

1. Are you better off financially than you were a year ago?

|                       | REGION |     |     |       |         |        |          | HOUSEHOLD INCOME |            |             |       | HOUSEHOLD COMPOSITION |         | EMPLOYMENT STATUS |              |         | BETTER OFF FINANCIALLY |                | PAY DOWN YOUR |                |
|-----------------------|--------|-----|-----|-------|---------|--------|----------|------------------|------------|-------------|-------|-----------------------|---------|-------------------|--------------|---------|------------------------|----------------|---------------|----------------|
|                       | Total  | BC  | AB  | SK/MB | Ontario | Quebec | Atlantic | <40k             | 40k - <60K | 60k - <100k | 100k+ | Kids                  | No Kids | Employed          | Not employed | Retired | Yes                    | No / Dont know | Yes           | No / Dont know |
|                       |        | A   | B   | C     | D       | E      | F        | G                | H          | I           | J     | K                     | L       | M                 | N            | O       | P                      | Q              | R             | S              |
| Base: All Respondents | 1234   | 168 | 162 | 153   | 360     | 241    | 150      | 345              | 196        | 306         | 202   | 321                   | 913     | 708               | 282          | 244     | 489                    | 745            | 622           | 612            |
| Weighted              | 1234   | 165 | 131 | 80    | 473     | 297    | 88       | 388              | 192        | 288         | 183   | 327                   | 907     | 665               | 315          | 254     | 466                    | 768            | 597           | 637            |
| Yes                   | 466    | 61  | 62  | 36    | 179     | 91     | 38       | 109              | 58         | 140         | 104   | 135                   | 331     | 304               | 84           | 78      | 466                    | -              | 302           | 164            |
|                       | 38%    | 37% | 47% | 45%   | 38%     | 31%    | 43%      | 28%              | 30%        | 49%         | 57%   | 41%                   | 37%     | 46%               | 27%          | 31%     | 100%                   | -              | 50%           | 26%            |
| No                    |        |     | E   | E     |         |        | E        |                  |            | GH          | GH    |                       |         | NO                |              |         | Q                      |                | S             |                |
|                       | 701    | 96  | 64  | 43    | 263     | 188    | 48       | 263              | 127        | 139         | 75    | 179                   | 522     | 331               | 205          | 164     | -                      | 701            | 266           | 435            |
|                       | 57%    | 58% | 49% | 53%   | 56%     | 63%    | 54%      | 68%              | 66%        | 48%         | 41%   | 55%                   | 58%     | 50%               | 65%          | 65%     | -                      | 91%            | 44%           | 68%            |
| Don't know            |        |     |     |       |         | B      |          | IJ               | IJ         |             |       |                       |         |                   | M            | M       |                        | P              |               | R              |
|                       | 67     | 8   | 6   | 2     | 31      | 17     | 2        | 17               | 7          | 9           | 4     | 13                    | 54      | 30                | 25           | 12      | -                      | 67             | 30            | 37             |
|                       | 5%     | 5%  | 4%  | 2%    | 7%      | 6%     | 2%       | 4%               | 3%         | 3%          | 2%    | 4%                    | 6%      | 5%                | 8%           | 5%      | -                      | 9%             | 5%            | 6%             |
|                       |        |     |     |       |         |        |          |                  |            |             |       |                       |         |                   |              |         |                        | P              |               |                |

- Column Proportions:  
Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O,P/Q,R/S  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)  
- Column Means:  
Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O,P/Q,R/S  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)  
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2. Did you pay down your household debt in 2013?

|                       | REGION |     |     |       |         |        |          | HOUSEHOLD INCOME |            |             |       | HOUSEHOLD COMPOSITION |         | EMPLOYMENT STATUS |              |         | BETTER OFF FINANCIALLY |                | PAY DOWN YOUR |                |
|-----------------------|--------|-----|-----|-------|---------|--------|----------|------------------|------------|-------------|-------|-----------------------|---------|-------------------|--------------|---------|------------------------|----------------|---------------|----------------|
|                       | Total  | BC  | AB  | SK/MB | Ontario | Quebec | Atlantic | <40k             | 40k - <60K | 60k - <100k | 100k+ | Kids                  | No Kids | Employed          | Not employed | Retired | Yes                    | No / Dont know | Yes           | No / Dont know |
|                       |        | A   | B   | C     | D       | E      | F        | G                | H          | I           | J     | K                     | L       | M                 | N            | O       | P                      | Q              | R             | S              |
| Base: All Respondents | 1234   | 168 | 162 | 153   | 360     | 241    | 150      | 345              | 196        | 306         | 202   | 321                   | 913     | 708               | 282          | 244     | 489                    | 745            | 622           | 612            |
| Weighted              | 1234   | 165 | 131 | 80    | 473     | 297    | 88       | 388              | 192        | 288         | 183   | 327                   | 907     | 665               | 315          | 254     | 466                    | 768            | 597           | 637            |
| Yes                   | 597    | 82  | 68  | 49    | 222     | 134    | 41       | 154              | 102        | 151         | 110   | 152                   | 445     | 330               | 121          | 147     | 302                    | 296            | 597           | -              |
|                       | 48%    | 50% | 52% | 61%   | 47%     | 45%    | 47%      | 40%              | 53%        | 52%         | 60%   | 47%                   | 49%     | 50%               | 39%          | 58%     | 65%                    | 39%            | 100%          | -              |
| No                    |        |     |     | DEF   |         |        |          |                  | G          | G           | G     |                       |         | N                 |              | N       | Q                      |                | S             |                |
|                       | 546    | 75  | 52  | 25    | 204     | 149    | 41       | 204              | 82         | 129         | 59    | 149                   | 397     | 300               | 152          | 94      | 138                    | 408            | -             | 546            |
|                       | 44%    | 45% | 40% | 31%   | 43%     | 50%    | 47%      | 53%              | 43%        | 45%         | 32%   | 46%                   | 44%     | 45%               | 48%          | 37%     | 30%                    | 53%            | -             | 86%            |
| Don't know            |        | C   |     |       | C       | C      | C        | HJ               |            | J           |       |                       |         |                   | O            |         | P                      |                | R             |                |
|                       | 91     | 8   | 10  | 6     | 47      | 13     | 6        | 30               | 8          | 9           | 14    | 25                    | 65      | 36                | 42           | 13      | 26                     | 64             | -             | 91             |
|                       | 7%     | 5%  | 8%  | 8%    | 10%     | 5%     | 7%       | 8%               | 4%         | 3%          |       | 8%                    | 7%      | 5%                | 13%          | 5%      | 6%                     | 8%             | -             | 14%            |
|                       |        |     |     |       | E       |        |          | I                |            |             | I     |                       |         |                   | MO           |         |                        |                |               | R              |

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3. Thinking now about planning for your retirement, which of the following best describes how you contribute to your retirement savings?

|                                                                      | Total | REGION |     |       |         |        |          | HOUSEHOLD INCOME |            |             |       | HOUSEHOLD COMPOSITION |         | EMPLOYMENT STATUS |              |         | BETTER OFF FINANCIALLY |                | PAY DOWN YOUR |                |
|----------------------------------------------------------------------|-------|--------|-----|-------|---------|--------|----------|------------------|------------|-------------|-------|-----------------------|---------|-------------------|--------------|---------|------------------------|----------------|---------------|----------------|
|                                                                      |       | BC     | AB  | SK/MB | Ontario | Quebec | Atlantic | <40k             | 40k - <60K | 60k - <100k | 100k+ | Kids                  | No Kids | Employed          | Not employed | Retired | Yes                    | No / Dont know | Yes           | No / Dont know |
|                                                                      |       | A      | B   | C     | D       | E      | F        | G                | H          | I           | J     | K                     | L       | M                 | N            | O       | P                      | Q              | R             | S              |
| Base: All Respondents                                                | 1234  | 168    | 162 | 153   | 360     | 241    | 150      | 345              | 196        | 306         | 202   | 321                   | 913     | 708               | 282          | 244     | 489                    | 745            | 622           | 612            |
| Weighted                                                             | 1234  | 165    | 131 | 80    | 473     | 297    | 88       | 388              | 192        | 288         | 183   | 327                   | 907     | 665               | 315          | 254     | 466                    | 768            | 597           | 637            |
| Contribute (Net)                                                     | 440   | 50     | 58  | 34    | 175     | 96     | 27       | 71               | 49         | 149         | 112   | 134                   | 306     | 321               | 76           | 43      | 232                    | 208            | 255           | 185            |
|                                                                      | 36%   | 30%    | 44% | 42%   | 37%     | 32%    | 31%      | 18%              | 25%        | 52%         | 61%   | 41%                   | 34%     | 48%               | 24%          | 17%     | 50%                    | 27%            | 43%           | 29%            |
| I make lump sum contribution(s) in advance of the RRSP deadline      |       |        | AEF | A     |         |        |          |                  |            | GH          | GH    | L                     |         | NO                |              |         | Q                      |                | S             |                |
|                                                                      | 153   | 12     | 20  | 11    | 58      | 45     | 8        | 23               | 12         | 59          | 34    | 44                    | 109     | 110               | 25           | 18      | 85                     | 68             | 94            | 59             |
| I make regular monthly contributions in advance of the RRSP deadline | 12%   | 7%     | 15% | 14%   | 12%     | 15%    | 9%       | 6%               | 6%         | 21%         | 19%   | 13%                   | 12%     | 16%               | 8%           | 7%      | 18%                    | 9%             | 16%           | 9%             |
|                                                                      |       |        | A   |       |         | A      |          |                  |            | GH          | GH    |                       |         | NO                |              |         | Q                      |                | S             |                |
| Both                                                                 | 217   | 28     | 28  | 16    | 91      | 39     | 16       | 42               | 31         | 67          | 54    | 72                    | 145     | 160               | 43           | 15      | 105                    | 112            | 112           | 106            |
|                                                                      | 18%   | 17%    | 21% | 20%   | 19%     | 13%    | 18%      | 11%              | 16%        | 23%         | 30%   | 22%                   | 16%     | 24%               | 14%          | 6%      | 23%                    | 15%            | 19%           | 17%            |
| Neither                                                              |       |        | E   |       |         |        |          |                  |            | G           | GH    | L                     |         | NO                | O            |         | Q                      |                |               |                |
|                                                                      | 69    | 11     | 10  | 7     | 26      | 12     | 3        | 6                | 6          | 23          | 24    | 17                    | 52      | 52                | 8            | 9       | 41                     | 28             | 49            | 20             |
| Don't know                                                           | 6%    | 7%     | 8%  | 9%    | 5%      | 4%     | 3%       | 2%               | 3%         | 8%          | 13%   | 5%                    | 6%      | 8%                | 3%           | 4%      | 9%                     | 4%             | 8%            | 3%             |
|                                                                      |       |        |     |       |         |        |          |                  |            | G           | GH    |                       |         | NO                |              |         | Q                      |                | S             |                |
| Neither                                                              | 711   | 106    | 62  | 41    | 267     | 176    | 59       | 289              | 135        | 125         | 62    | 163                   | 548     | 317               | 191          | 203     | 207                    | 504            | 317           | 395            |
|                                                                      | 58%   | 64%    | 48% | 51%   | 56%     | 59%    | 67%      | 74%              | 71%        | 44%         | 34%   | 50%                   | 60%     | 48%               | 61%          | 80%     | 44%                    | 66%            | 53%           | 62%            |
| Don't know                                                           |       | BC     |     |       |         | B      | BCD      | IJ               | IJ         |             |       |                       | K       |                   | M            | MN      |                        | P              |               | R              |
|                                                                      | 83    | 9      | 11  | 5     | 31      | 25     | 2        | 29               | 7          | 14          | 9     | 30                    | 53      | 27                | 47           | 9       | 27                     | 55             | 26            | 57             |
|                                                                      | 7%    | 5%     | 8%  | 7%    | 7%      | 8%     | 2%       | 7%               | 4%         | 5%          | 5%    | 9%                    | 6%      | 4%                | 15%          | 3%      | 6%                     | 7%             | 4%            | 9%             |
|                                                                      |       |        | F   |       |         | F      |          |                  |            |             |       |                       |         |                   | MO           |         |                        |                |               | R              |

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