1. [Should I become disabled and unable to work for three months there will be serious financial implications on me and my family (such as going into debt or having my retirement impacted)]

Please indicate how much you agree or disagree with the following statements:

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents	1000	479	521	306	540	154	23	154	420	403
Weighted	1000	485	515	287	529	184	57	397	392	154
Should I become disabled and unable to work for three months there will be serious financial implications on me and my family (such as going into debt or having my retirement impacted)										
Strongly agree	394	161	233	108	231	55	26	171	148	50
	39%	33%	45%	38%	44%	30%	45%	43%	38%	32%
			A		E	*	**	I		
Somewhat agree	363	194	169	112	175	76	25	128	149	61
	36%	40%	33%	39%	33%	41%	44%	32%	38%	40%
						*	**			
Somewhat disagree	186	97	89	56	85	45	3	78	71	34
	19%	20%	17%	19%	16%	24%	6%	20%	18%	22%
						*	**			
Strongly disagree	57	34	23	11	37	9	3	20	25	10
	6%	7%	5%	4%	7%	5%	5%	5%	6%	6%
						*	**			
Summary										
Top2Box (agree)	757	354	402	220	407	130	51	299	296	111
	76%	73%	78%	77%	77%	71%	89%	75%	76%	72%
						*	**			
Low2Box (disagree)	243	131	113	67	123	53	6	98	96	43
	24%	27%	22%	23%	23%	29%	11%	25%	24%	28%
						*	**			

- Column Proportions:
   Columns Tested (5%): A/B,C/D/E,F/G/H/I
   Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
   Columns Tested (5%): A/B,C/D/E,F/G/H/I
   Minimum Base: 30 (**), Small Base: 100 (*)

2. If you were unable to work for three months or more, how would you pay for essential living expenses such as food and rent or mortgage?

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents	1000	479	521	306	540	154	23	154	420	403
Weighted	1000	485	515	287	529	184	57	397	392	154
Personal savings	341	171	170	118	140	83	12	125	128	76
	34%	35%	33%	41%	27%	45%	21%	31%	33%	49%
				D		D*	**			GH
Spouse or partner's income	293	100	192	87	155	52	14	92	129	57
	29%	21%	37%	30%	29%	28%	25%	23%	33%	37%
			A			*	**		G	G
I am expecting support from the government	186	94	92	67	98	21	7	96	56	28
	19%	19%	18%	23%	18%	12%	12%	24%	14%	18%
				E		*	**	H		
Cash in investments (including RRSPs)	157	88	69	30	90	37	5	37	78	37
	16%	18%	13%	11%	17%	20%	10%	9%	20%	24%
						C*	**		G	G
Credit card/lines of credit	156	69	88	62	70	24	10	35	80	32
	16%	14%	17%	21%	13%	13%	17%	9%	21%	20%
				D		*	**		G	G
Borrow money from family or friends	106	41	65	67	36	3	-	38	45	23
	11%	8%	13%	23%	7%	1%	-	10%	12%	15%
				DE	E	*	**			
Other	41	27	14	10	21	10	3	17	17	4
	4%	6%	3%	3%	4%	6%	5%	4%	4%	3%
						*	**			
I don't know how I would pay for these expenses	151	68	83	47	89	15	12	75	51	13
	15%	14%	16%	16%	17%	8%	20%	19%	13%	8%
						E	*	**	I	I

- Column Proportions:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)

3_1. [Have you discussed with family members how you would be able to handle the financial impact of a period where you could not work for three months or more?]

Please answer 'yes' or 'no' to the following questions:

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents	1000	479	521	306	540	154	23	154	420	403
Weighted	1000	485	515	287	529	184	57	397	392	154
Have you discussed with family members how you would be able to handle the financial impact of a period where you could not work for three months or more?										
Yes	266	140	126	62	141	62	7	98	112	49
	27%	29%	24%	22%	27%	34%	12%	25%	29%	32%
						C*	**			
No	734	345	389	225	388	121	50	299	280	105
	73%	71%	76%	78%	73%	66%	88%	75%	71%	68%
				E		*	**			

- Column Proportions:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)

3_2. [Have you purchased individual disability insurance that is outside any workplace coverage you may have?]

Please answer 'yes' or 'no' to the following questions:

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents	1000	479	521	306	540	154	23	154	420	403
Weighted	1000	485	515	287	529	184	57	397	392	154
Have you purchased individual disability insurance that is outside any workplace coverage you may have?										
Yes	158	92	67	46	83	30	14	48	64	32
	16%	19%	13%	16%	16%	16%	24%	12%	16%	21%
		B				*	**			G
No	842	393	448	241	446	154	43	349	328	122
	84%	81%	87%	84%	84%	84%	76%	88%	84%	79%
			A			*	**	I		

- Column Proportions:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)

4. What is the main reason why you have not decided to purchase individual disability insurance?

		Gender		AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: Not Purchased Individual Disability Insurance	817	378	439	242	450	125	18	134	349	316
Weighted	842	393	448	241	446	154	43	349	328	122
I am already covered through my employer	255	132	123	45	164	46	7	85	113	49
	30%	34%	27%	19%	37%	30%	16%	25%	35%	40%
					C	*	**		G	G
I have not thought about the chance of becoming disabled	192	91	101	66	105	22	15	90	64	23
	23%	23%	23%	27%	23%	14%	34%	26%	19%	18%
				E		*	**			
I have other financial priorities that matter more	190	70	120	59	95	35	9	85	74	23
	23%	18%	27%	24%	21%	23%	20%	24%	22%	18%
			A			*	**			
I don't know what it is	85	42	43	45	31	9	4	34	36	11
	10%	11%	10%	19%	7%	6%	10%	10%	11%	9%
				DE		*	**			
I will dip into my savings (retirement or emergency fund)	59	35	25	19	19	21	2	29	18	10
	7%	9%	5%	8%	4%	14%	4%	8%	6%	9%
						D*	**			
Expensive/ not affordable	21	7	14	-	17	3	3	6	7	4
	2%	2%	3%	-	4%	2%	8%	2%	2%	3%
					C	*	**			
Other	40	16	24	8	15	18	3	18	17	2
	5%	4%	5%	3%	3%	11%	7%	5%	5%	2%
						CD*	**		I	
Don't know	1	1	*	-	1	-	-	-	-	1
	*	*	*	-	*	-	-	-	-	1%
						*	**			H

- Column Proportions:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)