



A Survey By **Leger**

# FINANCIAL STRESS INDEX

2026



**QAFP**



# Methodology



A Canadian online survey.



2002 18+ Canadians.



Completed between January 6 to January 15, 2026, using Leger's online panel.



No margin of error can be associated with a non-probability sample (i.e. a web panel in this case).

For comparison purposes, a probability sample of  $n=2002$  yields a margin of error no greater than  $\pm 2.2\%$ , (19 times out of 20).

## 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. Also, poll aggregator 338Canada.com gave Leger the highest rating among all polling firms in Canada for the accuracy of its studies. (See <https://338canada.com/pollster-ratings.htm>.)



# Detailed Results

## Current Financial Situation



**QAFP**



# Money remains the biggest stressor among Canadians, at least twice as much as any other listed factor.

Roughly a fifth of Canadians state that personal health (21%), relationships (17%), or work (15%) are their biggest stressors. Women, those <35, and those not working with a financial planner are more likely to state that money is their biggest stressor.

	TRACKING				AGE		Gender		USES FINANCIAL PLANNER	
	2025	2024	2023	2022	18-34	35+	Male	Female	Yes	No
Money	42%	44%	40%	38%	50%	40%	40%	45%	26%	44%
Personal Health	21%	21%	23%	21%	10%	25%	20%	21%	31%	21%
Relationships	17%	16%	17%	18%	15%	18%	18%	17%	25%	17%
Work	15%	16%	16%	19%	21%	13%	18%	13%	17%	15%
I prefer not to answer	4%	3%	4%	4%	4%	4%	4%	4%*	1%	4%

Significantly higher than counterparts



Q2: In general, what tends to cause you the most stress in your life?

Base: All (2026 n=2002 | 2025 n=2010 | 2024 n=2040 | 2023 n=2004 | 2022 n=2001 | 2021 n=1510)

\*Weighted Category Sample Size <=20



# Two-in-five Canadians say bills (37%) and saving for retirement (36%) are the aspects of their finances that cause them the most stress.

Three-in-ten Canadians also say saving for a planned major purchase (31%) or debt (29%) causes them stress. Bill payments/expenses and a lack of control are more likely to be stressors for those aged <55, those residing outside Quebec, and those who do not work with a financial planner. In fact, those <35 and those not working with a financial planner are more likely to report that many of the listed aspects cause them stress compared to their counterparts. Notably, Ontarians are more likely to be stressed by job or income stability.

		TRACKING				AGE		REGION						USES FIN. PLANNER	
		2025	2024	2023	2022	18-34	35+	BC	AB	SK/M B	ON	QC	ATL	Yes	No
Bill payments/expenses	37%	37%	37%	35%	31%	42%	36%	40%	42%	41%	39%	28%	42%	17%*	39%
Saving enough for retirement	36%	34%	35%	35%	32%	37%	36%	43%	38%	37%	38%	32%	29%	28%	37%
Saving enough for a planned major purchase/expense (i.e., new home, new car, home renovation, wedding, children's education, etc.)	31%	31%	31%	32%	31%	47%	25%	37%	35%	30%	33%	23%	25%	18%*	31%
Debt	29%	30%	30%	29%	26%	32%	28%	25%	31%	34%	32%	24%	31%	14%*	30%
Job/income stability	24%	23%	21%	22%	22%	38%	18%	24%	26%	15%*	30%	15%	18%	19%	24%
Investing	16%	15%	15%	16%	18%	27%	12%	19%	15%	18%	16%	14%	9%*	22%	15%
Lack of control	15%	14%	15%	17%	14%	24%	11%	16%	15%	17%	19%	7%	11%*	8%*	15%
Finances don't cause me stress	18%	18%	16%	17%	19%	6%	22%	17%	14%	19%	15%	24%	18%	39%	17%
I don't know	2%	3%	3%	3%	3%	2%	2%*	2%*	2%*	3%*	2%*	2%*	2%*	1%*	2%

Significantly higher than counterparts



**Q4: Which aspects of your finances cause you stress?**

Base: All (2026 n=2002 | 2025 n=2010 | 2024 n=2040 | 2023 n=2004 | 2022 n=2001 | 2021 n=1510)

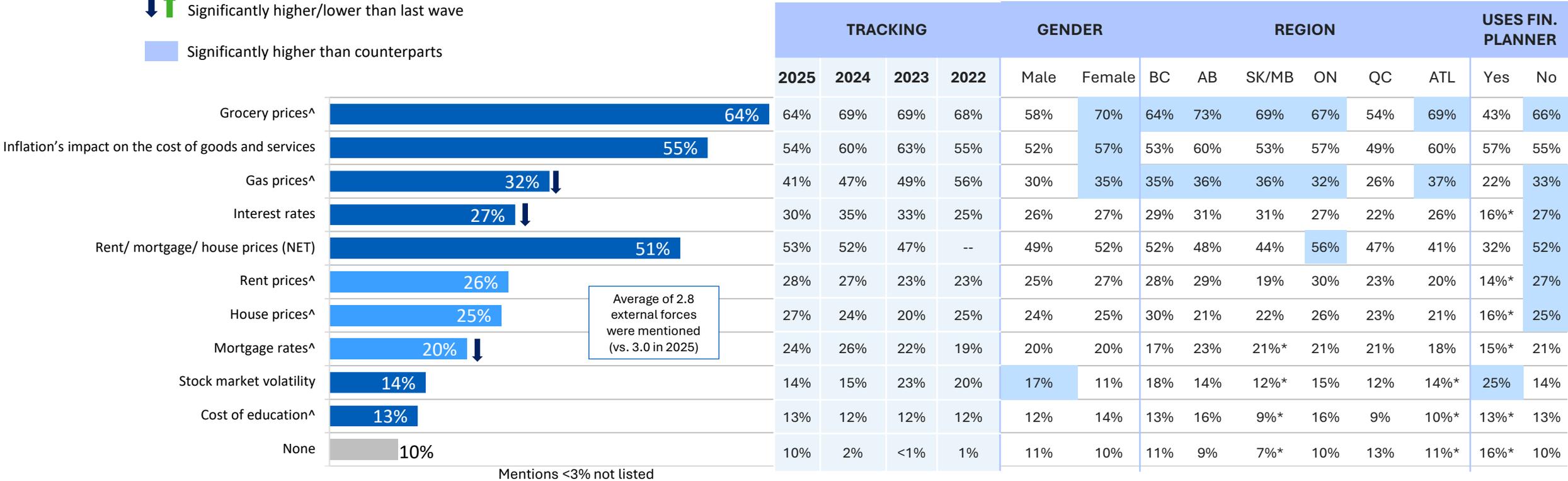
\*Weighted Category Sample Size <=20



# Grocery prices and the impact of inflation continue to be the top two factors impacting financial stress.

Gas prices and interest rates (mentioned by a third and a quarter, respectively) round out the top 4 external stressors, although mentions for both have decreased significantly from last year. Half also mention that housing (rent/ mortgages/ house prices) contributes to their stress, with Ontarians most likely to report this as a stressor.

  Significantly higher/lower than last wave  
 Significantly higher than counterparts



Q8: What, if any, external forces are having a direct impact on your financial-related stress? ^in 2024 and preceding years, factors were described as 'elevated'.

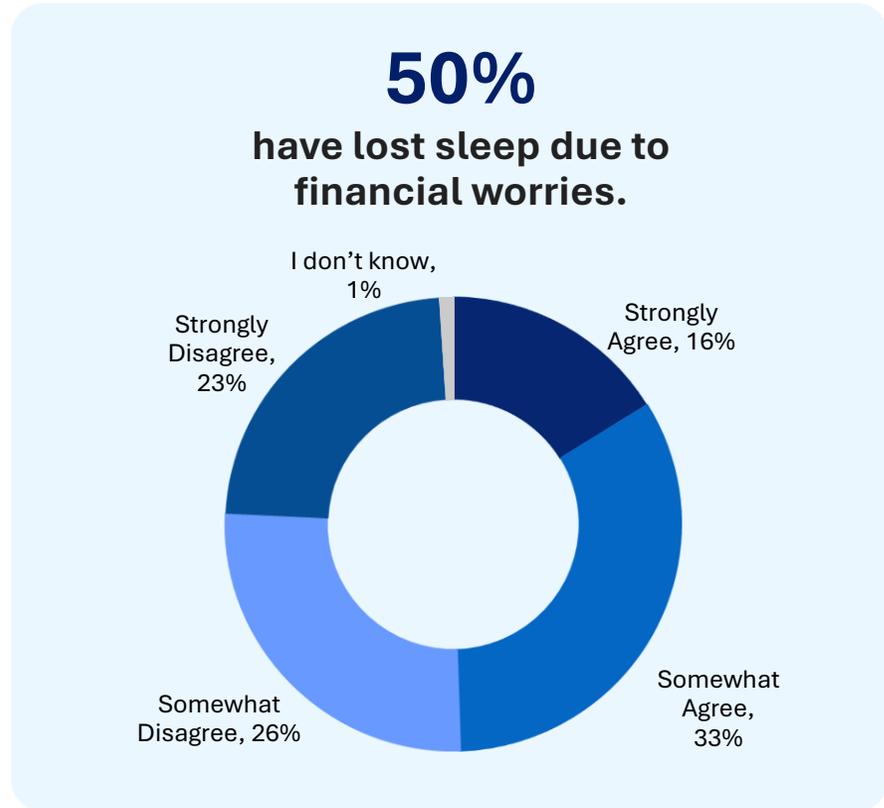
Base: All (2026 n=2002 | 2025 n=2010 | 2024 n=2040 | 2023 n=2004 | 2022 n=2001)

\*Weighted Category Sample Size <=20



# Similar to last year, half of Canadians have lost sleep due to financial worries.

Those more likely to report losing sleep due to financial worries include those earning <\$50K in annual household income, and those who do not work with a financial planner. Women (52% vs. 47% of men) are also more likely to report having lost sleep due to financial stress.



	TRACKING				AGE		HH INCOME			USES FINANCIAL PLANNER	
	2025	2024	2023	2022	18-54	55+	<\$50K	\$50-<\$100K	\$100K+	Yes	No
AGREE (NET)	49%	49%	48%	48%	59%	36%	59%	51%	43%	28%	51%
Strongly Agree	17%	15%	14%	14%	20%	11%	22%	18%	11%	6%*	17%
Somewhat Agree	32%	34%	34%	34%	39%	25%	37%	33%	32%	22%	34%
DISAGREE (NET)	49%	50%	50%	50%	40%	63%	40%	48%	56%	72%	48%
Somewhat Disagree	25%	27%	25%	25%	25%	27%	23%	27%	29%	33%	26%
Strongly Disagree	24%	23%	25%	25%	14%	36%	17%	21%	27%	40%	23%
I don't know	2%	1%	1%	1%	1%*	1%*	1%*	0%*	1%*	-	1%*

Significantly higher than counterparts



Q3: To what extent do you agree, or disagree, with the following statement: "I have lost sleep because of financial worries"?  
Base: All (2025 n=2010 | 2024 n=2040 | 2023 n=2004 | 2022 n=2001 | 2021 n=1510) \*Weighted Category Sample Size <=20



# Canadians most commonly regret not saving (20%) or investing (20%) more or earlier.

Significantly more report that they regret not spending less compared to mentions for this last year.

		TRACKING					AGE		REGION					LOST SLEEP OVER FINANCES?		USES FIN. PLANNER		
		2025	2024	2023	2022	2021	18-54	55+	BC	AB	SK/M B	ON	QC	ATL	Yes	No	Yes	No
Save more money/start saving earlier	<b>20%</b>	21%	21%	21%	19%	45%	22%	19%	18%	23%	23%	19%	22%	23%	22%	19%	15%*	21%
Invest more/earlier/more wisely	<b>20%</b>	20%	19%	19%	20%	40%	21%	20%	20%	21%	14%*	22%	19%	24%	20%	20%	28%	20%
Spend less	<b>14%</b>	11%	14%	14%	13%	31%	17%	10%	15%	16%	16%	13%	13%	13%*	18%	10%	8%*	14%
Should have obtained a better job/better-...	<b>9%</b>	9%	9%	9%	8%	23%	10%	7%	12%	7%*	8%	11%	7%	6%*	12%	6%	4%*	9%
Should have acquired a better education	<b>7%</b>	8%	6%	7%	7%	23%	8%	7%	4%*	5%*	11%*	8%	6%	11%*	9%	6%	5%*	8%
Should have bought a...	<b>5%</b>	6%	7%	7%	8%	13%	6%	5%	8%	6%*	3%*	6%	4%*	3%*	6%	5%	9%*	5%
Get advice from a financial professional	<b>3%</b>	3%	3%	3%	3%	8%	3%	3%	2%*	3%*	2%*	4%	3%*	1%*	4%	3%	8%*	3%
Renegotiate my mortgage before rates...	<b>1%</b>	2%	3%	--	--	--	2%	1%*	2%*	2%*	2%*	1%*	2%*	1%*	2%	1%*	2%*	2%
Nothing/don't have any regrets	<b>15%</b>	17%	16%	17%	18%	15%	9%	25%	18%	13%	16%	12%	22%	12%	4%	26%	17%*	16%
I don't know	<b>4%</b>	4%	3%	3%	4%	3%	4%	4%	2%*	3%*	5%*	4%*	3%*	4%*	3%	3%	4%*	3%

Significantly higher than counterparts



**Q12: What is your greatest financial regret – that is, if you could go back in time and do things differently, what would that be? steps have you taken to reduce financial stress?**

Base: All (2026 n=2002 | 2025 n=2010 | 2024 n=2040 | 2023 n=2004 | 2022 n=2001 | 2021 n=1510)

\*Weighted Category Sample Size <=20



# Half of Canadians feel more hopeful about their financial future than a year ago, stable compared to last year (53%).

Men (53% vs. 48% of women), those <55, and those who work with a financial planner are more likely to feel more hopeful compared to their counterparts. Two-fifths on the other hand, feel less hopeful about their future, and those who do not work with a financial planner are more likely to report feeling less hopeful.

		TRACKING					AGE		USES FIN. PLANNER	
		2025	2024	2023	2022	2021	<55	55+	Yes	No
MORE HOPEFUL (NET)	<b>50%</b>	53%	50%	47%	49%	57%	53%	47%	66%	50%
Significantly more hopeful	<b>7%</b>	8%	7%	6%	7%	9%	8%	5%	9%*	7%
Somewhat more hopeful	<b>43%</b>	45%	43%	40%	42%	47%	44%	42%	57%	43%
LESS HOPEFUL (NET)	<b>40%</b>	38%	40%	44%	39%	29%	38%	42%	25%	41%
Somewhat less hopeful	<b>28%</b>	26%	26%	29%	28%	19%	27%	30%	20%	28%
Significantly less hopeful	<b>12%</b>	13%	14%	15%	11%	9%	11%	12%	5%*	12%
I don't know	<b>10%</b>	9%	10%	9%	12%	15%	9%	11%	9%*	10%

  Significantly higher than counterparts



**Q14: Are you feeling more hopeful about your financial future than a year ago?**

Base: All (2026 n=2002 | 2025 n=2010 | 2024 n=2040 | 2023 n=2004 | 2022 n=2001 | 2021 n=1510)

\*Weighted Category Sample Size <=20



# Two-thirds plan to make or incur a significant purchase/expense in the next 12 months, the same proportion as last year.

Roughly a fifth plan to pay off outstanding credit card debt or take an extended/significant vacation. A tenth plan to donate to a charitable cause, purchase anew car, or purchase a used car, although mentions for donating are significantly down this year. Canadians aged <55 and those who earn more than \$50K in annual household income are more likely to plan to make a major purchase/ expense.

		TRACKING				AGE		INCOME		
		2025	2024	2023	2022	18-54	55+	<\$50K	\$50-\$100K	\$100K+
ANY PLANS (NET)	<b>66%</b>	66%	69%	68%	68%	71%	60%	60%	70%	72%
Pay off outstanding credit card debt	<b>22%</b>	23%	24%	21%	17%	26%	17%	24%	24%	23%
Take an extended/significant vacation	<b>16%</b>	18%	19%	18%	19%	15%	18%	7%	16%	22%
Donate to a charitable cause	<b>10%</b>	12%	12%	13%	13%	7%	15%	7%	11%	12%
Purchase a new car	<b>10%</b>	12%	10%	9%	11%	11%	8%	9%	11%	11%
Purchase a previously owned (used) car	<b>8%</b>	7%	9%	8%	9%	10%	6%	9%	8%	9%
Pay a large income tax bill	<b>7%</b>	7%	9%	8%	8%	6%	9%	5%	6%	10%
Move to another city	<b>6%</b>	5%	6%	5%	5%	7%	3%	8%	7%	4%
Downsize my home	<b>5%</b>	5%	5%	5%	4%	4%	6%	6%	6%	4%
Send money to family/loved ones overseas	<b>4%</b>	5%	4%	4%	4%	6%	2%	4%	5%	4%
Purchase a first home	<b>4%</b>	4%	4%	4%	3%	7%	<1%*	4%*	6%	3%
Purchase a new home	<b>4%</b>	5%	4%	4%	6%	5%	2%*	3%*	4%	4%
Move to a larger apartment	<b>4%</b>	4%	4%	2%	4%	5%	2%*	4%*	4%	3%
I don't know	<b>31%</b>	29%	26%	29%	29%	28%	35%	35%	27%	26%

Average of 1.1 significant purchases/expenses planned (vs. 1.2 in 2024).

Significantly higher than counterparts



**Q10: Do you plan to make any/incur any of the below significant purchases/expenses in the next 12 months?**  
 Base: All (2026 n=2002 | 2025 n=2010 | 2024 n=2040 | 2023 n=2004 | 2022 n=2001 | 2021 n=1510)  
 \*Weighted Category Sample Size <=20



# Detailed Results

Financial Well-being & Professional  
Advice



**QAFP.**

# Like last year, two-in-five (38%) Canadians work with a financial professional, and under a tenth (5%) work with a financial planner specifically.

Three-fifths of Canadians, on the other hand, do not work with a financial professional. Canadians aged 55+ are more likely to work with a financial professional and with a financial planner specifically.

		TRACKING					AGE		REGION					
		2025	2024	2023	2022	2021	18-54	55+	BC	AB	SK/M B	ON	QC	ATL
WORK WITH FINANCIAL PROFESSIONAL (NET)	<b>38%</b>	37%	35%	36%	34%	35%	34%	43%	37%	31%	33%	33%	54%	29%
Financial planner such as a CFP professional...	<b>5%</b>	5%	4%	5%	4%	6%	3%	8%	6%*	4%*	2%*	4%	7%	7%*
OTHERS (NET)	<b>33%</b>	32%	31%	31%	30%	29%	31%	35%	30%	27%	31%	28%	47%	23%
Financial advisor	<b>18%</b>	16%	17%	16%	16%	18%	16%	21%	19%	10%	16%*	14%	30%	10%
Investment advisor	<b>7%</b>	8%	8%	7%	8%	11%	6%	10%	6%*	9%*	7%*	7%	8%	6%*
Insurance agent	<b>4%</b>	5%	5%	5%	5%	11%	5%	4%	2%*	5%*	6%*	3%	6%	6%*
A different type of financial professional	<b>3%</b>	3%	2%	3%	2%	2%	5%	1%*	3%*	4%*	2%*	4%	3%*	1%*
I don't work with a financial professional	<b>59%</b>	59%	60%	59%	61%	59%	61%	55%	57%	65%	63%	63%	45%	68%
I prefer not to answer	<b>4%</b>	4%	5%	4%	4%	6%	5%	2%*	6%*	3%*	4%*	4%	1%*	3%*

Significantly higher than counterparts



Q1: Do you work with one of the following financial professionals?

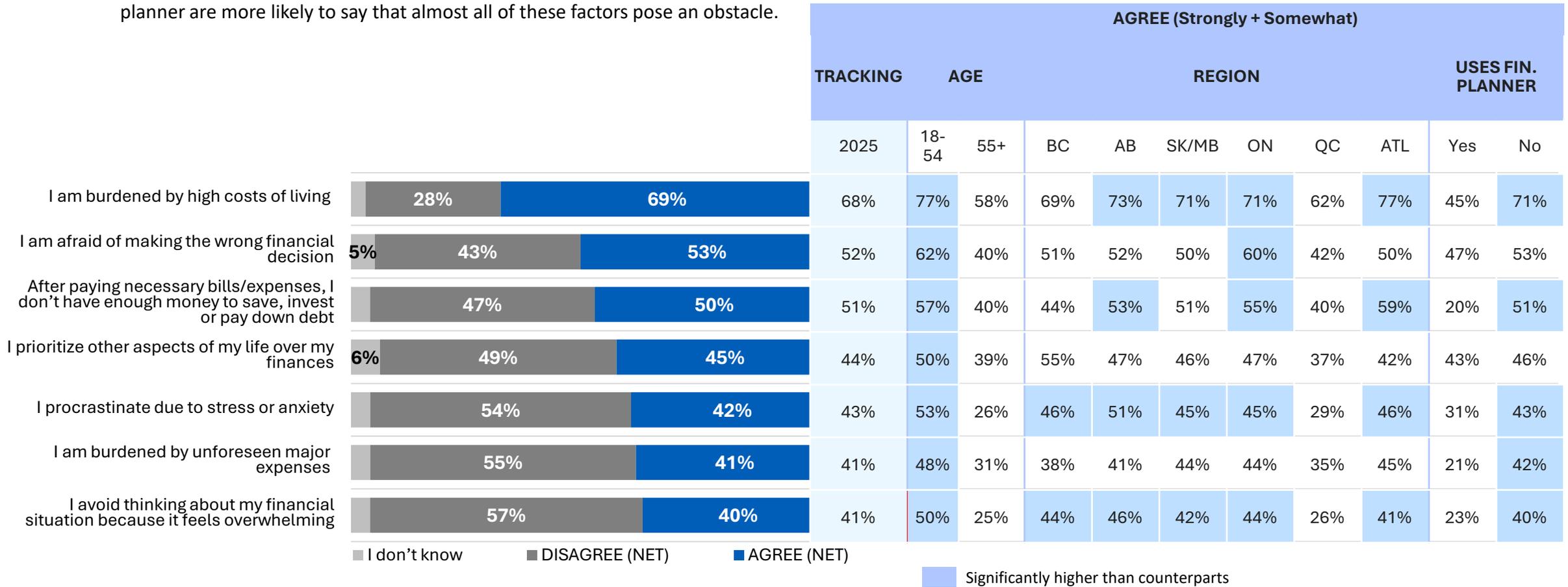
Base: All (2026 n=2002 | 2025 n=2010 | 2024 n=2040 | 2023 n=2004 | 2022 n=2001 | 2021 n=1510)

\*Weighted Category Sample Size <=20



# Seven-in-ten Canadians are burdened by high costs of living; over half are afraid of making the wrong financial decision. <sup>13</sup>

Half also say that they don't have enough money to save, invest or pay down debt after paying bills. Notably, those <55 and those who not work with a financial planner are more likely to say that almost all of these factors pose an obstacle.



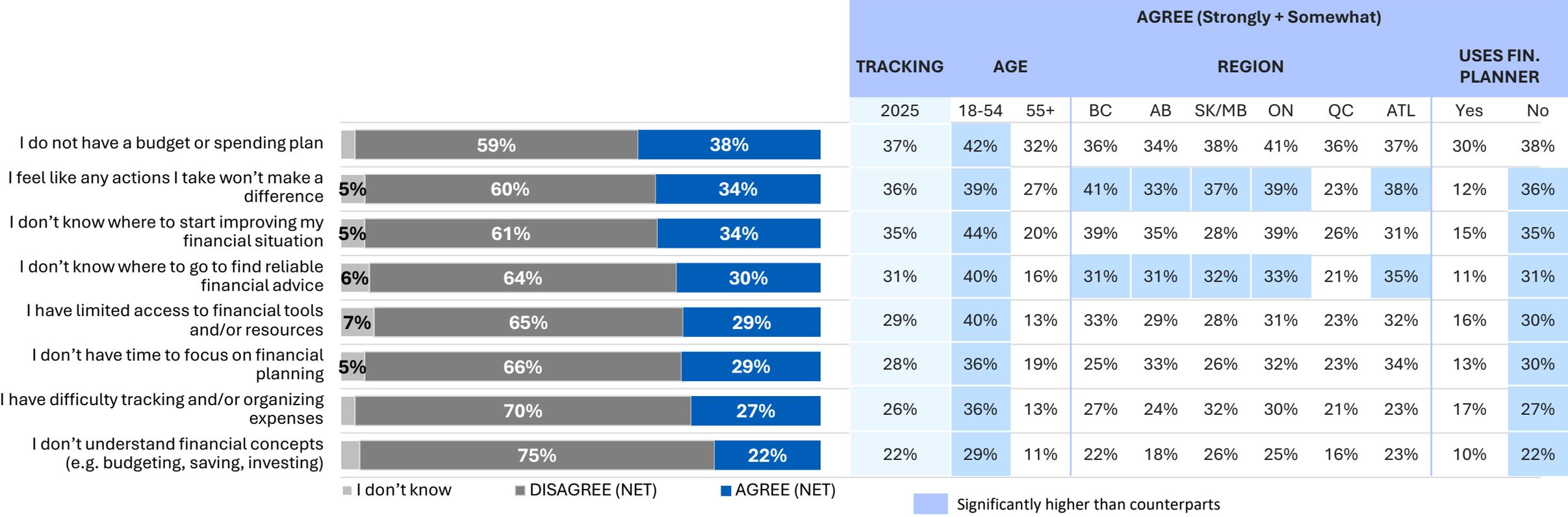
**Q19. When thinking about obstacles preventing you from taking control of your financial situation, to what extent do you agree or disagree with the following?**

Base: All (2026 n=2002 | 2025 n=2010) \*Weighted Category Sample Size <=20



# Two-in-five of Canadians do not have a budget/spending plan; a third feel like their actions won't make a difference or don't know how to start improving their financial situation.

Three-in-ten don't know where to start improving their financial situation, have limited access to financial tools/resources or don't have the time to focus on financial planning. Those <55 and those who do not work a financial planner are more likely to agree that nearly each of these factors are an obstacle.



**Q19. When thinking about obstacles preventing you from taking control of your financial situation, to what extent do you agree or disagree with the following?**

Base: All (2026 n=2002 | 2025 n=2010) \*Weighted Category Sample Size <=20



# Canadians most commonly believe saving more would ease their financial stress; one-in-five believe getting professional financial advice would help.

Other top mentions include paying down debt and having an emergency fund. Those <55 are more likely to report that almost each of these actions would reduce their financial stress, and those who work with a financial planner are especially likely to say that building a financial plan and getting professional advice would reduce their stress.

		TRACKING					AGE		REGION						USES FIN. PLANNER	
		2025	2024	2023	2022	2021	18-54	55+	BC	AB	SK/M B	ON	QC	ATL	Yes	No
Saving more	47%	48%	45%	46%	46%	39%	56%	35%	52%	48%	49%	49%	41%	48%	40%	48%
Paying down debt	39%	40%	40%	38%	38%	39%	43%	35%	38%	46%	41%	42%	32%	38%	28%	40%
Having an emergency savings fund	38%	37%	36%	36%	33%	37%	41%	33%	43%	43%	34%	39%	31%	33%	39%	38%
Creating a budget	29%	30%	28%	30%	29%	28%	33%	23%	24%	27%	27%	32%	30%	29%	30%	29%
Building a financial plan	28%	28%	27%	27%	26%	23%	32%	21%	28%	26%	25%	31%	26%	24%	44%	27%
Getting financial advice from a professional	20%	31%	19%	20%	20%	15%	20%	19%	22%	17%	22%	21%	16%	22%	33%	19%
Understanding my expenses	20%	20%	19%	20%	19%	19%	22%	16%	25%	17%	21%	21%	15%	20%	18%*	20%
I don't know	12%	12%	13%	12%	12%	8%	7%	19%	9%	13%	14%*	11%	14%	14%*	11%*	12%

Average of 2.2 actions were mentioned.

Significantly higher than counterparts



Q5: What actions do you think would help to reduce financial stress?

Base: All (2026 n=2002 | 2025 n=2010 | 2024 n=2040 | 2023 n=2004 | 2022 n=2001 | 2021 n=1510)

\*Weighted Category Sample Size <=20



# A fifth of Canadians have received advice from financial professionals in order to ease financial stress.

The most common steps take to reduce financial stress, however, include tracking expenses, paying down debt, saving more, and creating a budget. Those 35+ are more likely to have received financial advice from a professional, and those <35 are more likely to have saved more, created a budget, made time to focus on finances, and leaned about financial concepts.

	TRACKING				GENDER		AGE		REGION						
	2025	2024	2023	2022	Male	Female	18-34	35+	BC	AB	SK/MB	ON	QC	ATL	
Tracked my expenses	42%	45%	44%	44%	39%	46%	43%	42%	37%	36%	41%	43%	49%	41%	
Paid down debt	33%	38%	36%	39%	32%	35%	25%	36%	37%	38%	44%	34%	24%	35%	
Saved more	33% ↑	33%	34%	37%	33%	32%	42%	29%	39%	34%	30%	32%	30%	31%	
Created a budget	29%	30%	30%	29%	26%	31%	35%	26%	26%	28%	33%	30%	26%	28%	
Set up an emergency savings fund	20%	22%	23%	22%	24%	20%	20%	21%	19%	22%	23%	19%	22%	16%	12%*
Received financial advice from a professional	19%	18%	19%	19%	18%	17%	20%	12%	21%	20%	16%	17%	20%	16%	21%
Made time to focus on my finances	18%	17%	--	--	--	20%	17%	20%	18%	18%	21%	21%	22%	10%	21%
Built a financial plan	18%	17%	18%	18%	18%	19%	17%	19%	18%	20%	21%	19%	19%	15%	14%*
Learned about financial concepts	14%	13%	--	--	--	16%	13%	20%	12%	14%	13%	13%*	17%	12%	10%*
Practiced meditation, mindfulness, and/or...	10%	10%	--	--	--	8%	12%	14%	9%	16%	13%	10%*	10%	7%	9%*
None/I don't have financial stress	10%	12%	2%	2%	2%	10%	10%	4%	12%	10%	10%	9%*	9%	12%	9%*
I don't know	5%	6%	7%	9%	9%	4%	5%	4%	5%	5%*	6%*	4%*	5%	3%*	5%*

85% took an average of 2.4 steps to reduce financial stress (vs. 82% who took an average of 2.2 steps in 2025).

↓ ↑ Significantly higher/lower than last wave

■ Significantly higher than counterparts



**Q6: What steps have you taken to reduce financial stress?**

Base: All (2026 n=2002 | 2025 n=2010 | 2024 n=2040 | 2023 n=2004 | 2022 n=2001 | 2021 n=1510)

\*Weighted Category Sample Size <=20



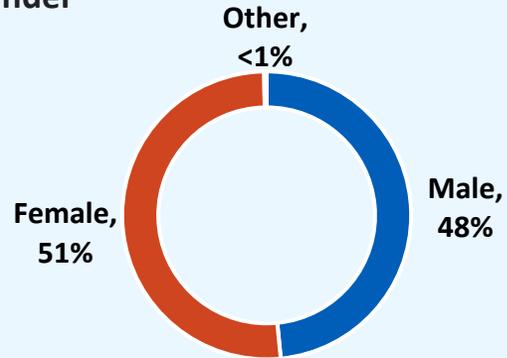
# Respondent Profiles



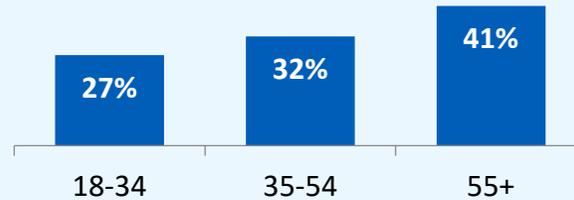
**QAFP.**

# Respondent Profile n=2002

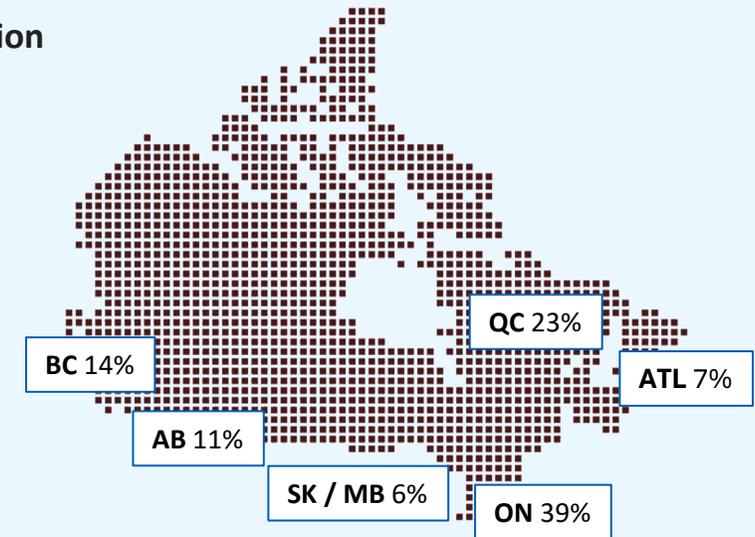
## Gender



## Age



## Region



## Marital Status

Single, never married	26%
Coupled (Married/ common law)	60%
Other (Widowed/ Divorced/Separated)	13%
Prefer not to answer	1%

## Employment Status

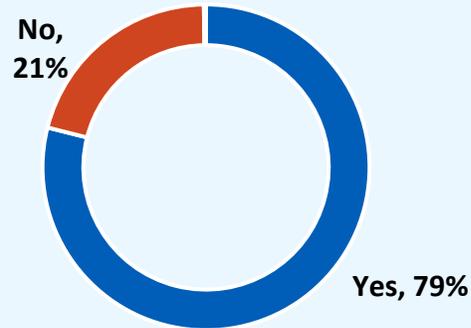
Employed	57%
Retired	26%
Other	16%
Prefer not to answer	<1%

## Income



# Respondent Profile n=2002

## Born in Canada



## Education

<=High School	22%
College	22%
University	54%
Prefer not to answer	2%

## Ethnicity

Caucasian (white)	74%
NET: BIPOC	24%
South Asian (Indian, Bangladeshi, Pakistani, Sri Lankan, etc.)	7%
Chinese	4%
Black (African, African-American, etc.)	3%
First Nations / Métis / Inuk (Inuit)	2%
Latin American (Mexican, Chilean, Costa Rican, etc.)	2%
Arabic (Middle East, North Africa)	2%
Filipino	1%
Southeast Asian (Vietnamese, Cambodian, Malaysian, etc.)	1%
West Asian (Iranian, Afghan, etc.)	<1%
Korean	<1%
Japanese	<1%
Other	2%
I prefer not to answer	1%

## Community/Group

NET: YES to ANY	26%
Visible minority	18%
2SLGBTQI	8%
Indigenous (i.e. First Nations, Inuit, Métis)	3%

## Disability Status

NET: Have a disability	21%
I have an invisible disability	14%
I have a mental health disability	7%
I have a visible disability	5%
I do not have a disability	75%
I don't know/prefer not to answer	2%

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