



Research Findings

October 6, 2025

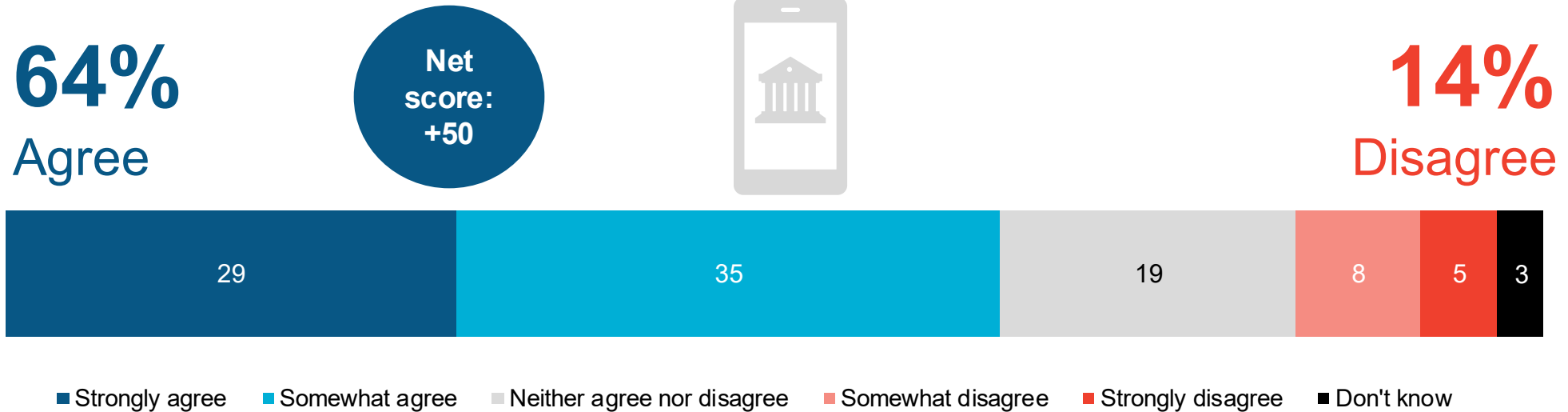
Ontario Fraud Pulse 2025

A 1-question readout with deep demographic cuts

THESE SLIDES ARE PART OF A DISCOVER PRESENTATION AND ARE INCOMPLETE WITHOUT ACCOMPANYING ORAL COMMENTARY

More than 6-in-10 Ontarians believe financial fraud is an increasing threat.

'I feel more vulnerable to financial fraud/scams than I did a few years ago.'



Net agreement scores are higher among those employed in the education services (+55) and health care and social assistance sector (+56) compared to other industries.

Q46. To what extent do you agree or disagree with the following statement: I feel more vulnerable to financial fraud/scams now than I did a few years ago.
Base: Total sample (n=4,800)

Feeling More Vulnerable to Financial Fraud/Scams: Demographics (I)

Women, older individuals, and those with HH income between \$50K and \$99K are more likely than their counterparts to feel more vulnerable to financial fraud/scams than a few years ago.

%	TOTAL	GENDER		AGE				EDUCATION			HOUSEHOLD INCOME		
		Male	Female	18-28	29-44	45-59	60+	High school or less	College	Uni.	Less than \$50K	\$50K-\$99K	\$100K+
n=	4800	2309	2463	816	1230	1147	1607	1919	1389	1492	1210	1504	1621
	%	%	%	%	%	%	%	%	%	%	%	%	%
NET SCORE	+50	+42	+59	+36	+45	+51	+61	+54	+50	+47	+49	+53	+47
TOTAL: AGREE	64	59	69	55	61	64	72	65	65	63	62	66	65
Strongly agree	29	23	34	21	30	28	34	33	28	25	32	29	27
Somewhat agree	35	35	35	34	31	36	39	32	37	37	30	38	38
Neither agree nor disagree	19	22	17	22	21	20	16	20	18	19	21	19	18
Somewhat disagree	8	10	7	11	10	7	7	7	9	11	8	8	10
Strongly disagree	5	7	4	7	6	6	4	5	6	6	5	5	7
TOTAL: DISAGREE	14	17	11	18	16	12	11	11	15	16	13	13	16
Don't know	3	3	3	6	3	4	1	4	2	3	4	2	1

Q46. To what extent do you agree or disagree with the following statement: I feel more vulnerable to financial fraud/scams now than I did a few years ago.
 Base: Total sample (n=4,800)

Feeling More Vulnerable to Financial Fraud/Scams: Demographics (II)

Overall, residents from the Rest of GTA (excluding Toronto) and Eastern Ontario are slightly more likely than the residents of other regions in the province to feel more vulnerable to financial fraud/scams than they did a few years ago. Those in rural communities, along with parents of children 18 and under, are also more prone than their counterparts to agree with this statement.

% n=	TOTAL	REGION						COMMUNITY			PARENT OF CHILDREN AGED 18 OR UNDER	
		City of Toronto	Rest of GTA	South western	Central	Eastern	Northern	Urban	Suburban	Rural	Yes	No
	4800	888	1259	1384	228	756	284	2103	1975	722	1222	3578
	%	%	%	%	%	%	%	%	%	%	%	%
NET SCORE	+50	+48	+54	+48	+49	+53	+48	+49	+50	+55	+56	+49
TOTAL: AGREE	64	61	67	63	62	66	64	63	64	67	68	63
Strongly agree	29	26	32	28	31	31	27	30	28	31	32	28
Somewhat agree	35	35	35	36	31	36	37	33	37	36	36	35
Neither agree nor disagree	19	21	17	19	22	18	19	20	19	18	19	19
Somewhat disagree	8	9	7	9	7	9	10	9	8	8	7	9
Strongly disagree	5	5	5	6	6	5	6	5	6	5	5	6
TOTAL: DISAGREE	14	14	13	15	13	13	16	14	14	13	12	14
Don't know	3	4	3	2	3	2	2	4	3	3	2	3

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 Base: Total sample (n=4,800)

Feeling More Vulnerable to Financial Fraud/Scams: Political Views

On the provincial voting-level, those who voted PC or OLP, and those who approve of the Ford government, are more prone to feeling vulnerable to financial fraud/scams than they did a few years. On the federal voting-level, LPC and CPC voters are the most likely to agree with the statement.

% n=	TOTAL	PROVINCIAL VOTE				APPROVAL OF FORD GOVERNMENT		FEDERAL VOTE					APPROVAL OF CARNEY GOVERNMENT	
		PC	OLP	ONDP	GPO	Approval	Disapproval	LPC	CPC	NDP	GPC	PPC	Approval	Disapproval
	4800	1533	1204	672	175	1305	1646	2011	1385	330	124	45*	1879	1190
	%	%	%	%	%	%	%	%	%	%	%	%	%	%
NET SCORE	+50	+54	+57	+43	+48	+60	+45	+53	+51	+47	+45	+49	+53	+50
TOTAL: AGREE	64	68	69	61	63	72	62	67	65	63	62	64	67	65
Strongly agree	29	32	30	22	25	35	27	28	31	24	24	33	30	33
Somewhat agree	35	35	39	39	38	36	35	39	34	39	37	31	37	32
Neither agree nor disagree	19	18	18	18	22	16	20	18	19	19	21	21	17	19
Somewhat disagree	8	9	7	11	10	8	10	8	9	11	11	11	9	9
Strongly disagree	5	5	5	7	4	4	7	6	5	5	6	3	6	6
TOTAL: DISAGREE	14	13	12	19	15	12	17	14	14	16	17	15	15	15
Don't know	3	1	1	2	<1	1	2	2	1	2	-	-	1	2

Q46. To what extent do you agree or disagree with the following statement: I feel more vulnerable to financial fraud/scams now than I did a few years ago.

Base: Total sample (n=4,800)

*: Caution - small base size

Feeling More Vulnerable to Financial Fraud/Scams: Ethnical Background

Those who identify as South Asian (e.g., Indian, Pakistani, Sri Lankan, etc.) are the most likely to feel vulnerable to financial fraud/scams now than they did a few years ago. Overall, those identifying as white and individuals identifying as blacks are more likely than others to disagree with this statement.

% n=	TOTAL	ETHNICITY												
		White	South Asian	Chinese	Black	Filipino	Latin American	Arab	Southeast Asian	West Asian	Korean	Japanese	Indigenous	NET: Non-Caucasian
	4800	3637	349	251	192	58	78	74	67	40*	16**	23**	147	1198
	%	%	%	%	%	%	%	%	%	%	%	%	%	%
NET SCORE	+50	+50	+61	+55	+47	+50	+51	+39	+56	+41			+49	+52
TOTAL: AGREE	64	65	70	65	65	60	64	51	61	57			62	64
Strongly agree	29	29	40	23	36	32	29	25	27	33			26	30
Somewhat agree	35	36	30	43	28	28	35	26	34	24			37	34
Neither agree nor disagree	19	19	16	21	14	24	18	31	30	21			23	21
Somewhat disagree	8	9	6	6	10	6	5	8	2	9			9	7
Strongly disagree	5	5	3	4	8	5	8	4	4	7			4	5
TOTAL: DISAGREE	14	14	9	10	18	11	13	12	6	17			13	11
Don't know	3	2	4	4	3	5	5	6	3	6			2	4

Q46. To what extent do you agree or disagree with the following statement: I feel more vulnerable to financial fraud/scams now than I did a few years ago.

Base: Total sample (n=4,800)

*: Caution - small base size

** : Base size too small to include

Feeling More Vulnerable to Financial Fraud/Scams: Immigration Status & Language

Overall, individuals who speak a language other than English at home and those who immigrated to Canada feel more vulnerable to financial fraud/scams now than their counterparts.

%	TOTAL	MOTHER TONGUE: ENGLISH		IMMIGRANT STATUS				
		Yes	No	IMMIGRATED TO CANADA	BORN IN CANADA	Less than 10 years	10 to less than 20 years	10+ years ago
n=	4800	3276	1524	872	3887	135	165	571
	%	%	%	%	%	%	%	%
NET SCORE	+50	+48	+55	+58	+49	+53	+61	+58
TOTAL: AGREE	64	63	67	68	63	62	69	70
Strongly agree	29	26	35	34	28	35	35	34
Somewhat agree	35	36	33	34	36	28	35	36
Neither agree nor disagree	19	20	17	18	20	19	20	17
Somewhat disagree	8	9	8	6	9	6	3	6
Strongly disagree	5	6	4	5	6	3	5	5
TOTAL: DISAGREE	14	15	12	10	15	9	8	11
Don't know	3	3	4	4	3	9	2	3

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About the Research



DISCOVER



Survey Methodology

Discover by Navigator undertook an online survey among a sample of 4,800 adult Ontarians.

The survey was in field from September 9 to 19, 2025.



Discover is an accredited member of the [Canadian Research Insights Council](#) (CRIC). CRIC members are held to the highest world-class standards, ethics and best practices in research, analytics, and insights.

Technical Details:

A completely random survey with this sample size (n=4,800) would yield a margin of error of +/- 1.41 percentage points, 19 times out of 20.

Quotas and weighting were employed for the general population to ensure that the sample's composition reflects that of the Canadian population with regards to gender, age, and education, according to Statistics Canada census data.

Throughout this report, percentages have been rounded to the nearest whole number. As such, there may be instances where results do not add to 100 percent.

Base sizes under 50 are considered small and findings should be considered with caution.

