Detailed Tables

At what age do you hope to retire?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/I/J - F/G/I/K/L - H/I/J - H/I/K/ L - M/N - N/O - N/P
* small base; ** very small base (under 30) ineligible for sig testing

		REGION					AGE							RETIRED		NOT RETIRED		SELF-EMPLOYED
	Total	BC	Prair	Ont	PQ	Atl	18-29	30-34	18-34	35-54	55+	55-69	70+	Yes	No	45+	55+	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	
Base: Not currently retired	944	130	161	350	234	69	165	127	292	531	116	111	5	0	944	360	116	147
Weighted	942	132	159	352	228	71*	198	152	350	468	119	114	5**	-**	942	334	119	141
<45	7 1%	2 2% D	2 1%	3 1%	0 -	0 -	3 1%	2 1%	4 1%	3 1%	0 -	0 -	0 -	0 -	7 1%	0 -	0 -	3 2%
45 - 54	65 7%	21 16% BCD	12 8%	19 5%	8 4%	5 7%	18 9% IJIK	26 17% IJIK	44 13% IJIK	21 5% JKJK	0 -	0 -	0 -	0 -	65 7% OP	4 1%	0 -	20 14%
55 - 59	257 27%	37 28%	42 26%	93 26%	63 27%	23 32%	72 36% IJIK	47 31% JK	120 34% IJIK	126 27% JKJK	9 8%	9 8%	0 -	0 -	257 27% OP	63 19%	9 8%	32 22%
60 - 64	288 31%	28 21%	49 31%	101 29%	87 38% AC	23 33%	47 24%	44 29%	91 26%	161 34% FFHH	34 28%	34 30%	0 -	0 -	288 31%	110 33%	34 28%	34 24%
65 - 69	242 26%	36 27%	39 24%	97 27%	56 24%	15 22%	41 20%	25 16%	65 19%	125 27% GGHH	52 44% FGIHI	52 45% FGIHI	0 -	0 -	242 26%	117 35% N	52 44% N	28 20%
70 - 74	23 2%	3 2%	4 3%	12 3%	4 2%	1 1%	6 3%	2 2%	8 2%	8 2%	7 6% II	7 6% IHI	0 -	0 -	23 2%	10 3%	7 6% N	6 4%
75 +	20 2%	3 2%	3 2%	11 3% D	1 0	2 3%	3 1%	1 1%	4 1%	11 2%	5 4% H	2 2%	3 60%	0 -	20 2%	10 3%	5 4%	5 4%
(DK/NS)	40 4%	2 2%	9 6%	17 5%	10 4%	2 3%	9 4%	6 4%	14 4%	13 3%	12 10% IHI	10 9% II	2 40%	0 -	40 4%	20 6%	12 10% N	14 10%
Median	60	60	60	60	60	60	60	58	60	60	65	65	0	0	60	62	65	60
Mean	59.6	58.8	59.5	60.1 A	59.8	58.9	58.4	57.7	58.1	59.9 FGFG HH	63.4 FGIHI	63.4 FGIHI	0	0	59.6	61.6 N	63.4 N	58.8
Std.Dev	4.99	5.70	5.08	4.97	4.52	4.79	5.45	5.27	5.37	4.48	3.35	3.35	0	0	4.99	4.08	3.35	6.14
Std.Err	0.17	0.52	0.42	0.28	0.30	0.59	0.44	0.48	0.32	0.20	0.33	0.33	0	0	0.17	0.23	0.33	0.55

Detailed Tables

Do you have a formal written retirement plan prepared by yourself or with a financial advisor? Would it be:

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/I/J - F/G/I/K/L - H/I/J - H/I/K/L - M/N - N/O - N/P
* small base

		REGION					AGE							RETIRED		NOT RETIRED		SELF-EMPLOYED
	Total	BC	Prair	Ont	PQ	Atl	18-29	30-34	18-34	35-54	55+	55-69	70+	Yes	No	45+	55+	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	
Base: All respondents	1201	159	197	456	296	93	165	128	293	554	346	255	91	255	944	360	116	164
Weighted	1201	159	198	455	296	93*	198	154	352	489	353	260	93*	258	942	334	119	159
Yes (net)	294	31	56	124	67	16	18	25	42	117	131	92	39	101	193	93	36	45
	24%	20%	28%	27%	22%	17%	9%	16%	12%	24%	37%	35%	42%	39%	20%	28%	30%	28%
										FFHH	FGIHI	FGIHI	FGIHI	N		N	N	
- prepared by yourself	77	5	14	34	19	4	4	6	10	20	46	25	21	38	39	21	9	13
	6%	3%	7%	7%	6%	5%	2%	4%	3%	4%	13%	10%	22%	15%	4%	6%	8%	8%
											FGIHI	FGIHI	FGIK	N				
													HIK					
- prepared with a financial advisor	217	26	42	90	48	12	14	19	33	97	85	67	18	63	153	72	26	32
	18%	17%	21%	20%	16%	13%	7%	12%	9%	20%	24%	26%	20%	25%	16%	22%	22%	20%
										FGFG	FGH	FGH	FH	N		N		
										HH								
No	901	127	141	329	229	77	179	128	308	372	218	166	53	153	747	241	83	114
	75%	80%	71%	72%	77%	83%	91%	83%	87%	76%	62%	64%	57%	60%	79%	72%	70%	72%
						BC	IJIKL	JKL	IJIKL	JKLJK					MOP			
										L								
(DK/NS)	5	1	1	2	1	0	1	1	2	0	3	2	1	3	2	0	0	0
	0	1%	0	0	0	-	0	1%	1%	-	1%	1%	1%	1%	0	-	-	-
											II		II	N				

Have you determined the amount of money that you would need to accumulate in savings or investments in order for you to have a comfortable retirement?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/I/J - F/G/I/K/L - H/I/J - H/I/K/L - M/N - N/O - N/P
* small base; ** very small base (under 30) ineligible for sig testing

		REGION					AGE							RETIRED		NOT RETIRED		SELF-EMPLOYED
	Total	BC	Prair	Ont	PQ	Atl	18-29	30-34	18-34	35-54	55+	55-69	70+	Yes	No	45+	55+	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	
Base: Not retired	944	130	161	350	234	69	165	127	292	531	116	111	5	0	944	360	116	147
Weighted	942	132	159	352	228	71*	198	152	350	468	119	114	5**	-**	942	334	119	141
Yes, have determined	293	39	57	126	55	17	32	29	61	180	51	48	3	0	293	134	51	57
	31%	29%	36%	36%	24%	24%	16%	19%	17%	38%	43%	42%	60%	-	31%	40%	43%	40%
			D	D						FGFG	FGH	FGH				N	N	
										HH								
No, have not determined	644	93	99	225	173	54	166	121	288	286	66	65	1	0	644	198	66	83
	68%	71%	62%	64%	76%	76%	84%	80%	82%	61%	56%	58%	21%	-	68%	59%	56%	59%
					BC	BC	IJIK	IJIK	IJIK						OP			
(DK/NS)	4	0	3	2	0	0	0	2	2	2	1	0	1	0	4	2	1	2
	0	-	2%	0	-	-	-	1%	1%	0	1%	-	19%	-	0	1%	1%	1%

Which of the following is your most important financial priority at this time? Is it ...

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/I/J - F/G/I/K/L - H/I/J - H/I/K/L - M/N - N/O - N/P
* small base

		REGION					AGE							RETIRED		NOT RETIRED		SELF-EMPLOYED
	Total	BC	Prair	Ont	PQ	Atl	18-29	30-34	18-34	35-54	55+	55-69	70+	Yes	No	45+	55+	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	
Base: All respondents	1201	159	197	456	296	93	165	128	293	554	346	255	91	255	944	360	116	164
Weighted	1201	159	198	455	296	93*	198	154	352	489	353	260	93*	258	942	334	119	159
Home ownership	173 14%	31 20% DE	32 16% E	71 16% E	35 12% E	3 3%	48 24% IJIKL	36 23% IJIKL	84 24% IJIKL	67 14% JKLJK L	22 6%	18 7%	4 4%	11 4%	162 17% MO	34 10%	12 10%	19 12%
Retirement savings	152 13%	17 11%	29 15%	60 13%	37 13%	9 10%	11 5%	8 5%	18 5%	75 15% FGFG LHHL	58 16% FGH	52 20% FGLH L	6 6%	24 9%	128 14%	81 24% N	39 33% N	23 14%
Building an investment portfolio	103 9%	18 11%	27 14% CDE	30 7%	23 8%	5 5%	15 8%	12 8%	27 8%	47 10%	28 8%	23 9%	5 5%	18 7%	85 9%	32 9%	12 10%	26 17%
Saving for children or grandchildren's education	175 15%	19 12%	23 11%	75 16%	43 14%	16 17%	28 14% JKL	40 26% FJFKL	68 19% JKL	88 18% JKLJK L	17 5%	13 5%	4 5%	16 6%	159 17% MOP	38 11%	3 3%	19 12%
Health care savings	24 2%	4 2%	1 1%	10 2%	7 2%	2 2%	0 -	0 -	0 -	7 1% HH	17 5% FGIHI	12 5% FGIHI	5 5% FGIHI	12 5% N	12 1%	11 3% N	6 5% N	5 3%
General savings for a rainy day	147 12%	18 11%	30 15% D	64 14% D	20 7%	15 16% D	29 15%	20 13%	49 14%	50 10%	47 13%	33 13%	14 15%	39 15%	107 11%	34 10%	11 9%	26 16%
Just trying to keep your head above water	392 33%	50 31%	52 26%	133 29%	117 39% BC	40 44% BC	64 33%	38 25%	103 29%	148 30%	139 39% GIHI	97 37% GIHI	41 45% GIHI	112 43% N	280 30%	100 30%	34 29%	35 22%
DK/NS	36 3%	3 2%	4 2%	13 3%	14 5%	3 3%	3 1%	1 1%	4 1%	6 1%	26 7% FGIHI	12 5% GIHI	14 15% FGIK HIK	26 10% N	9 1%	4 1%	1 1%	6 4%

Right now, do you think you are behind, ahead or about right in terms of saving for your retirement? Would you say that you are ....?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/I/J - F/G/I/K/L - H/I/J - H/I/K/L - M/N - N/O - N/P
* small base; ** very small base (under 30) ineligible for sig testing

		REGION					AGE							RETIRED		NOT RETIRED		SELF-EMPLOYED
	Total	BC	Prair	Ont	PQ	Atl	18-29	30-34	18-34	35-54	55+	55-69	70+	Yes	No	45+	55+	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	
Base: Not retired	944	130	161	350	234	69	165	127	292	531	116	111	5	0	944	360	116	147
Weighted	942	132	159	352	228	71*	198	152	350	468	119	114	5**	-**	942	334	119	141
Far ahead	18	0	4	9	5	0	8	1	9	8	2	2	0	0	18	6	2	4
	2%	-	2%	3%	2%	-	4%	1%	2%	2%	2%	2%	-	-	2%	2%	2%	2%
Somewhat ahead	61	10	7	20	19	6	19	9	28	28	5	5	0	0	61	20	5	17
	7%	8%	4%	6%	8%	8%	10%	6%	8%	6%	4%	5%	-	-	7%	6%	4%	12%
About right	294	29	51	121	73	20	59	55	114	135	46	44	2	0	294	115	46	51
	31%	22%	32%	34%	32%	28%	30%	36%	32%	29%	38%	38%	39%	-	31%	34%	38%	36%
				A							II	II						
Somewhat behind	318	59	43	119	74	23	70	43	112	172	30	29	1	0	318	105	30	34
	34%	45%	27%	34%	33%	33%	35%	28%	32%	37%	25%	25%	21%	-	34%	32%	25%	24%
		BCD								JKJK								
Far behind	238	33	52	82	50	21	42	42	84	122	31	29	2	0	238	80	31	34
	25%	25%	33%	23%	22%	29%	21%	28%	24%	26%	26%	26%	40%	-	25%	24%	26%	24%
			CD															
Not applicable/already retired	1	0	0	0	1	0	0	0	0	0	1	1	0	0	1	1	1	0
	0	-	-	-	1%	-	-	-	-	-	1%	1%	-	-	0	0	1%	-
											II	II						
(DK/NS)	10	0	3	0	5	1	0	3	3	3	4	4	0	0	10	5	4	1
	1%	-	2%	-	2%	2%	-	2%	1%	1%	3%	3%	-	-	1%	2%	3%	1%
			C		C	C					FII	FII						
SUMMARY																		
Ahead	80	10	10	29	24	6	27	9	37	36	7	7	0	0	80	27	7	21
	8%	8%	6%	8%	11%	8%	14%	6%	10%	8%	6%	6%	-	-	8%	8%	6%	15%
							GIJGI											
About right	294	29	51	121	73	20	59	55	114	135	46	44	2	0	294	115	46	51
	31%	22%	32%	34%	32%	28%	30%	36%	32%	29%	38%	38%	39%	-	31%	34%	38%	36%
				A							II	II						
Behind	557	93	95	202	124	44	112	85	197	294	61	58	3	0	557	185	61	69
	59%	70%	60%	57%	54%	62%	57%	56%	56%	63%	51%	51%	61%	-	59%	56%	51%	49%
		CD								JKJK								
NET AHEAD (Ahead - Behind)	-477	-83	-85	-172	-100	-38	-85	-75	-160	-259	-54	-51	-3	0	-477	-159	-54	-48
	-51%	-63%	-53%	-49%	-44%	-54%	-43%	-50%	-46%	-55%	-45%	-45%	-61%	0%	-51%	-48%	-45%	-34%

Detailed Tables

Thinking about your retirement, what is or what do you expect to be your single, primary source of income? Is it ...?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/I/J - F/G/I/K/L - H/I/J - H/I/K/L - M/N - N/O - N/P
* small base

		REGION					AGE							RETIRED		NOT RETIRED		SELF-EMPLOYED
	Total	BC	Prair	Ont	PQ	Atl	18-29	30-34	18-34	35-54	55+	55-69	70+	Yes	No	45+	55+	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	
Base: All respondents	1201	159	197	456	296	93	165	128	293	554	346	255	91	255	944	360	116	164
Weighted	1201	159	198	455	296	93*	198	154	352	489	353	260	93*	258	942	334	119	159
Pension income from an employer	362	46	54	151	79	32	52	45	96	147	117	95	22	85	275	105	39	11
	30%	29%	27%	33%	26%	34%	26%	29%	27%	30%	33%	36%	24%	33%	29%	31%	33%	7%
												FLHL						
Income from your own investments	288	44	49	99	81	15	75	44	120	128	39	29	11	32	256	61	11	58
	24%	28%	25%	22%	27%	16%	38%	29%	34%	26%	11%	11%	12%	12%	27%	18%	10%	36%
		E			E		IJIKL	JKL	IJIKL	JKLJK L					MOP			
Government pension income	243	23	35	76	77	33	21	16	37	82	123	84	39	98	145	77	32	22
	20%	14%	18%	17%	26%	35%	11%	10%	10%	17%	35%	32%	42%	38%	15%	23%	27%	14%
					ABC	ABC				HH	FGIHI	FGIHI	FGIHI	N		N	N	
Money obtained by cashing in your investments	137	15	28	65	23	5	24	28	52	57	27	22	5	14	123	38	17	31
	11%	10%	14%	14%	8%	5%	12%	18%	15%	12%	8%	9%	6%	5%	13%	12%	14%	20%
			DE	DE				JKL	JKL						M			
Money obtained by selling a house or making use of home equity	110	24	15	43	25	3	18	14	32	52	22	19	3	12	98	36	11	22
	9%	15%	8%	9%	8%	3%	9%	9%	9%	11%	6%	7%	3%	5%	10%	11%	9%	14%
		BDE		E						JLJL					M			
Combination of pension & investments	2	0	1	1	0	0	0	0	0	1	1	0	1	1	1	1	0	0
	0	-	1%	0	-	-	-	-	-	0	0	-	1%	0	0	0	-	-
Working/ not planning on retiring	7	1	1	4	0	1	0	1	1	4	1	0	1	0	7	3	1	4
	1%	0	1%	1%	-	1%	-	1%	0	1%	0	-	1%	-	1%	1%	1%	2%
						D												
Other	20	3	3	7	5	1	2	3	5	6	9	4	4	4	15	7	4	8
	2%	2%	2%	2%	2%	1%	1%	2%	1%	1%	2%	2%	5%	2%	2%	2%	4%	5%
													II					
All of the above	6	0	2	3	1	0	0	0	0	2	4	2	2	4	2	0	0	0
	1%	-	1%	1%	0	-	-	-	-	0	1%	1%	2%	2%	0	-	-	-
													H	N				
Nothing	2	0	0	0	1	1	0	1	1	1	0	0	0	0	2	0	0	0
	0	-	-	-	0	1%	-	1%	0	0	-	-	-	-	0	-	-	-
						C												
(DK/NS)	25	3	9	7	5	2	5	3	8	8	9	5	4	7	17	5	2	4
	2%	2%	4%	1%	2%	2%	3%	2%	2%	2%	3%	2%	4%	3%	2%	2%	2%	2%
			C															

What is the total amount, in dollars, that you are planning to contribute to your RRSP for the 2004 taxation year, including what you have already contributed?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/I/J - F/G/I/K/L - H/I/J - H/I/K/L - M/N - N/O - N/P
* small base; ** very small base (under 30) ineligible for sig testing

		REGION					AGE							RETIRED		NOT RETIRED		SELF-EMPLOYED
	Total	BC	Prair	Ont	PQ	Atl	18-29	30-34	18-34	35-54	55+	55-69	70+	Yes	No	45+	55+	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	
Base: Have made or plan to make a contribution this year	577	79	104	239	119	36	71	75	146	339	88	86	2	37	539	210	60	79
Weighted	569	78*	105*	237	113	36*	88*	90*	178	299	89*	87*	2**	36*	532	193	61*	75*
Less than $1,000	32 6%	6 7%	2 2%	9 4%	14 12% BC	1 2%	6 7%	3 4%	9 5%	19 6%	3 4%	3 4%	0 -	2 5%	30 6%	8 4%	3 6%	0 -
$1,000 - $1,999	95 17%	14 18%	15 15%	36 15%	22 19%	8 24%	22 25% II	23 26% IJIK	45 25% IJIK	39 13%	11 13%	11 13%	0 -	4 11%	91 17%	26 13%	7 12%	4 6%
$2,000 - $2,999	75 13%	14 17%	10 9%	27 11%	21 19% B	3 9%	10 12%	10 11%	20 11%	40 13%	13 15%	13 15%	0 -	5 13%	70 13%	25 13%	9 15%	10 13%
$3,000 - $3,999	49 9%	5 6%	8 8%	17 7%	12 10%	7 19% C	6 6%	5 6%	11 6%	30 10%	9 10%	9 10%	0 -	3 8%	46 9%	23 12%	7 11%	6 8%
$4,000 - $5,999	83 15%	9 12%	19 18%	32 14%	15 13%	7 21%	12 14%	13 14%	25 14%	48 16%	11 12%	11 12%	0 -	4 12%	79 15%	28 14%	8 13%	10 13%
$6,000 - $9,999	58 10%	6 7%	12 12%	31 13%	9 8%	1 3%	7 7%	18 20% FIJFIK	24 14%	28 9%	6 7%	6 7%	0 -	4 11%	54 10%	15 8%	4 7%	11 15%
$10,000 - $14,499	54 9%	8 10%	10 10%	28 12% E	8 7%	0 -	5 5%	12 13%	16 9%	30 10%	8 9%	8 9%	0 -	1 3%	53 10%	21 11%	7 11%	12 16%
$14,500	3 0	0 -	1 1%	2 1%	0 -	0 -	0 -	0 -	0 -	2 1%	1 1%	1 1%	0 -	0 -	3 1%	2 1%	1 2%	2 3%
$14,501 - $17,499	11 2%	1 1%	3 3%	5 2%	1 1%	1 3%	2 2%	0 -	2 1%	8 3%	1 1%	1 1%	0 -	0 -	11 2%	4 2%	1 2%	2 2%
$17,500 - $19,999	9 2%	0 -	0 -	7 3%	1 1%	0 -	1 1%	2 2%	3 2%	6 2%	0 -	0 -	0 -	0 -	9 2%	4 2%	0 -	3 4%
More than $20,000	10 2%	0 -	2 2%	6 3%	0 -	2 5% D	0 -	0 -	0 -	6 2%	4 5% H	4 5% H	0 -	1 2%	9 2%	6 3%	3 5%	1 2%
(DK/NS)	91 16%	16 20% D	22 21% D	37 15%	11 10%	6 16%	18 20% GG	5 6%	23 13%	45 15% GG	21 24% GH	19 22% G	2 100%	13 35% N	78 15%	32 17%	10 17%	13 18%
STATISTICS																		

Detailed Tables

What is the total amount, in dollars, that you are planning to contribute to your RRSP for the 2004 taxation year, including what you have already contributed?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/I/J - F/G/I/K/L - H/I/J - H/I/K/L - M/N - N/O - N/P
* small base; ** very small base (under 30) ineligible for sig testing

		REGION					AGE							RETIRED		NOT RETIRED		SELF-EMPLOYED
	Total	BC	Prair	Ont	PQ	Atl	18-29	30-34	18-34	35-54	55+	55-69	70+	Yes	No	45+	55+	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	
Mean	5560.2	4371.7	6105.3 AD	6600.4 AD	3974.7	4933.8	4092.8	5259.7	4733.0	5918.4 FFHH	6206.4 F	6206.4 F	0	4894.2	5594.8	6332.3	6505.7	7985.7
Std. Dev.	5465.23	3989.65	5441.91	6100.69	3820.25	6776.14	4010.24	4236.87	4163.77	5767.08	6703.55	6703.55	0	5673.72	5458.44	6262.15	6798.39	5993.88
Std. Err.	248.16	502.65	597.33	429.24	369.32	1237.15	531.17	502.82	368.03	339.83	818.97	818.97	0	1158.14	254.22	473.37	961.44	749.23