

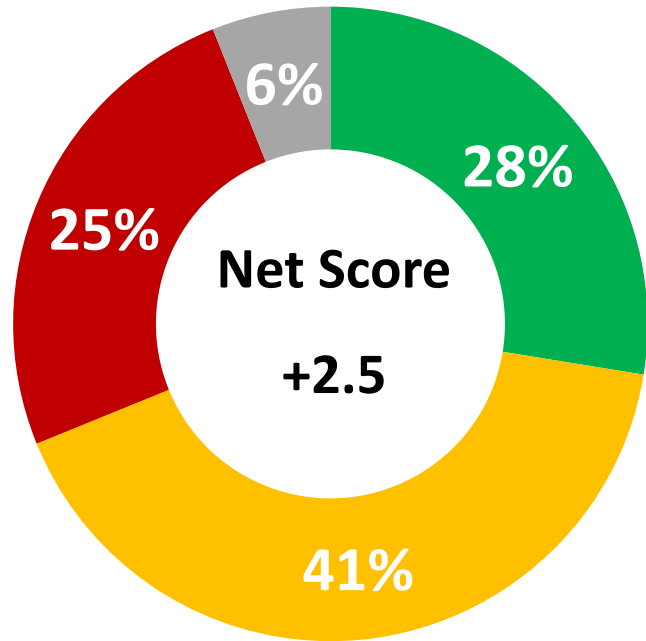
Canadians are more likely to say they think Canadians will cancel buying a home and travel plans rather than cancel having children because of cost of living increase.



# Outlook on personal finances by the end of 2022

Q

Do you think that by the end of 2022 your personal finances will be better, the same or worse than they are today?



■ Better ■ The same ■ Worse ■ Unsure

“

Canadians are most likely to say that they believe their personal finances will be the same by the end of 2022 as they are today. Canadians are split on whether they think their personal finances will be better (28%) or worse (25%) by the end of 2022 than they are today.

”

\*Weighted to the true population proportion.  
\*Charts may not add up to 100 due to rounding.  
\*The net score is the difference between all positive and negative numbers in a question.

# Outlook on personal finances by the end of 2022 by demographics

**Q** Do you think that by the end of 2022 your personal finances will be better, the same or worse than they are today?

## Better

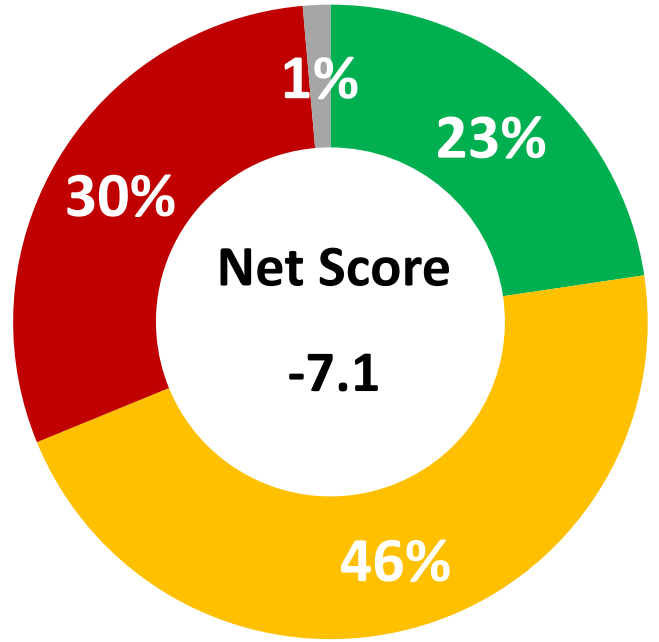
## Worse



Region	Province	Province	Province	Province
Atlantic (n=89)	Quebec (n=230)	Ontario (n=350)	Prairies (n=192)	BC (n=144)
<b>24.1%</b>	<b>23.7%</b>	<b>29.9%</b>	<b>28.7%</b>	<b>27.7%</b>
Men (n=526)	Women (n=479)	18 to 34 (n=167)	35 to 54 (n=418)	55 plus (n=420)
<b>32.3%</b>	<b>23.0%</b>	<b>33.9%</b>	<b>29.2%</b>	<b>21.6%</b>
Atlantic (n=89)	Quebec (n=230)	Ontario (n=350)	Prairies (n=192)	BC (n=144)
<b>31.7%</b>	<b>23.0%</b>	<b>24.4%</b>	<b>29.8%</b>	<b>21.3%</b>
Men (n=526)	Women (n=479)	18 to 34 (n=167)	35 to 54 (n=418)	55 plus (n=420)
<b>22.7%</b>	<b>27.4%</b>	<b>28.0%</b>	<b>21.8%</b>	<b>26.1%</b>

\*Weighted to the true population proportion.  
\*Charts may not add up to 100 due to rounding.

# Outlook on personal finances now compared to before the pandemic



■ Better   
 ■ The same   
 ■ Worse   
 ■ Unsure

**Q** Thinking of the impact of the pandemic on your personal finances, are your personal finances today better, the same or worse than they were before the pandemic?

“ Canadians are more likely to say their personal finances today are worse rather than better compared to before the pandemic. Younger Canadians (41% of those 18-34) are more likely to say their personal finances are worse now than they were before the pandemic compared to older Canadians (25% of those 55 plus). ”

\*Weighted to the true population proportion.  
 \*Charts may not add up to 100 due to rounding.  
 \*The net score is the difference between all positive and negative numbers in a question.

Source: Nanos Research, RDD dual frame hybrid telephone and online random survey, December 22<sup>nd</sup> to 23<sup>rd</sup>, 2021, n=1005, accurate 3.1 percentage points plus or minus, 19 times out of 20.



# Outlook on personal finances now compared to before the pandemic by demographics

**Q** Thinking of the impact of the pandemic on your personal finances, are your personal finances today better, the same or worse than they were before the pandemic?



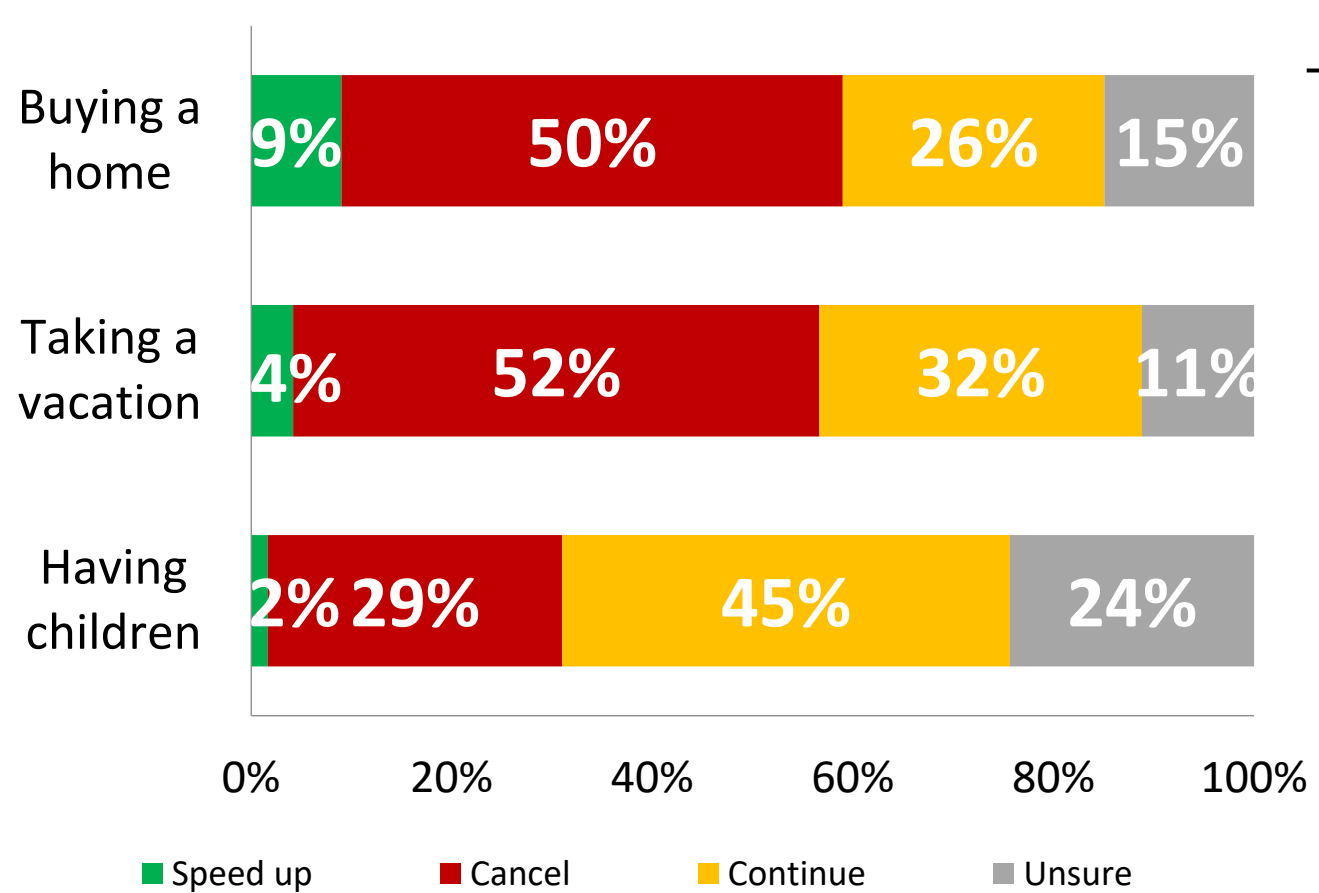
		<b>Better</b>				
Atlantic (n=89)	Quebec (n=230)	Ontario (n=350)	Prairies (n=192)	BC (n=144)		
<b>21.0%</b>	<b>24.2%</b>	<b>26.3%</b>	<b>15.8%</b>	<b>19.8%</b>		
Men (n=526)	Women (n=479)	18 to 34 (n=167)	35 to 54 (n=418)	55 plus (n=420)		
<b>24.2%</b>	<b>21.2%</b>	<b>21.8%</b>	<b>25.4%</b>	<b>20.8%</b>		
		<b>Worse</b>				
Atlantic (n=89)	Quebec (n=230)	Ontario (n=350)	Prairies (n=192)	BC (n=144)		
<b>31.8%</b>	<b>24.5%</b>	<b>27.7%</b>	<b>38.9%</b>	<b>31.5%</b>		
Men (n=526)	Women (n=479)	18 to 34 (n=167)	35 to 54 (n=418)	55 plus (n=420)		
<b>27.6%</b>	<b>31.9%</b>	<b>41.4%</b>	<b>26.2%</b>	<b>24.7%</b>		

\*Weighted to the true population proportion.  
 \*Charts may not add up to 100 due to rounding.

# Taking action if the cost of living increases

Q

If the cost of living increases do you think Canadians will speed up, cancel or continue the following: [RANDOMIZE]



Net Score

-41.0

-48.3

-27.6

“  
 Canadians are more likely to think  
 Canadians will cancel buying a  
 home and taking a vacation than  
 cancel having children if the cost  
 of living increases.  
 ”

\*Weighted to the true population proportion.  
 \*Charts may not add up to 100 due to rounding.  
 \*The net score is the difference between all positive and negative numbers in a question.

Source: Nanos Research, RDD dual frame hybrid telephone and online random survey, December 22<sup>nd</sup> to 23<sup>rd</sup>, 2021, n=1005, accurate 3.1 percentage points plus or minus, 19 times out of 20.

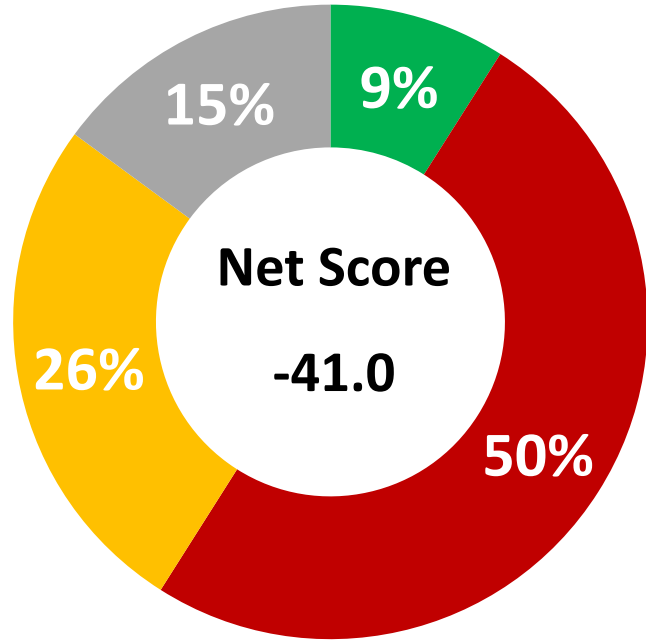


# Effect of increased cost of living on buying a home

Q

If the cost of living increases do you think Canadians will speed up, cancel or continue the following: [RANDOMIZE]

Buying a home



■ Speed up   
 ■ Cancel   
 ■ Continue   
 ■ Unsure

“

One in two Canadians think Canadians will cancel buying a home if the cost of living increases. About three in five young Canadians (62%, aged 18-34) think this compared to about two in five older Canadians (44%, aged 55 plus).

”

\*Weighted to the true population proportion.  
 \*Charts may not add up to 100 due to rounding.  
 \*The net score is the difference between all positive and negative numbers in a question.

# Effect of increased cost of living on buying a home by demographics

Q

If the cost of living increases do you think Canadians will speed up, cancel or continue the following: [RANDOMIZE]

## Buying a home

### Speed up

Atlantic (n=89)	Quebec (n=230)	Ontario (n=350)	Prairies (n=192)	BC (n=144)
<b>14.3%</b>	<b>7.2%</b>	<b>9.3%</b>	<b>7.3%</b>	<b>10.9%</b>
Men (n=526)	Women (n=479)	18 to 34 (n=167)	35 to 54 (n=418)	55 plus (n=420)
<b>9.5%</b>	<b>8.5%</b>	<b>7.1%</b>	<b>10.3%</b>	<b>9.2%</b>

### Cancel

Atlantic (n=89)	Quebec (n=230)	Ontario (n=350)	Prairies (n=192)	BC (n=144)
<b>42.1%</b>	<b>51.7%</b>	<b>50.1%</b>	<b>53.0%</b>	<b>46.6%</b>
Men (n=526)	Women (n=479)	18 to 34 (n=167)	35 to 54 (n=418)	55 plus (n=420)
<b>48.0%</b>	<b>51.9%</b>	<b>61.5%</b>	<b>47.1%</b>	<b>44.4%</b>

\*Weighted to the true population proportion.  
 \*Charts may not add up to 100 due to rounding.

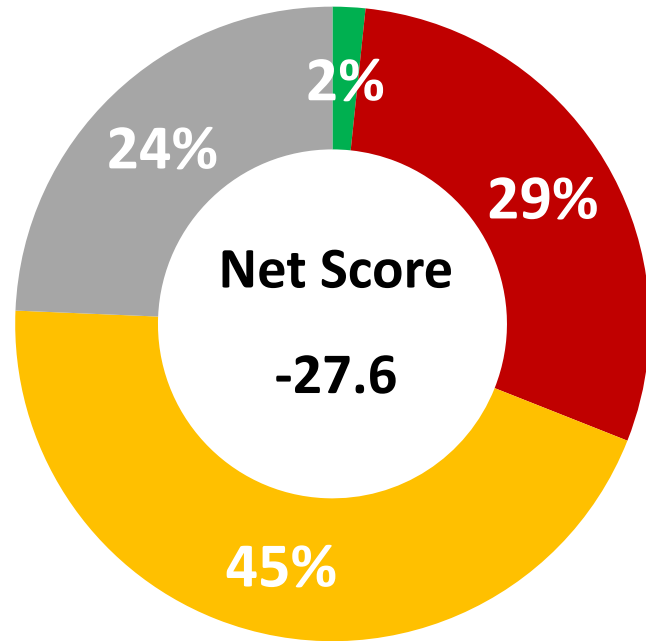


# Effect of increased cost of living on having children

Q

If the cost of living increases do you think Canadians will speed up, cancel or continue the following: [RANDOMIZE]

Having children



■ Speed up   
 ■ Cancel   
 ■ Continue   
 ■ Unsure

“ Canadians are most likely to say they believe Canadians will continue to have children if the cost-of-living increases rather than cancel or speed up. Younger Canadians (18-34) are more likely to say they think Canadians will cancel having children (42%) than older Canadians (23% of those 35-54; 26% of those 55 plus). ”

\*Weighted to the true population proportion.  
 \*Charts may not add up to 100 due to rounding.  
 \*The net score is the difference between all positive and negative numbers in a question.

## Effect of increased cost of living on having children by demographics

Q

If the cost of living increases do you think Canadians will speed up, cancel or continue the following: [RANDOMIZE]

Having children

### Continue

Atlantic (n=89)	Quebec (n=230)	Ontario (n=350)	Prairies (n=192)	BC (n=144)
<b>37.3%</b>	<b>46.5%</b>	<b>47.9%</b>	<b>40.9%</b>	<b>41.0%</b>
Men (n=526)	Women (n=479)	18 to 34 (n=167)	35 to 54 (n=418)	55 plus (n=420)
<b>42.5%</b>	<b>46.7%</b>	<b>35.3%</b>	<b>51.2%</b>	<b>45.5%</b>

### Cancel

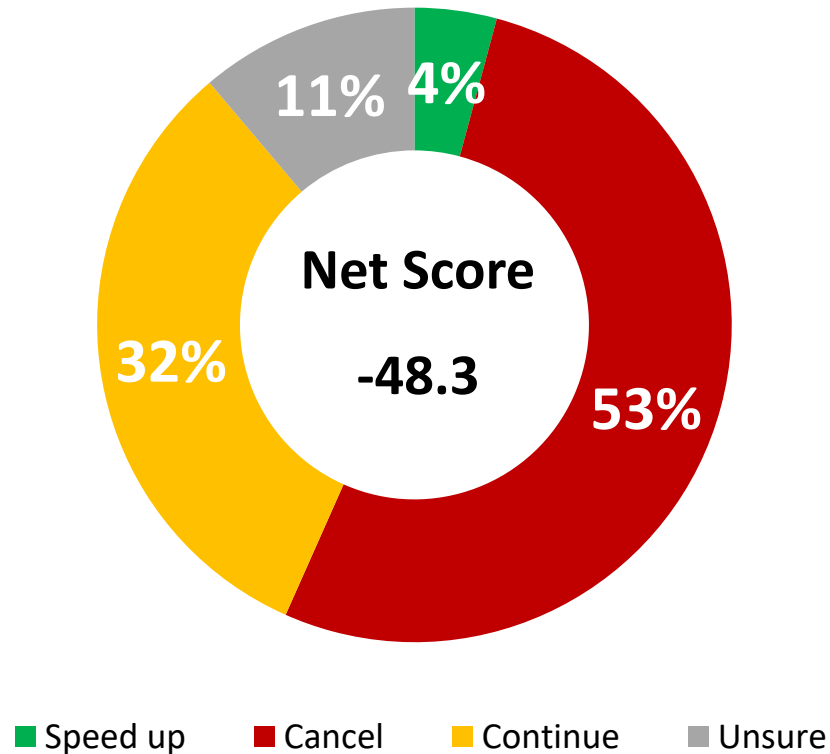
Atlantic (n=89)	Quebec (n=230)	Ontario (n=350)	Prairies (n=192)	BC (n=144)
<b>28.5%</b>	<b>26.9%</b>	<b>26.9%</b>	<b>35.3%</b>	<b>32.8%</b>
Men (n=526)	Women (n=479)	18 to 34 (n=167)	35 to 54 (n=418)	55 plus (n=420)
<b>31.5%</b>	<b>27.2%</b>	<b>42.4%</b>	<b>22.9%</b>	<b>25.8%</b>

\*Weighted to the true population proportion.

\*Charts may not add up to 100 due to rounding.

Source: Nanos Research, RDD dual frame hybrid telephone and online random survey, December 22<sup>nd</sup> to 23<sup>rd</sup>, 2021, n=1005, accurate 3.1 percentage points plus or minus, 19 times out of 20.

# Effect of increased cost of living on taking a vacation



\*Weighted to the true population proportion.

\*Charts may not add up to 100 due to rounding.

\*The net score is the difference between all positive and negative numbers in a question.

Source: Nanos Research, RDD dual frame hybrid telephone and online random survey, December 22<sup>nd</sup> to 23<sup>rd</sup>, 2021, n=1005, accurate 3.1 percentage points plus or minus, 19 times out of 20.

Q

If the cost of living increases do you think Canadians will speed up, cancel or continue the following: [RANDOMIZE]

Taking a vacation

“

Canadians are more likely to say they think Canadians will cancel taking a vacation if the cost of living increases. Older Canadians are more likely to say they think Canadians will continue to take a vacation (37% of those 55 plus) than younger Canadians (26% of those 18-34).

”

# Effect of increased cost of living on taking a vacation by demographics

Q

If the cost of living increases do you think Canadians will speed up, cancel or continue the following: [RANDOMIZE]

Taking a vacation

## Continue

Atlantic (n=89)	Quebec (n=230)	Ontario (n=350)	Prairies (n=192)	BC (n=144)
<b>27.9%</b>	<b>37.1%</b>	<b>30.6%</b>	<b>30.2%</b>	<b>33.0%</b>
Men (n=526)	Women (n=479)	18 to 34 (n=167)	35 to 54 (n=418)	55 plus (n=420)
<b>28.7%</b>	<b>35.5%</b>	<b>26.4%</b>	<b>30.8%</b>	<b>37.4%</b>

## Cancel

Atlantic (n=89)	Quebec (n=230)	Ontario (n=350)	Prairies (n=192)	BC (n=144)
<b>59.1%</b>	<b>46.7%</b>	<b>53.6%</b>	<b>56.8%</b>	<b>50.1%</b>
Men (n=526)	Women (n=479)	18 to 34 (n=167)	35 to 54 (n=418)	55 plus (n=420)
<b>55.0%</b>	<b>50.1%</b>	<b>62.0%</b>	<b>52.8%</b>	<b>45.4%</b>

\*Weighted to the true population proportion.

\*Charts may not add up to 100 due to rounding.

Source: Nanos Research, RDD dual frame hybrid telephone and online random survey, December 22<sup>nd</sup> to 23<sup>rd</sup>, 2021, n=1005, accurate 3.1 percentage points plus or minus, 19 times out of 20.



Nanos conducted an RDD dual frame (land- and cell-lines) hybrid telephone and online random survey of 1,005 Canadians, 18 years of age or older, between December 22<sup>nd</sup> to 23<sup>rd</sup>, 2021 as part of an omnibus survey.

Participants were randomly recruited by telephone using live agents and administered a survey online. The sample included both land- and cell-lines across Canada. The results were statistically checked and weighted by age and gender using the latest Census information and the sample is geographically stratified to be representative of Canada.

Individuals randomly called using random digit dialling with a maximum of five call backs.

The margin of error for this survey is  $\pm 3.1$  percentage points, 19 times out of 20.

This study was commissioned by CTV News and the research was conducted by Nanos Research.

Note: Charts may not add up to 100 due to rounding.

Element	Description	Element	Description
Research sponsor	CTV News	Weighting of Data	The results were weighted by age and gender using the latest Census information (2016) and the sample is geographically stratified to ensure a distribution across all regions of Canada. See tables for full weighting disclosure
Population and Final Sample Size	1,005 Randomly selected individuals.	Screening	Screening ensured potential respondents did not work in the market research industry, in the advertising industry, in the media or a political party prior to administering the survey to ensure the integrity of the data.
Source of Sample	Nanos Panel	Excluded Demographics	Individuals younger than 18 years old; individuals without land or cell lines, and individuals without internet access could not participate.
Type of Sample	Probability	Stratification	By age and gender using the latest Census information (2016) and the sample is geographically stratified to be representative of Canada. Smaller areas such as Atlantic Canada were marginally oversampled to allow for a minimum regional sample.
Margin of Error	±3.1 percentage points, 19 times out of 20.	Estimated Response Rate	15 percent, consistent with industry norms.
Mode of Survey	RDD dual frame (land- and cell-lines) hybrid telephone and online omnibus survey	Question Order	Question order in the preceding report reflects the order in which they appeared in the original questionnaire.
Sampling Method Base	The sample included both land- and cell-lines RDD (Random Digit Dialed) across Canada.	Question Content	Topics on the omnibus ahead of the survey content included: views on political issues and views on economic issues.
Demographics (Captured)	Atlantic Canada, Quebec, Ontario, Prairies, British Columbia; Men and Women; 18 years and older. Six digit postal code was used to validate geography.	Question Wording	The questions in the preceding report are written exactly as they were asked to individuals.
Fieldwork/Validation	Individuals were recruited using live interviews with live supervision to validate work, the research questions were administered online	Research/Data Collection Supplier	Nanos Research
Number of Calls	Maximum of five call backs to those recruited.	Contact	Contact Nanos Research for more information or with any concerns or questions. <a href="http://www.nanos.co">http://www.nanos.co</a> Telephone:(613) 234-4666 ext. 237 Email: info@nanosresearch.com.
Time of Calls	Individuals recruited were called between 12-5:30 pm and 6:30-9:30pm local time for the respondent.		
Field Dates	December 22 <sup>nd</sup> to 23 <sup>rd</sup> , 2021.		
Language of Survey	The survey was conducted in both English and French.		
Standards	Nanos Research is a member of the Canadian Research Insights Council (CRIC) and confirms that this research fully complies with all CRIC Standards including the CRIC Public Opinion Research Standards and Disclosure Requirements. <a href="https://canadianresearchinsightscouncil.ca/standards/">https://canadianresearchinsightscouncil.ca/standards/</a>		



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# TABULATIONS



2021-2024 – CTV/Nanos Survey – December – STAT SHEET

			Region					Gender		Age			
			Canada 2021-12	Atlantic	Quebec	Ontario	Prairies	British Columbia	Male	Female	18 to 34	35 to 54	55 plus
Question - Do you think that by the end of 2022 your personal finances will be better, the same or worse than they are today?	Total	Unwgt N	1005	89	230	350	192	144	526	479	167	418	420
		Wgt N	1000	67	233	384	183	133	490	510	273	341	386
	Better	%	27.6	24.1	23.7	29.9	28.7	27.7	32.3	23.0	33.9	29.2	21.6
	The same	%	41.3	39.3	47.1	40.8	34.6	42.6	39.8	42.7	29.0	44.5	47.1
	Worse	%	25.1	31.7	23.0	24.4	29.8	21.3	22.7	27.4	28.0	21.8	26.1
	Unsure	%	6.0	4.9	6.2	4.9	6.9	8.4	5.2	6.9	9.1	4.5	5.2

			Region					Gender		Age			
			Canada 2021-12	Atlantic	Quebec	Ontario	Prairies	British Columbia	Male	Female	18 to 34	35 to 54	55 plus
Question - Thinking of the impact of the pandemic on your personal finances, are your personal finances today better, the same or worse than they were before the pandemic?	Total	Unwgt N	1005	89	230	350	192	144	526	479	167	418	420
		Wgt N	1000	67	233	384	183	133	490	510	273	341	386
	Better	%	22.7	21.0	24.2	26.3	15.8	19.8	24.2	21.2	21.8	25.4	20.8
	The same	%	46.2	45.5	50.3	44.7	43.5	47.0	47.1	45.2	34.2	48.2	52.9
	Worse	%	29.8	31.8	24.5	27.7	38.9	31.5	27.6	31.9	41.4	26.2	24.7
	Unsure	%	1.4	1.7	1.0	1.2	1.8	1.8	1.1	1.7	2.6	0.3	1.6

If the cost of living increases do you think Canadians will speed up, cancel or continue the following: [RANDOMIZE]

			Region					Gender		Age			
			Canada 2021-12	Atlantic	Quebec	Ontario	Prairies	British Columbia	Male	Female	18 to 34	35 to 54	55 plus
Question - Buying a home	Total	Unwgt N	1005	89	230	350	192	144	526	479	167	418	420
		Wgt N	1000	67	233	384	183	133	490	510	273	341	386
	Speed up	%	9.0	14.3	7.2	9.3	7.3	10.9	9.5	8.5	7.1	10.3	9.2
	Cancel	%	50.0	42.1	51.7	50.1	53.0	46.6	48.0	51.9	61.5	47.1	44.4
	Continue	%	26.1	24.0	26.1	27.8	24.2	24.8	27.6	24.7	22.3	27.9	27.2
	Unsure	%	14.9	19.6	15.0	12.9	15.5	17.6	14.9	14.9	9.1	14.7	19.2

**2021-2044 – CTV/Nanos Survey – December – STAT SHEET**

If the cost of living increases do you think Canadians will speed up, cancel or continue the following: [RANDOMIZE]

			Region					Gender		Age			
			Canada 2021-12	Atlantic	Quebec	Ontario	Prairies	British Columbia	Male	Female	18 to 34	35 to 54	55 plus
Question - Having children	Total	Unwgt N	1005	89	230	350	192	144	526	479	167	418	420
		Wgt N	1000	67	233	384	183	133	490	510	273	341	386
	Speed up	%	1.7	4.2	1.7	1.1	2.6	0.6	2.2	1.1	3.1	1.5	0.8
	Cancel	%	29.3	28.5	26.9	26.9	35.3	32.8	31.5	27.2	42.4	22.9	25.8
	Continue	%	44.7	37.3	46.5	47.9	40.9	41.0	42.5	46.7	35.3	51.2	45.5
	Unsure	%	24.3	30.0	25.0	24.0	21.2	25.6	23.8	24.9	19.3	24.4	27.9

If the cost of living increases do you think Canadians will speed up, cancel or continue the following: [RANDOMIZE]

			Region					Gender		Age			
			Canada 2021-12	Atlantic	Quebec	Ontario	Prairies	British Columbia	Male	Female	18 to 34	35 to 54	55 plus
Question - Taking a vacation	Total	Unwgt N	1005	89	230	350	192	144	526	479	167	418	420
		Wgt N	1000	67	233	384	183	133	490	510	273	341	386
	Speed up	%	4.2	2.7	2.2	5.2	4.6	4.7	4.9	3.5	4.6	5.1	3.1
	Cancel	%	52.5	59.1	46.7	53.6	56.8	50.1	55.0	50.1	62.0	52.8	45.4
	Continue	%	32.2	27.9	37.1	30.6	30.2	33.0	28.7	35.5	26.4	30.8	37.4
	Unsure	%	11.2	10.2	13.9	10.6	8.4	12.2	11.4	11.0	7.1	11.2	14.1