

1. Did you put money into an RRSP account last year, like a mutual fund or tax-sheltered vehicle specifically for your retirement purposes?

Proportions/Mean: Columns Tested
(5% risk level) - A/B - C/D/E - F/G/H/I

Overlap formulae used. * small base

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1003	486	517	241	382	380	87	333	480	103
Weighted	1003	485	518	280	398	325	95*	369	327	212
Yes	360 36%	182 38%	177 34%	85 30%	168 42%	107 33%	24 25%	112 30%	107 33%	118 56%
No	643 64%	303 62%	340 66%	195 70%	230 58%	218 67%	72 75%	257 70%	220 67%	94 44%
				D		D	I	I	I	

2. Will you put more, less or the same amount into an RRSP vehicle this year?

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I
 Overlap formulae used. * small base

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1003	486	517	241	382	380	87	333	480	103
Weighted	1003	485	518	280	398	325	95*	369	327	212
More	102 10%	50 10%	52 10%	37 13% E	46 11% E	20 6%	4 4%	28 8%	36 11% F	34 16% FG
Less, but still something	79 8%	40 8%	39 8%	30 11%	29 7%	19 6%	7 7%	22 6%	26 8%	24 11%
The same	245 24%	129 27%	116 22%	67 24%	120 30% E	58 18%	16 17%	82 22%	76 23%	71 34% FGH
Nothing this year	577 58%	266 55%	310 60%	146 52%	203 51%	228 70% CD	68 72% HI	237 64% I	189 58% I	83 39%

2. Will you put more, less or the same amount into an RRSP vehicle this year?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: Put money into an RRSP account last year	337	166	171	67	148	122	21	101	159	56
Weighted	360	182	177	85*	168	107	24**	112*	107	118*
More	58 16%	30 17%	28 16%	14 16%	29 17%	16 15%	3 11%	16 14%	15 14%	25 21%
Less, but still something	70 19%	36 20%	34 19%	23 27%	28 16%	19 18%	5 20%	20 18%	22 21%	24 20%
The same	173 48%	89 49%	84 48%	37 44%	92 55% E	43 41%	13 56%	57 51%	51 48%	52 44%
Nothing this year	59 16%	28 15%	31 18%	11 13%	19 11%	28 26% D	3 13%	20 18%	19 18%	17 14%

3. Have you recently, or are you intending to make changes to the way your retirement-savings funds will be invested for 2009, either directly or through a financial advisor?

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I
Overlap formulae used. * small base

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1003	486	517	241	382	380	87	333	480	103
Weighted	1003	485	518	280	398	325	95*	369	327	212
Yes	263 26%	132 27%	131 25%	71 25%	92 23%	100 31%	23 24%	91 25%	80 24%	70 33%
No	740 74%	354 73%	386 75%	209 75%	306 77%	225 69%	73 76%	278 75%	247 76%	142 67%

4. Some people say that they are keeping their investments untouched because they are concerned that if they change things now they might lose more or not make up lost ground. Is this why you are not making any changes to your RRSPs or retirement savings?

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I

Overlap formulae used. * small base

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: Did not/ Don't intend to make changes to RRSPs or retirement savings Weighted	745	353	392	180	297	268	66	248	362	69
	740	354	386	209	306	225	73*	278	247	142*
Yes	207 28%	96 27%	111 29%	38 18%	79 26%	90 40% CD	15 21%	72 26%	78 31%	42 30%
No	534 72%	258 73%	276 71%	171 82% E	227 74% E	135 60%	57 79%	207 74%	170 69%	100 70%

5. And what changes have you done or are you intending to make?

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I

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		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: Made/ Intend to make changes to RRSPs or retirement savings	258	133	125	61	85	112	21	85	118	34
Weighted	263	132	131	71*	92*	100*	23**	91*	80	70*
More to investment vehicles like GIC's	119 45%	58 44%	62 47%	31 43%	44 48%	45 45%	8 36%	37 41%	32 40%	41 59%
Directing funds out of the stock market portfolio and into other areas	69 26%	45 34%	24 18%	8 12%	26 28%	34 34%	5 23%	29 32%	22 28%	12 18%
More to Cash	51 20%	31 24%	20 15%	13 19%	17 18%	21 21%	5 21%	16 17%	18 22%	13 19%
More to Bonds	47 18%	30 23%	17 13%	14 20%	16 18%	17 17%	6 27%	10 11%	20 24%	12 17%
Directing funds into the stock market portfolio and out of other areas	38 14%	21 16%	18 13%	14 19%	11 12%	14 14%	2 8%	16 18%	14 17%	7 9%
More to Gold	13 5%	6 5%	7 5%	3 5%	5 6%	4 4%	1 4%	4 4%	6 7%	2 3%
Less to Cash	10 4%	6 4%	4 3%	5 7%	1 1%	4 4%	0 -	4 5%	4 4%	2 3%
Less to Bonds	8 3%	2 1%	6 5%	6 8%	1 1%	1 1%	1 4%	4 4%	1 1%	2 3%
Less to investment vehicles like GIC's	5 2%	2 1%	3 3%	2 3%	2 2%	1 1%	0 -	3 4%	1 2%	0 -
Less to Gold	3 1%	1 1%	2 2%	2 3%	1 1%	0 -	0 -	1 1%	1 2%	0 -

6. Have you either self-directed or asked your advisor to specifically avoid the stock market and get into less risky areas of investment?

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Base: All respondents	1003	486	517	241	382	380	87	333	480	103
Weighted	1003	485	518	280	398	325	95*	369	327	212
Yes	307 31%	149 31%	157 30%	67 24%	117 29%	123 38% CD	30 31%	109 30%	99 30%	69 33%
No	696 69%	336 69%	360 70%	213 76% E	281 71% E	202 62%	66 69%	260 70%	228 70%	142 67%

7. Which of the following is closest to your overall mood with respect to your retirement savings to date?

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		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1003	486	517	241	382	380	87	333	480	103
Weighted	1003	485	518	280	398	325	95*	369	327	212
Steady--the market has it's ups and downs, it will get back on track and make up any losses so far	443	217	227	105	190	148	31	150	138	124
	44%	45%	44%	38%	48% C	45%	33%	41%	42%	58% FGH
Fine--I don't think about what's happened, I really don't have any worries	324	167	157	128	108	88	45	127	111	42
	32%	34%	30%	46% DE	27%	27%	47% GHI	34% I	34% I	20%
Anxiety--I'm pretty concerned and I'm doing some revisions to my investment and life plans	190	90	100	37	75	78	15	73	62	40
	19%	18%	19%	13%	19%	24% C	15%	20%	19%	19%
Panic--I'm doing everything I can to salvage my life savings	45	12	34	9	25	11	5	19	16	6
	5%	2%	6% A	3%	6%	4%	5%	5%	5%	3%