Thinking about your finances in retirement, how has the amount of money you need each month compared with what you expected before you retired?

	Total
Base: All Answering (unwtd)	**606**
Base: All Answering (wtd)	**413**
Top 2 Box (Net)	121
	29%
Much more than expected	44
	11%
Somewhat more than expected	77
	19%
About what I expected	186
	45%
Bottom 2 Box (Net)	80
	19%
Somewhat less than expected	55
	13%
Much less than expected	25
	6%
I had not estimated what I would need	27
	6%
Sigma	413
	100%

Compared with your current household spending, what do you expect your monthly expenses to do when you retire?

	Total
Base: All Answering (unwtd)	**881**
Base: All Answering (wtd)	**1073**
Top 2 Box (Net)	359
	33%
Increase significantly	99
	9%
Increase somewhat	259
	24%
Stay approximately the same	300
	28%
Bottom 2 Box (Net)	310
	29%
Decrease somewhat	250
	23%
Decrease significantly	60
	6%
Don't know	105
	10%
Sigma	1073
	100%

Over the past 12 months, have rising living costs caused you to do any of the following? - Spend less on groceries or change the food I buy

	Total
Base: All Answering (unwtd)	**606**
Base: All Answering (wtd)	**413**
Yes	182
	44%
No	203
	49%
Not applicable	8
	2%
None of the above	19
	5%
Sigma	413
	100%

Over the past 12 months, have rising living costs caused you to do any of the following? - Reduce travel or vacations

	Total
Base: All Answering (unwtd)	**606**
Base: All Answering (wtd)	**413**
Yes	158 38%
No	161 39%
Not applicable	75 18%
None of the above	19 5%
Sigma	413 100%

Over the past 12 months, have rising living costs caused you to do any of the following? - Eat out or socialize less

	Total
Base: All Answering (unwtd)	**606**
Base: All Answering (wtd)	**413**
Yes	213 51%
No	158 38%
Not applicable	24 6%
None of the above	19 5%
Sigma	413 100%

Over the past 12 months, have rising living costs caused you to do any of the following? - Delay a major purchase

	Total
Base: All Answering (unwtd)	**606**
Base: All Answering (wtd)	**413**
Yes	152 37%
No	182 44%
Not applicable	61 15%
None of the above	19 5%
Sigma	413 100%

Over the past 12 months, have rising living costs caused you to do any of the following? - Delay home repairs or renovations

	Total
Base: All Answering (unwtd)	**606**
Base: All Answering (wtd)	**413**
Yes	107 26%
No	178 43%
Not applicable	108 26%
None of the above	19 5%
Sigma	413 100%

Over the past 12 months, have rising living costs caused you to do any of the following? - Reduce financial support for children or grandchildren

	Total
Base: All Answering (unwtd)	**606**
Base: All Answering (wtd)	**413**
Yes	56
	14%
No	164
	40%
Not applicable	174
	42%
None of the above	19
	5%
Sigma	413
	100%

Over the past 12 months, have rising living costs caused you to do any of the following? - Delay or reduce healthcare, dental or other health-related spending

	Total
Base: All Answering (unwtd)	**606**
Base: All Answering (wtd)	**413**
Yes	84
	20%
No	276
	67%
Not applicable	34
	8%
None of the above	19
	5%
Sigma	413
	100%

Over the past 12 months, have rising living costs caused you to do any of the following? - Draw more heavily from savings or investments

	Total
Base: All Answering (unwtd)	**606**
Base: All Answering (wtd)	**413**
Yes	116
	28%
No	229
	55%
Not applicable	49
	12%
None of the above	19
	5%
Sigma	413
	100%

Over the past 12 months, have rising living costs caused you to do any of the following? - Take more money than planned from an RRSP/RRIF

	Total
Base: All Answering (unwtd)	**606**
Base: All Answering (wtd)	**413**
Yes	61
	15%
No	247
	60%
Not applicable	86
	21%
None of the above	19
	5%
Sigma	413
	100%

Over the past 12 months, have rising living costs caused you to do any of the following? - Use a credit card, line of credit or other debt more often

	Total
Base: All Answering (unwtd)	**606**
Base: All Answering (wtd)	**413**
Yes	84 20%
No	286 69%
Not applicable	24 6%
None of the above	19 5%
Sigma	413 100%

Over the past 12 months, have rising living costs caused you to do any of the following? - Return to work or work more hours

	Total
Base: All Answering (unwtd)	**606**
Base: All Answering (wtd)	**413**
Yes	10 2%
No	273 66%
Not applicable	111 27%
None of the above	19 5%
Sigma	413 100%

Over the past 12 months, have rising living costs caused you to do any of the following? - Consider selling or downsizing my home

	Total
Base: All Answering (unwtd)	**606**
Base: All Answering (wtd)	**413**
Yes	51 12%
No	252 61%
Not applicable	91 22%
None of the above	19 5%
Sigma	413 100%

Have rising living costs caused you to do any of the following in preparation for retirement? - Spend less on groceries or change the food I buy

	Total
Base: All Answering (unwtd)	**881**
Base: All Answering (wtd)	**1073**
Yes	619
	58%
No	377
	35%
Not applicable	21
	2%
None of the above	56
	5%
Sigma	1073
	100%

Have rising living costs caused you to do any of the following in preparation for retirement? - Reduce travel or vacations

	Total
Base: All Answering (unwtd)	**881**
Base: All Answering (wtd)	**1073**
Yes	568
	53%
No	354
	33%
Not applicable	95
	9%
None of the above	56
	5%
Sigma	1073
	100%

Have rising living costs caused you to do any of the following in preparation for retirement? - Eat out or socialize less

	Total
Base: All Answering (unwtd)	**881**
Base: All Answering (wtd)	**1073**
Yes	684
	64%
No	294
	27%
Not applicable	39
	4%
None of the above	56
	5%
Sigma	1073
	100%

Have rising living costs caused you to do any of the following in preparation for retirement? - Delay a major purchase

	Total
Base: All Answering (unwtd)	**881**
Base: All Answering (wtd)	**1073**
Yes	605
	56%
No	323
	30%
Not applicable	90
	8%
None of the above	56
	5%
Sigma	1073
	100%

Have rising living costs caused you to do any of the following in preparation for retirement? - Delay home repairs or renovations

	Total
Base: All Answering (unwtd)	**881**
Base: All Answering (wtd)	**1073**
Yes	419 39%
No	379 35%
Not applicable	219 20%
None of the above	56 5%
Sigma	1073 100%

Have rising living costs caused you to do any of the following in preparation for retirement? - Reduce financial support for children or grandchildren

	Total
Base: All Answering (unwtd)	**881**
Base: All Answering (wtd)	**1073**
Yes	244
	23%
No	375
	35%
Not applicable	398
	37%
None of the above	56
	5%
Sigma	1073
	100%

Have rising living costs caused you to do any of the following in preparation for retirement? - Draw more heavily from savings or investments

	Total
Base: All Answering (unwtd)	**881**
Base: All Answering (wtd)	**1073**
Yes	428
	40%
No	455
	42%
Not applicable	135
	13%
None of the above	56
	5%
Sigma	1073
	100%

Have rising living costs caused you to do any of the following in preparation for retirement? - Use a credit card, line of credit or other debt more often

	Total
Base: All Answering (unwtd)	**881**
Base: All Answering (wtd)	**1073**
Yes	414
	39%
No	541
	50%
Not applicable	62
	6%
None of the above	56
	5%
Sigma	1073
	100%

Have rising living costs caused you to do any of the following in preparation for retirement? - Delay my planned retirement date

	Total
Base: All Answering (unwtd)	**881**
Base: All Answering (wtd)	**1073**
Yes	379
	35%
No	447
	42%
Not applicable	192
	18%
None of the above	56
	5%
Sigma	1073
	100%

Have rising living costs caused you to do any of the following in preparation for retirement? - Increase the amount I believe I need to save before retiring

	Total
Base: All Answering (unwtd)	**881**
Base: All Answering (wtd)	**1073**
Yes	612
	57%
No	301
	28%
Not applicable	104
	10%
None of the above	56
	5%
Sigma	1073
	100%

Have rising living costs caused you to do any of the following in preparation for retirement? - Reduce the lifestyle I expect to have in retirement

	Total
Base: All Answering (unwtd)	**881**
Base: All Answering (wtd)	**1073**
Yes	488
	45%
No	392
	36%
Not applicable	138
	13%
None of the above	56
	5%
Sigma	1073
	100%

Have rising living costs caused you to do any of the following in preparation for retirement? - Expect to work part-time during retirement

	Total
Base: All Answering (unwtd)	**881**
Base: All Answering (wtd)	**1073**
Yes	531 49%
No	345 32%
Not applicable	141 13%
None of the above	56 5%
Sigma	1073 100%

Thinking about your current or expected retirement, how much do you agree or disagree with each of the following statements? - My monthly retirement income is/will be enough to maintain the lifestyle I want.

	Total
Base: All Answering (unwtd)	**1487**
Base: All Answering (wtd)	**1486**
Top 2 Box (Net)	547
	37%
Strongly agree	143
	10%
Somewhat agree	404
	27%
Neither agree nor disagree	298
	20%
Bottom 2 Box (Net)	527
	35%
Somewhat disagree	290
	19%
Strongly disagree	237
	16%
Don't know	115
	8%
Sigma	1486
	100%

Thinking about your current or expected retirement, how much do you agree or disagree with each of the following statements? - I feel financially secure overall but worry about having enough readily available cash.

	Total
Base: All Answering (unwtd)	**1487**
Base: All Answering (wtd)	**1486**
Top 2 Box (Net)	608
	41%
Strongly agree	127
	9%
Somewhat agree	481
	32%
Neither agree nor disagree	296
	20%
Bottom 2 Box (Net)	546
	37%
Somewhat disagree	324
	22%
Strongly disagree	222
	15%
Don't know	35
	2%
Sigma	1486
	100%

Thinking about your current or expected retirement, how much do you agree or disagree with each of the following statements? - I am confident I could handle a major unexpected expense without significantly changing my lifestyle.

	Total
Base: All Answering (unwtd)	**1487**
Base: All Answering (wtd)	**1486**
Top 2 Box (Net)	575
	39%
Strongly agree	143
	10%
Somewhat agree	432
	29%
Neither agree nor disagree	280
	19%
Bottom 2 Box (Net)	589
	40%
Somewhat disagree	300
	20%
Strongly disagree	290
	19%
Don't know	41
	3%
Sigma	1486
	100%

Thinking about your current or expected retirement, how much do you agree or disagree with each of the following statements? - I have a clear plan for what I would do if my monthly expenses significantly exceeded my income.

	Total
Base: All Answering (unwtd)	**1487**
Base: All Answering (wtd)	**1486**
Top 2 Box (Net)	564
	38%
Strongly agree	155
	10%
Somewhat agree	409
	28%
Neither agree nor disagree	312
	21%
Bottom 2 Box (Net)	542
	36%
Somewhat disagree	327
	22%
Strongly disagree	215
	14%
Don't know	68
	5%
Sigma	1486
	100%

Which of the following do you consider part of the financial resources available to support your retirement?

	Total
Base: All Answering (unwtd)	**960**
Base: All Answering (wtd)	**871**
CPP/QPP	510
	59%
OAS/GIS	367
	42%
Workplace pension	325
	37%
RRSP/RRIF	527
	61%
TFSA	495
	57%
Cash or savings	456
	52%
Investments outside registered accounts	205
	24%
Part-time or other employment income	170
	20%
Home equity	235
	27%
Other real estate	36
	4%
Financial support or inheritance	85
	10%
Other	33
	4%
Sigma	3443
	395%

Which of the following is currently your single largest financial asset?

	Total
Base: All Answering (unwtd)	**960**
Base: All Answering (wtd)	**871**
My home	574
	66%
Other real estate	12
	1%
RRSP/RRIF	72
	8%
TFSA	39
	4%
Workplace pension	52
	6%
Other investments	47
	5%
Cash or savings	33
	4%
Other	5
	1%
Don't know	37
	4%
Sigma	871
	100%