

Income needs in retirement

QD1. What percent of your annual pre-retirement income are you currently living on while in retirement? / What percent of your annual pre-retirement income do you expect to live on while in retirement?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents	2143	1031	1112	1000	239	134	770	1577	566	1592	551	363	1780	1285	858
1-10%	157 7.3%	123 11.9%	34 3.1%	29 2.9%	33 13.8%	10 7.5%	85 11.0%	114 7.2%	43 7.6%	118 7.4%	39 7.1%	34 9.4%	123 6.9%	86 6.7%	71 8.3%
11-20%	58 2.7%	33 3.2%	25 2.2%	25 2.5%	9 3.8%	1 0.7%	23 3.0%	45 2.9%	13 2.3%	34 2.1%	24 4.4%	12 3.3%	46 2.6%	33 2.6%	25 2.9%
21-30%	125 5.8%	59 5.7%	66 5.9%	61 6.1%	20 8.4%	5 3.7%	39 5.1%	96 6.1%	29 5.1%	90 5.7%	35 6.4%	24 6.6%	101 5.7%	73 5.7%	52 6.1%
31-40%	124 5.8%	58 5.6%	66 5.9%	65 6.5%	15 6.3%	3 2.2%	41 5.3%	97 6.2%	27 4.8%	80 5.0%	44 8.0%	21 5.8%	103 5.8%	69 5.4%	55 6.4%
41-50%	444 20.7%	192 18.6%	252 22.7%	227 22.7%	47 19.7%	29 21.6%	141 18.3%	309 19.6%	135 23.9%	298 18.7%	146 26.5%	71 19.6%	373 21.0%	238 18.5%	206 24.0%
51-60%	302 14.1%	117 11.3%	185 16.6%	169 16.9%	22 9.2%	21 15.7%	90 11.7%	236 15.0%	66 11.7%	241 15.1%	61 11.1%	37 10.2%	265 14.9%	201 15.6%	101 11.8%
61-70%	386 18.0%	177 17.2%	209 18.8%	174 17.4%	29 12.1%	38 28.4%	145 18.8%	292 18.5%	94 16.6%	312 19.6%	74 13.4%	55 15.2%	331 18.6%	244 19.0%	142 16.6%
71-80%	343 16.0%	146 14.2%	197 17.7%	178 17.8%	34 14.2%	19 14.2%	112 14.5%	245 15.5%	98 17.3%	267 16.8%	76 13.8%	59 16.3%	284 16.0%	219 17.0%	124 14.5%
81-90%	70 3.3%	42 4.1%	28 2.5%	25 2.5%	12 5.0%	5 3.7%	28 3.6%	51 3.2%	19 3.4%	53 3.3%	17 3.1%	15 4.1%	55 3.1%	47 3.7%	23 2.7%
91-99%	7 0.3%	5 0.5%	2 0.2%	2 0.2%	0 -	0 -	5 0.6%	4 0.3%	3 0.5%	5 0.3%	2 0.4%	1 0.3%	6 0.3%	4 0.3%	3 0.3%
100-110%	118 5.5%	70 6.8%	48 4.3%	45 4.5%	17 7.1%	3 2.2%	53 6.9%	81 5.1%	37 6.5%	86 5.4%	32 5.8%	33 9.1%	85 4.8%	67 5.2%	51 5.9%
111-120%	5 0.2%	5 0.5%	0 -	0 -	0 -	0 -	5 0.6%	5 0.3%	0 -	5 0.3%	0 -	0 -	5 0.3%	3 0.2%	2 0.2%
121-130%	3 0.1%	3 0.3%	0 -	0 -	1 0.4%	0 -	2 0.3%	2 0.1%	1 0.2%	3 0.2%	0 -	0 -	3 0.2%	1 0.1%	2 0.2%

Income needs in retirement

QD1. What percent of your annual pre-retirement income are you currently living on while in retirement? / What percent of your annual pre-retirement income do you expect to live on while in retirement?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
131+%	1 0	1 0.1%	0 -	0 -	C 0 -	0 -	1 0.1%	0 -	1 0.2%	0 -	1 0.2%	1 0.3% L	0 -	0 -	1 0.1%
<b>Summary</b>															
Mean (Incl '0')	57.3	55.6	58.9	58.7	52.7	58.3	56.8	57	58.2	58.3	54.7	57.5	57.3	58.3	55.9
Mean (Excl '0')	57.3	55.6	58.9	58.7	52.7	58.3	56.8	57	58.2	58.3	54.7	57.5	57.3	58.3	55.9
Std Dev	23.8	27.4	19.8	20	28.2	20.3	27	23.4	24.7	23.5	24.5	27.3	23	23.1	24.8
Std Err	0.5	0.9	0.6	0.6	1.8	1.8	1	0.6	1	0.6	1	1.4	0.5	0.6	0.8
Median	60	60	60	60	50	60	60	60	60	60	50	60	60	60	60

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

Debt at retirement

QD10\_1. When you retired the first time - did you have any debt? / When you retired did you have any debt? / When you retire do you expect to have any debt?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents	2143	1031	1112	1000	239	134	770	1577	566	1592	551	363	1780	1285	858
No	1345 62.8%	633 61.4%	712 64.0%	662 66.2%	112 46.9%	58 43.3%	513 66.6%	986 62.5%	359 63.4%	1067 67.0%	278 50.5%	230 63.4%	1115 62.6%	799 62.2%	546 63.6%
Yes (Net)	798 37.2%	398 38.6%	400 36.0%	338 33.8%	127 53.1%	76 56.7%	257 33.4%	591 37.5%	207 36.6%	525 33.0%	273 49.5%	133 36.6%	665 37.4%	486 37.8%	312 36.4%
Yes - mortgage on primary residence	425 19.8%	226 21.9%	199 17.9%	163 16.3%	68 28.5%	44 32.8%	150 19.5%	303 19.2%	122 21.6%	270 17.0%	155 28.1%	62 17.1%	363 20.4%	261 20.3%	164 19.1%
Yes - consumer debt/credit cards	348 16.2%	175 17.0%	173 15.6%	147 14.7%	66 27.6%	33 24.6%	102 13.2%	268 17.0%	80 14.1%	225 14.1%	123 22.3%	46 12.7%	302 17.0%	208 16.2%	140 16.3%
Yes - other debt or co-signor on loans	135 6.3%	73 7.1%	62 5.6%	52 5.2%	23 9.6%	12 9.0%	48 6.2%	99 6.3%	36 6.4%	92 5.8%	43 7.8%	24 6.6%	111 6.2%	74 5.8%	61 7.1%
Yes - mortgage on investment property/cottage	93 4.3%	52 5.0%	41 3.7%	37 3.7%	18 7.5%	9 6.7%	29 3.8%	66 4.2%	27 4.8%	63 4.0%	30 5.4%	30 8.3%	63 3.5%	63 4.9%	30 3.5%

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

Debt at retirement

QD10\_2. When you retired the first time - did you have any debt? / When you retired did you have any debt? / When you retire do you expect to have any debt?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Retired and did not return to work	1009	1009	-**	-**	239	-**	770	703	306	766	243	156	853	598	411
No	625 61.9%	625 61.9%	0 -	0 -	112 46.9%	0 -	513 66.6%	434 61.7%	191 62.4%	511 66.7%	114 46.9%	89 57.1%	536 62.8%	361 60.4%	264 64.2%
Yes (Net)	384 38.1%	384 38.1%	0 -	0 -	127 53.1%	0 -	257 33.4%	269 38.3%	115 37.6%	255 33.3%	129 53.1%	67 42.9%	317 37.2%	237 39.6%	147 35.8%
Yes - mortgage on primary residence	218 21.6%	218 21.6%	0 -	0 -	68 28.5%	0 -	150 19.5%	151 21.5%	67 21.9%	142 18.5%	76 31.3%	36 23.1%	182 21.3%	132 22.1%	86 20.9%
Yes - consumer debt/credit cards	168 16.7%	168 16.7%	0 -	0 -	66 27.6%	0 -	102 13.2%	123 17.5%	45 14.7%	108 14.1%	60 24.7%	19 12.2%	149 17.5%	106 17.7%	62 15.1%
Yes - other debt or co-signor on loans	71 7.0%	71 7.0%	0 -	0 -	23 9.6%	0 -	48 6.2%	45 6.4%	26 8.5%	43 5.6%	28 11.5%	13 8.3%	58 6.8%	38 6.4%	33 8.0%
Yes - mortgage on investment property/cottage	47 4.7%	47 4.7%	0 -	0 -	18 7.5%	0 -	29 3.8%	31 4.4%	16 5.2%	32 4.2%	15 6.2%	15 9.6%	32 3.8%	29 4.8%	18 4.4%

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F - G/H - I/J - K/L - M/N Overlap formulae used. \*\* very small base (under 30) ineligible for sig testing

Debt at retirement

QD10\_3. When you retired the first time - did you have any debt? / When you retired did you have any debt? / When you retire do you expect to have any debt?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Retired and returned to work	134	22**	112	-**	-**	134	-**	104	30*	105	29**	21**	113	85*	49*
Yes (Net)	76 56.7%	14 63.6%	62 55.4%	0 -	0 -	76 56.7%	0 -	54 51.9%	22 73.3%	55 52.4%	21 72.4%	10 47.6%	66 58.4%	48 56.5%	28 57.1%
Yes - mortgage on primary residence	44 32.8%	8 36.4%	36 32.1%	0 -	0 -	44 32.8%	0 -	30 28.8%	14 46.7%	31 29.5%	13 44.8%	8 38.1%	36 31.9%	31 36.5%	13 26.5%
Yes - consumer debt/credit cards	33 24.6%	7 31.8%	26 23.2%	0 -	0 -	33 24.6%	0 -	21 20.2%	12 40.0%	25 23.8%	8 27.6%	1 4.8%	32 28.3%	18 21.2%	15 30.6%
Yes - other debt or co-signor on loans	12 9.0%	2 9.1%	10 8.9%	0 -	0 -	12 9.0%	0 -	9 8.7%	3 10.0%	9 8.6%	3 10.3%	1 4.8%	11 9.7%	7 8.2%	5 10.2%
Yes - mortgage on investment property/cottage	9 6.7%	5 22.7%	4 3.6%	0 -	0 -	9 6.7%	0 -	7 6.7%	2 6.7%	7 6.7%	2 6.9%	3 14.3%	6 5.3%	8 9.4%	1 2.0%
No	58 43.3%	8 36.4%	50 44.6%	0 -	0 -	58 43.3%	0 -	50 48.1%	8 26.7%	50 47.6%	8 27.6%	11 52.4%	47 41.6%	37 43.5%	21 42.9%

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

Acquiring credit at retirement

QD11. Have you acquired any credit products ... since you retired? / Do you expect to acquire any credit products ... once you have retired?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents	2143	1031	1112	1000	239	134	770	1577	566	1592	551	363	1780	1285	858
Yes (Net)	585 27.3%	291 28.2%	294 26.4%	252 25.2%	70 29.3%	52 38.8%	211 27.4%	430 27.3%	155 27.4%	394 24.7%	191 34.7%	113 31.1%	472 26.5%	369 28.7%	216 25.2%
Yes - to have a safety net	281 13.1%	124 12.0%	157 14.1%	137 13.7%	32 13.4%	23 17.2%	89 11.6%	215 13.6%	66 11.7%	206 12.9%	75 13.6%	67 18.5%	214 12.0%	181 14.1%	100 11.7%
Yes - due to unexpected expenses in retirement	138 6.4%	61 5.9%	77 6.9%	68 6.8%	13 5.4%	14 10.4%	43 5.6%	110 7.0%	28 4.9%	72 4.5%	66 12.0%	20 5.5%	118 6.6%	80 6.2%	58 6.8%
Yes - to manage day to day cash flow	126 5.9%	69 6.7%	57 5.1%	47 4.7%	21 8.8%	12 9.0%	46 6.0%	74 4.7%	52 9.2%	76 4.8%	50 9.1%	25 6.9%	101 5.7%	92 7.2%	34 4.0%
Yes - to assist a friend or family member	89 4.2%	63 6.1%	26 2.3%	21 2.1%	13 5.4%	6 4.5%	49 6.4%	68 4.3%	21 3.7%	66 4.1%	23 4.2%	16 4.4%	73 4.1%	49 3.8%	40 4.7%
None	1558 72.7%	740 71.8%	818 73.6%	748 74.8%	169 70.7%	82 61.2%	559 72.6%	1147 72.7%	411 72.6%	1198 75.3%	360 65.3%	250 68.9%	1308 73.5%	916 71.3%	642 74.8%

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

Importance of savings in retirement

QD12. Is it important to you that you are still able to save part of your income ... even though you are retired? / Would it be important to you to still be able to save part of your income ... once you are retired?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents	2143	1031	1112	1000	239	134	770	1577	566	1592	551	363	1780	1285	858
Yes (Net)	1577 73.6%	720 69.8%	857 77.1%	770 77.0%	181 75.7%	104 77.6%	522 67.8%	1577 100.0%	0 -	1345 84.5%	232 42.1%	269 74.1%	1308 73.5%	950 73.9%	627 73.1%
Yes - for a rainy day	862 40.2%	360 34.9%	502 45.1%	457 45.7%	101 42.3%	56 41.8%	248 32.2%	862 54.7%	0 -	710 44.6%	152 27.6%	140 38.6%	722 40.6%	509 39.6%	353 41.1%
Yes - it's a habit	584 27.3%	300 29.1%	284 25.5%	253 25.3%	72 30.1%	35 26.1%	224 29.1%	584 37.0%	0 -	543 34.1%	41 7.4%	106 29.2%	478 26.9%	366 28.5%	218 25.4%
Yes - for my estate	222 10.4%	110 10.7%	112 10.1%	98 9.8%	21 8.8%	16 11.9%	87 11.3%	222 14.1%	0 -	194 12.2%	28 5.1%	43 11.8%	179 10.1%	135 10.5%	87 10.1%
Yes - for gifts	145 6.8%	59 5.7%	86 7.7%	78 7.8%	11 4.6%	9 6.7%	47 6.1%	145 9.2%	0 -	122 7.7%	23 4.2%	27 7.4%	118 6.6%	89 6.9%	56 6.5%
Yes - for charity	99 4.6%	48 4.7%	51 4.6%	47 4.7%	9 3.8%	4 3.0%	39 5.1%	99 6.3%	0 -	93 5.8%	6 1.1%	24 6.6%	75 4.2%	69 5.4%	30 3.5%
No	566 26.4%	311 30.2%	255 22.9%	230 23.0%	58 24.3%	30 22.4%	248 32.2%	0 -	566 100.0%	247 15.5%	319 57.9%	94 25.9%	472 26.5%	335 26.1%	231 26.9%
		B					CDE		G		I				

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

Worries about taxes

QE1. Do you worry about taxes on your income?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents	2143	1031	1112	1000	239	134	770	1577	566	1592	551	363	1780	1285	858
Yes (Net)	1357 63.3%	636 61.7%	721 64.8%	639 63.9%	157 65.7%	100 74.6%	461 59.9%	1029 65.3%	328 58.0%	975 61.2%	382 69.3%	240 66.1%	1117 62.8%	811 63.1%	546 63.6%
Yes - but I can't do anything about them	729 34.0%	347 33.7%	382 34.4%	349 34.9%	74 31.0%	43 32.1%	263 34.2%	531 33.7%	198 35.0%	473 29.7%	256 46.5%	104 28.7%	625 35.1%	393 30.6%	336 39.2%
Yes - I actively work with a professional to look for tax reduction opportunities	628 29.3%	289 28.0%	339 30.5%	290 29.0%	83 34.7%	57 42.5%	198 25.7%	498 31.6%	130 23.0%	502 31.5%	126 22.9%	136 37.5%	492 27.6%	418 32.5%	210 24.5%
No	786 36.7%	395 38.3%	391 35.2%	361 36.1%	82 34.3%	34 25.4%	309 40.1%	548 34.7%	238 42.0%	617 38.8%	169 30.7%	123 33.9%	663 37.2%	474 36.9%	312 36.4%

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



Change in expenses

QE9. [SUMMARY - TOPBOX - (INCREASE)] Do you think the percentage for each of these expenses will increase, stay the same or decrease over the next 10 years?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents	2143	1031	1112	1000	239	134	770	1577	566	1592	551	363	1780	1285	858
Utilities	1440 67.2%	760 73.7%	680 61.2%	604 60.4%	179 74.9%	91 67.9%	566 73.5%	1071 67.9%	369 65.2%	1077 67.7%	363 65.9%	245 67.5%	1195 67.1%	860 66.9%	580 67.6%
Health care and related insurance	1314 61.3%	616 59.7%	698 62.8%	631 63.1%	137 57.3%	78 58.2%	468 60.8%	987 62.6%	327 57.8%	968 60.8%	346 62.8%	223 61.4%	1091 61.3%	787 61.2%	527 61.4%
Taxes	1260 58.8%	684 66.3%	576 51.8%	505 50.5%	137 57.3%	84 62.7%	534 69.4%	941 59.7%	319 56.4%	952 59.8%	308 55.9%	209 57.6%	1051 59.0%	761 59.2%	499 58.2%
Food	917 42.8%	502 48.7%	415 37.3%	367 36.7%	113 47.3%	63 47.0%	374 48.6%	660 41.9%	257 45.4%	678 42.6%	239 43.4%	144 39.7%	773 43.4%	553 43.0%	364 42.4%
Transportation and related insurance	809 37.8%	443 43.0%	366 32.9%	328 32.8%	102 42.7%	49 36.6%	330 42.9%	608 38.6%	201 35.5%	606 38.1%	203 36.8%	142 39.1%	667 37.5%	487 37.9%	322 37.5%
Shelter and related insurance	758 35.4%	445 43.2%	313 28.1%	272 27.2%	83 34.7%	52 38.8%	351 45.6%	567 36.0%	191 33.7%	556 34.9%	202 36.7%	120 33.1%	638 35.8%	439 34.2%	319 37.2%
Clothing	286 13.3%	152 14.7%	134 12.1%	123 12.3%	30 12.6%	14 10.4%	119 15.5%	215 13.6%	71 12.5%	209 13.1%	77 14.0%	37 10.2%	249 14.0%	177 13.8%	109 12.7%
Other	534 24.9%	268 26.0%	266 23.9%	239 23.9%	62 25.9%	37 27.6%	196 25.5%	391 24.8%	143 25.3%	388 24.4%	146 26.5%	86 23.7%	448 25.2%	320 24.9%	214 24.9%

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

Change in expenses

QE9. [SUMMARY - LOWBOX - (DECREASE)] Do you think the percentage for each of these expenses will increase, stay the same or decrease over the next 10 years?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents	2143	1031	1112	1000	239	134	770	1577	566	1592	551	363	1780	1285	858
Clothing	530 24.7%	167 16.2%	363 32.6%	334 33.4%	45 18.8%	30 22.4%	121 15.7%	388 24.6%	142 25.1%	381 23.9%	149 27.0%	85 23.4%	445 25.0%	332 25.8%	198 23.1%
Transportation and related insurance	483 22.5%	155 15.0%	328 29.5%	297 29.7%	45 18.8%	32 23.9%	109 14.2%	361 22.9%	122 21.6%	354 22.2%	129 23.4%	69 19.0%	414 23.3%	302 23.5%	181 21.1%
Shelter and related insurance	465 21.7%	131 12.7%	334 30.0%	309 30.9%	48 20.1%	29 21.6%	79 10.3%	346 21.9%	119 21.0%	335 21.0%	130 23.6%	87 24.0%	378 21.2%	298 23.2%	167 19.5%
Food	341 15.9%	92 8.9%	249 22.4%	230 23.0%	24 10.0%	20 14.9%	67 8.7%	270 17.1%	71 12.5%	254 16.0%	87 15.8%	54 14.9%	287 16.1%	216 16.8%	125 14.6%
Taxes	291 13.6%	67 6.5%	224 20.1%	209 20.9%	27 11.3%	19 14.2%	36 4.7%	212 13.4%	79 14.0%	207 13.0%	84 15.2%	44 12.1%	247 13.9%	189 14.7%	102 11.9%
Utilities	108 5.0%	31 3.0%	77 6.9%	71 7.1%	9 3.8%	6 4.5%	22 2.9%	78 4.9%	30 5.3%	78 4.9%	30 5.4%	12 3.3%	96 5.4%	65 5.1%	43 5.0%
Health care and related insurance	44 2.1%	18 1.7%	26 2.3%	22 2.2%	4 1.7%	5 3.7%	13 1.7%	30 1.9%	14 2.5%	34 2.1%	10 1.8%	7 1.9%	37 2.1%	27 2.1%	17 2.0%
Other	222 10.4%	112 10.9%	110 9.9%	100 10.0%	24 10.0%	10 7.5%	88 11.4%	170 10.8%	52 9.2%	175 11.0%	47 8.5%	38 10.5%	184 10.3%	153 11.9%	69 8.0%

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

Change in expenses

QE9\_1. [Food] Do you think the percentage for each of these expenses will increase, stay the same or decrease over the next 10 years?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents	2143	1031	1112	1000	239	134	770	1577	566	1592	551	363	1780	1285	858
<b>Food</b>															
Increase	917 42.8%	502 48.7%	415 37.3%	367 36.7%	113 47.3%	63 47.0%	374 48.6%	660 41.9%	257 45.4%	678 42.6%	239 43.4%	144 39.7%	773 43.4%	553 43.0%	364 42.4%
Stay the same	885 41.3%	437 42.4%	448 40.3%	403 40.3%	102 42.7%	51 38.1%	329 42.7%	647 41.0%	238 42.0%	660 41.5%	225 40.8%	165 45.5%	720 40.4%	516 40.2%	369 43.0%
Decrease	341 15.9%	92 8.9%	249 22.4%	230 23.0%	24 10.0%	20 14.9%	67 8.7%	270 17.1%	71 12.5%	254 16.0%	87 15.8%	54 14.9%	287 16.1%	216 16.8%	125 14.6%
<b>Summary</b>			A	DEF		F		H							
TopBox (Increase)	917 42.8%	502 48.7%	415 37.3%	367 36.7%	113 47.3%	63 47.0%	374 48.6%	660 41.9%	257 45.4%	678 42.6%	239 43.4%	144 39.7%	773 43.4%	553 43.0%	364 42.4%
LowBox (Decrease)	341 15.9%	92 8.9%	249 22.4%	230 23.0%	24 10.0%	20 14.9%	67 8.7%	270 17.1%	71 12.5%	254 16.0%	87 15.8%	54 14.9%	287 16.1%	216 16.8%	125 14.6%

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

Change in expenses

QE9\_2. [Shelter and related insurance] Do you think the percentage for each of these expenses will increase, stay the same or decrease over the next 10 years?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents	2143	1031	1112	1000	239	134	770	1577	566	1592	551	363	1780	1285	858
<b>Shelter and related insurance</b>															
Increase	758 35.4%	445 43.2%	313 28.1%	272 27.2%	83 34.7%	52 38.8%	351 45.6%	567 36.0%	191 33.7%	556 34.9%	202 36.7%	120 33.1%	638 35.8%	439 34.2%	319 37.2%
Stay the same	920 42.9%	455 44.1%	465 41.8%	419 41.9%	108 45.2%	53 39.6%	340 44.2%	664 42.1%	256 45.2%	701 44.0%	219 39.7%	156 43.0%	764 42.9%	548 42.6%	372 43.4%
Decrease	465 21.7%	131 12.7%	334 30.0%	309 30.9%	48 20.1%	29 21.6%	79 10.3%	346 21.9%	119 21.0%	335 21.0%	130 23.6%	87 24.0%	378 21.2%	298 23.2%	167 19.5%
<b>Summary</b>															
TopBox (Increase)	758 35.4%	445 43.2%	313 28.1%	272 27.2%	83 34.7%	52 38.8%	351 45.6%	567 36.0%	191 33.7%	556 34.9%	202 36.7%	120 33.1%	638 35.8%	439 34.2%	319 37.2%
LowBox (Decrease)	465 21.7%	131 12.7%	334 30.0%	309 30.9%	48 20.1%	29 21.6%	79 10.3%	346 21.9%	119 21.0%	335 21.0%	130 23.6%	87 24.0%	378 21.2%	298 23.2%	167 19.5%

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

Change in expenses

QE9\_3. [Clothing] Do you think the percentage for each of these expenses will increase, stay the same or decrease over the next 10 years?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents	2143	1031	1112	1000	239	134	770	1577	566	1592	551	363	1780	1285	858
<b>Clothing</b>															
Increase	286 13.3%	152 14.7%	134 12.1%	123 12.3%	30 12.6%	14 10.4%	119 15.5%	215 13.6%	71 12.5%	209 13.1%	77 14.0%	37 10.2%	249 14.0%	177 13.8%	109 12.7%
Stay the same	1327 61.9%	712 69.1%	615 55.3%	543 54.3%	164 68.6%	90 67.2%	530 68.8%	974 61.8%	353 62.4%	1002 62.9%	325 59.0%	241 66.4%	1086 61.0%	776 60.4%	551 64.2%
Decrease	530 24.7%	167 16.2%	363 32.6%	334 33.4%	45 18.8%	30 22.4%	121 15.7%	388 24.6%	142 25.1%	381 23.9%	149 27.0%	85 23.4%	445 25.0%	332 25.8%	198 23.1%
<b>Summary</b>															
TopBox (Increase)	286 13.3%	152 14.7%	134 12.1%	123 12.3%	30 12.6%	14 10.4%	119 15.5%	215 13.6%	71 12.5%	209 13.1%	77 14.0%	37 10.2%	249 14.0%	177 13.8%	109 12.7%
LowBox (Decrease)	530 24.7%	167 16.2%	363 32.6%	334 33.4%	45 18.8%	30 22.4%	121 15.7%	388 24.6%	142 25.1%	381 23.9%	149 27.0%	85 23.4%	445 25.0%	332 25.8%	198 23.1%

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

Change in expenses

QE9\_4. [Transportation and related insurance] Do you think the percentage for each of these expenses will increase, stay the same or decrease over the next 10 years?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents	2143	1031	1112	1000	239	134	770	1577	566	1592	551	363	1780	1285	858
<b>Transportation and related insurance</b>															
Increase	809 37.8%	443 43.0%	366 32.9%	328 32.8%	102 42.7%	49 36.6%	330 42.9%	608 38.6%	201 35.5%	606 38.1%	203 36.8%	142 39.1%	667 37.5%	487 37.9%	322 37.5%
Stay the same	851 39.7%	433 42.0%	418 37.6%	375 37.5%	92 38.5%	53 39.6%	331 43.0%	608 38.6%	243 42.9%	632 39.7%	219 39.7%	152 41.9%	699 39.3%	496 38.6%	355 41.4%
Decrease	483 22.5%	155 15.0%	328 29.5%	297 29.7%	45 18.8%	32 23.9%	109 14.2%	361 22.9%	122 21.6%	354 22.2%	129 23.4%	69 19.0%	414 23.3%	302 23.5%	181 21.1%
<b>Summary</b>															
TopBox (Increase)	809 37.8%	443 43.0%	366 32.9%	328 32.8%	102 42.7%	49 36.6%	330 42.9%	608 38.6%	201 35.5%	606 38.1%	203 36.8%	142 39.1%	667 37.5%	487 37.9%	322 37.5%
LowBox (Decrease)	483 22.5%	155 15.0%	328 29.5%	297 29.7%	45 18.8%	32 23.9%	109 14.2%	361 22.9%	122 21.6%	354 22.2%	129 23.4%	69 19.0%	414 23.3%	302 23.5%	181 21.1%

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

Change in expenses

QE9\_5. [Utilities] Do you think the percentage for each of these expenses will increase, stay the same or decrease over the next 10 years?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents	2143	1031	1112	1000	239	134	770	1577	566	1592	551	363	1780	1285	858
<b>Utilities</b>															
Increase	1440 67.2%	760 73.7%	680 61.2%	604 60.4%	179 74.9%	91 67.9%	566 73.5%	1071 67.9%	369 65.2%	1077 67.7%	363 65.9%	245 67.5%	1195 67.1%	860 66.9%	580 67.6%
Stay the same	595 27.8%	240 23.3%	355 31.9%	325 32.5%	51 21.3%	37 27.6%	182 23.6%	428 27.1%	167 29.5%	437 27.4%	158 28.7%	106 29.2%	489 27.5%	360 28.0%	235 27.4%
Decrease	108 5.0%	31 3.0%	77 6.9%	71 7.1%	9 3.8%	6 4.5%	22 2.9%	78 4.9%	30 5.3%	78 4.9%	30 5.4%	12 3.3%	96 5.4%	65 5.1%	43 5.0%
<b>Summary</b>															
TopBox (Increase)	1440 67.2%	760 73.7%	680 61.2%	604 60.4%	179 74.9%	91 67.9%	566 73.5%	1071 67.9%	369 65.2%	1077 67.7%	363 65.9%	245 67.5%	1195 67.1%	860 66.9%	580 67.6%
LowBox (Decrease)	108 5.0%	31 3.0%	77 6.9%	71 7.1%	9 3.8%	6 4.5%	22 2.9%	78 4.9%	30 5.3%	78 4.9%	30 5.4%	12 3.3%	96 5.4%	65 5.1%	43 5.0%

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

Change in expenses

QE9\_6. [Taxes] Do you think the percentage for each of these expenses will increase, stay the same or decrease over the next 10 years?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents	2143	1031	1112	1000	239	134	770	1577	566	1592	551	363	1780	1285	858
<b>Taxes</b>															
Increase	1260 58.8%	684 66.3%	576 51.8%	505 50.5%	137 57.3%	84 62.7%	534 69.4%	941 59.7%	319 56.4%	952 59.8%	308 55.9%	209 57.6%	1051 59.0%	761 59.2%	499 58.2%
Stay the same	592 27.6%	280 27.2%	312 28.1%	286 28.6%	75 31.4%	31 23.1%	200 26.0%	424 26.9%	168 29.7%	433 27.2%	159 28.9%	110 30.3%	482 27.1%	335 26.1%	257 30.0%
Decrease	291 13.6%	67 6.5%	224 20.1%	209 20.9%	27 11.3%	19 14.2%	36 4.7%	212 13.4%	79 14.0%	207 13.0%	84 15.2%	44 12.1%	247 13.9%	189 14.7%	102 11.9%
<b>Summary</b>															
TopBox (Increase)	1260 58.8%	684 66.3%	576 51.8%	505 50.5%	137 57.3%	84 62.7%	534 69.4%	941 59.7%	319 56.4%	952 59.8%	308 55.9%	209 57.6%	1051 59.0%	761 59.2%	499 58.2%
LowBox (Decrease)	291 13.6%	67 6.5%	224 20.1%	209 20.9%	27 11.3%	19 14.2%	36 4.7%	212 13.4%	79 14.0%	207 13.0%	84 15.2%	44 12.1%	247 13.9%	189 14.7%	102 11.9%

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



Change in expenses

QE9\_7. [Health care and related insurance] Do you think the percentage for each of these expenses will increase, stay the same or decrease over the next 10 years?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents	2143	1031	1112	1000	239	134	770	1577	566	1592	551	363	1780	1285	858
<b>Health care and related insurance</b>															
Increase	1314 61.3%	616 59.7%	698 62.8%	631 63.1%	137 57.3%	78 58.2%	468 60.8%	987 62.6%	327 57.8%	968 60.8%	346 62.8%	223 61.4%	1091 61.3%	787 61.2%	527 61.4%
Stay the same	785 36.6%	397 38.5%	388 34.9%	347 34.7%	98 41.0%	51 38.1%	289 37.5%	560 35.5%	225 39.8%	590 37.1%	195 35.4%	133 36.6%	652 36.6%	471 36.7%	314 36.6%
Decrease	44 2.1%	18 1.7%	26 2.3%	22 2.2%	4 1.7%	5 3.7%	13 1.7%	30 1.9%	14 2.5%	34 2.1%	10 1.8%	7 1.9%	37 2.1%	27 2.1%	17 2.0%
<b>Summary</b>															
TopBox (Increase)	1314 61.3%	616 59.7%	698 62.8%	631 63.1%	137 57.3%	78 58.2%	468 60.8%	987 62.6%	327 57.8%	968 60.8%	346 62.8%	223 61.4%	1091 61.3%	787 61.2%	527 61.4%
LowBox (Decrease)	44 2.1%	18 1.7%	26 2.3%	22 2.2%	4 1.7%	5 3.7%	13 1.7%	30 1.9%	14 2.5%	34 2.1%	10 1.8%	7 1.9%	37 2.1%	27 2.1%	17 2.0%

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

Change in expenses

QE9\_8. [Other] Do you think the percentage for each of these expenses will increase, stay the same or decrease over the next 10 years?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents	2143	1031	1112	1000	239	134	770	1577	566	1592	551	363	1780	1285	858
Other															
Increase	534 24.9%	268 26.0%	266 23.9%	239 23.9%	62 25.9%	37 27.6%	196 25.5%	391 24.8%	143 25.3%	388 24.4%	146 26.5%	86 23.7%	448 25.2%	320 24.9%	214 24.9%
Stay the same	1387 64.7%	651 63.1%	736 66.2%	661 66.1%	153 64.0%	87 64.9%	486 63.1%	1016 64.4%	371 65.5%	1029 64.6%	358 65.0%	239 65.8%	1148 64.5%	812 63.2%	575 67.0%
Decrease	222 10.4%	112 10.9%	110 9.9%	100 10.0%	24 10.0%	10 7.5%	88 11.4%	170 10.8%	52 9.2%	175 11.0%	47 8.5%	38 10.5%	184 10.3%	153 11.9%	69 8.0%
Summary														N	
TopBox (Increase)	534 24.9%	268 26.0%	266 23.9%	239 23.9%	62 25.9%	37 27.6%	196 25.5%	391 24.8%	143 25.3%	388 24.4%	146 26.5%	86 23.7%	448 25.2%	320 24.9%	214 24.9%
LowBox (Decrease)	222 10.4%	112 10.9%	110 9.9%	100 10.0%	24 10.0%	10 7.5%	88 11.4%	170 10.8%	52 9.2%	175 11.0%	47 8.5%	38 10.5%	184 10.3%	153 11.9%	69 8.0%

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

Concerned about inflation

QE10. Are you concerned that inflation will negatively impact your retirement income?

	Total	Retirement status		Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement	
		Retired	Not retired	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents	2143	1031	1112	1000	239	134	770	1577	566	1592	551	363	1780	1285	858
No (Net)	1065 49.7%	558 54.1%	507 45.6%	454 45.4%	123 51.5%	61 45.5%	427 55.5%	745 47.2%	320 56.5%	876 55.0%	189 34.3%	194 53.4%	871 48.9%	705 54.9%	360 42.0%
No, I don't think it's important	102 4.8%	48 4.7%	54 4.9%	49 4.9%	5 2.1%	6 4.5%	42 5.5%	67 4.2%	35 6.2%	75 4.7%	27 4.9%	22 6.1%	80 4.5%	58 4.5%	44 5.1%
No, because I'll cut my spending	309 14.4%	163 15.8%	146 13.1%	128 12.8%	49 20.5%	21 15.7%	111 14.4%	218 13.8%	91 16.1%	245 15.4%	64 11.6%	44 12.1%	265 14.9%	186 14.5%	123 14.3%
No, I have enough money	255 11.9%	163 15.8%	92 8.3%	78 7.8%	24 10.0%	17 12.7%	136 17.7%	170 10.8%	85 15.0%	217 13.6%	38 6.9%	48 13.2%	207 11.6%	147 11.4%	108 12.6%
No, I've planned for it.	399 18.6%	184 17.8%	215 19.3%	199 19.9%	45 18.8%	17 12.7%	138 17.9%	290 18.4%	109 19.3%	339 21.3%	60 10.9%	80 22.0%	319 17.9%	314 24.4%	85 9.9%
Yes	834 38.9%	358 34.7%	476 42.8%	431 43.1%	95 39.7%	56 41.8%	252 32.7%	645 40.9%	189 33.4%	536 33.7%	298 54.1%	132 36.4%	702 39.4%	454 35.3%	380 44.3%
I don't know	244 11.4%	115 11.2%	129 11.6%	115 11.5%	21 8.8%	17 12.7%	91 11.8%	187 11.9%	57 10.1%	180 11.3%	64 11.6%	37 10.2%	207 11.6%	126 9.8%	118 13.8%

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