

Q1. Causes of current stress

Q6. I experience an uncomfortable level of stress from this Some amount of stress in our day-to-day lives is normal and even good for us. But stress can also be excessive and harmful over the long-term. Which, if any of the following areas are currently causing you to experience a level of stress you are uncomfortable with?

		Employment										Group Benefits				Job Category			Expert Help for Finances			Written Financial Plan		
	Total Sample	Working	Not Working	Own Business / Self	Full Time	Part Time	Unemployed	Parenting	Retired	Student	Other	Yes (Net)	Yes (myself)	Yes (spousal)	No	Blue Collar	White Collar	Service	Yes	No	Don't Know	Yes	No	Don't Know
Base: All respondents	2799	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
Weighted	2799	1609	1037	223	1114	287	222	179	444	97	108	1863	1336	527	936	110	901	77	788	1952	59	823	1839	137
Nothing is causing me excessive / uncomfortable levels of stress at this time.	675	362	295	72	226	63	42	34	200	18	19	424	284	140	251	25	217	15	214	450	11	222	421	33
	24.1%	22.5%	28.4%	32.3%	20.3%	23.3%	19.1%	19.1%	38.3%	16.1%	12.1%	25.0%	24.5%	26.1%	22.7%	21.1%	26.5%	14.0%	30.1%	22.0%	23.1%	29.8%	22.1%	21.7%
		ADFGHIJ	ADFGHIJ						ABCD-EGHJ										S	V				
Personal or household finances	1139	662	378	79	452	131	121	90	122	45	99	601	406	194	538	53	308	58	188	931	20	200	876	62
	40.7%	41.1%	36.4%	35.4%	40.6%	48.1%	54.6%	50.0%	23.4%	39.3%	64.9%	35.5%	35.1%	36.2%	48.7%	44.3%	37.6%	55.8%	26.4%	45.6%	40.6%	27.0%	46.0%	41.4%
		H	H	H	H	BCH	ABCDH	BCH	H	H	ABCDEHI				KLM			P	R			U	U	U
Trying to maintain a budget	871	492	305	60	327	105	92	62	121	30	74	452	312	141	419	34	226	36	137	723	12	175	644	52
	31.1%	30.6%	29.4%	27.1%	29.3%	38.5%	41.5%	34.7%	23.2%	26.3%	48.7%	26.7%	26.9%	26.2%	37.9%	28.4%	27.6%	34.6%	19.3%	35.4%	23.9%	23.5%	33.8%	34.9%
		H	H	H	ABCDH	ABCDH	H	H	ABCDHI						KLM				R			U	U	U
Unexpected expenses	849	465	318	58	312	94	86	87	110	33	67	461	307	154	388	37	222	38	158	679	11	189	617	43
	30.3%	28.9%	30.6%	26.2%	28.0%	34.5%	39.6%	48.4%	21.1%	29.0%	43.6%	27.2%	26.5%	28.8%	35.1%	30.3%	27.1%	36.4%	22.3%	33.3%	23.0%	25.4%	32.4%	28.9%
		H	H		H	H	ABCDH	ABCDHEI			ABCDH				KL				R			U	U	U
Personal relationships (i.e. spouse, significant other, family)	816	454	302	55	301	98	79	57	108	58	60	478	299	179	339	31	225	24	177	624	15	196	576	45
	29.2%	28.2%	29.1%	24.8%	27.0%	35.8%	35.6%	31.7%	20.7%	51.0%	39.5%	28.2%	25.8%	33.3%	30.6%	25.4%	27.4%	23.0%	25.0%	30.6%	30.4%	26.4%	30.2%	29.8%
		H	H		H	ACDGH	H	H	H	ABCDGH	CDH	L								R			U	U
My work life	707	596	84	65	443	89	37	11	11	26	27	494	391	103	213	35	326	39	176	511	21	168	502	36
	25.3%	37.0%	8.1%	29.0%	39.7%	32.6%	16.5%	6.1%	2.0%	22.8%	17.4%	29.2%	33.8%	19.2%	19.3%	28.8%	39.8%	37.1%	24.7%	25.0%	41.6%	22.6%	26.3%	24.3%
		BCFGHIJ	H	BF-GHJ	ABCFGHIJ	BFGHJ	BGH	H		BGH		MN								RS				
A health condition / personal health issues (i.e. physical or psychological)	692	304	298	41	193	69	86	40	138	34	90	359	236	123	333	31	147	25	134	548	10	142	519	32
	24.7%	18.9%	28.7%	18.6%	17.4%	25.4%	38.8%	22.6%	26.4%	29.5%	59.0%	21.2%	20.4%	22.9%	30.1%	25.7%	18.0%	24.2%	18.9%	26.9%	20.0%	19.1%	27.2%	21.1%
		D	ACD			AD	ABCD-EGH		AD	D	ABCD-EGHI				KLM					R			U	U
Saving enough for my retirement	596	399	152	50	275	73	62	38	35	17	45	338	233	104	258	34	197	37	124	463	8	121	446	28
	21.3%	24.8%	14.6%	22.6%	24.7%	27.0%	27.9%	20.9%	6.7%	15.2%	29.2%	19.9%	20.2%	19.5%	23.3%	27.8%	24.1%	35.0%	17.5%	22.7%	16.7%	16.3%	23.4%	18.8%
		BH	H	BH	BH	BH	BH	H		BH										R			U	U
Not enough time in the day	521	370	121	38	273	59	19	32	28	42	31	343	244	99	178	23	189	32	122	383	16	129	346	46
	18.6%	23.0%	11.7%	16.9%	24.5%	21.7%	8.4%	17.8%	5.3%	37.0%	20.1%	20.3%	21.1%	18.5%	16.1%	18.8%	23.1%	30.4%	17.2%	18.8%	31.6%	17.4%	18.2%	30.4%
		BFH	H	FH	BFH	BFH	BFH	BFH		ABCD-EGHIJ	FH	N	N						R			UV	UV	UV
Trying to maintain a healthy diet	475	263	172	31	169	63	50	26	74	23	39	271	174	97	204	17	126	25	106	356	13	108	335	32
	17.0%	16.3%	16.6%	14.1%	15.1%	23.2%	22.4%	14.3%	14.1%	20.3%	25.8%	16.0%	15.0%	18.1%	18.4%	14.4%	15.4%	24.0%	14.9%	17.5%	26.0%	14.5%	17.6%	21.4%
				ADH	DH	DH	DH				DH													
Family member health issues	440	209	182	35	114	60	51	21	95	14	50	215	137	78	225	14	92	20	111	324	6	128	285	27
	15.7%	13.0%	17.5%	15.5%	10.2%	22.1%	23.0%	11.9%	18.2%	12.5%	32.5%	12.7%	11.8%	14.5%	20.4%	11.8%	11.3%	19.4%	15.6%	15.9%	11.4%	17.2%	15.0%	18.1%
		D	AD		ADG	ADG			AD		ABCD-EGHI				KLM					R			U	U
Government spending and cuts	401	192	158	19	136	37	35	22	82	19	51	204	134	70	197	23	88	14	90	304	7	93	286	22
	14.3%	12.0%	15.2%	8.7%	12.2%	13.4%	15.9%	12.1%	15.7%	16.2%	33.1%	12.0%	11.6%	13.0%	17.8%	19.0%	10.7%	13.6%	12.6%	14.9%	13.8%	12.6%	15.0%	14.4%
									ABCD-EGHI						KL	P								
The state of the economy	376	178	149	21	120	36	36	18	69	26	49	189	111	78	187	9	87	15	90	280	6	95	255	27
	13.4%	11.1%	14.3%	9.6%	10.8%	13.3%	16.1%	10.2%	13.2%	22.5%	32.4%	11.1%	9.6%	14.5%	16.9%	7.7%	10.6%	14.3%	12.7%	13.7%	11.2%	12.7%	13.4%	17.7%
									ACDGH		ABCD-EGH				KL									
Caring for dependent children	212	116	64	15	71	30	10	39	12	32	128	77	52	83	3	62	4	34	171	6	52	146	15	
	7.6%	7.2%	6.1%	6.8%	6.3%	11.1%	4.7%	22.0%	2.4%	1.2%	20.8%	7.6%	6.6%	9.6%	7.5%	2.3%	7.6%	4.2%	4.8%	8.4%	12.9%	6.9%	7.6%	9.7%
		H	H	H	H	ABDHI		ABCD-EGHI			ABCD-EGHI									R	R			
Caring for dependent adults	181	99	62	17	62	20	17	15	29	1	21	93	64	29	88	1	54	4	52	126	4	49	129	4
	6.5%	6.1%	6.0%	7.8%	5.5%	7.2%	7.4%	8.4%	5.6%	0.6%	13.7%	5.5%	5.6%	5.4%	8.0%	1.2%	6.5%	3.5%	7.3%	6.2%	8.0%	6.6%	6.8%	2.6%
								I			ABDHI													
Other	167	60	78	4	33	22	18	14	21	26	29	91	38	53	76	3	34	2	31	134	2	36	117	14
	6.0%	3.7%	7.6%	2.0%	3.0%	8.1%	8.0%	7.6%	4.0%	22.9%	19.0%	5.4%	3.3%	9.9%	6.9%	2.4%	4.1%	2.2%	4.4%	6.5%	4.9%	4.8%	6.2%	9.1%
		D	ACDGH		ACD	ACD	ACD	CD		ABCD-EGHI	ABCD-EGH	L			KL	L								
Summary																								
One stressor	347	218	126	31	167	21	30	20	61	15	3	247	176	70	100	18	101	14	96	239	12	99	222	27
	12.4%	13.6%	12.1%	13.7%	15.0%	7.5%	13.3%	11.1%	11.7%	13.1%	1.9%	14.6%	15.2%	13.1%	9.1%	14.6%	12.3%	13.7%	13.6%	11.7%	23.5%	13.3%	11.6%	17.7%
		EJ	J	J	AEJ	J	J	J	J	J		N	N						S					
Two stressors	371	214	149	20	158	36	27	25	83	14	9	237	164	74	134	15	110	10	100	269	3	108	252	12
	13.3%	13.3%	14.4%	8.9%	14.2%	13.2%	12.3%	13.8%	15.9%	12.4%	5.9%	14.0%	14.1%	13.7%	12.1%	12.4%	13.5%	10.0%	14.1%	13.2%	6.1%	14.6%	13.2%	7.7%
									J															
Three stressors	358	222	117	30	161	31	21	25	57	14	19	219	144	75	140	23	109	14	93	256	9	82	254	23
	12.8%	13.8%	11.3%	13.4%	14.5%	11.4%	9.4%	14.2%	10.9%	12.2%	12.1%	12.9%	12.4%	13.9%	12.6%	19.4%	13.3%	13.8%	13.1%	12.6%	17.8%	11.0%	13.3%	15.1%
Four stressors	299	171	107																					

Q2. Personal health related events

Q8. Which of the following have you personally experienced?

		Employment										Group Benefits				Job Category			Expert Help for Finances			Written Financial Plan		
	Total Sample	Working	Not Working	Own Business / Self	Full Time	Part Time	Unemployed	Parenting	Retired	Student	Other	Yes (Net)	Yes (myself)	Yes (spousal)	No	Blue Collar	White Collar	Service	Yes	No	Don't Know	Yes	No	Don't Know
	A	B	C	D	E	F	G	H	I	J		K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: All respondents	2799	1771	920	223	1261	287	204	175	444	97	108	1863	1336	527	936	110	901	77	788	1952	59	823	1839	137
Weighted	2799	1609	1037	223	1114	272	222	179	521	114*	153*	1693	1157	536	1106	121*	819	105*	710	2039	50*	743	1906	150*
	1255	648	505	85	445	118	129	69	254	53	101	721	483	238	534	45	297	50	279	954	22	323	871	60
Yes (Net)	44.8%	40.3%	48.7%	38.3%	39.9%	43.2%	58.2%	38.3%	48.7%	46.7%	66.2%	42.6%	41.8%	44.4%	48.3%	37.5%	36.3%	48.1%	39.4%	46.8%	43.3%	43.5%	45.7%	40.1%
			ACDG				ABCDEG		AD		ABCDEGHI				KL					R				
A mental health issue such as debilitating stress, anxiety, depression or substance abuse.	645	335	247	38	221	75	96	39	64	49	63	346	205	140	300	11	148	25	107	527	11	122	487	36
	23.1%	20.8%	23.9%	17.3%	19.9%	27.6%	43.2%	21.5%	12.2%	43.1%	41.3%	20.4%	17.7%	26.2%	27.1%	8.9%	18.1%	24.3%	15.1%	25.9%	21.5%	16.4%	25.6%	24.2%
		H	H		H	ACDH	ABCDEFGH	H		ABCDEGH	ABCDEGH	L		KL	KL			O		R			U	
A chronic or degenerative condition such as diabetes, Multiple Sclerosis or Alzheimer's	407	178	190	27	122	29	41	22	119	8	38	231	160	70	176	19	83	8	91	311	5	100	286	21
	14.5%	11.1%	18.4%	12.3%	10.9%	10.5%	18.6%	12.3%	22.8%	6.9%	25.1%	13.6%	13.9%	13.1%	15.9%	15.6%	10.2%	7.6%	12.8%	15.3%	9.5%	13.4%	15.0%	14.1%
			ADEI				AD		ABCDEGI		ACDEGI													
A serious accident	331	197	105	32	134	31	23	12	67	2	30	208	151	57	123	15	74	22	98	227	6	109	208	15
	11.8%	12.2%	10.1%	14.4%	12.0%	11.5%	10.5%	6.9%	12.9%	1.3%	19.4%	12.3%	13.0%	10.7%	11.2%	12.8%	9.1%	21.1%	13.9%	11.2%	11.3%	14.6%	10.9%	10.3%
		I	I	I	I	I	I		BI		BGI							P				V		
A serious health event such as a stroke, heart attack, or cancer	258	96	134	14	58	25	16	6	109	3	27	134	84	50	124	3	57	12	60	196	2	70	179	9
	9.2%	6.0%	12.9%	6.2%	5.2%	9.1%	7.2%	3.4%	21.0%	2.5%	17.8%	7.9%	7.2%	9.4%	11.2%	2.6%	6.9%	11.1%	8.4%	9.6%	4.5%	9.4%	9.4%	6.3%
			ACDFGI						ABCDEFGI		ACDFGI													
A terminal illness	47	31	13	2	25	3	7	1	4	1	4	35	29	6	13	6	10	2	12	32	3	18	29	1
	1.7%	1.9%	1.2%	0.8%	2.3%	1.3%	3.0%	0.7%	0.8%	0.6%	2.6%	2.1%	2.5%	1.2%	1.1%	4.6%	1.2%	1.8%	1.7%	1.6%	6.2%	2.4%	1.5%	0.5%
																P					S			
None of the above	1544	961	531	138	669	154	93	111	267	61	52	972	674	298	572	75	521	54	431	1086	28	420	1035	90
	55.2%	59.7%	51.3%	61.7%	60.1%	56.8%	41.8%	61.7%	51.3%	53.3%	33.8%	57.4%	58.2%	55.6%	51.7%	62.5%	63.7%	51.9%	60.6%	53.2%	56.7%	56.5%	54.3%	59.9%
		BFHJ	I-J	BF-J	BFHJ	FJ		BF-J	J	J		N	N						S					

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

Q3. Impact of personal health events on finances

Q9. How has your personal experience with ... impacted your personal finances, if at all?

		Employment										Group Benefits				Job Category			Expert Help for Finances			Written Financial Plan		
	Total Sample	Working	Not Working	Own Business / Self	Full Time	Part Time	Unemployed	Parenting	Retired	Student	Other	Yes (Net)	Yes (myself)	Yes (spousal)	No	Blue Collar	White Collar	Service	Yes	No	Don't Know	Yes	No	Don't Know
	A	B	C	D	E	F	G	H	I	J		K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Has experienced at least one health event at Q8 Weighted	1239	725	443	95	508	122	119	73	211	40	71	793	559	234	446	41	346	41	323	891	25	362	828	49
	1255	648	505	85*	445	118*	129*	69*	254	53**	101*	721	483	238	534	45**	297	50**	279	954	22**	323	871	60*
Caused me some financial hardship	327	175	124	25	121	29	39	21	47	17	28	177	122	55	150	14	74	15	69	255	3	98	213	17
	26.1%	27.0%	24.6%	29.8%	27.2%	24.3%	30.2%	30.6%	18.6%	32.0%	27.7%	24.6%	25.3%	23.0%	28.2%	31.7%	24.8%	29.9%	24.8%	26.7%	16.1%	30.4%	24.4%	27.8%
Reduced / depleted my savings	317	164	114	35	94	34	42	18	43	11	39	170	105	65	147	9	68	18	63	250	4	78	223	15
	25.3%	25.3%	22.6%	41.5%	21.2%	28.1%	32.6%	26.3%	16.9%	20.5%	38.7%	23.6%	21.8%	27.2%	27.5%	19.6%	22.9%	34.9%	22.5%	26.2%	19.8%	24.2%	25.6%	25.7%
Increased Credit Debt (Net)	265	157	85	14	118	24	26	13	44	2	23	163	122	42	102	9	71	10	43	217	5	55	191	19
	21.1%	24.2%	16.9%	16.0%	26.6%	20.8%	20.0%	19.5%	17.5%	3.0%	23.0%	22.7%	25.2%	17.5%	19.1%	20.9%	23.7%	19.6%	15.4%	22.8%	24.6%	17.1%	22.0%	31.1%
Increased my credit card debt	211	124	63	11	97	17	23	8	32	1	23	134	100	34	77	6	56	9	29	176	5	40	160	11
	16.8%	19.2%	12.6%	13.0%	21.8%	14.0%	17.6%	12.1%	12.5%	1.2%	22.5%	18.6%	20.6%	14.4%	14.4%	14.0%	18.7%	17.1%	10.6%	18.5%	22.7%	12.3%	18.3%	18.7%
Caused me to use a personal line of credit	126	75	44	7	54	14	7	9	26	1	7	83	59	24	43	6	30	6	24	99	3	24	89	13
	10.0%	11.6%	8.7%	8.6%	12.1%	11.9%	5.8%	13.4%	10.2%	2.5%	6.5%	11.5%	12.2%	10.0%	8.0%	12.3%	10.2%	11.8%	8.5%	10.4%	12.5%	7.6%	10.2%	20.8%
Caused me significant financial hardship	199	94	68	19	45	29	27	9	32	0	37	85	43	42	114	6	43	14	27	169	3	28	168	3
	15.8%	14.5%	13.4%	22.6%	10.2%	24.9%	20.9%	12.7%	12.4%	0.7%	36.6%	11.8%	8.9%	17.7%	21.3%	12.3%	14.5%	28.1%	9.5%	17.7%	15.5%	8.5%	19.3%	5.0%
Caused me to borrow money from friends / family	156	84	50	12	48	23	26	9	14	1	22	75	44	31	81	2	30	10	24	129	2	29	119	8
	12.4%	12.9%	9.8%	13.8%	10.9%	19.9%	20.1%	13.3%	5.4%	1.8%	21.9%	10.4%	9.0%	13.1%	15.1%	4.2%	10.2%	19.4%	8.5%	13.6%	10.7%	9.0%	13.6%	12.6%
Caused me to use some / all of my RRSPs	98	48	33	8	30	11	14	5	14	0	16	53	32	21	44	3	17	6	29	68	0	34	59	4
	7.8%	7.5%	6.5%	9.2%	6.7%	9.2%	10.5%	7.0%	5.7%	-	16.2%	7.4%	6.7%	8.8%	8.3%	5.7%	5.6%	12.0%	10.5%	7.1%	0.9%	10.6%	6.8%	7.4%
Affected Home (Net)	77	45	22	9	22	14	10	1	11	0	10	39	26	13	38	2	16	8	15	60	2	17	55	5
	6.1%	6.9%	4.3%	10.3%	4.9%	12.1%	8.0%	1.5%	4.1%	-	10.1%	5.4%	5.4%	5.3%	7.1%	3.7%	5.5%	15.6%	5.5%	6.3%	8.1%	5.2%	6.3%	8.5%
Caused me to sell my home and downsize	47	25	14	7	5	13	6	0	8	0	7	22	14	9	24	1	4	7	6	39	1	11	35	1
	3.7%	3.9%	2.8%	8.3%	1.2%	10.7%	4.9%	0.5%	3.0%	-	7.1%	3.1%	2.8%	3.6%	4.6%	2.6%	1.5%	14.0%	2.3%	4.1%	3.9%	3.4%	4.0%	1.4%
Caused me to remortgage my home	39	27	9	5	16	5	4	1	4	0	3	21	13	8	18	1	12	4	11	27	1	7	27	4
	3.1%	4.1%	1.7%	6.4%	3.7%	4.1%	3.1%	1.0%	1.6%	-	3.0%	2.9%	2.7%	3.3%	3.4%	1.2%	4.2%	8.9%	3.8%	2.8%	4.2%	2.2%	3.1%	7.2%
Caused me to return to the work force from retirement	15	12	1	1	3	8	1	0	0	0	2	7	5	2	8	0	5	2	4	11	0	5	9	1
	1.2%	1.8%	0.3%	1.0%	0.7%	6.6%	1.1%	-	-	-	1.7%	1.0%	1.1%	0.9%	1.5%	-	1.8%	3.1%	1.3%	1.2%	-	1.6%	1.0%	2.3%
Other	115	49	46	7	27	15	19	5	20	1	21	51	35	16	64	2	27	3	22	88	5	25	78	13
	9.2%	7.5%	9.0%	7.9%	6.1%	12.4%	15.0%	6.9%	7.9%	2.4%	20.8%	7.1%	7.3%	6.7%	12.0%	5.1%	9.2%	5.1%	7.8%	9.2%	24.4%	7.7%	8.9%	21.1%
No impact	490	250	229	20	191	39	37	22	139	31	12	308	209	99	182	14	127	11	131	352	8	141	327	23
	39.1%	38.6%	45.2%	23.4%	42.9%	33.5%	28.7%	31.6%	54.8%	57.1%	11.5%	42.7%	43.2%	41.7%	34.2%	31.0%	42.8%	21.7%	47.0%	36.9%	35.3%	43.6%	37.5%	37.8%

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

Q4. Have you made any plans in your saving for retirement for extra healthcare expenses related to chronic disease or conditions?

Q33a. A person with a chronic disease like diabetes can incur medical costs two to five times higher than a person without diabetes. Have you made any plans or provisions in your saving or planning for retirement, for extra healthcare expenses related to a chronic disease or condition such as diabetes, Parkinson's or Alzheimer's disease?

				Employment								Group Benefits				Job Category			Expert Help for Finances			Written Financial Plan		
	Total Sample	Working	Not Working	Own Business / Self	Full Time	Part Time	Unemployed	Parenting	Retired	Student	Other	Yes (Net)	Yes (myself)	Yes (spousal)	No	Blue Collar	White Collar	Service	Yes	No	Don't Know	Yes	No	Don't Know
Base: All respondents	2799	1771	920	223	1261	287	204	175	444	97	108	1863	1336	527	936	110	901	77	788	1952	59	823	1839	137
Weighted	2799	1609	1037	223	1114	272	222	179	521	114*	153*	1693	1157	536	1106	121*	819	105*	710	2039	50*	743	1906	150*
Yes, I am confident that I can handle any and all such expenses	280	147	127	24	102	21	9	9	95	13	6	204	150	54	76	14	80	6	135	145	1	149	123	9
	10.0%	9.1%	12.3%	10.6%	9.2%	7.7%	4.2%	5.3%	18.3%	11.7%	3.6%	12.0%	13.0%	10.0%	6.9%	11.5%	9.8%	6.1%	19.0%	7.1%	1.5%	20.0%	6.4%	5.8%
			FGJ						ABDEFGJ				N	N					ST			VW		
Yes, but I'm not sure if it's enough	336	221	106	23	149	49	10	10	75	11	9	240	177	63	96	11	112	14	124	207	5	144	180	12
	12.0%	13.7%	10.2%	10.2%	13.4%	18.0%	4.4%	5.4%	14.4%	9.7%	6.2%	14.2%	15.3%	11.7%	8.7%	9.1%	13.7%	13.0%	17.4%	10.2%	10.9%	19.4%	9.4%	8.1%
			BFG	F	FG	BFGJ			BFG				N	N					S			VW		
No, I've never considered it before	774	484	257	67	343	74	54	61	122	20	33	487	333	154	287	31	241	31	190	573	10	174	564	36
	27.6%	30.1%	24.8%	30.1%	30.8%	27.2%	24.2%	34.0%	23.5%	17.3%	21.6%	28.8%	28.7%	28.8%	25.9%	25.6%	29.5%	29.2%	26.8%	28.1%	21.0%	23.4%	29.6%	24.1%
		BH			BHI			BHI														U		
No, I've thought about it but not done anything	361	221	122	42	136	44	37	16	55	13	18	205	133	72	156	21	121	7	78	278	4	87	261	13
	12.9%	13.7%	11.8%	18.6%	12.2%	16.2%	16.8%	9.1%	10.6%	11.3%	11.9%	12.1%	11.5%	13.4%	14.1%	17.0%	14.8%	6.7%	11.1%	13.7%	8.6%	11.7%	13.7%	8.8%
		D		BUGH																				
No, but I plan to in the future	197	113	71	14	86	13	21	20	5	25	13	120	72	48	76	8	55	15	43	152	2	43	144	11
	7.0%	7.0%	6.8%	6.2%	7.7%	4.6%	9.3%	11.2%	0.9%	22.0%	8.8%	7.1%	6.2%	9.0%	6.9%	6.5%	6.7%	14.0%	6.0%	7.4%	4.9%	5.7%	7.5%	7.1%
		H	H	H	H	H	H	EH		ABCDEFHJ	H													
No, and I don't plan to.	472	218	213	36	152	30	52	28	119	14	41	238	170	68	234	18	119	19	74	395	3	82	377	13
	16.9%	13.5%	20.6%	16.1%	13.7%	10.9%	23.2%	15.5%	22.9%	12.7%	27.0%	14.1%	14.7%	12.7%	21.2%	14.6%	14.6%	17.9%	10.4%	19.4%	5.8%	11.1%	19.8%	8.9%
			ADE				ADE		ADE		ADE				KLM				RT			UW		
Don't know/not sure	378	205	141	18	145	42	40	35	49	18	32	199	121	77	180	19	90	14	66	289	24	64	258	56
	13.5%	12.8%	13.6%	8.2%	13.0%	15.4%	17.9%	19.5%	9.4%	15.4%	20.8%	11.7%	10.5%	14.4%	16.3%	15.7%	10.9%	13.0%	9.3%	14.2%	47.2%	8.7%	13.6%	37.2%
			H				CH	CH			CH	L			KL				R	RS		U		UV

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

5_1. [Outliving my retirement savings] Does a long life expectancy cause you to worry about any of the following?

QL1_1. [Outliving my retirement savings] Does a long life expectancy cause you to worry about any of the following:

		Employment										Group Benefits				Job Category			Expert Help for Finances			Written Financial Plan		
	Total Sample	Working	Not Working	Own Business / Self	Full Time	Part Time	Unemployed	Parenting	Retired	Student	Other	Yes (Net)	Yes (myself)	Yes (spousal)	No	Blue Collar	White Collar	Service	Yes	No	Don't Know	Yes	No	Don't Know
Base: All respondents	2799	1771	920	223	1261	287	204	175	444	97	108	1863	1336	527	936	110	901	77	788	1952	59	823	1839	137
Weighted	2799	1609	1037	223	1114	272	222	179	521	114*	153*	1693	1157	536	1106	121*	819	105*	710	2039	50*	743	1906	150*
Outliving my retirement savings																								
Yes	1262	814	380	110	570	133	100	82	146	51	69	808	535	273	454	54	416	51	389	860	14	356	860	46
	45.1%	50.6%	36.6%	49.5%	51.2%	49.0%	45.2%	45.6%	28.1%	44.7%	45.0%	47.7%	46.3%	50.9%	41.1%	44.5%	50.8%	49.0%	54.7%	42.2%	28.3%	47.9%	45.1%	30.6%
		BH	H	BH	BH	BH	BH	BH		H	H	N		N					S1		W	W		
No	1055	517	489	69	363	85	80	58	313	37	49	631	456	175	424	45	255	41	261	785	9	316	700	38
	37.7%	32.1%	47.1%	31.1%	32.6%	31.1%	36.1%	32.5%	60.1%	32.6%	31.9%	37.3%	39.4%	32.6%	38.3%	37.6%	31.2%	39.0%	36.7%	38.5%	17.4%	42.6%	36.7%	25.5%
			ACDEFGIJ						ABCDEFGHIJ			M	KM						T		VW	W		
Don't know	482	278	168	43	181	54	41	39	62	26	35	254	165	89	228	22	148	13	61	394	27	71	346	66
	17.2%	17.3%	16.2%	19.3%	16.2%	19.9%	18.7%	21.9%	11.8%	22.8%	23.2%	15.0%	14.3%	16.5%	20.6%	18.0%	18.0%	12.1%	8.5%	19.3%	54.3%	9.5%	18.1%	43.9%
		H	H	H	H	H	H	H	H	H	H	H			KL				R	RS		U	UV	

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

5_2_ [The cost of drugs and medical treatments in retirement] Does a long life expectancy cause you to worry about any of the following?

QL1_2_ [The cost of drugs and medical treatments in retirement] Does a long life expectancy cause you to worry about any of the following:

		Employment										Group Benefits				Job Category			Expert Help for Finances			Written Financial Plan		
	Total Sample	Working	Not Working	Own Business / Self	Full Time	Part Time	Unemployed	Parenting	Retired	Student	Other	Yes (Net)	Yes (myself)	Yes (spousal)	No	Blue Collar	White Collar	Service	Yes	No	Don't Know	Yes	No	Don't Know
Base: All respondents	2799	1771	920	223	1261	287	204	175	444	97	108	1863	1336	527	936	110	901	77	788	1952	59	823	1839	137
Weighted	2799	1609	1037	223	1114	272	222	179	521	114*	153*	1693	1157	536	1106	121*	819	105*	710	2039	50*	743	1906	150*
The cost of drugs and medical treatments in retirement																								
Yes	1482	885	502	112	614	159	112	90	238	62	95	904	603	301	578	61	451	65	395	1075	13	402	1022	58
	52.9%	55.0%	48.4%	50.2%	55.1%	58.6%	50.5%	50.5%	45.6%	53.9%	62.5%	53.4%	52.1%	56.1%	52.3%	50.3%	55.1%	61.9%	55.6%	52.7%	25.3%	54.1%	53.6%	38.6%
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
No	910	494	388	84	343	66	69	51	236	32	28	554	409	146	355	41	245	33	243	656	11	257	613	40
	32.5%	30.7%	37.4%	37.8%	30.8%	24.4%	31.0%	28.6%	45.3%	27.7%	18.4%	32.7%	35.3%	27.2%	32.1%	33.9%	29.9%	31.2%	34.2%	32.2%	23.0%	34.6%	32.2%	26.4%
		J	ADEGJ	EJ	J				ABDEFGIJ			M	KM											
Don't know	407	231	147	27	158	46	41	37	47	21	29	235	146	90	172	19	122	7	73	309	26	84	271	53
	14.5%	14.4%	14.2%	12.0%	14.2%	17.0%	18.5%	20.9%	9.1%	18.5%	19.1%	13.9%	12.6%	16.7%	15.5%	15.8%	15.0%	6.9%	10.2%	15.1%	51.7%	11.3%	14.2%	35.0%
		H	H		H	H	H	BH		H	H	L							R	RS				UV

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

5_3. [Being in a long-term care facility longer than I am financially prepared for] Does a long life expectancy cause you to worry about any of the following?

QL1_3. [Being in a long-term care facility longer than I am financially prepared for] Does a long life expectancy cause you to worry about any of the following:

		Employment										Group Benefits				Job Category			Expert Help for Finances			Written Financial Plan		
	Total Sample	Working	Not Working	Own Business / Self	Full Time	Part Time	Unemployed	Parenting	Retired	Student	Other	Yes (Net)	Yes (myself)	Yes (spousal)	No	Blue Collar	White Collar	Service	Yes	No	Don't Know	Yes	No	Don't Know
Base: All respondents	2799	1771	920	223	1261	287	204	175	444	97	108	1863	1336	527	936	110	901	77	788	1952	59	823	1839	137
Weighted	2799	1609	1037	223	1114	272	222	179	521	114*	153*	1693	1157	536	1106	121*	819	105*	710	2039	50*	743	1906	150*
Being in a long-term care facility longer than I am financially prepared for																								
Yes	1303	762	458	100	515	147	92	79	230	56	82	786	520	266	517	49	392	52	367	924	12	364	886	52
	46.5%	47.4%	44.2%	44.8%	46.2%	54.2%	41.6%	43.9%	44.2%	49.3%	53.8%	46.4%	45.0%	49.6%	46.7%	40.9%	47.9%	49.3%	51.6%	45.3%	24.6%	49.0%	46.5%	34.6%
No						BFH													SI	I		W	W	
	931	502	385	77	360	64	80	55	222	28	45	573	412	161	358	36	258	29	243	679	9	269	626	36
	33.3%	31.2%	37.1%	34.7%	32.3%	23.7%	36.2%	30.8%	42.5%	24.2%	29.3%	33.8%	35.6%	30.0%	32.4%	30.1%	31.6%	27.7%	34.2%	33.3%	18.3%	36.2%	32.8%	24.1%
Don't know						E			ABDEGI										T	W				
	565	345	194	45	240	60	49	45	69	30	26	334	225	110	231	35	168	24	100	437	28	110	394	62
	20.2%	21.5%	18.7%	20.4%	21.5%	22.1%	22.2%	25.3%	13.3%	26.5%	16.9%	19.7%	19.4%	20.4%	20.9%	29.0%	20.6%	23.0%	14.1%	21.4%	57.1%	14.8%	20.7%	41.3%
			H		H	H	H	H		H									R	RS		U	UV	

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

5_4. [My health deteriorating as I age] Does a long life expectancy cause you to worry about any of the following?

QL1_5. [My health deteriorating as I age] Does a long life expectancy cause you to worry about any of the following:

		Employment										Group Benefits				Job Category				Expert Help for Finances			Written Financial Plan		
	Total Sample	Working	Not Working	Own Business / Self	Full Time	Part Time	Unemployed	Parenting	Retired	Student	Other	Yes (Net)	Yes (myself)	Yes (spousal)	No	Blue Collar	White Collar	Service	Yes	No	Don't Know	Yes	No	Don't Know	
Base: All respondents	2799	1771	920	223	1261	287	204	175	444	97	108	1863	1336	527	936	110	901	77	788	1952	59	823	1839	137	
Weighted	2799	1609	1037	223	1114	272	222	179	521	114*	153*	1693	1157	536	1106	121*	819	105*	710	2039	50*	743	1906	150*	
My health deteriorating as I age																									
Yes	1859	1056	696	151	716	189	139	116	367	73	107	1152	772	381	707	78	552	69	514	1328	16	503	1287	69	
	66.4%	65.6%	67.1%	67.7%	64.2%	69.6%	62.8%	64.6%	70.4%	64.1%	70.2%	68.1%	66.7%	71.0%	63.9%	64.4%	67.4%	65.8%	72.5%	65.1%	32.7%	67.7%	67.5%	46.0%	
No	629	374	229	49	273	52	54	34	115	25	26	363	266	97	265	30	177	24	146	479	4	182	420	27	
	22.5%	23.2%	22.0%	22.0%	24.5%	19.0%	24.1%	19.0%	22.1%	22.3%	17.2%	21.4%	23.0%	18.2%	24.0%	25.2%	21.6%	22.8%	20.6%	23.5%	7.3%	24.4%	22.0%	17.9%	
Don't know	311	179	113	23	125	31	29	29	39	16	19	178	119	58	134	13	90	12	49	232	30	59	199	54	
	11.1%	11.1%	10.9%	10.3%	11.3%	11.3%	13.1%	16.4%	7.4%	13.6%	12.7%	10.5%	10.3%	10.8%	12.1%	10.4%	11.0%	11.4%	7.0%	11.4%	60.0%	7.9%	10.4%	36.0%	
Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F/G/H/I/J - K/L/M/N - O/P/Q - R/S/T - U/V/W Overlap formulae used. * small bc																									

6. Which of the following best describes your reason for 'how' you retired?

QL3. Which of the following best describes your reason for 'how' you retired?

		Employment										Group Benefits				Job Category			Expert Help for Finances			Written Financial Plan		
	Total Sample	Working	Not Working	Own Business / Self	Full Time	Part Time	Unemployed	Parenting	Retired	Student	Other	Yes (Net)	Yes (myself)	Yes (spousal)	No	Blue Collar	White Collar	Service	Yes	No	Don't Know	Yes	No	Don't Know
	A	B	C	D	E	F	G	H	I	J		K	L	M	N	O	P	Q	R	S	T	U	V	W
Base: Is fully retiree	444	0	444	0	0	0	0	444	0	0		237	173	64	207	0	0	0	173	269	2	177	257	10
Weighted	521	..**	521	..**	..**	..**	..**	..**	521	..**	..**	262	184*	78*	259	..**	..**	..**	181	338	2**	186	322	14**
Finished my career and retired as planned/expected	159	0	159	0	0	0	0	159	0	0		101	82	19	58	0	0	0	73	86	0	83	74	2
	30.5%	-	30.5%	-	-	-	-	-	30.5%	-	-	38.6% MN	44.7% KMN	24.1%	22.3%	-	-	-	40.4% S	25.4%	-	44.6% V	23.1%	13.0%
Took an optional early retirement offer from my employer	78	0	78	0	0	0	0	78	0	0		53	43	9	25	0	0	0	40	38	1	29	46	3
	15.0%	-	15.0%	-	-	-	-	-	15.0%	-	-	20.2% N	23.6% N	12.1%	9.8%	-	-	-	21.9% S	11.1%	45.9%	15.7%	14.4%	20.4%
Forced to take retirement due to my employer	49	0	49	0	0	0	0	49	0	0		19	10	9	30	0	0	0	13	35	1	18	28	4
	9.5%	-	9.5%	-	-	-	-	-	9.5%	-	-	7.3%	5.4%	12.0%	11.6%	-	-	-	7.0%	10.5%	54.1%	9.6%	8.6%	27.8%
Retired for personal health or medical reasons (my own)	149	0	149	0	0	0	0	149	0	0		58	39	19	91	0	0	0	39	110	0	32	114	4
	28.6%	-	28.6%	-	-	-	-	-	28.6%	-	-	22.3%	21.3%	24.5%	35.1% KL	-	-	-	21.8%	32.5%	-	17.0%	35.3%	30.4%
Retired for someone else's personal health or medical reasons (to take care of them)	12	0	12	0	0	0	0	12	0	0		2	1	2	10	0	0	0	2	10	0	2	9	1
	2.3%	-	2.3%	-	-	-	-	-	2.3%	-	-	0.9%	0.4%	2.0%	3.7%	-	-	-	1.3%	2.8%	-	0.8%	2.9%	8.4%
Retired for some other reason	73	0	73	0	0	0	0	73	0	0		28	9	20	45	0	0	0	14	60	0	23	51	0
	14.1%	-	14.1%	-	-	-	-	-	14.1%	-	-	10.7% L	4.6%	25.2% KL	17.5% L	-	-	-	7.6%	17.7% R	-	12.3%	15.8%	-

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