

QB5. Determined retirement savings

Prior to retiring, did you determine/ have you determined the amount of money that you would need to accumulate in savings or investments in order for you to have a comfortable retirement?

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	602	282	131
Yes, had determined	359	273	81	184	163	196	30	165	266	93	170	189	201	73	99	84	174	157	124	50
	29.3%	40.9%	15.4%	42.3%	45.7%	22.5%	36.9%	21.0%	52.0%	13.0%	46.3%	22.0%	39.8%	44.3%	38.0%	49.0%	42.1%	22.7%	44.1%	37.8%
		B			E		G		I		K					N	Q			
No, hadn't determined	866	394	447	251	194	672	52	620	246	620	197	669	303	91	161	87	239	535	158	82
	70.7%	59.1%	84.6%	57.7%	54.3%	77.5%	63.1%	79.0%	48.0%	87.0%	53.7%	78.0%	60.2%	55.7%	62.0%	51.0%	57.9%	77.3%	55.9%	62.2%
		A			D		F			H		J			O			P		

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

QB5b. Amount of savings determined

What was the amount?/ What do you think the amount will be?

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: Have determined amount of savings for a comfortable retirement	337	254	78	172	147	190	28	162	243	94	156	181	185	69	93	78	159	149	113	46
Weighted	359	273	81*	184	163	196	30**	165	266	93*	170	189	201	73*	99*	84*	174	157	124	50*
<\$500,000	225	161	61	99	121	104	16	87	171	55	108	117	112	49	56	42	107	96	80	27
	62.8%	58.9%	74.8%	53.7%	74.3%	53.1%	54.2%	52.9%	64.0%	59.1%	63.5%	62.1%	55.8%	67.4%	56.7%	49.5%	61.7%	60.9%	64.2%	55.2%
\$500,000 - \$999,999	61	52	9	37	23	38	7	31	47	14	27	34	38	14	17	20	28	28	20	9
	16.9%	19.1%	10.6%	20.1%	14.0%	19.4%	23.4%	18.6%	17.5%	15.4%	15.6%	18.1%	19.1%	19.2%	17.5%	23.4%	16.2%	17.7%	15.8%	17.4%
\$1 million - \$2,999,999	68	57	10	46	16	52	7	46	44	24	32	36	48	9	25	22	35	33	21	14
	18.9%	20.8%	12.6%	25.1%	9.5%	26.8%	22.4%	27.6%	16.6%	25.5%	19.0%	18.8%	23.9%	12.1%	24.9%	25.7%	19.9%	20.8%	16.9%	27.4%
\$3 million - \$4,999,999	2	1	1	1	1	1	0	1	2	0	2	0	0	1	1	0	1	1	1	0
	0.5%	0.3%	1.3%	0.5%	0.6%	0.5%	-	0.6%	0.7%	-	1.2%	-	-	1.3%	1.0%	-	0.5%	0.6%	0.8%	-
\$5 million+	3	2	1	1	2	1	0	1	3	0	1	2	2	0	0	1	3	0	3	0
	0.8%	0.9%	0.7%	0.7%	1.5%	0.3%	-	0.3%	1.1%	-	0.7%	0.9%	1.2%	-	-	1.4%	1.7%	-	2.4%	-
Summary																				
Mean (Incl '0)	461731.1	481124.7	403952.5	541555.7	346521.3	557930.6	419234.8	583420.2	462744.4	458812.3	448552.6	473599.5	525365.5	358901.1	504815.5	591869.9	526322.7	442586.1	544094.9	481815.2
Mean (Excl '0)																				
	464615.9	485083.1	403952.5	545401.8	346521.3	564360.7	432471.9	588043.6	466647.8	458812.3	451017.4	476880.1	531270.2	358901.1	504815.5	601156.1	533145.1	442586.1	548188.8	494748.4
Std.Dev	764130.6	683881	999611.6	680690.3	736637.2	774536	420695.2	820788.6	827729.9	546830.6	709157.4	812224.5	728737.6	526808.7	601557.1	767051.3	951816.6	552132.4	1077556.3	513152.5
Std.Err	41748.9	43080.5	113183.7	52053.7	60756.8	56488.8	80962.8	64687.2	53318.8	56401.3	56960.9	60539.6	53869.8	63420.3	62378.6	87413.6	75963.2	45232.5	101819.5	76496.3
Median	150000	250000	80000	300000	100000	350000	300000	350000	150000	200000	100000	250000	300000	150000	300000	500000	200000	200000	120000	300000

Proportions/Means: Columns Tested (5% risk level) - A/B - D/E - F/G - H/I - J/K - L/M - N/O - P/Q - R/S Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

QB6. Retirement savings ahead of schedule

In terms of your retirement savings, are you financially well ahead of where you thought you'd be, almost exactly where you thought you'd be, somewhat short of where you thought you'd be or nowhere close to where you anticipated?

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
Well ahead	77	52	25	36	31	46	3	43	43	34	77	0	40	11	22	14	44	25	38	6
	6.3%	7.7%	4.7%	8.4%	8.6%	5.3%	4.2%	5.4%	8.3%	4.8%	20.9%	-	8.0%	6.9%	8.6%	8.2%	10.7%	3.7%	13.5%	4.8%
Almost exactly		B		E					I		K						Q		S	
	290	213	70	141	121	169	18	151	173	117	290	0	170	42	78	61	143	126	108	35
	23.7%	31.9%	13.2%	32.3%	33.8%	19.5%	21.8%	19.3%	33.8%	16.4%	79.1%	-	33.9%	25.9%	30.1%	35.8%	34.6%	18.2%	38.4%	26.6%
Somewhat short		B		E					I		K						Q		S	
	395	247	143	171	128	267	33	234	204	192	0	395	190	57	101	69	145	205	94	51
	32.3%	37.0%	27.1%	39.3%	35.9%	30.8%	40.0%	29.8%	39.8%	26.9%	-	46.1%	37.7%	35.1%	38.7%	40.2%	35.1%	29.6%	33.4%	38.8%
Nowhere close		B							I			J								
	463	156	291	87	78	385	28	357	93	370	0	463	103	53	59	27	81	336	41	39
	37.8%	23.3%	55.1%	20.0%	21.7%	44.4%	33.9%	45.5%	18.1%	51.9%	-	53.9%	20.5%	32.1%	22.6%	15.9%	19.5%	48.6%	14.7%	29.7%
Summary			A			D				H		J		L				P		R
Top2Box (Well ahead/ Almost exactly)	367	264	94	177	151	216	21	194	216	151	367	0	211	54	101	75	188	151	146	41
	30.0%	39.6%	17.9%	40.7%	42.4%	24.8%	26.1%	24.7%	42.1%	21.2%	100.0%	-	41.8%	32.8%	38.7%	44.0%	45.4%	21.9%	51.9%	31.4%
		B		E					I		K						Q		S	
Low2Box (Somewhat short/ Nowhere close)	858	403	434	258	206	652	61	591	296	562	0	858	293	110	159	96	226	541	136	90
	70.0%	60.4%	82.1%	59.3%	57.6%	75.2%	73.9%	75.3%	57.9%	78.8%	-	100.0%	58.2%	67.2%	61.3%	56.0%	54.6%	78.1%	48.1%	68.6%
		A				D				H		J						P		R

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

QB6. Retirement savings ahead of schedule

In terms of your retirement savings, are you financially well ahead of where you thought you'd be, almost exactly where you thought you'd be, somewhat short of where you thought you'd be or nowhere close to where you anticipated?

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
	A	B		C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: Have determined amount of savings for a comfortable retirement	337	254	78	172	147	190	28	162	243	94	156	181	185	69	93	78	159	149	113	46
Weighted	359	273	81*	184	163	196	30**	165	266	93*	170	189	201	73*	99*	84*	174	157	124	50*
Well ahead	35	27	7	21	14	21	3	19	27	9	35	0	19	8	14	7	20	13	15	4
	9.9%	10.0%	9.0%	11.3%	8.6%	11.0%	8.4%	11.5%	10.0%	9.5%	20.8%	-	9.7%	11.0%	14.0%	8.4%	11.3%	8.3%	12.2%	9.0%
Almost exactly	135	114	17	71	77	58	9	49	107	27	135	0	88	25	36	35	78	50	59	19
	37.5%	41.6%	21.1%	38.4%	47.1%	29.5%	30.0%	29.4%	40.3%	29.4%	79.2%	-	44.0%	35.1%	36.0%	41.7%	44.5%	31.7%	47.2%	37.7%
Somewhat short		B		E							K						Q			
	127	97	31	71	49	78	15	63	99	28	0	127	75	21	35	34	59	50	43	17
Nowhere close	35.5%	35.3%	37.8%	38.4%	30.1%	39.9%	48.3%	38.4%	37.1%	30.7%	-	67.4%	37.5%	29.5%	35.6%	40.9%	34.0%	32.1%	34.2%	33.4%
											J									
	62	35	26	22	23	38	4	34	33	28	0	62	18	18	14	8	18	44	8	10
	17.2%	13.0%	32.1%	11.9%	14.2%	19.6%	13.3%	20.7%	12.6%	30.4%	-	32.6%	8.8%	24.4%	14.5%	9.0%	10.2%	27.9%	6.4%	19.9%
Summary			A							H		J		L				P		R
Top2Box (Well ahead/ Almost exactly)	170	141	25	92	91	79	12	68	134	36	170	0	108	33	49	42	97	63	74	23
	47.4%	51.7%	30.2%	49.7%	55.6%	40.5%	38.3%	40.9%	50.3%	38.9%	100.0%	-	53.7%	46.0%	50.0%	50.1%	55.8%	40.0%	59.4%	46.7%
Low2Box (Nowhere close/ Somewhat short)		B		E							K						Q			
	189	132	57	93	72	116	19	98	132	57	0	189	93	39	49	42	77	94	50	26
	52.6%	48.3%	69.8%	50.3%	44.4%	59.5%	61.7%	59.1%	49.7%	61.1%	-	100.0%	46.3%	54.0%	50.0%	49.9%	44.2%	60.0%	40.6%	53.3%
			A			D						J						P		

Proportions/Mean: Columns Tested (5% risk level) - A/B - D/E - F/G - H/I - J/K - L/M - N/O - P/Q - R/S Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

QK2. [SUMMARY - TOP2BOX (STRONGLY/ SOMEWHAT AGREE)] Attitudes about retirement

The following are some attitudes that people have expressed about retirement. For each one, please state if you strongly agree, somewhat agree, somewhat disagree or strongly disagree?

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
It is important to be intellectually stimulated in retirement	1132	630	483	414	333	799	76	723	480	652	346	786	475	155	252	159	395	635	274	121
	92.4%	94.3%	91.5%	95.1%	93.3%	92.0%	92.3%	92.0%	93.8%	91.4%	94.3%	91.6%	94.3%	94.6%	97.0%	92.7%	95.6%	91.8%	97.1%	92.4%
I deserve 'me time' in retirement	1102	608	468	403	315	787	71	716	459	643	329	772	462	146	246	155	383	615	264	119
	89.9%	91.1%	88.7%	92.7%	88.2%	90.7%	85.8%	91.2%	89.6%	90.2%	89.7%	90.0%	91.8%	89.0%	94.5%	90.2%	92.6%	88.9%	93.4%	90.9%
I expect to use my retirement years to realize my life dreams.	812	466	323	301	250	562	67	495	359	452	273	539	351	116	183	116	286	444	202	84
	66.2%	69.9%	61.1%	69.1%	69.9%	64.7%	81.1%	63.0%	70.1%	63.4%	74.4%	62.8%	69.7%	70.7%	70.4%	67.7%	69.1%	64.2%	71.5%	63.9%
I just want to look good for my age	803	432	349	277	242	561	46	515	330	473	245	558	322	109	166	110	274	440	193	81
	65.5%	64.7%	66.1%	63.6%	67.8%	64.6%	55.9%	65.5%	64.4%	66.4%	66.7%	65.1%	64.0%	66.8%	63.7%	64.2%	66.2%	63.6%	68.5%	61.3%
I want to look young in retirement	730	409	298	261	207	523	41	481	315	415	231	499	307	102	159	101	255	400	184	71
	59.6%	61.3%	56.5%	60.1%	58.0%	60.2%	50.3%	61.2%	61.4%	58.2%	62.9%	58.2%	61.1%	62.1%	61.2%	59.0%	61.7%	57.8%	65.2%	54.2%
If I live to be 100 years old, I will run out of money	696	381	298	243	190	506	53	453	267	429	137	559	277	104	167	75	219	417	138	81
	56.9%	57.2%	56.4%	55.9%	53.3%	58.3%	64.6%	57.7%	52.2%	60.2%	37.4%	65.2%	55.0%	63.8%	64.1%	43.6%	52.8%	60.3%	48.8%	61.5%
It will be difficult to part with my money in retirement	595	317	265	217	150	445	41	404	220	375	136	459	235	82	140	77	185	349	127	58
	48.6%	47.5%	50.1%	49.9%	42.1%	51.2%	49.8%	51.4%	42.9%	52.6%	37.1%	53.4%	46.7%	50.2%	53.8%	44.8%	44.7%	50.4%	44.9%	44.3%
I would like to have a plan that allows me to spend all my money in retirement	542	291	239	197	148	394	34	360	229	313	167	375	210	82	128	69	199	287	137	63
	44.2%	43.6%	45.2%	45.3%	41.5%	45.4%	41.4%	45.8%	44.7%	43.9%	45.5%	43.7%	41.6%	49.8%	49.2%	40.2%	48.2%	41.5%	48.5%	47.7%
Saving for my children's education has impacted/will impact my ability to save for retirement	499	236	252	162	104	395	20	375	187	312	117	382	172	64	108	51	146	310	97	49
	40.7%	35.3%	47.6%	37.3%	29.2%	45.5%	24.6%	47.7%	36.5%	43.7%	31.8%	44.6%	34.2%	38.8%	41.6%	30.0%	35.3%	44.8%	34.5%	37.2%
I am concerned that caring for my aging parents has impacted/will impact my ability to save for retirement	341	165	160	128	48	292	14	278	122	219	73	268	121	43	89	38	110	194	65	45
	27.8%	24.7%	30.4%	29.5%	13.5%	33.7%	17.2%	35.4%	23.8%	30.7%	19.8%	31.2%	24.1%	26.5%	34.3%	22.4%	26.7%	28.0%	23.2%	34.3%
I plan to open a business in retirement	285	131	147	92	57	227	18	209	106	179	79	205	92	39	58	33	80	177	44	36
	23.2%	19.6%	27.8%	21.1%	16.1%	26.2%	22.4%	26.6%	20.7%	25.0%	21.7%	23.9%	18.4%	23.6%	22.1%	19.4%	19.3%	25.6%	15.6%	27.4%
I will never retire	233	101	128	72	0	233	17	216	69	163	47	186	69	32	46	26	59	151	36	24
	26.8%	22.4%	32.7%	20.6%	-	26.8%	20.1%	27.5%	24.2%	28.1%	21.8%	28.5%	19.6%	32.5%	20.5%	21.1%	22.4%	29.0%	21.2%	24.4%
The best place for my retirement savings is in my mattress	192	76	108	43	43	149	14	135	60	131	47	145	48	29	32	11	46	125	28	17
	15.7%	11.5%	20.5%	10.0%	12.0%	17.2%	17.6%	17.1%	11.8%	18.4%	12.8%	16.9%	9.5%	17.4%	12.3%	6.7%	11.0%	18.1%	10.1%	13.1%
As I age, my job feels less secure	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Proportions/Mean: Columns Tested (5% risk level) - A/B - D/E - F/G - H/I - J/K - L/M - N/O - P/Q - R/S Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

QK2. [SUMMARY - LOW2BOX (SOMEWHAT/ STRONGLY DISAGREE)] Attitudes about retirement

The following are some attitudes that people have expressed about retirement. For each one, please state if you strongly agree, somewhat agree, somewhat disagree or strongly disagree?

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
The best place for my retirement savings is in my mattress	1033	591	420	392	314	719	68	651	452	581	320	713	455	135	228	160	368	567	254	114
	84.3%	88.5%	79.5%	90.0%	88.0%	82.8%	82.4%	82.9%	88.2%	81.6%	87.2%	83.1%	90.5%	82.6%	87.7%	93.3%	89.0%	81.9%	89.9%	86.9%
I plan to open a business in retirement	940	536	381	343	300	640	64	577	406	534	287	653	411	125	203	138	334	515	238	95
	76.8%	80.4%	72.2%	78.9%	83.9%	73.8%	77.6%	73.4%	79.3%	75.0%	78.3%	76.1%	81.6%	76.4%	77.9%	80.6%	80.7%	74.4%	84.4%	72.6%
I am concerned that caring for my aging parents has impacted/will impact my ability to save for retirement	884	502	368	307	309	575	68	507	390	494	294	590	382	120	171	133	303	498	217	86
	72.2%	75.3%	69.6%	70.5%	86.5%	66.3%	82.8%	64.6%	76.2%	69.3%	80.2%	68.8%	75.9%	73.5%	65.7%	77.6%	73.3%	72.0%	76.8%	65.7%
Saving for my children's education has impacted/will impact my ability to save for retirement	726	431	277	273	253	473	62	411	325	401	250	476	331	100	152	120	267	382	185	83
	59.3%	64.7%	52.4%	62.7%	70.8%	54.5%	75.4%	52.3%	63.5%	56.3%	68.2%	55.4%	65.8%	61.2%	58.4%	70.0%	64.7%	55.2%	65.5%	62.8%
I would like to have a plan that allows me to spend all my money in retirement	683	376	290	238	209	474	48	426	283	400	200	483	294	82	132	103	214	405	145	69
	55.8%	56.4%	54.8%	54.7%	58.5%	54.6%	58.6%	54.2%	55.3%	56.1%	54.5%	56.3%	58.4%	50.2%	50.8%	59.8%	51.8%	58.5%	51.5%	52.3%
I will never retire	635	350	263	278	0	635	66	569	218	417	169	467	285	66	180	96	205	371	132	73
	73.2%	77.6%	67.3%	79.4%	-	73.2%	79.9%	72.5%	75.8%	71.9%	78.2%	71.5%	80.4%	67.5%	79.5%	78.9%	77.6%	71.0%	78.8%	75.6%
It will be difficult to part with my money in retirement	630	350	263	218	207	423	41	382	292	338	231	400	269	82	120	95	229	343	155	73
	51.4%	52.5%	49.9%	50.1%	57.9%	48.8%	50.2%	48.6%	57.1%	47.4%	62.9%	46.6%	53.3%	49.8%	46.2%	55.2%	55.3%	49.6%	55.1%	55.7%
If I live to be 100 years old, I will run out of money	529	286	230	192	167	362	29	333	245	284	230	299	227	59	93	97	195	275	144	51
	43.1%	42.8%	43.6%	44.1%	46.7%	41.7%	35.4%	42.3%	47.8%	39.8%	62.6%	34.8%	45.0%	36.2%	35.9%	56.4%	47.2%	39.7%	51.2%	38.5%
I want to look young in retirement	495	258	230	174	150	345	41	304	197	298	136	359	196	62	101	70	158	292	98	60
	40.4%	38.7%	43.5%	39.9%	42.0%	39.8%	49.7%	38.8%	38.6%	41.8%	37.1%	41.8%	38.9%	37.9%	38.8%	41.0%	38.3%	42.2%	34.8%	45.8%
I just want to look good for my age	422	236	179	158	115	307	36	271	182	240	122	300	181	54	95	61	140	252	89	51
	34.5%	35.3%	33.9%	36.4%	32.2%	35.4%	44.1%	34.5%	35.6%	33.6%	33.3%	34.9%	36.0%	33.2%	36.3%	35.8%	33.8%	36.4%	31.5%	38.7%
I expect to use my retirement years to realize my life dreams.	413	201	206	134	107	306	16	291	153	261	94	320	153	48	77	55	128	248	80	47
	33.8%	30.1%	38.9%	30.9%	30.1%	35.3%	18.9%	37.0%	29.9%	36.6%	25.6%	37.2%	30.3%	29.3%	29.6%	32.3%	30.9%	35.8%	28.5%	36.1%
I deserve 'me time' in retirement	123	59	60	32	42	81	12	69	53	70	38	86	41	18	14	17	31	77	19	12
	10.1%	8.9%	11.3%	7.3%	11.8%	9.3%	14.2%	8.8%	10.4%	9.8%	10.3%	10.0%	8.2%	11.0%	5.5%	9.8%	7.4%	11.1%	6.6%	9.1%
It is important to be intellectually stimulated in retirement	93	38	45	21	24	69	6	63	32	61	21	72	29	9	8	13	18	57	8	10
	7.6%	5.7%	8.5%	4.9%	6.7%	8.0%	7.7%	8.0%	6.2%	8.6%	5.7%	8.4%	5.7%	5.4%	3.0%	7.3%	4.4%	8.2%	2.9%	7.6%
As I age, my job feels less secure	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Proportions/Mean: Columns Tested (5% risk level) - A/B - D/E - F/G - H/I - J/K - L/M - N/O - P/Q - R/S Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

QK2_01. [I am concerned that caring for my aging parents has impacted/will impact my ability to save for retirement] Attitudes about retirement

The following are some attitudes that people have expressed about retirement. For each one, please state if you strongly agree, somewhat agree, somewhat disagree or strongly disagree?

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
	A	B		C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
I am concerned that caring for my aging parents has impacted/will impact my ability to save for retirement																				
Strongly agree	61	28	29	22	11	50	2	48	22	39	14	47	22	7	16	6	20	32	14	7
	5.0%	4.3%	5.4%	5.1%	3.1%	5.7%	2.9%	6.0%	4.3%	5.5%	3.9%	5.4%	4.3%	4.1%	6.0%	3.8%	4.9%	4.7%	4.9%	4.9%
Somewhat agree	280	136	132	106	37	242	12	231	100	180	58	221	100	37	73	32	90	162	51	39
	22.8%	20.4%	25.0%	24.4%	10.4%	27.9%	14.3%	29.4%	19.5%	25.2%	15.9%	25.8%	19.8%	22.5%	28.2%	18.7%	21.8%	23.4%	18.2%	29.4%
Somewhat disagree	376	211	159	149	73	303	22	281	145	230	120	256	163	48	84	63	116	225	83	33
	30.7%	31.6%	30.1%	34.3%	20.4%	34.9%	27.0%	35.7%	28.4%	32.3%	32.6%	29.8%	32.4%	29.2%	32.4%	36.7%	28.0%	32.5%	29.4%	25.0%
Strongly disagree	509	292	209	158	236	273	46	227	245	264	174	334	219	73	87	70	187	273	134	53
	41.5%	43.7%	39.5%	36.2%	66.1%	31.4%	55.8%	28.9%	47.8%	37.0%	47.5%	39.0%	43.5%	44.3%	33.3%	40.8%	45.3%	39.4%	47.4%	40.7%
Summary																				
Top2Box (Strongly/ Somewhat agree)	341	165	160	128	48	292	14	278	122	219	73	268	121	43	89	38	110	194	65	45
	27.8%	24.7%	30.4%	29.5%	13.5%	33.7%	17.2%	35.4%	23.8%	30.7%	19.8%	31.2%	24.1%	26.5%	34.3%	22.4%	26.7%	28.0%	23.2%	34.3%
Low2Box (Somewhat/ Strongly disagree)	884	502	368	307	309	575	68	507	390	494	294	590	382	120	171	133	303	498	217	86
	72.2%	75.3%	69.6%	70.5%	86.5%	66.3%	82.8%	64.6%	76.2%	69.3%	80.2%	68.8%	75.9%	73.5%	65.7%	77.6%	73.3%	72.0%	76.8%	65.7%
		B			E		G		I		K				N				S	

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

QK2_02. [Saving for my children's education has impacted/will impact my ability to save for retirement] Attitudes about retirement

The following are some attitudes that people have expressed about retirement. For each one, please state if you strongly agree, somewhat agree, somewhat disagree or strongly disagree?

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
Saving for my children's education has impacted/will impact my ability to save for retirement																				
Strongly agree	124	51	69	36	27	98	3	94	38	87	22	102	37	14	22	13	37	79	23	14
	10.2%	7.7%	13.1%	8.2%	7.5%	11.2%	3.7%	12.0%	7.4%	12.2%	6.1%	11.9%	7.4%	8.7%	8.3%	7.4%	8.9%	11.5%	8.1%	10.5%
	A							F		H		J								
Somewhat agree	375	184	182	127	77	297	17	280	149	225	94	280	135	49	87	39	110	230	75	35
	30.6%	27.6%	34.5%	29.1%	21.6%	34.3%	20.9%	35.7%	29.2%	31.6%	25.7%	32.7%	26.8%	30.1%	33.3%	22.7%	26.5%	33.3%	26.4%	26.6%
			A			D		F				J			O			P		
Somewhat disagree	316	197	111	131	88	228	25	203	137	179	104	211	156	41	67	63	111	168	73	37
	25.8%	29.5%	20.9%	30.1%	24.6%	26.3%	30.5%	25.8%	26.7%	25.1%	28.5%	24.6%	30.9%	25.1%	25.8%	36.8%	26.7%	24.3%	26.0%	28.3%
			B												N					
Strongly disagree	410	235	166	142	165	245	37	208	188	222	146	264	176	59	85	57	157	214	111	45
	33.5%	35.2%	31.5%	32.6%	46.2%	28.3%	44.9%	26.5%	36.8%	31.1%	39.8%	30.8%	34.9%	36.1%	32.6%	33.2%	37.9%	30.9%	39.5%	34.5%
					E		G				K						Q			
Summary																				
Top2Box (Strongly/ Somewhat agree)	499	236	252	162	104	395	20	375	187	312	117	382	172	64	108	51	146	310	97	49
	40.7%	35.3%	47.6%	37.3%	29.2%	45.5%	24.6%	47.7%	36.5%	43.7%	31.8%	44.6%	34.2%	38.8%	41.6%	30.0%	35.3%	44.8%	34.5%	37.2%
			A			D		F		H		J			O			P		
Low2Box (Somewhat/ Strongly disagree)	726	431	277	273	253	473	62	411	325	401	250	476	331	100	152	120	267	382	185	83
	59.3%	64.7%	52.4%	62.7%	70.8%	54.5%	75.4%	52.3%	63.5%	56.3%	68.2%	55.4%	65.8%	61.2%	58.4%	70.0%	64.7%	55.2%	65.5%	62.8%
			B			E		G		I		K				N	Q			

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

	RRSP			RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
I want to look young in retirement																				
Strongly agree	228	125	94	91	53	174	18	157	103	124	78	150	95	30	57	33	84	119	59	25
	18.6%	18.7%	17.9%	20.9%	14.9%	20.1%	21.5%	19.9%	20.2%	17.5%	21.1%	17.5%	18.9%	18.1%	22.0%	19.1%	20.4%	17.2%	20.8%	19.3%
Somewhat agree	502	284	204	171	154	348	24	324	211	291	153	349	212	72	102	68	171	281	125	46
	41.0%	42.6%	38.6%	39.2%	43.1%	40.1%	28.9%	41.3%	41.3%	40.8%	41.7%	40.7%	42.1%	44.0%	39.2%	39.9%	41.4%	40.6%	44.4%	34.9%
Somewhat disagree	325	175	148	126	85	239	29	210	131	194	84	241	134	41	80	45	107	187	67	40
	26.5%	26.2%	28.0%	29.0%	23.9%	27.6%	35.5%	26.8%	25.6%	27.2%	22.8%	28.1%	26.6%	24.9%	30.6%	26.0%	25.8%	27.0%	23.7%	30.4%
Strongly disagree	170	84	82	48	64	106	12	94	66	104	53	118	62	21	21	26	51	105	31	20
	13.9%	12.5%	15.5%	10.9%	18.1%	12.2%	14.2%	12.0%	12.9%	14.6%	14.3%	13.7%	12.4%	13.0%	8.2%	15.0%	12.4%	15.2%	11.0%	15.5%
Summary					E											N				
Top2Box (Strongly/ Somewhat agree)	730	409	298	261	207	523	41	481	315	415	231	499	307	102	159	101	255	400	184	71
	59.6%	61.3%	56.5%	60.1%	58.0%	60.2%	50.3%	61.2%	61.4%	58.2%	62.9%	58.2%	61.1%	62.1%	61.2%	59.0%	61.7%	57.8%	65.2% S	54.2%
Low2Box (Somewhat/ Strongly disagree)	495	258	230	174	150	345	41	304	197	298	136	359	196	62	101	70	158	292	98	60
	40.4%	38.7%	43.5%	39.9%	42.0%	39.8%	49.7%	38.8%	38.6%	41.8%	37.1%	41.8%	38.9%	37.9%	38.8%	41.0%	38.3%	42.2%	34.8%	45.8% R

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

QK2_04. [I just want to look good for my age] Attitudes about retirement

The following are some attitudes that people have expressed about retirement. For each one, please state if you strongly agree, somewhat agree, somewhat disagree or strongly disagree?

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
I just want to look good for my age																				
Strongly agree	247	126	114	89	63	184	15	169	107	140	74	173	88	38	56	32	83	133	60	23
	20.2%	18.8%	21.5%	20.5%	17.8%	21.2%	18.2%	21.5%	21.0%	19.6%	20.3%	20.2%	17.5%	22.9%	21.5%	18.7%	20.0%	19.3%	21.2%	17.4%
Somewhat agree	556	306	236	188	179	377	31	346	222	333	170	385	234	72	110	78	191	306	133	58
	45.4%	45.9%	44.6%	43.1%	50.0%	43.4%	37.8%	44.0%	43.4%	46.7%	46.4%	44.9%	46.5%	43.9%	42.1%	45.6%	46.2%	44.3%	47.3%	43.9%
Somewhat disagree	267	139	124	98	69	199	23	176	112	155	73	194	106	34	57	40	90	159	54	37
	21.8%	20.9%	23.4%	22.5%	19.2%	22.9%	27.7%	22.4%	21.9%	21.7%	19.9%	22.6%	21.0%	20.5%	22.0%	23.4%	21.9%	22.9%	19.0%	28.0%
Strongly disagree	155	96	55	60	46	108	13	95	70	85	49	106	76	21	37	21	49	93	35	14
	12.6%	14.4%	10.4%	13.9%	13.0%	12.5%	16.4%	12.0%	13.7%	11.9%	13.4%	12.3%	15.0%	12.7%	14.4%	12.4%	11.9%	13.5%	12.5%	10.7%
Summary																				
Top2Box (Strongly/ Somewhat agree)	803	432	349	277	242	561	46	515	330	473	245	558	322	109	166	110	274	440	193	81
	65.5%	64.7%	66.1%	63.6%	67.8%	64.6%	55.9%	65.5%	64.4%	66.4%	66.7%	65.1%	64.0%	66.8%	63.7%	64.2%	66.2%	63.6%	68.5%	61.3%
Low2Box (Somewhat/ Strongly disagree)	422	236	179	158	115	307	36	271	182	240	122	300	181	54	95	61	140	252	89	51
	34.5%	35.3%	33.9%	36.4%	32.2%	35.4%	44.1%	34.5%	35.6%	33.6%	33.3%	34.9%	36.0%	33.2%	36.3%	35.8%	33.8%	36.4%	31.5%	38.7%

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

QK2_05. [I will never retire] Attitudes about retirement

The following are some attitudes that people have expressed about retirement. For each one, please state if you strongly agree, somewhat agree, somewhat disagree or strongly disagree?

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: Non Retired	901	451	422	344	0	901	74	827	280	621	202	699	351	100	226	116	250	560	154	96
Weighted	868	451	390	350	-**	868	82*	786	288	580	216	652	354	97*	227	122	264	522	167	97*
I will never retire																				
Strongly agree	74	24	48	15	0	74	4	70	19	54	21	52	14	10	11	3	17	48	10	7
	8.5%	5.3%	12.4%	4.2%	-	8.5%	4.5%	8.9%	6.7%	9.4%	10.0%	8.0%	3.9%	10.5%	5.0%	2.8%	6.3%	9.3%	5.9%	7.1%
Somewhat agree		A												L						
	159	77	79	57	0	159	13	146	50	109	25	133	56	21	35	22	43	103	26	17
	18.3%	17.1%	20.4%	16.4%	-	18.3%	15.6%	18.6%	17.4%	18.7%	11.8%	20.5%	15.7%	22.1%	15.5%	18.3%	16.1%	19.7%	15.4%	17.4%
Somewhat disagree												J								
	214	106	99	83	0	214	15	199	59	155	38	176	83	23	54	28	61	131	40	20
	24.6%	23.5%	25.3%	23.8%	-	24.6%	17.7%	25.4%	20.5%	26.7%	17.7%	26.9%	23.5%	23.5%	23.9%	23.2%	23.0%	25.1%	24.1%	20.9%
Strongly disagree												J								
	421	245	164	195	0	421	51	370	159	262	131	291	202	43	126	68	144	240	91	53
	48.6%	54.2%	42.0%	55.6%	-	48.6%	62.2%	47.1%	55.4%	45.2%	60.6%	44.6%	57.0%	43.9%	55.6%	55.7%	54.6%	45.9%	54.6%	54.6%
		B					G		I		K		M				Q			
Summary																				
Top2Box (Strongly/ Somewhat agree)	233	101	128	72	0	233	17	216	69	163	47	186	69	32	46	26	59	151	36	24
	26.8%	22.4%	32.7%	20.6%	-	26.8%	20.1%	27.5%	24.2%	28.1%	21.8%	28.5%	19.6%	32.5%	20.5%	21.1%	22.4%	29.0%	21.2%	24.4%
Low2Box (Somewhat/ Strongly disagree)			A											L						
	635	350	263	278	0	635	66	569	218	417	169	467	285	66	180	96	205	371	132	73
	73.2%	77.6%	67.3%	79.4%	-	73.2%	79.9%	72.5%	75.8%	71.9%	78.2%	71.5%	80.4%	67.5%	79.5%	78.9%	77.6%	71.0%	78.8%	75.6%
		B											M							

Proportions/Mean: Columns Tested (5% risk level) - A/B - D/E - F/G - H/I - J/K - L/M - N/O - P/Q - R/S Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

QK2_06. [I plan to open a business in retirement] Attitudes about retirement

The following are some attitudes that people have expressed about retirement. For each one, please state if you strongly agree, somewhat agree, somewhat disagree or strongly disagree?

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
I plan to open a business in retirement																				
Strongly agree	57	26	29	20	14	42	5	37	24	33	20	37	18	8	12	7	13	34	11	2
	4.6%	3.9%	5.5%	4.5%	4.0%	4.9%	6.2%	4.7%	4.7%	4.6%	5.4%	4.3%	3.7%	4.6%	4.8%	4.2%	3.2%	4.9%	3.8%	1.9%
Somewhat agree	228	105	118	72	43	185	13	172	82	146	60	168	74	31	45	26	67	143	33	33
	18.6%	15.8%	22.3%	16.6%	12.0%	21.3%	16.2%	21.9%	16.1%	20.5%	16.3%	19.6%	14.7%	19.0%	17.3%	15.2%	16.1%	20.7%	11.8%	25.5%
Somewhat disagree	321	166	148	116	60	261	19	242	104	217	72	249	121	45	74	40	95	195	65	30
	26.2%	25.0%	27.9%	26.6%	16.9%	30.0%	23.0%	30.8%	20.2%	30.5%	19.7%	29.0%	24.0%	27.7%	28.5%	23.6%	23.0%	28.2%	23.1%	22.8%
Strongly disagree	619	370	234	227	239	380	45	335	302	317	215	404	290	80	129	98	238	320	173	65
	50.5%	55.4%	44.3%	52.2%	67.1%	43.7%	54.7%	42.6%	59.0%	44.5%	58.7%	47.1%	57.6%	48.7%	49.4%	57.0%	57.7%	46.3%	61.3%	49.8%
Summary																				
Top2Box (Strongly/ Somewhat agree)	285	131	147	92	57	227	18	209	106	179	79	205	92	39	58	33	80	177	44	36
	23.2%	19.6%	27.8%	21.1%	16.1%	26.2%	22.4%	26.6%	20.7%	25.0%	21.7%	23.9%	18.4%	23.6%	22.1%	19.4%	19.3%	25.6%	15.6%	27.4%
Low2Box (Somewhat/ Strongly disagree)	940	536	381	343	300	640	64	577	406	534	287	653	411	125	203	138	334	515	238	95
	76.8%	80.4%	72.2%	78.9%	83.9%	73.8%	77.6%	73.4%	79.3%	75.0%	78.3%	76.1%	81.6%	76.4%	77.9%	80.6%	80.7%	74.4%	84.4%	72.6%
		B			E				I		K						Q		S	

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

QK2_07. [I expect to use my retirement years to realize my life dreams.] Attitudes about retirement

The following are some attitudes that people have expressed about retirement. For each one, please state if you strongly agree, somewhat agree, somewhat disagree or strongly disagree?

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
I expect to use my retirement years to realize my life dreams.																				
Strongly agree	222	130	86	78	84	138	17	121	104	117	83	139	98	32	46	33	83	115	60	22
	18.1%	19.5%	16.3%	18.0%	23.5%	15.9%	20.8%	15.4%	20.4%	16.5%	22.6%	16.2%	19.5%	19.8%	17.6%	19.0%	20.0%	16.7%	21.4%	16.9%
Somewhat agree	590	336	236	222	166	424	50	374	255	335	190	400	253	83	137	84	203	329	141	62
	48.1%	50.4%	44.7%	51.1%	46.4%	48.9%	60.3%	47.7%	49.7%	47.0%	51.8%	46.6%	50.2%	50.9%	52.8%	48.8%	49.1%	47.6%	50.1%	47.0%
Somewhat disagree	301	152	147	108	72	229	11	218	113	188	73	228	118	35	63	43	99	174	59	40
	24.6%	22.8%	27.8%	24.9%	20.1%	26.4%	13.7%	27.8%	22.1%	26.4%	20.0%	26.6%	23.4%	21.2%	24.2%	25.3%	23.9%	25.2%	20.8%	30.7%
Strongly disagree	112	48	59	26	35	77	4	72	40	73	20	92	35	13	14	12	29	74	22	7
	9.2%	7.2%	11.2%	6.0%	9.9%	8.8%	5.2%	9.2%	7.7%	10.2%	5.6%	10.7%	7.0%	8.2%	5.5%	7.0%	7.0%	10.6%	7.7%	5.4%
Summary																				
Top2Box (Strongly/ Somewhat agree)	812	466	323	301	250	562	67	495	359	452	273	539	351	116	183	116	286	444	202	84
	66.2%	69.9%	61.1%	69.1%	69.9%	64.7%	81.1%	63.0%	70.1%	63.4%	74.4%	62.8%	69.7%	70.7%	70.4%	67.7%	69.1%	64.2%	71.5%	63.9%
Low2Box (Somewhat/ Strongly disagree)	413	201	206	134	107	306	16	291	153	261	94	320	153	48	77	55	128	248	80	47
	33.8%	30.1%	38.9%	30.9%	30.1%	35.3%	18.9%	37.0%	29.9%	36.6%	25.6%	37.2%	30.3%	29.3%	29.6%	32.3%	30.9%	35.8%	28.5%	36.1%

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

QK2_08. [I deserve 'me time' in retirement] Attitudes about retirement

The following are some attitudes that people have expressed about retirement. For each one, please state if you strongly agree, somewhat agree, somewhat disagree or strongly disagree?

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
I deserve 'me time' in retirement																				
Strongly agree	547	328	214	226	145	403	37	366	228	320	170	377	249	79	138	86	206	287	145	61
	44.7%	49.2%	40.5%	52.0%	40.5%	46.4%	44.9%	46.6%	44.5%	44.8%	46.4%	44.0%	49.5%	48.2%	53.2%	50.4%	49.8%	41.5%	51.4%	46.4%
Somewhat agree		B															Q			
	554	280	254	177	170	384	34	350	231	323	159	395	213	67	108	68	177	328	119	58
	45.2%	42.0%	48.1%	40.7%	47.6%	44.2%	40.9%	44.6%	45.1%	45.3%	43.3%	46.1%	42.3%	40.9%	41.3%	39.8%	42.8%	47.5%	42.1%	44.5%
Somewhat disagree		A																		
	95	49	45	28	34	62	11	51	42	54	31	64	35	15	14	13	24	59	17	8
	7.8%	7.4%	8.5%	6.5%	9.4%	7.1%	13.0%	6.5%	8.1%	7.5%	8.5%	7.5%	6.9%	9.1%	5.5%	7.7%	5.9%	8.5%	5.9%	6.0%
Strongly disagree		G																		
	28	10	15	4	9	19	1	19	12	16	6	22	7	3	0	4	6	17	2	4
	2.3%	1.4%	2.9%	0.8%	2.4%	2.2%	1.1%	2.4%	2.3%	2.3%	1.8%	2.5%	1.3%	1.8%	-	2.1%	1.5%	2.5%	0.7%	3.1%
Summary																				
Top2Box (Strongly/ Somewhat agree)	1102	608	468	403	315	787	71	716	459	643	329	772	462	146	246	155	383	615	264	119
	89.9%	91.1%	88.7%	92.7%	88.2%	90.7%	85.8%	91.2%	89.6%	90.2%	89.7%	90.0%	91.8%	89.0%	94.5%	90.2%	92.6%	88.9%	93.4%	90.9%
Low2Box (Somewhat/ Strongly disagree)																				
	123	59	60	32	42	81	12	69	53	70	38	86	41	18	14	17	31	77	19	12
	10.1%	8.9%	11.3%	7.3%	11.8%	9.3%	14.2%	8.8%	10.4%	9.8%	10.3%	10.0%	8.2%	11.0%	5.5%	9.8%	7.4%	11.1%	6.6%	9.1%

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

QK2_09. [It will be difficult to part with my money in retirement] Attitudes about retirement

The following are some attitudes that people have expressed about retirement. For each one, please state if you strongly agree, somewhat agree, somewhat disagree or strongly disagree?

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
It will be difficult to part with my money in retirement																				
Strongly agree	140	59	75	37	34	106	9	97	37	103	23	117	43	16	26	10	26	99	15	11
	11.4%	8.9%	14.1%	8.5%	9.5%	12.2%	10.6%	12.4%	7.2%	14.5%	6.2%	13.7%	8.6%	10.0%	10.1%	5.8%	6.4%	14.3%	5.4%	8.4%
Somewhat agree	A									H		J						P		
	455	258	190	180	116	339	32	306	183	272	114	341	192	66	114	67	159	250	111	47
Somewhat disagree	37.1%	38.6%	36.0%	41.5%	32.5%	39.0%	39.2%	39.0%	35.8%	38.1%	30.9%	39.8%	38.1%	40.2%	43.7%	39.0%	38.4%	36.1%	39.5%	36.0%
	D									J										
Strongly disagree	433	239	185	155	129	304	31	273	191	242	142	291	181	57	86	66	153	246	104	48
	35.4%	35.8%	34.9%	35.7%	36.1%	35.1%	37.9%	34.8%	37.3%	34.0%	38.8%	33.9%	36.0%	34.9%	33.1%	38.7%	36.9%	35.6%	37.0%	36.5%
Summary	197	111	79	62	78	119	10	109	101	96	88	109	87	24	34	28	76	97	51	25
	16.1%	16.7%	15.0%	14.4%	21.8%	13.7%	12.3%	13.9%	19.8%	13.4%	24.0%	12.7%	17.3%	14.9%	13.1%	16.5%	18.4%	14.0%	18.1%	19.1%
Top2Box (Strongly/ Somewhat agree)	E								I		K									
	595	317	265	217	150	445	41	404	220	375	136	459	235	82	140	77	185	349	127	58
Low2Box (Somewhat/ Strongly disagree)	48.6%	47.5%	50.1%	49.9%	42.1%	51.2%	49.8%	51.4%	42.9%	52.6%	37.1%	53.4%	46.7%	50.2%	53.8%	44.8%	44.7%	50.4%	44.9%	44.3%
	D									H		J								
	630	350	263	218	207	423	41	382	292	338	231	400	269	82	120	95	229	343	155	73
	51.4%	52.5%	49.9%	50.1%	57.9%	48.8%	50.2%	48.6%	57.1%	47.4%	62.9%	46.6%	53.3%	49.8%	46.2%	55.2%	55.3%	49.6%	55.1%	55.7%
					E				I		K									

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

QK2_10. [I would like to have a plan that allows me to spend all my money in retirement] Attitudes about retirement

The following are some attitudes that people have expressed about retirement. For each one, please state if you strongly agree, somewhat agree, somewhat disagree or strongly disagree?

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
I would like to have a plan that allows me to spend all my money in retirement																				
Strongly agree	120	66	52	46	34	87	6	81	47	73	42	78	41	25	35	11	45	66	27	17
	9.8%	9.9%	9.8%	10.7%	9.4%	10.0%	6.9%	10.3%	9.2%	10.2%	11.4%	9.1%	8.2%	15.1%	13.5%	6.6%	10.8%	9.6%	9.7%	13.0%
Somewhat agree	422	225	187	151	115	307	28	279	182	240	125	296	168	57	93	58	155	221	109	46
	34.4%	33.8%	35.3%	34.6%	32.1%	35.4%	34.6%	35.5%	35.5%	33.6%	34.1%	34.6%	33.5%	34.7%	35.7%	33.6%	37.5%	31.9%	38.7%	34.7%
Somewhat disagree	480	274	198	181	139	341	35	306	194	286	139	341	220	54	103	76	149	286	101	47
	39.2%	41.1%	37.5%	41.5%	39.0%	39.3%	42.4%	38.9%	37.9%	40.1%	37.8%	39.7%	43.6%	33.1%	39.5%	44.3%	35.9%	41.3%	35.9%	36.1%
Strongly disagree	203	102	92	58	70	133	13	120	89	114	61	142	74	28	29	27	66	118	44	21
	16.6%	15.3%	17.3%	13.2%	19.6%	15.4%	16.2%	15.3%	17.3%	16.1%	16.7%	16.5%	14.7%	17.1%	11.3%	15.5%	15.8%	17.1%	15.7%	16.2%
Summary																				
Top2Box (Strongly/ Somewhat agree)	542	291	239	197	148	394	34	360	229	313	167	375	210	82	128	69	199	287	137	63
	44.2%	43.6%	45.2%	45.3%	41.5%	45.4%	41.4%	45.8%	44.7%	43.9%	45.5%	43.7%	41.6%	49.8%	49.2%	40.2%	48.2%	41.5%	48.5%	47.7%
Low2Box (Somewhat/ Strongly disagree)	683	376	290	238	209	474	48	426	283	400	200	483	294	82	132	103	214	405	145	69
	55.8%	56.4%	54.8%	54.7%	58.5%	54.6%	58.6%	54.2%	55.3%	56.1%	54.5%	56.3%	58.4%	50.2%	50.8%	59.8%	51.8%	58.5%	51.5%	52.3%

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

Qk2_11. [The best place for my retirement savings is in my mattress] Attitudes about retirement

The following are some attitudes that people have expressed about retirement. For each one, please state if you strongly agree, somewhat agree, somewhat disagree or strongly disagree?

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
The best place for my retirement savings is in my mattress																				
Strongly agree	60	24	32	15	16	45	5	40	19	41	20	41	11	12	12	3	12	42	7	5
	4.9%	3.5%	6.1%	3.5%	4.3%	5.1%	5.7%	5.1%	3.8%	5.7%	5.3%	4.7%	2.2%	7.6%	4.7%	1.7%	2.9%	6.1%	2.5%	3.8%
			A											L				P		
Somewhat agree	132	53	76	28	27	104	10	95	41	91	27	104	37	16	20	8	34	83	21	12
	10.8%	7.9%	14.3%	6.5%	7.6%	12.0%	11.9%	12.1%	8.0%	12.7%	7.4%	12.2%	7.3%	9.8%	7.6%	4.9%	8.2%	12.0%	7.6%	9.3%
			A			D				H		J								
Somewhat disagree	272	150	118	96	59	212	14	198	102	169	63	209	102	48	63	33	74	169	48	26
	22.2%	22.5%	22.3%	22.2%	16.6%	24.5%	17.5%	25.2%	19.9%	23.8%	17.2%	24.3%	20.3%	29.3%	24.1%	19.2%	17.9%	24.5%	17.0%	19.8%
					D					J				L				P		
Strongly disagree	762	441	302	295	255	507	53	453	350	412	257	504	353	87	165	127	294	397	206	88
	62.2%	66.0%	57.2%	67.8%	71.4%	58.4%	64.9%	57.7%	68.3%	57.8%	70.1%	58.8%	70.2%	53.2%	63.5%	74.2%	71.0%	57.4%	72.9%	67.1%
			B		E				I		K		M			N	Q			
Summary																				
Top2Box (Strongly/ Somewhat agree)	192	76	108	43	43	149	14	135	60	131	47	145	48	29	32	11	46	125	28	17
	15.7%	11.5%	20.5%	10.0%	12.0%	17.2%	17.6%	17.1%	11.8%	18.4%	12.8%	16.9%	9.5%	17.4%	12.3%	6.7%	11.0%	18.1%	10.1%	13.1%
			A			D				H				L				P		
Low2Box (Somewhat/ Strongly disagree)	1033	591	420	392	314	719	68	651	452	581	320	713	455	135	228	160	368	567	254	114
	84.3%	88.5%	79.5%	90.0%	88.0%	82.8%	82.4%	82.9%	88.2%	81.6%	87.2%	83.1%	90.5%	82.6%	87.7%	93.3%	89.0%	81.9%	89.9%	86.9%
			B		E				I				M				Q			

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

QK2_13. [It is important to be intellectually stimulated in retirement] Attitudes about retirement

The following are some attitudes that people have expressed about retirement. For each one, please state if you strongly agree, somewhat agree, somewhat disagree or strongly disagree?

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
It is important to be intellectually stimulated in retirement																				
Strongly agree	715	418	287	268	233	482	47	435	328	387	233	482	314	104	154	112	262	393	193	69
	58.4%	62.7%	54.3%	61.6%	65.2%	55.5%	57.5%	55.3%	64.1%	54.2%	63.4%	56.2%	62.3%	63.8%	59.2%	65.2%	63.4%	56.8%	68.3%	52.8%
Somewhat agree	B			E					I		K						Q		S	
	417	211	196	146	100	317	29	288	152	265	113	304	161	50	98	47	133	242	81	52
	34.1%	31.6%	37.2%	33.5%	28.1%	36.5%	34.8%	36.7%	29.7%	37.2%	30.8%	35.4%	31.9%	30.8%	37.8%	27.5%	32.2%	35.0%	28.7%	39.6%
				D					H						O				R	
Somewhat disagree	70	29	35	18	15	54	6	48	25	45	16	54	22	6	6	11	14	45	6	8
	5.7%	4.3%	6.6%	4.1%	4.3%	6.3%	7.7%	6.1%	4.9%	6.3%	4.3%	6.3%	4.4%	3.9%	2.4%	6.4%	3.4%	6.5%	2.0%	6.4%
Strongly disagree																	P		R	
	23	9	10	3	8	15	0	15	6	17	5	18	7	3	2	1	4	12	3	2
	1.9%	1.3%	2.0%	0.7%	2.3%	1.7%	-	1.9%	1.3%	2.3%	1.4%	2.1%	1.3%	1.5%	0.7%	0.9%	1.0%	1.7%	0.9%	1.1%
Summary																				
Top2Box (Strongly/ Somewhat agree)	1132	630	483	414	333	799	76	723	480	652	346	786	475	155	252	159	395	635	274	121
	92.4%	94.3%	91.5%	95.1%	93.3%	92.0%	92.3%	92.0%	93.8%	91.4%	94.3%	91.6%	94.3%	94.6%	97.0%	92.7%	95.6%	91.8%	97.1%	92.4%
Low2Box (Somewhat/ Strongly disagree)																	Q		S	
	93	38	45	21	24	69	6	63	32	61	21	72	29	9	8	13	18	57	8	10
	7.6%	5.7%	8.5%	4.9%	6.7%	8.0%	7.7%	8.0%	6.2%	8.6%	5.7%	8.4%	5.7%	5.4%	3.0%	7.3%	4.4%	8.2%	2.9%	7.6%
																	P		R	

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

QK2_14. [If I live to be 100 years old, I will run out of money] Attitudes about retirement

The following are some attitudes that people have expressed about retirement. For each one, please state if you strongly agree, somewhat agree, somewhat disagree or strongly disagree?

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
If I live to be 100 years old, I will run out of money																				
Strongly agree	330	174	147	109	94	237	31	206	124	207	36	294	126	48	76	32	97	210	65	31
	27.0%	26.0%	27.9%	25.1%	26.2%	27.3%	37.1%	26.3%	24.2%	29.0%	9.8%	34.3%	25.0%	29.3%	29.3%	18.9%	23.4%	30.4%	23.2%	23.7%
Somewhat agree	366	208	151	134	97	269	23	247	143	223	101	265	151	56	91	42	122	207	72	50
	29.9%	31.1%	28.5%	30.8%	27.1%	31.0%	27.4%	31.4%	28.0%	31.2%	27.6%	30.9%	30.0%	34.4%	34.8%	24.7%	29.5%	29.9%	25.6%	37.8%
Somewhat disagree	346	184	155	126	106	240	21	219	141	206	140	207	151	33	61	63	123	182	90	32
	28.3%	27.6%	29.4%	29.0%	29.7%	27.7%	25.5%	27.9%	27.5%	28.8%	38.1%	24.1%	30.0%	20.0%	23.6%	36.6%	29.6%	26.4%	32.1%	24.4%
Strongly disagree	182	102	75	66	61	122	8	113	104	78	90	92	75	27	32	34	73	92	54	19
	14.9%	15.3%	14.2%	15.2%	17.0%	14.0%	10.0%	14.4%	20.3%	11.0%	24.6%	10.7%	15.0%	16.2%	12.4%	19.8%	17.5%	13.3%	19.1%	14.1%
Summary																				
Top2Box (Strongly/ Somewhat agree)	696	381	298	243	190	506	53	453	267	429	137	559	277	104	167	75	219	417	138	81
	56.9%	57.2%	56.4%	55.9%	53.3%	58.3%	64.6%	57.7%	52.2%	60.2%	37.4%	65.2%	55.0%	63.8%	64.1%	43.6%	52.8%	60.3%	48.8%	61.5%
Low2Box (Somewhat/ Strongly disagree)	529	286	230	192	167	362	29	333	245	284	230	299	227	59	93	97	195	275	144	51
	43.1%	42.8%	43.6%	44.1%	46.7%	41.7%	35.4%	42.3%	47.8%	39.8%	62.6%	34.8%	45.0%	36.2%	35.9%	56.4%	47.2%	39.7%	51.2%	38.5%

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

QK8. [SUMMARY - RANK 1 MOST IMPORTANT] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Having enough savings	247	118	125	75	49	198	9	189	83	164	46	202	91	28	41	34	66	163	46	21
	20.2%	17.7%	23.6%	17.3%	13.8%	22.8%	11.4%	24.0%	16.3%	23.0%	12.4%	23.5%	18.0%	16.9%	15.7%	19.7%	16.0%	23.5%	16.2%	15.7%
		A	D					F	H			J					P			
Maintaining my standard of living	177	101	70	63	54	123	18	105	74	102	53	124	84	17	44	18	63	98	38	25
	14.4%	15.1%	13.2%	14.4%	15.1%	14.1%	21.7%	13.4%	14.5%	14.3%	14.5%	14.4%	16.7%	10.3%	17.0%	10.8%	15.2%	14.1%	13.5%	18.9%
Outliving my savings	124	77	46	57	40	84	5	79	57	67	27	97	55	23	34	23	45	64	30	15
	10.1%	11.6%	8.7%	13.2%	11.2%	9.7%	5.9%	10.0%	11.2%	9.4%	7.3%	11.3%	10.9%	13.8%	13.2%	13.4%	10.8%	9.3%	10.5%	11.5%
Inflation and the effect it might have/ has on my retirement finances	95	58	36	31	43	52	9	43	51	44	34	60	32	26	15	16	32	55	22	9
	7.7%	8.8%	6.7%	7.1%	11.9%	6.0%	10.9%	5.5%	9.9%	6.2%	9.4%	7.0%	6.5%	15.8%	5.8%	9.3%	7.7%	8.0%	7.9%	7.1%
				E					I					L						
The cost of healthcare	82	41	40	25	28	54	7	47	33	49	32	50	34	7	19	6	27	42	17	10
	6.7%	6.1%	7.6%	5.8%	7.9%	6.2%	8.5%	6.0%	6.5%	6.9%	8.8%	5.8%	6.8%	4.1%	7.2%	3.8%	6.4%	6.1%	6.0%	7.5%
It will be/ is difficult to adjust to not having a regular paycheck	77	33	42	21	23	54	8	46	24	53	7	70	26	7	15	7	21	47	15	6
	6.3%	4.9%	7.9%	4.9%	6.4%	6.3%	10.0%	5.9%	4.7%	7.5%	2.0%	8.2%	5.2%	4.1%	5.7%	3.8%	5.1%	6.8%	5.4%	4.3%
		A										J								
I worry about being alone in retirement	62	34	25	29	7	56	4	52	23	40	29	34	26	9	22	7	22	32	11	11
	5.1%	5.1%	4.7%	6.7%	1.9%	6.4%	4.4%	6.6%	4.5%	5.5%	7.8%	3.9%	5.1%	5.4%	8.3%	4.3%	5.3%	4.7%	3.8%	8.6%
					D							K								
Not having enough time with my spouse or partner	51	31	20	19	16	36	7	29	24	27	14	38	22	9	13	4	20	29	13	6
	4.2%	4.7%	3.8%	4.4%	4.4%	4.1%	8.0%	3.7%	4.7%	3.8%	3.8%	4.4%	4.4%	5.4%	5.1%	2.6%	4.7%	4.2%	4.7%	4.7%
I will miss/miss the sense of purpose I feel when I'm working	51	26	24	18	13	38	3	35	24	27	24	27	20	6	7	12	16	29	12	3
	4.2%	3.9%	4.6%	4.2%	3.8%	4.3%	3.6%	4.4%	4.7%	3.8%	6.5%	3.2%	4.0%	3.6%	2.5%	6.8%	3.8%	4.2%	4.4%	2.6%
											K									
Pacing my withdrawals from savings so my money will last	47	35	13	24	10	37	4	33	30	18	17	30	25	10	17	6	23	23	13	9
	3.9%	5.2%	2.4%	5.4%	2.9%	4.3%	4.8%	4.2%	5.8%	2.5%	4.7%	3.5%	4.9%	6.3%	6.5%	3.3%	5.4%	3.3%	4.7%	7.0%
		B							I											
Looking after my dependents	39	16	20	12	8	32	0	32	13	27	10	29	15	1	5	8	15	21	13	2
	3.2%	2.4%	3.8%	2.8%	2.1%	3.7%	-	4.1%	2.5%	3.8%	2.7%	3.4%	3.1%	0.5%	1.8%	4.4%	3.6%	3.0%	4.6%	1.3%
The taxes I will have to pay when I start to use my investments	30	23	7	21	0	30	5	25	12	18	9	21	18	4	11	9	14	14	8	5
	3.5%	5.1%	1.8%	5.9%	-	3.5%	5.7%	3.2%	4.1%	3.2%	4.1%	3.3%	5.2%	4.6%	5.0%	7.7%	5.2%	2.8%	5.0%	5.4%
		B																		
I don't know how I will/ how to spend my time	23	10	10	6	4	19	0	19	10	12	11	12	8	2	2	4	7	12	7	1
	1.8%	1.4%	1.9%	1.4%	1.1%	2.1%	-	2.4%	2.0%	1.7%	3.0%	1.4%	1.5%	1.1%	0.7%	2.5%	1.8%	1.8%	2.4%	0.5%
Having too much time with my spouse	19	6	14	5	11	8	2	6	11	8	12	8	4	2	0	5	9	8	8	1
	1.6%	0.8%	2.6%	1.1%	3.0%	1.0%	2.5%	0.8%	2.2%	1.1%	3.2%	0.9%	0.8%	1.1%	-	2.7%	2.2%	1.2%	2.8%	0.9%
			A		E						K					N				
The taxes I have to pay when I started to use my investments	19	16	3	6	19	0	0	0	13	6	9	10	12	4	3	3	9	8	7	2
	5.3%	7.6%	1.9%	7.4%	5.3%	-	-	-	5.6%	4.7%	5.9%	4.8%	8.2%	6.0%	10.1%	5.9%	6.0%	4.7%	6.4%	4.5%
		B																		
That people won't/ don't see me as a productive member of society	16	12	5	5	11	6	0	6	10	6	7	10	9	3	1	4	7	8	7	0
	1.3%	1.7%	0.9%	1.2%	3.0%	0.6%	-	0.7%	1.9%	0.9%	1.8%	1.1%	1.8%	1.6%	0.3%	2.5%	1.8%	1.2%	2.6%	-
					E															
Other	4	2	2	1	0	4	0	4	3	1	1	3	2	0	1	0	0	4	0	0
	0.3%	0.3%	0.3%	0.3%	-	0.4%	-	0.5%	0.6%	0.1%	0.2%	0.3%	0.4%	-	0.5%	-	-	0.5%	-	-

Proportions/Mean: Columns Tested (5% risk level) - A/B - D/E - F/G - H/I - J/K - L/M - N/O - P/Q - R/S Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

QK8. [SUMMARY - RANK 2 SECOND MOST IMPORTANT] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Maintaining my standard of living	194	109	82	64	64	130	13	117	91	103	58	136	81	28	37	27	66	113	51	16
	15.8%	16.3%	15.6%	14.7%	17.9%	15.0%	16.3%	14.9%	17.8%	14.4%	15.8%	15.8%	16.1%	16.8%	14.2%	15.8%	16.0%	16.3%	17.9%	11.9%
Having enough savings	144	83	55	55	36	109	10	99	49	95	32	112	62	21	35	20	50	81	30	20
	11.8%	12.4%	10.4%	12.7%	10.0%	12.5%	12.4%	12.5%	9.6%	13.4%	8.7%	13.1%	12.3%	12.7%	13.5%	11.5%	12.1%	11.7%	10.5%	15.5%
The cost of healthcare	121	66	52	38	48	73	13	61	63	59	41	80	51	15	28	11	42	64	29	13
	9.9%	9.9%	9.9%	8.8%	13.4%	8.4%	15.3%	7.7%	12.2%	8.2%	11.2%	9.4%	10.2%	9.1%	10.6%	6.3%	10.2%	9.2%	10.3%	10.0%
Outliving my savings	103	54	45	30	22	81	7	74	36	67	13	90	41	13	16	14	38	58	30	8
	8.4%	8.1%	8.6%	6.9%	6.2%	9.3%	8.3%	9.5%	7.1%	9.4%	3.6%	10.5%	8.2%	7.8%	6.1%	8.1%	9.3%	8.4%	10.6%	6.4%
Inflation and the effect it might have/ has on my retirement finances	102	60	40	43	32	70	9	61	57	45	40	62	46	14	30	12	35	55	15	20
	8.3%	9.0%	7.5%	9.8%	8.9%	8.0%	11.0%	7.7%	11.1%	6.3%	10.8%	7.2%	9.2%	8.3%	11.7%	7.0%	8.5%	8.0%	5.3%	15.4% R
Pacing my withdrawals from savings so my money will last	93	60	32	45	23	69	4	66	38	54	28	64	48	12	30	15	34	49	24	10
	7.6%	9.0%	6.1%	10.4%	6.6%	8.0%	4.3%	8.4%	7.5%	7.6%	7.7%	7.5%	9.6%	7.2%	11.4%	9.0%	8.1%	7.1%	8.4%	7.6%
It will be/ is difficult to adjust to not having a regular paycheck	70	23	45	18	24	46	4	42	20	51	6	64	12	11	12	5	13	45	8	5
	5.7%	3.4%	8.6%	4.0%	6.8%	5.3%	4.9%	5.3%	3.8%	7.1%	1.6%	7.5%	2.4%	6.5%	4.7%	3.1%	3.1%	6.4%	2.7%	4.0%
I will miss/miss the sense of purpose I feel when I'm working	68	38	29	26	20	48	4	44	29	39	24	43	29	9	16	10	17	47	10	7
	5.5%	5.7%	5.6%	6.0%	5.5%	5.5%	4.9%	5.6%	5.6%	5.5%	6.6%	5.1%	5.8%	5.3%	6.2%	5.8%	4.1%	6.7%	3.7%	5.0%
I worry about being alone in retirement	55	28	26	21	18	36	1	35	22	33	21	33	22	6	7	12	26	25	21	5
	4.5%	4.2%	5.0%	4.7%	5.1%	4.2%	1.5%	4.5%	4.3%	4.6%	5.8%	3.9%	4.4%	3.6%	2.8%	7.0%	6.3%	3.6%	7.5%	3.7%
The taxes I will have to pay when I start to use my investments	53	32	20	25	0	53	5	48	15	38	18	35	25	7	12	12	16	34	14	2
	6.1%	7.2%	5.2%	7.1%	-	6.1%	5.9%	6.1%	5.2%	6.5%	8.1%	5.4%	7.1%	7.4%	5.3%	10.1%	6.1%	6.6%	8.2%	2.5%
I don't know how I will/ how to spend my time	42	25	17	21	6	36	0	36	20	22	15	27	21	4	10	11	16	23	11	5
	3.4%	3.7%	3.2%	4.7%	1.7%	4.1%	-	4.5%	3.9%	3.0%	4.2%	3.1%	4.1%	2.6%	3.7%	6.3%	3.9%	3.3%	4.0%	3.8%
Looking after my dependents	39	18	20	10	12	27	3	24	17	21	9	29	11	6	3	8	6	23	2	4
	3.2%	2.6%	3.8%	2.4%	3.3%	3.1%	3.2%	3.1%	3.4%	3.0%	2.6%	3.4%	2.2%	3.8%	1.0%	4.5%	1.5%	3.3%	0.8%	3.1%
Not having enough time with my spouse or partner	34	21	11	15	5	29	5	23	13	21	15	19	15	7	9	5	13	19	10	3
	2.8%	3.2%	2.0%	3.4%	1.5%	3.3%	6.6%	3.0%	2.5%	3.0%	4.2%	2.2%	2.9%	4.0%	3.6%	3.0%	3.2%	2.8%	3.4%	2.6%
That people won't/ don't see me as a productive member of society	19	6	13	2	5	14	1	13	6	13	4	15	4	2	0	2	8	10	6	2
	1.6%	0.9%	2.4%	0.4%	1.5%	1.6%	1.3%	1.6%	1.2%	1.8%	1.1%	1.8%	0.8%	1.1%	-	1.1%	1.9%	1.4%	2.2%	1.3%
The taxes I have to pay when I started to use my investments	15	11	2	4	15	0	0	0	12	3	11	4	10	1	3	1	10	3	7	3
	4.1%	5.2%	1.6%	4.8%	4.1%	-	-	-	5.2%	2.3%	7.4% K	1.8%	6.8%	1.5%	8.1%	2.8%	6.5%	2.0%	6.1%	7.8%
Having too much time with my spouse	9	3	6	2	2	7	1	6	6	3	2	7	1	2	1	1	2	6	1	1
	0.7%	0.5%	1.1%	0.5%	0.5%	0.9%	1.6%	0.8%	1.1%	0.5%	0.5%	0.9%	0.3%	1.2%	0.4%	0.8%	0.4%	0.8%	0.2%	0.8%
Other	5	2	3	1	3	2	0	2	2	3	3	2	2	0	1	0	2	3	1	1
	0.4%	0.3%	0.5%	0.2%	0.8%	0.2%	-	0.3%	0.4%	0.4%	0.8%	0.2%	0.5%	-	0.3%	-	0.4%	0.5%	0.3%	0.6%

Proportions/Mean: Columns Tested (5% risk level) - A/B - D/E - F/G - H/I - J/K - L/M - N/O - P/Q - R/S Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

QK8. [SUMMARY - RANK 3 THIRD MOST IMPORTANT] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
Maintaining my standard of living	153	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
	12.5%	84	63	58	41	113	8	105	65	88	48	106	68	16	31	27	55	83	32	24
Having enough savings	140	73	66	46	29	111	10	101	62	78	25	115	58	15	32	14	44	82	29	16
	11.4%	11.0%	12.5%	10.7%	8.1%	12.8%	12.5%	12.8%	12.1%	10.9%	6.9%	13.4%	11.5%	9.4%	12.4%	8.3%	10.7%	11.9%	10.2%	12.0%
Inflation and the effect it might have/ has on my retirement finances	110	65	45	39	40	70	7	63	57	54	28	82	49	16	19	20	45	52	33	12
	9.0%	9.7%	8.4%	8.9%	11.3%	8.1%	8.7%	8.0%	11.0%	7.6%	7.7%	9.6%	9.7%	9.8%	7.3%	11.6%	10.9%	7.6%	11.6%	9.4%
The cost of healthcare	105	52	50	32	29	76	13	63	36	69	22	83	39	14	18	14	31	67	21	11
	8.6%	7.8%	9.6%	7.3%	8.2%	8.7%	15.3%	8.0%	7.0%	9.7%	6.0%	9.6%	7.7%	8.4%	6.9%	7.9%	7.5%	9.7%	7.3%	8.0%
Outliving my savings	84	46	35	28	19	65	7	58	29	55	29	55	30	17	16	11	25	56	15	9
	6.8%	7.0%	6.5%	6.4%	5.3%	7.5%	8.3%	7.4%	5.6%	7.7%	7.8%	6.4%	5.9%	10.2%	6.2%	6.6%	6.0%	8.1%	5.4%	7.1%
Pacing my withdrawals from savings so my money will last	79	54	24	35	24	55	9	46	37	42	32	47	42	11	17	17	35	38	24	11
	6.5%	8.1%	4.5%	8.1%	6.7%	6.4%	11.0%	5.9%	7.2%	5.9%	8.7%	5.5%	8.4%	7.0%	6.7%	10.0%	8.4%	5.5%	8.5%	8.1%
I worry about being alone in retirement	75	41	32	27	24	52	6	46	31	44	22	53	30	11	14	13	19	47	16	3
	6.2%	6.2%	6.0%	6.1%	6.6%	6.0%	7.4%	5.8%	6.1%	6.2%	6.0%	6.2%	6.0%	6.7%	5.4%	7.4%	4.7%	6.9%	5.8%	2.2%
I will miss/miss the sense of purpose I feel when I'm working	73	47	25	30	23	49	2	47	34	39	22	51	34	13	17	14	31	34	24	7
	6.0%	7.1%	4.8%	7.0%	6.6%	5.7%	2.5%	6.0%	6.7%	5.4%	5.9%	6.0%	6.8%	8.0%	6.5%	7.9%	7.5%	4.9%	8.7%	5.0%
It will be/ is difficult to adjust to not having a regular paycheck	62	32	29	20	10	52	7	45	23	39	14	48	27	5	16	4	21	38	15	5
	5.1%	4.8%	5.4%	4.7%	2.8%	6.0%	8.5%	5.7%	4.4%	5.5%	3.7%	5.6%	5.3%	3.3%	6.3%	2.3%	5.0%	5.4%	5.3%	4.1%
I don't know how I will/ how to spend my time	59	27	31	19	18	40	1	40	22	37	18	41	22	5	11	8	14	40	10	4
	4.8%	4.1%	5.8%	4.4%	5.2%	4.6%	0.7%	5.1%	4.2%	5.2%	4.8%	4.8%	4.5%	2.8%	4.4%	4.5%	3.5%	5.7%	3.6%	3.2%
The taxes I will have to pay when I start to use my investments	49	36	11	34	0	49	2	46	21	28	18	31	25	11	27	7	22	23	14	8
	5.6%	8.0%	2.8%	9.7%	-	5.6%	2.8%	5.9%	7.3%	4.8%	8.4%	4.7%	7.0%	11.8%	11.9%	5.8%	8.3%	4.4%	8.3%	8.3%
The taxes I have to pay when I started to use my investments	33	15	18	8	33	0	0	0	23	10	19	14	8	7	5	4	15	13	14	2
	9.3%	6.9%	13.1%	9.9%	9.3%	-	-	-	10.2%	7.6%	12.4%	7.0%	5.4%	10.3%	13.7%	7.7%	10.2%	7.7%	11.8%	4.8%
That people won't/ don't see me as a productive member of society	32	16	16	9	11	21	4	17	16	16	12	20	16	0	6	3	8	18	5	2
	2.6%	2.3%	3.1%	2.1%	3.1%	2.4%	4.4%	2.2%	3.1%	2.3%	3.3%	2.3%	3.1%	-	2.5%	1.5%	1.9%	2.5%	1.9%	1.7%
Other	31	15	17	6	8	23	3	20	10	21	8	24	11	4	5	1	5	24	3	3
	2.5%	2.2%	3.1%	1.4%	2.4%	2.6%	3.9%	2.5%	2.0%	2.9%	2.1%	2.8%	2.1%	2.4%	1.8%	0.9%	1.3%	3.5%	0.9%	2.2%
Not having enough time with my spouse or partner	30	14	15	9	9	21	1	20	12	18	12	18	9	5	7	2	10	18	6	4
	2.5%	2.2%	2.9%	2.0%	2.5%	2.4%	1.5%	2.5%	2.3%	2.6%	3.4%	2.1%	1.8%	3.2%	2.7%	1.1%	2.4%	2.6%	2.1%	3.2%
Looking after my dependents	28	13	15	13	7	21	1	20	9	19	6	22	11	1	5	7	9	14	5	4
	2.3%	1.9%	2.9%	2.9%	1.9%	2.4%	0.9%	2.6%	1.8%	2.6%	1.6%	2.5%	2.2%	0.8%	1.9%	3.8%	2.2%	2.1%	1.9%	2.8%
Having too much time with my spouse	21	9	9	6	9	12	0	12	9	12	7	14	6	3	4	2	5	9	3	2
	1.7%	1.4%	1.6%	1.3%	2.4%	1.4%	-	1.6%	1.8%	1.7%	1.9%	1.6%	1.1%	2.1%	1.4%	1.2%	1.1%	1.3%	1.1%	1.2%

Proportions/Mean: Columns Tested (5% risk level) - A/B - D/E - F/G - H/I - J/K - L/M - N/O - P/Q - R/S Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

QK8. [SUMMARY - RANK 1-3] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
Having enough savings	531	275	245	177	113	418	30	388	194	337	103	429	211	64	108	68	161	325	104	57
	43.4%	41.2%	46.4%	40.7%	31.8%	48.1%	36.3%	49.4%	38.0%	47.3%	28.0%	50.0%	41.9%	38.9%	41.6%	39.4%	38.9%	47.0%	36.8%	43.2%
Maintaining my standard of living	524	294	215	185	159	366	39	327	231	293	159	365	233	61	112	73	184	293	120	64
	42.8%	44.1%	40.8%	42.4%	44.4%	42.1%	47.1%	41.6%	45.1%	41.1%	43.3%	42.6%	46.4%	37.0%	43.0%	42.3%	44.6%	42.4%	42.6%	48.9%
Outliving my savings	311	178	126	115	81	230	18	211	122	189	69	242	126	52	66	48	108	178	75	33
	25.4%	26.7%	23.8%	26.5%	22.7%	26.5%	22.4%	26.9%	23.9%	26.4%	18.7%	28.2%	25.0%	31.7%	25.5%	28.0%	26.0%	25.7%	26.5%	25.0%
The cost of healthcare	308	159	143	95	105	203	32	171	131	177	95	213	124	35	65	31	100	173	66	33
	25.2%	23.9%	27.1%	21.9%	29.5%	23.4%	39.1%	21.7%	25.6%	24.9%	26.0%	24.8%	24.6%	21.5%	24.8%	17.9%	24.2%	25.0%	23.6%	25.5%
Inflation and the effect it might have/ has on my retirement finances	307	183	120	112	115	192	25	167	164	143	102	205	127	56	64	48	112	163	70	42
	25.1%	27.4%	22.7%	25.8%	32.1%	22.1%	30.6%	21.3%	32.0%	20.1%	27.9%	23.9%	25.3%	33.9%	24.8%	28.0%	27.1%	23.6%	24.9%	31.9%
Pacing my withdrawals from savings so my money will last	219	149	69	104	58	162	17	145	105	114	78	142	115	34	64	38	91	110	61	30
	17.9%	22.3%	13.0%	23.8%	16.1%	18.6%	20.1%	18.5%	20.5%	16.1%	21.2%	16.5%	22.9%	20.5%	24.6%	22.4%	21.9%	15.9%	21.6%	22.6%
It will be/ is difficult to adjust to not having a regular paycheck	209	88	116	59	57	152	19	133	66	143	27	183	65	23	43	16	54	129	38	16
	17.1%	13.2%	21.9%	13.6%	16.1%	17.5%	23.4%	16.9%	12.9%	20.1%	7.3%	21.3%	13.0%	13.8%	16.6%	9.2%	13.2%	18.7%	13.5%	12.5%
I worry about being alone in retirement	192	104	83	76	49	144	11	133	76	117	72	120	78	26	43	32	68	105	48	19
	15.7%	15.5%	15.6%	17.5%	13.6%	16.6%	13.2%	16.9%	14.8%	16.4%	19.7%	14.0%	15.5%	15.7%	16.5%	18.8%	16.3%	15.1%	17.2%	14.5%
I will miss/miss the sense of purpose I feel when I'm working	192	111	79	75	57	135	9	126	87	104	70	122	83	28	40	35	64	110	47	17
	15.6%	16.6%	15.0%	17.1%	15.8%	15.6%	11.0%	16.1%	17.0%	14.6%	19.0%	14.2%	16.6%	16.9%	15.2%	20.4%	15.5%	15.9%	16.8%	12.6%
The taxes I will have to pay when I start to use my investments	132	91	39	80	0	132	12	120	48	84	44	87	68	23	50	29	52	72	36	16
	15.2%	20.3%	9.9%	22.8%	-	15.2%	14.4%	15.2%	16.6%	14.5%	20.6%	13.4%	19.3%	23.8%	22.2%	23.6%	19.6%	13.8%	21.5%	16.2%
I don't know how I will/ how to spend my time	123	62	58	46	29	94	1	94	52	71	44	79	51	11	23	23	38	75	28	10
	10.0%	9.2%	10.9%	10.5%	8.0%	10.9%	0.7%	11.9%	10.1%	10.0%	12.0%	9.2%	10.1%	6.4%	8.8%	13.3%	9.2%	10.8%	10.0%	7.5%
Not having enough time with my spouse or partner	116	67	46	43	30	86	13	72	49	67	42	74	46	21	30	12	43	66	29	14
	9.4%	10.0%	8.7%	9.8%	8.4%	9.9%	16.1%	9.2%	9.6%	9.4%	11.4%	8.6%	9.2%	12.7%	11.4%	6.7%	10.3%	9.6%	10.3%	10.5%
Looking after my dependents	106	46	55	35	26	80	3	76	39	67	26	80	38	8	12	22	30	58	21	9
	8.6%	7.0%	10.5%	8.1%	7.4%	9.2%	4.1%	9.7%	7.6%	9.4%	7.0%	9.4%	7.5%	5.2%	4.7%	12.8%	7.3%	8.4%	7.3%	7.2%
That people won't/ don't see me as a productive member of society	67	33	34	16	27	40	5	36	32	36	23	44	29	4	7	9	23	35	19	4
	5.5%	4.9%	6.4%	3.7%	7.6%	4.6%	5.7%	4.5%	6.2%	5.0%	6.3%	5.2%	5.7%	2.7%	2.8%	5.2%	5.6%	5.1%	6.7%	3.1%
The taxes I have to pay when I started to use my investments	67	42	23	19	67	0	0	0	47	19	39	28	31	12	11	8	34	24	28	6
	18.7%	19.7%	16.6%	22.0%	18.7%	-	-	-	21.0%	14.7%	25.6%	13.6%	20.5%	17.8%	31.9%	16.3%	22.7%	14.3%	24.3%	17.1%
Having too much time with my spouse	50	18	28	13	21	28	3	25	26	23	20	29	11	7	5	8	16	23	12	4
	4.0%	2.7%	5.3%	2.9%	6.0%	3.3%	4.0%	3.2%	5.1%	3.2%	5.6%	3.4%	2.1%	4.4%	1.8%	4.7%	3.8%	3.3%	4.2%	3.0%
Other	40	19	21	8	11	28	3	25	15	24	11	29	15	4	7	1	7	31	3	4
	3.2%	2.8%	3.9%	1.9%	3.2%	3.3%	3.9%	3.2%	3.0%	3.4%	3.0%	3.3%	3.0%	2.4%	2.6%	0.9%	1.7%	4.5%	1.2%	2.8%

Proportions/Mean: Columns Tested (5% risk level) - A/B - D/E - F/G - H/I - J/K - L/M - N/O - P/Q - R/S Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

QK8_01. [It will be/ is difficult to adjust to not having a regular paycheck] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
It will be/ is difficult to adjust to not having a regular paycheck																				
1 - Most important	77	33	42	21	23	54	8	46	24	53	7	70	26	7	15	7	21	47	15	6
	6.3%	4.9%		7.9%	4.9%	6.4%	6.3%	10.0%	5.9%	4.7%	7.5%	2.0%	8.2%	5.2%	4.1%	5.7%	3.8%	5.1%	6.8%	4.3%
			A									J								
2 - Second most important	70	23	45	18	24	46	4	42	20	51	6	64	12	11	12	5	13	45	8	5
	5.7%	3.4%	8.6%	4.0%	6.8%	5.3%	4.9%	5.3%	3.8%	7.1%	1.6%	7.5%	2.4%	6.5%	4.7%	3.1%	3.1%	6.4%	2.7%	4.0%
			A							H		J		L			P			
3 - Third most important	62	32	29	20	10	52	7	45	23	39	14	48	27	5	16	4	21	38	15	5
	5.1%	4.8%	5.4%	4.7%	2.8%	6.0%	8.5%	5.7%	4.4%	5.5%	3.7%	5.6%	5.3%	3.3%	6.3%	2.3%	5.0%	5.4%	5.3%	4.1%
					D															
Nothing I am not worried	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
	4.9%	4.2%	5.4%	3.7%	6.2%	4.4%	2.6%	4.6%	3.3%	6.1%	7.1%	4.0%	3.9%	5.0%	3.9%	2.8%	4.6%	5.0%	4.8%	4.3%
										H	K									
Not Ranked	955	552	384	360	278	678	61	617	429	526	314	641	419	133	207	151	340	528	231	109
	78.0%	82.7%	72.7%	82.7%	77.7%	78.1%	74.0%	78.5%	83.8%	73.8%	85.7%	74.7%	83.2%	81.2%	79.4%	87.9%	82.2%	76.3%	81.8%	83.2%
		B							I		K					N	Q			
Summary																				
Ranked 1-3	209	88	116	59	57	152	19	133	66	143	27	183	65	23	43	16	54	129	38	16
	17.1%	13.2%	21.9%	13.6%	16.1%	17.5%	23.4%	16.9%	12.9%	20.1%	7.3%	21.3%	13.0%	13.8%	16.6%	9.2%	13.2%	18.7%	13.5%	12.5%
			A							H		J			O			P		

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

QK8_02. [Having enough savings] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
Having enough savings																				
1 - Most important	247	118	125	75	49	198	9	189	83	164	46	202	91	28	41	34	66	163	46	21
	20.2%	17.7%	23.6%	17.3%	13.8%	22.8%	11.4%	24.0%	16.3%	23.0%	12.4%	23.5%	18.0%	16.9%	15.7%	19.7%	16.0%	23.5%	16.2%	15.7%
2 - Second most important	144	83	55	55	36	109	10	99	49	95	32	112	62	21	35	20	50	81	30	20
	11.8%	12.4%	10.4%	12.7%	10.0%	12.5%	12.4%	12.5%	9.6%	13.4%	8.7%	13.1%	12.3%	12.7%	13.5%	11.5%	12.1%	11.7%	10.5%	15.5%
3 - Third most important	140	73	66	46	29	111	10	101	62	78	25	115	58	15	32	14	44	82	29	16
	11.4%	11.0%	12.5%	10.7%	8.1%	12.8%	12.5%	12.8%	12.1%	10.9%	6.9%	13.4%	11.5%	9.4%	12.4%	8.3%	10.7%	11.9%	10.2%	12.0%
Nothing I am not worried	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
	4.9%	4.2%	5.4%	3.7%	6.2%	4.4%	2.6%	4.6%	3.3%	6.1%	7.1%	4.0%	3.9%	5.0%	3.9%	2.8%	4.6%	5.0%	4.8%	4.3%
Not Ranked	633	365	254	242	222	412	50	362	301	333	238	395	273	92	142	99	234	332	165	69
	51.7%	54.7%	48.1%	55.6%	62.0%	47.5%	61.1%	46.0%	58.7%	46.7%	65.0%	46.0%	54.2%	56.1%	54.5%	57.8%	56.5%	47.9%	58.4%	52.5%
Summary		B			E		G		I		K						Q			
Ranked 1-3	531	275	245	177	113	418	30	388	194	337	103	429	211	64	108	68	161	325	104	57
	43.4%	41.2%	46.4%	40.7%	31.8%	48.1%	36.3%	49.4%	38.0%	47.3%	28.0%	50.0%	41.9%	38.9%	41.6%	39.4%	38.9%	47.0%	36.8%	43.2%
					D			F		H		J						P		

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

QK8_03. [I don't know how I will/ how to spend my time] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
I don't know how I will/ how to spend my time																				
1 - Most important	23	10	10	6	4	19	0	19	10	12	11	12	8	2	2	4	7	12	7	1
	1.8%	1.4%	1.9%	1.4%	1.1%	2.1%	-	2.4%	2.0%	1.7%	3.0%	1.4%	1.5%	1.1%	0.7%	2.5%	1.8%	1.8%	2.4%	0.5%
2 - Second most important	42	25	17	21	6	36	0	36	20	22	15	27	21	4	10	11	16	23	11	5
	3.4%	3.7%	3.2%	4.7%	1.7%	4.1%	-	4.5%	3.9%	3.0%	4.2%	3.1%	4.1%	2.6%	3.7%	6.3%	3.9%	3.3%	4.0%	3.8%
3 - Third most important	59	27	31	19	18	40	1	40	22	37	18	41	22	5	11	8	14	40	10	4
	4.8%	4.1%	5.8%	4.4%	5.2%	4.6%	0.7%	5.1%	4.2%	5.2%	4.8%	4.8%	4.5%	2.8%	4.4%	4.5%	3.5%	5.7%	3.6%	3.2%
Nothing I am not worried	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
	4.9%	4.2%	5.4%	3.7%	6.2%	4.4%	2.6%	4.6%	3.3%	6.1%	7.1%	4.0%	3.9%	5.0%	3.9%	2.8%	4.6%	5.0%	4.8%	4.3%
										H	K									
Not Ranked	1042	578	442	373	306	735	80	656	443	598	297	745	433	145	227	144	357	582	241	116
	85.0%	86.6%	83.7%	85.8%	85.8%	84.7%	96.7%	83.5%	86.5%	83.9%	80.9%	86.8%	86.0%	88.6%	87.2%	83.8%	86.2%	84.1%	85.3%	88.3%
							G					J								
Summary																				
Ranked 1-3	123	62	58	46	29	94	1	94	52	71	44	79	51	11	23	23	38	75	28	10
	10.0%	9.2%	10.9%	10.5%	8.0%	10.9%	0.7%	11.9%	10.1%	10.0%	12.0%	9.2%	10.1%	6.4%	8.8%	13.3%	9.2%	10.8%	10.0%	7.5%
								F												

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

QK8_04. [Having too much time with my spouse] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
Having too much time with my spouse																				
1 - Most important	19	6	14	5	11	8	2	6	11	8	12	8	4	2	0	5	9	8	8	1
	1.6%	0.8%	2.6%	1.1%	3.0%	1.0%	2.5%	0.8%	2.2%	1.1%	3.2%	0.9%	0.8%	1.1%	-	2.7%	2.2%	1.2%	2.8%	0.9%
			A		E						K				N					
2 - Second most important	9	3	6	2	2	7	1	6	6	3	2	7	1	2	1	1	2	6	1	1
	0.7%	0.5%	1.1%	0.5%	0.5%	0.9%	1.6%	0.8%	1.1%	0.5%	0.5%	0.9%	0.3%	1.2%	0.4%	0.8%	0.4%	0.8%	0.2%	0.8%
3 - Third most important	21	9	9	6	9	12	0	12	9	12	7	14	6	3	4	2	5	9	3	2
	1.7%	1.4%	1.6%	1.3%	2.4%	1.4%	-	1.6%	1.8%	1.7%	1.9%	1.6%	1.1%	2.1%	1.4%	1.2%	1.1%	1.3%	1.1%	1.2%
Nothing I am not worried	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
	4.9%	4.2%	5.4%	3.7%	6.2%	4.4%	2.6%	4.6%	3.3%	6.1%	7.1%	4.0%	3.9%	5.0%	3.9%	2.8%	4.6%	5.0%	4.8%	4.3%
										H	K									
Not Ranked	1115	622	471	406	314	801	77	725	469	646	321	795	473	148	245	159	379	634	257	122
	91.0%	93.2%	89.3%	93.4%	87.8%	92.3%	93.3%	92.2%	91.5%	90.7%	87.4%	92.6%	94.0%	90.6%	94.3%	92.5%	91.6%	91.6%	91.1%	92.8%
		B				D						J								
Summary																				
Ranked 1-3	50	18	28	13	21	28	3	25	26	23	20	29	11	7	5	8	16	23	12	4
	4.0%	2.7%	5.3%	2.9%	6.0%	3.3%	4.0%	3.2%	5.1%	3.2%	5.6%	3.4%	2.1%	4.4%	1.8%	4.7%	3.8%	3.3%	4.2%	3.0%
			A		E															

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

QK8_05. [I will miss/miss the sense of purpose I feel when I'm working] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
I will miss/miss the sense of purpose I feel when I'm working																				
1 - Most important	51	26	24	18	13	38	3	35	24	27	24	27	20	6	7	12	16	29	12	3
	4.2%	3.9%	4.6%	4.2%	3.8%	4.3%	3.6%	4.4%	4.7%	3.8%	6.5%	3.2%	4.0%	3.6%	2.5%	6.8%	3.8%	4.2%	4.4%	2.6%
											K									
2 - Second most important	68	38	29	26	20	48	4	44	29	39	24	43	29	9	16	10	17	47	10	7
	5.5%	5.7%	5.6%	6.0%	5.5%	5.5%	4.9%	5.6%	5.6%	5.5%	6.6%	5.1%	5.8%	5.3%	6.2%	5.8%	4.1%	6.7%	3.7%	5.0%
3 - Third most important	73	47	25	30	23	49	2	47	34	39	22	51	34	13	17	14	31	34	24	7
	6.0%	7.1%	4.8%	7.0%	6.6%	5.7%	2.5%	6.0%	6.7%	5.4%	5.9%	6.0%	6.8%	8.0%	6.5%	7.9%	7.5%	4.9%	8.7%	5.0%
Nothing I am not worried	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
	4.9%	4.2%	5.4%	3.7%	6.2%	4.4%	2.6%	4.6%	3.3%	6.1%	7.1%	4.0%	3.9%	5.0%	3.9%	2.8%	4.6%	5.0%	4.8%	4.3%
										H	K									
Not Ranked	973	528	421	345	278	695	71	623	408	565	271	702	400	128	210	132	331	547	221	109
	79.4%	79.2%	79.6%	79.2%	78.0%	80.0%	86.4%	79.4%	79.6%	79.3%	74.0%	81.8%	79.5%	78.1%	80.9%	76.7%	79.9%	79.1%	78.4%	83.1%
											J									
Summary																				
Ranked 1-3	192	111	79	75	57	135	9	126	87	104	70	122	83	28	40	35	64	110	47	17
	15.6%	16.6%	15.0%	17.1%	15.8%	15.6%	11.0%	16.1%	17.0%	14.6%	19.0%	14.2%	16.6%	16.9%	15.2%	20.4%	15.5%	15.9%	16.8%	12.6%

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

QK8_06. [Outliving my savings] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
Outliving my savings																				
1 - Most important	124	77	46	57	40	84	5	79	57	67	27	97	55	23	34	23	45	64	30	15
	10.1%	11.6%	8.7%	13.2%	11.2%	9.7%	5.9%	10.0%	11.2%	9.4%	7.3%	11.3%	10.9%	13.8%	13.2%	13.4%	10.8%	9.3%	10.5%	11.5%
2 - Second most important	103	54	45	30	22	81	7	74	36	67	13	90	41	13	16	14	38	58	30	8
	8.4%	8.1%	8.6%	6.9%	6.2%	9.3%	8.3%	9.5%	7.1%	9.4%	3.6%	10.5% J	8.2%	7.8%	6.1%	8.1%	9.3%	8.4%	10.6%	6.4%
3 - Third most important	84	46	35	28	19	65	7	58	29	55	29	55	30	17	16	11	25	56	15	9
	6.8%	7.0%	6.5%	6.4%	5.3%	7.5%	8.3%	7.4%	5.6%	7.7%	7.8%	6.4%	5.9%	10.2%	6.2%	6.6%	6.0%	8.1%	5.4%	7.1%
Nothing I am not worried	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
	4.9%	4.2%	5.4%	3.7%	6.2%	4.4%	2.6%	4.6%	3.3%	6.1%	7.1%	4.0%	3.9%	5.0%	3.9%	2.8%	4.6%	5.0%	4.8%	4.3%
Not Ranked	854	462	374	304	254	600	62	538	373	481	273	581	358	104	184	119	287	479	194	93
	69.7%	69.2%	70.8%	69.8%	71.1%	69.1%	75.0%	68.5%	72.8%	67.5%	74.3%	67.8%	71.1%	63.3%	70.5%	69.2%	69.4%	69.2%	68.8%	70.7%
Summary																				
Ranked 1-3	311	178	126	115	81	230	18	211	122	189	69	242	126	52	66	48	108	178	75	33
	25.4%	26.7%	23.8%	26.5%	22.7%	26.5%	22.4%	26.9%	23.9%	26.4%	18.7%	28.2% J	25.0%	31.7%	25.5%	28.0%	26.0%	25.7%	26.5%	25.0%

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

QK8_07. [Maintaining my standard of living] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
Maintaining my standard of living																				
1 - Most important	177	101	70	63	54	123	18	105	74	102	53	124	84	17	44	18	63	98	38	25
	14.4%	15.1%	13.2%	14.4%	15.1%	14.1%	21.7%	13.4%	14.5%	14.3%	14.5%	14.4%	16.7%	10.3%	17.0%	10.8%	15.2%	14.1%	13.5%	18.9%
2 - Second most important	194	109	82	64	64	130	13	117	91	103	58	136	81	28	37	27	66	113	51	16
	15.8%	16.3%	15.6%	14.7%	17.9%	15.0%	16.3%	14.9%	17.8%	14.4%	15.8%	15.8%	16.1%	16.8%	14.2%	15.8%	16.0%	16.3%	17.9%	11.9%
3 - Third most important	153	84	63	58	41	113	8	105	65	88	48	106	68	16	31	27	55	83	32	24
	12.5%	12.6%	12.0%	13.3%	11.4%	13.0%	9.1%	13.4%	12.8%	12.3%	13.0%	12.3%	13.5%	9.9%	11.8%	15.8%	13.4%	12.0%	11.2%	18.0%
Nothing I am not worried	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
	4.9%	4.2%	5.4%	3.7%	6.2%	4.4%	2.6%	4.6%	3.3%	6.1%	7.1%	4.0%	3.9%	5.0%	3.9%	2.8%	4.6%	5.0%	4.8%	4.3%
Not Ranked	640	346	284	234	176	464	41	423	264	377	182	458	250	95	138	94	210	364	149	62
	52.3%	51.8%	53.8%	53.9%	49.4%	53.5%	50.3%	53.8%	51.5%	52.8%	49.6%	53.4%	49.8%	58.0%	53.0%	54.8%	50.8%	52.5%	52.6%	46.9%
Summary																				
Ranked 1-3	524	294	215	185	159	366	39	327	231	293	159	365	233	61	112	73	184	293	120	64
	42.8%	44.1%	40.8%	42.4%	44.4%	42.1%	47.1%	41.6%	45.1%	41.1%	43.3%	42.6%	46.4%	37.0%	43.0%	42.3%	44.6%	42.4%	42.6%	48.9%
													M							

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

QK8_08. [Looking after my dependents] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

	Total	RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
		Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
Looking after my dependents																				
1 - Most important	39	16	20	12	8	32	0	32	13	27	10	29	15	1	5	8	15	21	13	2
	3.2%	2.4%	3.8%	2.8%	2.1%	3.7%	-	4.1%	2.5%	3.8%	2.7%	3.4%	3.1%	0.5%	1.8%	4.4%	3.6%	3.0%	4.6%	1.3%
2 - Second most important	39	18	20	10	12	27	3	24	17	21	9	29	11	6	3	8	6	23	2	4
	3.2%	2.6%	3.8%	2.4%	3.3%	3.1%	3.2%	3.1%	3.4%	3.0%	2.6%	3.4%	2.2%	3.8%	1.0%	4.5%	1.5%	3.3%	0.8%	3.1%
3 - Third most important	28	13	15	13	7	21	1	20	9	19	6	22	11	1	5	7	9	14	5	4
	2.3%	1.9%	2.9%	2.9%	1.9%	2.4%	0.9%	2.6%	1.8%	2.6%	1.6%	2.5%	2.2%	0.8%	1.9%	3.8%	2.2%	2.1%	1.9%	2.8%
Nothing I am not worried	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
	4.9%	4.2%	5.4%	3.7%	6.2%	4.4%	2.6%	4.6%	3.3%	6.1%	7.1%	4.0%	3.9%	5.0%	3.9%	2.8%	4.6%	5.0%	4.8%	4.3%
Not Ranked	1059	593	444	384	309	750	77	673	456	603	316	743	446	147	238	145	364	599	248	116
	86.4%	88.9%	84.1%	88.2%	86.4%	86.4%	93.3%	85.7%	89.0%	84.6%	86.0%	86.6%	88.6%	89.9%	91.4%	84.4%	88.1%	86.6%	87.9%	88.6%
Summary																				
Ranked 1-3	106	46	55	35	26	80	3	76	39	67	26	80	38	8	12	22	30	58	21	9
	8.6%	7.0%	10.5%	8.1%	7.4%	9.2%	4.1%	9.7%	7.6%	9.4%	7.0%	9.4%	7.5%	5.2%	4.7%	12.8%	7.3%	8.4%	7.3%	7.2%
			A													N				

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

QK8_09. [The cost of healthcare] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
The cost of healthcare																				
1 - Most important	82	41	40	25	28	54	7	47	33	49	32	50	34	7	19	6	27	42	17	10
	6.7%	6.1%	7.6%	5.8%	7.9%	6.2%	8.5%	6.0%	6.5%	6.9%	8.8%	5.8%	6.8%	4.1%	7.2%	3.8%	6.4%	6.1%	6.0%	7.5%
2 - Second most important	121	66	52	38	48	73	13	61	63	59	41	80	51	15	28	11	42	64	29	13
	9.9%	9.9%	9.9%	8.8%	13.4%	8.4%	15.3%	7.7%	12.2%	8.2%	11.2%	9.4%	10.2%	9.1%	10.6%	6.3%	10.2%	9.2%	10.3%	10.0%
					E		G													
3 - Third most important	105	52	50	32	29	76	13	63	36	69	22	83	39	14	18	14	31	67	21	11
	8.6%	7.8%	9.6%	7.3%	8.2%	8.7%	15.3%	8.0%	7.0%	9.7%	6.0%	9.6%	7.7%	8.4%	6.9%	7.9%	7.5%	9.7%	7.3%	8.0%
							G													
Nothing I am not worried	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
	4.9%	4.2%	5.4%	3.7%	6.2%	4.4%	2.6%	4.6%	3.3%	6.1%	7.1%	4.0%	3.9%	5.0%	3.9%	2.8%	4.6%	5.0%	4.8%	4.3%
										H	K									
Not Ranked	856	480	356	324	230	627	48	579	364	492	246	611	360	120	185	136	295	484	202	92
	69.9%	72.0%	67.5%	74.4%	64.3%	72.2%	58.3%	73.7%	71.1%	69.1%	66.9%	71.2%	71.5%	73.5%	71.2%	79.2%	71.2%	69.9%	71.7%	70.3%
						D		F												
Summary																				
Ranked 1-3	308	159	143	95	105	203	32	171	131	177	95	213	124	35	65	31	100	173	66	33
	25.2%	23.9%	27.1%	21.9%	29.5%	23.4%	39.1%	21.7%	25.6%	24.9%	26.0%	24.8%	24.6%	21.5%	24.8%	17.9%	24.2%	25.0%	23.6%	25.5%
					E		G													

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

QK8_10. [Inflation and the effect it might have/ has on my retirement finances] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
Inflation and the effect it might have/ has on my retirement finances																				
1 - Most important	95	58	36	31	43	52	9	43	51	44	34	60	32	26	15	16	32	55	22	9
	7.7%	8.8%	6.7%	7.1%	11.9%	6.0%	10.9%	5.5%	9.9%	6.2%	9.4%	7.0%	6.5%	15.8%	5.8%	9.3%	7.7%	8.0%	7.9%	7.1%
					E				I					L						
2 - Second most important	102	60	40	43	32	70	9	61	57	45	40	62	46	14	30	12	35	55	15	20
	8.3%	9.0%	7.5%	9.8%	8.9%	8.0%	11.0%	7.7%	11.1%	6.3%	10.8%	7.2%	9.2%	8.3%	11.7%	7.0%	8.5%	8.0%	5.3%	15.4%
									I										R	
3 - Third most important	110	65	45	39	40	70	7	63	57	54	28	82	49	16	19	20	45	52	33	12
	9.0%	9.7%	8.4%	8.9%	11.3%	8.1%	8.7%	8.0%	11.0%	7.6%	7.7%	9.6%	9.7%	9.8%	7.3%	11.6%	10.9%	7.6%	11.6%	9.4%
									I											
Nothing I am not worried	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
	4.9%	4.2%	5.4%	3.7%	6.2%	4.4%	2.6%	4.6%	3.3%	6.1%	7.1%	4.0%	3.9%	5.0%	3.9%	2.8%	4.6%	5.0%	4.8%	4.3%
									H	K										
Not Ranked	858	457	379	307	220	637	55	583	331	527	239	619	356	100	185	119	282	494	199	84
	70.0%	68.4%	71.8%	70.5%	61.7%	73.5%	66.8%	74.2%	64.7%	73.9%	65.1%	72.1%	70.8%	61.1%	71.3%	69.2%	68.3%	71.4%	70.4%	63.8%
						D				H		J	M							
Summary																				
Ranked 1-3	307	183	120	112	115	192	25	167	164	143	102	205	127	56	64	48	112	163	70	42
	25.1%	27.4%	22.7%	25.8%	32.1%	22.1%	30.6%	21.3%	32.0%	20.1%	27.9%	23.9%	25.3%	33.9%	24.8%	28.0%	27.1%	23.6%	24.9%	31.9%
					E				I					L						

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

Qk8_11. [The taxes I have to pay when I started to use my investments] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: Retired	324	191	130	74	324	0	0	0	199	125	133	191	127	64	28	44	133	155	101	32
Weighted	357	216	138	85*	357	**	**	**	224	133	151	206	149	67*	33**	50*	149	170	115*	34**
The taxes I have to pay when I started to use my investments																				
1 - Most important	19	16	3	6	19	0	0	0	13	6	9	10	12	4	3	3	9	8	7	2
	5.3%	7.6%	1.9%	7.4%	5.3%	-	-	-	5.6%	4.7%	5.9%	4.8%	8.2%	6.0%	10.1%	5.9%	6.0%	4.7%	6.4%	4.5%
		B																		
2 - Second most important	15	11	2	4	15	0	0	0	12	3	11	4	10	1	3	1	10	3	7	3
	4.1%	5.2%	1.6%	4.8%	4.1%	-	-	-	5.2%	2.3%	7.4%	1.8%	6.8%	1.5%	8.1%	2.8%	6.5%	2.0%	6.1%	7.8%
											K									
3 - Third most important	33	15	18	8	33	0	0	0	23	10	19	14	8	7	5	4	15	13	14	2
	9.3%	6.9%	13.1%	9.9%	9.3%	-	-	-	10.2%	7.6%	12.4%	7.0%	5.4%	10.3%	13.7%	7.7%	10.2%	7.7%	11.8%	4.8%
Nothing I am not worried	22	11	10	5	22	0	0	0	10	12	8	14	7	4	1	3	2	18	1	1
	6.2%	5.2%	7.3%	6.1%	6.2%	-	-	-	4.5%	9.0%	5.5%	6.7%	4.8%	6.0%	2.6%	6.7%	1.2%	10.4%	1.0%	2.0%
																		P		
Not Ranked	268	162	105	61	268	0	0	0	167	101	104	164	111	51	22	38	114	128	86	28
	75.1%	75.1%	76.0%	71.9%	75.1%	-	-	-	74.4%	76.3%	68.9%	79.7%	74.7%	76.2%	65.5%	76.9%	76.1%	75.3%	74.7%	80.9%
												J								
Summary																				
Ranked 1-3	67	42	23	19	67	0	0	0	47	19	39	28	31	12	11	8	34	24	28	6
	18.7%	19.7%	16.6%	22.0%	18.7%	-	-	-	21.0%	14.7%	25.6%	13.6%	20.5%	17.8%	31.9%	16.3%	22.7%	14.3%	24.3%	17.1%
											K									

Proportions/Mean: Columns Tested (5% risk level) - A/B - D/E - F/G - H/I - J/K - L/M - N/O - P/Q - R/S Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

QK8_12. [The taxes I will have to pay when I start to use my investments] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: Non-Retired	901	451	422	344	0	901	74	827	280	621	202	699	351	100	226	116	250	560	154	96
Weighted	868	451	390	350	-**	868	82*	786	288	580	216	652	354	97*	227	122	264	522	167	97*
The taxes I will have to pay when I start to use my investments																				
1 - Most important	30	23	7	21	0	30	5	25	12	18	9	21	18	4	11	9	14	14	8	5
	3.5%	5.1%	1.8%	5.9%	-	3.5%	5.7%	3.2%	4.1%	3.2%	4.1%	3.3%	5.2%	4.6%	5.0%	7.7%	5.2%	2.8%	5.0%	5.4%
	B																			
2 - Second most important	53	32	20	25	0	53	5	48	15	38	18	35	25	7	12	12	16	34	14	2
	6.1%	7.2%	5.2%	7.1%	-	6.1%	5.9%	6.1%	5.2%	6.5%	8.1%	5.4%	7.1%	7.4%	5.3%	10.1%	6.1%	6.6%	8.2%	2.5%
3 - Third most important	49	36	11	34	0	49	2	46	21	28	18	31	25	11	27	7	22	23	14	8
	5.6%	8.0%	2.8%	9.7%	-	5.6%	2.8%	5.9%	7.3%	4.8%	8.4%	4.7%	7.0%	11.8%	11.9%	5.8%	8.3%	4.4%	8.3%	8.3%
	B																Q			
Nothing I am not worried	38	17	19	11	0	38	2	36	7	31	18	21	12	4	9	2	17	17	12	5
	4.4%	3.7%	4.7%	3.1%	-	4.4%	2.6%	4.6%	2.4%	5.4%	8.2%	3.2%	3.5%	4.3%	4.1%	1.2%	6.5%	3.3%	7.4%	5.1%
											K									
Not Ranked	698	343	333	259	0	698	68	630	233	465	153	545	274	70	167	91	195	433	119	76
	80.4%	76.1%	85.4%	74.1%	-	80.4%	83.0%	80.2%	81.1%	80.1%	71.2%	83.5%	77.2%	71.9%	73.6%	75.2%	73.9%	82.9%	71.1%	78.7%
			A									J						P		
Summary																				
Ranked 1-3	132	91	39	80	0	132	12	120	48	84	44	87	68	23	50	29	52	72	36	16
	15.2%	20.3%	9.9%	22.8%	-	15.2%	14.4%	15.2%	16.6%	14.5%	20.6%	13.4%	19.3%	23.8%	22.2%	23.6%	19.6%	13.8%	21.5%	16.2%
		B									K						Q			

Proportions/Means: Columns Tested (5% risk level) - A/B - D/E - F/G - H/I - J/K - L/M - N/O - P/Q - R/S Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Qk8_12x. [The taxes I have to pay when I start/ started to use my investments] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
The taxes I have to pay when I start/ started to use my investments																				
1 - Most important	49	39	10	27	19	30	5	25	24	25	18	31	31	8	15	12	23	22	16	7
	4.0%	5.9%	1.8%	6.2%	5.3%	3.5%	5.7%	3.2%	4.7%	3.5%	4.8%	3.6%	6.1%	5.2%	5.6%	7.2%	5.5%	3.2%	5.6%	5.1%
		B																		
2 - Second most important	67	44	23	29	15	53	5	48	27	41	29	39	35	8	15	14	26	38	21	5
	5.5%	6.5%	4.3%	6.6%	4.1%	6.1%	5.9%	6.1%	5.2%	5.7%	7.8%	4.5%	7.0%	5.0%	5.7%	8.0%	6.2%	5.4%	7.3%	3.9%
											K									
3 - Third most important	82	51	29	42	33	49	2	46	44	38	37	45	33	18	32	11	37	36	27	10
	6.7%	7.7%	5.5%	9.8%	9.3%	5.6%	2.8%	5.9%	8.6%	5.3%	10.0%	5.2%	6.5%	11.2%	12.1%	6.3%	9.0%	5.2%	9.7%	7.4%
				E					I		K						Q			
Nothing I am not worried	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
	4.9%	4.2%	5.4%	3.7%	6.2%	4.4%	2.6%	4.6%	3.3%	6.1%	7.1%	4.0%	3.9%	5.0%	3.9%	2.8%	4.6%	5.0%	4.8%	4.3%
									H		K									
Not Ranked	966	506	438	321	268	698	68	630	400	566	258	709	385	121	189	130	309	561	205	104
	78.9%	75.8%	82.9%	73.7%	75.1%	80.4%	83.0%	80.2%	78.1%	79.4%	70.2%	82.6%	76.5%	73.7%	72.6%	75.7%	74.7%	81.1%	72.6%	79.3%
			A									J						P		
Summary																				
Ranked 1-3	198	134	62	98	67	132	12	120	95	103	83	115	99	35	61	37	86	96	64	22
	16.2%	20.1%	11.7%	22.6%	18.7%	15.2%	14.4%	15.2%	18.5%	14.5%	22.7%	13.4%	19.6%	21.4%	23.5%	21.5%	20.7%	13.9%	22.7%	16.5%
		B									K						Q			

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

Qk8_13. [Pacing my withdrawals from savings so my money will last] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
Pacing my withdrawals from savings so my money will last																				
1 - Most important	47	35	13	24	10	37	4	33	30	18	17	30	25	10	17	6	23	23	13	9
	3.9%	5.2%	2.4%	5.4%	2.9%	4.3%	4.8%	4.2%	5.8%	2.5%	4.7%	3.5%	4.9%	6.3%	6.5%	3.3%	5.4%	3.3%	4.7%	7.0%
		B							I											
2 - Second most important	93	60	32	45	23	69	4	66	38	54	28	64	48	12	30	15	34	49	24	10
	7.6%	9.0%	6.1%	10.4%	6.6%	8.0%	4.3%	8.4%	7.5%	7.6%	7.7%	7.5%	9.6%	7.2%	11.4%	9.0%	8.1%	7.1%	8.4%	7.6%
3 - Third most important	79	54	24	35	24	55	9	46	37	42	32	47	42	11	17	17	35	38	24	11
	6.5%	8.1%	4.5%	8.1%	6.7%	6.4%	11.0%	5.9%	7.2%	5.9%	8.7%	5.5%	8.4%	7.0%	6.7%	10.0%	8.4%	5.5%	8.5%	8.1%
		B																		
Nothing I am not worried	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
	4.9%	4.2%	5.4%	3.7%	6.2%	4.4%	2.6%	4.6%	3.3%	6.1%	7.1%	4.0%	3.9%	5.0%	3.9%	2.8%	4.6%	5.0%	4.8%	4.3%
										H	K									
Not Ranked	945	491	431	315	277	668	64	604	390	555	263	682	369	122	186	128	304	547	208	96
	77.2%	73.5%	81.6%	72.5%	77.7%	77.0%	77.3%	76.9%	76.2%	77.9%	71.7%	79.5%	73.2%	74.6%	71.4%	74.8%	73.5%	79.0%	73.6%	73.1%
			A									J						P		
Summary																				
Ranked 1-3	219	149	69	104	58	162	17	145	105	114	78	142	115	34	64	38	91	110	61	30
	17.9%	22.3%	13.0%	23.8%	16.1%	18.6%	20.1%	18.5%	20.5%	16.1%	21.2%	16.5%	22.9%	20.5%	24.6%	22.4%	21.9%	15.9%	21.6%	22.6%
		B															Q			

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

QK8_14. [That people won't/ don't see me as a productive member of society] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
That people won't/ don't see me as a productive member of society																				
1 - Most important	16	12	5	5	11	6	0	6	10	6	7	10	9	3	1	4	7	8	7	0
	1.3%	1.7%	0.9%	1.2%	3.0%	0.6%	-	0.7%	1.9%	0.9%	1.8%	1.1%	1.8%	1.6%	0.3%	2.5%	1.8%	1.2%	2.6%	-
					E															
2 - Second most important	19	6	13	2	5	14	1	13	6	13	4	15	4	2	0	2	8	10	6	2
	1.6%	0.9%	2.4%	0.4%	1.5%	1.6%	1.3%	1.6%	1.2%	1.8%	1.1%	1.8%	0.8%	1.1%	-	1.1%	1.9%	1.4%	2.2%	1.3%
			A																	
3 - Third most important	32	16	16	9	11	21	4	17	16	16	12	20	16	0	6	3	8	18	5	2
	2.6%	2.3%	3.1%	2.1%	3.1%	2.4%	4.4%	2.2%	3.1%	2.3%	3.3%	2.3%	3.1%	-	2.5%	1.5%	1.9%	2.5%	1.9%	1.7%
													M							
Nothing I am not worried	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
	4.9%	4.2%	5.4%	3.7%	6.2%	4.4%	2.6%	4.6%	3.3%	6.1%	7.1%	4.0%	3.9%	5.0%	3.9%	2.8%	4.6%	5.0%	4.8%	4.3%
										H	K									
Not Ranked	1097	606	466	403	308	789	75	714	463	634	318	779	455	151	243	158	371	622	250	122
	89.6%	90.9%	88.2%	92.6%	86.2%	91.0%	91.7%	90.9%	90.5%	88.9%	86.7%	90.8%	90.4%	92.4%	93.3%	92.0%	89.8%	89.9%	88.5%	92.7%
						D						J								
Summary																				
Ranked 1-3	67	33	34	16	27	40	5	36	32	36	23	44	29	4	7	9	23	35	19	4
	5.5%	4.9%	6.4%	3.7%	7.6%	4.6%	5.7%	4.5%	6.2%	5.0%	6.3%	5.2%	5.7%	2.7%	2.8%	5.2%	5.6%	5.1%	6.7%	3.1%

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

QK8_15. [I worry about being alone in retirement] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
I worry about being alone in retirement																				
1 - Most important	62	34	25	29	7	56	4	52	23	40	29	34	26	9	22	7	22	32	11	11
	5.1%	5.1%	4.7%	6.7%	1.9%	6.4%	4.4%	6.6%	4.5%	5.5%	7.8%	3.9%	5.1%	5.4%	8.3%	4.3%	5.3%	4.7%	3.8%	8.6%
						D					K									
2 - Second most important	55	28	26	21	18	36	1	35	22	33	21	33	22	6	7	12	26	25	21	5
	4.5%	4.2%	5.0%	4.7%	5.1%	4.2%	1.5%	4.5%	4.3%	4.6%	5.8%	3.9%	4.4%	3.6%	2.8%	7.0%	6.3%	3.6%	7.5%	3.7%
3 - Third most important	75	41	32	27	24	52	6	46	31	44	22	53	30	11	14	13	19	47	16	3
	6.2%	6.2%	6.0%	6.1%	6.6%	6.0%	7.4%	5.8%	6.1%	6.2%	6.0%	6.2%	6.0%	6.7%	5.4%	7.4%	4.7%	6.9%	5.8%	2.2%
Nothing I am not worried	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
	4.9%	4.2%	5.4%	3.7%	6.2%	4.4%	2.6%	4.6%	3.3%	6.1%	7.1%	4.0%	3.9%	5.0%	3.9%	2.8%	4.6%	5.0%	4.8%	4.3%
										H	K									
Not Ranked	972	536	417	343	286	686	69	617	419	553	269	703	406	130	207	134	327	552	220	107
	79.4%	80.3%	79.0%	78.8%	80.2%	79.0%	84.2%	78.5%	81.9%	77.6%	73.3%	82.0%	80.6%	79.4%	79.5%	78.4%	79.1%	79.8%	78.1%	81.2%
												J								
Summary																				
Ranked 1-3	192	104	83	76	49	144	11	133	76	117	72	120	78	26	43	32	68	105	48	19
	15.7%	15.5%	15.6%	17.5%	13.6%	16.6%	13.2%	16.9%	14.8%	16.4%	19.7%	14.0%	15.5%	15.7%	16.5%	18.8%	16.3%	15.1%	17.2%	14.5%
											K									

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

QK8_16. [Not having enough time with my spouse or partner] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
Not having enough time with my spouse or partner																				
1 - Most important	51	31	20	19	16	36	7	29	24	27	14	38	22	9	13	4	20	29	13	6
	4.2%	4.7%	3.8%	4.4%	4.4%	4.1%	8.0%	3.7%	4.7%	3.8%	3.8%	4.4%	4.4%	5.4%	5.1%	2.6%	4.7%	4.2%	4.7%	4.7%
2 - Second most important	34	21	11	15	5	29	5	23	13	21	15	19	15	7	9	5	13	19	10	3
	2.8%	3.2%	2.0%	3.4%	1.5%	3.3%	6.6%	3.0%	2.5%	3.0%	4.2%	2.2%	2.9%	4.0%	3.6%	3.0%	3.2%	2.8%	3.4%	2.6%
3 - Third most important	30	14	15	9	9	21	1	20	12	18	12	18	9	5	7	2	10	18	6	4
	2.5%	2.2%	2.9%	2.0%	2.5%	2.4%	1.5%	2.5%	2.3%	2.6%	3.4%	2.1%	1.8%	3.2%	2.7%	1.1%	2.4%	2.6%	2.1%	3.2%
Nothing I am not worried	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
	4.9%	4.2%	5.4%	3.7%	6.2%	4.4%	2.6%	4.6%	3.3%	6.1%	7.1%	4.0%	3.9%	5.0%	3.9%	2.8%	4.6%	5.0%	4.8%	4.3%
Not Ranked	1049	573	453	377	305	744	67	677	446	603	299	750	438	135	220	155	352	591	240	112
	85.6%	85.8%	85.9%	86.5%	85.4%	85.7%	81.3%	86.2%	87.1%	84.6%	81.5%	87.4%	86.9%	82.4%	84.6%	90.4%	85.0%	85.4%	85.0%	85.2%
Summary																				
Ranked 1-3	116	67	46	43	30	86	13	72	49	67	42	74	46	21	30	12	43	66	29	14
	9.4%	10.0%	8.7%	9.8%	8.4%	9.9%	16.1%	9.2%	9.6%	9.4%	11.4%	8.6%	9.2%	12.7%	11.4%	6.7%	10.3%	9.6%	10.3%	10.5%

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

QK8_18. [Other] Worries about retirement

What, if anything, worries you about retirement? Please select up to three of the following that worry you the most. Put them in order of importance, by placing a '1' next to the one that worries you the most, a '2' next to the second and a '3' next to the third.

		RRSP		RRSP Contribution	Retired		Plan to Retire		Retirement Planning		Retirement savings position		Withdrawn from RRSP		Make regular weekly/monthly RRSP contributions		Have a TFSA		Withdrawn from TFSA	
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1225	642	552	418	324	901	74	827	479	746	335	890	478	164	254	160	383	715	255	128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
Other																				
1 - Most important	4	2	2	1	0	4	0	4	3	1	1	3	2	0	1	0	0	4	0	0
	0.3%	0.3%	0.3%	0.3%	-	0.4%	-	0.5%	0.6%	0.1%	0.2%	0.3%	0.4%	-	0.5%	-	-	0.5%	-	-
2 - Second most important	5	2	3	1	3	2	0	2	2	3	3	2	2	0	1	0	2	3	1	1
	0.4%	0.3%	0.5%	0.2%	0.8%	0.2%	-	0.3%	0.4%	0.4%	0.8%	0.2%	0.5%	-	0.3%	-	0.4%	0.5%	0.3%	0.6%
3 - Third most important	31	15	17	6	8	23	3	20	10	21	8	24	11	4	5	1	5	24	3	3
	2.5%	2.2%	3.1%	1.4%	2.4%	2.6%	3.9%	2.5%	2.0%	2.9%	2.1%	2.8%	2.1%	2.4%	1.8%	0.9%	1.3%	3.5%	0.9%	2.2%
Nothing I am not worried	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
	4.9%	4.2%	5.4%	3.7%	6.2%	4.4%	2.6%	4.6%	3.3%	6.1%	7.1%	4.0%	3.9%	5.0%	3.9%	2.8%	4.6%	5.0%	4.8%	4.3%
Not Ranked	1125	620	479	411	324	801	77	724	480	645	330	795	469	152	243	165	387	626	265	122
	91.8%	93.0%	90.7%	94.4%	90.6%	92.3%	93.5%	92.2%	93.7%	90.5%	90.0%	92.6%	93.1%	92.7%	93.5%	96.3%	93.7%	90.5%	94.0%	93.0%
Summary																				
Ranked 1-3	40	19	21	8	11	28	3	25	15	24	11	29	15	4	7	1	7	31	3	4
	3.2%	2.8%	3.9%	1.9%	3.2%	3.3%	3.9%	3.2%	3.0%	3.4%	3.0%	3.3%	3.0%	2.4%	2.6%	0.9%	1.7%	4.5% P	1.2%	2.8%

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