

Q1. At what age did you begin saving for retirement?

		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	1225	301	549	375	292	83	414	220	194	180	12	163	109	76	462	317	98	531	694
Weighted	1225	341	453	431	339	92*	434	213	221	202	13**	165	130*	79*	470	294	87*	594	631
<25	261	132	87	42	36	5	52	35	17	15	1	29	22	22	109	66	13	142	119
	21.3%	38.7%	19.3%	9.7%	10.8%	5.6%	11.9%	16.5%	7.5%	7.4%	6.7%	17.4%	17.0%	27.5%	23.2%	22.6%	14.8%	23.9%	18.9%
25-34	294	60	145	89	74	15	102	56	46	40	2	31	27	18	116	78	23	144	150
	24.0%	17.6%	31.9%	20.7%	21.8%	16.6%	23.6%	26.4%	20.9%	19.7%	16.7%	18.9%	21.0%	22.8%	24.8%	26.5%	26.7%	24.2%	23.8%
35-54	314	2	106	206	159	46	187	80	107	94	8	51	40	17	106	77	22	170	144
	25.6%	0.6%	23.4%	47.7%	46.9%	50.7%	43.2%	37.8%	48.4%	46.7%	67.0%	31.3%	31.0%	21.0%	22.6%	26.2%	25.1%	28.6%	22.8%
55+	40	1	2	36	20	16	20	1	19	30	1	7	6	2	17	4	3	22	18
	3.2%	0.4%	0.5%	8.3%	5.9%	17.4%	4.6%	0.5%	8.5%	14.8%	9.5%	4.3%	4.5%	2.6%	3.6%	1.5%	3.9%	3.7%	2.8%
Haven't started saving yet	317	146	113	58	50	9	72	40	32	23	0	46	35	21	121	68	26	117	200
	25.8%	42.7%	24.9%	13.5%	14.6%	9.6%	16.7%	18.8%	14.7%	11.5%	-	28.1%	26.5%	26.1%	25.8%	23.2%	29.5%	19.7%	31.7%
Summary		BCDEFGHI	CDEFGHI				C	C											Q
Mean	32	22.9	30	38.5	37.4	42.5	36.3	33.8	38.6	40.5	37.5	34.4	33.3	31.1	31.2	31.2	33.3	32.2	31.8
Std. Dev.	11.2	5.6	8.5	11.5	11.2	11.7	11.1	10.5	11.1	12.1	9.1	12.2	11.4	11.9	11.2	10.2	10.7	11.5	10.8
Std. Err.	0.4	0.4	0.4	0.6	0.7	1.3	0.6	0.8	0.9	1	2.6	1.1	1.3	1.6	0.6	0.7	1.3	0.6	0.5
Median	30	23	30	40	38	40	35	32	39	40	35	34	30	27	30	30	30	30	30

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

Q2. Contribution status

Now, as you may know, the 2012 tax year runs from January 1, 2012 until December 31, 2012. However, you are able to contribute to your RRSP right up until March 1, 2013. 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	642	113	304	225	183	42	247	123	124	102	11	78	57	44	240	183	40	295	347
Weighted	667	138	263	267	219	48*	269	124	145	117*	12**	80*	70*	47*	252	180	37*	346	322
Already made your entire contribution for the 2012 tax year	50	13	15	22	20	2	23	9	14	11	0	4	4	5	19	14	3	25	25
	7.5%	9.5%	5.5%	8.4%	9.3%	4.5%	8.5%	6.9%	9.8%	9.1%	-	5.5%	5.9%	11.3%	7.7%	7.5%	8.7%	7.3%	7.7%
Contributed through a regular contribution plan, such as monthly or quarterly	211	58	97	56	51	5	65	35	30	15	1	29	22	13	71	66	10	101	110
	31.7%	42.1%	36.9%	21.1%	23.4%	10.9%	24.1%	28.4%	20.4%	13.2%	7.9%	36.6%	31.0%	28.2%	28.2%	36.8%	25.9%	29.2%	34.3%
		CDEFGHI	CDEFGHI	I	I		I	EI	I										
Already made a contribution and plan to contribute more	98	33	34	32	27	5	35	22	13	8	1	13	11	5	38	29	2	57	42
	14.8%	24.0%	12.8%	11.9%	12.2%	10.5%	13.0%	18.0%	8.7%	6.5%	7.9%	16.7%	16.2%	11.4%	15.1%	15.9%	4.8%	16.4%	13.0%
Not made a contribution but plan to contribute		BCDFHI		I	H		HI	FHI											
	128	24	68	36	35	1	46	23	23	15	2	13	16	14	47	32	7	64	64
	19.2%	17.6%	25.8%	13.5%	15.9%	2.5%	17.0%	18.5%	15.7%	12.7%	19.5%	16.2%	22.3%	28.6%	18.7%	17.6%	18.6%	18.6%	19.8%
Not made a contribution and do not plan to contribute		E	CDEFGHI	E	CE		CE	E	E	E									
	141	10	36	95	66	28	74	20	53	55	7	14	16	4	54	38	14	78	63
	21.2%	7.5%	13.8%	35.5%	30.4%	58.8%	27.3%	16.4%	36.7%	47.2%	62.4%	17.7%	22.8%	9.5%	21.4%	21.2%	38.7%	22.5%	19.7%
Not made a contribution and are unsure if you will contribute				ABDFG	ABG	ABCDFGH	ABG	A	ABDFG	ABCDFGH							KMNO		
	77	8	27	42	36	6	47	25	22	15	1	13	6	9	33	14	3	44	33
	11.5%	6.0%	10.1%	15.8%	16.4%	12.7%	17.4%	20.1%	15.1%	12.6%	10.2%	15.9%	8.2%	18.2%	13.0%	7.6%	8.1%	12.6%	10.3%
				A	A		AB	AB	A					O					

Proportions/Means: 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

Q3. Contribution frequency

Which of the following best describes when you contribute or plan to contribute to your RRSP? Do you ...?

		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	418	96	226	96	87	9	128	77	51	32	3	48	38	30	155	126	21	187	231
Weighted	435	117*	197	121*	109*	11**	142	77*	65*	41**	3**	50*	46*	33**	161	124	20**	217	218
Make regular weekly or bi-weekly contributions	136	41	71	24	24	0	36	24	12	4	0	15	12	8	44	49	8	71	65
	31.2%	34.6%	36.1%	20.0%	22.2%	-	25.7%	31.9%	18.4%	8.8%	-	28.9%	26.3%	24.9%	27.3%	39.6%	38.9%	32.7%	29.8%
Make regular monthly contributions	124	39	52	34	30	3	37	19	18	8	1	19	16	9	44	32	3	53	71
	28.6%	33.1%	26.3%	27.8%	27.8%	27.3%	26.0%	24.8%	27.4%	18.7%	28.7%	38.5%	34.9%	26.8%	27.5%	26.0%	16.4%	24.3%	32.8%
Make a series of contributions whenever you have some money	30	11	13	6	5	1	5	5	0	1	0	4	2	2	17	5	0	14	17
	7.0%	9.7%	6.8%	4.6%	4.2%	8.6%	3.8%	7.1%	-	2.4%	-	8.5%	4.0%	7.5%	10.6%	3.7%	-	6.3%	7.7%
Make a one-time contribution	141	27	59	55	50	5	63	28	35	26	2	12	16	14	54	37	9	78	63
	32.4%	22.7%	30.1%	45.7%	45.8%	45.1%	44.4%	36.2%	54.1%	64.7%	71.3%	24.0%	34.8%	40.7%	33.3%	29.7%	44.7%	35.8%	29.1%
Don't know	3	0	1	2	0	2	0	0	0	2	0	0	0	0	2	1	0	2	2
	0.8%	-	0.7%	1.8%	-	19.0%	-	-	-	5.3%	-	-	-	-	1.4%	1.0%	-	0.9%	0.7%

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