

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3. [SUMMARY - RANK 1-3] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

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

	Retirement status					Detailed retirement status				Ready to retire		Outliving money		Carrying debt into retirement		Financial Plan				Spending habits	
	Total	Retired	Not retired	Due to retire within 1 year	Not retired within 1 year	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Plan w/ a budget	Plan w/o a budget	Plan	No plan	Spend as needed	Live frugally
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All Respondents	1315	1315	..**	43*	..**	..**	361	21**	933	821	494	621	694	552	763	546	579	1125	190	701	613
Changes in physical health	970	970	0	29	0	0	266	13	691	610	360	460	510	420	550	399	429	828	142	521	448
	74%	74%	-	67%	-	-	74%	62%	74%	74%	73%	74%	74%	76%	72%	73%	74%	74%	75%	74%	73%
Changes in spouse/partner's health	662	662	0	24	0	0	186	7	469	434	228	327	335	286	376	273	299	572	90	355	306
	50%	50%	-	56%	-	-	52%	33%	50%	53% J	46%	53%	48%	52%	49%	50%	52%	51%	47%	51%	50%
Change in income	542	542	0	22	0	0	164	7	371	290	252	205	337	260	282	214	246	460	82	266	276
	41%	41%	-	51%	-	-	45%	33%	40%	35%	51% I	33%	49% K	47% N	37%	39%	43%	41%	43%	38%	45% S
Changes in mental health/abilities	493	493	0	18	0	0	137	8	348	324	169	246	247	189	304	219	207	426	67	268	224
	38%	38%	-	42%	-	-	38%	38%	37%	40%	34%	40%	36%	34%	40%	40%	36%	38%	35%	38%	37%
Loss of friends/relatives	357	357	0	10	0	0	92	7	258	240	117	182	175	123	234	146	159	305	52	192	165
	27%	27%	-	23%	-	-	26%	33%	28%	29% J	24%	29%	25%	22%	31% M	27%	28%	27%	27%	27%	27%
Changes in social ties	258	258	0	5	0	0	63	6	189	168	90	131	127	107	151	109	112	221	37	134	124
	20%	20%	-	12%	-	-	18%	29%	20%	21%	18%	21%	18%	19%	20%	20%	19%	20%	20%	19%	20%
Change in working status	198	198	0	8	0	0	76	7	115	103	95	88	110	91	107	77	88	165	33	108	90
	15%	15%	-	19%	-	-	21% H	33%	12%	13%	19% I	14%	16%	17%	14%	14%	15%	15%	17%	15%	15%
New roles (volunteering, caregiving)	188	188	0	8	0	0	44	2	142	129	59	96	92	71	117	85	70	155	33	110	78
	14%	14%	-	19%	-	-	12%	10%	15%	16%	12%	16%	13%	13%	15%	16%	12%	14%	17%	16%	13%
Change in social status	135	135	0	3	0	0	27	6	102	78	57	64	71	59	76	64	53	117	18	77	58
	10%	10%	-	7%	-	-	8%	29%	11%	10%	12%	10%	10%	11%	10%	12%	9%	10%	10%	11%	10%
Change in marital status	66	66	0	1	0	0	12	0	54	40	26	29	37	26	40	28	29	57	9	35	31
	5%	5%	-	2%	-	-	3%	-	6%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
Other	76	76	0	1	0	0	16	0	60	47	29	35	41	24	52	24	45	69	7	37	39
	6%	6%	-	2%	-	-	4%	-	6%	6%	6%	6%	6%	4%	7%	4%	8% OQ	6% O	4%	5%	6%

Have you ever, do you now or do you expect to provide informal caregiving to another adult?

Q1. Have you ever, do you now or do you expect to provide informal, unpaid caregiving to another adult? By adult caregiving, we mean providing care and/or support to an adult family member, friend or neighbour who has a physical or mental disability, is chronically ill or is frail.

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

	Retirement status					Detailed retirement status				Ready to retire		Outliving money		Carrying debt into retirement		Financial Plan				Spending habits	
	Total	Retired	Not retired	Due to retire within 1 year	Not retired within 1 year	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Plan w/ a budget	Plan w/o a budget	Plan	No plan	Spend as needed	Live frugally
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents	1315	1315	..**	43*	..**	..**	361	21**	933	821	494	621	694	552	763	546	579	1125	190	701	613
Yes	535 41%	535 41%	0 -	20 47%	0 -	0 -	149 41%	9 43%	377 40%	322 39%	213 43%	244 39%	291 42%	244 44% N	291 38%	238 44% PQ	217 38%	455 40% P	80 42%	293 42%	241 39%
No	481 37%	481 37%	0 -	11 26%	0 -	0 -	129 36%	6 29%	346 37%	303 37%	178 36%	226 36%	255 37%	185 34%	296 39%	188 34%	232 40%	420 37% O	61 32%	269 38%	212 35%
Don't know	299 23%	299 23%	0 -	12 28%	0 -	0 -	83 23%	6 29%	210 23%	196 24%	103 21%	151 24%	148 21%	123 22%	176 23%	120 22%	130 23%	250 22%	49 26%	139 20%	160 26% S

Health event

Q2. In the past year, have you or has another member of your family experienced a significant health event or a decline in health overall?

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

		Retirement status				Detailed retirement status				Ready to retire		Outliving money		Carrying debt into retirement		Financial Plan				Spending habits	
	Total	Retired A	Not retired B	Due to retire within 1 year C	Not retired within 1 year D	Not yet retired E	Partially retired F	Retired and returned to work G	Fully retired H	Yes I	No J	Yes K	No L	Yes M	No N	Plan w/ a budget O	Plan w/o a budget P	Plan Q	No plan R	Spend as needed S	Live frugally T
Base: All Respondents	1315	1315	..	43*	..	..	361	21**	933	821	494	621	694	552	763	546	579	1125	190	701	613
Yes	427 33%	427 33%	0 -	19 44%	0 -	0 -	110 31%	5 24%	312 33%	247 30%	180 36% I	210 34%	217 31%	190 34%	237 31%	173 32%	190 33%	363 32%	64 34%	211 30%	216 35% S
No	888 68%	888 68%	0 -	24 56%	0 -	0 -	251 70%	16 76%	621 67%	574 70% J	314 64%	411 66%	477 69%	362 66%	526 69%	373 68%	389 67%	762 68%	126 66%	490 70% T	397 65%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3. [SUMMARY - RANK 1] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

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	Retirement status					Detailed retirement status				Ready to retire		Outliving money		Carrying debt into retirement		Financial Plan				Spending habits	
	Total	Retired	Not retired	Due to retire within 1 year	Not retired within 1 year	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Plan w/ a budget	Plan w/o a budget	Plan	No plan	Spend as needed	Live frugally
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents	1315	1315	..**	43*	..**	..**	361	21**	933	821	494	621	694	552	763	546	579	1125	190	701	613
Changes in physical health	418 32%	418 32%	0 -	11 26%	0 -	0 -	107 30%	2 10%	309 33%	284 35% J	134 27%	215 35% L	203 29%	176 32%	242 32%	179 33%	183 32%	362 32%	56 30%	229 33%	189 31%
Change in income	254 19%	254 19%	0 -	11 26%	0 -	0 -	83 23% H	4 19%	167 18%	124 15%	130 26% I	81 13%	173 25% K	126 23% N	128 17%	97 18%	113 20%	210 19%	44 23%	118 17%	136 22% S
Changes in spouse/partner's health	231 18%	231 18%	0 -	10 23%	0 -	0 -	58 16%	5 24%	168 18%	150 18%	81 16%	115 19%	116 17%	87 16%	144 19%	93 17%	111 19%	204 18%	27 14%	121 17%	109 18%
Changes in mental health/abilities	105 8%	105 8%	0 -	5 12%	0 -	0 -	35 10%	1 5%	69 7%	72 9%	33 7%	55 9%	50 7%	49 9%	56 7%	44 8%	46 8%	90 8%	15 8%	61 9%	44 7%
Change in working status	76 6%	76 6%	0 -	4 9%	0 -	0 -	34 9% H	6 29%	36 4%	43 5%	33 7%	34 6%	42 6%	30 5%	46 6%	32 6%	32 6%	64 6%	12 6%	41 6%	35 6%
Loss of friends/relatives	66 5%	66 5%	0 -	1 2%	0 -	0 -	15 4%	0 -	51 6%	45 6%	21 4%	31 5%	35 5%	21 4%	45 6%	31 6%	30 5%	61 5%	5 3%	35 5%	31 5%
Changes in social ties	65 5%	65 5%	0 -	0 -	0 -	0 -	12 3%	2 10%	51 6%	44 5%	21 4%	35 6%	30 4%	28 5%	37 5%	26 5%	26 5%	52 5%	13 7%	31 4%	34 6%
New roles (volunteering, caregiving)	42 3%	42 3%	0 -	1 2%	0 -	0 -	8 2%	1 5%	33 4%	27 3%	15 3%	25 4%	17 2%	14 3%	28 4%	22 4% PQ	10 2% P	32 3% P	10 5% P	26 4%	16 3%
Change in social status	28 2%	28 2%	0 -	0 -	0 -	0 -	4 1%	0 -	24 3%	18 2%	10 2%	13 2%	15 2%	10 2%	18 2%	14 3%	11 2%	25 2%	3 2%	19 3%	9 2%
Change in marital status	19 1%	19 1%	0 -	0 -	0 -	0 -	3 1%	0 -	16 2%	8 1%	11 2%	11 2%	8 1%	8 1%	11 1%	7 1%	9 2%	16 1%	3 2%	11 2%	8 1%
Other	11 1%	11 1%	0 -	0 -	0 -	0 -	2 1%	0 -	9 1%	6 1%	5 1%	6 1%	5 1%	3 1%	8 1%	1 0% OQ	8 1% O	9 1% O	2 1%	9 1%	2 0%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3. [SUMMARY - RANK 2] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

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

	Retirement status					Detailed retirement status			Ready to retire		Outliving money		Carrying debt into retirement		Financial Plan				Spending habits		
	Total	Retired	Not retired	Due to retire within 1 year	Not retired within 1 year	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Plan w/ a budget	Plan w/o a budget	Plan	No plan	Spend as needed	Live frugally
		A	B	C	D			G													
Base: All Respondents	1315	1315	..**	43*	..**	..**	361	21**	933	821	494	621	694	552	763	546	579	1125	190	701	613
Changes in physical health	329	329	0	9	0	0	92	5	232	201	128	142	187	140	189	135	148	283	46	171	158
	25%	25%	-	21%	-	-	26%	24%	25%	25%	26%	23%	27%	25%	25%	25%	26%	25%	24%	24%	26%
Changes in spouse/partner's health	275	275	0	11	0	0	83	0	192	186	89	139	136	119	156	109	125	234	41	157	118
	21%	21%	-	26%	-	-	23%	-	21%	23%	18%	22%	20%	22%	20%	20%	22%	21%	22%	22%	19%
Changes in mental health/abilities	168	168	0	5	0	0	46	3	119	104	64	88	80	55	113	81	67	148	20	91	76
	13%	13%	-	12%	-	-	13%	14%	13%	13%	13%	14%	12%	10%	15%	15%	12%	13%	11%	13%	12%
Change in income	146	146	0	7	0	0	40	1	105	82	64	64	82	72	74	64	61	125	21	68	78
	11%	11%	-	16%	-	-	11%	5%	11%	10%	13%	10%	12%	13%	10%	12%	11%	11%	11%	10%	13%
Loss of friends/relatives	115	115	0	2	0	0	26	6	83	75	40	61	54	42	73	42	53	95	20	61	54
	9%	9%	-	5%	-	-	7%	29%	9%	9%	8%	10%	8%	8%	10%	8%	9%	8%	11%	9%	9%
Changes in social ties	84	84	0	3	0	0	20	3	61	53	31	43	41	32	52	36	38	74	10	46	38
	6%	6%	-	7%	-	-	6%	14%	7%	7%	6%	7%	6%	6%	7%	7%	7%	7%	5%	7%	6%
Change in working status	67	67	0	1	0	0	24	0	43	34	33	25	42	36	31	18	35	53	14	36	31
	5%	5%	-	2%	-	-	7%	-	5%	4%	7%	4%	6%	7%	4%	3%	6%	5%	7%	5%	5%
New roles (volunteering, caregiving)	60	60	0	2	0	0	13	0	47	40	20	29	31	22	38	28	22	50	10	36	24
	5%	5%	-	5%	-	-	4%	-	5%	5%	4%	5%	5%	4%	5%	5%	4%	4%	5%	5%	4%
Change in social status	43	43	0	3	0	0	11	3	29	26	17	21	22	22	21	22	16	38	5	22	21
	3%	3%	-	7%	-	-	3%	14%	3%	3%	3%	3%	3%	4%	3%	4%	3%	3%	3%	3%	3%
Change in marital status	21	21	0	0	0	0	4	0	17	15	6	6	15	9	12	9	11	20	1	8	13
	2%	2%	-	-	-	-	1%	-	2%	2%	1%	1%	2%	2%	2%	2%	2%	2%	1%	1%	2%
Other	7	7	0	0	0	0	2	0	5	5	2	3	4	3	4	2	3	5	2	5	2
	1%	1%	-	-	-	-	1%	-	1%	1%	0%	1%	1%	1%	1%	0%	1%	0%	1%	1%	0%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3. [SUMMARY - RANK 3] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

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

	Retirement status					Detailed retirement status				Ready to retire		Outliving money		Carrying debt into retirement		Financial Plan				Spending habits	
	Total	Retired	Not retired	Due to retire within 1 year	Not retired within 1 year	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Plan w/ a budget	Plan w/o a budget	Plan	No plan	Spend as needed	Live frugally
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All Respondents	1315	1315	..	43*	..	..	361	21**	933	821	494	621	694	552	763	546	579	1125	190	701	613
Changes in physical health	223 17%	223 17%	0 -	9 21%	0 -	0 -	67 19%	6 29%	150 16%	125 15%	98 20%	103 17%	120 17%	104 19%	119 16%	85 16%	98 17%	183 16%	40 21%	121 17%	101 17%
Changes in mental health/abilities	220 17%	220 17%	0 -	8 19%	0 -	0 -	56 16%	4 19%	160 17%	148 18%	72 15%	103 17%	117 17%	85 15%	135 18%	94 17%	94 16%	188 17%	32 17%	116 17%	104 17%
Loss of friends/relatives	176 13%	176 13%	0 -	7 16%	0 -	0 -	51 14%	1 5%	124 13%	120 15%	56 11%	90 15%	86 12%	60 11%	116 15%	73 13%	76 13%	149 13%	27 14%	96 14%	80 13%
Changes in spouse/partner's health	156 12%	156 12%	0 -	3 7%	0 -	0 -	45 13%	2 10%	109 12%	98 12%	58 12%	73 12%	83 12%	80 15%	76 10%	71 13%	63 11%	134 12%	22 12%	77 11%	79 13%
Change in income	142 11%	142 11%	0 -	4 9%	0 -	0 -	41 11%	2 10%	99 11%	84 10%	58 12%	60 10%	82 12%	62 11%	80 11%	53 10%	72 12%	125 11%	17 9%	80 11%	62 10%
Changes in social ties	109 8%	109 8%	0 -	2 5%	0 -	0 -	31 9%	1 5%	77 8%	71 9%	38 8%	53 9%	56 8%	47 9%	62 8%	47 9%	48 8%	95 8%	14 7%	57 8%	52 9%
New roles (volunteering, caregiving)	86 7%	86 7%	0 -	5 12%	0 -	0 -	23 6%	1 5%	62 7%	62 8%	24 5%	42 7%	44 6%	35 6%	51 7%	35 6%	38 7%	73 7%	13 7%	48 7%	38 6%
Change in social status	64 5%	64 5%	0 -	0 -	0 -	0 -	12 3%	3 14%	49 5%	34 4%	30 6%	30 5%	34 5%	27 5%	37 5%	28 5%	26 5%	54 5%	10 5%	36 5%	28 5%
Change in working status	55 4%	55 4%	0 -	3 7%	0 -	0 -	18 5%	1 5%	36 4%	26 3%	29 6%	29 5%	26 4%	25 5%	30 4%	27 5%	21 4%	48 4%	7 4%	31 4%	24 4%
Change in marital status	26 2%	26 2%	0 -	1 2%	0 -	0 -	5 1%	0 -	21 2%	17 2%	9 2%	12 2%	14 2%	9 2%	17 2%	12 2%	9 2%	21 2%	5 3%	16 2%	10 2%
Other	58 4%	58 4%	0 -	1 2%	0 -	0 -	12 3%	0 -	46 5%	36 4%	22 5%	26 4%	32 5%	18 3%	40 5%	21 4%	34 6%	55 5%	3 2%	23 3%	35 6%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3_1. [Loss of friends/relatives] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

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		Retirement status				Detailed retirement status				Ready to retire		Outliving money		Carrying debt into retirement		Financial Plan				Spending habits	
	Total	Retired	Not retired	Due to retire within 1 year	Not retired within 1 year	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Plan w/ a budget	Plan w/o a budget	Plan	No plan	Spend as needed	Live frugally
Base: All Respondents	1315	1315	-**	43*	-**	-**	361	21**	933	821	494	621	694	552	763	546	579	1125	190	701	613
Loss of friends/relatives																					
1 - Most Challenging	66 5%	66 5%	0 -	1 2%	0 -	0 -	15 4%	0 -	51 6%	45 6%	21 4%	31 5%	35 5%	21 4%	45 6%	31 6%	30 5%	61 5%	5 3%	35 5%	31 5%
2	115 9%	115 9%	0 -	2 5%	0 -	0 -	26 7%	6 29%	83 9%	75 9%	40 8%	61 10%	54 8%	42 8%	73 10%	42 8%	53 9%	95 8%	20 11%	61 9%	54 9%
3	176 13%	176 13%	0 -	7 16%	0 -	0 -	51 14%	1 5%	124 13%	120 15%	56 11%	90 15%	86 12%	60 11%	116 15% M	73 13%	76 13%	149 13%	27 14%	96 14%	80 13%
Not ranked	958 73%	958 73%	0 -	33 77%	0 -	0 -	269 75%	14 67%	675 72%	581 71%	377 76% I	439 71%	519 75%	429 78% N	529 69%	400 73%	420 73%	820 73%	138 73%	509 73%	448 73%
Summary																					
Rank 1-2	181 14%	181 14%	0 -	3 7%	0 -	0 -	41 11%	6 29%	134 14%	120 15%	61 12%	92 15%	89 13%	63 11%	118 16% M	73 13%	83 14%	156 14%	25 13%	96 14%	85 14%
Rank 1-3	357 27%	357 27%	0 -	10 23%	0 -	0 -	92 26%	7 33%	258 28%	240 29% J	117 24%	182 29%	175 25%	123 22%	234 31% M	146 27%	159 28%	305 27%	52 27%	192 27%	165 27%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3.2. [Changes in social ties] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

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

		Retirement status				Detailed retirement status				Ready to retire		Outliving money		Carrying debt into retirement		Financial Plan				Spending habits	
	Total	Retired	Not retired	Due to retire within 1 year	Not retired within 1 year	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Plan w/ a budget	Plan w/o a budget	Plan	No plan	Spend as needed	Live frugally
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All Respondents	1315	1315	..	43*	..	..	361	21**	933	821	494	621	694	552	763	546	579	1125	190	701	613
Changes in social ties																					
1 - Most Challenging	65 5%	65 5%	0 -	0 -	0 -	0 -	12 3%	2 10%	51 6%	44 5%	21 4%	35 6%	30 4%	28 5%	37 5%	26 5%	26 5%	52 5%	13 7%	31 4%	34 6%
2	84 6%	84 6%	0 -	3 7%	0 -	0 -	20 6%	3 14%	61 7%	53 7%	31 6%	43 7%	41 6%	32 6%	52 7%	36 7%	38 7%	74 7%	10 5%	46 7%	38 6%
3	109 8%	109 8%	0 -	2 5%	0 -	0 -	31 9%	1 5%	77 8%	71 9%	38 8%	53 9%	56 8%	47 9%	62 8%	47 9%	48 8%	95 8%	14 7%	57 8%	52 9%
Not ranked	1057 80%	1057 80%	0 -	38 88%	0 -	0 -	298 83%	15 71%	744 80%	653 80%	404 82%	490 79%	567 82%	445 81%	612 80%	437 80%	467 81%	904 80%	153 81%	567 81%	489 80%
Summary																					
Rank 1-2	149 11%	149 11%	0 -	3 7%	0 -	0 -	32 9%	5 24%	112 12%	97 12%	52 11%	78 13%	71 10%	60 11%	89 12%	62 11%	64 11%	126 11%	23 12%	77 11%	72 12%
Rank 1-3	258 20%	258 20%	0 -	5 12%	0 -	0 -	63 18%	6 29%	189 20%	168 21%	90 18%	131 21%	127 18%	107 19%	151 20%	109 20%	112 19%	221 20%	37 20%	134 19%	124 20%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3_3. [Change in marital status] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

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

		Retirement status				Detailed retirement status				Ready to retire		Outliving money		Carrying debt into retirement		Financial Plan				Spending habits	
	Total	Retired	Not retired	Due to retire within 1 year	Not retired within 1 year	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Plan w/ a budget	Plan w/o a budget	Plan	No plan	Spend as needed	Live frugally
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All Respondents	1315	1315	..	43*	..	..	361	21**	933	821	494	621	694	552	763	546	579	1125	190	701	613
Change in marital status																					
1 - Most Challenging	19 1%	19 1%	0 -	0 -	0 -	0 -	3 1%	0 -	16 2%	8 1%	11 2%	11 2%	8 1%	8 1%	11 1%	7 1%	9 2%	16 1%	3 2%	11 2%	8 1%
2	21 2%	21 2%	0 -	0 -	0 -	0 -	4 1%	0 -	17 2%	15 2%	6 1%	6 1%	15 2%	9 2%	12 2%	9 2%	11 2%	20 2%	1 1%	8 1%	13 2%
3	26 2%	26 2%	0 -	1 2%	0 -	0 -	5 1%	0 -	21 2%	17 2%	9 2%	12 2%	14 2%	9 2%	17 2%	12 2%	9 2%	21 2%	5 3%	16 2%	10 2%
Not ranked	1249 95%	1249 95%	0 -	42 98%	0 -	0 -	349 97%	21 100%	879 94%	781 95%	468 95%	592 95%	657 95%	526 95%	723 95%	518 95%	550 95%	1068 95%	181 95%	666 95%	582 95%
Summary																					
Rank 1-2	40 3%	40 3%	0 -	0 -	0 -	0 -	7 2%	0 -	33 4%	23 3%	17 3%	17 3%	23 3%	17 3%	23 3%	16 3%	20 4%	36 3%	4 2%	19 3%	21 3%
Rank 1-3	66 5%	66 5%	0 -	1 2%	0 -	0 -	12 3%	0 -	54 6%	40 5%	26 5%	29 5%	37 5%	26 5%	40 5%	28 5%	29 5%	57 5%	9 5%	35 5%	31 5%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3.4. [Change in income] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

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

		Retirement status				Detailed retirement status				Ready to retire		Outliving money		Carrying debt into retirement		Financial Plan				Spending habits	
	Total	Retired	Not retired	Due to retire within 1 year	Not retired within 1 year	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Plan w/ a budget	Plan w/o a budget	Plan	No plan	Spend as needed	Live frugally
Base: All Respondents	1315	1315	-**	43*	-**	-**	361	21**	933	821	494	621	694	552	763	546	579	1125	190	701	613
Change in income																					
1 - Most Challenging	254 19%	254 19%	0 -	11 26%	0 -	0 -	83 23% H	4 19%	167 18%	124 15%	130 26% I	81 13%	173 25% K	126 23% N	128 17%	97 18%	113 20%	210 19%	44 23%	118 17%	136 22% S
2	146 11%	146 11%	0 -	7 16%	0 -	0 -	40 11%	1 5%	105 11%	82 10%	64 13%	64 10%	82 12%	72 13%	74 10%	64 12%	61 11%	125 11%	21 11%	68 10%	78 13%
3	142 11%	142 11%	0 -	4 9%	0 -	0 -	41 11%	2 10%	99 11%	84 10%	58 12%	60 10%	82 12%	62 11%	80 11%	53 10%	72 12%	125 11%	17 9%	80 11%	62 10%
Not ranked	773 59%	773 59%	0 -	21 49%	0 -	0 -	197 55%	14 67%	562 60%	531 65% J	242 49%	416 67% L	357 51%	292 53%	481 63% M	332 61%	333 58%	665 59%	108 57%	435 62% T	337 55%
Summary																					
Rank 1-2	400 30%	400 30%	0 -	18 42%	0 -	0 -	123 34%	5 24%	272 29%	206 25%	194 39% I	145 23%	255 37% K	198 36% N	202 27%	161 30%	174 30%	335 30%	65 34%	186 27%	214 35% S
Rank 1-3	542 41%	542 41%	0 -	22 51%	0 -	0 -	164 45%	7 33%	371 40%	290 35%	252 51% I	205 33%	337 49% K	260 47% N	282 37%	214 39%	246 43%	460 41%	82 43%	266 38%	276 45% S

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3_5. [Changes in physical health] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

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

		Retirement status				Detailed retirement status				Ready to retire		Outliving money		Carrying debt into retirement		Financial Plan				Spending habits	
	Total	Retired	Not retired	Due to retire within 1 year	Not retired within 1 year	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Plan w/ a budget	Plan w/o a budget	Plan	No plan	Spend as needed	Live frugally
Base: All Respondents	1315	1315	-**	43*	-**	-**	361	21**	933	821	494	621	694	552	763	546	579	1125	190	701	613
Changes in physical health:																					
1 - Most Challenging	418 32%	418 32%	0 -	11 26%	0 -	0 -	107 30%	2 10%	309 33%	284 35% J	134 27%	215 35% L	203 29%	176 32%	242 32%	179 33%	183 32%	362 32%	56 30%	229 33%	189 31%
2	329 25%	329 25%	0 -	9 21%	0 -	0 -	92 26%	5 24%	232 25%	201 25%	128 26%	142 23%	187 27%	140 25%	189 25%	135 25%	148 26%	283 25%	46 24%	171 24%	158 26%
3	223 17%	223 17%	0 -	9 21%	0 -	0 -	67 19%	6 29%	150 16%	125 15%	98 20% I	103 17%	120 17%	104 19%	119 16%	85 16%	98 17%	183 16%	40 21%	121 17%	101 17%
Not ranked	345 26%	345 26%	0 -	14 33%	0 -	0 -	95 26%	8 38%	242 26%	211 26%	134 27%	161 26%	184 27%	132 24%	213 28%	147 27%	150 26%	297 26%	48 25%	180 26%	165 27%
Summary																					
Rank 1-2	747 57%	747 57%	0 -	20 47%	0 -	0 -	199 55%	7 33%	541 58%	485 59% J	262 53%	357 58%	390 56%	316 57%	431 57%	314 58%	331 57%	645 57%	102 54%	400 57%	347 57%
Rank 1-3	970 74%	970 74%	0 -	29 67%	0 -	0 -	266 74%	13 62%	691 74%	610 74%	360 73%	460 74%	510 74%	420 76%	550 72%	399 73%	429 74%	828 74%	142 75%	521 74%	448 73%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3_6. [Changes in mental health/abilities] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

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

		Retirement status				Detailed retirement status				Ready to retire		Outliving money		Carrying debt into retirement		Financial Plan				Spending habits	
	Total	Retired	Not retired	Due to retire within 1 year	Not retired within 1 year	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Plan w/ a budget	Plan w/o a budget	Plan	No plan	Spend as needed	Live frugally
Base: All Respondents	1315	1315	-**	43*	-**	-**	361	21**	933	821	494	621	694	552	763	546	579	1125	190	701	613
Changes in mental health/abilities:																					
1 - Most Challenging	105 8%	105 8%	0 -	5 12%	0 -	0 -	35 10%	1 5%	69 7%	72 9%	33 7%	55 9%	50 7%	49 9%	56 7%	44 8%	46 8%	90 8%	15 8%	61 9%	44 7%
2	168 13%	168 13%	0 -	5 12%	0 -	0 -	46 13%	3 14%	119 13%	104 13%	64 13%	88 14%	80 12%	55 10%	113 15% M	81 15%	67 12%	148 13%	20 11%	91 13%	76 12%
3	220 17%	220 17%	0 -	8 19%	0 -	0 -	56 16%	4 19%	160 17%	148 18%	72 15%	103 17%	117 17%	85 15%	135 18%	94 17%	94 16%	188 17%	32 17%	116 17%	104 17%
Not ranked	822 63%	822 63%	0 -	25 58%	0 -	0 -	224 62%	13 62%	585 63%	497 61%	325 66%	375 60%	447 64%	363 66% N	459 60%	327 60%	372 64%	699 62%	123 65%	433 62%	389 64%
Summary																					
Rank 1-2	273 21%	273 21%	0 -	10 23%	0 -	0 -	81 22%	4 19%	188 20%	176 21%	97 20%	143 23%	130 19%	104 19%	169 22%	125 23%	113 20%	238 21%	35 18%	152 22%	120 20%
Rank 1-3	493 38%	493 38%	0 -	18 42%	0 -	0 -	137 38%	8 38%	348 37%	324 40%	169 34%	246 40%	247 36%	189 34%	304 40% M	219 40%	207 36%	426 38%	67 35%	268 38%	224 37%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3.7. [Changes in spouse/partner's health] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

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

		Retirement status				Detailed retirement status				Ready to retire		Outliving money		Carrying debt into retirement		Financial Plan				Spending habits	
	Total	Retired	Not retired	Due to retire within 1 year	Not retired within 1 year	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Plan w/ a budget	Plan w/o a budget	Plan	No plan	Spend as needed	Live frugally
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All Respondents	1315	1315	..	43*	..	..	361	21**	933	821	494	621	694	552	763	546	579	1125	190	701	613
Changes in spouse/partner's health																					
1 - Most Challenging	231 18%	231 18%	0 -	10 23%	0 -	0 -	58 16%	5 24%	168 18%	150 18%	81 16%	115 19%	116 17%	87 16%	144 19%	93 17%	111 19%	204 18%	27 14%	121 17%	109 18%
2	275 21%	275 21%	0 -	11 26%	0 -	0 -	83 23%	0 -	192 21%	186 23% J	89 18%	139 22%	136 20%	119 22%	156 20%	109 20%	125 22%	234 21%	41 22%	157 22%	118 19%
3	156 12%	156 12%	0 -	3 7%	0 -	0 -	45 13%	2 10%	109 12%	98 12%	58 12%	73 12%	83 12%	80 15% N	76 10%	71 13%	63 11%	134 12%	22 12%	77 11%	79 13%
Not ranked	653 50%	653 50%	0 -	19 44%	0 -	0 -	175 49%	14 67%	464 50%	387 47%	266 54% I	294 47%	359 52%	266 48%	387 51%	273 50%	280 48%	553 49%	100 53%	346 49%	307 50%
Summary																					
Rank 1-2	506 39%	506 39%	0 -	21 49%	0 -	0 -	141 39%	5 24%	360 39%	336 41% J	170 34%	254 41%	252 36%	206 37%	300 39%	202 37%	236 41%	438 39%	68 36%	278 40%	227 37%
Rank 1-3	662 50%	662 50%	0 -	24 56%	0 -	0 -	186 52%	7 33%	469 50%	434 53% J	228 46%	327 53%	335 48%	286 52%	376 49%	273 50%	299 52%	572 51%	90 47%	355 51%	306 50%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3.8. [New roles (volunteering, caregiving)] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

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

		Retirement status				Detailed retirement status				Ready to retire		Outliving money		Carrying debt into retirement		Financial Plan				Spending habits	
	Total	Retired	Not retired	Due to retire within 1 year	Not retired within 1 year	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Plan w/ a budget	Plan w/o a budget	Plan	No plan	Spend as needed	Live frugally
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All Respondents	1315	1315	..	43*	..	..	361	21**	933	821	494	621	694	552	763	546	579	1125	190	701	613
New roles (volunteering, caregiving)																					
1 - Most Challenging	42 3%	42 3%	0 -	1 2%	0 -	0 -	8 2%	1 5%	33 4%	27 3%	15 3%	25 4%	17 2%	14 3%	28 4%	22 4% PQ	10 2%	32 3% P	10 5% P	26 4%	16 3%
2	60 5%	60 5%	0 -	2 5%	0 -	0 -	13 4%	0 -	47 5%	40 5%	20 4%	29 5%	31 5%	22 4%	38 5%	28 5%	22 4%	50 4%	10 5%	36 5%	24 4%
3	86 7%	86 7%	0 -	5 12%	0 -	0 -	23 6%	1 5%	62 7%	62 8%	24 5%	42 7%	44 6%	35 6%	51 7%	35 6%	38 7%	73 7%	13 7%	48 7%	38 6%
Not ranked	1127 86%	1127 86%	0 -	35 81%	0 -	0 -	317 88%	19 91%	791 85%	692 84%	435 88%	525 85%	602 87%	481 87%	646 85%	461 84%	509 88%	970 86%	157 83%	591 84%	535 87%
Summary																					
Rank 1-2	102 8%	102 8%	0 -	3 7%	0 -	0 -	21 6%	1 5%	80 9%	67 8%	35 7%	54 9%	48 7%	36 7%	66 9%	50 9% PQ	32 6%	82 7% P	20 11% P	62 9%	40 7%
Rank 1-3	188 14%	188 14%	0 -	8 19%	0 -	0 -	44 12%	2 10%	142 15%	129 16%	59 12%	96 16%	92 13%	71 13%	117 15%	85 16%	70 12%	155 14%	33 17%	110 16%	78 13%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3_9. [Change in social status] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

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

		Retirement status				Detailed retirement status				Ready to retire		Outliving money		Carrying debt into retirement		Financial Plan				Spending habits	
	Total	Retired	Not retired	Due to retire within 1 year	Not retired within 1 year	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Plan w/ a budget	Plan w/o a budget	Plan	No plan	Spend as needed	Live frugally
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All Respondents	1315	1315	..	43*	..	..	361	21**	933	821	494	621	694	552	763	546	579	1125	190	701	613
Change in social status																					
1 - Most Challenging	28 2%	28 2%	0 -	0 -	0 -	0 -	4 1%	0 -	24 3%	18 2%	10 2%	13 2%	15 2%	10 2%	18 2%	14 3%	11 2%	25 2%	3 2%	19 3%	9 2%
2	43 3%	43 3%	0 -	3 7%	0 -	0 -	11 3%	3 14%	29 3%	26 3%	17 3%	21 3%	22 3%	22 4%	21 3%	22 4%	16 3%	38 3%	5 3%	22 3%	21 3%
3	64 5%	64 5%	0 -	0 -	0 -	0 -	12 3%	3 14%	49 5%	34 4%	30 6%	30 5%	34 5%	27 5%	37 5%	28 5%	26 5%	54 5%	10 5%	36 5%	28 5%
Not ranked	1180 90%	1180 90%	0 -	40 93%	0 -	0 -	334 93%	15 71%	831 89%	743 91%	437 89%	557 90%	623 90%	493 89%	687 90%	482 88%	526 91%	1008 90%	172 91%	624 89%	555 91%
Summary																					
Rank 1-2	71 5%	71 5%	0 -	3 7%	0 -	0 -	15 4%	3 14%	53 6%	44 5%	27 6%	34 6%	37 5%	32 6%	39 5%	36 7%	27 5%	63 6%	8 4%	41 6%	30 5%
Rank 1-3	135 10%	135 10%	0 -	3 7%	0 -	0 -	27 8%	6 29%	102 11%	78 10%	57 12%	64 10%	71 10%	59 11%	76 10%	64 12%	53 9%	117 10%	18 10%	77 11%	58 10%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3_10. [Change in working status] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

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

	Retirement status					Detailed retirement status					Ready to retire		Outliving money		Carrying debt into retirement		Financial Plan				Spending habits	
	Total	Retired	Not retired	Due to retire within 1 year	Not retired within 1 year	Not yet retired	Partially retired	Retired and returned to work	Fully retired		Yes	No	Yes	No	Yes	No	Plan w/ a budget	Plan w/o a budget	Plan	No plan	Spend as needed	Live frugally
Base: All Respondents	1315	1315	..	43*	..	..	361	21**	933	821	494	621	694	552	763	546	579	1125	190	701	613	
Change in working status																						
1 - Most Challenging	76 6%	76 6%	0 -	4 9%	0 -	0 -	34 9% H	6 29%	36 4%	43 5%	33 7%	34 6%	42 6%	30 5%	46 6%	32 6%	32 6%	64 6%	12 6%	41 6%	35 6%	
2	67 5%	67 5%	0 -	1 2%	0 -	0 -	24 7%	0 -	43 5%	34 4%	33 7% I	25 4%	42 6%	36 7% N	31 4%	18 3%	35 6% OQ	53 5% O	14 7% O	36 5%	31 5%	
3	55 4%	55 4%	0 -	3 7%	0 -	0 -	18 5%	1 5%	36 4%	26 3%	29 6% I	29 5%	26 4%	25 5%	30 4%	27 5%	21 4%	48 4%	7 4%	31 4%	24 4%	
Not ranked	1117 85%	1117 85%	0 -	35 81%	0 -	0 -	285 79%	14 67%	818 88% F	718 88% J	399 81% I	533 86%	584 84%	461 84%	656 86%	469 86%	491 85%	960 85%	157 83%	593 85%	523 85%	
Summary																						
Rank 1-2	143 11%	143 11%	0 -	5 12%	0 -	0 -	58 16% H	6 29%	79 9%	77 9%	66 13% I	59 10%	84 12%	66 12%	77 10%	50 9%	67 12%	117 10%	26 14%	77 11%	66 11%	
Rank 1-3	198 15%	198 15%	0 -	8 19%	0 -	0 -	76 21% H	7 33%	115 12%	103 13%	95 19% I	88 14%	110 16%	91 17%	107 14%	77 14%	88 15%	165 15%	33 17%	108 15%	90 15%	

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3_11. [Other] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

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

	Retirement status					Detailed retirement status					Ready to retire		Outliving money		Carrying debt into retirement		Financial Plan				Spending habits	
	Total	Retired	Not retired	Due to retire within 1 year	Not retired within 1 year	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Plan w/ a budget	Plan w/o a budget	Plan	No plan	Spend as needed	Live frugally	
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All Respondents	1315	1315	..	43*	..	..	361	21**	933	821	494	621	694	552	763	546	579	1125	190	701	613	
Other																						
1 - Most Challenging	11 1%	11 1%	0 -	0 -	0 -	0 -	2 1%	0 -	9 1%	6 1%	5 1%	6 1%	5 1%	3 1%	8 1%	1 0%	8 1% OQ	9 1% O	2 1%	9 1%	2 0%	
2	7 1%	7 1%	0 -	0 -	0 -	0 -	2 1%	0 -	5 1%	5 1%	2 0%	3 1%	4 1%	3 1%	4 1%	2 0%	3 1%	5 0%	2 1%	5 1%	2 0%	
3	58 4%	58 4%	0 -	1 2%	0 -	0 -	12 3%	0 -	46 5%	36 4%	22 5%	26 4%	32 5%	18 3%	40 5%	21 4%	34 6% R	55 5% R	3 2%	23 3%	35 6% S	
Not ranked	1239 94%	1239 94%	0 -	42 98%	0 -	0 -	345 96%	21 100%	873 94%	774 94%	465 94%	586 94%	653 94%	528 96%	711 93%	522 96% PQ	534 92% P	1056 94% P	183 96%	664 95%	574 94%	
Summary																						
Rank 1-2	18 1%	18 1%	0 -	0 -	0 -	0 -	4 1%	0 -	14 2%	11 1%	7 1%	9 1%	9 1%	6 1%	12 2%	3 1%	11 2% O	14 1% O	4 2%	14 2% T	4 1%	
Rank 1-3	76 6%	76 6%	0 -	1 2%	0 -	0 -	16 4%	0 -	60 6%	47 6%	29 6%	35 6%	41 6%	24 4%	52 7%	24 4% OQ	45 8% O	69 6% O	7 4%	37 5%	39 6%	

Q4. Do you have any of the following (where current means that it has been developed or reviewed within the last 5 years and you have had no substantial life status change since that time, such as a divorce)?

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

		Retirement status				Detailed retirement status				Ready to retire		Outliving money		Carrying debt into retirement		Financial Plan				Spending habits	
	Total	Retired	Not retired	Due to retire within 1 year	Not retired within 1 year	Not yet retired	Partially retired	Retired and returned to work	Fully retired	Yes	No	Yes	No	Yes	No	Plan w/ a budget	Plan w/o a budget	Plan	No plan	Spend as needed	Live frugally
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All Respondents	1315	1315	--	43*	--	--	361	21**	933	821	494	621	694	552	763	546	579	1125	190	701	613
A current will	1071 81%	1071 81%	0 -	38 88%	0 -	0 -	282 78%	17 81%	772 83%	661 81%	410 83%	527 85% L	544 78%	435 79%	636 83% M	467 86% PQR	455 79%	922 82% P	149 78%	587 84% T	484 79%
A current health directive	647 49%	647 49%	0 -	19 44%	0 -	0 -	158 44%	8 38%	481 52% F	412 50%	235 48%	340 55% L	307 44%	264 48%	383 50%	308 56% PQR	262 45%	570 51% PR	77 41%	353 50%	294 48%
A current financial directive	509 39%	509 39%	0 -	17 40%	0 -	0 -	127 35%	8 38%	374 40%	315 38%	194 39%	263 42% L	246 35%	198 36%	311 41%	253 46% PQR	201 35%	454 40% PR	55 29%	275 39%	234 38%
None of the above	218 17%	218 17%	0 -	5 12%	0 -	0 -	70 19%	4 19%	144 15%	142 17%	76 15%	78 13%	140 20% K	105 19% N	113 15%	65 12%	113 20% OQ	178 16% O	40 21% O	102 15%	115 19% S