maru/

Do you have an investment portfolio that you either manage yourself through a direct investing service (discount brokerage) or is managed by another person/firm such as a financial planner or advisor? This might include stocks, GICs, bonds and mutual funds, etc. inside or outside of RRSPs, RRIFs, RESPs and TFSAs. It does NOT include hard assets like jewelry or real estate, etc.

	Total							
	Total	Employed full-time	Employed part-time	Student	Retired	Stay at home parent	Unemployed/ Looking for work	Not Retired
	A	P	Q	R	S	T	U	V
BASE: All Respondents	1544	727	166	36	411	48	62	1133
BASE: WEIGHTED	1544	701	164	44**	394	55*	73*	1150
Yes, I have investments that I manage myself	419	255	51	6	69	9	13	351
	27%	36%	31%	14%	17%	16%	18%	30%
		STUV	ST					STU
Yes, I have investments that are managed by another person/firm	446	186	48	5	160	13	18	286
	29%	27%	29%	12%	41%	23%	25%	25%
					PQTUV			
Yes, I have investments I manage myself as well as investments that are managed by another person/ firm	198	93	19	5	64	4	7	134
	13%	13%	11%	11%	16%	8%	10%	12%
		V			V			
No	481	167	46	28	102	29	34	379
	31%	24%	28%	63%	26%	54%	47%	33%
						PQSV	PQSV	PS

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H - I/J/K/L/M/N/O - P/Q/R/S/T/U/V - W/X - Y/Z - a/b

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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Has your approach to investing changed or remained the same in light of the current economic environment (i.e., rising inflation, interest rates)?

	Total	Total						
		Employed full-time	Employed part-time	Student	Retired	Stay at home parent	Unemployed/ Looking for work	Not Retired
	A	P	Q	R	S	T	U	V
BASE: If Yes In Q1	1109	568	122	15	309	24	34	800
BASE: WEIGHTED	1063	534	118	17**	293	25**	39*	770
Remained the same	755	368	77	11	231	16	26	524
	71%	69%	65%	67%	79%	62%	66%	68%
					PQV			
Changed	250	144	30	0	54	8	6	196
	23%	27%	26%	3%	18%	33%	16%	25%
		S						S
I don't know	59	22	11	5	8	1	7	51
	6%	4%	9%	31%	3%	4%	18%	7%
			PS				PSV	PS

Which of the following are you invested in/do you hold?

	Total	Total						
		Employed full-time	Employed part-time	Student	Retired	Stay at home parent	Unemployed/ Looking for work	Not Retired
	A	P	Q	R	S	T	U	V
BASE: If Yes In Q1	1109	568	122	15	309	24	34	800
BASE: WEIGHTED	1063	534	118	17**	293	25**	39*	770
REGISTERED RETIREMENT SAVINGS PLAN (RRSP) AND TAX-FREE SAVINGS ACCOUNT (TFSA) (NET)	880	434	94	8	267	17	32	613
	83%	81%	79%	48%	91%	67%	82%	80%
					PQV			
Tax-Free Savings Account (TFSA)	734	354	74	8	243	13	23	491
	69%	66%	63%	46%	83%	50%	59%	64%
		V			PQUV			
Registered Retirement Savings Plan (RRSP)	631	342	66	2	168	12	20	463
	59%	64%	56%	12%	58%	47%	51%	60%
		V						
Both RRSP and TFSA	485	262	47	2	144	8	11	341
	46%	49%	40%	10%	49%	30%	28%	44%
		UV			U			

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H - I/J/K/L/M/N/O - P/Q/R/S/T/U/V - W/X - Y/Z - a/b

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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How would you describe your retirement savings plan?

	Total	Total						
		Employed full-time	Employed part-time	Student	Retired	Stay at home parent	Unemployed/ Looking for work	Not Retired
	A	P	Q	R	S	T	U	V
BASE: All Respondents	1544	727	166	36	411	48	62	1133
BASE: WEIGHTED	1544	701	164	44**	394	55*	73*	1150
I have a formal and detailed plan that describes the lifestyle I want in retirement, the income I will need, and I save	331	124	28	3	158	6	6	172
	21%	18%	17%	7%	40%	11%	8%	15%
		V			PQTUV			
I have a good idea of what my retirement income needs will be and make regular contributions to dedicated	335	190	37	7	84	5	4	251
	22%	27%	23%	16%	21%	10%	6%	22%
		TUV	U		U			U
I make regular deposits to my retirement savings account(s), but I don't know what my income needs will be and I	227	156	26	5	21	6	6	206
	15%	22%	16%	11%	5%	10%	8%	18%
		SUV	S					SU
I don't know what my income needs will be, but I try to put some money aside towards retirement savings when I can	215	93	24	5	56	16	14	159
	14%	13%	15%	11%	14%	30%	19%	14%
						PQSV		
I know I need to save for retirement, but I'm not able to save	241	85	26	5	45	11	24	196
	16%	12%	16%	11%	11%	20%	33%	17%
							PQSV	PS
I have not thought about retirement, and I have no savings dedicated towards it	195	53	23	19	29	10	19	166
	13%	7%	14%	44%	7%	19%	26%	14%
			PS			PS	PQSV	PS

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H - I/J/K/L/M/N/O - P/Q/R/S/T/U/V - W/X - Y/Z - a/b

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Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

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At what age do you plan to retire? If already retired, at what age did you retire?

	Total							
	Total	Employed full-time	Employed part-time	Student	Retired	Stay at home parent	Unemployed/ Looking for work	Not Retired
	A	P	Q	R	S	T	U	V
BASE: All Respondents	1544	727	166	36	411	48	62	1133
BASE: WEIGHTED	1544	701	164	44**	394	55*	73*	1150
30	4	1	0	0	2	1	0	2
	0%	0%	-	-	1%	1%	-	0%
31	9	6	3	0	0	0	0	9
	1%	1%	2%	-	-	-	-	1%
			S					
32	4	3	1	0	0	0	0	4
	0%	0%	1%	-	-	-	-	0%
33	5	3	2	0	0	0	0	5
	0%	0%	1%	-	-	-	-	0%
			S					
34	2	2	0	0	0	0	0	2
	0%	0%	-	-	-	-	-	0%
35	3	1	2	0	0	0	0	3
	0%	0%	1%	-	-	-	-	0%
36	1	1	0	0	0	0	0	1
	0%	0%	-	-	-	-	-	0%
37	1	1	0	0	0	0	0	1
	0%	0%	-	-	-	-	-	0%
38	1	1	0	0	0	0	0	1
	0%	0%	0	-	-	-	-	0%
39	2	1	0	0	1	0	0	1
	0%	0%	-	-	0%	-	-	0%
40	9	2	5	0	1	0	1	8
	1%	0%	3%	-	0%	-	2%	1%
			PSV					P
42	2	1	0	0	1	1	0	2
	0%	0%	-	-	0%	2%	-	0%
						PV		
43	3	0	1	0	0	0	0	3
	0%	-	0%	-	-	-	-	0%
44	2	2	0	0	0	0	0	2
	0%	0%	-	-	-	-	-	0%
45	6	1	0	0	5	0	0	1
	0%	0%	-	-	1%	-	-	0%
					PV			
47	2	1	0	0	1	0	0	1
	0%	0%	-	-	0%	-	-	0%
48	3	1	0	0	3	0	0	1
	0%	0%	-	-	1%	-	-	0%

					V			
49	1	0	1	0	0	0	0	1
	0%	-	1%	-	-	-	-	0%
			P					
50	31	16	2	1	9	2	2	22
	2%	2%	1%	2%	2%	4%	2%	2%
51	1	0	0	0	1	0	0	0
	0%	-	-	-	0%	-	-	-
52	11	1	0	0	10	0	0	1
	1%	0%	-	-	3%	-	-	0%
					PV			
53	5	1	0	0	4	0	0	1
	0%	0%	-	-	1%	-	-	0%
					PV			
54	7	3	2	0	2	0	0	5
	0%	0%	1%	-	0%	-	-	0%
55	80	32	4	0	40	1	1	40
	5%	5%	2%	-	10%	1%	2%	3%
		V			PQUV			
56	25	13	2	0	8	0	0	17
	2%	2%	1%	-	2%	-	-	1%
57	19	8	1	0	10	0	0	9
	1%	1%	1%	-	2%	-	-	1%
					V			
58	33	12	2	0	19	0	0	15
	2%	2%	1%	-	5%	-	-	1%
					PQV			
59	10	2	1	0	7	0	0	3
	1%	0%	0%	-	2%	-	-	0%
					PV			
60	130	72	8	1	48	0	1	81
	8%	10%	5%	2%	12%	-	1%	7%
		QTUV			QTUV			
61	16	4	1	0	11	0	0	5
	1%	1%	0%	-	3%	-	-	0%
					PV			
62	25	8	2	0	14	1	0	11
	2%	1%	1%	-	3%	2%	-	1%
					PV			
63	21	8	0	0	12	0	0	8
	1%	1%	0%	-	3%	-	-	1%
					PV			
64	9	1	0	0	8	0	0	1
	1%	0%	-	-	2%	-	-	0%
					PV			
65	196	87	20	6	61	2	9	136
	13%	12%	12%	14%	15%	3%	13%	12%
					T			
66	8	3	0	0	6	0	0	3
	1%	0%	-	-	1%	-	-	0%

					V			
67	25	13	4	0	7	0	0	17
	2%	2%	2%	-	2%	-	-	2%
68	19	8	2	0	8	0	0	11
	1%	1%	1%	-	2%	-	-	1%
69	9	2	3	0	4	0	0	5
	1%	0%	2%	-	1%	-	-	0%
			PV					
70	38	27	4	0	6	1	0	32
	2%	4%	3%	-	1%	2%	-	3%
	SV							
71	3	2	0	0	1	0	0	2
	0%	0%	-	-	0%	-	-	0%
72	3	0	0	0	2	0	0	0
	0%	0	-	-	1%	-	-	0
					V			
73	2	0	0	0	2	0	0	0
	0%	-	-	-	1%	-	-	-
					PV			
74	2	0	0	0	2	0	0	0
	0%	-	-	-	1%	-	-	-
					V			
75	14	5	0	0	2	2	0	12
	1%	1%	-	-	1%	3%	-	1%
						Q		
76	2	0	0	0	2	0	0	0
	0%	-	-	-	0%	-	-	-
					V			
77	2	0	0	0	2	0	0	0
	0%	-	-	-	0%	-	-	-
					V			
78	1	1	0	0	0	0	0	1
	0%	0%	-	-	-	-	-	0%
79	2	0	0	0	2	0	0	0
	0%	-	-	-	1%	-	-	-
					V			
80	7	6	1	0	0	0	0	7
	0%	1%	0%	-	-	-	-	1%
81	1	0	0	0	1	0	0	0
	0%	-	-	-	0%	-	-	-
82	1	0	0	0	1	0	0	0
	0%	-	-	-	0%	-	-	-
84	1	0	0	0	1	0	0	0
	0%	-	-	-	0%	-	-	-
85	4	4	0	0	0	0	0	4
	0%	1%	-	-	-	-	-	0%
86	1	0	0	0	1	0	0	0
	0%	-	-	-	0%	-	-	-
90	3	1	0	0	0	0	2	3
	0%	0%	-	-	-	-	2%	0%

							PSV	
99	3	1	1	0	0	1	0	3
	0%	0%	1%	-	-	2%	-	0%
						PSV		
I don't know	715	334	91	36	65	44	57	650
	46%	48%	55%	82%	17%	80%	78%	57%
		S	S			PQSV	PQSV	PS
MEAN	60.70	60.70	58.30	62.70	60.80	62.90	63.30	60.60
					Q			
MEDIAN	61	60	62	65	60	65	65	62

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H - I/J/K/L/M/N/O - P/Q/R/S/T/U/V - W/X - Y/Z - a/b

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

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Uppercase letters indicate significance at the 95% level.

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February 1st, 2023

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How did you determine the total personal savings needed to retire comfortably?

		Total						
	Total	Employed full-time	Employed part-time	Student	Retired	Stay at home parent	Unemployed/ Looking for work	Not Retired
	A	P	Q	R	S	T	U	V
BASE: If Not I Don't Know At Q12	1130	577	121	19	293	34	40	837
BASE: WEIGHTED	1111	548	121	22**	274	40**	46*	837
It is my best guess on what I will need	365	190	36	5	72	12	28	293
	33%	35%	29%	22%	26%	30%	61%	35%
		S					PQSV	S
I really don't know, I'm just hoping it will be enough	314	152	41	7	55	17	19	259
	28%	28%	34%	32%	20%	43%	41%	31%
		S	S				S	PS
I calculated the amount on my own (based on projected spending in retirement)	235	112	19	5	77	5	9	158
	21%	20%	16%	24%	28%	13%	20%	19%
					PQV			
I arrived at this number with the help of an advisor	158	62	22	1	63	4	2	95
	14%	11%	19%	5%	23%	10%	5%	11%
			PV		PUV			
I've read articles on how much is needed for retirement	116	65	15	3	19	5	6	97
	10%	12%	13%	14%	7%	12%	14%	12%
		S						S
I calculated the amount with the help of an online retirement savings calculator	113	79	12	5	11	2	3	102
	10%	14%	10%	23%	4%	5%	6%	12%
		SV	S					S
I've heard from others how much is needed for retirement	102	62	13	5	10	6	5	92
	9%	11%	11%	21%	4%	15%	10%	11%
		S	S					S
Other	47	14	4	0	23	0	0	23
	4%	3%	3%	-	9%	-	-	3%
					PV			

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H - I/J/K/L/M/N/O - P/Q/R/S/T/U/V - W/X - Y/Z - a/b

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

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What are your top ambitions for retirement?

	Total	Employed full-time	Employed part-time	Student	Retired	Stay at home parent	Unemployed/ Looking for work	Not Retired
					Total			
	A	P	Q	R	S	T	U	V
BASE: All Respondents	1544	727	166	36	411	48	62	1133
BASE: WEIGHTED	1544	701	164	44**	394	55*	73*	1150
Slow down/ enjoy downtime	670	305	65	12	207	15	26	463
	43%	43%	39%	28%	52%	27%	36%	40%
		TV			PQTUV			
Travel more frequently	538	276	58	20	135	21	12	402
	35%	39%	35%	45%	34%	39%	16%	35%
		UV	U		U	U		U
Spend more time with my loved ones	440	194	48	17	124	19	16	317
	29%	28%	29%	38%	31%	35%	22%	28%
Positive lifestyle changes (e.g., exercise more often, focus on my health)	370	164	45	9	106	10	18	264
	24%	23%	27%	21%	27%	18%	25%	23%
Start a new hobby/pursue a passion	264	137	35	7	34	12	18	229
	17%	20%	21%	15%	9%	22%	24%	20%
		S	S			S	S	S
Become more active in my community (i.e., volunteering)	187	97	21	6	44	2	7	143
	12%	14%	13%	14%	11%	3%	10%	12%
		T						
Downsize to a smaller home / move to a new community	166	77	20	3	45	6	6	122
	11%	11%	12%	6%	11%	11%	9%	11%
Own a pet	163	77	20	6	25	5	7	138
	11%	11%	12%	13%	6%	10%	9%	12%
		S	S					S
Provide financial assistance for my children/grandchildren	159	65	17	0	57	9	3	102
	10%	9%	10%	-	14%	16%	4%	9%
					PUV	U		
Make home repairs/renovations	130	46	10	3	61	4	2	69
	8%	7%	6%	7%	15%	7%	3%	6%
					PQUV			
Relocate to another country / live outside of Canada	109	69	13	5	7	6	6	102
	7%	10%	8%	10%	2%	11%	8%	9%
		S	S			S	S	S
Treat myself to a big ticket item (e.g., a new car, motorcycle, boat)	81	46	7	3	19	2	3	62
	5%	7%	5%	7%	5%	4%	5%	5%
		V						
Start my own business	42	22	6	0	3	1	7	39
	3%	3%	3%	-	1%	2%	9%	3%
		S	S				PSV	S
Other	43	16	5	0	20	0	1	23
	3%	2%	3%	-	5%	-	2%	2%
					PV			
I don't know / haven't thought	190	63	16	8	37	8	19	153

I don't know / haven't thought about it much	12%	9%	9%	18%	9%	14%	25%	13%
							PQSV	P

Thinking about Tax-Free Savings Accounts (TFSAs) now, approximately how much have you contributed to your TFSA since January 1, 2022?

		Total						
	Total	Employed full-time	Employed part-time	Student	Retired	Stay at home parent	Unemployed/ Looking for work	Not Retired
	A	P	Q	R	S	T	U	V
BASE: If TFSA In Q4	770	374	79	7	255	12	22	515
BASE: WEIGHTED	727	353	72*	8**	239	13**	23**	488
1	2	0	0	0	2	0	0	0
	0%	-	-	-	1%	-	-	-
					V			
15	1	0	0	1	0	0	0	1
	0%	-	-	12%	-	-	-	0%
25	2	0	0	0	0	0	2	2
	0%	-	-	-	-	-	7%	0%
40	1	1	0	0	0	0	0	1
	0%	0%	-	-	-	-	-	0%
50	1	0	0	1	0	0	0	1
	0%	-	1%	14%	-	-	-	0%
65	1	0	0	0	1	0	0	0
	0%	-	-	-	1%	-	-	-
150	1	0	1	0	0	0	0	1
	0%	-	2%	-	-	-	-	0%
			PSV					
200	2	1	1	0	0	0	0	2
	0%	0%	1%	-	-	-	-	0%
300	1	1	0	0	0	0	0	1
	0%	0%	-	-	-	-	-	0%
350	1	0	1	0	0	0	0	1
	0%	-	1%	-	-	-	-	0%
			P					
400	1	1	0	0	0	0	0	1
	0%	0%	-	-	-	-	-	0%
480	1	0	1	0	0	0	0	1
	0%	-	2%	-	-	-	-	0%
			P					
500	3	3	0	0	0	0	0	3
	0%	1%	-	-	-	-	-	1%
550	1	0	1	0	0	0	0	1
	0%	-	1%	-	-	-	-	0%
600	2	2	0	0	0	0	0	2
	0%	1%	-	-	-	-	-	0%
700	1	0	1	0	0	0	0	1
	0%	-	1%	-	-	-	-	0%
800	1	1	0	0	0	0	0	1
	0%	0%	-	-	-	-	-	0%
875	1	0	0	0	1	0	0	0
	0%	-	-	-	1%	-	-	-
1000	14	11	1	0	3	0	0	12
	2%	3%	1%	-	1%	-	-	2%

1200	14	8	2	0	2	1	0	12
	2%	2%	3%	-	1%	7%	-	2%
1290	1	1	0	0	0	0	0	1
	0%	0%	-	-	-	-	-	0%
1300	2	0	2	0	0	0	0	2
	0%	-	2%	-	-	-	-	0%
			PSV					
1500	7	5	2	0	0	0	0	7
	1%	1%	3%	-	-	-	-	1%
			S					
2000	11	7	1	0	3	0	0	8
	1%	2%	1%	-	1%	-	-	2%
2400	2	0	1	0	1	0	0	1
	0%	-	2%	-	0%	-	-	0%
			PV					
2500	4	3	1	0	0	0	0	4
	1%	1%	2%	-	0	-	-	1%
2600	1	1	0	0	0	0	0	1
	0%	0%	-	-	-	-	-	0%
2700	2	0	0	0	0	0	2	2
	0%	-	-	-	-	-	8%	0%
3000	8	5	0	0	2	0	0	5
	1%	1%	1%	-	1%	-	-	1%
3400	1	1	0	0	0	0	0	1
	0%	0%	-	-	-	-	-	0%
3500	1	1	0	0	0	0	0	1
	0%	0%	-	-	-	-	-	0%
3600	1	0	1	0	0	0	0	1
	0%	-	1%	-	-	-	-	0%
			P					
3900	1	1	0	0	0	0	0	1
	0%	0%	-	-	-	-	-	0%
4000	7	4	0	0	2	0	0	4
	1%	1%	-	-	1%	-	-	1%
4400	1	0	0	0	1	0	0	0
	0%	-	-	-	0%	-	-	-
4500	1	0	0	0	1	0	0	0
	0%	-	-	-	1%	-	-	-
4800	4	2	1	0	1	0	0	3
	1%	1%	2%	-	0%	-	-	1%
5000	30	20	2	0	6	0	1	24
	4%	6%	3%	-	2%	-	3%	5%
5200	1	1	0	0	0	0	0	1
	0%	0%	-	-	-	-	-	0%
5500	6	3	0	0	2	1	0	4
	1%	1%	-	-	1%	6%	-	1%
6000	47	26	3	0	18	0	0	29
	6%	7%	4%	-	7%	-	-	6%

6500	42	22	3	0	16	1	1	27
	6%	6%	4%	-	7%	5%	3%	5%
7000	7	5	0	0	2	0	0	5
	1%	1%	-	-	1%	-	-	1%
7200	1	0	0	0	1	0	0	0
	0%	-	-	-	1%	-	-	-
7500	1	1	0	0	0	0	0	1
	0%	0%	-	-	-	-	-	0%
8000	3	1	1	0	1	0	0	2
	0%	0%	1%	-	0%	-	-	0%
8400	1	0	0	0	1	0	0	0
	0%	-	-	-	0%	-	-	-
9600	2	2	0	0	0	0	0	2
	0%	0%	-	-	-	-	-	0%
10000	13	5	3	0	4	0	0	8
	2%	2%	4%	-	2%	-	-	2%
11500	1	1	0	0	1	0	0	1
	0%	0%	-	-	0%	-	-	0%
12000	6	1	0	0	5	0	0	1
	1%	0%	-	-	2%	-	-	0%
					V			
12500	11	6	0	0	5	0	0	6
	1%	2%	-	-	2%	-	-	1%
12800	1	0	1	0	0	0	0	1
	0%	-	2%	-	-	-	-	0%
			PSV					
13000	5	1	0	1	4	0	0	2
	1%	0%	-	11%	2%	-	-	0%
13500	1	1	0	0	0	0	0	1
	0%	0%	-	-	-	-	-	0%
15000	5	1	1	0	2	0	0	2
	1%	0%	2%	-	1%	-	-	0%
15900	1	1	0	0	0	0	0	1
	0%	0%	-	-	-	-	-	0%
17000	1	0	0	0	0	0	0	1
	0%	-	-	-	-	-	-	0%
18000	1	0	0	0	1	0	0	0
	0%	-	-	-	0%	-	-	-
20000	5	3	1	0	2	0	0	4
	1%	1%	1%	-	1%	-	-	1%
25000	1	1	0	0	0	0	0	1
	0%	0%	-	-	-	-	-	0%
30000	1	0	0	0	1	0	0	0
	0%	-	-	-	1%	-	-	-
35000	0	0	0	0	0	0	0	0
	0	-	-	-	0	-	-	-
36000	2	0	2	0	0	0	0	2
	0%	-	2%	-	-	-	-	0%

			PSV					
40000	3	3	0	0	0	0	0	3
	0%	1%	-	-	0	-	-	1%
42000	1	0	0	0	1	0	0	0
	0%	-	-	-	0%	-	-	-
45000	1	0	0	0	1	0	0	0
	0%	-	-	-	0%	-	-	-
50000	4	1	0	0	2	0	0	1
	1%	0%	-	-	1%	-	-	0%
60000	3	1	0	0	1	0	0	2
	0%	0%	1%	-	0%	-	-	0%
65000	3	2	0	0	1	0	0	2
	0%	0%	-	-	1%	-	-	0%
70000	1	0	0	0	1	0	0	0
	0%	-	-	-	0%	-	-	-
75000	1	0	0	0	1	0	0	0
	0%	-	-	-	1%	-	-	-
80000	2	1	0	0	2	0	0	1
	0%	0%	-	-	1%	-	-	0%
I have not contributed to my TFSA in the last year, since January 1, 2022	206	85	23	3	63	9	11	143
	28%	24%	32%	40%	26%	68%	46%	29%
								P
I don't remember	200	99	13	2	73	2	8	127
	27%	28%	18%	22%	30%	14%	33%	26%
					Q			
LESS THAN $1,000 (NET)	25	10	6	2	5	0	2	20
	3%	3%	9%	26%	2%	-	7%	4%
			PSV					P
$1,000-$4,999 (NET)	82	49	12	0	17	1	2	65
	11%	14%	17%	-	7%	7%	8%	13%
		S	S					S
$5,000-$9,999 (NET)	141	82	9	0	45	1	1	95
	19%	23%	13%	-	19%	11%	6%	20%
		V						
$10,000+ (NET)	74	28	8	1	36	0	0	38
	10%	8%	11%	11%	15%	-	-	8%
			PV					
MEAN	9145.60	7696.90	6774.10	3893.50	12964.00	4083.90	2712.50	7336.80
					PV			
MEDIAN	6000	6000	4800	50	6500	5500	2700	5000

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H - I/J/K/L/M/N/O - P/Q/R/S/T/U/V - W/X - Y/Z - a/b

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

Omni January 31st, 2023

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You mentioned that you own both a TFSA and an RRSP. Which did you contribute more money to in 2022?

		Total						
	Total	Employed full-time	Employed part-time	Student	Retired	Stay at home parent	Unemployed/ Looking for work	Not Retired
	A	P	Q	R	S	T	U	V
BASE: RRSP And TFSA At Q4	521	283	50	2	155	8	10	366
BASE: WEIGHTED	485	262	47*	2**	144	8**	11**	341
RRSP	156	120	13	1	13	3	4	142
	32%	46%	28%	53%	9%	42%	35%	42%
		QSV	S					QS
TFSA	205	95	21	0	77	3	1	128
	42%	36%	45%	-	53%	42%	13%	37%
					PV			
I contributed the exact same amount to both	48	33	4	0	9	0	1	39
	10%	13%	9%	-	7%	5%	10%	11%
Neither, I didn't contribute/don't intend to contribute for 2022	77	13	8	1	44	1	5	32
	16%	5%	18%	47%	31%	12%	41%	9%
			P		PV			P

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H - I/J/K/L/M/N/O - P/Q/R/S/T/U/V - W/X - Y/Z - a/b

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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How much do you agree or disagree with each statement below?

I'm more concerned with meeting my current needs vs. saving or planning for the future	Total	Total						
		Employed full-time	Employed part-time	Student	Retired	Stay at home parent	Unemployed/ Looking for work	Not Retired
	A	P	Q	R	S	T	U	V
BASE: All Respondents	1544	727	166	36	411	48	62	1133
BASE: WEIGHTED	1544	701	164	44**	394	55*	73*	1150
TOP 2 BOX (NET)	887	420	105	22	174	33	60	714
	57%	60%	64%	50%	44%	60%	82%	62%
		S	S				PQSTV	S
(4) Agree strongly	352	158	38	10	55	10	30	296
	23%	23%	23%	24%	14%	18%	41%	26%
		S	S				PQSTV	PS
(3) Agree somewhat	536	262	68	12	118	23	30	417
	35%	37%	41%	27%	30%	42%	41%	36%
		S	S					S
(2) Disagree somewhat	346	186	32	5	92	9	9	254
	22%	27%	19%	12%	23%	17%	12%	22%
		UV			U			
(1) Disagree strongly	175	71	20	5	70	4	2	105
	11%	10%	12%	11%	18%	7%	2%	9%
			U		PUV			
BOTTOM 2 BOX (NET)	521	257	52	10	162	13	10	358
	34%	37%	32%	23%	41%	24%	14%	31%
		UV	U		QTUV			U
Not applicable	136	24	7	12	58	9	3	77
	9%	3%	4%	27%	15%	16%	4%	7%
				PQUV	PQUV			P
MEAN	2.80	2.70	2.80	2.90	2.50	2.80	3.30	2.80
		S	S			S	PQSTV	PS

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H - I/J/K/L/M/N/O - P/Q/R/S/T/U/V - W/X - Y/Z - a/b

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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How much do you agree or disagree with each statement below?

I have delayed my retirement plans as a result of the current economic environment	Total	Total						
		Employed full-time	Employed part-time	Student	Retired	Stay at home parent	Unemployed/ Looking for work	Not Retired
	A	P	Q	R	S	T	U	V
BASE: All Respondents	1544	727	166	36	411	48	62	1133
BASE: WEIGHTED	1544	701	164	44**	394	55*	73*	1150
TOP 2 BOX (NET)	451	262	73	10	22	20	37	429
	29%	37%	45%	22%	6%	37%	50%	37%
		S	S			S	SV	S
(4) Agree strongly	179	108	33	1	4	4	13	175
	12%	15%	20%	2%	1%	7%	18%	15%
		S	ST			S	S	S
(3) Agree somewhat	272	153	40	9	18	16	23	254
	18%	22%	24%	20%	4%	30%	32%	22%
		S	S			S	S	S
(2) Disagree somewhat	278	158	32	8	49	12	9	229
	18%	23%	19%	19%	12%	23%	12%	20%
		SV						S
(1) Disagree strongly	296	150	25	3	96	6	4	200
	19%	21%	15%	7%	24%	11%	5%	17%
		UV			QUV			U
BOTTOM 2 BOX (NET)	575	307	57	11	145	19	12	429
	37%	44%	34%	25%	37%	34%	17%	37%
		QSUV	U		U			U
Not applicable	518	132	35	23	227	16	24	291
	34%	19%	21%	52%	58%	30%	33%	25%
					PQTUV		P	P
MEAN	2.30	2.40	2.60	2.40	1.60	2.50	2.90	2.50
		S	PS			S	PSTV	PS

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H - I/J/K/L/M/N/O - P/Q/R/S/T/U/V - W/X - Y/Z - a/b

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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How much do you agree or disagree with each statement below?

I'm confident that I'm saving enough to retire how and when I want	Total	Total						
		Employed full-time	Employed part-time	Student	Retired	Stay at home parent	Unemployed/ Looking for work	Not Retired
	A	P	Q	R	S	T	U	V
BASE: All Respondents	1544	727	166	36	411	48	62	1133
BASE: WEIGHTED	1544	701	164	44**	394	55*	73*	1150
TOP 2 BOX (NET)	689	347	58	16	216	14	22	473
	45%	50%	35%	35%	55%	25%	30%	41%
		QTUV			QTUV			T
(4) Agree strongly	187	85	10	6	68	1	7	119
	12%	12%	6%	13%	17%	3%	9%	10%
		QV			PQTV			
(3) Agree somewhat	502	262	47	10	148	12	15	354
	33%	37%	29%	22%	38%	23%	21%	31%
		UV			UV			
(2) Disagree somewhat	333	188	49	7	40	12	15	293
	22%	27%	30%	17%	10%	22%	20%	25%
		S	S			S	S	S
(1) Disagree strongly	299	137	36	8	29	18	29	270
	19%	20%	22%	18%	7%	33%	40%	23%
		S	S			PS	PQSV	PS
BOTTOM 2 BOX (NET)	631	325	85	16	69	30	44	562
	41%	46%	52%	35%	18%	55%	60%	49%
		S	S			S	S	PS
Not applicable	223	28	22	13	109	11	7	114
	14%	4%	13%	30%	28%	20%	10%	10%
			P		PQUV	PV	P	P
MEAN	2.40	2.40	2.20	2.40	2.90	1.90	2.00	2.30
		QTUV			PQTUV			TU

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H - I/J/K/L/M/N/O - P/Q/R/S/T/U/V - W/X - Y/Z - a/b

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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How much do you agree or disagree with each statement below?

I worry about running out of money in retirement	Total	Total						
		Employed full-time	Employed part-time	Student	Retired	Stay at home parent	Unemployed/ Looking for work	Not Retired
	A	P	Q	R	S	T	U	V
BASE: All Respondents	1544	727	166	36	411	48	62	1133
BASE: WEIGHTED	1544	701	164	44**	394	55*	73*	1150
TOP 2 BOX (NET)	930	464	117	21	167	35	55	762
	60%	66%	71%	48%	42%	63%	76%	66%
		S	S			S	S	S
(4) Agree strongly	394	187	59	11	44	18	31	350
	26%	27%	36%	24%	11%	33%	43%	30%
		S	PS			S	PSV	PS
(3) Agree somewhat	536	277	57	11	124	17	24	412
	35%	40%	35%	24%	31%	31%	33%	36%
		SV						
(2) Disagree somewhat	328	149	28	4	128	9	5	201
	21%	21%	17%	8%	32%	16%	7%	17%
		UV			PQTUV			U
(1) Disagree strongly	158	62	9	6	67	4	5	91
	10%	9%	6%	14%	17%	7%	7%	8%
					PQV			
BOTTOM 2 BOX (NET)	486	211	37	10	195	13	10	292
	32%	30%	23%	22%	49%	23%	14%	25%
		UV			PQTUV			U
Not applicable	128	27	10	13	32	7	8	96
	8%	4%	6%	30%	8%	13%	10%	8%
					P	P	P	P
MEAN	2.80	2.90	3.10	2.80	2.40	3.00	3.20	3.00
		S	PS			S	PSV	PS

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H - I/J/K/L/M/N/O - P/Q/R/S/T/U/V - W/X - Y/Z - a/b

Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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How much do you agree or disagree with each statement below?

I will consider shifting some of my RRSP or TFSA contributions to the Tax-Free First Home Savings Account (FHSA) in 2023		Age		
	Total	18-34	35-54	55+
	A	B	C	D
BASE: All Respondents	1544	405	542	597
BASE: WEIGHTED	1544	442	534	568
TOP 2 BOX (NET)	347	211	83	54
	23%	48%	15%	10%
		CD	D	
(4) Agree strongly	126	94	22	11
	8%	21%	4%	2%
		CD	D	
(3) Agree somewhat	221	117	61	43
	14%	27%	11%	8%
		CD	D	
(2) Disagree somewhat	201	69	77	55
	13%	16%	14%	10%
		D	D	
(1) Disagree strongly	323	55	150	118
	21%	12%	28%	21%
			BD	B
BOTTOM 2 BOX (NET)	523	124	227	173
	34%	28%	42%	30%
			BD	
Not applicable	673	107	225	341
	44%	24%	42%	60%
			B	BC
MEAN	2.20	2.70	1.90	1.80
		CD		

Proportions/Means: Columns Tested (5% risk level) - B/C/D - E/F/G/H/I - J/K - L/M/N/O/P/Q - R/S/T - U/V
Overlap formulae used. * small base
Comparison Groups
Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)
Uppercase letters indicate significance at the 95% level.
Omni January 31st, 2023
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