Have you ever, do you now or do you expect to provide informal caregiving to another adult?

Q1. Have you ever, do you now or do you expect to provide informal, unpaid caregiving to another adult? By adult caregiving, we mean providing care and/or support to an adult family member, friend or neighbour who has a physical or mental disability, is chronically ill or is frail.

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L/M/N - O/P Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Investable Assets					Working Status				Marital Status					Significant health event	
	Total	$100K - <$250K	$250K+	$250K - <$500k	$500K - <$1M	$1M+	Full-time	Part-time	Self employed	Other	Married/Remarried/Cohabitating	Separated/Divorced	Single	Widowed	Separated/Divorced/Single/Widowed	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Base: All Respondents	1315	616	699	334	227	138	-**	-**	-**	-**	1117	79*	61*	58*	198	427	888
Yes	535	253	282	135	94	53	0	0	0	0	448	24	24	39	87	222	313
	41%	41%	40%	40%	41%	38%	-	-	-	-	40%	30%	39%	67%	44%	52%	35%
														JKLN	K	P	
No	481	222	259	122	89	48	0	0	0	0	392	40	33	16	89	109	372
	37%	36%	37%	37%	39%	35%	-	-	-	-	35%	51%	54%	28%	45%	26%	42%
												JM	JM		JM		O
Don't know	299	141	158	77	44	37	0	0	0	0	277	15	4	3	22	96	203
	23%	23%	23%	23%	19%	27%	-	-	-	-	25%	19%	7%	5%	11%	23%	23%
											LMN	LMN					

Health event

Q2. In the past year, have you or has another member of your family experienced a significant health event or a decline in health overall?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L/M/N - O/P Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Investable Assets					Working Status				Marital Status					Significant health event	
	Total	$100K - <$250K	$250K+	$250K - <$500k	$500K - <$1M	$1M+	Full-time	Part-time	Self employed	Other	Married/Remarried/Cohabitating	Separated/Divorced	Single	Widowed	Separated/Divorced/Single/Widowed	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Base: All Respondents	1315	616	699	334	227	138	-**	-**	-**	-**	1117	79*	61*	58*	198	427	888
Yes	427	205	222	102	61	59	0	0	0	0	357	19	23	28	70	427	0
	33%	33%	32%	31%	27%	43%	-	-	-	-	32%	24%	38%	48%	35%	100%	-
						ABCD								JKN	K	P	
No	888	411	477	232	166	79	0	0	0	0	760	60	38	30	128	0	888
	68%	67%	68%	70%	73%	57%	-	-	-	-	68%	76%	62%	52%	65%	-	100%
		E	E	E	E						M	MN			M		O

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3. [SUMMARY - RANK 1] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L/M/N - O/P Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Investable Assets					Working Status				Marital Status					Significant health event	
	Total	$100K - <$250K	$250K+	$250K - <$500k	$500K - <$1M	$1M+	Full-time	Part-time	Self employed	Other	Married/Remarried/Cohabitating	Separated/Divorced	Single	Widowed	Separated/Divorced/Single/Widowed	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Base: All Respondents	1315	616	699	334	227	138	-**	-**	-**	-**	1117	79*	61*	58*	198	427	888
Changes in physical health	418 32%	178 29%	240 34% A	123 37% A	69 30%	48 35%	0 -	0 -	0 -	0 -	347 31%	23 29%	24 39%	24 41%	71 36%	153 36% P	265 30%
Change in income	254 19%	143 23% BCE	111 16% E	48 14%	50 22% BCE	13 9%	0 -	0 -	0 -	0 -	215 19%	16 20%	13 21%	10 17%	39 20%	77 18%	177 20%
Changes in spouse/partner's health	231 18%	100 16%	131 19%	68 20%	36 16%	27 20%	0 -	0 -	0 -	0 -	223 20% KLN	1 1%	1 2%	6 10% KLN	8 4%	95 22% P	136 15%
Changes in mental health/abilities	105 8%	52 8%	53 8%	25 8%	14 6%	14 10%	0 -	0 -	0 -	0 -	85 8%	10 13%	7 12%	3 5%	20 10%	27 6%	78 9%
Change in working status	76 6%	34 6%	42 6%	19 6%	11 5%	12 9%	0 -	0 -	0 -	0 -	64 6%	5 6%	5 8%	2 3%	12 6%	12 3%	64 7% O
Loss of friends/relatives	66 5%	31 5%	35 5%	16 5%	13 6%	6 4%	0 -	0 -	0 -	0 -	53 5%	5 6%	5 8%	3 5%	13 7%	18 4%	48 5%
Changes in social ties	65 5%	29 5%	36 5% C	11 3%	17 8% C	8 6%	0 -	0 -	0 -	0 -	53 5%	9 11% JLN	1 2%	2 3%	12 6%	19 4%	46 5%
New roles (volunteering, caregiving)	42 3%	19 3%	23 3%	10 3%	8 4%	5 4%	0 -	0 -	0 -	0 -	35 3%	3 4%	3 5%	1 2%	7 4%	9 2%	33 4%
Change in social status	28 2%	14 2%	14 2%	8 2%	3 1%	3 2%	0 -	0 -	0 -	0 -	23 2%	1 1%	1 2%	3 5%	5 3%	8 2%	20 2%
Change in marital status	19 1%	11 2%	8 1%	5 2%	2 1%	1 1%	0 -	0 -	0 -	0 -	11 1%	4 5% J	0 -	4 7% JL	8 4% J	9 2%	10 1%
Other	11 1%	5 1%	6 1%	1 0%	4 2%	1 1%	0 -	0 -	0 -	0 -	8 1%	2 3%	1 2%	0 -	3 2%	0 -	11 1% O

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3. [SUMMARY - RANK 2] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L/M/N - O/P Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Investable Assets					Working Status				Marital Status					Significant health event	
	Total	$100K - <$250K	$250K+	$250K - <$500k	$500K - <$1M	$1M+	Full-time	Part-time	Self employed	Other	Married/Remarried/Cohabitating	Separated/Divorced	Single	Widowed	Separated/Divorced/Single/Widowed	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Base: All Respondents	1315	616	699	334	227	138	-**	-**	-**	-**	1117	79*	61*	58*	198	427	888
Changes in physical health	329 25%	163 27%	166 24%	76 23%	58 26%	32 23%	0 -	0 -	0 -	0 -	283 25%	19 24%	13 21%	14 24%	46 23%	107 25%	222 25%
Changes in spouse/partner's health	275 21%	130 21%	145 21%	63 19%	48 21%	34 25%	0 -	0 -	0 -	0 -	271 24% KLMN	1 1%	0 -	3 5%	4 2%	91 21%	184 21%
Changes in mental health/abilities	168 13%	66 11%	102 15% A	47 14%	34 15%	21 15%	0 -	0 -	0 -	0 -	134 12%	14 18%	11 18%	9 16%	34 17% J	49 12%	119 13%
Change in income	146 11%	76 12%	70 10%	41 12%	20 9%	9 7%	0 -	0 -	0 -	0 -	115 10%	10 13%	11 18%	10 17%	31 16% J	52 12%	94 11%
Loss of friends/relatives	115 9%	49 8%	66 9% D	33 10%	14 6%	19 14% AD	0 -	0 -	0 -	0 -	90 8%	7 9%	12 20% J	6 10%	25 13% J	44 10%	71 8%
Changes in social ties	84 6%	35 6%	49 7% E	28 8% E	17 8%	4 3%	0 -	0 -	0 -	0 -	65 6%	10 13% J	2 3%	7 12%	19 10% JL	27 6%	57 6%
Change in working status	67 5%	34 6%	33 5% C	10 3%	13 6%	10 7% C	0 -	0 -	0 -	0 -	60 5%	5 6%	1 2%	1 2%	7 4%	17 4%	50 6%
New roles (volunteering, caregiving)	60 5%	28 5%	32 5%	15 5%	11 5%	6 4%	0 -	0 -	0 -	0 -	45 4%	5 6%	5 8%	5 9%	15 8% J	21 5%	39 4%
Change in social status	43 3%	23 4%	20 3%	11 3%	8 4%	1 1%	0 -	0 -	0 -	0 -	32 3%	5 6%	5 8% J	1 2%	11 6%	13 3%	30 3%
Change in marital status	21 2%	10 2%	11 2%	7 2%	3 1%	1 1%	0 -	0 -	0 -	0 -	15 1%	3 4%	1 2%	2 3%	6 3%	5 1%	16 2%
Other	7 1%	2 0%	5 1%	3 1%	1 0%	1 1%	0 -	0 -	0 -	0 -	7 1%	0 -	0 -	0 -	0 -	1 0%	6 1%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3. [SUMMARY - RANK 3] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L/M/N - O/P Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Investable Assets					Working Status				Marital Status					Significant health event	
	Total	$100K - <$250K	$250K+	$250K - <$500k	$500K - <$1M	$1M+	Full-time	Part-time	Self employed	Other	Married/Remarried/Cohabitating	Separated/Divorced	Single	Widowed	Separated/Divorced/Single/Widowed	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Base: All Respondents	1315	616	699	334	227	138	-**	-**	-**	-**	1117	79*	61*	58*	198	427	888
Changes in physical health	223 17%	119 19% BC	104 15%	47 14%	35 15%	22 16%	0 -	0 -	0 -	0 -	195 18%	11 14%	9 15%	8 14%	28 14%	73 17%	150 17%
Changes in mental health/abilities	220 17%	108 18%	112 16%	49 15%	45 20%	18 13%	0 -	0 -	0 -	0 -	188 17%	14 18%	9 15%	9 16%	32 16%	81 19%	139 16%
Loss of friends/relatives	176 13%	71 12%	105 15%	52 16%	36 16%	17 12%	0 -	0 -	0 -	0 -	138 12%	12 15%	9 15%	17 29% JKN	38 19% J	65 15%	111 13%
Changes in spouse/partner's health	156 12%	75 12%	81 12%	39 12%	28 12%	14 10%	0 -	0 -	0 -	0 -	151 14% KLMN	4 5%	0 -	1 2%	5 3%	47 11%	109 12%
Change in income	142 11%	62 10%	80 11%	41 12%	22 10%	17 12%	0 -	0 -	0 -	0 -	116 10%	9 11%	11 18%	6 10%	26 13%	45 11%	97 11%
Changes in social ties	109 8%	49 8%	60 9%	30 9%	18 8%	12 9%	0 -	0 -	0 -	0 -	89 8%	11 14%	4 7%	5 9%	20 10%	35 8%	74 8%
New roles (volunteering, caregiving)	86 7%	34 6%	52 7%	19 6%	15 7%	18 13% ABCD	0 -	0 -	0 -	0 -	73 7%	5 6%	5 8%	3 5%	13 7%	28 7%	58 7%
Change in social status	64 5%	33 5%	31 4%	19 6%	6 3%	6 4%	0 -	0 -	0 -	0 -	53 5%	4 5%	3 5%	4 7%	11 6%	18 4%	46 5%
Change in working status	55 4%	24 4%	31 4% E	19 6% E	10 4%	2 1%	0 -	0 -	0 -	0 -	49 4%	3 4%	2 3%	1 2%	6 3%	12 3%	43 5%
Change in marital status	26 2%	15 2%	11 2%	7 2%	2 1%	2 1%	0 -	0 -	0 -	0 -	21 2%	2 3%	1 2%	2 3%	5 3%	6 1%	20 2%
Other	58 4%	26 4%	32 5%	12 4%	10 4%	10 7%	0 -	0 -	0 -	0 -	44 4%	4 5%	8 13% JN	2 3%	14 7% J	17 4%	41 5%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3. [SUMMARY - RANK 1-3] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L/M/N - O/P Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Investable Assets					Working Status				Marital Status					Significant health event	
	Total	$100K - <$250K	$250K+	$250K - <$500k	$500K - <$1M	$1M+	Full-time	Part-time	Self employed	Other	Married/Remarried/Cohabitating	Separated/Divorced	Single	Widowed	Separated/Divorced/Single/Widowed	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Base: All Respondents	1315	616	699	334	227	138	-**	-**	-**	-**	1117	79*	61*	58*	198	427	888
Changes in physical health	970 74%	460 75%	510 73%	246 74%	162 71%	102 74%	0 -	0 -	0 -	0 -	825 74%	53 67%	46 75%	46 79%	145 73%	333 78% P	637 72%
Changes in spouse/partner's health	662 50%	305 50%	357 51%	170 51%	112 49%	75 54%	0 -	0 -	0 -	0 -	645 58% KLMN	6 8%	1 2%	10 17% LN	17 9% L	233 55% P	429 48%
Change in income	542 41%	281 46% BCE	261 37% E	130 39% E	92 41% E	39 28%	0 -	0 -	0 -	0 -	446 40%	35 44%	35 57% J	26 45%	96 49% J	174 41%	368 41%
Changes in mental health/abilities	493 38%	226 37%	267 38%	121 36%	93 41%	53 38%	0 -	0 -	0 -	0 -	407 36%	38 48% J	27 44%	21 36%	86 43%	157 37%	336 38%
Loss of friends/relatives	357 27%	151 25%	206 30% A	101 30%	63 28%	42 30%	0 -	0 -	0 -	0 -	281 25%	24 30%	26 43% J	26 45% J	76 38% J	127 30%	230 26%
Changes in social ties	258 20%	113 18%	145 21%	69 21%	52 23%	24 17%	0 -	0 -	0 -	0 -	207 19%	30 38% JLN	7 12%	14 24%	51 26% JL	81 19%	177 20%
Change in working status	198 15%	92 15%	106 15%	48 14%	34 15%	24 17%	0 -	0 -	0 -	0 -	173 16%	13 17%	8 13%	4 7%	25 13%	41 10%	157 18% O
New roles (volunteering, caregiving)	188 14%	81 13%	107 15%	44 13%	34 15%	29 21% ABC	0 -	0 -	0 -	0 -	153 14%	13 17%	13 21%	9 16%	35 18%	58 14%	130 15%
Change in social status	135 10%	70 11%	65 9%	38 11%	17 8%	10 7%	0 -	0 -	0 -	0 -	108 10%	10 13%	9 15%	8 14%	27 14%	39 9%	96 11%
Change in marital status	66 5%	36 6%	30 4%	19 6%	7 3%	4 3%	0 -	0 -	0 -	0 -	47 4%	9 11% J	2 3%	8 14% JL	19 10% JL	20 5%	46 5%
Other	76 6%	33 5%	43 6%	16 5%	15 7%	12 9%	0 -	0 -	0 -	0 -	59 5%	6 8%	9 15% JM	2 3%	17 9%	18 4%	58 7%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3_1. [Loss of friends/relatives] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L/M/N - O/P Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Investable Assets					Working Status				Marital Status					Significant health event	
	Total	$100K - <$250K	$250K+	$250K - <$500k	$500K - <$1M	$1M+	Full-time	Part-time	Self employed	Other	Married/Remarried/Cohabitating	Separated/Divorced	Single	Widowed	Separated/Divorced/Single/Widowed	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Base: All Respondents	1315	616	699	334	227	138	-**	-**	-**	-**	1117	79*	61*	58*	198	427	888
Loss of friends/relatives																	
1 - Most Challenging	66 5%	31 5%	35 5%	16 5%	13 6%	6 4%	0 -	0 -	0 -	0 -	53 5%	5 6%	5 8%	3 5%	13 7%	18 4%	48 5%
2	115 9%	49 8%	66 9% D	33 10%	14 6%	19 14% AD	0 -	0 -	0 -	0 -	90 8%	7 9%	12 20% J	6 10%	25 13% J	44 10%	71 8%
3	176 13%	71 12%	105 15%	52 16%	36 16%	17 12%	0 -	0 -	0 -	0 -	138 12%	12 15%	9 15%	17 29% JKN	38 19% J	65 15%	111 13%
Not ranked	958 73%	465 76% B	493 71%	233 70%	164 72%	96 70%	0 -	0 -	0 -	0 -	836 75% LMN	55 70%	35 57%	32 55%	122 62%	300 70%	658 74%
Summary																	
Rank 1-2	181 14%	80 13%	101 14%	49 15%	27 12%	25 18%	0 -	0 -	0 -	0 -	143 13%	12 15%	17 28% JN	9 16%	38 19% J	62 15%	119 13%
Rank 1-3	357 27%	151 25%	206 30% A	101 30%	63 28%	42 30%	0 -	0 -	0 -	0 -	281 25%	24 30%	26 43% J	26 45% J	76 38% J	127 30%	230 26%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3_2. [Changes in social ties] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L/M/N - O/P Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Investable Assets					Working Status				Marital Status					Significant health event	
	Total	$100K - <$250K	$250K+	$250K - <$500k	$500K - <$1M	$1M+	Full-time	Part-time	Self employed	Other	Married/Remarried/Cohabitating	Separated/Divorced	Single	Widowed	Separated/Divorced/Single/Widowed	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Base: All Respondents	1315	616	699	334	227	138	-**	-**	-**	-**	1117	79*	61*	58*	198	427	888
Changes in social ties																	
1 - Most Challenging	65 5%	29 5%	36 5% C	11 3%	17 8% C	8 6%	0 -	0 -	0 -	0 -	53 5%	9 11% JLN	1 2%	2 3%	12 6%	19 4%	46 5%
2	84 6%	35 6%	49 7% E	28 8% E	17 8%	4 3%	0 -	0 -	0 -	0 -	65 6%	10 13% J	2 3%	7 12%	19 10% JL	27 6%	57 6%
3	109 8%	49 8%	60 9%	30 9%	18 8%	12 9%	0 -	0 -	0 -	0 -	89 8%	11 14%	4 7%	5 9%	20 10%	35 8%	74 8%
Not ranked	1057 80%	503 82%	554 79%	265 79%	175 77%	114 83%	0 -	0 -	0 -	0 -	910 82% KN	49 62%	54 89% KN	44 76%	147 74% K	346 81%	711 80%
Summary																	
Rank 1-2	149 11%	64 10%	85 12%	39 12%	34 15%	12 9%	0 -	0 -	0 -	0 -	118 11%	19 24% JLN	3 5%	9 16%	31 16% JL	46 11%	103 12%
Rank 1-3	258 20%	113 18%	145 21%	69 21%	52 23%	24 17%	0 -	0 -	0 -	0 -	207 19%	30 38% JLN	7 12%	14 24%	51 26% JL	81 19%	177 20%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3_3. [Change in marital status] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L/M/N - O/P Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Investable Assets					Working Status				Marital Status					Significant health event	
	Total	$100K - <$250K	$250K+	$250K - <$500k	$500K - <$1M	$1M+	Full-time	Part-time	Self employed	Other	Married/Remarried/Cohabitating	Separated/Divorced	Single	Widowed	Separated/Divorced/Single/Widowed	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Base: All Respondents	1315	616	699	334	227	138	-**	-**	-**	-**	1117	79*	61*	58*	198	427	888
Change in marital status																	
1 - Most Challenging	19 1%	11 2%	8 1%	5 2%	2 1%	1 1%	0 -	0 -	0 -	0 -	11 1%	4 5% J	0 -	4 7% JL	8 4% J	9 2%	10 1%
2	21 2%	10 2%	11 2%	7 2%	3 1%	1 1%	0 -	0 -	0 -	0 -	15 1%	3 4%	1 2%	2 3%	6 3%	5 1%	16 2%
3	26 2%	15 2%	11 2%	7 2%	2 1%	2 1%	0 -	0 -	0 -	0 -	21 2%	2 3%	1 2%	2 3%	5 3%	6 1%	20 2%
Not ranked	1249 95%	580 94%	669 96%	315 94%	220 97%	134 97%	0 -	0 -	0 -	0 -	1070 96% KMN	70 89%	59 97% MN	50 86%	179 90%	407 95%	842 95%
Summary																	
Rank 1-2	40 3%	21 3%	19 3%	12 4%	5 2%	2 1%	0 -	0 -	0 -	0 -	26 2%	7 9% J	1 2%	6 10% JL	14 7% JL	14 3%	26 3%
Rank 1-3	66 5%	36 6%	30 4%	19 6%	7 3%	4 3%	0 -	0 -	0 -	0 -	47 4%	9 11% J	2 3%	8 14% JL	19 10% JL	20 5%	46 5%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3_4. [Change in income] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L/M/N - O/P Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Investable Assets					Working Status				Marital Status					Significant health event	
	Total	$100K - <$250K	$250K+	$250K - <$500k	$500K - <$1M	$1M+	Full-time	Part-time	Self employed	Other	Married/Remarried/Cohabitating	Separated/Divorced	Single	Widowed	Separated/Divorced/Single/Widowed	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Base: All Respondents	1315	616	699	334	227	138	-**	-**	-**	-**	1117	79*	61*	58*	198	427	888
Change in income																	
1 - Most Challenging	254	143	111	48	50	13	0	0	0	0	215	16	13	10	39	77	177
	19%	23%	16%	14%	22%	9%	-	-	-	-	19%	20%	21%	17%	20%	18%	20%
		BCE	E		BCE												
2	146	76	70	41	20	9	0	0	0	0	115	10	11	10	31	52	94
	11%	12%	10%	12%	9%	7%	-	-	-	-	10%	13%	18%	17%	16%	12%	11%
															J		
3	142	62	80	41	22	17	0	0	0	0	116	9	11	6	26	45	97
	11%	10%	11%	12%	10%	12%	-	-	-	-	10%	11%	18%	10%	13%	11%	11%
Not ranked	773	335	438	204	135	99	0	0	0	0	671	44	26	32	102	253	520
	59%	54%	63%	61%	60%	72%	-	-	-	-	60%	56%	43%	55%	52%	59%	59%
			A	A		ABCD					LN						
Summary																	
Rank 1-2	400	219	181	89	70	22	0	0	0	0	330	26	24	20	70	129	271
	30%	36%	26%	27%	31%	16%	-	-	-	-	30%	33%	39%	35%	35%	30%	31%
		BCE	E	E	BE												
Rank 1-3	542	281	261	130	92	39	0	0	0	0	446	35	35	26	96	174	368
	41%	46%	37%	39%	41%	28%	-	-	-	-	40%	44%	57%	45%	49%	41%	41%
		BCE	E	E	E								J		J		

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3_5. [Changes in physical health] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L/M/N - O/P Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Investable Assets					Working Status				Marital Status					Significant health event	
	Total	$100K - <$250K	$250K+	$250K - <$500k	$500K - <$1M	$1M+	Full-time	Part-time	Self employed	Other	Married/Remarried/Cohabitating	Separated/Divorced	Single	Widowed	Separated/Divorced/Single/Widowed	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Base: All Respondents	1315	616	699	334	227	138	-**	-**	-**	-**	1117	79*	61*	58*	198	427	888
Changes in physical health																	
1 - Most Challenging	418	178	240	123	69	48	0	0	0	0	347	23	24	24	71	153	265
	32%	29%	34%	37%	30%	35%	-	-	-	-	31%	29%	39%	41%	36%	36%	30%
			A	A												P	
2	329	163	166	76	58	32	0	0	0	0	283	19	13	14	46	107	222
	25%	27%	24%	23%	26%	23%	-	-	-	-	25%	24%	21%	24%	23%	25%	25%
3	223	119	104	47	35	22	0	0	0	0	195	11	9	8	28	73	150
	17%	19%	15%	14%	15%	16%	-	-	-	-	18%	14%	15%	14%	14%	17%	17%
		BC															
Not ranked	345	156	189	88	65	36	0	0	0	0	292	26	15	12	53	94	251
	26%	25%	27%	26%	29%	26%	-	-	-	-	26%	33%	25%	21%	27%	22%	28%
																	O
Summary																	
Rank 1-2	747	341	406	199	127	80	0	0	0	0	630	42	37	38	117	260	487
	57%	55%	58%	60%	56%	58%	-	-	-	-	56%	53%	61%	66%	59%	61%	55%
																P	
Rank 1-3	970	460	510	246	162	102	0	0	0	0	825	53	46	46	145	333	637
	74%	75%	73%	74%	71%	74%	-	-	-	-	74%	67%	75%	79%	73%	78%	72%
																P	

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3_6. [Changes in mental health/abilities] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L/M/N - O/P Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Investable Assets					Working Status				Marital Status					Significant health event	
	Total	$100K - <$250K	$250K+	$250K - <$500k	$500K - <$1M	$1M+	Full-time	Part-time	Self employed	Other	Married/Remarried/Cohabitating	Separated/Divorced	Single	Widowed	Separated/Divorced/Single/Widowed	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Base: All Respondents	1315	616	699	334	227	138	-**	-**	-**	-**	1117	79*	61*	58*	198	427	888
Changes in mental health/abilities																	
1 - Most Challenging	105	52	53	25	14	14	0	0	0	0	85	10	7	3	20	27	78
	8%	8%	8%	8%	6%	10%	-	-	-	-	8%	13%	12%	5%	10%	6%	9%
2	168	66	102	47	34	21	0	0	0	0	134	14	11	9	34	49	119
	13%	11%	15%	14%	15%	15%	-	-	-	-	12%	18%	18%	16%	17%	12%	13%
			A												J		
3	220	108	112	49	45	18	0	0	0	0	188	14	9	9	32	81	139
	17%	18%	16%	15%	20%	13%	-	-	-	-	17%	18%	15%	16%	16%	19%	16%
Not ranked	822	390	432	213	134	85	0	0	0	0	710	41	34	37	112	270	552
	63%	63%	62%	64%	59%	62%	-	-	-	-	64%	52%	56%	64%	57%	63%	62%
											K						
Summary																	
Rank 1-2	273	118	155	72	48	35	0	0	0	0	219	24	18	12	54	76	197
	21%	19%	22%	22%	21%	25%	-	-	-	-	20%	30%	30%	21%	27%	18%	22%
												J			J		
Rank 1-3	493	226	267	121	93	53	0	0	0	0	407	38	27	21	86	157	336
	38%	37%	38%	36%	41%	38%	-	-	-	-	36%	48%	44%	36%	43%	37%	38%
												J					

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3_7. [Changes in spouse/partner's health] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L/M/N - O/P Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Investable Assets					Working Status				Marital Status					Significant health event	
	Total	$100K - <$250K	$250K+	$250K - <$500k	$500K - <$1M	$1M+	Full-time	Part-time	Self employed	Other	Married/Remarried/Cohabitating	Separated/Divorced	Single	Widowed	Separated/Divorced/Single/Widowed	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Base: All Respondents	1315	616	699	334	227	138	-**	-**	-**	-**	1117	79*	61*	58*	198	427	888
Changes in spouse/partner's health																	
1 - Most Challenging	231	100	131	68	36	27	0	0	0	0	223	1	1	6	8	95	136
	18%	16%	19%	20%	16%	20%	-	-	-	-	20%	1%	2%	10%	4%	22%	15%
											KLN			KLN		P	
2	275	130	145	63	48	34	0	0	0	0	271	1	0	3	4	91	184
	21%	21%	21%	19%	21%	25%	-	-	-	-	24%	1%	-	5%	2%	21%	21%
											KLMN						
3	156	75	81	39	28	14	0	0	0	0	151	4	0	1	5	47	109
	12%	12%	12%	12%	12%	10%	-	-	-	-	14%	5%	-	2%	3%	11%	12%
											KLMN						
Not ranked	653	311	342	164	115	63	0	0	0	0	472	73	60	48	181	194	459
	50%	51%	49%	49%	51%	46%	-	-	-	-	42%	92%	98%	83%	91%	45%	52%
												J	JMN	J	JM		O
Summary																	
Rank 1-2	506	230	276	131	84	61	0	0	0	0	494	2	1	9	12	186	320
	39%	37%	40%	39%	37%	44%	-	-	-	-	44%	3%	2%	16%	6%	44%	36%
											KLMN			KLN		P	
Rank 1-3	662	305	357	170	112	75	0	0	0	0	645	6	1	10	17	233	429
	50%	50%	51%	51%	49%	54%	-	-	-	-	58%	8%	2%	17%	9%	55%	48%
											KLMN			LN	L	P	

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3_8. [New roles (volunteering, caregiving)] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L/M/N - O/P Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Investable Assets					Working Status				Marital Status					Significant health event	
	Total	$100K - <$250K	$250K+	$250K - <$500k	$500K - <$1M	$1M+	Full-time	Part-time	Self employed	Other	Married/Remarried/Cohabitating	Separated/Divorced	Single	Widowed	Separated/Divorced/Single/Widowed	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Base: All Respondents	1315	616	699	334	227	138	-**	-**	-**	-**	1117	79*	61*	58*	198	427	888
New roles (volunteering, caregiving)																	
1 - Most Challenging	42 3%	19 3%	23 3%	10 3%	8 4%	5 4%	0 -	0 -	0 -	0 -	35 3%	3 4%	3 5%	1 2%	7 4%	9 2%	33 4%
2	60 5%	28 5%	32 5%	15 5%	11 5%	6 4%	0 -	0 -	0 -	0 -	45 4%	5 6%	5 8%	5 9%	15 8% J	21 5%	39 4%
3	86 7%	34 6%	52 7%	19 6%	15 7%	18 13% ABCD	0 -	0 -	0 -	0 -	73 7%	5 6%	5 8%	3 5%	13 7%	28 7%	58 7%
Not ranked	1127 86%	535 87% E	592 85% E	290 87% E	193 85%	109 79%	0 -	0 -	0 -	0 -	964 86%	66 84%	48 79%	49 85%	163 82%	369 86%	758 85%
Summary																	
Rank 1-2	102 8%	47 8%	55 8%	25 8%	19 8%	11 8%	0 -	0 -	0 -	0 -	80 7%	8 10%	8 13%	6 10%	22 11%	30 7%	72 8%
Rank 1-3	188 14%	81 13%	107 15%	44 13%	34 15%	29 21% ABC	0 -	0 -	0 -	0 -	153 14%	13 17%	13 21%	9 16%	35 18%	58 14%	130 15%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3_9. [Change in social status] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L/M/N - O/P Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Investable Assets					Working Status				Marital Status					Significant health event	
	Total	$100K - <$250K	$250K+	$250K - <$500k	$500K - <$1M	$1M+	Full-time	Part-time	Self employed	Other	Married/Remarried/Cohabitating	Separated/Divorced	Single	Widowed	Separated/Divorced/Single/Widowed	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Base: All Respondents	1315	616	699	334	227	138	-**	-**	-**	-**	1117	79*	61*	58*	198	427	888
Change in social status																	
1 - Most Challenging	28	14	14	8	3	3	0	0	0	0	23	1	1	3	5	8	20
	2%	2%	2%	2%	1%	2%	-	-	-	-	2%	1%	2%	5%	3%	2%	2%
2	43	23	20	11	8	1	0	0	0	0	32	5	5	1	11	13	30
	3%	4%	3%	3%	4%	1%	-	-	-	-	3%	6%	8% J	2%	6%	3%	3%
3	64	33	31	19	6	6	0	0	0	0	53	4	3	4	11	18	46
	5%	5%	4%	6%	3%	4%	-	-	-	-	5%	5%	5%	7%	6%	4%	5%
Not ranked	1180	546	634	296	210	128	0	0	0	0	1009	69	52	50	171	388	792
	90%	89%	91%	89%	93%	93%	-	-	-	-	90%	87%	85%	86%	86%	91%	89%
Summary																	
Rank 1-2	71	37	34	19	11	4	0	0	0	0	55	6	6	4	16	21	50
	5%	6%	5%	6%	5%	3%	-	-	-	-	5%	8%	10%	7%	8%	5%	6%
Rank 1-3	135	70	65	38	17	10	0	0	0	0	108	10	9	8	27	39	96
	10%	11%	9%	11%	8%	7%	-	-	-	-	10%	13%	15%	14%	14%	9%	11%

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3_10. [Change in working status] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L/M/N - O/P Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Investable Assets					Working Status				Marital Status					Significant health event	
	Total	$100K - <$250K	$250K+	$250K - <$500k	$500K - <$1M	$1M+	Full-time	Part-time	Self employed	Other	Married/Remarried/Cohabitating	Separated/Divorced	Single	Widowed	Separated/Divorced/Single/Widowed	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Base: All Respondents	1315	616	699	334	227	138	-**	-**	-**	-**	1117	79*	61*	58*	198	427	888
Change in working status																	
1 - Most Challenging	76 6%	34 6%	42 6%	19 6%	11 5%	12 9%	0 -	0 -	0 -	0 -	64 6%	5 6%	5 8%	2 3%	12 6%	12 3%	64 7% O
2	67 5%	34 6%	33 5% C	10 3%	13 6%	10 7% C	0 -	0 -	0 -	0 -	60 5%	5 6%	1 2%	1 2%	7 4%	17 4%	50 6%
3	55 4%	24 4%	31 4% E	19 6% E	10 4%	2 1%	0 -	0 -	0 -	0 -	49 4%	3 4%	2 3%	1 2%	6 3%	12 3%	43 5%
Not ranked	1117 85%	524 85%	593 85%	286 86%	193 85%	114 83%	0 -	0 -	0 -	0 -	944 85%	66 84%	53 87%	54 93%	173 87%	386 90% P	731 82%
Summary																	
Rank 1-2	143 11%	68 11%	75 11%	29 9%	24 11%	22 16% BC	0 -	0 -	0 -	0 -	124 11%	10 13%	6 10%	3 5%	19 10%	29 7%	114 13% O
Rank 1-3	198 15%	92 15%	106 15%	48 14%	34 15%	24 17%	0 -	0 -	0 -	0 -	173 16%	13 17%	8 13%	4 7%	25 13%	41 10%	157 18% O

The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging...

Q3_11. [Other] The following is a list of changes that people often encounter once they retire. Which of these do you believe will be the 3 most challenging for you to adapt to?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L/M/N - O/P Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Investable Assets					Working Status				Marital Status					Significant health event	
	Total	$100K - <$250K	$250K+	$250K - <$500k	$500K - <$1M	$1M+	Full-time	Part-time	Self employed	Other	Married/Remarried/Cohabitating	Separated/Divorced	Single	Widowed	Separated/Divorced/Single/Widowed	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Base: All Respondents	1315	616	699	334	227	138	-**	-**	-**	-**	1117	79*	61*	58*	198	427	888
Other																	
1 - Most Challenging	11 1%	5 1%	6 1%	1 0%	4 2%	1 1%	0 -	0 -	0 -	0 -	8 1%	2 3%	1 2%	0 -	3 2%	0 -	11 1% O
2	7 1%	2 0%	5 1%	3 1%	1 0%	1 1%	0 -	0 -	0 -	0 -	7 1%	0 -	0 -	0 -	0 -	1 0%	6 1%
3	58 4%	26 4%	32 5%	12 4%	10 4%	10 7%	0 -	0 -	0 -	0 -	44 4%	4 5%	8 13% JN	2 3%	14 7% J	17 4%	41 5%
Not ranked	1239 94%	583 95%	656 94%	318 95%	212 93%	126 91%	0 -	0 -	0 -	0 -	1058 95% L	73 92%	52 85%	56 97% L	181 91%	409 96%	830 94%
Summary																	
Rank 1-2	18 1%	7 1%	11 2%	4 1%	5 2%	2 1%	0 -	0 -	0 -	0 -	15 1%	2 3%	1 2%	0 -	3 2%	1 0%	17 2% O
Rank 1-3	76 6%	33 5%	43 6%	16 5%	15 7%	12 9%	0 -	0 -	0 -	0 -	59 5%	6 8%	9 15% JM	2 3%	17 9%	18 4%	58 7%

Legal instruments

Q4. Do you have any of the following (where current means that it has been developed or reviewed within the last 5 years and you have had no substantial life status change since that time, such as a divorce)?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L/M/N - O/P Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Investable Assets					Working Status				Marital Status					Significant health event	
	Total	$100K - <$250K	$250K+	$250K - <$500k	$500K - <$1M	$1M+	Full-time	Part-time	Self employed	Other	Married/Remarried/Cohabitating	Separated/Divorced	Single	Widowed	Separated/Divorced/Single/Widowed	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Base: All Respondents	1315	616	699	334	227	138	-**	-**	-**	-**	1117	79*	61*	58*	198	427	888
A current will	1071	496	575	275	190	110	0	0	0	0	919	59	42	51	152	354	717
	81%	81%	82%	82%	84%	80%	-	-	-	-	82%	75%	69%	88%	77%	83%	81%
											L			LN			
A current health directive	647	282	365	178	113	74	0	0	0	0	539	38	29	41	108	227	420
	49%	46%	52%	53%	50%	54%	-	-	-	-	48%	48%	48%	71%	55%	53%	47%
			A	A										JKLN		P	
A current financial directive	509	218	291	150	81	60	0	0	0	0	429	28	19	33	80	193	316
	39%	35%	42%	45%	36%	44%	-	-	-	-	38%	35%	31%	57%	40%	45%	36%
			AD	AD										JKLN		P	
None of the above	218	113	105	51	34	20	0	0	0	0	175	19	19	5	43	63	155
	17%	18%	15%	15%	15%	15%	-	-	-	-	16%	24%	31%	9%	22%	15%	18%
												M	JMN		JM		