

Detailed Tables

q1a. Do you currently have any Registered Retirement Savings Plans or RRSPs?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: All respondents	1201	159	197	456	296	93
	Weighted	159	198	455	296	93*
Yes	775	105	135	315	168	51
	65%	66%	68% DE	69% DE	57%	55%
No	424	54	63	138	128	42
	35%	34%	32%	30%	43% BC	45% BC
(DK/NS)	2	0	0	2	0	0
	0	-	-	0	-	-

q3. Have you already contributed to, or do you plan to contribute, to a Registered Retirement Saving Plan or RRSP for the 2004 taxation year?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: All respondents	1201	159	197	456	296	93
	Weighted	159	198	455	296	93*
Have made contribution and/or plan to make a contribution (net)	569	78	105	237	113	36
	47%	49% D	53% DE	52% DE	38%	39%
- Already made your entire contribution for the 2003 taxation year	114	14	21	48	24	7
	9%	9%	10%	10%	8%	7%
- Already made a contribution and plan to contribute more, or	263	36	51	108	49	19
	22%	23% D	26% D	24% D	16%	21%
- Have not made a contribution but plan to contribute,	192	28	33	82	40	10
	16%	18%	17%	18%	14%	11%
Have not made a contribution and do not plan to contribute	609	78	88	209	177	56
	51%	49%	45%	46%	60% ABC	60% BC
(DK/NS)	23	3	4	9	6	1
	2%	2%	2%	2%	2%	1%

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q4. What reasons do you have for not contributing to an RRSP for the 2004 taxation year?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

	REGION					
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Have not made a contribution and do not plan to contribute	599	77	88	207	171	56
Weighted	609	78*	88*	209	177	56*
Do not have enough money to contribute	250 41%	35 45%	42 48%	85 41%	62 35%	25 44%
Retired/Too old to contribute (net)	137 23%	11 14%	19 22%	54 26% A	41 23%	11 20%
- Already retired	96 16%	7 8%	14 16%	36 17%	31 18%	8 15%
- Too old/too old to contribute	47 8%	5 6%	6 7%	20 10%	12 7%	3 6%
Not interested/don't want to/no benefit/not worth it	42 7%	5 6%	5 6%	10 5%	19 10% C	2 4%
Haven't thought about it/Haven't gotten around to it	33 5%	2 2%	2 2%	21 10% ABD	6 4%	2 4%
Do not work/not employed	22 4%	2 3%	2 2%	5 2%	12 7% C	1 2%
Have money in other investments	19 3%	2 3%	3 3%	9 4%	5 3%	0 -
I am a student/have student loans	18 3%	5 7% C	4 4% C	0 -	7 4% C	2 4% C
Dislike RRSP's/don't like the system	14 2%	1 1%	1 2%	3 1%	7 4%	2 4%
Need money for other thngs	11 2%	3 4% C	1 1%	1 1%	4 2%	2 3%
I am not eligible	9 1%	2 2%	2 2%	3 1%	2 1%	0 -
Too young to contribute	6 1%	0 -	0 -	1 1%	2 1%	3 5% BC
Could lose money	5 1%	0 -	0 -	1 0	5 3%	0 -

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q4. What reasons do you have for not contributing to an RRSP for the 2004 taxation year?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E

* small base

	Total	REGION				
		BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Have other ways to save	5 1%	1 2%	0 -	4 2%	0 -	0 -
Have an RRIF/RIF	5 1%	1 1%	0 -	2 1%	2 1%	0 -
Do not want to pay taxes upon redemption/ lose too much	5 1%	1 1%	1 1%	2 1%	0 -	1 2%
Already maxed out/ over contributed	4 1%	1 1%	1 1%	2 1%	0 -	1 1%
Other	34 6%	7 9%	7 8%	9 4%	6 3%	5 9%
No reason	3 0	1 1%	0 -	0 -	1 1%	1 2% C
(DK/NS)	16 3%	0 -	4 4%	3 2%	9 5%	0 -

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q5a. And did you make an RRSP contribution last year: that is, for the 2003 taxation year?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Have not made a contribution and do not plan to contribute or have an RRSP but Don't Know if made or plan to make a contribution this year Weighted	617	80	91	214	175	57
	626	81*	91*	215	182	57*
	68	8	9	22	27	3
	11%	10%	10%	10%	15%	5%
					E	
Yes	553	73	81	191	155	54
	88%	90%	89%	89%	85%	94%
No	4	0	1	2	0	1
(DK/NS)	1%	-	1%	1%	-	2%

q5b. In the 2003 taxation year, did you contribute your maximum allowable personal contribution amount?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base; ** very small base (under 30) ineligible for sig testing

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Made a contribution last year Weighted	69	9	10	22	25	3
	68*	8**	9**	22**	27**	3**
Yes	26	3	1	12	9	1
	38%	42%	10%	54%	33%	35%
No	41	4	9	10	17	2
	61%	58%	90%	46%	63%	65%
(DK/NS)	1	0	0	0	1	0
	2%	-	-	-	4%	-

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q6a. (First Mention) - Which of the following is your main reason for contributing to an RRSP for the 2004 taxation year?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Have made or plan to make a contribution this year	577	79	104	239	119	36
Weighted	569	78*	105*	237	113	36*
It's part of my retirement plan/planning for retirement	271	31	51	121	50	19
	48%	40%	48%	51%	44%	52%
Tax deduction	225	36	45	91	41	12
	40%	46%	42%	38%	36%	35%
It's habit/just the right thing to do	27	7	5	12	3	0
	5%	9%	5%	5%	3%	-
Saving for a home	16	0	0	6	8	1
	3%	-	-	3%	7% ABC	4%
Part of my company plan/ through work	9	0	3	2	4	0
	2%	-	3%	1%	4% C	-
Other	5	1	0	1	3	0
	1%	1%	-	0	3%	-
No real reason --don't necessarily plan/make a last minute decision	17	3	2	5	4	4
	3%	4%	2%	2%	3%	10% BC
(DK/NS)	2	0	0	2	0	0
	0	-	-	1%	-	-

Detailed Tables

q6a+q6b. (Total Mention) - And what other reasons do you have for contributing to an RRSP for the 2004 taxation year?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Have made or plan to make a contribution this year	577	79	104	239	119	36
Weighted	569	78*	105*	237	113	36*
It's part of my retirement plan/planning for retirement	480	59	91	206	93	31
	84%	75%	87%	87%	82%	87%
Tax deduction	424	56	78	184	76	30
	74%	71%	74%	78%	67%	85%
It's habit/just the right thing to do	59	12	14	21	10	1
	10%	16%	13%	9%	9%	4%
Saving for a home	33	4	3	12	12	1
	6%	6%	3%	5%	11%	4%
Part of my company plan/ through work	13	1	3	5	4	0
	2%	1%	3%	2%	4%	-
Other	31	5	6	10	9	1
	5%	7%	6%	4%	8%	2%
No real reason --don't necessarily plan/make a last minute decision	17	3	2	5	4	4
	3%	4%	2%	2%	3%	10%
No reason	19	4	2	6	7	0
	3%	5%	2%	3%	6%	-
(DK/NS)	1	0	0	1	0	0
	0	-	-	0	-	-

Detailed Tables

q6c. What is the total amount, in dollars, that you are planning to contribute to your RRSP for the 2004 taxation year, including what you have already contributed?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

	REGION					
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Have made or plan to make a contribution this year	577	79	104	239	119	36
Weighted	569	78*	105*	237	113	36*
Less than \$1,000	32 6%	6 7%	2 2%	9 4%	14 12% BC	1 2%
\$1,000 - \$1,999	95 17%	14 18%	15 15%	36 15%	22 19%	8 24%
\$2,000 - \$2,999	75 13%	14 17%	10 9%	27 11%	21 19% B	3 9%
\$3,000 - \$3,999	49 9%	5 6%	8 8%	17 7%	12 10%	7 19% C
\$4,000 - \$5,999	83 15%	9 12%	19 18%	32 14%	15 13%	7 21%
\$6,000 - \$9,999	58 10%	6 7%	12 12%	31 13%	9 8%	1 3%
\$10,000 - \$14,499	54 9%	8 10%	10 10%	28 12% E	8 7%	0 -
\$14,500	3 0	0 -	1 1%	2 1%	0 -	0 -
\$14,501 - \$17,499	11 2%	1 1%	3 3%	5 2%	1 1%	1 3%
\$17,500 - \$19,999	9 2%	0 -	0 -	7 3%	1 1%	0 -
More than \$20,000	10 2%	0 -	2 2%	6 3%	0 -	2 5% D
(DK/NS)	91 16%	16 20% D	22 21% D	37 15%	11 10%	6 16%
STATISTICS						

	REGION					
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Mean	5560.2	4371.7	6105.3 AD	6600.4 AD	3974.7	4933.8
Std. Dev.	5465.23	3989.65	5441.91	6100.69	3820.25	6776.14
Std. Err.	248.16	502.65	597.33	429.24	369.32	1237.15

Detailed Tables

q7. Is this your first year to make an RRSP contribution?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E
* small base

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Have made or plan to make a contribution this year	577	79	104	239	119	36
Weighted	569	78*	105*	237	113	36*
Yes	57 10%	10 12%	12 12%	17 7%	12 11%	6 17% C
No	511 90%	68 88%	93 88%	221 93% E	99 88%	30 83%
(DK/NS)	1 0	0 -	0 -	0 -	1 1%	0 -

Detailed Tables

q8c. To the best of your knowledge, what is the rate of return on your total RRSPs in 2004?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

	REGION					
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Is not first year made an RRSP contribution	527	71	94	225	106	31
Weighted	512	68*	93*	221	101	30*
Gained 20% or more	13 2%	2 3%	3 3%	5 2%	3 3%	0 -
Gained 10% - 20%	49 10%	2 2%	7 8%	24 11% A	12 12% A	4 15% A
Gained 5% - 10%	142 28%	17 25%	36 39% CD	54 24%	24 24%	11 36%
Gained up to 5%	115 23%	19 28%	16 18%	46 21%	29 29%	5 18%
No change	16 3%	1 1%	1 1%	7 3%	7 7% B	0 -
Lost less than 5%	12 2%	1 1%	2 2%	7 3%	1 1%	1 3%
Lost more than 5%	8 1%	2 3%	2 3%	3 1%	1 1%	0 -
(DK/NS)	158 31%	25 37%	24 26%	75 34%	25 24%	9 29%
STATISTICS						
Mean	6.4	5.1	6.6	6.5	6.3	7.4
SUMMARY						
Gained	319 62%	40 58%	63 68%	129 58%	68 67%	20 68%
No change	16 3%	1 1%	1 1%	7 3%	7 7% B	0 -
Lost	20 4%	3 4%	5 5%	10 4%	2 2%	1 3%
	REGION					
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
NET GAINED (Gained - Lost)	299 58%	37 54%	58 63%	119 54%	66 65%	19 65%

Detailed Tables

q9. For the 2004 taxation year, which of the following types of investments do you plan on including, or have already contributed to your RRSP?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Have made or plan to make a contribution this year	577	79	104	239	119	36
Weighted	569	78*	105*	237	113	36*
Mutual funds	297 52%	33 43%	61 58% AD	140 59% AD	45 40%	17 48%
Pension Plan	190 33%	21 26%	37 35%	74 31%	48 42% AC	11 30%
GICs or term deposits	159 28%	24 31%	31 29%	64 27%	31 28%	9 25%
Stocks	151 27%	16 21%	33 31%	67 28%	30 27%	5 14%
Savings accounts	118 21%	15 19%	22 21%	50 21%	20 17%	12 33%
Money market funds	110 19%	16 21% E	26 25% E	43 18% E	25 22% E	1 3%
Cash	108 19%	19 24% D	19 18%	49 21% D	13 11%	9 25%
Managed account or pooled funds	75 13%	9 12%	17 16% D	34 14% D	8 7%	7 18% D
Canada Savings Bonds	73 13%	6 8%	16 15%	29 12%	15 13%	7 19%
Bonds	67 12%	7 9%	11 10%	29 12%	14 12%	6 16%
Income trusts	45 8%	7 10%	4 3%	13 6%	18 16% BC	3 8%
My advisor handles these investments	17 3%	3 4%	1 1%	8 3%	2 2%	2 6%
Other	7 1%	1 1%	1 1%	2 1%	2 2%	1 2%
Even split/All equal	2 0	0 -	1 1%	0 -	1 1%	0 -

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Nothing	5 1%	2 3% C	1 1%	0 -	2 1%	0 -
(DK/NS)	15 3%	3 3%	3 2%	2 1%	7 6% C	1 2%

Detailed Tables

q10. And, of all the different types of investments that you have already or plan to invest in for the 2004 taxation year, which one would make up the greatest portion of your RRSP contribution for this taxation year?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

	Total	REGION				
		BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Have made or plan to make a contribution this year	577	79	104	239	119	36
Weighted	569	78*	105*	237	113	36*
Mutual funds	201 35%	21 26%	50 47% AD	96 40% AD	22 19%	13 37% D
GICs or term deposits	54 10%	11 15%	7 6%	21 9%	12 11%	3 7%
Pension Plan	53 9%	5 7%	8 8%	19 8%	18 16% C	2 5%
Stocks	40 7%	7 8%	3 2%	21 9% B	9 8%	1 3%
Cash	35 6%	7 9% D	5 4%	19 8% D	1 1%	4 10% D
Savings accounts	30 5%	7 9%	4 3%	10 4%	6 5%	3 8%
Money market funds	18 3%	3 4%	2 2%	7 3%	6 5%	0 -
Managed account or pooled funds	14 2%	0 -	9 8% ACD	4 2%	0 -	1 4% D
Bonds	13 2%	3 3%	1 1%	4 2%	5 4%	0 -
Income trusts	11 2%	0 -	1 1%	4 2%	6 5% A	0 -
Canada Savings Bonds	11 2%	0 -	2 2%	4 2%	3 2%	2 6% A
My advisor handles these investments	30 5%	5 7%	3 3%	9 4%	9 8%	3 9%
Other	11 2%	3 4%	2 2%	5 2%	1 1%	1 2%

Detailed Tables

q10. And, of all the different types of investments that you have already or plan to invest in for the 2004 taxation year, which one would make up the greatest portion of your RRSP contribution for this taxation year?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Even split/All equal	4 1%	0 -	1 1%	2 1%	2 2%	0 -
Nothing	6 1%	2 3% C	1 1%	0 -	3 2% C	0 -
(DK/NS)	40 7%	4 6%	8 7%	11 5%	12 11% C	4 11%

Detailed Tables

q11b. Which of the following statements best describes the investments that you have already made or plan to make for the 2004 taxation year?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Have made or plan to make a contribution this year	560	76	101	237	111	35
Weighted	554	75*	102*	236	106	35*
I plan to hold these investments for the longer term	423	59	79	179	78	29
	76%	78%	77%	76%	74%	82%
I plan to hold these investments for at least one year	39	3	11	19	6	1
	7%	4%	10%	8%	5%	4%
I invest in something just to park my money and plan to change my investment when I have time to review my choices	87	13	13	36	21	4
	16%	17%	13%	15%	20%	12%
(DK/NS)	5	1	0	2	1	1
	1%	1%	-	1%	1%	2%

q11d. Now, thinking about all of the different investment choices that are available for your RRSP, which of the following statements best describes how you feel?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Have made or plan to make a contribution this year	560	76	101	237	111	35
Weighted	554	75*	102*	236	106	35*
You understand all the different choices that are available	87	14	12	39	16	5
	16%	19%	12%	17%	15%	15%
You understand the choices that best meet your needs	195	18	45	91	32	10
	35%	24%	43% AD	39% A	30%	28%
You understand some choices, but really need some help	206	30	32	83	49	13
	37%	40%	31%	35%	46% B	39%
You are confused by all of the different choices that are available	63	12	13	23	9	7
	11%	16%	13%	10%	8%	19%
(DK/NS)	3	1	1	0	1	0
	1%	1%	1%	-	1%	-

Detailed Tables

q13. And of all the different types of RRSP investments that you personally have, which one type makes up the greatest portion of your RRSP?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

	Total	REGION				
		BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Have contributed in previous years to RRSP	777	108	132	319	168	50
Weighted	759	102	130	312	167	47*
Mutual funds	244 32%	34 33% D	54 42% D	107 34% D	29 17%	20 43% D
GICs or term deposits	90 12%	16 15%	13 10%	38 12%	17 10%	7 15%
Stocks	57 8%	9 9%	6 5%	24 8%	17 10%	1 2%
Pension Plan	49 6%	8 8%	4 3%	19 6%	16 9% B	2 4%
Money market funds	36 5%	5 5%	5 4%	15 5%	10 6%	2 3%
Savings accounts	31 4%	3 3%	1 1%	13 4%	11 7% B	2 5% B
Cash	24 3%	4 4%	6 4%	11 3%	3 2%	0 -
Income trusts	21 3%	1 1%	6 5% C	3 1%	11 7% AC	0 -
Bonds	21 3%	3 2%	2 2%	5 2%	10 6% C	1 2%
Managed account or pooled funds	20 3%	1 1%	9 7% AD	9 3% D	0 -	1 3% D
Canada Savings Bonds	11 1%	1 1%	2 1%	4 1%	1 1%	3 6% CD
My advisor handles these investments	25 3%	3 3%	3 2%	12 4%	7 4%	1 2%
Other	22 3%	1 1%	6 5% C	4 1%	8 5% C	3 6% C
Even split/All equal	11 2%	2 2%	1 1%	4 1%	4 2%	0 -

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q13. And of all the different types of RRSP investments that you personally have, which one type makes up the greatest portion of your RRSP?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E
* small base

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Nothing	8 1%	2 1%	1 1%	3 1%	1 1%	1 2%
(DK/NS)	88 12%	10 10%	11 9%	40 13%	22 13%	4 9%

Detailed Tables

q15. For statistical purposes only, what is the current market value of your total personal RRSPs?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

	REGION					
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Have contributed in previous years to RRSP	777	108	132	319	168	50
Weighted	759	102	130	312	167	47*
Under \$10,000	111 15%	14 14%	19 15%	32 10%	41 24% ABCE	5 11%
\$10,000 - \$24,999	112 15%	25 25% BCDE	16 13%	45 14%	20 12%	5 10%
\$25,000 - \$49,999	102 13%	11 11%	18 14%	42 13%	25 15%	7 14%
\$50,000 - \$99,999	97 13%	17 17%	17 13%	38 12%	17 10%	8 16%
\$100,000 to \$149,999	43 6%	11 11% D	7 6%	17 6%	6 4%	1 2%
\$150,000 to \$249,999	36 5%	4 4%	9 7%	15 5%	5 3%	3 6%
\$250,000 or more	29 4%	4 3%	3 2%	17 5%	4 3%	1 2%
(DK/NS)	230 30%	16 15%	40 31% A	107 34% A	49 30% A	19 39% A
SUMMARY						
<\$25K	223 29%	40 39% CE	36 27%	77 25%	61 37% CE	10 21%
\$25K - <\$50K	102 13%	11 11%	18 14%	42 13%	25 15%	7 14%
\$50K - <\$100K	97 13%	17 17%	17 13%	38 12%	17 10%	8 16%
\$100K+	107 14%	19 18% D	20 15%	49 16% D	15 9%	4 9%
STATISTICS						

	REGION					
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Mean	64600.9	61355.8	65952.7	74773.2 D	48264.7	64155.0
Std. Dev.	77650.59	71208.38	74508.33	86213.16	67917.52	71177.27
Std. Err.	3329.24	7423.99	7810.60	5935.16	6225.99	12783.81

Detailed Tables

q18a. Which of the following methods do you personally use to make your RRSP contributions? Do you use...?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

	REGION					
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Have contributed in previous years to RRSP and are not retired	708	102	124	285	153	44
Weighted	689	97*	122	279	150	42*
Payroll deduction or pre-authorized deposits	295 43%	36 37%	51 42%	132 47% D	55 36%	22 52%
Through your financial advisor	276 40%	38 40%	46 38%	123 44% D	51 34%	18 43%
In-person at a bank branch	222 32%	37 38%	51 42% CD	80 29%	41 27%	14 33%
Internet	49 7%	9 9%	12 10% D	23 8% D	5 3%	1 2%
Telephone	41 6%	3 3%	6 5%	17 6%	14 9%	1 2%
Through the mail	3 0	1 1%	0 -	1 0	1 1%	0 -
Other	7 1%	1 1%	2 1%	2 1%	3 2%	0 -
None	2 0	2 2% C	0 -	0 -	0 -	0 -
(DK/NS)	4 1%	1 1%	0 -	1 0	2 1%	0 -

Detailed Tables

q18b. Have you ever taken out an RRSP loan in order to make your RRSP contribution?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Have contributed in previous years to RRSP	777	108	132	319	168	50
Weighted	759	102	130	312	167	47*
Yes	168 22%	28 27% D	40 31% CD	57 18%	28 17%	14 30% D
No	591 78%	75 73%	90 69%	255 82% B	139 83% ABE	33 70%

Detailed Tables

q22a. What percentage of your total RRSP portfolio is in foreign content, that is stocks or bonds or mutual funds with holdings of publicly traded companies that are not Canadian owned?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

	REGION					
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Have contributed in previous years to RRSP	777	108	132	319	168	50
Weighted	759	102	130	312	167	47*
0%/None	263 35%	31 31%	36 28%	113 36%	71 42% BE	12 26%
1 to 10%	92 12%	8 8%	13 10%	41 13%	22 13%	8 17%
10 to 14%	41 5%	5 5%	13 10% D	15 5%	5 3%	4 8%
15 to 19%	47 6%	6 6%	10 8%	18 6%	6 3%	7 14% CD
20 to 25%	103 14%	19 19% E	22 17%	41 13%	17 10%	3 6%
26 to 29%	11 1%	2 2%	4 3%	4 1%	1 1%	0 -
30%	41 5%	7 7%	5 4%	17 5%	10 6%	2 5%
More than 30%	35 5%	7 7%	6 4%	13 4%	8 5%	2 4%
(DK/NS)	125 17%	17 17%	20 16%	50 16%	27 16%	10 22%
SUMMARY						
Mean incl. 0	10.8	12.9 D	11.9 D	10.8	8.8	10.0
Std. Dev.	12.87	12.04	10.88	14.65	11.69	10.15
Std. Err.	0.51	1.28	1.03	0.90	0.98	1.60
Mean excl. 0	18.5	20.5	17.8	19.1	17.8	14.9
Std. Dev.	11.88	8.58	8.42	14.85	10.76	8.92
Std. Err.	0.61	1.13	0.97	1.20	1.28	1.75

Detailed Tables

q23. As you may know, an RRSP can contain a maximum of 30% foreign content. Prior to this survey, were you aware of this current maximum amount?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E

* small base

	REGION					
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Have contributed in previous years to RRSP	777	108	132	319	168	50
Weighted	759	102	130	312	167	47*
Yes	370 49%	53 51% D	84 65% ACDE	154 49% D	57 34%	22 46%
No	385 51%	50 49% B	44 34%	157 50% B	109 66% ABC	26 54% B
(DK/NS)	3 0	0 -	2 2%	1 0	0 -	0 -

q26. In the past twelve months, have you reviewed the types of investments that you have in your RRSP portfolio?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E

* small base

	REGION					
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Have contributed in previous years to RRSP	777	108	132	319	168	50
Weighted	759	102	130	312	167	47*
Yes	395 52%	56 55% D	77 59% D	173 55% D	68 41%	22 46%
No	362 48%	47 45%	53 41%	140 45%	97 58% ABC	25 52%
(DK/NS)	2 0	0 -	0 -	0 -	1 1%	1 2% C

Detailed Tables

q27. When you reviewed your RRSP portfolio, did you do this ...

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base; ** very small base (under 30) ineligible for sig testing

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: Have reviewed types of investments in RRSP portfolio in past 12 months	407	60	78	176	69	24
Weighted	395	56*	77*	173	68*	22**
On your own	101 26%	10 18%	23 30%	42 24%	21 31%	6 26%
With a financial advisor	162 41%	28 50%	26 34%	68 39%	30 44%	10 45%
Both, that is, sometimes on your own and sometimes with a financial advisor	132 33%	18 32%	28 37%	63 36%	17 25%	6 29%

q30. Do you have a formal written retirement plan prepared by yourself or with a financial advisor? Would it be:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: All respondents	1201	159	197	456	296	93
Weighted	1201	159	198	455	296	93*
Yes (net)	294 24%	31 20%	56 28%	124 27%	67 22%	16 17%
- prepared by yourself	77 6%	5 3%	14 7%	34 7%	19 6%	4 5%
- prepared with a financial advisor	217 18%	26 17%	42 21%	90 20%	48 16%	12 13%
No	901 75%	127 80%	141 71%	329 72%	229 77%	77 83% BC
(DK/NS)	5 0	1 1%	1 0	2 0	1 0	0 -

Detailed Tables

q43. Which of the following statements best describes your investment style. Would you say ...

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: All respondents	1201	159	197	456	296	93
Weighted	1201	159	198	455	296	93*
You are willing to take a fair amount of risk to achieve above-average returns	106	18	26	40	17	4
	9%	11% D	13% DE	9%	6%	5%
You are willing to take some risk to achieve above-average returns	383	58	72	160	69	24
	32%	36% D	36% D	35% D	23%	26%
You would only take a little bit of risk	435	63	70	158	104	40
	36%	40%	35%	35%	35%	43%
You would not take any risk with your investments	272	20	31	95	103	23
	23%	12%	15%	21% A	35% ABC	25% A
(DK/NS)	5 0	0 -	0 -	1 0	3 1%	1 1%

q44. And which of the following best describes how you prefer to manage your financial affairs?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: All respondents	1201	159	197	456	296	93
Weighted	1201	159	198	455	296	93*
You prefer to manage your financial affairs completely on your own.	318	36	56	113	83	30
	26%	23%	28%	25%	28%	33%
You get some information and advice from a financial advisor, but you make your own decisions.	517	64	89	200	129	35
	43%	41%	45%	44%	43%	38%
You sometimes rely on a financial advisor to recommend opportunities and make decisions on your behalf	240	37	37	98	50	19
	20%	23%	19%	21%	17%	20%
You prefer to rely entirely on your financial advisor	121	22	15	43	33	9
	10%	14%	7%	9%	11%	10%
(DK/NS)	4 0	0 -	1 0	2 0	1 0	0 -

Detailed Tables

q46. If I hold steady to my financial plan, I'll be fine. Please use a scale from 1 to 5, where 5 means you "agree totally" and 1 means you "disagree totally" with the statement.

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

* small base

		REGION				
	Total	BC	Prair	Ont	PQ	Atl
		A	B	C	D	E
Base: All respondents	1201	159	197	456	296	93
Weighted	1201	159	198	455	296	93*
5 - Totally agree	447 37%	57 36%	67 34%	163 36%	135 46% BCE	25 27%
4	306 25%	39 25%	52 26%	118 26%	68 23%	29 31%
3	273 23%	41 26%	48 24%	106 23%	56 19%	22 24%
2	89 7%	11 7%	16 8%	38 8%	15 5%	9 10%
1 - Totally disagree	82 7%	11 7%	12 6%	30 7%	21 7%	8 9%
(DK/NS)	4 0	0 -	2 1% C	0 -	2 1%	0 -
SUMMARY						
Agree (Top2Box)	753 63%	96 61%	119 60%	281 62%	203 68%	53 58%
Disagree (Low2Box)	171 14%	21 13%	29 15%	68 15%	35 12%	17 19%
STATISTICS						
Mean	3.8	3.8	3.7	3.8	4.0 CE	3.6