

	Total	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	1500	141	337	490	532

*Regional sample sizes are unweighted. All other sample sizes, including totals, are weighted to census data. Blank cells indicate zero responses were received. Cells containing "0%" are statistically zero, though at least one response was received. \*Indicates small sample size*

Q1. [Top2box] agreement with statements

	Total	Age			
		18-25	26-37	38-55	55+
I'm never really stressed about money	32%	25%	28%	26%	42%
I often worry about my ability to find or keep a good job	39%	62%	51%	46%	19%
Building wealth and having a lot of money just isn't that important to me	47%	45%	41%	45%	54%
I'd rather spend my money on experiences than on owning things	63%	62%	67%	64%	59%
It's stupid to go into debt if you don't need to	89%	89%	86%	89%	90%
I hardly ever carry cash	63%	60%	70%	65%	56%
I don't think I'll live as well as my parents' generation did	56%	58%	54%	63%	
I'm counting on money from my parents or grandparents to meet my financial needs	29%	35%	28%	13%	

Q1. [Bottom2box] agreement with statements

	Total	Age			
		18-25	26-37	38-55	55+
I'm never really stressed about money	66%	73%	70%	72%	57%
I often worry about my ability to find or keep a good job	51%	33%	46%	47%	61%
Building wealth and having a lot of money just isn't that important to me	51%	53%	58%	54%	44%
I'd rather spend my money on experiences than on owning things	32%	31%	28%	32%	35%
It's stupid to go into debt if you don't need to	8%	6%	11%	8%	7%
I hardly ever carry cash	36%	37%	28%	33%	43%
I don't think I'll live as well as my parents' generation did	38%	35%	40%	27%	
I'm counting on money from my parents or grandparents to meet my financial needs	68%	64%	69%	82%	

Q1. Agreement - I'm never really stressed about money

	Total	Age			
		18-25	26-37	38-55	55+
Agree strongly	9%	8%	5%	6%	13%
Agree moderately	23%	17%	23%	20%	29%
Disagree moderately	35%	29%	35%	38%	34%
Disagree strongly	31%	44%	35%	34%	22%
Not sure/Can't say	2%	3%	2%	2%	1%
Top2box	32%	25%	28%	26%	42%
Bottom2box	66%	73%	70%	72%	57%

Q1. Agreement - I often worry about my ability to find or keep a good job

	Total	Age			
		18-25	26-37	38-55	55+
Agree strongly	18%	31%	21%	22%	10%
Agree moderately	21%	31%	30%	24%	9%
Disagree moderately	20%	18%	27%	21%	16%
Disagree strongly	30%	15%	19%	27%	45%
Not sure/Can't say	10%	5%	3%	7%	20%
Top2box	39%	62%	51%	46%	19%
Bottom2box	51%	33%	46%	47%	61%

Q1. Agreement - Building wealth and having a lot of money just isn't that important to me

	Total	Age			
		18-25	26-37	38-55	55+
Agree strongly	12%	9%	11%	12%	13%
Agree moderately	35%	36%	29%	33%	41%
Disagree moderately	34%	36%	36%	35%	30%
Disagree strongly	17%	17%	21%	18%	14%
Not sure/Can't say	2%	2%	2%	2%	1%
Top2box	47%	45%	41%	45%	54%
Bottom2box	51%	53%	58%	54%	44%

Q1. Agreement - I'd rather spend my money on experiences than on owning things

	Total	Age			
		18-25	26-37	38-55	55+
Agree strongly	21%	27%	27%	22%	15%
Agree moderately	42%	35%	40%	42%	44%
Disagree moderately	23%	26%	21%	23%	25%
Disagree strongly	8%	5%	7%	9%	10%
Not sure/Can't say	5%	7%	5%	4%	6%
Top2box	63%	62%	67%	64%	59%
Bottom2box	32%	31%	28%	32%	35%

Q1. Agreement - It's stupid to go into debt if you don't need to

	Total	Age			
		18-25	26-37	38-55	55+
Agree strongly	64%	57%	55%	64%	71%
Agree moderately	25%	32%	31%	25%	19%
Disagree moderately	6%	5%	8%	6%	5%
Disagree strongly	2%	1%	3%	2%	2%
Not sure/Can't say	3%	5%	3%	3%	2%
Top2box	89%	89%	86%	89%	90%
Bottom2box	8%	6%	11%	8%	7%

Q1. Agreement - I hardly ever carry cash

	Total	Age			
		18-25	26-37	38-55	55+
Agree strongly	34%	41%	42%	35%	27%
Agree moderately	29%	19%	28%	30%	30%
Disagree moderately	21%	24%	17%	19%	24%
Disagree strongly	15%	12%	11%	14%	19%
Not sure/Can't say	2%	3%	2%	2%	1%
Top2box	63%	60%	70%	65%	56%
Bottom2box	36%	37%	28%	33%	43%

	Total under age 40	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	519	141	337	41	-

Q1. Agreement - I don't think I'll live as well as my parents' generation did

	Total	Age			
		18-25	26-37	38-55	55+
Agree strongly	28%	30%	28%	27%	
Agree moderately	28%	28%	26%	37%	
Disagree moderately	28%	24%	31%	21%	
Disagree strongly	10%	12%	9%	6%	
Not sure/Can't say	6%	7%	6%	9%	
Top2box	56%	58%	54%	63%	
Bottom2box	38%	35%	40%	27%	

Q1. Agreement - I'm counting on money from my parents or grandparents to meet my financial needs

	Total	Age			
		18-25	26-37	38-55	55+
Agree strongly	10%	7%	12%		
Agree moderately	19%	28%	16%	13%	
Disagree moderately	20%	16%	21%	31%	
Disagree strongly	48%	48%	48%	51%	
Not sure/Can't say	3%	1%	3%	5%	
Top2box	29%	35%	28%	13%	
Bottom2box	68%	64%	69%	82%	

	Total	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	1500	141	337	490	532

Q2. How large of a one-time unexpected expense could you manage this month?

	Total	Age			
		18-25	26-37	38-55	55+
Could not manage any unexpected expense, already too stretched	16%	18%	18%	18%	12%
Up to \$100	10%	16%	11%	11%	7%
Up to \$250	11%	10%	8%	10%	12%
Up to \$500	14%	11%	16%	14%	12%
\$500 to \$1,000	12%	14%	12%	13%	11%
Could manage over \$1,000	38%	30%	35%	33%	45%

**Q3. In such an instance, do you have a source you could turn to loan you the outstanding amount?**

	Total	Age			
		18-25	26-37	38-55	55+
Yes	71%	78%	78%	66%	71%
No	29%	22%	22%	34%	29%

**Q4. And, do you have an emergency fund ?**

	Total	Age			
		18-25	26-37	38-55	55+
Yes, and it contains as much money as I want it to	25%	24%	23%	19%	33%
Yes, but it contains less money than I want it to	39%	36%	42%	39%	39%
No, I don't have an emergency fund	36%	40%	36%	42%	28%
Net: Yes	64%	60%	64%	58%	72%

**Q5. Ability to manage your current debt load?**

	Total	Age			
		18-25	26-37	38-55	55+
Difficult to manage – it's hard to make ends meet because of my debt	16%	17%	17%	19%	11%
Significant, but manageable	39%	26%	46%	43%	34%
Easy to manage – just a small monthly payment	22%	27%	18%	20%	25%
I don't have any debt	24%	31%	20%	17%	30%

	Total who have some debt	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	1146	98*	271	407	370

Q7. Has your debt caused you to put off any of the following?

	Total	Age			
		18-25	26-37	38-55	55+
Saving for retirement	41%	30%	51%	47%	31%
Buying a home	23%	36%	46%	22%	5%
Getting married	10%	15%	25%	7%	1%
Having children	9%	11%	23%	6%	1%
Moving out of your parents' home	7%	19%	16%	3%	
None of the above	46%	40%	26%	41%	67%

	Total	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	1500	141	337	490	532

Q7. Has your debt caused you to put off any of the following?

	Total	Age			
		18-25	26-37	38-55	55+
Saving for retirement	32%	20%	41%	39%	22%
Buying a home	18%	25%	37%	18%	3%
Getting married	8%	10%	20%	6%	1%
Having children	7%	8%	18%	5%	1%
Moving out of your parents' home	5%	13%	13%	2%	
None of the above	35%	28%	21%	34%	47%
Don't have any debt	24%	31%	20%	17%	30%

	Total who have some debt	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	1146	98*	271	407	370

Q8. And, which of these statements describe you?

	Total	Age			
		18-25	26-37	38-55	55+
My debt has caused harm/stress to my marriage	17%	16%	24%	21%	8%
My debt had caused stress/harm to my relationship with my family	19%	21%	22%	22%	12%
Neither of these statements describe me	71%	67%	65%	66%	83%

	Total	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	1500	141	337	490	532

Q8. And, which of these statements describe you?

	Total	Age			
		18-25	26-37	38-55	55+
My debt has caused harm/stress to my marriage	13%	11%	19%	18%	6%
My debt had caused stress/harm to my relationship with my family	14%	15%	18%	18%	8%
Neither of these statements describe me	54%	46%	52%	55%	58%
Don't have any debt	24%	31%	20%	17%	30%

	Total who have some debt	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	1146	98*	271	407	370

Q9. And which of the following represent a part of your debt load?

	Total	Age			
		18-25	26-37	38-55	55+
Credit card(s)	59%	58%	60%	62%	56%
Mortgage	39%	11%	40%	49%	34%
Other loan/line of credit	36%	22%	33%	39%	38%
Car loans	31%	22%	38%	32%	28%
Student loans	16%	43%	35%	10%	1%
Parents or other family members	13%	18%	20%	14%	6%
Other	9%	9%	9%	9%	7%
None of these	4%	2%	2%	3%	6%
Prefer not to say	2%	2%	2%	1%	3%

	Total	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	1500	141	337	490	532

Q9. And which of the following represent a part of your debt load?

	Total	Age			
		18-25	26-37	38-55	55+
Credit card(s)	45%	40%	48%	51%	39%
Mortgage	30%	7%	32%	41%	23%
Other loan/line of credit	27%	15%	26%	32%	26%
Car loans	24%	15%	31%	27%	19%
Student loans	12%	30%	28%	8%	1%
Parents or other family members	10%	13%	16%	12%	4%
Other	7%	6%	7%	8%	5%
None of these	3%	2%	2%	3%	4%
Prefer not to say	1%	1%	1%	1%	2%
Don't have any debt	24%	31%	20%	17%	30%



Q10. How would you describe the amount of savings you currently have?

	Total	Age			
		18-25	26-37	38-55	55+
A lot of savings – at or above my personal goal	12%	9%	13%	7%	16%
Significant, but not as much as I would like	34%	30%	30%	31%	39%
Not much savings – just a small amount	35%	34%	38%	39%	30%
No savings at all	19%	27%	20%	23%	14%
Top2box	45%	39%	42%	38%	56%
Bottom2box	55%	61%	58%	62%	44%

	Total who have some savings	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	1208	103	269	379	456

Q12. And which of the following savings and investment products, if any, do you hold?

	Total	Age			
		18-25	26-37	38-55	55+
Chequing account(s)	67%	66%	64%	65%	71%
Savings account(s)	60%	70%	60%	52%	64%
Retirement Savings Plan (either RRSP or employer pension plan)	55%	19%	53%	64%	57%
Tax-Free Savings Account (TFSA)	54%	47%	60%	48%	56%
Your home's equity	42%	10%	27%	45%	56%
Other investment/brokerage account(s)	22%	9%	16%	24%	27%
GIC's	16%	7%	11%	17%	21%
Registered Education Savings Plan(s) (RESPs)	14%	11%	21%	22%	5%
Government savings bonds	5%	2%	8%	4%	3%
Other	6%	4%	3%	6%	8%
None of these	2%	1%	2%	2%	2%
Prefer not to say	4%	4%	1%	4%	5%

	Total	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	<b>1500</b>	<b>141</b>	<b>337</b>	<b>490</b>	<b>532</b>

Q12. And which of the following savings and investment products, if any, do you hold?

	Total	Age			
		18-25	26-37	38-55	55+
Chequing account(s)	54%	48%	52%	50%	61%
Savings account(s)	48%	51%	48%	41%	55%
Retirement Savings Plan (either RRSP or employer pension plan)	44%	14%	43%	49%	49%
Tax-Free Savings Account (TFSA)	43%	35%	48%	37%	48%
Your home's equity	34%	7%	22%	35%	48%
Other investment/brokerage account(s)	18%	6%	13%	19%	23%
GIC's	13%	5%	9%	13%	18%
Registered Education Savings Plan(s) (RESPs)	12%	8%	17%	17%	4%
Government savings bonds	4%	1%	7%	3%	3%
Other	5%	3%	3%	5%	7%
None of these	1%	1%	1%	1%	1%
Prefer not to say	3%	3%	1%	3%	4%
No savings at all	19%	27%	20%	23%	14%

Questions 13 - 24 withheld for later release

Q25. First, do you own or rent your current residence?

	Total	Age			
		18-25	26-37	38-55	55+
Own	56%	18%	42%	63%	70%
Rent	36%	55%	45%	32%	28%
Neither (some other arrangement)	8%	27%	13%	5%	2%

	Total who own a home	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	847	26*	141	309	371

Q25b. And how much would you say the value of the equity in your home would be?

	Total	Age			
		18-25	26-37	38-55	55+
Less than \$250,000	37%	54%	40%	40%	32%
Between \$250,000 and \$500,000	39%	30%	39%	35%	43%
Between \$500,000 and \$750,000	15%		16%	14%	15%
Between \$750,000 and \$1 million	6%	16%	4%	7%	5%
More than \$1 million	4%		1%	5%	4%

	Total	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	1500	141	337	490	532

Q25b. And how much would you say the value of the equity in your home would be?

	Total	Age			
		18-25	26-37	38-55	55+
Less than \$250,000	21%	10%	17%	25%	23%
Between \$250,000 and \$500,000	22%	6%	16%	22%	30%
Between \$500,000 and \$750,000	8%		7%	9%	11%
Between \$750,000 and \$1 million	3%	3%	2%	4%	4%
More than \$1 million	2%		*%	3%	3%
Do not own	44%	82%	58%	37%	30%

	Total who own a home	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	847	26*	141	309	371

Q25c. Now, thinking about your mortgage (if you have one), what is the value of the mortgage debt you owe?

	Total	Age			
		18-25	26-37	38-55	55+
Nothing – I don't have a mortgage	39%	32%	9%	27%	60%
Less than \$250,000	44%	42%	52%	53%	34%
Between \$250,000 - \$500,000	13%	25%	25%	16%	5%
Between \$500,000 - \$750,000	3%		14%	3%	1%
Between \$750,000-\$1 million	*%			1%	*%
More than \$1 million	*%		*%	*%	*%

	Total	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	1500	141	337	490	532

Q25c. Now, thinking about your mortgage (if you have one), what is the value of the mortgage debt you owe?

	Total	Age			
		18-25	26-37	38-55	55+
Nothing – I don't have a mortgage	65%	87%	62%	54%	72%
Less than \$250,000	25%	8%	22%	34%	24%
Between \$250,000 - \$500,000	7%	5%	10%	10%	3%
Between \$500,000 - \$750,000	2%		6%	2%	*%
Between \$750,000-\$1 million	*%			1%	*%
More than \$1 million	*%		*%	*%	*%

	Total who own a home	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	847	26*	141	309	371

Q26\_revised. Thinking about when you first bought a home, did you receive financial help from your parents when making your down payment?

	Total	Age			
		18-25	26-37	38-55	55+
Yes, from my parents	23%	35%	37%	22%	17%
Yes, from other family members	6%	10%	7%	8%	5%
No, no financial help from family buying my first home	71%	55%	56%	69%	78%
Net: Yes	29%	45%	44%	31%	22%

	Total	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	1500	141	337	490	532

Q26\_revised. Thinking about when you first bought a home, did you receive financial help from your parents when making your down payment?

	Total	Age			
		18-25	26-37	38-55	55+
Yes, from my parents	13%	7%	15%	14%	12%
Yes, from other family members	4%	2%	3%	5%	3%
No, no financial help from family buying my first home	40%	10%	23%	44%	55%
Net: Yes	17%	8%	18%	19%	15%
Do not own	44%	82%	58%	37%	30%

Q27 - - Are you currently retired?

	Total	Age			
		18-25	26-37	38-55	55+
Yes, retired	25%	3%	5%	7%	61%
Semi-retired	8%	1%	2%	7%	14%
No, not retired	67%	96%	93%	86%	25%

	Total not currently retired	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	1118	137	320	453	208

Q28. At what age do you realistically expect to retire?

	Total	Age			
		18-25	26-37	38-55	55+
50 or younger	6%	2%	8%	7%	1%
50-60	18%	25%	17%	18%	15%
61-65	28%	32%	27%	28%	28%
66-75	31%	28%	29%	30%	40%
Never	17%	14%	18%	16%	16%

	Total	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	1500	141	337	490	532

Q28. At what age do you realistically expect to retire?

	Total	Age			
		18-25	26-37	38-55	55+
50 or younger	4%	2%	7%	7%	*%
50-60	14%	24%	16%	17%	6%
61-65	21%	31%	26%	26%	11%
66-75	23%	27%	28%	27%	16%
Never	12%	14%	17%	15%	6%
Retired	25%	3%	5%	7%	61%

	Total not currently retired who expect to retire	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	941	118	264	385	174

Q29. Which of the following broad categories best describes your expectations for your personal finances in retirement:

	Total	Age			
		18-25	26-37	38-55	55+
I expect to have enough money to do everything I want	20%	34%	25%	17%	13%
I expect to live comfortably but will have to make trade-offs and choices about how I spend	54%	58%	57%	50%	55%
I expect that making ends meet will be a struggle	26%	8%	18%	34%	32%

Q30. How will your retirement primarily be financed?

	Total	Age			
		18-25	26-37	38-55	55+
Your retirement savings (RRSPs etc.)	49%	68%	56%	43%	36%
Government pension	47%	32%	37%	49%	67%
Work pension	32%	30%	30%	35%	30%
Investments	20%	33%	26%	15%	10%
Downsizing/selling assets	17%	9%	21%	18%	17%
Inheritance	9%	8%	11%	9%	7%
Support from children/family	3%	5%	5%	2%	2%
Other:	2%	1%	1%	2%	5%

	Total ages 22 - 37	Age			
		18-25	26-37	38-55	55+
<b>Sample size</b>	424	87	337	-	-

Q31. how much money would you say you have saved

	Total	Age			
		18-25	26-37	38-55	55+
Nothing – I don't have any savings at all	22%	31%	20%		
Less than \$25,000	42%	45%	42%		
25,000-\$50,000	9%	13%	8%		
\$50,000-\$100,000	9%	6%	10%		
\$100,000-\$150,000	6%	1%	7%		
\$150,000-\$200,000	2%		2%		
More than \$200,000	3%		4%		
Prefer not to say	7%	5%	8%		

Q32. And, coming back to your debt, how much money would you say you owe?

	Total	Age			
		18-25	26-37	38-55	55+
Nothing – I don't have any debt	26%	41%	22%		
Less than \$25,000	44%	47%	43%		
25,000-\$50,000	13%	6%	15%		
\$50,000-\$100,000	7%	3%	9%		
\$100,000-\$150,000	3%		4%		
\$150,000-\$200,000	*%	*%	1%		
More than \$200,000	2%		2%		
Prefer not to say	4%	3%	5%		