

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 - J/K - L/M

Overlap formulae used. * small base

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION		PUT MONEY INTO AN RRSP ACCOUNT LAST YEAR	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All respondents	1003	132	101	69	375	238	88	227	314	462	231	772	337	666
	Weighted	132	102*	65*	384	245	74*	216	303	485	248	755	360	643
Yes	360	41	32	28	153	83	23	35	95	230	97	263	360	0
	36%	31%	31%	43%	40%	34%	30%	16%	31%	47%	39%	35%	100%	-
No	643	92	71	37	231	161	52	180	208	255	151	492	0	643
	64%	69%	69%	57%	60%	66%	70%	84%	69%	53%	61%	65%	-	100%
								HI	I					L

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 - J/K - L/M
 Overlap formulae used. * small base

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION		PUT MONEY INTO AN RRSP ACCOUNT LAST YEAR	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Yes	No
Base: All respondents Weighted		A	B	C	D	E	F	G	H	I	J	K	L	M
	1003	132	101	69	375	238	88	227	314	462	231	772	337	666
	1003	132	102*	65*	384	245	74*	216	303	485	248	755	360	643
More	102 10%	12 9%	9 8%	9 14%	44 12%	20 8%	8 11%	10 5%	19 6%	73 15% GH	25 10%	77 10%	58 16% M	44 7%
Less, but still something	79 8%	10 8%	5 5%	8 13%	28 7%	23 10%	4 5%	15 7%	19 6%	44 9%	24 10%	55 7%	70 19% M	9 1%
The same	245 24%	30 23%	28 27%	15 23%	102 27%	55 23%	16 21%	35 16%	81 27% G	130 27% G	65 26%	181 24%	173 48% M	72 11%
Nothing this year	577 58%	80 60%	61 59%	33 51%	210 55%	146 60%	47 63%	156 72% HI	184 61% I	237 49%	135 54%	442 59%	59 16%	518 81% I

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 - J/K - L/M
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION		PUT MONEY INTO AN RRSP ACCOUNT LAST YEAR	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Yes	No
Base: Put money into an RRSP account last year Weighted More Less, but still something The same Nothing this year		A	B	C	D	E	F	G	H	I	J	K	L	M
	337	41	31	27	137	73	28	34	95	208	85	252	337	0
	360	41*	32**	28**	153	83*	23**	35**	95*	230	97*	263	360	-**
	58 16%	9 21%	4 11%	6 22%	25 16%	11 13%	4 16%	2 6%	11 12%	45 20%	11 12%	47 18%	58 16%	0 -
	70 19%	8 20%	4 13%	7 26%	27 18%	21 25%	3 11%	10 27%	18 19%	42 18%	23 23%	47 18%	70 19%	0 -
	173 48%	19 46%	19 62%	12 42%	77 50%	37 45%	9 40%	17 48%	55 58% I	101 44%	48 49%	126 48%	173 48%	0 -
	59 16%	6 14%	5 14%	3 9%	25 16%	14 17%	7 32%	7 19%	10 11%	42 18%	16 16%	43 16%	59 16%	0 -

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 - J/K - L/M
 Overlap formulae used. * small base

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION		PUT MONEY INTO AN RRSP ACCOUNT LAST YEAR	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Yes	No
	Total	A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All respondents Weighted	1003	132	101	69	375	238	88	227	314	462	231	772	337	666
	1003	132	102*	65*	384	245	74*	216	303	485	248	755	360	643
Yes	263 26%	31 23%	20 19%	24 37% B	109 28%	62 25%	18 24%	37 17%	73 24%	153 32% GH	51 21%	211 28% J	137 38% M	126 20%
No	740 74%	102 77%	83 81% C	41 63%	275 72%	183 75%	56 76%	178 83% I	230 76% I	332 68%	197 79% K	543 72%	223 62%	517 80% L

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 - J/K - L/M

Overlap formulae used. * small base

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION		PUT MONEY INTO AN RRSP ACCOUNT LAST YEAR	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: Did not/ Don't intend to make changes to RRSPs or retirement savings Weighted	745	101	80	44	272	180	68	189	240	316	184	561	212	533
	740	102*	83*	41*	275	183	56*	178	230	332	197	543	223	517
Yes	207 28%	23 23%	29 35%	9 21%	75 27%	49 27%	21 38% A	35 20%	62 27%	109 33% G	46 23%	161 30%	97 43% M	110 21%
No	534 72%	79 77% F	54 65%	32 79%	200 73%	133 73%	35 62%	143 80% I	168 73%	223 67%	151 77%	382 70%	126 57%	407 79% L

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

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		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION		PUT MONEY INTO AN RRSP ACCOUNT LAST YEAR	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: Made/ Intend to make changes to RRSPs or retirement savings	258	31	21	25	103	58	20	38	74	146	47	211	125	133
Weighted	263	31**	20**	24**	109*	62*	18**	37*	73*	153	51*	211	137*	126
More to investment vehicles like GIC's	119 45%	14 44%	6 32%	7 27%	60 55%	26 42%	7 41%	13 35%	37 51%	70 46%	23 46%	96 45%	70 51%	49 39%
Directing funds out of the stock market portfolio and into other areas	69 26%	9 28%	1 5%	11 47%	28 26%	16 26%	4 20%	7 20%	18 24%	44 29%	7 13%	62 29% J	39 28%	30 24%
More to Cash	51 20%	8 25%	1 7%	5 20%	20 19%	15 25%	2 11%	10 26%	13 18%	29 19%	14 27%	37 18%	23 17%	28 22%
More to Bonds	47 18%	4 14%	7 38%	3 13%	15 14%	16 25%	2 9%	12 33% I	17 23%	18 12%	13 25%	35 16%	21 15%	26 21%
Directing funds into the stock market portfolio and out of other areas	38 14%	4 13%	5 26%	4 17%	13 12%	8 13%	4 22%	7 17%	10 14%	22 14%	7 14%	31 15%	19 14%	19 15%
More to Gold	13 5%	5 16%	1 4%	1 3%	4 4%	2 3%	1 4%	2 5%	1 2%	10 6%	2 4%	11 5%	7 5%	6 5%
Less to Cash	10 4%	3 11%	2 10%	1 3%	3 3%	1 1%	0 -	2 5%	6 9% I	2 1%	4 8%	6 3%	5 4%	5 4%
Less to Bonds	8 3%	1 4%	0 -	0 -	4 4%	1 2%	1 6%	4 11% HI	0 -	4 2%	3 5%	5 2%	4 3%	4 3%
Less to investment vehicles like GIC's	5 2%	1 4%	0 -	0 -	1 1%	2 4%	1 3%	2 5%	2 3%	1 1%	1 2%	4 2%	2 1%	3 2%
Less to Gold	3 1%	2 7%	0 -	0 -	1 1%	0 -	0 -	2 5% I	1 1%	0 -	2 4% K	1 0	1 1%	2 2%

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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	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All respondents Weighted	1003	132	101	69	375	238	88	227	314	462	231	772	337	666
	1003	132	102*	65*	384	245	74*	216	303	485	248	755	360	643
Yes	307 31%	34 26%	30 29%	18 28%	109 28%	91 37% AD	24 33%	47 22%	85 28%	174 36% GH	66 27%	241 32%	144 40% M	162 25%
	696 69%	98 74% E	73 71%	47 72%	275 72% E	154 63%	50 67%	168 78% I	218 72% I	310 64%	182 73%	514 68%	216 60%	481 75% L

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

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

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION		PUT MONEY INTO AN RRSP ACCOUNT LAST YEAR	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All respondents Weighted	1003	132	101	69	375	238	88	227	314	462	231	772	337	666
	1003	132	102*	65*	384	245	74*	216	303	485	248	755	360	643
Steady--the market has it's ups and downs, it will get back on track and make up any losses so far	443	63	41	18	177	115	29	61	124	258	110	334	224	220
	44%	48% C	40%	28%	46% C	47% C	39%	29%	41% G	53% GH	44%	44%	62% M	34%
Fine--I don't think about what's happened, I really don't have any worries	324	37	35	24	117	84	28	92	115	117	89	236	57	267
	32%	28%	34%	37%	30%	34%	37%	43% I	38% I	24%	36%	31%	16%	42% L
Anxiety--I'm pretty concerned and I'm doing some revisions to my investment and life plans	190	23	22	20	70	40	16	39	55	96	43	147	74	116
	19%	17%	21%	31% ADE	18%	16%	22%	18%	18%	20%	17%	20%	20%	18%
Panic--I'm doing everything I can to salvage my life savings	45	9	5	3	21	6	2	23	9	13	7	38	5	40
	5%	7%	5%	4%	5%	3%	2%	11% HI	3%	3%	3%	5%	1%	6% L