

The statements below are a list of different financial priorities that you might have. Please select up to three that are the most important priorities to you right now. Put the them in order of importance, by placing a '1' next to the one that is most important to you, a '2' next to the second most important and a '3' next to the third most important.

		Age										Region						Gender	
	Total	18-34	35-54	55+	55-69	70+	50-69	50-59	60-69	65+	64	BC	Alberta	Man/ Sask	Ontario	Quebec	Atlantic	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All Respondents	1224	285	500	439	335	104	502	286	216	225	14	169	109	78	480	302	86	602	622
Weighted	1224	351	493	381	291	90	459	271	187	194	12**	160	125	80*	468	300	92*	595	629
Regular payments to reduce or eliminate debt	592	169	260	162	129	34	223	142	81	77	8	83	55	33	239	131	51	279	313
	48.4%	48.3%	52.9%	42.7%	44.2%	37.8%	48.7%	52.4%	43.4%	39.7%	65.9%	51.9%	44.4%	41.5%	51.0%	43.8%	55.2%	46.8%	49.8%
			CDEHI				CDEHI	CDEI											
Retirement savings	592	121	277	193	153	40	262	179	84	84	5	80	67	39	232	134	40	303	288
	48.3%	34.6%	56.3%	50.7%	52.5%	45.0%	57.2%	65.8%	44.6%	43.2%	39.2%	49.9%	54.0%	48.4%	49.5%	44.6%	44.1%	51.0%	45.8%
			AEHI	AHI	AHI		ACDEHI	ABCDEFHI	A										
General savings for a rainy day	524	136	189	199	142	57	211	111	100	115	6	67	58	33	199	124	44	245	279
	42.8%	38.7%	38.5%	52.2%	48.7%	63.4%	46.1%	40.9%	53.5%	59.1%	48.6%	41.7%	46.2%	41.5%	42.5%	41.3%	47.8%	41.2%	44.3%
				ABDFG	ABG	ABCDG	ABG		ABDFG	ABCDG									
Just trying to keep your head above water	403	111	160	132	103	29	146	79	67	69	4	53	47	28	150	94	32	195	208
	32.9%	31.7%	32.5%	34.6%	35.3%	32.5%	31.9%	29.2%	35.7%	35.3%	34.3%	33.3%	37.3%	34.8%	32.0%	31.4%	34.5%	32.8%	33.1%
					FG														
Home ownership	383	172	146	64	49	15	85	62	23	26	1	38	43	18	158	101	24	189	193
	31.3%	49.2%	29.7%	16.8%	16.9%	16.4%	18.5%	22.9%	12.0%	13.3%	11.8%	23.8%	34.1%	22.6%	33.8%	33.8%	26.5%	31.8%	30.7%
		BCDEFGHI	CDEFGHI	HI	H		HI	CDFHI							K	K			
Savings for a large self rewarding purchase	366	119	115	132	100	33	138	61	77	81	5	48	34	24	125	104	30	165	202
	29.9%	33.9%	23.4%	34.8%	34.2%	36.6%	30.1%	22.5%	41.0%	41.5%	39.0%	30.2%	27.6%	30.5%	26.7%	34.7%	33.2%	27.7%	32.0%
		BG		BFG	BFG	BG	BG	BCDFG	BCDFG							N			
Building an investment portfolio	278	66	111	102	72	30	121	74	47	57	3	43	34	21	95	69	16	157	121
	22.7%	18.7%	22.5%	26.7%	24.6%	33.6%	26.3%	27.3%	24.8%	29.1%	28.4%	26.6%	27.1%	26.9%	20.4%	22.9%	17.6%	26.4%	19.3%
				A		AB	A	AB		A								R	
Home renovation	246	59	93	93	77	16	111	61	51	44	3	28	14	27	85	72	20	110	136
	20.1%	16.9%	19.0%	24.5%	26.5%	18.2%	24.3%	22.3%	27.1%	22.4%	25.9%	17.7%	11.2%	34.2%	18.1%	24.0%	21.7%	18.4%	21.7%
				AB	AB		AB		AB					KLN		L			
Saving for children or grandchildren's education	227	74	103	49	35	14	59	33	26	29	1	27	21	14	95	53	18	101	125
	18.5%	21.1%	20.9%	13.0%	12.1%	15.8%	12.9%	12.2%	14.0%	14.8%	6.8%	16.6%	16.6%	17.1%	20.3%	17.6%	19.5%	17.0%	19.9%
		CDFGH	CDFGH																
Supporting aging parents	61	24	21	15	14	1	19	12	7	3	0	13	2	2	26	18	0	40	21
	5.0%	6.90%	4.3%	4.0%	5.0%	0.9%	4.2%	4.4%	3.8%	1.7%	-	8.3%	1.4%	2.5%	5.6%	5.9%	-	6.7%	3.3%
		EI		EI	I		I		I			LP			P	P		R	

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

QC1. RRSP?

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

		Age										Region						Gender	
	Total	18-34	35-54	55+	55-69	70+	50-69	50-59	60-69	65+	64	BC	Alberta	Man/ Sask	Ontario	Quebec	Atlantic	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All Respondents	1224	285	500	439	335	104	502	286	216	225	14	169	109	78	480	302	86	602	622
Weighted	1224	351	493	381	291	90	459	271	187	194	12**	160	125	80*	468	300	92*	595	629
Yes	735	150	331	254	200	53	319	188	131	125	7	98	74	47	288	180	47	371	363
	60.0%	42.8%	67.2%	66.6%	68.8%	59.4%	69.5%	69.3%	69.8%	64.3%	58.9%	61.3%	59.2%	59.3%	61.6%	59.9%	51.7%	62.5%	57.7%
No		A	A	A	A	A	AE	A	A	A									
	460	187	152	122	89	33	137	83	55	65	5	57	49	29	169	114	42	211	249
	37.6%	53.2%	30.8%	32.0%	30.4%	37.4%	29.9%	30.4%	29.3%	33.3%	41.1%	35.8%	39.6%	36.6%	36.1%	37.9%	45.8%	35.5%	39.6%
Don't know		BCDEFGHI																	
	29	14	10	5	2	3	2	1	2	5	0	5	1	3	11	7	2	12	17
	2.4%	4.0%	2.0%	1.4%	0.8%	3.2%	0.5%	0.3%	1.0%	2.4%	-	2.9%	1.2%	4.0%	2.3%	2.2%	2.4%	2.1%	2.7%
		CDFGH	FG	F		FG				DFG									

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

QC3. Maximum allowable contribution

And for the 2011 tax year, will you contribute the maximum allowable contribution to your RRSP that Revenue Canada says you, personally, can make?

		Age										Region						Gender	
	Total	18-34	35-54	55+	55-69	70+	50-69	50-59	60-69	65+	64	BC	Alberta	Man/ Sask	Ontario	Quebec	Atlantic	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Have RRSP	734	120	325	289	227	62	342	193	149	144	8	104	62	47	296	182	43	375	359
Weighted	735	150	331	254	200	53*	319	188	131	125	7**	98	74*	47*	288	180	47*	371	363
Yes	181	24	82	74	62	13	95	61	34	27	1	24	25	13	69	39	11	91	89
	24.6%	16.3%	24.7%	29.3%	30.8%	23.8%	29.9%	32.4%	26.3%	21.4%	12.4%	24.8%	33.3%	28.0%	23.8%	21.4%	23.6%	24.6%	24.5%
				AI	AHI		AI	ABI	A										
No	554	126	249	179	139	40	224	127	96	98	6	74	49	34	220	141	36	280	274
	75.4%	83.7%	75.3%	70.7%	69.2%	76.2%	70.1%	67.6%	73.7%	78.6%	87.6%	75.2%	66.7%	72.0%	76.2%	78.6%	76.4%	75.4%	75.5%
		CDFGH	G						D	CDFG									

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

QC4A. Contribution status

Now, as you may know, the 2011 tax year runs from January 1, 2011 until December 31, 2011. However, you are able to contribute to your RRSP right up until March 1, 2012. Knowing this, which of the following have you done?

		Age										Region						Gender	
	Total	18-34	35-54	55+	55-69	70+	50-69	50-59	60-69	65+	64	BC	Alberta	Man/ Sask	Ontario	Quebec	Atlantic	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Have RRSP	734	120	325	289	227	62	342	193	149	144	8	104	62	47	296	182	43	375	359
Weighted	735	150	331	254	200	53*	319	188	131	125	7**	98	74*	47*	288	180	47*	371	363
Already made your entire contribution for the 2011 tax year	57	12	22	23	17	5	23	14	9	9	0	9	8	2	28	7	3	36	21
	7.8%	8.0%	6.7%	8.9%	8.6%	10.3%	7.2%	7.5%	6.8%	7.3%	-	9.4%	10.8%	4.1%	9.6%	4.0%	6.4%	9.7%	5.8%
															O				
Contributed through a regular contribution plan, such as monthly or quarterly	256	73	149	34	33	2	82	66	16	8	1	33	38	11	88	71	15	131	125
	34.9%	48.3%	45.0%	13.6%	16.4%	2.9%	25.8%	35.2%	12.3%	6.7%	12.4%	33.7%	51.5%	22.9%	30.7%	39.6%	30.8%	35.4%	34.3%
		CDEFGHI	CDEFGHI	EI	CEHI		CDEHI	CDEFHI	EI				KMNP			M			
Already made a contribution and plan to contribute more	108	32	51	25	24	2	45	31	13	8	0	14	12	3	48	29	3	64	45
	14.7%	21.4%	15.3%	10.0%	11.8%	3.2%	14.0%	16.7%	10.1%	6.7%	-	14.1%	15.6%	6.4%	16.6%	16.0%	6.5%	17.1%	12.3%
		CDEHI	EI	E	I		CEI	CEI											
Not made a contribution but plan to contribute	131	23	68	40	36	3	67	51	16	12	0	17	13	14	55	24	8	67	64
	17.8%	15.1%	20.6%	15.7%	18.2%	6.5%	20.9%	26.9%	12.2%	10.0%	-	17.0%	17.5%	29.0%	19.2%	13.5%	16.8%	18.1%	17.6%
			EHI	EI	CEHI		CEHI	ABCDEFHI						O					
Not made a contribution and do not plan to contribute	172	16	41	115	79	35	88	22	66	77	5	26	4	14	71	42	14	82	90
	23.4%	10.7%	12.4%	45.2%	39.5%	66.4%	27.6%	11.7%	50.5%	61.8%	69.2%	26.5%	5.7%	30.6%	24.5%	23.6%	29.5%	22.0%	24.8%
				ABDFG	ABFG	ABCDFGH	ABG	ABDFG	ABCDFGH			L		L	L	L	L		
Not made a contribution and are unsure if you will contribute	64	9	28	27	20	6	35	20	15	14	1	7	6	5	21	20	5	22	42
	8.8%	6.3%	8.6%	10.5%	10.0%	12.2%	11.1%	10.8%	11.5%	10.9%	18.3%	6.8%	8.7%	11.3%	7.2%	11.4%	9.9%	6.0%	11.5%
																			Q

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

QC5. Total planned contribution - ... with end tails removed

What is the total amount, in dollars, that you are planning to contribute to your RRSP for the 2010 tax year, including what you have already contributed? Please enter a number, in dollars, with all of the zeros.

		Age										Region						Gender	
	Total	18-34	35-54	55+	55-69	70+	50-69	50-59	60-69	65+	64	BC	Alberta	Man/ Sask	Ontario	Quebec	Atlantic	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Have RRSP and contributed/ plan to contribute	470	99	248	123	110	13	197	143	54	38	1	65	51	24	191	114	25	254	216
Weighted	491	123*	256	112	100	11**	192	142	50*	34*	1**	65*	62*	26**	194	117	29**	262	229
\$0-\$1000	109	42	43	24	19	5	30	21	9	10	0	14	16	7	41	27	4	49	60
	22.2%	34.3%	16.8%	21.4%	18.7%	45.4%	15.6%	14.9%	17.4%	27.9%	-	21.4%	25.8%	27.0%	21.1%	23.3%	15.0%	18.9%	26.1%
		BCDFGH		DF						F									
\$1001-\$2000	111	27	60	24	24	1	46	34	12	8	1	18	9	10	36	28	10	51	60
	22.6%	21.8%	23.4%	21.9%	23.5%	7.5%	24.1%	23.9%	24.8%	23.1%	100.0%	28.4%	15.0%	37.2%	18.6%	24.2%	34.5%	19.6%	26.2%
\$2001-\$3000	45	12	30	3	3	0	14	14	0	0	0	2	7	4	23	6	2	28	17
	9.2%	9.7%	11.9%	2.6%	2.8%	-	7.1%	9.6%	-	-	-	3.1%	11.8%	15.4%	12.1%	5.5%	7.7%	10.8%	7.4%
		CH	CDFHI				CDH	CDFH							K				
\$3001-\$4000	26	8	14	4	4	0	9	7	3	1	0	4	1	0	12	9	0	15	11
	5.2%	6.2%	5.3%	3.8%	4.2%	-	4.8%	4.7%	5.1%	4.3%	-	5.9%	1.8%	-	6.2%	7.4%	-	5.7%	4.7%
\$4001-\$5000	71	13	39	20	17	3	29	20	8	6	0	13	5	2	26	20	5	37	34
	14.5%	10.1%	15.1%	17.8%	16.8%	26.3%	14.9%	14.4%	16.5%	18.8%	-	20.3%	7.4%	8.7%	13.7%	16.9%	17.3%	14.1%	14.9%
\$5001+	129	22	71	36	34	2	64	46	18	9	0	14	24	3	55	27	7	81	48
	26.2%	17.8%	27.5%	32.6%	33.9%	20.7%	33.5%	32.6%	36.1%	25.8%	-	21.0%	38.3%	11.7%	28.3%	22.7%	25.5%	30.9%	20.9%
				A	A		A	A	A				KO					R	
Summary																			
Mean (Incl'0')	4629.6	3158.2	4989.4	5430.3	5592	4006	5633.2	5434.9	6198.6	5557.9	1400	3867.7	4940.3	2649.4	5318.8	4112.7	4907.6	5278.8	3888.2
			A	A	A		A	A	A	A					O			R	
Mean (Excl'0')	4715.3	3190.9	5069.9	5611.6	5592	5864.8	5660.1	5470	6198.6	6213.4	1400	3992.8	5261.7	2649.4	5350.3	4184	4907.6	5339.8	3991.7
			A	A	A		A	A	A	A								R	
Std. Dev.	4860	3528.1	5013.1	5422.7	5450.2	5412.1	5402.8	5151.2	6083.7	6825.3	0	3708.2	5234.6	2533.9	5580.5	4098.5	4869.1	5244.1	4271.5
Std. Err.	226.4	356.4	320.9	497.1	519.7	1804	385.9	432.3	827.9	1170.5	0	467.2	763.5	517.2	404.9	387.3	973.8	331	294.8
Median	3000	1560	3000	4321	4321	2000	4000	3500	5000	2000	1400	2500	3000	2000	3000	2600	3000	3400	2000

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

QC5A. Compare contribution to previous year

Compared to your RRSP contribution for the 2010 tax year, is this amount:

		Age										Region						Gender	
	Total	18-34	35-54	55+	55-69	70+	50-69	50-59	60-69	65+	64	BC	Alberta	Man/ Sask	Ontario	Quebec	Atlantic	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Have RRSP and contributed/ plan to contribute	477	100	253	124	111	13	201	147	54	38	1	66	52	26	194	114	25	259	218
Weighted	499	125*	261	113	101	11**	195	146	50*	34*	1**	66*	63*	27**	197	117	29**	267	231
More than for 2010	133	43	68	22	19	3	42	34	8	5	1	14	26	11	51	25	6	83	51
	26.8%	34.9%	26.0%	19.5%	18.5%	28.3%	21.2%	23.1%	15.8%	14.2%	100.0%	21.2%	41.9%	39.9%	25.9%	21.4%	21.4%	31.0%	21.9%
		CDFGHI											KNO					R	
Less than for 2010	69	21	28	19	17	2	29	17	11	8	0	9	9	3	28	17	2	33	35
	13.8%	17.1%	10.7%	17.2%	17.3%	16.1%	14.6%	11.8%	22.9%	22.6%	-	13.9%	13.9%	10.4%	14.4%	14.5%	8.5%	12.4%	15.3%
								B	B										
The same amount as for 2010	260	52	151	58	53	4	105	81	24	18	0	36	22	12	104	69	18	138	123
	52.2%	41.4%	57.8%	51.4%	52.7%	39.2%	53.9%	55.8%	48.4%	52.9%	-	54.5%	34.7%	44.9%	52.8%	58.7%	62.5%	51.5%	53.1%
		A					A	A				L			L	L			
You did not make a contribution in 2010	18	2	8	8	6	2	10	9	2	3	0	5	2	0	7	3	1	11	7
	3.6%	1.8%	3.2%	6.7%	5.6%	16.4%	5.4%	6.1%	3.3%	7.8%	-	7.0%	3.9%	-	3.5%	2.6%	4.3%	4.0%	3.2%
Don't know/don't remember	18	6	6	6	6	0	10	5	5	1	0	2	4	1	7	3	1	3	15
	3.6%	4.8%	2.3%	5.2%	5.8%	-	4.9%	3.3%	9.6%	2.5%	-	3.3%	5.6%	4.7%	3.4%	2.8%	3.4%	1.1%	6.5%
								B											Q

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

QD5b. Withdrawn from RRSP

Have you withdrawn money from your RRSP in the past year for any of the following reasons?

		Age										Region						Gender	
	Total	18-34	35-54	55+	55-69	70+	50-69	50-59	60-69	65+	64	BC	Alberta	Man/ Sask	Ontario	Quebec	Atlantic	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Have RRSP	734	120	325	289	227	62	342	193	149	144	8	104	62	47	296	182	43	375	359
Weighted	735	150	331	254	200	53*	319	188	131	125	7**	98	74*	47*	288	180	47*	371	363
Have not withdrawn any money from my RRSP	590	131	287	171	142	29	245	156	89	75	5	78	68	36	224	146	39	291	299
	80.3%	87.5%	86.8%	67.5%	70.9%	54.5%	76.9%	83.0%	68.0%	60.2%	64.2%	78.9%	91.5%	76.1%	77.8%	81.3%	81.1%	78.3%	82.3%
Continuing education or retraining		CDEFHI	CDEFHI	EI	CEI		CDEHI	CDEFHI	I				KMN						
	3	0	3	1	1	0	1	1	1	0	0	0	0	1	1	1	0	1	2
	0.5%	-	0.8%	0.3%	0.3%	-	0.5%	0.4%	0.5%	-	-	-	-	2.6%	0.5%	0.4%	-	0.3%	0.6%
Purchase a house	23	8	11	3	2	2	2	1	1	2	0	5	0	1	9	9	0	14	9
	3.2%	5.5%	3.5%	1.3%	0.8%	3.3%	0.5%	0.5%	0.6%	1.4%	-	4.6%	-	2.4%	3.0%	5.0%	-	3.8%	2.5%
Make a major purchase, such as a car		CDFGH	FG	F	F														
	9	2	5	5	0	6	1	5	4	0	0	0	0	0	6	1	2	6	3
	1.2%	0.8%	0.7%	2.1%	2.7%	-	2.0%	0.4%	4.1%	3.0%	-	-	-	-	2.1%	0.4%	4.1%	1.7%	0.7%
Cover day-to-day expenses		G							BCFG										
	25	2	8	15	15	0	19	8	11	7	0	3	2	1	12	4	2	13	11
	3.3%	1.5%	2.3%	5.8%	7.3%	-	6.1%	4.5%	8.4%	5.7%	-	3.1%	2.4%	2.2%	4.3%	2.5%	4.1%	3.6%	3.1%
Pay off debt			B	ABCE			AB		ABE										
	27	4	11	13	11	2	15	9	7	6	0	1	0	3	17	6	1	16	11
	3.7%	2.4%	3.2%	5.2%	5.4%	4.2%	4.8%	4.6%	5.2%	4.5%	-	0.7%	-	5.6%	5.8%	3.5%	2.2%	4.3%	3.1%
Cover unexpected expenses/ emergencies															K				
	34	2	12	20	19	1	24	9	14	8	1	3	1	1	18	8	3	16	19
	4.7%	1.5%	3.7%	7.8%	9.4%	2.0%	7.4%	5.0%	10.8%	6.3%	12.1%	3.5%	1.1%	2.0%	6.2%	4.3%	7.2%	4.2%	5.2%
Other		ABE	ABG				ABG		ABEFGI	AE									
	48	4	4	40	21	19	23	8	14	29	3	10	4	4	18	10	3	25	23
	6.5%	2.9%	1.2%	15.6%	10.2%	35.9%	7.1%	4.4%	11.0%	22.9%	35.8%	9.8%	5.1%	9.1%	6.2%	5.4%	5.6%	6.7%	6.3%
Summary				ABDFGH	ABFG	ABCDFGHI	BG	B	ABFG	ABCDFGH									
	145	19	44	82	58	24	74	32	42	50	3	21	6	11	64	34	9	81	64
Yes withdrawn	19.7%	12.5%	13.2%	32.5%	29.1%	45.5%	23.1%	17.0%	32.0%	39.8%	35.8%	21.1%	8.5%	23.9%	22.2%	18.7%	18.9%	21.7%	17.7%
				ABDFG	ABFG	ABCDFG	ABG		ABFG	ABCDFGH		L		L	L				

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