Nearly 2 in 3 Working Albertans Say They're Less Financially Secure Than a Year Ago, New Survey Finds

Financial stress is spilling into Alberta workplaces: More than half (56%) of working Albertans say it's affecting their job, and among those feeling the impact, 68% have no more than two months of savings.

CALGARY, ALBERTA, CANADA, September 15, 2026 /EINPresswire.com/ -- Money Mentors' 2026 Workplace and Wellness Report, conducted among members of the Angus Reid Forum, finds that nearly two-thirds (62%) of working Albertans say they are less financially secure than they were a year ago, compared with 49% nationally.

Everyday expenses are the biggest reason Albertans say they are losing financial ground. More than one-third (36%) point to higher costs for groceries, utilities, transportation and other everyday essentials, compared with 24% nationally. Only 14% of working Albertans say they are more financially secure than they were a year ago.

FINANCIAL STRESS IS FOLLOWING ALBERTANS TO WORK

More than half (56%) of working Albertans say financial stress has negatively affected their focus, productivity or attendance at work, virtually unchanged from 58% in 2025.

The impact reaches across income levels. Nearly two-thirds (63%) of workers in households earning $50,000 to under $100,000 report an impact, while even among workers in households earning $100,000 or more, half (50%) say financial stress is affecting their work.

Many workers also have limited savings to fall back on. More than two in five (42%) working Albertans could cover no more than two months of regular expenses using their savings if they lost their job today, compared with 44% in 2025. One in five (20%) has less than one month of savings or could not cover their expenses at all, while 32% could cover six months or more, up from 29% in 2025.

FOR WORKERS ALREADY FEELING FINANCIAL STRESS, THE SAFETY NET IS EVEN THINNER

Among Albertans whose financial stress is already affecting them at work
More than two-thirds (68%) could cover no more than two months of expenses if they lost their

job.
Nearly four in 10 (39%) have less than one month of savings or no financial cushion at all, while just 12% could cover six months or more.

That vulnerability has persisted year over year. In 2025, 71% of Alberta workers reporting an impact from financial stress at work had no more than two months of expenses covered, compared with 68% in 2026.

The same workers are also more likely to be unsure where to seek help. Across Alberta, more than one in five (22%) workers say they would not know where to turn first if they or someone they knew were struggling with serious debt. Among those whose financial stress is already affecting their work, that rises to nearly one-third (32%).

Money Mentors is the only Alberta-based non-profit credit counselling agency, providing free, confidential credit counselling and financial education to Albertans looking for support with debt and money management. It is also the exclusive provider of Alberta's Orderly Payment of Debts (OPD) program, managed on behalf of the Government of Alberta.

"Financial stress doesn't stop when someone starts their workday," says Stacy Yanchuk Oleksy, CEO of Money Mentors. "When people are already operating with very little financial cushion, an unexpected expense or loss of income can quickly become a much bigger problem. For employees, the takeaway is to seek support before debt becomes unmanageable. For employers, it means recognizing that financial stress can affect people at work and making sure employees know where they can turn for trusted, confidential help."

MANY ALBERTANS STILL DON'T KNOW WHERE TO TURN FOR DEBT HELP

Non-profit financial counselling is the most common first choice among Alberta workers who know where they would seek help. More than one in four (26%) say they would first turn to a non-profit financial counselling or debt-help organization, ahead of 22% who would turn to a financial planner or financial advisor, 10% to a bank or credit union and 4% to a licensed insolvency trustee.

The awareness gap is particularly pronounced among younger workers. Nearly one-quarter (24%) of Albertans aged 18-34 say they would not know where to turn at all for serious debt help.

That gap extends to Alberta's Orderly Payment of Debts program. Nearly four in five (79%) working Albertans say they had never heard of OPD before taking the survey. Only 20% had heard of the program at all, and just 7% had heard of it and knew at least something about it.

For Albertans who are unsure where to start, Money Mentors offers free, confidential credit counselling and financial education to help them understand their debt and money-

management options. As the exclusive provider of OPD in Alberta, Money Mentors can also provide information about the program as one of the formal debt-repayment options available in the province.

For more information or to speak with an accredited counsellor, visit www.moneymentors.ca.

About Money Mentors
Money Mentors is the only Alberta-based non-profit credit counselling agency. For more than 25 years, our experienced team of accredited counsellors has been working with Albertans to help them get out of debt, manage their money and plan for the future.

Our mission is to educate Albertans in personal money management and the wise use of credit, and to provide alternatives for families and individuals facing financial crises. For more information, visit www.moneymentors.ca to contact an accredited counsellor.

Methodology
- 2026 Alberta Survey: Angus Reid Group surveyed 803 working Albertans from August 7-10, 2026, for Money Mentors' 2026 research. The final data tables are dated August 18, 2026.
- 2026 National Omnibus: Angus Reid Group surveyed 1,522 Canadians nationally as part of its August 13, 2026 National Omnibus. Financial-security findings cited among working Albertans and Canadians include employed, self-employed and business-owner respondents. The final data tables are dated August 17, 2026.
- Benchmark Comparison 2025: Angus Reid Group surveyed 860 working Albertans for Money Mentors' 2025 research. The 2025 data tables are dated October 23, 2025.

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