

OMNI REPORT:
**FINANCIAL
INDEPENDENCE**

FEBRUARY 21, 2018



FINANCIAL
PLANNING
STANDARDS
COUNCIL



Leger

METHODOLOGY

QUANTITATIVE RESEARCH INSTRUMENT

An online survey of 1,000 Canadian women was completed between Feb 12-15, 2018, using Leger's online panel, *LegerWeb*.

The margin of error for this study was +/-3.1%, 19 times out of 20.

ABOUT LEGER'S ONLINE PANEL

Leger's online panel has approximately 400,000 members nationally and has a retention rate of 90%.

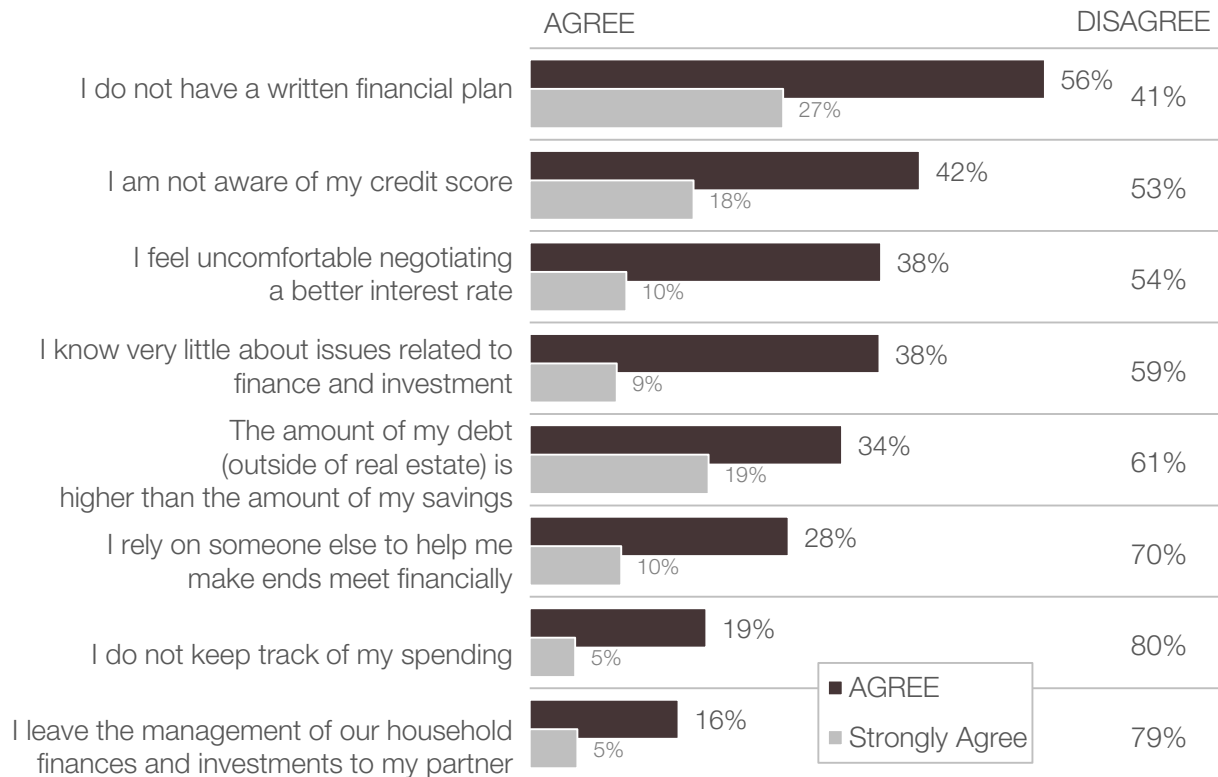
QUALITY CONTROL

Stringent quality assurance measures allow Leger to achieve the high-quality standards set by the company. As a result, its methods of data collection and storage outperform the norms set by WAPOR (The World Association for Public Opinion Research). These measures are applied at every stage of the project: from data collection to processing, through to analysis. We aim to answer our clients' needs with honesty, total confidentiality, and integrity.

THE RESULTS



THE MAJORITY OF WOMEN HAVE AT LEAST ONE STRUGGLE WHEN IT COMES TO THEIR FINANCES



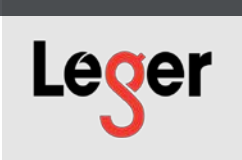
Nearly nine-in-ten (86%) women agree to at least one statement about their finances, with more than half (56%) saying they *do not have a written financial plan*.

Roughly four-in-ten women agree *they are not aware of their credit score* (42%), *feel uncomfortable negotiating a better interest rate* (38%), and *know very little about issues related to finance and investment* (38%).

Younger women (age 18-34) are more likely to agree they know very little about issues related to finance and investments, do not have a financial plan, have more debt than savings as well as feel uncomfortable negotiating a better interest rate.

Unsurprisingly, women who know very little about issues related to finance and investment are significantly more likely to agree with each statement.

DEMOGRAPHIC BREAKDOWN

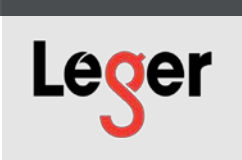


	Region								Community			Children in HH <18	
	Total	ATL	QC	ON	MB/SK	AB	BC	ROC	Urban	Suburban	Rural	Yes	No
<i>% Strongly agree / Somewhat agree</i>													
I do not have a written financial plan	56%	54%	51%	53%	64%	61%	65%	57%	58%	53%	56%	63%	53%
I am not aware of my credit score	42%	50%	37%	44%	47%	40%	42%	44%	42%	41%	44%	43%	42%
I feel uncomfortable negotiating a better interest rate	38%	40%	33%	37%	41%	46%	40%	40%	38%	37%	38%	45%	35%
I know very little about issues related to finance and investment	38%	40%	42%	38%	48%	38%	25%	37%	42%	34%	35%	45%	34%
The amount of my debt (outside of real estate) is higher than the amount of my savings	34%	34%	32%	35%	45%	36%	26%	34%	32%	35%	36%	47%	27%
I rely on someone else to help me make ends meet financially	28%	29%	26%	31%	29%	31%	22%	29%	28%	27%	30%	35%	24%
I do not keep track of my spending	19%	17%	17%	21%	18%	19%	19%	20%	21%	19%	16%	21%	18%
I leave the management of our household finances and investments to my partner	16%	4%	20%	18%	18%	10%	15%	15%	19%	15%	12%	23%	13%

Q1. To what extent do you agree or disagree with the following: (Base: Total Sample, n=1000 women)

Significantly higher

DEMOGRAPHIC BREAKDOWN



% Strongly agree / Somewhat agree	Age						Income			Marital Status		
	Total	18-34	35-44	45-54	55-64	65+	<\$40K	\$40K-\$79K	\$80K+	Single	Married	Divorced/wid/sep
I do not have a written financial plan	56%	68%	59%	60%	50%	41%	68%	56%	49%	67%	52%	53%
I am not aware of my credit score	42%	48%	41%	39%	38%	44%	48%	43%	38%	49%	40%	40%
I feel uncomfortable negotiating a better interest rate	38%	55%	37%	37%	28%	27%	53%	39%	31%	45%	37%	32%
I know very little about issues related to finance and investment	38%	55%	38%	37%	29%	25%	52%	41%	27%	47%	35%	33%
The amount of my debt (outside of real estate) is higher than the amount of my savings	34%	48%	46%	37%	24%	15%	43%	39%	29%	41%	32%	32%
I rely on someone else to help me make ends meet financially	28%	36%	28%	36%	24%	16%	26%	28%	29%	29%	32%	13%
I do not keep track of my spending	19%	21%	21%	25%	16%	12%	21%	20%	17%	25%	18%	14%
I leave the management of our household finances and investments to my partner	16%	20%	18%	21%	12%	10%	13%	15%	19%	10%	22%	4%

Q1. To what extent do you agree or disagree with the following: (Base: Total Sample, n=1000 women)

Significantly higher

DEMOGRAPHIC BREAKDOWN

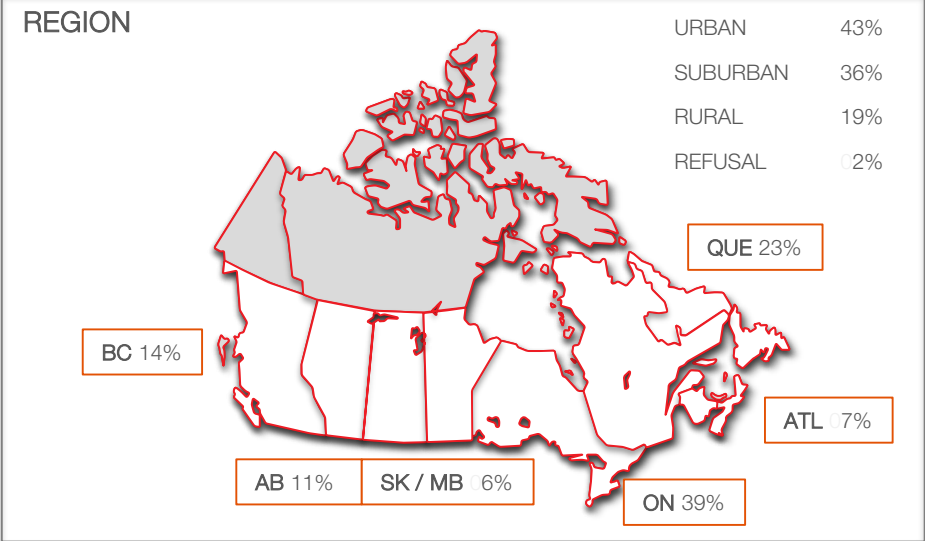
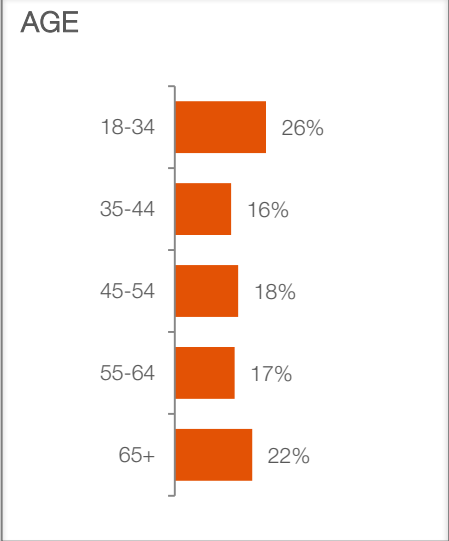
% Strongly agree / Somewhat agree	Highest Level of Education			
	Total	High School or less	College	University
I do not have a written financial plan	56%	63%	55%	53%
I am not aware of my credit score	42%	44%	41%	42%
I feel uncomfortable negotiating a better interest rate	38%	42%	39%	35%
I know very little about issues related to finance and investment	38%	47%	36%	34%
The amount of my debt (outside of real estate) is higher than the amount of my savings	34%	38%	42%	25%
I rely on someone else to help me make ends meet financially	28%	33%	28%	24%
I do not keep track of my spending	19%	20%	19%	19%
I leave the management of our household finances and investments to my partner	16%	18%	14%	17%

Q1. To what extent do you agree or disagree with the following: (Base: Total Sample, n=1000 women)



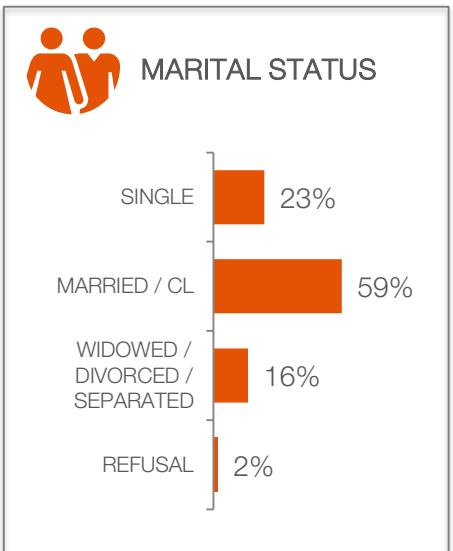
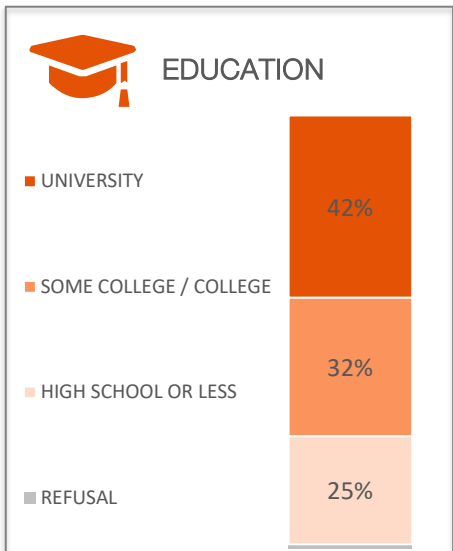
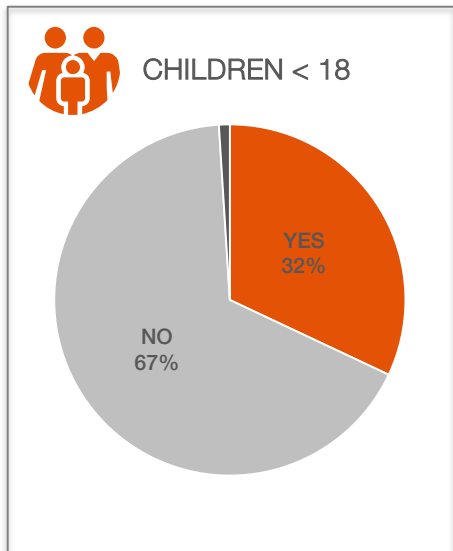
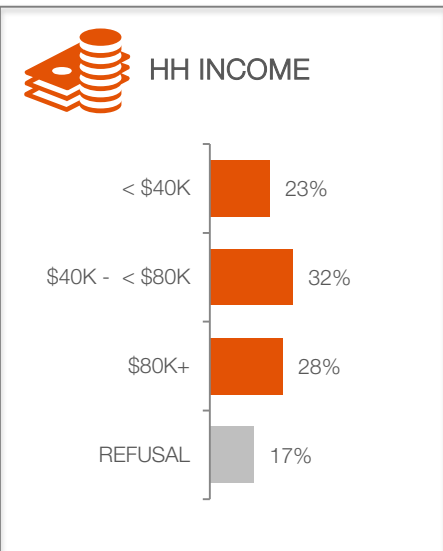
Significantly higher

RESPONDENT PROFILE



Base: All (n=1000).

RESPONDENT PROFILE



Base: All (n=1000).



Leger

THE TEAM

THE TORONTO PR TEAM



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