

Q1. When you think/thought about retirement, what sorts of things do/did you wonder about? Please select three of the following which are the most important

	Total	Retired		Plan to retire		Financial Plan		Retirement
	All respondents	Yes	No	5 years or less	More than 5 years	Yes	No	Yes
	A	B	C	D	E	F	G	H
<b>Base: All Respondents</b>	<b>2033</b>	<b>450</b>	<b>1583</b>	<b>277</b>	<b>1306</b>	<b>888</b>	<b>1145</b>	<b>806</b>
Will I have enough money in retirement?	1008	192	816	133	683	424	584	377
	50%	43%	52%	48%	52%	48%	51%	47%
			B					
How do I make the most of the money I have saved for retirement?	426	120	306	57	249	238	188	222
	21%	27%	19%	21%	19%	27%	16%	28%
		C				G		I
How can I earn income while I'm retired?	364	52	312	39	273	151	213	121
	18%	12%	20%	14%	21%	17%	19%	15%
			B		D			
What lifestyle changes should I expect in retirement?	363	73	290	68	222	164	199	149
	18%	16%	18%	25%	17%	18%	17%	18%
				E				
When can I retire?	356	24	332	41	291	160	196	137
	18%	5%	21%	15%	22%	18%	17%	17%
			B		D			
How will I deal with inflation in retirement?	295	92	203	52	151	136	159	139
	15%	20%	13%	19%	12%	15%	14%	17%
		C		E				I
How will I manage debt in retirement?	282	62	220	34	186	98	184	82
	14%	14%	14%	12%	14%	11%	16%	10%
							F	
	268	53	215	31	184	119	149	99

How do I figure out what my expenses will be in retirement?	13%	12%	14%	11%	14%	13%	13%	12%
Should I have a formal financial plan for my retirement (e.g. more than a plan in my head)?	181	41	140	12	128	84	97	66
	9%	9%	9%	4%	10%	9%	8%	8%
					D			
Should I downsize/sell my home?	168	52	116	24	92	86	82	76
	8%	12%	7%	9%	7%	10%	7%	9%
		C				G		
How will I manage taxes in retirement?	147	52	95	25	70	74	73	75
	7%	12%	6%	9%	5%	8%	6%	9%
		C		E				I
What if I have to retire before I was planning to?	146	12	134	19	115	60	86	53
	7%	3%	8%	7%	9%	7%	8%	7%
			B					
What happens to my retirement if something happens to my spouse/partner?	131	46	85	27	58	66	65	70
	6%	10%	5%	10%	4%	7%	6%	9%
		C		E				I
How will I take care of my parents/children when I retire?	107	6	101	5	96	37	70	32
	5%	1%	6%	2%	7%	4%	6%	4%
			B		D			
Should I consider renting instead of owning my home when I'm retired	104	26	78	21	57	44	60	44
	5%	6%	5%	8%	4%	5%	5%	5%
				E				
Should I retire now or wait?	101	29	72	44	28	52	49	57
	5%	6%	5%	16%	2%	6%	4%	7%
				E				I
When can or should my spouse/partner retire?	89	21	68	21	47	47	42	50
	4%	5%	4%	8%	4%	5%	4%	6%
				E				I

Are my spouse/partner's retirement lifestyle goals compatible with mine?	83	24	59	11	48	53	30	50
	4%	5%	4%	4%	4%	6%	3%	6%
						G		I
What should my spouse/partner and I be discussing now?	74	9	65	11	54	34	40	31
	4%	2%	4%	4%	4%	4%	3%	4%
			B					
Should I consider owning instead of renting my home when I'm retired?	71	11	60	7	53	29	42	22
	3%	2%	4%	3%	4%	3%	4%	3%
How do I consolidate my different sources of retirement income so I can have one regular paycheque for my retirement?	65	16	49	9	40	37	28	35
	3%	4%	3%	3%	3%	4%	2%	4%
						G		I
Should I consolidate my different sources of retirement income so I can have one regular paycheque for my retirement?	52	9	43	11	32	28	24	25
	3%	2%	3%	4%	2%	3%	2%	3%
Should my spouse/partner and I have a common or separate financial plans for retirement?	27	-	27	2	25	17	10	12
	1%	-	2%	1%	2%	2%	1%	1%
			B			G		
How do I start the conversation about retirement lifestyle with my spouse/partner?	21	5	16	5	11	12	9	14
	1%	1%	1%	2%	1%	1%	1%	2%
								I
Other	52	13	39	3	36	26	26	23
	3%	3%	2%	1%	3%	3%	2%	3%
I don't/didn't wonder about anything	223	81	142	18	124	76	147	68
	11%	18%	9%	6%	9%	9%	13%	8%
		C					F	
	5204	1121	4083	730	3353	2352	2852	2129

Sigma	256%	249%	258%	264%	257%	265%	249%	264%

Overlap formula used

- Column Proportions:

Columns Tested (5%): A, B/C, D/E, F/G, H/I, J/K, L, M/N

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A, B/C, D/E, F/G, H/I, J/K, L, M/N

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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nt to you.

t Planning	Financial Advisor		Pension Plan Contribute to pension plan	Business Owner	
	No	Yes		No	Yes
I	J	K	L	M	N
<b>1227</b>	<b>592</b>	<b>1441</b>	<b>673</b>	<b>197</b>	<b>1836</b>
631	301	707	331	100	908
51%	51%	49%	49%	51%	49%
H					
204	160	266	169	40	386
17%	27%	18%	25%	20%	21%
	K				
243	87	277	92	47	317
20%	15%	19%	14%	24%	17%
H		J		N	
214	111	252	139	45	318
17%	19%	17%	21%	23%	17%
219	99	257	131	26	330
18%	17%	18%	19%	13%	18%
156	95	200	96	30	265
13%	16%	14%	14%	15%	14%
200	65	217	89	24	258
16%	11%	15%	13%	12%	14%
H		J			
169	72	196	99	20	248

14%	12%	14%	15%	10%	14%
115	63	118	66	16	165
9%	11%	8%	10%	8%	9%
92	56	112	59	20	148
7%	9%	8%	9%	10%	8%
72	58	89	56	16	131
6%	10%	6%	8%	8%	7%
	K				
93	35	111	46	13	133
8%	6%	8%	7%	7%	7%
61	45	86	49	18	113
5%	8%	6%	7%	9%	6%
75	22	85	35	11	96
6%	4%	6%	5%	6%	5%
H		J			
60	37	67	35	11	93
5%	6%	5%	5%	6%	5%
44	34	67	45	8	93
4%	6%	5%	7%	4%	5%
39	29	60	37	8	81
3%	5%	4%	5%	4%	4%

33	29	54	32	12	71
3%	5%	4%	5%	6%	4%
43	19	55	21	10	64
4%	3%	4%	3%	5%	3%
49	19	52	23	8	63
4%	3%	4%	3%	4%	3%
30	28	37	15	8	57
2%	5%	3%	2%	4%	3%
	K				
27	25	27	15	6	46
2%	4%	2%	2%	3%	3%
	K				
15	10	17	8	3	24
1%	2%	1%	1%	2%	1%
7	7	14	9	1	20
1%	1%	1%	1%	1%	1%
29	13	39	15	4	48
2%	2%	3%	2%	2%	3%
155	47	176	59	16	207
13%	8%	12%	9%	8%	11%
H		J			
3075	1566	3638	1771	521	4683

251%	265%	252%	263%	264%	255%

Q2. In terms of your retirement savings, are you financially well ahead of where you thought you'd be, almost exactly where anticipated?

	Total	Retired		Plan to retire	
	All respondents	Yes	No	5 years or less	More than 5 years
	A	B	C	D	E
<b>Base: All Respondents</b>	<b>2033</b>	<b>450</b>	<b>1583</b>	<b>277</b>	<b>1306</b>
Well ahead	163	73	90	31	59
	8%	16%	6%	11%	5%
		C		E	
Almost exactly	636	214	422	108	314
	31%	48%	27%	39%	24%
		C		E	
Somewhat short	575	82	493	91	402
	28%	18%	31%	33%	31%
			B		
Nowhere close	659	81	578	47	531
	32%	18%	37%	17%	41%
			B		D
Sigma	2033	450	1583	277	1306
	100%	100%	100%	100%	100%
<b>Summary</b>					
Top2Box (Well Ahead/ Almost Exactly)	799	287	512	139	373
	39%	64%	32%	50%	29%
		C		E	
Low2Box (Somewhat Short/ Nowhere Close)	1234	163	1071	138	933
	61%	36%	68%	50%	71%
			B		D

Overlap formula used

- Column Proportions:

Columns Tested (5%): A, B/C, D/E, F/G, H/I, J/K, L, M/N

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A, B/C, D/E, F/G, H/I, J/K, L, M/N

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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are you thought you'd be, somewhat short of where you thought you'd be or nowhere close to where you

Financial Plan		Retirement Planning		Financial Advisor		Pension Plan	Business Owner	
Yes	No	Yes	No	Yes	No	Contribute to pension plan	Yes	No
F	G	H	I	J	K	L	M	N
<b>888</b>	<b>1145</b>	<b>806</b>	<b>1227</b>	<b>592</b>	<b>1441</b>	<b>673</b>	<b>197</b>	<b>1836</b>
112	51	106	57	82	81	75	32	131
13%	4%	13%	5%	14%	6%	11%	16%	7%
G		I		K			N	
356	280	343	293	233	403	280	52	584
40%	24%	43%	24%	39%	28%	42%	26%	32%
G		I		K				
284	291	251	324	185	390	197	59	516
32%	25%	31%	26%	31%	27%	29%	30%	28%
G		I						
136	523	106	553	92	567	121	54	605
15%	46%	13%	45%	16%	39%	18%	27%	33%
	F		H		J			
888	1145	806	1227	592	1441	673	197	1836
100%	100%	100%	100%	100%	100%	100%	100%	100%
468	331	449	350	315	484	355	84	715
53%	29%	56%	29%	53%	34%	53%	43%	39%
G		I		K				
420	814	357	877	277	957	318	113	1121
47%	71%	44%	71%	47%	66%	47%	57%	61%
	F		H		J			

Q3. Knowing you might spend 30 years or more in retirement, would you reconsider/change any of the following to prepare

	Total	Retired		Plan to retire	
	All respondents	Yes	No	5 years or less	More than 5 years
	A	B	C	D	E
<b>Base: All Respondents</b>	<b>2033</b>	<b>450</b>	<b>1583</b>	<b>277</b>	<b>1306</b>
Increase the amount of money I will need to accumulate in savings or investments	731	79	652	78	574
	36%	18%	41%	28%	44%
			B		D
Adjust my lifestyle plans for retirement	681	143	538	97	441
	33%	32%	34%	35%	34%
Work with a Financial Planner to get the most out of my finances/savings/investments	579	102	477	70	407
	28%	23%	30%	25%	31%
			B		
Reconsider my home options in retirement	436	84	352	70	282
	21%	19%	22%	25%	22%
None of the above	572	178	394	76	318
	28%	40%	25%	27%	24%
		C			
Sigma	2999	586	2413	391	2022
	148%	130%	152%	141%	155%

Overlap formula used

- Column Proportions:

Columns Tested (5%): A, B/C, D/E, F/G, H/I, J/K, L, M/N

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A, B/C, D/E, F/G, H/I, J/K, L, M/N

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Q4. [SUMMARY - RANK 1-3] What, if anything, worries you about retirement? Please select up to three of the following th

	Total	Retired		Plan to retire	
	All respondents	Yes	No	5 years or less	More than 5 years
	A	B	C	D	E
<b>Base: All Respondents</b>	<b>2033</b>	<b>450</b>	<b>1583</b>	<b>277</b>	<b>1306</b>
Having enough savings	934 46%	145 32%	789 50%	107 39%	682 52%
			B		D
Maintaining my standard of living	740 36%	169 38%	571 36%	112 40%	459 35%
The cost of healthcare	625 31%	168 37%	457 29%	88 32%	369 28%
		C			
Outliving my savings	528 26%	97 22%	431 27%	64 23%	367 28%
			B		
Inflation and its effect on my retirement finances	496 24%	167 37%	329 21%	73 26%	256 20%
		C		E	
Pacing my withdrawals from savings so my money will last	347 17%	80 18%	267 17%	44 16%	223 17%
I worry about being alone in retirement	321 16%	76 17%	245 15%	41 15%	204 16%
It will be/is difficult to adjust to not having a regular paycheck	249 12%	29 6%	220 14%	37 13%	183 14%
			B		
I will miss/miss the sense of purpose I feel when I'm working	245 12%	45 10%	200 13%	35 13%	165 13%
I don't know how I will/how to spend my time	207 10%	24 5%	183 12%	35 13%	148 11%
			B		
Not having enough time with my spouse or partner	195 10%	31 7%	164 10%	27 10%	137 10%
			B		

The taxes I will have to pay when I start to use my investments	175	-	175	41	134
	11%	-	11%	15%	10%
				E	
Looking after my dependents	171	24	147	12	135
	8%	5%	9%	4%	10%
			B		D
That people won't/don't see me as a productive member of society	94	27	67	11	56
	5%	6%	4%	4%	4%
Having too much time with my spouse	71	15	56	8	48
	3%	3%	4%	3%	4%
Other	63	12	51	12	39
	3%	3%	3%	4%	3%
The taxes I have to pay when I started to use my investments	62	62	-	-	-
	14%	14%	-	-	-

Overlap formula used

- Column Proportions:

Columns Tested (5%): A, B/C, D/E, F/G, H/I, J/K, L, M/N

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A, B/C, D/E, F/G, H/I, J/K, L, M/N

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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91	84	74	101	64	111	42	20	155
14%	9%	14%	10%	16%	9%	10%	11%	11%
G		I		K				
71	100	53	118	40	131	54	20	151
8%	9%	7%	10%	7%	9%	8%	10%	8%
			H					
40	54	37	57	23	71	27	9	85
5%	5%	5%	5%	4%	5%	4%	5%	5%
30	41	28	43	19	52	25	10	61
3%	4%	3%	4%	3%	4%	4%	5%	3%
28	35	20	43	18	45	18	5	58
3%	3%	2%	4%	3%	3%	3%	3%	3%
45	17	49	13	39	23	40	2	60
18%	9%	18%	7%	21%	9%	16%	17%	14%
G		I		K			**	

Q5. Which of the following are you doing in your retirement?/Which of the following would you want to do when you are

	Total	Retired		Plan to retire	
	All respondents	Yes	No	5 years or less	More than 5 years
	A	B	C	D	E
<b>Base: Total Answering</b>	<b>450</b>	<b>450</b>	-	-	-
Take time for myself	279	279	-	-	-
	62%	62%	-	-	-
Spend more time with my spouse/partner	203	203	-	-	-
	45%	45%	-	-	-
Get more rest (sleep more, sleep later in the morning, have afternoon naps, etc.)	194	194	-	-	-
	43%	43%	-	-	-
Travel	188	188	-	-	-
	42%	42%	-	-	-
Improve my health	170	170	-	-	-
	38%	38%	-	-	-
Spend more time with friends	139	139	-	-	-
	31%	31%	-	-	-
Spend more time with my family (other than spouse/partner)	146	146	-	-	-
	32%	32%	-	-	-
Volunteer work	134	134	-	-	-
	30%	30%	-	-	-
Make a contribution/give back to the community	80	80	-	-	-
	18%	18%	-	-	-
Being/be a snowbird (regularly go somewhere warm in the winter)	63	63	-	-	-
	14%	14%	-	-	-
Improve my knowledge about finances	42	42	-	-	-
	9%	9%	-	-	-
	7	7	-	-	-

Start a new career	2%	2%	-	-	-
Go back to school	4	4	-	-	-
	1%	1%	-	-	-
Start a new business	3	3	-	-	-
	1%	1%	-	-	-
Other	35	35	-	-	-
	8%	8%	-	-	-
Sigma	1687	1687	-	-	-
	375%	375%	-	-	-
<b>Summary</b>					
1	67	67	-	-	-
	15%	15%	-	-	-
2	64	64	-	-	-
	14%	14%	-	-	-
3	99	99	-	-	-
	22%	22%	-	-	-
4	82	82	-	-	-
	18%	18%	-	-	-
5+	138	138	-	-	-
	31%	31%	-	-	-

Overlap formula used

- Column Proportions:

Columns Tested (5%): A, B/C, D/E, F/G, H/I, J/K, L, M/N

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A, B/C, D/E, F/G, H/I, J/K, L, M/N

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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retired?

Financial Plan		Retirement Planning		Financial Advisor		Pension Plan	Business Owner	
Yes	No	Yes	No	Yes	No	Contribute to pension plan	Yes	No
F	G	H	I	J	K	L	M	N
<b>253</b>	<b>197</b>	<b>271</b>	<b>179</b>	<b>182</b>	<b>268</b>	<b>245</b>	<b>12</b>	<b>438</b>
162	117	181	98	116	163	156	9	270
64%	59%	67%	55%	64%	61%	64%	75%	62%
		I					**	
133	70	147	56	98	105	125	4	199
53%	36%	54%	31%	54%	39%	51%	33%	45%
G		I		K			**	
111	83	134	60	81	113	110	5	189
44%	42%	49%	34%	45%	42%	45%	42%	43%
		I					**	
139	49	138	50	105	83	113	5	183
55%	25%	51%	28%	58%	31%	46%	42%	42%
G		I		K			**	
105	65	113	57	74	96	96	6	164
42%	33%	42%	32%	41%	36%	39%	50%	37%
		I					**	
89	50	91	48	62	77	79	2	137
35%	25%	34%	27%	34%	29%	32%	17%	31%
G							**	
89	57	95	51	66	80	87	5	141
35%	29%	35%	28%	36%	30%	36%	42%	32%
							**	
89	45	92	42	73	61	77	2	132
35%	23%	34%	23%	40%	23%	31%	17%	30%
G		I		K			**	
60	20	53	27	45	35	44	1	79
24%	10%	20%	15%	25%	13%	18%	8%	18%
G				K			**	
46	17	51	12	31	32	35	3	60
18%	9%	19%	7%	17%	12%	14%	25%	14%
G		I					**	
27	15	33	9	19	23	21	1	41
11%	8%	12%	5%	10%	9%	9%	8%	9%
		I					**	
4	3	5	2	3	4	4	1	6

2%	2%	2%	1%	2%	1%	2%	8%	1%
							**	
2	2	3	1	2	2	1	-	4
1%	1%	1%	1%	1%	1%	*	-	1%
							**	
2	1	1	2	-	3	1	-	3
1%	1%	*	1%	-	1%	*	-	1%
							**	
12	23	15	20	7	28	16	1	34
5%	12%	6%	11%	4%	10%	7%	8%	8%
	F		H		J		**	
1070	617	1152	535	782	905	965	45	1642
423%	313%	425%	299%	430%	338%	394%	375%	375%
24	43	18	49	17	50	26	1	66
9%	22%	7%	27%	9%	19%	11%	8%	15%
	F		H		J		**	
29	35	34	30	20	44	33	3	61
11%	18%	13%	17%	11%	16%	13%	25%	14%
							**	
51	48	59	40	38	61	55	2	97
20%	24%	22%	22%	21%	23%	22%	17%	22%
							**	
50	32	55	27	33	49	48	2	80
20%	16%	20%	15%	18%	18%	20%	17%	18%
							**	
99	39	105	33	74	64	83	4	134
39%	20%	39%	18%	41%	24%	34%	33%	31%
G		I		K			**	