90%	85%	92%	97%	97%	77%	96%	90%	90%	86%	87%	82%
Low (21–40)	35%	34%	34%	37%	33%	32%	20%	46%	27%	33%	37%	37%	41%	37%
TOTAL MODERATE OR HIGH	54%	57%	56%	48%	58%	65%	77%	31%	69%	57%	53%	50%	46%	45%
Moderate (41–60)	36%	36%	36%	35%	39%	49%	42%	23%	41%	34%	35%	32%	32%	34%
Severe (61–80)	15%	16%	16%	11%	17%	13%	25%	6%	20%	19%	14%	16%	11%	9%
Extreme (81–100)	4%	6%	4%	2%	3%	4%	10%	2%	7%	4%	4%	3%	3%	1%
AVERAGE SCORE	43.5	46.0	44.0	40.2	45.2	47.0	54.1	34.2	50.3	45.5	43.7	42.0	40.4	38.1

	April 2026	HOUSEHOLD INCOME				FINANCIAL LITERACY		Functional Limitation		PARENTS	
		< 50k\$	50k\$–80k\$	80k\$–124k\$	125k\$ and over	Good	Bad	Yes	No	Yes	No
Absent (0–20)	11%	7%	12%	14%	20%	20%	4%	6%	13%	6%	13%
TOTAL EXPERIENCE ANXIETY	89%	93%	88%	86%	80%	80%	96%	94%	87%	94%	87%
Low (21–40)	35%	30%	34%	40%	41%	43%	29%	26%	37%	30%	37%
TOTAL MODERATE OR HIGH	54%	63%	55%	46%	40%	37%	66%	68%	50%	64%	51%
Moderate (41–60)	36%	37%	38%	33%	31%	27%	42%	37%	35%	42%	34%
Severe (61–80)	15%	20%	13%	10%	8%	8%	19%	23%	13%	19%	14%
Extreme (81–100)	4%	5%	4%	2%	0%	1%	5%	8%	3%	4%	4%
AVERAGE SCORE	43.5	48.1	43.3	39.8	36.2	36.1	48.9	50.7	41.5	47.4	42.3

The Financial Anxiety Index stands at 43.5 in Canada, indicating that financial stress is widespread across the population. Overall, 89% of Canadians experience some level of financial anxiety, and 54% fall into the moderate, severe, or extreme range. Anxiety is especially pronounced among more vulnerable groups, including those in a poor financial situation (65.7), unemployed respondents (54.1), people with a functional limitation (50.7), and those with personal incomes below \$20,000 (50.3). Regional differences are also notable, with Ontario recording a higher average score (45.1), while Quebec stands lower at 40.4. Taken together, the results show that financial anxiety remains widespread in Canada, with a particularly heavy burden among households already facing financial or social vulnerability.



FINANCIAL ANXIETY LEVEL

Absent <i>(Score between 0 and 20)</i>	Low <i>(Score between 21 and 40)</i>	Moderate <i>(Score between 41 and 60)</i>	Severe <i>(Score between 61 and 80)</i>	Extreme <i>(Score between 81 and 100)</i>
---	---	--	--	--

FINANCIAL KNOWLEDGE LEVEL

Knows enough to feel confident in managing their finances	Agree 97% 3%	Agree 79% 21%	Agree 62% 38%	Agree 49% 51%	Agree 21% 79%
Financial literacy level <i>(Knowledge of concepts such as interest, inflation, and investments)</i>	78% Good level	52% Good level	33% Good level	24% Good level	18% Good level

CONCERNS ABOUT THEIR FINANCES

Managing their finances is an activity they find enjoyable	Agree 92% 8%	Agree 57% 43%	Agree 39% 61%	Agree 22% 78%	Agree 94%
Level of concern about their expenses <i>(Average out of 10)</i>	25% Food	46% Food	67% Food	82% Debt repayment	93% Debt repayment
	16% Energy expenditures	35% Energy expenditures	63% Savings	80% Housing	91% Food
	14% Services	34% Housing	62% Housing	80% Food	89% Housing

FINANCIAL ANXIETY LEVEL

Absent (Score between 0 and 20)	Low (Score between 21 and 40)	Moderate (Score between 41 and 60)	Severe (Score between 61 and 80)	Extreme (Score between 81 and 100)
------------------------------------	----------------------------------	---------------------------------------	-------------------------------------	---------------------------------------

CONCERNS ABOUT THEIR FINANCES (continued)

Concerns about various financial situations
(Average out of 10)

3.7	Never having enough money for home ownership.	6.2	Never having enough money for home ownership.	7.6	Never having enough money for home ownership.	8.8	Incurring a large, unexpected expense.	9.5	Not having enough money set aside for retirement.
2.8	Incurring a large, unexpected expense.	5.3	Incurring a large, unexpected expense.	7.5	Not having enough money set aside for retirement.	8.8	Not having enough money set aside for retirement.	9.5	Incurring a large, unexpected expense.
2.4	Not having enough money set aside for retirement.	5.3	Not having enough money set aside for retirement.	7.5	Incurring a large, unexpected expense.	8.8	Never having enough money for home ownership.	9.3	Not being able to pay for your essential purchases such as groceries, transportation.
2.1	Losing your job in the next 6 months.	3.8	Not being able to afford health care for yourself or your family.	6.6	Not being able to pay off / reduce your debts / pay your credit card.	8.6	Not being able to pay off / reduce your debts / pay your credit card.	9.3	Not being able to pay off / reduce your debts / pay your credit card.
1.8	Not being able to afford health care for yourself or your family.	3.7	Losing your job in the next 6 months.	6.2	Not being able to pay your housing expenses (rent, mortgage).	8.2	Not being able to pay your housing expenses (rent, mortgage).	9.3	Never having enough money for home ownership.

Financial stress symptoms
(% Experienced in the past 14 days)

Family conflict	5%	95%	Family conflict	15%	85%	Family conflict	42%	58%	Family conflict	65%	35%	Family conflict	80%	20%
Difficulty concentrating	2%	98%	Difficulty concentrating	5%	85%	Difficulty concentrating	45%	55%	Difficulty concentrating	69%	31%	Difficulty concentrating	87%	13%
Difficulty sleeping	1%	99%	Difficulty sleeping	13%	87%	Difficulty sleeping	54%	46%	Difficulty sleeping	90%	10%	Difficulty sleeping	99%	1%

GENERAL anxiety level

Absent	94%	Absent	69%	Absent	28%	Absent	4%	Absent	0%
Low	6%	Low	25%	Low	44%	Low	29%	Low	1%
Moderate	0%	Moderate	5%	Moderate	20%	Moderate	31%	Moderate	13%
Severe	0%	Severe	1%	Severe	8%	Severe	35%	Severe	86%

FINANCIAL ANXIETY LEVEL

Absent (Score between 0 and 20)	Low (Score between 21 and 40)	Moderate (Score between 41 and 60)	Severe (Score between 61 and 80)	Extreme (Score between 81 and 100)
------------------------------------	----------------------------------	---------------------------------------	-------------------------------------	---------------------------------------

SOCIODEMOGRAPHIC PROFILES

	Absent (Score between 0 and 20)		Low (Score between 21 and 40)		Moderate (Score between 41 and 60)		Severe (Score between 61 and 80)		Extreme (Score between 81 and 100)	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Gender										
Age	18-34	35-54	18-34	35-54	18-34	35-54	18-34	35-54	18-34	35-54
	9%	20%	21%	27%	35%	36%	31%	43%	35%	42%
Children % Yes	12%	88%	20%	80%	27%	73%	29%	71%	25%	75%
Education level	Prim./Sec.	Coll.	Prim./Sec.	Coll.	Prim./Sec.	Coll.	Prim./Sec.	Coll.	Prim./Sec.	Coll.
	23%	35%	30%	29%	31%	38%	33%	42%	47%	38%
Personal income	Univ.	41%	Univ.	33%	Univ.	30%	Univ.	24%	Univ.	15%
Functional limitation % Yes	<20k\$	20k\$-29k\$	<20k\$	20k\$-29k\$	<20k\$	20k\$-29k\$	<20k\$	20k\$-29k\$	<20k\$	20k\$-29k\$
	8%	9%	19%	10%	28%	10%	33%	13%	46%	12%
Immigration	30k\$-44k\$	45k\$-59k\$	30k\$-44k\$	45k\$-59k\$	30k\$-44k\$	45k\$-59k\$	30k\$-44k\$	45k\$-59k\$	30k\$-44k\$	45k\$-59k\$
	12%	16%	13%	14%	12%	12%	12%	14%	13%	10%
Immigration	60k\$-74k\$	75k\$ +	60k\$-74k\$	75k\$ +	60k\$-74k\$	75k\$ +	60k\$-74k\$	75k\$ +	60k\$-74k\$	75k\$ +
	10%	6%	11%	24%	8%	21%	7%	5%	8%	2%
Immigration	No	1st generation	No	1st generation	No	1st generation	No	1st generation	No	1st generation
	10%	89%	14%	83%	20%	76%	30%	67%	42%	55%
Immigration	2nd		2nd		2nd		2nd		2nd	
	65%	13%	62%	17%	59%	21%	59%	20%	62%	18%
Immigration										

4

Respondent Profile

Respondent profile

Base n= 8,014

Gender



Age

18-24	10%
25-34	17%
35-44	16%
45-54	16%
55-64	18%
65-74	15%
75+	24%

Functional limitation

Yes	19%
No	78%

Presence of children in the household

None	73%
TOTAL YES	23%
1	13%
2	9%
3+	5%

Household composition

Living alone	20%
Couple without children	41%
Couple with children	15%
Single-parent household	3%
Other	21%

Region

British Columbia	14%
Alberta	11%
Prairies	6%
Ontario	39%
Quebec	23%
Atlantic Canada	7%

Occupation

Employed	53%
Student	6%
Unemployed	12%
Retired	27%

Education

Primary / Secondary	30%
College	38%
University	31%

Income

Less than \$20k	24%
\$20k-\$29k	10%
\$30k-\$44k	13%
\$45k-\$59k	13%
\$60k-\$74k	9%
\$75k and over	22%

Immigrant

No	61%
1 st generation	18%
2 nd generation	20%

Mother tongue

French	20%
Other	80%

Note: For each profile category, the complement to 100% corresponds to the “Don’t know” and “Refusal” responses.

Appendices | Results for Vulnerable Populations

Perception of Public Finances

Q2. Currently, do you believe that public finances in Canada are doing...?

Base: All respondents

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS		
		April 2026	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
	n=	8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
TOTAL WELL		32%	29%	33%	35%	30%	51%	31%	33%	31%	29%	32%	28%	33%	30%	34%
... very well		4%	4%	4%	7%	3%	9%	4%	6%	4%	7%	4%	3%	5%	3%	5%
... well		27%	25%	28%	29%	27%	42%	27%	27%	28%	21%	28%	25%	28%	27%	28%
TOTAL POOR		57%	57%	57%	53%	58%	33%	58%	56%	58%	61%	57%	57%	57%	57%	58%
... poorly		36%	36%	36%	35%	37%	23%	37%	34%	37%	38%	36%	36%	36%	35%	38%
... very poorly		21%	21%	21%	18%	22%	9%	21%	22%	21%	23%	21%	21%	21%	22%	20%
I don't know		11%	14%	10%	12%	11%	16%	11%	11%	11%	11%	12%	15%	10%	13%	9%

Economic Outlook Over The Next Six Months

Q3. Over the next 6 months, do you believe that the economic outlook for Canada will...?

Base: All respondents

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
	April 2026	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
n=	8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
... improve	15%	14%	15%	18%	14%	29%	14%	19%	14%	14%	15%	16%	15%	14%	16%
... remain the same	39%	37%	40%	37%	39%	39%	39%	35%	40%	31%	39%	35%	40%	37%	40%
... deteriorate	38%	38%	38%	34%	39%	21%	39%	37%	39%	44%	38%	38%	38%	38%	39%
I don't know	8%	11%	7%	11%	8%	11%	8%	9%	7%	11%	8%	11%	8%	10%	6%

Anxiety Level Over Economic Outlook

Q3B. To what extent are you anxious about the economic outlook for Canada?

Base: All respondents

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
	April 2026	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
n=	8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
TOTAL Anxious	66%	63%	68%	70%	65%	71%	66%	69%	66%	72%	66%	67%	66%	65%	68%
Very anxious	21%	21%	21%	27%	20%	20%	21%	26%	20%	26%	21%	25%	20%	24%	20%
Somewhat anxious	45%	42%	46%	44%	45%	51%	45%	42%	46%	46%	45%	42%	46%	41%	48%
TOTAL Not anxious	28%	29%	28%	23%	30%	23%	29%	25%	30%	22%	29%	26%	29%	28%	29%
Not very anxious	23%	23%	24%	19%	25%	19%	24%	20%	25%	18%	24%	22%	24%	23%	24%
Not at all anxious	5%	5%	5%	4%	5%	4%	5%	5%	5%	4%	5%	4%	5%	5%	5%
I don't know	6%	8%	4%	6%	5%	5%	5%	6%	4%	6%	6%	8%	5%	7%	3%

Change in Household Income Over The Past Six Months

Q4. Compared to 6 months ago, has the total income of all household members ...?

Base: All respondents

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
	April 2026	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
n=	8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
... increased	15%	13%	16%	14%	15%	20%	15%	15%	15%	17%	15%	11%	16%	11%	19%
... remained the same	62%	63%	62%	59%	63%	53%	63%	61%	63%	56%	63%	60%	63%	62%	63%
... decreased	20%	20%	20%	23%	19%	20%	20%	22%	20%	24%	20%	27%	18%	24%	17%
I prefer not to answer	3%	4%	2%	4%	2%	7%	2%	2%	2%	3%	2%	2%	3%	3%	1%

Current Personal Financial Situation

Q5. If you had to describe your current personal financial situation, would you say it is ...?

Base: All respondents

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
	April 2026	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
n=	8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
TOTAL GOOD	47%	41%	50%	38%	49%	31%	47%	35%	50%	34%	47%	30%	52%	31%	59%
...excellent - I am able to manage my finances for the long term.	15%	11%	17%	9%	17%	3%	16%	10%	17%	9%	16%	7%	18%	7%	21%
...good - I am able to manage my finances, but I am unsure about the long-term situation.	32%	30%	33%	30%	32%	28%	32%	25%	33%	25%	32%	23%	34%	23%	38%
...OK - I am able to manage, nothing more.	34%	37%	33%	39%	33%	45%	34%	34%	34%	37%	34%	36%	33%	41%	29%
TOTAL BAD	19%	22%	18%	23%	18%	24%	19%	31%	16%	29%	19%	34%	14%	29%	13%
...bad - I have trouble managing my finances, especially over the long term.	14%	14%	14%	17%	13%	20%	14%	21%	12%	21%	14%	22%	11%	20%	10%
...very bad - I am unable to manage my finances.	5%	8%	4%	6%	5%	4%	5%	9%	4%	8%	5%	12%	3%	9%	3%

Past and Future Personal Financial Situation

Q6. Compared to 6 months ago, has your personal financial situation ...? | Q7. In the next 6 months, do you think your personal financial situation will...

Base: All respondents

Six months ago (past)

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
	April 2026	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
n=	8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
... improved	13%	11%	13%	13%	12%	16%	12%	12%	13%	13%	12%	10%	13%	10%	16%
... remained the same	59%	59%	59%	54%	60%	56%	59%	53%	60%	53%	59%	55%	60%	57%	60%
... deteriorated	27%	28%	27%	31%	26%	26%	27%	34%	26%	31%	27%	34%	25%	32%	24%
I prefer not to answer	1%	2%	1%	2%	1%	3%	1%	1%	1%	3%	1%	1%	2%	2%	0%

In six months (future)

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
	April 2026	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
n=	8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
... improve	19%	19%	20%	25%	18%	44%	19%	23%	19%	25%	19%	22%	19%	18%	21%
... remain the same	53%	52%	54%	45%	56%	37%	54%	44%	56%	43%	54%	44%	56%	49%	57%
... deteriorate	20%	19%	20%	21%	19%	11%	20%	23%	19%	24%	20%	22%	19%	23%	18%
I don't know	8%	10%	6%	9%	7%	8%	7%	10%	6%	9%	7%	11%	6%	10%	4%

Attitudes Towards Personal Finances

Q8A. What is your level of agreement with the following statements?

Base: All respondents

TOTAL AGREE*/		April 2026	NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
			Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
	n=	8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
Thinking about my personal finances makes me feel anxious.		60%	61%	59%	69%	57%	78%	60%	71%	57%	70%	60%	71%	57%	67%	56%
Looking at my bank statements is unpleasant.		49%	53%	47%	60%	46%	68%	48%	62%	45%	63%	48%	63%	45%	58%	43%
Discussing my finances can give me heart palpitations or stress me out.		48%	50%	47%	57%	45%	64%	47%	60%	44%	64%	47%	59%	44%	54%	43%
I prefer not to think about the state of my personal finances.		45%	50%	42%	54%	42%	58%	44%	53%	42%	49%	45%	57%	41%	52%	40%
Thinking about my personal finances makes me feel guilty.		40%	42%	39%	53%	36%	59%	39%	49%	37%	54%	39%	51%	36%	44%	38%
I would prefer to have someone I trust handle my finances		36%	34%	37%	45%	34%	55%	35%	37%	36%	40%	36%	37%	36%	32%	39%
I often put myself in situations where I don't know where I'm going to find the money to get by.		32%	38%	29%	44%	28%	50%	31%	43%	28%	47%	31%	41%	29%	39%	28%
I don't make enough effort to understand my finances.		30%	33%	28%	41%	27%	47%	29%	34%	28%	35%	30%	36%	28%	32%	29%

*TOTAL AGREE : % Strongly agree + % Somewhat agree

Financial Anxiety Scale

Q8A. What is your level of agreement with the following statements?

Base: All respondents

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
	April 2026														
n=	8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
TOTAL 28-32	6%	7%	5%	8%	5%	6%	6%	10%	5%	8%	6%	8%	5%	7%	5%
TOTAL 23-27	19%	21%	18%	27%	17%	36%	19%	24%	18%	30%	19%	25%	17%	22%	18%
TOTAL 18-22	30%	30%	30%	33%	29%	37%	30%	31%	29%	33%	30%	34%	29%	32%	28%
TOTAL 13-17	25%	24%	26%	19%	27%	14%	25%	21%	26%	19%	25%	22%	26%	24%	25%
TOTAL 8-12	20%	18%	21%	12%	22%	8%	20%	14%	22%	11%	20%	11%	23%	15%	23%
Mean	18.2	18.7	18.0	20.0	17.7	20.8	18.1	19.8	17.8	20.2	18.1	19.9	17.7	19.1	17.7

Enjoyment in Managing Finances

Q8B. What is your level of agreement with the following statements?

Base: All respondents

TOTAL AGREE	April 2026	NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
	n= 8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
Aspiring to make your money grow means accepting gains or losses depending on the market. Simply trust your investment strategies to avoid stress	72%	66%	74%	76%	70%	86%	71%	63%	74%	62%	72%	64%	74%	63%	78%
I know enough to feel confident in managing my personal finances	69%	64%	71%	68%	69%	76%	68%	67%	69%	66%	69%	61%	71%	65%	71%
I like to find out about the different financial products offered by financial institutions	52%	46%	55%	68%	48%	80%	52%	50%	53%	50%	52%	48%	54%	48%	57%
Managing my personal finances is an activity that I find enjoyable	47%	43%	49%	58%	44%	73%	46%	40%	49%	45%	47%	39%	50%	43%	51%
These days, thanks to financial institution platforms and apps (like Wealthsimple), investing money is simple and fun	46%	39%	49%	61%	41%	72%	45%	40%	47%	43%	46%	40%	48%	40%	52%
It is best to be autonomous in managing your investments. You learn by playing the stock market	37%	32%	38%	57%	31%	70%	36%	37%	37%	42%	36%	38%	36%	35%	39%

*Due to the small number of respondents (n<30), the results are presented for informational purposes only.

Evolution of Household Expenses in Past Six Months - *Total Increase*

Q10. Please think about your household expenses over the past six (6) months. Have you increased or decreased how much you spend on the following categories?

Base : Respondents for whom the category applies (n varies)

*Statement presented to parents only

Total Increase	April 2026	NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Food (n=7,951)	61%	59%	62%	58%	61%	61%	61%	63%	61%	71%	60%	57%	62%	59%	62%
Energy expenditure (n=7,595)	51%	49%	52%	49%	52%	40%	52%	56%	51%	57%	51%	47%	52%	51%	52%
Housing (n=7,728)	49%	48%	49%	51%	48%	51%	49%	53%	48%	59%	48%	48%	49%	51%	48%
*Child-related expenses	47%	45%	47%	54%	45%	44%	47%	54%	46%	50%	47%	42%	48%	46%	48%
Transportation (n=7,682)	42%	42%	42%	47%	41%	58%	42%	45%	42%	52%	42%	43%	42%	42%	42%
Services (n=7,879)	39%	38%	39%	39%	39%	44%	39%	45%	37%	43%	39%	35%	40%	40%	38%
Personal care products (n=7,933)	35%	35%	35%	41%	33%	41%	35%	41%	33%	47%	34%	35%	35%	36%	35%
Medication and health care (n=7,623)	34%	33%	35%	38%	33%	34%	34%	45%	32%	33%	34%	34%	34%	35%	34%
Debt repayment (n=6,633)	32%	31%	32%	38%	30%	44%	32%	38%	30%	43%	31%	33%	32%	35%	31%
Dental / Eye health (n=7,581)	30%	28%	31%	31%	30%	31%	30%	35%	29%	37%	30%	26%	31%	29%	31%
Leisure (n=7,651)	28%	26%	29%	32%	27%	31%	28%	30%	28%	41%	28%	24%	29%	25%	30%
Clothing (n=7,841)	27%	28%	27%	34%	25%	37%	27%	32%	26%	40%	27%	27%	27%	28%	27%
Financial assistance for my family (n=5,826)	23%	21%	24%	31%	21%	37%	23%	27%	22%	29%	23%	21%	24%	24%	23%
Savings (n=7,287)	23%	22%	23%	25%	22%	24%	23%	22%	23%	28%	22%	15%	25%	17%	27%

Evolution of Household Expenses in Past Six Months - *Total Decrease*

Q10. Please think about your household expenses over the past six (6) months. Have you increased or decreased how much you spend on the following categories?

Base : Respondents for whom the category applies (n varies)

*Statement presented to parents only

Total Decrease	April 2026	NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Leisure (n=7,651)	35%	35%	35%	35%	35%	34%	35%	40%	34%	34%	35%	43%	32%	40%	32%
Savings (n=7,287)	26%	27%	26%	30%	25%	30%	26%	34%	25%	25%	26%	33%	24%	33%	22%
Clothing (n=7,841)	24%	23%	24%	27%	23%	23%	24%	26%	23%	22%	24%	31%	21%	27%	22%
Food (n=7,951)	14%	16%	13%	16%	13%	11%	14%	16%	13%	14%	14%	20%	12%	18%	11%
Transportation (n=7,682)	13%	14%	13%	14%	13%	10%	13%	17%	12%	11%	13%	16%	12%	15%	12%
Services (n=7,879)	13%	13%	13%	15%	13%	9%	13%	16%	13%	14%	13%	17%	12%	13%	13%
Dental / Eye health (n=7,581)	12%	15%	11%	15%	11%	12%	12%	15%	11%	9%	12%	19%	10%	17%	9%
Personal care products (n=7,933)	12%	13%	12%	15%	11%	12%	12%	17%	11%	12%	12%	18%	10%	14%	10%
Debt repayment (n=6,633)	12%	14%	11%	14%	11%	12%	12%	11%	12%	14%	12%	14%	11%	14%	10%
Financial assistance for my family (n=5,826)	11%	14%	10%	16%	10%	12%	11%	13%	11%	12%	11%	15%	10%	15%	9%
*Child-related expenses	9%	14%	8%	11%	8%	10%	9%	13%	8%	10%	9%	14%	8%	11%	9%
Medication and health care (n=7,623)	7%	8%	7%	11%	7%	9%	7%	9%	7%	9%	7%	11%	6%	10%	6%
Energy expenditure (n=7,595)	7%	8%	6%	9%	6%	9%	7%	7%	7%	8%	7%	8%	7%	8%	6%
Housing (n=7,728)	5%	5%	4%	6%	4%	7%	5%	5%	5%	5%	5%	4%	5%	5%	5%

Projected Evolution in Household Expenses Over The Next Six Months – *Total Will Increase*

Q13. Please think about your household expenses over the next 6 months. Do you think the proportion of your budget dedicated to the following categories will increase, decrease or stay the same?

Base : Respondents for whom the category applies (n varies)

*Statement presented to parents only

Total Will Increase	April 2026	NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Food (n=7,897)	53%	51%	54%	48%	54%	48%	53%	56%	52%	57%	52%	52%	53%	53%	52%
Housing (n=7,669)	42%	43%	42%	41%	42%	38%	42%	49%	41%	45%	42%	46%	41%	46%	39%
Energy expenditure (n=7,501)	42%	42%	42%	38%	43%	27%	42%	47%	41%	43%	42%	41%	42%	42%	41%
Transportation (n=7,573)	39%	39%	39%	40%	39%	36%	39%	44%	38%	44%	39%	40%	39%	39%	39%
*Child-related expenses (n=1,798)	35%	38%	34%	40%	34%	43%	35%	42%	35%	39%	35%	36%	35%	37%	35%
Services (n=7,815)	33%	35%	32%	33%	33%	24%	33%	40%	31%	32%	33%	33%	33%	36%	31%
Medication and health care (n=7,537)	27%	28%	27%	29%	27%	23%	28%	36%	25%	30%	27%	30%	27%	30%	26%
Dental / Eye health (n=7,486)	27%	26%	27%	27%	27%	23%	27%	33%	25%	31%	27%	28%	27%	28%	26%
Personal care products (n=7,894)	26%	28%	26%	29%	25%	24%	26%	33%	25%	34%	26%	28%	26%	28%	25%
Debt repayment (n=6,320)	25%	26%	24%	31%	23%	30%	25%	29%	24%	30%	25%	26%	24%	27%	24%
Leisure (n=7,527)	23%	24%	23%	25%	23%	23%	23%	24%	23%	28%	23%	22%	23%	22%	24%
Clothing (n=7,796)	22%	24%	21%	27%	21%	30%	22%	25%	21%	32%	22%	24%	22%	22%	22%
Savings (n=7,190)	19%	20%	19%	26%	17%	27%	19%	20%	19%	24%	19%	20%	19%	18%	20%
Financial assistance for my family (n=4,990)	18%	17%	18%	23%	16%	29%	17%	20%	17%	24%	17%	17%	18%	18%	17%

Projected Evolution in Household Expenses Over The Next Six Months – *Total Will Decrease*

Q13. Please think about your household expenses over the next 6 months. Do you think the proportion of your budget dedicated to the following categories will increase, decrease or stay the same?

Base : Respondents for whom the category applies (n varies)

*Statement presented to parents only

Total Will Decrease	April 2026	NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Leisure (n=7,527)	25%	24%	25%	26%	24%	29%	24%	31%	23%	25%	24%	30%	23%	29%	21%
Savings (n=7,190)	21%	21%	21%	21%	21%	25%	21%	28%	20%	26%	21%	24%	20%	26%	18%
Clothing (n=7,796)	16%	15%	17%	18%	16%	17%	16%	19%	16%	18%	16%	19%	16%	19%	15%
Financial assistance for my family (n=4,990)	15%	17%	14%	16%	15%	13%	15%	19%	14%	16%	15%	17%	15%	19%	13%
Debt repayment (n=6,320)	13%	13%	12%	15%	12%	9%	13%	16%	12%	16%	13%	13%	12%	14%	12%
*Child-related expenses (n=1,798)	10%	9%	10%	10%	10%	8%	10%	18%	9%	11%	10%	12%	9%	13%	9%
Dental / Eye health (n=7,486)	9%	10%	8%	12%	8%	16%	9%	12%	8%	8%	9%	11%	8%	11%	8%
Services (n=7,815)	8%	7%	9%	9%	8%	8%	8%	11%	8%	13%	8%	9%	8%	9%	8%
Transportation (n=7,573)	8%	8%	8%	11%	7%	9%	8%	11%	7%	10%	8%	10%	8%	10%	7%
Personal care products (n=7,894)	8%	8%	8%	11%	7%	13%	8%	10%	7%	10%	8%	10%	8%	10%	7%
Energy expenditure (n=7,501)	8%	9%	8%	12%	7%	12%	8%	11%	7%	10%	8%	9%	8%	10%	7%
Food (n=7,897)	8%	8%	8%	10%	7%	9%	8%	11%	7%	10%	8%	10%	7%	10%	6%
Medication and health care (n=7,537)	6%	7%	6%	10%	5%	14%	6%	8%	6%	7%	6%	7%	6%	8%	6%
Housing (n=7,669)	5%	5%	5%	8%	4%	9%	5%	7%	5%	7%	5%	6%	5%	5%	5%

Decisions and Plans Postponed Due to Financial Circumstances

QFIN. Are there any things you have delayed, avoided, or decided not to do because of your financial situation or anxiety about your finances?*

Base: All respondents *SEVERAL MENTIONS POSSIBLE - Because respondents were able to give several answers, the total of mentions may exceed 100%.

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS		
		April 2026	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
n=		8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
Taking a vacation or travelling		46%	42%	48%	48%	46%	59%	46%	55%	45%	62%	46%	52%	44%	49%	45%
Making a major purchase (e.g., car, home, renovations)		40%	37%	41%	43%	39%	44%	40%	46%	39%	51%	39%	45%	38%	43%	39%
Saving or investing for the future		37%	36%	37%	39%	36%	42%	37%	46%	35%	53%	36%	47%	34%	43%	33%
Social activities or hobbies		35%	33%	35%	36%	34%	38%	35%	47%	32%	50%	34%	48%	30%	43%	30%
Seeking medical, dental, or mental health care		24%	26%	24%	23%	25%	31%	24%	39%	21%	34%	24%	34%	21%	32%	19%
Changing jobs or career paths		14%	11%	15%	20%	12%	25%	13%	17%	13%	24%	13%	12%	14%	13%	14%
Returning to school or training		12%	12%	12%	15%	11%	16%	12%	18%	11%	23%	12%	16%	11%	14%	11%
Starting a family or having more children		9%	9%	9%	14%	7%	22%	8%	10%	8%	10%	9%	10%	8%	9%	9%
Other		2%	2%	2%	2%	2%	2%	2%	3%	1%	2%	2%	3%	1%	2%	1%
None of the above		28%	31%	27%	19%	31%	12%	29%	17%	31%	13%	29%	19%	31%	24%	30%

Concerns About Spending Categories

Q11. On a scale of 1 to 10, how much of a concern is your spending in the following categories?

1 is "Not concerned at all" and 10 is "Extremely concerned".

Base : Respondents for whom the category applies (n varies) /

*Statement presented to parents only

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
	April 2026	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Food (n=7,879)	58%	57%	58%	64%	56%	63%	57%	65%	56%	73%	57%	62%	56%	63%	55%
Housing (n=7,623)	50%	49%	51%	64%	47%	65%	50%	56%	49%	60%	50%	56%	49%	55%	48%
Savings (n=7,307)	49%	47%	50%	59%	46%	62%	49%	57%	48%	62%	49%	53%	48%	51%	48%
Energy expenditure (n=7,450)	46%	45%	46%	54%	44%	51%	46%	52%	45%	56%	46%	48%	46%	51%	43%
Debt repayment (n=6,612)	44%	44%	45%	54%	41%	64%	44%	53%	42%	56%	44%	48%	44%	49%	42%
*Child-related expenses (n=1,802)	44%	43%	44%	56%	39%	60%	43%	58%	42%	51%	43%	36%	46%	52%	42%
Transportation (n=7,605)	42%	42%	42%	54%	39%	52%	42%	50%	40%	55%	42%	46%	41%	46%	40%
Financial assistance for my family (n=5,532)	39%	38%	40%	52%	35%	63%	38%	50%	37%	51%	39%	45%	38%	45%	36%
Servicess (n=7,783)	39%	40%	39%	50%	36%	49%	39%	49%	37%	44%	39%	42%	38%	45%	36%
Medication and health care (n=7,459)	39%	38%	39%	48%	36%	52%	38%	48%	36%	49%	38%	40%	38%	42%	36%
Dental / Eye health (n=7,467)	37%	37%	37%	47%	34%	49%	37%	46%	35%	42%	37%	39%	36%	41%	34%
Leisure (n=7,484)	31%	31%	32%	44%	28%	48%	31%	36%	30%	42%	31%	31%	31%	34%	31%
Personal care products (n=7,841)	28%	29%	28%	42%	24%	42%	28%	36%	26%	41%	28%	31%	27%	32%	26%
Clothing (n=165:174)	26%	29%	25%	39%	22%	40%	26%	31%	25%	38%	26%	28%	25%	29%	25%

Concerns about Different Financial Situations

Q14. On a scale of 1 to 10, are you afraid of...?

Base: All respondents (n=8,014)

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
	April 2026	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
n=	8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
*Never having enough money for home ownership	57%	53%	60%	64%	54%	70%	56%	63%	56%	73%	56%	61%	55%	57%	59%
Incurring a large, unexpected expense	54%	54%	54%	59%	53%	65%	54%	69%	51%	67%	54%	65%	51%	62%	49%
Not having enough money set aside for retirement	51%	51%	51%	60%	48%	63%	51%	62%	49%	65%	50%	62%	47%	56%	48%
Not being able to pay off / reduce your debts / pay your credit card	37%	37%	37%	47%	34%	55%	37%	49%	35%	52%	37%	47%	34%	43%	35%
Not being able to pay for your essential purchases such as groceries, transportation	36%	41%	35%	48%	33%	48%	36%	52%	33%	53%	36%	49%	32%	48%	29%
Not being able to pay your housing expenses (rent, mortgage)	36%	38%	35%	48%	32%	61%	35%	50%	33%	52%	35%	46%	33%	45%	30%
Not being able to afford health care for yourself or your family	34%	35%	33%	44%	31%	54%	33%	46%	31%	49%	33%	42%	31%	41%	29%
**Losing your job in the next 6 months	31%	28%	32%	43%	27%	48%	30%	45%	29%	40%	31%	32%	31%	38%	29%

*Item presented to respondents who do not own property (n=3,280)

**Item presented to workers only (n=3,957)

Anxiety Regarding Eviction

QT3B. Currently, how concerned are you that your landlord will exercise his or her right to evict tenants (major work) or repossess the dwelling in the near future?

Base : Tenants (n=2,198)

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
	April 2026	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
n=	2,198	618	1,574	585	1,613	199	1,983	522	1,613	152	2,046	607	1,591	1,383	715
TOTAL CONCERN (1, 2, 3)	64%	59%	67%	72%	61%	67%	64%	69%	63%	59%	64%	65%	64%	64%	65%
Very	13%	13%	13%	16%	12%	9%	13%	17%	12%	20%	12%	14%	12%	13%	12%
Somewhat	24%	23%	25%	30%	22%	29%	24%	27%	24%	20%	25%	25%	24%	25%	23%
Not very	27%	22%	29%	25%	28%	30%	27%	26%	28%	19%	27%	25%	28%	25%	30%
Not at all	32%	37%	30%	23%	35%	27%	32%	28%	33%	38%	32%	29%	33%	31%	33%
I don't know	4%	5%	3%	5%	3%	6%	4%	3%	4%	3%	4%	6%	3%	5%	1%

Anxiety Symptoms in the Past 14 Days

Q15. In the past 14 days, how often have you been troubled by the following problems?

Base: All respondents (n=8,014)

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
	April 2026	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
n=	8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
Feelings of nervousness, anxiety or tension	65%	65%	64%	70%	63%	75%	64%	76%	61%	80%	64%	76%	61%	69%	62%
Difficulty relaxing	61%	61%	61%	67%	59%	70%	61%	74%	58%	70%	61%	72%	58%	66%	58%
Becoming easily upset or irritable	59%	59%	58%	64%	57%	72%	58%	70%	56%	72%	58%	68%	56%	63%	56%
Excessive worrying about everything and anything	57%	59%	56%	66%	54%	70%	57%	71%	53%	66%	56%	69%	53%	63%	53%
Unable to stop worrying or control your worries	56%	58%	54%	64%	53%	73%	55%	71%	52%	66%	55%	69%	52%	62%	52%
Being afraid that something terrible might happen	53%	55%	52%	62%	51%	66%	53%	68%	50%	62%	53%	65%	50%	59%	49%
Being so agitated that it's difficult to remain calm	46%	48%	44%	55%	43%	59%	45%	61%	42%	58%	45%	56%	43%	51%	42%

Strategies Used to Manage or Regain Control

Q15A. When you have felt anxious or stressed in the past 14 days, which of the following have you done to help cope or feel more in control?

Base: Respondents who experienced at least one symptom of anxiety or stress in the past 14 days

* SEVERAL MENTIONS POSSIBLE - Because respondents were able to give several answers, the total of mentions may exceed 100%.

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS		
		April 2026	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
	n=	5,902	1,388	4,480	1,342	4,560	230	5,639	1,207	4,523	314	5,588	1,148	4,754	2,364	3,077
Went for a walk or exercised	48%	43%	51%	43%	50%	52%	48%	41%	51%	49%	48%	48%	48%	44%	51%	
Took time to relax, meditate, or do breathing exercises	38%	36%	39%	36%	39%	38%	38%	40%	38%	40%	38%	39%	37%	38%	38%	
Focused on a hobby or creative activity	36%	37%	36%	32%	38%	35%	37%	43%	35%	33%	37%	43%	34%	38%	35%	
Spoke to friends or family for support	35%	33%	36%	31%	37%	45%	35%	38%	35%	35%	35%	38%	34%	36%	34%	
Reduced screen time or avoided negative news	25%	23%	25%	23%	25%	26%	25%	27%	24%	23%	25%	27%	24%	26%	24%	
Tracked spending or limited purchases	23%	19%	25%	26%	22%	25%	23%	27%	23%	29%	23%	25%	23%	26%	22%	
Used coupons, shopped sales, or postponed non-essential purchases	19%	17%	20%	20%	18%	12%	19%	23%	18%	23%	19%	24%	17%	22%	17%	
Made or reviewed a budget	14%	13%	15%	15%	14%	19%	14%	17%	14%	22%	14%	13%	15%	16%	14%	
Consulted a mental health professional	10%	9%	10%	11%	10%	11%	10%	17%	8%	17%	10%	12%	9%	11%	10%	
None of the above	8%	9%	8%	8%	8%	2%	9%	7%	9%	9%	8%	7%	9%	9%	9%	
Accessed a food bank or community resource	6%	8%	5%	7%	6%	8%	6%	12%	4%	13%	6%	10%	5%	10%	4%	
Sought help from a financial advisor, counselor, or other professional	5%	4%	6%	6%	5%	9%	5%	6%	5%	8%	5%	5%	5%	5%	6%	
Other	3%	4%	3%	4%	3%	3%	3%	6%	3%	2%	4%	5%	3%	5%	2%	
I don't know / I prefer not to answer	3%	5%	2%	4%	3%	2%	3%	2%	3%	2%	3%	4%	3%	4%	2%	

General Anxiety Scale

Q16. In the past 14 days, how often have you been troubled by the following issues because of your financial situation?

Base: All respondents

	April 2026	NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
n=	8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
Difficulty sleeping because of your finances	40%	41%	40%	51%	37%	57%	40%	56%	36%	58%	40%	49%	38%	49%	35%
Difficulty concentrating at work or school	34%	33%	35%	48%	30%	56%	34%	44%	32%	49%	34%	39%	33%	37%	34%
Family conflict or tension between household members	33%	33%	33%	45%	29%	47%	32%	44%	30%	45%	32%	38%	31%	37%	31%
Increased consumption or desire to consume alcohol or drugs	21%	23%	20%	29%	19%	34%	21%	31%	18%	33%	21%	25%	20%	25%	19%

Length of Time during which Basic Expenses Can Be Covered without Incurring Debt

QLOSS. If you lost your main source of income or faced an unexpected expense between \$500 and \$1,000, how long could you cover your basic expenses without borrowing or going into debt?

Base: All respondents

		April 2026	NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
			Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
	n=	8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
TOTAL ONE MONTH OR LESS (1–3)		46%	51%	43%	49%	45%	54%	46%	58%	43%	58%	45%	55%	43%	54%	42%
Less than one week		22%	28%	20%	19%	23%	20%	23%	34%	20%	29%	22%	32%	19%	30%	18%
One to two weeks		11%	12%	11%	15%	10%	17%	11%	13%	11%	12%	11%	11%	11%	12%	11%
Two to four weeks (about a month)		12%	12%	13%	15%	11%	17%	12%	11%	13%	17%	12%	12%	13%	12%	13%
One to three months		12%	11%	13%	13%	12%	13%	12%	13%	12%	13%	12%	11%	13%	11%	14%
Three to six months		8%	5%	9%	8%	8%	13%	8%	5%	9%	10%	8%	5%	9%	7%	9%
More than six months		22%	16%	24%	14%	24%	4%	22%	15%	24%	8%	22%	13%	24%	14%	27%
I don't know / I prefer not to answer		12%	16%	10%	16%	11%	16%	12%	9%	12%	10%	12%	16%	11%	14%	8%

Use of an Emergency Assistance Program

QT2A. In the last 6 months, have you used, even once, an assistance program offered by a community organization in your area?*

Base: All respondents *SEVERAL MENTIONS POSSIBLE - Because respondents were able to give several answers, the total of mentions may exceed 100%.

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
	April 2026	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
	n= 8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
Free or low-cost meals	13%	16%	12%	22%	10%	27%	12%	22%	10%	19%	13%	18%	11%	18%	10%
Budgeting and financial advice	13%	11%	14%	19%	11%	22%	12%	18%	12%	18%	13%	12%	13%	14%	13%
Distribution of food baskets	10%	13%	9%	15%	9%	25%	10%	21%	8%	24%	10%	17%	8%	17%	6%
Psychological support programs	10%	10%	9%	12%	9%	14%	9%	20%	7%	16%	9%	12%	9%	12%	9%
Purchase cards or food vouchers	7%	8%	7%	13%	5%	22%	7%	12%	6%	15%	7%	9%	6%	10%	6%
Housing assistance	7%	8%	6%	10%	6%	14%	7%	14%	5%	15%	6%	9%	6%	10%	5%
Mean	2.1	2.1	2.1	2.3	2.0	2.5	2.1	2.4	2.0	2.2	2.1	2.0	2.1	2.2	2.0

Frequency of Use of Food Assistance Programs

QT2B. Was this the first time you used an assistance program?*

Base: Respondents who used an emergency assistance program (n=varies)

%Yes	April 2026	NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Housing assistance (n=584)	48%	43%	51%	55%	45%	58%	47%	49%	48%	36%	49%	37%	53%	39%	62%
Purchase cards or food vouchers (n=538)	47%	43%	50%	48%	47%	53%	47%	49%	47%	35%	48%	37%	52%	44%	53%
Free or low-cost meals (n=967)	45%	41%	47%	45%	45%	62%	44%	43%	47%	44%	45%	38%	49%	42%	52%
Budgeting and financial advice (n=1,001)	43%	49%	41%	52%	38%	67%	42%	52%	40%	40%	43%	48%	42%	43%	45%
Psychological support programs (n=765)	39%	42%	38%	48%	36%	52%	39%	33%	43%	40%	39%	33%	42%	36%	43%
Distribution of food baskets (n=828)	36%	29%	40%	39%	34%	41%	35%	34%	37%	29%	36%	24%	44%	30%	48%

Usefulness of Emergency Assistance Programs Offered

QT3. To what extent have the assistance services or programs offered by a community organization in your area that you have used been helpful or not?

Base: Respondents who used an emergency assistance program (n=varies)

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
	April 2026	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
*TOTAL HELPFUL															
Distribution of food baskets (n=828)	84%	85%	83%	85%	84%	87%	84%	83%	86%	87%	84%	84%	85%	85%	83%
Purchase cards or food vouchers (n=538)	80%	77%	81%	79%	81%	84%	80%	80%	81%	89%	79%	84%	78%	79%	82%
Free or low-cost meals (n=967)	79%	80%	78%	82%	78%	77%	79%	78%	81%	72%	80%	81%	78%	79%	80%
Housing assistance (n=584)	76%	74%	78%	71%	79%	69%	77%	77%	77%	78%	76%	76%	76%	76%	77%
Psychological support programs (n=765)	72%	65%	75%	72%	72%	71%	72%	76%	69%	75%	71%	72%	72%	69%	74%
Budgeting and financial advice (n=1,001)	66%	72%	63%	70%	63%	67%	66%	65%	66%	68%	65%	68%	65%	67%	65%

*TOTAL HELPFUL : % Very helpful + % Somewhat helpful

Impact and Accessibility of Community Support Resources and Programs

QT4. What is your level of agreement with the following statements about community support?

Base: Respondents to whom the situation applies (n=varies)

TOTAL AGREE*	April 2026	NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
The support of community organizations has had a positive impact on my financial situation. (n=3,822)	40%	41%	40%	47%	37%	54%	40%	43%	41%	48%	40%	45%	38%	44%	39%
The programs offered by community organizations help me better manage my financial anxiety. (n=3,871)	36%	37%	36%	45%	33%	51%	36%	38%	37%	42%	36%	39%	36%	38%	37%
The financial assistance programs offered by community organizations are accessible and easy to use. (n=4,757)	36%	37%	36%	44%	33%	49%	36%	36%	37%	42%	36%	37%	36%	37%	37%
The resources offered by community organizations are sufficient to meet my financial, food and other needs. (n=4,085)	34%	34%	34%	42%	31%	47%	34%	34%	35%	35%	34%	33%	34%	33%	37%

*TOTAL AGREE : % Strongly agree + % Somewhat agree

Food Insecurity

QT2C. Have you experienced any of the following situations in the last 6 months?*

Base: All respondents

TOTAL YES*

TOTAL YES*		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS		
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	
	n=	8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
TOTAL EXPERIENCING FOOD INSECURITY		38%	41%	36%	52%	34%	61%	37%	58%	32%	56%	37%	52%	33%	52%	29%
You or household members could not afford to eat balanced meals		28%	32%	27%	37%	26%	41%	28%	47%	24%	42%	28%	41%	24%	41%	21%
You or household members have been worried about running out of food before the money comes in		27%	31%	25%	39%	24%	46%	27%	47%	22%	44%	26%	39%	23%	39%	20%
You ate less than you should have because there was no money to buy food		26%	30%	25%	37%	23%	43%	26%	44%	22%	44%	26%	37%	23%	37%	20%
All the food you or household members had bought was eaten and there was no money to buy more		20%	24%	18%	29%	17%	33%	20%	34%	16%	33%	19%	28%	17%	29%	14%

*TOTAL YES : % Yes, often + % Yes, sometimes

Personal Experience or Proximity to a Situation of Poverty

QT5. Over the past 12 months, have you personally experienced a situation of poverty or do you know someone close to you who has?

«Being in a situation of poverty means not having the necessary resources to meet basic needs (food, housing, clothing, transportation). Most of the time, it involves living from day to day and worrying about the future. It means constant stress and, very often, isolation. »

Base: All respondents

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS		
		April 2026	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
	n=	8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
Someone close to me (family, friends, co-workers) has experienced a situation of poverty		34%	36%	33%	37%	33%	36%	34%	51%	30%	43%	33%	43%	31%	41%	29%
I have personally experienced a situation of poverty		22%	25%	20%	28%	20%	32%	21%	39%	17%	34%	21%	36%	17%	35%	13%

Financial Literacy

Q17. Suppose you have \$100 in a savings account and the interest rate is 2% per year. After 5 years, how much do you think you will have in the account if you let the money grow?

Base: All respondents

	April 2026	NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
n=	8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
More than \$102	80%	73%	83%	77%	81%	80%	80%	75%	82%	71%	80%	77%	81%	75%	85%
Exactly \$102	7%	8%	6%	9%	6%	9%	7%	10%	6%	12%	7%	7%	8%	7%	7%
Less than \$102	4%	4%	3%	4%	4%	2%	4%	3%	4%	6%	4%	4%	3%	5%	3%
I don't know	10%	15%	7%	10%	9%	9%	9%	11%	8%	11%	9%	12%	9%	12%	6%

Q18. Imagine you have money in a savings account and the interest rate in your account is 1% per year and inflation is 2% per year. After 1 year, with the money in that account, would you be able to buy...? Base: All respondents

	April 2026	NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
n=	8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
... more things than today	6%	6%	5%	7%	5%	13%	5%	9%	5%	10%	5%	5%	6%	7%	5%
... as many things as today	11%	11%	11%	13%	10%	13%	11%	12%	10%	15%	10%	8%	11%	11%	11%
... fewer things than today	69%	61%	73%	63%	70%	60%	69%	63%	71%	56%	69%	67%	69%	63%	74%
I don't know	15%	22%	11%	17%	14%	14%	15%	17%	13%	18%	15%	19%	13%	19%	10%

Financial Literacy

Q19. Is the following statement true or false? "Buying stock in a single company generally offers a more secure return than a mutual fund."

Base: All respondents

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
	April 2026														
	<i>n=</i> 8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
True	7%	6%	7%	10%	6%	14%	7%	11%	6%	10%	7%	6%	7%	7%	7%
False	57%	47%	61%	56%	57%	53%	57%	49%	60%	44%	57%	49%	59%	49%	64%
I don't know	36%	46%	31%	34%	37%	33%	36%	40%	34%	46%	36%	45%	33%	44%	29%

LITFIN. Level of financial literacy among respondents.

Base: All respondents

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
	April 2026														
	<i>n=</i> 8,014	1,902	6,072	1,666	6,348	268	7,699	1,418	6,386	372	7,642	1,387	6,627	3,036	4,325
Good	43%	32%	48%	39%	44%	36%	43%	34%	46%	27%	43%	36%	45%	33%	51%
Bad	57%	68%	52%	61%	56%	64%	57%	66%	54%	73%	57%	64%	55%	67%	49%

Financial Anxiety Index

		NO POST-SEC. EDUCATION		RACIALIZED PERSONS		NEWCOMERS		FUNCTIONAL LIMITATION		SINGLE PARENTS		LOW INCOME (PERSONAL)		LOW INCOME HOUSEHOLDS	
	April 2026	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
n=	8,001	1,896	6,065	1,663	6,338	267	7,687	1,416	6,376	369	7,632	1,385	6,616	3,032	4,317
Absent (0-20)	11%	8%	12%	6%	13%	1%	11%	6%	13%	4%	11%	4%	13%	7%	14%
TOTAL EXPERIENCE ANXIETY	89%	92%	88%	94%	87%	99%	89%	94%	87%	96%	89%	96%	87%	93%	86%
Low (21-40)	35%	34%	35%	29%	37%	24%	35%	26%	37%	27%	35%	27%	37%	30%	38%
TOTAL MODERATE OR HIGHER ANXIETY	54%	57%	52%	66%	50%	76%	53%	68%	50%	69%	53%	69%	49%	63%	48%
Moderate (41-60)	36%	36%	35%	43%	33%	52%	35%	37%	35%	40%	35%	41%	34%	37%	34%
Severe (61-80)	15%	16%	14%	18%	14%	22%	14%	23%	13%	23%	14%	20%	13%	20%	11%
Extreme (81-100)	4%	6%	3%	4%	3%	1%	4%	8%	3%	7%	3%	7%	3%	5%	2%
AVERAGE SCORE	43.5	46.0	42.3	47.8	42.2	50.7	43.3	50.7	41.5	50.6	43.2	50.3	41.3	48.1	40.4

6

Our Team

Our Team

FOR FURTHER INFORMATION, PLEASE CONTACT →

Anne-Marie Delisle

Associate Vice-President, Public Affairs and Communications

adelisle@leger360.com

514-982-2464

Mathieu Blouin

Senior Research Analyst





The Science of People.

leger360.com