

Economic Inclusion, Mobility and Employment as a Pathway to Financial Resilience

The intersection between economic inclusion, mobility and employment and improved household financial resilience outcomes

Intelligence Memo with latest Index Analytics expanding on our November 2024 Report

Authors: Eloise Duncan, Kujtim Koci and Patrice Mirindi
March 2026



We're leading research and impact measurement on economic inclusion and mobility to help more people to improve their financial stability, financial resilience and thrive

Job creation, economic growth and more resilient, inclusive economies is the ultimate desired outcome: also as small and medium businesses (MSMEs) are supported to grow their business' financial health resilience and thrive.



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.

This Intelligence Memo provides Updated Data and Index Analytics to complement our 'Economic Inclusion, Mobility and Financial Resilience' Report (November 2024)

This Intelligence Memo provides updated data and analytics as of October 2025 and continues to provide data and evidence to support policies and programs to foster economic inclusion and mobility for Canadians and others around the world.



Economic Inclusion, Mobility and Financial Resilience Report

The intersection between economic inclusion, employment and income volatility and household financial resilience and financial well-being

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Financial Resilience Institute

November 2024



Context: the intersection between economic inclusion, employment opportunities, income volatility and household financial resilience and financial well-being



Financial Resilience Institute recognizes that there are many structural, societal, economic, employment-related and other factors that impact the economic inclusion and exclusion, economic mobility and empowerment and the financial resilience, health and well-being of Canadian households, including more vulnerable populations and those facing systemic or other barriers.

This intelligence memo complements our November 2024 Report and focuses and shares robust data and Index analytics around some of the intersections between the indicators below and associations with household financial vulnerability (or financial resilience). Sample data insights analytics lever the Institute’s robust longitudinal Financial Well-Being studies peer-reviewed Financial Resilience Index model. This has a pre-pandemic baseline of February 2020 and builds on over ten years of Financial Well-Being studies data. These are centered around four key indicators:

The proportion of Canadians facing barriers impacting their ability to earn money

The proportion of Canadians experiencing significant income volatility

The proportion of Canadians reporting they feel insecure in their work or job situation

The proportion of Canadians that have taken on additional work or a side gig to earn additional income over the past 12 months

The 2024 report, made possible thanks to the generous support of our granting funder Coast Capital, was designed to spark new insights, ideas and dialogue related to the criticality of Policymakers, Employers, Financial Institutions and other organizations helping Canadians to to access employment opportunities, grow their incomes and/or empower themselves to gain meaningful work, with many positive knock-on effects of this for individuals, families, our economy and society. One benefit is improved household financial resilience, financial well-being and overall well-being of Canadians. The Institute’s Index analytics prove there is a clear association between people having employment and/or not facing barriers impacting their ability to earn money, and improved household financial resilience outcomes. People who are more financially resilient also have improved financial well-being, and physical, emotional, and mental well-being. They are also more engaged and productive at work, as a result of lower levels of financial stress.

The report included some trended data and sample analytics on more vulnerable populations such as for people not working owing to a disability or low-income Canadians. Deeper-divide independent analytics is available for Policymakers, Employers and others in the future. The Institute is developing other indicators related to economic mobility, financial empowerment and financial well-being that can be utilized in the future as appropriate to support evidence-based policy and program development and impact measurement for key populations, including pre-and-post economic inclusion interventions as appropriate. For more information, please contact info@finresilienceinstitute.org or visit our website at <https://www.finresilienceinstitute.org/>

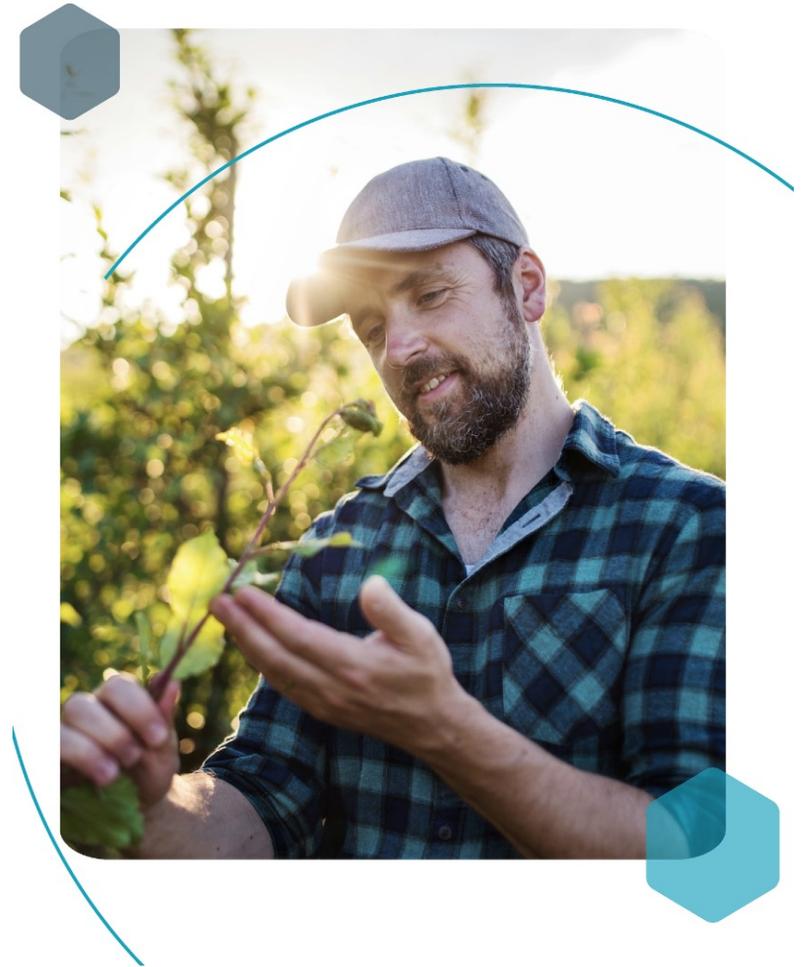
Intelligence Memo Summary Insights

Complementing the full Economic Inclusion, Mobility and Financial Resilience Report published in November 2024

This short deck provides updated data analytics, complementing the Institute's Economic Inclusion and Mobility Report published in November 2024, telling a consistent story in terms of the financial challenges and barriers to economic inclusion. The Institute's data signals an increase in the proportion of Canadian households that report facing barriers impacting their ability to earn money over the past few years, with this rising from 45% in June 2021 to 60% in October 2025, a significant increase over the past three years. The proportion of households that report they face job insecurity has been stable, with this representing 41% of households in June 2025 and June 2021.

Financial vulnerability is clearly associated with economic exclusion; households facing barriers to earning money have a mean financial resilience score of 42.6 as of June 2025, with this 20 Index points (38%) lower than households not facing this barrier (62.9). Notably, 25% of households 'completely agree' that they face such barriers, and these households are even more financially vulnerable, with a mean resilience score of 36.2 compared to a mean financial resilience score of 42.6 for those that 'completely' or 'somewhat agree' combined based on the Institute's peer-reviewed Financial Resilience Index model.

Income volatility compounds household financial vulnerability, with 17% of Canadian households reporting they experience significant month-to-month income volatility as of June 2025. These households have a mean financial resilience score of 43.7 as of June 2025, with this nearly 11 Index points lower than households not experiencing this challenge. Households that 'completely agree' that they face significant income volatility are even more vulnerable, with a mean financial resilience score of 36.8 as of June 2025.



Intelligence Memo Summary Insights Continued

Complementing the full Economic Inclusion, Mobility and Financial Resilience Report published in November 2024

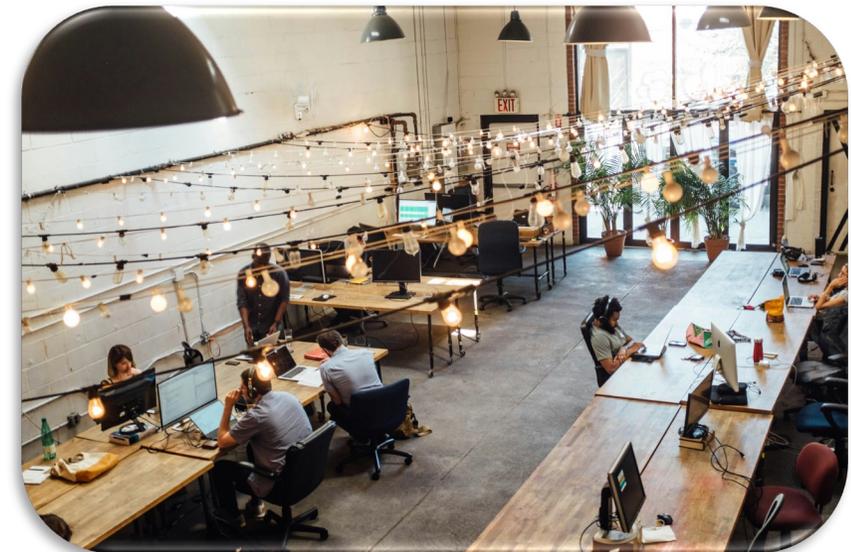
Job insecurity affects a large share of households and can impact their financial resilience. As of June 2025, 41% of households report feeling insecure in their job or work situation, with 40% of these households 'Extremely Vulnerable' with a financial resilience score of 0 to 30. Moreover, 63% of households experiencing job insecurity agree that money worries negatively impact their productivity at work as of June 2024. Importantly, as of June 2024, 79% of households that experience job insecurity also report facing barriers impacting their ability to earn money, illustrating the compounding nature of economic inclusion and mobility challenges.

33% of households have taken on additional work as of October 2025; their mean financial resilience score is only 45.0 ('Financially Vulnerable'), compared to 56.4 for those who have not. Concerningly, the Institute found that as of June 2024, nearly a third (32%) of Canadians report that they are unable to meet their essential expenses despite taking on a side-hustle to supplement their income, with the high cost of living an issue for many Canadians.

Households not working owing to a disability remain the most financially vulnerable population, with a mean financial resilience score of 31.04 as of June 2024. This is more than 20 Index points below full-time workers and 30 Index points below retirees. This score has deteriorated compared to June 2020 (35.13), underscoring the critical need for more targeted policy and program support for this population.

As of June 2025, households that grew their incomes in the past year have significantly improved financial resilience outcomes. Those reporting income growth of more than 50% have a mean financial resilience score of 64.29, with this nearly 25 Index points higher than those reporting the largest income declines (39.52), confirming that income growth and economic mobility are key drivers of household financial resilience. Similarly, levels of education and being able to invest in one's education and career makes a difference, with households that have higher levels of education more financially resilient based on the Institute's Index analytics in 2025.

Policymakers, Employers and financial health innovators continue to have an important role to play in helping people to overcome barriers impacting their ability to work, and foster economic inclusion, economic mobility and thrive. This is important not only for individuals and young people, but also in terms of helping small and medium size businesses to foster their business financial health and resilience, with SMEs the engine of or local economies, creating 50-70% of jobs in many countries.



The Institute's peer-reviewed Household Financial Resilience Index tracks household financial resilience in Canada with applications in other countries ^[1,2,3]

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 across nine behavioural, sentiment and resilience indicators. The Index has a pre-pandemic baseline of February 2020.



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 Financial Resilience Index Model measures *financial resilience*, i.e. *one's ability to get through financial hardship, stressors and shocks as a result of unplanned life events*, across nine behavioural, sentiment and resilience indicators at the national, provincial and individual household levels for Canadians and the customers, employees or stakeholders of our client and partner organizations working with the Institute. The proprietary Index was developed by Seymour Consulting, now Financial Resilience Institute, 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 66 percent of the variance in the financial resilience construct as of October 2025, with a consistently strong model. 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/>.

[2] The Index is the first of its kind in the world and builds on over 10 years of robust data from the Financial Well-Being Studies instrument conducted three times a year with over 5000 adult Canadians, from a representative sample of the population.

[3] The Household Financial Resilience Index has been peer-reviewed by many leading organizations, including but not limited to: Statistics Canada (Government of Canada) Co-operators, Standard Chartered Bank, Haver Analytics, C.D. Howe Institute, Vancity, FP Canada, Prosper Canada, Coast Capital and other organizations.

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Financial Resilience Index Model Indicators and Scoring Model

The Index is the first of its kind in the world [1]. It is based on the nuances of the Canadian consumer and ecosystem with application in other countries. Household financial resilience is tracked at the national, provincial, segment and individual household levels for Canadians, tier-one bank customers and the customers of any organization adopting it, with measurement and tracking every four months currently.

The Index has been peer-reviewed by Statistics Canada, C.D. Howe Institute, UN-PRB, Haver Analytics, Vancity, Co-operators and many organizations using it.

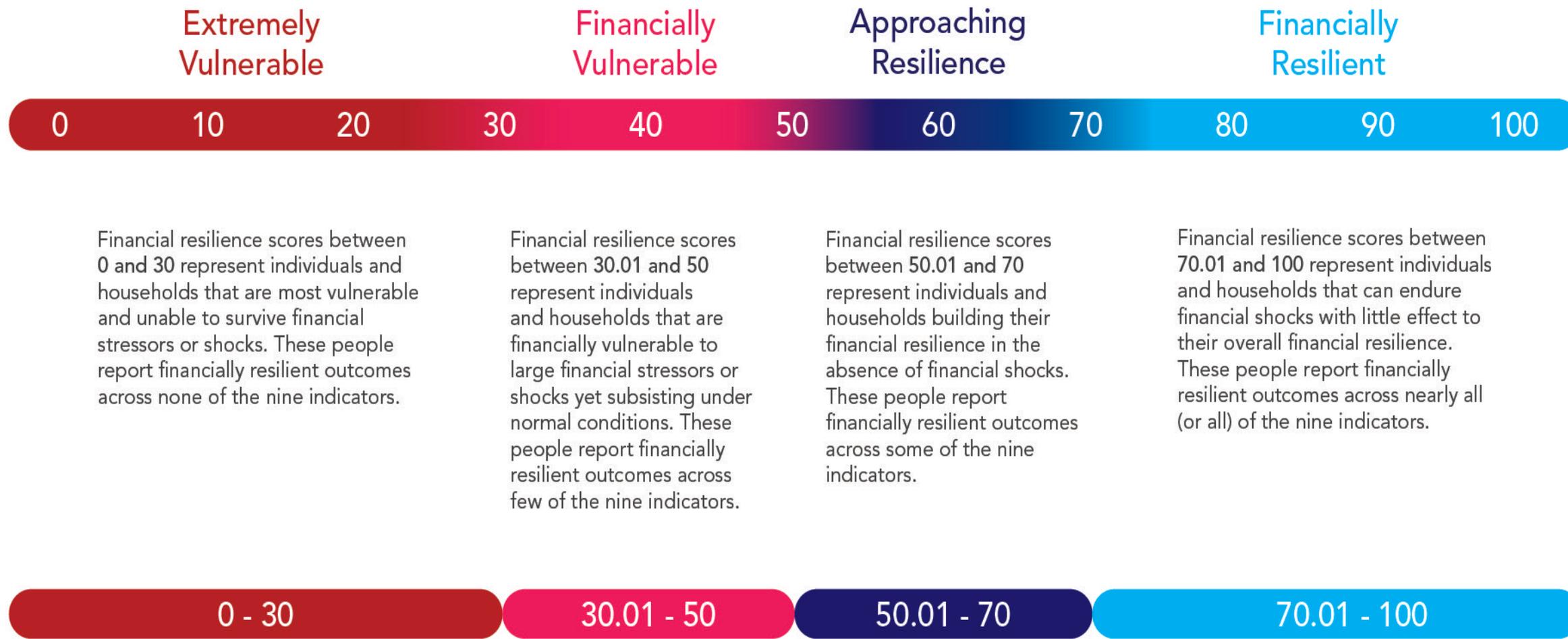
The Index has a pre-pandemic baseline of February 2020 and builds on 10+ years of robust national financial health, stress and financial well-being data from the Financial Well-Being studies instrument.



*'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.

[1] The Index is called the Seymour Financial Resilience Index ®. The original Index release report and Index development methodology are available at <https://www.finresilienceinstitute.org/about-the-seymour-financial-resilience-index/> Seymour Financial Resilience Index ® is a trademark used under license by the Financial Resilience Society.

Household Financial Resilience Index Scoring Model and Segments



'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. © 2026 Financial Resilience Society. All rights reserved.

Financial Resilience Index Model Development Methodology

Seymour Financial Resilience Index ®

The Financial Resilience Index Model is stronger than ever. The nine indicators account for 66 percent in the variance in the financial resilience construct as of October 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 66 percent of the variance in the financial resilience construct as of October 2025, 65 per cent 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, Co-operators, Coast Capital, Standard Chartered Bank and many other organizations. 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.

[2] The sample size for the October 2025 Financial Well-Being Study is 5814 survey respondents with 5074 scored through the Index (MOE < 1.8, C.I. 95%).

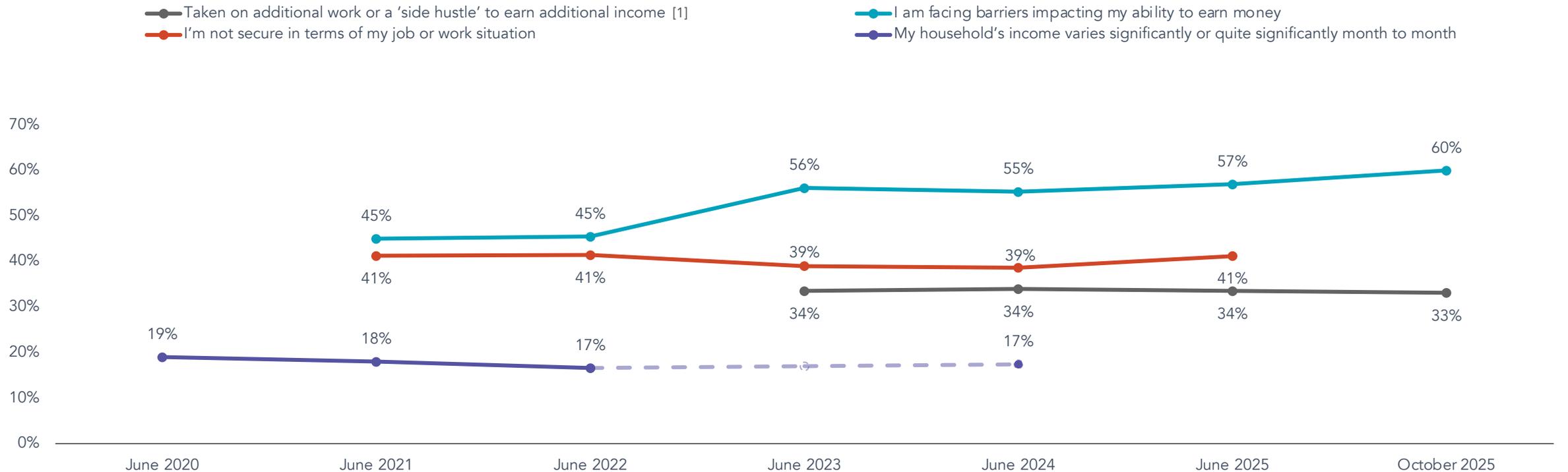
More information on the Index is available in the at: <https://www.finresilienceinstitute.org/why-we-created-the-index/>
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As of October 2025, 60% of households report they are facing barriers impacting their ability to earn money: up from 45% in June 2021, with economic inclusion and mobility challenges tracked by the Institute for several years

Job insecurity affected 41% of households as of June 2025, while 33% of households reported they had taken on additional work or a 'side hustle' to earn additional income in the past year as of October 2025. The proportion of households facing barriers impacting their ability to earn money has risen steadily since the pandemic, while those taking on a side hustle to supplement their household income remaining steady.

Proportion of households that completely or somewhat agree they are facing the following economic inclusion or income barriers and/or have taken on an additional work or a side hustle to earn additional income in the past 12 months (June 2020 to October 2025)



Source: Financial Resilience Institute, June 2020 to October 2025 Financial Wellbeing Studies

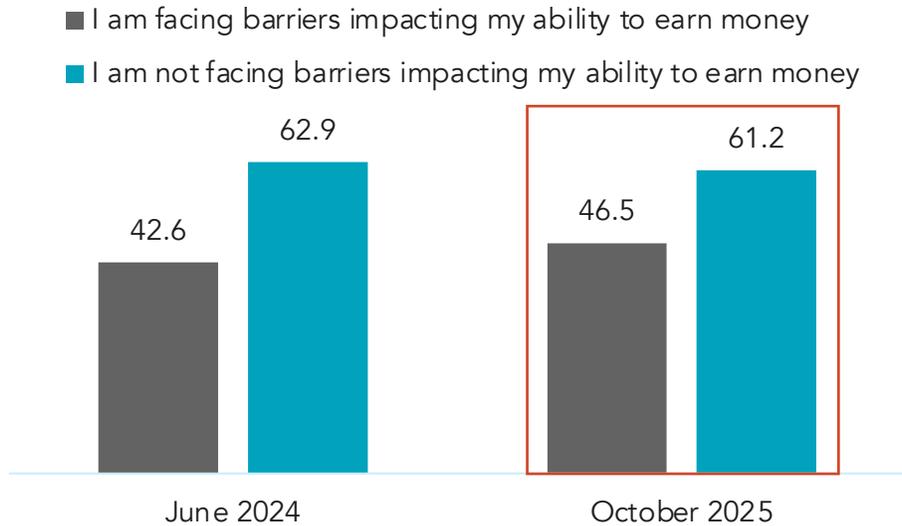
[1] 25% of households 'completely agree' and 30% of households 'somewhat agree they are facing barriers impacting their ability to earn money as of June 2024. Example barriers are not specified in the Financial Well-Being study for survey respondents and can be interpreted by survey respondents in different ways. Barriers could include, for example, not being able to work owing to a disability, physical or mental health issues for the person, their spouse or family member; having childcare or elderly care responsibilities impacting one's ability to take on work or other economic or inclusion or systemic barriers.

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Households facing barriers impacting their ability to earn money are more financially vulnerable, as evidenced by the Institute's Financial Resilience Index model

Households that face barriers impacting their ability to earn money have a significantly lower mean financial resilience score (of 46.5 as of October 2025) compared to those that do not face this economic exclusion barrier (61.2 as of October 2025) based on the Seymour Financial Resilience Index®. The gap has narrowed from 20.3 Index points in June 2024 to 14.7 Index points, suggesting some improvement, but these households remain more financially vulnerable, with data analytics consistent to that provided by the Institute in our full report published in November 2025.

Mean financial resilience score of households that completely agree or somewhat agree they are facing barriers impacting their ability to earn money compared to those who are not facing this barrier (June 2024 and October 2025)

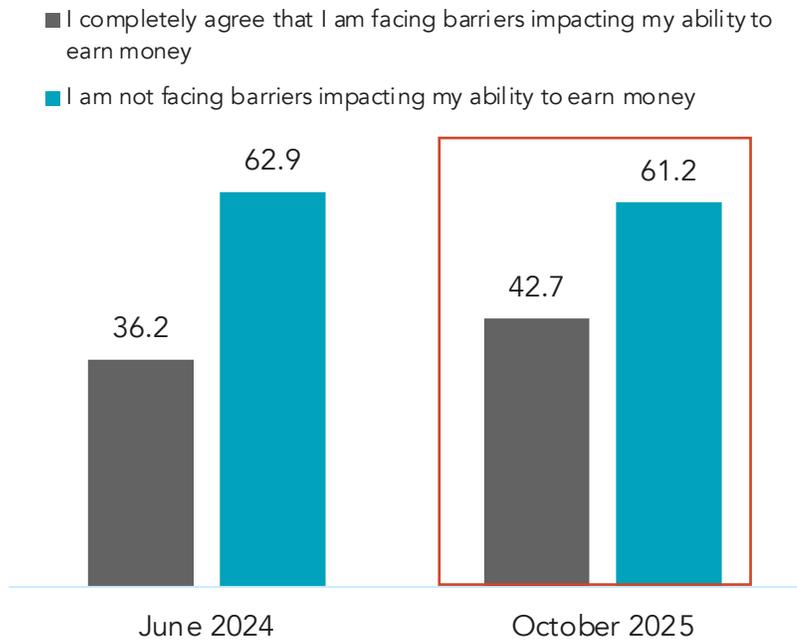


Source: Financial Resilience Institute, October 2025 and June 2024 Seymour Financial Resilience Index® and Financial Well-Being Studies
'Extremely Vulnerable' households have a financial resilience score of 0 to 30; 'Financially Vulnerable' a score of 30.01 to 50; 'Approaching Resilience' a score of 50.01 to 70, and 'Financially Resilient' a score of 70.01 to 100.
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The one quarter of households that ‘completely agree’ they are facing barriers impacting their ability to earn money are more financially vulnerable: with a mean financial resilience score of 42.7 as of October 2025 compared to 61.2 for those not facing this barrier

These households are 'Financially Vulnerable' while those not facing this economic exclusion barrier are 'Approaching Resilience'. Three quarters of these households that completely agree they are facing barriers impacting their ability to earn money are 'Extremely Vulnerable' or 'Financially Vulnerable' as of June 2024, compared to just 25% of households not facing this barrier.

Mean financial resilience score of households that completely agree they are facing barriers impacting their ability to earn money compared to those who are not facing this barrier (June 2024 and October 2025)



Distribution of households that completely agree they are facing barriers impacting their ability to earn money by resilience segment compared to those not facing this barrier (June 2024)

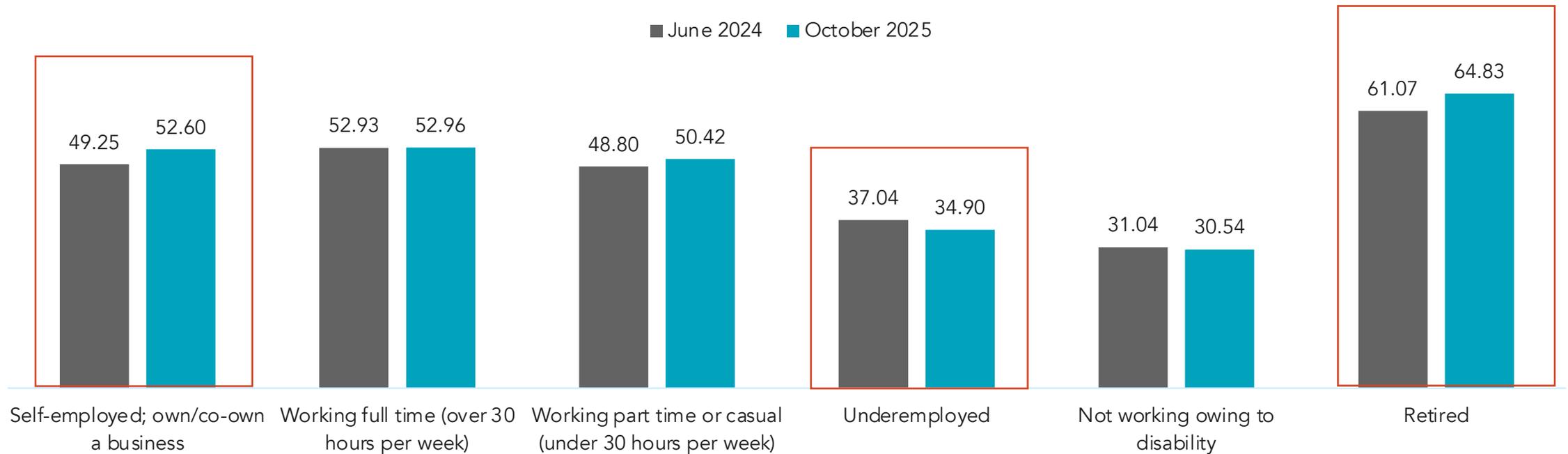


Source: Financial Resilience Institute, October 2025 and June 2024 Seymour Financial Resilience Index ® and Financial Well-Being Studies
 'Extremely Vulnerable' households have a financial resilience score of 0 to 30; 'Financially Vulnerable' a score of 30.01 to 50; 'Approaching Resilience' a score of 50.01 to 70, and 'Financially Resilient' a score of 70.01 to 100.
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There continues to be a clear association between people having access to employment and improved financial resilience outcomes

The Institute has used its Financial Resilience Index model to prove the association between households having access to employment opportunities and improved financial resilience outcomes. Households working full-time have a higher mean financial resilience score of 52.96 as of October 2025, while those working part-time and/or underemployed are more financially vulnerable, with a mean financial resilience score of 34.9. Households not working owing to a disability are 'Financially Vulnerable', as they are the most challenged population consistently. They have a mean financial resilience score of 30.54 as of October 2025. This is over 22 Index points lower than households working full-time, and 34 Index points lower compared to retired households.

Mean financial resilience score of key populations by employment status based on the Seymour Financial Resilience Index ® (June 2024 and October 2025)



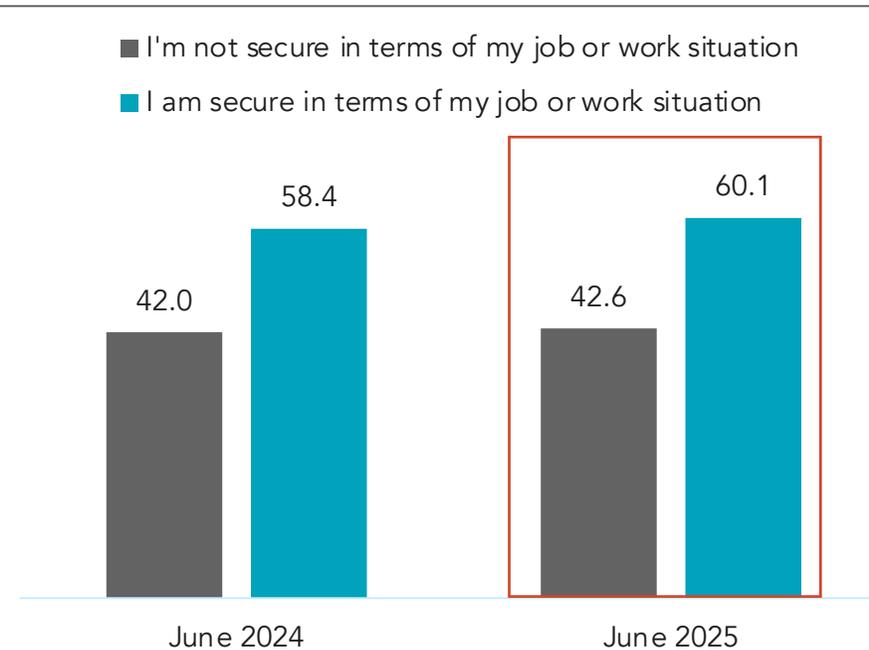
Source: Financial Resilience Institute, June 2024 and October 2025 Seymour Financial Resilience Index ® and Financial Well-Being Studies
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Job insecurity remains a challenge for many households: with many households ‘patching together’ their livelihoods as the ‘full time job with pension’ becomes more rare

As of June 2025, 41% of households report they do not feel secure in their job or work situation, with these same households having a mean financial resilience score of 42.6. This is 17.5 points lower than those not feeling job insecurity (60.1) based on the Institute’s Financial Resilience Index model [1] As more households face job insecurity and challenges, including as a result of the changing nature of work, economic shocks, disruptions with AI and due to other factors, policymakers focus on job creation, economic inclusion and economic mobility become increasingly important.



Mean financial resilience score of households who do not feel secure in their job or work situation compared to those who don't experience job insecurity (June 2024 and June 2025)

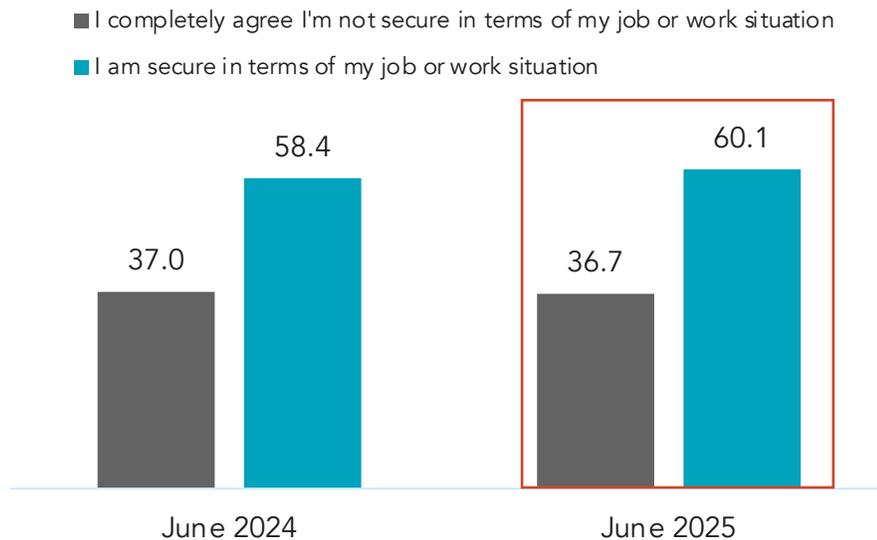


Source: June 2024 and June 2025 Seymour Financial Resilience Index © and Financial Well-Being Studies conducted by Financial Resilience Institute
‘Extremely Vulnerable’ households have a financial resilience score of 0 to 30; ‘Financially Vulnerable’ a score of 30.01 to 50; ‘Approaching Resilience’ a score of 50.01 to 70, and ‘Financially Resilient’ a score of 70.01 to 100.
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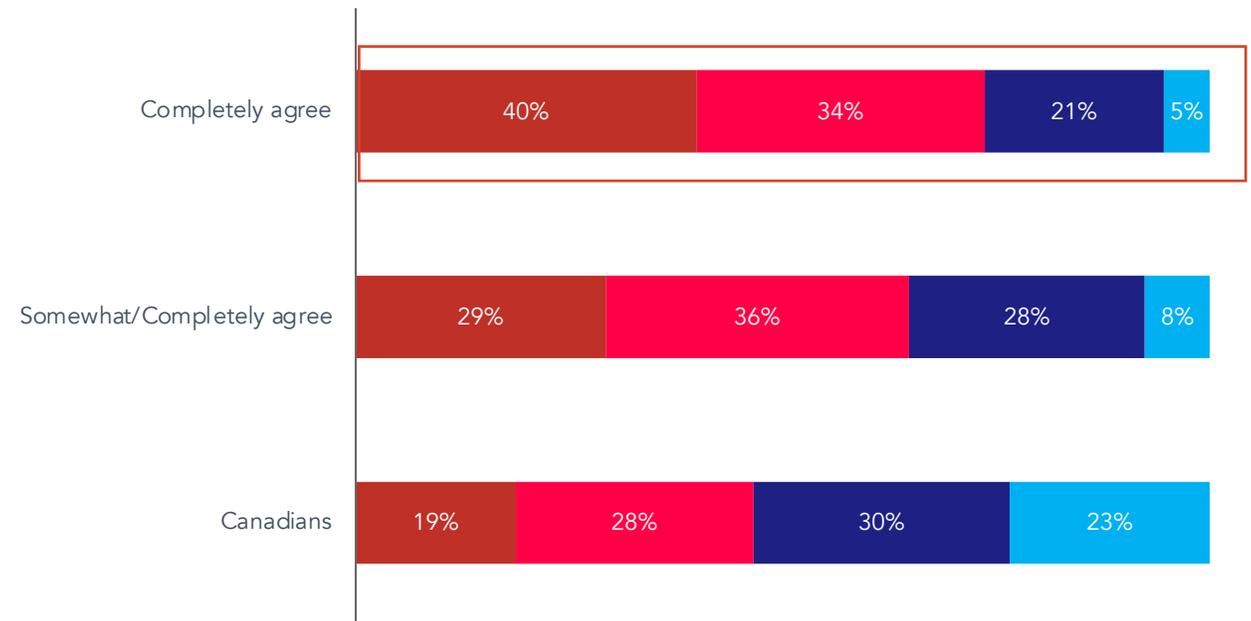
Households that 'completely agree' they face job security are significantly more financially vulnerable, with this a challenge faced by many households

Households that 'completely agree' they face job security have a mean mean financial resilience score of 36.7 as of June 2025: 23.4 Index points lower than those who report they are secure in their work. Index analytics tells a similar story compared to one year prior. 40% of these households are 'Extremely Vulnerable' and another 34% are 'Financially Vulnerable' as of June 2024. It is important for Policymakers, Financial Institutions, Employers and others to help Canadians access employment opportunities, foster economic inclusion and economic mobility. This is foundational to supporting financial and overall resilience and a strong economy.

Mean financial resilience score of households who completely agree that they do not feel secure in their job or work situation compared to those who don't experience job insecurity (June 2024 and June 2025)



Distribution of households that completely agree and somewhat or completely agree they are not secure in their job or work situation across the financial resilience segments compared to households not facing this challenge (June 2024)



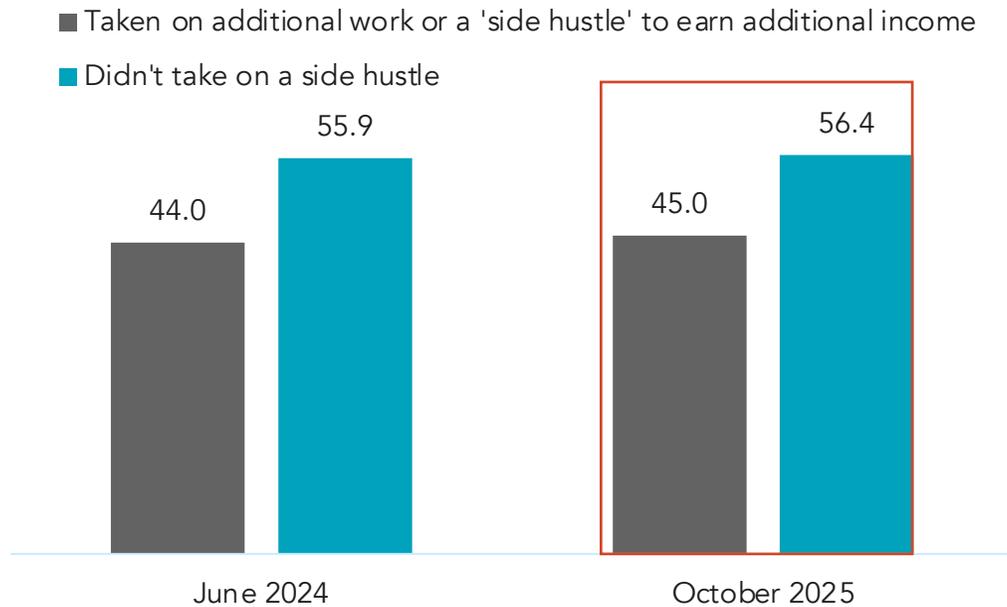
■ Extremely Vulnerable ■ Financially Vulnerable ■ Approaching Resilience ■ Financially Resilient

Source: June 2024 and June 2025 Seymour Financial Resilience Index © and Financial Well-Being Studies conducted by Financial Resilience Institute
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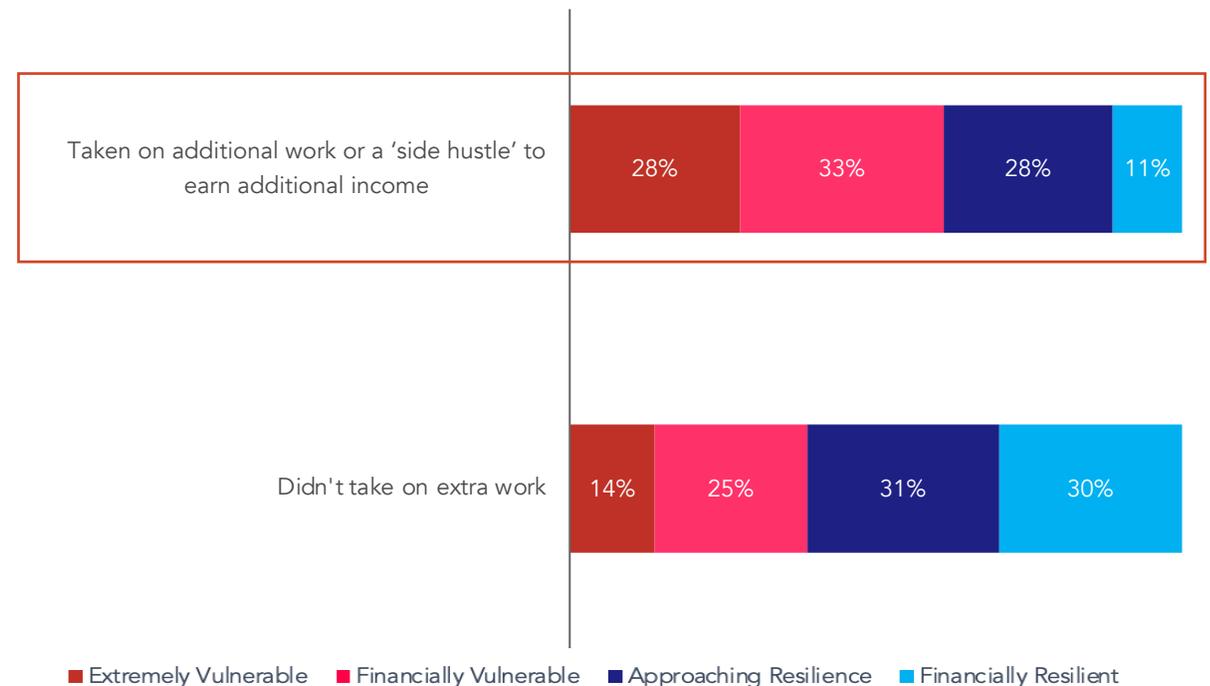
More financially vulnerable households are more likely to have taken on additional work or a 'side hustle' over the past twelve months with 61% of these households 'Extremely Vulnerable' or 'Financially Vulnerable' as of June 2024

Households that have taken on additional work or a 'side hustle' to earn additional income have a mean financial resilience score of 45.0 compared to 56.4 for those who have not taken on a side hustle as of October 2025. There is not an association between people taking on a side gig or additional work and improved financial resilience outcomes, with these households more financially challenged compared to their counterparts who have not taken on a side gig before taking on the extra work, not surprisingly.

Mean financial resilience score of households that have taken on a side hustle in the past year compared to those who are have not (June 2024 and October 2025)



Distribution of households that have taken on additional work or a side hustle to earn additional income by financial resilience segment compared to households that have not (June 2024)

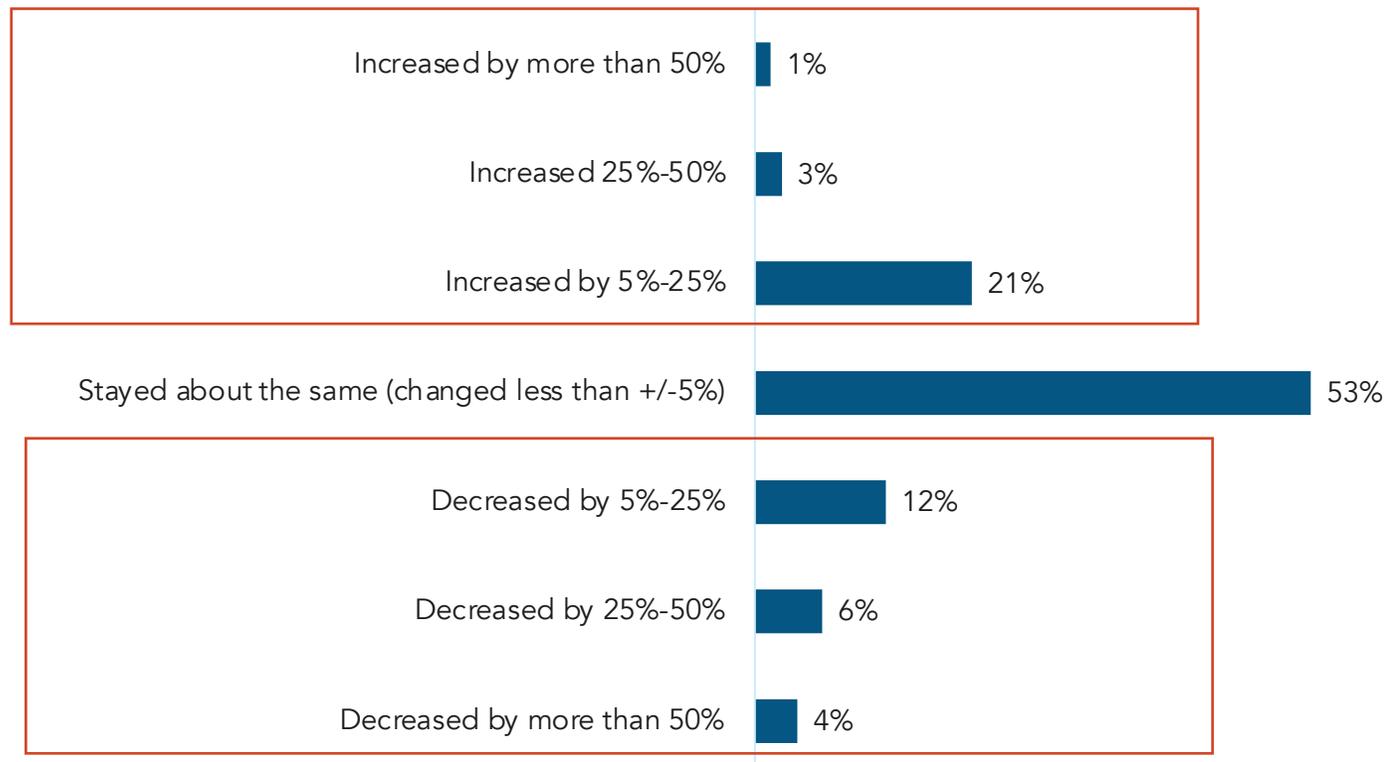


Source: June 2024 and October 2025 Seymour Financial Resilience Index © and Financial Well-Being Studies conducted by Financial Re
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There is a mix of households reporting improvements or deteriorations in their household incomes over the past year, and education makes a difference

While household financial vulnerability spans all household income demographics, those that have seen increases in their household income in the past year are more likely to be more financially resilient. Similarly, households that are more educated – and have been able to invest in their education and careers, have improved household financial resilience. As of June 2025, half of households (53%) report their income has stayed about the same in the past year, while a 22% report their household income has decreased by 5% or more and 25% report their household income has increased by 5%.

Proportion of households that report their household income has increased, stayed the same or decreased by certain percentage ranges over the past year (June 2025)



Households that report they grew their incomes over the past year have improved financial resilience outcomes compared to those that have seen their household income remain the same or decrease in the past year

Index analytics below highlights that: households that experienced income growth in the past year have improved financial resilience outcomes, while those whose incomes declined are significantly more financially vulnerable based on their mean financial resilience score. Households reporting income growth of more than 50% have a mean financial resilience score of 64.29 as of June 2025, with this nearly 25 Index points higher than those reporting the largest income declines (39.52). This confirms that income growth and economic mobility are key drivers of improved household financial resilience. These differences are statistically significant based on the ANOVA test [1].

Mean financial resilience score of households report their household income to has increased, stayed the same or decreased in the past year by certain percentage ranges over the past year (June 2025)



Source: June 2025 Seymour Financial Resilience Index ® and Financial Well-Being Study conducted by Financial Resilience Institute

[1] ANOVA (Analysis of Variance) is a statistical test used to determine whether there are significant differences between the mean scores of three or more groups. The differences in financial resilience outcomes across households with different income dynamics are statistically significant based on the ANOVA test.

'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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Emerging Conclusions and Takeaways

Everyone has the right to access economic opportunities that support financial health, resilience, and well-being. Economic and financial inclusion are vital for a thriving society, empowering individuals to earn a living in a way that reflects their talents, skills, and ambitions, while growing their incomes through their careers and lives where possible. Helping Small and Medium Businesses (MSMEs) to thrive and grow, and understand and maintain or improve their business financial health and resilience is also critical, with businesses the engine of job creation and local economies.

The intersection between economic inclusion and financial resilience is complex, but the data and insights from Financial Resilience Institute in this report validate a clear association between economic inclusion and improved financial resilience, health, and well-being outcomes. Financial vulnerability affects all income demographics, but access to meaningful employment is crucial. As evidenced through our Index analytics over different time series, households that have access to full-time work exhibit improved financial resilience outcomes compared to those unable to work due to a disability or other barriers, although nuances and unique challenges exist for different populations. Many households experience financial stressors like job loss, reduced hours, or disability, and households that face job insecurity and/or have income volatility are more financially challenged.

Despite over a third of Canadians working hard to maintain or improve their financial resilience, three quarters of all households still experience some level of financial vulnerability as of February 2026. This highlights a pressing need for policy interventions and support systems to help Canadians and others around the world to secure meaningful work and overcome systemic barriers. Policymakers, Employers, Financial Institutions, Non-Profit Organizations, and others have a role in fostering financial health, economic inclusion and financial resilience, especially for those disproportionately affected, such as people with disabilities and low-income households. The compounding effect of these barriers can be tracked through the Institute's Financial Resilience Index model and intersectional analysis. Policymakers, Employers and others can help unlock opportunities for more people and small businesses, and in particular those who face barriers or need help most, while recognizing that driving systems change requires cross-sector collaboration, evidence-based decision making, policy and program innovation and robust impact measurement.

We believe targeted, ongoing support for people and SMEs facing systemic barriers is essential to reduce financial and overall vulnerability, which impacts health, well-being, families, small businesses, and communities. Empowering people, and our youth, to secure stable, meaningful employment and maintain or grow their incomes in their lives will not only contribute to productivity but help foster intergenerational resilience, paving the way for a stronger, more resilient and inclusive societies and economies. Many challenges pervade, including with the changing nature of work, AI, economic shocks and other challenges, but data and evidence are key to help make the case for improved economic inclusion and mobility, while identifying practices, policies and solutions that can help people move forward. Our non-profit looks forward to further work in this practice area, as together we work to help build more resilient, inclusive economies.



Contact us for feedback, questions or to explore collaboration opportunities around fostering economic inclusion, mobility and financial resilience together

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