

OMNI REPORT:
FINANCIAL STRESS

May 7, 2018



FPSC FINANCIAL
PLANNING
STANDARDS
COUNCIL®



QUANTITATIVE RESEARCH INSTRUMENT

An online survey of 1106 Canadians (excluding Quebecers) was completed between March 30 to April 2, 2018, using Leger's online panel, **LegerWeb**. The margin of error for this study was +/-3.0%, 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



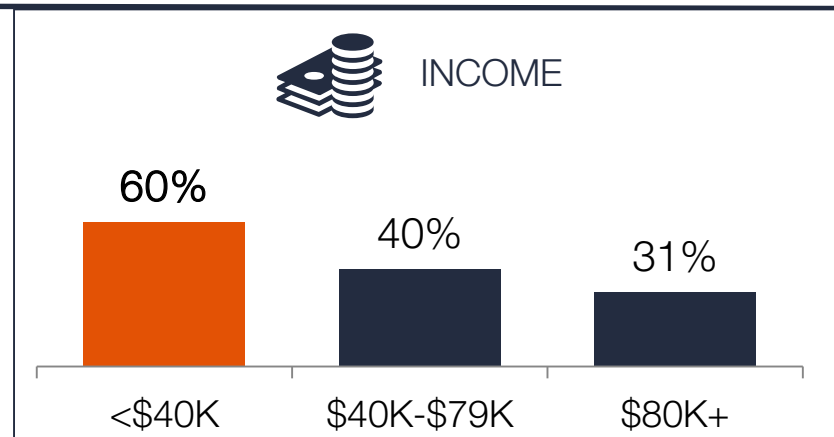
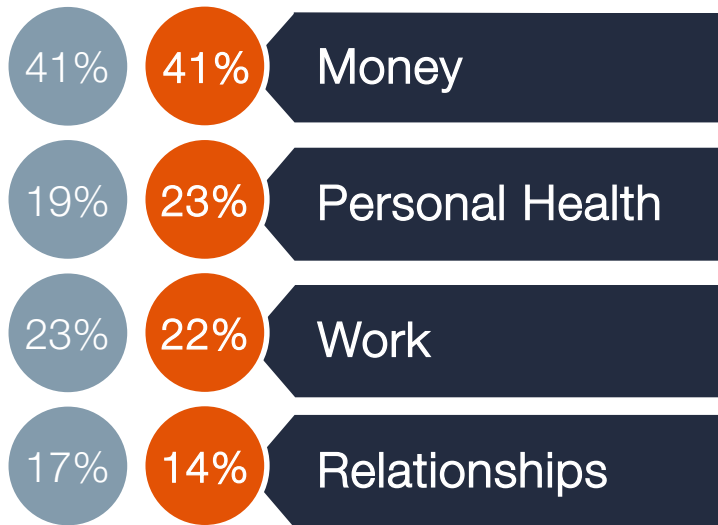
Year	Revenue	Profit
2019	1.2	0.3
2020	1.5	0.4
2021	1.8	0.5
2022	2.1	0.6
2023	2.5	0.7
2024	3.0	0.8
2025	3.5	0.9
2026	4.0	1.0
2027	4.5	1.1
2028	5.0	1.2
2029	5.5	1.3
2030	6.0	1.4



CANADIANS ARE MOST STRESSED ABOUT MONEY

- Four-in-ten (41%) Canadians (excluding Quebecers) rank 'money' as their greatest stress, which is consistent with 2014 data.
- Canadians with low-incomes (<\$40K/year) are most likely to select 'money' as their greatest source of stress (60%).

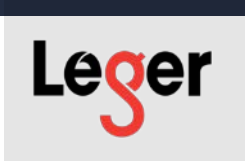
2014 2018



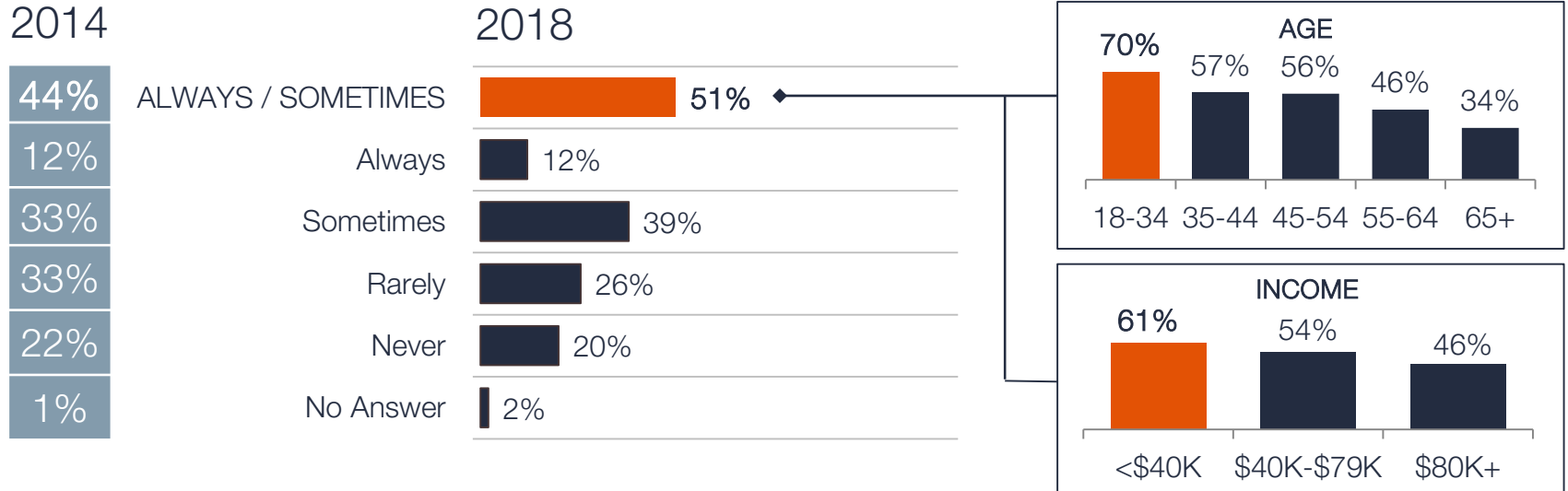
ATLANTIC CANADIANS AND MANITOBANS ARE MOST LIKELY TO SAY MONEY CAUSES THE MOST STRESS IN THEIR LIFE

	TOTAL	ATL	ON	MB/SK	AB	BC
MONEY	41%	55% ↑	40%	52% ↑	39%	37%
PERSONAL HEALTH	23%	21%	22%	22%	25%	22%
WORK	22%	14%	23%	19%	21%	23%
RELATIONSHIPS	14%	10%	15%	8%	15%	18%

EMBARRASSED BY LACK OF CONTROL OVER FINANCES



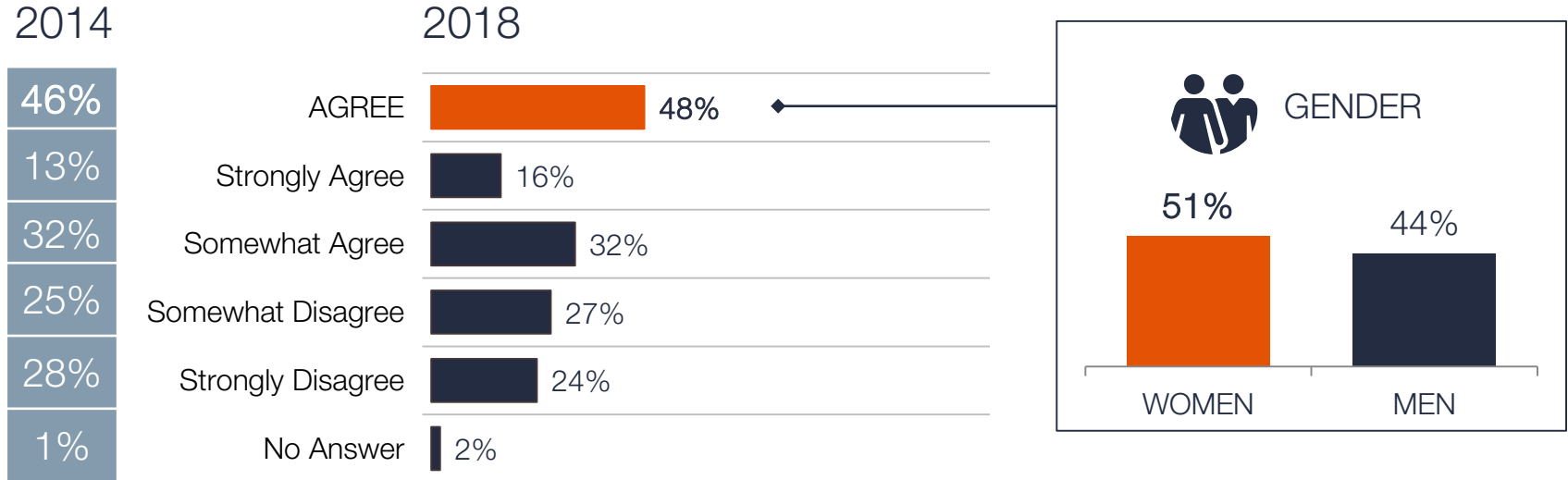
- More than half (51%) of Canadians (excluding Quebecers) report that they are 'Always / Sometimes' embarrassed about lacking control over their current financial situation.
- Compared to 2014, the proportion of Canadians (excluding Quebecers) who report that they are 'Always / Sometimes' embarrassed about lacking control over their current financial situation has increased significantly (51% in 2018 vs 44% in 2014).
- Millennials (aged 18-34) and lower-income Canadians (<\$40K/year) are most likely to feel this way (70% and 61% respectively).



0002 How often, if ever, do you feel embarrassed about lacking control over your current financial situation?
 Base: All (2014: n=1005; 2018: n=1106) Canadians (excluding QC)

LOSING SLEEP OVER FINANCIAL WORRIES

- Approximately half (48%) of Canadians (excluding Quebecers) say they've lost sleep because of financial worries.
- Women are significantly more likely than men to say they've lost sleep over financial worries (51% vs. 44%).
- Canadians (excluding Quebecers) who are embarrassed about lacking control over their finances (vs not embarrassed) and those who feel pressure to keep up with their friends financial status (vs no pressure) are significantly more likely to say they've lost sleep over financial worries (66% vs 28% and 67% vs 42% respectively).

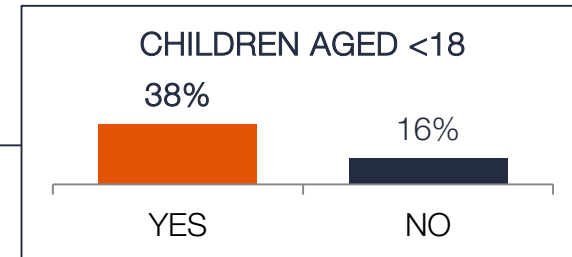
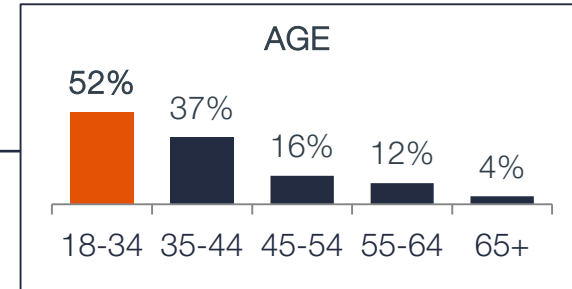
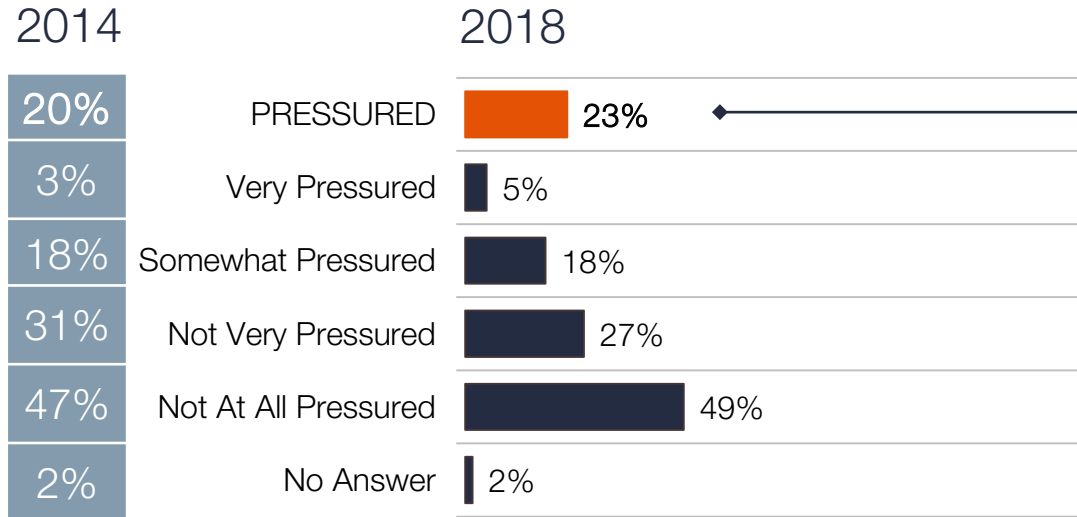


MANITOBANS ARE MOST LIKELY TO HAVE LOST SLEEP OVER FINANCIAL WORRIES

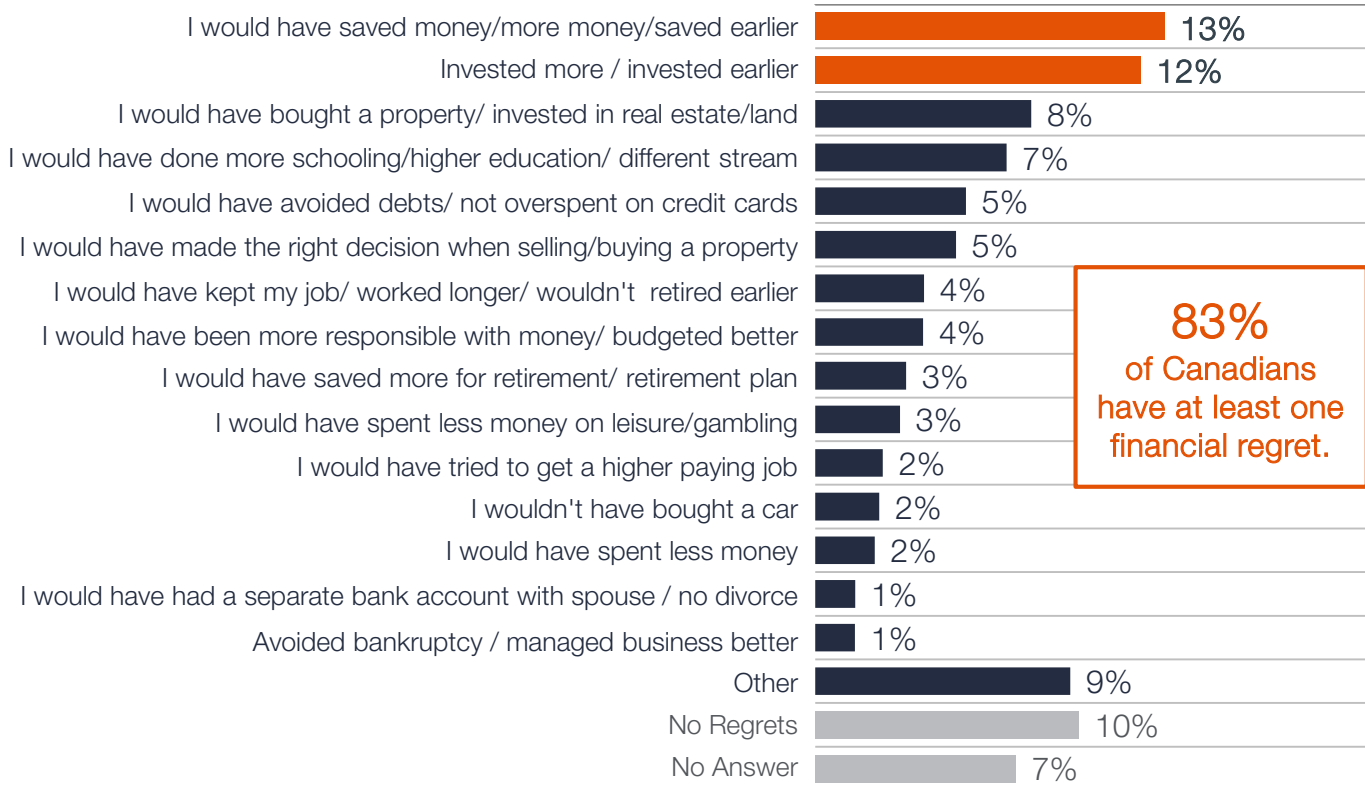
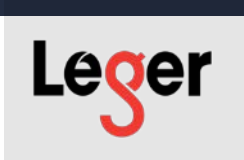
	TOTAL	ATL	ON	MB/SK	AB	BC
AGREE	48%	55%	47%	62% ↑	47%	41%
Strongly Agree	16%	17%	14%	19%	19%	14%
Somewhat Agree	32%	38%	32%	43%	28%	27%
DISAGREE	50%	44%	52%	36% ↓	51%	56%
Somewhat Disagree	27%	29%	26%	17%	24%	33%
Strongly Disagree	24%	14%	25%	19%	27%	22%
No Answer	2%	1%	1%	2%	2%	3%

PRESSURED TO KEEP UP WITH PEERS' FINANCIAL STATUS

- One-quarter (23%) of Canadians (excluding Quebecers) report that they feel pressure to keep up with their peers' financial status.
- Millennials (aged 18-34) and parents with young children (<18 years of age) are significantly more likely to feel pressure (52% and 38% respectively).



CANADIANS WISH THEY SAVED AND INVESTED MORE



83%
of Canadians
have at least one
financial regret.

- More than eight-in-ten (83%) Canadians (excluding Quebecers) report having at least one financial regret.
- Among Canadians top financial regrets are: not saving and investing more money, not investing in real estate/property and not furthering their education.

0005 What is your greatest financial regret – that is, if you could go back in time and do things differently, what would that be? (open ended question) Base: All (2018: n=1106) Canadians (excluding QC)

THE TEAM

THE TORONTO PR TEAM



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