

Thanks, next we have a few questions now about your personal financial situation. As always, please know that your responses are confidential and only looked at in aggregate. We respect your privacy.

**QM1. [T, INDEX]**

**BASE = ALL**

**SINGLE CHOICE**

All things considered, do you think you are financially better off or worse off than you were a year ago?

Better now

The same as a year ago

Worse now

Not sure

**QM2. [T, INDEX]**

**BASE = ALL**

**SINGLE CHOICE**

And a year from now, do you think you will be financially better off or worse off than you are now?

Better a year from now

The same as now

Worse a year from now

Not sure

**QM3. [T, INDEX]**

**Base=All**

**Single choice**

Thinking about grocery shopping and your household's food budget today, how easy or difficult would you say it is to feed your household?

Very easy

Easy

Difficult

Very difficult

Not sure/I don't do the grocery shopping

**QM4. [T, INDEX]**

**Base=All**

**Single choice**

And when it comes to your current living situation, whether you're paying a mortgage, renting, or otherwise, would you say the financial aspect of this is:

Easy – no worries at all

Manageable  
Tough  
Very difficult  
Not applicable

**QM5. [T, INDEX]**

**Base=Exclude Not Applicable in QM4**

**Single choice**

And what best describes your living situation?

Rent your current residence  
Own your current residence, paying a mortgage  
Own your current residence, not paying a mortgage  
Other

**QM6. [T, INDEX]**

**Base=All**

**Single choice**

When it comes to the debt – if any – that your household currently holds, would you say this amount is...

Not a problem at all  
A minor source of stress  
A major source of stress  
Don't have any debt

**CANADA PENSION PLAN**

**QRetire.**

**Base=All**

**Single choice**

Are you currently retired?

Yes  
No  
Semi-retired

**QPP1.**

**Base=[FOR RETIRED/SEMI-RETIRED in QRetire]**

**Single choice**

Which of the following categories best describes your situation:

I have enough money to do everything I want  
I live comfortably but don't have money for luxuries

Making ends meet is a struggle

**QPP2.**

**Base=[FOR NON-RETIRED in QRetire]**

**Single choice**

Which of the following broad categories best describes your expectations for your personal finances in retirement:

I expect to have enough money to do everything I want

I expect to live comfortably but not have money for luxuries

I expect that making ends meet will be a struggle

**QPP3.**

**Base=[FOR NON-RETIRED in QRetire]**

**Multichoice up to three**

How are you – or how do you expect to be – primarily financing your retirement? (If you have a spouse, please consider you and your spouse together.)

Choose up to 3 [RANDOMIZE]

Work pension

Your retirement savings (RRSPs, etc)

Investments

Downsizing/selling assets

Inheritance

Support from children/family

Government pension (Old Age Security/CPP/QPP)

Other, specify: **[ANCHOR]**

**QPP5.**

**Base=[FOR NON-RETIRED in QRetire]**

**Single choice**

How important would you say the Canada Pension Plan (or Quebec Pension Plan) is to your retirement? (If you never paid into CPP/QPP, please indicate that)

Very important, I plan to rely heavily on it

Important, it will definitely help

Not that important, I have other savings I will rely on primarily

Not important at all, I won't really notice it

I won't receive CPP because I never paid in

**QPP6**

**Base=All**

**Single choice**

The Canada Pension Plan Investment Board (CPPIB) is a federal Crown corporation that manages the funds of the Canada Pension Plan to help provide retirement income for Canadians. It invests in assets around the world. Its mandate is to maximize long-term returns without undue risk of loss.

Recently, some have suggested that the CPPIB prioritize investing in Canadian assets. Others have noted that the fund has an obligation to invest in assets that will maximize returns, regardless of whether they are in Canada or not.

What is closest to your view?

The CPP fund should invest wherever it earns the most return for Canadians  
The CPP fund should invest more in Canada