



June 2025 Topline Index Report

Data and Analytics based on the Institute's Financial Resilience Index Model and Financial Well-Being Studies (2017-2025)

August 2025

Authors: Eloise Duncan, Patrice Mirindi and Kujtim Koci



June 2025 Topline Financial Resilience Index Model Report

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We're a leading independent authority on financial well-being globally and believe in the power of evidence to help create a better world



We believe in the power of evidence to build resilience, improve lives and strengthen communities.
Financial services innovation, public policy and programs work best when rooted in data and facts. Our research impact measurement, and cross-sector collaboration spark solutions in programs and practice. We're working to help people, businesses and communities to thrive and prosper.

The Institute's Financial Resilience Index Model tracks household financial resilience at multiple levels in Canada with applications in other countries ^[1]

With a pre-pandemic baseline of February 2020, the peer-reviewed Financial Resilience Index is the first of its kind in the world. It builds on 10+ years of longitudinal Financial Well-Being Studies data, with tracking three times a year.

What the Index measures

Financial resilience: i.e. *a household's ability to get through financial hardship, stressors and shocks as a result of unplanned life events.*

The Index measures and tracks household financial resilience across nine behavioural, sentiment and resilience indicators at the national, provincial and individual household levels.



The ability to balance your needs of today with those of tomorrow, as a result of decisions and behaviours that move you forward.



The ability to get through financial stressors, shocks and financial hardship as a result of unplanned life events.



Emotional peace of mind in terms of our financial situation, and current and future financial obligations. The opposite is financial stress.

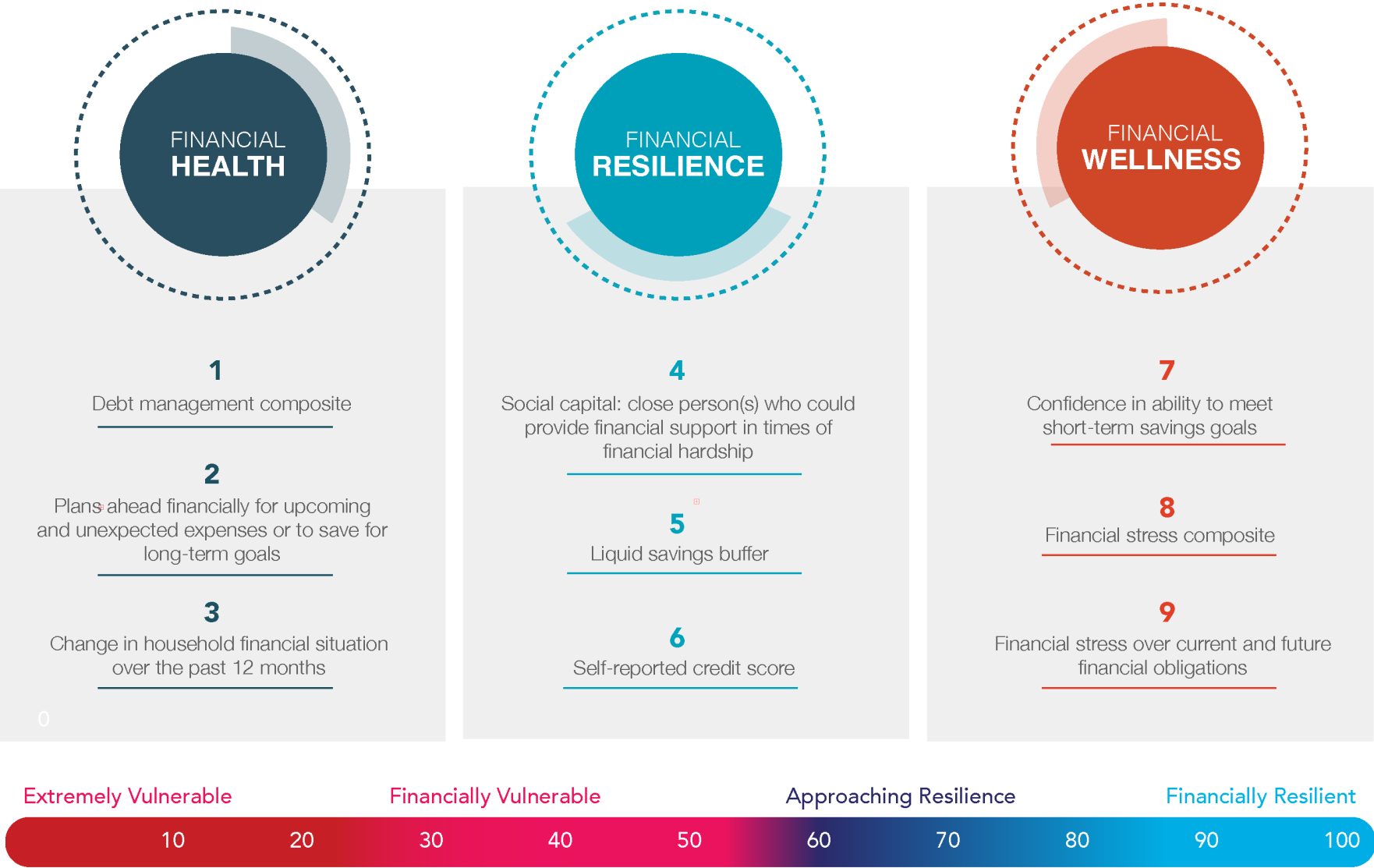
[1] The Index was developed by Seymour Consulting over more than five years based on an iterative process to regressing and evaluating over 35 potential indicators against self-reported "financial resilience" or "financial stress" measures, using the multiple linear regression technique. In the end, 9 variables were determined to account for 65 percent of the variance in the financial resilience construct as of February 2024, 62 percent of the variance in the financial resilience construct as of February 2023 and June 2022, and 64 percent of the variance in the financial resilience construct as of February 2021.

The regression model's indicators (independent variables) are significant at a 95% confidence interval, with p-values less than 0.05. Index development and methodology details are at <https://www.finresilienceinstitute.org/why-we-created-the-index/>.

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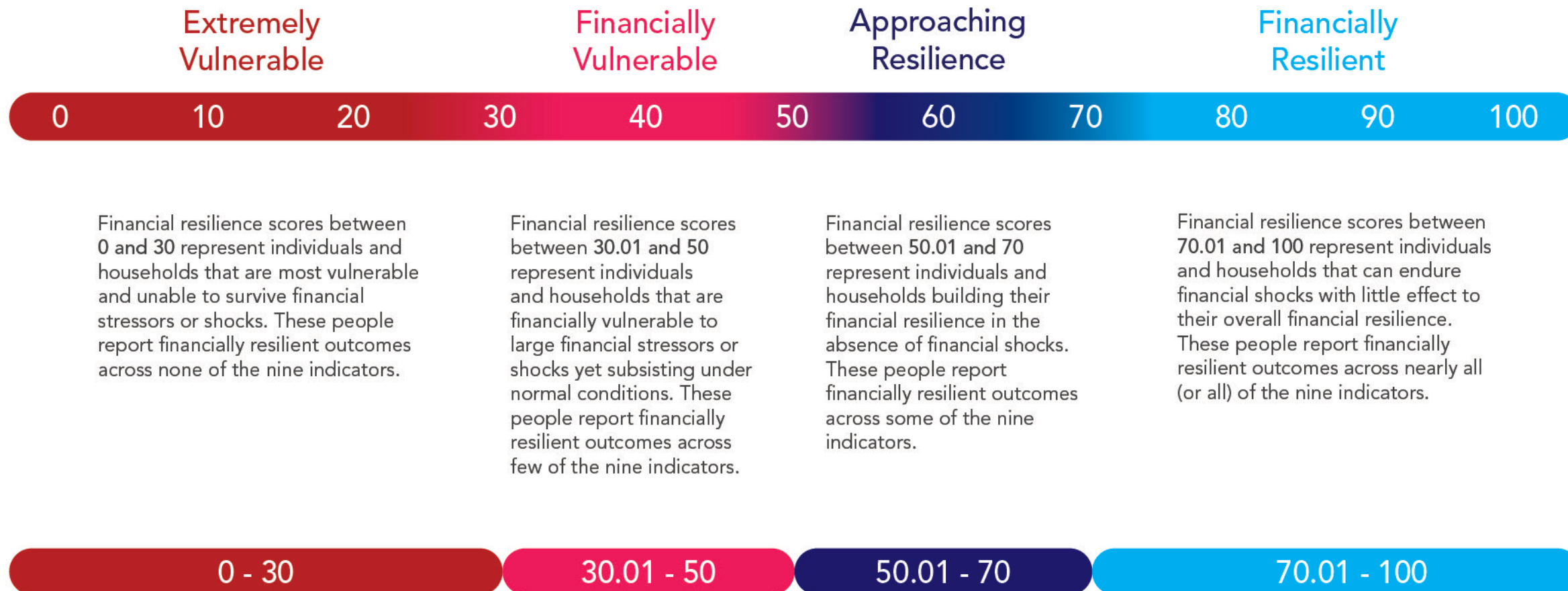
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Financial Resilience Index Model Indicators and Scoring Model

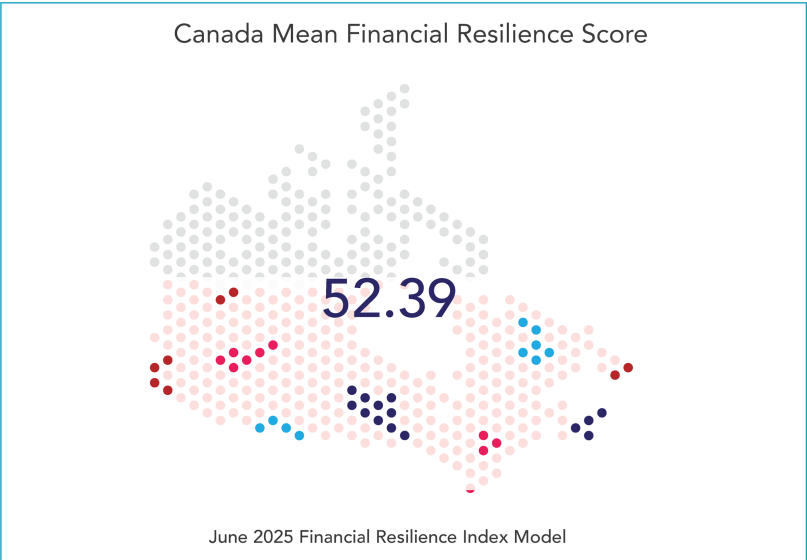


Source: Financial Resilience Institute, Financial Resilience Index Model, Seymour Financial Resilience Index ®.
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Index Scoring Model and Financial Resilience Segments



The Financial Resilience Index Model measures and tracks household financial resilience nationally at multiple levels with applications across other countries



Provincial



Segment



Organization



Individual



Financial Resilience Index Model Development Methodology

Seymour Financial Resilience Index ®

The Financial Resilience Index Model is stronger than ever. The nine indicators account for 65 percent in the variance in the financial resilience construct as of June 2025. All indicators are significant at a 95% confidence interval, with p-values less than 0.05.

- The Seymour Financial Resilience Index ® is a proprietary regression model developed over 5 years based on an iterative process to regressing and evaluating over 35 potential indicators against self-reported “financial resilience” or “financial stress” measures, using the multiple linear regression technique.
- In the end, 9 variables were determined to account for 65 percent of the variance in the financial resilience construct as of June 2025, 66 per cent as of February 2025 and 67 per cent of the variance in the financial resilience construct as of October 2024. The indicators accounted for 65 per cent of the variance in the financial resilience construct as of June and February 2024; 60 per cent as of October 2023; 63 percent in June 2023; 62 percent as of February 2023 and June 2022; and 64 percent of the variance in the financial resilience construct in February 2021.
- The regression model’s indicators (independent variables) are significant at a 95% confidence interval, with p-values less than 0.05.
- The model has been validated against all years of Financial Well-being studies data between 2017 and 2023. This has revealed consistency in results, represented by a strong R-squared as well and similar weights of the independent variables as predictors of financial resilience.
- Weightings for the model are based on their overall contribution to the dependent variable in the model and are not equal.
- Five stages of Index development and validation:
 1. Identification of potential indicators
 2. Data collection for Index development
 3. Regression model development with different combinations of potential indicators
 4. Indicator selection and
 5. Model validation leveraging multiple linear regression model technique.
- Based on 2017 and 2018 data, six of the nine index model independent variables were available, and in the 2019 data, seven of the independent variables were available. All nine variables are available based on the February 2020 Index baseline data. In July 2022, one of the two variables within the debt composite indicator was replaced [1].

The Financial Resilience Index Model has been peer-reviewed by Statistics Canada, UN-PRB, C.D. Howe Institute, Haver Analytics and leading Financial Institutions and other organizations using it. It was developed building on over seven years of national Financial Well-Being studies data, with a pre-pandemic baseline of February 2020. The Index is complemented with the Financial Well-Being studies instrument, with longitudinal research and analytics being conducted with around 1500 of the same households (from the total sample of 5000 households) over time. The Index is being used by financial institutions and other organizations to measure and track the financial resilience and financial well-being of their customers and stakeholders over time and other aspects such as the extent to which their customers rate them for helping to improve their financial wellness; financial inclusion challenges, financial stressors, financial behaviours and more.

[1] The 8 unchanged indicators account for 93% of the predictability of household financial resilience as of February 2023 and 90% as of June 2022.

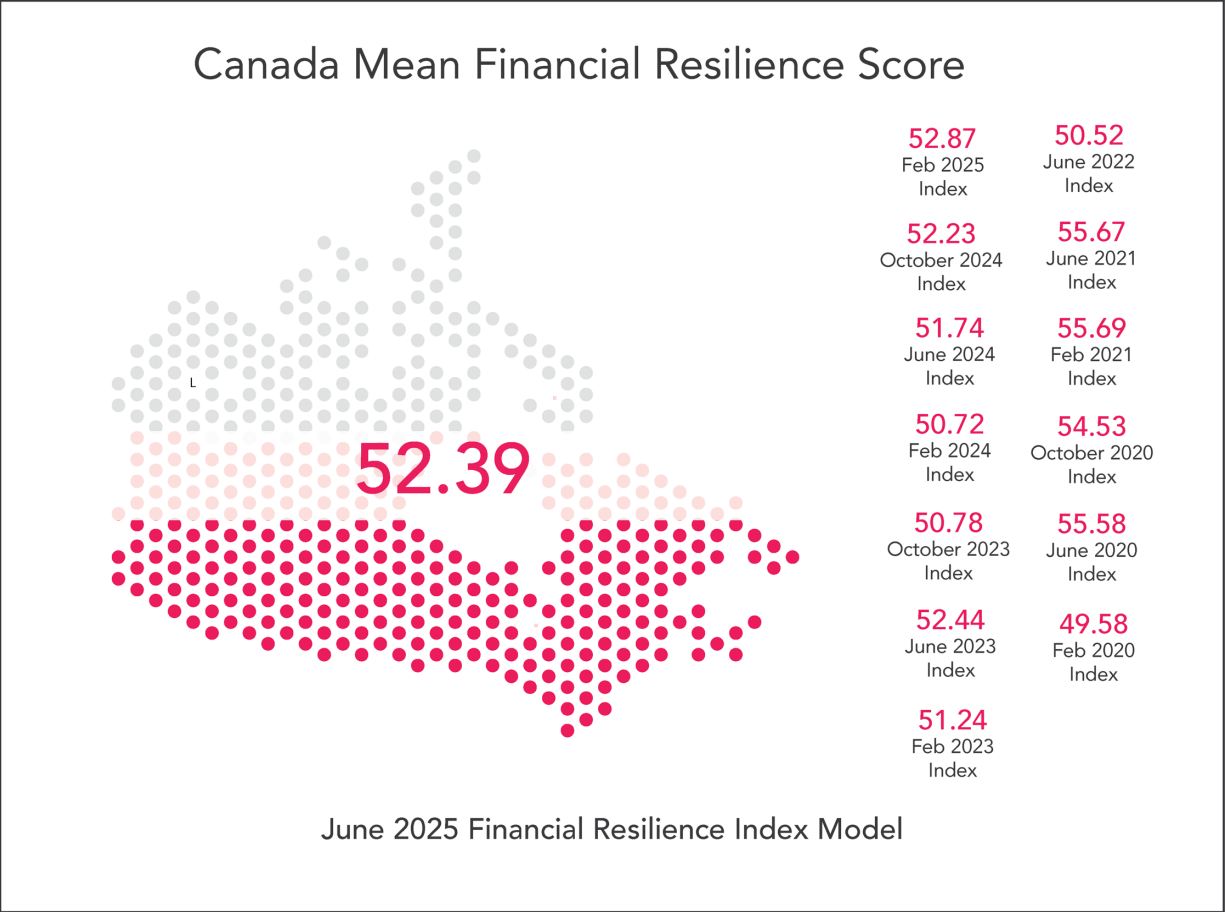
Financial health, stress and vulnerability data are available dating back to 2017 with mean financial resilience score data based on the Index available from 2020. The Index is complemented with financial health, stress and vulnerability data available by household income and for key populations dating back to 2017 based on the national Financial Well-Being studies dataset.

More information on the Index is available in the at: <https://www.finresilienceinstitute.org/why-we-created-the-index/>

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The Canada Mean Financial Resilience Score is 52.39 as of June 2025 based on the Institute’s fourteenth Index Release



Source: Financial Resilience Institute, June 2025 Financial Resilience Index Model

[1] The June 2025 Financial Well-Being Studies is based on a sample size of 6179 households from a representative sample of the population by household income, age, province and gender.

[2] 5394 households are scored through the Financial Resilience Index Model, which measures household financial resilience across nine behavioural, sentiment and resilience indicators. MOE of +/- 1.25% and 95% confidence interval across all provinces. 'Extremely Vulnerable' households have a financial resilience score of 0 to 30; 'Financially Vulnerable' a score of 30.01 to 50; 'Approaching Resilience' a score of 50.01 to 70, and 'Financially Resilient' a score of 70.01 to 100.

[3] Population estimates are based on a population of 24.96 million Canadians aged 18 years old to 70 years old as of July 2021 (Source: Statistics Canada, 2021 Census; catalogue no. 98-316-X2021001, released November 15, 2023.

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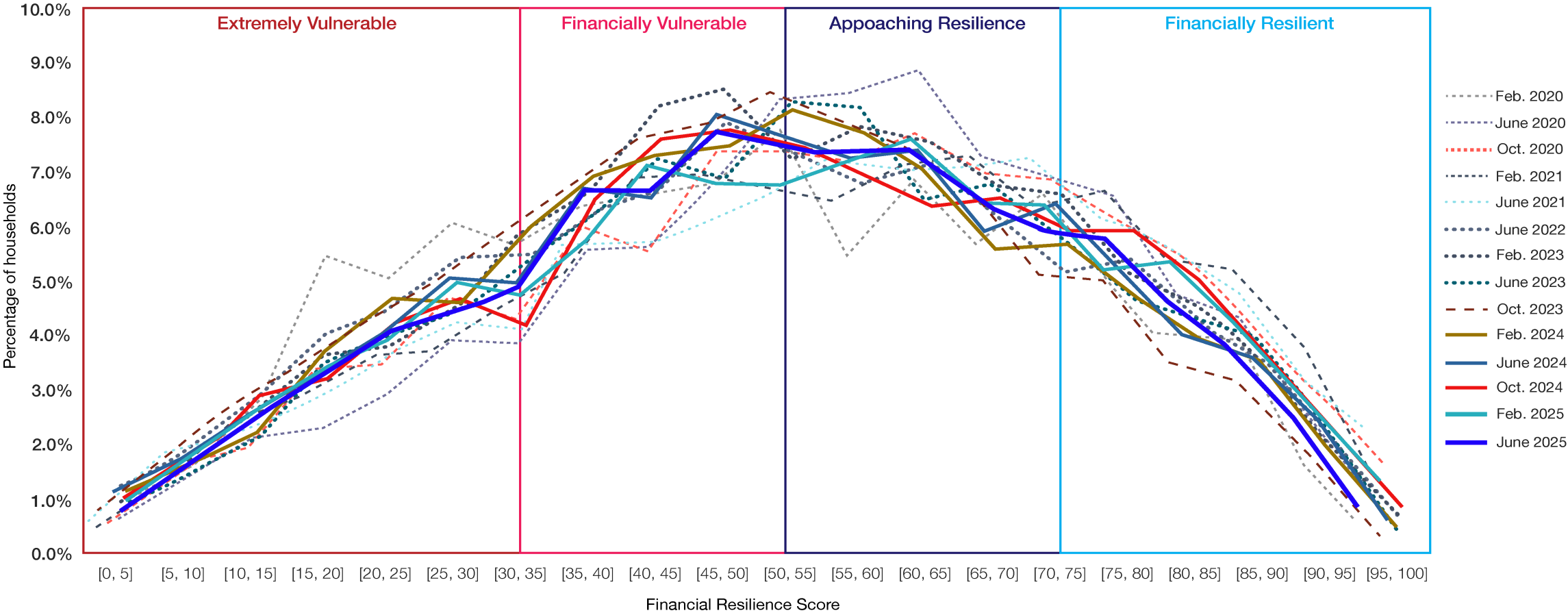
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Seymour Financial Resilience Index® Distribution

From February 2020 to June 2025



Canada Mean Financial Resilience Score: **52.39 (June 2025)**



Source: Financial Resilience Institute, Financial Resilience Index Model, Seymour Financial Resilience Index® (February 2020 to June 2025)
The June 2025 Financial Well-Being study is based on a sample size of 6179 households with 5394 scored through the Financial Resilience Index Model. MOE of +/- 1.25% and 95% confidence interval across all provinces.
The study includes a boost sample of 1160 Canadians living with low incomes aged 18 to 70 years old with 926 scored through the Financial Resilience Index Model. MOE of +/- 3.2%.
'Data is weighted to be representative of Canadian population based on household income, gender, age and province.
'Extremely Vulnerable' households have a financial resilience score of 0 to 30; 'Financially Vulnerable' a score of 30.01 to 50; 'Approaching Resilience' a score of 50.01 to 70, and 'Financially Resilient' a score of 70.01 to 100.
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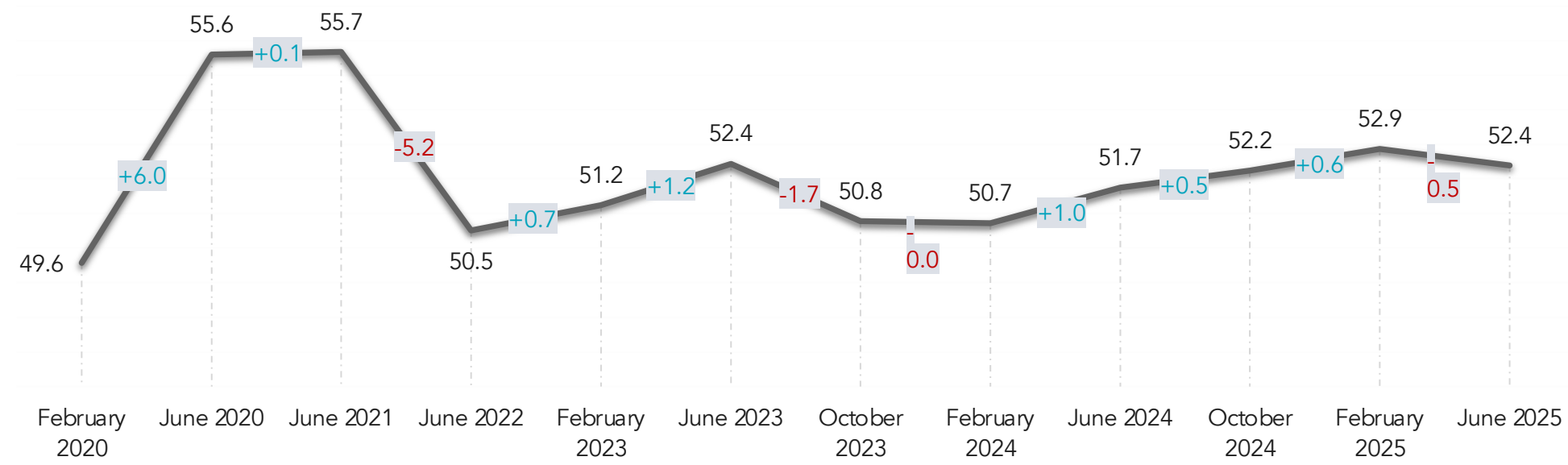
Policymakers need to track household financial resilience as an important indicator complementing more traditional metrics like GDP, employment rates or CPI.

Policymakers can understand and track households and communities that need more targeted policy, program or financial support compared to others leveraging the Financial Resilience Index, building on over 10 years of longitudinal data. The impact of key policy interventions can be measured based on improved household financial resilience, health and well-being outcomes, including for specific populations.

At the micro level, households' (or bank customers') financial resilience is an important complement to more traditional metrics such as income, assets or one's credit score. A person's mean financial resilience score at any given point is a powerful predictor of their ability to bounce back from financial stressors and shocks, serving as a valuable risk and purpose measure.

The Canada Mean Financial Resilience Score is 52.4 in June 2025

This is 2.8 index points higher than the pre-pandemic baseline of 49.6 in February 2020 and 3.3 Index points lower than June 2021 during the pandemic



Executive Summary

Latest data from the Institute’s Financial Resilience Index Model, with a pre-pandemic baseline of February 2020, highlights that financial vulnerability continues to be a mainstream problem in Canada across all household income demographics. The Canada Mean Financial Resilience Score is 52.39 as of June 2025. This represents an insignificant 0.7 Index point increase compared to the Canada Mean Financial Resilience Score of 51.74 in a year ago in June 2024, with Canadians at the national level just ‘Approaching Resilience’.

The Canada Mean Financial Resilience Index Score is an insignificant 0.5 Index points lower than data from the Canada Mean Financial Resilience Index Score of 52.87 in February 2025, with the Index tracking household financial resilience at the national, provincial, segment and individual household level three times a year. Canadians at the national level are more financially vulnerable compared to during the pandemic when buffered by swift and significant COVID-19 government financial relief and changed consumer and financial behaviours amid lockdowns in June 2021, when the Canada Mean Financial Resilience Score was 55.67 [1].

Among the nine behavioural, sentiment and resilience Index indicators measured, only the ‘change in household financial situation over past 12 months’ indicator showed a statistically significant improvement between June 2024 and June 2025, representing a slight increase of 1.9 points in this Index indicator. While other indicators, such as ‘social capital’ (+1.9) ‘Liquid savings buffer’ (+1.5), and ‘Plans ahead financially for upcoming and unexpected expenses or to save for long-term goals’ (+1.5) also showed slight improvements compared to last year, these are not statistically significant.

76% of Canadians, representing 18 million people, continue to experience financial vulnerability on some level. There has been no change in the financial resilience segment distribution compared to a year ago. As of June 2025, 18% of households (representing 4.49 million people) are ‘Extremely Vulnerable’ compared to 19% a year ago, 27% are ‘Financially Vulnerable’ 30% are ‘Approaching Resilience’ and just under a quarter of households (24%, representing 5.99 million people) are ‘Financially Resilient’, with this similar to 23% a year ago.

Canada Mean Financial Resilience Score:
June 2024 compared to June 2025



Source: Financial Resilience Institute, June 2024, February 2025 and June 2025 Financial Resilience Index Model and Financial Well-Being Studies.
The June 2025 Financial Well-Being study is based on a sample size of 5354 households with 4640 scored through the Index. MOE of +/- 1.44% and 95% confidence interval across all provinces.
Data is weighted to be representative of the Canadian population based on household income, gender, age and province.
[1] See our joint report ‘The financial resilience and financial well-being of Canadians during the COVID-19 pandemic’ (September 2021) published with Statistics Canada: <https://www150.statcan.gc.ca/n1/en/catalogue/75F0002M2021008>
‘Extremely Vulnerable’ households have a financial resilience score of 0 to 30; ‘Financially Vulnerable’ a score of 30.01 to 50; ‘Approaching Resilience’ a score of 50.01 to 70, and ‘Financially Resilient’ a score of 70.01 to 100.
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Despite the lack of improvement in household financial resilience compared to a year ago, Canadians are working hard to maintain or improve their financial resilience despite the high cost of living and other challenges. For example:

- Canadians continue to work to minimize their non-essential expenses and exhibit strong financial discipline as best they can. 40% of households are spending a little or a lot less than their household income as of June 2025, compared to 37% a year ago. In addition, more Canadians are planning ahead financially, with this increasing from 51% in June 2024 to 53% in June 2025.
- As of June 2025, 51% of Canadians have a liquid savings buffer of three or more months compared to 48% in June 2024. While this marks slight progress, it remains significantly below the 64% who had this buffer back in 2017.
- 62% have reduced their non-essential expenses in the past year as of June 2025 and 32% have taken a side gig to supplement their income, similar to 34% of households as of a year ago, with these households more financially resilient [1].

While 36% of households have negative or zero savings rate, with this unchanged from a year ago, 56% of households report they have drawn down on their savings to pay for essential expenses.

78% report that the high cost of living negatively impacts their quality of life, with housing affordability remaining problematic for 53% of Canadians. The proportion of households able to meet their essential expenses has remained steady at just over 1 in 5 household (22% of households as of June 2025 and June 2024).

Affordability continues to be a key challenge for many Canadians, with 82% reporting the increase in the cost of living has outpaced any household income growth in the past year. While this indicates that many Canadians are struggling with the high-cost of living, the Index provides continued evidence of increased challenges and inequities for more financially vulnerable populations. For example, 65% of 'Extremely Vulnerable' households (representing 18% of the population) are unable to meet their essential expenses (shelter, food, utilities and transport) compared to just 2% of 'Financially Resilient' households and 22% of Canadians overall. This underscores the financial strain faced by those who are most vulnerable, with this gap highlighting the need for targeted interventions, policies, programs and supports that prioritize the financial stability and financial resilience of people facing barriers, as a foundation for longer-term improved resilience and well-being.

99% of 'Extremely Vulnerable' households live pay cheque to pay cheque, compared to 43% of 'Approaching Resilience' and 7% of 'Financially Resilient' households. This shows that the the most vulnerable Canadians are disproportionately impacted by affordability challenges, indicating the increased need for targeted supports by Policymakers and others as appropriate.

Source: Financial Resilience Institute, June 2024, February 2025 and June 2025 Financial Resilience Index Model and Financial Well-Being Studies.

The June 2025 Financial Well-Being study is based on a sample size of 5354 households with 4640 scored through the Index. MOE of +/- 1.44% and 95% confidence interval across all provinces.

'Extremely Vulnerable' households have a financial resilience score of 0 to 30; 'Financially Vulnerable' a score of 30.01 to 50; 'Approaching Resilience' a score of 50.01 to 70, and 'Financially Resilient' a score of 70.01 to 100.

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Executive Summary Continued

An overwhelming 92% of Canadians agree that financial literacy is lacking in high schools, and 95% believe young Canadians need more support to build financial resilience.

95% of households agree that young Canadians need more support to think about their financial resilience and 93% agree that young Canadians need coaching or help in their financial decisions and behaviours like saving, which impact their financial resilience.

The introduction of US tariffs has caused there to be increased nationalism prompting many Canadians to do their best to 'Buy Canadian'. As of June 2025, 80% of Canadians report they are 'focused on buying Canadian' with this widespread across households from all financial resilience segments. 78% of households overall also report they have changed their shopping behaviours. This shift is consistent across all financial resilience segments, with 77% of 'Extremely Vulnerable' households and 84% of 'Financially Resilient' households reporting they have changed their shopping behaviours in light of US tariffs as of June 2025.

49% of Canadians agree their primary Financial Institution plays a key role in building their financial resilience, with more financially resilient customers more likely to agree their primary Financial Institution plays a role [1].



Source: Financial Resilience Institute, June 2024, February 2025 and June 2025 Financial Resilience Index Model and Financial Well-Being Studies.

The June 2025 Financial Well-Being study is based on a sample size of 5354 households with 4640 scored through the Index. MOE of +/- 1.44% and 95% confidence interval across all provinces.

'Extremely Vulnerable' households have a financial resilience score of 0 to 30; 'Financially Vulnerable' a score of 30.01 to 50; 'Approaching Resilience' a score of 50.01 to 70, and 'Financially Resilient' a score of 70.01 to 100.

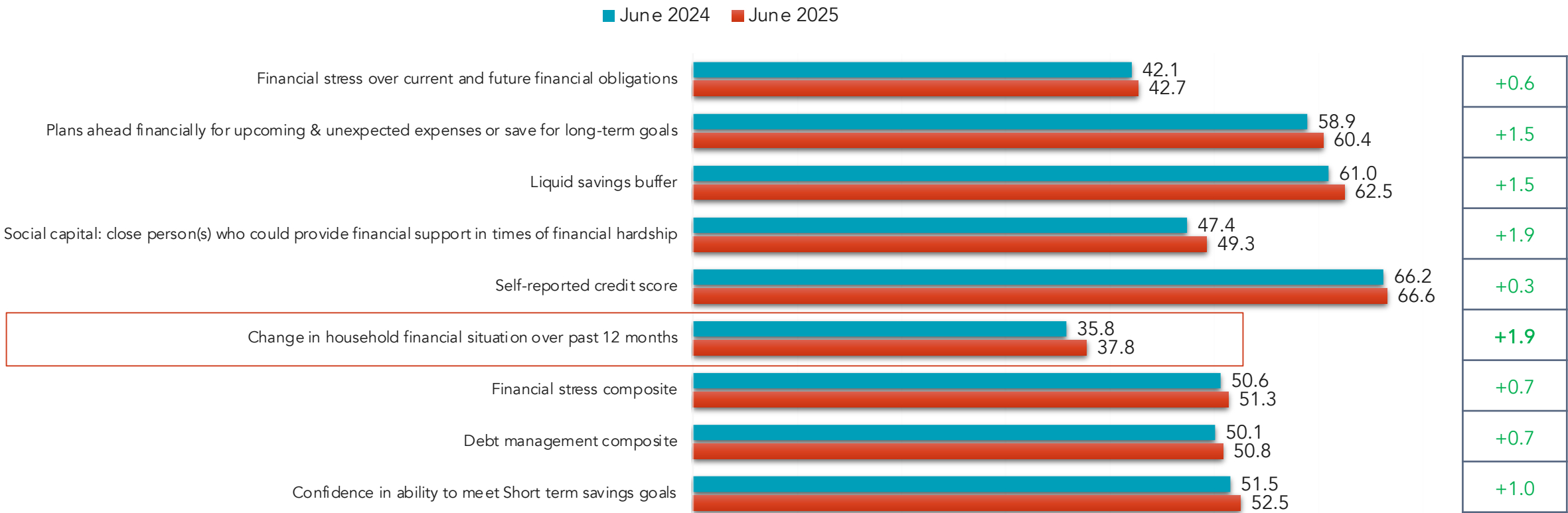
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The ‘change in household financial situation over past 12 months’ indicator significantly increased by 1.9 indicator points between June 2024 (35.8) and June 2025 (37.8).

Eight of the nine Index indicators showed no significant change over the one year. However, some notable increases include ‘Social capital’ (+1.9), ‘Liquid savings buffer’ (+1.5), and ‘Plans ahead financially for upcoming & unexpected expenses or save for long-term goals’ (+1.5).

Changes in the Seymour Financial Resilience Index ® Indicators for Canadians between June 2024 and June 2025

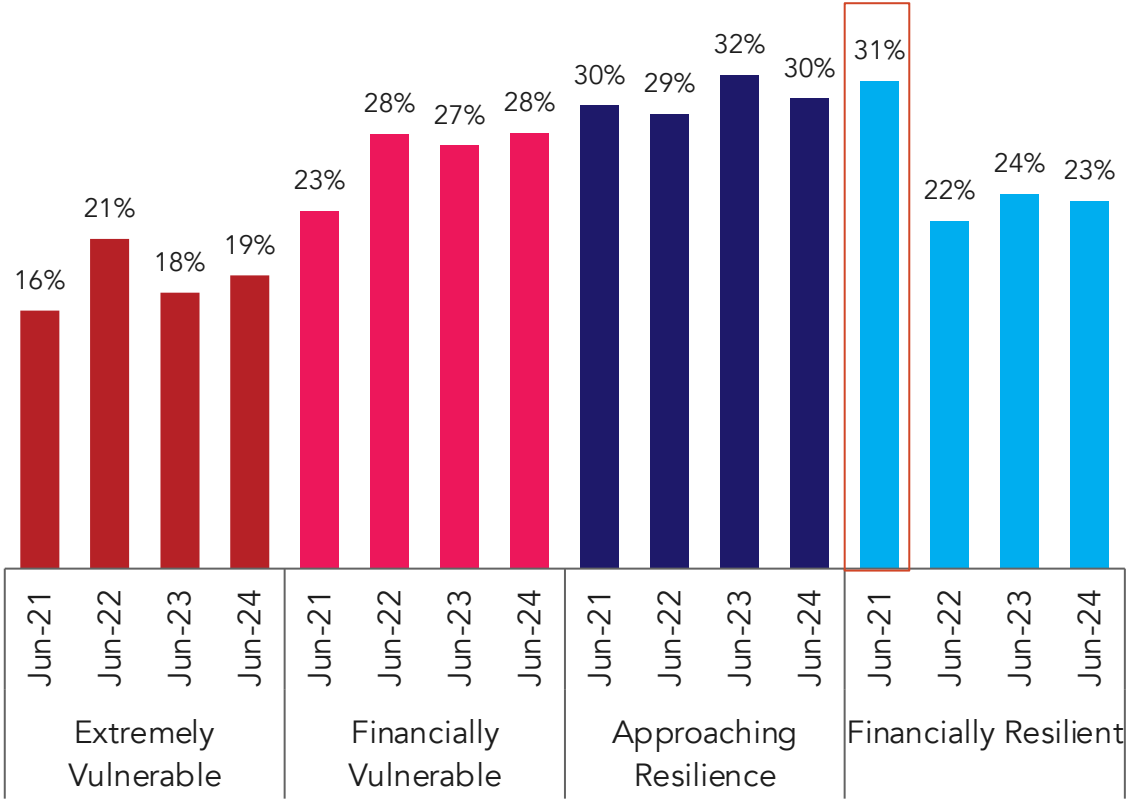
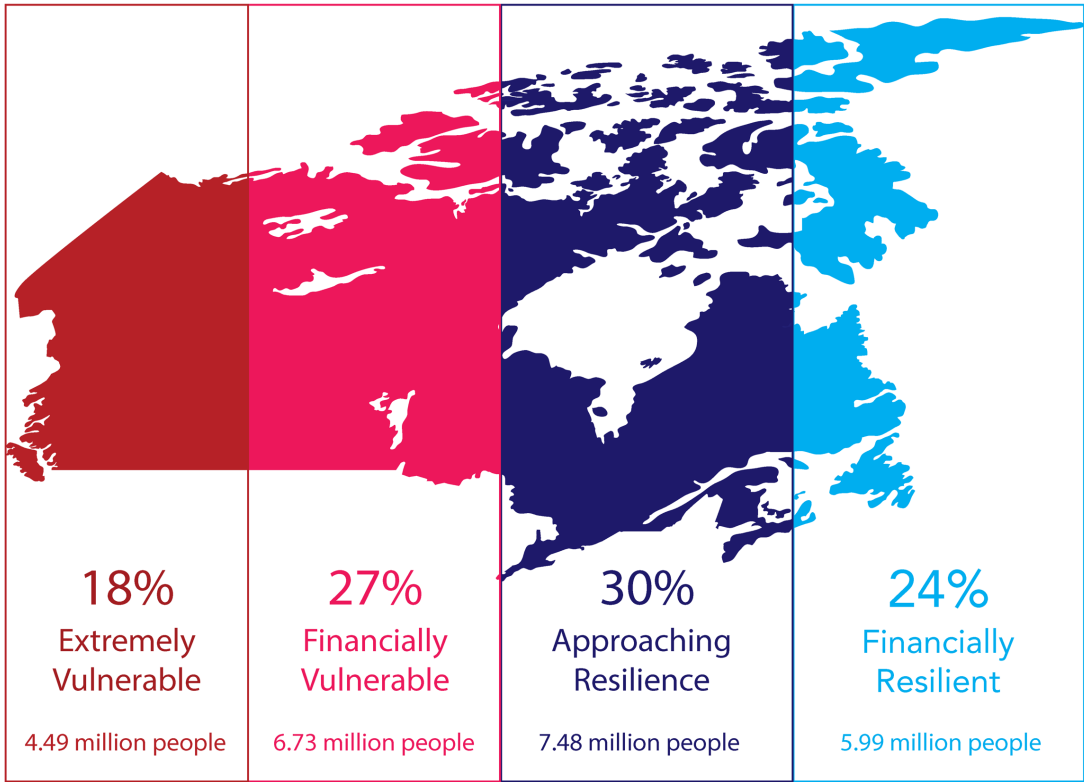


Just under a quarter of the population (24%) are ‘Financially Resilient’ as of June 2025: a significant decrease compared to 31% in June 2021 during the pandemic

This compares to 31% of households being ‘Financial Resilient’ with a mean financial resilience score of 70.01 to 100 in June 2021 during the pandemic, when the Canada Mean Financial Resilience Score was significantly higher than today at 55.67.

Proportion of households distributed across the financial resilience segments:
June 2025

Proportion of households distributed across the financial resilience segments:
June 2021 to June 2024

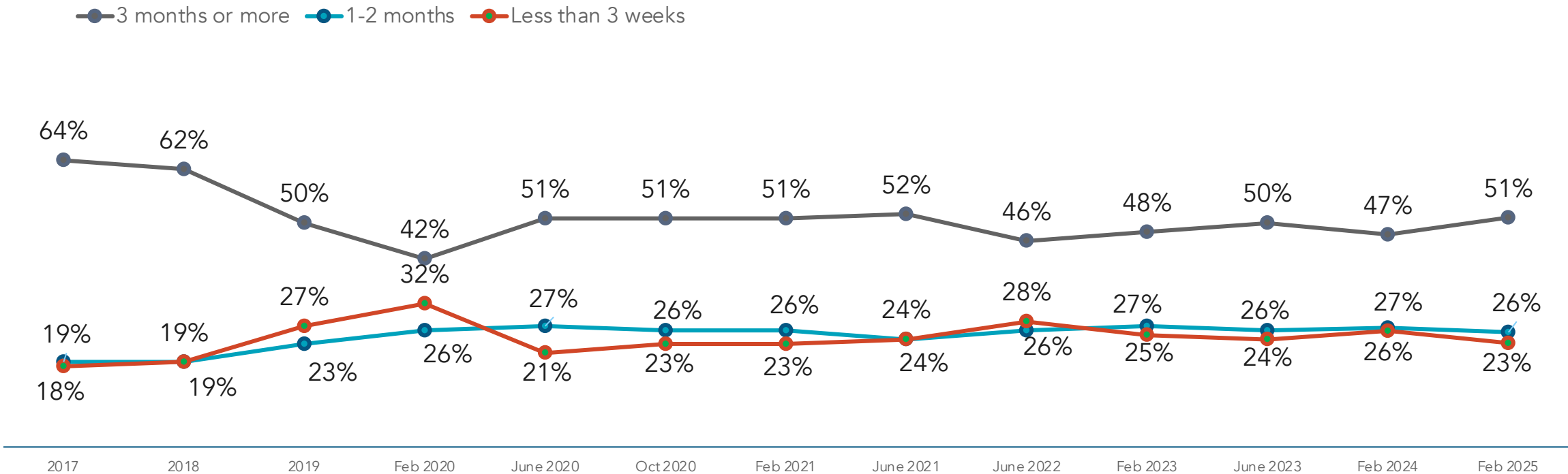


Source: Financial Resilience Institute, June 2025, June 2024, June 2023, June 2022 and June 2021 Seymour Financial Resilience Index ®
The Index complements the June 2024 Financial Well-Being study instrument. Data is based on sample size of 6219 households with 5,333 scored through the Index. MOE of +/- 1.24 % and 95% confidence interval across all provinces.
‘Extremely Vulnerable’ households have a financial resilience score of 0-30; ‘Financially Vulnerable’ a score of 30.01 to 50; ‘Approaching Resilience’ a score of 50.01 to 70, and ‘Financially Resilient’ a score of 70.01 to 100.
Segment sizes outlined are as of June 2024 and are based on a total population of 25.70 million adult Canadians aged 18 to 70 years old as of July 2021 (Statistics Canada)
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Only half of Canadians (51%) had a liquid savings buffer of three months or more as of February 2025: down significantly from 64% in 2017

As of February 2025, just under a quarter (23%) of households had a liquid savings buffer of three weeks or less, with these and other indicators the springboard for Eloise Duncan, CEO and Founder, to develop the Financial Resilience Index Model in 2019/2020.

Liquid savings buffers of Canadians at the national level (2017 to February 2025)

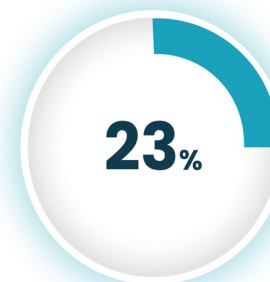
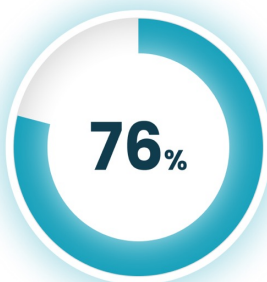


Source: Financial Resilience Institute, 2017 to February 2025 Financial Well-Being Studies.
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Based on the latest June 2025 data, liquid savings buffers have not improved, with financial vulnerability continuing to be a mainstream problem for working Canadians

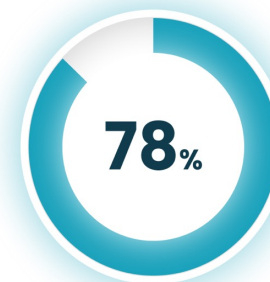
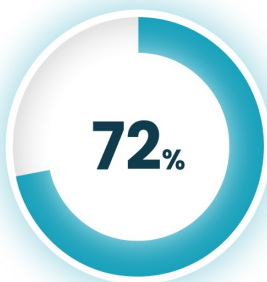
Indeed, just under three quarters of Canadians want to better understand their financial resilience and how they can improve it, with 78% reporting that the high cost of living is negatively impacting their quality of life.

76% of Canada's population has **some level of financial vulnerability**



23% of the population have **a liquid savings buffer of less than 3 weeks**

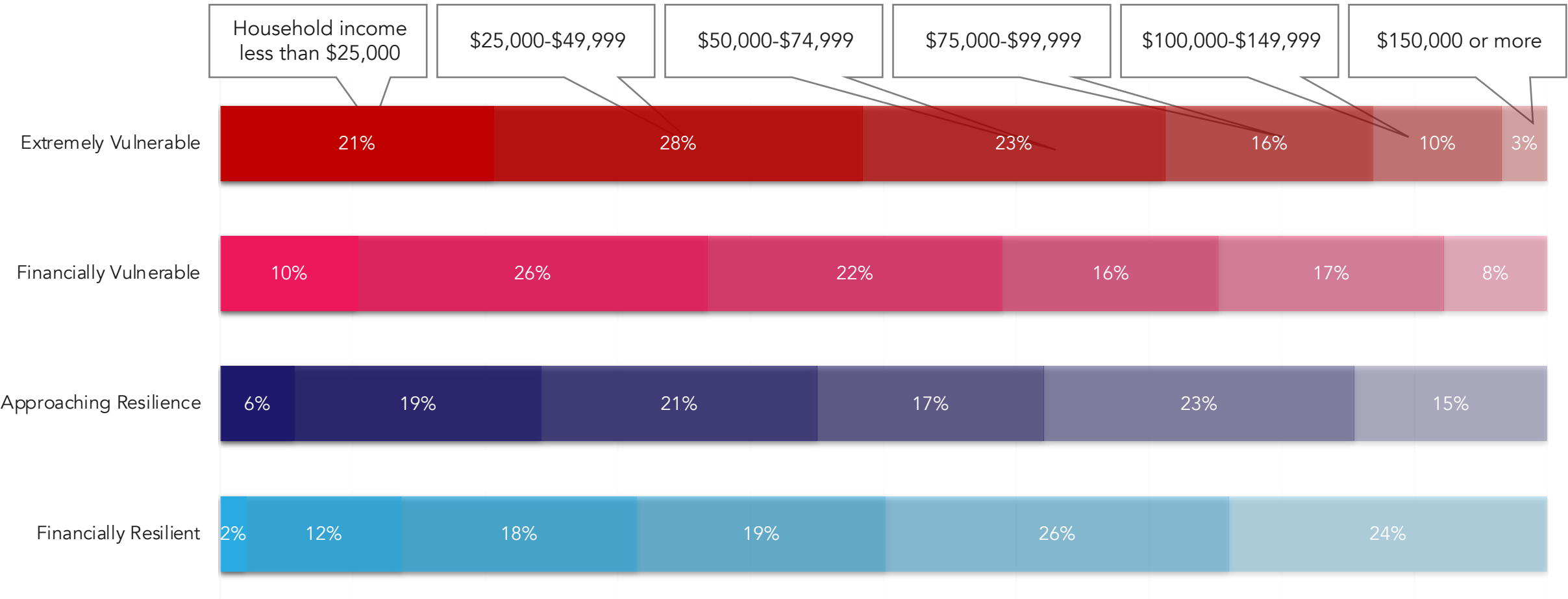
72% of Canadians want to **better understand their financial resilience** and how they can **improve** it



78% of **households** report the high cost of living is **negatively impacting their quality of life**

Three quarters (76%) of households experience financial vulnerability as of June 2025: with financial vulnerability spanning all household income demographics

For example, as of June 2025, 52% of Canadians that are ‘Extremely Vulnerable’ report having a household income above \$75,000, while 32% of Canadians that are ‘Financially Resilient’ have household incomes under \$75,000. Household income (and assets) do not equate to financial resilience.

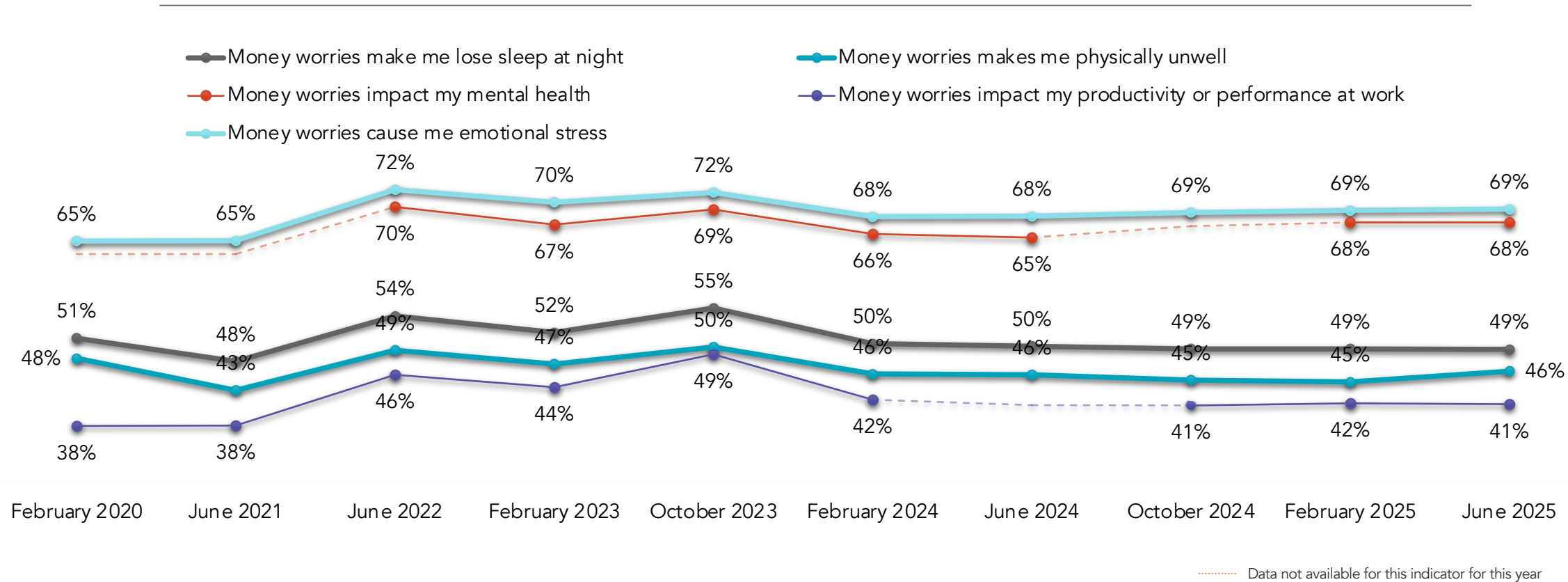


Source: Financial Resilience Institute, June 2025 Seymour Financial Resilience Index ® and Financial Well-Being Studies.
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The impacts of financial stress on peoples’ health and well-being have been tracked by our organization since 2017. There continue to be significant financial worries from both Canadian households overall and more financially vulnerable populations.

As of June 2025, 49% of Canadians report that financial stress makes them physically unwell, while 46% report that it impacts their productivity and performance at work, with this a key issue for Employers and Canada’s economy. Financial stress also impacts many people’s mental health and their relationships with spouses and others.

Financial stress impacts on Canadian households: February 2020 to June 2025

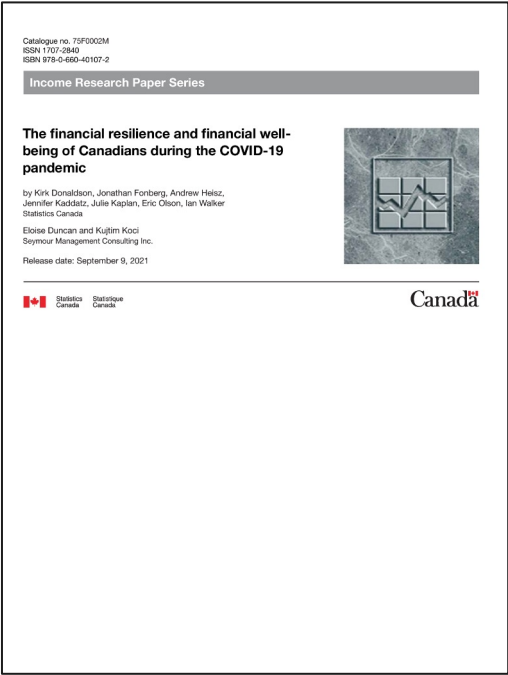
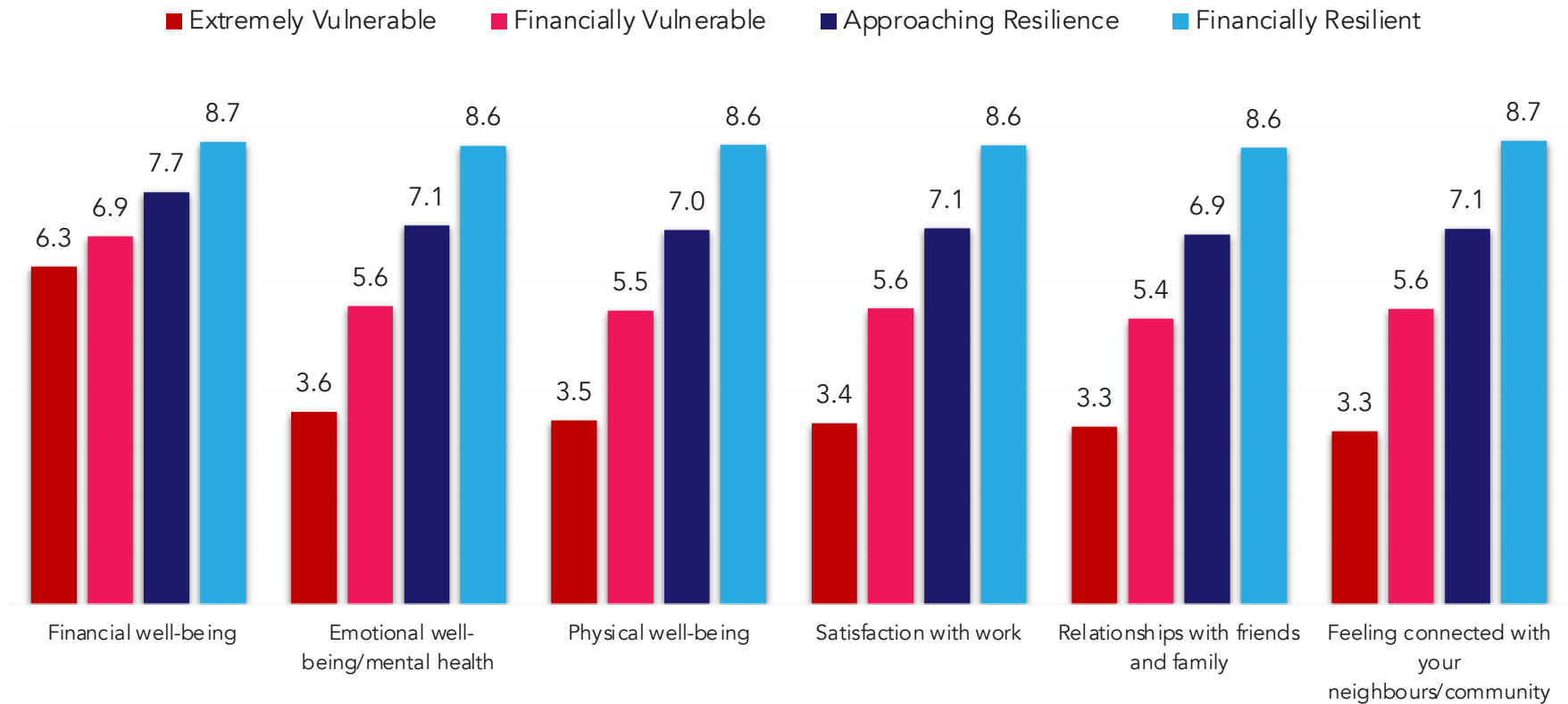


More financially vulnerable households have lower levels of well-being across every well-being dimension. This provides the financial and social impact case for Policymakers to sharpen their focus on the financial resilience of Canadians.

This is foundational to people’s overall health, quality of life and resilience of the economy. The Institute has provided data-driven evidence of this since 2020, with Index data also complemented with government administrative data in our joint report with Statistics Canada [1,2].

More financially vulnerable households have lower levels of health and well-being across every dimension

Based on the Institute’s Financial Resilience Index Model and Financial Well-Being Studies (June 2025)



Source: Financial Resilience Institute, June 2025 Financial Resilience Index Model and Financial Well-Being Studies.

[1] See our joint report ‘The financial resilience and financial well-being of Canadians during the COVID-19 pandemic’ (September 2021) published with Statistics Canada: <https://www150.statcan.gc.ca/n1/en/catalogue/75F0002M2021008>

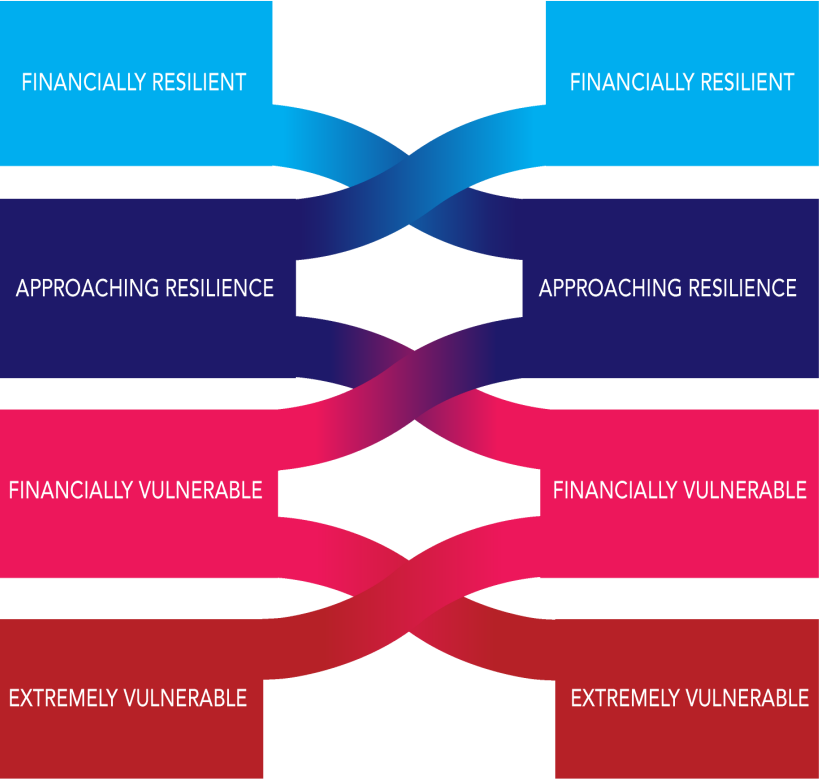
[2] Survey respondents rate their financial well-being and other well-being dimensions that contribute to their overall personal well-being from 1 to 10 where 1 is ‘Poor’ and 10 is ‘Excellent’

‘Extremely Vulnerable’ households have a financial resilience score of 0 to 30; ‘Financially Vulnerable’ a score of 30.01 to 50; ‘Approaching Resilience’ a score of 50.01 to 70, and ‘Financially Resilient’ a score of 70.01 to 100.

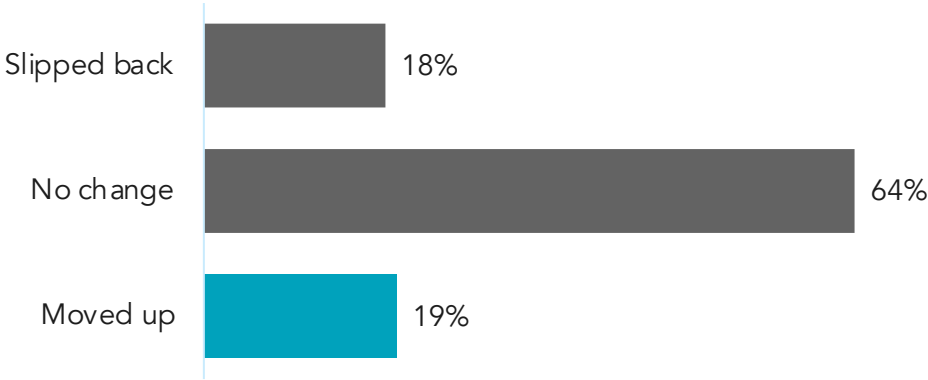
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The Institute’s longitudinal research and analytics validate that people can improve their financial resilience within months, by changing their consumer and financial behaviours and/or accessing relevant interventions offered by Financial Institutions, Policymakers, Employers, NPOs or others [1].

For example, by moving province or house to reduce one’s mortgage or rent, or by taking on a side hustle (consumer behaviours), people can materially improve their financial resilience within just a few months, thanks to increased household savings rates (a financial behaviour). Similarly, unplanned stressors or shocks (such as reduced work; job loss, divorce) and/or one exhibiting less healthy financial behaviours (such as spending more than one’s household income on non-essential expenses) can cause increased financial vulnerability.



Proportion of households that have ‘moved up’ a financial resilience segment versus ‘slipped back’ between February 2023 and 2024



Financial resilience is a continuum that people need to manage over time and through their life, with people able to adjust their financial behaviours, and/or access relevant solutions or supports to help them maintain or improve their financial resilience in while achieving their life and financial goals.

Source: Financial Resilience Institute, Seymour Financial Resilience Index ® and longitudinal analytics with 984 Canadians (with 757 scored through the Index) Survey respondents answered both the February 2023 and 2024 Financial Well-Being studies, enabling the ability for the Institute to track movement between segments and factors that impact financial resilience mobility and progress versus slippage.
[1] The Institute regularly captures a sample size of 1000 to 1500 of the same household survey respondents from previous Financial Well-Being Studies four months, eight months or 12 months prior and has conducted longitudinal research and analytics since 2020.
To access the February 2021 Index Report with longitudinal data analytics for Canadians and Women Millennials (February 2021) <https://www.finresilienceinstitute.org/index-releases-and-reports/>
‘Extremely Vulnerable’ households have a financial resilience score of 0 to 30; ‘Financially Vulnerable’ a score of 30.01 to 50; ‘Approaching Resilience’ a score of 50.01 to 70, and ‘Financially Resilient’ a score of 70.01 to 100.
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1

Inequities persist with affordability and cost of living challenges hurting **more financially vulnerable Canadians** the most

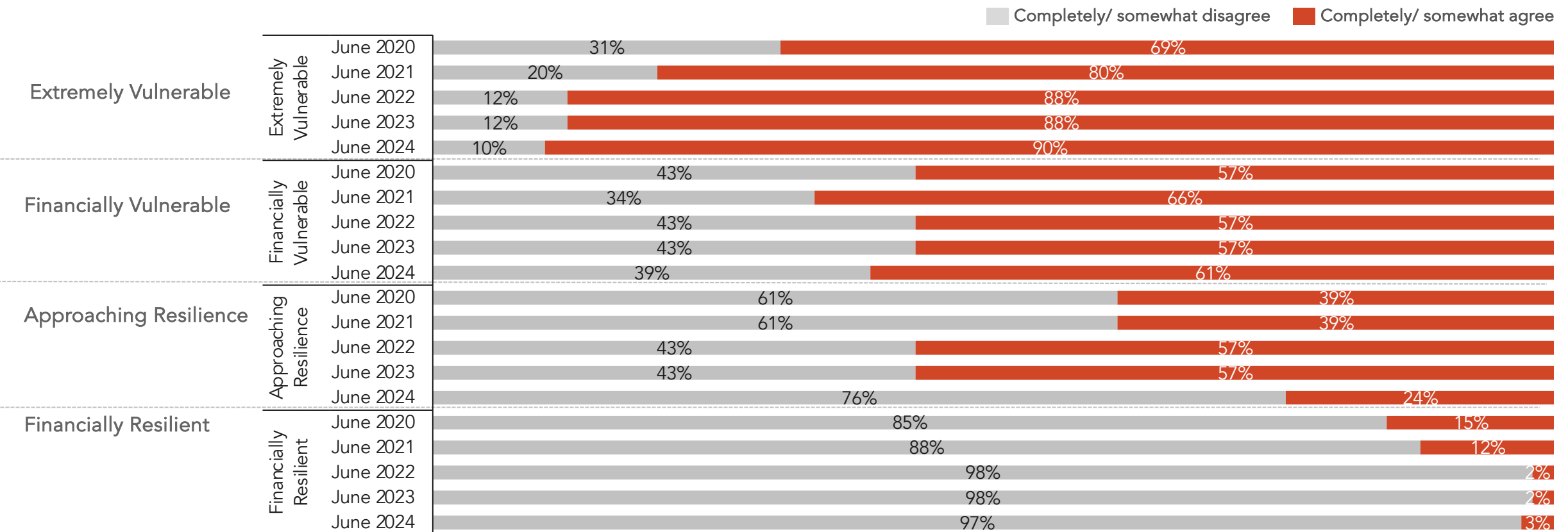


The Index shines a light financial hardship and vulnerability inequities in Canada: with 90% of ‘Extremely Vulnerable’ Canadians experiencing significant financial hardship compared to 3% of ‘Financially Resilient’ households as of June 2024.

This is up from 69% of these same households reporting significant financial hardship as of June 2020, when more were buffered by government Covid-19 financial relief. The Index, with longitudinal data available for key populations such as people not working owing to a disability, Indigenous Canadians, single parents and others, validate the criticality for more targeted support of more financially vulnerable populations by Policymakers, FIs, NPOs, Employers and others with a stake in helping to build a more resilient, equitable and inclusive Canada.

Financial resilience segment

Proportion of households that report they face significant financial hardship by financial resilience segment: June 2024



Source: Financial Resilience Institute, June 2020 to June 2024 Financial Well-Being studies and Seymour Financial Resilience Index ©

‘Extremely Vulnerable’ households have a financial resilience score of 0 to 30; ‘Financially Vulnerable’ a score of 30.01 to 50; ‘Approaching Resilience’ a score of 50.01 to 70, and ‘Financially Resilient’ a score of 70.01 to 100.

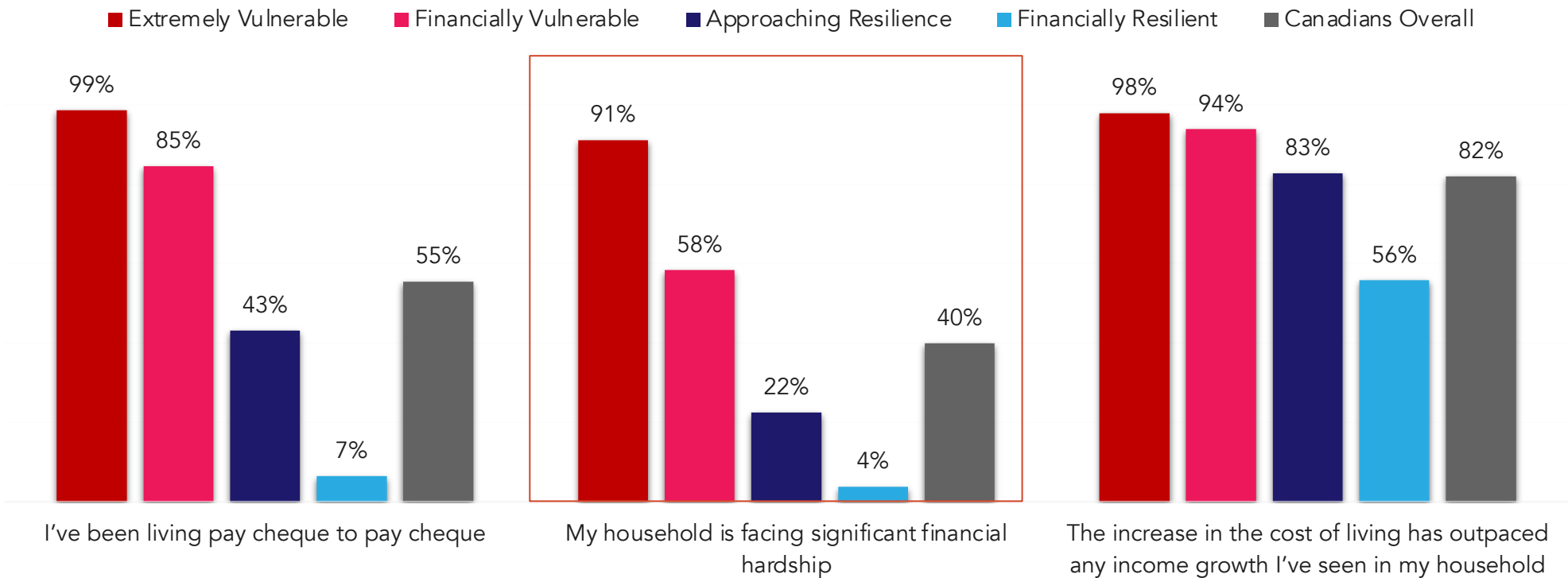
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91% of ‘Extremely Vulnerable’ households are facing significant financial hardship as of June 2025 up from a year ago. This compares to 4% of ‘Financially Resilient’ households reporting the same.

99% of ‘Extremely Vulnerable’ households are living pay cheque to pay cheque, while 98% report that the cost of living has outpaced any household income growth in the past year. These notable gaps highlight how deeply financial insecurity affects daily life for those who are more financially vulnerable, reinforcing the need for sustained efforts to improve financial stability and financial resilience. Key populations such as Canadians living with low-incomes are also particularly challenged [1].

Households that completely or somewhat agree they face financial strain by financial resilience segments as of June 2025

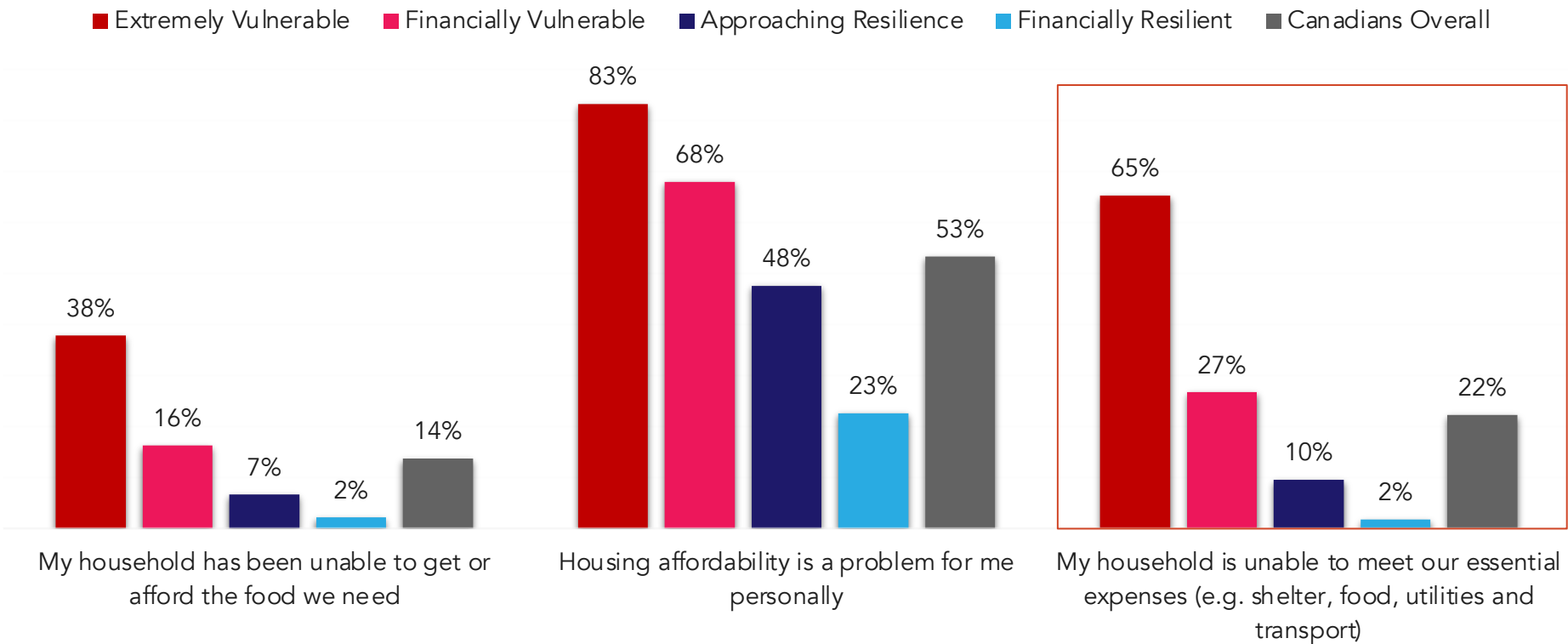


Source: Financial Resilience Institute, June 2025 Financial Resilience Index Model and Financial Well-Being Studies.
[1] See recently published data and analytics in the Institute’s recently published report ‘Financial Vulnerability and Access-to-Financial Help Challenges for Canadians living with Low Incomes (July 2025): <https://www.finresilienceinstitute.org/low-income-canadians-reports/>
‘Extremely Vulnerable’ households have a financial resilience score of 0 to 30; ‘Financially Vulnerable’ a score of 30.01 to 50; ‘Approaching Resilience’ a score of 50.01 to 70, and ‘Financially Resilient’ a score of 70.01 to 100.
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As of June 2025, challenges for more vulnerable populations pervade, with food insecurity, housing affordability and insecurity being significant problems and inequities growing.

65% of 'Extremely Vulnerable' households are unable to meet their essential expenses compared to just 2% of 'Financially Resilient' households, and 38% are unable to get or afford the food they need, with food and housing security being increased challenges.

Households that completely or somewhat agree facing affordability constraints in accessing basic needs by financial resilience segments as of June 2025



Source: Financial Resilience Institute, June 2025 Financial Resilience Index Model and Financial Well-Being Studies.
'Extremely Vulnerable' households have a financial resilience score of 0 to 30; 'Financially Vulnerable' a score of 30.01 to 50; 'Approaching Resilience' a score of 50.01 to 70, and 'Financially Resilient' a score of 70.01 to 100.
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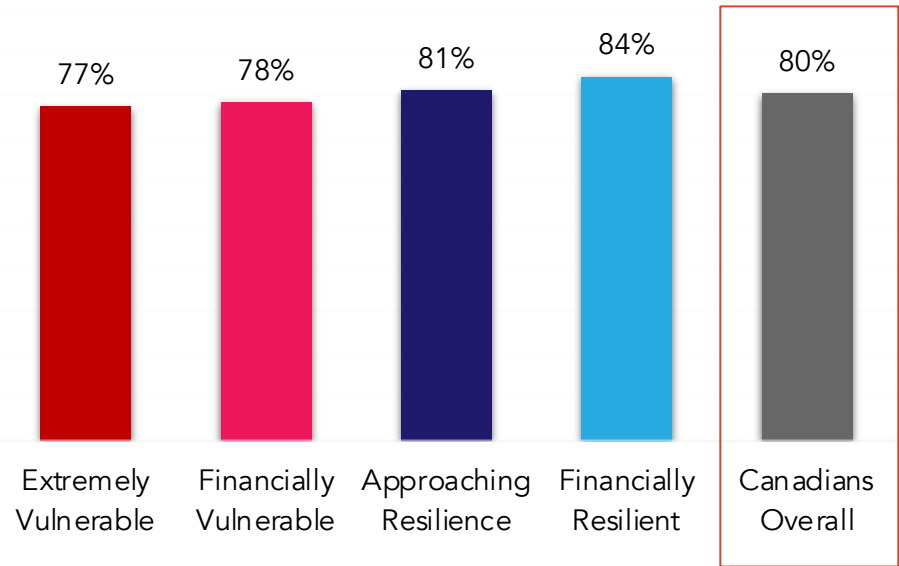
Canadians doing their best to ‘buy Canadian’ across all financial resilience segments in light of the US Tariffs



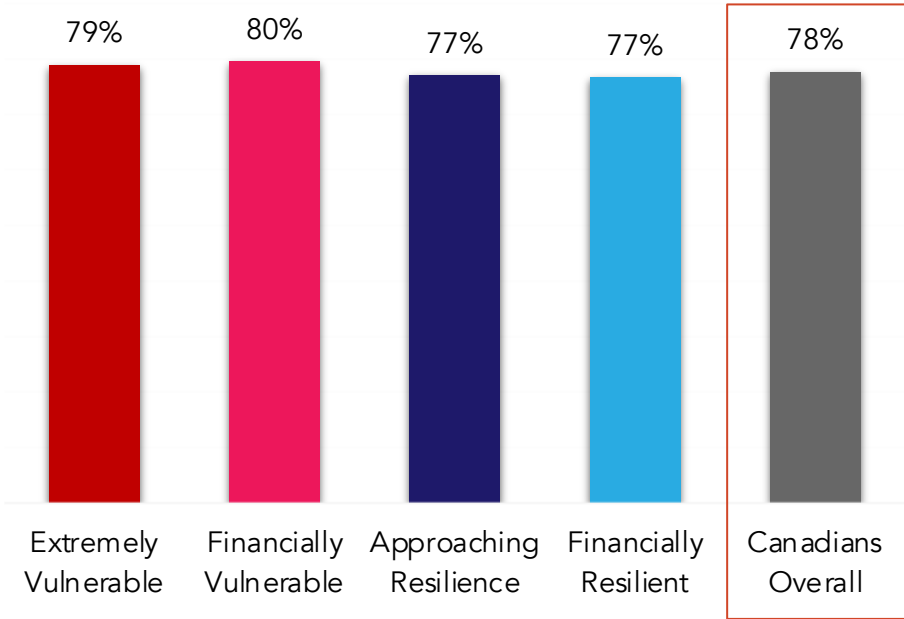
80% of Canadians agree they focus on ‘buying Canadian’ when they can and 78% report that they have changed their shopping behaviour as a result of US tariffs as of June 2025, with households from all financial resilience segments reporting this

This suggests a strong values-driven response that cuts across household financial resilience levels, with even more ‘Approaching Resilience’ and ‘Financially Resilient’ households reporting they are focused on ‘Buying Canadian’ where they can.

Households that completely or somewhat agree that they focus on ‘buying Canadian’ where they can as a result of the US tariffs (June 2025)



Households that completely or somewhat agree that they have changed their shopping behaviour as a result of the U.S. tariffs (June 2025)



Source: Financial Resilience Institute, June 2025 Financial Resilience Index Model and Financial Well-Being Studies.
‘Extremely Vulnerable’ households have a financial resilience score of 0 to 30; ‘Financially Vulnerable’ a score of 30.01 to 50; ‘Approaching Resilience’ a score of 50.01 to 70, and ‘Financially Resilient’ a score of 70.01 to 100.
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3

New data on the Financial Literacy and
Financial **Resilience Gap for Youth**



We're leading the way to help improve the financial literacy and financial resilience of Canada's youth and future generations: as one on our impact focus priorities



Financial Resilience For All



Financial Well-Being and Overall Well-Being Measurement and Impact



Women and Youth Financial Health and Resilience



Financial Resilience in the Face of Climate Change



Small Business Financial Health and Resilience

Source: Financial Resilience Institute, June 2025 Financial Resilience Index Model and Financial Well-Being Studies.

[1] 'Youth' are defined as people for example under 16 years old for the purposes of this data. However financial literacy and financial resilience is also a gap for older youth, such as colleague or university students aged 18 to 25+ years old as well.

'Extremely Vulnerable' households have a financial resilience score of 0 to 30; 'Financially Vulnerable' a score of 30.01 to 50; 'Approaching Resilience' a score of 50.01 to 70, and 'Financially Resilient' a score of 70.01 to 100.

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Youth Financial Literacy and Financial Resilience is a major gap that needs to be addressed by our ecosystem to help future generations to maintain or improve their financial and overall resilience in a challenging world:

Based on the Institute's June 2025 Financial Well-Being Study:

92%

of Canadian adults agree that financial literacy and education is a gap for youth in high schools (e.g. for youth under 16 years old)

95%

agree that young Canadians need more support to think about their financial resilience

93%

agree that young Canadians need coaching or help in their financial decisions and behaviours like saving, which impact their financial resilience



Source: Financial Resilience Institute, June 2025 Financial Well-Being Study.

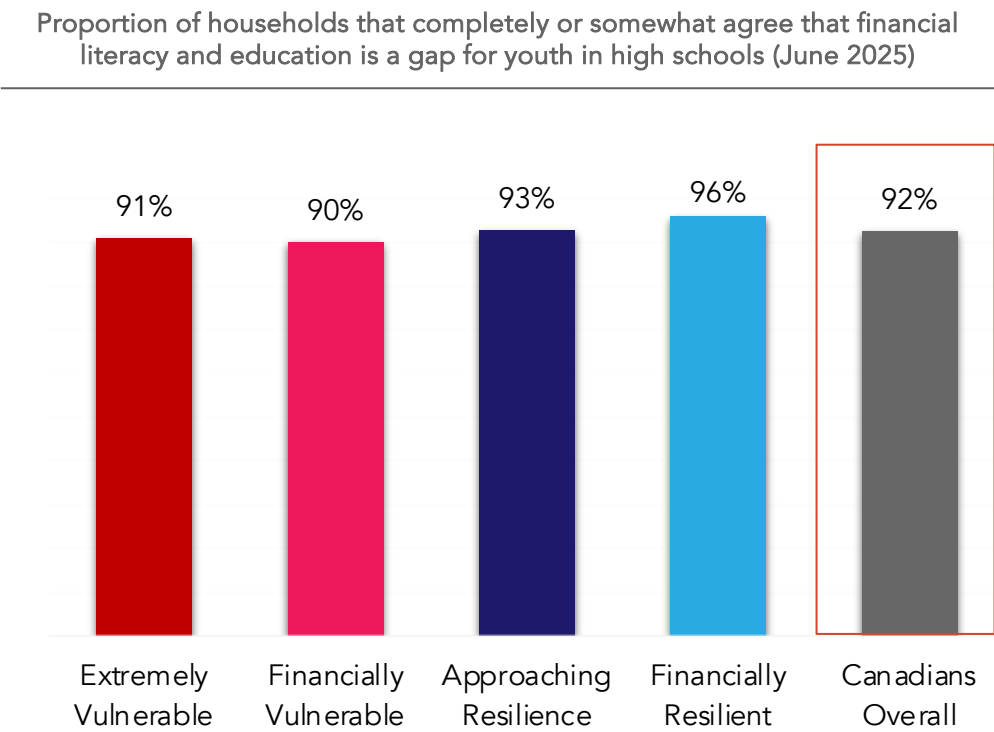
[1] 'Youth' are defined as people for example under 16 years old for the purposes of this data. However financial literacy and financial resilience is also a gap for older youth, such as college or university students aged 18 to 25+ years old. Seymour Financial Resilience Index ® is a trademark used under license by the Financial Resilience Society.

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92% of adults agree financial literacy and education is a gap for Youth in high schools:
with this an enabler for them improving their financial resilience

This thought-leadership shines a light on ways that our non-profit is leveraging the Index we’ve created as a community asset for good. This new data, combined with qualitative insights gathered through hundreds interviews with Canadians across the country over several years, provide a clear call to action for more FIs, policymakers, employers and others to play their part in helping to invest in improved financial literacy, financial coaching and financial resilience of youth in Canada and other countries – our future generations.

Our Institute has a renewed commitment to progress research and impact work in this area in collaboration with partners to catalyze positive change. This data combines with the individual free financial resilience score tool for all Canadians and bank of resources released in 2024, bringing the Index to an individual level for everyone [1].





[Your Financial Resilience](#)[Article and Resources](#)[FAQ](#)[Moving Forward](#)[Contact Us](#)



How financially resilient are you?

Check out your financial resilience score in under 2 minutes.

CHECK YOUR SCORE NOW



Building your financial resilience is a journey. **Begin yours today.**

Source: Financial Resilience Institute, June 2025 Financial Resilience Index Model and Financial Well-Being Studies.

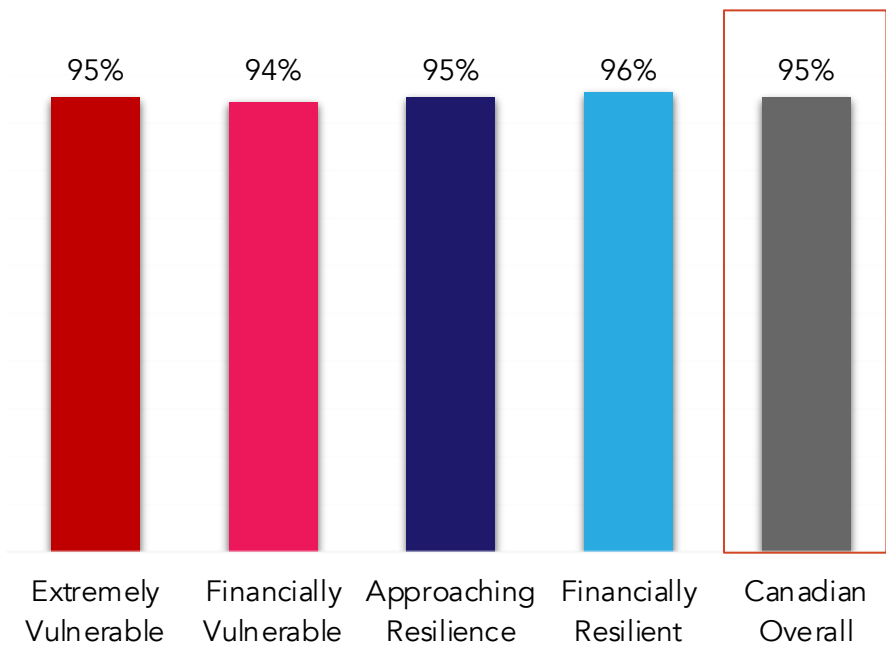
[1] ‘Youth’ are defined as people for example under 16 years old for the purposes of this data. However financial literacy and financial resilience is also a gap for older youth, such as colleague or university students aged 18 to 25+ years old as well. ‘Extremely Vulnerable’ households have a financial resilience score of 0 to 30; ‘Financially Vulnerable’ a score of 30.01 to 50; ‘Approaching Resilience’ a score of 50.01 to 70, and ‘Financially Resilient’ a score of 70.01 to 100. The free individual financial resilience score tool for all Canadians, with benchmark data compared to the Index and a free bank of independent articles and resources is at: <https://financialresiliencescore.com/>

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95% of Canadians overall and across the board agree that young Canadians need more support to think about financial resilience: with this key to their overall resilience

There is strong agreement across adult households from all financial resilience segments that we need to better equip youth with the tools, knowledge, and confidence to think about (and maintain or improve) their financial resilience. This shared perspective is a call to action for educators, policymakers, and others to strengthen financial education and support for the next generation.

Households that completely or somewhat agree that young Canadians need more support to think about financial resilience (June 2025)

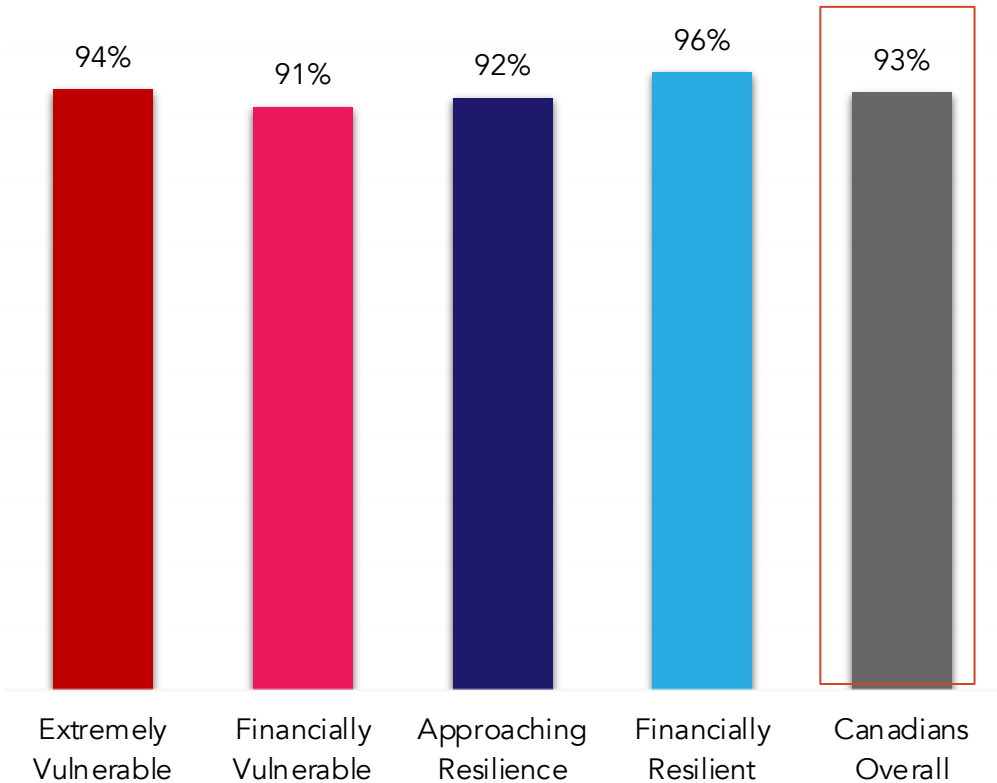


Source: Financial Resilience Institute, June 2025 Financial Resilience Index Model and Financial Well-Being Studies. 'Extremely Vulnerable' households have a financial resilience score of 0 to 30; 'Financially Vulnerable' a score of 30.01 to 50; 'Approaching Resilience' a score of 50.01 to 70, and 'Financially Resilient' a score of 70.01 to 100. Seymour Financial Resilience Index ® is a trademark used under license by the Financial Resilience Society. © 2025 Financial Resilience Society dba Financial Resilience Institute. All rights reserved.

93% of Canadians overall also agree that young Canadians need more coaching and help in their financial decisions and behaviours like saving to move them forward



Canadian adults that completely or somewhat agree that Young Canadians need coaching or help in financial decisions and behaviours like saving, which impact their financial resilience (June 2025)



Source: Financial Resilience Institute, June 2025 Financial Resilience Index Model and Financial Well-Being Studies.
'Extremely Vulnerable' households have a financial resilience score of 0 to 30; 'Financially Vulnerable' a score of 30.01 to 50; 'Approaching Resilience' a score of 50.01 to 70, and 'Financially Resilient' a score of 70.01 to 100.
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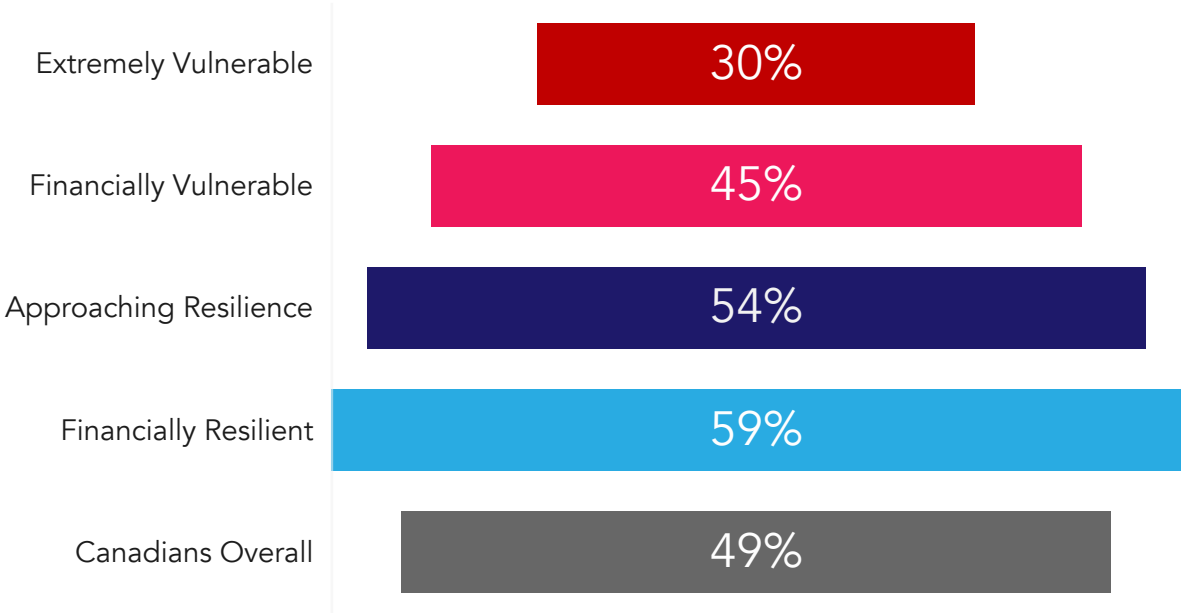
Canadians feel their primary Financial Institution has a **key role to play in building their financial resilience**



Financial Institutions, fintechs and other organizations having significant potential to catalyze positive change for their customers, employees and communities

49% of Canadians overall agree their primary Financial Institution plays a key role in building their financial resilience, with many also feeling their other Financial Institutions can also make a difference. The more financially resilient a customer, the more likely they are to feel that their primary FI has a key role to play.

Canadians Overall that completely or somewhat agree that primary Financial Institution (FI) plays an important role in helping them to improve their financial resilience as of June 2025



Source: Financial Resilience Institute, June 2025 Financial Resilience Index Model and Financial Well-Being Studies.
'Extremely Vulnerable' households have a financial resilience score of 0 to 30; 'Financially Vulnerable' a score of 30.01 to 50; 'Approaching Resilience' a score of 50.01 to 70, and 'Financially Resilient' a score of 70.01 to 100.
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Appendices



Definitions of financial health, financial resilience and financial wellness within the over-arching construct of Financial Well-Being

Developed in 2016 as part of our Financial Well-Being Framework

Financial Well-Being

A state of being wherein a person can fully meet current and ongoing financial obligations, can feel secure in their financial future, and is able to make choices that allow them to enjoy life ^[1]

Financial Health

Financial health is about your ability **to balance your financial needs for today with those of tomorrow as a result of decisions and behaviours that move you forward.**

Measured through many financial health and behavioural indicators in the longitudinal Financial Well-Being study (2017-2024)

Financial Resilience

Financial resilience is about your **ability to get through financial hardship, stressors or shocks as a result of unplanned life events.**

Measured at the national, provincial, segment and individual household level based on behavioural, resilience and sentiment indicators through the Seymour Financial Resilience Index ®

Financial Wellness

Financial wellness is about your **emotional peace of mind in terms of your financial situation and current and financial future obligations.** The opposite is financial stress.

Measured through many financial stress, debt stress and financial wellness indicators in the longitudinal Financial Well-Being study (2017-2024)

[1] Definitions of financial health, financial resilience and financial wellness Financial Well-Being definitions were created by Seymour Consulting as the leading independent authority on financial health in Canada (2016-2022). The definition for 'Financial Well-Being' above was developed by CFPB (Consumer Financial Protection Bureau in the US).

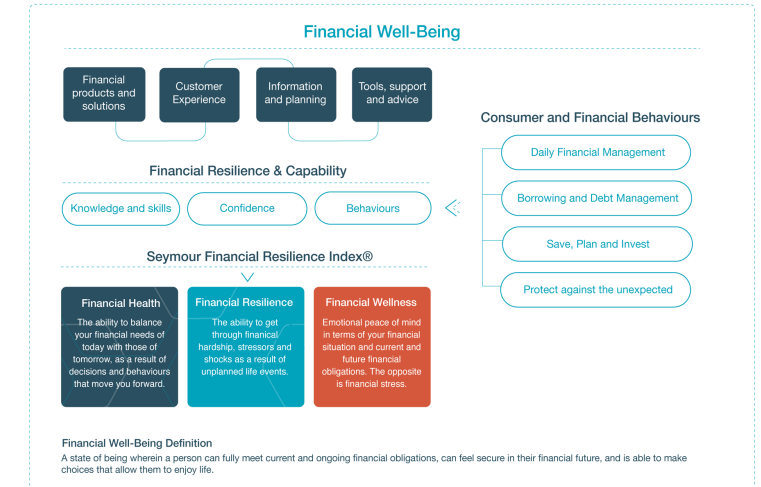
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High Level Description of the Financial Well-Being Framework

- ✓ The Financial Well-Being Framework provides a holistic lens on the complex, multi-dimensional construct of consumer financial well-being.
- ✓ It was developed based on extensive desk research, quantitative and qualitative research analytics, consumer consultations and peer-reviews by leading academics, financial health experts and financial institution leaders around the world.
- ✓ The Framework provides the foundation for the Financial Well-Being studies instrument launched in 2017, with application across many countries.
- ✓ The framework includes four pillars of financial health that span the financial services spectrum: daily financial management, borrowing and debt management, saving, planning and investing and protection against the unexpected. These are tracked in the context of the consumers' life and their financial health decisions over the short, medium and longer term.
- ✓ Reported objective and subjective consumer and financial behavioural indicators are tracked and can combine with and complement consumers' Financial Institution(s) banking transactions or other transactions as appropriate [1].

- ✓ The Framework includes the inter-related constructs and indicators for three inter-related constructs: Financial Stress, Financial Resilience and Financial Health.
- ✓ Within the Financial Resilience and Capability lens, there is measurement of consumers' financial knowledge and skills (i.e. their financial literacy and levels of confidence in making informed financial decisions.) A person's human and social capital and reported and their actual consumer and financial behaviours, spanning the four pillars outlined, contribute to their level of financial well-being.
- ✓ The framework encompasses financial services enablement support that consumers can put in place themselves and/or Financial Institutions (or other organizations) can offer. These include financial products, solutions, access to and delivery of credit, financial education, digital tools and more. From an enablement perspective, programs and interventions from Policymakers, Employers, Non-Profit organizations and others can help to support consumers, employees and families' financial well-being. Consumers' financial inclusion and access-to-financial help challenges are measured and tracked as part of the holistic framework by the Institute.

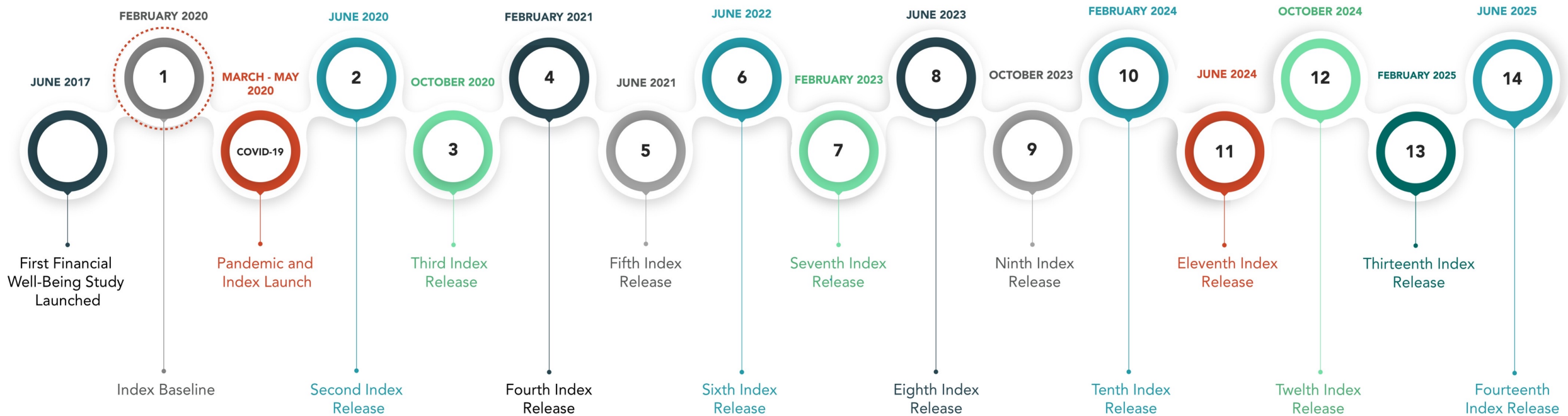


[1] Our organization also has experience in developing Financial Health Index models based on banking transactional data. For more information contact us <https://www.finresilienceinstitute.org/contact-us/>
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June 2025 represents the fourteenth Index Release

The Index has a pre-pandemic baseline of February 2020 and builds on 10+ years of longitudinal Financial Well-Being Studies data. The Index complements the national, independent, longitudinal Financial Well-Being Studies instrument.

Launch Timeline of the Financial Well-Being Studies and Peer-Reviewed Financial Resilience Index Model (2017 to 2025)



The Financial Well-Being study conducted by the Institute is Canada's only and most robust, independent longitudinal study on the financial well-being of Canadians



- The Financial Well-Being study is Canada's only and most robust national, independent and longitudinal investigation into consumers' financial resilience/ financial vulnerability, financial stress/ financial wellness, financial well-being and the linkage between financial health and overall personal well-being.
- Studies have a sample size of 5000 adult Canadians from a representative sample of the population by household income, age, gender and province with disaggregated trended data, combined with analytics based on the Institute's Financial Resilience Index Model and Financial Well-Being Index Model linked to an Overall Personal Well-Being score.
- The study is a 15-minute online survey, conducted annually in June 2017, 2018 and 2019, then three times a year pre-and post-pandemic (February 2020, June 2020, October 2020). The study was conducted annually in June 2021 and June 2022, and three times a year from February 2023 to date in February, June and October each year.
- The study provides independent longitudinal data and tracking on the extent to which tier-one bank Financial Institutions, Employers and others are supporting their customers' or employees' financial wellness for customers overall, those who are more financially vulnerable and key segments. The Institute also measures plus business and social benefits, financial inclusion and access to help challenges and more for Canadians and the customers or employees of organizations working with the Institute.

Primary or joint financial decision makers, aged 18 to 70 years from a representative sample of the population by province, age, gender and household income.

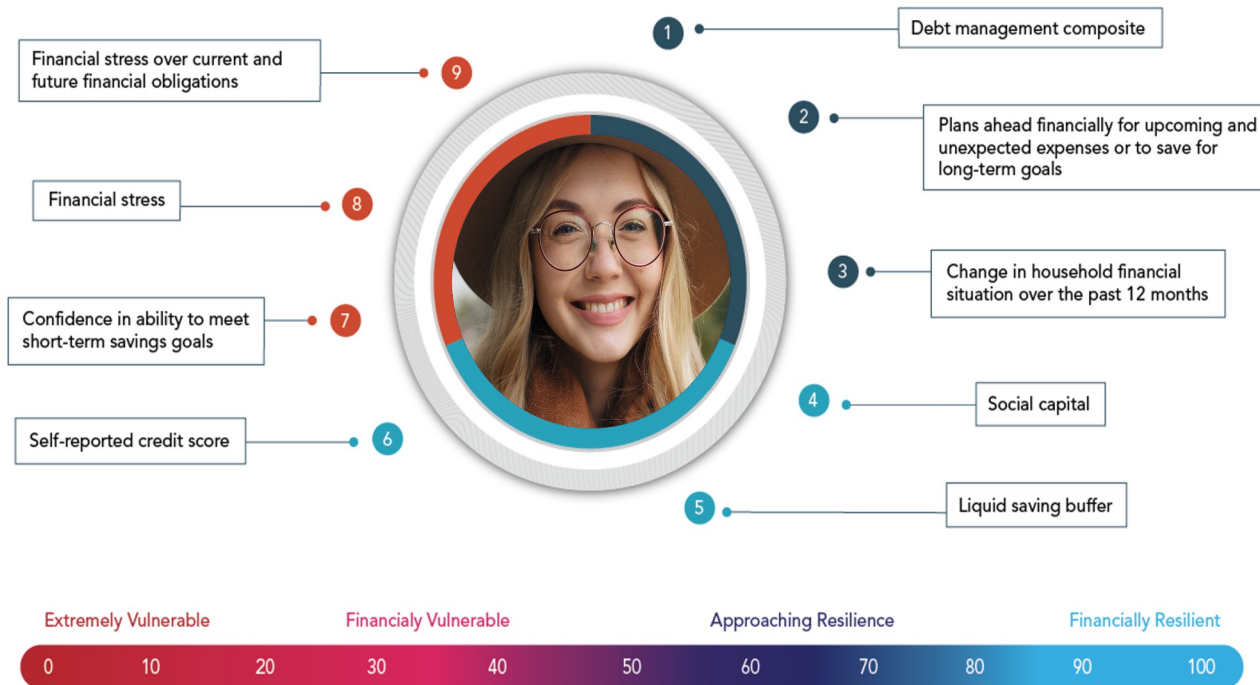
5000 survey respondents recruited through the Angus Reid Forum, Canada's most respected and engaged online panel, with all study design, analysis, Index reporting and end-to-end deliverables led by Financial Resilience Institute.

Highly robust Index and longitudinal dataset, with Quebec data included as of June 2020.

The Index and longitudinal Financial Well-Being Studies are complementary Instruments being levered to catalyze positive change in line with our impact goals

1

Financial Resilience Index Model Seymour Financial Resilience Index ®



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2

Financial Well-Being Studies Instrument (2017 to 2025: Canada's only and most robust longitudinal investigation into consumer financial well-being)



Bespoke questions are added to the Financial Well-Being Studies for our NPO's clients and partners to provide robust independent tracking for their customers, employees and communities compared to robust Index benchmark data, with the Institute also providing advisory on target setting, strategy and execution as a leading independent authority helping FIs, policymakers, Employers, NPOs and others to measurably improve financial resilience and well-being at scale, including in particular for more vulnerable or underserved populations.

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Financial Well-Being Studies Sample Sizes

National Financial Well-Being Studies	Total Sample Size	Survey Respondents scored through the Financial Resilience Index Model [1]	Margin of Error (MOE)
June 2025 Study	5354	4640	1.44%
February 2025 Study	6179	5394	1.33%
October 2024 Study	2525	2234	2.07%
June 2024 Study	6218	5433	1.24%
February 2024 Study	6223	5449	1.24%
October 2023 Study	5006	4462	1.20%
June 2023 Study	5736	5038	1.09%
February 2023 Study	5010	4304	1.20%
June 2022 Study	5061	4505	1.19%
June 2021 Study	5028	4504	1.20%
Feb. 2021 study	3018	2710	1.64%
Oct. 2020 Study	3016	2635	1.64%
June 2020 Study	4989	4462	1.20%
February 2020 Study	1013	919	3.00%
June 2018 Study	5067	N/A	1.19%
June 2017 Study	5218	N/A	1.17%

The **Financial Well-Being Study** (2017 to 2025) is conducted three times a year by the Financial Resilience Institute, with free reports available at: <https://www.finresilienceinstitute.org/index-releases-and-reports/>

The Study includes customized questions for Institute Clients and Partners using the study to understand, track and benchmark the financial resilience and financial well-being of their customers compared to the Index and study benchmark data. The Index and benchmark data are also being used to complement the customer, market and transactional data of organizations such as Banks, Policymakers or Employers [1,2].

The Financial Well-Being Studies instrument complements the Institute’s Financial Resilience Index model, which measures household financial resilience at multiple levels. June 2025 represents the fourteen Index release, the Index having a pre-pandemic baseline of February 2020. The June 2025 Financial Well-Being Study is the 16th national longitudinal study on the financial health, resilience and well-being of Canadians and customers, employees and communities [3,4].

These instruments, with applications in other countries, are being leveraged as a community asset for good to shine a light on the financial health, resilience and well-being of Canadians and global citizens, including in particular those who are underserved or more financially vulnerable.

Our NPO tracks financial inclusion challenges, financial stressors and the impact of key interventions on populations and those who are more financially vulnerable to provide evidence-based policy, program development and impact measurement.

The Institute has made available a free individual financial resilience score tool linked to a bank of independent resources – essentially the Index at the individual level – available here: <https://financialresiliencescore.com/>

The Institute has also released a free, publicly-available Financial Well-Being Index Model linked to an overall personal well-being score for Canadians and global citizens, with this and our Toolkit available here: <https://www.finresilienceinstitute.org/financial-well-being-index-model-and-toolkit/>

[1] The Seymour Financial Resilience Index ® has a pre-pandemic baseline of February 2020 and builds on over 10 years of longitudinal financial well-being studies data for Canada.
 [2] The Financial Well-Being studies, conducted by Financial Resilience Institute, are a 15-minute online survey with survey respondents recruited through the Angus Reid Forum, Canada’s most engaged and respected online panel. All survey design and analysis are conducted by Financial Resilience Institute. The study has a representative sample of the population by household income, age, province and gender and is conducted three times a year.
 [3] The Institute’s Detailed and Summary Impact Report is available at: <https://www.finresilienceinstitute.org/our-impact/>
 [4] See all of our organization’s free published reports on the financial health, resilience and well-being of Canadians published since 2017 at: <https://www.finresilienceinstitute.org/index-releases-and-reports/>
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Sample longitudinal analytics: healthy financial behaviours make a measurable difference in people improving their financial resilience

Summary insights from longitudinal analytics on Canadians between February 2023 and February 2024

Longitudinal analytics of Canadian households that have exhibited certain financial behaviours that have ‘moved up’ versus ‘slipped back’ a financial resilience segment between February 2023 and February 2024

	Segment change		
	Slipped back	No change	Moved up
Significantly reduced non-essential expenses	20%	62%	18%
Taken steps to change my behaviours to better manage my finances	19%	63%	19%
Met with a financial advisor or financial planner	15%	63%	21%
Created or adjusted a financial budget or plan	18%	61%	21%
Reduced or consolidated debt	17%	63%	20%
Taken out insurance to protect against the unexpected	15%	68%	18%
Increased registered or non-registered investments	12%	68%	20%
Set up or built an emergency savings fund	16%	62%	22%
Created or updated a financial plan with the support of my financial advisor(s)	13%	66%	20%
Taken out or adjusted life insurance	10%	76%	13%

Certain healthy financial behaviours have a measurable and proven impact on people ‘moving up’ a financial resilience segment. These include, for example, the positive behaviour of:

- Setting up an emergency savings fund;
- Creating or updating a financial plan with the support of one’s financial advisor(s) and/or
- Increasing one’s registered or non-registered investments.

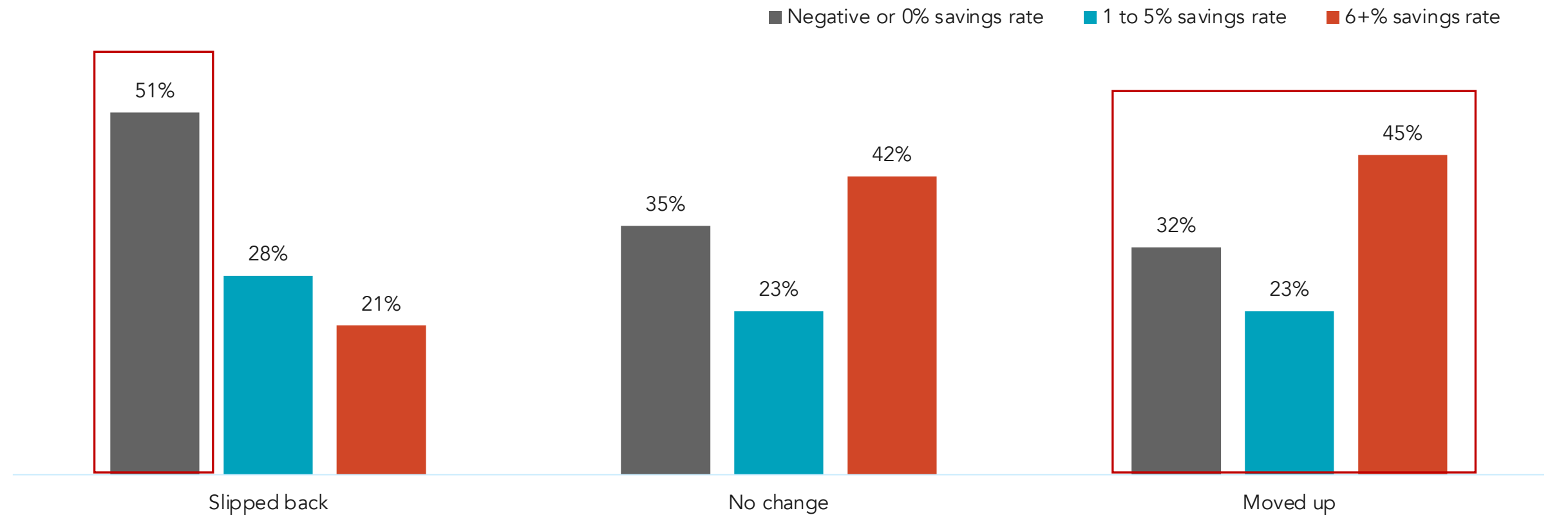


Source: Financial Resilience Institute, Seymour Financial Resilience Index ® and longitudinal analytics with 984 Canadians that answered both the 2023 and 2024 Financial Well-Being studies. 757 of these Canadians were scored through the Index. Seymour Financial Resilience Index ® is a trademark used under license by the Financial Resilience Society. © 2025 Financial Resilience Society dba Financial Resilience Institute. All rights reserved.

Peoples' household saving rates influence their ability to 'move up' a financial segment: as validated through longitudinal research analytics

For example, 45% of Canadians with a household savings rate of 6%+ 'moved up' a financial resilience segment between February 2023 and February 2024 between February 2023 and February 2024. In contrast, 51% households with a negative or zero household savings rate 'slipped back' into a financial resilience segment over the same period. Financial Institutions and other organizations have a role to play in helping to nudge and support their customers and stakeholders in fostering financial behaviours to maintain or improve their financial resilience in ways that matter to them.

Proportion of the same Canadians that 'moved up' a financial resilience segment compared to stayed in the same segment or 'slipped back' between February 2023 and February 2024 analyzed by reported household savings rate



Changes in financial situations can naturally impact financial resilience, a key indicator in the Index. Unplanned life events and challenges related to employment also have an impact

Longitudinal analytics of Canadian households whose financial situation has not improved in the past year and/or that have been impacted from an employment perspective or by other stressors that have ‘moved up’ versus ‘slipped back’ a financial resilience segment – between February 2023 and February 2024:

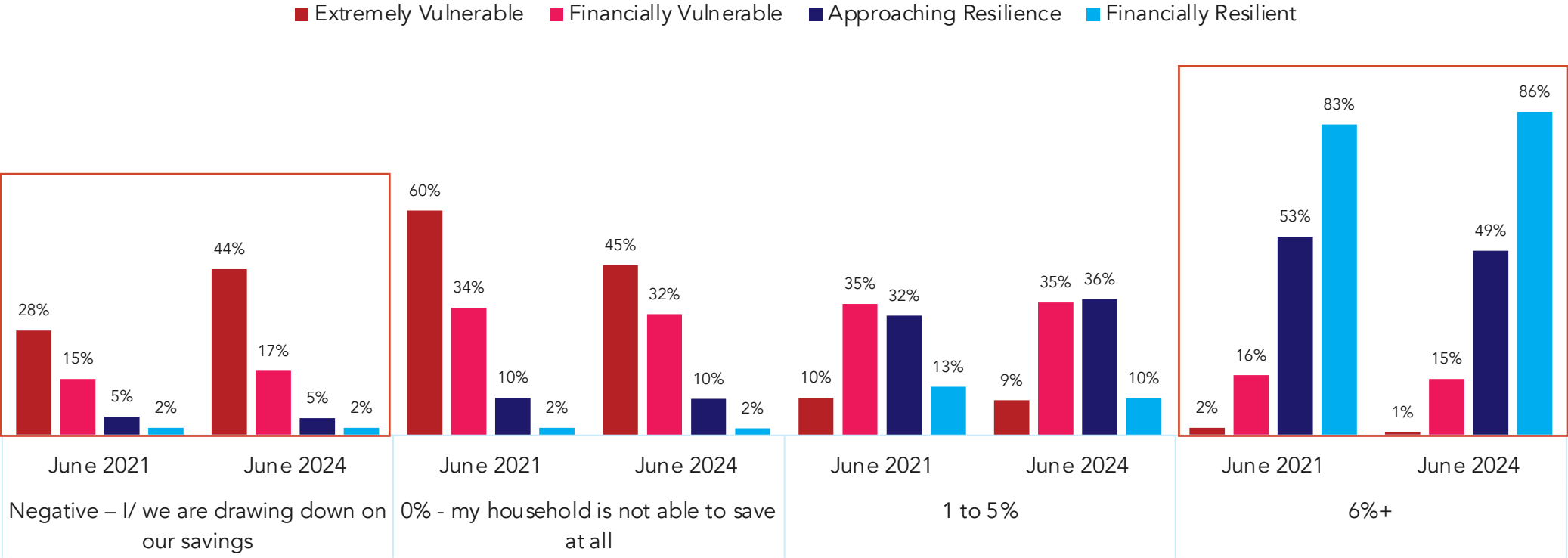
	Segment change		
	Slipped back	No change	Moved up
My household's financial situation has improved in the past year	7%	57%	36%
Impacted by short-term disability	13%	66%	22%
Had mortgage payments increase on my primary home	16%	66%	18%
Experienced job loss	20%	62%	18%
An unexpected life event or big expense has set me back financially	20%	62%	18%
Impacted by critical illness or long-term disability	20%	64%	17%
Worked reduced hours	24%	63%	13%

- Canadians who have slipped back a financial resilience segment in the last year are more likely to have had deteriorations in their financial situation in the past 12 months, whereas 36% of those who have ‘moved up’ a financial resilience segment between February 2023 and February 2024 have seen an improvement in their household financial situation (one of the Index indicators).
- Those who have ‘slipped’ back are more likely to have been affected by unexpected life events or setbacks. For example, one or more job losses or reduced hours in the household, pandemic impacts, disability and/ or divorce may lead to changes in their consumer or financial behaviours affecting the indicators.

The assumption that there are pent up savings on the side for many households is true for only a portion of the population and Financial Institution customers

37% of households overall have a zero or negative reported household savings rate as of June 2024, with significant differences by financial resilience segment. While the proportion of 'Financially Resilient' households saving 6+% or more of their household income has very slightly increased between June 2021 and 2024 (from 83% to 86%) there has been a significant increase in the proportion of 'Extremely Vulnerable' households that are drawing down on their savings with this increasing from 28% to 44% between June 2021 and June 2024.

Proportion of households by financial resilience segment with different reported household savings rates (June 2021 and June 2024)



Source: Financial Resilience Institute, June 2021 and June 2024 Seymour Financial Resilience Index® and Financial Well-Being studies
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Financial Vulnerability and Access-to-Financial Help Challenges for Canadians Living with Low Incomes

Based on data from the Financial Well-Being Studies (2017 to 2025)
Financial Resilience Index Model and Financial Well-Being Index Model

Authors: Eloise Duncan, Patrice Mirindi & Shela Tran, Financial Resilience Institute
July 2025



Insurance Protection as a Pathway to Improved Financial Resilience and Financial Well-Being

Report with Index data analytics and insights including on the impact of extreme weather events on Canadians' household financial resilience

Report Authors: Eloise Duncan, Kuştim Koc and Patrice Mirindi
Financial Resilience Institute
January 2025



Topline February 2025 Index Release on the Financial Resilience and Financial Well-Being of Canadians

Based on the the Institute's February 2025 Financial Resilience Index Model, Financial Well-Being Index Model and Financial Well-Being Studies

Authors: Eloise Duncan, Kuştim Koc and Patrice Mirindi
Financial Resilience Institute
April 2024



Climate-Driven Financial Vulnerability is a Vicious Cycle. How Do We Reverse It?

Climate disasters are driving Canadians into deeper financial vulnerability. To reverse this cycle, we must invest in climate resilience strategies that also strengthen household financial stability.



Chad Park
VP of Sustainability & Citizenship
Co-operators



Eloise Duncan
Founder and CEO
Financial Resilience Institute



David Hughes
President & CEO
Generate Canada

Sustainability / Finance / Investment Attraction

Financial Well-Being Index Model based on Transactional Data

Developed by Eloise Duncan, CEO and Founder, Financial Resilience Institute and previously CEO and Founder, Seymour Consulting in 2015 [1]



[1] The proprietary Financial Well-Being Index Model was developed by Eloise Duncan of Seymour Consulting for Conexus Credit Union in 2015, with the model fully implemented by the FI. The key indicators above were published in the Credit Union's 2020 Annual Report and hence were able to be shared. As a UN-PRB Reviewer, Eloise Duncan shared the indicators and insights on leveraging reported and transactional financial well-being data in tandem in presentations to UN-PRB and for the UN-PRB Guidance. Some of these same transactional banking indicators were short-listed by UN-PRB FIs, with the Guidance also referenced by ING Bank in the Netherlands. Seymour Financial Resilience Index ® is a trademark used under license by the Financial Resilience Society. © 2025 Financial Resilience Society dba Financial Resilience Institute. All rights reserved.

Catalyzing and Accelerating Positive Change with Financial Institutions Globally

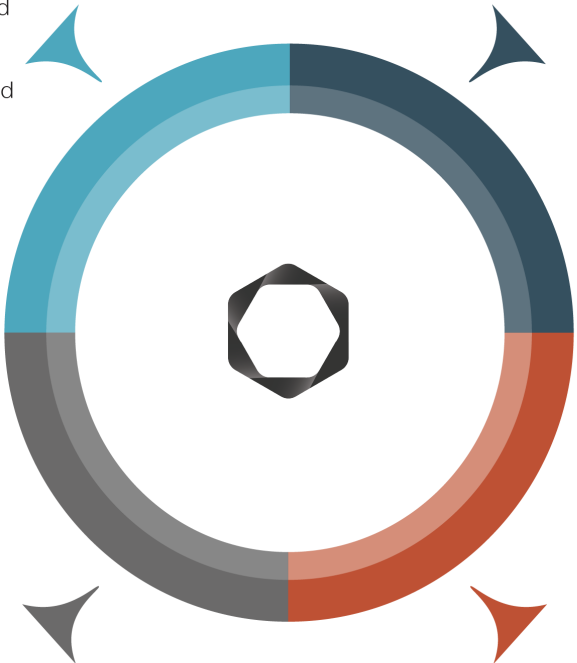
With our partners, Financial Resilience Institute is helping to improve the financial well-being of millions of people. We connect business leaders, innovators and policymakers with the data, resources and customized solutions they need to improve the financial resilience, health and well-being of their customers, employees and communities. We also offer our subscriber program, where organizations receive two exclusive Subscriber Reports annually based on the February and October Financial Well-Being Studies®, Financial Resilience Index Model and Financial Well-Being Index Model with longitudinal data and insights .

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Leverage independent, industry-leading research analytics, benchmark data, tools and methodologies to track financial resilience and financial well-being outcomes that count. Our Index models and customized solutions guide your strategies, investments, tactics and create meaningful change.

Engage

We collaborate with your leaders, clients, partners and communities through hands-on projects, engagement, education, training and support to foster financial resilience and systems change. Connect with our experts and to best practices to accelerate your impact.



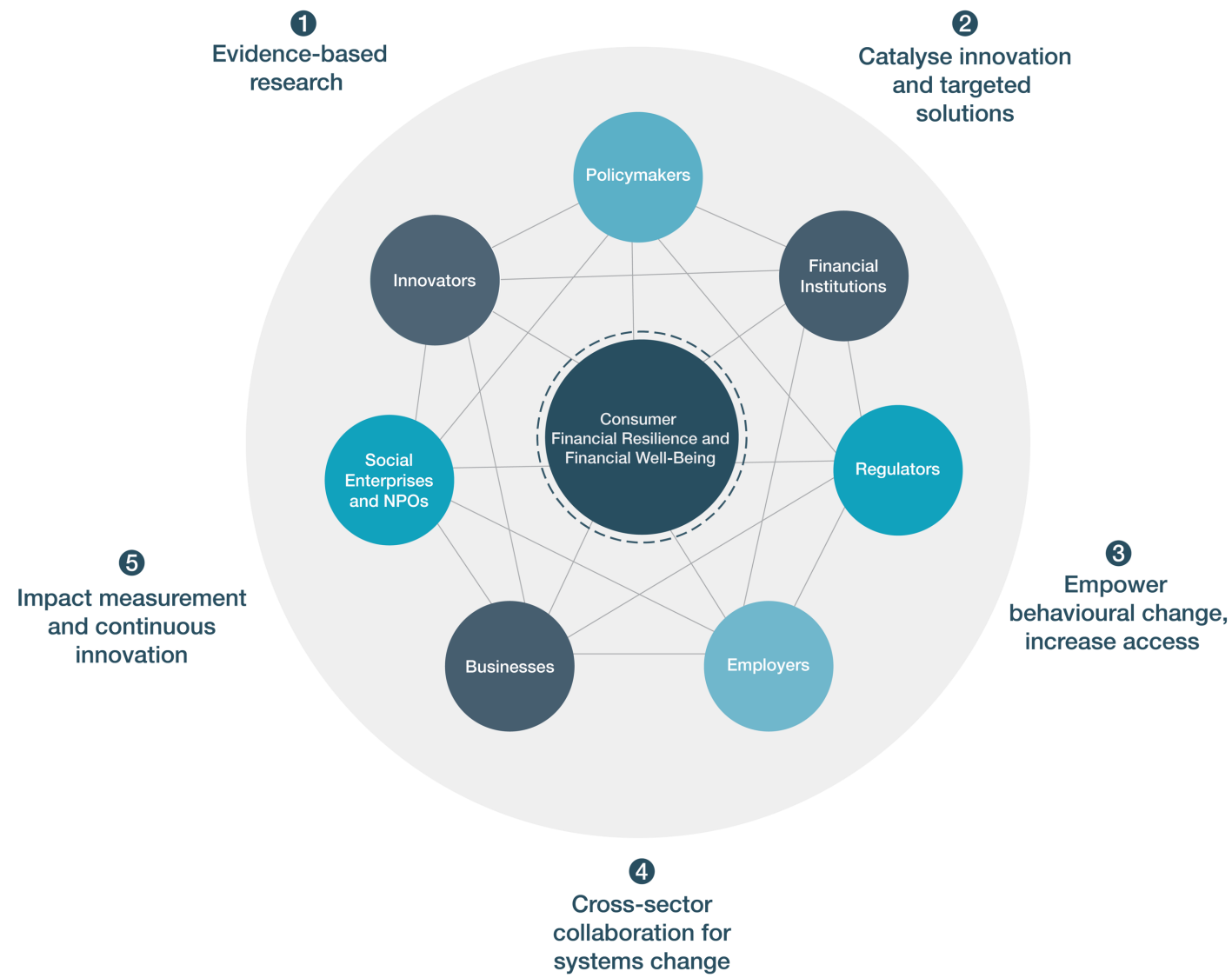
Consult

Transform your organization and offerings, tapping into expert guidance and evidence-based solutions. We help set and deliver on strategic targets, support strategy to execution and design and implement solutions to deliver measurable benefits for your customers, employees, business and communities.

Innovate

Stay ahead with cutting-edge solutions. Through customer and purpose-led innovation, we help create programs and interventions infused with a financial resilience lens. These catalyze positive change wherever you're at in your innovation journey.

We're helping to support systems change with values-aligned clients and partners in Canada and other markets



Recognition to our **Founding Funders**



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