





# 2021 Financial Stress Index

#### Two-in-five Canadians say money is their #1 source of stress

Even amid a public health crisis, money outranked personal health for the fourth consecutive time











## What's causing Canadians the most stress?









## What are the impacts of financial stress?



Issues 31%



Marriage, Relationship Problems 15%



Disputes 15%



Distracted at work, Reduced Productivity





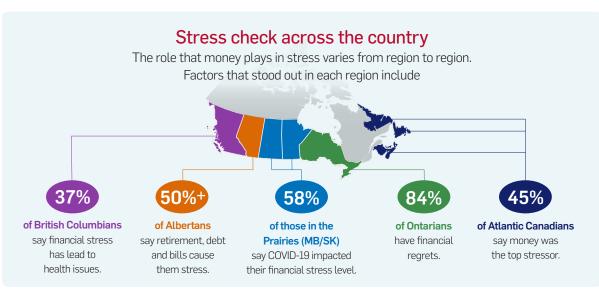
Substance Abuse, Mental Health Challenges

7%

## Is financial planning the cure for cash-related stress?

Canadians who work with a Certified Financial Planner® professional or a Qualified Associate Financial Planner™ professional sleep better and report lower levels of money-related stress.

Does this sound like you?	With Planner	Without Planner
Money is my top cause of stress	23%	39%
I have lost sleep because of financial worries	40%	<b>52</b> %
My financial stress has led to health issues	20%	31%
I feel more hopeful about my financial future today	73%	56%



#### Are we taking the right steps to keep financial stress in check? Canadians believe there are actions they can take to help reduce their financial stress 39% 39% 39% 34% **34**% 23% 22% **19%** 18% Creating an Paying Building a Tracking Saving financial plan down debt more emergency expenses savings fund Believe actions will help Have taken actions to reduce financial stress reduce financial stress

### Only one-in-10 Canadians think nothing can reduce their financial stress



## Four-in-10 working with a financial planner are financially stress-free

