

Are you currently retired?

	Total
Yes	20%
No	80%

At what age did you retire?

		RETIRED		RRSP	
	Total	Yes	No	Yes	No
Before 55	20%	20%	-	20%	20%
55 to 57	24%	24%	-	25%	24%
58 to 60	20%	20%	-	21%	17%
61 to 64	12%	12%	-	13%	10%
65+	22%	22%	-	19%	28%
Don't know/refused	1%	1%	-	2%	-
Summary					
Mean	57.8	57.8	0	57.6	57.9

At what age do you hope to retire?

		RETIRED		RRSP	
	Total	Yes	No	Yes	No
Before 55	8%	-	8%	6%	12%
55 to 59	29%	-	29%	33%	22%
60 to 64	29%	-	29%	31%	26%
65	23%	-	23%	20%	28%
66+	7%	-	7%	7%	8%
Don't know/refused	4%	-	4%	3%	4%
Summary					
Mean	59.5	0	59.5	59.4	59.7

How important [is/was] it for you to be entirely debt free by the time you retired?

		RETIRED		RRSP	
	Total	Yes	No	Yes	No
Essential for you to debt free in order to retire	52%	23%	55%	50%	55%
Important, but not completely necessary	33%	43%	31%	35%	27%
Nice to have, but not that important	11%	18%	10%	11%	11%
Not really important at all	4%	13%	3%	4%	6%

Do you currently have any debts?

		RETIRED		RRSP	
	Total	Yes	No	Yes	No
Yes	63%	33%	71%	64%	61%
No	37%	67%	29%	36%	39%

For statistical purposes only, what is the range of your total debt? Please stop me when I reach the appropriate range...

		RETIRED		RRSP	
<i>Of those with debts</i>	Total	Yes	No	Yes	No
Less than \$1,000	3%	7%	2%	2%	6%
\$1000 to \$10,000	19%	29%	18%	14%	30%
\$10,000 to \$20,000	15%	21%	14%	10%	23%
\$21,000 to \$100,000	36%	24%	37%	39%	29%
More than \$100,000	25%	14%	26%	31%	12%
Don't know/refused	3%	5%	3%	4%	1%
Mean	50967	35467	52753	59289	34712

Did you think that you would have paid off these debts by the time you retired?

Do you think that by the time you retire you will have paid off these debts?

		RETIRED		RRSP	
<i>Of Those With Debts</i>	Total	Yes	No	Yes	No
Yes	89%	54%	91%	88%	91%
No	10%	44%	8%	11%	9%
Don't know/refused	0	2%	0	1%	-

Did you incur most of these debts before or after you retired?

		RRSP	
<i>Of those who are retired and currently have debts</i>	Total	Yes	No
Before	39%	43%	32%
Afterwards	51%	46%	57%
Both	11%	11%	11%

Before you retired, did you foresee that you would need to take on debt when you retired?

		RRSP	
<i>Are retired with debt</i>	Total	Yes	No
Yes	33%	35%	32%
No	67%	65%	68%

What is the nature of your debt? Is it...

		RETIRED		RRSP	
	Total	Yes	No	Yes	No
Mortgage	56%	42%	57%	65%	37%
Credit card	35%	42%	34%	30%	45%
Student loan	9%	1%	10%	5%	16%
Business loans	9%	5%	9%	9%	9%
Kids education	6%	1%	6%	6%	5%
Car/ vehicle (unspecified)	5%	5%	5%	6%	2%
Car loan	5%	5%	5%	5%	3%
Line of credit	4%	6%	4%	5%	2%
Personal debt	3%	2%	3%	2%	4%
Medical/Health	2%	-	3%	2%	4%
Car payments	2%	2%	1%	2%	2%
Bank loan	1%	2%	1%	1%	2%
Bills	1%	-	1%	0	2%
Other	2%	4%	2%	2%	3%
None	0	2%	-	0	-
Don't know/refused	1%	-	1%	1%	2%

Do you currently supplement your income by working part-time, by occasionally working, or by taking on contract jobs from time to time?

		RRSP	
Of Retirees	Total	Yes	No
Yes	20%	21%	20%
No	80%	79%	80%