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q1. To confirm that you qualify for this study, please enter your age.

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents Weighted	374	119	135	105	15	0	202	172	142	232	58	289
	835	260	292	238*	45**	-**	429	406	313	522	132*	639
30-39	260 31.1%	260 100.0% bc	0 -	0 -	0 -	0 -	157 36.7% g	102 25.2%	95 30.4%	165 31.6%	32 24.3%	208 32.5%
40-49	292 35.0%	0 -	292 100.0% ac	0 -	0 -	0 -	148 34.6%	143 35.3%	130 41.6%	162 31.0%	49 36.8%	218 34.1%
50-59	238 28.5%	0 -	0 -	238 100.0% ab	0 -	0 -	96 22.3%	142 35.0% f	77 24.6%	161 30.8%	47 35.8%	172 27.0%
60-65	45 5.4%	0 -	0 -	0 -	45 100.0%	0 -	27 6.3%	18 4.5%	11 3.4%	34 6.6%	4 3.1%	41 6.4%
Summary												
Mean	45.1	34.3	44.7 a	54.1 ab	62.1	0	44.0	46.3 f	44.8	45.3	46.5	45.0

Detailed tables

q2. Which best describes your current employment status?

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Work full-time (including contract work)	614 73.5%	208 80.1%	224 76.6%	167 70.1%	15 33.6%	0 -	334 77.8%	280 69.0%	252 80.6% i	362 69.3%	100 75.6%	466 72.9%
Work part-time (including contract work)	185 22.1%	38 14.4%	61 20.9%	62 26.3% a	24 52.8%	0 -	80 18.6%	105 25.9%	52 16.5%	133 25.5%	29 22.1%	143 22.3%
On parental leave, but plan to return to work	9 1.1%	9 3.5% b	0 -	0 -	0 -	0 -	0 -	9 2.2%	9 2.9% i	0 -	3 2.3%	3 0.5%
Between jobs	27 3.3%	5 2.0%	7 2.5%	9 3.6%	6 13.6%	0 -	16 3.6%	12 2.9%	0 -	27 5.2% h	0 -	27 4.3%

q3. Gender

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Male	429 51.3%	157 60.6%	148 50.8%	96 40.3%	27 59.9%	0 -	429 100.0%	0 -	160 51.3%	268 51.4%	75 56.9%	325 50.9%
Female	406 48.7%	102 39.4%	143 49.2%	142 59.7%	18 40.1%	0 -	0 -	406 100.0%	152 48.7%	254 48.6%	57 43.1%	314 49.1%

qD1. What is your current marital status?

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Single, never been married	192 23.0%	69 26.6%	57 19.5%	57 23.9%	9 19.2%	0 -	124 28.9%	68 16.7%	52 16.7%	139 26.7%	21 15.7%	156 24.4%
Married	269 32.2%	67 25.7%	97 33.1%	90 38.0%	15 34.2%	0 -	124 29.0%	145 35.7%	130 41.6%	139 26.6%	56 42.4%	188 29.4%
Common law	235 28.2%	107 41.1%	88 30.2%	38 16.0%	2 4.8%	0 -	123 28.7%	112 27.6%	91 29.2%	144 27.5%	38 28.9%	184 28.8%
Separated or divorced	121 14.5%	16 6.1%	41 14.0%	47 19.9%	17 36.9%	0 -	51 11.9%	70 17.2%	29 9.2%	92 17.6%	7 5.2%	105 16.5%
Widowed/widower	14 1.6%	0 -	6 2.0%	5 2.3%	2 4.8%	0 -	2 0.5%	11 2.8%	10 3.3%	3 0.6%	10 7.7%	3 0.5%
Prefer not to answer	4 0.5%	1 0.5%	3 1.1%	0 -	0 -	0 -	4 1.0%	0 -	0 -	4 0.8%	0 -	2 0.4%

qD4. Which of these best describes your annual household income?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Less than \$25,000	215 25.7%	59 22.9%	52 17.7%	77 32.5% b	26 57.8%	0 -	111 25.9%	104 25.5%	28 9.0%	186 35.7% h	22 16.4%	181 28.4%
\$25,000 TO \$50,000	216 25.8%	60 23.0%	81 27.6%	62 26.2%	13 28.7%	0 -	117 27.3%	98 24.2%	84 26.8%	132 25.3%	20 15.0%	180 28.2%
\$50,000 TO \$75,000	148 17.8%	64 24.8% c	58 19.9%	26 10.9%	0 -	0 -	79 18.4%	69 17.1%	65 20.8%	84 16.0%	24 18.1%	115 18.0%
\$75,000 TO \$100,000	83 9.9%	25 9.5%	28 9.5%	30 12.7%	0 -	0 -	44 10.4%	38 9.4%	42 13.3%	41 7.8%	21 15.6%	56 8.8%
\$100,000 TO \$125,000	56 6.7%	27 10.5%	17 5.8%	11 4.8%	0 -	0 -	26 6.1%	29 7.2%	27 8.8%	28 5.4%	14 10.9%	34 5.3%
More than \$125,000	39 4.7%	9 3.4%	21 7.4%	8 3.6%	0 -	0 -	17 4.0%	22 5.4%	24 7.6%	15 2.9%	18 13.5% k	21 3.3%
Prefer not to answer	79 9.5%	15 6.0%	35 12.1%	22 9.3%	6 13.6%	0 -	34 7.9%	45 11.1%	43 13.8% i	36 6.9%	14 10.5%	51 8.0%
Summary												
Mean	54652.8	57389.4	62057.0	48880.8	20793.2	0	53087.4	56365.1	70488.0 i	45870.6	80342.9 k	49643.4

Total value of household's financial assets

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Under \$25,000	445 53.3%	150 57.7%	145 49.7%	117 49.2%	33 71.9%	0 -	231 53.9%	213 52.5%	135 43.0%	310 59.4%	44 33.1%	358 56.1%
\$25,000 to \$49,999	121 14.5%	35 13.5%	57 19.6%	24 10.3%	4 9.7%	0 -	75 17.6%	46 11.3%	44 14.1%	77 14.8%	15 11.7%	102 16.0%
\$50,000 to \$74,999	54 6.4%	21 8.0%	19 6.4%	12 4.9%	2 4.8%	0 -	28 6.5%	26 6.4%	26 8.3%	28 5.3%	11 8.6%	38 6.0%
\$75,000 to \$99,999	36 4.3%	11 4.2%	11 3.7%	10 4.2%	4 9.3%	0 -	29 6.7%	7 1.7%	24 7.5%	12 2.3%	16 11.9%	18 2.7%
\$100,000 to \$149,999	22 2.6%	1 0.5%	14 4.8%	6 2.7%	0 -	0 -	7 1.6%	15 3.7%	14 4.5%	8 1.5%	3 2.3%	19 2.9%
\$150,000 to \$199,999	22 2.6%	1 0.5%	6 1.9%	13 5.3%	2 4.3%	0 -	15 3.5%	7 1.6%	5 1.7%	16 3.1%	6 4.3%	15 2.3%
\$200,000 to \$249,999	13 1.5%	3 1.2%	5 1.7%	5 2.0%	0 -	0 -	11 2.7%	1 0.3%	9 2.8%	4 0.8%	3 2.6%	9 1.5%
\$250,000 or more	28 3.3%	3 1.2%	16 5.5%	9 3.6%	0 -	0 -	12 2.7%	16 4.0%	25 7.9%	3 0.6%	18 13.8%	9 1.5%
(Dk/Ns)	96 11.5%	34 13.2%	19 6.6%	42 17.8%	0 -	0 -	21 4.9%	75 18.5%	32 10.2%	64 12.3%	15 11.7%	70 11.0%
Summary												
Mean	45873.4	32912.8	53398.9 a	53691.7 a	31283.8	0	47419.4	43969.0	66705.6 i	33102.3	90948.1 k	38636.4

q5a. Through work, do you participate in a group retirement plan (e.g. pension plan or group RRSP)?

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents Weighted	374	119	135	105	15	0	202	172	142	232	58	289
	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Yes	323 38.6%	98 37.8%	138 47.1%	80 33.8%	6 14.1%	0 -	176 41.1%	146 36.1%	168 53.8% i	154 29.6%	87 66.2% k	208 32.5%
No - but my spouse/partner does	71 8.5%	25 9.7%	23 7.9%	23 9.5%	0 -	0 -	38 8.8%	33 8.1%	30 9.6%	41 7.8%	6 4.9%	56 8.8%
No - no one in my household does	441 52.9%	137 52.5%	131 44.9%	135 56.7%	39 85.9%	0 -	215 50.1%	227 55.8%	114 36.6%	327 62.6% h	38 28.9%	375 58.7% j

q5b. You told us you have a group retirement or savings plan through work. What type of plan is it?

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: Participates in group retirement plan (Q5a)	150	48	65	35	2	0	89	61	74	76	37	102
Weighted	323	98*	138*	80**	6**	-**	176*	146*	168*	154*	87*	208*
Defined contribution - while you're working, your employer promises to make regular contributions	153	58	59	36	0	0	94	58	78	75	41	93
	47.4%	59.2%	43.0%	44.2%	-	-	53.6%	39.8%	46.5%	48.3%	46.4%	44.9%
Defined benefit - after you retire, the plan promises to pay you a certain amount	65	11	21	26	6	0	28	37	30	35	18	45
	20.0%	10.9%	15.4%	32.6%	100.0%	-	15.9%	25.0%	17.7%	22.5%	20.7%	21.8%
I have both types of plan	70	24	33	13	0	0	33	38	45	25	26	43
	21.8%	24.5%	24.0%	16.4%	-	-	18.5%	25.8%	26.8%	16.3%	29.7%	20.7%
Don't know	35	5	24	5	0	0	21	14	15	20	3	26
	10.8%	5.3%	17.6%	6.8%	-	-	12.0%	9.5%	9.0%	12.8%	3.2%	12.7%

q5c. Through work, do you participate in a group benefits plan?

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Yes	447 53.5%	134 51.7%	182 62.2%	121 50.7%	11 23.2%	0 -	249 58.2%	198 48.6%	216 69.0%	231 44.3%	98 74.4%	315 49.3%
No - but my spouse/partner does	81 9.7%	34 13.3%	20 6.8%	27 11.3%	0 -	0 -	31 7.3%	50 12.3%	38 12.1%	43 8.3%	5 3.5%	71 11.2%
No - no one in my household does	286 34.3%	90 34.6%	77 26.2%	85 35.8%	35 76.8%	0 -	134 31.3%	152 37.5%	54 17.3%	232 44.5%	26 20.0%	242 37.9%
Not sure	21 2.5%	1 0.5%	14 4.8%	5 2.3%	0 -	0 -	14 3.3%	7 1.6%	5 1.6%	16 3.0%	3 2.1%	10 1.6%

q6. Which of these describes what you think you will be doing at age 66, shortly after the normal retirement age?

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Working	403 48.3%	113 43.6%	130 44.5%	121 50.9%	39 85.9%	0 -	220 51.4%	183 45.0%	144 45.9%	260 49.7%	60 45.3%	320 50.1%
Working full-time	128 15.3%	33 12.9%	50 17.2%	37 15.7%	7 15.2%	0 -	77 17.9%	51 12.6%	48 15.2%	81 15.4%	21 16.2%	97 15.2%
Working part-time	275 33.0%	80 30.8%	80 27.2%	84 35.2%	32 70.7%	0 -	144 33.5%	132 32.4%	96 30.7%	179 34.3%	38 29.1%	222 34.8%
Fully retired, not working for money	275 32.9%	87 33.5%	104 35.6%	77 32.5%	6 14.1%	0 -	132 30.8%	143 35.1%	134 42.9% i	140 26.9%	62 47.1% k	186 29.1%
No longer living	16 1.9%	7 2.7%	3 1.1%	6 2.5%	0 -	0 -	15 3.4% g	1 0.4%	0 -	16 3.1%	0 -	16 2.5%
Not sure, I haven't thought that far ahead	141 16.9%	52 20.1%	55 18.9%	33 14.1%	0 -	0 -	62 14.4%	79 19.5%	35 11.2%	106 20.3% h	10 7.7%	117 18.3%

q7. At what age do you think you will finally stop working and be fully retired, if ever?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents Weighted	374	119	135	105	15	0	202	172	142	232	58	289
	835	260	292	238*	45**	-**	429	406	313	522	132*	639
30-39	10 1.2%	10 3.9% b	0 -	0 -	0 -	0 -	7 1.7%	3 0.7%	1 0.4%	9 1.7%	3 2.3%	7 1.1%
40-49	1 0.1%	0 -	1 0.4%	0 -	0 -	0 -	0 -	1 0.3%	1 0.4%	0 -	1 0.8%	0 -
50-59	113 13.5%	57 21.9% c	35 11.9%	21 9.0%	0 -	0 -	61 14.2%	52 12.8%	66 21.1% i	47 9.0%	32 24.3% k	68 10.6%
60-65	361 43.2%	99 37.9%	154 52.7% a	98 41.0%	11 24.5%	0 -	179 41.8%	182 44.8%	137 43.7%	224 43.0%	46 34.9%	282 44.2%
66-70	276 33.0%	70 27.1%	82 28.2%	97 40.8% a	26 57.7%	0 -	129 30.0%	147 36.2%	101 32.3%	175 33.4%	41 31.3%	220 34.5%
71-75	31 3.8%	10 3.9%	11 3.8%	8 3.5%	2 4.3%	0 -	22 5.1%	9 2.3%	4 1.3%	27 5.3%	5 4.1%	26 4.1%
76-80	15 1.8%	6 2.4%	2 0.8%	4 1.8%	2 4.3%	0 -	10 2.2%	5 1.3%	1 0.4%	14 2.6%	0 -	13 2.0%
Over 80	28 3.3%	7 2.9%	7 2.3%	9 3.9%	4 9.3%	0 -	21 5.0%	7 1.6%	2 0.5%	26 5.0% h	3 2.1%	23 3.6%
Summary												
Mean	65.5	63.7	64.9	67.1 a	71.5	0	66.3	64.7	63.4	66.8 h	63.5	66.1

Detailed tables

q8_1. (I now expect to work longer than I originally expected.) Please select whether you agree or disagree with each of the following statements.

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k

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

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents Weighted	374	119	135	105	15	0	202	172	142	232	58	289
	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Agree	379 45.4%	126 48.4%	114 39.0%	118 49.6%	21 47.2%	0 -	202 47.1%	177 43.5%	136 43.6%	243 46.5%	50 37.6%	312 48.8%
Disagree	294 35.2%	81 31.3%	114 38.9%	80 33.5%	19 42.4%	0 -	152 35.4%	142 34.9%	133 42.4% i	161 30.9%	63 47.6% k	204 32.0%
Not Sure	162 19.4%	53 20.4%	65 22.1%	40 16.8%	5 10.4%	0 -	75 17.4%	88 21.6%	44 14.0%	118 22.7%	20 14.8%	123 19.2%

q8_6. (I haven't changed my retirement expectations at all.) Please select whether you agree or disagree with each of the following statements.

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents Weighted	374	119	135	105	15	0	202	172	142	232	58	289
	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Agree	427	132	147	116	32	0	243	184	160	267	68	328
	51.1%	50.7%	50.4%	48.6%	71.7%	-	56.8%	45.2%	51.2%	51.1%	51.2%	51.3%
Disagree	270	75	95	88	13	0	115	155	107	164	49	205
	32.4%	28.8%	32.4%	37.0%	28.3%	-	26.9%	38.2%	34.1%	31.3%	37.3%	32.0%
Not Sure	138	53	50	34	0	0	70	68	46	92	15	107
	16.5%	20.5%	17.2%	14.4%	-	-	16.4%	16.6%	14.6%	17.6%	11.6%	16.7%

q9. Why do you expect to continue working at the age of 66?

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: Working (Q6)	179	53	60	53	13	0	103	76	66	113	27	141
Weighted	403	113*	130*	121*	39**	-**	220*	183*	144*	260*	60**	320
I don't believe government pension benefits will be enough to live on	218	57	62	82	17	0	115	103	68	150	20	184
	54.1%	49.9%	48.1%	67.9%	43.5%	-	52.3%	56.4%	47.4%	57.8%	33.8%	57.5%
To earn enough money to live well	217	67	55	72	23	0	102	115	64	153	29	178
	53.8%	59.2%	42.3%	59.3%	59.9%	-	46.1%	63.2%	44.6%	59.0%	49.0%	55.8%
To stay mentally active	205	60	48	69	28	0	107	99	70	136	35	153
	50.9%	53.3%	37.0%	57.2%	70.8%	-	48.4%	54.0%	48.5%	52.3%	57.7%	47.8%
To earn enough money to pay basic living expenses	188	50	41	77	19	0	93	95	58	129	23	157
	46.5%	44.5%	31.6%	63.3%	49.9%	-	42.0%	51.9%	40.5%	49.8%	38.3%	49.1%
I enjoy my job or career	141	30	33	59	19	0	76	65	65	76	28	99
	35.0%	26.5%	25.4%	48.5%	49.5%	-	34.6%	35.4%	45.5%	29.1%	46.8%	30.9%
I won't be ready to end my career	115	21	38	41	15	0	71	44	52	62	16	83
	28.5%	18.4%	29.3%	33.6%	38.9%	-	32.2%	23.9%	36.5%	24.0%	27.4%	26.0%
I enjoy the people I work with	102	27	21	34	20	0	50	52	48	54	24	68
	25.2%	23.8%	16.1%	27.9%	51.3%	-	22.8%	28.2%	33.2%	20.8%	40.6%	21.2%
I don't believe my employer's pension will be enough to live on	85	30	27	26	2	0	43	42	30	56	16	62
	21.2%	26.4%	21.1%	21.3%	5.6%	-	19.4%	23.2%	20.8%	21.4%	26.0%	19.4%
To continue my employee health benefits	51	15	6	26	4	0	33	18	20	31	5	46
	12.7%	13.3%	4.5%	21.5%	10.6%	-	14.8%	10.1%	13.7%	12.1%	8.3%	14.4%
I don't believe my employer's savings plan will be enough to live on	49	14	8	25	2	0	21	28	13	37	12	33
	12.2%	11.9%	6.5%	20.9%	5.6%	-	9.7%	15.3%	8.9%	14.1%	20.8%	10.3%
To help a family member	32	8	10	12	2	0	20	12	16	16	10	20
	8.0%	7.5%	7.4%	10.1%	5.0%	-	9.3%	6.4%	11.2%	6.2%	16.0%	6.2%

q10c. Which statement best describes your situation?

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: Working (Q6) Weighted	179	53	60	53	13	0	103	76	66	113	27	141
	403	113*	130*	121*	39**	-**	220*	183*	144*	260*	60**	320
The main reason I will be working at age 66 is because I want to	173	51	57	49	17	0	116	57	80	93	39	126
	43.0%	44.8%	43.6%	40.4%	43.8%	-	52.8%	31.2%	56.1%	35.8%	65.5%	39.3%
The main reason I will be working at age 66 is because I need to	230	63	73	72	22	0	104	126	63	167	21	194
	57.0%	55.2%	56.4%	59.6%	56.2%	-	47.2%	68.8%	43.9%	64.2%	34.5%	60.7%

q10d. Currently, what is your number one financial priority?

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Save or pay for housing (mortgage, down payment, rent, etc.)	247	84	100	60	2	0	111	136	78	169	36	196
	29.6%	32.3%	34.4%	25.4%	4.8%	-	25.9%	33.4%	25.0%	32.3%	27.6%	30.7%
Pay down personal loan or other debt	164	57	48	52	6	0	101	63	61	103	15	128
	19.6%	21.9%	16.5%	22.0%	13.6%	-	23.5%	15.5%	19.5%	19.6%	11.4%	20.0%
Pay down credit cards	146	53	39	37	17	0	66	80	31	114	9	135
	17.5%	20.2%	13.2%	15.7%	38.0%	-	15.3%	19.7%	10.0%	21.9% h	6.8%	21.1% j
Save for retirement	123	25	47	43	9	0	75	49	83	40	40	73
	14.8%	9.5%	16.2%	18.0%	19.0%	-	17.4%	12.0%	26.5% i	7.7%	30.2% k	11.5%
Save for vacation or other leisure	102	28	34	29	11	0	45	57	39	62	21	68
	12.2%	10.6%	11.7%	12.2%	24.6%	-	10.4%	14.1%	12.6%	12.0%	15.9%	10.6%
Save or pay for education	33	7	16	9	0	0	15	17	10	23	7	24
	3.9%	2.8%	5.5%	3.9%	-	-	3.6%	4.3%	3.2%	4.3%	5.4%	3.8%
Buy life or health insurance to protect against risks	21	7	7	6	0	0	16	4	10	11	4	15
	2.5%	2.6%	2.5%	2.7%	-	-	3.8%	1.0%	3.1%	2.1%	2.8%	2.4%

q11. How satisfied are you with how much you are saving for retirement? Would you say you are...?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Very satisfied	52 6.2%	17 6.5%	22 7.7%	13 5.4%	0 -	0 -	31 7.1%	21 5.3%	41 13.0% i	11 2.2%	27 20.4% k	22 3.5%
Somewhat satisfied	226 27.1%	68 26.1%	84 28.7%	63 26.5%	11 25.3%	0 -	120 27.9%	106 26.2%	132 42.3% i	94 18.0%	55 41.8% k	154 24.2%
Neither satisfied or dissatisfied	250 29.9%	81 31.0%	85 29.0%	67 28.3%	17 37.9%	0 -	131 30.6%	119 29.2%	75 24.0%	175 33.5%	29 21.6%	192 30.1%
Somewhat dissatisfied	138 16.6%	41 15.9%	51 17.4%	46 19.4%	0 -	0 -	67 15.6%	72 17.6%	36 11.5%	103 19.6%	14 10.2%	115 18.0%
Very dissatisfied	168 20.2%	53 20.5%	50 17.2%	49 20.4%	17 36.8%	0 -	80 18.8%	88 21.7%	29 9.3%	139 26.7% h	8 6.0%	154 24.2% j
Summary												
Top 2	278 33.3%	85 32.6%	106 36.4%	76 31.9%	11 25.3%	0 -	150 35.0%	128 31.5%	173 55.3% i	105 20.2%	82 62.2% k	177 27.7%
Bottom 2	307 36.8%	95 36.4%	101 34.6%	95 39.8%	17 36.8%	0 -	147 34.3%	160 39.3%	65 20.7%	242 46.3% h	21 16.2%	270 42.2% j
Mean	3.2	3.2	3.1	3.2	3.5	0	3.1	3.2	2.6	3.5 h	2.4	3.4 j
Median	3	3	2	3	3	0	2	3	2	3	2	3

q12_1. (Be able to take care of basic living expenses) Thinking about receiving retirement income, how confident are you that...?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Very confident	177 21.2%	57 22.0%	58 19.7%	54 22.7%	8 17.8%	0 -	89 20.8%	87 21.5%	92 29.3% i	85 16.3%	66 49.8% k	98 15.4%
Somewhat confident	291 34.8%	105 40.5%	85 29.3%	91 38.3%	9 19.2%	0 -	149 34.6%	142 35.0%	112 35.8%	179 34.2%	44 33.0%	224 35.0%
Neither confident or unconfident	209 25.0%	67 25.6%	88 30.3% c	41 17.1%	13 29.3%	0 -	126 29.4%	83 20.5%	73 23.3%	136 26.0%	6 4.9%	180 28.2% j
Somewhat unconfident	102 12.3%	25 9.6%	37 12.7%	27 11.4%	13 28.9%	0 -	45 10.6%	57 14.0%	29 9.1%	74 14.1%	13 10.2%	89 13.9%
Very unconfident	56 6.8%	6 2.3%	23 8.0%	25 10.4% a	2 4.8%	0 -	20 4.6%	37 9.0%	8 2.4%	49 9.4% h	3 2.1%	48 7.5%
Summary												
Top 2	467 56.0%	162 62.5% b	143 49.0%	145 61.0%	17 37.0%	0 -	238 55.5%	229 56.5%	204 65.1% i	264 50.5%	109 82.9% k	322 50.4%
Bottom 2	159 19.0%	31 11.9%	61 20.8%	52 21.9%	15 33.7%	0 -	65 15.2%	94 23.1%	36 11.6%	123 23.5% h	16 12.3%	137 21.4%
Mean	3.5	3.7 b	3.4	3.5	3.2	0	3.6	3.5	3.8 i	3.3	4.2 k	3.4
Median	4	4	4	4	4	0	4	4	4	4	5	4

q12_3. (Have enough money to pursue your hobbies and interests) Thinking about receiving retirement income, how confident are you that...?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Very confident	73 8.7%	25 9.5%	27 9.4%	19 7.9%	2 4.8%	0 -	36 8.5%	37 9.0%	41 13.2% i	32 6.1%	22 16.3% k	41 6.5%
Somewhat confident	287 34.4%	91 34.9%	105 35.8%	81 34.1%	11 23.5%	0 -	152 35.4%	135 33.2%	137 43.7% i	150 28.7%	76 57.6% k	198 31.0%
Neither confident or unconfident	212 25.4%	73 28.1%	77 26.3%	48 20.1%	15 32.5%	0 -	126 29.4%	87 21.3%	68 21.6%	145 27.7%	12 9.2%	169 26.5%
Somewhat unconfident	154 18.4%	53 20.5%	39 13.2%	57 24.1% b	5 10.4%	0 -	65 15.0%	89 22.0%	38 12.1%	116 22.2% h	10 7.5%	140 21.9% j
Very unconfident	109 13.0%	18 7.0%	44 15.2%	33 13.9%	13 28.8%	0 -	50 11.6%	59 14.5%	29 9.4%	80 15.2%	12 9.4%	91 14.2%
Summary												
Top 2	360 43.1%	115 44.3%	132 45.2%	100 41.9%	13 28.4%	0 -	188 43.9%	172 42.2%	178 56.9% i	182 34.8%	98 73.9% k	239 37.4%
Bottom 2	263 31.5%	72 27.5%	83 28.4%	90 38.0%	18 39.2%	0 -	114 26.7%	148 36.5%	67 21.5%	195 37.4% h	22 16.9%	230 36.0% j
Mean	3.1	3.2	3.1	3.0	2.7	0	3.1	3.0	3.4 i	2.9	3.6 k	2.9
Median	4	4	4	4	3	0	4	4	4	3	4	4

q12_4. (Have enough money to enjoy the lifestyle you want) Thinking about receiving retirement income, how confident are you that...?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Very confident	84 10.0%	25 9.5%	26 9.0%	30 12.7%	2 4.8%	0 -	42 9.7%	42 10.4%	53 16.8% i	31 6.0%	26 20.1% k	50 7.8%
Somewhat confident	246 29.4%	89 34.2%	82 28.0%	64 26.9%	11 24.0%	0 -	129 30.0%	117 28.8%	118 37.6% i	128 24.5%	73 54.9% k	154 24.1%
Neither confident or unconfident	207 24.8%	55 21.0%	99 34.0% ac	43 17.9%	10 22.8%	0 -	119 27.9%	87 21.5%	70 22.4%	137 26.2%	11 8.2%	170 26.6% j
Somewhat unconfident	159 19.1%	57 22.1%	39 13.4%	54 22.7%	9 19.5%	0 -	74 17.3%	85 21.0%	46 14.6%	114 21.8%	16 12.0%	139 21.8%
Very unconfident	140 16.7%	34 13.2%	45 15.6%	47 19.7%	13 28.8%	0 -	65 15.2%	75 18.4%	27 8.6%	113 21.6% h	6 4.9%	126 19.8% j
Summary												
Top 2	329 39.4%	114 43.7%	108 37.0%	94 39.7%	13 28.9%	0 -	170 39.7%	159 39.1%	170 54.4% i	159 30.5%	99 75.0% k	204 31.9%
Bottom 2	299 35.8%	92 35.3%	85 28.9%	101 42.4% b	22 48.3%	0 -	139 32.4%	160 39.4%	73 23.2%	226 43.4% h	22 16.9%	265 41.5% j
Mean	3.0	3.0	3.0	2.9	2.6	0	3.0	2.9	3.4 i	2.7	3.7 k	2.8
Median	4	4	4	3	3	0	4	3	4	3	4	3

q13-1. If you believed today that you would not have enough income retire comfortably, what would you be MOST likely to do?

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Work longer	361 43.3%	84 32.2%	131 44.7%	131 55.0% a	16 35.7%	0 -	179 41.8%	182 44.8%	109 34.7%	253 48.4% h	46 34.9%	300 46.9%
Spend less	312 37.4%	101 39.0%	102 34.9%	89 37.5%	20 44.3%	0 -	203 47.3% g	109 26.9%	128 41.0%	184 35.2%	40 30.2%	245 38.4%
Save more	268 32.1%	104 40.0%	84 28.8%	75 31.7%	5 10.4%	0 -	135 31.4%	133 32.9%	116 37.0%	152 29.2%	42 31.9%	207 32.5%
Move my money to safer investments, to avoid the risk of losing money	104 12.4%	39 14.9%	36 12.2%	25 10.5%	4 9.1%	0 -	42 9.9%	61 15.0%	66 21.2% i	37 7.1%	22 16.4%	67 10.4%
Change jobs	71 8.5%	32 12.2% c	31 10.5%	9 3.7%	0 -	0 -	44 10.2%	28 6.8%	23 7.3%	48 9.2%	5 3.7%	66 10.4%
Move my money to more aggressive investments, even if it means taking more risk	23 2.8%	16 6.3% b	3 1.1%	4 1.6%	0 -	0 -	22 5.2% g	1 0.3%	9 3.0%	14 2.7%	11 8.6% k	11 1.7%
Get a second job	3 0.4%	1 0.5%	2 0.7%	0 -	0 -	0 -	3 0.8%	0 -	2 0.7%	1 0.2%	0 -	3 0.5%
Pay off debt/ mortgage	3 0.4%	3 1.2%	0 -	0 -	0 -	0 -	3 0.7%	0 -	0 -	3 0.6%	0 -	3 0.5%
Sell house	2 0.2%	0 -	0 -	2 0.7%	0 -	0 -	0 -	2 0.4%	0 -	2 0.3%	0 -	2 0.3%
Other	15 1.8%	4 1.4%	4 1.3%	4 1.7%	4 9.3%	0 -	8 1.8%	8 1.9%	2 0.5%	14 2.7%	0 -	15 2.4%
None of the above	61 7.4%	19 7.3%	25 8.7%	15 6.2%	2 4.8%	0 -	28 6.5%	34 8.3%	24 7.5%	38 7.2%	12 9.4%	40 6.3%

q15b. Which of the following risks do you feel should be addressed in a retirement plan?

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Costly health care	338 40.5%	88 33.8%	120 41.2%	100 42.0%	30 66.9%	0 -	182 42.4%	156 38.5%	150 48.0%	188 36.0%	55 41.7%	271 42.4%
Inflation	316 37.9%	89 34.2%	113 38.5%	87 36.5%	28 61.7%	0 -	175 40.8%	141 34.8%	156 50.0%	160 30.6%	59 44.9%	240 37.6%
Long term care needed	283 33.9%	87 33.5%	100 34.2%	79 33.3%	17 37.9%	0 -	125 29.3%	158 38.8%	102 32.5%	182 34.8%	43 32.9%	231 36.2%
Could lose my job before I plan to retire	265 31.8%	97 37.3%	84 28.8%	70 29.4%	14 31.4%	0 -	133 31.1%	132 32.5%	92 29.6%	173 33.1%	25 18.8%	226 35.3%
Money won't last my full lifetime	259 31.0%	78 30.1%	82 28.1%	79 33.0%	19 43.0%	0 -	137 31.8%	122 30.0%	90 28.8%	168 32.2%	40 30.6%	201 31.5%
Low interest rates	229 27.4%	63 24.3%	84 28.7%	76 31.9%	6 13.6%	0 -	130 30.2%	99 24.5%	103 33.0%	126 24.1%	36 27.1%	173 27.1%
Financial market risk	199 23.8%	72 27.6%	68 23.3%	48 20.1%	11 25.3%	0 -	117 27.3%	82 20.2%	108 34.4%	91 17.5%	40 30.3%	143 22.3%
Death of a spouse	191 22.9%	66 25.4%	67 22.9%	52 21.8%	6 14.0%	0 -	91 21.1%	101 24.8%	76 24.2%	115 22.1%	38 28.6%	150 23.5%
Employer health benefits stop when I stop working	184 22.0%	48 18.5%	67 22.9%	56 23.5%	13 28.8%	0 -	92 21.5%	92 22.6%	71 22.8%	113 21.6%	18 13.8%	160 25.1%
My rate of return won't be high enough	174 20.8%	67 25.7%	61 21.0%	37 15.7%	8 18.4%	0 -	94 21.9%	80 19.7%	77 24.7%	96 18.5%	22 16.4%	136 21.3%
Family members have unforeseen financial needs	134 16.1%	56 21.7%	34 11.5%	40 16.8%	4 9.1%	0 -	60 14.0%	74 18.2%	51 16.4%	83 15.8%	22 16.7%	102 16.0%
Won't have money to leave to heirs	128 15.3%	37 14.1%	37 12.7%	43 17.9%	11 25.1%	0 -	62 14.4%	66 16.3%	36 11.5%	92 17.6%	23 17.7%	101 15.8%
Money will be locked in when I need it	117 14.0%	38 14.6%	33 11.5%	42 17.4%	4 9.1%	0 -	64 14.8%	54 13.2%	43 13.6%	75 14.3%	15 11.6%	101 15.8%
Change in marital status	104 12.4%	38 14.5%	36 12.2%	26 10.9%	5 10.4%	0 -	41 9.5%	63 15.6%	53 17.0%	51 9.7%	19 14.3%	82 12.9%

q15b. Which of the following risks do you feel should be addressed in a retirement plan?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
None of the above	15 1.8%	0 -	9 3.1%	6 2.4%	0 -	0 -	7 1.6%	8 2.0%	3 1.0%	11 2.2%	0 -	13 2.0%
(Dk/Ns)	95 11.4%	36 13.8%	31 10.5%	29 12.0%	0 -	0 -	35 8.2%	60 14.7%	23 7.5%	72 13.7%	6 4.3%	75 11.7%

Detailed tables

q16_1. (Cost of food) Please indicate how you think things are going for each item below on the scale provided.

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
5 - Excellent	9 1.0%	4 1.6%	4 1.5%	0 -	0 -	0 -	1 0.3%	7 1.8%	4 1.4%	4 0.8%	3 2.3%	6 0.9%
4	66 7.9%	26 9.9%	24 8.2%	14 5.9%	2 4.8%	0 -	39 9.2%	27 6.5%	36 11.5%	30 5.7%	18 13.6%	45 7.1%
3	353 42.2%	111 42.9%	107 36.8%	110 46.4%	23 51.8%	0 -	204 47.6%	149 36.6%	144 46.1%	209 39.9%	64 48.1%	251 39.3%
2	194 23.3%	52 20.1%	78 26.6%	58 24.3%	6 14.1%	0 -	88 20.6%	106 26.1%	51 16.2%	144 27.5%	23 17.5%	160 25.0%
1 - Terrible	214 25.6%	66 25.5%	79 26.9%	55 23.3%	13 29.3%	0 -	96 22.3%	118 29.0%	78 24.9%	136 26.0%	24 18.5%	178 27.8%
Summary												
Top 2	74 8.9%	30 11.5%	28 9.7%	14 5.9%	2 4.8%	0 -	41 9.5%	34 8.3%	40 12.8%	34 6.6%	21 15.9%	51 7.9%
Bottom 2	408 48.9%	119 45.6%	156 53.5%	113 47.6%	20 43.4%	0 -	184 42.9%	224 55.1%	129 41.1%	279 53.5%	48 36.0%	337 52.8%
Mean	2.4	2.4	2.3	2.3	2.3	0	2.4	2.3	2.5	2.3	2.6 k	2.3
Median	2	2	2	2	2	0	2	2	2	2	2	2

Detailed tables

q16_4. (Inflation) Please indicate how you think things are going for each item below on the scale provided.

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
5 - Excellent	16 1.9%	8 3.2%	5 1.6%	1 0.5%	2 4.3%	0 -	12 2.7%	4 1.0%	4 1.3%	12 2.2%	3 2.3%	13 2.0%
4	80 9.6%	20 7.6%	23 8.0%	30 12.7%	7 14.9%	0 -	51 12.0%	29 7.0%	38 12.2%	42 8.0%	24 18.1% k	53 8.3%
3	330 39.5%	113 43.5%	119 40.8%	85 35.6%	13 28.1%	0 -	179 41.7%	151 37.1%	126 40.3%	203 39.0%	59 44.8%	238 37.2%
2	216 25.9%	64 24.6%	73 25.1%	65 27.1%	15 32.6%	0 -	102 23.8%	114 28.2%	73 23.5%	143 27.4%	30 22.7%	168 26.4%
1 - Terrible	193 23.1%	55 21.2%	72 24.6%	57 24.1%	9 20.0%	0 -	85 19.8%	108 26.7%	71 22.7%	122 23.4%	16 12.1%	167 26.1% j
Summary												
Top 2	96 11.5%	28 10.8%	28 9.5%	31 13.1%	9 19.2%	0 -	63 14.7%	33 8.1%	42 13.6%	53 10.2%	27 20.4%	66 10.3%
Bottom 2	410 49.1%	119 45.8%	145 49.7%	122 51.2%	24 52.6%	0 -	187 43.6%	223 54.8% f	144 46.1%	265 50.8%	46 34.8%	335 52.5% j
Mean	2.4	2.5	2.4	2.4	2.5	0	2.5 g	2.3	2.5	2.4	2.8 k	2.3
Median	2	2	2	2	2	0	2	2	2	2	2	2

Detailed tables

q20_1. (A government pension) How confident are you that you will receive each of these types of benefits at a level comparable to today's retirees?

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Very confident	109 13.1%	26 9.9%	38 12.9%	25 10.6%	21 46.3%	0 -	73 17.0%	37 9.0%	44 14.2%	65 12.4%	26 19.3%	79 12.3%
Somewhat confident	387 46.4%	106 40.7%	136 46.7%	121 50.7%	24 53.7%	0 -	208 48.4%	180 44.2%	148 47.4%	239 45.7%	70 53.2%	288 45.1%
Not at all confident	338 40.5%	128 49.4%	118 40.4%	92 38.7%	0 -	0 -	148 34.6%	190 46.8%	120 38.4%	218 41.8%	36 27.5%	272 42.6%
Summary												
Top 2	497 59.5%	131 50.6%	174 59.6%	146 61.3%	45 100.0%	0 -	280 65.4%	216 53.2%	193 61.6%	304 58.2%	96 72.5%	367 57.4%
Mean	1.7	1.6	1.7	1.7	2.5	0	1.8 g	1.6	1.8	1.7	1.9 k	1.7

Detailed tables

q20_3. (Income from an employer pension or savings plan) How confident are you that you will receive each of these types of benefits at a level comparable to today's retirees?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Very confident	133 15.9%	38 14.7%	64 21.9%	30 12.8%	0 -	0 -	65 15.2%	67 16.6%	84 26.9% i	48 9.3%	57 43.4% k	69 10.7%
Somewhat confident	314 37.6%	108 41.4%	108 37.2%	82 34.5%	16 35.0%	0 -	178 41.5%	136 33.5%	128 40.9%	186 35.6%	41 30.8%	243 38.0%
Not at all confident	388 46.5%	114 43.9%	120 40.9%	126 52.7%	29 65.0%	0 -	186 43.4%	203 49.9%	101 32.2%	288 55.1% h	34 25.8%	327 51.3% j
Summary												
Top 2	447 53.5%	146 56.1%	172 59.1%	112 47.3%	16 35.0%	0 -	243 56.6%	204 50.1%	212 67.8% i	234 44.9%	98 74.2% k	311 48.7%
Mean	1.7	1.7	1.8 c	1.6	1.4	0	1.7	1.7	1.9 i	1.5	2.2 k	1.6

q23d. How well would you say you understand your group retirement or savings plan?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: Participates in work group retirement plan (Q5a) Weighted	150	48	65	35	2	0	89	61	74	76	37	102
	323	98*	138*	80**	6**	-**	176*	146*	168*	154*	87*	208*
1-10	14 4.2%	7 6.9%	3 2.2%	4 4.6%	0 -	0 -	10 5.5%	4 2.6%	2 1.2%	11 7.4%	0 -	13 6.0%
11-20	8 2.5%	5 4.6%	1 0.8%	2 3.0%	0 -	0 -	2 1.4%	6 3.9%	4 2.1%	5 3.0%	1 1.3%	5 2.2%
21-30	21 6.4%	3 3.2%	11 8.0%	7 8.2%	0 -	0 -	5 3.1%	15 10.4%	2 1.4%	18 11.8% h	1 1.3%	18 8.8%
31-40	38 11.8%	18 18.6% b	8 5.5%	12 15.3%	0 -	0 -	16 9.0%	22 15.2%	12 7.1%	26 17.0%	3 2.9%	36 17.1% j
41-50	54 16.6%	18 18.1%	31 22.4%	3 3.5%	2 34.3%	0 -	33 18.8%	20 13.9%	28 16.6%	26 16.6%	0 -	43 20.6% j
51-60	22 6.7%	5 5.5%	11 8.2%	5 6.0%	0 -	0 -	13 7.2%	9 6.1%	8 4.9%	13 8.6%	5 5.5%	13 6.2%
61-70	49 15.2%	18 18.0%	16 11.7%	11 13.5%	4 65.7%	0 -	29 16.7%	19 13.3%	21 12.2%	28 18.3%	9 9.8%	35 17.0%
71-80	39 12.0%	6 5.8%	21 15.1%	12 15.3%	0 -	0 -	17 9.8%	21 14.7%	31 18.6% i	8 4.9%	26 29.9% k	13 6.1%
81-90	51 15.7%	13 13.7%	19 13.9%	18 22.6%	0 -	0 -	32 18.4%	18 12.5%	40 23.9% i	11 6.9%	29 32.8% k	19 9.1%
91-100	29 8.9%	5 5.6%	17 12.2%	6 8.0%	0 -	0 -	18 10.1%	11 7.4%	20 12.0%	9 5.6%	14 16.4%	14 6.9%
Summary												
Mean	61.1	55.5	64.0	62.9	63.1	0	63.4	58.5	70.2 i	51.3	79.3 k	54.4

q23e. How much advice do you feel would help you to make good decisions about your retirement plan at work?

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: Participates in work group retirement plan (Q5a)	150	48	65	35	2	0	89	61	74	76	37	102
Weighted	323	98*	138*	80**	6**	-**	176*	146*	168*	154*	87*	208*
None, I can do it on my own	39 12.1%	8 8.2%	13 9.3%	18 22.5%	0 -	0 -	29 16.6%	10 6.6%	18 11.0%	20 13.2%	13 14.8%	23 11.0%
Any advice	258 80.0%	83 84.8%	107 77.9%	61 75.9%	6 100.0%	0 -	130 73.9%	128 87.3%	137 81.7%	120 78.0%	72 82.8%	166 80.1%
A little would help	39 12.0%	19 19.5%	18 13.2%	1 1.6%	0 -	0 -	25 14.3%	13 9.1%	36 21.1%	3 2.0%	24 26.9%	10 4.8%
Some general advice would help	75 23.1%	22 22.2%	34 24.7%	19 23.4%	0 -	0 -	43 24.6%	31 21.4%	37 22.3%	37 24.0%	11 13.0%	62 30.0%
Some detailed, personal advice would help	74 23.1%	21 21.7%	34 24.8%	19 23.8%	0 -	0 -	34 19.5%	40 27.4%	38 22.6%	36 23.6%	30 34.1%	42 20.2%
A lot of detailed, one-to-one, personal advice	70 21.8%	21 21.5%	21 15.2%	22 27.2%	6 100.0%	0 -	27 15.5%	43 29.4%	26 15.7%	44 28.4%	8 8.7%	52 25.1%
Don't know/not sure	26 8.0%	7 7.0%	18 12.8%	1 1.6%	0 -	0 -	17 9.5%	9 6.1%	12 7.3%	14 8.8%	2 2.4%	19 8.9%

q25l_1. (Overall top ranking 1) For your retirement planning needs, where do you expect you'd get the best advice?

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: Valid respondents	374	119	135	105	15	0	202	172	142	232	58	289
	Weighted	835	260	292	238*	45**	429	406	313	522	132*	639
A financial planner or advisor not at a bank, mutual fund company, etc.	145	40	61	36	9	0	60	85	65	81	20	116
	17.4%	15.3%	20.8%	15.1%	19.5%	-	13.9%	21.0%	20.6%	15.4%	15.1%	18.2%
An advisor at a bank	141	46	50	33	11	0	60	81	49	92	20	114
	16.9%	17.9%	17.2%	13.8%	24.7%	-	14.0%	19.9%	15.6%	17.6%	15.1%	17.8%
An advisor at an insurance company	74	28	19	23	5	0	35	39	36	38	15	57
	8.9%	10.7%	6.4%	9.6%	10.4%	-	8.3%	9.5%	11.4%	7.3%	11.2%	8.8%
Myself	72	15	18	34	4	0	38	34	7	64	4	63
	8.6%	6.0%	6.1%	14.4%	8.6%	-	8.8%	8.3%	2.4%	12.3% h	3.2%	9.8%
A family member	58	35	6	15	2	0	43	15	17	41	5	50
	6.9%	13.5% b	2.1%	6.2%	4.3%	-	9.9% g	3.8%	5.3%	7.9%	3.8%	7.8%
An advisor at a credit union or caisse populaire	50	10	32	8	0	0	12	38	27	23	17	33
	6.0%	3.9%	10.9% c	3.3%	-	-	2.7% f	9.4%	8.8%	4.3%	12.7%	5.2%
My group plan at work	48	16	21	12	0	0	22	26	23	25	13	29
	14.9%	15.9%	15.0%	14.8%	-	-	12.7%	17.6%	13.5%	16.5%	14.8%	13.8%
An advisor at a mutual fund company	42	14	13	10	4	0	27	15	29	13	11	20
	5.0%	5.5%	4.5%	4.4%	9.1%	-	6.3%	3.6%	9.2% i	2.5%	8.5%	3.1%
An advisor at an investment brokerage	26	3	12	11	0	0	14	12	15	12	9	16
	3.2%	1.2%	4.3%	4.6%	-	-	3.4%	3.0%	4.7%	2.3%	7.1%	2.5%
A friend	21	5	10	2	4	0	19	2	7	13	2	19
	2.5%	2.0%	3.3%	0.6%	9.3%	-	4.4% g	0.4%	2.4%	2.5%	1.1%	3.0%
Online sources of advice such as blogs or online forums	11	3	0	8	0	0	8	3	3	8	3	8
	1.3%	1.0%	-	3.3%	-	-	1.8%	0.7%	0.9%	1.5%	2.1%	1.2%
TV news	6	3	2	1	0	0	2	4	5	1	3	3
	0.8%	1.2%	0.7%	0.5%	-	-	0.5%	1.1%	1.6%	0.2%	2.3%	0.5%
A coworker	5	1	1	3	0	0	2	3	1	4	0	5
	0.6%	0.5%	0.3%	1.1%	-	-	0.5%	0.7%	0.3%	0.8%	-	0.8%
TV personalities	3	3	0	0	0	0	3	0	0	3	3	0
	0.4%	1.2%	-	-	-	-	0.7%	-	-	0.6%	2.3% k	-

q26e. Do you actually get financial advice from any of the following sources?

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
An advisor at a bank	132 15.8%	35 13.6%	47 16.0%	46 19.2%	4 9.1%	0 -	73 17.1%	59 14.5%	91 29.1% i	41 7.9%	43 32.2% k	74 11.6%
Myself	128 15.3%	32 12.2%	43 14.9%	44 18.7%	8 17.9%	0 -	85 19.8% g	43 10.5%	39 12.3%	89 17.0%	32 24.3%	93 14.6%
An advisor at an insurance or financial services company	91 10.8%	26 10.1%	24 8.2%	30 12.5%	11 23.8%	0 -	42 9.7%	49 12.0%	69 22.1% i	21 4.1%	33 25.0% k	54 8.5%
A financial planner or advisor not at a bank, mutual fund company, etc.	80 9.5%	16 6.1%	30 10.2%	27 11.3%	7 15.2%	0 -	29 6.8%	50 12.4%	68 21.7% i	12 2.2%	27 20.5% k	38 6.0%
An advisor at a credit union or caisse populaire	72 8.6%	25 9.6%	26 9.0%	14 5.8%	7 15.2%	0 -	36 8.5%	35 8.7%	57 18.3% i	15 2.8%	30 22.7% k	38 5.9%
A family member	67 8.0%	35 13.5% c	21 7.2%	9 3.6%	2 4.3%	0 -	36 8.3%	31 7.6%	35 11.2%	32 6.1%	10 7.7%	46 7.2%
My group plan at work	63 19.4%	20 20.5%	31 22.3%	12 14.5%	0 -	0 -	22 12.6%	40 27.5% f	44 26.1%	19 12.0%	31 35.3% k	28 13.4%
A friend	52 6.2%	19 7.2%	17 5.8%	15 6.1%	2 4.3%	0 -	36 8.5%	16 3.9%	16 5.0%	37 7.0%	4 3.0%	46 7.1%
An advisor at a mutual fund company	43 5.1%	5 2.1%	18 6.2%	15 6.3%	4 9.1%	0 -	26 6.1%	17 4.1%	41 13.0% i	2 0.4%	15 11.3% k	23 3.6%
An advisor at an investment brokerage	38 4.6%	4 1.7%	21 7.1%	13 5.4%	0 -	0 -	25 5.7%	14 3.3%	30 9.6% i	8 1.5%	24 18.4% k	13 2.0%
Online sources of advice such as blogs or online forums	29 3.5%	14 5.4%	6 2.2%	8 3.6%	0 -	0 -	23 5.4%	6 1.4%	14 4.4%	15 2.9%	16 11.9% k	13 2.1%
A co-worker	28 3.4%	7 2.7%	8 2.6%	13 5.6%	0 -	0 -	18 4.2%	10 2.5%	13 4.1%	15 2.9%	7 5.6%	21 3.2%
TV news	17 2.1%	1 0.6%	7 2.4%	9 3.7%	0 -	0 -	12 2.8%	5 1.3%	10 3.1%	8 1.4%	5 3.4%	9 1.5%
Advertisements	12 1.5%	6 2.2%	2 0.5%	5 2.1%	0 -	0 -	11 2.6%	1 0.3%	2 0.5%	11 2.1%	5 4.0%	6 0.9%

Detailed tables

q26e. Do you actually get financial advice from any of the following sources?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
TV personalities	8 1.0%	8 3.3%	0 -	0 -	0 -	0 -	7 1.6%	1 0.4%	5 1.7%	3 0.6%	3 2.3%	5 0.8%
None of these	337 40.4%	109 42.0%	110 37.8%	95 40.1%	22 48.6%	0 -	171 39.9%	166 40.8%	29 9.4%	308 58.9%	3 2.1%	318 49.8%
(Dk/Ns)	322 38.6%	95 36.6%	128 43.7%	84 35.5%	15 33.5%	0 -	139 32.3%	184 45.2%	222 70.9%	100 19.2%	83 62.7%	196 30.7%

Education

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Primary School or less	8 1.0%	0 -	0 -	3 1.4%	5 10.4%	0 -	3 0.8%	5 1.2%	0 -	8 1.5%	0 -	8 1.2%
Some High School	122 14.6%	45 17.5%	27 9.2%	49 20.7% b	0 -	0 -	58 13.5%	64 15.6%	32 10.1%	90 17.2%	8 6.0%	93 14.5%
High School	315 37.7%	103 39.5%	124 42.4%	72 30.1%	17 38.1%	0 -	172 40.2%	143 35.1%	120 38.4%	195 37.3%	47 35.8%	247 38.6%
Some Community College/CEGEP/Trade School	122 14.6%	42 16.1%	41 14.1%	30 12.8%	8 18.3%	0 -	54 12.5%	68 16.7%	49 15.8%	72 13.8%	19 14.8%	100 15.6%
Community College/CEGEP/Trade School	52 6.2%	10 4.0%	16 5.6%	19 8.1%	6 13.5%	0 -	25 5.8%	27 6.7%	13 4.2%	39 7.5%	6 4.9%	42 6.5%
Some University	68 8.1%	21 8.2%	28 9.5%	14 6.0%	4 9.1%	0 -	38 8.9%	29 7.2%	32 10.2%	36 6.8%	12 9.1%	51 7.9%
University Undergraduate degree	107 12.8%	26 9.9%	41 14.0%	40 16.8%	0 -	0 -	54 12.5%	53 13.1%	49 15.7%	57 11.0%	39 29.5% k	63 9.9%
University Graduate degree	43 5.1%	12 4.8%	15 5.3%	10 4.2%	5 10.6%	0 -	25 5.8%	18 4.3%	18 5.6%	25 4.8%	0 -	36 5.7%

Indexes

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
 Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Age (Q1)					Gender (Q3)		Financial Advisor (Q24)		Written Financial Plan (Q23c)	
	Total	30-39	40-49	50-59	60-65	66-70	Male	Female	Yes	No	Yes	No
		a	b	c	d	e	f	g	h	i	j	k
Base: All respondents	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
Means												
Overall	0.40	0.40	0.41	0.40	0.42	0	0.42	0.39	0.46 i	0.37	0.54 k	0.38
Confidence (Q12)	0.55	0.58	0.54	0.53	0.42	0	0.56	0.53	0.63 i	0.50	0.71 k	0.51
Macro economic (Q16)	0.32	0.33	0.32	0.31	0.33	0	0.34 g	0.30	0.34	0.31	0.39 k	0.31
Personal finance (Q17)	0.40	0.39	0.41	0.40	0.32	0	0.41	0.38	0.52 i	0.33	0.58 k	0.35
Health (Q18)	0.66	0.65	0.65	0.69	0.72	0	0.63	0.69 f	0.69	0.65	0.74 k	0.65
Lifestyle (Q19)	0.66	0.67	0.67	0.66	0.63	0	0.64	0.69 f	0.67	0.66	0.71 k	0.65
Retirement benefits (Q20)	0.32	0.32	0.34	0.30	0.36	0	0.36 g	0.29	0.39 i	0.28	0.50 k	0.29
Government benefits (Q20)	0.34	0.31	0.32	0.35	0.60	0	0.39 g	0.29	0.37	0.33	0.44 k	0.32
Employee benefits (Q20)	0.30	0.33	0.35 c	0.25	0.11	0	0.32	0.28	0.41 i	0.24	0.54 k	0.25
Sums												
Overall	338	104	120	95	19	0	180	158	145	193	71	241
Confidence (Q12)	455	151	159	127	19	0	240	215	196	259	93	324
Macro economic (Q16)	268	86	93	75	15	0	147	122	105	163	51	195
Personal finance (Q17)	332	100	121	96	15	0	176	156	162	170	77	226
Health (Q18)	553	168	188	164	32	0	271	282	215	339	98	415
Lifestyle (Q19)	552	173	195	156	29	0	274	278	210	342	94	415
Retirement benefits (Q20)	270	84	98	71	16	0	153	117	122	147	66	185
Government benefits (Q20)	285	81	94	82	27	0	167	118	115	170	59	207
Employee benefits (Q20)	252	86	101	60	5	0	139	114	129	123	72	161
Std deviations												
Overall	0.01	0.01	0.02	0.01	0.03	0	0.01	0.01	0.01	0.01	0.02	0.01
Confidence (Q12)	0.01	0.02	0.02	0.03	0.07	0	0.02	0.02	0.02	0.02	0.03	0.02
Macro economic (Q16)	0.01	0.02	0.01	0.01	0.04	0	0.01	0.01	0.01	0.01	0.02	0.01
Personal finance (Q17)	0.01	0.02	0.02	0.02	0.06	0	0.02	0.02	0.02	0.01	0.03	0.01
Health (Q18)	0.01	0.02	0.02	0.02	0.05	0	0.01	0.01	0.02	0.01	0.03	0.01
Lifestyle (Q19)	0.01	0.01	0.01	0.02	0.03	0	0.01	0.01	0.01	0.01	0.02	0.01
Retirement benefits (Q20)	0.01	0.02	0.02	0.02	0.04	0	0.02	0.02	0.02	0.01	0.04	0.01
Government benefits (Q20)	0.02	0.03	0.02	0.03	0.06	0	0.02	0.02	0.03	0.02	0.04	0.02
Employee benefits (Q20)	0.02	0.03	0.03	0.03	0.04	0	0.02	0.03	0.03	0.02	0.05	0.02