

You may or may not have thought a lot about this, but if you had to estimate, until what age do you expect to live?

B1aNEW. You may or may not have thought a lot about this, but if you had to estimate, until what age do you expect to live?

		Retirement status		Detailed retirement status					Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement		Have retirement plan		No retirement plan	
	Total	Retired	Not retired	Not yet retired	Retire within 5 years	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No	Female	Male	Female	Male
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents	2245	1089	1156	1070	617	273	104	798	1638	607	1691	554	374	1871	1353	892	594	759	396	496
50-55	2	0	2	2	1	0	0	0	1	1	1	1	1	1	2	0	2	0	0	0
	0.1%	-	0.2%	0.2%	0.2%	-	-	-	0.1%	0.2%	0.1%	0.2%	0.3%	0.1%	0.1%	-	0.3%	-	-	-
56-60	9	4	5	5	1	1	0	3	6	3	6	3	1	8	4	5	1	3	1	4
	0.4%	0.4%	0.4%	0.5%	0.2%	0.4%	-	0.4%	0.4%	0.5%	0.4%	0.5%	0.3%	0.4%	0.3%	0.6%	0.2%	0.4%	0.3%	0.8%
61-65	24	10	14	14	9	4	0	6	16	8	18	6	3	21	13	11	8	5	4	7
	1.1%	0.9%	1.2%	1.3%	1.5%	1.5%	-	0.8%	1.0%	1.3%	1.1%	1.1%	0.8%	1.1%	1.0%	1.2%	1.3%	0.7%	1.0%	1.4%
66-70	93	42	51	49	19	12	3	29	59	34	62	31	11	82	46	47	21	25	18	29
	4.1%	3.9%	4.4%	4.6%	3.1%	4.4%	2.9%	3.6%	3.6%	5.6%	3.7%	5.6%	2.9%	4.4%	3.4%	5.3%	3.5%	3.3%	4.5%	5.8%
71-75				D						H		J				N				Q
	275	120	155	144	86	42	12	77	184	91	182	93	45	230	158	117	50	108	37	80
76-80				G		G				H		J						P		R
	492	215	277	260	139	42	22	168	368	124	373	119	76	416	287	205	121	166	105	100
81-85				A		E				E									SP	
	629	333	296	271	165	75	31	252	471	158	487	142	106	523	392	237	165	227	100	137
86-90				B				CD												
	474	251	223	200	134	70	25	179	348	126	363	111	86	388	297	177	152	145	83	94
91+				C		C		C										Q		
	247	114	133	125	63	27	11	84	185	62	199	48	45	202	154	93	74	80	48	45
Summary																				
	83.9	84.2	83.7	83.6	83.7	84	84.7	84.2	84.1	83.4	84.3	82.9	84.5	83.8	84.3	83.5	84.7	83.9	84.2	82.8
Mean											K				O			S		S
Std Dev	8.2	7.5	8.9	9	7.6	8.1	7.6	7.3	7.9	9	8	8.7	8.5	8.2	8.2	8.2	7.8	8.5	8.4	8
Std Err	0.2	0.2	0.3	0.3	0.3	0.5	0.7	0.3	0.2	0.4	0.2	0.4	0.4	0.2	0.2	0.3	0.3	0.3	0.4	0.4
Median	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85

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

Which of the following factors do you think has the most influence on your estimate?

B1bNEW. Which of the following factors do you think has the most influence on your estimate?

		Retirement status		Detailed retirement status					Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement		Have retirement plan		No retirement plan	
	Total	Retired	Not retired	Not yet retired	Retire within 5 years	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No	Female	Male	Female	Male
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents	2245	1089	1156	1070	617	273	104	798	1638	607	1691	554	374	1871	1353	892	594	759	396	496
My family history/the age of my parents	1012	477	535	502	287	123	41	346	744	268	771	241	150	862	605	407	286	319	209	198
	45.1%	43.8%	46.3%	46.9%	46.5%	45.1%	39.4%	43.4%	45.4%	44.2%	45.6%	43.5%	40.1%	46.1%	44.7%	45.6%	48.1%	42.0%	52.8%	39.9%
My current health																	L	Q	S	
	444	249	195	168	102	45	28	203	323	121	335	109	80	364	261	183	115	146	74	109
	19.8%	22.9%	16.9%	15.7%	16.5%	16.5%	26.9%	25.4%	19.7%	19.9%	19.8%	19.7%	21.4%	19.5%	19.3%	20.5%	19.4%	19.2%	18.7%	22.0%
		B					CDE	CDE												
The health I expect to have as I get older	329	145	184	177	103	44	9	99	233	96	234	95	56	273	201	128	82	119	42	86
	14.7%	13.3%	15.9%	16.5%	16.7%	16.1%	8.7%	12.4%	14.2%	15.8%	13.8%	17.1%	15.0%	14.6%	14.9%	14.3%	13.8%	15.7%	10.6%	17.3%
				FG	FG															R
My current lifestyle	206	104	102	92	48	30	14	70	150	56	157	49	49	157	129	77	53	76	32	45
	9.2%	9.6%	8.8%	8.6%	7.8%	11.0%	13.5%	8.8%	9.2%	9.2%	9.3%	8.8%	13.1%	8.4%	9.5%	8.6%	8.9%	10.0%	8.1%	9.1%
				D									M							
My expectations of modern medicine	115	58	57	53	33	11	4	47	81	34	89	26	10	105	71	44	25	46	24	20
	5.1%	5.3%	4.9%	5.0%	5.3%	4.0%	3.8%	5.9%	4.9%	5.6%	5.3%	4.7%	2.7%	5.6%	5.2%	4.9%	4.2%	6.1%	6.1%	4.0%
													L							
The lifestyle I expect to have as I get older	102	40	62	57	36	12	7	26	76	26	73	29	23	79	66	36	24	42	11	25
	4.5%	3.7%	5.4%	5.3%	5.8%	4.4%	6.7%	3.3%	4.6%	4.3%	4.3%	5.2%	6.1%	4.2%	4.9%	4.0%	4.0%	5.5%	2.8%	5.0%
				G	G															
Other	37	16	21	21	8	8	1	7	31	6	32	5	6	31	20	17	9	11	4	13
	1.6%	1.5%	1.8%	2.0%	1.3%	2.9%	1.0%	0.9%	1.9%	1.0%	1.9%	0.9%	1.6%	1.7%	1.5%	1.9%	1.5%	1.4%	1.0%	2.6%
						G														

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

At what age do you think the lifestyle or independence you have now will change due to health or disability constraints?

B1cNEW. At what age do you think the lifestyle or independence you have now will change due to health or disability constraints?

		Retirement status			Detailed retirement status				Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement		Have retirement plan		No retirement plan	
	Total	Retired	Not retired	Not yet retired	Retire within 5 years	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No	Female	Male	Female	Male
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
Base: All Respondents	2245	1089	1156	1070	617	273	104	798	1638	607	1691	554	374	1871	1353	892	594	759	396	496
50-55	18	9	9	9	2	2	0	7	13	5	10	8	3	15	11	7	6	5	2	5
	0.8%	0.8%	0.8%	0.8%	0.3%	0.7%	-	0.9%	0.8%	0.8%	0.6%	1.4%	0.8%	0.8%	0.8%	0.8%	1.0%	0.7%	0.5%	1.0%
56-60	37	12	25	24	6	1	1	11	27	10	25	12	3	34	21	16	13	8	6	10
	1.6%	1.1%	2.2%	2.2%	1.0%	0.4%	1.0%	1.4%	1.6%	1.6%	1.5%	2.2%	0.8%	1.8%	1.6%	1.8%	2.2%	1.1%	1.5%	2.0%
61-65	72	27	45	44	19	9	1	18	47	25	40	32	14	58	35	37	17	18	18	19
	3.2%	2.5%	3.9%	4.1%	3.1%	3.3%	1.0%	2.3%	2.9%	4.1%	2.4%	5.8%	3.7%	3.1%	2.6%	4.1%	2.9%	2.4%	4.5%	3.8%
66-70	200	84	116	106	65	24	10	60	143	57	132	68	34	166	120	80	53	67	32	48
	8.9%	7.7%	10.0%	9.9%	10.5%	8.8%	9.6%	7.5%	8.7%	9.4%	7.8%	12.3%	9.1%	8.9%	8.9%	9.0%	8.9%	8.8%	8.1%	9.7%
71-75	336	142	194	181	109	33	17	105	247	89	250	86	58	278	211	125	88	123	51	74
	15.0%	13.0%	16.8%	16.9%	17.7%	12.1%	16.3%	13.2%	15.1%	14.7%	14.8%	15.5%	15.5%	14.9%	15.6%	14.0%	14.8%	16.2%	12.9%	14.9%
76-80	336	168	168	158	94	38	11	129	259	77	273	63	51	285	212	124	90	122	55	69
	15.0%	15.4%	14.5%	14.8%	15.2%	13.9%	10.6%	16.2%	15.8%	12.7%	16.1%	11.4%	13.6%	15.2%	15.7%	13.9%	15.2%	16.1%	13.9%	13.9%
81-85	168	87	81	77	39	18	7	66	121	47	129	39	34	134	104	64	57	47	35	29
	7.5%	8.0%	7.0%	7.2%	6.3%	6.6%	6.7%	8.3%	7.4%	7.7%	7.6%	7.0%	9.1%	7.2%	7.7%	7.2%	9.6%	6.2%	8.8%	5.8%
86-90	74	37	37	34	23	11	4	25	52	22	58	16	13	61	47	27	11	36	10	17
	3.3%	3.4%	3.2%	3.2%	3.7%	4.0%	3.8%	3.1%	3.2%	3.6%	3.4%	2.9%	3.5%	3.3%	3.5%	3.0%	1.9%	4.7%	2.5%	3.4%
91+	21	8	13	10	12	3	3	5	14	7	18	3	3	18	13	8	5	8	4	4
	0.9%	0.7%	1.1%	0.9%	1.9%	1.1%	2.9%	0.6%	0.9%	1.2%	1.1%	0.5%	0.8%	1.0%	1.0%	0.9%	0.8%	1.1%	1.0%	0.8%
I don't expect health or disability constraints to ever change my lifestyle or independence	983	515	468	427	248	134	50	372	715	268	756	227	161	822	579	404	254	325	183	221
	43.8%	47.3%	40.5%	39.9%	40.2%	49.1%	48.1%	46.6%	43.7%	44.2%	44.7%	41.0%	43.0%	43.9%	42.8%	45.3%	42.8%	42.8%	46.2%	44.6%
Summary		B				CD		CD												
Mean	76.4	76.9	75.9	75.8	76.8	76.9	77.9	76.9	76.4	76.2	77	74.6	76.6	76.3	76.7	75.9	76.3	77	76.4	75.6
		B			C			C			K							S		
Std Dev	7.7	7.5	7.8	7.8	7.4	7.8	7.9	7.4	7.5	8	7.5	8	7.6	7.7	7.6	7.8	7.7	7.5	7.7	7.8
Std Err	0.2	0.3	0.3	0.3	0.4	0.7	1.1	0.4	0.2	0.4	0.2	0.4	0.5	0.2	0.3	0.4	0.4	0.4	0.5	0.5
Median	75	78	75	75	75	76	75	78	75	75	76	75	75	75	75	75	75	75	75	75

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

Parents outlived money

QB6. Did your mother or father outlive their money in retirement or are they likely to outlive their money in retirement?

	Retirement status			Detailed retirement status					Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement		Have retirement plan		No retirement plan	
	Total	Retired	Not retired	Not yet retired	Retire within 5 years	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No	Female	Male	Female	Male
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents	2245	1089	1156	1070	617	273	104	798	1638	607	1691	554	374	1871	1353	892	594	759	396	496
Yes (Net)	465	213	252	233	132	59	21	152	338	127	350	115	71	394	299	166	133	166	58	108
	20.7%	19.6%	21.8%	21.8%	21.4%	21.6%	20.2%	19.0%	20.6%	20.9%	20.7%	20.8%	19.0%	21.1%	22.1%	18.6%	22.4%	21.9%	14.6%	21.8%
Yes - it happened	295	156	139	124	76	35	15	121	214	81	226	69	40	255	193	102	86	107	35	67
	13.1%	14.3%	12.0%	11.6%	12.3%	12.8%	14.4%	15.2%	13.1%	13.3%	13.4%	12.5%	10.7%	13.6%	14.3%	11.4%	14.5%	14.1%	8.8%	13.5%
Yes - it is likely to happen								C									R			R
	170	57	113	109	56	24	6	31	124	46	124	46	31	139	106	64	47	59	23	41
	7.6%	5.2%	9.8%	10.2%	9.1%	8.8%	5.8%	3.9%	7.6%	7.6%	7.3%	8.3%	8.3%	7.4%	7.8%	7.2%	7.9%	7.8%	5.8%	8.3%
No (Net)			A	G	G	G														
	1613	791	822	761	452	198	75	579	1186	427	1231	382	281	1332	962	651	424	538	302	349
	71.8%	72.6%	71.1%	71.1%	73.3%	72.5%	72.1%	72.6%	72.4%	70.3%	72.8%	69.0%	75.1%	71.2%	71.1%	73.0%	71.4%	70.9%	76.3%	70.4%
No - it didn't happen								S												
	1060	604	456	419	277	137	47	457	774	286	814	246	172	888	619	441	252	367	196	245
	47.2%	55.5%	39.4%	39.2%	44.9%	50.2%	45.2%	57.3%	47.3%	47.1%	48.1%	44.4%	46.0%	47.5%	45.8%	49.4%	42.4%	48.4%	49.5%	49.4%
No - it is not likely to happen		B				C		CDEF									P	P		
	553	187	366	342	175	61	28	122	412	141	417	136	109	444	343	210	172	171	106	104
	24.6%	17.2%	31.7%	32.0%	28.4%	22.3%	26.9%	15.3%	25.2%	23.2%	24.7%	24.5%	29.1%	23.7%	25.4%	23.5%	29.0%	22.5%	26.8%	21.0%
Don't know			A	DEG	EG	G	G						M				Q		S	
	167	85	82	76	33	16	8	67	114	53	110	57	22	145	92	75	37	55	36	39
	7.4%	7.8%	7.1%	7.1%	5.3%	5.9%	7.7%	8.4%	7.0%	8.7%	6.5%	10.3%	5.9%	7.7%	6.8%	8.4%	6.2%	7.2%	9.1%	7.9%
								D				J								

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

Successful retirement

QC6. Do you think you are having/ will have a successful retirement?

		Retirement status		Detailed retirement status					Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement		Have retirement plan		No retirement plan	
	Total	Retired	Not retired	Not yet retired	Retire within 5 years	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No	Female	Male	Female	Male
	A	B	C	D	E	F	G		H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents	2245	1089	1156	1070	617	273	104	798	1638	607	1691	554	374	1871	1353	892	594	759	396	496
Yes	2090	1048	1042	965	588	261	94	770	1534	556	1643	447	340	1750	1300	790	567	733	354	436
	93.1%	96.2%	90.1%	90.2%	95.3%	95.6%	90.4%	96.5%	93.7%	91.6%	97.2%	80.7%	90.9%	93.5%	96.1%	88.6%	95.5%	96.6%	89.4%	87.9%
No	B				CF	C		CF			K			O			R	S		
	155	41	114	105	29	12	10	28	104	51	48	107	34	121	53	102	27	26	42	60
	6.9%	3.8%	9.9%	9.8%	4.7%	4.4%	9.6%	3.5%	6.3%	8.4%	2.8%	19.3%	9.1%	6.5%	3.9%	11.4%	4.5%	3.4%	10.6%	12.1%
		A		DEG			DG				J				N				P	Q

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

Feelings today

QC9. And how do you feel today?

		Retirement status		Detailed retirement status					Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement		Have retirement plan		No retirement plan	
	Total	Retired	Not retired	Not yet retired	Retire within 5 years	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No	Female	Male	Female	Male
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents	2245	1089	1156	1070	617	273	104	798	1638	607	1691	554	374	1871	1353	892	594	759	396	496
I have enough money to live well and do what I want	1610	874	736	675	455	188	71	676	1155	455	1336	274	250	1360	1031	579	451	580	261	318
	71.7%	80.3%	63.7%	63.1%	73.7%	68.9%	68.3%	84.7%	70.5%	75.0%	79.0%	49.5%	66.8%	72.7%	76.2%	64.9%	75.9%	76.4%	65.9%	64.1%
		B			C			CDEF		H	K			L	O		R	S		
I am worried that I do not have enough money to live well and do what I want	635	215	420	395	162	85	33	122	483	152	355	280	124	511	322	313	143	179	135	178
	28.3%	19.7%	36.3%	36.9%	26.3%	31.1%	31.7%	15.3%	29.5%	25.0%	21.0%	50.5%	33.2%	27.3%	23.8%	35.1%	24.1%	23.6%	34.1%	35.9%
			A	DG	G	G	G	G		I			J	M		N			P	Q
I am frightened about the time ahead of me	299	127	172	158	53	42	17	82	221	78	155	144	56	243	125	174	59	66	74	100
	13.3%	11.7%	14.9%	14.8%	8.6%	15.4%	16.3%	10.3%	13.5%	12.9%	9.2%	26.0%	15.0%	13.0%	9.2%	19.5%	9.9%	8.7%	18.7%	20.2%
		A		DG		DG	D				J				N				P	Q
I can't wait to spend my time as I wish	1946	962	984	912	564	231	87	716	1417	529	1536	410	318	1628	1228	718	535	693	322	396
	86.7%	88.3%	85.1%	85.2%	91.4%	84.6%	83.7%	89.7%	86.5%	87.1%	90.8%	74.0%	85.0%	87.0%	90.8%	80.5%	90.1%	91.3%	81.3%	79.8%
		B			CEF			CE			K				O		R	S		

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

Sources of income in retirement

QD2. Which of the following income sources does your household have/ expect to have to fund your retirement?

	Total	Retirement status		Detailed retirement status					Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement		Have retirement plan		No retirement plan	
		Retired	Not retired	Not yet retired	Retire within 5 years	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No	Female	Male	Female	Male
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents	2245	1089	1156	1070	617	273	104	798	1638	607	1691	554	374	1871	1353	892	594	759	396	496
RRSP or RRIF	1978	943	1035	956	561	242	95	685	1446	532	1498	480	321	1657	1221	757	542	679	342	415
	88.1%	86.6%	89.5%	89.3%	90.9%	88.6%	91.3%	85.8%	88.3%	87.6%	88.6%	86.6%	85.8%	88.6%	90.2%	84.9%	91.2%	89.5%	86.4%	83.7%
CPP/QPP (Canada or Quebec pension plan)	1907	931	976	897	531	228	93	689	1410	497	1450	457	306	1601	1164	743	514	650	342	401
	84.5%	85.5%	84.4%	83.8%	86.1%	83.5%	89.4%	86.3%	86.1%	81.9%	85.7%	82.5%	81.8%	85.6%	86.0%	83.3%	86.5%	85.6%	86.4%	80.8%
OAS (Old Age Security)	1545	788	757	692	430	191	74	588	1139	406	1166	379	252	1293	932	613	418	514	296	317
	68.8%	72.4%	65.5%	64.7%	69.7%	70.0%	71.2%	73.7%	69.5%	66.9%	69.0%	68.4%	67.4%	69.1%	68.9%	68.7%	70.4%	67.7%	74.7%	63.9%
Registered pension plan from an employer	1368	693	675	623	395	141	61	543	1033	335	1100	268	125	1243	862	506	365	497	217	289
	60.9%	63.6%	58.4%	58.2%	64.0%	51.6%	58.7%	68.0%	63.1%	55.2%	65.1%	48.4%	33.4%	66.4%	63.7%	56.7%	61.4%	65.5%	54.8%	58.3%
Equity in my home - I can sell my home or take out a loan or mortgage if I need to	1243	600	643	594	340	141	58	450	929	314	950	293	224	1019	775	468	355	420	223	245
	55.4%	55.1%	55.6%	55.5%	55.1%	51.6%	55.8%	56.4%	56.7%	51.7%	56.2%	52.9%	59.9%	54.5%	57.3%	52.5%	59.8%	55.3%	56.3%	49.4%
Non-registered savings or investments	1129	584	545	511	307	138	39	441	852	277	920	209	211	918	705	424	319	386	195	229
	50.3%	53.6%	47.1%	47.8%	49.8%	50.5%	37.5%	55.3%	52.0%	45.6%	54.4%	37.7%	56.4%	49.1%	52.1%	47.5%	53.7%	50.9%	49.2%	46.2%
TFSA	954	494	460	426	283	124	39	365	737	217	786	168	168	786	611	343	272	339	159	184
	42.5%	45.4%	39.8%	39.8%	45.9%	45.4%	37.5%	45.7%	45.0%	35.7%	46.5%	30.3%	44.9%	42.0%	45.2%	38.5%	45.8%	44.7%	40.2%	37.1%
Inheritance	520	216	304	290	149	63	16	151	389	131	390	130	98	422	332	188	163	169	91	97
	23.2%	19.8%	26.3%	27.1%	24.1%	23.1%	15.4%	18.9%	23.7%	21.6%	23.1%	23.5%	26.2%	22.6%	24.5%	21.1%	27.4%	22.3%	23.0%	19.6%
Annuity	372	204	168	153	106	38	19	162	255	117	295	77	58	314	235	137	97	138	52	85
	16.6%	18.7%	14.5%	14.3%	17.2%	13.9%	18.3%	20.3%	15.6%	19.3%	17.4%	13.9%	15.5%	16.8%	17.4%	15.4%	16.3%	18.2%	13.1%	17.1%
Insurance	315	162	153	146	70	41	7	121	250	65	248	67	63	252	193	122	91	102	50	72
	14.0%	14.9%	13.2%	13.6%	11.3%	15.0%	6.7%	15.2%	15.3%	10.7%	14.7%	12.1%	16.8%	13.5%	14.3%	13.7%	15.3%	13.4%	12.6%	14.5%
GIS (Guaranteed Income Supplement)	279	132	147	135	78	35	14	95	225	54	198	81	44	235	167	112	80	87	49	63
	12.4%	12.1%	12.7%	12.6%	12.6%	12.8%	13.5%	11.9%	13.7%	8.9%	11.7%	14.6%	11.8%	12.6%	12.3%	12.6%	13.5%	11.5%	12.4%	12.7%
Home equity loan	74	35	39	35	20	9	7	23	56	18	51	23	16	58	43	31	20	23	8	23
	3.3%	3.2%	3.4%	3.3%	3.2%	3.3%	6.7%	2.9%	3.4%	3.0%	3.0%	4.2%	4.3%	3.1%	3.2%	3.5%	3.4%	3.0%	2.0%	4.6%
Reverse mortgage	51	13	38	36	10	5	2	8	35	16	27	24	19	32	25	26	9	16	6	20
	2.3%	1.2%	3.3%	3.4%	1.6%	1.8%	1.9%	1.0%	2.1%	2.6%	1.6%	4.3%	5.1%	1.7%	1.8%	2.9%	1.5%	2.1%	1.5%	4.0%
Other	214	107	107	99	56	36	8	71	152	62	175	39	59	155	134	80	62	72	32	48
	9.5%	9.8%	9.3%	9.3%	9.1%	13.2%	7.7%	8.9%	9.3%	10.2%	10.3%	7.0%	15.8%	8.3%	9.9%	9.0%	10.4%	9.5%	8.1%	9.7%

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

How do you anticipate keeping pace with inflation throughout your retirement?

E10aNEW. How do you anticipate keeping pace with inflation throughout your retirement?

		Retirement status		Detailed retirement status					Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement		Have retirement plan		No retirement plan	
	Total	Retired	Not retired	Not yet retired	Retire within 5 years	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No	Female	Male	Female	Male
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All Respondents	2245	1089	1156	1070	617	273	104	798	1638	607	1691	554	374	1871	1353	892	594	759	396	496
I will adjust my lifestyle as necessary	1560	748	812	748	431	209	76	527	1160	400	1139	421	248	1312	908	652	438	470	306	346
	69.5%	68.7%	70.2%	69.9%	69.9%	76.6%	73.1%	66.0%	70.8%	65.9%	67.4%	76.0%	66.3%	70.1%	67.1%	73.1%	73.7%	61.9%	77.3%	69.8%
I've invested with inflation in mind						CDG			I			J				N	Q		S	Q
	771	380	391	363	229	96	33	279	583	188	650	121	165	606	539	232	215	324	93	139
	34.3%	34.9%	33.8%	33.9%	37.1%	35.2%	31.7%	35.0%	35.6%	31.0%	38.4%	21.8%	44.1%	32.4%	39.8%	26.0%	36.2%	42.7%	23.5%	28.0%
I will trust my financial advisor to take this into consideration for me									I		K		M		O		R	PS		
	690	331	359	332	198	87	31	240	536	154	542	148	103	587	442	248	202	240	124	124
	30.7%	30.4%	31.1%	31.0%	32.1%	31.9%	29.8%	30.1%	32.7%	25.4%	32.1%	26.7%	27.5%	31.4%	32.7%	27.8%	34.0%	31.6%	31.3%	25.0%
I will take on more debt to invest in assets that will appreciate in value									I		K				O		S		S	
	56	18	38	35	14	9	3	9	47	9	45	11	19	37	31	25	13	18	11	14
	2.5%	1.7%	3.3%	3.3%	2.3%	3.3%	2.9%	1.1%	2.9%	1.5%	2.7%	2.0%	5.1%	2.0%	2.3%	2.8%	2.2%	2.4%	2.8%	2.8%
Other plans			A	G		G							M							
	225	120	105	93	70	37	15	80	181	44	176	49	42	183	147	78	47	100	27	51
	10.0%	11.0%	9.1%	8.7%	11.3%	13.6%	14.4%	10.0%	11.1%	7.2%	10.4%	8.8%	11.2%	9.8%	10.9%	8.7%	7.9%	13.2%	6.8%	10.3%
I won't do anything				C	C				I									P		
	91	60	31	28	15	5	3	55	45	46	60	31	13	78	37	54	15	22	18	36
	4.1%	5.5%	2.7%	2.6%	2.4%	1.8%	2.9%	6.9%	2.7%	7.6%	3.5%	5.6%	3.5%	4.2%	2.7%	6.1%	2.5%	2.9%	4.5%	7.3%
		B						CDE		H		J				N				Q

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



Expect to outlive their money

QB1anew/QB4. Expect to outlive their money

	Retirement status			Detailed retirement status					Important to save in retirement		Able to save in retirement		Own a business		Plan for retirement		Have retirement plan		No retirement plan	
	Total	Retired	Not retired	Not yet retired	Retire within 5 years	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Yes	No	Female	Male	Female	Male
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	2245	1089	1156	1070	617	273	104	798	1638	607	1691	554	374	1871	1353	892	594	759	396	496
Total respondents who said their money will last longer than they will live	878	493	385	348	241	97	41	392	639	239	731	147	153	725	564	314	224	340	134	180
	39.1%	45.3%	33.3%	32.5%	39.1%	35.5%	39.4%	49.1%	39.0%	39.4%	43.2%	26.5%	40.9%	38.7%	41.7%	35.2%	37.7%	44.8%	33.8%	36.3%
		B			C			CDE			K				O			PS		
Total respondents who said they will live longer than their money will last	461	142	319	296	139	68	24	73	351	110	282	179	88	373	251	210	125	126	96	114
	20.5%	13.0%	27.6%	27.7%	22.5%	24.9%	23.1%	9.1%	21.4%	18.1%	16.7%	32.3%	23.5%	19.9%	18.6%	23.5%	21.0%	16.6%	24.2%	23.0%
			A	DG	G	G	G				J				N	Q			Q	
by 1 year	8	4	4	4	2	3	0	1	7	1	7	1	2	6	6	2	1	5	2	0
	0.4%	0.4%	0.3%	0.4%	0.3%	1.1%	-	0.1%	0.4%	0.2%	0.4%	0.2%	0.5%	0.3%	0.4%	0.2%	0.2%	0.7%	0.5%	-
						G														
by 2 years	16	6	10	10	2	2	0	4	11	5	11	5	2	14	9	7	5	4	4	3
	0.7%	0.6%	0.9%	0.9%	0.3%	0.7%	-	0.5%	0.7%	0.8%	0.7%	0.9%	0.5%	0.7%	0.7%	0.8%	0.8%	0.5%	1.0%	0.6%
				D																
by 3 years	9	4	5	5	2	2	0	2	6	3	3	6	2	7	6	3	5	1	2	1
	0.4%	0.4%	0.4%	0.5%	0.3%	0.7%	-	0.3%	0.4%	0.5%	0.2%	1.1%	0.5%	0.4%	0.4%	0.3%	0.8%	0.1%	0.5%	0.2%
												J								
by 4 years	15	6	9	7	4	2	2	4	13	2	11	4	2	13	10	5	5	5	2	3
	0.7%	0.6%	0.8%	0.7%	0.6%	0.7%	1.9%	0.5%	0.8%	0.3%	0.7%	0.7%	0.5%	0.7%	0.7%	0.6%	0.8%	0.7%	0.5%	0.6%
by 5 years	117	35	82	74	39	18	8	17	82	35	69	48	19	98	57	60	34	23	25	35
	5.2%	3.2%	7.1%	6.9%	6.3%	6.6%	7.7%	2.1%	5.0%	5.8%	4.1%	8.7%	5.1%	5.2%	4.2%	6.7%	5.7%	3.0%	6.3%	7.1%
			A	G	G	G	G					J				N	Q		Q	
by more than 5 years	296	87	209	196	90	41	14	45	232	64	181	115	61	235	163	133	75	88	61	72
	13.2%	8.0%	18.1%	18.3%	14.6%	15.0%	13.5%	5.6%	14.2%	10.5%	10.7%	20.8%	16.3%	12.6%	12.0%	14.9%	12.6%	11.6%	15.4%	14.5%
			A	DG	G	G	G		I			J				N				
Total respondents who Won't run out of money	906	454	452	426	237	108	39	333	648	258	678	228	133	773	538	368	245	293	166	202
	40.4%	41.7%	39.1%	39.8%	38.4%	39.6%	37.5%	41.7%	39.6%	42.5%	40.1%	41.2%	35.6%	41.3%	39.8%	41.3%	41.2%	38.6%	41.9%	40.7%
														L						
Summary																				
Mean	1.8	3.5	0.1	0.1	1.5	0.8	1	4.5	1.5	2.5	2.6	-0.8	1.5	1.8	2.1	1.3	1.5	2.5	0.6	1.9
		B			C			CDEF		H	K									
Std Dev	10.1	9.5	10.4	10.5	10.2	10.1	8.7	9.3	9.9	10.6	10	10.1	11.2	9.9	9.9	10.4	9.5	10.3	9.6	11
Std Err	0.2	0.3	0.3	0.3	0.4	0.6	0.9	0.3	0.2	0.4	0.2	0.4	0.6	0.2	0.3	0.3	0.4	0.4	0.5	0.5

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