



Report

Financial Anxiety in Canada

Results of a web omnibus survey among
Canadians

Date : 19 / 09 / 2025

Project : 16818-003



Context and Methodology

Methodology

CONTEXT

Centraide United Way has commissioned Léger to conduct a survey to understand the attitudes of Canadians towards their personal finances and their economic outlook.

METHOD

An **Omniweb survey** was conducted among the Canadian population with a representative sample of **1,527 Canadians aged 18 and over who could express themselves in French or English**.

WHEN?

Data were collected between September 12th and 14th, 2025.

MARGIN OF ERROR

Since a sample drawn from an Internet panel is non-probabilistic in nature, the margin of error cannot be calculated for this survey. For comparison purposes, the maximum margin of error for a sample of 1,527 respondents is $\pm 2,5\%$, 19 times out of 20.

WEIGHTING

The results were weighted based on **gender, age, mother tongue, region, education level, and the presence of children in the household** to ensure a representative sample of the population.

Notes

Significant differences

Results presenting significant and relevant differences are indicated in a text box next to overall results.

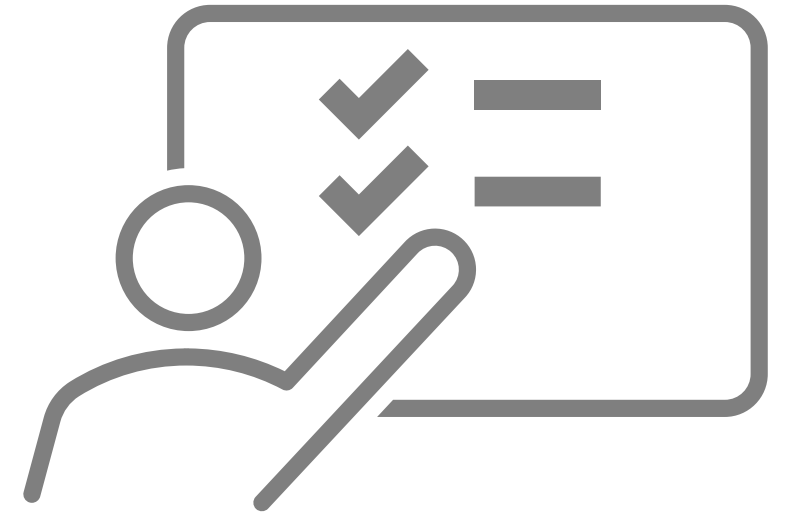
Percentages in **bold green** indicate a statistically higher proportion than other respondents. Percentages in **bold red** indicate a statistically lower proportion than other respondents.

DK / Refusal

Reference to "DK / Refusal " in the report means "I don't know / I prefer not to answer."

Rounding

Numbers in this report have been rounded. However, unrounded values were used to calculate totals, which may cause discrepancies when manually adding rounded numbers.



Key Insights

Key Insights

1

Almost **half of Canadians** believe the **national (48%) and provincial (48%) economy will get worse over the course of the next 6 months**, with around one-in-ten (13%) expecting them to improve.
Respondents from Quebec were more pessimistic about the financial outlook of their province compared to the rest of Canada, as over half of them think it will get worse (54% compared to 46% in the rest of Canada).

2

Regarding their **personal financial situation**, almost six-in-ten Canadians **believe it will remain the same** (58%), with a significantly higher proportion among those over 55 years old (62%) and those living in Quebec (64%).
 On the other hand, around 16% believe their personal financial situation will improve. The proportion is higher among those 18-34 (28%) and outside of Quebec (18%).

3

Half of Canadians (50%) describe their personal financial situation as good or excellent, while about one-in-six (16%) rate it negatively (bad or very bad).
 Respondents outside of Quebec were more likely to describe their financial situation as bad (17%) compared to those in Quebec (12%).

4

A **majority of Canadians (55%)** say that **thinking about their personal finances makes them feel anxious**, and almost half (45%) say that looking at their bank statements is unpleasant. More than four-in-ten (42%) say they **prefer not to think about the state of their personal finances**, and a similar proportion (41%) say that **discussing their finances can give them heart palpitations or stress them out**.
Over a third (37%) say they often find themselves in situations where they don't know where they are going to find the money to get by, and the same proportion (37%) say that thinking about their personal finances makes them feel guilty.

5

Around **three-in-ten Canadians have witnessed someone close lacking resources to meet basic needs** (29%), and **around one-in-five have personally experienced it** (19%).
 Those living outside of Quebec (21%), those aged 18-34 (29%), and those with a household income of \$40K or less (38%) were more likely to have personally experienced a similar situation.

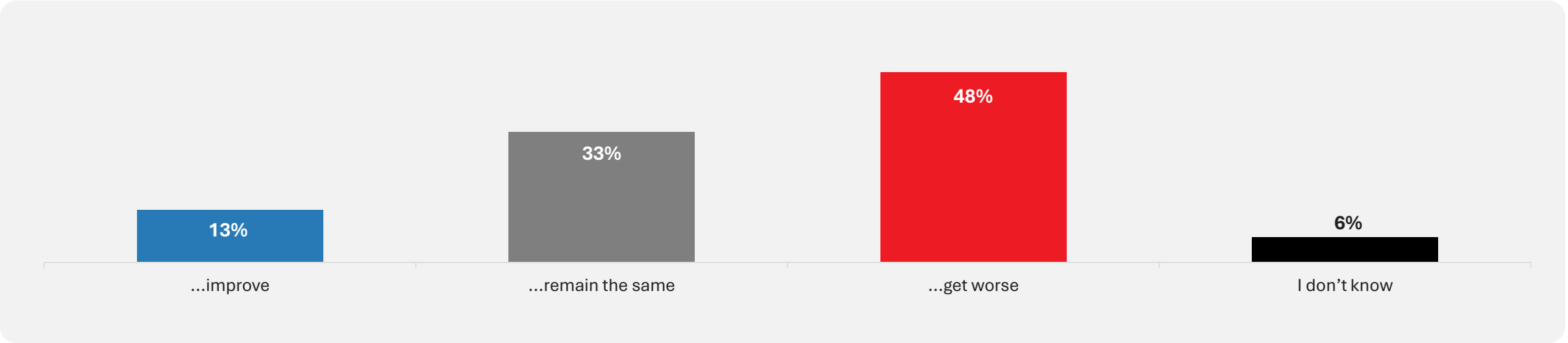
6

Over four-in-ten respondents (42%) stated they **could cover their basic expenses for a month or less if they lost their main source of income or faced an unexpected expense**.



Detailed Results

Economic Outlook for Canada

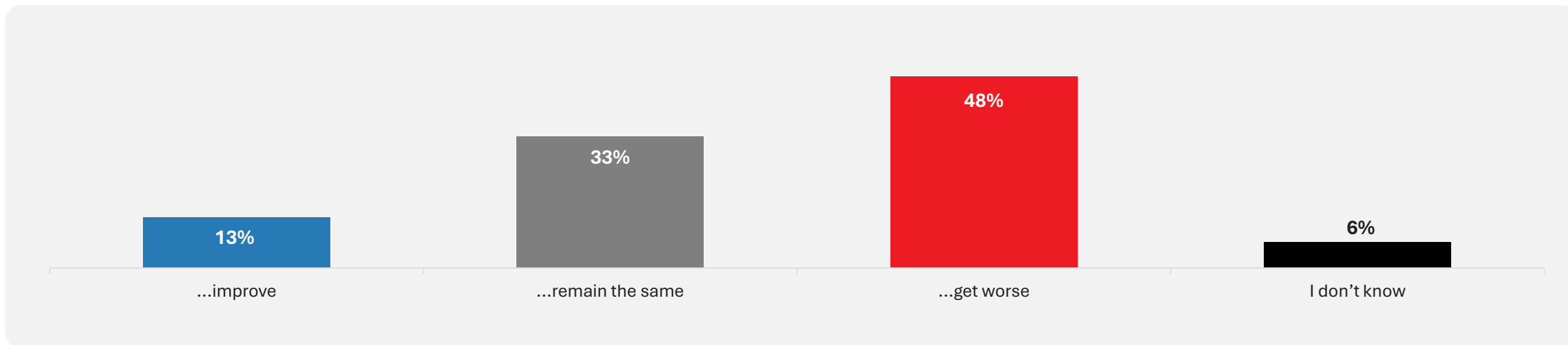


	Total	Gender		Age			Region						Quebec vs ROC		Income				
		Man	Woman	18-34	35-54	55+	Atl.	QC	ON	MB/SK	AB	BC	Quebec	ROC	<40k	40-59k	60-79k	80-99k	100k+
n=	1,527	759	768	342	469	716	101	418	601	126	125	156	418	1 109	256	196	200	219	545
...improve	13%	16%	10%	15%	12%	13%	16%	8%	15%	16%	13%	14%	8%	15%	15%	13%	10%	13%	14%
...remain the same	33%	34%	31%	36%	32%	31%	37%	38%	30%	28%	32%	34%	38%	31%	25%	31%	37%	35%	34%
...get worse	48%	44%	52%	40%	49%	51%	44%	48%	48%	48%	49%	47%	48%	48%	51%	47%	51%	49%	47%
I don't know	6%	6%	7%	9%	6%	5%	3%	6%	7%	8%	6%	5%	6%	6%	9%	8%	2%	3%	5%

Q1. Over the next 6 months, do you believe that the economic outlook for Canada will...?

Base: All respondents (n=1,527)

Economic Outlook for the Province

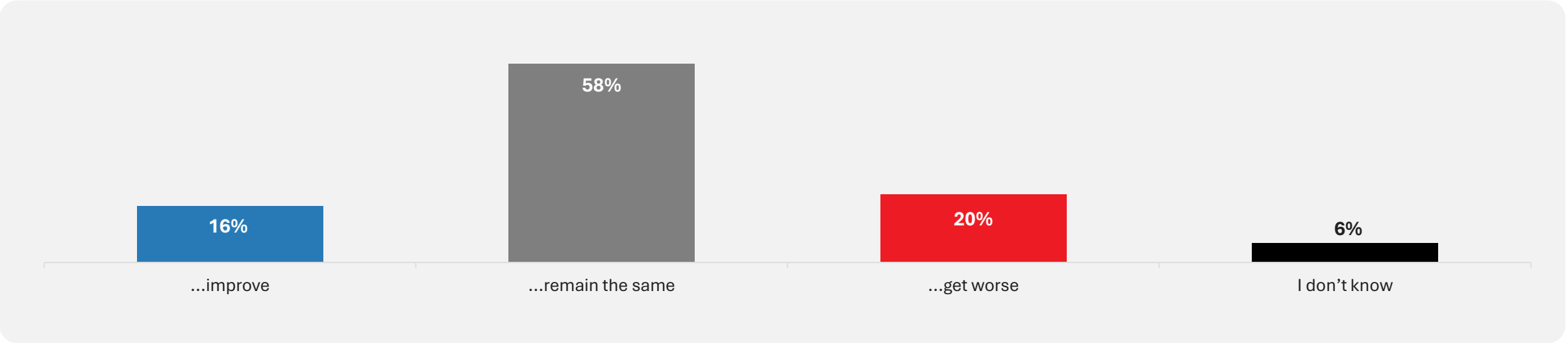


	Total	Gender		Age			Region						Quebec vs ROC		Income				
		Man	Woman	18-34	35-54	55+	Atl.	QC	ON	MB/SK	AB	BC	Quebec	ROC	<40k	40-59k	60-79k	80-99k	100k+
n=	1,527	759	768	342	469	716	101	418	601	126	125	156	418	1 109	256	196	200	219	545
...improve	13%	16%	10%	14%	15%	10%	13%	8%	12%	18%	22%	13%	8%	14%	14%	10%	9%	14%	15%
...remain the same	33%	34%	32%	36%	30%	34%	39%	32%	33%	33%	26%	37%	32%	33%	27%	35%	32%	37%	33%
...get worse	48%	45%	51%	41%	49%	52%	45%	54%	48%	40%	45%	45%	54%	46%	49%	48%	57%	46%	47%
I don't know	6%	6%	7%	9%	6%	5%	4%	6%	7%	8%	7%	5%	6%	7%	9%	8%	3%	3%	5%

Q1. Over the next 6 months, do you believe that the economic outlook for your province will...?

Base: All respondents (n=1,527)

Personal Financial Situation Outlook

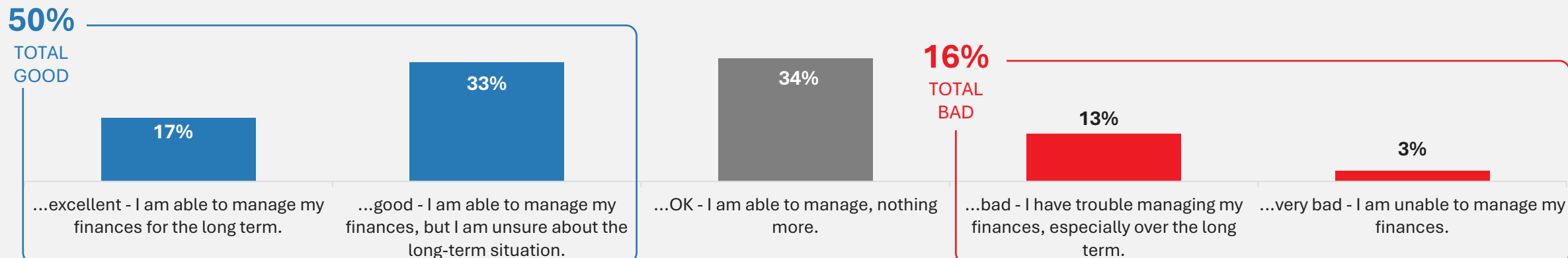


	Total	Gender		Age			Region						Quebec vs ROC		Income				
		Man	Woman	18-34	35-54	55+	Atl.	QC	ON	MB/SK	AB	BC	Quebec	ROC	<40k	40-59k	60-79k	80-99k	100k+
n=	1,527	759	768	342	469	716	101	418	601	126	125	156	418	1 109	256	196	200	219	545
...improve	16%	18%	15%	28%	15%	10%	17%	13%	17%	20%	24%	14%	13%	18%	17%	17%	19%	20%	16%
...remain the same	58%	57%	60%	51%	59%	62%	54%	64%	56%	50%	61%	56%	64%	56%	45%	56%	60%	58%	66%
...get worse	20%	21%	19%	14%	21%	22%	25%	17%	22%	20%	11%	24%	17%	21%	28%	21%	19%	19%	17%
I don't know	6%	4%	7%	6%	5%	6%	4%	6%	5%	10%	4%	6%	6%	5%	10%	6%	3%	3%	1%

Q3. In the next 6 months, do you think your personal financial situation will...

Base: All respondents (n=1,527)

Current Personal Financial Situation

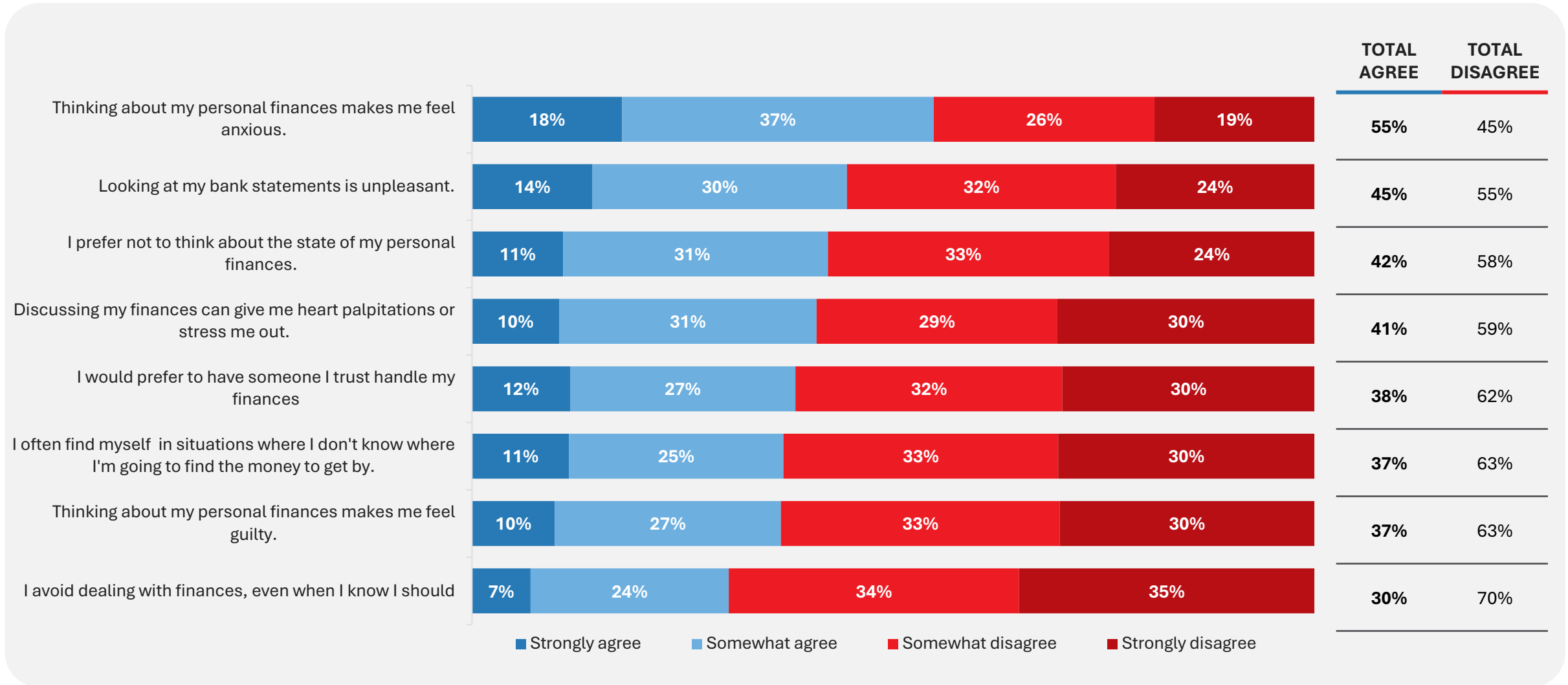


	Total	Gender		Age			Region						Quebec vs ROC		Income				
	n= 1,527	Man	Woman	18-34	35-54	55+	Atl.	QC	ON	MB/SK	AB	BC	Quebec	ROC	<40k	40-59k	60-79k	80-99k	100k+
NET GOOD	50%	53%	48%	47%	44%	57%	51%	54%	48%	43%	60%	46%	54%	49%	28%	41%	40%	56%	66%
...excellent - I am able to manage my finances for the long term.	17%	19%	16%	12%	14%	24%	19%	21%	17%	11%	18%	17%	21%	17%	8%	12%	13%	16%	28%
...good - I am able to manage my finances, but I am unsure about the long-term situation.	33%	33%	32%	35%	31%	33%	32%	34%	31%	31%	42%	29%	34%	32%	20%	29%	28%	41%	38%
...OK - I am able to manage, nothing more.	34%	34%	34%	33%	35%	33%	31%	33%	36%	38%	25%	35%	33%	34%	45%	36%	46%	28%	25%
NET BAD	16%	14%	18%	20%	20%	10%	17%	12%	17%	19%	15%	20%	12%	17%	27%	22%	13%	16%	9%
...bad - I have trouble managing my finances, especially over the long term.	13%	11%	15%	16%	17%	8%	12%	11%	13%	12%	13%	18%	11%	14%	20%	18%	11%	15%	8%
...very bad - I am unable to manage my finances.	3%	2%	3%	4%	3%	2%	6%	1%	4%	7%	2%	1%	1%	4%	7%	4%	2%	1%	1%

Q2. If you had to describe your current personal financial situation, would you say it is...?

Base: All respondents (n=1,527)

Attitudes Towards Finances (1/2)



Q4. What is your level of agreement with the following statements?

Base: All respondents (n=1,527)

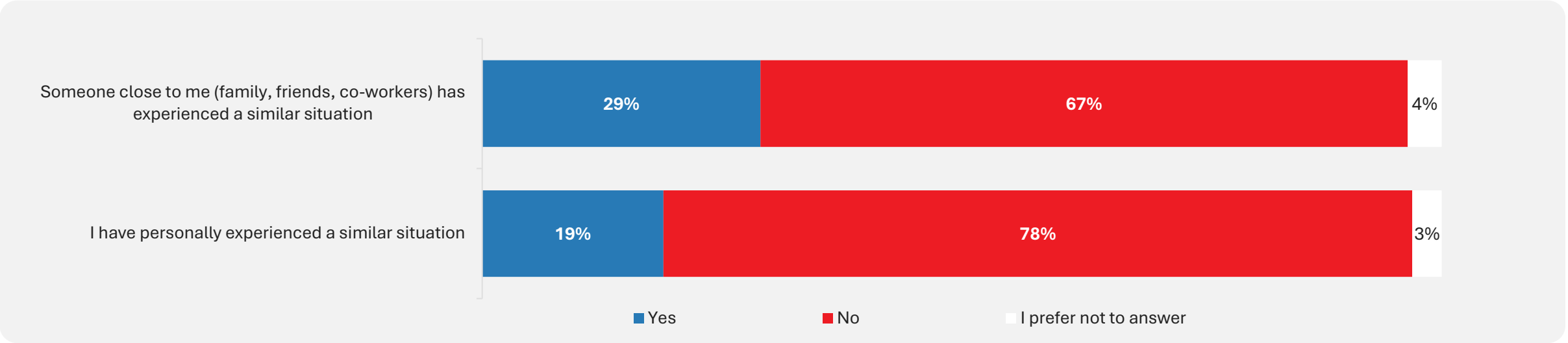
Attitudes Towards Finances (2/2)

% TOTAL AGREE presented	Total	Gender		Age			Region						Quebec vs ROC		Income				
		Man	Woman	18-34	35-54	55+	Atl.	QC	ON	MB/SK	AB	BC	Quebec	ROC	<40k	40-59k	60-79k	80-99k	100k+
n=	1,527	759	768	342	469	716	101	418	601	126	125	156	418	1 109	256	196	200	219	545
Thinking about my personal finances makes me feel anxious.	55%	53%	56%	68%	62%	41%	64%	46%	57%	63%	49%	59%	46%	57%	67%	62%	55%	55%	47%
Looking at my bank statements is unpleasant.	45%	44%	45%	60%	51%	30%	50%	35%	48%	52%	38%	50%	35%	47%	58%	52%	48%	43%	36%
I prefer not to think about the state of my personal finances.	42%	43%	41%	60%	49%	26%	40%	36%	45%	49%	39%	45%	36%	44%	57%	45%	42%	38%	37%
Discussing my finances can give me heart palpitations or stress me out.	41%	38%	43%	57%	48%	25%	52%	36%	44%	48%	25%	45%	36%	43%	50%	44%	44%	39%	36%
I would prefer to have someone I trust handle my finances	38%	39%	37%	48%	40%	31%	40%	28%	43%	45%	36%	40%	28%	42%	34%	35%	35%	40%	41%
I often find myself in situations where I don't know where I'm going to find the money to get by.	37%	38%	36%	52%	44%	22%	40%	28%	41%	42%	37%	38%	28%	40%	52%	44%	37%	33%	29%
Thinking about my personal finances makes me feel guilty.	37%	37%	36%	58%	41%	20%	40%	33%	40%	37%	30%	37%	33%	38%	44%	39%	34%	36%	37%
I avoid dealing with finances, even when I know I should	30%	32%	29%	47%	37%	15%	31%	25%	35%	33%	26%	30%	25%	32%	35%	32%	31%	26%	31%

Q4. What is your level of agreement with the following statements?

Base: All respondents (n=1,527)

Lack of Resources To Meet Basic Needs

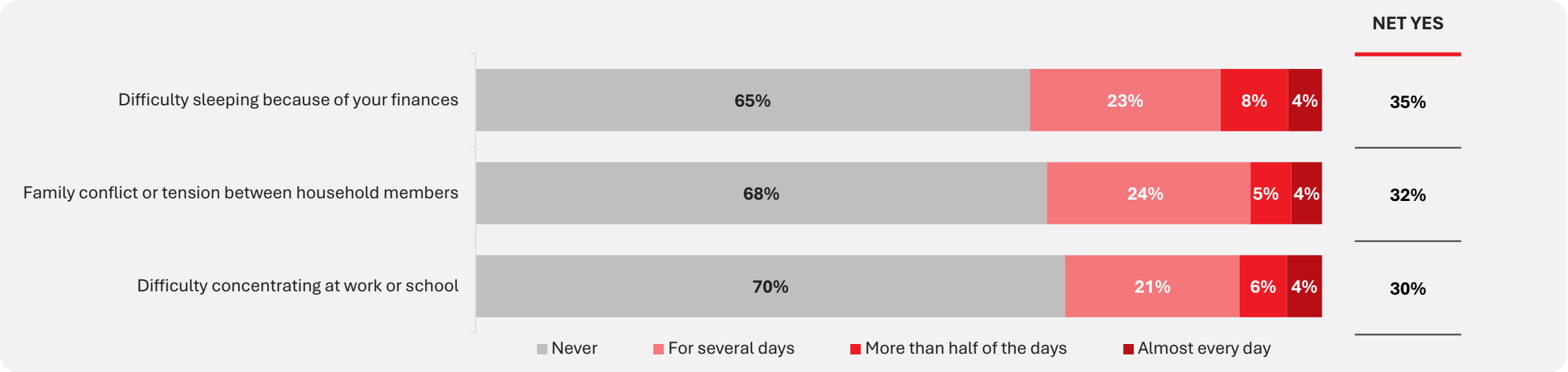


% YES PRESENTED	Total	Gender		Age			Region						Quebec vs ROC		Income				
		Man	Woman	18-34	35-54	55+	Atl.	QC	ON	MB/SK	AB	BC	Quebec	ROC	<40k	40-59k	60-79k	80-99k	100k+
	n= 1,527	759	768	342	469	716	101	418	601	126	125	156	418	1 109	256	196	200	219	545
Someone close to me (family, friends, co-workers) has experienced a similar situation	29%	25%	33%	33%	32%	24%	42%	25%	30%	31%	30%	25%	25%	30%	41%	26%	34%	24%	27%
I have personally experienced a similar situation	19%	19%	19%	29%	21%	11%	23%	12%	22%	20%	18%	20%	12%	21%	38%	19%	18%	18%	11%

Q5. Over the past 12 months, have you personally experienced a situation of not having the necessary resources to meet basic needs (food, housing, clothing, transportation)?

Base: All respondents (n=1,527)

Frequency of Financial Anxiety Impacts

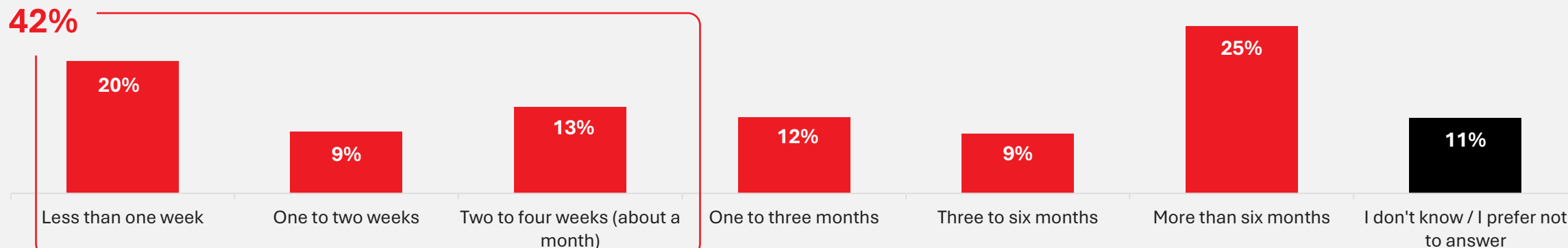


NET YES PRESENTED	Total	Gender		Age			Region						Quebec vs ROC		Income				
		Man	Woman	18-34	35-54	55+	Atl.	QC	ON	MB/SK	AB	BC	Quebec	ROC	<40k	40-59k	60-79k	80-99k	100k+
	n= 1,527	759	768	342	469	716	101	418	601	126	125	156	418	1 109	256	196	200	219	545
Difficulty sleeping because of your finances	35%	31%	38%	44%	42%	23%	39%	28%	36%	39%	34%	36%	28%	36%	47%	43%	33%	35%	27%
Family conflict or tension between household members	32%	32%	33%	46%	40%	18%	28%	25%	39%	32%	33%	29%	25%	35%	35%	39%	36%	27%	30%
Difficulty concentrating at work or school	30%	28%	32%	46%	38%	14%	26%	24%	33%	36%	33%	31%	24%	32%	33%	39%	33%	29%	27%

Q6. In the past 14 days, how often have you been troubled by the following issues because of your financial situation?

Base: All respondents (n=1,527)

Ability to Cover Expenses Without Debt After Income Loss Or Unexpected Expense



	Total	Gender		Age			Region						Quebec vs ROC		Income				
		Man	Woman	18-34	35-54	55+	Atl.	QC	ON	MB/SK	AB	BC	Quebec	ROC	<40k	40-59k	60-79k	80-99k	100k+
n=	1,527	759	768	342	469	716	101	418	601	126	125	156	418	1 109	256	196	200	219	545
Less than one week	20%	18%	22%	24%	21%	17%	25%	20%	19%	17%	16%	25%	20%	20%	35%	25%	17%	16%	14%
One to two weeks	9%	10%	9%	14%	11%	6%	14%	10%	8%	14%	8%	8%	10%	9%	9%	9%	9%	11%	10%
Two to four weeks (about a month)	13%	15%	12%	19%	12%	10%	12%	14%	14%	9%	8%	14%	14%	13%	13%	10%	12%	20%	14%
One to three months	12%	12%	11%	10%	16%	9%	12%	14%	11%	7%	18%	7%	14%	11%	11%	15%	13%	8%	11%
Three to six months	9%	9%	9%	8%	11%	8%	11%	8%	9%	6%	9%	13%	8%	10%	4%	11%	10%	12%	11%
More than six months	25%	27%	24%	13%	20%	38%	18%	23%	25%	21%	34%	28%	23%	26%	12%	19%	31%	26%	34%
I don't know / I prefer not to answer	11%	9%	13%	13%	9%	12%	8%	11%	13%	25%	7%	6%	11%	12%	16%	10%	8%	7%	6%

Q7. 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?

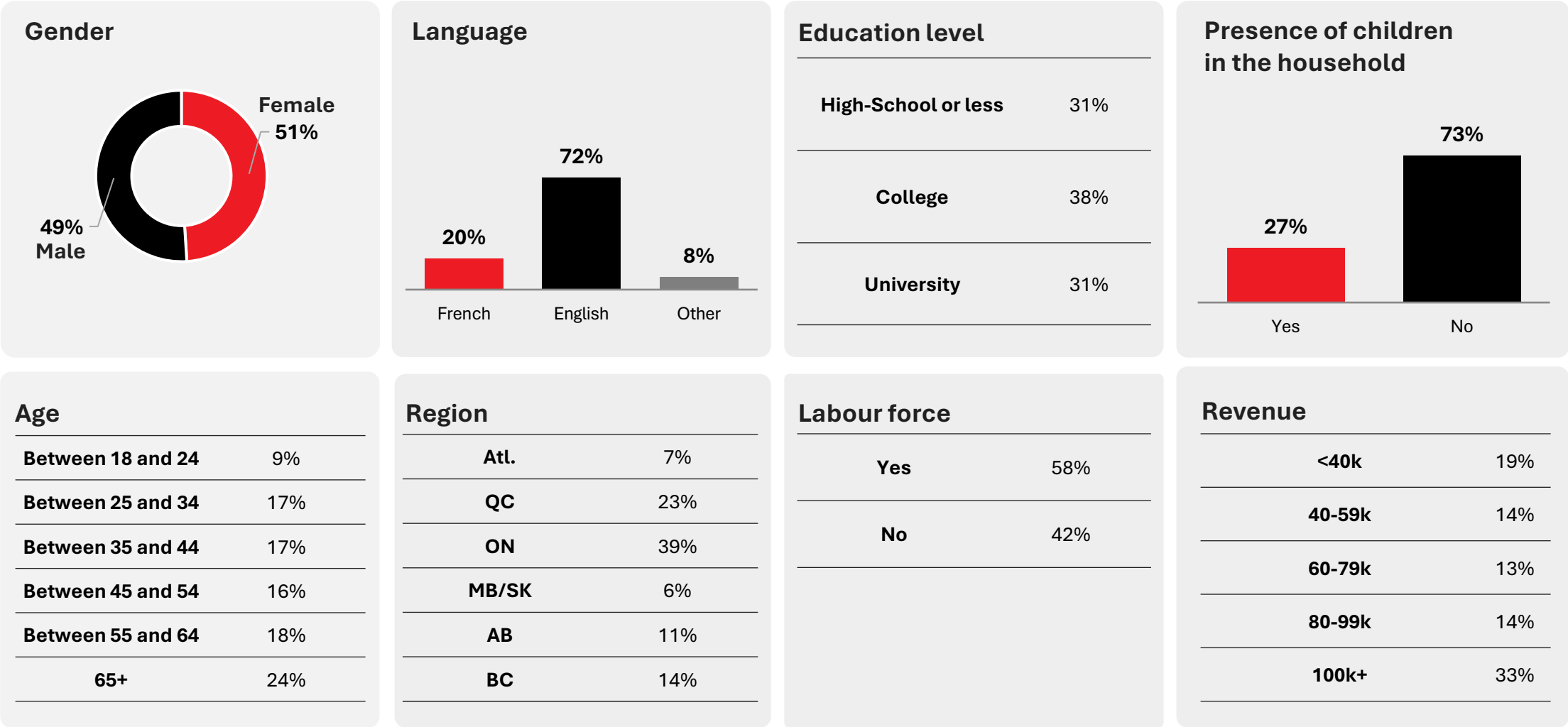
Base: All respondents (n=1,527)



Respondent **Profile**

Respondents Profile

Base n=1,527



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Our team

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employees

185
consultants

8
offices

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