Half of all working-age women in Canada worry about lacking the funds to pay for medical or care expenses in retirement, and more than two-fifths are concerned about paying for basic necessities. These are among the survey findings by HSBC Bank Canada, which found that the gender retirement gap—in both funds and fears—is largely due to women performing the lion’s share of caretaking. In addition to taking more time away from work to have children and raise families, women also live longer in retirement, on average, increasing their need for more retirement savings. Despite these financial challenges, surveyed women were more positive about the future. They indicated more excitement than men about rediscovering themselves in retirement (58% vs. 52%), looked forward to pursuing hobbies/interests (77% vs. 70%) and could more readily envision a worthwhile life after the death of a partner (82% vs. 63%).