

1. In terms of the current economic conditions in Canada as a whole, how would you describe the overall state of the economy right now? Is it very good, somewhat good, somewhat bad or very bad?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
Very good	112	13	26	12	35	20	6	24	31	58	25	87
	3%	3%	7%	6%	3%	2%	2%	3%	3%	4%	4%	3%
			ADEF	ADEF								
Somewhat good	1709	228	245	153	611	343	128	314	509	885	269	1440
	50%	51%	71%	69%	47%	41%	51%	44%	47%	55%	47%	51%
		E	ADEF	ADEF			E			GH		
Somewhat bad	1342	175	69	51	553	389	104	305	473	564	243	1099
	39%	39%	20%	23%	43%	47%	41%	43%	44%	35%	43%	39%
		BC			BC	ABC	BC	I	I			
Very bad	235	33	6	4	102	76	13	73	74	88	34	201
	7%	7%	2%	2%	8%	9%	5%	10%	7%	6%	6%	7%
		BC			BC	BCF	BC	HI				
Summary												
Top2Box (Good)	1821	240	271	166	647	363	134	338	540	943	294	1527
	54%	54%	78%	75%	50%	44%	53%	47%	50%	59%	52%	54%
		E	ADEF	ADEF	E		E			GH		
Low2Box (Bad)	1577	208	76	55	655	466	117	378	546	653	277	1300
	46%	46%	22%	25%	50%	56%	47%	53%	50%	41%	48%	46%
		BC			BC	ABCDF	BC	I	I			

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

2. And thinking about major purchases such as buying a car or household appliances, or your vacation spending, have you changed the timing of major purchases due to current economic conditions?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
Yes, I will make purchases sooner	153	16	16	7	53	50	11	34	36	82	37	116
	4%	3%	5%	3%	4%	6%	4%	5%	3%	5%	6%	4%
											K	
Yes, I will delay purchases for a little while (1-6 months)	625	88	69	39	242	143	45	108	201	316	113	512
	18%	20%	20%	18%	19%	17%	18%	15%	19%	20%	20%	18%
										G		
Yes, I will delay purchases for a long while (more than 6 months)	1145	181	88	58	486	253	80	279	383	484	192	952
	34%	40%	25%	26%	37%	31%	32%	39%	35%	30%	34%	34%
		BCEF			BCEF		B	I	I			
No	1475	165	174	117	520	383	116	295	466	714	229	1246
	43%	37%	50%	53%	40%	46%	46%	41%	43%	45%	40%	44%
			AD	ADEF		AD	AD					
Summary												
Yes Delayed	1770	268	156	97	728	396	125	387	584	799	305	1465
	52%	60%	45%	44%	56%	48%	50%	54%	54%	50%	53%	52%
		BCEF			BCEF							

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

4\_1. (The national economy) Now, thinking about the next three months, do you generally feel the following will improve, stay the same or get worse?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
Improve a lot	44	5	8	4	16	10	1	14	17	13	17	27
	1%	1%	2%	2%	1%	1%	0	2%	2%	1%	3%	1%
			F	F							K	
Improve a little	559	80	103	50	209	75	43	96	153	309	89	469
	16%	18%	30%	23%	16%	9%	17%	13%	14%	19%	16%	17%
		E	ACDEF	DEF	E		E			GH		
Stay the same	1752	226	177	123	640	461	125	365	564	823	328	1424
	52%	50%	51%	56%	49%	56%	50%	51%	52%	52%	57%	50%
				D		D					K	
Worsen a little	821	113	51	39	344	207	66	178	269	374	113	708
	24%	25%	15%	18%	26%	25%	26%	25%	25%	23%	20%	25%
		BC			BC	BC	BC					J
Worsen a lot	223	25	7	5	93	76	16	64	83	76	24	199
	7%	6%	2%	2%	7%	9%	6%	9%	8%	5%	4%	7%
		BC			BC	ABC	BC	I	I			J
Summary												
Improve Summary	603	84	111	54	225	85	44	110	171	323	107	497
	18%	19%	32%	24%	17%	10%	17%	15%	16%	20%	19%	18%
		E	ACDEF	ADEF	E		E			GH		
Worsen Summary	1043	138	58	44	437	284	82	242	352	450	137	907
	31%	31%	17%	20%	34%	34%	33%	34%	32%	28%	24%	32%
		BC			BC	BC	BC	I	I			J
Net (Improve - Worsen)	-440	-54	53	10	-212	-199	-38	-132	-181	-127	-30	-410
	-13%	-12%	15%	5%	-16%	-24%	-15%	-18%	-17%	-8%	-5%	-15%

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

4\_4. (Your personal financial situation) Now, thinking about the next three months, do you generally feel the following will improve, stay the same or get worse?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
Improve a lot	119	12	10	5	49	37	5	25	34	60	34	85
	3%	3%	3%	2%	4%	4%	2%	3%	3%	4%	6%	3%
											K	
Improve a little	673	94	95	51	243	137	53	122	199	352	123	550
	20%	21%	27%	23%	19%	16%	21%	17%	18%	22%	21%	19%
			ADEF	E						GH		
Stay the same	1807	219	171	133	676	475	133	370	575	863	284	1523
	53%	49%	49%	60%	52%	57%	53%	52%	53%	54%	50%	54%
				ABDF		AB						
Worsen a little	613	92	55	26	262	135	44	139	211	263	104	509
	18%	20%	16%	12%	20%	16%	17%	19%	19%	16%	18%	18%
		C			C	C	C					
Worsen a lot	187	32	15	7	71	45	16	60	68	58	27	160
	5%	7%	4%	3%	5%	5%	6%	8%	6%	4%	5%	6%
		C					C	I	I			
Summary												
Improve Summary	791	106	105	56	292	174	58	147	233	412	157	635
	23%	24%	30%	25%	22%	21%	23%	21%	21%	26%	27%	22%
			ADEF							GH	K	
Worsen Summary	800	123	70	33	333	180	60	200	279	321	131	669
	24%	28%	20%	15%	26%	22%	24%	28%	26%	20%	23%	24%
		BCE	C		BC	C	C	I	I			
Net (Improve - Worsen)	-8	-17	35	23	-41	-6	-2	-53	-46	91	26	-34
	0	-4%	10%	11%	-3%	-1%	-1%	-7%	-4%	6%	5%	-1%

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

5. Now, thinking about major purchases such as buying a car or household appliances, or your vacation spending, do you expect that you and your family will be spending ...

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
Much more than last year	168	24	18	9	65	41	11	26	55	87	41	127
	5%	5%	5%	4%	5%	5%	4%	4%	5%	5%	7%	4%
											K	
A little more than last year	505	61	67	39	188	116	34	103	139	263	88	417
	15%	14%	19%	17%	14%	14%	13%	14%	13%	16%	15%	15%
			ADEF							H		
The same as last year	1234	140	138	91	490	285	91	232	357	645	212	1022
	36%	31%	40%	41%	38%	34%	36%	32%	33%	40%	37%	36%
			A	AE	A					GH		
A little less than last year	763	112	75	47	249	214	65	144	262	357	117	646
	22%	25%	22%	21%	19%	26%	26%	20%	24%	22%	20%	23%
		D				D	D					
Much less than last year	728	111	49	35	310	173	51	211	273	244	113	615
	21%	25%	14%	16%	24%	21%	20%	29%	25%	15%	20%	22%
		BC			BC	BC	B	I	I			
Summary												
Top2Box (More)	673	85	85	48	253	157	45	129	194	350	129	544
	20%	19%	25%	22%	19%	19%	18%	18%	18%	22%	23%	19%
			ADEF							H		
Low2Box (Less)	1491	223	124	82	559	387	116	355	535	601	230	1261
	44%	50%	36%	37%	43%	47%	46%	50%	49%	38%	40%	45%
		BCD			BC	BC	BC	I	I			

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

7. Are you, or is anyone in your household worried about losing their job or being laid off?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
Yes	717	107	52	22	326	162	47	139	271	306	142	575
	21%	24%	15%	10%	25%	20%	19%	19%	25%	19%	25%	20%
		BC	C		BCEF	C	C		GI		K	
No	2681	341	295	199	975	667	204	577	815	1289	429	2252
	79%	76%	85%	90%	75%	80%	81%	81%	75%	81%	75%	80%
			AD	ABDEF		D	D	H		H		J

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

8. In the next six months, do you think interest rates will...

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
Go up a lot	182	35	11	11	58	51	15	59	63	60	38	144
	5%	8%	3%	5%	4%	6%	6%	8%	6%	4%	7%	5%
		BD				B	B	I	I			
Go up a little	1617	236	175	117	615	342	132	306	523	788	263	1354
	48%	53%	50%	53%	47%	41%	53%	43%	48%	49%	46%	48%
		E	E	E	E		E			G		
Remain unchanged	1478	163	151	87	577	405	96	322	449	706	253	1225
	43%	36%	43%	39%	44%	49%	38%	45%	41%	44%	44%	43%
			A		AF	ACF						
Go down a little	102	13	7	4	45	24	9	21	45	36	14	88
	3%	3%	2%	2%	3%	3%	3%	3%	4%	2%	3%	3%
									I			
Go down a lot	19	2	3	1	7	6	0	9	6	4	3	16
	1%	1%	1%	1%	1%	1%	-	1%	1%	0	1%	1%
								I				
Summary												
Top2Box (Go up)	1799	271	186	128	673	394	147	365	586	848	301	1497
	53%	60%	54%	58%	52%	48%	59%	51%	54%	53%	53%	53%
		BDE		DE			DE					
Low2Box (Go down)	121	15	10	6	52	30	9	29	51	41	17	104
	4%	3%	3%	3%	4%	4%	3%	4%	5%	3%	3%	4%
									I			

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

9\_1. (Canadian economy) Thinking about the next year or so, do you, yourself, generally feel that the Canadian economy and your own financial situation will improve, stay the same or get worse?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
Improve a lot	59	11	11	4	20	11	2	20	22	17	16	43
	2%	2%	3%	2%	2%	1%	1%	3%	2%	1%	3%	2%
		F	DEF					I				
Improve a little	957	130	149	83	381	145	70	170	299	488	163	794
	28%	29%	43%	38%	29%	17%	28%	24%	28%	31%	28%	28%
		E	ADEF	ADEF	E		E			G		
Stay the same	1257	169	115	86	447	352	88	242	391	625	235	1022
	37%	38%	33%	39%	34%	42%	35%	34%	36%	39%	41%	36%
						BDF				G		
Worsen a little	888	114	62	42	354	245	71	225	293	370	127	761
	26%	25%	18%	19%	27%	30%	28%	31%	27%	23%	22%	27%
		BC			BC	BC	BC	I				
Worsen a lot	237	25	10	7	101	75	20	60	81	96	31	206
	7%	6%	3%	3%	8%	9%	8%	8%	7%	6%	5%	7%
		B			BC	ABC	BC					
Summary												
Improve Summary	1016	141	160	86	400	156	72	190	321	505	178	837
	30%	31%	46%	39%	31%	19%	29%	26%	30%	32%	31%	30%
		E	ACDEF	ADEF	E		E			G		
Worsen Summary	1125	138	72	49	455	321	91	285	374	466	158	967
	33%	31%	21%	22%	35%	39%	36%	40%	34%	29%	28%	34%
		BC			BC	ABC	BC	I	I			J

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



9\_2. (Your own financial situation) Thinking about the next year or so, do you, yourself, generally feel that the Canadian economy and your own financial situation will improve, stay the same or get worse?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
Improve a lot	158	19	18	10	55	50	7	36	44	78	45	114
	5%	4%	5%	4%	4%	6%	3%	5%	4%	5%	8%	4%
						F					K	
Improve a little	994	130	132	79	362	223	68	186	294	514	193	801
	29%	29%	38%	36%	28%	27%	27%	26%	27%	32%	34%	28%
			ADEF	ADEF						GH	K	
Stay the same	1460	185	135	97	557	381	106	299	465	696	220	1240
	43%	41%	39%	44%	43%	46%	42%	42%	43%	44%	39%	44%
						B					J	
Worsen a little	609	95	52	31	240	140	52	149	216	245	85	525
	18%	21%	15%	14%	18%	17%	21%	21%	20%	15%	15%	19%
		BC			C		BC	I	I			
Worsen a lot	176	20	11	5	87	35	18	45	68	63	29	147
	5%	4%	3%	2%	7%	4%	7%	6%	6%	4%	5%	5%
					BC		ABCE	I	I			
Summary												
Improve Summary	1152	149	150	89	417	273	75	223	337	592	237	915
	34%	33%	43%	40%	32%	33%	30%	31%	31%	37%	42%	32%
			ADEF	ADEF						GH	K	
Worsen Summary	785	115	62	35	328	175	70	194	284	308	114	671
	23%	26%	18%	16%	25%	21%	28%	27%	26%	19%	20%	24%
		BC			BC	C	BCE	I	I			

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

41\_1. (You) Who do you think shares in the responsibility for ensuring you have a financially secure retirement? Please assign a percentage to each option, with the total among all parties equaling 100%.

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
0%	199	30	20	12	66	60	12	55	70	74	45	154
	6%	7%	6%	5%	5%	7%	5%	8%	6%	5%	8%	5%
								I				
1-10%	128	16	4	7	65	28	8	27	36	65	38	90
	4%	4%	1%	3%	5%	3%	3%	4%	3%	4%	7%	3%
		B		B	B						K	
11-20%	179	18	13	11	72	52	14	37	64	78	39	140
	5%	4%	4%	5%	6%	6%	6%	5%	6%	5%	7%	5%
21-30%	340	38	28	22	109	116	28	67	105	168	61	278
	10%	8%	8%	10%	8%	14%	11%	9%	10%	11%	11%	10%
						ABD						
31-40%	260	38	25	23	89	68	16	45	82	133	44	216
	8%	8%	7%	10%	7%	8%	7%	6%	8%	8%	8%	8%
				DF								
41-50%	681	80	72	38	253	175	62	159	199	323	106	574
	20%	18%	21%	17%	19%	21%	25%	22%	18%	20%	19%	20%
							ACD					
51-60%	183	20	25	9	72	48	10	26	71	86	27	156
	5%	4%	7%	4%	6%	6%	4%	4%	7%	5%	5%	6%
			CF						G			
61-70%	161	21	19	12	66	31	13	21	49	91	17	144
	5%	5%	6%	5%	5%	4%	5%	3%	4%	6%	3%	5%
										G		
71-80%	285	43	32	29	113	48	20	55	89	142	47	238
	8%	10%	9%	13%	9%	6%	8%	8%	8%	9%	8%	8%
		E	E	DEF								
81-90%	148	21	15	9	62	27	13	19	46	83	14	133
	4%	5%	4%	4%	5%	3%	5%	3%	4%	5%	3%	5%
										G		J
91-100%	835	125	93	50	335	176	55	206	275	354	131	704
	25%	28%	27%	23%	26%	21%	22%	29%	25%	22%	23%	25%
		EF	E					I				
Summary												
Mean	58.5	60.9	62.2	59	59.7	53.7	58.2	58.6	58.6	58.4	53.7	59.5
		E	EF	E	E		E					J
Std. Dev.	31.92	32.64	30.58	31.25	32.15	31.79	30.68	33.52	32.42	30.84	33.46	31.51
Std. Err.	0.55	1.48	1.39	1.35	1.15	1.39	1.27	1.26	0.98	0.77	1.41	0.59
Median	50	60	60	50	50	50	50	50	50	50	50	50

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

41\_2. (Your employer) Who do you think shares in the responsibility for ensuring you have a financially secure retirement? Please assign a percentage to each option, with the total among all parties equaling 100%.

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
0%	2043	304	229	140	819	406	145	478	664	901	298	1745
	60%	68%	66%	64%	63%	49%	58%	67%	61%	56%	52%	62%
		EF	EF	E	E		E	HI	I			J
1-10%	363	54	38	27	126	90	27	63	107	193	90	273
	11%	12%	11%	12%	10%	11%	11%	9%	10%	12%	16%	10%
											K	
11-20%	333	27	36	16	124	104	26	74	94	166	76	257
	10%	6%	10%	7%	10%	13%	10%	10%	9%	10%	13%	9%
			A		A	AC	A				K	
21-30%	344	34	29	22	127	104	30	54	120	171	59	285
	10%	8%	8%	10%	10%	13%	12%	8%	11%	11%	10%	10%
						AB	A		G	G		
31-40%	120	9	3	7	39	52	11	18	35	67	10	110
	4%	2%	1%	3%	3%	6%	4%	3%	3%	4%	2%	4%
				B	B	ABCD	AB					J
41-50%	135	14	10	4	46	51	9	22	48	65	23	112
	4%	3%	3%	2%	4%	6%	4%	3%	4%	4%	4%	4%
						ABCD						
51-60%	16	2	1	3	2	7	0	0	3	12	6	10
	0	0	0	2%	0	1%	-	0	0	1%	1%	0
				BDF								
61-70%	16	2	0	0	6	7	1	1	2	13	2	14
	0	0	-	0	0	1%	0	0	0	1%	0	1%
71-80%	18	3	1	0	9	3	2	1	13	4	7	11
	1%	1%	0	0	1%	0	1%	0	1%	0	1%	0
									GI			
81-90%	4	0	0	0	2	2	0	0	2	2	0	4
	0	-	-	-	0	0	-	-	0	0	-	0
91-100%	6	0	0	0	2	2	1	3	0	3	1	5
	0	-	-	0	0	0	0	0	-	0	0	0
Summary												
Mean	10.1	7.6	7.2	8.7	9.4	14	10.8	7.9	10.2	11	11.2	9.9
					AB	ABCDF	ABC		G	G		
Std. Dev.	16.2	14.61	12.78	14.94	15.94	18.13	16.59	14.48	16.56	16.6	16.56	16.12
Std. Err.	0.28	0.66	0.58	0.64	0.57	0.79	0.69	0.54	0.5	0.42	0.7	0.3
Median	0	0	0	0	0	5	0	0	0	0	0	0

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

41\_3. (Another family member) Who do you think shares in the responsibility for ensuring you have a financially secure retirement? Please assign a percentage to each option, with the total among all parties equaling 100%.

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
0%	2626	336	257	173	984	679	197	586	854	1187	388	2238
	77%	75%	74%	78%	76%	82%	78%	82%	79%	74%	68%	79%
						ABD		I	I			J
1-10%	194	23	24	10	80	39	17	41	61	92	41	153
	6%	5%	7%	5%	6%	5%	7%	6%	6%	6%	7%	5%
11-20%	128	17	15	11	49	33	4	24	37	67	39	89
	4%	4%	4%	5%	4%	4%	2%	3%	3%	4%	7%	3%
			F	F	F	F					K	
21-30%	118	20	11	7	48	24	9	26	26	66	15	104
	3%	4%	3%	3%	4%	3%	4%	4%	2%	4%	3%	4%
										H		
31-40%	74	10	9	4	25	22	4	12	19	42	19	55
	2%	2%	3%	2%	2%	3%	1%	2%	2%	3%	3%	2%
41-50%	173	33	22	12	73	17	16	21	61	92	38	135
	5%	7%	6%	6%	6%	2%	6%	3%	6%	6%	7%	5%
		E	E	E	E		E		G	G		
51-60%	21	2	2	1	12	2	1	0	10	12	8	14
	1%	1%	1%	0	1%	0	0	-	1%	1%	1%	0
									G			
61-70%	3	0	1	0	0	0	2	1	1	2	2	1
	0	-	0	0	-	-	1%	0	0	0	0	0
				D			ADE					
71-80%	20	1	2	1	13	2	1	1	5	14	10	11
	1%	0	1%	0	1%	0	0	0	0	1%	2%	0
											K	
81-90%	12	0	1	0	7	4	0	0	4	7	6	6
	0	-	0	0	1%	0	0	0	0	0	1%	0
											K	
91-100%	28	7	3	0	10	7	1	5	9	14	8	21
	1%	1%	1%	0	1%	1%	0	1%	1%	1%	1%	1%
Summary												
Mean	7.6	8.9	8.3	6.8	8.4	5.6	7	5.1	7.3	8.8	11.6	6.7
		E	E		E				G	G	K	
Std. Dev.	17.89	19.28	18.19	15.91	18.92	15.9	16.92	14.25	17.95	19.17	22.36	16.73
Std. Err.	0.31	0.87	0.83	0.69	0.68	0.69	0.7	0.53	0.54	0.48	0.94	0.31

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

41\_4. (Your financial advisor) Who do you think shares in the responsibility for ensuring you have a financially secure retirement? Please assign a percentage to each option, with the total among all parties equaling 100%.

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
0%	2506	337	261	141	952	628	188	556	805	1145	421	2085
	74%	75%	75%	64%	73%	76%	75%	78%	74%	72%	74%	74%
		C	C		C	C	C	I				
1-10%	438	49	44	38	188	86	34	79	133	225	77	362
	13%	11%	13%	17%	14%	10%	13%	11%	12%	14%	13%	13%
				ABE	E							
11-20%	179	26	17	17	53	53	12	34	62	82	31	147
	5%	6%	5%	8%	4%	6%	5%	5%	6%	5%	5%	5%
				DF								
21-30%	147	18	16	11	52	40	9	27	40	80	31	116
	4%	4%	5%	5%	4%	5%	4%	4%	4%	5%	5%	4%
31-40%	25	3	3	4	8	6	1	4	5	16	6	19
	1%	1%	1%	2%	1%	1%	0	1%	0	1%	1%	1%
				F								
41-50%	67	11	4	5	32	10	6	9	26	32	2	65
	2%	2%	1%	2%	2%	1%	2%	1%	2%	2%	0	2%
												J
51-60%	10	1	1	1	6	1	0	3	4	3	0	10
	0	0	0	0	0	0	0	0	0	0	-	0
61-70%	5	0	0	1	2	2	0	0	2	2	0	4
	0	-	-	0	0	0	-	-	0	0	0	0
71-80%	6	1	0	1	2	1	1	0	3	3	2	4
	0	0	0	1%	0	0	0	-	0	0	0	0
81-90%	6	1	0	1	3	1	1	1	2	4	1	6
	0	0	-	0	0	0	0	0	0	0	0	0
91-100%	8	2	1	1	3	1	0	3	3	2	0	8
	0	0	0	1%	0	0	0	0	0	0	-	0
Summary												
Mean	5.3	5.3	4.5	7.9	5.4	4.8	4.9	4.4	5.4	5.6	4.5	5.4
				ABDEF								
Std. Dev.	12.65	13.22	10.91	15.76	13.07	11.46	12.13	11.82	13.26	12.58	10.43	13.05
Std. Err.	0.22	0.6	0.5	0.68	0.47	0.5	0.5	0.44	0.4	0.31	0.44	0.24

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

41\_5. (Government) Who do you think shares in the responsibility for ensuring you have a financially secure retirement? Please assign a percentage to each option, with the total among all parties equaling 100%.

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
0%	1347	198	143	88	534	288	95	269	419	659	218	1129
	40%	44%	41%	40%	41%	35%	38%	38%	39%	41%	38%	40%
		EF	E		E							
1-10%	473	52	54	37	205	89	37	75	140	259	89	384
	14%	12%	16%	17%	16%	11%	15%	10%	13%	16%	16%	14%
			E	AE	E					GH		
11-20%	443	68	45	31	170	96	32	58	164	221	80	364
	13%	15%	13%	14%	13%	12%	13%	8%	15%	14%	14%	13%
									G	G		
21-30%	468	53	37	21	166	152	37	106	161	200	77	391
	14%	12%	11%	10%	13%	18%	15%	15%	15%	13%	13%	14%
						ABCD	C					
31-40%	181	16	17	12	70	52	13	34	46	101	28	153
	5%	4%	5%	5%	5%	6%	5%	5%	4%	6%	5%	5%
41-50%	281	31	27	19	90	93	20	95	100	86	36	245
	8%	7%	8%	9%	7%	11%	8%	13%	9%	5%	6%	9%
						AD		HI	I			
51-60%	31	6	2	1	10	6	5	8	7	16	6	25
	1%	1%	1%	0	1%	1%	2%	1%	1%	1%	1%	1%
							C					
61-70%	36	4	6	2	10	14	1	13	14	10	8	28
	1%	1%	2%	1%	1%	2%	0	2%	1%	1%	1%	1%
								I				
71-80%	56	6	6	3	25	12	5	24	14	18	10	46
	2%	1%	2%	1%	2%	1%	2%	3%	1%	1%	2%	2%
								HI				
81-90%	15	3	1	1	6	5	1	7	3	6	3	13
	0	1%	0	0	0	1%	0	1%	0	0	0	0
91-100%	66	10	8	5	16	22	5	27	19	20	17	50
	2%	2%	2%	2%	1%	3%	2%	4%	2%	1%	3%	2%
								HI				
Summary												
Mean	18.5	17.4	17.8	17.7	17	21.9	19.1	24.1	18.5	16.1	19	18.4
						ABCD		HI	I			
Std. Dev.	22.7	22.96	23.38	22.78	21.33	24.01	22.78	27.4	21.92	20.37	23.77	22.49
Std. Err.	0.39	1.04	1.07	0.98	0.76	1.05	0.94	1.03	0.66	0.51	1	0.42
Median	10	10	10	10	10	20	10	20	10	10	10	10

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

42a. Which of the following do you do to ensure a financially secure retirement?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
I save a regular amount from each pay check	1171	154	135	89	463	233	96	127	355	689	228	943
	34%	34%	39%	40%	36%	28%	38%	18%	33%	43%	40%	33%
		E	E	E	E		E		G	GH	K	
I have a financial advisor who helps manage my money	798	110	76	86	308	161	57	93	264	441	82	716
	23%	25%	22%	39%	24%	19%	23%	13%	24%	28%	14%	25%
				ABDEF					G	G		J
I educate myself about investment options regularly	771	117	91	68	311	131	53	91	240	440	119	653
	23%	26%	26%	31%	24%	16%	21%	13%	22%	28%	21%	23%
		E	EF	DEF	E		E		G	GH		
I get professional financial advice	645	100	65	71	237	124	49	74	216	355	83	562
	19%	22%	19%	32%	18%	15%	20%	10%	20%	22%	14%	20%
		E		ABDEF			E		G	G		J
I have a written retirement plan (from a third party professional)	259	33	18	19	82	87	21	18	91	150	30	229
	8%	7%	5%	8%	6%	10%	8%	3%	8%	9%	5%	8%
				B		BD	B		G	G		
I don't do anything to ensure a financially secure retirement	1074	146	111	48	377	315	77	408	334	332	204	871
	32%	32%	32%	22%	29%	38%	31%	57%	31%	21%	36%	31%
		C	C		C	CDF	C	HI	I			

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

43. With all of these retirement saving vehicles available to you, including Registered Retirement Savings Plans, Tax-Free Savings Accounts, Defined Contribution Plans, Defined Benefit Plans and Pooled Registered Pension Plans, which of the following statements best describes how you feel or best reflects your situation?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
I have enough retirement savings options to secure my retirement	835	102	82	74	336	175	66	105	271	459	73	762
	25%	23%	24%	34%	26%	21%	26%	15%	25%	29%	13%	27%
				ABDEF			E		G	G		J
There are too many options to make a clear decision	497	61	57	33	213	94	39	108	136	253	117	380
	15%	14%	17%	15%	16%	11%	15%	15%	13%	16%	20%	13%
			E		E		E			H	K	
I don't have enough money to use all of the savings options available to me.	1848	262	192	105	675	477	137	469	619	760	333	1515
	54%	58%	55%	48%	52%	58%	54%	66%	57%	48%	58%	54%
		CD	C			C	C	HI	I			
I have enough money to use all options but prefer to put all in one vehicle (RRSPs)	218	24	16	9	78	82	10	35	60	123	48	169
	6%	5%	5%	4%	6%	10%	4%	5%	5%	8%	8%	6%
						ABCDF				G		

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



44\_1. (I have a good understanding of my options) With all of these retirement savings options available to you, including Registered Retirement Savings Plans, Tax-Free Savings Accounts, Defined Contribution Plans, Defined Benefit Plans and Pooled Registered Pension Plans, to what extent do you agree or disagree with the following statements:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
I have a good understanding of my options												
Strongly agree	444	63	44	28	176	104	28	73	153	219	59	385
	13%	14%	13%	13%	14%	13%	11%	10%	14%	14%	10%	14%
									G	G		
Somewhat agree	1626	223	161	117	596	402	126	337	517	772	235	1391
	48%	50%	46%	53%	46%	49%	50%	47%	48%	48%	41%	49%
				BD								J
Somewhat disagree	1058	124	112	61	412	272	77	228	338	492	206	852
	31%	28%	32%	28%	32%	33%	30%	32%	31%	31%	36%	30%
											K	
Strongly disagree	270	38	30	14	117	51	20	79	79	113	71	199
	8%	9%	9%	6%	9%	6%	8%	11%	7%	7%	12%	7%
								HI			K	
Summary												
Top2Box	2070	286	205	146	772	506	155	409	669	991	294	1776
	61%	64%	59%	66%	59%	61%	61%	57%	62%	62%	51%	63%
				BD								J
Low2Box	1328	162	142	75	529	323	97	307	417	604	277	1051
	39%	36%	41%	34%	41%	39%	39%	43%	38%	38%	49%	37%
			C		C						K	

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

44\_2. (I don't have enough time to learn and understand my options) With all of these retirement savings options available to you, including Registered Retirement Savings Plans, Tax-Free Savings Accounts, Defined Contribution Plans, Defined Benefit Plans and Pooled Registered Pension Plans, to what extent do you agree or disagree with the following statements:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
I don't have enough time to learn and understand my options												
Strongly agree	228	26	23	14	76	69	20	63	84	81	56	172
	7%	6%	7%	6%	6%	8%	8%	9%	8%	5%	10%	6%
Somewhat agree								I	I		K	
	1164	159	131	63	444	281	87	229	378	558	226	938
	34%	35%	38%	29%	34%	34%	35%	32%	35%	35%	40%	33%
Somewhat disagree		C	C				C				K	
	1458	174	142	106	556	375	104	323	463	671	222	1235
	43%	39%	41%	48%	43%	45%	41%	45%	43%	42%	39%	44%
Strongly disagree				ABF		A						
	548	90	51	38	226	104	40	101	162	286	67	482
	16%	20%	15%	17%	17%	13%	16%	14%	15%	18%	12%	17%
		BE		E	E							J
Summary												
Top2Box	1392	185	154	77	520	350	107	292	461	638	282	1110
	41%	41%	44%	35%	40%	42%	43%	41%	42%	40%	49%	39%
			C			C	C				K	
Low2Box	2006	264	193	144	782	479	145	424	625	957	289	1717
	59%	59%	56%	65%	60%	58%	57%	59%	58%	60%	51%	61%
				BEF								J

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

44\_3. (I don't feel the need to understand all or any of these options) With all of these retirement savings options available to you, including Registered Retirement Savings Plans, Tax-Free Savings Accounts, Defined Contribution Plans, Defined Benefit Plans and Pooled Registered Pension Plans, to what extent do you agree or disagree with the following statements:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
I don't feel the need to understand all or any of these options												
Strongly agree	170	17	15	6	63	58	11	50	63	57	35	135
	5%	4%	4%	3%	5%	7%	4%	7%	6%	4%	6%	5%
Somewhat agree						AC		I	I			
	878	112	84	51	326	240	65	227	299	352	157	721
	26%	25%	24%	23%	25%	29%	26%	32%	28%	22%	28%	25%
Somewhat disagree						C		I	I			
	1494	193	157	103	557	375	108	294	463	737	241	1253
	44%	43%	45%	47%	43%	45%	43%	41%	43%	46%	42%	44%
Strongly disagree									G			
	856	126	91	61	356	156	67	145	261	450	138	718
	25%	28%	26%	28%	27%	19%	27%	20%	24%	28%	24%	25%
		E	E	E	E		E			GH		
Summary												
Top2Box	1048	130	99	56	389	298	76	277	362	409	192	855
	31%	29%	29%	26%	30%	36%	30%	39%	33%	26%	34%	30%
Low2Box						ABCD		HI	I			
	2350	319	248	164	913	531	175	439	725	1187	379	1971
	69%	71%	71%	74%	70%	64%	70%	61%	67%	74%	66%	70%
		E	E	E	E				G	GH		

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

44\_4. (I wish someone could just tell me what I need to do to help ensure I have a secure retirement) With all of these retirement savings options available to you, including Registered Retirement Savings Plans, Tax-Free Savings Accounts, Defined Contribution Plans, Defined Benefit Plans and Pooled Registered Pension Plans, to what extent do you agree or disagree with the following statements:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
I wish someone could just tell me what I need to do to help ensure I have a secure retirement												
Strongly agree	514	66	57	27	182	135	47	108	153	253	129	385
	15%	15%	16%	12%	14%	16%	19%	15%	14%	16%	23%	14%
Somewhat agree							CD				K	
	1525	183	159	100	581	398	104	358	511	657	253	1272
	45%	41%	46%	45%	45%	48%	41%	50%	47%	41%	44%	45%
Somewhat disagree						AF		I	I			
	958	137	96	67	378	210	70	186	298	474	139	819
	28%	31%	28%	30%	29%	25%	28%	26%	27%	30%	24%	29%
Strongly disagree												
	401	62	35	27	161	86	31	65	125	211	50	351
	12%	14%	10%	12%	12%	10%	12%	9%	11%	13%	9%	12%
Summary												
Top2Box	2039	249	216	127	763	533	151	465	663	910	382	1657
	60%	56%	62%	58%	59%	64%	60%	65%	61%	57%	67%	59%
			A			AC		I			K	
Low2Box	1359	199	131	94	538	296	101	251	423	685	189	1170
	40%	44%	38%	42%	41%	36%	40%	35%	39%	43%	33%	41%
		BE		E						G		J

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

44\_5. (I don't know enough about how all/any of these options work) With all of these retirement savings options available to you, including Registered Retirement Savings Plans, Tax-Free Savings Accounts, Defined Contribution Plans, Defined Benefit Plans and Pooled Registered Pension Plans, to what extent do you agree or disagree with the following statements:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
I don't know enough about how all/any of these options work												
Strongly agree	456	65	54	28	170	96	42	139	145	172	108	348
	13%	15%	16%	13%	13%	12%	17%	19%	13%	11%	19%	12%
Somewhat agree							DE	HI			K	
	1542	187	161	97	586	393	118	339	513	691	278	1264
	45%	42%	47%	44%	45%	47%	47%	47%	47%	43%	49%	45%
Somewhat disagree												
	1040	141	97	76	388	268	71	186	333	521	131	909
	31%	31%	28%	34%	30%	32%	28%	26%	31%	33%	23%	32%
Strongly disagree				BF						G		J
	359	56	34	20	158	72	20	53	95	212	54	305
	11%	12%	10%	9%	12%	9%	8%	7%	9%	13%	9%	11%
		F			F					GH		
Summary												
Top2Box	1998	252	216	126	755	489	161	477	658	863	386	1612
	59%	56%	62%	57%	58%	59%	64%	67%	61%	54%	68%	57%
							ACD	HI	I		K	
Low2Box	1400	196	131	95	546	340	91	239	428	733	185	1214
	41%	44%	38%	43%	42%	41%	36%	33%	39%	46%	32%	43%
		F		F	F				G	GH		J

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

44\_6. (It is not easy or simple to get help from any professional company to help understand these options) With all of these retirement savings options available to you, including Registered Retirement Savings Plans, Tax-Free Savings Accounts, Defined Contribution Plans, Defined Benefit Plans and Pooled Registered Pension Plans, to what extent do you agree or disagree with the following statements:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
It is not easy or simple to get help from any professional company to help understand these options												
Strongly agree	259	34	33	16	92	53	30	67	88	104	45	213
	8%	8%	10%	7%	7%	6%	12%	9%	8%	7%	8%	8%
Somewhat agree							ACDE	I				
	1437	186	139	81	547	382	104	356	456	626	256	1182
	42%	41%	40%	37%	42%	46%	41%	50%	42%	39%	45%	42%
Somewhat disagree						C		HI				
	1298	175	136	91	489	315	91	219	414	665	209	1088
	38%	39%	39%	41%	38%	38%	36%	31%	38%	42%	37%	38%
Strongly disagree								G	G			
	404	54	39	32	173	80	26	75	128	201	61	344
	12%	12%	11%	14%	13%	10%	10%	10%	12%	13%	11%	12%
Summary				E								
	1696	220	172	98	639	434	134	423	544	729	301	1395
	50%	49%	50%	44%	49%	52%	53%	59%	50%	46%	53%	49%
Low2Box						C	C	HI				
	1702	229	175	123	662	395	118	294	542	866	270	1432
	50%	51%	50%	56%	51%	48%	47%	41%	50%	54%	47%	51%
				EF					G	G		

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

44. (Top2box Summary) With all of these retirement savings options available to you, including Registered Retirement Savings Plans, Tax-Free Savings Accounts, Defined Contribution Plans, Defined Benefit Plans and Pooled Registered Pension Plans, to what extent do you agree or disagree with the following statements:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
I have a good understanding of my options	2070	286	205	146	772	506	155	409	669	991	294	1776
	61%	64%	59%	66%	59%	61%	61%	57%	62%	62%	51%	63%
				BD								J
I wish someone could just tell me what I need to do to help ensure I have a secure retirement	2039	249	216	127	763	533	151	465	663	910	382	1657
	60%	56%	62%	58%	59%	64%	60%	65%	61%	57%	67%	59%
			A			AC		I			K	
I don't know enough about how all/any of these options work	1998	252	216	126	755	489	161	477	658	863	386	1612
	59%	56%	62%	57%	58%	59%	64%	67%	61%	54%	68%	57%
							ACD	HI	I		K	
It is not easy or simple to get help from any professional company to help understand these options	1696	220	172	98	639	434	134	423	544	729	301	1395
	50%	49%	50%	44%	49%	52%	53%	59%	50%	46%	53%	49%
						C	C	HI				
I don't have enough time to learn and understand my options	1392	185	154	77	520	350	107	292	461	638	282	1110
	41%	41%	44%	35%	40%	42%	43%	41%	42%	40%	49%	39%
			C			C	C				K	
I don't feel the need to understand all or any of these options	1048	130	99	56	389	298	76	277	362	409	192	855
	31%	29%	29%	26%	30%	36%	30%	39%	33%	26%	34%	30%
						ABCD		HI	I			

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

44. (Low2box Summary) With all of these retirement savings options available to you, including Registered Retirement Savings Plans, Tax-Free Savings Accounts, Defined Contribution Plans, Defined Benefit Plans and Pooled Registered Pension Plans, to what extent do you agree or disagree with the following statements:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
I don't feel the need to understand all or any of these options	2350	319	248	164	913	531	175	439	725	1187	379	1971
	69%	71%	71%	74%	70%	64%	70%	61%	67%	74%	66%	70%
		E	E	E	E				G	GH		
I don't have enough time to learn and understand my options	2006	264	193	144	782	479	145	424	625	957	289	1717
	59%	59%	56%	65%	60%	58%	57%	59%	58%	60%	51%	61%
				BEF								J
It is not easy or simple to get help from any professional company to help understand these options	1702	229	175	123	662	395	118	294	542	866	270	1432
	50%	51%	50%	56%	51%	48%	47%	41%	50%	54%	47%	51%
				EF					G	G		
I don't know enough about how all/any of these options work	1400	196	131	95	546	340	91	239	428	733	185	1214
	41%	44%	38%	43%	42%	41%	36%	33%	39%	46%	32%	43%
		F		F	F				G	GH		J
I wish someone could just tell me what I need to do to help ensure I have a secure retirement	1359	199	131	94	538	296	101	251	423	685	189	1170
	40%	44%	38%	42%	41%	36%	40%	35%	39%	43%	33%	41%
		BE		E						G		J
I have a good understanding of my options	1328	162	142	75	529	323	97	307	417	604	277	1051
	39%	36%	41%	34%	41%	39%	39%	43%	38%	38%	49%	37%
			C		C						K	

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



45. What best describes your feelings about your retirement years:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
I am confident that I will have enough money to have secure retirement	1237	145	127	100	492	274	99	174	387	676	157	1079
	36%	32%	37%	45%	38%	33%	39%	24%	36%	42%	28%	38%
				ABDE			AE		G	GH		J
I am worried that I won't have enough money to have a financially secure retirement	1269	168	121	69	485	342	84	335	399	535	235	1033
	37%	38%	35%	31%	37%	41%	33%	47%	37%	34%	41%	37%
		C			C	BCF		HI				
I know that I'll have to work after I turn 65 to make enough money to live	892	135	99	52	324	214	68	208	301	384	178	714
	26%	30%	29%	23%	25%	26%	27%	29%	28%	24%	31%	25%
		CD						I			K	

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

46. Do you feel you are going to be worse off, about the same or better off financially in retirement than your parents are/were in retirement?

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
Better	930	122	100	80	389	162	78	129	307	494	134	797
	27%	27%	29%	36%	30%	20%	31%	18%	28%	31%	23%	28%
		E	E	ABDE	E		E		G	G		J
About the same	1262	142	131	78	462	351	96	270	375	617	250	1012
	37%	32%	38%	36%	36%	42%	38%	38%	35%	39%	44%	36%
						ACD	A				K	
Worse	1206	185	116	62	451	315	77	318	404	484	188	1018
	35%	41%	33%	28%	35%	38%	31%	44%	37%	30%	33%	36%
		BCDF			C	CF		HI	I			

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

47\_1. (I contribute yearly to an RRSP before tax time.) To what extent do you agree or disagree with the following statements:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
I contribute yearly to an RRSP before tax time.												
Strongly agree	625	90	62	48	263	121	40	42	161	422	106	519
	18%	20%	18%	22%	20%	15%	16%	6%	15%	26%	18%	18%
		E		EF	E				G	GH		
Somewhat agree	842	107	84	59	301	224	68	139	258	445	148	694
	25%	24%	24%	27%	23%	27%	27%	19%	24%	28%	26%	25%
										GH		
Somewhat disagree	777	83	87	47	266	242	51	190	261	326	132	644
	23%	18%	25%	21%	20%	29%	20%	26%	24%	20%	23%	23%
			A			ACDF		I				
Strongly disagree	1154	169	114	67	472	241	92	346	406	402	185	969
	34%	38%	33%	30%	36%	29%	36%	48%	37%	25%	32%	34%
		CE			CE		CE	HI	I			
Summary												
Top2Box	1467	197	145	107	564	345	109	181	419	867	254	1213
	43%	44%	42%	48%	43%	42%	43%	25%	39%	54%	44%	43%
				BE					G	GH		
Low2Box	1931	251	201	114	737	484	143	535	667	728	317	1614
	57%	56%	58%	52%	57%	58%	57%	75%	61%	46%	56%	57%
			C			C		HI	I			

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

47\_2. (My employer offers retirement programs.) To what extent do you agree or disagree with the following statements:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
<b>My employer offers retirement programs.</b>												
Strongly agree	608	69	59	48	235	141	57	36	192	380	97	511
	18%	15%	17%	22%	18%	17%	23%	5%	18%	24%	17%	18%
Somewhat agree				A			ABDE		G	GH		
	939	104	92	61	374	232	76	155	305	478	178	761
	28%	23%	27%	27%	29%	28%	30%	22%	28%	30%	31%	27%
Somewhat disagree				A			A		G	G		
	579	79	68	35	206	153	39	149	185	245	119	460
	17%	18%	20%	16%	16%	19%	15%	21%	17%	15%	21%	16%
Strongly disagree								I			K	
	1272	196	127	78	487	303	80	376	403	492	177	1095
	37%	44%	37%	35%	37%	37%	32%	52%	37%	31%	31%	39%
		BCDEF			F			HI	I			J
<b>Summary</b>												
Top2Box	1547	174	151	108	609	373	132	191	498	858	275	1271
	46%	39%	44%	49%	47%	45%	53%	27%	46%	54%	48%	45%
				A	A		ABDE		G	GH		
Low2Box	1851	275	195	113	693	456	119	525	589	737	296	1555
	54%	61%	56%	51%	53%	55%	47%	73%	54%	46%	52%	55%
		CDF	F		F	F		HI	I			

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

47\_4. (I am too young to think about retirement.) To what extent do you agree or disagree with the following statements:

		REGION						HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
Base: All respondents	3398	489	481	539	778	525	586	712	1090	1596	561	2837
Weighted	3398	449	347	221	1301	829	252	716	1086	1595	571	2827
I am too young to think about retirement.												
Strongly agree	193	24	10	6	84	61	7	45	64	84	59	135
	6%	5%	3%	3%	6%	7%	3%	6%	6%	5%	10%	5%
					BCF	BCF					K	
Somewhat agree	412	41	47	21	139	137	26	116	120	177	116	296
	12%	9%	14%	10%	11%	17%	10%	16%	11%	11%	20%	10%
			A			ACDF		HI			K	
Somewhat disagree	898	103	106	49	302	276	61	194	273	432	176	722
	26%	23%	31%	22%	23%	33%	24%	27%	25%	27%	31%	26%
			ACDF			ACDF					K	
Strongly disagree	1895	281	183	144	775	355	157	362	630	903	221	1674
	56%	63%	53%	65%	60%	43%	62%	51%	58%	57%	39%	59%
		BE	E	BDE	BE		BE		G	G		J
Summary												
Top2Box	605	65	58	27	224	198	34	160	184	261	175	431
	18%	14%	17%	12%	17%	24%	13%	22%	17%	16%	31%	15%
					C	ABCD		HI			K	
Low2Box	2793	384	289	194	1078	631	218	556	902	1334	397	2396
	82%	86%	83%	88%	83%	76%	87%	78%	83%	84%	69%	85%
		E	E	DE	E		E		G	G		J

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