

Detailed Tables

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

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I/J - K/L/M/N - O/P
 * small base

		REGION					AGE								RETIRED		NOT RETIRED		SELF- EMPL OYED
	Total	BC	Prair	Ont	PQ	Atl	18-29	30-34	18-34	35-54	55+	55-69	70+	Yes	No	45+	55+	Yes	
Base: All respondents Weighted		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P		
	1201	159	197	456	296	93	165	128	293	554	346	255	91	255	944	360	116	164	
	1201	159	198	455	296	93*	198	154	352	489	353	260	93*	258	942	334	119	159	
Yes	775 65%	105 66%	135 68% DE	315 69% DE	168 57%	51 55%	89 45%	98 64% FFL	188 53%	349 71% FFLH HL	233 66% FH	192 74% FGLH L	42 45%	155 60%	618 66%	250 75% N	91 77% N	107 67%	
No	424 35%	54 34%	63 32%	138 30%	128 43% BC	42 45% BC	108 54% GIJGI K	56 36% K	163 46% IJK	139 29%	118 34%	67 26%	51 55% GIKIK	101 39%	323 34% OP	83 25%	27 23%	52 33%	
(DK/NS)	2 0	0 -	0 -	2 0	0 -	0 -	1 1%	0 -	1 0	0 -	1 0	1 0	0 -	1 0	1 0	0 -	0 -	0 -	

Detailed Tables

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 - F/G/I/J - F/G/I/K/L - H/I/J - H/I/K/L - M/N - N/O - N/P

* small base

		REGION					AGE							RETIRED		NOT RETIRED		SELF- EMPL- OYED
	Total	BC	Prair	Ont	PQ	Atl	18-29	30-34	18-34	35-54	55+	55-69	70+	Yes	No	45+	55+	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	
Base: All respondents	1201	159	197	456	296	93	165	128	293	554	346	255	91	255	944	360	116	164
Weighted	1201	159	198	455	296	93*	198	154	352	489	353	260	93*	258	942	334	119	159
Have made contribution and/or plan to make a contribution (net)	569	78	105	237	113	36	88	90	178	299	89	87	2	36	532	193	61	75
	47%	49% D	53% DE	52% DE	38%	39%	44% JKL	59% FJFKL	51% JKL	61% FJFKL HJHK L	25%	33% LL	2%	14%	56% M	58%	52%	47%
- Already made your entire contribution for the 2004 taxation year	114	14	21	48	24	7	6	19	26	61	26	24	2	13	100	50	14	20
	9%	9%	10%	10%	8%	7%	3%	13% FFL	7%	13% FJFLH JHL	7%	9% FLL	2%	5%	11% M	15% N	12%	13%
- Already made a contribution and plan to contribute more, or	263	36	51	108	49	19	45	38	84	145	34	34	0	12	252	82	28	28
	22%	23%	26% D	24% D	16%	21%	23% JKL	25% JKL	24% JKL	30% JKLJK L	10%	13% LL	-	5%	27% M	25%	23%	17%
- Have not made a contribution but plan to contribute,	192	28	33	82	40	10	36	33	69	92	28	28	0	12	181	61	19	27
	16%	18%	17%	18%	14%	11%	18% JKL	21% JKL	19% JKL	19% JKLJK L	8%	11% LL	-	5%	19% M	18%	16%	17%
Have not made a contribution and do not plan to contribute	609	78	88	209	177	56	109	63	172	176	257	167	90	219	389	130	52	75
	51%	49%	45%	46%	60% ABC	60% BC	55% GIGI	41%	49% II	36%	73% FGIHI	64% GIHI	97% FGIK HIK	85% N	41%	39%	44%	47%
(DK/NS)	23 2%	3 2%	4 2%	9 2%	6 2%	1 1%	1 1%	1 1%	2 1%	14 3% HH	7 2%	6 2%	1 1%	2 1%	21 2%	10 3%	5 4%	9 6%

Detailed Tables

Is this your first year to make an RRSP contribution?

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

		REGION					AGE								RETIRED		NOT RETIRED		SELF- EMPL OYED
	Total	BC	Prair	Ont	PQ	Atl	18-29	30-34	18-34	35-54	55+	55-69	70+	Yes	No	45+	55+	Yes	
Base: Have made or plan to make a contribution this year Weighted		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P		
	577	79	104	239	119	36	71	75	146	339	88	86	2	37	539	210	60	79	
	569	78*	105*	237	113	36*	88*	90*	178	299	89*	87*	2**	36*	532	193	61*	75*	
Yes	57 10%	10 12%	12 12%	17 7%	12 11%	6 17% C	34 39% GIJGI K	10 11% IJK	44 25% IJK	13 4% JKJK	0 -	0 -	0 -	1 3%	56 11% OP	6 3%	0 -	3 4%	
No	511 90%	68 88%	93 88%	221 93% E	99 88%	30 83%	54 61%	79 88% FF	133 75%	285 96% FGFG HH	89 100% FGIHI	87 100% FGIHI	2 100%	36 97%	474 89%	187 97% N	61 100% N	72 96%	
(DK/NS)	1 0	0 -	0 -	0 -	1 1%	0 -	0 -	1 1%	1 1%	0 -	0 -	0 -	0 -	0 -	1 0	0 -	0 -	0 -	

Detailed Tables

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 - F/G/H/I/J - F/G/I/K/L - H/I/J - H/I/K/L - M/N - N/O - N/P

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

		REGION					AGE							RETIRED		NOT RETIRED		SELF- EMPL OYED
	Total	BC	Prair	Ont	PQ	Atl	18-29	30-34	18-34	35-54	55+	55-69	70+	Yes	No	45+	55+	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	
Base: Have made or plan to make a contribution this year	577	79	104	239	119	36	71	75	146	339	88	86	2	37	539	210	60	79
Weighted	569	78*	105*	237	113	36*	88*	90*	178	299	89*	87*	2**	36*	532	193	61*	75*
Less than \$1,000	32 6%	6 7%	2 2%	9 4%	14 12% BC	1 2%	6 7%	3 4%	9 5%	19 6%	3 4%	3 4%	0 -	2 5%	30 6%	8 4%	3 6%	0 -
\$1,000 - \$1,999	95 17%	14 18%	15 15%	36 15%	22 19%	8 24%	22 25% II	23 26% IJK	45 25% IJK	39 13%	11 13%	11 13%	0 -	4 11%	91 17%	26 13%	7 12%	4 6%
\$2,000 - \$2,999	75 13%	14 17%	10 9%	27 11%	21 19% B	3 9%	10 12%	10 11%	20 11%	40 13%	13 15%	13 15%	0 -	5 13%	70 13%	25 13%	9 15%	10 13%
\$3,000 - \$3,999	49 9%	5 6%	8 8%	17 7%	12 10%	7 19% C	6 6%	5 6%	11 6%	30 10%	9 10%	9 10%	0 -	3 8%	46 9%	23 12%	7 11%	6 8%
\$4,000 - \$5,999	83 15%	9 12%	19 18%	32 14%	15 13%	7 21%	12 14%	13 14%	25 14%	48 16%	11 12%	11 12%	0 -	4 12%	79 15%	28 14%	8 13%	10 13%
\$6,000 - \$9,999	58 10%	6 7%	12 12%	31 13%	9 8%	1 3%	7 7%	18 20% FIJFIK	24 14%	28 9%	6 7%	6 7%	0 -	4 11%	54 10%	15 8%	4 7%	11 15%
\$10,000 - \$14,499	54 9%	8 10%	10 10%	28 12% E	8 7%	0 -	5 5%	12 13%	16 9%	30 10%	8 9%	8 9%	0 -	1 3%	53 10%	21 11%	7 11%	12 16%
\$14,500	3 0	0 -	1 1%	2 1%	0 -	0 -	0 -	0 -	0 -	2 1%	1 1%	1 1%	0 -	0 -	3 1%	2 1%	1 2%	2 3%
\$14,501 - \$17,499	11 2%	1 1%	3 3%	5 2%	1 1%	1 3%	2 2%	0 -	2 1%	8 3%	1 1%	1 1%	0 -	0 -	11 2%	4 2%	1 2%	2 2%
\$17,500 - \$19,999	9 2%	0 -	0 -	7 3%	1 1%	0 -	1 1%	2 2%	3 2%	6 2%	0 -	0 -	0 -	0 -	9 2%	4 2%	0 -	3 4%
More than \$20,000	10 2%	0 -	2 2%	6 3%	0 -	2 5% D	0 -	0 -	0 -	6 2%	4 5% H	4 5% H	0 -	1 2%	9 2%	6 3%	3 5%	1 2%
(DK/NS)	91 16%	16 20% D	22 21% D	37 15%	11 10%	6 16%	18 20% GG	5 6%	23 13%	45 15% GG	21 24% GH	19 22% G	2 100%	13 35% N	78 15%	32 17%	10 17%	13 18%
STATISTICS																		

Detailed Tables

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

		REGION					AGE							RETIRED		NOT RETIRED		SELF- EMPL OYED
	Total	BC	Prair	Ont	PQ	Atl	18-29	30-34	18-34	35-54	55+	55-69	70+	Yes	No	45+	55+	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	
Mean	5560. 2	4371. 7	6105. 3 AD	6600. 4 AD	3974. 7	4933. 8	4092. 8	5259. 7	4733. 0	5918. 4 FFHH	6206. 4 F	6206. 4 F	0	4894. 2	5594. 8	6332. 3	6505. 7	7985. 7
Std. Dev.	5465. 23	3989. 65	5441. 91	6100. 69	3820. 25	6776. 14	4010. 24	4236. 87	4163. 77	5767. 08	6703. 55	6703. 55	0	5673. 72	5458. 44	6262. 15	6798. 39	5993. 88
Std. Err.	248.1 6	502.6 5	597.3 3	429.2 4	369.3 2	1237. 15	531.1 7	502.8 2	368.0 3	339.8 3	818.9 7	818.9 7	0	1158. 14	254.2 2	473.3 7	961.4 4	749.2 3

Detailed Tables

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 - F/G/H/I/J - F/G/H/K/L - H/I/J - H/I/K/L - M/N - N/O - N/P

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

		REGION					AGE								RETIRED		NOT RETIRED		SELF- EMPL OYED
	Total	BC	Prair	Ont	PQ	Atl	18-29	30-34	18-34	35-54	55+	55-69	70+	Yes	No	45+	55+	Yes	
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P		
Base: Have contributed in previous years to RRSP and are not retired Weighted	708	102	124	285	153	44	58	80	138	394	171	159	12	95	612	266	88	106	
	689	97*	122	279	150	42*	70*	96*	166	347	172	160	12**	94*	594	246	89*	101	
Payroll deduction or pre-authorized deposits	295 43%	36 37%	51 42%	132 47% D	55 36%	22 52%	33 48% JK	58 61% IJK	92 55% JK	167 48% JKJK	35 21%	33 21%	2 17%	19 20%	276 46% MOP	90 37%	23 26%	21 20%	
Through your financial advisor	276 40%	38 40%	46 38%	123 44% D	51 34%	18 43%	20 29%	36 38%	56 34%	147 42%	73 43%	69 43%	5 40%	36 38%	240 40%	110 45%	43 48%	55 55%	
In-person at a bank branch	222 32%	37 38%	51 42% CD	80 29%	41 27%	14 33%	19 27%	23 24%	42 25%	107 31%	73 42% FGIHI	68 42% GIHI	5 42%	43 46% N	179 30%	84 34%	31 35%	45 45%	
Internet	49 7%	9 9%	12 10% D	23 8% D	5 3%	1 2%	10 15% IJK	9 10% JK	20 12% JK	23 7%	5 3%	5 3%	0 -	5 5%	44 7% P	10 4%	1 1%	9 9%	
Telephone	41 6%	3 3%	6 5%	17 6%	14 9%	1 2%	5 7%	4 5%	9 6%	20 6%	11 6%	10 6%	1 8%	6 6%	35 6%	16 6%	6 7%	11 11%	
Through the mail	3 0	1 1%	0 -	1 0	1 1%	0 -	0 -	0 -	0 -	2 0	1 1%	0 -	1 8%	1 1%	2 0	2 1%	0 -	1 1%	
Other	7 1%	1 1%	2 1%	2 1%	3 2%	0 -	0 -	0 -	0 -	3 1%	2 1%	2 1%	0 -	2 2%	5 1%	3 1%	1 1%	1 1%	
None	2 0	2 2% C	0 -	0 -	0 -	0 -	0 -	0 -	0 -	1 0	1 1%	0 -	1 8%	1 1%	1 0	0 -	0 -	0 -	
(DK/NS)	4 1%	1 1%	0 -	1 0	2 1%	0 -	1 1%	1 1%	2 1%	0 -	2 1% II	1 1%	1 8%	2 2% N	2 0	0 -	0 -	0 -	

Detailed Tables

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

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L - M/N - O/P - N/P

* small base

		REGION					AGE							RETIRED		NOT RETIRED		SELF- EMPL OYED
	Total	BC	Prair	Ont	PQ	Atl	18-29	30-34	18-34	35-54	55+	55-69	70+	Yes	No	45+	55+	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	
Base: Have contributed in previous years to RRSP	777	108	132	319	168	50	59	80	139	402	231	190	41	155	620	270	90	112
Weighted	759	102	130	312	167	47*	71*	96*	167	354	233	192	42*	155	601	249	91*	107
Yes	395 52%	56 55% D	77 59% D	173 55% D	68 41% D	22 46%	27 37%	46 48%	73 44%	192 54% FFHH	128 55% FH	103 54% F	24 58% F	89 57%	305 51%	134 54%	45 50%	64 59%
No	362 48%	47 45%	53 41%	140 45%	97 58% ABC	25 52%	45 63% IJKL	50 52%	94 56% IJI	161 46%	105 45%	87 46%	17 42%	65 42%	296 49%	116 46%	46 50%	44 41%
(DK/NS)	2 0	0 -	0 -	0 -	1 1% C	1 2%	0 -	0 -	0 -	1 0	1 0	1 1%	0 -	1 1%	1 0	0 -	0 -	0 -

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

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E - F/G/H/I - J/K/L - M/N - O/P - N/P

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

		REGION					AGE							RETIRED		NOT RETIRED		SELF- EMPL OYED
	Total	BC	Prair	Ont	PQ	Atl	18-29	30-34	18-34	35-54	55+	55-69	70+	Yes	No	45+	55+	Yes
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	
Base: Have reviewed types of investments in RRSP portfolio in past 12 months	407	60	78	176	69	24	21	38	59	218	127	103	24	90	316	145	45	66
Weighted	395	56*	77*	173	68*	22**	27**	46*	73*	192	128	103	24**	89*	305	134	45*	64*
On your own	101 26%	10 18%	23 30%	42 24%	21 31%	6 26%	7 27%	16 35%	23 32%	45 23%	32 25%	25 24%	7 29%	20 22%	80 26%	33 24%	12 27%	17 26%
With a financial advisor	162 41%	28 50%	26 34%	68 39%	30 44%	10 45%	9 34%	20 44%	29 40%	76 40%	55 43%	46 45%	9 39%	43 49%	118 39%	53 40%	17 36%	29 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%	11 40%	10 21%	20 28%	71 37%	40 31%	32 31%	8 32%	26 29%	106 35%	48 36%	17 37%	18 29%

Detailed Tables

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 - F/G/H/I/J - F/G/I/K/L - H/I/J - H/I/K/L - M/N - N/O - N/P

* small base

		REGION					AGE								RETIRED		NOT RETIRED		SELF- EMPL OYED
	Total	BC	Prair	Ont	PQ	Atl	18-29	30-34	18-34	35-54	55+	55-69	70+	Yes	No	45+	55+	Yes	
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P		
Base: All respondents Weighted																			
	1201	159	197	456	296	93	165	128	293	554	346	255	91	255	944	360	116	164	
	1201	159	198	455	296	93*	198	154	352	489	353	260	93*	258	942	334	119	159	
You prefer to manage your financial affairs completely on your own.	318	36	56	113	83	30	45	34	79	104	133	81	52	103	215	89	35	32	
	26%	23%	28%	25%	28%	33%	23%	22%	22%	21%	38% FGIHI	31% IHI	56% FGIK HIK	40% N	23%	27%	29%	20%	
You get some information and advice from a financial advisor, but you make your own decisions.	517	64	89	200	129	35	96	82	178	213	123	101	22	87	428	141	46	81	
	43%	41%	45%	44%	43%	38%	49% JL	53% JKL	51% JKL	43% JLJL	35% LL	39% LL	23%	34%	45% M	42%	38%	51%	
You sometimes rely on a financial advisor to recommend opportunities and make decisions on your behalf	240	37	37	98	50	19	41	28	69	110	61	49	11	43	197	61	21	28	
	20%	23%	19%	21%	17%	20%	21%	18%	20%	22% LL	17%	19%	12%	17%	21%	18%	18%	18%	
You prefer to rely entirely on your financial advisor	121	22	15	43	33	9	15	10	25	62	35	26	8	23	98	42	16	16	
	10%	14%	7%	9%	11%	10%	8%	6%	7%	13% GGHH	10%	10%	9%	9%	10%	13%	14%	10%	
(DK/NS)	4 0	0 -	1 0	2 0	1 0	0 -	1 1%	0 -	1 0	1 0	2 1%	2 1%	0 -	1 0	3 0	1 0	1 1%	1 0	

Detailed Tables

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 - F/G/H/I/J - F/G/H/K/L - H/I/J - H/I/K/L - M/N - N/O - N/P

* small base

		REGION					AGE								RETIRED		NOT RETIRED		SELF- EMPL OYED
	Total	BC	Prair	Ont	PQ	Atl	18-29	30-34	18-34	35-54	55+	55-69	70+	Yes	No	45+	55+	Yes	
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P		
Base: All respondents Weighted	1201	159	197	456	296	93	165	128	293	554	346	255	91	255	944	360	116	164	
	1201	159	198	455	296	93*	198	154	352	489	353	260	93*	258	942	334	119	159	
Yes (net)	294 24%	31 20%	56 28%	124 27%	67 22%	16 17%	18 9%	25 16%	42 12%	117 24%	131 37%	92 35%	39 42%	101 39%	193 20%	93 28%	36 30%	45 28%	
- prepared by yourself	77 6%	5 3%	14 7%	34 7%	19 6%	4 5%	4 2%	6 4%	10 3%	20 4%	46 13%	25 10%	21 22%	38 15%	39 4%	21 6%	9 8%	13 8%	
- prepared with a financial advisor	217 18%	26 17%	42 21%	90 20%	48 16%	12 13%	14 7%	19 12%	33 9%	97 20%	85 24%	67 26%	18 20%	63 25%	153 16%	72 22%	26 22%	32 20%	
No	901 75%	127 80%	141 71%	329 72%	229 77%	77 83%	179 91%	128 83%	308 87%	372 76%	218 62%	166 64%	53 57%	153 60%	747 79%	241 72%	83 70%	114 72%	
(DK/NS)	5 0	1 1%	1 0	2 0	1 0	0 -	1 0	1 1%	2 1%	0 -	3 1%	2 1%	1 1%	3 1%	2 0	0 -	0 -	0 -	