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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. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-**	1656	1766	1273	2149	487	2714
30-39	931 27.2%	931 100.0% bcd	0 -	0 -	0 -	0 -	454 27.4%	477 27.0%	302 23.7%	629 29.3% h	105 21.5%	767 28.3%
40-49	1157 33.8%	0 -	1157 100.0% acd	0 -	0 -	0 -	554 33.5%	603 34.1%	444 34.9%	713 33.2%	156 32.0%	920 33.9%
50-59	982 28.7%	0 -	0 -	982 100.0% abd	0 -	0 -	457 27.6%	525 29.8%	390 30.6%	592 27.6%	146 30.0%	775 28.6%
60-65	352 10.3%	0 -	0 -	0 -	352 100.0% abc	0 -	191 11.5%	161 9.1%	137 10.8%	215 10.0%	81 16.6% k	252 9.3%
Summary												
Mean	46.5	34.8	44.6 a	54.3 ab	62.0 abc	0	46.6	46.4	47.3 i	46.0	48.6 k	46.2

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. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	..**	1656	1766	1273	2149	487	2714
Work full-time (including contract work)	2398 70.1%	682 73.2% d	864 74.7% cd	672 68.4% d	180 51.0%	0 -	1269 76.6% g	1128 63.9%	925 72.7%	1473 68.5%	344 70.7%	1895 69.8%
Work part-time (including contract work)	858 25.1%	190 20.4%	256 22.1%	259 26.4% a	153 43.5% abc	0 -	310 18.7%	547 31.0% f	291 22.9%	567 26.4%	124 25.4%	681 25.1%
On parental leave, but plan to return to work	40 1.2%	35 3.8% bcd	2 0.2%	3 0.3%	0 -	0 -	2 0.1%	38 2.1% f	23 1.8%	17 0.8%	6 1.2%	31 1.1%
Between jobs	127 3.7%	24 2.6%	35 3.0%	48 4.9%	19 5.5%	0 -	74 4.5%	52 3.0%	34 2.7%	93 4.3%	13 2.7%	107 3.9%

q3. Gender

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-.**	1656	1766	1273	2149	487	2714
Male	1656 48.4%	454 48.8%	554 47.9%	457 46.5%	191 54.2%	0 -	1656 100.0%	0 -	612 48.1%	1044 48.6%	253 51.9%	1315 48.4%
Female	1766 51.6%	477 51.2%	603 52.1%	525 53.5%	161 45.8%	0 -	0 -	1766 100.0%	661 51.9%	1105 51.4%	234 48.1%	1399 51.6%

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. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-**	1656	1766	1273	2149	487	2714
Single, never been married	618 18.0%	244 26.2% bcd	210 18.1% c	125 12.7%	39 11.0%	0 -	384 23.2% g	233 13.2%	175 13.7%	443 20.6% h	78 16.1%	497 18.3%
Married	1614 47.2%	383 41.2%	543 47.0%	521 53.1% a	166 47.1%	0 -	768 46.4%	846 47.9%	771 60.5% i	843 39.2%	271 55.7% k	1229 45.3%
Common law	564 16.5%	219 23.5% bcd	194 16.7% c	112 11.4%	40 11.4%	0 -	251 15.1%	314 17.8%	174 13.6%	391 18.2% h	75 15.3%	458 16.9%
Separated or divorced	499 14.6%	75 8.1% a	180 15.6% a	187 19.0% a	57 16.1% a	0 -	192 11.6%	307 17.4% f	124 9.8%	375 17.4% h	35 7.1%	438 16.1% j
Widowed/widower	101 2.9%	2 0.2% a	21 1.8% a	28 2.8% a	51 14.3% abc	0 -	45 2.7%	56 3.2%	28 2.2%	73 3.4%	22 4.6%	77 2.8%
Prefer not to answer	27 0.8%	7 0.8%	9 0.8%	10 1.1%	0 -	0 -	16 1.0%	10 0.6%	2 0.1%	25 1.1% h	6 1.2%	15 0.5%

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

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-**	1656	1766	1273	2149	487	2714
Less than \$25,000	558 16.3%	126 13.6%	151 13.1%	180 18.3%	100 28.4%	0 -	264 15.9%	294 16.7%	94 7.4%	464 21.6%	44 9.1%	484 17.8%
\$25,000 TO \$50,000	911 26.6%	235 25.3%	274 23.7%	291 29.6%	110 31.1%	0 -	450 27.2%	461 26.1%	260 20.4%	651 30.3%	68 13.9%	785 28.9%
\$50,000 TO \$75,000	614 18.0%	178 19.2%	234 20.2%	156 15.9%	46 13.1%	0 -	323 19.5%	291 16.5%	257 20.2%	358 16.6%	101 20.8%	483 17.8%
\$75,000 TO \$100,000	439 12.8%	133 14.3%	168 14.5%	115 11.7%	24 6.8%	0 -	223 13.5%	216 12.2%	192 15.1%	247 11.5%	75 15.4%	333 12.3%
\$100,000 TO \$125,000	339 9.9%	113 12.1%	121 10.4%	76 7.7%	30 8.6%	0 -	155 9.4%	184 10.4%	178 14.0%	161 7.5%	69 14.2%	252 9.3%
More than \$125,000	226 6.6%	80 8.6%	91 7.9%	41 4.1%	14 4.0%	0 -	136 8.2%	90 5.1%	141 11.1%	85 4.0%	87 17.9%	131 4.8%
Prefer not to answer	334 9.8%	65 7.0%	117 10.1%	124 12.6%	28 8.0%	0 -	105 6.3%	230 13.0%	151 11.9%	183 8.5%	42 8.7%	245 9.0%
Summary												
Mean	65202.9	71425.2 cd	70547.4 cd	57790.3	51078.2	0	67405.5	62978.0	82051.7 i	55591.7	92641.8 k	60525.2

Detailed tables

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. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-**	1656	1766	1273	2149	487	2714
Under \$25,000	1455 42.5%	447 48.1%	495 42.8%	397 40.5%	115 32.5%	0 -	646 39.0%	809 45.8%	369 29.0%	1086 50.5%	114 23.4%	1237 45.6%
\$25,000 to \$49,999	515 15.0%	148 15.9%	205 17.7%	120 12.3%	42 11.9%	0 -	259 15.6%	256 14.5%	187 14.7%	328 15.2%	69 14.2%	421 15.5%
\$50,000 to \$74,999	225 6.6%	59 6.3%	77 6.7%	68 6.9%	21 5.9%	0 -	124 7.5%	101 5.7%	94 7.4%	131 6.1%	29 6.0%	182 6.7%
\$75,000 to \$99,999	168 4.9%	42 4.5%	53 4.6%	51 5.2%	22 6.4%	0 -	103 6.2%	65 3.7%	90 7.1%	78 3.6%	31 6.3%	123 4.5%
\$100,000 to \$149,999	188 5.5%	39 4.2%	58 5.0%	51 5.2%	40 11.2%	0 -	102 6.1%	86 4.9%	110 8.7%	78 3.6%	41 8.4%	134 4.9%
\$150,000 to \$199,999	118 3.5%	17 1.8%	41 3.5%	38 3.8%	23 6.5%	0 -	61 3.7%	57 3.2%	66 5.2%	53 2.5%	36 7.3%	79 2.9%
\$200,000 to \$249,999	87 2.5%	22 2.4%	30 2.6%	29 3.0%	5 1.5%	0 -	56 3.4%	30 1.7%	56 4.4%	31 1.4%	31 6.3%	51 1.9%
\$250,000 or more	275 8.0%	41 4.4%	82 7.1%	86 8.8%	66 18.8%	0 -	166 10.0%	109 6.2%	164 12.9%	111 5.2%	102 20.9%	166 6.1%
(Dk/Ns)	392 11.4%	116 12.5%	115 10.0%	141 14.4%	19 5.4%	0 -	140 8.5%	252 14.3%	138 10.8%	254 11.8%	35 7.1%	320 11.8%
Summary												
Mean	68960.8	52784.3	65358.5	74308.4	106231.1	0	77930.2	59978.8	97173.1	52074.1	124015.6	59829.0

Detailed tables

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

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-**	1656	1766	1273	2149	487	2714
Yes	1471 43.0%	393 42.2% d	562 48.6% cd	413 42.1% d	103 29.1%	0 -	758 45.8% g	713 40.4%	656 51.5% i	815 37.9%	293 60.0% k	1079 39.8%
No - but my spouse/partner does	358 10.5%	98 10.5%	121 10.4%	108 11.0%	31 8.8%	0 -	161 9.7%	197 11.2%	177 13.9% i	181 8.4%	55 11.3%	280 10.3%
No - no one in my household does	1593 46.6%	440 47.3%	474 41.0%	461 46.9%	219 62.1% abc	0 -	738 44.5%	856 48.5%	440 34.6%	1153 53.6% h	140 28.7%	1355 49.9% j

Detailed tables

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)	1732	472	611	534	115	0	862	870	774	958	299	1304
Weighted	1471	393	562	413	103*	-**	758	713	656	815	293	1079
Defined contribution - while you're working, your employer promises to make regular contributions	666	219	243	162	42	0	337	329	294	372	112	509
	45.3%	55.7% bc	43.2%	39.1%	41.3%	-	44.4%	46.2%	44.8%	45.6%	38.4%	47.2%
Defined benefit - after you retire, the plan promises to pay you a certain amount	300	71	99	101	29	0	171	130	139	161	89	202
	20.4%	18.0%	17.6%	24.6%	28.7%	-	22.5%	18.2%	21.2%	19.8%	30.4% k	18.7%
I have both types of plan	362	67	171	100	23	0	190	172	167	195	77	255
	24.6%	17.1%	30.4% a	24.3%	22.8%	-	25.0%	24.1%	25.5%	23.9%	26.4%	23.6%
Don't know	143	36	49	50	7	0	61	82	55	87	14	113
	9.7%	9.2%	8.7%	12.0%	7.2%	-	8.0%	11.5%	8.5%	10.7%	4.8%	10.5%

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. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-.**	1656	1766	1273	2149	487	2714
Yes	1859 54.3%	543 58.4% cd	668 57.8% cd	503 51.2%	145 41.2%	0 -	966 58.3% g	893 50.6%	791 62.2% i	1068 49.7%	331 67.8% k	1402 51.7%
No - but my spouse/partner does	442 12.9%	134 14.4%	147 12.7%	123 12.5%	38 10.7%	0 -	172 10.4%	270 15.3% f	192 15.1%	250 11.6%	59 12.2%	355 13.1%
No - no one in my household does	1089 31.8%	250 26.8%	324 28.0%	346 35.2% ab	169 48.0% abc	0 -	499 30.2%	590 33.4%	282 22.2%	807 37.5% h	95 19.4%	938 34.6% j
Not sure	31 0.9%	4 0.4%	17 1.4%	10 1.0%	0 0.1%	0 -	19 1.1%	13 0.7%	7 0.6%	24 1.1%	3 0.6%	18 0.7%

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

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-**	1656	1766	1273	2149	487	2714
Working	1882 55.0%	444 47.7%	587 50.7%	585 59.6%	266 75.6%	0 -	947 57.2%	935 53.0%	597 46.9%	1285 59.8%	192 39.3%	1584 58.4%
Working full-time	690 20.2%	159 17.0%	268 23.2%	194 19.8%	68 19.4%	0 -	396 23.9%	294 16.6%	178 14.0%	512 23.8%	45 9.3%	598 22.0%
Working part-time	1192 34.8%	285 30.7%	318 27.5%	391 39.8%	198 56.2%	0 -	551 33.3%	641 36.3%	420 33.0%	773 36.0%	146 30.0%	985 36.3%
Fully retired, not working for money	973 28.4%	281 30.1%	367 31.7%	264 26.9%	61 17.2%	0 -	432 26.1%	541 30.6%	507 39.9%	465 21.7%	257 52.7%	645 23.8%
No longer living	71 2.1%	24 2.6%	25 2.1%	16 1.6%	6 1.8%	0 -	59 3.6%	12 0.7%	22 1.7%	49 2.3%	7 1.5%	62 2.3%
Not sure, I haven't thought that far ahead	497 14.5%	182 19.6%	178 15.4%	117 12.0%	19 5.4%	0 -	219 13.2%	278 15.7%	146 11.5%	350 16.3%	32 6.5%	423 15.6%

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

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
	3422	931	1157	982	352	-**	1656	1766	1273	2149	487	2714
30-39	17 0.5%	11 1.2% c	5 0.4%	0 0	0 -	0 -	13 0.8%	4 0.2%	2 0.1%	15 0.7%	3 0.7%	13 0.5%
40-49	13 0.4%	3 0.4%	10 0.9%	0 -	0 -	0 -	3 0.2%	10 0.6%	2 0.2%	11 0.5%	2 0.4%	5 0.2%
50-59	354 10.3%	143 15.3% cd	148 12.8% cd	62 6.4% d	0 -	0 -	174 10.5%	179 10.1%	195 15.3% i	159 7.4%	92 18.8% k	235 8.6%
60-65	1141 33.3%	318 34.1% d	420 36.3% d	333 33.9% d	70 19.8%	0 -	521 31.5%	620 35.1%	475 37.3% i	666 31.0%	189 38.8%	854 31.5%
66-70	1332 38.9%	296 31.8%	409 35.3%	429 43.7% ab	199 56.4% abc	0 -	597 36.0%	736 41.7% f	462 36.3%	871 40.5%	151 30.9%	1111 40.9% j
71-75	282 8.2%	76 8.1%	90 7.8%	82 8.4%	34 9.6%	0 -	166 10.0% g	115 6.5%	87 6.8%	195 9.1%	30 6.2%	243 8.9%
76-80	123 3.6%	34 3.7%	36 3.1%	28 2.8%	25 7.1% c	0 -	63 3.8%	60 3.4%	21 1.6%	102 4.7% h	7 1.4%	111 4.1%
Over 80	161 4.7%	50 5.4%	38 3.3%	47 4.8%	26 7.3%	0 -	119 7.2% g	42 2.4%	29 2.3%	132 6.1% h	14 2.8%	141 5.2%
Summary												
Mean	67.7	66.8	66.5	68.5 ab	71.5 abc	0	68.6 g	66.7	65.8	68.8 h	64.8	68.4 j

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. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-.**	1656	1766	1273	2149	487	2714
Agree	1754 51.3%	407 43.8%	559 48.3%	585 59.6%	203 57.5%	0 -	852 51.4%	902 51.1%	572 45.0%	1182 55.0%	162 33.2%	1493 55.0%
Disagree	1158 33.8%	340 36.5%	427 36.9%	270 27.5%	121 34.2%	0 -	581 35.0%	577 32.7%	535 42.0%	623 29.0%	261 53.6%	832 30.7%
Not Sure	511 14.9%	184 19.7%	171 14.8%	127 12.9%	29 8.3%	0 -	224 13.5%	287 16.2%	166 13.0%	345 16.0%	64 13.2%	389 14.3%

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. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-.**	1656	1766	1273	2149	487	2714
Agree	1571 45.9%	442 47.5%	527 45.5%	418 42.6%	184 52.2%	0 -	806 48.7%	765 43.3%	602 47.3%	969 45.1%	262 53.7%	1208 44.5%
Disagree	1337 39.1%	324 34.8%	427 36.9%	428 43.5%	158 44.9%	0 -	607 36.6%	731 41.4%	516 40.6%	821 38.2%	186 38.1%	1078 39.7%
Not Sure	514 15.0%	165 17.7%	203 17.5%	136 13.9%	10 2.8%	0 -	243 14.7%	271 15.3%	154 12.1%	360 16.7%	40 8.2%	428 15.8%

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

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: Working (Q6)	1732	398	543	582	209	0	907	825	609	1123	215	1419
Weighted	1882	444	587	585	266*	-**	947	935	597	1285	192*	1584
I don't believe government pension benefits will be enough to live on	1268 67.4%	273 61.6%	393 67.0%	420 71.8%	182 68.2%	0 -	636 67.1%	633 67.7%	330 55.3%	938 73.0%	85 44.4%	1118 70.6%
To earn enough money to pay basic living expenses	1097 58.3%	236 53.3%	346 58.9%	368 63.0%	147 55.0%	0 -	529 55.8%	569 60.8%	283 47.4%	814 63.4%	63 32.7%	986 62.3%
To earn enough money to live well	1020 54.2%	272 61.2%	301 51.4%	299 51.2%	148 55.5%	0 -	481 50.8%	539 57.6%	298 49.8%	723 56.3%	86 44.8%	891 56.3%
To stay mentally active	1001 53.2%	229 51.6%	254 43.3%	317 54.1%	201 75.6%	0 -	509 53.7%	493 52.7%	357 59.8%	644 50.1%	127 66.2%	801 50.6%
I enjoy my job or career	704 37.4%	149 33.6%	173 29.5%	223 38.1%	159 59.7%	0 -	352 37.1%	352 37.7%	275 46.0%	429 33.4%	97 50.6%	553 34.9%
I won't be ready to end my career	580 30.8%	118 26.5%	154 26.3%	185 31.7%	123 46.3%	0 -	313 33.1%	267 28.6%	226 37.9%	354 27.6%	67 35.1%	477 30.1%
I don't believe my employer's pension will be enough to live on	464 24.7%	113 25.5%	152 25.9%	163 27.8%	36 13.6%	0 -	242 25.5%	222 23.8%	134 22.5%	330 25.7%	41 21.3%	389 24.6%
I enjoy the people I work with	444 23.6%	97 21.8%	107 18.2%	145 24.8%	95 35.8%	0 -	231 24.4%	213 22.8%	179 29.9%	265 20.7%	66 34.5%	351 22.1%
I don't believe my employer's savings plan will be enough to live on	350 18.6%	90 20.3%	113 19.3%	116 19.9%	31 11.6%	0 -	188 19.8%	163 17.4%	103 17.2%	248 19.3%	29 14.9%	296 18.7%
To continue my employee health benefits	329 17.5%	91 20.5%	80 13.6%	126 21.5%	32 12.1%	0 -	165 17.4%	164 17.5%	122 20.4%	207 16.1%	31 16.4%	279 17.6%
To help a family member	197 10.5%	49 11.0%	51 8.7%	80 13.7%	17 6.5%	0 -	99 10.4%	99 10.6%	65 10.9%	132 10.3%	20 10.5%	167 10.6%

Detailed tables

q10c. Which statement best describes your situation?

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: Working (Q6) Weighted	1732	398	543	582	209	0	907	825	609	1123	215	1419
	1882	444	587	585	266*	-.**	947	935	597	1285	192*	1584
The main reason I will be working at age 66 is because I want to	725	176	203	213	132	0	411	313	307	417	129	560
	38.5%	39.7%	34.6%	36.4%	49.6% bc	-	43.5% g	33.5%	51.4% i	32.5%	67.4% k	35.3%
The main reason I will be working at age 66 is because I need to	1158	268	384	372	134	0	535	622	290	867	62	1024
	61.5%	60.3%	65.4% d	63.6% d	50.4%	-	56.5%	66.5% f	48.6%	67.5% h	32.6%	64.7% j

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. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-.**	1656	1766	1273	2149	487	2714
Pay down personal loan or other debt	973 28.4%	269 28.9%	281 24.3%	319 32.5% b	104 29.6%	0 -	471 28.5%	502 28.4%	335 26.4%	638 29.7%	99 20.4%	814 30.0% j
Save or pay for housing (mortgage, down payment, rent, etc.)	947 27.7%	279 30.0% cd	377 32.6% cd	232 23.6%	59 16.8%	0 -	436 26.3%	511 28.9%	301 23.7%	645 30.0% h	99 20.4%	785 28.9% j
Save for retirement	571 16.7%	117 12.6%	176 15.2%	202 20.6% ab	76 21.4% a	0 -	320 19.3% g	251 14.2%	315 24.7% i	256 11.9%	161 33.0% k	368 13.6%
Pay down credit cards	490 14.3%	153 16.4%	166 14.4%	121 12.4%	50 14.2%	0 -	223 13.5%	267 15.1%	136 10.7%	355 16.5% h	33 6.8%	432 15.9% j
Save for vacation or other leisure	280 8.2%	73 7.9%	79 6.8%	74 7.6%	53 15.2% abc	0 -	133 8.0%	147 8.3%	112 8.8%	168 7.8%	62 12.7% k	192 7.1%
Save or pay for education	117 3.4%	21 2.3%	69 6.0% ac	19 2.0%	7 2.0%	0 -	48 2.9%	69 3.9%	55 4.3%	62 2.9%	27 5.5%	88 3.2%
Buy life or health insurance to protect against risks	44 1.3%	18 1.9%	9 0.8%	14 1.5%	3 0.8%	0 -	26 1.6%	18 1.0%	19 1.5%	25 1.2%	6 1.3%	35 1.3%

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. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-**	1656	1766	1273	2149	487	2714
Very satisfied	246 7.2%	64 6.9%	100 8.6%	60 6.1%	22 6.2%	0 -	130 7.9%	115 6.5%	170 13.4% i	76 3.5%	112 22.9% k	118 4.4%
Somewhat satisfied	848 24.8%	216 23.2%	297 25.6%	247 25.1%	89 25.3%	0 -	431 26.0%	418 23.6%	473 37.2% i	375 17.4%	213 43.7% k	573 21.1%
Neither satisfied or dissatisfied	769 22.5%	228 24.5%	261 22.6%	201 20.5%	79 22.5%	0 -	381 23.0%	388 22.0%	260 20.4%	509 23.7%	87 17.8%	611 22.5%
Somewhat dissatisfied	709 20.7%	189 20.3%	225 19.5%	224 22.8%	71 20.1%	0 -	335 20.2%	374 21.2%	245 19.3%	463 21.6%	59 12.0%	606 22.3% j
Very dissatisfied	850 24.8%	234 25.2%	274 23.7%	250 25.5%	91 25.9%	0 -	379 22.9%	470 26.6%	124 9.7%	726 33.8% h	18 3.6%	805 29.7% j
Summary												
Top 2	1094 32.0%	280 30.1%	396 34.3%	307 31.3%	111 31.5%	0 -	561 33.9%	533 30.2%	644 50.6% i	451 21.0%	324 66.6% k	692 25.5%
Bottom 2	1558 45.5%	423 45.4%	499 43.2%	474 48.3%	162 46.0%	0 -	714 43.1%	844 47.8%	369 29.0%	1189 55.3% h	76 15.6%	1411 52.0% j
Mean	3.3	3.3	3.2	3.4	3.3	0	3.2	3.4 f	2.7	3.6 h	2.3	3.5 j
Median	3	3	3	3	3	0	3	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. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-**	1656	1766	1273	2149	487	2714
Very confident	703 20.6%	215 23.1%	221 19.1%	176 17.9%	92 26.1%	0 -	352 21.2%	352 19.9%	395 31.0%	309 14.4%	227 46.7%	446 16.4%
Somewhat confident	1133 33.1%	321 34.5%	392 33.9%	319 32.5%	102 28.9%	0 -	538 32.5%	595 33.7%	473 37.1%	661 30.7%	181 37.1%	858 31.6%
Neither confident or unconfident	676 19.7%	198 21.2%	267 23.1%	162 16.5%	48 13.8%	0 -	353 21.3%	323 18.3%	207 16.2%	469 21.8%	38 7.9%	582 21.4%
Somewhat unconfident	601 17.6%	133 14.3%	174 15.0%	202 20.5%	92 26.1%	0 -	277 16.7%	324 18.4%	157 12.3%	444 20.7%	33 6.7%	537 19.8%
Very unconfident	308 9.0%	64 6.9%	103 8.9%	123 12.5%	18 5.1%	0 -	137 8.3%	172 9.7%	42 3.3%	266 12.4%	8 1.7%	291 10.7%
Summary												
Top 2	1837 53.7%	535 57.5%	613 53.0%	495 50.4%	194 55.0%	0 -	890 53.7%	947 53.6%	867 68.1%	970 45.1%	408 83.8%	1305 48.1%
Bottom 2	909 26.6%	198 21.3%	277 23.9%	325 33.1%	110 31.3%	0 -	414 25.0%	496 28.1%	199 15.6%	711 33.1%	41 8.3%	828 30.5%
Mean	3.4	3.5	3.4	3.2	3.4	0	3.4	3.4	3.8	3.1	4.2	3.2
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. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-**	1656	1766	1273	2149	487	2714
Very confident	291 8.5%	94 10.1%	97 8.4%	64 6.5%	36 10.1%	0 -	158 9.5%	133 7.5%	168 13.2%	123 5.7%	90 18.5%	184 6.8%
Somewhat confident	1026 30.0%	286 30.7%	354 30.6%	281 28.6%	105 29.7%	0 -	494 29.8%	532 30.1%	513 40.3%	513 23.8%	268 54.9%	690 25.4%
Neither confident or unconfident	818 23.9%	249 26.7%	271 23.4%	212 21.6%	86 24.3%	0 -	419 25.3%	399 22.6%	261 20.5%	556 25.9%	62 12.7%	678 25.0%
Somewhat unconfident	703 20.6%	182 19.6%	233 20.1%	221 22.5%	67 19.0%	0 -	314 19.0%	389 22.0%	217 17.0%	487 22.6%	38 7.7%	622 22.9%
Very unconfident	584 17.1%	120 12.9%	201 17.4%	204 20.7%	60 17.0%	0 -	272 16.4%	313 17.7%	114 8.9%	471 21.9%	30 6.1%	540 19.9%
Summary				a					h		j	
Top 2	1317 38.5%	380 40.8%	452 39.1%	345 35.1%	140 39.8%	0 -	652 39.3%	665 37.7%	681 53.5%	636 29.6%	358 73.4%	874 32.2%
Bottom 2	1288 37.6%	303 32.5%	434 37.5%	425 43.3%	127 36.0%	0 -	586 35.4%	702 39.8%	330 26.0%	957 44.5%	68 13.9%	1162 42.8%
Mean	2.9	3.1 c	2.9	2.8	3.0	0	3.0	2.9	3.3 i	2.7	3.7 k	2.8
Median	4	4	4	3	4	0	4	3	4	3	4	3

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. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-**	1656	1766	1273	2149	487	2714
Very confident	287 8.4%	78 8.4%	93 8.1%	74 7.5%	42 11.9%	0 -	141 8.5%	145 8.2%	178 14.0%	109 5.1%	101 20.7%	170 6.2%
Somewhat confident	946 27.6%	296 31.7%	309 26.7%	253 25.8%	88 24.9%	0 -	477 28.8%	468 26.5%	453 35.6%	493 22.9%	246 50.4%	644 23.7%
Neither confident or unconfident	740 21.6%	213 22.9%	287 24.8%	186 18.9%	54 15.3%	0 -	376 22.7%	364 20.6%	276 21.7%	464 21.6%	70 14.4%	593 21.9%
Somewhat unconfident	781 22.8%	192 20.7%	255 22.0%	230 23.4%	104 29.6%	0 -	349 21.0%	433 24.5%	251 19.7%	530 24.6%	53 10.9%	676 24.9%
Very unconfident	669 19.5%	152 16.3%	212 18.3%	240 24.5%	64 18.2%	0 -	313 18.9%	355 20.1%	114 9.0%	554 25.8%	17 3.5%	632 23.3%
Summary						ab				h		j
Top 2	1232 36.0%	373 40.1%	403 34.8%	327 33.2%	130 36.8%	0 -	619 37.3%	614 34.8%	631 49.6%	602 28.0%	347 71.1%	813 30.0%
Bottom 2	1450 42.4%	344 37.0%	467 40.4%	470 47.8%	169 47.9%	0 -	662 40.0%	788 44.6%	366 28.7%	1084 50.4%	71 14.5%	1307 48.2%
Mean	2.8	3.0	2.8	2.7	2.8	0	2.9	2.8	3.3	2.6	3.7	2.6
Median	3	4	3	3	3	0	3	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. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-.**	1656	1766	1273	2149	487	2714
Work longer	1611 47.1%	396 42.5%	512 44.2%	532 54.2% ab	171 48.6%	0 -	826 49.8% g	785 44.5%	530 41.7%	1080 50.3% h	179 36.8%	1345 49.6% j
Spend less	1349 39.4%	364 39.2%	450 38.9%	399 40.6%	136 38.5%	0 -	666 40.2%	683 38.7%	549 43.2% i	799 37.2%	183 37.6%	1071 39.4%
Save more	1266 37.0%	452 48.6% bcd	428 37.0% d	306 31.2%	78 22.2%	0 -	589 35.5%	677 38.3%	533 41.9% i	733 34.1%	193 39.7%	979 36.1%
Move my money to safer investments, to avoid the risk of losing money	421 12.3%	128 13.8%	125 10.8%	126 12.8%	42 11.8%	0 -	192 11.6%	229 13.0%	236 18.6% i	184 8.6%	82 16.7% k	298 11.0%
Change jobs	315 9.2%	129 13.9% cd	116 10.0% c	55 5.6%	15 4.2%	0 -	159 9.6%	156 8.8%	106 8.3%	209 9.7%	26 5.3%	278 10.2% j
Move my money to more aggressive investments, even if it means taking more risk	156 4.6%	64 6.9% c	57 5.0% c	23 2.3%	12 3.5%	0 -	117 7.0% g	40 2.2%	65 5.1%	92 4.3%	48 9.8% k	103 3.8%
Sell house	12 0.4%	0 -	0 0	8 0.8%	4 1.2% b	0 -	4 0.3%	8 0.5%	3 0.2%	10 0.4%	2 0.5%	10 0.4%
Get a second job	11 0.3%	5 0.6%	2 0.2%	2 0.2%	1 0.2%	0 -	7 0.4%	4 0.2%	3 0.3%	7 0.3%	1 0.3%	9 0.3%
Pay off debt/ mortgage	9 0.3%	3 0.4%	5 0.5%	0 -	0 0.1%	0 -	9 0.5%	0 -	0 0	9 0.4%	0 -	9 0.3%
Work part time during retirement	4 0.1%	1 0.1%	1 0.1%	1 0.1%	1 0.2%	0 -	2 0.1%	1 0.1%	2 0.2%	1 0.1%	1 0.2%	2 0.1%
Other	63 1.8%	12 1.3%	29 2.5%	15 1.5%	7 2.0%	0 -	29 1.8%	34 1.9%	7 0.5%	56 2.6% h	1 0.2%	57 2.1%
None of the above	191 5.6%	48 5.1%	67 5.8%	46 4.7%	30 8.5%	0 -	98 5.9%	93 5.2%	48 3.8%	142 6.6% h	19 3.9%	151 5.6%
(Dk/Ns)	3 0.1%	1 0.1%	2 0.2%	0 0	0 -	0 -	0 0	2 0.1%	1 0.1%	2 0.1%	0 -	3 0.1%

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. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-**	1656	1766	1273	2149	487	2714
Costly health care	1674 48.9%	381 41.0%	576 49.8%	512 52.2%	204 58.0%	0 -	791 47.8%	883 50.0%	658 51.7%	1017 47.3%	257 52.8%	1336 49.2%
Money won't last my full lifetime	1548 45.2%	402 43.2%	517 44.7%	470 47.8%	158 44.9%	0 -	715 43.2%	833 47.2%	597 46.9%	951 44.2%	192 39.5%	1266 46.7%
Inflation	1520 44.4%	361 38.8%	517 44.7%	450 45.9%	192 54.4%	0 -	761 46.0%	759 43.0%	630 49.5%	890 41.4%	243 49.8%	1211 44.6%
Long term care needed	1390 40.6%	358 38.4%	448 38.7%	416 42.3%	168 47.8%	0 -	611 36.9%	779 44.1%	551 43.3%	839 39.0%	224 45.9%	1096 40.4%
Employer health benefits stop when I stop working	1092 31.9%	262 28.2%	397 34.3%	340 34.7%	92 26.1%	0 -	460 27.8%	632 35.8%	451 35.5%	641 29.8%	159 32.7%	881 32.5%
Could lose my job before I plan to retire	1066 31.1%	291 31.3%	383 33.1%	327 33.3%	64 18.3%	0 -	482 29.1%	584 33.1%	350 27.5%	716 33.3%	113 23.2%	889 32.8%
Death of a spouse	932 27.2%	244 26.3%	328 28.3%	280 28.5%	80 22.7%	0 -	350 21.1%	583 33.0%	377 29.6%	556 25.9%	138 28.2%	750 27.6%
My rate of return won't be high enough	857 25.0%	230 24.8%	289 25.0%	234 23.8%	104 29.4%	0 -	436 26.3%	421 23.9%	391 30.8%	466 21.7%	149 30.5%	650 24.0%
Low interest rates	840 24.5%	205 22.0%	249 21.5%	284 28.9%	102 29.0%	0 -	393 23.7%	446 25.3%	371 29.2%	468 21.8%	121 24.8%	656 24.2%
Financial market risk	799 23.3%	227 24.4%	266 23.0%	219 22.3%	86 24.5%	0 -	393 23.7%	405 23.0%	437 34.3%	362 16.8%	193 39.6%	568 20.9%
Family members have unforeseen financial needs	723 21.1%	231 24.8%	246 21.3%	205 20.9%	41 11.7%	0 -	326 19.7%	397 22.5%	293 23.0%	431 20.0%	106 21.7%	569 21.0%
Money will be locked in when I need it	586 17.1%	149 16.0%	217 18.7%	178 18.1%	43 12.1%	0 -	253 15.2%	334 18.9%	247 19.4%	339 15.8%	92 18.9%	468 17.2%

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. ** 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
Change in marital status	467 13.7%	158 16.9% d	159 13.7% d	129 13.1% d	22 6.3%	0 -	179 10.8%	289 16.4% f	175 13.8%	292 13.6%	58 11.9%	384 14.2%
Won't have money to leave to heirs	416 12.2%	104 11.1%	133 11.5%	152 15.5% d	27 7.6%	0 -	198 11.9%	218 12.4%	133 10.4%	283 13.2%	54 11.1%	338 12.4%
None of the above	79 2.3%	15 1.6%	29 2.5%	20 2.0%	15 4.1%	0 -	50 3.0%	29 1.6%	25 1.9%	54 2.5%	12 2.5%	61 2.3%
(Dk/Ns)	424 12.4%	157 16.9% cd	152 13.2% d	93 9.5%	22 6.2%	0 -	176 10.6%	248 14.0%	103 8.1%	321 14.9% h	16 3.4%	351 12.9% j

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. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-**	1656	1766	1273	2149	487	2714
5 - Excellent	28 0.8%	10 1.1%	8 0.7%	8 0.8%	1 0.2%	0 -	16 1.0%	11 0.6%	8 0.7%	19 0.9%	9 1.8%	18 0.7%
4	235 6.9%	82 8.8%	70 6.1%	57 5.8%	26 7.5%	0 -	133 8.0%	102 5.8%	125 9.8%	110 5.1%	52 10.7%	175 6.4%
3	1261 36.8%	357 38.4%	409 35.3%	363 36.9%	132 37.6%	0 -	672 40.6%	589 33.3%	512 40.2%	749 34.9%	222 45.5%	941 34.7%
2	1088 31.8%	300 32.2%	396 34.2%	297 30.3%	94 26.8%	0 -	487 29.4%	601 34.0%	394 31.0%	693 32.3%	132 27.1%	901 33.2%
1 - Terrible	811 23.7%	181 19.5%	273 23.6%	257 26.2%	99 28.0%	0 -	348 21.0%	463 26.2%	233 18.3%	578 26.9%	73 14.9%	679 25.0%
Summary				a			f		h		j	
Top 2	263 7.7%	92 9.9%	79 6.8%	65 6.6%	27 7.7%	0 -	149 9.0%	114 6.4%	133 10.5%	129 6.0%	61 12.5%	193 7.1%
Bottom 2	1898 55.5%	481 51.7%	669 57.9%	555 56.5%	193 54.7%	0 -	835 50.4%	1064 60.2%	627 49.3%	1271 59.1%	204 42.0%	1580 58.2%
Mean	2.3	2.4 bc	2.3	2.2	2.3	0	2.4 g	2.2	2.4 i	2.2	2.6 k	2.2
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. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	**-	1656	1766	1273	2149	487	2714
5 - Excellent	69 2.0%	16 1.7%	33 2.9%	16 1.6%	3 1.0%	0 -	59 3.6% g	10 0.6%	20 1.6%	49 2.3%	16 3.2%	53 2.0%
4	277 8.1%	57 6.1%	86 7.4%	93 9.5%	41 11.7%	0 -	177 10.7% g	100 5.7%	135 10.6% i	142 6.6%	73 15.1% k	194 7.2%
3	1278 37.4%	398 42.7% c	428 37.0%	319 32.5%	134 37.9%	0 -	631 38.1%	647 36.7%	525 41.3% i	754 35.1%	201 41.2%	981 36.1%
2	1008 29.5%	278 29.9%	344 29.7%	289 29.5%	97 27.4%	0 -	440 26.5%	569 32.2% f	373 29.3%	636 29.6%	142 29.1%	813 30.0%
1 - Terrible	789 23.1%	181 19.5%	265 22.9%	265 26.9% a	78 22.0%	0 -	349 21.1%	440 24.9%	219 17.2%	570 26.5% h	56 11.4%	672 24.8% j
Summary												
Top 2	346 10.1%	73 7.9%	119 10.3%	109 11.1%	45 12.6%	0 -	237 14.3% g	110 6.2%	156 12.2% i	191 8.9%	89 18.3% k	248 9.1%
Bottom 2	1797 52.5%	460 49.4%	609 52.7%	554 56.4% a	174 49.5%	0 -	788 47.6%	1009 57.1% f	592 46.5%	1205 56.1% h	197 40.5%	1485 54.7% j
Mean	2.4	2.4	2.4	2.3	2.4	0	2.5 g	2.2	2.5 i	2.3	2.7 k	2.3
Median	2	2	2	2	2	0	2	2	2	2	2	2

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. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-**	1656	1766	1273	2149	487	2714
Very confident	542 15.8%	106 11.4%	164 14.2%	155 15.7%	117 33.3% abc	0 -	292 17.6%	250 14.2%	226 17.8%	316 14.7%	110 22.7% k	401 14.8%
Somewhat confident	1633 47.7%	396 42.6%	529 45.7%	528 53.7% ab	181 51.2%	0 -	763 46.1%	870 49.3%	655 51.5% i	978 45.5%	258 53.0%	1264 46.6%
Not at all confident	1247 36.4%	429 46.0% cd	464 40.1% cd	300 30.5% d	55 15.5%	0 -	601 36.3%	645 36.6%	392 30.8%	855 39.8% h	119 24.3%	1049 38.7% j
Summary												
Top 2	2175 63.6%	502 54.0%	693 59.9%	682 69.5% ab	298 84.5% abc	0 -	1055 63.7%	1120 63.4%	881 69.2% i	1294 60.2%	369 75.7% k	1665 61.3%
Mean	1.8	1.7	1.7	1.9 ab	2.2 abc	0	1.8	1.8	1.9 i	1.7	2.0 k	1.8

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. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-**	1656	1766	1273	2149	487	2714
Very confident	590 17.3%	152 16.3%	233 20.1%	153 15.6%	52 14.9%	0 -	310 18.7%	281 15.9%	306 24.1% i	284 13.2%	169 34.7% k	392 14.5%
Somewhat confident	1234 36.0%	362 38.9%	422 36.5%	346 35.3%	103 29.2%	0 -	585 35.3%	649 36.8%	503 39.5% i	730 34.0%	193 39.6%	948 34.9%
Not at all confident	1598 46.7%	417 44.8%	501 43.3%	483 49.2%	197 55.9% ab	0 -	762 46.0%	836 47.3%	463 36.4%	1135 52.8% h	126 25.8%	1374 50.6% j
Summary												
Top 2	1824 53.3%	514 55.2% d	655 56.7% d	499 50.8%	156 44.1%	0 -	894 54.0%	930 52.7%	810 63.6% i	1014 47.2%	362 74.2% k	1340 49.4%
Mean	1.7	1.7	1.8 cd	1.7	1.6	0	1.7	1.7	1.9 i	1.6	2.1 k	1.6

Detailed tables

q23d. How well would you say you understand your group retirement or savings 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: Participates in work group retirement plan (Q5a)	1732	472	611	534	115	0	862	870	774	958	299	1304
Weighted	1471	393	562	413	103*	-**	758	713	656	815	293	1079
1-10	109 7.4%	32 8.2%	40 7.1%	36 8.8%	1 1.0%	0 -	39 5.1%	70 9.9%	21 3.1%	89 10.9%	4 1.4%	88 8.2%
11-20	84 5.7%	30 7.7%	32 5.6%	18 4.4%	3 3.3%	0 -	28 3.7%	56 7.8%	22 3.4%	61 7.5%	3 1.1%	76 7.1%
21-30	97 6.6%	24 6.0%	46 8.1%	21 5.2%	7 6.7%	0 -	39 5.1%	59 8.2%	21 3.1%	77 9.4%	6 2.0%	87 8.1%
31-40	172 11.7%	47 12.0%	56 10.0%	62 15.1%	6 5.7%	0 -	69 9.2%	102 14.3%	52 7.9%	120 14.7%	17 5.9%	153 14.2%
41-50	191 13.0%	50 12.8%	85 15.2%	41 10.0%	14 13.9%	0 -	85 11.2%	106 14.9%	98 15.0%	93 11.4%	24 8.3%	147 13.6%
51-60	138 9.4%	40 10.1%	63 11.3%	31 7.4%	4 4.3%	0 -	85 11.2%	53 7.5%	58 8.8%	80 9.9%	28 9.6%	102 9.5%
61-70	222 15.1%	77 19.7%	71 12.6%	56 13.7%	17 16.8%	0 -	117 15.4%	105 14.8%	104 15.9%	118 14.4%	51 17.3%	144 13.3%
71-80	200 13.6%	38 9.7%	87 15.4%	59 14.4%	15 14.9%	0 -	117 15.5%	82 11.5%	118 18.0%	82 10.0%	50 16.9%	139 12.9%
81-90	152 10.3%	31 7.8%	51 9.0%	55 13.2%	16 15.7%	0 -	105 13.8%	47 6.6%	100 15.2%	52 6.4%	65 22.1%	82 7.6%
91-100	106 7.2%	23 5.9%	32 5.7%	33 7.9%	18 17.6%	0 -	74 9.8%	32 4.5%	62 9.5%	43 5.3%	45 15.4%	61 5.6%
Summary												
Mean	56.4	53.6	55.3	57.5	68.5 abc	0	62.0 g	50.4	64.6 i	49.7	72.2 k	52.6

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)	1732	472	611	534	115	0	862	870	774	958	299	1304
Weighted	1471	393	562	413	103*	-**	758	713	656	815	293	1079
None, I can do it on my own	106 7.2%	21 5.2%	26 4.7%	43 10.4%	17 16.1%	0 -	80 10.5%	27 3.7%	50 7.6%	57 6.9%	36 12.1%	66 6.2%
Any advice	1259 85.6%	350 89.1%	491 87.4%	341 82.6%	77 74.7%	0 -	624 82.3%	635 89.1%	575 87.7%	684 83.9%	251 85.8%	934 86.5%
A little would help	154 10.5%	59 14.9%	53 9.4%	35 8.4%	7 7.3%	0 -	110 14.4%	44 6.2%	71 10.8%	83 10.1%	45 15.5%	102 9.4%
Some general advice would help	382 26.0%	104 26.5%	158 28.1%	96 23.2%	24 23.5%	0 -	204 26.9%	178 25.0%	185 28.2%	197 24.2%	81 27.6%	290 26.9%
Some detailed, personal advice would help	467 31.8%	119 30.4%	178 31.7%	140 33.9%	29 28.4%	0 -	211 27.9%	256 35.9%	222 33.8%	245 30.1%	89 30.5%	350 32.4%
A lot of detailed, one-to-one, personal advice	257 17.4%	68 17.4%	102 18.2%	70 17.0%	16 15.5%	0 -	99 13.1%	157 22.0%	98 14.9%	159 19.5%	36 12.3%	192 17.8%
Don't know/not sure	105 7.1%	22 5.6%	44 7.9%	29 7.1%	9 9.2%	0 -	54 7.1%	51 7.1%	30 4.6%	75 9.1%	6 2.0%	79 7.3%

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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-**	1656	1766	1273	2149	487	2714
A financial planner or advisor not at a bank, mutual fund company, etc.	909	229	362	222	97	0	365	545	409	500	141	719
	26.6%	24.6%	31.3%	22.6%	27.6%	-	22.0%	30.8%	32.2%	23.3%	28.9%	26.5%
		ac					f		i			
An advisor at a bank	575	150	192	176	57	0	243	332	235	340	92	457
	16.8%	16.1%	16.6%	18.0%	16.0%	-	14.7%	18.8%	18.5%	15.8%	18.9%	16.9%
							f					
Myself	341	75	100	124	43	0	220	121	77	265	40	281
	10.0%	8.0%	8.7%	12.6%	12.2%	-	13.3%	6.9%	6.0%	12.3%	8.2%	10.3%
		a					g		h			
A family member	212	90	63	49	10	0	91	120	49	163	11	189
	6.2%	9.6%	5.4%	5.0%	2.9%	-	5.5%	6.8%	3.9%	7.6%	2.3%	7.0%
		bcd							h		j	
An advisor at an investment brokerage	206	69	65	53	18	0	109	97	121	86	46	149
	6.0%	7.5%	5.7%	5.4%	5.1%	-	6.6%	5.5%	9.5%	4.0%	9.4%	5.5%
		i							k			
My group plan at work	179	40	65	67	6	0	92	86	54	125	35	131
	12.2%	10.3%	11.6%	16.2%	6.1%	-	12.2%	12.1%	8.2%	15.3%	12.0%	12.1%
									h			
An advisor at an insurance company	149	56	28	42	23	0	72	76	85	64	28	112
	4.3%	6.0%	2.5%	4.2%	6.5%	-	4.4%	4.3%	6.6%	3.0%	5.8%	4.1%
		b			b				i			
An advisor at a credit union or caisse populaire	137	24	61	35	17	0	50	87	53	83	33	94
	4.0%	2.6%	5.3%	3.5%	4.9%	-	3.0%	4.9%	4.2%	3.9%	6.8%	3.5%
		a							k			
An advisor at a mutual fund company	125	48	42	25	10	0	70	55	67	58	23	87
	3.7%	5.1%	3.6%	2.6%	2.8%	-	4.2%	3.1%	5.3%	2.7%	4.6%	3.2%
									i			
A friend	60	21	17	16	6	0	53	7	17	43	12	46
	1.7%	2.3%	1.4%	1.7%	1.6%	-	3.2%	0.4%	1.3%	2.0%	2.4%	1.7%
							g					
Online sources of advice such as blogs or online forums	37	11	4	22	0	0	23	14	10	28	4	28
	1.1%	1.1%	0.4%	2.2%	0.1%	-	1.4%	0.8%	0.8%	1.3%	0.9%	1.0%
				b								
A coworker	28	9	8	8	2	0	13	14	13	15	1	26
	0.8%	1.0%	0.7%	0.8%	0.5%	-	0.8%	0.8%	1.0%	0.7%	0.1%	1.0%
TV news	14	5	2	6	0	0	7	7	10	4	3	11
	0.4%	0.6%	0.2%	0.6%	-	-	0.4%	0.4%	0.8%	0.2%	0.7%	0.4%

Detailed tables

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
TV personalities	4 0.1%	4 0.4%	0 0	0 -	0 -	0 -	4 0.2%	0 0	0 -	4 0.2%	3 0.6%	1 0
Advertisements	2 0.1%	0 0	2 0.2%	0 0	0 -	0 -	1 0.1%	1 0.1%	1 0.1%	1 0.1%	0 -	2 0.1%

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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-**	1656	1766	1273	2149	487	2714
An advisor at a bank	814 23.8%	221 23.8%	258 22.3%	254 25.8%	81 23.1%	0 -	357 21.6%	457 25.9%	471 37.0%	343 16.0%	169 34.8%	589 21.7%
A family member	718 21.0%	259 27.8%	250 21.6%	162 16.5%	47 13.4%	0 -	321 19.4%	397 22.5%	309 24.3%	408 19.0%	105 21.5%	553 20.4%
Myself	703 20.5%	159 17.1%	236 20.4%	200 20.3%	107 30.5%	0 -	453 27.4%	250 14.1%	272 21.4%	431 20.0%	139 28.6%	534 19.7%
A financial planner or advisor not at a bank, mutual fund company, etc.	496 14.5%	94 10.1%	154 13.3%	166 16.9%	82 23.4%	0 -	226 13.6%	270 15.3%	390 30.7%	106 4.9%	144 29.6%	311 11.5%
A friend	474 13.9%	150 16.1%	167 14.5%	131 13.4%	26 7.4%	0 -	236 14.3%	238 13.5%	184 14.4%	291 13.5%	57 11.7%	391 14.4%
An advisor at an insurance or financial services company	347 10.2%	110 11.9%	81 7.0%	100 10.1%	56 15.9%	0 -	177 10.7%	170 9.6%	248 19.5%	100 4.6%	104 21.3%	229 8.4%
My group plan at work	310 21.1%	89 22.6%	103 18.4%	98 23.7%	20 19.9%	0 -	139 18.4%	171 24.0%	151 23.0%	159 19.5%	90 30.7%	198 18.4%
Online sources of advice such as blogs or online forums	256 7.5%	89 9.6%	92 7.9%	53 5.4%	21 6.1%	0 -	156 9.4%	99 5.6%	102 8.0%	154 7.2%	53 10.9%	197 7.3%
An advisor at an investment brokerage	239 7.0%	56 6.0%	77 6.7%	72 7.3%	35 9.8%	0 -	123 7.4%	117 6.6%	185 14.5%	54 2.5%	85 17.5%	141 5.2%
A co-worker	227 6.6%	75 8.0%	69 6.0%	74 7.5%	9 2.5%	0 -	105 6.3%	122 6.9%	88 6.9%	139 6.5%	34 6.9%	185 6.8%
An advisor at a mutual fund company	219 6.4%	52 5.6%	67 5.8%	75 7.6%	25 7.1%	0 -	123 7.4%	96 5.4%	160 12.6%	59 2.7%	55 11.2%	145 5.3%
An advisor at a credit union or caisse populaire	217 6.3%	51 5.5%	86 7.5%	43 4.4%	36 10.2%	0 -	98 5.9%	119 6.7%	111 8.7%	106 4.9%	58 11.8%	136 5.0%
TV news	136 4.0%	32 3.4%	57 4.9%	45 4.6%	3 0.7%	0 -	77 4.6%	59 3.4%	57 4.5%	79 3.7%	22 4.5%	103 3.8%
Advertisements	66 1.9%	17 1.8%	23 2.0%	23 2.3%	3 0.9%	0 -	40 2.4%	26 1.5%	23 1.8%	43 2.0%	9 1.9%	52 1.9%

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	53 1.5%	15 1.6%	25 2.2%	11 1.2%	2 0.5%	0 -	39 2.4%	13 0.8%	23 1.8%	29 1.4%	13 2.6%	40 1.5%
None of these	1031 30.1%	314 33.7%	328 28.3%	299 30.5%	90 25.5%	0 -	505 30.5%	526 29.8%	80 6.3%	951 44.2%	21 4.4%	968 35.7%
(Dk/Ns)	1393 40.7%	358 38.4%	487 42.1%	412 41.9%	135 38.4%	0 -	561 33.9%	832 47.1%	815 64.1%	577 26.8%	282 57.9%	974 35.9%

Education

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
Overlap formulae used. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-.**	1656	1766	1273	2149	487	2714
Primary School or less	18 0.5%	4 0.4%	2 0.2%	5 0.5%	7 2.1% b	0 -	11 0.6%	7 0.4%	0 -	18 0.8% h	4 0.8%	14 0.5%
Some High School	281 8.2%	72 7.7%	68 5.9%	111 11.3% b	30 8.6%	0 -	145 8.8%	136 7.7%	64 5.0%	218 10.1% h	15 3.1%	235 8.7% j
High School	1285 37.6%	323 34.7%	476 41.2%	362 36.8%	123 35.0%	0 -	561 33.9%	724 41.0% f	417 32.8%	868 40.4% h	127 26.2%	1074 39.6% j
Some Community College/CEGEP/Trade School	570 16.6%	148 15.9%	193 16.7%	169 17.2%	59 16.9%	0 -	265 16.0%	304 17.2%	221 17.3%	349 16.2%	71 14.5%	461 17.0%
Community College/CEGEP/Trade School	273 8.0%	67 7.2%	89 7.7%	95 9.6%	22 6.2%	0 -	142 8.6%	131 7.4%	92 7.2%	181 8.4%	38 7.8%	216 8.0%
Some University	273 8.0%	67 7.2%	86 7.5%	84 8.5%	36 10.2%	0 -	145 8.8%	128 7.2%	122 9.6%	151 7.0%	46 9.4%	211 7.8%
University Undergraduate degree	513 15.0%	167 18.0% c	177 15.3%	123 12.5%	45 12.9%	0 -	261 15.7%	252 14.3%	260 20.4% i	253 11.8%	156 31.9% k	339 12.5%
University Graduate degree	209 6.1%	82 8.8% c	65 5.6%	34 3.5%	29 8.2% c	0 -	126 7.6% g	83 4.7%	98 7.7%	112 5.2%	30 6.2%	163 6.0%

Indexes

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e - f/g - h/i - j/k
 Overlap formulae used. ** 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	3422	892	1145	1092	293	0	1624	1798	1349	2073	507	2676
Weighted	3422	931	1157	982	352	-**	1656	1766	1273	2149	487	2714
Means												
Overall	0.39	0.40	0.39	0.39	0.41	0	0.40 g	0.38	0.44 i	0.36	0.51 k	0.37
Confidence (Q12)	0.51	0.55 c	0.51	0.48	0.52	0	0.53	0.50	0.61 i	0.45	0.71 k	0.48
Macro economic (Q16)	0.30	0.32 bcd	0.30	0.29	0.28	0	0.32 g	0.28	0.33 i	0.29	0.37 k	0.29
Personal finance (Q17)	0.38	0.39	0.38	0.37	0.38	0	0.40 g	0.36	0.48 i	0.32	0.56 k	0.34
Health (Q18)	0.62	0.63 b	0.60	0.61	0.65 b	0	0.60	0.63 f	0.64 i	0.60	0.69 k	0.60
Lifestyle (Q19)	0.66	0.68 cd	0.66	0.65	0.64	0	0.63	0.69 f	0.68 i	0.65	0.70 k	0.66
Retirement benefits (Q20)	0.33	0.32	0.33	0.33	0.37	0	0.34	0.32	0.38 i	0.30	0.46 k	0.31
Government benefits (Q20)	0.37	0.33	0.34	0.39 ab	0.50 abc	0	0.38	0.36	0.40 i	0.35	0.46 k	0.35
Employee benefits (Q20)	0.29	0.31 cd	0.31 cd	0.27	0.24	0	0.31	0.28	0.36 i	0.26	0.46 k	0.26
Sums												
Overall	1340	370	446	379	145	0	665	675	561	779	248	1006
Confidence (Q12)	1758	509	594	471	183	0	870	888	780	978	345	1291
Macro economic (Q16)	1033	302	347	285	100	0	532	502	421	613	179	790
Personal finance (Q17)	1295	361	438	363	133	0	655	640	605	690	274	930
Health (Q18)	2110	588	691	601	229	0	1001	1110	811	1300	337	1640
Lifestyle (Q19)	2265	630	769	642	225	0	1051	1214	860	1405	339	1780
Retirement benefits (Q20)	1137	301	378	326	131	0	571	566	486	651	226	839
Government benefits (Q20)	1258	307	390	383	178	0	628	631	513	746	226	955
Employee benefits (Q20)	1003	293	362	265	83	0	509	494	455	548	224	714
Std deviations												
Overall	0	0.01	0	0	0.01	0	0	0	0	0	0.01	0
Confidence (Q12)	0	0.01	0.01	0.01	0.02	0	0.01	0.01	0.01	0.01	0.01	0.01
Macro economic (Q16)	0	0.01	0	0	0.01	0	0	0	0	0	0.01	0
Personal finance (Q17)	0	0.01	0.01	0.01	0.01	0	0.01	0.01	0.01	0	0.01	0
Health (Q18)	0	0.01	0.01	0.01	0.01	0	0.01	0	0.01	0	0.01	0
Lifestyle (Q19)	0	0	0	0	0.01	0	0	0	0	0	0.01	0
Retirement benefits (Q20)	0	0.01	0.01	0.01	0.01	0	0.01	0.01	0.01	0.01	0.01	0
Government benefits (Q20)	0.01	0.01	0.01	0.01	0.02	0	0.01	0.01	0.01	0.01	0.01	0.01
Employee benefits (Q20)	0.01	0.01	0.01	0.01	0.02	0	0.01	0.01	0.01	0.01	0.02	0.01