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2019 Retirement Poll
Q2019Attitude3. Which two or three of the following, if any, personally worry you about growing old?

	Not Retired and \$100K+	Not Retired and Less than \$100K
	B	D
Base: All Respondents	900	100
Base: All Respondents (wtd)	376	568
Being lonely	45 12% A	125 22% ABG*
Not having enough money to live on	95 25% A	234 41% ABG*
Losing family or friends through death	77 20% 4	97 17% -
Being old-fashioned	1% 61 16% C	- 106 19% C*
Losing hearing/sight	69 18% 106 28% 38 10% A	110 19% 155 27% 59 10% *
Being in pain	29 8% AC	37 6% *
Being unable to do things I once could	145 39% 8 2% AD	163 29% -
Dying	137 36% 4 1% A	178 31% -
Being bored	135 36% D	129 23% *
Losing memory	15 4% 9 3% 6 2% 4 1% 15 4% 11 3% 8 2% 1022 272%	60 11% ABG* 5 1% 5 1% -
Getting grey-haired or bald	135 36% D	129 23% *
Losing independence	15 4% 9 3% 6 2% 4 1% 15 4% 11 3% 8 2% 1022 272%	60 11% ABG* 5 1% 5 1% -
Being treated badly	4 1% 15 4% 11 3% 8 2% 1022 272%	60 11% ABG* 5 1% 5 1% -
Providing care to someone else	6 2% 4 1% 15 4% 11 3% 8 2% 1022 272%	5 1% -
Being more susceptible to crime (e.g. burglary, cybercrime, fraud)	2% 4 1% 15 4% 11 3% 8 2% 1022 272%	1% -
Being left behind by technology	1% 15 4% 11 3% 8 2% 1022 272%	- 20 3% 26 5% 16 3% 1524 268%
Nothing	3% 8 2% 1022 272%	5% 16 3% 268%
None of these	2% 1022 272%	3% 1524 268%
Sigma	272%	268%

Overlap formulae used
- Column Proportions:
Columns Tested (5%): A/B/C/D, E/F, B/G, D/G, H/I/J/K
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
Columns Tested (5%): A/B/C/D, E/F, B/G, D/G, H/I/J/K
Minimum Base: 30 (**), Small Base: 100 (*)
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2019 Retirement Poll

QL33. How much savings and investments did you/do you think that you will need for your retirement?

	Not Retired and \$100K+	Not Retired and Less than \$100K
	B	D
Base: All Respondents	900	100
Base: All Respondents (wtd)	376	568
Summary		
Mean (Incl. 0)	949464	574354.1
	ACD	*
Std. Dev.	976965.3	1116900.3
Std. Err.	50396.5	46864.1
Mean (Excl. 0)	952440	611723.4
	ACD	*
Std. Dev.	977046	1142751.2
Std. Err.	50479.6	49484
Median (Incl. 0)	750000	260000
Median (Excl. 0)	750000	300000

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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2019 Retirement Poll

Q2019M1. How much have you already saved/did you actually save for retirement?

	Not Retired and \$100K+	Not Retired and Less than \$100K
	B	D
Base: All Respondents	900	100
Base: All Respondents (wtd)	376	568
Summary		
Mean (Incl. 0)	673538.7	70821.6
	CDG	*
Std. Dev.	910268.9	113657.5
Std. Err.	46956	4769
Mean (Excl. 0)	682846.8	108213.8
	CDG	*
Std. Dev.	913070.7	125298.1
Std. Err.	47424.9	6498.7
Median (Incl. 0)	400000	18496.4
Median (Excl. 0)	400000	60000

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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2019 Retirement Poll

QGAP. Difference between Needed and Saved

	Not Retired and \$100K+	Not Retired and Less than \$100K
	B	D
Base: All Respondents	900	100
Base: All Respondents (wtd)	376	568
Summary		
Mean (Incl. 0)	-275925.4	-503532.5
	DG	*
Std. Dev.	909514.3	1114012.4
Std. Err.	46917.1	46742.9
Mean (Excl. 0)	735885.6	43158.4
	A	**
Std. Dev.	1384658.5	27457.6
Std. Err.	202879.6	4949
Median (Incl. 0)	-150000	-226853
Median (Excl. 0)	200000	39170.1

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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2019 Retirement Poll

QL33. How much savings and investments did you/do you think that you will need for your retirement?

		Gender		Region					
	Not Retired and \$100K+	Male	Female	BC	AB	MB/SK	Ontario	Quebec	Atlantic
	A	E	F	J	K	L	M	N	O
Base: All Respondents	900	453	447	142	108	74	399	123	54
Base: All Respondents (wtd)	376	168	207	54	36	28	162	61	35
Summary									
Mean (Incl. 0)	949464	1045354.6	871563.1	958325.8	1110545.7	918127.6	1005571.5	806395.5	788401.8
	F	AF			N	*			*
Std. Dev.	976965.3	978246.9	971313.1	830996.7	1147278.1	709116.8	1033378.8	831724.7	1151517.8
Std. Err.	50396.5	75372.5	67453.9	113277.4	192235.8	133151.2	81257	106104.8	195129.5
Mean (Excl. 0)	952440	1049643	873610.7	958325.8	1120346.7	918127.6	1010963.5	806395.5	788401.8
	F	AF			N	*	N		*
Std. Dev.	977046	977950.9	971534.3	830996.7	1147563.2	709116.8	1033512.7	831724.7	1151517.8
Std. Err.	50479.6	75504.1	67548.5	113277.4	193130.2	133151.2	81485.1	106104.8	195129.5
Median (Incl. 0)	750000	852938.8	600000	800000	966708.4	1000000	800000	500000	500000
Median (Excl. 0)	750000	870143.8	600000	800000	982288	1000000	835262.8	500000	500000

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D, A/E/F, A/G/H/I, A/J/K/L/M/N/O, A/P/Q/R/S, A/T/U, A/V/W/X/Y/Z

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

- Column Means:

Columns Tested (5%): A/B/C/D, A/E/F, A/G/H/I, A/J/K/L/M/N/O, A/P/Q/R/S, A/T/U, A/V/W/X/Y/Z

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

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2019 Retirement Poll

Q2019M1. How much have you already saved/did you actually save for retirement?

		Gender		Region					
	Not Retired and \$100K+	Male	Female	BC	AB	MB/SK	Ontario	Quebec	Atlantic
	A	E	F	J	K	L	M	N	O
Base: All Respondents	900	453	447	142	108	74	399	123	54
Base: All Respondents (wtd)	376	168	207	54	36	28	162	61	35
Summary									
Mean (Incl. 0)	673538.7	753924.2	608233.9	719009.2	820909.8	709290.3	719080.1	605999.3	331096.3
	FO	AF		O	O	O*	O	O	*
Std. Dev.	910268.9	932646.3	888582.6	911679.5	1111875.6	1093656.4	897847.6	939503.2	276527.1
Std. Err.	46956	71859.1	61708.6	124275.7	186303.8	205356.4	70599.8	119854.4	46858.7
Mean (Excl. 0)	682846.8	766221.2	615414.2	730459	828154.6	742548.3	731275.5	605999.3	331096.3
	FO	AF		O	O	O*	O	O	*
Std. Dev.	913070.7	935213	891350.3	914398.9	1114145.9	1108456	900507.6	939503.2	276527.1
Std. Err.	47424.9	72642.1	62265.1	125634.9	187506.2	212959.1	71406.9	119854.4	46858.7
Median (Incl. 0)	400000	488562.2	350000	418328	500000	451895.8	400000	304117.4	250000
Median (Excl. 0)	400000	500000	350000	462833.2	500000	483654	421584.6	304117.4	250000

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D, A/E/F, A/G/H/I, A/J/K/L/M/N/O, A/P/Q/R/S, A/T/U, A/V/W/X/Y/Z

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

- Column Means:

Columns Tested (5%): A/B/C/D, A/E/F, A/G/H/I, A/J/K/L/M/N/O, A/P/Q/R/S, A/T/U, A/V/W/X/Y/Z

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

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2019 Retirement Poll

QGAP. Difference between Needed and Saved

		Gender		Region					
	Not Retired and \$100K+	Male	Female	BC	AB	MB/SK	Ontario	Quebec	Atlantic
	A	E	F	J	K	L	M	N	O
Base: All Respondents	900	453	447	142	108	74	399	123	54
Base: All Respondents (wtd)	376	168	207	54	36	28	162	61	35
Summary									
Mean (Incl. 0)	-275925.4	-291430.4	-263329.2	-239316.6	-289635.9	-208837.3	-286491.4	-200396.3	-457305.5
	G					*			*
Std. Dev.	909514.3	945411.3	881382.7	932772.1	919447.6	1158433.5	800030.1	940624.2	1087778.5
Std. Err.	46917.1	72842.6	61208.6	127150.9	154060.9	217519.7	62908.2	119997.4	184328.6
Mean (Excl. 0)	735885.6	681505.5	788956.5	1065352.4	735764.3	2030806.4	533907	768966.3	344081.4
		*	*	**	**	**	*	**	**
Std. Dev.	1384658.5	1468909.9	1327359.4	1449969.5	1260245	3140820.7	981572	2114000.8	312803
Std. Err.	202879.6	306244.2	273381.7	547739.5	594033.8	2024927.3	207314.4	780126.7	183486.6
Median (Incl. 0)	-150000	-150000	-150000	-172401	-200000	-200000	-157588.4	-100000	-108470.7
Median (Excl. 0)	200000	204957.5	200000	472973.6	277793	2194865.1	200000	198037.9	293359.9

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D, A/E/F, A/G/H/I, A/J/K/L/M/N/O, A/P/Q/R/S, A/T/U, A/V/W/X/Y/Z

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

- Column Means:

Columns Tested (5%): A/B/C/D, A/E/F, A/G/H/I, A/J/K/L/M/N/O, A/P/Q/R/S, A/T/U, A/V/W/X/Y/Z

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

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2019 Retirement Poll

QST13. If, at some point in your retirement, you encountered unexpected expenses and determined that your income was not enough - what survival strategies plans would you, or have you already put in place?

	Not Retired and \$100K+	Gender		Region					
		Male	Female	BC	AB	MB/SK	Ontario	Quebec	Atlantic
	A	E	F	J	K	L	M	N	O
Base: All Respondents	900	453	447	142	108	74	399	123	54
Base: All Respondents (wtd)	376	168	207	54	36	28	162	61	35
Ask a family member for help	14	5	9	1	2	1	7	1	3
	4%	3%	4%	2%	4%	2%	4%	2%	8%
	W					*			*
Move (downsize my living situation, rent instead of own, etc.)	196	87	110	30	20	13	87	26	20
	52%	52%	53%	57%	56%	46%	54%	43%	56%
	JN			N		*	N		*
Return to paid work	136	59	76	21	17	12	56	15	16
	36%	35%	37%	38%	48%	41%	34%	24%	47%
	HIN			N	AMN	N*	N		N*
Stay in my current home and live frugally	146	62	84	21	15	10	64	21	15
	39%	37%	41%	39%	43%	37%	40%	33%	42%
	Q					*			*
Stay in my current home and sell non-investment assets (vehicle, cottage or summer home, rental properties, etc.)	64	32	32	9	10	5	24	8	7
	17%	19%	15%	17%	27%	17%	15%	14%	22%
					AMN	*			*
Stay in my current home but rent out part of it to generate income	44	17	27	7	4	4	19	5	5
	12%	10%	13%	14%	12%	14%	12%	8%	14%
	Q					*			*
Take out a loan against my assets, business or on my credit card	20	14	6	4	1	3	8	3	2
	5%	8%	3%	7%	3%	9%	5%	5%	5%
	FU	AF				*			*
Borrow against my home equity	92	43	49	12	9	7	44	13	7
	25%	26%	24%	23%	26%	25%	27%	21%	19%
						*			*
Set up a reverse mortgage	45	24	21	6	4	3	20	5	5
	12%	14%	10%	12%	12%	11%	13%	8%	15%
	W	A				*			*
Cash in some of my investments	234	108	126	35	23	18	101	40	17
	62%	64%	61%	64%	64%	63%	63%	66%	49%
	OQU					*		O	*
Other	15	7	9	-	1	3	7	3	2
	4%	4%	4%	-	2%	9%	4%	5%	7%
	J					AJ*	J	J	J*
Sigma	1007	458	549	147	107	78	437	140	98
	268%	272%	265%	272%	299%	275%	270%	228%	282%
Summary									
Stay in my current home	195	87	108	29	22	14	83	26	21
	52%	51%	52%	54%	62%	48%	52%	42%	60%
	N				AN	*			N*

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D, A/E/F, A/G/H/I, A/J/K/L/M/N/O, A/P/Q/R/S, A/T/U, A/V/W/X/Y/Z

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

- Column Means:

Columns Tested (5%): A/B/C/D, A/E/F, A/G/H/I, A/J/K/L/M/N/O, A/P/Q/R/S, A/T/U, A/V/W/X/Y/Z

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

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2019 Retirement Poll

QST16. Have you returned, or do you plan to return to work during your retirement?

		Gender		Region					
	Not Retired and \$100K+	Male	Female	BC	AB	MB/SK	Ontario	Quebec	Atlantic
	A	E	F	J	K	L	M	N	O
Base: All Respondents	900	453	447	142	108	74	399	123	54
Base: All Respondents (wtd)	376	168	207	54	36	28	162	61	35
I am not retired but plan to work during retirement	154	73	81	26	15	13	65	18	17
	41%	44%	39%	48%	43%	47%	40%	29%	47%
	N			N	N	N*	N		N*
I am not retired and have no plans to work during retirement	187	77	110	23	17	12	81	39	16
	50%	46%	53%	43%	47%	42%	50%	63%	45%
	E		E			*		AJKLMO	*
I do not ever plan to retire	34	18	16	5	3	3	16	5	3
	9%	11%	8%	9%	9%	12%	10%	8%	8%
	GV					*			*
Sigma	376	168	207	54	36	28	162	61	35
	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary									
Work	189	91	97	31	19	17	81	23	19
	50%	54%	47%	57%	53%	58%	50%	37%	55%
	N	AF		N	N	N*	N		N*
Not work	187	77	110	23	17	12	81	39	16
	50%	46%	53%	43%	47%	42%	50%	63%	45%
	E		E			*		AJKLMO	*

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D, A/E/F, A/G/H/I, A/J/K/L/M/N/O, A/P/Q/R/S, A/T/U, A/V/W/X/Y/Z

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

- Column Means:

Columns Tested (5%): A/B/C/D, A/E/F, A/G/H/I, A/J/K/L/M/N/O, A/P/Q/R/S, A/T/U, A/V/W/X/Y/Z

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

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2019 Retirement Poll

QD2. Which of the following income sources does your household have/expect to have to fund your retirement?

		Gender		Region					
	Not Retired and \$100K+	Male	Female	BC	AB	MB/SK	Ontario	Quebec	Atlantic
	A	E	F	J	K	L	M	N	O
Base: All Respondents	900	453	447	142	108	74	399	123	54
Base: All Respondents (wtd)	376	168	207	54	36	28	162	61	35
OAS (Old Age Security)	255	107	148	38	25	21	111	34	25
	68%	63%	72%	71%	71%	75%	69%	55%	73%
	EGN		AE	N	N	N*	N		N*
CPP/QPP (Canada or Quebec pension plan)	319	145	174	46	28	24	140	51	30
	85%	86%	84%	85%	80%	83%	87%	83%	87%
	G					*			*
GIS (Guaranteed Income Supplement)	45	21	24	8	2	3	22	7	3
	12%	13%	12%	15%	6%	11%	14%	11%	9%
	KQV			K		*	K		*
Registered pension plan from an employer	212	86	126	30	19	17	92	33	21
	56%	51%	61%	56%	53%	60%	57%	54%	60%
	EIZ		AE			*			*
RRSP or RRIF investments or savings	337	149	188	50	31	26	144	57	30
	90%	89%	90%	92%	87%	91%	89%	92%	87%
						*			*
Non-registered savings or investments	173	87	86	27	17	11	74	31	13
	46%	51%	41%	51%	47%	37%	46%	51%	38%
	FU	AF				*			*
TFSA investments or savings	254	119	135	38	25	20	107	45	18
	68%	71%	65%	71%	71%	72%	66%	73%	53%
	O	A		O	O	O*		O	*
Reverse mortgage	9	4	5	2	1	-	5	*	*
	2%	3%	2%	4%	2%	-	3%	1%	1%
	VW					*			*
Home equity loan	12	4	8	2	1	*	6	2	1
	3%	2%	4%	3%	2%	2%	4%	4%	2%
	V					*			*
Equity in my home - I can sell my home or take out a loan or mortgage if I need to	205	88	117	30	19	16	90	34	15
	55%	52%	56%	56%	52%	57%	56%	56%	44%
	S					*			*
Insurance other than an annuity	21	11	10	2	2	1	12	4	-
	6%	6%	5%	4%	5%	4%	7%	7%	-
						*	O	O	*
Inheritance	80	35	45	13	8	6	39	11	3
	21%	21%	22%	25%	23%	20%	24%	18%	9%
	O			O	O	*	O		*
Annuity	32	17	15	2	2	1	11	14	1
	8%	10%	7%	4%	5%	4%	7%	23%	3%
						*		AJKLMO	*
Financial support from adult children	4	3	1	*	-	*	3	*	-
	1%	2%	*	1%	-	1%	2%	1%	-
	V					*			*
A lottery prize	12	6	5	2	2	1	4	3	-
	3%	4%	3%	3%	5%	3%	3%	6%	-
	HVW					*			*
Other	24	11	13	3	2	3	11	4	2
	6%	7%	6%	5%	5%	10%	7%	6%	5%
						*			*
Sigma	1994	894	1100	294	183	151	871	332	163
	531%	531%	531%	547%	514%	531%	539%	540%	469%
Summary									
Investments	358	160	198	51	34	26	155	60	32
	95%	95%	95%	95%	94%	92%	96%	97%	91%
						*			*

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D, A/E/F, A/G/H/I, A/J/K/L/M/N/O, A/P/Q/R/S, A/T/U, A/V/W/X/Y/Z

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

- Column Means:

Columns Tested (5%): A/B/C/D, A/E/F, A/G/H/I, A/J/K/L/M/N/O, A/P/Q/R/S, A/T/U, A/V/W/X/Y/Z

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

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2019 Retirement Poll

Q2019Debt2. When you retired did you/do you expect to have any debt?

		Gender		Region					
	Not Retired and \$100K+	Male	Female	BC	AB	MB/SK	Ontario	Quebec	Atlantic
	A	E	F	J	K	L	M	N	O
Base: All Respondents	900	453	447	142	108	74	399	123	54
Base: All Respondents (wtd)	376	168	207	54	36	28	162	61	35
Yes	71	33	38	11	6	7	27	10	10
	19%	20%	18%	21%	16%	24%	16%	16%	29%
						*			M*
No	305	136	169	43	30	21	135	51	25
	81%	80%	82%	79%	84%	76%	84%	84%	71%
						*	O		*
Sigma	376	168	207	54	36	28	162	61	35
	100%	100%	100%	100%	100%	100%	100%	100%	100%

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D, A/E/F, A/G/H/I, A/J/K/L/M/N/O, A/P/Q/R/S, A/T/U, A/V/W/X/Y/Z

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

- Column Means:

Columns Tested (5%): A/B/C/D, A/E/F, A/G/H/I, A/J/K/L/M/N/O, A/P/Q/R/S, A/T/U, A/V/W/X/Y/Z

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

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2019 Retirement Poll

QC1. Do you have a financial plan to take you into/help guide you through retirement?

		Gender		Region					
	Not Retired and \$100K+	Male	Female	BC	AB	MB/SK	Ontario	Quebec	Atlantic
	A	E	F	J	K	L	M	N	O
Base: All Respondents	900	453	447	142	108	74	399	123	54
Base: All Respondents (wtd)	376	168	207	54	36	28	162	61	35
Yes- I have a plan in my head	102	54	48	16	8	6	46	14	12
	27%	32%	23%	30%	21%	21%	28%	23%	34%
	FQUV	AF				*			*
Yes- I have a plan I created myself and have written down	44	23	21	5	5	3	19	8	3
	12%	14%	10%	9%	14%	11%	12%	14%	8%
	U					*			*
Yes- I have a formal plan I created with an advisor or financial planner	148	60	88	19	17	13	62	23	14
	39%	36%	42%	35%	47%	46%	38%	38%	39%
	EZ		E			*			*
No, I do not yet have a financial plan	82	31	51	14	6	6	34	15	7
	22%	19%	25%	26%	17%	21%	21%	25%	19%
	E		E			*			*
Sigma	376	168	207	54	36	28	162	61	35
	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary									
Have a plan	293	137	156	40	29	22	127	46	28
	78%	81%	75%	74%	83%	79%	79%	75%	81%
	U	AF				*			*
Do not have a plan	82	31	51	14	6	6	34	15	7
	22%	19%	25%	26%	17%	21%	21%	25%	19%
	E		E			*			*

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D, A/E/F, A/G/H/I, A/J/K/L/M/N/O, A/P/Q/R/S, A/T/U, A/V/W/X/Y/Z

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

- Column Means:

Columns Tested (5%): A/B/C/D, A/E/F, A/G/H/I, A/J/K/L/M/N/O, A/P/Q/R/S, A/T/U, A/V/W/X/Y/Z

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

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