

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:

	REGION							HOUSEHOLD INCOME				HOUSEHOLD		Took Time Off Of Work Because Of		
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k - <60K	60k - <100k	100k+	Kids	No Kids	Someone I Know	I have	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents	1000	121	100	99	352	231	97	205	173	273	252	332	668	435	232	393
Weighted	1000	134	106	65	383	240	71	290	189	221	193	306	694	420	254	382
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	43	43	25	161	90	32	141	82	73	54	136	258	172	116	130
	39%	32%	41%	38%	42%	37%	46%	49%	43%	33%	28%	44%	37%	41%	46%	34%
		*	*	*			*	IJ	J						O	
Somewhat agree	363	51	38	29	134	88	24	109	60	85	68	109	254	150	81	156
	36%	38%	36%	44%	35%	36%	33%	37%	32%	39%	35%	36%	37%	36%	32%	41%
		*	*	*			*									
Somewhat disagree	186	24	20	7	70	54	12	29	34	50	55	47	139	79	44	68
	19%	18%	18%	11%	18%	22%	17%	10%	18%	23%	28%	15%	20%	19%	17%	18%
		*	*	*			*			G	G					
Strongly disagree	57	17	5	5	19	9	3	11	12	12	16	14	43	19	12	27
	6%	12%	5%	7%	5%	4%	4%	4%	7%	6%	8%	5%	6%	5%	5%	7%
		DE*	*	*			*									
Summary																
Top2Box (agree)	757	93	82	53	295	178	56	250	142	159	123	245	512	322	197	286
	76%	70%	77%	82%	77%	74%	79%	86%	75%	72%	63%	80%	74%	77%	78%	75%
		*	*	*			*	HIJ	J							
Low2Box (disagree)	243	41	25	12	89	63	15	41	47	62	71	61	182	98	57	95
	24%	30%	23%	18%	23%	26%	21%	14%	25%	28%	37%	20%	26%	23%	22%	25%
		*	*	*			*		G	G	GH					

- Column Proportions:  
Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O  
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  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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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	REGION						HOUSEHOLD INCOME				HOUSEHOLD		Took Time Off Of Work Because Of		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k - <60K	60k - <100k	100k+	Kids	No Kids	Someone I Know	I have	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents	1000	121	100	99	352	231	97	205	173	273	252	332	668	435	232	393
Weighted	1000	134	106	65	383	240	71	290	189	221	193	306	694	420	254	382
Personal savings	341	60	35	21	150	59	16	85	62	83	76	87	254	154	82	127
	34%	45%	33%	33%	39%	24%	22%	29%	33%	38%	39%	28%	37%	37%	32%	33%
		EF*	*	*	EF		*						K			
Spouse or partner's income	293	26	39	25	116	52	34	38	38	79	106	108	184	146	66	102
	29%	20%	36%	39%	30%	22%	48%	13%	20%	36%	55%	35%	27%	35%	26%	27%
		*	AE*	AE*			ADE*			GH	GHI	L				
I am expecting support from the government	186	33	20	11	63	47	12	74	42	32	23	65	121	82	66	57
	19%	25%	19%	17%	16%	19%	17%	25%	22%	14%	12%	21%	17%	20%	26%	15%
		*	*	*			*	IJ	J						O	
Cash in investments (including RRSPs)	157	27	21	14	56	29	11	27	24	44	50	44	113	76	39	59
	16%	20%	20%	21%	15%	12%	15%	9%	13%	20%	26%	14%	16%	18%	16%	16%
		*	*	*			*			G	GH					
Credit card/lines of credit	156	19	13	12	68	35	8	36	35	39	34	51	106	66	40	61
	16%	14%	13%	18%	18%	15%	11%	12%	19%	18%	18%	17%	15%	16%	16%	16%
		*	*	*			*									
Borrow money from family or friends	106	17	19	4	48	9	9	36	14	26	17	43	63	48	31	38
	11%	13%	18%	6%	12%	4%	13%	12%	7%	12%	9%	14%	9%	12%	12%	10%
		E*	E*	*	E		E*									
Other	41	9	1	1	14	13	3	17	4	8	7	10	31	17	13	16
	4%	7%	1%	1%	4%	5%	4%	6%	2%	4%	4%	3%	4%	4%	5%	4%
		*	*	*			*									
I don't know how I would pay for these expenses	151	10	17	11	75	30	7	66	37	18	7	44	107	54	26	73
	15%	8%	16%	17%	20%	12%	10%	23%	19%	8%	4%	14%	15%	13%	10%	19%
		*	*	*	A		*	IJ	IJ							N

- Column Proportions:  
Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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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:

		REGION						HOUSEHOLD INCOME				HOUSEHOLD		Took Time Off Of Work Because Of		
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k - <60K	60k - <100k	100k+	Kids	No Kids	Someone I Know	I have	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents	1000	121	100	99	352	231	97	205	173	273	252	332	668	435	232	393
Weighted	1000	134	106	65	383	240	71	290	189	221	193	306	694	420	254	382
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	35	23	20	103	61	24	66	48	56	73	103	163	144	83	59
	27%	26%	22%	30%	27%	26%	34%	23%	25%	25%	37%	34%	23%	34%	33%	15%
		*	*	*			*				GHI	L		O	O	
No	734	100	83	45	281	179	47	225	141	165	121	203	531	277	171	323
	73%	74%	78%	70%	73%	74%	66%	77%	75%	75%	63%	66%	77%	66%	67%	85%
		*	*	*			*	J	J	J			K			MN

- Column Proportions:  
Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O  
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  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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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	REGION						HOUSEHOLD INCOME				HOUSEHOLD		Took Time Off Of Work Because Of		
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k - <60K	60k - <100k	100k+	Kids	No Kids	Someone I Know	I have	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: All Respondents	1000	121	100	99	352	231	97	205	173	273	252	332	668	435	232	393
Weighted	1000	134	106	65	383	240	71	290	189	221	193	306	694	420	254	382
Have you purchased individual disability insurance that is outside any workplace coverage you may have?																
Yes	158	10	11	9	63	51	14	37	31	33	48	64	95	69	38	58
	16%	8%	10%	14%	17%	21%	20%	13%	16%	15%	25%	21%	14%	16%	15%	15%
		*	*	*		A	A*				GI	L				
No	842	124	96	56	320	189	57	254	158	188	145	242	600	352	215	324
	84%	92%	90%	86%	83%	79%	80%	87%	84%	85%	75%	79%	86%	84%	85%	85%
		EF*	*	*			*	J		J			K			

- Column Proportions:  
Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O  
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  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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

		REGION						HOUSEHOLD INCOME				HOUSEHOLD		Took Time Off Of Work Because Of		
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	<40k	40k - <60K	60k - <100k	100k+	Kids	No Kids	Someone I Know	I have	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: Not Purchased Individual Disability Insurance	817	104	84	77	293	185	74	179	137	229	184	257	560	346	185	334
Weighted	842	124	96	56	320	189	57	254	158	188	145	242	600	352	215	324
I am already covered through my employer	255	39	28	23	73	67	25	36	40	75	75	68	187	115	78	82
	30%	32%	29%	41%	23%	35%	43%	14%	25%	40%	51%	28%	31%	33%	36%	25%
		*	*	D*		D	D*		G*	GH	GH				O	
I have not thought about the chance of becoming disabled	192	29	26	7	84	36	9	62	47	39	16	65	127	80	27	90
	23%	24%	27%	13%	26%	19%	16%	25%	30%	21%	11%	27%	21%	23%	13%	28%
		*	*	*	C		*	J	J*	J				N		N
I have other financial priorities that matter more	190	24	22	15	75	42	12	71	37	36	28	58	132	76	52	75
	23%	19%	23%	26%	23%	22%	20%	28%	23%	19%	19%	24%	22%	22%	24%	23%
		*	*	*			*		*							
I don't know what it is	85	10	5	5	51	12	3	34	22	14	4	19	66	33	22	35
	10%	8%	5%	8%	16%	6%	5%	13%	14%	8%	3%	8%	11%	9%	10%	11%
		*	*	*	BE		*	J	J*							
I will dip into my savings (retirement or emergency fund)	59	7	5	6	11	24	6	18	9	14	13	16	44	20	13	27
	7%	6%	5%	11%	4%	13%	10%	7%	6%	8%	9%	7%	7%	6%	6%	8%
		*	*	D*		D	*		*							
Expensive/ not affordable	21	4	3	1	13	-	-	13	2	3	2	8	13	9	8	4
	2%	3%	3%	1%	4%	-	-	5%	1%	2%	2%	3%	2%	3%	4%	1%
		*	*	*	E		*		*							
Other	40	10	8	*	12	8	3	20	3	5	6	9	31	21	15	11
	5%	8%	8%	*	4%	4%	5%	8%	2%	3%	4%	4%	5%	6%	7%	3%
		*	*	*			*		*							
Don't know	1	*	-	-	*	-	*	*	-	*	-	*	1	-	*	1
	*	*	-	-	*	-	1%	*	-	*	-	*	*	-	*	*
		*	*	*			*		*							

- Column Proportions:  
Columns Tested (5%): A/B/C/D/E/F,G/H/I/J,K/L,M/N/O  
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- Column Means:  
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