#### 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?

		RR	SP	RRSP Contribution	Rei	tired	Plan t	o Retire	Retiremer	nt Planning		nt savings ition	Withdrawn	from RRSP	weekly/mo	regular nthly RRSP outions	Have a	ı TFSA	Withdrawn	from TFSA
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes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	A 642	B 552	C 418	D 324	901	74	G 827	H 479	746	J 335	K 890	L 478	M 164	N 254	O 160	P 383	Q 715	R 255	S 128
Weighted	1225	667	528	435	357	868	82*	786	512	713	367	858	503	164	260	171	414	692	282	131
	359	273	81	184	163	196	30	165	266	93	170	189	201	73	99	84	174	157	124	50
Yes, had determined	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%
		В			E		G		ı		K					N	Q			
	866	394	447	251	194	672	52	620	246	620	197	669	303	91	161	87	239	535	158	82
No, hadn't determined	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%
			Α			D		F		Н		J			0			P		

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

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

		RF	RSP	RRSP Contribution	Ret	ired	Plan to	o Retire	Retiremer	nt Planning	Retireme pos	nt savings ition	Withdrawn	from RRSP	weekly/mo	regular onthly RRSP butions	Have a	1TFSA	Withdrawn	from TFSA
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 years	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		Α	В	С	D	E	F	G	Н	- 1	J	K	L	M	N	0	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*
	225	161	61	99	121	104	16	87	171	55	108	117	112	49	56	42	107	96	80	27
<\$500,000	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%
			Α		E															
	61	52	9	37	23	38	7	31	47	14	27	34	38	14	17	20	28	28	20	9
\$500,000 - \$999,999	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%
	68	57	10	46	16	52	7	46	44	24	32	36	48	9	25	22	35	33	21	14
\$1 million - \$2,999,999	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%
						D														
	2	1	1	1	1	1	0	1	2	0	2	0	0	1	1	0	1	1	1	0
\$3 million - \$4,999,999	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%	-
	3	2	1	1	2	1	0	1	3	0	1	2	2	0	0	1	3	0	3	0
\$5 million+	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
wear (inci o)						D														
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
* *						D														
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

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## 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?

		RF	RSP	RRSP Contribution	Re	tired	Plan to	o Retire	Retiremer	nt Planning		nt savings ition	Withdrawn	from RRSP	weekly/mo	regular nthly RRSP outions	Have a	ı 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
		Α	В	С	D	E	F	G	Н	I	J	K	L	M	N	0	Р	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
	77	52	25	36	31	46	3	43	43	34	77	0	40	11	22	14	44	25	38	6
Well ahead	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%
		В			E				ı		K						Q		S	
	290	213	70	141	121	169	18	151	173	117	290	0	170	42	78	61	143	126	108	35
Almost exactly	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%
		В			E				_		K						Q		S	
	395	247	143	171	128	267	33	234	204	192	0	395	190	57	101	69	145	205	94	51
Somewhat short	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%
		В							ı			J								
	463	156	291	87	78	385	28	357	93	370	0	463	103	53	59	27	81	336	41	39
Nowhere close	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%
			Α			D				Н		J		L				Р		R
Summary																				
T 05 04/11 / 1/4/ / 1/5	367	264	94	177	151	216	21	194	216	151	367	0	211	54	101	75	188	151	146	41
Top2Box (Well ahead/ Almost exactly)	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%
	050	B	40.4	050	E	050		504	I	500	K	050	200	440	450		Q		S	
	858	403	434	258	206	652	61	591	296	562	0	858	293	110	159	96	226	541	136	90
Low2Box (Somewhat short/ Nowhere close)	70.0%	60.4%	82.1% A	59.3%	57.6%	75.2% D	73.9%	75.3%	57.9%	78.8% H	-	100.0% J	58.2%	67.2%	61.3%	56.0%	54.6%	78.1% P	48.1%	68.6% R

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

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# 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?

		RI	RSP	RRSP Contribution	Re	tired	Plan to	o Retire	Retiremer	nt Planning	Retireme pos	nt savings sition	Withdrawn	from RRSP	weekly/mo	regular nthly RRSP outions	Have a	ı 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
		Α	В	С	D	Е	F	G	Н	I	J	K	L	M	N	0	Р	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*
	35	27	7	21	14	21	3	19	27	9	35	0	19	8	14	7	20	13	15	4
Well ahead	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%
											K									
	135	114	17	71	77	58	9	49	107	27	135	0	88	25	36	35	78	50	59	19
Almost exactly	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%
		В			E						K						Q			
	127	97	31	71	49	78	15	63	99	28	0	127	75	21	35	34	59	50	43	17
Somewhat short	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%
		0.5		00							0	J	40	40			40		8	40
Nowhere close	62 17.2%	35 13.0%	26 32.1%	22 11.9%	23 14.2%	38 19.6%	13.3%	34 20.7%	33 12.6%	28 30.4%	U	62 32.6%	18 8.8%	18 24.4%	14	9.0%	18	44 27.9%	6.4%	10 19.9%
Nowhere close	17.2%	13.0%	32.1% A	11.9%	14.2%	19.6%	13.3%	20.7%	12.6%	30.4% H	-	32.0%	8.8%	24.4%	14.5%	9.0%	10.2%	27.9% P	6.4%	19.9% R
Summary			^									3		-				<u> </u>		1.
Gunnary	170	141	25	92	91	79	12	68	134	36	170	0	108	33	49	42	97	63	74	23
Top2Box (Well ahead/ Almost exactly)	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%
, , , , , , , , , , , , , , , , , , , ,	470	B	55.276	.0.7 70	E	.0.070	00.070	.0.070	00.070	30.370	K		33.170	.0.070	00.070	33.170	Q	.0.070	33.470	10.170
	189	132	57	93	72	116	19	98	132	57	0	189	93	39	49	42	77	94	50	26
Low2Box (Nowhere close/ Somewhat short)	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%
			Α			D						J						Р		

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

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?

		RF	RSP	RRSP Contribution	Re	tired	Plan to	o Retire	Retireme	nt Planning		ent savings sition	Withdrawr	n from RRSP	weekly/mo	regular onthly RRSP ibutions	Have a	ı TFSA	Withdrawn	from TFSA
				,,			145.11													
	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
	rotar	A	В	С	D	E	F	G	Н	I	J	K	L	М	N	0	P	Q	R	S
It is important to be intellectually stimulated in	1132	630	483	414	333	799	76	723	480	652	346	786	475	155	252	159	395	635	274	121
retirement	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% Q	91.8%	97.1% S	92.4%
	1102	608	468	403	315	787	71	716	459	643	329	772	462	146	246	155	383	615	264	119
I deserve 'me time' in retirement	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
dieans.	66.2%	69.9% B	61.1%	69.1%	69.9%	64.7%	81.1% G	63.0%	70.1% I	63.4%	74.4% K	62.8%	69.7%	70.7%	70.4%	67.7%	69.1%	64.2%	71.5%	63.9%
	803	432	349	277	242	561	46	515	330	473	245	558	322	109	166	110	274	440	193	81
I just want to look good for my age	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%
	730	409	298	261	207	523	41	481	315	415	231	499	307	102	159	101	255	400	184	71
I want to look young in retirement	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%
																			3	
If I live to be 400 verses and I will may not of second	696	381	298	243	190	506	53	453	267	429	137	559	277	104	167	75	219	417	138	81
If I live to be 100 years old, I will run out of money	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%
										Н		J			0			P		R
	595	317	265	217	150	445	41	404	220	375	136	459	235	82	140	77	185	349	127	58
It will be difficult to part with my money in retirement	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%
	40.070	47.570	30.170	45.570	72.170	D	43.070	31.470	42.570	H	37.170	J	40.170	30.270	33.070	44.070	44.170	30.470	44.570	44.570
I would like to have a plan that allows me to spend al	l 542	291	239	197	148	394	34	360	229	313	167	375	210	82	128	69	199	287	137	63
my money in retirement	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% Q	41.5%	48.5%	47.7%
																	u			
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% A	37.3%	29.2%	45.5% D	24.6%	47.7%	36.5%	43.7% H	31.8%	44.6% J	34.2%	38.8%	41.6% O	30.0%	35.3%	44.8% P	34.5%	37.2%
			A			U		F		п		J		+	0			Р		
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
impactou iiii impactiny asimy to cave for follonoment	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%
	285	131	A 147	92	57	D 227	18	F 209	106	H 179	79	J 205	92	39	O 58	33	80	177	44	R 36
I plan to open a business in retirement	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%
11	20.270	10.070	A	2,0	10.170	D		20.070	20.1 /0	20.070	2,0	20.070	10.170	20.070	22.173	10.170	10.070	P	10.070	R
	233	101	128	72	0	233	17	216	69	163	47	186	69	32	46	26	59	151	36	24
I will never retire	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%
			A											L						-
The best place for my retirement savings is in my	192	76	108	43	43	149	14	135	60	131	47	145	48	29	32	11	46	125	28	17
mattress	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%
			Α			D				Н				L				Р		
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
As I age, my job feels less secure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
						1		1		1		1		1		1				1

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

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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?

		RF	RSP	RRSP Contribution	Ret	ired	Plan to	Retire	Retiremen	t Planning	Retireme pos	nt savings ition	Withdrawn	from RRSP	weekly/mo	regular nthly RRSP butions	Have a	a TFSA	Withdrawn	from TFSA
				Yes			Within 5	More than 5						Yes						
	Total	Yes	No	Contributed	Yes	No	Years	years	Yes	No	Ahead	Behind	No	withdrawn	Yes	No	Yes	No	No	Yes
		Α	В	С	D	Е	F	G	Н	- 1	J	K	L	М	N	0	Р	Q	R	S
The best place for my retirement savings is in my	1033	591	420	392	314	719	68	651	452	581	320	713	455	135	228	160	368	567	254	114
mattress	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%
		В			Е				- 1				М				Q			
	940	536	381	343	300	640	64	577	406	534	287	653	411	125	203	138	334	515	238	95
I plan to open a business in retirement	76.8%	80.4% B	72.2%	78.9%	83.9% F	73.8%	77.6%	73.4%	79.3%	75.0%	78.3%	76.1%	81.6%	76.4%	77.9%	80.6%	80.7% Q	74.4%	84.4% S	72.6%
																	<u> </u>		Ü	
Lam concerned that earing for my aging parents has																				
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%
		В			E		G		ı		К					N			S	
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
impact my ability to save for real ement	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%
		В			Е		G		- 1		К					N	Q			
I would like to have a plan that allows me to spend all	683	376	290	238	209	474	48	426	283	400	200	483	294	82	132	103	214	405	145	69
my money in retirement	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%
																		Р		
	635	350	263	278	0	635	66	569	218	417	169	467	285	66	180	96	205	371	132	73
I will never retire	73.2%	77.6% B	67.3%	79.4%	-	73.2%	79.9%	72.5%	75.8%	71.9%	78.2%	71.5%	80.4% M	67.5%	79.5%	78.9%	77.6%	71.0%	78.8%	75.6%
		В											IVI							
14 21 1	630	350	263	218	207	423	41	382	292	338	231	400	269	82	120	95	229	343	155	73
It will be difficult to part with my money in retirement	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				1		K									
	529	286	230	192	167	362	29	333	245	284	230	299	227	59	93	97	195	275	144	51
If I live to be 100 years old, I will run out of money	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%
				,				12.070	I		K	0.10,0			00.070	N	Q		S	
	495	258	230	174	150	345	41	304	197	298	136	359	196	62	101	70	158	292	98	60
I want to look young in retirement	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%
	422	236	179	158	115	307	36	271	182	240	122	300	181	54	95	61	140	252	89	R 51
I just want to look good for my age	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
uleanis.	33.8%	30.1%	38.9% A	30.9%	30.1%	35.3%	18.9%	37.0%	29.9%	36.6% H	25.6%	37.2% J	30.3%	29.3%	29.6%	32.3%	30.9%	35.8%	28.5%	36.1%
	123	59	60	32	42	81	12	69	53	70	38	86	41	18	14	17	31	77	19	12
I deserve 'me time' in retirement	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%
												70								40
It is important to be intellectually stimulated in retirement	93 7.6%	38 5.7%	45 8.5%	21 4.9%	6.7%	69 8.0%	6 7.7%	63 8.0%	32 6.2%	61 8.6%	21 5.7%	72 8.4%	29 5.7%	9 5.4%	8 3.0%	13 7.3%	18 4.4%	57 8.2%	8 2.9%	10 7.6%
remement	7.0%	5./%	8.5%	4.9%	0.7%	8.0%	1.1%	8.0%	0.2%	8.0%	5.1%	8.4%	5.7%	5.4%	3.0%	1.5%	4.4%	8.2% P	2.9%	7.6% R
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
As I age, my job feels less secure	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-

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

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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?

		RR	RSP	RRSP Contribution	Re	tired	Plan to	Retire	Retiremen	it Planning		nt savings ition	Withdrawn	from RRSP	weekly/mo	regular nthly RRSP outions	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
		Α	В	С	D	Е	F	G	Н	ı	J	K	L	M	N	0	Р	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																				
	61	28	29	22	11	50	2	48	22	39	14	47	22	7	16	6	20	32	14	7
Strongly agree	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%
																				ĺ
	280	136	132	106	37	242	12	231	100	180	58	221	100	37	73	32	90	162	51	39
Somewhat agree	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%
						D		F		Н		J			0					R
	376	211	159	149	73	303	22	281	145	230	120	256	163	48	84	63	116	225	83	33
Somewhat disagree	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%
						D														<del> </del>
Q:	509	292	209	158	236	273	46	227	245	264	174	334	219	73	87	70	187	273	134	53
Strongly disagree	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%
					E		G		'		K									
Summary	044	405	400	400	40	000	14	278	400	240	73	000	404	40	00	20	110	404	C.F.	45
Tan2Pay (Strangly) Samoughat agree)	341	165	160	128	48	292	- 11	-	122	219		268	121	43	89	38		194	65	
Top2Box (Strongly/ Somewhat agree)	27.8%	24.7%	30.4% A	29.5%	13.5%	33.7% D	17.2%	35.4%	23.8%	30.7% H	19.8%	31.2%	24.1%	26.5%	34.3% O	22.4%	26.7%	28.0%	23.2%	34.3% R
	884	502	368	307	309	575	68	507	390	494	294	590	382	120	171	133	303	498	217	86 86
Low2Box (Somewhat/ Strongly disagree)	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%
LOWEDOX (Contential Citoligiy disagree)	12.2%	75.3% R	09.6%	10.5%	00.5%	00.3%	82.8% G	04.6%	10.2%	09.3%	0U.2%	00.8%	15.9%	13.5%	05.7%	77.6% N	13.3%	12.0%	10.8%	05.7%

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

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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?

		RF	RSP	RRSP Contribution	Re	tired	Plan to	o Retire	Retiremer	nt Planning		nt savings sition	Withdrawn	from RRSP	weekly/mo	regular onthly RRSP butions	Have a	ı 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	В	С	D	E	F	G	Н	1	J	K	L	M	N	0	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																				
	124	51	69	36	27	98	3	94	38	87	22	102	37	14	22	13	37	79	23	14
Strongly agree	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%
			Α					F		Н		J								
	375	184	182	127	77	297	17	280	149	225	94	280	135	49	87	39	110	230	75	35
Somewhat agree	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%
			Α			D		F				J			0			Р		
	316	197	111	131	88	228	25	203	137	179	104	211	156	41	67	63	111	168	73	37
Somewhat disagree	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%
		В														N				
	410	235	166	142	165	245	37	208	188	222	146	264	176	59	85	57	157	214	111	45
Strongly disagree	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%
					Е		G				K						Q			
Summary																				
	499	236	252	162	104	395	20	375	187	312	117	382	172	64	108	51	146	310	97	49
Top2Box (Strongly/ Somewhat agree)	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%
	700	404	A	070	050	D 470		F	005	H	050	J	201	400	0	400	207	Г	405	
1 25 (2 1 (2) 1 5 )	726	431	277	273	253	473	62	411	325	401	250	476	331	100	152	120	267	382	185	83
Low2Box (Somewhat/ Strongly disagree)	59.3%	64.7% B	52.4%	62.7%	70.8% F	54.5%	75.4% G	52.3%	63.5%	56.3%	68.2%	55.4%	65.8%	61.2%	58.4%	70.0% N	64.7% Q	55.2%	65.5%	62.8%
	1	_ D	1	1	_	I		I		I	Γ.	l	1	1		iN	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

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### QK2\_03. [I want to look young 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?

		RF	tSP	RRSP Contribution	Ret	ired	Plan to	o Retire	Retiremen	t Planning		nt savings ition	Withdrawn	from RRSP	weekly/mo	regular nthly RRSP butions	Have a	a TFSA	Withdrawn	from TFSA
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 vears	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		Α	В	С	D	Е	F	G	Н	_	J	К	L	M	N	0	Р	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																				
	228	125	94	91	53	174	18	157	103	124	78	150	95	30	57	33	84	119	59	25
Strongly agree	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%
	502	284	204	171	154	348	24	324	211	291	153	349	212	72	102	68	171	281	125	46
Somewhat agree	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%
								F												
	325	175	148	126	85	239	29	210	131	194	84	241	134	41	80	45	107	187	67	40
Somewhat disagree	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%
	170	84	82	48	64	106	12	94	66	104	53	118	62	21	21	26	51	105	31	20
Strongly disagree	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%
					E											N				
Summary																				
	730	409	298	261	207	523	41	481	315	415	231	499	307	102	159	101	255	400	184	71
Top2Box (Strongly/ Somewhat agree)	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%
																			S	
	495	258	230	174	150	345	41	304	197	298	136	359	196	62	101	70	158	292	98	60
Low2Box (Somewhat/ Strongly disagree)	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/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

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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?

		RF	RSP	RRSP Contribution	Ret	ired	Plan to	o Retire	Retiremer	t Planning		nt savings ition	Withdrawn	from RRSP	weekly/mo	regular nthly RRSP butions	Have a	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
	rotar	A	В	С	D	E	F	G	H		J	К	L	M	N	0	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 just want to look good for my age																				
	247	126	114	89	63	184	15	169	107	140	74	173	88	38	56	32	83	133	60	23
Strongly agree	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%
	556	306	236	188	179	377	31	346	222	333	170	385	234	72	110	78	191	306	133	58
Somewhat agree	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%
	267	139	124	98	69	199	23	176	112	155	73	194	106	34	57	40	90	159	54	37
Somewhat disagree	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%
	155	96	55	60	46	108	13	95	70	85	49	106	76	21	37	21	49	93	35	14
Strongly disagree	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%
		В																		
Summary																				
T 00 (0) 1 (0 1 )	803	432	349	277	242	561	46	515	330	473	245	558	322	109	166	110	274	440	193	81
Top2Box (Strongly/ Somewhat agree)	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%
	400	200	470	450		007		074	400	0.40	400	000	404			0.4	440	050		
1 00 (0 1 (0) 1 (0)	422	236	179	158	115	307	36	271	182	240	122	300	181	54	95	61	140	252	89	51
Low2Box (Somewhat/ Strongly disagree)	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%
			1																	

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

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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?

		RF	RSP	RRSP Contribution	Re	etired	Plan to	o Retire	Retiremer	nt Planning		nt savings sition	Withdrawn	from RRSP	weekly/mo	regular nthly RRSP butions	Have a	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
	rotar	A	В	C	D	F	F	G	H	140	J	K	L	M	N	0	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																				
	74	24	48	15	0	74	4	70	19	54	21	52	14	10	11	3	17	48	10	7
Strongly agree	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%
			Α											L						
	159	77	79	57	0	159	13	146	50	109	25	133	56	21	35	22	43	103	26	17
Somewhat agree	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%
												J								
	214	106	99	83	0	214	15	199	59	155	38	176	83	23	54	28	61	131	40	20
Somewhat disagree	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%
												J								
	421	245	164	195	0	421	51	370	159	262	131	291	202	43	126	68	144	240	91	53
Strongly disagree	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%
		В					G		ı		K		М				Q			
Summary	233	404	400	72	0	233	17	216	00	163	47	400	60	20	40	26	50	151	00	24
Tan2Bay (Strangly/ Samoulhat agree)		101	128						69			186	69	32	46		59		36	
Top2Box (Strongly/ Somewhat agree)	26.8%	22.4%	32.7% A	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%
	635	350	263	278	0	635	66	569	218	417	169	467	285	66	180	96	205	371	132	73
Low2Box (Somewhat/ Strongly disagree)	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%
, , , , , , , , , , , , , , , , , , , ,	. 2.270	В	2.1070	15.170		. 3.270	. 5.070	. 2.070	. 2.070		. 2.270		M	21.070	. 2.070	. 2.070			. 2.070	. 5.570

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

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?

		RF	RSP	RRSP Contribution	Ret	tired	Plan to	o Retire	Retiremer	nt Planning		nt savings sition	Withdrawn	from RRSP	weekly/mo	regular nthly RRSP butions	Have a	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
	Total	A	B	C	D	F	F	G	H	NO	Alleau	K	140	M	N	0	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	<u>'                                    </u>																			
I plan to opon a baomoco in romonioni	57	26	29	20	14	42	5	37	24	33	20	37	18	8	12	7	13	34	11	2
Strongly agree	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%
3, 3		0.07.0	0.07.0		,		0.270	,.	,		01170		,.				0.270		0.070	
	228	105	118	72	43	185	13	172	82	146	60	168	74	31	45	26	67	143	33	33
Somewhat agree	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%
			Α			D														R
	321	166	148	116	60	261	19	242	104	217	72	249	121	45	74	40	95	195	65	30
Somewhat disagree	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%
						D				Н		J								
	619	370	234	227	239	380	45	335	302	317	215	404	290	80	129	98	238	320	173	65
Strongly disagree	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%
		В			E				ı		K						Q		S	
Summary																				
T 00 (0) 1 (0 1 )	285	131	147	92	57	227	18	209	106	179	79	205	92	39	58	33	80	177	44	36
Top2Box (Strongly/ Somewhat agree)	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%
	242	500	A	0.40	000	D			400	504	007	050		405	000	400	201	P		R
L === 2D === (0 = == == t = t/ 0 == == t = di== == = )	940	536	381	343	300	640	64	577	406	534	287	653	411	125	203	138	334	515	238	95
Low2Box (Somewhat/ Strongly disagree)	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% Q	74.4%	84.4%	72.6%
	1		I	1	_	1	1	1		1		l	1	I		1	Q	l	3	1

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

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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?

		RF	RSP	RRSP Contribution	Re	tired	Plan to	o Retire	Retiremer	nt Planning		nt savings ition	Withdrawn	from RRSP	weekly/mo	regular nthly RRSP butions	Have a	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
		Α	В	С	D	E	F	G	Н	- 1	J	K	L	M	N	0	Р	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.							,													
	222	130	86	78	84	138	17	121	104	117	83	139	98	32	46	33	83	115	60	22
Strongly agree	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%
					E						K									
	590	336	236	222	166	424	50	374	255	335	190	400	253	83	137	84	203	329	141	62
Somewhat agree	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%
							G													
	301	152	147	108	72	229	11	218	113	188	73	228	118	35	63	43	99	174	59	40
Somewhat disagree	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%
						D		F				J								R
	112	48	59	26	35	77	4	72	40	73	20	92	35	13	14	12	29	74	22	7
Strongly disagree	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%
			Α									J								
Summary																				
T (D (Ot	812	466	323	301	250	562	67	495	359	452	273	539	351	116	183	116	286	444	202	84
Top2Box (Strongly/ Somewhat agree)	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%
	440	B	200	404	407	200	G	204	1 150	004	K	200	450	40	77		400	040	00	47
Law OBar (Carameter) Obar and discourse)	413	201	206	134	107	306	16	291	153	261	94	320	153	48	77	55	128	248	80	47
Low2Box (Somewhat/ Strongly disagree)	33.8%	30.1%	38.9% A	30.9%	30.1%	35.3%	18.9%	37.0% F	29.9%	36.6% H	25.6%	37.2% J	30.3%	29.3%	29.6%	32.3%	30.9%	35.8%	28.5%	36.1%

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

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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?

		RR	SP	RRSP Contribution	Ret	ired	Plan to	o Retire	Retiremen	t Planning	Retireme pos		Withdrawn	from RRSP	weekly/mo	regular nthly RRSP butions	Have a	TFSA	Withdrawn	ı 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
	Total	A	В	C	D	F	F	G	H	1	Ancad	K	I	M	N	0	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																				
	547	328	214	226	145	403	37	366	228	320	170	377	249	79	138	86	206	287	145	61
Strongly agree	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%
		В															Q			
	554	280	254	177	170	384	34	350	231	323	159	395	213	67	108	68	177	328	119	58
Somewhat agree	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%
			Α																	
	95	49	45	28	34	62	11	51	42	54	31	64	35	15	14	13	24	59	17	8
Somewhat disagree	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%
							G													
	28	10	15	4	9	19	1	19	12	16	6	22	7	3	0	4	6	17	2	4
Strongly disagree	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%
																N				
Summary				, , , , , , , , , , , , , , , , , , , ,																
	1102	608	468	403	315	787	71	716	459	643	329	772	462	146	246	155	383	615	264	119
Top2Box (Strongly/ Somewhat agree)	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%
	123	59	60	32	42	81	12	69	53	70	38	86	41	18	14	17	31	77	19	12
Low2Box (Somewhat/ Strongly disagree)	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%
, , , , , , , , , , , , , , , , , , , ,		. 770							,.				. = //	,.		. 270	.,,			

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

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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?

		RR	ISP	RRSP Contribution	Ret	ired	Plan to	o Retire	Retiremen	nt Planning	Retireme pos		Withdrawn	from RRSP	weekly/mo	regular nthly RRSP butions	Have a	1 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
		Α	В	С	D	E	F	G	Н	I	J	K	L	M	N	0	Р	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																				
	140	59	75	37	34	106	9	97	37	103	23	117	43	16	26	10	26	99	15	11
Strongly agree	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%
			A							Н		J						P		
	455	258	190	180	116	339	32	306	183	272	114	341	192	66	114	67	159	250	111	47
Somewhat agree	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								
0 1 1 1	433	239	185	155	129	304	31	273	191	242	142	291	181	57	86	66	153	246	104	48
Somewhat disagree	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%
Steen also dien anno	197	111	79	62	78	119	10	109	101	96	88	109	87	24	34	28	76	97	51	25
Strongly disagree	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%
Summary									ı		N.									
Juninary	595	317	265	217	150	445	41	404	220	375	136	459	235	82	140	77	185	349	127	58
Top2Box (Strongly/ Somewhat agree)	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%
Top250x (Ottorigiy/ Contewnat agree)	40.0%	41.5%	30.1%	43.9%	42.170	51.2% D	45.0%	31.476	42.9%	32.6% H	31.176	.1	40.776	JU.276	33.0%	44.0%	44.170	30.4%	44.9%	44.3%
	630	350	263	218	207	423	41	382	292	338	231	400	269	82	120	95	229	343	155	73
Low2Box (Somewhat/ Strongly disagree)	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%
(44 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	01.470	J2.070	10.070	55.176	E	10.070	33.270	10.070	J. 170	17.470	K	10.070	00.070	.0.070	10.270	33.270	00.070	10.070	55.170	55.776

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

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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?

		RF	SP	RRSP Contribution	Re	tired	Plan to	o Retire	Retiremer	nt Planning	Retireme pos	nt savings ition	Withdrawn	from RRSP	weekly/mo	regular Inthly RRSP butions	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
		Α	В	С	D	E	F	G	Н	I	J	K	L	M	N	0	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																				
	120	66	52	46	34	87	6	81	47	73	42	78	41	25	35	11	45	66	27	17
Strongly agree	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%
														L	0					
	422	225	187	151	115	307	28	279	182	240	125	296	168	57	93	58	155	221	109	46
Somewhat agree	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%
	480	274	198	181	139	341	35	306	194	286	139	341	220	54	103	76	149	286	101	47
Somewhat disagree	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%
, and the second													М							
	203	102	92	58	70	133	13	120	89	114	61	142	74	28	29	27	66	118	44	21
Strongly disagree	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																				
	542	291	239	197	148	394	34	360	229	313	167	375	210	82	128	69	199	287	137	63
Top2Box (Strongly/ Somewhat agree)	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%
																	Q			
	683	376	290	238	209	474	48	426	283	400	200	483	294	82	132	103	214	405	145	69
Low2Box (Somewhat/ Strongly disagree)	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%
																		Р		

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

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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?

		RR	tSP	RRSP Contribution	Rei	tired	Plan to	o Retire	Retireme	nt Planning		nt savings sition	Withdrawn	n from RRSP	weekly/mo	regular Inthly RRSP butions	Have a	ı 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	В	С	D	Е	F	G	Н	ı	J	К	L	M	N	0	Р	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 m mattress																				
	60	24	32	15	16	45	5	40	19	41	20	41	11	12	12	3	12	42	7	5
Strongly agree	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				Р		
	132	53	76	28	27	104	10	95	41	91	27	104	37	16	20	8	34	83	21	12
Somewhat agree	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				Н		J								
	272	150	118	96	59	212	14	198	102	169	63	209	102	48	63	33	74	169	48	26
Somewhat disagree	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				Р		
- · · ·	762	441	302	295	255	507	53	453	350	412	257	504	353	87	165	127	294	397	206	88
Strongly disagree	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%
		В			E						K		M			N	Q			
Summary	400	70	400	40	40	440		405	0.0	404	47	4.45	40		-00		40	405	-00	17
Top2Box (Strongly/ Somewhat agree)	192	76	108	43	43	149	14	135	60	131		145	48	29	32	11	46	125	28	17
Tupzbux (Strongry/ Somewhat agree)	15.7%	11.5%	20.5% A	10.0%	12.0%	17.2% D	17.6%	17.1%	11.8%	18.4% H	12.8%	16.9%	9.5%	17.4%	12.3%	6.7%	11.0%	18.1%	10.1%	13.1%
	1033	591	420	392	314	719	68	651	452	581	320	713	455	135	228	160	368	567	254	114
Low2Box (Somewhat/ Strongly disagree)	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%
LOWZDOX (Contewnation Citorigly disagree)	04.5%	00.3% R	19.5%	50.0%	UU.U%	02.0%	02.4%	02.9%	UU.276	01.0%	01.270	00.176	90.5% M	02.0%	01.176	33.376	09.0% Q	01.976	05.9%	00.9%

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

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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?

		RR	tSP	RRSP Contribution	Ret	tired	Plan to	o Retire	Retiremer	nt Planning		nt savings sition	Withdrawn	from RRSP	weekly/mo	regular nthly RRSP butions	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
		Α	В	С	D	E	F	G	Н	I	J	K	L	M	N	0	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																				
	715	418	287	268	233	482	47	435	328	387	233	482	314	104	154	112	262	393	193	69
Strongly agree	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%
		В			Е				ı		K						Q		S	
	417	211	196	146	100	317	29	288	152	265	113	304	161	50	98	47	133	242	81	52
Somewhat agree	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				Н					0					R
	70	29	35	18	15	54	6	48	25	45	16	54	22	6	6	11	14	45	6	8
Somewhat disagree	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%
		0					_				_			_				P		R
	23	3	10	3	8	15	0	15	6	17	5	18	7	3	2	1	4	12	3	2
Strongly disagree	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																				
T 00 (0) 1 (0 1 )	1132	630	483	414	333	799	76	723	480	652	346	786	475	155	252	159	395	635	274	121
Top2Box (Strongly/ Somewhat agree)	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%
												70				40	Q		S	40
	93	38	45	21	24	69	6	63	32	61	21	72	29	9	8	13	18	57	8	10
Low2Box (Somewhat/ Strongly disagree)	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% P	2.9%	7.6% R

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

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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?

		RR	tSP	RRSP Contribution	Ret	tired	Plan t	o Retire	Retireme	nt Planning		nt savings sition	Withdrawi	n from RRSP	weekly/mo	regular Inthly RRSP butions	Have a	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
		Α	В	С	D	Е	F	G	Н	l l	J	К	L	M	N	0	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 mo	oney																			
	330	174	147	109	94	237	31	206	124	207	36	294	126	48	76	32	97	210	65	31
Strongly agree	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%
												J			0			Р		
	366	208	151	134	97	269	23	247	143	223	101	265	151	56	91	42	122	207	72	50
Somewhat agree	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%
															0					R
	346	184	155	126	106	240	21	219	141	206	140	207	151	33	61	63	123	182	90	32
Somewhat disagree	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%
											K		M			N				
	182	102	75	66	61	122	8	113	104	78	90	92	75	27	32	34	73	92	54	19
Strongly disagree	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%
									I		K									
Summary				<u>,                                      </u>																
	696	381	298	243	190	506	53	453	267	429	137	559	277	104	167	75	219	417	138	81
Top2Box (Strongly/ Somewhat agree)	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%
										Н		J			0			P		R
	529	286	230	192	167	362	29	333	245	284	230	299	227	59	93	97	195	275	144	51
Low2Box (Somewhat/ Strongly disagree)	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%
									ı		K					N	Q		S	1

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

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Part			RF	RSP	RRSP Contribution	Reti	ired	Plan to	o Retire	Retiremen	t Planning	Retiremer posi		Withdrawn	from RRSP	weekly/mo	regular nthly RRSP butions	Have a	a TFSA	Withdrawn	from TFSA
Part		Total	Vac	No		Vac	No			Vae	No	Ahead	Rehind	No		Vae	No	Vae	No	No	Vac
Note protection shows the state of the state		Total									I										
Part																					
Negroup of sprokes of large series of large se	Having enough savings	20.2%	17.7%		17.3%	13.8%		11.4%		16.3%		12.4%		18.0%	16.9%	15.7%	19.7%	16.0%		16.2%	15.7%
Namework proposed for the property proposed for the property proposed for the property proper		177	101		63	54		18		74		53		84	17	44	18	63		38	25
Description of the content of the	Maintaining my standard of living	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%
Description of the content of the								_													
The class of the effect angle from his own file of the stage of the effect angle from his own file of the effect and his own file of the effect angle from his own file of the effect and his own file	Outliving my cavings						-		-												
Proposed finances   27%   68%   67%   7.7%   19%   6.9%   19%   6.9%   6	Outliving my savings	10.176	11.076	0.776	13.276	11.270	3.1 /6	3.576	10.076	11.2/0	3.476	7.376	11.576	10.576	13.076	13.270	13.476	10.076	3.376	10.576	11.576
Proposed finances   27%   68%   67%   7.7%   19%   6.9%   19%   6.9%   6	left-sing and should be a single be a single be a single beautiful.	05	50	00	04	40	50		40	54	44	0.4		20	00	45	40	20		00	0
The cost of hashboard of purpose I find which the region for harbor as in purpose of purpose I find which the region for purpose I find wh								-													
The cost of heathcare    Process of heathcare		1.170	0.070	0.770	7.170		0.070	10.570	0.070	1	0.270	3.470	1.070	0.070		0.070	3.576	7.770	0.070	1.570	7.170
In all being defined to adjust to not having a regardly possible of the having and a being also in retirement      77   33   42   21   23   54   8   46   25   59   479   779   220   20   20   20   20   20   20																					
psycheck	The cost of healthcare	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%
psycheck				-																	
Pacing my withdrawals from serings to my morey at 1   20   24   27   26   27   27   28   27   28   29   12   3   29   13   4   20   29   20   20   20   20   20   20																					
Not having about heiry alrow with mirror	paycheck	6.3%	4.9%		4.9%	6.4%	6.3%	10.0%	5.9%	4.7%	7.5%	2.0%		5.2%	4.1%	5.7%	3.8%	5.1%	6.8%	5.4%	4.3%
North parting about being allone in retirement    S-196   S-196   S-196   S-196   S-196   S-196   S-196   S-196   S-196   S-296   S-		62	34		29	7	56	4	52	23	40	29		26	9	22	7	22	32	11	11
No having enough time with my spouse or partner    51	I worry about being alone in retirement					1.9%	6.4%										4.3%				
Not having enough time with my sociale of pathod   42%   47%   3.9%   4.4%   4.							D					K									
Not having enough time with my sociale of pathod   42%   47%   3.9%   4.4%   4.		51	31	20	19	16	36	7	29	24	27	14	38	22	9	13	4	20	29	13	6
working workin	Not having enough time with my spouse or partner	-															2.6%				4.7%
working workin																					
working workin	Luill miss/miss the sames of purpose I feet when I'm	E4	26	24	40	10	20	,	25	24	27	24	27	20		7	40	16	20	40	
Pacing my withdrawals from savings so my money will last																					
will lest 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% 6.5% 6.5% 3.3% 5.4% 3.3% 4.7% 7.0% 5.8% 5.8% 5.8% 5.8% 5.8% 5.8% 5.8% 5.8		,.	0.070		,,	0.070		0.0,0	,	,.					0.07.0	,	0.07.	0.070	,,	,.	-1070
will lest 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% 6.5% 6.5% 3.3% 5.4% 3.3% 4.7% 7.0% 5.8% 5.8% 5.8% 5.8% 5.8% 5.8% 5.8% 5.8	Design my withdrawals from agaings as my manay	47	25	12	24	10	27	,	22	20	10	17	20	25	10	47		22	22	40	0
B																	Ü				Ü
Looking after my dependents  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  3.2% 2.4% 5.5% 5.5% 5.5% 5.5% 5.5% 0.5% 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% 1.8% 1.8% 2.4% 0.5% 5.0% 1.8% 1.8% 2.4% 0.5% 1.8% 1.8% 1.8% 1.8% 1.8% 1.8% 1.8% 1.8			В							I											
The taxes I will have to pay when I started to use my ime    30   23   7   21   0   30   5   25   12   18   9   21   18   4   11   9   14   14   8   5						-											Ü				
1   1   1   1   1   1   1   1   1   1	Looking after my dependents	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%
1   1   1   1   1   1   1   1   1   1																					
Having too much time with my spouse   16								-												_	,
Lon't know how I will/ how to spend my time   23	Investments	3.5%		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%
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 16 14 5 11 8 2 6 11 8 12 8 4 2 0 5 9 8 8 8 1  Having too much time with my spouse 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%  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 3 9 8 7 2 investments 19 5.3% 7.6% 1.9% 7.4% 5.3% 5 5.6% 4.7% 5.9% 4.8% 8.2% 6.0% 10.1% 5.9% 6.0% 4.7% 6.4% 4.5% 1.5% 1.5% 1.1% 1.5% 1.5% 1.1% 1.5% 1.5	I don't know how I will/ how to spend my time				Ü	-								Ü		_	-	'		,	
Having too much time with my spouse    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%	· · ·	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 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%    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% 7.8% 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%    That people wont/ 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 4 7 8 7 0    member of society 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% -    4 2 2 1 1 0 4 0 4 3 1 1 1 3 2 0 0 1 0 0 0 4 0 0		19	6	14	5	11	8	2	6	11	8	12	8	4	2	0	5	9	8	8	1
The taxes I have to pay when I started to use my investments	Having too much time with my spouse	1.6%	0.8%		1.1%		1.0%	2.5%	0.8%	2.2%	1.1%		0.9%	0.8%	1.1%	-		2.2%	1.2%	2.8%	0.9%
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%				A		Е						K					N				
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%	The taxes I have to pay when I started to use my	19	16	3	6	19	0	0	0	13	6	9	10	12	4	3	3	9	8	7	2
That people won't don't see me as a productive member of society  16 12 5 5 5 11 6 0 6 10 6 7 10 9 3 1 4 7 8 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			7.6%				-				4.7%					10.1%	-	6.0%		6.4%	4.5%
member of society 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			В																		
member of society 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	That people won't/ don't see me as a productive	16	12	5	5	11	6	0	6	10	6	7	10	9	3	1	4	7	8	7	0
4 2 2 1 0 4 0 4 3 1 1 3 2 0 1 0 0 4 0 0												1.8%				0.3%	2.5%	1.8%		2.6%	
																					_
	Other										0.1%										
		0.070	0.070	0.070	0.070		0.770		0.070	0.070	0.170	0.270	0.070	0.770		0.070			0.070		

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

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										t Planning		ition		from RRSP		outions		TFSA	williawii	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
	TOtal	A	В	Contributed	D	E	F	G	H	NO	Aneau	K	L	M	N N	0	P	Q	R	S
	194	109	82	64	64	130	13	117	91	103	58	136	81	28	37	27	66	113	51	16
Maintaining my standard of living	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%
	144	83	55	55	36	109	10	99	49	95	32	112	62	21	35	20	50	81	30	20
Having enough savings	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%
	404	00				70			00			J		4.5						40
The cost of healthcare	121	66	52	38	48	73	13	61	63	59	41	80	51	15	28	11	42	64	29	13
The cost of fleatificare	9.9%	9.9%	9.9%	8.8%	13.4% E	8.4%	15.3% G	7.7%	12.2% I	8.2%	11.2%	9.4%	10.2%	9.1%	10.6%	6.3%	10.2%	9.2%	10.3%	10.0%
	103	54	45	30	22	81	7	74	36	67	13	90	41	13	16	14	38	58	30	8
Outliving my savings	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%
												J								
Inflation and the effect it might have/ has on my	102	60	40	43	32	70	9	61	57	45	40	62	46	14	30	12	35	55	15	20
retirement finances	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%
									ſ											R
Pacing my withdrawals from savings so my money	93	60	32	45	23	69	4	66	38	54	28	64	48	12	30	15	34	49	24	10
will last	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	70	23	45	18	24	46	4	42	20	51	6	64	12	11	12	5	13	45	8	5
paycheck	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%
			Α							Н		J		L				P		
I will miss/miss the sense of purpose I feel when I'm	68	38	29	26	20	48	4	44	29	39	24	43	29	9	16	10	17	47	10	7
working	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%
9	0.070	0.7 70	0.070	0.070	0.070	0.070	1.070	0.070	0.070	0.070	0.070	0.170	0.070	0.070	0.270	0.070	1.170	0.770	0.770	0.070
	55	28	26	21	18	36	1	35	22	33	21	33	22	6	7	12	26	25	21	5
I worry about being alone in retirement	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%
<del>-</del> 1	53	32	20	25	0	53	5	48	15	38	18	35	25	7	12	12	16	34	14	2
The taxes I will have to pay when I start to use my investments	6.1%	7.2%	5.2%	7.1%	-	6.1%	5.9%	6.1%	5.2%	6.5%	8.1%	5.4%	25 7.1%	7.4%	5.3%	10.1%	6.1%	6.6%	8.2%	2.5%
- Investments	0.176	1.2/0	J.Z /0	7.176	-	0.176	3.576	0.176	J.Z /6	0.576	0.176	3.476	7.176	7.470	3.576	10.176	0.176	0.076	0.2 /6	2.370
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
1 don't know now I will/ now to spend my time	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%
	39	18	20	10	12	27	3	24	17	21	9	29	11	6	3	8	6	23	2	4
Looking after my dependents	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% N	1.5%	3.3%	0.8%	3.1%
																IN				
No. 1 or 1 or 1	34	21	11	15	5	29	5	23	13	21	15	19	15	7	9	5	13	19	10	3
Not having enough time with my spouse or partner	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%
			4-		_					4.5				_		_	_	4-	_	_
That people won't/ don't see me as a productive member of society	19	6	13	2	5	14	1 4 007	13	6	13	4	15	4	2	0 -	2	8	10	6	2
member of society	1.6%	0.9%	2.4% A	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%
				<del>                                     </del>																
The taxes I have to pay when I started to use my	15	11	2	4	15	0	0	0	12	3	11	4	10	1	3	1	10	3	7	3
investments	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									
	9	3	6	2	2	7	1	6	6	3	2	7	1	2	1	1	2	6	1	1
		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%
Having too much time with my spouse	0.7%	0.070																		
Having too much time with my spouse				1	2	2	0	2	2	2	2	2	2	0	4	0	2	2	1	- 1
Having too much time with my spouse  Other	5 0.4%	2 0.3%	3 0.5%	1 0.2%	3	2 0.2%	0	2 0.3%	2 0.4%	3	3	2 0.2%	2 0.5%	0	1 0.3%	0	2 0.4%	3 0.5%	1 0.3%	1 0.6%

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

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				RRSP							Retiremer	nt savings				regular nthly RRSP				
		RF	RSP	Contribution	Ret	ired	Plan to	Retire	Retiremen	t Planning	posi		Withdrawn	from RRSP		butions	Have a	TFSA	Withdrawn	from TFSA
				Yes			Within 5	More than 5						Yes						
	Total	Yes	No B	Contributed	Yes	No E	Years	years	Yes H	No	Ahead	Behind	No	withdrawn M	Yes	No O	Yes	No Q	No R	Yes
	153	A 84	63	C 58	D 41	113	F 8	G 105	65	88	J 48	106	L 68	16	N 31	27	55	83	32	S 24
Maintaining my standard of living	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%
Having enough savings	140 11.4%	73 11.0%	66 12.5%	46 10.7%	29 8.1%	111 12.8%	10 12.5%	101 12.8%	62 12.1%	78 10.9%	25 6.9%	115 13.4%	58 11.5%	15 9.4%	32 12.4%	14 8.3%	44 10.7%	82 11.9%	29 10.2%	16 12.0%
· · · · · · · · · · · · · · · · · · ·	11.470	11.070	12.070	10.770	0.170	D	12.070	12.070	12.170	10.570	0.570	J	11.070	3.470	12.470	0.070	10.770	11.570	10.270	12.070
	440	0.5	45		40	70	7								40					40
Inflation and the effect it might have/ has on my retirement finances	110 9.0%	65 9.7%	45 8.4%	39 8.9%	40 11.3%	70 8.1%	8.7%	63 8.0%	57 11.0%	54 7.6%	28 7.7%	9.6%	49 9.7%	16 9.8%	19 7.3%	20 11.6%	45 10.9%	52 7.6%	33 11.6%	12 9.4%
		0.770	0.170	0.070		0.170	0.770	0.070	1	7.070	1.170	0.070	0.770	0.070	7.070	11.070	10.070	7.070	11.070	0.170
	105	52	50	32	29	76	13	63	36	69	22	83	39	14	18	14	31	67	21	11
The cost of healthcare	8.6%	7.8%	9.6%	7.3%	8.2%	8.7%	15.3% G	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%
	84	46	35	28	19	65	7	58	29	55	29	55	30	17	16	11	25	56	15	9
Outliving my savings	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	79	54	24	35	24	55	9	46	37	42	32	47	42	11	17	17	35	38	24	11
will last	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%
	75	B 44	32	27	24	50		40	31	44	22	53	30	11	14	13	40	47	40	0
I worry about being alone in retirement	75 6.2%	41 6.2%	6.0%	6.1%	6.6%	52 6.0%	6 7.4%	46 5.8%	6.1%	6.2%	6.0%	6.2%	6.0%	6.7%	14 5.4%	7.4%	19 4.7%	6.9%	16 5.8%	3 2.2%
,	0.270	0.270	0.070	0.170	0.070	0.070	7.170	0.070	0.170	0.270	0.070	0.270	0.070	0.170	0.170	7.170	1.1 70	0.070	0.070	LIL/0
							_													
I will miss/miss the sense of purpose I feel when I'm working	73 6.0%	47 7.1%	25 4.8%	30 7.0%	23 6.6%	49 5.7%	2.5%	47 6.0%	6.7%	39 5.4%	22 5.9%	51 6.0%	34 6.8%	13 8.0%	17 6.5%	14 7.9%	31 7.5%	34 4.9%	24 8.7%	7 5.0%
Working .	0.076	7.170	4.076	7.076	0.076	3.1 /6	2.376	0.078	0.7 /6	J.470	3.370	0.076	0.076	0.076	0.576	1.576	1.576	4.570	0.7 /6	3.076
It will be/ is difficult to adjust to not having a regular paycheck	62 5.1%	32 4.8%	29 5.4%	20 4.7%	10 2.8%	52 6.0%	7 8.5%	45 5.7%	23 4.4%	39 5.5%	14 3.7%	48 5.6%	27 5.3%	5 3.3%	16 6.3%	4 2.3%	21 5.0%	38 5.4%	15 5.3%	5 4.1%
payonook	3.176	4.0%	3.4%	4.176	2.0%	D.0%	0.5%	3.7 %	4.470	3.3%	3.176	3.0%	3.3%	3.3%	0.3%	2.3%	3.0%	3.4%	3.3%	4.176
I don't know how I will/ how to spend my time	59 4.8%	27 4.1%	31 5.8%	19 4.4%	18 5.2%	40 4.6%	1 0.7%	40 5.1%	4.2%	37 5.2%	18 4.8%	41	22 4.5%	5 2.8%	11 4.4%	8 4.5%	14 3.5%	40 5.7%	10 3.6%	3.2%
	4.076	4.170	3.076	4.470	3.276	4.076	0.776	3.176	4.2 /0	J.2 /6	4.070	4.076	4.576	2.076	4.470	4.576	3.376	3.1 /6	3.0 /6	3.270
The taxes I will have to pay when I start to use my investments	49 5.6%	36 8.0%	11 2.8%	34 9.7%	0 -	49 5.6%	2.8%	46 5.9%	7.3%	28 4.8%	18 8.4%	31 4.7%	25 7.0%	11 11.8%	27 11.9%	7 5.8%	22 8.3%	23 4.4%	14 8.3%	8.3%
invesurients	5.6%	8.0% B	2.8%	9.7%	-	5.6%	2.8%	5.9%	1.3%	4.8%	8.4%	4.7%	7.0%	11.8%	11.9%	5.8%	8.3% Q	4.4%	8.3%	8.3%
The taxes I have to pay when I started to use my investments	33 9.3%	15 6.9%	18 13.1%	9.9%	9.3%	0	- 0	0	23 10.2%	10 7.6%	19 12.4%	7.0%	8 5.4%	7 10.3%	5 13.7%	7.7%	15 10.2%	13 7.7%	14 11.8%	2 4.8%
IIIVOSIIIOINS	9.376	0.976	13.176	9.976	9.376	-	-	-	10.276	1.0%	12.470	1.076	3.476	10.376	13.176	1.170	10.276	1.170	11.076	4.070
That people won't/ don't see me as a productive member of society	32 2.6%	16 2.3%	16 3.1%	9	11 3.1%	21 2.4%	4 4.4%	17 2.2%	16 3.1%	16 2.3%	12 3.3%	20	16 3.1%	0	6 2.5%	3 1.5%	8 1.9%	18 2.5%	5 1.9%	1.7%
monipol of society	2.0%	2.3%	3.1%	2.1%	3.1%	2.4%	4.4%	Z.Z%	3.1%	2.3%	3.3%	2.3%	3.1% M	-	2.5%	1.0%	1.5%	2.0%	1.5%	1.7%
	31	15	17	6	8	23	3	20	10	21	8	24	11	4	5	1	5	24	3	3
Other	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% P	0.9%	2.2%
																		F		
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
reachaving enough time with my spouse of partitle	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%
	28	13	15	13	7	21	1	20	9	19	6	22	11	1	5	7	9	14	5	4
Looking after my dependents	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 spause	21 1.7%	9	9	6 1.3%	9	12	0	12 1.6%	9	12	7 1.9%	1.6%	6 1.1%	3 2.1%	4 1.4%	2	5 1.1%	9	3	1.2%
Having too much time with my spouse	1./%	1.4%	1.6%	1.3%	2.4%	1.4%	-	1.6%	1.8%	1.7%	1.9%	1.0%	1.1%	2.1%	1.4%	1.2%	1.1%	1.3%	1.1%	1.2%
Proportions/Moone: Columns Tosted (6% risk lovel) - /																				

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

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		RF	tSP	RRSP Contribution	Reti	ired	Plan to	Retire	Retiremer	nt Planning	Retiremer posi		Withdrawn	from RRSP	weekly/mo	regular nthly RRSP butions	Have a	a TFSA	Withdrawn	from TFSA
				Yes			Within 5	More than 5						Yes						
	Total	Yes A	No B	Contributed C	Yes D	No E	Years F	years G	Yes H	No	Ahead	Behind K	No	withdrawn M	Yes N	No O	Yes	No Q	No R	Yes S
	531	275	245	177	113	418	30	388	194	337	103	429	211	64	108	68	161	325	104	57
Having enough savings	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%
	504	004	045	405	450	D	20	F	004	H	450	J	000	64	440	70	404	P	400	0.4
Maintaining my standard of living	524 42.8%	294 44.1%	215 40.8%	185 42.4%	159 44.4%	366 42.1%	39 47.1%	327 41.6%	231 45.1%	293 41.1%	159 43.3%	365 42.6%	233 46.4%	61 37.0%	112 43.0%	73 42.3%	184 44.6%	293 42.4%	120 42.6%	64 48.9%
maintaining my standard or irving	42.076	44.170	40.076	42.476	44.470	42.170	47.170	41.076	45.176	41.170	43.376	42.076	40.476 M	31.076	43.070	42.376	44.070	42.4 /0	42.070	40.576
	311	178	126	115	81	230	18	211	122	189	69	242	126	52	66	48	108	178	75	33
Outliving my savings	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%
	308	159	143	95	105	203	32	171	131	177	95	J 213	124	35	65	31	100	173	66	33
The cost of healthcare	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%
	EU.E 70	20.070	27.170	21.070	E	20.170	G	21.770	20.070	21.070	20.070	21.070	21.070	21.070	21.070	11.070	211270	20.070	20.070	20.070
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
retirement infances	25.1%	27.4%	22.7%	25.8%	32.1% E	22.1%	30.6%	21.3%	32.0%	20.1%	27.9%	23.9%	25.3%	33.9% L	24.8%	28.0%	27.1%	23.6%	24.9%	31.9%
					_				·		1			_						
Pacing my withdrawals from savings so my money	219	149	69	104	58	162	17	145	105	114	78	142	115	34	64	38	91	110	61	30
will last	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% Q	15.9%	21.6%	22.6%
		В															u			
It will be/ is difficult to adjust to not having a regular	209	88	116	59	57	152	19	133	66	143	27	183	65	23	43	16	54	129	38	16
paycheck	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							Н		J			0			P		
I worry about being alone in retirement	192 15.7%	104 15.5%	83 15.6%	76 17.5%	49 13.6%	144	11 13.2%	133 16.9%	76 14.8%	117 16.4%	72 19.7%	120 14.0%	78 15.5%	26 15.7%	43 16.5%	32 18.8%	68 16.3%	105 15.1%	48 17.2%	19 14.5%
I worry about being alone in retirement	13.7%	13.3%	13.0%	17.5%	13.0%	10.0%	13.276	16.9%	14.0%	10.4%	19.7% K	14.0%	13.3%	13.7%	10.5%	10.0%	10.3%	13.176	17.270	14.5%
I will miss/miss the sense of purpose I feel when I'm	192	111	79	75	57	135	9	126	87	104	70	122	83	28	40	35	64	110	47	17
working	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	132	91	39	80	0	132	12	120	48	84	44	87	68	23	50	29	52	72	36	16
investments	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%
		В									К						Q			
	123	62	58	46	29	94	1	94	52	71	44	79	51	11	23	23	38	75	28	10
I don't know how I will/ how to spend my time	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												
	116	67	46	43	30	86	13	72	49	67	42	74	46	21	30	12	43	66	29	14
Not having enough time with my spouse or partner	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%
	106	46	55	35	26	80	3	76	39	67	26	80	38	8	12	22	30	58	21	9
Looking after my dependents	8.6%	7.0%	10.5% A	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% N	7.3%	8.4%	7.3%	7.2%
			Α													IN				
That people won't/ don't see me as a productive	67	33	34	16	27	40	5	36	32	36	23	44	29	4	7	9	23	35	19	4
member of society	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	67	42	23	19	67	0	0	0	47	19	39	28	31	12	11	8	34	24	28	6
investments	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									
Harden Assessment States and C	50	18	28	13	21	28	3	25	26	23	20	29	11	7	5	8	16	23	12	4
Having too much time with my spouse	4.0%	2.7%	5.3% A	2.9%	6.0% E	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%
	40	19	21	8	11	28	3	25	15	24	11	29	15	4	7	1	7	31	3	4
Other	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%
																		Р		

Proportions/Means: Columns Tested (5% risk fevel) - 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

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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.

		RF	tSP	RRSP Contribution	Ret	ired	Plan to	Retire	Retiremer	nt Planning	Retireme pos	nt savings ition	Withdrawn	from RRSP	weekly/mo	regular nthly RRSP butions	Have a	TFSA	Withdrawn	from TFSA
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 vears	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		Α	В	С	D	E	F	G	Н	ı	J	K	L	M	N	0	Р	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				•																
	77	33	42	21	23	54	8	46	24	53	7	70	26	7	15	7	21	47	15	6
1 - Most important	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								
	70	23	45	18	24	46	4	42	20	51	6	64	12	11	12	5	13	45	8	5
2 - Second most important	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							Н		J		L				Р		
	62	32	29	20	10	52	7	45	23	39	14	48	27	5	16	4	21	38	15	5
3 - Third most important	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	_									_				
Nethina Law antonomia d	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
Nothing I am not worried	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%
	955	552	384	360	278	678	61	617	429	526	314	641	419	133	207	151	340	528	231	109
Not Ranked	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%
NOT NATING	10.0%	82.7% B	12.1%	02.1%	11.1%	10.1%	74.0%	10.5%	03.8% I	13.8%	85.7% K	14.1%	03.2%	01.2%	19.4%	87.9% N	82.2% Q	10.3%	01.8%	03.2%
Summary									<u>'</u>							.,	~			
Sammary	209	88	116	59	57	152	19	133	66	143	27	183	65	23	43	16	54	129	38	16
Ranked 1-3	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%
	11.170	10.270	Α	.0.070	10.170	17.070	20.470	10.070	.2.570	H	1.570	J	10.070	13.070	0	J.270	10.270	P	10.070	12.070

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

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### 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.

		RF	RSP	RRSP Contribution	Re	tired	Plan t	o Retire	Retiremer	nt Planning		nt savings sition	Withdrawn	from RRSP	weekly/mo	regular nthly RRSP outions	Have a	ı 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
		Α	В	С	D	E	F	G	Н	I	J	K	L	M	N	0	Р	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																				
	247	118	125	75	49	198	9	189	83	164	46	202	91	28	41	34	66	163	46	21
1 - Most important	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%
			Α			D		F		Н		J						Р		
	144	83	55	55	36	109	10	99	49	95	32	112	62	21	35	20	50	81	30	20
2 - Second most important	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%
												J								
	140	73	66	46	29	111	10	101	62	78	25	115	58	15	32	14	44	82	29	16
3 - Third most important	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%
						D						J								
	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
Nothing I am not worried	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%
										Н	K									
Net Berlind	633	365	254	242	222	412	50	362	301	333	238	395	273	92	142	99	234	332	165	69
Not Ranked	51.7%	54.7% B	48.1%	55.6%	62.0% F	47.5%	61.1%	46.0%	58.7%	46.7%	65.0%	46.0%	54.2%	56.1%	54.5%	57.8%	56.5% Q	47.9%	58.4%	52.5%
Commence		В					G		- 1		^						u			
Summary	531	275	245	177	113	418	30	388	194	337	103	429	211	64	108	68	161	325	104	57
Ranked 1-3	43.4%	41.2%	46.4%	40.7%	31.8%		36.3%	49.4%	38.0%	47.3%	28.0%	50.0%	41.9%	38.9%	41.6%		38.9%	325 47.0%	36.8%	43.2%
Ivalived 1-2	43.4%	41.2%	40.4%	40.7%	31.8%	48.1% D	30.3%	49.4% F	30.0%	41.3% H	20.0%	30.0%	41.9%	30.9%	41.0%	39.4%	30.9%	47.0% P	30.8%	43.2%

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\_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.

		RR	RSP	RRSP Contribution	Ret	ired	Plan t	o Retire	Retiremer	nt Planning		nt savings	Withdraw	n from RRSP		regular nthly RRSP outions	Have:	a TFSA	Withdrawn	n 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
	rotar	A	В	С	D	F	F	G	H	1	J	K	L	М	N	0	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																				
	23	10	10	6	4	19	0	19	10	12	11	12	8	2	2	4	7	12	7	1
1 - Most important	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%
	42	25	17	21	6	36	0	36	20	22	15	27	21	4	10	11	16	23	11	5
2 - Second most important	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%
, , , , , , , , , , , , , , , , , , , ,	0.170	,.	0.270	,	,	,			0.07.0	0.070	,.	01170				0.070	0.070	0.070	,	0.070
	59	27	31	19	18	40	1	40	22	37	18	41	22	5	11	8	14	40	10	4
3 - Third most important	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%
	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
Nothing I am not worried	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%
										Н	K									
Net Deviced	1042	578	442	373	306	735	80	656	443	598	297	745	433	145	227	144	357	582	241	116
Not Ranked	85.0%	86.6%	83.7%	85.8%	85.8%	84.7%	96.7% G	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%
Summary												J								
	123	62	58	46	29	94	1	94	52	71	44	79	51	11	23	23	38	75	28	10
Ranked 1-3	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

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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.

		RF	RSP	RRSP Contribution	Re	tired	Plan to	o Retire	Retiremer	at Planning		ent savings sition	Withdrawn	from RRSP	weekly/mo	regular Inthly RRSP butions	Have a	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	В	С	D	E	F	G	Н	ı	J	K	L	M	N	0	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																				
	19	6	14	5	11	8	2	6	11	8	12	8	4	2	0	5	9	8	8	1
1 - Most important	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%
			Α		E						K					N				
	9	3	6	2	2	7	1	6	6	3	2	7	1	2	1	1	2	6	1	1
2 - Second most important	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%
	21	9	9	6	9	12	0	12	9	12	7	14	6	3	4	2	5	9	3	2
3 - Third most important	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%
	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
Nothing I am not worried	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%
										Н	К									
	1115	622	471	406	314	801	77	725	469	646	321	795	473	148	245	159	379	634	257	122
Not Ranked	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%
		В				D						J								
Summary																				
	50	18	28	13	21	28	3	25	26	23	20	29	11	7	5	8	16	23	12	4
Ranked 1-3	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%
			Α		E															

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

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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.

		RF	RSP	RRSP Contribution	Rei	tired	Plan to	Retire	Retiremer	nt Planning		nt savings ition	Withdrawn	from RRSP	weekly/mo	regular nthly RRSP outions	Have a	TFSA	Withdrawn	from TFSA
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 vears	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		Α	В	С	D	E	F	G	Н	I	J	К	L	M	N	0	Р	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																				
	51	26	24	18	13	38	3	35	24	27	24	27	20	6	7	12	16	29	12	3
1 - Most important	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									
	68	38	29	26	20	48	4	44	29	39	24	43	29	9	16	10	17	47	10	7
2 - Second most important	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%
	73	47	25	30	23	49	2	47	34	39	22	51	34	13	17	14	31	34	24	7
3 - Third most important	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%
	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
Nothing I am not worried	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%
										Н	K									
Not Ranked	973	528	421	345	278	695	71	623	408	565	271	702	400	128	210	132	331	547	221	109
Not Ranked	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%
Summary												J	L							
Summary	192	111	79	75	57	135	9	126	87	104	70	122	83	28	40	35	64	110	47	17
Ranked 1-3	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%
Ivaniven 1-2	13.6%	10.6%	15.0%	17.1%	13.8%	13.6%	11.0%	10.1%	17.0%	14.5%	19.0%	14.2%	10.6%	10.9%	15.2%	20.4%	13.5%	13.9%	10.8%	12.0%

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

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### 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.

		RF	RSP	RRSP Contribution	Rei	tired	Plan to	o Retire	Retireme	nt Planning		nt savings sition	Withdrawn	from RRSP	weekly/mo	regular Inthly RRSP Dutions	Have a	ı 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
		Α	В	С	D	E	F	G	Н		J	K	L	M	N	0	Р	α	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																				
	124	77	46	57	40	84	5	79	57	67	27	97	55	23	34	23	45	64	30	15
1 - Most important	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%
· ·																				
	103	54	45	30	22	81	7	74	36	67	13	90	41	13	16	14	38	58	30	8
2 - Second most important	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%
· ·		01170	0.070	0.070		0.07.0		0.070	,.	01170	0.07.0	J			,	51.70		0.170	1010,1	0.775
	84	46	35	28	19	65	7	58	29	55	29	55	30	17	16	11	25	56	15	9
3 - Third most important	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%
· ·																				
	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
Nothing I am not worried	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%
,										Н	K									
	854	462	374	304	254	600	62	538	373	481	273	581	358	104	184	119	287	479	194	93
Not Ranked	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%
											K									
Summary																				
	311	178	126	115	81	230	18	211	122	189	69	242	126	52	66	48	108	178	75	33
Ranked 1-3	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%
												J								

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

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### 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.

		RF	RSP	RRSP Contribution	Ret	tired	Plan t	o Retire	Retiremer	nt Planning		nt savings sition	Withdrawn	from RRSP	weekly/mo	regular nthly RRSP butions	Have a	ı 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
		Α	В	С	D	E	F	G	Н	- 1	J	K	L	M	N	0	Р	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
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
1 - Most important	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%
																				1
	194	109	82	64	64	130	13	117	91	103	58	136	81	28	37	27	66	113	51	16
2 - Second most important	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%
	153	84	63	58	41	113	8	105	65	88	48	106	68	16	31	27	55	83	32	24
3 - Third most important	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%
	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
Nothing I am not worried	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%
										Н	K									
1 2	640	346	284	234	176	464	41	423	264	377	182	458	250	95	138	94	210	364	149	62
Not Ranked	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	504	004	0.45	405	450	200		007	204	222	450	205	000	0.4	440		404	200	400	0.1
	524	294	215	185	159	366	39	327	231	293	159	365	233	61	112	73	184	293	120	64
Ranked 1-3	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/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

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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.

		RF	RSP	RRSP Contribution	Re	tired	Plan t	o Retire	Retiremer	nt Planning		nt savings sition	Withdrawn	from RRSP	weekly/mo	regular nthly RRSP butions	Have a	1 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
		Α	В	С	D	E	F	G	Н	I	J	K	L	M	N	0	Р	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																				
	39	16	20	12	8	32	0	32	13	27	10	29	15	1	5	8	15	21	13	2
1 - Most important	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%
	39	18	20	10	12	27	3	24	17	21	9	29	11	6	3	8	6	23	2	4
2 - Second most important	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%
																N				
	28	13	15	13	7	21	1	20	9	19	6	22	11	1	5	7	9	14	5	4
3 - Third most important	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%
	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
Nothing I am not worried	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%
										Н	K									
N. B. L.	1059	593	444	384	309	750	77	673	456	603	316	743	446	147	238	145	364	599	248	116
Not Ranked	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% O	84.4%	88.1%	86.6%	87.9%	88.6%
Summary	_	В							'						J					
Summary	106	46	55	35	26	80	3	76	39	67	26	80	38	8	12	22	30	58	21	9
Ranked 1-3	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%
Named 10	6.6%	1.0%	10.5%	0.1%	1.4%	9.2%	4.1%	9.7%	1.0%	9.4%	1.0%	9.4%	1.5%	5.2%	4.7%	12.8% N	1.3%	0.4%	1.3%	1.2%

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

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### 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.

		RF	RSP	RRSP Contribution	Re	tired	Plan t	o Retire	Retireme	nt Planning		nt savings sition	Withdrawn	from RRSP	weekly/mo	regular Inthly RRSP Dutions	Have a	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	В	С	D	E	F	G	Н	- 1	J	K	L	M	N	0	Р	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																				
	82	41	40	25	28	54	7	47	33	49	32	50	34	7	19	6	27	42	17	10
1 - Most important	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%
·																				
	121	66	52	38	48	73	13	61	63	59	41	80	51	15	28	11	42	64	29	13
2 - Second most important	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		- 1											
	105	52	50	32	29	76	13	63	36	69	22	83	39	14	18	14	31	67	21	11
3 - Third most important	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													
	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
Nothing I am not worried	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%
										Н	K									
	856	480	356	324	230	627	48	579	364	492	246	611	360	120	185	136	295	484	202	92
Not Ranked	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																				
	308	159	143	95	105	203	32	171	131	177	95	213	124	35	65	31	100	173	66	33
Ranked 1-3	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	1	G													1

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\_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.

		RF	RSP	RRSP Contribution	Ret	ired	Plan to	o Retire	Retiremer	nt Planning		nt savings sition	Withdrawn	from RRSP	weekly/mo	regular nthly RRSP butions	Have a	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
		Α	В	С	D	Е	F	G	Н		J	К	L	M	N	0	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																				
	95	58	36	31	43	52	9	43	51	44	34	60	32	26	15	16	32	55	22	9
1 - Most important	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				ı					L						
	102	60	40	43	32	70	9	61	57	45	40	62	46	14	30	12	35	55	15	20
2 - Second most important	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%
									ı											R
	110	65	45	39	40	70	7	63	57	54	28	82	49	16	19	20	45	52	33	12
3 - Third most important	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%
									1 -	40		0.4			40	-	40	0.5	40	
Nothing I am not worried	60	28 4.2%	29	16 3.7%	6.2%	38	2.6%	36	17 3.3%	43	26	34	20 3.9%	5.0%	10	5	19	35 5.0%	13	6 4.3%
Nothing Fam not womed	4.9%	4.2%	5.4%	3.7%	6.2%	4.4%	2.6%	4.6%	3.3%	6.1% H	7.1%	4.0%	3.9%	5.0%	3.9%	2.8%	4.6%	5.0%	4.8%	4.3%
	858	457	379	307	220	637	55	583	331	527	239	619	356	100	185	119	282	494	199	84
Not Ranked	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%
Tot Turnou	10.0%	00.4%	11.076	10.5%	01.776	73.5% D	00.0%	14.270	04.7%	73.9% H	05.1%	12.170	70.6% M	01.176	11.3%	03.2%	00.3%	11.470	10.4%	03.0%
Summary																				
	307	183	120	112	115	192	25	167	164	143	102	205	127	56	64	48	112	163	70	42
Ranked 1-3	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				ı					L						

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

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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.

		RF	RSP	RRSP Contribution	Rei	tired	Plan to	o Retire	Retiremer	nt Planning	Retireme pos		Withdrawn	from RRSP	weekly/mo	regular nthly RRSP butions	Have a	TFSA	Withdrawn	from TFSA
	Total	Yes	No	Yes Contributed	Yes	No	Within 5 Years	More than 5 vears	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
	rotar	A	В	С	D	F	F	G	Н	1	J	K	L	M	N	0	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																				
	19	16	3	6	19	0	0	0	13	6	9	10	12	4	3	3	9	8	7	2
1 - Most important	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%
		В																		
	15	11	2	4	15	0	0	0	12	3	11	4	10	1	3	1	10	3	7	3
2 - Second most important	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%
			40	8			0			40	K	14		7				40	14	
0.771	33	15	18	Ü	33	0	Ů	0	23	10	19		8	- /	5	4	15	13		2
3 - Third most important	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%
	22	11	10	5	22	0	0	0	10	12	8	14	7	4	1	3	2	18	1	1
Nothing I am not worried	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%
· · · · · · · · · · · · · · · · · · ·	0.270	0.270	7.070	0.170	0.270				1.070	0.070	0.070	0.770	1.070	0.070	2.070	0.1 70	1.270	P	1.070	2.070
	268	162	105	61	268	0	0	0	167	101	104	164	111	51	22	38	114	128	86	28
Not Ranked	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																				
	67	42	23	19	67	0	0	0	47	19	39	28	31	12	11	8	34	24	28	6
Ranked 1-3	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/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

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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.

		RF	RSP	RRSP Contribution	Re	tired	Plan to	o Retire	Retiremer	it Planning		nt savings sition	Withdrawn	from RRSP	weekly/mo	regular onthly RRSP butions	Have a	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
		Α	В	С	D	Е	F	G	Н		J	К	L	M	N	0	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							,													
	30	23	7	21	0	30	5	25	12	18	9	21	18	4	11	9	14	14	8	5
1 - Most important	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%
		В																		
	53	32	20	25	0	53	5	48	15	38	18	35	25	7	12	12	16	34	14	2
2 - Second most important	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%
0.771	49	36	11	34	0	49	2	46	21	28	18	31	25	11	27	7	22	23	14	8
3 - Third most important	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% O	4.4%	8.3%	8.3%
	38	17	19	11	0	38	2	36	7	31	18	21	12	4	9	2	17	17	12	5
Nothing I am not worried	38 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%
Nothing I am not womed	4.4%	3.1%	4.7%	3.1%	-	4.4%	2.6%	4.6%	2.4%	5.4%	8.2% K	3.2%	3.5%	4.3%	4.1%	1.2%	6.5%	3.3%	7.4%	5.1%
	698	343	333	259	0	698	68	630	233	465	153	545	274	70	167	91	195	433	119	76
Not Ranked	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%
	55.476	7 0.170	A	7 1.170		55.476	00.070	30.E /0	31.170	33.170	7.1.270	J	11.270	7 1.570	7 0.070	7.5.270	7 0.070	P	7 1.170	1 5.1 70
Summary																				
	132	91	39	80	0	132	12	120	48	84	44	87	68	23	50	29	52	72	36	16
Ranked 1-3	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%
		В									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

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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.

		RR	tSP	RRSP Contribution	Re	tired	Plan t	o Retire	Retiremer	nt Planning		nt savings sition	Withdrawr	ı from RRSP	weekly/mo	regular nthly RRSP butions	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
	Total	A	В	C	D	F	F	G	H	NO	Alleau	K	NO	M	N N	0	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																				
	49	39	10	27	19	30	5	25	24	25	18	31	31	8	15	12	23	22	16	7
1 - Most important	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%
		В																		
	67	44	23	29	15	53	5	48	27	41	29	39	35	8	15	14	26	38	21	5
2 - Second most important	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									
	82	51	29	42	33	49	2	46	44	38	37	45	33	18	32	11	37	36	27	10
3 - Third most important	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				l l		K						Q			
Note: I are the	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
Nothing I am not worried	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%
	966	506	438	321	268	698	68	630	400	H 566	K 258	709	385	121	189	130	309	561	205	104
Not Ranked		75.8%	438 82.9%								70.2%	82.6%		73.7%	72.6%					79.3%
NOT NATINGU	78.9%	75.8%	82.9% A	73.7%	75.1%	80.4%	83.0%	80.2%	78.1%	79.4%	70.2%	82.6% .I	76.5%	13.1%	12.6%	75.7%	74.7%	81.1% P	72.6%	79.3%
Summary			Α									3								
	198	134	62	98	67	132	12	120	95	103	83	115	99	35	61	37	86	96	64	22
Ranked 1-3	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%
		В									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

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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.

		RF			RSP ribution 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 vears	Yes	No	Ahead	Behind	No	Yes withdrawn	Yes	No	Yes	No	No	Yes
		Α	В	С	D	Е	F	G	Н		J	К	L	M	N	0	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													•							
	47	35	13	24	10	37	4	33	30	18	17	30	25	10	17	6	23	23	13	9
1 - Most important	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%
		В							ı											
	93	60	32	45	23	69	4	66	38	54	28	64	48	12	30	15	34	49	24	10
2 - Second most important	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%
	79	54	24	35	24	55	9	46	37	42	32	47	42	11	17	17	35	38	24	11
3 - Third most important	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%
		В												_		_				
National Control	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
Nothing I am not worried	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%
	045	404	404	045	277	000	0.4	004	200	H	N 000	000	200	400	400	400	204	F 4.7	200	00
Not Ranked	945 77.2%	491	431	315	77.7%	668	64	604	390 76.2%	555	263 71.7%	682	369	122 74.6%	186 71.4%	128 74.8%	304	547	208	96
Not Natived	11.2%	73.5%	81.6% A	72.5%	11.1%	77.0%	77.3%	76.9%	76.2%	77.9%	/1./%	79.5%	73.2%	74.6%	/1.4%	14.8%	73.5%	79.0%	73.6%	73.1%
Summary			^									3								
- Cummary	219	149	69	104	58	162	17	145	105	114	78	142	115	34	64	38	91	110	61	30
Ranked 1-3	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%
	11.976	22.376 B	13.076	25.076	10.170	10.076	20.176	10.576	20.076	10.176	21.270	10.576	22.5/6	20.076	24.076	22.470	Q Q	10.370	21.076	22.076

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

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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.

		RF	RSP	RRSP Contribution			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
		Α	В	С	D	E	F	G	Н	l I	J	K	L	M	N	0	Р	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																				
	16	12	5	5	11	6	0	6	10	6	7	10	9	3	1	4	7	8	7	0
1 - Most important	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															
	19	6	13	2	5	14	1	13	6	13	4	15	4	2	0	2	8	10	6	2
2 - Second most important	1.6%	0.9%	2.4% A	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%
	32	16	16	9	11	21	4	17	16	16	12	20	16	0	6	3	8	18	5	2
3 - Third most important	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							
	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
Nothing I am not worried	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%
										Н	K									
Not Ranked	1097	606	466	403	308	789	75	714	463	634	318	779	455	151	243	158	371	622	250	122
Not Kanked	89.6%	90.9%	88.2%	92.6%	86.2%	91.0% D	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%
Summary						U						J								
	67	33	34	16	27	40	5	36	32	36	23	44	29	4	7	9	23	35	19	4
Ranked 1-3	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/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

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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.

		RF	RRSP Contribution		Retired Plan to F					Retirement savings position Withdraw			drawn from RRSP		Make regular weekly/monthly RRSP contributions		1 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
		Α	В	С	D	E	F	G	Н	I	J	K	L	M	N	0	Р	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																				
	62	34	25	29	7	56	4	52	23	40	29	34	26	9	22	7	22	32	11	11
1 - Most important	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					К									
	55	28	26	21	18	36	1	35	22	33	21	33	22	6	7	12	26	25	21	5
2 - Second most important	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%
	75	41	32	27	24	52	6	46	31	44	22	53	30	11	14	13	19	47	16	3
3 - Third most important	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%
	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
Nothing I am not worried	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%
										Н	К									
Net Dealerd	972	536	417	343	286	686	69	617	419	553	269	703	406	130	207	134	327	552	220	107
Not Ranked	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%
Commence												J								
Summary	400	104	00	76	49	144	44	133	76	117	70	120	78	00	43	20	60	105	48	19
Ranked 1-3	192		83				11				72			26		32	68			
Ivaliven 1-2	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%

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\_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.

		RF	RSP	RRSP Contribution			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
		Α	В	С	D	E	F	G	Н	I	J	K	L	M	N	0	Р	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																				
	51	31	20	19	16	36	7	29	24	27	14	38	22	9	13	4	20	29	13	6
1 - Most important	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%
	34	21	11	15	5	29	5	23	13	21	15	19	15	7	9	5	13	19	10	3
2 - Second most important	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%
	30	14	15	9	9	21	1	20	12	18	12	18	9	5	7	2	10	18	6	4
3 - Third most important	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%
	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
Nothing I am not worried	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%
										Н	K									
	1049	573	453	377	305	744	67	677	446	603	299	750	438	135	220	155	352	591	240	112
Not Ranked	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%
												J								
Summary																				
	116	67	46	43	30	86	13	72	49	67	42	74	46	21	30	12	43	66	29	14
Ranked 1-3	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/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

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### 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.

		RF	RRSP Contribution		Re	Retired Plan to R					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
		Α	В	С	D	E	F	G	Н	ı	J	K	L	M	N	0	Р	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																				
	4	2	2	1	0	4	0	4	3	1	1	3	2	0	1	0	0	4	0	0
1 - Most important	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%	-	-
	5	2	3	1	3	2	0	2	2	3	3	2	2	0	1	0	2	3	1	1
2 - Second most important	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%
	31	15	17	6	8	23	3	20	10	21	8	24	11	4	5	1	5	24	3	3
3 - Third most important	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%
																		Р		
	60	28	29	16	22	38	2	36	17	43	26	34	20	8	10	5	19	35	13	6
Nothing I am not worried	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%
	4405	000	470		20.4	204		70.4	400	H	K	705	400	450	040	405	007	000	005	400
Not Ranked	1125 91.8%	620 93.0%	479 90.7%	411 94.4%	324 90.6%	801	77 93.5%	724 92.2%	480 93.7%	645 90.5%	330 90.0%	795 92.6%	469 93.1%	152 92.7%	243 93.5%	165 96.3%	387 93.7%	626	265 94.0%	122 93.0%
Not Ranked	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																				
Cammary	40	19	21	8	11	28	3	25	15	24	11	29	15	4	7	1	7	31	3	4
Ranked 1-3	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%
	J.2 /0	2.070	0.070	1.570	J.2 /0	3.070	3.576	3.270	0.070	J. 170	3.370	3.570	3.070	2. 170	2.570	3.370	1.170	P	1.270	2.370

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