



# Financial Anxiety Index

Regional report: Alberta



**United Way  
Centraide**  
Canada



# Content

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1	Report Summary	3
2	Methodology	5
3	Detailed Results	9
3.1	Public Finances and Financial Literacy	10
3.2	Financial Situation	19
3.3	Personal Financial Management	26
3.4	Evolution of Expenses	33
3.5	Financial Concerns	43
3.6	Anxiety and Symptoms of Financial Stress	51
3.7	Use of Programs, Food Insecurity, and Poverty Status	60
3.8	Financial Anxiety Index	70
4	Respondent Profile	78
5	Appendix	80
6	Our Team	111

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# 1

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## Report Summary

## Key Takeaways

Financial anxiety is deeply present in Alberta. In an environment marked by uncertainty and affordability pressures, essential costs – especially food, energy and housing – are weighing heavily on household budgets. The regional index points to a moderate level of anxiety, with many respondents cutting spending, delaying plans and experiencing tangible impacts on sleep, concentration and household well-being. Food insecurity and exposure to poverty further underline the pressure faced by more vulnerable groups.

### FINANCIAL ANXIETY INDEX

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

### The Financial Anxiety Index stands at 44.2 in Alberta.

Overall, 90% of respondents experience some level of financial anxiety, and 56% fall into the moderate, severe or extreme range, indicating a widespread but uneven financial burden across the province.

### Many households are adapting through cutbacks and postponed plans.

Spending reductions are most common for leisure (36%), savings (32%) and clothing (24%), while many have also delayed travel (53%), major purchases (45%) and saving or investing for the future (40%).

### Food insecurity and exposure to poverty highlight the depth of financial hardship in Alberta.

Overall, 41% of respondents report experiencing at least one form of food insecurity, while 35% say someone close to them has experienced poverty and 24% say they have experienced it personally. These realities are especially concentrated among households already facing financial or social vulnerability.

### Essential costs remain the strongest financial pressure.

Food (59%) is the top high-concern category, followed by housing (51%), savings and energy expenditures (50% each). Reported spending increases over the past six months are also concentrated in essentials, particularly food (60%), energy expenditures (54%) and housing (50%).

### Financial stress is affecting everyday well-being.

Thinking about personal finances makes 64% of Albertans feel anxious, while 44% report difficulty sleeping because of their finances and 38% say financial stress has made it harder to concentrate at work or school.



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

# 2

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## 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 Alberta.

### How and who?

A web survey was conducted among 1,001 respondents, aged 18 or older, living in Alberta. To ensure proper representation of certain regions and income brackets, quotas were established based on respondents' regions of residence and income levels:

### 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 1,001 respondents would have a margin of error of plus or minus 3.1%, 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 (**44%**). Conversely, those whose financial situation is poor (**13%**) are less likely than other groups to believe so.

	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	H	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
<i>n=</i>	<b>1,001</b>	<b>262</b>	<b>386</b>	<b>353</b>	<b>479</b>	<b>516</b>	<b>393</b>	<b>355</b>	<b>253</b>	<b>471</b>	<b>318</b>	<b>212</b>
<b>TOTAL WELL</b>	<b>31%</b>	<b>39%</b>	<b>28%</b>	<b>29%</b>	<b>36%</b>	<b>26%</b>	<b>36%</b>	<b>35%</b>	<b>23%</b>	<b>44%</b>	<b>26%</b>	<b>13%</b>
... very well	<b>5%</b>	<b>9%</b>	<b>5%</b>	<b>1%</b>	<b>7%</b>	<b>3%</b>	<b>4%</b>	<b>6%</b>	<b>4%</b>	<b>7%</b>	<b>3%</b>	<b>1%</b>
... well	<b>27%</b>	<b>30%</b>	<b>23%</b>	<b>27%</b>	<b>30%</b>	<b>24%</b>	<b>31%</b>	<b>29%</b>	<b>19%</b>	<b>36%</b>	<b>23%</b>	<b>12%</b>
<b>TOTAL POOR</b>	<b>59%</b>	<b>51%</b>	<b>61%</b>	<b>64%</b>	<b>58%</b>	<b>60%</b>	<b>57%</b>	<b>54%</b>	<b>66%</b>	<b>49%</b>	<b>62%</b>	<b>76%</b>
... poorly	<b>34%</b>	<b>34%</b>	<b>34%</b>	<b>35%</b>	<b>32%</b>	<b>37%</b>	<b>32%</b>	<b>34%</b>	<b>37%</b>	<b>31%</b>	<b>38%</b>	<b>35%</b>
... very poorly	<b>25%</b>	<b>16%</b>	<b>27%</b>	<b>29%</b>	<b>27%</b>	<b>22%</b>	<b>25%</b>	<b>20%</b>	<b>29%</b>	<b>17%</b>	<b>24%</b>	<b>41%</b>
I don't know	<b>10%</b>	<b>11%</b>	<b>12%</b>	<b>7%</b>	<b>5%</b>	<b>14%</b>	<b>7%</b>	<b>12%</b>	<b>11%</b>	<b>8%</b>	<b>12%</b>	<b>11%</b>

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

Base : All respondents(n=1,001)

## 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.

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**People without a post-secondary diploma**

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

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**Racialized persons**

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

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**Newcomers**

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

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**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).

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**Single parents**

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

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

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

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**Low-income households**

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

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# 3

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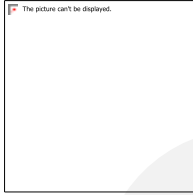
## Detailed Results

# 3.1

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## Public Finances and Financial Literacy

## Public Finance and Financial Literacy - *Summary*



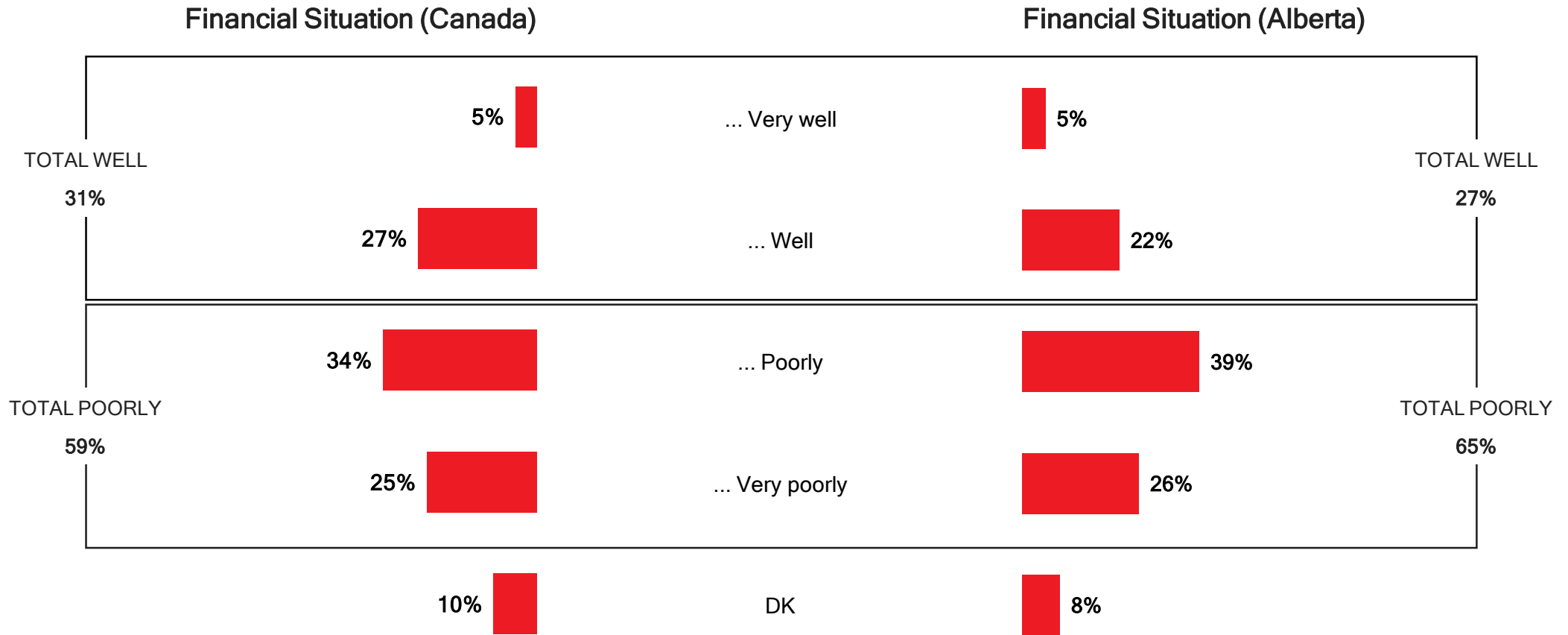
Perceptions of public finances are notably negative in Alberta: 65% say the province's public finances are doing poorly, while 27% say they are doing well. Negative views are especially pronounced among respondents in a poor financial situation (83%).

Economic expectations also lean negative. A total of 44% expect the Alberta economic outlook to deteriorate over the next six months, compared with 35% who expect it to remain stable and 13% who expect improvement. Deterioration expectations are particularly high among respondents in a poor financial situation (58%).

This context is accompanied by high economic anxiety. Three quarters of Alberta respondents say they are anxious about the economic outlook (76%), including 32% who are very anxious. Anxiety is highest among those in a poor financial situation, where 86% are anxious and 50% are very anxious.

Financial literacy also remains limited. Overall, 40% meet the threshold for a good level of financial literacy. While 81% correctly answer the interest question, fewer correctly answer the inflation question (71%) and the investment diversification question (54%).

# Perception of Public Finances (1/2)



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

Base: All respondents (n=1,001)

## Perception of Public Finances (2/2)

Financial Situation (Canada)

	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
n=	1,001	262	386	353	479	516	393	355	253	471	318	212
<b>TOTAL WELL</b>	<b>31%</b>	<b>39%</b>	<b>28%</b>	<b>29%</b>	<b>36%</b>	<b>26%</b>	<b>36%</b>	<b>35%</b>	<b>23%</b>	<b>44%</b>	<b>26%</b>	<b>13%</b>
... very well	5%	9%	5%	1%	7%	3%	4%	6%	4%	7%	3%	1%
... well	27%	30%	23%	27%	30%	24%	31%	29%	19%	36%	23%	12%
<b>TOTAL POOR</b>	<b>59%</b>	<b>51%</b>	<b>61%</b>	<b>64%</b>	<b>58%</b>	<b>60%</b>	<b>57%</b>	<b>54%</b>	<b>66%</b>	<b>49%</b>	<b>62%</b>	<b>76%</b>
... poorly	34%	34%	34%	35%	32%	37%	32%	34%	37%	31%	38%	35%
... very poorly	25%	16%	27%	29%	27%	22%	25%	20%	29%	17%	24%	41%
I don't know	10%	11%	12%	7%	5%	14%	7%	12%	11%	8%	12%	11%

Financial Situation (Alberta)

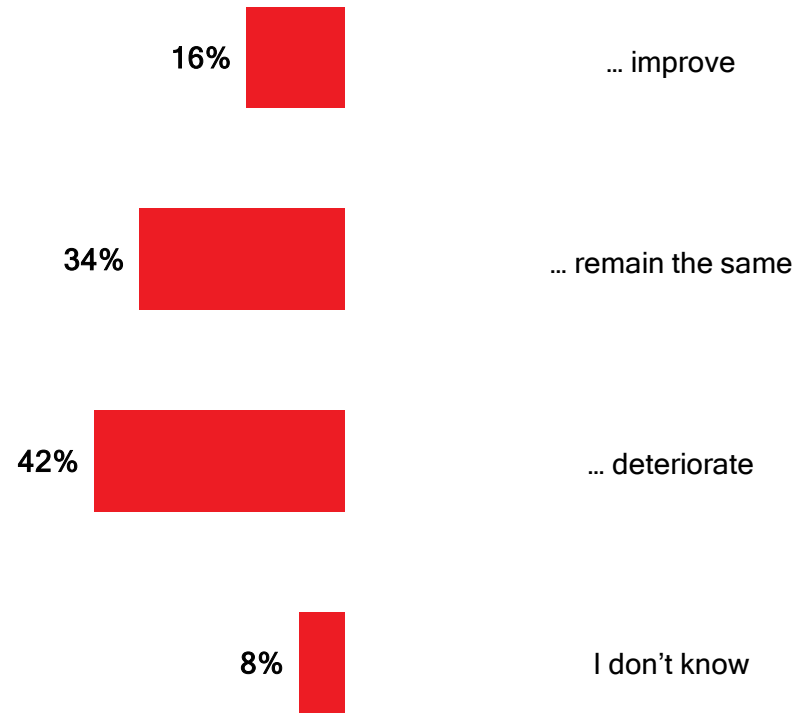
	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
n=	1,001	262	386	353	479	516	393	355	253	471	318	212
<b>TOTAL WELL</b>	<b>27%</b>	<b>34%</b>	<b>23%</b>	<b>25%</b>	<b>31%</b>	<b>22%</b>	<b>32%</b>	<b>24%</b>	<b>24%</b>	<b>38%</b>	<b>22%</b>	<b>9%</b>
... very well	5%	10%	3%	3%	8%	2%	6%	5%	5%	9%	2%	1%
... well	22%	24%	19%	22%	23%	20%	27%	19%	19%	29%	20%	8%
<b>TOTAL POOR</b>	<b>65%</b>	<b>58%</b>	<b>68%</b>	<b>68%</b>	<b>64%</b>	<b>66%</b>	<b>61%</b>	<b>67%</b>	<b>68%</b>	<b>54%</b>	<b>68%</b>	<b>83%</b>
... poorly	39%	40%	38%	40%	42%	36%	40%	40%	38%	36%	42%	41%
... very poorly	26%	17%	30%	29%	22%	30%	21%	27%	30%	18%	26%	42%
I don't know	8%	8%	10%	7%	5%	11%	7%	10%	9%	8%	9%	8%

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

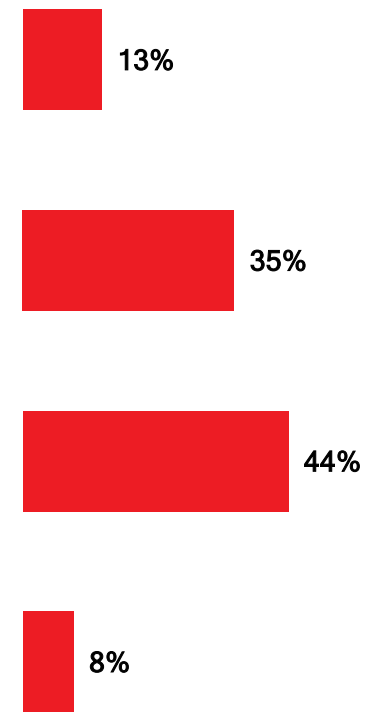
Base: All respondents (n=1,001)

# Economic Outlook Over The Next Six Months (1/2)

### Economic Outlook (Canada)



### Economic Outlook (Alberta)



## Economic Outlook Over The Next Six Months (2/2)

### Economic Outlook (Canada)

	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
<i>n=</i>	<b>1,001</b>	<b>262</b>	<b>386</b>	<b>353</b>	<b>479</b>	<b>516</b>	<b>393</b>	<b>355</b>	<b>253</b>	<b>471</b>	<b>318</b>	<b>212</b>
... improve	<b>16%</b>	16%	17%	17%	17%	15%	19%	17%	13%	<b>21%</b>	13%	13%
... remain the same	<b>34%</b>	37%	32%	34%	38%	31%	35%	38%	<b>29%</b>	<b>41%</b>	33%	<b>22%</b>
... deteriorate	<b>42%</b>	38%	43%	44%	40%	43%	39%	<b>36%</b>	<b>51%</b>	<b>32%</b>	45%	<b>58%</b>
I don't know	<b>8%</b>	9%	9%	5%	<b>5%</b>	<b>10%</b>	6%	10%	7%	7%	9%	8%

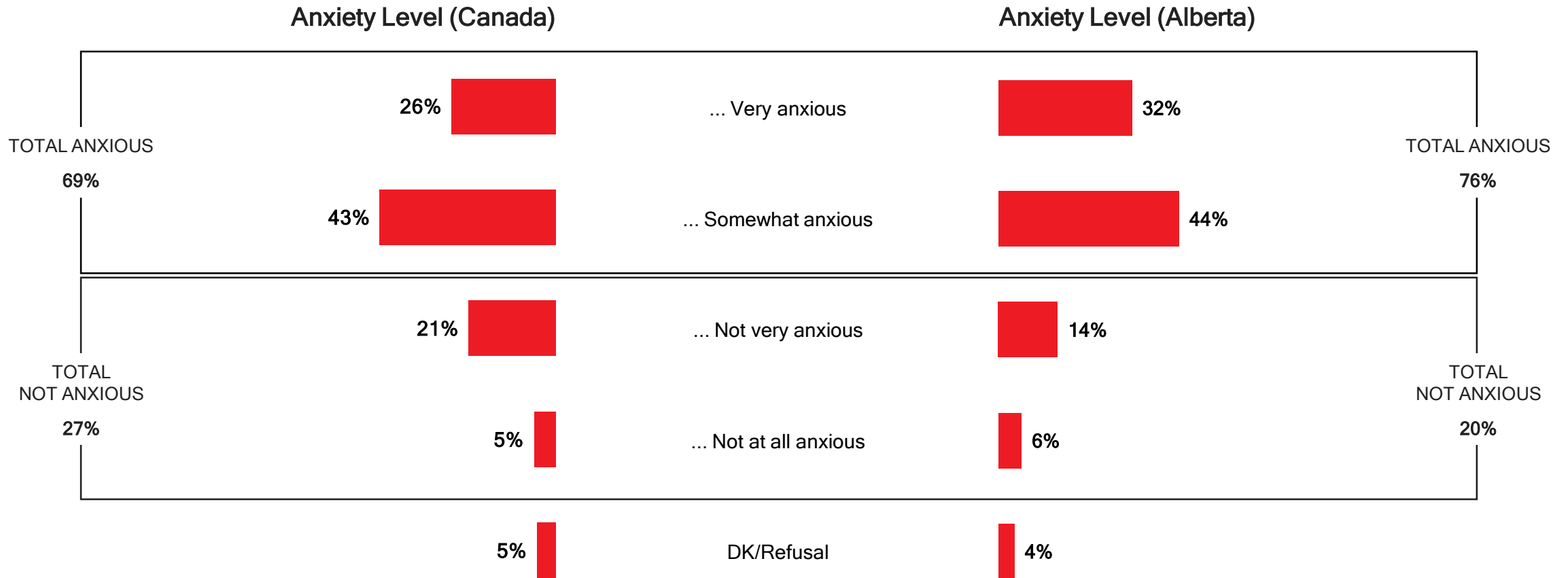
### Economic outlook (Alberta)

	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
<i>n=</i>	<b>1,001</b>	<b>262</b>	<b>386</b>	<b>353</b>	<b>479</b>	<b>516</b>	<b>393</b>	<b>355</b>	<b>253</b>	<b>471</b>	<b>318</b>	<b>212</b>
... improve	<b>13%</b>	15%	11%	13%	<b>19%</b>	<b>7%</b>	15%	12%	11%	<b>18%</b>	<b>9%</b>	<b>7%</b>
... remain the same	<b>35%</b>	35%	35%	35%	<b>39%</b>	<b>31%</b>	37%	35%	33%	<b>40%</b>	34%	<b>24%</b>
... deteriorate	<b>44%</b>	<b>38%</b>	47%	46%	<b>37%</b>	<b>50%</b>	41%	43%	48%	<b>34%</b>	48%	<b>58%</b>
I don't know	<b>8%</b>	11%	8%	6%	<b>5%</b>	<b>12%</b>	7%	10%	8%	7%	9%	11%

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

Base: All respondents (n=1,001)

# Anxiety Level Over Economic Outlook (1/2)



Q3B. To what extent are you anxious about the economic outlook for Canada/Alberta?  
 Base: All respondents (n=1,001)

## Anxiety Level Over Economic Outlook (2/2)

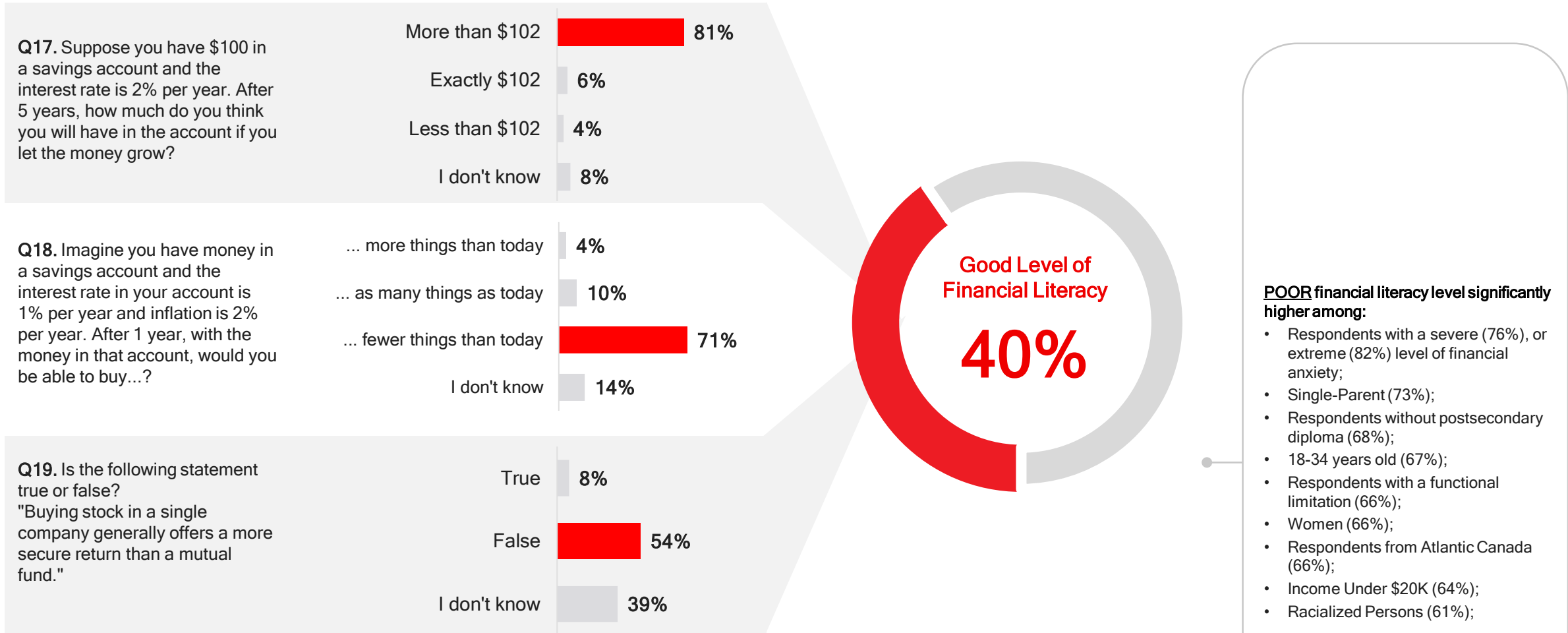
Anxiety Level (Canada)	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION			EMPLOYMENT			
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor	Worker	Student	Homemaker	Retired
<i>n=</i>	1,001	262	386	353	479	516	393	355	253	471	318	212	582	46	129	233
<b>TOTAL Anxious</b>	69%	71%	70%	66%	66%	71%	67%	68%	72%	59%	74%	80%	68%	78%	68%	67%
Very anxious	26%	21%	27%	28%	27%	24%	24%	23%	30%	17%	26%	44%	23%	18%	29%	29%
Somewhat anxious	43%	50%	43%	38%	39%	47%	43%	45%	42%	43%	48%	36%	45%	59%	38%	38%
<b>TOTAL Not anxious</b>	27%	24%	25%	31%	30%	24%	29%	26%	25%	37%	19%	16%	27%	17%	23%	30%
Not very anxious	21%	22%	19%	23%	22%	20%	23%	21%	20%	31%	15%	11%	22%	16%	18%	23%
Not at all anxious	5%	2%	5%	8%	7%	4%	5%	6%	5%	7%	4%	4%	5%	1%	5%	7%
I don't know	5%	6%	5%	3%	4%	5%	5%	6%	3%	3%	7%	4%	4%	6%	9%	3%

Anxiety Level (Alberta)	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION			EMPLOYMENT			
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor	Worker	Student	Homemaker	Retired
<i>n=</i>	1,001	262	386	353	479	516	393	355	253	471	318	212	582	46	129	233
<b>TOTAL Anxious</b>	76%	77%	79%	73%	71%	81%	73%	78%	78%	70%	79%	86%	78%	79%	77%	70%
Very anxious	32%	26%	38%	32%	29%	35%	28%	35%	35%	23%	35%	50%	31%	27%	34%	35%
Somewhat anxious	44%	50%	41%	42%	42%	45%	45%	43%	43%	47%	44%	36%	47%	52%	43%	35%
<b>TOTAL Not anxious</b>	20%	18%	17%	24%	25%	15%	24%	17%	19%	28%	15%	10%	18%	18%	15%	27%
Not very anxious	14%	14%	13%	16%	18%	11%	17%	13%	13%	19%	13%	6%	14%	14%	9%	19%
Not at all anxious	6%	4%	4%	8%	7%	4%	7%	4%	6%	9%	2%	4%	5%	4%	6%	8%
I don't know	4%	5%	4%	3%	4%	4%	3%	5%	3%	2%	6%	4%	4%	3%	8%	2%

Q3B. To what extent are you anxious about the economic outlook for Canada/Alberta?\*

Base: All respondents (n=2 001)

# Financial Literacy



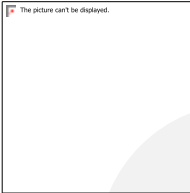
**NOTE :** To be considered as having a good level of financial literacy, a respondent must correctly answer all three questions related to finances.  
Base: All respondents (n=1,001)

# 3.2

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## Financial Situation

## Financial Situation - *Summary*

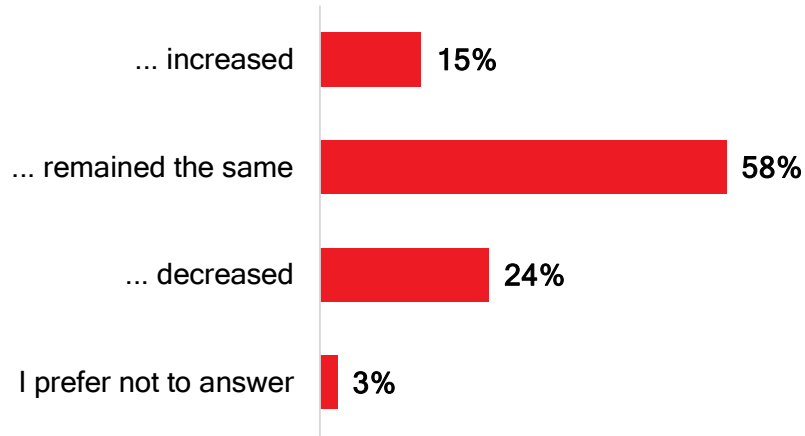


Household income has remained stable for a majority of Alberta respondents over the past six months: 58% say it stayed the same, while 15% report an increase and 24% a decrease. This apparent stability masks important differences, as income declines are much more common among respondents in a poor financial situation (48%).

Current personal finances remain more positive than negative overall. A total of 46% describe their situation as good or excellent, while 32% say it is OK and 22% describe it as bad or very bad. Financial assessments are stronger among couples with children (54%) and couples without children (53%), but much weaker among single-parent households, where only 14% report a good situation and 32% say their finances are bad.

Looking back, deterioration is more common than improvement: 31% say their personal financial situation has worsened over the past six months, compared with 12% who say it has improved. Looking ahead, expectations point more to stability than progress, with 50% expecting no change, 22% anticipating improvement and 21% expecting deterioration. Among respondents in a poor financial situation, 67% say their situation has worsened and 41% expect further deterioration.

# Change in Household Income Over The Past Six Months

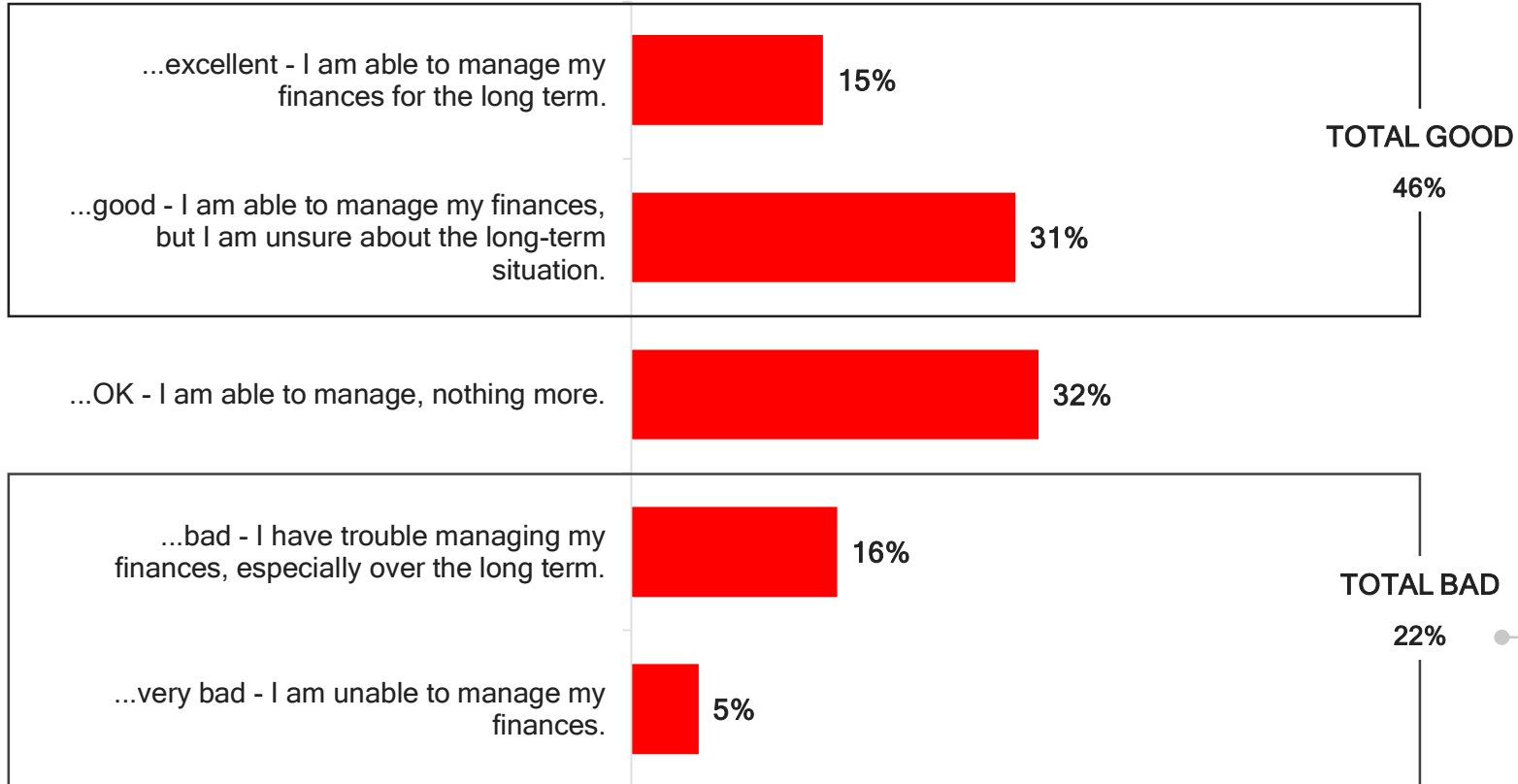


	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
<i>n=</i>	<b>1,001</b>	<b>262</b>	<b>386</b>	<b>353</b>	<b>479</b>	<b>516</b>	<b>393</b>	<b>355</b>	<b>253</b>	<b>471</b>	<b>318</b>	<b>212</b>
... increased	<b>15%</b>	17%	<b>19%</b>	<b>8%</b>	16%	14%	15%	17%	11%	<b>23%</b>	<b>10%</b>	<b>5%</b>
... remained the same	<b>58%</b>	57%	<b>54%</b>	<b>65%</b>	60%	57%	60%	59%	57%	<b>65%</b>	60%	<b>42%</b>
... decreased	<b>24%</b>	24%	25%	24%	22%	27%	22%	21%	<b>30%</b>	<b>11%</b>	27%	<b>48%</b>
I prefer not to answer	<b>3%</b>	2%	2%	3%	2%	3%	3%	3%	2%	1%	3%	4%

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

Base: All respondents (n=1,001)

## Current Personal Financial Situation (1/2)



**Higher BAD level among:**

- Respondents with a severe (65%), or extreme (91%) level of financial anxiety;
- Respondents whose income is lower than 50K\$ (37%);
- Respondents who are homemaker or unemployed (39%);
- Respondents who are tenants (32%);
- Respondents with a functional limitation (31%);
- Respondents with an elementary or high school education (28%);

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

Base: All respondents (n=1,001)

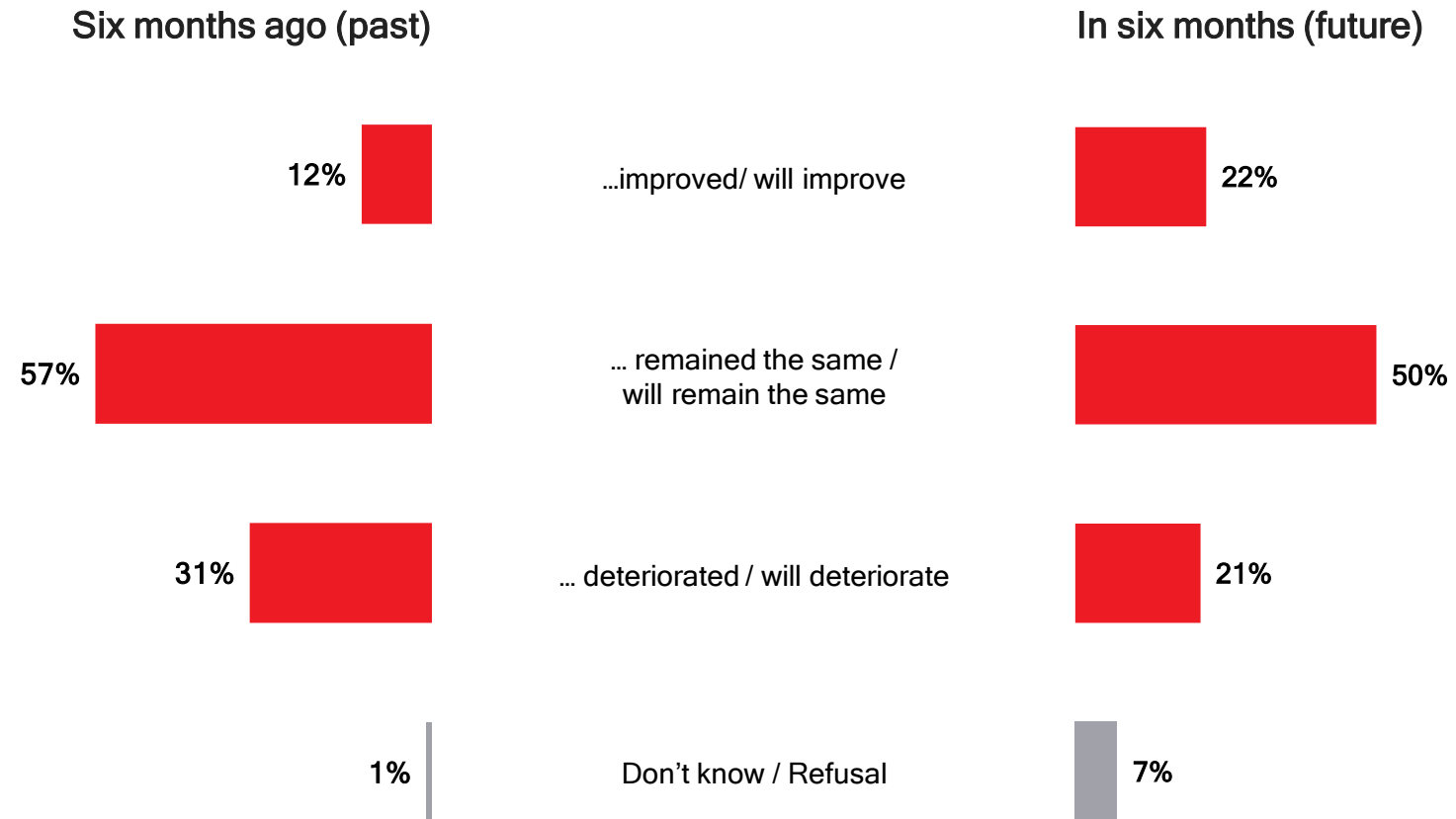
## Current Personal Financial Situation (2/2)

	April 2026	AGE			GENDER		REGION			HOUSEHOLD				
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Alone	Couple without child	Couple with child	Single parent	Other
	n= 1,001	262	386	353	479	516	393	355	253	211	360	199	39	192
<b>TOTAL GOOD</b>	<b>46%</b>	<b>49%</b>	<b>39%</b>	<b>50%</b>	<b>49%</b>	<b>43%</b>	<b>49%</b>	<b>48%</b>	<b>40%</b>	<b>45%</b>	<b>53%</b>	<b>54%</b>	<b>14%</b>	<b>33%</b>
...excellent - I am able to manage my finances for the long term.	15%	12%	14%	19%	18%	12%	15%	16%	14%	17%	17%	18%	2%	10%
...good - I am able to manage my finances, but I am unsure about the long-term situation.	31%	37%	26%	31%	30%	31%	34%	32%	26%	27%	36%	36%	12%	23%
...OK - I am able to manage, nothing more.	32%	32%	34%	31%	31%	33%	31%	32%	34%	32%	30%	32%	54%	34%
<b>TOTAL BAD</b>	<b>22%</b>	<b>18%</b>	<b>27%</b>	<b>19%</b>	<b>20%</b>	<b>23%</b>	<b>20%</b>	<b>20%</b>	<b>25%</b>	<b>23%</b>	<b>17%</b>	<b>14%</b>	<b>32%</b>	<b>33%</b>
...bad - I have trouble managing my finances, especially over the long term.	16%	14%	19%	16%	15%	17%	16%	15%	18%	17%	14%	10%	30%	23%
...very bad - I am unable to manage my finances.	5%	4%	8%	3%	5%	6%	4%	5%	7%	6%	3%	4%	2%	10%

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

Base: All respondents (n=1,001)

## 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=1,001)

## Past and Future Personal Financial Situation (2/2)

Six months ago (past)

	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
n=	1,001	262	386	353	479	516	393	355	253	471	318	212
... improved	12%	16%	14%	7%	14%	10%	13%	13%	9%	20%	6%	3%
... remained the same	57%	54%	54%	61%	57%	56%	58%	58%	54%	70%	56%	28%
... deteriorated	31%	30%	30%	32%	29%	33%	27%	29%	36%	10%	36%	67%
I prefer not to answer	1%	1%	2%	0%	1%	1%	2%	0%	1%	0%	2%	1%

In six months (future)

	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
n=	1,001	262	386	353	479	516	393	355	253	471	318	212
... improve	22%	31%	24%	12%	23%	20%	25%	23%	17%	25%	19%	20%
... remain the same	50%	51%	47%	54%	51%	49%	49%	51%	51%	64%	46%	27%
... deteriorate	21%	13%	22%	26%	20%	22%	21%	18%	24%	8%	25%	41%
I don't know	7%	5%	7%	8%	5%	9%	5%	7%	9%	3%	11%	11%

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...

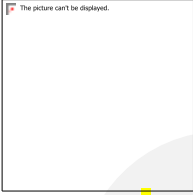
Base: All respondents (n=1,001)

# 3.3

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## Personal Financial Management

## Personal Financial Management - *Summary*

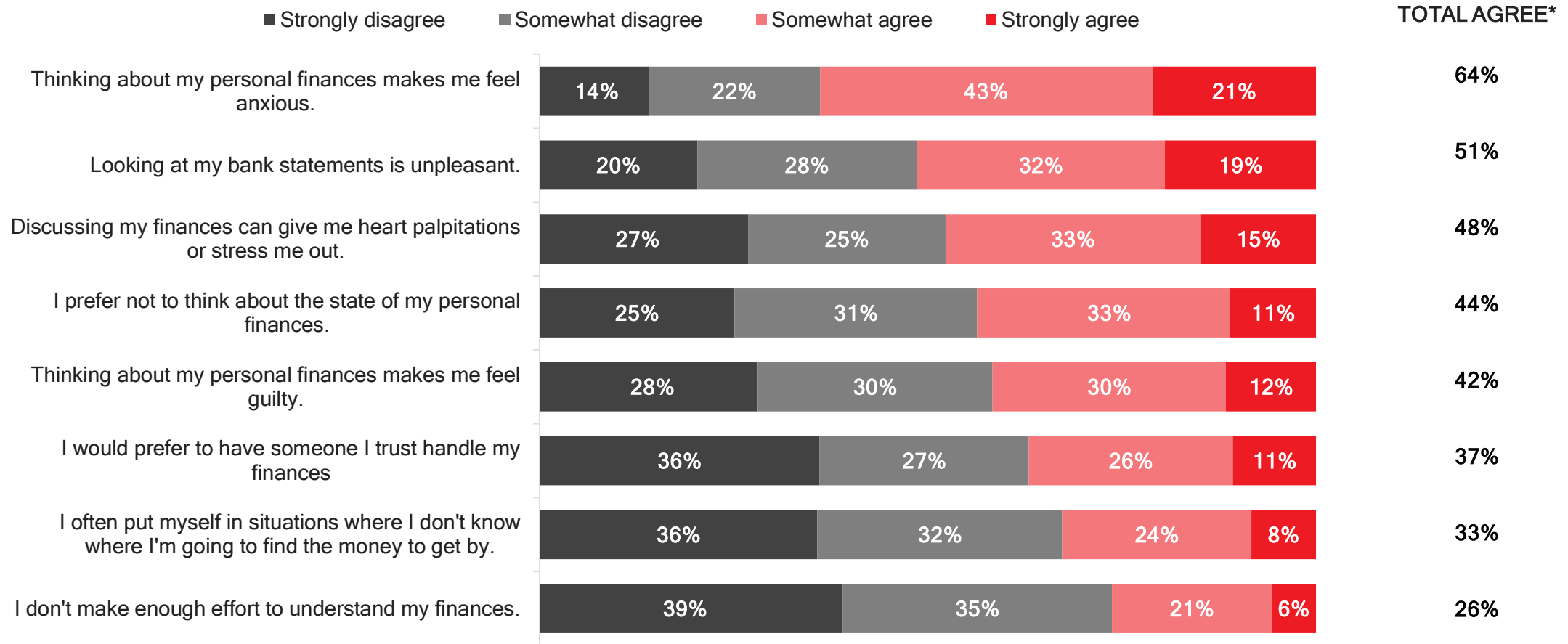


Managing personal finances is emotionally difficult for many Alberta respondents. Nearly two-thirds say thinking about their finances makes them feel anxious (64%), while 51% find looking at their bank statements unpleasant and 48% say discussing finances can cause stress. These reactions are especially pronounced among respondents in a poor financial situation, where 87% feel anxious when thinking about finances and 87% find bank statements unpleasant.

Avoidance behaviours are also present: 44% prefer not to think about the state of their finances, and 33% often do not know where the money to get by will come from. This pattern is reflected in the financial anxiety scale, which averages 18.2 out of 32 overall, but rises to 22.1 among respondents in a poor financial situation and 20.3 among those aged 18 to 34.

At the same time, money management is not viewed only negatively. Most respondents feel confident managing their finances (72%) and agree that trusting long-term investment strategies helps reduce stress (70%). Interest and enjoyment are more moderate, with 50% liking to learn about financial products, 46% finding financial management enjoyable, and 45% saying financial apps make investing simple and fun.

# Attitudes Towards Personal Finances (1/3)



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

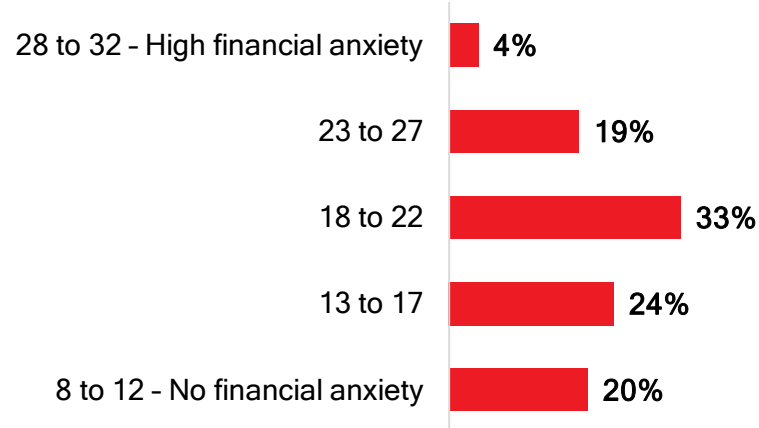
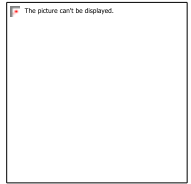
Base: All respondents (n=1,001)

\*TOTAL AGREE : % Strongly agree + % Somewhat agree

## Attitudes Towards Personal Finances (2/3)

TOTAL AGREE <i>(Somewhat + strongly)</i>	April 2026	AGE			GENDER		REGION			PARENT		FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Yes	No	Good	Fair	Poor
<i>n=</i>	<b>1,001</b>	<b>262</b>	<b>386</b>	<b>353</b>	<b>479</b>	<b>516</b>	<b>393</b>	<b>355</b>	<b>253</b>	<b>296</b>	<b>705</b>	<b>471</b>	<b>318</b>	<b>212</b>
Thinking about my personal finances makes me feel anxious.	<b>64%</b>	<b>75%</b>	68%	<b>51%</b>	62%	66%	62%	65%	65%	66%	63%	<b>45%</b>	<b>76%</b>	<b>87%</b>
Looking at my bank statements is unpleasant.	<b>51%</b>	<b>59%</b>	<b>59%</b>	<b>38%</b>	50%	52%	50%	53%	52%	55%	50%	<b>25%</b>	<b>64%</b>	<b>87%</b>
Discussing my finances can give me heart palpitations or stress me out.	<b>48%</b>	<b>57%</b>	<b>53%</b>	<b>35%</b>	<b>42%</b>	<b>53%</b>	47%	50%	46%	52%	46%	<b>28%</b>	<b>56%</b>	<b>77%</b>
I prefer not to think about the state of my personal finances.	<b>44%</b>	<b>56%</b>	<b>49%</b>	<b>28%</b>	43%	44%	43%	43%	45%	<b>51%</b>	<b>41%</b>	<b>34%</b>	48%	<b>58%</b>
Thinking about my personal finances makes me feel guilty.	<b>42%</b>	<b>61%</b>	45%	<b>22%</b>	41%	43%	41%	44%	40%	<b>47%</b>	<b>39%</b>	<b>28%</b>	<b>48%</b>	<b>61%</b>
I would prefer to have someone I trust handle my finances	<b>37%</b>	<b>52%</b>	35%	<b>27%</b>	37%	37%	35%	<b>43%</b>	33%	41%	35%	37%	36%	39%
I often put myself in situations where I don't know where I'm going to find the money to get by.	<b>33%</b>	<b>41%</b>	37%	<b>22%</b>	35%	31%	36%	33%	29%	36%	31%	<b>16%</b>	35%	<b>64%</b>
I don't make enough effort to understand my finances.	<b>26%</b>	<b>42%</b>	24%	<b>16%</b>	27%	26%	30%	30%	<b>18%</b>	28%	25%	25%	28%	27%

# Attitudes Towards Personal Finances (3/3) - *Financial Anxiety Scale*<sup>1</sup>



**TOTAL AVERAGE: 18.2 / 32.0**

The financial anxiety scale shows an average score of 18.2 out of 32, with higher levels observed among more vulnerable groups. Newcomers (21.4), respondents with an income under \$20k (19.5), racialized individuals (19.2), and respondents with an elementary or high school education (18.9) recorded significantly higher averages.

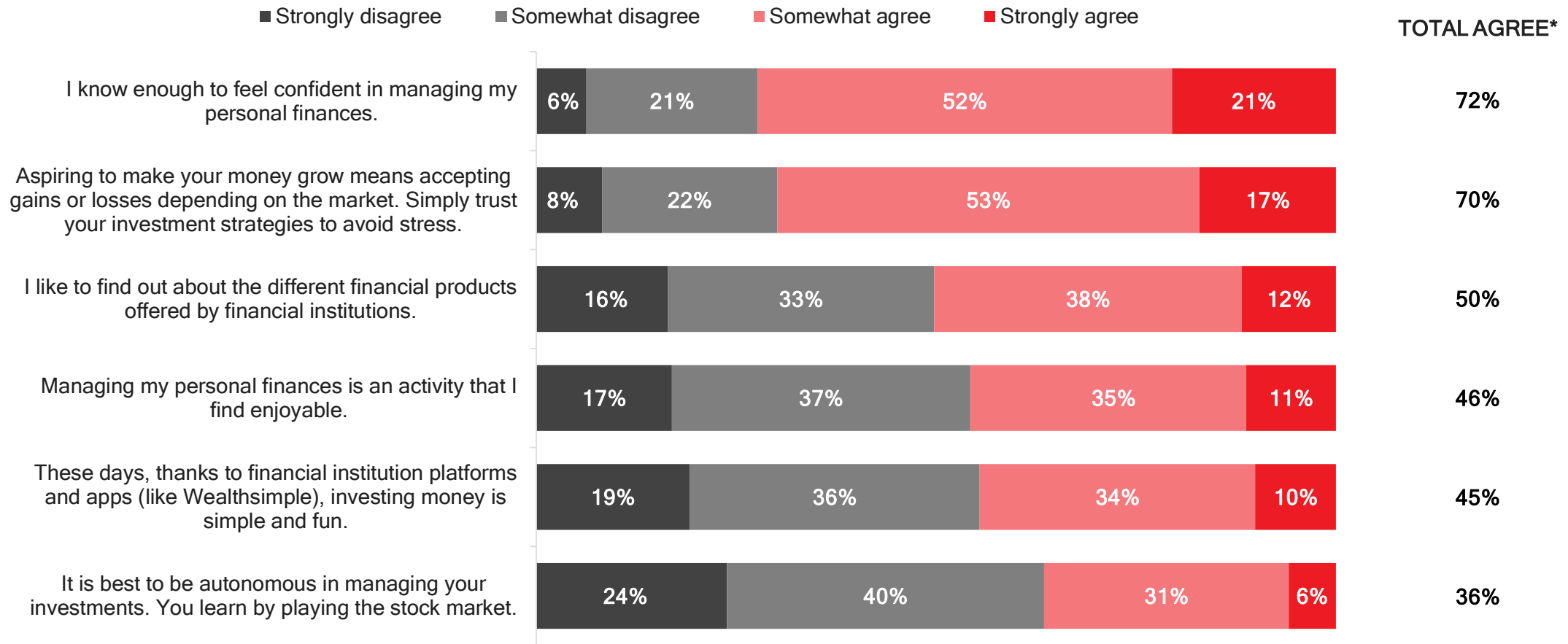
	April 2026	AGE			GENDER		REGION			PARENT		FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Yes	No	Good	Fair	Poor
<i>n=</i>	1,001	262	386	353	479	516	393	355	253	296	705	471	318	212
TOTAL 28-32	4%	8%	5%	1%	5%	4%	5%	4%	4%	6%	4%	3%	2%	10%
TOTAL 23-27	19%	28%	20%	10%	19%	18%	19%	23%	14%	19%	18%	10%	20%	36%
TOTAL 18-22	33%	38%	35%	27%	31%	36%	34%	29%	38%	36%	32%	23%	45%	39%
TOTAL 13-17	24%	14%	25%	31%	25%	23%	21%	26%	24%	24%	24%	30%	23%	12%
TOTAL 8-12	20%	12%	15%	32%	20%	20%	22%	18%	20%	15%	22%	35%	11%	3%
<b>Mean</b>	<b>18.2</b>	<b>20.3</b>	<b>18.9</b>	<b>15.9</b>	<b>18.1</b>	<b>18.4</b>	<b>18.1</b>	<b>18.6</b>	<b>18.0</b>	<b>19.0</b>	<b>17.9</b>	<b>15.7</b>	<b>19.1</b>	<b>22.1</b>

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

Base: All respondents (n=1,001)

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.** <sup>1</sup>Shapiro, 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=1,001)

\*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	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
<i>n=</i>	<b>1,001</b>	<b>262</b>	<b>386</b>	<b>353</b>	<b>479</b>	<b>516</b>	<b>393</b>	<b>355</b>	<b>253</b>	<b>471</b>	<b>318</b>	<b>212</b>
I know enough to feel confident in managing my personal finances	<b>72%</b>	69%	71%	76%	75%	69%	74%	71%	71%	<b>80%</b>	74%	<b>53%</b>
Aspiring to make your money grow means accepting gains or losses depending on the market. Simply trust your investment strategies to avoid stress	<b>70%</b>	<b>77%</b>	66%	68%	<b>74%</b>	<b>66%</b>	71%	69%	69%	<b>80%</b>	66%	<b>54%</b>
I like to find out about the different financial products offered by financial institutions	<b>50%</b>	<b>57%</b>	48%	47%	54%	<b>47%</b>	53%	51%	46%	<b>55%</b>	50%	<b>41%</b>
Managing my personal finances is an activity that I find enjoyable	<b>46%</b>	50%	43%	45%	<b>51%</b>	<b>40%</b>	<b>51%</b>	46%	40%	<b>56%</b>	46%	<b>23%</b>
These days, thanks to financial institution platforms and apps (like Wealthsimple), investing money is simple and fun	<b>45%</b>	<b>58%</b>	47%	<b>31%</b>	<b>52%</b>	<b>37%</b>	48%	47%	<b>39%</b>	<b>49%</b>	44%	<b>36%</b>
It is best to be autonomous in managing your investments. You learn by playing the stock market	<b>36%</b>	<b>52%</b>	37%	<b>24%</b>	<b>43%</b>	<b>30%</b>	40%	39%	<b>29%</b>	39%	39%	<b>29%</b>

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

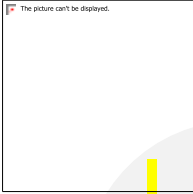
Base: All respondents (n=1,001)

# 3.4

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## Evolution of Expenses

## Evolution of Expenses - *Summary*



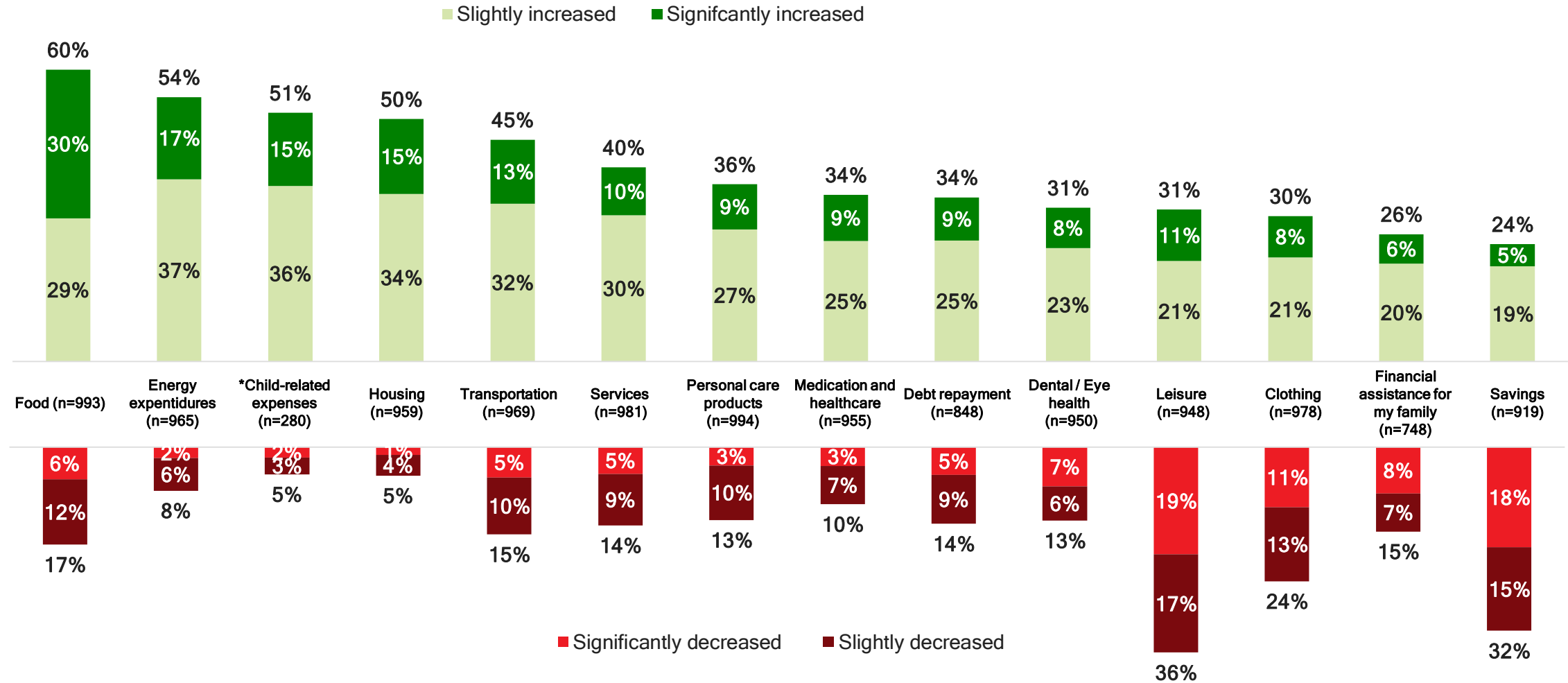
Over the past six months, spending increases in Alberta have been concentrated in essential household categories. Food shows the strongest increase (60%), followed by energy expenditures (54%), child-related expenses (51% among parents), housing (50%) and transportation (45%). These results indicate that cost pressures are concentrated in areas that are difficult for households to avoid.

Spending reductions are most common in more flexible categories. Leisure is the category most often reduced (36%), followed by savings (32%) and clothing (24%), suggesting that many households are absorbing higher essential costs by cutting back elsewhere.

Respondents in a poor financial situation face the sharpest trade-offs: they are more likely to report increased spending on debt repayment (47%), while also being more likely to reduce savings (61%), leisure (54%) and clothing (40%).

Looking ahead, respondents expect continued pressure on essentials, particularly food (53%), energy expenditures (44%), housing (44%) and transportation (39%). Financial circumstances are also delaying important decisions, with many postponing travel (53%), a major purchase (45%), saving or investing for the future (40%) and social activities or hobbies (40%).

# 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	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
Food (n=993)	60%	58%	62%	59%	58%	62%	62%	60%	57%	63%	58%	54%
Energy expenditures (n=965)	54%	45%	55%	60%	53%	55%	54%	53%	55%	53%	56%	54%
*Child-related expenses (n=280)	51%	54%	52%	9%	50%	52%	46%	56%	51%	49%	60%	37%
Housing (n=959)	50%	46%	50%	51%	51%	48%	45%	51%	52%	47%	51%	53%
Transportation (n=969)	45%	46%	52%	38%	43%	48%	48%	46%	42%	43%	46%	48%
Services (n=981)	40%	38%	40%	41%	39%	40%	42%	40%	37%	37%	41%	42%
Personal care products (n=994)	36%	40%	36%	34%	37%	36%	39%	37%	33%	36%	36%	37%
Medication and health care(n=955)	34%	28%	33%	40%	32%	36%	35%	34%	33%	31%	36%	38%
Debt repayment (n=848)	34%	40%	38%	23%	32%	35%	36%	37%	27%	27%	33%	47%
Dental / eye health (n=950)	31%	30%	33%	32%	29%	34%	33%	34%	28%	30%	36%	28%
Leisure (n=948)	31%	36%	30%	27%	34%	28%	36%	30%	27%	34%	28%	29%
Clothing (n=978)	30%	34%	33%	23%	31%	29%	33%	30%	27%	26%	34%	31%
Financial assistance for my family (n=748)	26%	33%	26%	20%	28%	24%	25%	28%	25%	29%	23%	25%
Savings (n=919)	24%	35%	23%	16%	29%	19%	30%	23%	18%	34%	18%	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*

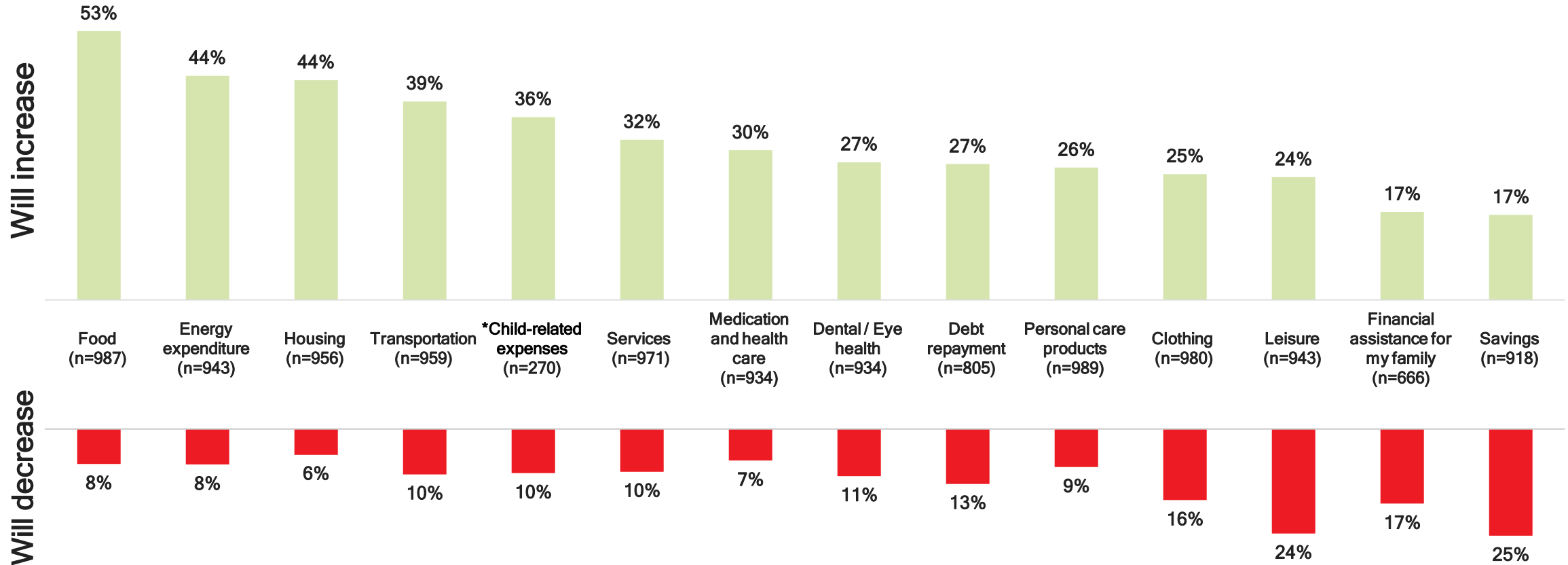
TOTAL DECREASE (Slightly + Significantly)	AGE			GENDER		REGION			FINANCIAL SITUATION			
	April 2026	18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
Leisure (n=948)	36%	35%	36%	38%	30%	42%	31%	36%	42%	27%	39%	54%
Savings (n=919)	32%	29%	33%	35%	33%	32%	28%	30%	40%	14%	43%	61%
Clothing (n=978)	24%	25%	21%	25%	18%	29%	21%	25%	26%	14%	27%	40%
Food (n=993)	17%	19%	14%	19%	14%	19%	17%	17%	17%	8%	18%	34%
Transportation (n=969)	15%	14%	11%	20%	15%	16%	16%	13%	18%	10%	19%	22%
Financial assistance for my family (n=748)	15%	13%	16%	14%	13%	17%	16%	13%	16%	5%	17%	31%
Services (n=981)	14%	14%	14%	13%	13%	14%	14%	14%	14%	11%	15%	19%
Debt repayment (n=848)	14%	15%	15%	11%	14%	13%	14%	12%	15%	8%	14%	22%
Dental / eye health (n=950)	13%	14%	11%	15%	14%	12%	11%	14%	14%	5%	15%	27%
Personal care products (n=994)	13%	13%	14%	11%	11%	15%	14%	12%	13%	7%	16%	21%
Medication and health care(n=955)	10%	14%	9%	8%	10%	10%	10%	11%	9%	5%	9%	22%
Energy expenditures (n=965)	8%	8%	6%	8%	8%	7%	9%	6%	8%	5%	10%	10%
Housing (n=959)	5%	9%	4%	2%	6%	4%	6%	5%	5%	5%	4%	7%
*Child-related expenses (n=280)	5%	4%	5%	13%	6%	3%	10%	2%	2%	4%	3%	11%

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)	AGE			GENDER		REGION			FINANCIAL SITUATION			
	April 2026	18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
Food (n=987)	53%	41%	53%	63%	51%	56%	55%	48%	57%	52%	56%	52%
Energy expenditure (n=943)	44%	28%	44%	57%	43%	46%	43%	41%	50%	40%	46%	51%
Housing (n=956)	44%	34%	44%	50%	41%	46%	43%	39%	49%	37%	49%	49%
Transportation (n=959)	39%	29%	44%	43%	38%	40%	40%	39%	39%	32%	45%	46%
*Child-related expenses (n=270)	36%	36%	36%	36%	36%	37%	36%	32%	40%	32%	40%	42%
Services (n=971)	32%	19%	31%	42%	32%	32%	33%	30%	32%	28%	35%	36%
Medication and health care (n=934)	30%	19%	27%	40%	28%	31%	29%	29%	31%	24%	32%	39%
Dental / Eye health (n=934)	27%	20%	27%	33%	24%	31%	32%	24%	26%	24%	29%	33%
Debt repayment (n=805)	27%	29%	31%	20%	27%	27%	28%	28%	24%	17%	26%	45%
Personal care products (n=989)	26%	19%	27%	31%	24%	29%	29%	23%	27%	22%	28%	32%
Clothing (n=980)	25%	27%	26%	22%	26%	24%	27%	24%	24%	20%	26%	35%
Leisure (n=943)	24%	22%	24%	26%	23%	26%	25%	25%	22%	24%	25%	24%
Financial assistance for my family (n=666)	17%	21%	18%	13%	14%	21%	18%	16%	18%	13%	18%	24%
Savings (n=918)	17%	24%	21%	7%	16%	17%	23%	14%	13%	19%	13%	18%

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)

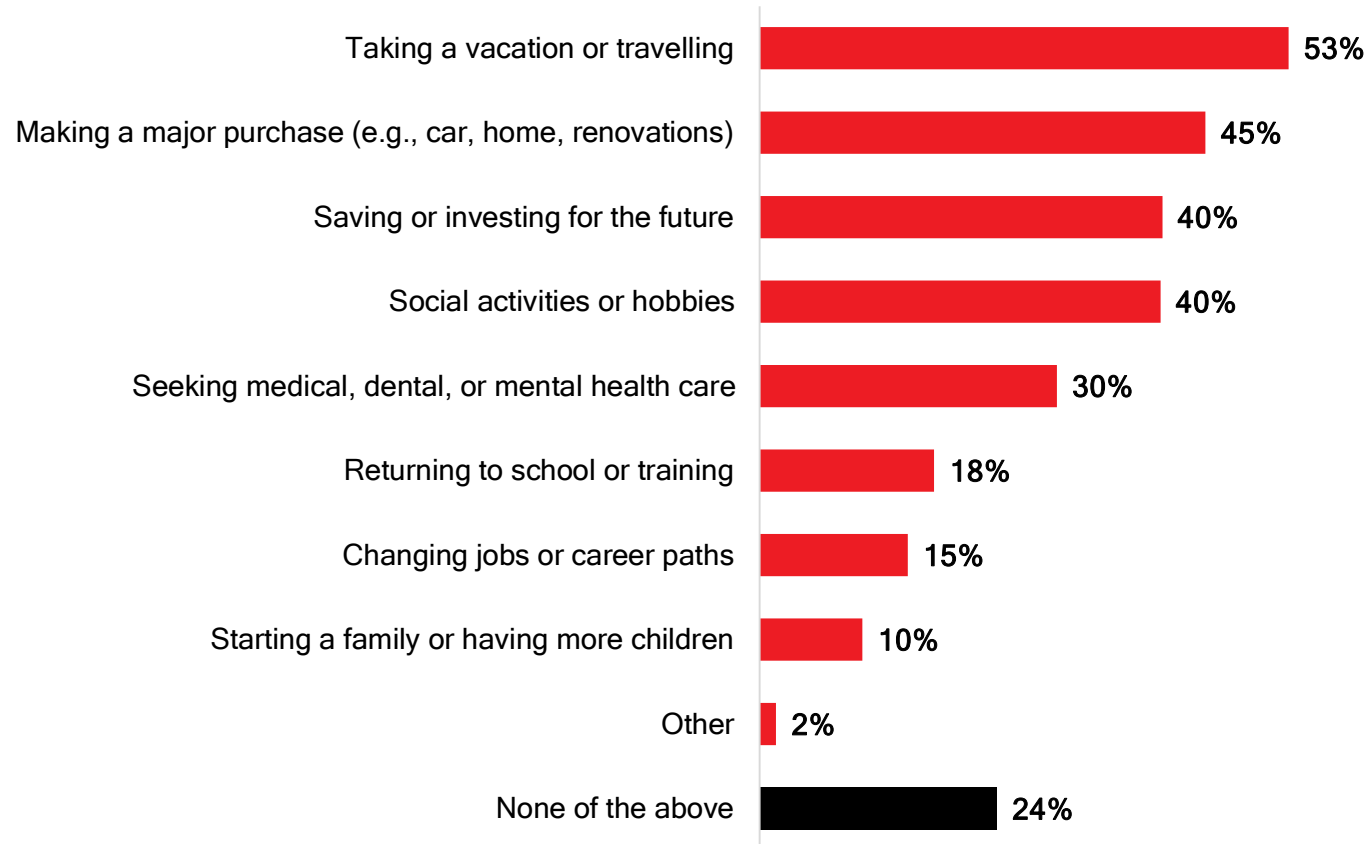
	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
Savings (n=918)	25%	22%	23%	28%	26%	23%	24%	21%	30%	9%	31%	51%
Leisure (n=943)	24%	22%	23%	27%	19%	29%	22%	20%	32%	15%	26%	43%
Financial assistance for my family (n=666)	17%	10%	20%	21%	18%	17%	16%	16%	19%	9%	19%	30%
Clothing (n=980)	16%	18%	16%	16%	13%	20%	16%	15%	19%	8%	22%	26%
Debt repayment (n=805)	13%	11%	12%	14%	11%	14%	13%	9%	15%	11%	11%	18%
Dental / Eye health (n=934)	11%	15%	8%	10%	12%	9%	12%	8%	13%	6%	11%	23%
Transportation (n=959)	10%	15%	9%	9%	9%	11%	13%	5%	14%	6%	12%	18%
*Child-related expenses (n=270)	10%	12%	10%	5%	9%	11%	9%	7%	15%	8%	11%	14%
Services (n=971)	10%	12%	9%	9%	11%	9%	11%	10%	8%	6%	8%	21%
Personal care products (n=989)	9%	11%	8%	8%	7%	10%	10%	5%	11%	3%	10%	19%
Energy expenditure (n=943)	8%	15%	8%	3%	10%	6%	10%	6%	9%	6%	8%	14%
Food (n=987)	8%	12%	8%	6%	8%	8%	8%	7%	9%	3%	10%	16%
Medication and health care (n=934)	7%	11%	7%	4%	7%	7%	8%	6%	7%	4%	7%	16%
Housing (n=956)	6%	8%	6%	4%	6%	6%	8%	4%	5%	4%	6%	10%

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=1,001)

\*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)

	n=	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION			Single-Parent Household	
			18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor	Yes	No
		<b>1,001</b>	<b>262</b>	<b>386</b>	<b>353</b>	<b>479</b>	<b>516</b>	<b>393</b>	<b>355</b>	<b>253</b>	<b>471</b>	<b>318</b>	<b>212</b>	<b>46</b>	<b>955</b>
Taking a vacation or travelling		<b>53%</b>	48%	<b>61%</b>	50%	50%	<b>57%</b>	53%	50%	57%	<b>33%</b>	<b>67%</b>	<b>73%</b>	58%	53%
Making a major purchase (e.g., car, home, renovations)		<b>45%</b>	42%	<b>54%</b>	<b>37%</b>	43%	46%	46%	41%	48%	<b>27%</b>	<b>57%</b>	<b>64%</b>	<b>67%</b>	<b>44%</b>
Saving or investing for the future		<b>40%</b>	36%	<b>49%</b>	<b>35%</b>	38%	43%	39%	39%	44%	<b>20%</b>	<b>49%</b>	<b>72%</b>	50%	40%
Social activities or hobbies		<b>40%</b>	38%	<b>48%</b>	<b>34%</b>	39%	42%	38%	38%	<b>46%</b>	<b>21%</b>	<b>47%</b>	<b>72%</b>	36%	40%
Seeking medical, dental, or mental health care		<b>30%</b>	25%	<b>35%</b>	28%	27%	32%	26%	28%	<b>36%</b>	<b>13%</b>	<b>36%</b>	<b>57%</b>	36%	30%
Returning to school or training		<b>18%</b>	<b>23%</b>	<b>23%</b>	<b>7%</b>	17%	18%	17%	<b>14%</b>	22%	<b>10%</b>	18%	<b>33%</b>	29%	17%
Changing jobs or career paths		<b>15%</b>	17%	<b>23%</b>	<b>5%</b>	<b>18%</b>	<b>12%</b>	14%	16%	14%	<b>10%</b>	<b>19%</b>	18%	28%	14%
Starting a family or having more children		<b>10%</b>	<b>20%</b>	10%	<b>2%</b>	10%	10%	11%	12%	8%	<b>5%</b>	13%	<b>17%</b>	<b>2%</b>	<b>11%</b>
Other		<b>2%</b>	3%	2%	<b>1%</b>	2%	2%	2%	1%	3%	<b>1%</b>	1%	<b>5%</b>	<b>0%</b>	<b>2%</b>
None of the above		<b>24%</b>	<b>19%</b>	<b>17%</b>	<b>34%</b>	24%	24%	21%	26%	25%	<b>39%</b>	<b>13%</b>	<b>7%</b>	<b>13%</b>	<b>24%</b>

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=1,001)

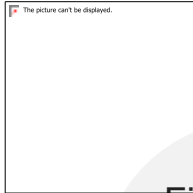
\*SEVERAL MENTIONS POSSIBLE - Because respondents were able to give several answers, the total of mentions may exceed 100%.

# 3.5

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## Financial Concerns

## Financial Concerns - *Summary*



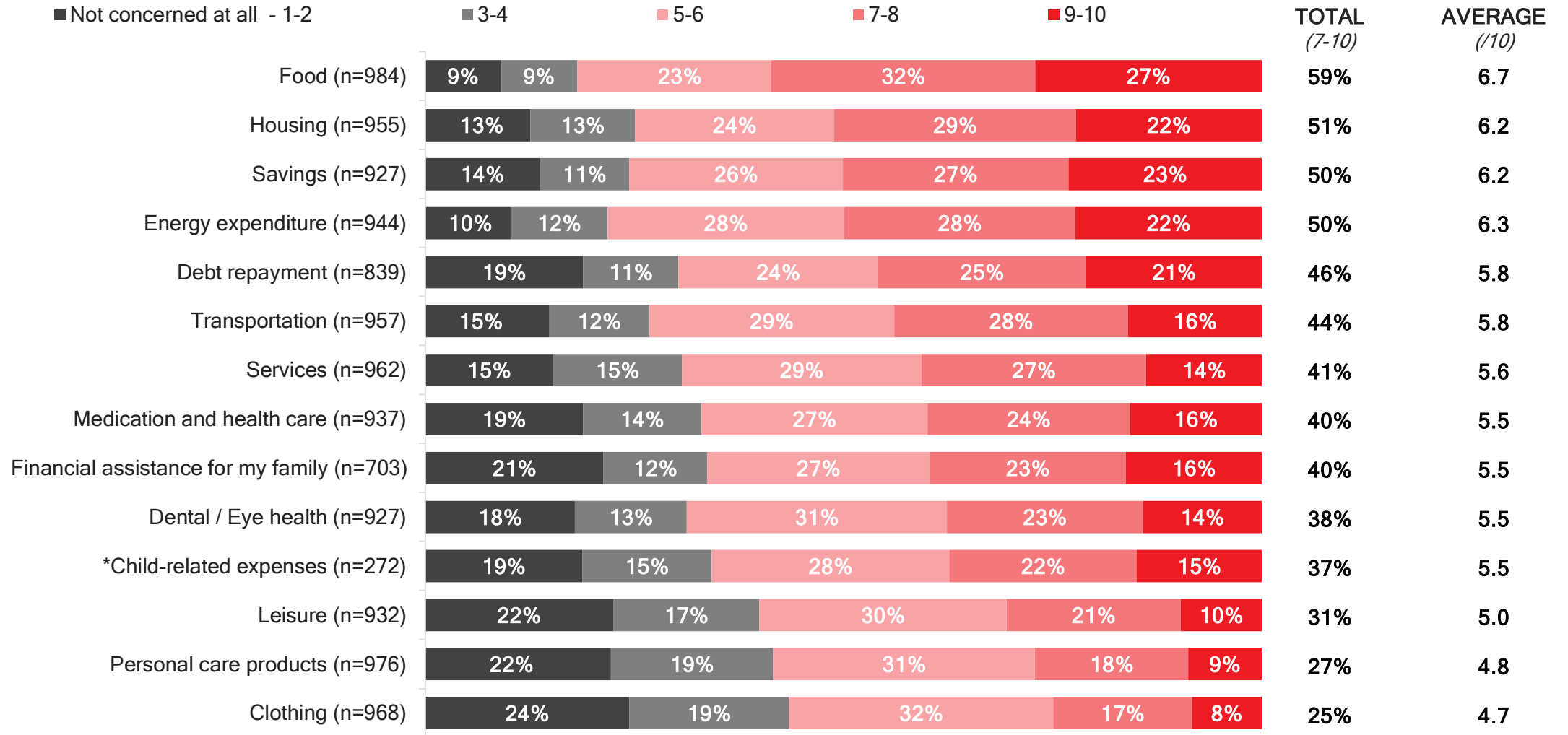
Financial concerns in Alberta are centered on essential costs and financial resilience. Food is the leading high-concern category (59%), followed by housing (51%), savings and energy expenditures (50% each), debt repayment (46%) and transportation (44%). These results show that everyday necessities remain closely tied to financial stress.

Broader financial fears are also widespread. More than half are highly concerned about incurring a large unexpected expense (56%), not having enough money set aside for retirement (54%) or never having enough money for home ownership (52%). Concerns about covering essential purchases (39%), housing costs (38%), debt repayment (38%) and health care (38%) are also substantial.

Financial vulnerability strongly shapes these perceptions. Respondents in a poor financial situation report much higher concern levels across most categories, including food (82%), savings (75%), debt repayment (74%), housing (69%) and energy costs (67%). They are also especially concerned about unexpected expenses (86%), retirement savings (83%), covering essential purchases (80%) and paying down debt (78%).

Among tenants, housing insecurity remains present: 59% express at least some concern about a possible eviction or repossession, including 31% who are very or somewhat concerned.

## 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*

Alberta Population		
1	Food	6.7
2	Energy expenditure	6.3
3	Housing	6.2
4	Savings	6.2
5	Transportation	5.8

People without a postsecondary degree		
1	Food	6.6
2	Energy expenditure	6.4
3	Housing	6.0
4	Savings	5.9
5	Debt repayment	5.9

Racialized persons		
1	Housing	6.8
2	Savings	6.6
3	Food	6.6
4	Debt repayment	6.4
5	Energy expenditure	6.4

### People with functional limitations

1	Food	6.9
2	Energy expenditure	6.8
3	Housing	6.7
4	Savings	6.7
5	Transportation	6.4

### Low income households

1	Food	7.1
2	Energy expenditure	6.8
3	Housing	6.7
4	Savings	6.6
5	Services	6.3

### People with low income

1	Food	6.9
2	Savings	6.7
3	Energy expenditure	6.6
4	Housing	6.4
5	Debt repayment	6.0

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)	AGE			GENDER		REGION			FINANCIAL SITUATION			Single-Parent Household		
	April 2026	18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor	Yes	No
Food (n=984)	59%	46%	64%	63%	57%	61%	57%	54%	66%	42%	66%	82%	60%	59%
Housing (n=955)	51%	46%	58%	48%	48%	54%	53%	51%	50%	34%	63%	69%	53%	51%
Savings (n=927)	50%	46%	57%	46%	46%	55%	49%	48%	53%	31%	63%	75%	58%	50%
Energy expenditures (n=944)	50%	39%	54%	54%	47%	53%	51%	43%	56%	36%	59%	67%	43%	50%
Debt repayment (n=839)	46%	46%	54%	37%	46%	46%	47%	49%	42%	26%	52%	74%	37%	46%
Transportation (n=957)	44%	43%	47%	42%	46%	42%	41%	45%	47%	31%	51%	61%	46%	44%
Services (n=962)	41%	39%	41%	42%	39%	43%	42%	38%	41%	27%	45%	64%	41%	41%
Medication and health care (n=937)	40%	37%	38%	44%	38%	42%	38%	40%	42%	27%	46%	61%	37%	40%
Financial assistance for my family (n=703)	40%	40%	45%	34%	40%	40%	41%	41%	37%	24%	45%	62%	47%	39%
Dental / Eye health (n=927)	38%	34%	38%	40%	37%	38%	37%	36%	41%	26%	43%	57%	28%	38%
*Child-related expenses (n=272)	37%	36%	37%	43%	41%	34%	39%	35%	38%	28%	40%	61%	45%	36%
Leisure (n=932)	31%	31%	35%	26%	32%	29%	34%	30%	27%	22%	33%	46%	23%	31%
Personal care products (n=976)	27%	31%	30%	22%	28%	26%	30%	28%	24%	18%	27%	46%	30%	27%
Clothing (n=968)	25%	27%	28%	20%	27%	23%	28%	23%	24%	17%	27%	40%	28%	25%

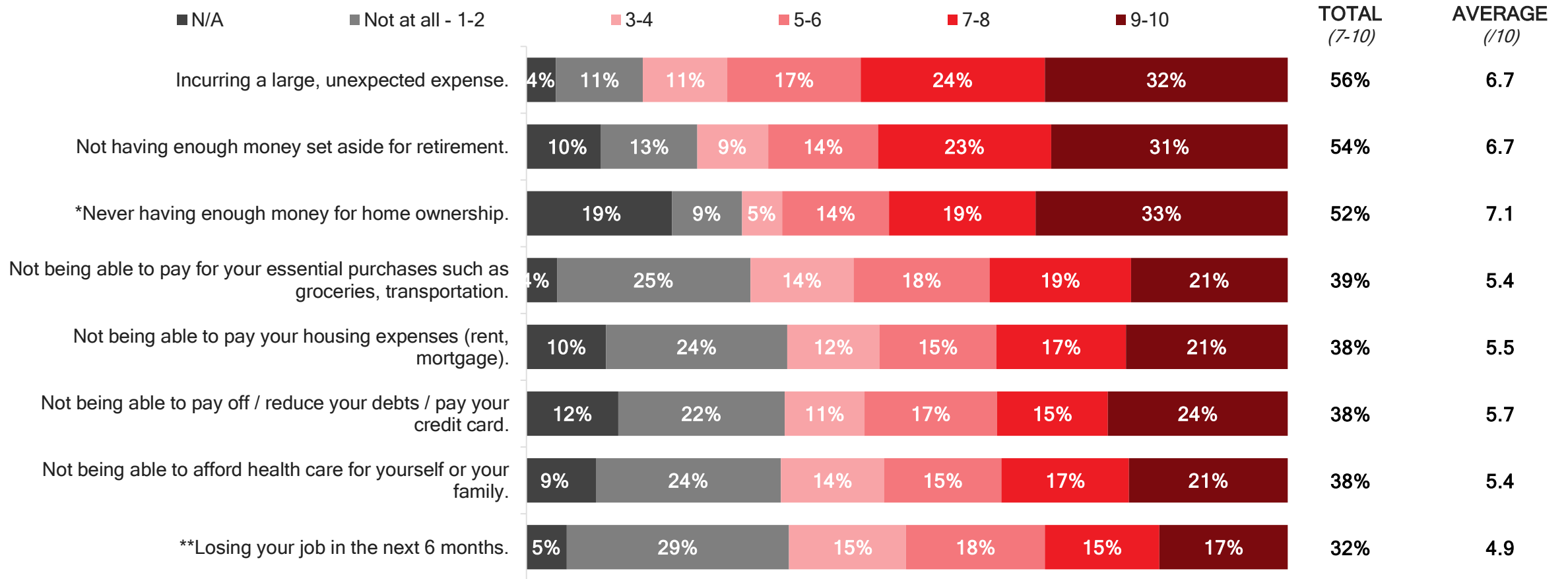
Q10. On a scale of 1 to 10, how much of a concern is your spending in the following categories?

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=1,001) | \*Statement presented to respondents who do not own property (n=391) \*\* Statement presented to workers only (n= 518)

## Concerns about Different Financial Situations (2/2)

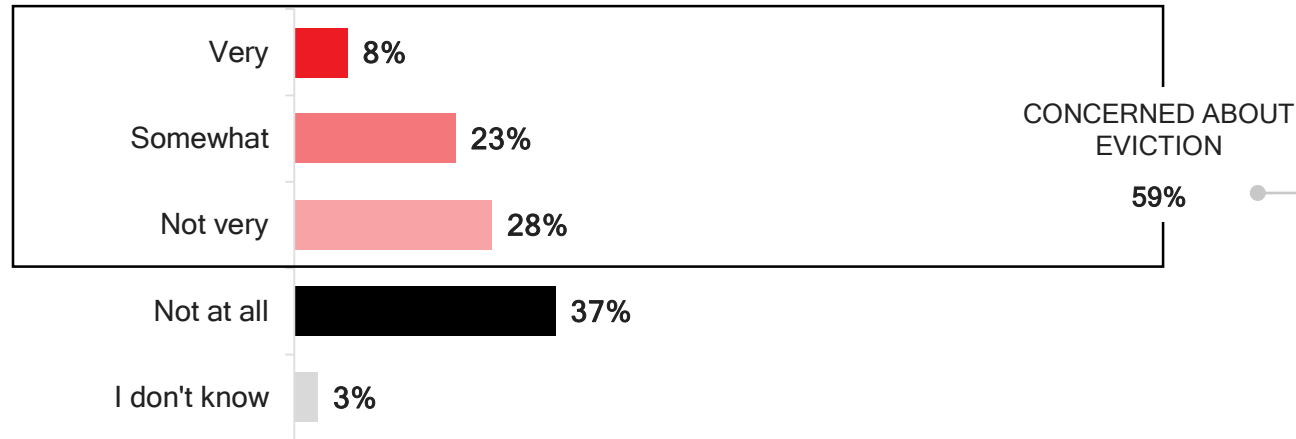
TOTAL (7-10)	April 2026											
	AGE	GENDER		REGION			FINANCIAL SITUATION					
	18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor	
n=	1,001	262	386	353	479	516	393	355	253	471	318	212
Incurring a large, unexpected expense	56%	54%	63%	51%	53%	59%	54%	56%	58%	32%	70%	86%
Not having enough money set aside for retirement	54%	48%	67%	45%	50%	57%	52%	51%	58%	34%	62%	83%
*Never having enough money for home ownership	52%	52%	63%	37%	55%	50%	58%	50%	48%	37%	57%	64%
Not being able to pay for your essential purchases such as groceries, transportation	39%	43%	43%	32%	37%	41%	38%	37%	43%	17%	43%	80%
Not being able to pay your housing expenses (rent, mortgage)	38%	41%	46%	29%	37%	40%	36%	41%	39%	17%	43%	76%
Not being able to pay off / reduce your debts / pay your credit card	38%	43%	43%	29%	37%	40%	39%	36%	39%	16%	44%	78%
Not being able to afford health care for yourself or your family	38%	39%	40%	34%	37%	38%	35%	38%	39%	18%	45%	69%
**Losing your job in the next 6 months	32%	33%	34%	24%	33%	30%	34%	32%	29%	22%	38%	51%

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=1,001) | \*Statement presented to respondents who do not own property (n=391) \*\* Statement presented to workers only (n= 518)

# Anxiety Regarding Eviction



**Higher CONCERN level among:**

- Respondents with a severe (74%), or extreme (100%\*) level of financial anxiety;
- Respondents with a functional limitation (80%);
- Household whose income is lower than 50K\$ (69%);

	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
<i>n=</i>	<b>218</b>	<b>74</b>	<b>90</b>	<b>54</b>	<b>105</b>	<b>110</b>	<b>96</b>	<b>85</b>	<b>37</b>	<b>69</b>	<b>76</b>	<b>73</b>
<b>TOTAL CONCERN (1, 2, 3)</b>	<b>59%</b>	62%	63%	50%	66%	52%	52%	65%	61%	52%	<b>49%</b>	<b>78%</b>
Very	<b>8%</b>	7%	11%	3%	10%	5%	7%	10%	5%	7%	4%	12%
Somewhat	<b>23%</b>	26%	24%	18%	<b>30%</b>	<b>17%</b>	16%	30%	23%	16%	19%	<b>35%</b>
Not very	<b>28%</b>	29%	28%	29%	25%	30%	30%	25%	33%	29%	25%	31%
Not at all	<b>37%</b>	34%	32%	49%	32%	43%	42%	32%	38%	47%	45%	<b>19%</b>
I don't know	<b>3%</b>	4%	5%	0%	2%	5%	6%	2%	1%	1%	6%	3%

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?

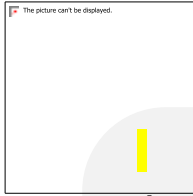
Base : Tenants (n=218) \*Given the small number of respondents (n<30)

# 3.6

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## Anxiety and Symptoms of Financial Stress

## Anxiety and Symptoms of Financial Stress - *Summary*



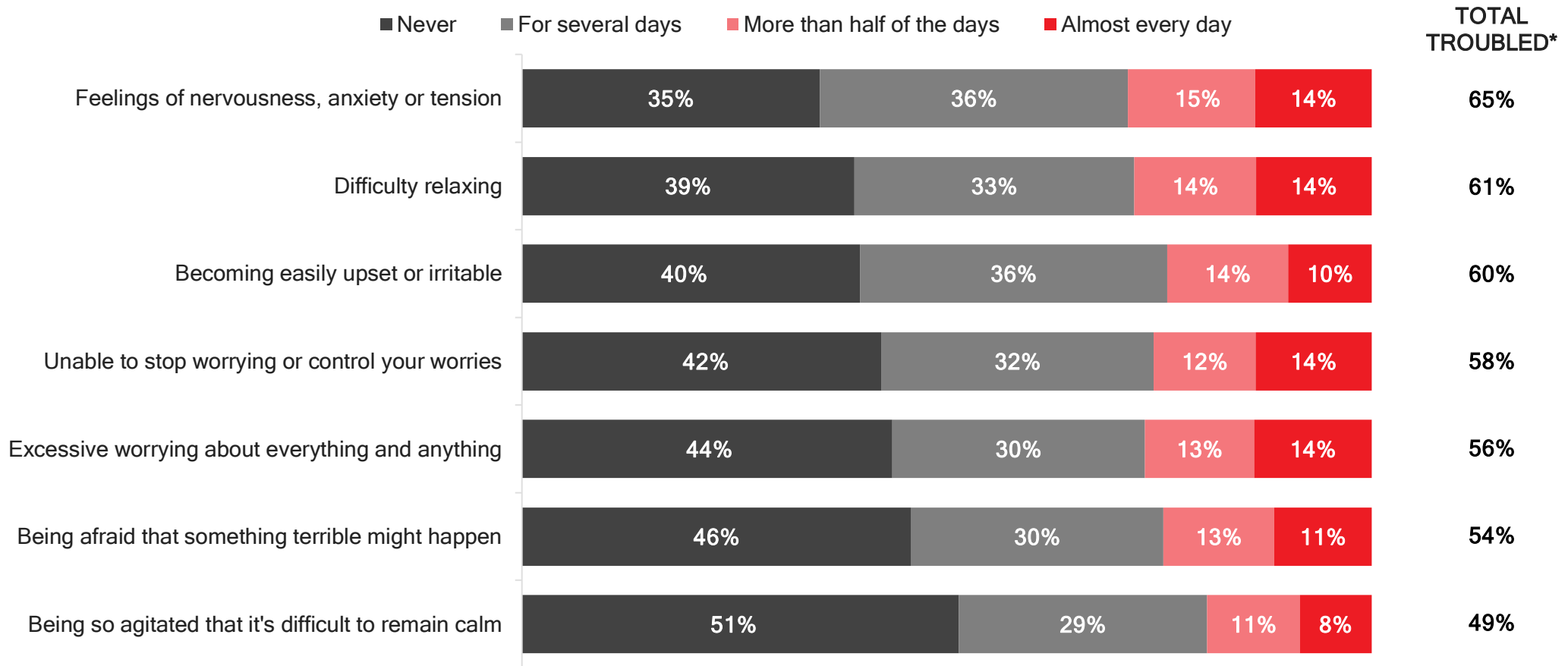
Anxiety symptoms are widespread in Alberta. In the past 14 days, 65% report feeling nervous, anxious or tense, 61% report difficulty relaxing and 60% say they became easily upset or irritable. Other symptoms are also common, including being unable to stop or control worries (58%), excessive worrying (56%) and being afraid that something terrible might happen (54%).

On the generalized anxiety scale, Alberta records an average score of 6.6. A total of 14% fall into the severe anxiety range, 14% into moderate anxiety and 28% into mild anxiety, while 44% show no anxiety symptoms on the scale. Anxiety is much higher among respondents in a poor financial situation, where the average reaches 10.9 and 34% fall into the severe range.

Financial stress also affects daily functioning. Over the past 14 days, 44% report difficulty sleeping because of their finances, 38% report difficulty concentrating at work or school, 35% report family conflict or household tension, and 25% report increased consumption of, or desire to consume, alcohol or drugs.

When coping with stress, respondents most often rely on self-directed or informal strategies, such as walking or exercising (48%), relaxing or breathing exercises (38%), hobbies or creative activities (36%) and talking to friends or family (35%). Financial resilience remains limited: 48% could cover basic expenses for one month or less if they lost their main income or faced an unexpected expense, rising to 73% among respondents in a poor financial situation.

## 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=1,001)

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

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

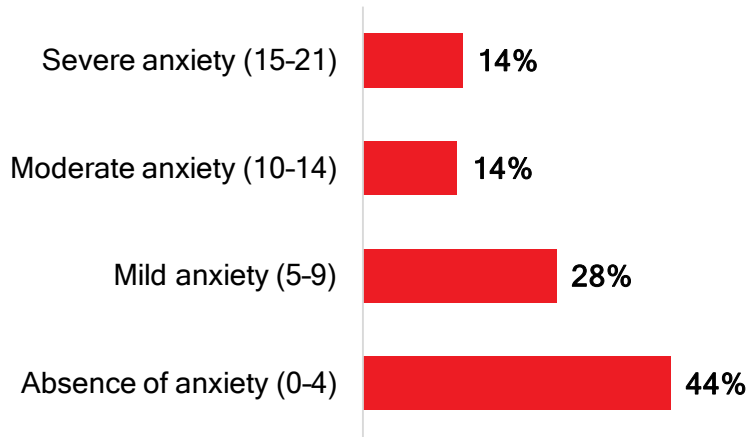
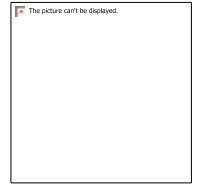
TOTAL TROUBLED*	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
	n= 1,001	262	386	353	479	516	393	355	253	471	318	212
Feelings of nervousness, anxiety or tension	65%	74%	72%	51%	61%	69%	63%	65%	67%	51%	72%	83%
Difficulty relaxing	61%	72%	65%	47%	57%	65%	57%	63%	63%	48%	65%	81%
Becoming easily upset or irritable	60%	70%	68%	44%	57%	63%	58%	62%	61%	49%	63%	80%
Unable to stop worrying or control your worries	58%	69%	62%	45%	56%	60%	56%	56%	62%	41%	65%	83%
Excessive worrying about everything and anything	56%	66%	61%	44%	53%	59%	51%	58%	61%	40%	62%	83%
Being afraid that something terrible might happen	54%	64%	58%	42%	51%	57%	53%	53%	56%	37%	61%	80%
Being so agitated that it's difficult to remain calm	49%	63%	52%	33%	47%	50%	49%	48%	48%	35%	53%	70%

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

Base: All respondents (n=1,001)

\*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 Scale*<sup>3</sup>



**TOTAL AVERAGE: 6.6**

The anxiety symptoms scale shows an average score of 6.6 out of 21, with higher levels observed among more vulnerable groups. Respondents with an income under \$20k (8.1), respondents with a functional limitation (7.7), racialized individuals (7.6), and respondents with an elementary or high school education (7.6) recorded significantly higher averages.

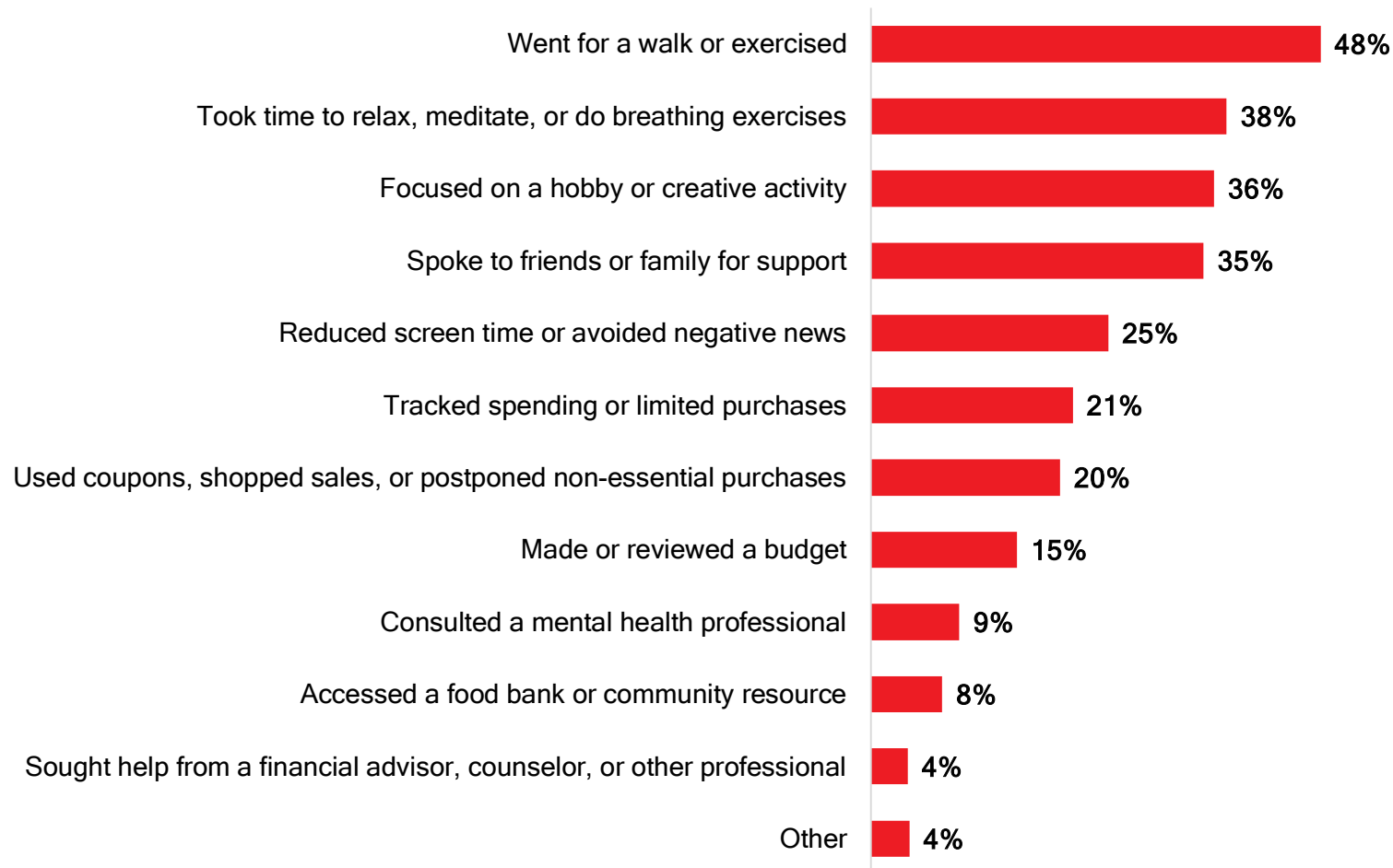
	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
<i>n=</i>	1,001	262	386	353	479	516	393	355	253	471	318	212
Severe anxiety (15-21)	14%	16%	19%	8%	11%	17%	12%	16%	15%	4%	15%	34%
Moderate anxiety (10-14)	14%	18%	14%	10%	13%	14%	12%	13%	16%	9%	18%	17%
Mild anxiety (5-9)	28%	35%	28%	22%	29%	27%	28%	27%	28%	25%	30%	30%
Absence of anxiety (0-4)	44%	31%	39%	60%	47%	42%	47%	45%	41%	62%	37%	18%
<b>Mean</b>	<b>6.6</b>	<b>8.0</b>	<b>7.5</b>	<b>4.7</b>	<b>6.1</b>	<b>7.2</b>	<b>6.2</b>	<b>6.7</b>	<b>7.1</b>	<b>4.1</b>	<b>7.4</b>	<b>10.9</b>

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

Base: All respondents (n=1,001)

NOTE: The scores obtained for the Q15 statements were summed to produce a score ranging from 0 to 21 (Never = 1 / For several days = 2 / More than half of the days = 3 / Almost every day = 4). **The higher the score, the greater the level of generalized anxiety.** <sup>3</sup>Spitzer, 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=751)

\*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)

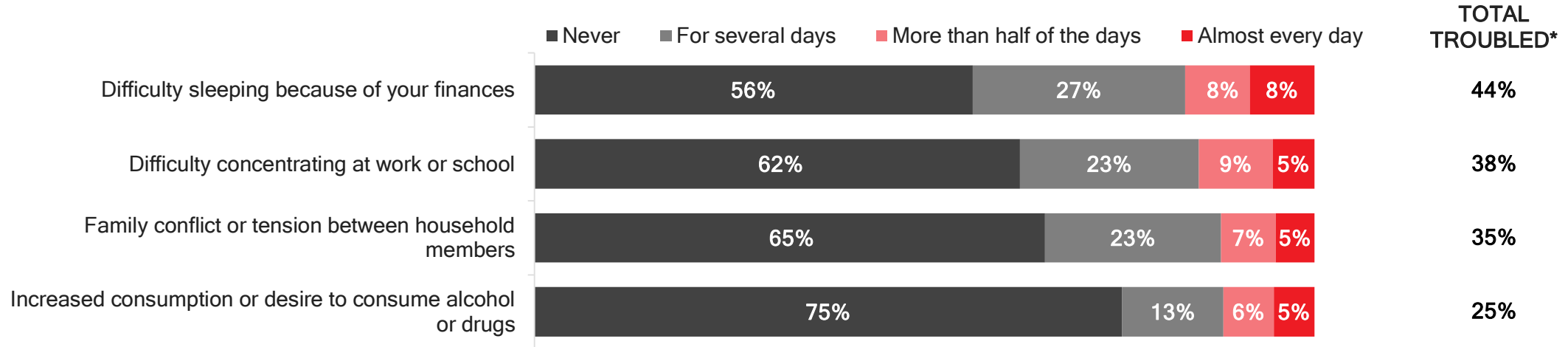
	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	H	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
<i>n=</i>	<b>751</b>	<b>226</b>	<b>313</b>	<b>212</b>	<b>343</b>	<b>403</b>	<b>290</b>	<b>274</b>	<b>187</b>	<b>306</b>	<b>249</b>	<b>196</b>
Went for a walk or exercised	<b>48%</b>	48%	47%	48%	45%	50%	50%	44%	49%	47%	49%	46%
Took time to relax, meditate, or do breathing exercises	<b>38%</b>	<b>30%</b>	37%	<b>46%</b>	37%	38%	38%	33%	42%	40%	36%	35%
Focused on a hobby or creative activity	<b>36%</b>	32%	37%	40%	33%	40%	32%	35%	<b>43%</b>	36%	35%	39%
Spoke to friends or family for support	<b>35%</b>	35%	38%	31%	<b>29%</b>	<b>41%</b>	<b>29%</b>	37%	40%	34%	35%	38%
Reduced screen time or avoided negative news	<b>25%</b>	26%	24%	26%	23%	27%	25%	25%	25%	28%	25%	22%
Tracked spending or limited purchases	<b>21%</b>	23%	18%	24%	18%	24%	22%	20%	23%	<b>15%</b>	<b>27%</b>	25%
Used coupons, shopped sales, or postponed non-essential purchases	<b>20%</b>	24%	18%	18%	17%	23%	19%	17%	25%	<b>12%</b>	<b>25%</b>	25%
Made or reviewed a budget	<b>15%</b>	15%	15%	16%	<b>11%</b>	<b>19%</b>	12%	15%	19%	<b>11%</b>	<b>22%</b>	14%
Consulted a mental health professional	<b>9%</b>	10%	<b>14%</b>	<b>3%</b>	9%	9%	10%	8%	10%	7%	9%	<b>14%</b>
Accessed a food bank or community resource	<b>8%</b>	8%	8%	6%	<b>11%</b>	<b>5%</b>	9%	7%	7%	<b>3%</b>	10%	12%
Sought help from a financial advisor, counselor, or other professional	<b>4%</b>	4%	5%	2%	4%	4%	4%	5%	3%	5%	2%	4%
Other	<b>4%</b>	2%	4%	6%	4%	5%	4%	3%	6%	3%	5%	4%
None of the above	<b>10%</b>	9%	12%	8%	10%	10%	10%	10%	10%	7%	13%	10%
I don't know / I prefer not to answer	<b>2%</b>	2%	2%	2%	1%	3%	2%	3%	1%	2%	2%	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=751)

\*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



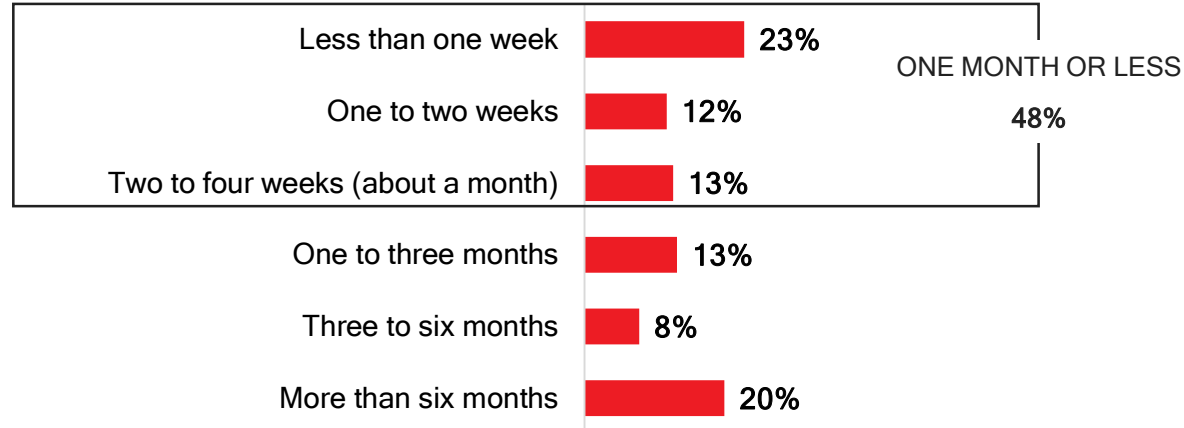
TOTAL TROUBLED*	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
	n= 1,001	262	386	353	479	516	393	355	253	471	318	212
Difficulty sleeping because of your finances	44%	49%	48%	35%	43%	45%	42%	42%	47%	26%	48%	75%
Difficulty concentrating at work or school	38%	55%	43%	19%	41%	35%	38%	38%	37%	25%	39%	61%
Family conflict or tension between household members	35%	47%	38%	21%	36%	33%	32%	35%	37%	26%	35%	51%
Increased consumption or desire to consume alcohol or drugs	25%	37%	29%	11%	32%	17%	24%	27%	23%	16%	25%	44%

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=1,001)

\*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



	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
<i>n=</i>	1,001	262	386	353	479	516	393	355	253	471	318	212
<b>TOTAL Less than one month (1-3)</b>	<b>48%</b>	<b>56%</b>	<b>53%</b>	<b>35%</b>	<b>47%</b>	<b>48%</b>	<b>45%</b>	<b>48%</b>	<b>49%</b>	<b>31%</b>	<b>54%</b>	<b>73%</b>
Less than one week	23%	22%	27%	20%	21%	25%	19%	21%	30%	9%	23%	52%
One to two weeks	12%	19%	14%	4%	11%	12%	15%	11%	9%	8%	18%	10%
Two to four weeks (about a month)	13%	15%	13%	11%	15%	10%	11%	17%	10%	13%	13%	11%
One to three months	13%	14%	14%	12%	15%	12%	13%	13%	14%	12%	17%	9%
Three to six months	8%	3%	11%	8%	8%	8%	9%	8%	7%	11%	7%	2%
More than six months	20%	16%	14%	30%	23%	17%	21%	18%	21%	36%	8%	4%
I don't know / I prefer not to answer	11%	11%	8%	15%	7%	15%	12%	12%	9%	9%	14%	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?\*

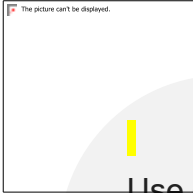
Base: All respondents (n=1,001)

# 3.7

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## 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 limited in Alberta but is not negligible. The most commonly used services are free or low-cost meals (15%), budgeting and financial advice (14%), food basket distribution (12%) and psychological support programs (12%), followed by housing assistance and purchase cards or food vouchers (7% each).

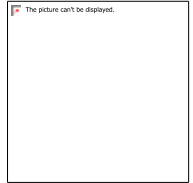
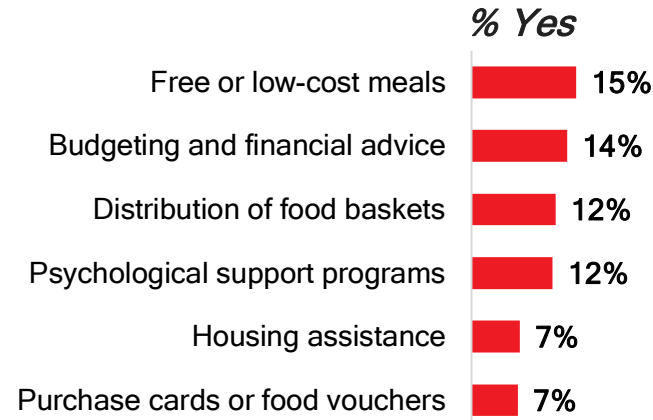
Among users, first-time use is common for several supports, especially purchase cards or food vouchers (61%), housing assistance (58%), budgeting and financial advice (48%) and free or low-cost meals (47%). This suggests that some services are responding to recent or emerging needs. However, food basket distribution stands out somewhat, as a larger share of users report having accessed these services prior to the last six months (66%).

Programs are generally viewed positively by users, particularly food basket distribution (85% helpful), housing assistance (76%), purchase cards or food vouchers (75%) and free or low-cost meals (75%).

Food insecurity is a significant issue: 41% of Alberta respondents report experiencing at least one form of food insecurity in the past six months. More specifically, 31% could not afford balanced meals, 31% worried food would run out before there was money to buy more, 29% ate less than they should because of a lack of money and 24% say all the food in the household had been eaten with no money to buy more.

Poverty is also visible: 35% say someone close to them has experienced poverty and 24% say they have personally experienced poverty. These experiences rise sharply among those with severe or extreme financial anxiety.

# Use of an Emergency Assistance Program



**TOTAL AVERAGE : 2.1**

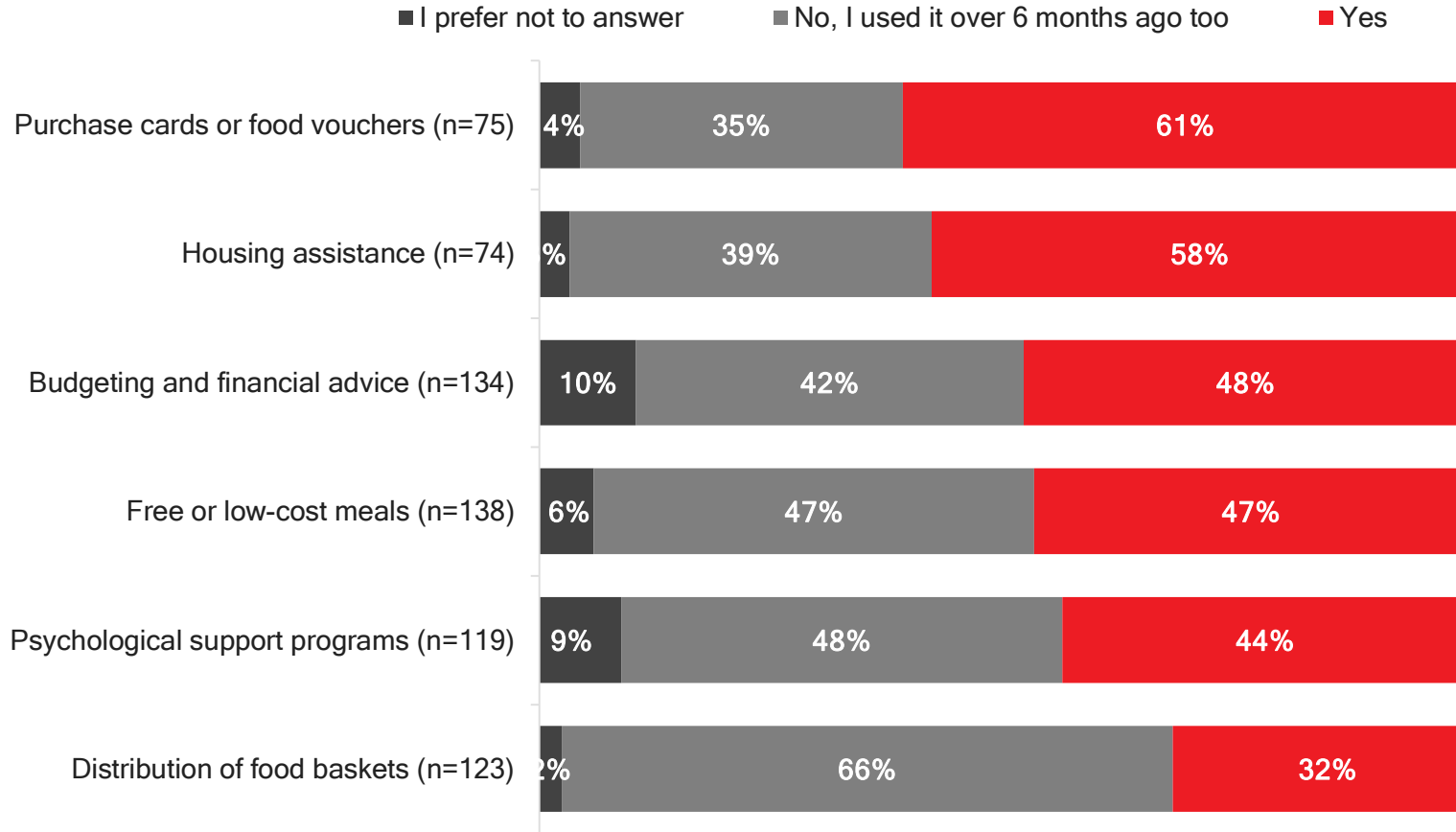
% Yes	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
<i>n=</i>	<b>1,001</b>	<b>262</b>	<b>386</b>	<b>353</b>	<b>479</b>	<b>516</b>	<b>393</b>	<b>355</b>	<b>253</b>	<b>471</b>	<b>318</b>	<b>212</b>
Free or low-cost meals	15%	24%	15%	8%	19%	11%	12%	16%	18%	11%	13%	27%
Budgeting and financial advice	14%	22%	15%	7%	15%	12%	12%	12%	18%	12%	14%	18%
Distribution of food baskets	12%	17%	13%	7%	15%	9%	15%	12%	9%	7%	11%	24%
Psychological support programs	12%	15%	15%	5%	13%	10%	10%	13%	12%	10%	10%	18%
Housing assistance	7%	11%	6%	5%	9%	5%	8%	8%	5%	6%	5%	11%
Purchase cards or food vouchers	7%	10%	8%	3%	9%	4%	7%	9%	4%	6%	6%	9%
<b>Mean</b>	<b>2.1</b>	<b>2.4</b>	<b>2.1</b>	<b>1.5</b>	<b>2.3</b>	<b>1.8</b>	<b>2.2</b>	<b>2.4</b>	<b>1.7</b>	<b>2.3</b>	<b>1.9</b>	<b>2.0</b>

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=1,001)

\*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)

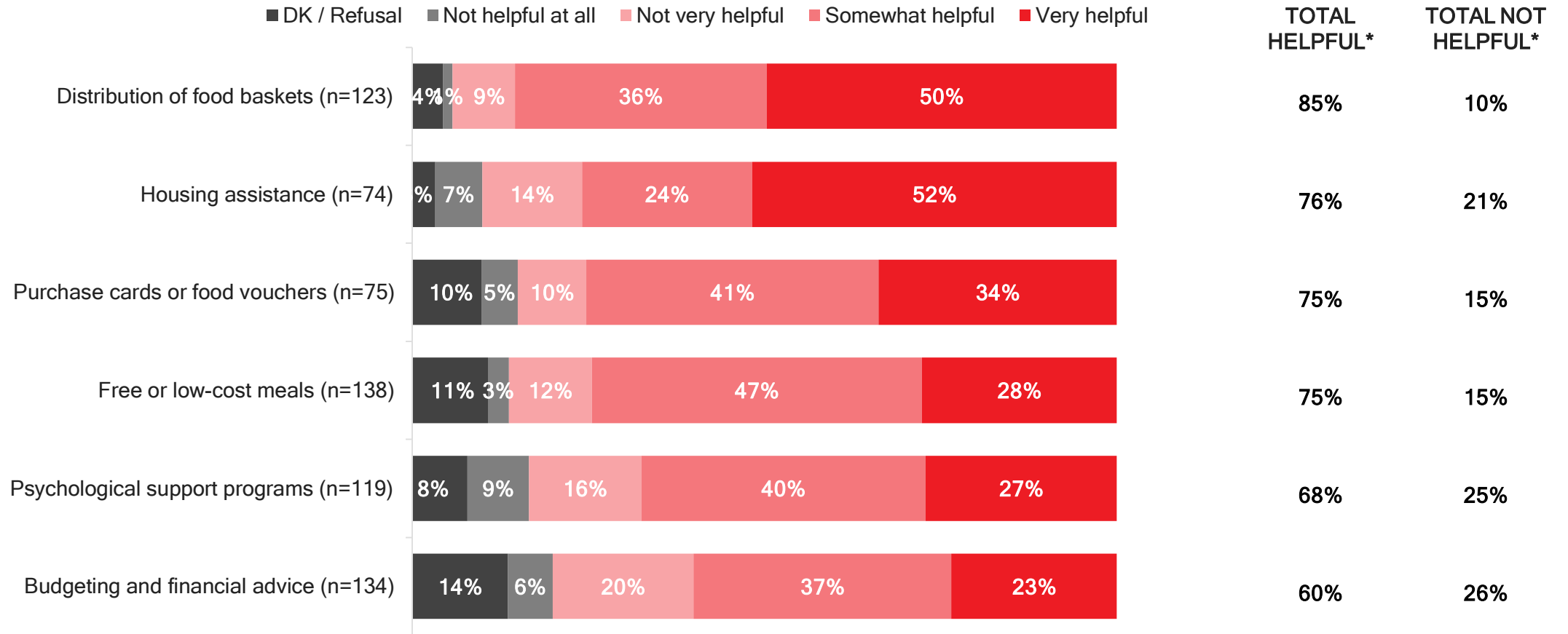
% Yes	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
Purchase cards or food vouchers (n=75)	61%	68%	65%	30%	75%	32%	71%	65%	35%	62%	65%	55%
Housing assistance (n=74)	58%	61%	57%	53%	66%	44%	51%	76%	39%	65%	45%	58%
Budgeting and financial advice (n=134)	48%	61%	41%	28%	55%	40%	54%	61%	35%	52%	52%	39%
Free or low-cost meals (n=138)	47%	51%	45%	39%	50%	41%	51%	47%	43%	44%	53%	44%
Psychological support programs (n=119)	44%	56%	36%	39%	52%	34%	53%	41%	37%	55%	36%	37%
Distribution of food baskets (n=123)	32%	53%	23%	9%	38%	22%	29%	44%	19%	52%	31%	20%

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

Base: Respondents who used an emergency assistance program (n=varies) \*Given the small number of respondents (n<30), the results are presented for informational purposes only.

\*\*Given the small number of respondents (n<10), the results are not presented.

# Usefulness of Emergency Assistance Programs Offered

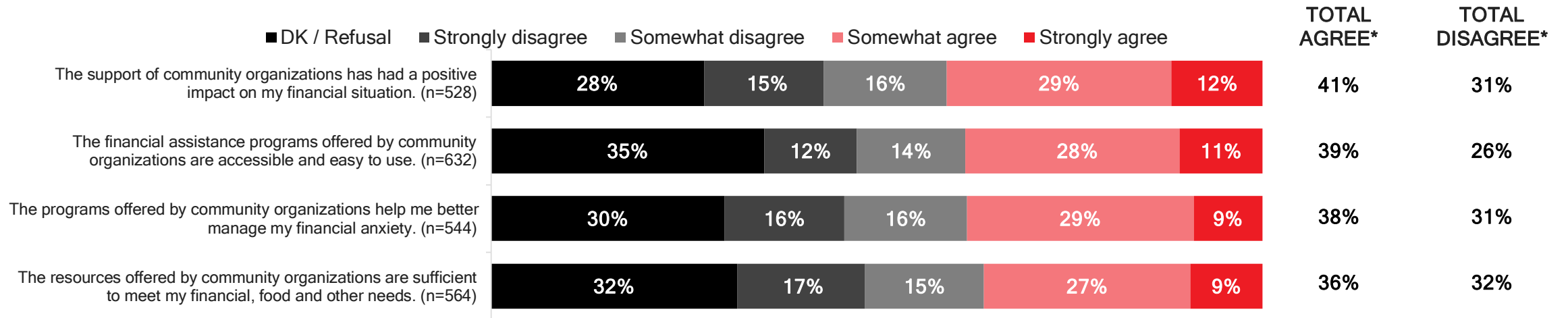


QT3. To what extent have the assistance services or programs offered by a community organization in your area that you have used been helpful or not?

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



TOTAL AGREE*	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
The support of community organizations has had a positive impact on my financial situation. (n=528)	41%	51%	38%	32%	41%	41%	41%	42%	40%	42%	43%	37%
The financial assistance programs offered by community organizations are accessible and easy to use. (n=632)	39%	53%	34%	29%	41%	37%	42%	37%	36%	44%	35%	35%
The programs offered by community organizations help me better manage my financial anxiety. (n=544)	38%	53%	33%	28%	38%	39%	34%	40%	41%	44%	37%	33%
The resources offered by community organizations are sufficient to meet my financial, food and other needs. (n=564)	36%	50%	34%	22%	41%	31%	35%	38%	36%	42%	35%	30%

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

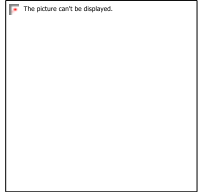
Base: Respondents to whom the situation applies (n=varies)

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

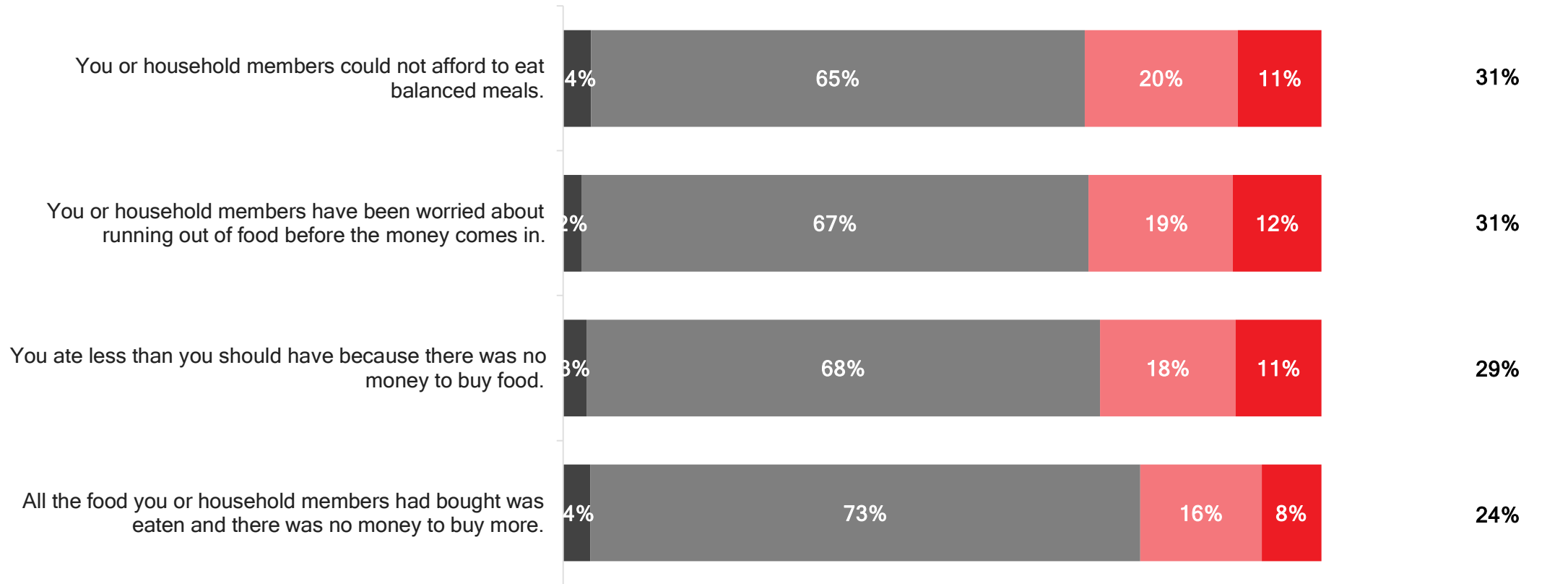
# Food Insecurity (1/2)

**41%**

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



■ DK / Refusal   ■ No   ■ Yes, sometimes   ■ Yes, often   **TOTAL YES\***



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

Base: All respondents (n=1,001)

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

## Food Insecurity (2/2)

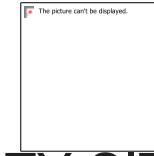
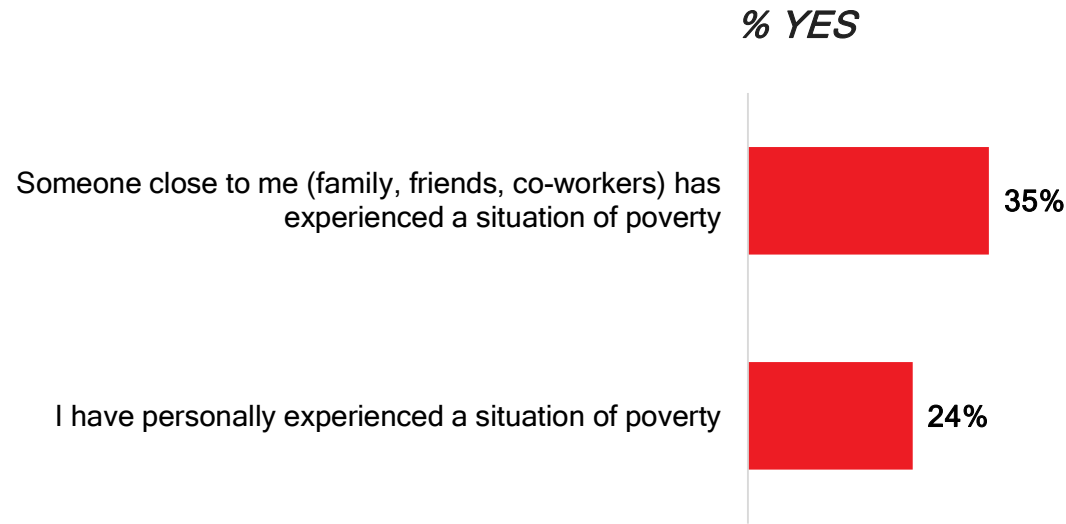
TOTAL YES*	April 2026	AGE			GENDER		REGION			FINANCIAL ANXIETY INDEX				
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	None (0-20)	Mild (21-40)	Moderate (41-60)	Severe (61-80)	Extreme (81+)
<i>n=</i> 1,001	1,001	262	386	353	479	516	393	355	253	114	334	374	141	37
<b>EXPERIENCING FOOD INSECURITY</b>	<b>41%</b>	<b>50%</b>	44%	<b>29%</b>	42%	39%	40%	37%	45%	<b>4%</b>	<b>15%</b>	<b>52%</b>	<b>78%</b>	<b>100%</b>
You or household members could not afford to eat balanced meals	31%	<b>37%</b>	35%	<b>23%</b>	33%	30%	33%	29%	31%	<b>2%</b>	<b>10%</b>	<b>39%</b>	<b>65%</b>	<b>87%</b>
You or household members have been worried about running out of food before the money comes in	31%	<b>38%</b>	<b>36%</b>	<b>20%</b>	31%	30%	31%	27%	34%	<b>2%</b>	<b>9%</b>	<b>37%</b>	<b>67%</b>	<b>93%</b>
You ate less than you should have because there was no money to buy food	29%	<b>37%</b>	33%	<b>19%</b>	30%	28%	30%	28%	30%	<b>0%</b>	<b>9%</b>	<b>37%</b>	<b>57%</b>	<b>90%</b>
All the food you or household members had bought was eaten and there was no money to buy more	24%	<b>32%</b>	27%	<b>14%</b>	25%	23%	25%	23%	24%	<b>0%</b>	<b>5%</b>	<b>32%</b>	<b>46%</b>	<b>80%</b>

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

Base: All respondents (n=1,001)

\* **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	April 2026	AGE			GENDER		REGION			FINANCIAL ANXIETY INDEX				
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	None (0-20)	Mild (21-40)	Moderate (41-60)	Severe (61-80)	Extreme (81+)
	n= 1,001	262	386	353	479	516	393	355	253	114	334	374	141	37
Someone close to me (family, friends, colleagues) has experienced a situation of poverty	35%	36%	38%	30%	34%	35%	30%	35%	39%	12%	23%	39%	54%	69%
I have personally experienced a situation of poverty	24%	27%	28%	17%	24%	23%	22%	26%	23%	0%	10%	25%	52%	78%

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=1,001) | \* The following definition was presented to respondents.

# 3.8

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## 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:

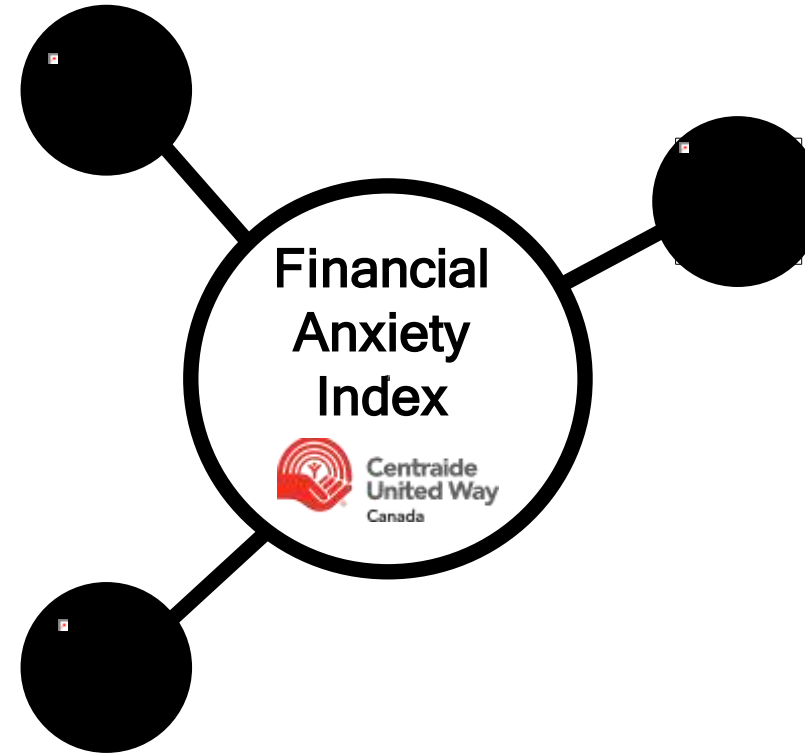
- Score between 0 and 20 = None
- Score between 21 and 40 = Mild
- Score between 41 and 60 = Moderate
- Score between 61 and 80 = Severe
- Score between 81 and 100 = Extreme

## 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

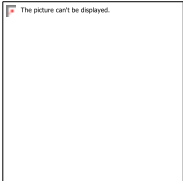
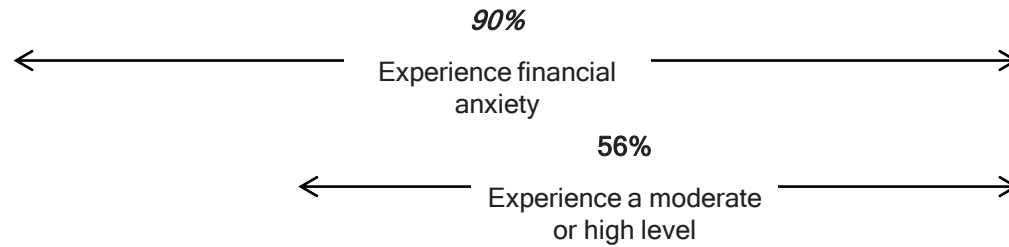
- Q8B. Feeling of knowing enough to feel confident in managing their finances;
- Q17-Q18-Q19. Financial literacy (*Big 3*).



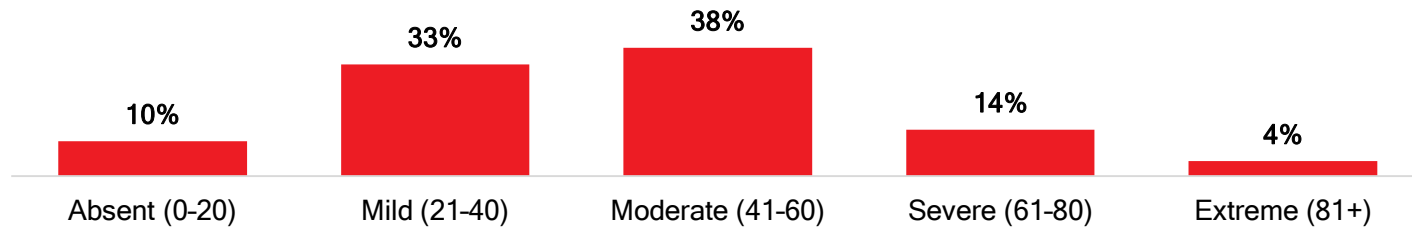
## Concerns

- 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.

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



**AVERAGE SCORE: 44.2**



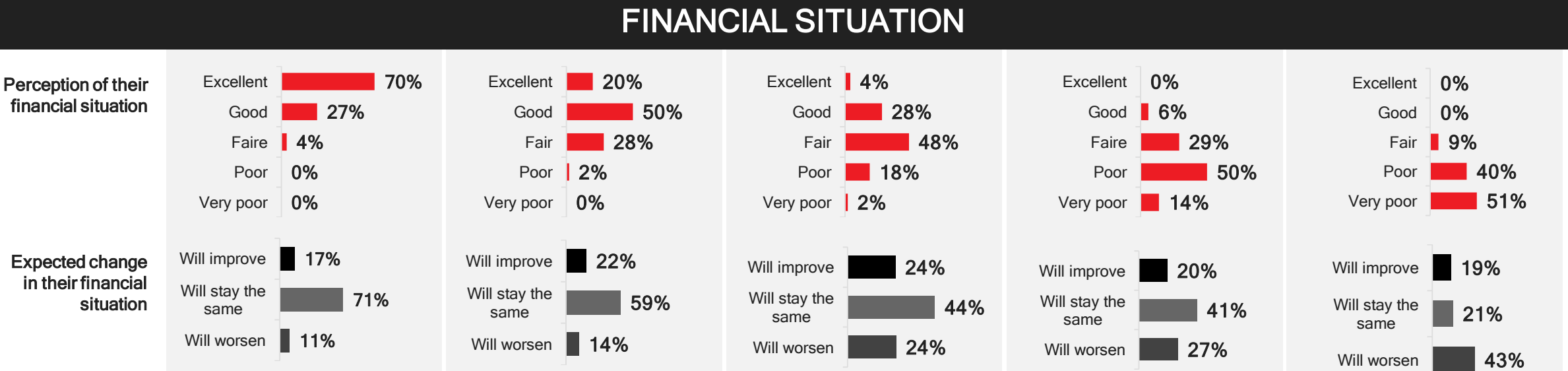
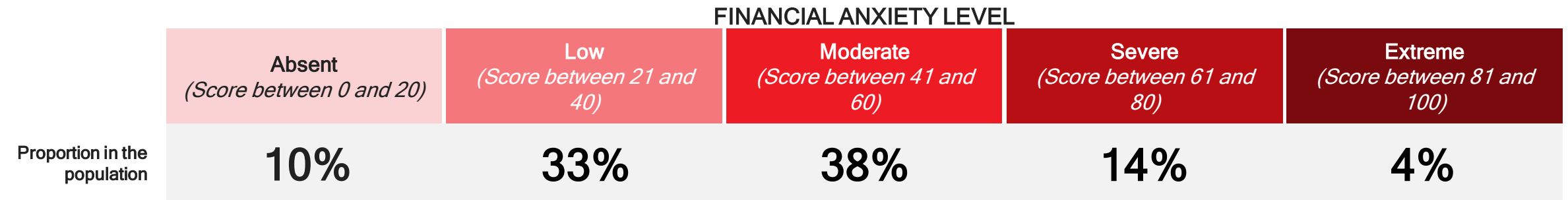
	April 2026	AGE			GENDER		REGION			FINANCIAL SITUATION		
		18-34	35-54	55+	M	F	Calgary	Edmonton	Other regions of Alberta	Good	Fair	Poor
Absent (0-20)	10%	3%	10%	17%	14%	7%	12%	9%	10%	22%	1%	0%
<b>TOTAL EXPERIENCE ANXIETY</b>	<b>90%</b>	<b>98%</b>	90%	<b>83%</b>	<b>86%</b>	<b>93%</b>	88%	91%	90%	<b>78%</b>	<b>99%</b>	<b>100%</b>
Low (21-40)	33%	33%	26%	40%	35%	31%	31%	37%	32%	50%	29%	3%
<b>TOTAL MODERATE OR HIGH LEVEL</b>	<b>56%</b>	<b>64%</b>	<b>64%</b>	<b>43%</b>	<b>51%</b>	<b>61%</b>	57%	54%	58%	<b>28%</b>	<b>70%</b>	<b>97%</b>
Moderate (41-60)	38%	47%	38%	30%	35%	41%	39%	36%	39%	26%	56%	36%
Severe (61-80)	14%	12%	19%	10%	13%	15%	16%	12%	13%	2%	12%	42%
Extreme (81-100)	4%	5%	6%	2%	4%	5%	2%	6%	6%	0%	1%	19%
<b>AVERAGE SCORE</b>	<b>44.2</b>	<b>46.9</b>	<b>48.2</b>	<b>38.0</b>	<b>42.3</b>	<b>46.2</b>	43.2	44.5	45.1	<b>31.9</b>	<b>47.4</b>	<b>65.8</b>

# 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 +
n=	1,000	230	307	459	581	46	129	233	185	99	111	121	110	279
Absent (0-20)	10%	9%	9%	13%	8%	1%	6%	21%	3%	5%	17%	10%	3%	19%
<b>TOTAL EXPERIENCE ANXIETY</b>	<b>90%</b>	<b>91%</b>	<b>91%</b>	<b>87%</b>	<b>92%</b>	<b>99%</b>	<b>94%</b>	<b>79%</b>	<b>97%</b>	<b>95%</b>	83%	90%	<b>97%</b>	<b>81%</b>
Low (21-40)	33%	29%	32%	38%	32%	37%	17%	45%	32%	24%	33%	39%	42%	33%
<b>TOTAL MODERATE OR HIGH</b>	<b>56%</b>	<b>61%</b>	<b>59%</b>	<b>49%</b>	<b>60%</b>	<b>62%</b>	<b>77%</b>	<b>34%</b>	<b>65%</b>	<b>71%</b>	<b>50%</b>	<b>52%</b>	<b>55%</b>	<b>48%</b>
Moderate (41-60)	38%	36%	41%	37%	41%	51%	47%	24%	42%	41%	29%	29%	37%	39%
Severe (61-80)	14%	18%	13%	10%	15%	11%	18%	8%	14%	24%	15%	19%	13%	8%
Extreme (81-100)	4%	7%	4%	2%	4%	0%	12%	1%	9%	6%	6%	3%	4%	1%
<b>AVERAGE SCORE</b>	<b>44.2</b>	<b>47.6</b>	<b>44.5</b>	<b>40.5</b>	<b>45.5</b>	<b>45.9</b>	<b>53.4</b>	<b>34.9</b>	<b>49.1</b>	<b>50.7</b>	<b>42.6</b>	<b>44.6</b>	<b>44.2</b>	<b>38.1</b>

	April 2026	HOUSEHOLD INCOME				FINANCIAL LITERACY LEVEL		FUNCTIONAL LIMITATION		PARENT	
		< 50k\$	50k\$-80k\$	80k\$-124k\$	125k\$ and over	Good	Bad	Yes	No	Yes	No
n=	1,000	337	189	270	120	421	579	181	793	295	705
Absent (0-20)	10%	7%	9%	11%	26%	20%	4%	8%	11%	6%	12%
<b>TOTAL EXPERIENCE ANXIETY</b>	<b>90%</b>	<b>93%</b>	91%	89%	<b>74%</b>	<b>80%</b>	<b>96%</b>	92%	89%	<b>94%</b>	<b>88%</b>
Low (21-40)	33%	25%	37%	41%	35%	41%	28%	32%	33%	34%	33%
<b>TOTAL MODERATE OR HIGH</b>	<b>56%</b>	<b>68%</b>	54%	<b>49%</b>	<b>39%</b>	<b>39%</b>	<b>68%</b>	60%	55%	60%	55%
Moderate (41-60)	38%	40%	41%	35%	29%	27%	46%	34%	39%	46%	35%
Severe (61-80)	14%	21%	10%	11%	9%	9%	17%	20%	12%	11%	15%
Extreme (81-100)	4%	7%	4%	3%	0%	3%	6%	6%	4%	3%	5%
<b>AVERAGE SCORE</b>	<b>44.2</b>	<b>50.0</b>	<b>43.3</b>	<b>41.3</b>	<b>35.1</b>	<b>37.5</b>	<b>48.8</b>	<b>47.7</b>	<b>43.0</b>	<b>44.3</b>	<b>44.2</b>

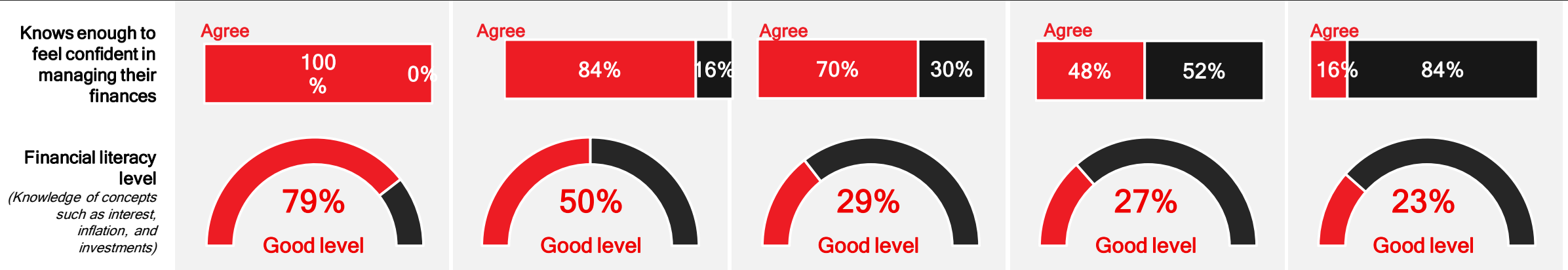
The Financial Anxiety Index stands at 44.2 in Alberta, indicating a moderate level of financial anxiety across the region. Overall, 90% of respondents experience some level of financial anxiety, and 56% fall into the moderate, severe, or extreme range. Taken together, the results show that financial anxiety is widespread in Alberta, with the strongest burden among households already facing financial or social vulnerability.



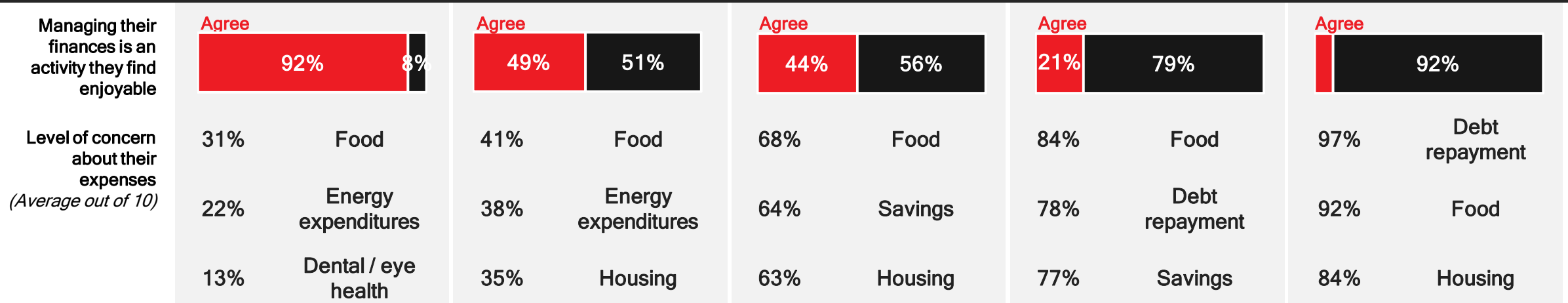
### FINANCIAL ANXIETY LEVEL



### FINANCIAL KNOWLEDGE LEVEL



### CONCERNS ABOUT THEIR FINANCES



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>
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CONCERNS ABOUT THEIR FINANCES (continued)

Concerns about various financial situations  
*(Average out of 10)*

Score	Concern	Score	Concern	Score	Concern	Score	Concern	Score	Concern
3.8	Never having enough money for home ownership.	5.3	Incurring a large, unexpected expense.	7.6	Not having enough money set aside for retirement.	9.0	Not having enough money set aside for retirement.	9.8	Not being able to pay for your essential purchases such as groceries, transportation.
3.1	Incurring a large, unexpected expense.	5.2	Not having enough money set aside for retirement.	7.6	Incurring a large, unexpected expense.	8.8	Incurring a large, unexpected expense.	9.6	Not being able to pay off / reduce your debts / pay your credit card.
2.9	Not having enough money set aside for retirement.	5.2	Never having enough money for home ownership.	7.1	Never having enough money for home ownership.	8.8	Not being able to pay off / reduce your debts / pay your credit card.	9.6	Not being able to pay your housing expenses (rent, mortgage).
2.3	Losing your job in the next 6 months.	3.7	Losing your job in the next 6 months.	6.6	Not being able to pay off / reduce your debts / pay your credit card.	8.7	Never having enough money for home ownership.	9.6	Not having enough money set aside for retirement.
1.9	Not being able to afford health care for yourself or your family.	3.7	Not being able to afford health care for yourself or your family.	6.3	Not being able to pay for your essential purchases such as groceries, transportation.	8.3	Not being able to pay your housing expenses (rent, mortgage).	9.4	Not having enough money set aside for retirement.
								9.2	Incurring a large, unexpected expense.

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

Family conflict	Difficulty concentrating	Difficulty sleeping
8% / 92%	3% / 97%	2% / 98%
15% / 85%	6% / 84%	14% / 86%
45% / 55%	47% / 53%	58% / 42%
58% / 42%	73% / 27%	88% / 12%
81% / 19%	86% / 14%	100%

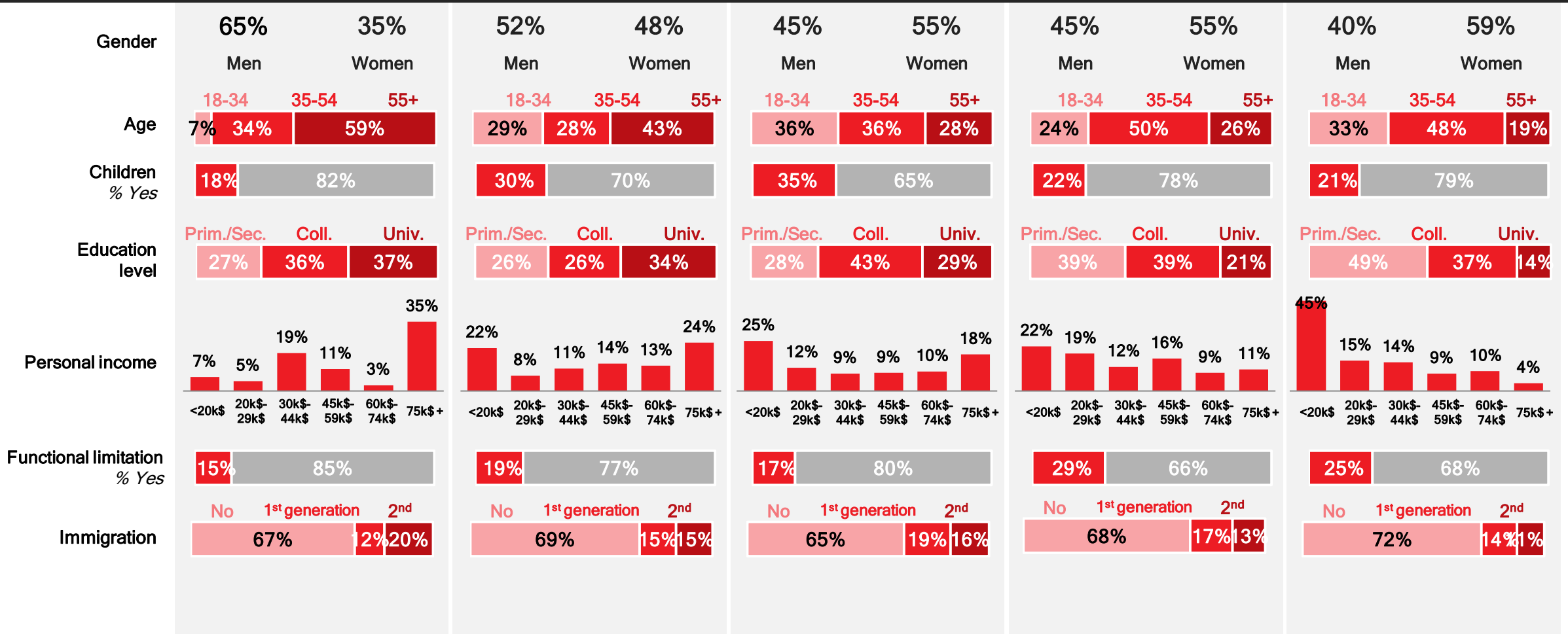
GENERAL anxiety level

Absent	Low	Moderate	Severe
93%	7%	0%	0%
72%	24%	3%	1%
27%	41%	22%	10%
4%	25%	28%	43%
0%	3%	6%	91%

### FINANCIAL ANXIETY LEVEL



### SOCIODEMOGRAPHIC PROFILES



# 4

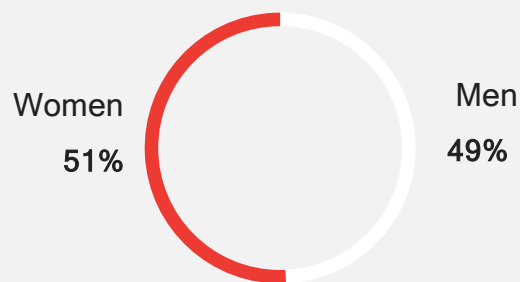
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## Respondent Profile

# Respondent profile

Base n= 1,001

## Gender



## Functional limitation

Yes	20%
No	77%

## Region

Calgary	35%
Edmonton	33%
Other regions of Alberta	31%

## Income

Less than \$20k	23%
\$20k-\$29k	11%
\$30k-\$44k	11%
\$45k-\$59k	12%
\$60k-\$74k	10%
\$75k and over	24%

## Presence of children in the household

None	67%
TOTAL YES	29%
1	14%
2	12%
3+	7%

## Occupation

Employed	54%
Student	6%
Unemployed	15%
Retired	24%

## Immigrant

No	67%
1 <sup>st</sup> generation	17%
2 <sup>nd</sup> generation	15%

## Age

18-24	11%
25-34	18%
35-44	20%
45-54	16%
55-64	16%
65-74	12%
75+	22%

## Household composition

Living alone	18%
Couple without children	37%
Couple with children	19%
Single-parent household	3%
Other	22%

## Education

Primary / Secondary	30%
College	40%
University	30%

## Mother tongue

French	2%
Other	98%

# 5

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## Appendices | Results for Vulnerable Populations

## Perception of Public Finances

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

Base: All respondents

Financial Situation (Canada)	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= 1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
<b>TOTAL WELL</b>	<b>31%</b>	<b>29%</b>	<b>32%</b>	<b>32%</b>	<b>31%</b>	<b>54%</b>	<b>31%</b>	<b>34%</b>	<b>31%</b>	<b>35%</b>	<b>31%</b>	<b>24%</b>	<b>33%</b>	<b>26%</b>	<b>35%</b>
... very well	5%	6%	4%	3%	5%	5%	5%	5%	5%	11%	4%	2%	6%	3%	6%
... well	27%	23%	28%	29%	26%	49%	26%	29%	26%	24%	27%	22%	28%	23%	29%
<b>TOTAL POOR</b>	<b>59%</b>	<b>61%</b>	<b>58%</b>	<b>61%</b>	<b>59%</b>	<b>35%</b>	<b>60%</b>	<b>60%</b>	<b>59%</b>	<b>47%</b>	<b>60%</b>	<b>68%</b>	<b>56%</b>	<b>63%</b>	<b>58%</b>
... poorly	34%	38%	33%	39%	33%	30%	34%	38%	33%	33%	34%	42%	32%	35%	36%
... very poorly	25%	23%	25%	21%	25%	5%	25%	22%	26%	14%	25%	26%	24%	28%	22%
I don't know	10%	10%	10%	7%	10%	11%	10%	7%	10%	17%	9%	8%	10%	11%	7%

Financial Situation (Alberta)	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= 1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
<b>TOTAL WELL</b>	<b>27%</b>	<b>24%</b>	<b>28%</b>	<b>35%</b>	<b>25%</b>	<b>54%</b>	<b>26%</b>	<b>23%</b>	<b>27%</b>	<b>35%</b>	<b>26%</b>	<b>21%</b>	<b>28%</b>	<b>21%</b>	<b>31%</b>
... very well	5%	6%	5%	6%	5%	12%	5%	5%	5%	13%	5%	3%	6%	2%	7%
... well	22%	18%	23%	29%	20%	42%	21%	18%	22%	23%	21%	18%	22%	19%	24%
<b>TOTAL POOR</b>	<b>65%</b>	<b>67%</b>	<b>64%</b>	<b>60%</b>	<b>66%</b>	<b>37%</b>	<b>66%</b>	<b>70%</b>	<b>65%</b>	<b>47%</b>	<b>66%</b>	<b>73%</b>	<b>63%</b>	<b>69%</b>	<b>63%</b>
... poorly	39%	44%	37%	39%	39%	29%	40%	40%	39%	23%	40%	45%	38%	39%	40%
... very poorly	26%	23%	27%	21%	27%	8%	26%	31%	25%	24%	26%	29%	25%	30%	23%
I don't know	8%	9%	8%	5%	9%	9%	8%	6%	9%	17%	8%	5%	9%	10%	6%

## Economic Outlook Over The Next Six Months

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

Base: All respondents

Economic Outlook (Canada)		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
	<b>April 2026</b>														
	<i>n=</i> 1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
... improve	<b>16%</b>	15%	17%	18%	16%	26%	16%	21%	15%	24%	16%	14%	17%	<b>13%</b>	19%
... remain the same	<b>34%</b>	32%	35%	31%	35%	27%	34%	31%	36%	<b>16%</b>	<b>35%</b>	34%	34%	32%	35%
... deteriorate	<b>42%</b>	44%	41%	41%	42%	<b>18%</b>	<b>43%</b>	41%	42%	43%	42%	45%	41%	46%	40%
I don't know	<b>8%</b>	9%	7%	10%	7%	<b>28%</b>	<b>7%</b>	8%	7%	17%	7%	7%	8%	9%	6%

Economic Outlook (Alberta)		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
	<b>April 2026</b>														
	<i>n=</i> 1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
... improve	<b>13%</b>	10%	14%	17%	12%	26%	13%	14%	13%	17%	13%	9%	14%	11%	14%
... remain the same	<b>35%</b>	33%	36%	31%	36%	29%	35%	31%	36%	<b>17%</b>	<b>36%</b>	33%	35%	33%	36%
... deteriorate	<b>44%</b>	45%	43%	42%	44%	<b>16%</b>	<b>45%</b>	47%	44%	45%	44%	47%	43%	44%	44%
I don't know	<b>8%</b>	11%	7%	10%	8%	<b>28%</b>	<b>8%</b>	9%	7%	21%	8%	10%	8%	<b>12%</b>	<b>6%</b>

## Anxiety Level Over Economic Outlook

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

Base: All respondents

Anxiety Level (Canada)		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> = 1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
<b>TOTAL Anxious</b>	<b>69%</b>	69%	69%	73%	67%	61%	69%	73%	67%	69%	69%	70%	68%	69%	69%
Very anxious	<b>26%</b>	25%	26%	25%	26%	18%	26%	26%	25%	<b>13%</b>	<b>26%</b>	28%	25%	27%	25%
Somewhat anxious	<b>43%</b>	44%	43%	48%	42%	44%	43%	47%	42%	56%	42%	43%	43%	42%	44%
<b>TOTAL Not anxious</b>	<b>27%</b>	24%	28%	21%	28%	32%	27%	23%	28%	26%	27%	24%	28%	24%	29%
Not very anxious	<b>21%</b>	<b>17%</b>	<b>23%</b>	18%	22%	25%	21%	18%	22%	22%	21%	19%	22%	<b>17%</b>	24%
Not at all anxious	<b>5%</b>	7%	5%	4%	6%	8%	5%	5%	6%	4%	5%	5%	6%	7%	5%
I don't know	<b>5%</b>	7%	<b>3%</b>	5%	4%	6%	5%	3%	5%	5%	5%	6%	4%	7%	<b>3%</b>

Anxiety Level (Alberta)		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> = 1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
<b>TOTAL Anxious</b>	<b>76%</b>	77%	76%	75%	77%	74%	76%	<b>86%</b>	<b>74%</b>	74%	76%	78%	76%	79%	74%
Very anxious	<b>32%</b>	32%	32%	30%	33%	40%	32%	39%	31%	29%	33%	33%	32%	37%	30%
Somewhat anxious	<b>44%</b>	45%	44%	45%	43%	34%	44%	47%	43%	45%	44%	45%	44%	42%	45%
<b>TOTAL Not anxious</b>	<b>20%</b>	17%	21%	21%	20%	20%	20%	<b>12%</b>	<b>22%</b>	21%	20%	18%	20%	<b>14%</b>	<b>23%</b>
Not very anxious	<b>14%</b>	<b>10%</b>	<b>16%</b>	16%	14%	15%	14%	<b>8%</b>	<b>16%</b>	16%	14%	13%	15%	<b>11%</b>	16%
Not at all anxious	<b>6%</b>	7%	5%	4%	6%	5%	6%	5%	6%	5%	6%	5%	6%	4%	<b>7%</b>
I don't know	<b>4%</b>	6%	3%	4%	4%	6%	4%	2%	4%	5%	4%	4%	4%	<b>7%</b>	<b>2%</b>

## 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

	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=	1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
... increased	15%	9%	17%	12%	15%	13%	15%	12%	15%	28%	14%	13%	15%	10%	18%
... remained the same	58%	61%	57%	57%	59%	60%	58%	61%	58%	44%	59%	54%	60%	57%	62%
... decreased	24%	26%	24%	27%	24%	23%	24%	25%	24%	20%	25%	31%	22%	30%	20%
I prefer not to answer	3%	4%	2%	4%	2%	4%	3%	3%	2%	8%	2%	2%	3%	3%	0%

# Current Personal Financial Situation

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

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=	1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
<b>TOTAL GOOD</b>	<b>46%</b>	<b>39%</b>	<b>48%</b>	<b>36%</b>	<b>48%</b>	<b>41%</b>	<b>46%</b>	<b>35%</b>	<b>49%</b>	<b>32%</b>	<b>46%</b>	<b>31%</b>	<b>50%</b>	<b>24%</b>	<b>59%</b>
...excellent - I am able to manage my finances for the long term.	15%	13%	16%	11%	16%	5%	16%	11%	16%	13%	15%	9%	17%	7%	21%
...good - I am able to manage my finances, but I am unsure about the long-term situation.	31%	27%	32%	25%	32%	35%	30%	23%	33%	20%	31%	22%	33%	17%	38%
...OK - I am able to manage, nothing more.	32%	32%	33%	42%	30%	40%	32%	35%	32%	51%	32%	40%	30%	39%	28%
<b>TOTAL BAD</b>	<b>22%</b>	<b>28%</b>	<b>19%</b>	<b>21%</b>	<b>22%</b>	<b>20%</b>	<b>22%</b>	<b>31%</b>	<b>19%</b>	<b>17%</b>	<b>22%</b>	<b>29%</b>	<b>20%</b>	<b>37%</b>	<b>13%</b>
...bad - I have trouble managing my finances, especially over the long term.	16%	21%	15%	16%	16%	14%	16%	25%	14%	15%	16%	19%	16%	28%	11%
...very bad - I am unable to manage my finances.	5%	8%	4%	5%	5%	6%	5%	5%	5%	1%	6%	11%	4%	9%	2%

## 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	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
	<b>April 2026</b>														
<i>n=</i>	<b>1,001</b>	<b>230</b>	<b>767</b>	<b>231</b>	<b>770</b>	<b>39</b>	<b>960</b>	<b>181</b>	<b>794</b>	<b>46</b>	<b>955</b>	<b>186</b>	<b>815</b>	<b>337</b>	<b>580</b>
... improved	<b>12%</b>	9%	13%	12%	12%	12%	12%	11%	12%	8%	12%	11%	12%	9%	<b>14%</b>
... remained the same	<b>57%</b>	57%	56%	51%	58%	61%	56%	54%	58%	60%	56%	51%	58%	<b>50%</b>	<b>60%</b>
... deteriorated	<b>31%</b>	33%	30%	35%	29%	25%	31%	35%	29%	27%	31%	38%	29%	<b>40%</b>	<b>25%</b>
I prefer not to answer	<b>1%</b>	1%	1%	2%	1%	1%	1%	<b>0%</b>	1%	6%	1%	0%	1%	1%	<b>0%</b>

In six months (future)		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
	<b>April 2026</b>														
<i>n=</i>	<b>1,001</b>	<b>230</b>	<b>767</b>	<b>231</b>	<b>770</b>	<b>39</b>	<b>960</b>	<b>181</b>	<b>794</b>	<b>46</b>	<b>955</b>	<b>186</b>	<b>815</b>	<b>337</b>	<b>580</b>
... improve	<b>22%</b>	22%	21%	<b>29%</b>	<b>20%</b>	31%	22%	22%	22%	<b>37%</b>	<b>21%</b>	26%	21%	21%	23%
... remain the same	<b>50%</b>	51%	50%	<b>43%</b>	<b>52%</b>	49%	50%	<b>42%</b>	<b>53%</b>	<b>30%</b>	<b>51%</b>	45%	52%	<b>40%</b>	<b>58%</b>
... deteriorate	<b>21%</b>	18%	22%	23%	20%	<b>7%</b>	<b>21%</b>	25%	20%	17%	21%	20%	21%	<b>28%</b>	<b>17%</b>
I don't know	<b>7%</b>	9%	6%	6%	7%	13%	7%	<b>12%</b>	<b>6%</b>	15%	7%	9%	6%	<b>11%</b>	<b>3%</b>

## 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
	<i>n=</i> 1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
Thinking about my personal finances makes me feel anxious.	64%	67%	63%	66%	63%	80%	63%	73%	62%	65%	64%	80%	59%	71%	60%
Looking at my bank statements is unpleasant.	51%	57%	49%	54%	51%	79%	51%	63%	48%	57%	51%	66%	47%	62%	46%
Discussing my finances can give me heart palpitations or stress me out.	48%	51%	47%	50%	47%	72%	47%	60%	44%	66%	47%	61%	44%	54%	45%
I prefer not to think about the state of my personal finances.	44%	49%	41%	47%	43%	59%	43%	44%	43%	55%	43%	56%	40%	45%	43%
Thinking about my personal finances makes me feel guilty.	42%	48%	39%	53%	39%	60%	41%	44%	40%	48%	41%	53%	38%	49%	39%
I would prefer to have someone I trust handle my finances	37%	37%	37%	47%	34%	55%	36%	33%	37%	40%	37%	40%	36%	32%	41%
I often put myself in situations where I don't know where I'm going to find the money to get by.	33%	43%	28%	37%	32%	54%	32%	37%	31%	47%	32%	39%	31%	44%	26%
I don't make enough effort to understand my finances.	26%	29%	25%	33%	25%	41%	26%	22%	27%	36%	26%	25%	27%	24%	29%

\*TOTAL AGREE : % Strongly agree + % Somewhat agree

## Financial Anxiety Scale

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

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
<i>n=</i>	<b>1,001</b>	<b>230</b>	<b>767</b>	<b>231</b>	<b>770</b>	<b>39</b>	<b>960</b>	<b>181</b>	<b>794</b>	<b>46</b>	<b>955</b>	<b>186</b>	<b>815</b>	<b>337</b>	<b>580</b>
TOTAL 28-32	<b>4%</b>	4%	4%	6%	4%	8%	4%	3%	4%	5%	4%	4%	4%	4%	5%
TOTAL 23-27	<b>19%</b>	<b>26%</b>	<b>16%</b>	21%	18%	35%	18%	23%	18%	22%	19%	23%	17%	22%	17%
TOTAL 18-22	<b>33%</b>	37%	32%	40%	32%	36%	33%	36%	32%	40%	33%	<b>44%</b>	<b>30%</b>	37%	32%
TOTAL 13-17	<b>24%</b>	<b>15%</b>	<b>28%</b>	<b>17%</b>	<b>25%</b>	13%	24%	20%	25%	22%	24%	<b>16%</b>	<b>26%</b>	20%	24%
TOTAL 8-12	<b>20%</b>	19%	20%	16%	21%	<b>7%</b>	<b>20%</b>	18%	21%	11%	20%	<b>13%</b>	<b>22%</b>	17%	22%
<b>Mean</b>	<b>18.2</b>	<b>18.9</b>	<b>17.9</b>	<b>19.2</b>	<b>18.0</b>	<b>21.4</b>	<b>18.1</b>	<b>18.7</b>	<b>18.1</b>	<b>19.5</b>	<b>18.2</b>	<b>19.5</b>	<b>17.8</b>	<b>19.0</b>	<b>17.8</b>

## 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
<i>n=</i>	<b>1,001</b>	<b>230</b>	<b>767</b>	<b>231</b>	<b>770</b>	<b>39</b>	<b>960</b>	<b>181</b>	<b>794</b>	<b>46</b>	<b>955</b>	<b>186</b>	<b>815</b>	<b>337</b>	<b>580</b>
I know enough to feel confident in managing my personal finances	<b>72%</b>	<b>66%</b>	<b>75%</b>	69%	73%	67%	72%	77%	71%	66%	73%	73%	72%	<b>67%</b>	<b>76%</b>
Aspiring to make your money grow means accepting gains or losses depending on the market. Simply trust your investment strategies to avoid stress	<b>70%</b>	<b>64%</b>	<b>72%</b>	72%	69%	78%	70%	<b>58%</b>	<b>73%</b>	70%	70%	63%	72%	<b>60%</b>	<b>76%</b>
I like to find out about the different financial products offered by financial institutions	<b>50%</b>	45%	52%	<b>59%</b>	<b>48%</b>	<b>68%</b>	50%	44%	52%	45%	50%	45%	52%	<b>45%</b>	<b>54%</b>
Managing my personal finances is an activity that I find enjoyable	<b>46%</b>	44%	47%	<b>60%</b>	<b>42%</b>	<b>74%</b>	<b>45%</b>	<b>38%</b>	<b>48%</b>	43%	46%	40%	47%	<b>40%</b>	<b>50%</b>
These days, thanks to financial institution platforms and apps (like Wealthsimple), investing money is simple and fun	<b>45%</b>	<b>38%</b>	<b>47%</b>	<b>59%</b>	<b>41%</b>	<b>69%</b>	<b>44%</b>	<b>36%</b>	<b>47%</b>	33%	45%	37%	47%	43%	<b>48%</b>
It is best to be autonomous in managing your investments. You learn by playing the stock market	<b>36%</b>	31%	39%	<b>59%</b>	<b>31%</b>	<b>75%</b>	<b>35%</b>	36%	37%	41%	36%	40%	36%	36%	38%

## 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=993)	<b>60%</b>	54%	<b>62%</b>	56%	61%	55%	60%	58%	61%	71%	59%	55%	61%	<b>54%</b>	<b>64%</b>
Energy expenditure (n=965)	<b>54%</b>	51%	56%	52%	55%	<b>34%</b>	55%	<b>64%</b>	53%	63%	54%	51%	55%	57%	53%
*Child-related expenses	<b>51%</b>	49%	52%	51%	51%	48%	51%	46%	51%	56%	50%	54%	50%	45%	53%
Housing (n=959)	<b>50%</b>	51%	49%	50%	49%	54%	49%	56%	48%	<b>65%</b>	<b>49%</b>	43%	51%	50%	49%
Transportation (n=969)	<b>45%</b>	44%	46%	50%	44%	<b>65%</b>	45%	45%	45%	50%	45%	46%	45%	43%	48%
Services (n=981)	<b>40%</b>	36%	41%	38%	40%	37%	40%	<b>49%</b>	<b>37%</b>	53%	39%	<b>32%</b>	<b>42%</b>	41%	40%
Personal care products (n=994)	<b>36%</b>	35%	37%	39%	36%	41%	36%	41%	35%	48%	36%	34%	37%	35%	38%
Medication and health care (n=955)	<b>34%</b>	34%	34%	30%	35%	21%	34%	41%	33%	<b>20%</b>	<b>35%</b>	32%	35%	36%	33%
Debt repayment (n=848)	<b>34%</b>	34%	33%	<b>45%</b>	<b>30%</b>	28%	34%	37%	33%	43%	33%	32%	34%	36%	33%
Dental / Eye health (n=950)	<b>31%</b>	29%	32%	33%	31%	43%	31%	35%	30%	35%	31%	30%	32%	32%	32%
Leisure (n=948)	<b>31%</b>	26%	33%	33%	31%	30%	31%	26%	32%	48%	30%	30%	31%	32%	32%
Clothing (n=978)	<b>30%</b>	32%	29%	<b>38%</b>	<b>28%</b>	32%	30%	35%	28%	38%	29%	35%	28%	<b>36%</b>	<b>27%</b>
Financial assistance for my family (n=748)	<b>26%</b>	26%	26%	29%	25%	32%	26%	25%	26%	24%	26%	25%	26%	28%	26%
Savings (n=919)	<b>24%</b>	20%	26%	25%	24%	23%	24%	21%	24%	<b>43%</b>	<b>23%</b>	<b>17%</b>	<b>26%</b>	20%	<b>27%</b>

## 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=948)	<b>36%</b>	37%	36%	42%	35%	54%	36%	42%	35%	34%	36%	<b>48%</b>	<b>33%</b>	38%	35%
Savings (n=919)	<b>32%</b>	33%	32%	36%	32%	36%	32%	36%	32%	29%	33%	<b>41%</b>	<b>30%</b>	<b>39%</b>	<b>29%</b>
Clothing (n=978)	<b>24%</b>	25%	23%	24%	23%	23%	24%	20%	25%	24%	24%	<b>32%</b>	<b>21%</b>	27%	22%
Food (n=993)	<b>17%</b>	22%	15%	22%	16%	16%	17%	13%	18%	13%	17%	21%	16%	<b>24%</b>	<b>13%</b>
Transportation (n=969)	<b>15%</b>	17%	15%	16%	15%	<b>2%</b>	<b>16%</b>	17%	15%	15%	15%	17%	15%	19%	<b>13%</b>
Financial assistance for my family (n=748)	<b>15%</b>	18%	14%	<b>23%</b>	<b>12%</b>	<b>38%</b>	<b>14%</b>	16%	15%	12%	15%	22%	13%	19%	<b>12%</b>
Services (n=981)	<b>14%</b>	15%	13%	18%	13%	9%	14%	13%	14%	9%	14%	16%	13%	14%	14%
Debt repayment (n=848)	<b>14%</b>	15%	13%	15%	13%	17%	13%	<b>9%</b>	14%	12%	14%	15%	13%	15%	12%
Dental / Eye health (n=950)	<b>13%</b>	13%	13%	12%	13%	<b>1%</b>	<b>13%</b>	17%	12%	9%	13%	19%	11%	<b>18%</b>	<b>9%</b>
Personal care products (n=994)	<b>13%</b>	13%	13%	15%	12%	14%	13%	11%	14%	13%	13%	18%	11%	16%	<b>10%</b>
Medication and health care (n=955)	<b>10%</b>	12%	10%	<b>16%</b>	<b>9%</b>	11%	10%	13%	9%	16%	10%	13%	9%	<b>14%</b>	<b>7%</b>
Energy expenditure (n=965)	<b>8%</b>	10%	7%	<b>13%</b>	<b>6%</b>	15%	7%	4%	8%	6%	8%	6%	8%	9%	7%
Housing (n=959)	<b>5%</b>	5%	5%	<b>10%</b>	<b>4%</b>	16%	5%	4%	5%	<b>0%</b>	<b>5%</b>	4%	5%	7%	4%
*Child-related expenses	<b>5%</b>	4%	5%	6%	4%	10%	5%	6%	4%	8%	4%	1%	6%	12%	2%

## Projected Evolution in Household Expenses Over The Next Six Months - *Total Will*

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=987)	<b>53%</b>	51%	55%	<b>45%</b>	<b>55%</b>	49%	53%	56%	53%	45%	54%	52%	54%	51%	54%
Energy expenditure (n=943)	<b>44%</b>	42%	45%	<b>38%</b>	<b>46%</b>	33%	45%	<b>53%</b>	43%	41%	45%	42%	45%	47%	43%
Housing (n=956)	<b>44%</b>	43%	44%	41%	44%	50%	43%	<b>52%</b>	42%	40%	44%	51%	41%	45%	42%
Transportation (n=959)	<b>39%</b>	38%	40%	39%	40%	35%	40%	<b>49%</b>	<b>37%</b>	35%	40%	42%	39%	44%	<b>36%</b>
*Child-related expenses (n=270)	<b>36%</b>	43%	34%	36%	36%	42%	36%	27%	38%	37%	36%	39%	36%	39%	34%
Services (n=971)	<b>32%</b>	36%	30%	33%	31%	27%	32%	<b>42%</b>	<b>29%</b>	27%	32%	29%	33%	36%	29%
Medication and health care (n=934)	<b>30%</b>	31%	29%	27%	30%	17%	30%	<b>40%</b>	<b>27%</b>	23%	30%	30%	29%	<b>37%</b>	<b>25%</b>
Dental / Eye health (n=934)	<b>27%</b>	23%	29%	25%	28%	<b>13%</b>	<b>28%</b>	27%	27%	24%	27%	26%	28%	29%	26%
Debt repayment (n=805)	<b>27%</b>	27%	27%	<b>34%</b>	<b>25%</b>	23%	27%	26%	27%	25%	27%	26%	27%	31%	25%
Personal care products (n=989)	<b>26%</b>	31%	24%	24%	27%	<b>10%</b>	<b>27%</b>	<b>35%</b>	<b>24%</b>	32%	26%	26%	26%	29%	24%
Clothing (n=980)	<b>25%</b>	29%	23%	27%	24%	25%	25%	31%	<b>23%</b>	28%	25%	26%	25%	28%	23%
Leisure (n=943)	<b>24%</b>	23%	25%	25%	24%	22%	24%	25%	24%	32%	24%	22%	25%	26%	24%
Financial assistance for my family (n=666)	<b>17%</b>	15%	19%	20%	17%	18%	17%	20%	17%	23%	17%	21%	16%	18%	17%
Savings (n=918)	<b>17%</b>	14%	18%	20%	16%	12%	17%	16%	17%	<b>33%</b>	<b>16%</b>	18%	17%	16%	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
Savings (n=918)	<b>25%</b>	25%	24%	28%	24%	28%	25%	31%	23%	26%	25%	29%	23%	<b>35%</b>	<b>20%</b>
Leisure (n=943)	<b>24%</b>	21%	25%	21%	25%	25%	24%	30%	23%	15%	25%	<b>34%</b>	<b>21%</b>	28%	<b>21%</b>
Financial assistance for my family (n=666)	<b>17%</b>	18%	17%	17%	17%	35%	17%	20%	17%	16%	17%	13%	18%	20%	15%
Clothing (n=980)	<b>16%</b>	13%	<b>18%</b>	15%	17%	22%	16%	16%	17%	23%	16%	20%	15%	<b>23%</b>	<b>13%</b>
Debt repayment (n=805)	<b>13%</b>	13%	12%	15%	12%	<b>3%</b>	<b>13%</b>	15%	12%	15%	13%	14%	12%	14%	11%
Dental / Eye health (n=934)	<b>11%</b>	11%	11%	14%	10%	15%	11%	14%	10%	10%	11%	14%	10%	14%	9%
Transportation (n=959)	<b>10%</b>	9%	11%	14%	10%	21%	10%	9%	11%	16%	10%	11%	10%	12%	9%
*Child-related expenses (n=270)	<b>10%</b>	10%	10%	12%	10%	<b>0%</b>	<b>11%</b>	22%	9%	7%	11%	15%	9%	15%	9%
Services (n=971)	<b>10%</b>	8%	11%	11%	10%	5%	10%	11%	9%	16%	10%	10%	10%	11%	9%
Personal care products (n=989)	<b>9%</b>	8%	9%	8%	9%	6%	9%	7%	9%	11%	9%	8%	9%	11%	7%
Energy expenditure (n=943)	<b>8%</b>	8%	8%	12%	7%	11%	8%	5%	9%	10%	8%	9%	8%	10%	7%
Food (n=987)	<b>8%</b>	8%	8%	7%	8%	3%	8%	8%	8%	12%	8%	7%	8%	9%	<b>6%</b>
Medication and health care (n=934)	<b>7%</b>	7%	7%	11%	6%	14%	7%	8%	7%	12%	7%	7%	7%	9%	6%
Housing (n=956)	<b>6%</b>	4%	6%	9%	5%	3%	6%	5%	6%	3%	6%	7%	6%	6%	6%

## 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%.

	n=	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
	1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
Taking a vacation or travelling	53%	48%	56%	54%	53%	70%	53%	59%	51%	58%	53%	62%	51%	62%	50%
Making a major purchase (e.g., car, home, renovations)	45%	41%	46%	47%	44%	55%	45%	54%	42%	67%	44%	53%	42%	50%	42%
Saving or investing for the future	40%	39%	41%	37%	41%	47%	40%	49%	38%	50%	40%	50%	38%	49%	36%
Social activities or hobbies	40%	39%	41%	43%	40%	39%	40%	50%	38%	36%	40%	55%	36%	53%	34%
Seeking medical, dental, or mental health care	30%	29%	30%	30%	30%	39%	30%	40%	27%	36%	30%	42%	26%	44%	23%
Returning to school or training	18%	18%	18%	20%	17%	23%	17%	20%	17%	29%	17%	29%	14%	21%	15%
Changing jobs or career paths	15%	16%	14%	22%	13%	18%	15%	18%	13%	28%	14%	15%	15%	15%	15%
Starting a family or having more children	10%	13%	9%	17%	9%	13%	10%	12%	10%	2%	11%	16%	9%	11%	10%
Other	2%	3%	1%	2%	2%	0%	2%	2%	1%	0%	2%	2%	2%	2%	1%
None of the above	24%	26%	23%	19%	25%	10%	24%	18%	26%	13%	24%	11%	28%	18%	26%

## 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

	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=984)	<b>59%</b>	56%	60%	52%	60%	64%	58%	62%	58%	60%	59%	60%	58%	<b>66%</b>	<b>55%</b>
Housing (n=955)	<b>51%</b>	49%	52%	<b>63%</b>	<b>48%</b>	68%	51%	55%	50%	53%	51%	51%	51%	<b>57%</b>	<b>47%</b>
Savings (n=927)	<b>50%</b>	47%	51%	<b>58%</b>	<b>48%</b>	57%	50%	<b>62%</b>	<b>47%</b>	58%	50%	<b>62%</b>	<b>47%</b>	<b>56%</b>	<b>47%</b>
Energy expenditure (n=944)	<b>50%</b>	51%	50%	53%	49%	51%	50%	57%	49%	43%	50%	53%	49%	<b>58%</b>	<b>45%</b>
Debt repayment (n=839)	<b>46%</b>	50%	44%	<b>54%</b>	<b>44%</b>	50%	46%	51%	44%	37%	46%	44%	46%	50%	44%
Transportation (n=957)	<b>44%</b>	44%	44%	49%	43%	55%	44%	<b>56%</b>	<b>41%</b>	46%	44%	47%	43%	<b>53%</b>	<b>41%</b>
Servicess (n=962)	<b>41%</b>	41%	41%	<b>48%</b>	<b>39%</b>	49%	40%	<b>51%</b>	<b>38%</b>	41%	41%	41%	41%	<b>53%</b>	<b>35%</b>
Medication and health care (n=937)	<b>40%</b>	39%	40%	41%	40%	34%	40%	<b>51%</b>	<b>37%</b>	37%	40%	41%	40%	<b>47%</b>	<b>36%</b>
Financial assistance for my family (n=703)	<b>40%</b>	45%	38%	<b>49%</b>	<b>37%</b>	59%	39%	<b>52%</b>	<b>36%</b>	47%	39%	47%	38%	<b>49%</b>	<b>35%</b>
Dental / Eye health (n=927)	<b>38%</b>	39%	37%	41%	37%	39%	38%	<b>48%</b>	<b>35%</b>	28%	38%	37%	38%	<b>46%</b>	<b>33%</b>
*Child-related expenses (n=272)	<b>37%</b>	43%	36%	45%	35%	<b>79%</b>	<b>36%</b>	46%	37%	45%	36%	<b>20%</b>	<b>42%</b>	42%	36%
Leisure (n=932)	<b>31%</b>	36%	28%	37%	29%	41%	30%	31%	30%	23%	31%	30%	31%	32%	30%
Personal care products (n=976)	<b>27%</b>	29%	26%	<b>36%</b>	<b>25%</b>	31%	27%	<b>34%</b>	<b>25%</b>	30%	27%	22%	29%	31%	26%
Clothing (n=165:174)	<b>25%</b>	29%	23%	<b>38%</b>	<b>22%</b>	35%	25%	29%	24%	28%	25%	20%	26%	29%	23%

## Concerns about Different Financial Situations

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

Base: All respondents (n=1,001)

	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= 1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
Incurring a large, unexpected expense	56%	57%	56%	57%	56%	57%	56%	72%	52%	67%	56%	62%	55%	66%	51%
Not having enough money set aside for retirement	54%	52%	55%	53%	54%	72%	53%	61%	52%	61%	53%	59%	52%	60%	50%
*Never having enough money for home ownership	52%	50%	54%	59%	50%	69%	51%	68%	49%	71%	51%	45%	56%	55%	52%
Not being able to pay for your essential purchases such as groceries, transportation	39%	41%	38%	42%	38%	36%	39%	51%	36%	41%	39%	46%	37%	52%	32%
Not being able to pay your housing expenses (rent, mortgage)	38%	39%	38%	43%	37%	57%	38%	49%	35%	46%	38%	45%	36%	51%	32%
Not being able to pay off / reduce your debts / pay your credit card	38%	42%	37%	42%	37%	43%	38%	51%	34%	49%	38%	44%	37%	47%	33%
Not being able to afford health care for yourself or your family	38%	36%	39%	42%	36%	42%	38%	49%	34%	34%	38%	44%	36%	48%	31%
**Losing your job in the next 6 months	32%	33%	32%	37%	30%	52%	31%	48%	29%	29%	32%	31%	32%	35%	31%

\*Statement presented to respondents who do not own property (n=391)

\*\* Statement presented to workers only (n= 518)

## 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=218)

	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=	<b>218</b>	<b>59</b>	<b>159</b>	<b>65</b>	<b>153</b>	<b>30</b>	<b>187</b>	<b>45</b>	<b>163</b>	<b>17*</b>	<b>201</b>	<b>59</b>	<b>159</b>	<b>127</b>	<b>78</b>
<b>TOTAL CONCERN (1, 2, 3)</b>	<b>59%</b>	61%	58%	63%	58%	75%	57%	<b>80%</b>	<b>52%</b>	52%	60%	66%	57%	<b>69%</b>	<b>47%</b>
Very	<b>8%</b>	6%	9%	5%	9%	11%	7%	12%	7%	8%	8%	9%	7%	6%	11%
Somewhat	<b>23%</b>	<b>39%</b>	<b>14%</b>	33%	19%	22%	23%	28%	19%	22%	23%	26%	22%	<b>34%</b>	<b>10%</b>
Not very	<b>28%</b>	<b>16%</b>	<b>36%</b>	25%	30%	42%	27%	40%	26%	21%	29%	32%	27%	30%	26%
Not at all	<b>37%</b>	37%	38%	<b>26%</b>	<b>42%</b>	<b>17%</b>	<b>40%</b>	<b>18%</b>	<b>44%</b>	37%	38%	28%	40%	<b>27%</b>	<b>50%</b>
I don't know	<b>3%</b>	2%	4%	<b>11%</b>	<b>1%</b>	9%	3%	1%	4%	11%	3%	5%	3%	3%	3%

## 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=1,001)

	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= 1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
Feelings of nervousness, anxiety or tension	65%	66%	65%	69%	64%	68%	65%	70%	63%	79%	64%	72%	63%	69%	63%
Difficulty relaxing	61%	61%	61%	64%	60%	60%	61%	69%	59%	69%	61%	70%	58%	68%	57%
Becoming easily upset or irritable	60%	63%	59%	67%	58%	71%	60%	64%	59%	70%	60%	63%	59%	65%	57%
Unable to stop worrying or control your worries	58%	62%	56%	67%	55%	76%	57%	68%	55%	54%	58%	68%	55%	64%	54%
Excessive worrying about everything and anything	56%	60%	55%	62%	55%	70%	56%	66%	54%	54%	57%	61%	55%	63%	52%
Being afraid that something terrible might happen	54%	60%	52%	61%	52%	68%	54%	62%	52%	47%	55%	61%	52%	61%	50%
Being so agitated that it's difficult to remain calm	49%	54%	46%	58%	46%	67%	48%	56%	46%	46%	49%	55%	47%	55%	45%

## 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%.

	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
<i>n=</i>	<b>751</b>	<b>170</b>	<b>578</b>	<b>183</b>	<b>568</b>	<b>32</b>	<b>718</b>	<b>149</b>	<b>580</b>	<b>37</b>	<b>714</b>	<b>154</b>	<b>597</b>	<b>273</b>	<b>411</b>
Went for a walk or exercised	<b>48%</b>	<b>36%</b>	<b>52%</b>	42%	49%	64%	47%	<b>39%</b>	50%	44%	48%	50%	47%	<b>41%</b>	51%
Took time to relax, meditate, or do breathing exercises	<b>38%</b>	37%	38%	<b>30%</b>	<b>40%</b>	<b>15%</b>	<b>38%</b>	<b>46%</b>	36%	41%	37%	41%	37%	38%	37%
Focused on a hobby or creative activity	<b>36%</b>	34%	37%	33%	37%	39%	36%	<b>46%</b>	<b>33%</b>	37%	36%	42%	34%	37%	35%
Spoke to friends or family for support	<b>35%</b>	35%	35%	31%	37%	40%	35%	31%	36%	<b>57%</b>	<b>34%</b>	37%	35%	36%	35%
Reduced screen time or avoided negative news	<b>25%</b>	26%	25%	27%	25%	24%	25%	22%	26%	14%	26%	22%	26%	21%	27%
Tracked spending or limited purchases	<b>21%</b>	<b>16%</b>	<b>24%</b>	27%	20%	40%	21%	22%	21%	28%	21%	25%	20%	<b>27%</b>	19%
Used coupons, shopped sales, or postponed non-essential purchases	<b>20%</b>	17%	22%	23%	19%	21%	20%	23%	18%	26%	20%	26%	18%	<b>25%</b>	17%
Made or reviewed a budget	<b>15%</b>	19%	14%	21%	14%	24%	15%	19%	14%	<b>34%</b>	<b>15%</b>	13%	16%	16%	16%
None of the above	<b>10%</b>	13%	8%	13%	9%	<b>3%</b>	<b>10%</b>	10%	10%	4%	10%	9%	10%	11%	9%
Consulted a mental health professional	<b>9%</b>	8%	10%	14%	8%	13%	9%	13%	8%	8%	9%	11%	9%	11%	9%
Accessed a food bank or community resource	<b>8%</b>	<b>13%</b>	<b>5%</b>	9%	7%	4%	8%	8%	6%	11%	7%	9%	7%	<b>13%</b>	<b>4%</b>
Other	<b>4%</b>	2%	5%	4%	4%	2%	4%	4%	4%	9%	4%	5%	4%	5%	<b>2%</b>
Sought help from a financial advisor, counselor, or other professional	<b>4%</b>	<b>2%</b>	5%	5%	4%	1%	4%	6%	3%	1%	4%	2%	5%	3%	<b>5%</b>
I don't know / I prefer not to answer	<b>2%</b>	2%	2%	3%	2%	<b>0%</b>	<b>2%</b>	1%	2%	5%	2%	1%	2%	2%	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
	<i>n=</i> 1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
Difficulty sleeping because of your finances	44%	49%	42%	51%	42%	49%	44%	55%	41%	51%	44%	51%	42%	58%	38%
Difficulty concentrating at work or school	38%	41%	37%	49%	35%	43%	38%	48%	35%	42%	38%	42%	36%	42%	37%
Family conflict or tension between household members	35%	39%	32%	44%	32%	43%	34%	36%	33%	42%	34%	35%	35%	40%	33%
Increased consumption or desire to consume alcohol or drugs	25%	32%	22%	36%	22%	32%	24%	31%	23%	34%	24%	29%	24%	35%	21%

## 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=	1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
<b>TOTAL Less than one month (1-3)</b>	<b>48%</b>	<b>55%</b>	<b>44%</b>	52%	46%	51%	47%	<b>58%</b>	<b>45%</b>	58%	47%	52%	46%	<b>56%</b>	<b>44%</b>
Less than one week	23%	<b>31%</b>	<b>20%</b>	19%	24%	20%	23%	<b>34%</b>	<b>20%</b>	29%	23%	26%	22%	<b>32%</b>	<b>18%</b>
One to two weeks	12%	12%	12%	17%	11%	17%	12%	12%	12%	15%	12%	<b>20%</b>	<b>9%</b>	13%	12%
Two to four weeks (about a month)	13%	12%	13%	16%	12%	14%	13%	13%	13%	14%	13%	<b>6%</b>	<b>15%</b>	11%	14%
One to three months	13%	11%	14%	13%	13%	13%	13%	12%	13%	16%	13%	14%	13%	12%	15%
Three to six months	8%	<b>4%</b>	<b>10%</b>	9%	8%	12%	8%	<b>3%</b>	<b>9%</b>	6%	8%	5%	9%	<b>5%</b>	<b>10%</b>
More than six months	20%	<b>15%</b>	<b>22%</b>	<b>14%</b>	<b>22%</b>	<b>6%</b>	<b>21%</b>	17%	21%	12%	20%	15%	22%	<b>12%</b>	<b>25%</b>
I don't know / I prefer not to answer	11%	<b>15%</b>	<b>9%</b>	13%	11%	18%	11%	9%	11%	7%	11%	14%	10%	<b>15%</b>	<b>6%</b>

# 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%.

	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
<i>n=</i>	<b>1,001</b>	<b>230</b>	<b>767</b>	<b>231</b>	<b>770</b>	<b>39</b>	<b>960</b>	<b>181</b>	<b>794</b>	<b>46</b>	<b>955</b>	<b>186</b>	<b>815</b>	<b>337</b>	<b>580</b>
Free or low-cost meals	<b>15%</b>	17%	14%	<b>24%</b>	<b>13%</b>	29%	15%	<b>23%</b>	<b>12%</b>	22%	15%	20%	14%	<b>24%</b>	<b>11%</b>
Budgeting and financial advice	<b>14%</b>	15%	13%	19%	12%	5%	<b>14%</b>	18%	13%	18%	14%	13%	14%	15%	14%
Distribution of food baskets	<b>12%</b>	16%	<b>10%</b>	16%	11%	20%	12%	<b>21%</b>	<b>9%</b>	24%	12%	16%	11%	<b>20%</b>	<b>7%</b>
Psychological support programs	<b>12%</b>	13%	11%	15%	11%	13%	12%	<b>21%</b>	<b>9%</b>	13%	12%	13%	11%	14%	11%
Housing assistance	<b>7%</b>	8%	6%	9%	6%	5%	7%	<b>13%</b>	<b>5%</b>	15%	7%	10%	6%	<b>10%</b>	<b>5%</b>
Purchase cards or food vouchers	<b>7%</b>	9%	6%	<b>13%</b>	<b>5%</b>	<b>24%</b>	<b>6%</b>	10%	6%	12%	6%	6%	7%	<b>10%</b>	6%
<b>Mean</b>	<b>2.1</b>	<b>2.0</b>	<b>2.1</b>	<b>2.5</b>	<b>1.9</b>	<b>2.4</b>	<b>2.1</b>	<b>2.2</b>	<b>2.0</b>	<b>2.3</b>	<b>2.1</b>	<b>1.8</b>	<b>2.2</b>	<b>2.1</b>	<b>2.1</b>

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

%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
Purchase cards or food vouchers (n=75)	<b>61%</b>	46%	69%	63%	59%	72%	60%	73%	54%	29%	64%	54%	63%	60%	66%
Housing assistance (n=74)	<b>58%</b>	53%	59%	67%	54%	38%	58%	68%	55%	53%	58%	48%	62%	60%	64%
Budgeting and financial advice (n=134)	<b>48%</b>	49%	47%	62%	43%	85%	47%	55%	45%	52%	48%	51%	47%	48%	48%
Free or low-cost meals (n=138)	<b>47%</b>	40%	49%	52%	44%	53%	46%	52%	47%	59%	46%	37%	51%	38%	57%
Psychological support programs (n=119)	<b>44%</b>	48%	40%	52%	40%	81%	42%	36%	45%	34%	44%	46%	43%	50%	39%
Distribution of food baskets (n=123)	<b>32%</b>	24%	36%	<b>48%</b>	<b>26%</b>	65%	30%	36%	27%	28%	32%	24%	35%	29%	41%

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

TOTAL HELPFUL**	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
Distribution of food baskets (n=123)	85%	89%	82%	81%	87%	73%	86%	84%	85%	100%	84%	85%	86%	92%	77%
Housing assistance (n=74)	76%	79%	73%	72%	77%	100%	75%	69%	77%	90%	75%	65%	81%	68%	79%
Purchase cards or food vouchers (n=75)	75%	71%	77%	78%	74%	89%	74%	67%	77%	100%	73%	62%	79%	83%	66%
Free or low-cost meals (n=138)	75%	78%	73%	65%	79%	46%	76%	71%	78%	59%	76%	74%	75%	79%	70%
Psychological support programs (n=119)	68%	53%	74%	62%	70%	35%	69%	70%	67%	89%	66%	46%	75%	62%	76%
Budgeting and financial advice (n=134)	60%	52%	63%	66%	58%	100%	60%	67%	59%	74%	59%	67%	58%	52%	66%

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

	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
TOTAL AGREE**															
The support of community organizations has had a positive impact on my financial situation. (n=528)	41%	43%	40%	46%	39%	53%	40%	37%	42%	34%	41%	50%	38%	45%	40%
The financial assistance programs offered by community organizations are accessible and easy to use. (n=632)	39%	45%	36%	40%	38%	43%	38%	41%	38%	55%	38%	44%	37%	42%	40%
The programs offered by community organizations help me better manage my financial anxiety. (n=544)	38%	43%	36%	45%	36%	46%	38%	40%	37%	39%	38%	44%	36%	40%	39%
The resources offered by community organizations are sufficient to meet my financial, food and other needs. (n=564)	36%	41%	33%	43%	34%	53%	35%	31%	38%	24%	37%	39%	35%	38%	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

	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
TOTAL YES*	n= 1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
TOTAL EXPERIENCING FOOD INSECURITY	41%	45%	39%	46%	39%	52%	40%	51%	37%	56%	40%	50%	38%	61%	30%
You or household members could not afford to eat balanced meals	31%	34%	30%	32%	31%	46%	31%	39%	29%	41%	31%	38%	29%	49%	23%
You or household members have been worried about running out of food before the money comes in	31%	37%	28%	34%	30%	27%	31%	40%	28%	45%	30%	36%	29%	47%	21%
You ate less than you should have because there was no money to buy food	29%	32%	28%	32%	29%	37%	29%	34%	28%	42%	29%	34%	28%	46%	20%
All the food you or household members had bought was eaten and there was no money to buy more	24%	27%	23%	28%	23%	22%	24%	31%	22%	29%	24%	29%	22%	37%	17%

\*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

	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=	1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
Someone close to me (family, friends, co-workers) has experienced a situation of poverty	35%	38%	33%	33%	35%	19%	35%	47%	31%	35%	35%	36%	34%	44%	30%
I have personally experienced a situation of poverty	24%	31%	20%	28%	23%	34%	23%	31%	20%	31%	23%	35%	21%	40%	15%

## 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=	1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
More than \$102	81%	76%	84%	76%	83%	90%	81%	77%	83%	81%	81%	80%	82%	77%	83%
Exactly \$102	6%	6%	7%	9%	6%	0%	7%	8%	6%	7%	6%	6%	6%	8%	6%
Less than \$102	4%	5%	4%	7%	3%	7%	4%	4%	4%	6%	4%	3%	4%	6%	3%
I don't know	8%	13%	6%	9%	8%	4%	9%	11%	7%	7%	8%	11%	8%	9%	7%

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=	1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
... more things than today	4%	6%	3%	3%	4%	5%	4%	4%	4%	8%	4%	3%	5%	6%	3%
... as many things as today	10%	10%	10%	15%	9%	9%	10%	13%	10%	15%	10%	12%	9%	10%	11%
... fewer things than today	71%	64%	75%	60%	74%	64%	72%	69%	73%	66%	72%	64%	73%	67%	74%
I don't know	14%	21%	12%	22%	13%	22%	14%	15%	13%	11%	15%	21%	13%	16%	12%

# 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

	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=	1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
True	8%	9%	7%	10%	7%	14%	7%	12%	7%	13%	7%	5%	8%	8%	7%
False	54%	41%	59%	53%	54%	46%	54%	45%	56%	38%	54%	51%	54%	46%	59%
I don't know	39%	50%	34%	37%	39%	40%	39%	43%	37%	50%	38%	43%	37%	46%	34%

LITFIN. Level of financial literacy among respondents.

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=	1,001	230	767	231	770	39	960	181	794	46	955	186	815	337	580
Good	40%	27%	46%	31%	43%	30%	41%	32%	43%	22%	41%	34%	42%	31%	46%
Bad	60%	73%	54%	69%	57%	70%	59%	68%	57%	78%	59%	66%	58%	69%	54%

## Financial Anxiety Index

	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
<i>n=</i>	<b>1,000</b>	<b>230</b>	<b>766</b>	<b>231</b>	<b>769</b>	<b>39</b>	<b>959</b>	<b>181</b>	<b>793</b>	<b>46</b>	<b>954</b>	<b>185</b>	<b>815</b>	<b>337</b>	<b>579</b>
Absent (0-20)	<b>10%</b>	9%	11%	7%	11%	<b>1%</b>	<b>11%</b>	8%	11%	5%	11%	<b>3%</b>	<b>12%</b>	<b>7%</b>	<b>13%</b>
<b>TOTAL EXPERIENCE ANXIETY</b>	<b>90%</b>	<b>91%</b>	<b>89%</b>	<b>93%</b>	<b>89%</b>	<b>99%</b>	<b>89%</b>	<b>92%</b>	<b>89%</b>	<b>95%</b>	<b>89%</b>	<b>97%</b>	<b>88%</b>	<b>93%</b>	<b>87%</b>
Low (21-40)	<b>33%</b>	29%	34%	28%	35%	30%	33%	32%	33%	35%	33%	32%	34%	<b>25%</b>	<b>38%</b>
<b>TOTAL MODERATE OR HIGHER ANXIETY</b>	<b>56%</b>	<b>61%</b>	<b>55%</b>	<b>65%</b>	<b>54%</b>	<b>69%</b>	<b>56%</b>	<b>60%</b>	<b>55%</b>	<b>60%</b>	<b>56%</b>	<b>65%</b>	<b>54%</b>	<b>68%</b>	<b>49%</b>
Moderate (41-60)	<b>38%</b>	36%	39%	44%	37%	52%	38%	34%	39%	44%	38%	42%	37%	40%	36%
Severe (61-80)	<b>14%</b>	18%	<b>12%</b>	17%	13%	9%	14%	<b>20%</b>	<b>12%</b>	14%	14%	14%	14%	<b>21%</b>	<b>10%</b>
Extreme (81-100)	<b>4%</b>	<b>7%</b>	<b>3%</b>	4%	4%	8%	4%	6%	4%	1%	5%	<b>9%</b>	<b>3%</b>	<b>7%</b>	<b>3%</b>
<b>AVERAGE SCORE</b>	<b>44.2</b>	<b>47.6</b>	<b>42.8</b>	<b>47.5</b>	<b>43.4</b>	<b>50.5</b>	<b>44.1</b>	<b>47.7</b>	<b>43.0</b>	<b>45.1</b>	<b>44.2</b>	<b>49.1</b>	<b>42.8</b>	<b>50.0</b>	<b>40.8</b>

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## Our Team

# Our Team

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FOR FURTHER INFORMATION, PLEASE CONTACT →

## Anne-Marie Delisle

Associate Vice-President, Public Affairs and Communications

[adelisle@leger360.com](mailto:adelisle@leger360.com)  
514-982-2464

## Mathieu Blouin

Senior Research Analyst



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