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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	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
30-39	260	260	0	0	0	0	157	102	95	165	32	208
	31.1%	100.0%	-	-	-	-	36.7%	25.2%	30.4%	31.6%	24.3%	32.5%
		bc					g					
40-49	292	0	292	0	0	0	148	143	130	162	49	218
	35.0%	-	100.0%	-	-	-	34.6%	35.3%	41.6%	31.0%	36.8%	34.1%
			ac									
50-59	238	0	0	238	0	0	96	142	77	161	47	172
	28.5%	-	-	100.0%	-	-	22.3%	35.0%	24.6%	30.8%	35.8%	27.0%
				ab				f				
60-65	45	0	0	0	45	0	27	18	11	34	4	41
	5.4%	-	-	-	100.0%	-	6.3%	4.5%	3.4%	6.6%	3.1%	6.4%
Summary												
Mean	45.1	34.3	44.7	54.1	62.1	0	44.0	46.3	44.8	45.3	46.5	45.0
			a	ab				f				

q2. Which best describes your current employment status?

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
Work full-time (including contract work)	614	208	224	167	15	0	334	280	252	362	100	466
	73.5%	80.1%	76.6%	70.1%	33.6%	-	77.8%	69.0%	80.6%	69.3%	75.6%	72.9%
									i			
Work part-time (including contract work)	185	38	61	62	24	0	80	105	52	133	29	143
	22.1%	14.4%	20.9%	26.3%	52.8%	-	18.6%	25.9%	16.5%	25.5%	22.1%	22.3%
				a								
On parental leave, but plan to return to work	9	9	0	0	0	0	0	9	9	0	3	3
	1.1%	3.5%	-	-	-	-	-	2.2%	2.9%	-	2.3%	0.5%
		b							i			
Between jobs	27	5	7	9	6	0	16	12	0	27	0	27
	3.3%	2.0%	2.5%	3.6%	13.6%	-	3.6%	2.9%	-	5.2%	-	4.3%
										h		

q3. Gender

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
Male	429	157	148	96	27	0	429	0	160	268	75	325
	51.3%	60.6%	50.8%	40.3%	59.9%	-	100.0%	-	51.3%	51.4%	56.9%	50.9%
		c					g					
Female	406	102	143	142	18	0	0	406	152	254	57	314
	48.7%	39.4%	49.2%	59.7%	40.1%	-	-	100.0%	48.7%	48.6%	43.1%	49.1%
				a				f				

qD1. What is your current marital status?

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
Single, never been married	192 23.0%	69 26.6%	57 19.5%	57 23.9%	9 19.2%	0 -	124 28.9% g	68 16.7%	52 16.7%	139 26.7% h	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% i	139 26.6%	56 42.4%	188 29.4%
Common law	235 28.2%	107 41.1% c	88 30.2% c	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% a	17 36.9%	0 -	51 11.9%	70 17.2%	29 9.2%	92 17.6% h	7 5.2%	105 16.5% j
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% k	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/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
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% h	44 33.1%	358 56.1% j
$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% g	7 1.7%	24 7.5% i	12 2.3%	16 11.9% k	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% a	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% i	3 0.6%	18 13.8% k	9 1.5%
(Dk/Ns)	96 11.5%	34 13.2%	19 6.6%	42 17.8% b	0 -	0 -	21 4.9%	75 18.5% f	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/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
Yes	323	98	138	80	6	0	176	146	168	154	87	208
	38.6%	37.8%	47.1%	33.8%	14.1%	-	41.1%	36.1%	53.8%	29.6%	66.2%	32.5%
									i		k	
No - but my spouse/partner does	71	25	23	23	0	0	38	33	30	41	6	56
	8.5%	9.7%	7.9%	9.5%	-	-	8.8%	8.1%	9.6%	7.8%	4.9%	8.8%
No - no one in my household does	441	137	131	135	39	0	215	227	114	327	38	375
	52.9%	52.5%	44.9%	56.7%	85.9%	-	50.1%	55.8%	36.6%	62.6%	28.9%	58.7%
										h		j

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

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 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/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
Yes	447	134	182	121	11	0	249	198	216	231	98	315
	53.5%	51.7%	62.2%	50.7%	23.2%	-	58.2%	48.6%	69.0%	44.3%	74.4%	49.3%
									i		k	
No - but my spouse/partner does	81	34	20	27	0	0	31	50	38	43	5	71
	9.7%	13.3%	6.8%	11.3%	-	-	7.3%	12.3%	12.1%	8.3%	3.5%	11.2%
No - no one in my household does	286	90	77	85	35	0	134	152	54	232	26	242
	34.3%	34.6%	26.2%	35.8%	76.8%	-	31.3%	37.5%	17.3%	44.5%	20.0%	37.9%
										h		j
Not sure	21	1	14	5	0	0	14	7	5	16	3	10
	2.5%	0.5%	4.8%	2.3%	-	-	3.3%	1.6%	1.6%	3.0%	2.1%	1.6%

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. * 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	374	119	135	105	15	0	202	172	142	232	58	289
Weighted	835	260	292	238*	45**	-**	429	406	313	522	132*	639
30-39	10	10	0	0	0	0	7	3	1	9	3	7
	1.2%	3.9%	-	-	-	-	1.7%	0.7%	0.4%	1.7%	2.3%	1.1%
		b										
40-49	1	0	1	0	0	0	0	1	1	0	1	0
	0.1%	-	0.4%	-	-	-	-	0.3%	0.4%	-	0.8%	-
50-59	113	57	35	21	0	0	61	52	66	47	32	68
	13.5%	21.9%	11.9%	9.0%	-	-	14.2%	12.8%	21.1%	9.0%	24.3%	10.6%
		c							i		k	
60-65	361	99	154	98	11	0	179	182	137	224	46	282
	43.2%	37.9%	52.7%	41.0%	24.5%	-	41.8%	44.8%	43.7%	43.0%	34.9%	44.2%
			a									
66-70	276	70	82	97	26	0	129	147	101	175	41	220
	33.0%	27.1%	28.2%	40.8%	57.7%	-	30.0%	36.2%	32.3%	33.4%	31.3%	34.5%
				a								
71-75	31	10	11	8	2	0	22	9	4	27	5	26
	3.8%	3.9%	3.8%	3.5%	4.3%	-	5.1%	2.3%	1.3%	5.3%	4.1%	4.1%
76-80	15	6	2	4	2	0	10	5	1	14	0	13
	1.8%	2.4%	0.8%	1.8%	4.3%	-	2.2%	1.3%	0.4%	2.6%	-	2.0%
Over 80	28	7	7	9	4	0	21	7	2	26	3	23
	3.3%	2.9%	2.3%	3.9%	9.3%	-	5.0%	1.6%	0.5%	5.0%	2.1%	3.6%
										h		
Summary												
Mean	65.5	63.7	64.9	67.1	71.5	0	66.3	64.7	63.4	66.8	63.5	66.1
				a						h		

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/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
Agree	379	126	114	118	21	0	202	177	136	243	50	312
	45.4%	48.4%	39.0%	49.6%	47.2%	-	47.1%	43.5%	43.6%	46.5%	37.6%	48.8%
Disagree	294	81	114	80	19	0	152	142	133	161	63	204
	35.2%	31.3%	38.9%	33.5%	42.4%	-	35.4%	34.9%	42.4%	30.9%	47.6%	32.0%
									i		k	
Not Sure	162	53	65	40	5	0	75	88	44	118	20	123
	19.4%	20.4%	22.1%	16.8%	10.4%	-	17.4%	21.6%	14.0%	22.7%	14.8%	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/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
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%
							g					
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%
								f				
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/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)	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%
								f				
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%
				b								
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%
				ab					i			
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%
				b								
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%
				b								
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/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)	179	53	60	53	13	0	103	76	66	113	27	141
Weighted	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% g	31.2%	56.1% i	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% f	43.9%	64.2% h	34.5%	60.7%

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

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
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%	6.8%	21.1%
										h		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%	7.7%	30.2%	11.5%
									i		k	
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	17	22	13	0	0	31	21	41	11	27	22
	6.2%	6.5%	7.7%	5.4%	-	-	7.1%	5.3%	13.0%	2.2%	20.4%	3.5%
									i		k	
Somewhat satisfied	226	68	84	63	11	0	120	106	132	94	55	154
	27.1%	26.1%	28.7%	26.5%	25.3%	-	27.9%	26.2%	42.3%	18.0%	41.8%	24.2%
									i		k	
Neither satisfied or dissatisfied	250	81	85	67	17	0	131	119	75	175	29	192
	29.9%	31.0%	29.0%	28.3%	37.9%	-	30.6%	29.2%	24.0%	33.5%	21.6%	30.1%
Somewhat dissatisfied	138	41	51	46	0	0	67	72	36	103	14	115
	16.6%	15.9%	17.4%	19.4%	-	-	15.6%	17.6%	11.5%	19.6%	10.2%	18.0%
Very dissatisfied	168	53	50	49	17	0	80	88	29	139	8	154
	20.2%	20.5%	17.2%	20.4%	36.8%	-	18.8%	21.7%	9.3%	26.7%	6.0%	24.2%
										h		j
Summary												
Top 2	278	85	106	76	11	0	150	128	173	105	82	177
	33.3%	32.6%	36.4%	31.9%	25.3%	-	35.0%	31.5%	55.3%	20.2%	62.2%	27.7%
									i		k	
Bottom 2	307	95	101	95	17	0	147	160	65	242	21	270
	36.8%	36.4%	34.6%	39.8%	36.8%	-	34.3%	39.3%	20.7%	46.3%	16.2%	42.2%
										h		j
Mean	3.2	3.2	3.1	3.2	3.5	0	3.1	3.2	2.6	3.5	2.4	3.4
										h		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	57	58	54	8	0	89	87	92	85	66	98
	21.2%	22.0%	19.7%	22.7%	17.8%	-	20.8%	21.5%	29.3%	16.3%	49.8%	15.4%
									i		k	
Somewhat confident	291	105	85	91	9	0	149	142	112	179	44	224
	34.8%	40.5%	29.3%	38.3%	19.2%	-	34.6%	35.0%	35.8%	34.2%	33.0%	35.0%
Neither confident or unconfident	209	67	88	41	13	0	126	83	73	136	6	180
	25.0%	25.6%	30.3%	17.1%	29.3%	-	29.4%	20.5%	23.3%	26.0%	4.9%	28.2%
			c									j
Somewhat unconfident	102	25	37	27	13	0	45	57	29	74	13	89
	12.3%	9.6%	12.7%	11.4%	28.9%	-	10.6%	14.0%	9.1%	14.1%	10.2%	13.9%
Very unconfident	56	6	23	25	2	0	20	37	8	49	3	48
	6.8%	2.3%	8.0%	10.4%	4.8%	-	4.6%	9.0%	2.4%	9.4%	2.1%	7.5%
				a						h		
Summary												
Top 2	467	162	143	145	17	0	238	229	204	264	109	322
	56.0%	62.5%	49.0%	61.0%	37.0%	-	55.5%	56.5%	65.1%	50.5%	82.9%	50.4%
		b							i		k	
Bottom 2	159	31	61	52	15	0	65	94	36	123	16	137
	19.0%	11.9%	20.8%	21.9%	33.7%	-	15.2%	23.1%	11.6%	23.5%	12.3%	21.4%
										h		
Mean	3.5	3.7	3.4	3.5	3.2	0	3.6	3.5	3.8	3.3	4.2	3.4
		b							i		k	
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	25	27	19	2	0	36	37	41	32	22	41
	8.7%	9.5%	9.4%	7.9%	4.8%	-	8.5%	9.0%	13.2%	6.1%	16.3%	6.5%
									i		k	
Somewhat confident	287	91	105	81	11	0	152	135	137	150	76	198
	34.4%	34.9%	35.8%	34.1%	23.5%	-	35.4%	33.2%	43.7%	28.7%	57.6%	31.0%
									i		k	
Neither confident or unconfident	212	73	77	48	15	0	126	87	68	145	12	169
	25.4%	28.1%	26.3%	20.1%	32.5%	-	29.4%	21.3%	21.6%	27.7%	9.2%	26.5%
												j
Somewhat unconfident	154	53	39	57	5	0	65	89	38	116	10	140
	18.4%	20.5%	13.2%	24.1%	10.4%	-	15.0%	22.0%	12.1%	22.2%	7.5%	21.9%
				b						h		j
Very unconfident	109	18	44	33	13	0	50	59	29	80	12	91
	13.0%	7.0%	15.2%	13.9%	28.8%	-	11.6%	14.5%	9.4%	15.2%	9.4%	14.2%
Summary												
Top 2	360	115	132	100	13	0	188	172	178	182	98	239
	43.1%	44.3%	45.2%	41.9%	28.4%	-	43.9%	42.2%	56.9%	34.8%	73.9%	37.4%
									i		k	
Bottom 2	263	72	83	90	18	0	114	148	67	195	22	230
	31.5%	27.5%	28.4%	38.0%	39.2%	-	26.7%	36.5%	21.5%	37.4%	16.9%	36.0%
										h		j
Mean	3.1	3.2	3.1	3.0	2.7	0	3.1	3.0	3.4	2.9	3.6	2.9
									i		k	
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	25	26	30	2	0	42	42	53	31	26	50
	10.0%	9.5%	9.0%	12.7%	4.8%	-	9.7%	10.4%	16.8%	6.0%	20.1%	7.8%
									i		k	
Somewhat confident	246	89	82	64	11	0	129	117	118	128	73	154
	29.4%	34.2%	28.0%	26.9%	24.0%	-	30.0%	28.8%	37.6%	24.5%	54.9%	24.1%
									i		k	
Neither confident or unconfident	207	55	99	43	10	0	119	87	70	137	11	170
	24.8%	21.0%	34.0%	17.9%	22.8%	-	27.9%	21.5%	22.4%	26.2%	8.2%	26.6%
			ac									j
Somewhat unconfident	159	57	39	54	9	0	74	85	46	114	16	139
	19.1%	22.1%	13.4%	22.7%	19.5%	-	17.3%	21.0%	14.6%	21.8%	12.0%	21.8%
Very unconfident	140	34	45	47	13	0	65	75	27	113	6	126
	16.7%	13.2%	15.6%	19.7%	28.8%	-	15.2%	18.4%	8.6%	21.6%	4.9%	19.8%
										h		j
Summary												
Top 2	329	114	108	94	13	0	170	159	170	159	99	204
	39.4%	43.7%	37.0%	39.7%	28.9%	-	39.7%	39.1%	54.4%	30.5%	75.0%	31.9%
									i		k	
Bottom 2	299	92	85	101	22	0	139	160	73	226	22	265
	35.8%	35.3%	28.9%	42.4%	48.3%	-	32.4%	39.4%	23.2%	43.4%	16.9%	41.5%
				b						h		j
Mean	3.0	3.0	3.0	2.9	2.6	0	3.0	2.9	3.4	2.7	3.7	2.8
									i		k	
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/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
Work longer	361	84	131	131	16	0	179	182	109	253	46	300
	43.3%	32.2%	44.7%	55.0%	35.7%	-	41.8%	44.8%	34.7%	48.4%	34.9%	46.9%
				a						h		
Spend less	312	101	102	89	20	0	203	109	128	184	40	245
	37.4%	39.0%	34.9%	37.5%	44.3%	-	47.3%	26.9%	41.0%	35.2%	30.2%	38.4%
							g					
Save more	268	104	84	75	5	0	135	133	116	152	42	207
	32.1%	40.0%	28.8%	31.7%	10.4%	-	31.4%	32.9%	37.0%	29.2%	31.9%	32.5%
Move my money to safer investments, to avoid the risk of losing money	104	39	36	25	4	0	42	61	66	37	22	67
	12.4%	14.9%	12.2%	10.5%	9.1%	-	9.9%	15.0%	21.2%	7.1%	16.4%	10.4%
									i			
Change jobs	71	32	31	9	0	0	44	28	23	48	5	66
	8.5%	12.2%	10.5%	3.7%	-	-	10.2%	6.8%	7.3%	9.2%	3.7%	10.4%
		c										
Move my money to more aggressive investments, even if it means taking more risk	23	16	3	4	0	0	22	1	9	14	11	11
	2.8%	6.3%	1.1%	1.6%	-	-	5.2%	0.3%	3.0%	2.7%	8.6%	1.7%
		b					g				k	
Get a second job	3	1	2	0	0	0	3	0	2	1	0	3
	0.4%	0.5%	0.7%	-	-	-	0.8%	-	0.7%	0.2%	-	0.5%
Pay off debt/ mortgage	3	3	0	0	0	0	3	0	0	3	0	3
	0.4%	1.2%	-	-	-	-	0.7%	-	-	0.6%	-	0.5%
Sell house	2	0	0	2	0	0	0	2	0	2	0	2
	0.2%	-	-	0.7%	-	-	-	0.4%	-	0.3%	-	0.3%
Other	15	4	4	4	4	0	8	8	2	14	0	15
	1.8%	1.4%	1.3%	1.7%	9.3%	-	1.8%	1.9%	0.5%	2.7%	-	2.4%
None of the above	61	19	25	15	2	0	28	34	24	38	12	40
	7.4%	7.3%	8.7%	6.2%	4.8%	-	6.5%	8.3%	7.5%	7.2%	9.4%	6.3%

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
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	88	120	100	30	0	182	156	150	188	55	271
	40.5%	33.8%	41.2%	42.0%	66.9%	-	42.4%	38.5%	48.0%	36.0%	41.7%	42.4%
									i			
Inflation	316	89	113	87	28	0	175	141	156	160	59	240
	37.9%	34.2%	38.5%	36.5%	61.7%	-	40.8%	34.8%	50.0%	30.6%	44.9%	37.6%
									i			
Long term care needed	283	87	100	79	17	0	125	158	102	182	43	231
	33.9%	33.5%	34.2%	33.3%	37.9%	-	29.3%	38.8%	32.5%	34.8%	32.9%	36.2%
Could lose my job before I plan to retire	265	97	84	70	14	0	133	132	92	173	25	226
	31.8%	37.3%	28.8%	29.4%	31.4%	-	31.1%	32.5%	29.6%	33.1%	18.8%	35.3%
												j
Money won't last my full lifetime	259	78	82	79	19	0	137	122	90	168	40	201
	31.0%	30.1%	28.1%	33.0%	43.0%	-	31.8%	30.0%	28.8%	32.2%	30.6%	31.5%
Low interest rates	229	63	84	76	6	0	130	99	103	126	36	173
	27.4%	24.3%	28.7%	31.9%	13.6%	-	30.2%	24.5%	33.0%	24.1%	27.1%	27.1%
Financial market risk	199	72	68	48	11	0	117	82	108	91	40	143
	23.8%	27.6%	23.3%	20.1%	25.3%	-	27.3%	20.2%	34.4%	17.5%	30.3%	22.3%
									i			
Death of a spouse	191	66	67	52	6	0	91	101	76	115	38	150
	22.9%	25.4%	22.9%	21.8%	14.0%	-	21.1%	24.8%	24.2%	22.1%	28.6%	23.5%
Employer health benefits stop when I stop working	184	48	67	56	13	0	92	92	71	113	18	160
	22.0%	18.5%	22.9%	23.5%	28.8%	-	21.5%	22.6%	22.8%	21.6%	13.8%	25.1%
My rate of return won't be high enough	174	67	61	37	8	0	94	80	77	96	22	136
	20.8%	25.7%	21.0%	15.7%	18.4%	-	21.9%	19.7%	24.7%	18.5%	16.4%	21.3%
Family members have unforeseen financial needs	134	56	34	40	4	0	60	74	51	83	22	102
	16.1%	21.7%	11.5%	16.8%	9.1%	-	14.0%	18.2%	16.4%	15.8%	16.7%	16.0%
		b										
Won't have money to leave to heirs	128	37	37	43	11	0	62	66	36	92	23	101
	15.3%	14.1%	12.7%	17.9%	25.1%	-	14.4%	16.3%	11.5%	17.6%	17.7%	15.8%
Money will be locked in when I need it	117	38	33	42	4	0	64	54	43	75	15	101
	14.0%	14.6%	11.5%	17.4%	9.1%	-	14.8%	13.2%	13.6%	14.3%	11.6%	15.8%
Change in marital status	104	38	36	26	5	0	41	63	53	51	19	82
	12.4%	14.5%	12.2%	10.9%	10.4%	-	9.5%	15.6%	17.0%	9.7%	14.3%	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%

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

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
5 - Excellent	9	4	4	0	0	0	1	7	4	4	3	6
	1.0%	1.6%	1.5%	-	-	-	0.3%	1.8%	1.4%	0.8%	2.3%	0.9%
4	66	26	24	14	2	0	39	27	36	30	18	45
	7.9%	9.9%	8.2%	5.9%	4.8%	-	9.2%	6.5%	11.5%	5.7%	13.6%	7.1%
3	353	111	107	110	23	0	204	149	144	209	64	251
	42.2%	42.9%	36.8%	46.4%	51.8%	-	47.6%	36.6%	46.1%	39.9%	48.1%	39.3%
							g					
2	194	52	78	58	6	0	88	106	51	144	23	160
	23.3%	20.1%	26.6%	24.3%	14.1%	-	20.6%	26.1%	16.2%	27.5%	17.5%	25.0%
										h		
1 - Terrible	214	66	79	55	13	0	96	118	78	136	24	178
	25.6%	25.5%	26.9%	23.3%	29.3%	-	22.3%	29.0%	24.9%	26.0%	18.5%	27.8%
Summary												
Top 2	74	30	28	14	2	0	41	34	40	34	21	51
	8.9%	11.5%	9.7%	5.9%	4.8%	-	9.5%	8.3%	12.8%	6.6%	15.9%	7.9%
Bottom 2	408	119	156	113	20	0	184	224	129	279	48	337
	48.9%	45.6%	53.5%	47.6%	43.4%	-	42.9%	55.1%	41.1%	53.5%	36.0%	52.8%
								f		h		j
Mean	2.4	2.4	2.3	2.3	2.3	0	2.4	2.3	2.5	2.3	2.6	2.3
											k	
Median	2	2	2	2	2	0	2	2	2	2	2	2

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

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
5 - Excellent	16	8	5	1	2	0	12	4	4	12	3	13
	1.9%	3.2%	1.6%	0.5%	4.3%	-	2.7%	1.0%	1.3%	2.2%	2.3%	2.0%
4	80	20	23	30	7	0	51	29	38	42	24	53
	9.6%	7.6%	8.0%	12.7%	14.9%	-	12.0%	7.0%	12.2%	8.0%	18.1%	8.3%
											k	
3	330	113	119	85	13	0	179	151	126	203	59	238
	39.5%	43.5%	40.8%	35.6%	28.1%	-	41.7%	37.1%	40.3%	39.0%	44.8%	37.2%
2	216	64	73	65	15	0	102	114	73	143	30	168
	25.9%	24.6%	25.1%	27.1%	32.6%	-	23.8%	28.2%	23.5%	27.4%	22.7%	26.4%
1 - Terrible	193	55	72	57	9	0	85	108	71	122	16	167
	23.1%	21.2%	24.6%	24.1%	20.0%	-	19.8%	26.7%	22.7%	23.4%	12.1%	26.1%
												j
Summary												
Top 2	96	28	28	31	9	0	63	33	42	53	27	66
	11.5%	10.8%	9.5%	13.1%	19.2%	-	14.7%	8.1%	13.6%	10.2%	20.4%	10.3%
Bottom 2	410	119	145	122	24	0	187	223	144	265	46	335
	49.1%	45.8%	49.7%	51.2%	52.6%	-	43.6%	54.8%	46.1%	50.8%	34.8%	52.5%
								f				j
Mean	2.4	2.5	2.4	2.4	2.5	0	2.5	2.3	2.5	2.4	2.8	2.3
							g				k	
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/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	109 13.1%	26 9.9%	38 12.9%	25 10.6%	21 46.3%	0 -	73 17.0% g	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% f	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% g	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

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	38	64	30	0	0	65	67	84	48	57	69
	15.9%	14.7%	21.9%	12.8%	-	-	15.2%	16.6%	26.9%	9.3%	43.4%	10.7%
									i		k	
Somewhat confident	314	108	108	82	16	0	178	136	128	186	41	243
	37.6%	41.4%	37.2%	34.5%	35.0%	-	41.5%	33.5%	40.9%	35.6%	30.8%	38.0%
Not at all confident	388	114	120	126	29	0	186	203	101	288	34	327
	46.5%	43.9%	40.9%	52.7%	65.0%	-	43.4%	49.9%	32.2%	55.1%	25.8%	51.3%
										h		j
Summary												
Top 2	447	146	172	112	16	0	243	204	212	234	98	311
	53.5%	56.1%	59.1%	47.3%	35.0%	-	56.6%	50.1%	67.8%	44.9%	74.2%	48.7%
									i		k	
Mean	1.7	1.7	1.8	1.6	1.4	0	1.7	1.7	1.9	1.5	2.2	1.6
			c						i		k	

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)	150	48	65	35	2	0	89	61	74	76	37	102
Weighted	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/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)	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% i	3 2.0%	24 26.9% k	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/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: 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%	3.2%	9.8%
										h		
A family member	58	35	6	15	2	0	43	15	17	41	5	50
	6.9%	13.5%	2.1%	6.2%	4.3%	-	9.9%	3.8%	5.3%	7.9%	3.8%	7.8%
		b					g					
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%	3.3%	-	-	2.7%	9.4%	8.8%	4.3%	12.7%	5.2%
			c					f				
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%	2.5%	8.5%	3.1%
									i			
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%	0.4%	2.4%	2.5%	1.1%	3.0%
							g					
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/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
An advisor at a bank	132	35	47	46	4	0	73	59	91	41	43	74
	15.8%	13.6%	16.0%	19.2%	9.1%	-	17.1%	14.5%	29.1% i	7.9%	32.2% k	11.6%
Myself	128	32	43	44	8	0	85	43	39	89	32	93
	15.3%	12.2%	14.9%	18.7%	17.9%	-	19.8% g	10.5%	12.3%	17.0%	24.3%	14.6%
An advisor at an insurance or financial services company	91	26	24	30	11	0	42	49	69	21	33	54
	10.8%	10.1%	8.2%	12.5%	23.8%	-	9.7%	12.0%	22.1% i	4.1%	25.0% k	8.5%
A financial planner or advisor not at a bank, mutual fund company, etc.	80	16	30	27	7	0	29	50	68	12	27	38
	9.5%	6.1%	10.2%	11.3%	15.2%	-	6.8%	12.4%	21.7% i	2.2%	20.5% k	6.0%
An advisor at a credit union or caisse populaire	72	25	26	14	7	0	36	35	57	15	30	38
	8.6%	9.6%	9.0%	5.8%	15.2%	-	8.5%	8.7%	18.3% i	2.8%	22.7% k	5.9%
A family member	67	35	21	9	2	0	36	31	35	32	10	46
	8.0%	13.5% c	7.2%	3.6%	4.3%	-	8.3%	7.6%	11.2%	6.1%	7.7%	7.2%
My group plan at work	63	20	31	12	0	0	22	40	44	19	31	28
	19.4%	20.5%	22.3%	14.5%	-	-	12.6%	27.5% f	26.1%	12.0%	35.3% k	13.4%
A friend	52	19	17	15	2	0	36	16	16	37	4	46
	6.2%	7.2%	5.8%	6.1%	4.3%	-	8.5%	3.9%	5.0%	7.0%	3.0%	7.1%
An advisor at a mutual fund company	43	5	18	15	4	0	26	17	41	2	15	23
	5.1%	2.1%	6.2%	6.3%	9.1%	-	6.1%	4.1%	13.0% i	0.4%	11.3% k	3.6%
An advisor at an investment brokerage	38	4	21	13	0	0	25	14	30	8	24	13
	4.6%	1.7%	7.1%	5.4%	-	-	5.7%	3.3%	9.6% i	1.5%	18.4% k	2.0%
Online sources of advice such as blogs or online forums	29	14	6	8	0	0	23	6	14	15	16	13
	3.5%	5.4%	2.2%	3.6%	-	-	5.4%	1.4%	4.4%	2.9%	11.9% k	2.1%
A co-worker	28	7	8	13	0	0	18	10	13	15	7	21
	3.4%	2.7%	2.6%	5.6%	-	-	4.2%	2.5%	4.1%	2.9%	5.6%	3.2%
TV news	17	1	7	9	0	0	12	5	10	8	5	9
	2.1%	0.6%	2.4%	3.7%	-	-	2.8%	1.3%	3.1%	1.4%	3.4%	1.5%
Advertisements	12	6	2	5	0	0	11	1	2	11	5	6
	1.5%	2.2%	0.5%	2.1%	-	-	2.6%	0.3%	0.5%	2.1%	4.0%	0.9%

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% h	3 2.1%	318 49.8% j
(Dk/Ns)	322 38.6%	95 36.6%	128 43.7%	84 35.5%	15 33.5%	0 -	139 32.3%	184 45.2% f	222 70.9% i	100 19.2%	83 62.7% k	196 30.7%

Education

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
Primary School or less	8	0	0	3	5	0	3	5	0	8	0	8
	1.0%	-	-	1.4%	10.4%	-	0.8%	1.2%	-	1.5%	-	1.2%
Some High School	122	45	27	49	0	0	58	64	32	90	8	93
	14.6%	17.5%	9.2%	20.7% b	-	-	13.5%	15.6%	10.1%	17.2%	6.0%	14.5%
High School	315	103	124	72	17	0	172	143	120	195	47	247
	37.7%	39.5%	42.4%	30.1%	38.1%	-	40.2%	35.1%	38.4%	37.3%	35.8%	38.6%
Some Community College/CEGEP/Trade School	122	42	41	30	8	0	54	68	49	72	19	100
	14.6%	16.1%	14.1%	12.8%	18.3%	-	12.5%	16.7%	15.8%	13.8%	14.8%	15.6%
Community College/CEGEP/Trade School	52	10	16	19	6	0	25	27	13	39	6	42
	6.2%	4.0%	5.6%	8.1%	13.5%	-	5.8%	6.7%	4.2%	7.5%	4.9%	6.5%
Some University	68	21	28	14	4	0	38	29	32	36	12	51
	8.1%	8.2%	9.5%	6.0%	9.1%	-	8.9%	7.2%	10.2%	6.8%	9.1%	7.9%
University Undergraduate degree	107	26	41	40	0	0	54	53	49	57	39	63
	12.8%	9.9%	14.0%	16.8%	-	-	12.5%	13.1%	15.7%	11.0%	29.5% k	9.9%
University Graduate degree	43	12	15	10	5	0	25	18	18	25	0	36
	5.1%	4.8%	5.3%	4.2%	10.6%	-	5.8%	4.3%	5.6%	4.8%	-	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
Empoyee 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
Empoyee 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
Empoyee 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