## maru/BLUE

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.

			Age		Gen	der			Provi	nce				Income	
	Total	'18-34	'35-54	'55+	Male	Female	BC	AB	MB/SK	ON	PQ	ATL	<\$50K	\$50K-\$99K	\$100K+
	Α	В	С	D	K	L	М	N	0	Р	Q	R	S	Т	U
BASE: All Respondents	1536	401	496	639	770	766	215	171	92	597	373	88	417	498	443
BASE: WEIGHTED	1536	421	500	615	754	782	206	171	100*	585	363	110*	508	470	378
	430	169	144	117	259	171	62	39	26	176	105	22	124	153	111
Yes, I have investments that I manage myself	28%	40%	29%	19%	34%	22%	30%	23%	26%	30%	29%	20%	24%	32%	29%
		CD	D		L									S	
	432	56	132	244	181	251	54	55	29	180	78	36	96	144	132
Yes, I have investments that are managed by another person/firm	28%	13%	26%	40%	24%	32%	26%	32%	29%	31%	22%	32%	19%	31%	35%
			В	ВС		К		Q		Q				S	S
	176	26	52	98	110	66	30	23	16	68	33	5	34	52	67
Yes, I have investments I manage myself as well as investments that are managed by another person/ firm	11%	6%	10%	16%	15%	8%	15%	14%	16%	12%	9%	5%	7%	11%	18%
				ВС	L		R		R					S	ST
	498	170	172	156	205	293	60	54	28	160	147	47	255	121	68
No	32%	40%	34%	25%	27%	37%	29%	32%	28%	27%	41%	43%	50%	26%	18%
		D	D			К					MP	Р	TU	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

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 31, 2024

Maru/Blue

Month February 1, 2024

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.

			Age		Ger	ider			Prov	ince				Income	
	Total	'18-34	'35-54	'55+	Male	Female	BC	AB	MB/SK	ON	PQ	ATL	<\$50K	\$50K-\$99K	\$100K+
	Α	В	С	D	K	L	М	N	0	Р	Q	R	S	Т	U
BASE: Excluding Those Who Selected No At Q1	1139	275	359	505	611	528	165	128	71	473	247	55	227	391	386
BASE: WEIGHTED	1038	251	328	459	549	489	146	117	72*	425	216	63*	254	349	310
	430	169	144	117	259	171	62	39	26	176	105	22	124	153	111
Yes, I have investments that I manage myself	41%	67%	44%	25%	47%	35%	42%	33%	37%	41%	49%	35%	49%	44%	36%
		CD	D								N		U	U	
	432	56	132	244	181	251	54	55	29	180	78	36	96	144	132
Yes, I have investments that are managed by another person/firm	42%	22%	40%	53%	33%	51%	37%	47%	41%	42%	36%	57%	38%	41%	43%
			В	BC		K						MQ			
Very thought to reduce the least of the leas	176	26	52	98	110	66	30	23	16	68	33	5	34	52	67
Yes, I have investments I manage myself as well as investments that are managed by another person/ firm	17%	10%	16%	21%	20%	14%	21%	20%	22%	16%	15%	8%	13%	15%	22%
	·			В	L	, and the second									ST
No	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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 31, 2024

Maru/Blue

Month February 1, 2024

How would you describe your approach to investing?

			Age		Gen	der			Prov	rince				Income	
	Total	'18-34	'35-54	'55+	Male	Female	BC	AB	MB/SK	ON	PQ	ATL	<\$50K	\$50K-\$99K	\$100K+
	Α	В	С	D	K	L	М	N	0	Р	Q	R	S	Т	U
BASE: If Yes In Q1	1139	275	359	505	611	528	165	128	71	473	247	55	227	391	386
BASE: WEIGHTED	1038	251	328	459	549	489	146	117	72*	425	216	63*	254	349	310
Land the state of	183	58	53	72	93	90	27	21	7	72	45	13	69	65	26
I am more concerned about the safety of my capital/invested funds, and feel investing in the markets is too much of a gamble	18%	23%	16%	16%	17%	18%	18%	18%	9%	17%	21%	20%	27%	19%	9%
3		D											TU	U	
	440	104	113	224	217	224	56	44	35	173	108	24	116	155	113
I am more concerned about preserving my capital/invested funds and making predictable returns than trying to achieve higher rates of return	42%	41%	34%	49%	39%	46%	38%	37%	48%	41%	50%	39%	46%	44%	36%
31				С							MNP			U	
Low comfortable with some fluctuations and at times come loss of any	344	68	134	142	189	155	48	42	29	152	54	20	55	106	143
I am comfortable with some fluctuations and at times some loss of my principal investment in order to achieve higher rates of return	33%	27%	41%	31%	34%	32%	33%	36%	40%	36%	25%	32%	22%	30%	46%
, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			BD						Q	Q				S	ST
I am comfortable with significant fluctuations in my capital/invested funds	70	20	28	22	50	20	15	10	2	28	9	6	14	23	27
and that at times it may show substantive decreases in value in order to	7%	8%	9%	5%	9%	4%	10%	9%	3%	7%	4%	10%	6%	7%	9%
maximize my rates of return			D		L		Q								

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 31, 2024

Maru/Blue

Month February 1, 2024

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

			Age		Ger	nder			Prov	rince				Income	
	Total	'18-34	'35-54	'55+	Male	Female	BC	AB	MB/SK	ON	PQ	ATL	<\$50K	\$50K-\$99K	\$100K+
	Α	В	С	D	K	L	М	N	0	Р	Q	R	S	Т	U
BASE: If Yes In Q1	1139	275	359	505	611	528	165	128	71	473	247	55	227	391	386
BASE: WEIGHTED	1038	251	328	459	549	489	146	117	72*	425	216	63*	254	349	310
	701	131	225	345	369	333	103	83	52	283	145	37	148	235	229
Tax-Free Savings Account (TFSA)	68%	52%	69%	75%	67%	68%	70%	71%	72%	67%	67%	59%	58%	67%	74%
			В	В											S
	584	89	239	256	299	284	79	73	43	236	123	30	101	210	199
Registered Retirement Savings Plan (RRSP)	56%	35%	73%	56%	55%	58%	54%	62%	60%	55%	57%	48%	40%	60%	64%

1															_
	4	0.1	BD	B		600		==		400				S	S 400
Marking from the final ration being the annual control of the state of	441	64	158	219	219	222	72 50%	56 48%			73 34%	18	73		162 52%
Mutual funds (including high, medium, or low risk funds)	43%	25%	48% B	48% B	40%	45%	50% QR	48% QR	45%	45% QR	34%	28%	29%	41% S	52% ST
	348	55	107		100	450	QR 57	QR 35	22		60	17	68		115
Constant lavantment Contracts (CIC) or other greated investments				187	189						69				37%
Guaranteed Investment Contracts (GIC) or other guaranteed investments	34%	22%	33% B	41% BC	34%	33%	39%	30%	32%	35%	32%	26%	27%	34%	
	335	75	121	140	186	150	58	39	24	151	46	17	58	113	119
High interest savings account	32%	30%	37%	30%	34%	31%	40%	34%	34%		21%	26%	23%	33%	38%
r light interest savings account	3276	30%	31 76	30%	3470	3170	40% Q	34% Q		30 % Q	2170	20%	2370	33% S	S
	282	68	94	120	186	96	44	34			37	14	38		110
Individual stocks	27%	27%	29%	26%	34%	20%	30%	29%	29%		17%	22%	15%	29%	35%
mulviduai stocks	2170	2176	2976	20%	3470	20%	30% Q	29% Q		Q Q	1770	2270	1376	29% S	35% S
	137	41	46	50	91	46	18	16			26	1	14		65
Exchange-Traded Funds (ETFs)	13%	16%	14%	11%	16%	9%	13%	14%	16%		12%	1%	5%		21%
Exchange-fraded Funds (E ff s)	1376	1076	1470	1176	10%	970	13% R	1470 R			1276 R	1 70	376	13% S	ST
	115	34	29	53	68	48	16	11		50	27	7	24		46
Bonds	11%	13%	9%	12%	12%	10%	11%	10%	5%		13%	11%	10%	10%	15%
	97	62	30	1276	73			10%		41	19	6	26		40
Cryptocurrency	9%	25%	9%	1%	13%	5%	8%	9%	12%		9%	9%	10%	8%	13%
oryproduction (	370	CD	D	1 /0	1370	376	070	370	1270	1078	376	376	1070	078	1370 T
	97	34	29	34	58	40	12	8	12	50	11	3	14	31	46
Real estate (excluding your primary home)	9%	14%	9%	7%	10%	8%	9%	7%	17%		5%	5%	5%		15%
rtodi ootate (oxordanig your primary nome)	370	D	370	1 70	1070	070	370	1 70	Q		370	570	070	370	ST
	43	22	14	7	28	15	4	6		17	11	1	8	16	17
Environmental, Social, and Governance (ESG) investments	4%	9%	4%	1%	5%	3%	2%	5%	6%		5%	1%	3%		5%
	1,0	CD	D	1,0	0,0	0,0	270	0,0	0,0	170	0,0	1,70	0,0	0,0	0,0
	42	4	9	29	25	17	3	2	8	18	8	3	8	15	18
Other	4%	1%	3%	6%	5%	3%	2%	2%	12%	4%	4%	5%	3%		6%
	.,,			BC					MNPQ		.,,				
	36	8	8	20	13	23	6	5		14	6	3	14	8	9
Don't know / Not sure	3%	3%	2%	4%	2%	5%	4%	5%	2%		3%	5%	6%		3%
				.,,			.,,-						T		
	830	160	280	390	433	397	115	92	61	338	176	48	183	280	260
REGISTERED RETIREMENT SAVINGS PLAN (RRSP) AND TAX-FREE	80%	64%	85%	85%	79%	81%	79%	79%	84%		82%	76%	72%		84%
SAVINGS ACCOUNT (TFSA) (NET)	2370	2.70	В	В	. 070	3170	. 070	. 070	2170	2370	/0	. 370	. 270	S	S
	455	61	184	211	235	220	66	64	34	181	92	19	66		168
BOTH RRSP/TFSA OWNERS (NET)	44%	24%	56%	46%	43%	45%	45%	55%	48%	43%	43%	30%	26%	47%	54%
,	4470	2470	BD	В		4070	4070	PR		4070	4070	3070	2070	S	S S
			טט	ь		l		FIX						٥	

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 31, 2024

Maru/Blue

Month February 1, 2024

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

		Age		Ger	nder			Prov	rince				Income	
Total	'18-34	'35-54	'55+	Male	Female	BC	AB	MB/SK	ON	PQ	ATL	<\$50K	\$50K-\$99K	\$100K+
Α	В	С	D	K	L	М	N	0	Р	Q	R	S	T	U

BASE: Rebased To All Respondents	1536	401	496	639	770	766	215	171	92	597	373	88	417	498	443
BASE: WEIGHTED	1536	421	500	615	754	782	206	171	100*	585	363	110*	508	470	378
	701	131	225	345	369	333	103	83			145	37	148	235	229
Tax-Free Savings Account (TFSA)	46%	31%	45%	56%	49%	43%	50%	48%	52%	48%	40%	33%	29%	50%	61%
			В	ВС	L		QR		R	QR				S	ST
	584	89	239	256	299	284	79	73			123	30	101	210	199
Registered Retirement Savings Plan (RRSP)	38%	21%	48%	42%	40%	36%	38%	43%	43%	40%	34%	27%	20%	45%	53%
			В	В				R		R				S	SI
	441	64	158	219	219	222	72	56	32	190	73	18	73	144	162
Mutual funds (including high, medium, or low risk funds)	29%	15%	32%	36%	29%	28%	35%	33%	32%	32%	20%	16%	14%	31%	43%
			В	В			QR	QR		QR				S	ST
	348	55	107	187	189	159	57	35		148	69	17	68	118	115
Guaranteed Investment Contracts (GIC) or other guaranteed investments	23%	13%	21%	30%	25%	20%	28%	20%	23%	25%	19%	15%	13%	25%	30%
` , , °			В	ВС			QR							S	
	335	75	121	140	186	150	58	39	24	151	46	17	58	113	119
High interest savings account	22%	18%	24%	23%	25%	19%	28%	23%	24%	26%	13%	15%	11%	24%	32%
, g		.0,3	В	20,0	25% L	1070	QR	Q			.570	.570	,0	S S	S7
	282	68	94	120	186	96	44	34			37	14	38	100	110
Individual stocks	18%	16%	19%	20%	25%	12%	21%	20%	21%		10%	12%	7%	21%	29%
manifestal stocke	1070	1070	1370	2070	20%	1270	Q Q	Q			1070	12/0	1 70	S S	S1
	137	41	46	50	91	46		16			26	1	14	44	65
Exchange-Traded Funds (ETFs)	9%	10%	9%	8%	12%	6%	9%	10%	12%	11%	7%	0%	3%	9%	17%
Exchange-fraued Funds (E ff s)	976	1076	976	070	12% L	076	9% R	10% R			7 78 R	076	370	9% S	S1
	115	34	29	53	68	48		11			27	7	24	36	46
Bonds	7%	8%	6%	9%	9%	6%		7%			7%	6%	5%	8%	12%
Bolius	170	6%	0%	9%	9%	0%	0%	170	4%	9%	176	0%	5%	8%	ST
	97	62	30	5	73	24	11	10	9	41	19	6	26	28	40
Cryptocurrency	6%	15%	6%	1%	10%	3%	6%	6%	9%	7%	5%	5%	5%	6%	11%
Cryptocurrency	0%	15% CD	0% D	176	10%	3%	0%	0%	9%	176	5%	5%	5%	6%	ST
	97	34	29	34	58	40	12	8	12	50	11	3	14	31	46
Deal actate (evaluding variance, home)	6%	8%	6%	6%	8%	5%		5%		9%	3%	3%	3%	7%	12%
Real estate (excluding your primary home)	0%	676	0%	6%	0%	5%	0%	5%	12% Q		3%	3%	3%	7% S	ST
	43	22	14	7	28	45	4	6			- 11	4	8	16	17
Environmental Social and Covernance (ESC) investments						15					11	1			
Environmental, Social, and Governance (ESG) investments	3%	5%	3%	1%	4%	2%	2%	4%	4%	3%	3%	1%	2%	3%	4%
	40	D								40					5
Other	42	4	9	29	25			2			8	3	8	15	18
Other	3%	1%	2%	5%	3%	2%	1%	1%		3%	2%	3%	2%	3%	5%
				BC					MNPQ		_	_			5
Don't know / Not sure	36	8	8	20	13			5			6	3	14	8	9
	2%	2%	2%	3%	2%	3%		3%	1%		2%	3%	3%	2%	2%
	498	170	172	156	205	293	60	54			147	47	255	121	68
Not Answered	32%	40%	34%	25%	27%	37%	29%	32%	28%	27%	41%	43%	50%	26%	18%
		D	D			K					MP	Р		U	
REGISTERED RETIREMENT SAVINGS PLAN (RRSP) AND TAX-FREE	830	160	280	390	433	397	115	92			176	48	183	280	26
SAVINGS ACCOUNT (TFSA) (NET)	54%	38%	56%	63%	57%	51%	56%	54%	60%	58%	49%	44%	36%	60%	69%
			В	BC	L					QR				S	S
	455	61	184	211	235	220	66	64		181	92	19	66	164	16
BOTH RRSP/TFSA OWNERS (NET)	30%	14%	37%	34%	31%	28%	32%	37%	34%	31%	25%	17%	13%	35%	449
			В	В			R	QR	R	R				S	S

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 31, 2024

How would you describe your retirement savings plan?

			Age		Gen	ider			Provi	nce				Income	
	Total	'18-34	'35-54	'55+	Male	Female	BC	AB	MB/SK	ON	PQ	ATL	<\$50K	\$50K-\$99K	\$100K+
	Α	В	С	D	K	L	М	N	0	Р	Q	R	S	Т	U
BASE: All Respondents	1536	401	496	639	770	766	215	171	92	597	373	88	417	498	443
BASE: WEIGHTED	1536	421	500	615	754	782	206	171	100*	585	363	110*	508	470	378
I have a formal and detailed plan that describes the lifestyle I want in	352	60	68	224	184	168	50	33	25	131	94	18	81	115	111
retirement, the income I will need, and I save regularly to achieve that goal.	23%	14%	14%	36%	24%	21%	24%	20%	25%	22%	26%	16%	16%	25%	29%
,,,,,,,,,,,,,,,,				BC										S	S
I have a good idea of what my retirement income needs will be and make	324	110	104	110	179	145	37	27	28	138	69	25	82	100	113
regular contributions to dedicated retirement savings, but I don't know if I'm	21%	26%	21%	18%	24%	19%	18%	16%	28%	24%	19%	23%	16%	21%	30%
saving enough		D			L										ST
	198	59	95	44	97	101	25	23	14	76	41	18	33	78	67
I make regular deposits to my retirement savings account(s), but I don't know what my income needs will be and I don't know if I'm saving enough	13%	14%	19%	7%	13%	13%	12%	14%	14%	13%	11%	17%	6%	17%	18%
		D	D											S	S
I don't know what my income needs will be, but I try to put some money	220	60	73	87	93	126	30	35	13	75	51	15	78	74	35
aside towards retirement savings when I can	14%	14%	15%	14%	12%	16%	15%	21%	13%	13%	14%	14%	15%	16%	9%
								Р					U	U	
	242	55	97	90	99	143	35	31	15	83	59	19	110	66	36
I know I need to save for retirement, but I'm not able to save	16%	13%	19%	15%	13%	18%	17%	18%	15%	14%	16%	17%	22%	14%	9%
			В			К							TU		
	200	76	64	61	100	100	29	21	5	81	49	15	125	37	16
I have not thought about retirement, and I have no savings dedicated towards it	13%	18%	13%	10%	13%	13%	14%	12%	5%	14%	14%	14%	24%	8%	4%
ionardo n		D					0			0	0		TU	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

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 31, 2024

Maru/Blue

Month February 1, 2024

Have you made your RRSP contribution for the 2023 tax year yet?

			Age		Ger	nder			Prov	ince				Income	
	Total	'18-34	'35-54	'55+	Male	Female	BC	AB	MB/SK	ON	PQ	ATL	<\$50K	\$50K-\$99K	\$100K+
	Α	В	С	D	K	L	М	N	0	Р	Q	R	S	T	U
BASE: If RRSP Selected In Q4	668	100	267	301	357	311	97	85	43	267	151	25	93	239	255
BASE: WEIGHTED	584	89*	239	256	299	284	79*	73*	43*	236	123	30**	101*	210	199
	248	51	145	53	132	116	29	26	25	98	56	14	21	86	119
Yes	43%	57%	61%	21%	44%	41%	37%	36%	57%	42%	45%	46%	21%	41%	60%
		D	D											S	ST
	206	20	41	145	99	106	23	37	11	81	41	13	47	84	43
No, I have no plans to make any RRSP contributions for the 2023 tax year.	35%	23%	17%	57%	33%	37%	30%	50%	24%	34%	34%	45%	47%	40%	22%
				ВС				MOPQ					U	U	
No, but I am planning to make a contribution before this year's deadline of	86	14	34	38	50	36	14	6	7	40	18	1	16	33	28

March 1s	st, 2024.	15%	16%	14%	15%	17%	13%	17%	8%	16%	17%	15%	2%	15%	16%	14%
		44	4	19	21	19	25	12	4	1	16	8	2	16	6	8
I am und	decided at this time	7%	5%	8%	8%	6%	9%	16%	5%	2%	7%	6%	7%	16%	3%	4%
								NOPQ						TU		

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 31, 2024

Maru/Blue

Month February 1, 2024

Approximately how much have you contributed to your RRSP for the 2023 tax year?

			Age		Ger	nder			Prov	ince				Income	
	Total	'18-34	'35-54	'55+	Male	Female	BC	AB	MB/SK	ON	PQ	ATL	<\$50K	\$50K-\$99K	\$100K+
	Α	В	С	D	K	L	М	N	0	Р	Q	R	S	Т	U
BASE: If Yes In Q8 And Exclude Outliers (Responses Above \$50k)	301	63	162	76	166	135	37	35	25	117	74	13	22	101	152
BASE: WEIGHTED	248	51*	145	53*	132	116	29**	26**	25**	98*	56*	14**	21**	86*	119
LESS THAN \$1,000 (NET)	12	2	6	4	6	6	1	1	3	5	2	0	1	6	4
EE33 THAN \$1,000 (NET)	5%	4%	4%	8%	5%	5%	3%	4%	13%	5%	4%		3%	7%	4%
\$1,000-\$4,999 (NET)	62	13	35	14	26	36	6	7	5	26	14	4	8	23	28
Ψ1,000 Ψ4,000 (NET)	25%	26%	24%	26%	20%	31%	21%	25%	19%	27%	25%	26%	36%	27%	23%
\$5,000-\$9,999 (NET)	40	7	27	7	22	18	1	5	1	18	15	1	2	17	20
φο,οσο φο,οσο (ΝΕΤ)	16%	14%	18%	12%	17%	15%	4%	18%	3%	18%	26%	10%	10%	20%	17%
	23	5	15	3	19	4	4	4	2	11	2	1	1	3	19
\$10,000+ (NET)	9%	9%	11%	5%	14%	3%	14%	13%	8%	11%	4%	4%	5%	3%	16%
					L										Т
I don't remember	111	24	61	26	59	53	17	10	14	39	23	8	10	37	49
i don tremember	45%	47%	43%	49%	44%	45%	58%	40%	57%	39%	41%	59%	46%	43%	41%
MEAN	5642.10	4996.60	6102.70	4866.80	6948.50	4137.80	8539.40	5524.80	5763.70	5395.40	4921.20	6317.60	3607.00	3812.50	7432.30
191E/ U.V					L										Т
MEDIAN	4000	4000	5000	3600	5000	3000	4000	5000	2000	4300	5000	3500	2000	3900	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

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 31, 2024

Maru/Blue

Month February 1, 2024

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

			Age		Ger	nder			Prov	ince				Income	
	Total	'18-34	'35-54	'55+	Male	Female	BC	AB	MB/SK	ON	PQ	ATL	<\$50K	\$50K-\$99K	\$100K+
	Α	В	С	D	K	L	М	N	0	Р	Q	R	S	Т	U
BASE: All Respondents	1536	401	496	639	770	766	215	171	92	597	373	88	417	498	443
BASE: WEIGHTED	1536	421	500	615	754	782	206	171	100*	585	363	110*	508	470	378

	16	14	2	0	14	2	4	2	4	4	2	0	9	5	2
30	1%	3%	0%	-	2%	0%	2%	1%	4%	1%		-	2%	1%	1%
		CD			L				Р						
	3	3	0	0	1	2	0	1	0	1	1	0	1	1	1
31	0%	1%	-	-	0%	0%	-	0%	-	0%	0%	-	0%	0%	0%
	2	2	0	0	0	2	0	0	0	1	2	0	0	1	0
32	0%	1%	-	-	-	0%	-	-	-	0%	1%	-	-	0%	
	7	6	1	0	6	1	0	0	0	5	2	0	3	2	1
33	0%	1%	0%	-	1%	0%	-	-	-	1%	0%	-	1%	1%	0%
		D													
34	2	2	0	0	2	0	0	0	0	2	0	0	1	1	0
34	0%	0%	-	-	0%	-	-	-	-	0%	-	-	0%	0%	
	4	4	0	0	3	1	1	0	0	1	2	1	2	2	0
35	0%	1%	-	-	0%	0%	0%	-	-	0%	0%	1%	0%	1%	
		D													
36	1	0	1	0	0	1	0	0	0	1	0	0	0	1	0
30 -	0%	-	0%	-	-	0%	-	-	-	0%	-	-	-	0%	-
38	1	1	0	0	1	0	0	1	0	0	0	0	0	1	0
30	0%	0%	-	-	0%	-	-	0%	-	-	-	-	-	0%	-
39	1	0	1	0	0	1	0	0	0	0	1	0	0	1	0
39	0%	-	0%	-	-	0%	-	-	-	-	0%	-	-	0%	
	13	13	0	1	7	7	1	1	1	7	4	0	7	4	2
40	1%	3%	-	0%	1%	1%	0%	0%	1%	1%	1%	-	1%	1%	1%
		CD													
43	2	1	1	0	1	1	0	1	0	0	1	0	1	1	0
45	0%	0%	0%	-	0%	0%	-	1%	-	-	0%	-	0%	0%	-
	6	1	5	0	5	1	2	1	0	1	2	0	2	2	1
45	0%	0%	1%	-	1%	0%	1%	0%	-	0%	1%	-	0%	0%	0%
			D												
46	5	1	3	0	3	1	0	0	0	3	1	0	0	1	3
40	0%	0%	1%	-	0%	0%	-	-		1%	0%	-	-	0%	1%
47	3	2	1	1	3	0	0	1	0	2	0	0	1	2	0
T'	0%	0%	0%	0%	0%	-	-	1%		0%	-	-	0%	0%	
48	2	0	1	2	0		0	0	0	1	2	0	0	2	0
	0%	-	0%	0%	-	0%	-	-		0%	0%	-	-	0%	
49	1	0	0	1	1	0	0	0	0	1	0	0	0	1	0
	0%	-	-	0%	0%	-	-	-	-	0%	-	-	-	0%	
	32	20	4	8		15	2	6	4			3	14		5
50	2%	5%	1%	1%	2%	2%	1%	4%	4%	2%	1%	3%	3%	3%	1%
		CD							Q						
51	3	0	2	1			0	0	0				0		2
	0%	-	0%	0%	0%	0	-	-	-	0%	0		-	0%	0%
52	4	0	1	4			0	1	1			0	0		1
	0%	-	0%	1%	0%		-	1%	1%			-	-	0%	0%
	13	0	3	9		8	1	0	1	1	9	0	2		3
53	1%	-	1%	2%	1%	1%	1%	-	1%	0%		-	0%	1%	1%
				В							P				
	12	0	1	11	7		2	3	1	4	2	0	3		2
54	1%	-	0%	2%	1%	1%	1%	2%	1%	1%	1%	-	1%	1%	0%
				BC											
	82	32	18	31	45		12	3	6			4	15		30
55	5%	8%	4%	5%	6%	5%	6%	2%	6%	6%	5%	3%	3%	5%	8%
		С													S
	29	1	11	18	13	17	2	1	4	8	9	5	4	12	10

•											,				
56	2%	0%				2%	1%	0%	4%	1%	3%	5%	1%	3%	3%
			В												
	34	1								9			7		
57	2%	0%	2%			2%	1%	2%	1%	1%	2%		1%	2%	3%
				В								MNOPQ			
	29	2					3						4		
58	2%	0%	2%				1%	2%	2%	2%	2%	4%	1%	3%	
				В											S
59	14	2					0			6			3		
	1%	0%					-	1%		1%			0%		
	133	35	35		55		17			58	32		37	38	
60	9%	8%	7%	10%	7%	10%	8%	3%	9%	10%	9%		7%	8%	
										N					ST
	13	0			4		0	0		4	6		4		
61	1%	-	1%	2%	1%	1%	-	-	1%	1%	2%	1%	1%	1%	1%
				В											
	24	1	7	16	17		5			6			5	7	11
62	2%	0%	1%	3%	2%	1%	2%	3%	1%	1%	2%	1%	1%	2%	3%
				В	L										
	20	1	2	17	8	11	4	4	1	6	3	1	4	6	7
63	1%	0%	0%	3%	1%	1%	2%	2%	1%	1%	1%	1%	1%	1%	2%
				BC											
	21	0	0	21	8	13	6	2	0	6	3	4	10	6	4
64	1%	-		3%	1%		3%	1%	-	1%	1%	4%	2%		
				ВС											
	216	50	70		103	113	23	35	14	75	57	12	71	75	50
65	14%	12%					11%			13%	16%		14%		
								MP							
	11	1	1	9	5	6	1			5	1	0	1	4	4
66	1%	0%					1%			1%			0%		
		-,-		С		1,70	.,,	Q		.,,	***			.,,	
	17	1	6			10	0			6	2	1	4	4	9
67	1%	0%			1%		0			1%	1%		1%		
	170	4											9		
68	1%	1%			1%		1%			2%	1%		2%		
00	1 76	170	1 70	270	170	170	170	076	1 70	270	1 70	-	270	170	1 70
	9		2	-	-		4	0		2	3	0	4	1	2
69		0	3 1%						0	0%	1%				
69	1%	-	1%	1%	1%	0%	2%		-	0%	1%	-	1%	0%	1%
		- 10					P								
	62	19											19		
70	4%	5%	3%	5%	5%	3%	8%			3%	3%	0%	4%	5%	4%
							PQR	PQR							
	6	0	0				0	0	0				2		
71	0%	-	-	1%	0%	1%	-	-	-	0%	1%	2%	0%	0%	0%
	4	0	0				0	0		1	1	0	1		
72	0%	-	-	1%	0%	0%	-	-	3%	0%	0%	-	0%	0%	1%
									MPQ						
	4	0	0		4					1	0	0	1		
73	0%	-	-	1%	0%	0	0	0%		0%	-	-	0%	0%	0%
									PQ						
74	1	0	1	1	1	1	0	0	0	1	0	0	0	1	1
17	0%	-	0%	0%	0%	0%	-	-	-	0%	-	-	-	0%	0%
	11	3			7	4	1	3	4	4	0	0	1		
75	1%	1%	0%	1%			1%	2%	4%	1%	-	-	0%		
									· · · · · ·		L			·	

			I	I				Q	PQ		I	I			
-	3	0	2	- 1	3	0	0	0			0	0	3	0	
76	0%	-	0%		0%	0	0	0	-	0%	-	-	1%	-	0%
	5	0	0 /8		1	4	2	0	0		0	0	2	0	
77	0%	-	-	1%	0%	0%	1%	0	-	1%	-	-	0%		
['	076		_	1 70	078	078	176		-	1 70	-	-	078	-	
	2	1	0	1	2	0	0	0	0	2	0	0	1	1	
78	0%	0%	U	0%	0%	0	0	0	· ·	0%	9	0	0%	0%	
	0%	1	0		2	2	0	2	0		1	-	3		
79	0%	0%	U	1%	0%		U	1%	U	0%	0%	U	1%		0%
79	0%	078	-	1 70	076	076	-	1 70	-	076	076	-	170	076	070
	5	2	2	-	3	2	2	1	0	2	4	0	1	4	
80	0%	1%	0%		0%	0%	1%	0%	U	0%	0%	U	0%	0%	1%
	0%	0	0%	0%	0%	0%	1%	0%	0		0%	-	0%		
84	0%	0	U	0%	0%		0%	U	U	0	U	U	0	U	0%
	0%	2	-			-	0%	2	0	2	-	-	1	3	
85	0%	0%	0	1%	1%	0%	U	1%	U	0%	0	0%	0%		
	0%		1				0	1%	-		- 0	0%		0	
90	1	0		0		0	0	U	0		0	0	1		
	0%	-	0%	-	0%		-	-	-	0%		-	0%		
99	1	1	0	0		0	0	0	0	0	1	0	1	0	
	0%	0%	-	-	0%		-		-	-	0%	-	0%		- 44
LINDED SO ALET	67	47	16		46		8	7			18	1	26		
UNDER 50 (NET)	4%	11%	3%		6%	3%	4%	4%	5%	5%	5%	1%	5%	6%	3%
	0.00	CD	D		L		0.5								
	252	58	62				25	23			66	28			
50 TO 59 (NET)	16%	14%	12%	22%	18%	15%	12%	13%	22%	15%	18%	26%	10%	19%	21%
				BC								MNP		S	
20 70 04 (1)57	210	37	47				32	17			50	18	60		
60 TO 64 (NET)	14%	9%	9%		12%	15%	15%	10%	13%	14%	14%	16%	12%	13%	
				ВС											ST
0.57	385	85	105				56	67			83	16	125		
65+ (NET)	25%	20%	21%	32%	26%	24%	27%	39%	28%	23%	23%	14%	25%	26%	27%
				BC			R	MPQR							
l	622	194	271	157	282		86	57			146	47	246		
I don't know	41%	46%	54%	26%	37%	43%	42%	34%	32%	43%	40%	43%	48%	36%	30%
		D	BD			K				N			TU		
MEAN	60.50	56.20	60.90	62.40	60.10	60.90	61.80	62.60	60.00	60.20	59.50	59.80	60.60	59.80	61.00
			В	ВС			Q	PQ							
MEDIAN	61	60	61	63	61	61	64	65	60	60	60	60	64	60	60

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

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 31, 2024

Maru/Blue

Month February 1, 2024

And, at what age did you begin saving for retirement?

			Age		Ger	nder			Prov	ince			1	Income	
	Total	'18-34	'35-54	'55+	Male	Female	BC	AB	MB/SK	ON	PQ	ATL	<\$50K	\$50K-\$99K	\$100K+
l	Α	В	С	D	K	L	М	N	0	Р	Q	R	S	T	U

BASE: All Respondents	1536	401	496	639	770	766	215	171	92	597	373	88	417	498	443
BASE: WEIGHTED	1536	421	500	615	754		206	171			363	110*	508	470	378
	79	31	29	19			14	10			18	3	11	25	35
18	5%	7%	6%	3%	6%	4%	7%	6%			5%	3%	2%	5%	9%
		D												S	ST
	19	9	4	6	12	6	3	3	3	6	3	1	3		6
19	1%	2%	1%	1%	2%		2%	2%			1%	1%	1%	2%	1%
	73	35	22	16	46	27	13	4	6	24	18	6	23	20	18
20	5%	8%	4%	3%	6%		6%	3%			5%	6%	4%	4%	5%
		CD			L										
	27	7	7	13			1	0	3	12	10	1	2	10	10
21	2%	2%	1%	2%	2%		0%		3%		3%	1%	0%	2%	3%
	-/-		.,,			-/-			N			.,.			S
	35	10	8	16	20	14	2	6			4	5	11	9	11
22	2%	2%	2%	3%	3%		1%	3%			1%	5%	2%	2%	3%
	27	12	9	6			3	3			4	0	1	13	11
23	2%	3%	2%	1%			2%	2%			1%	-	0%	3%	3%
·	2,0	D	2/0	1 70	270	276	270	2 /0	770	2,0	1 /0	-	576	S	5 /s
	23	6	6	12	12	11	1	3	4	10	4	1	5	6	9
24	2%	1%	1%	2%	2%		0%	2%			1%	1%	1%	1%	2%
f <sup></sup>	270	1 70	170	270	270	1 70	076	270	478 M		1 /6	1 /0	1 70	176	270
	121	26	42	53	62	60	15	16			25	10	22	42	46
25	8%	6%	8%	9%	8%		7%	9%			7%	9%	4%	9%	12%
-	070	076	076	970	076	076	7 70	970	1170	1 76	1 70	976	470	976 S	12% S
	40	6		3	10		2	-	1		-	1	1	8	5
26	16 1%	6 2%	6 1%	1%			1%	2 1%			5 1%	1%	0%	2%	1%
-	1%	270	176	176	170	170	176	170	176	1%	176	176	0%		176
	40	4	0	-		40	0			7		4		S 6	
27	18 1%	4 1%	9	5 1%			3 1%	2 1%			5 1%	1%	3 1%	1%	8
-	1%	170	2%	176	170	1%	176	176	176	1%	176	176	176	1%	2%
	40		0	4		40	1	0		40	5			4	8
20	18 1%	6 1%	8 2%	1%	8 1%		1%	0	2%		1%	0	4 1%	1%	
28	1%	170	2%	176	170	1%	176		270	2%	176	-	176	1%	2%
	40		0							-	-				
-	12	3	3	6			0	0			4	0	0		/
29	1%	1%	1%	1%	1%	1%	-	-	3%		1%	-	-	1%	2%
									М			_			S
L.,	97	16	33	48			17	10			19	8	17		39
30	6%	4%	7%	8%	6%	6%	8%	6%	8%	6%	5%	7%	3%	7%	10%
				В		_								S	S
<u> </u>	9	3	4	1	5		0	2			3	0	1	4	4
31	1%	1%	1%	0%	1%	0%	-	1%	1%	1%	1%	-	0%	1%	1%
32	7	1	3	3			2	0	0		2	1	0		2
	0%	0%	1%	1%	1%		1%	-	-	0%	1%	0%	-	1%	1%
33	6	3	2	2			0	1			3	0			1
	0%	1%	0%	0%			-	1%			1%	-	1%		0%
34	2	0	1	2			0	0	0		1	0	1	1	1
	0%	-	0%	0%	0%		-	-	-	0%	0%	-	0%	0%	0%
	58	0	19	39			9	10			11	1	10		22
35	4%	-	4%	6%	4%	4%	4%	6%	2%	4%	3%	1%	2%	4%	6%
			В	В											S
<u> </u>	6	1	4	1	6		0	2			0	3	0		4
36	0%	0%	1%	0%			-	1%	1%	0%	-	2%	-	0%	1%
					L							PQ			S

	3	0		0	0	3	0	0		0	0	0	0	0	0
37	0%	-	1%	-	-	0%	-	-	3%	-	-	-	-	-	-
									PQ						-
	5	0	2	2	4	1	1	0		1	3	0	2	1	1
38	0%	-	0%	0%	0%	0%	0%		1%	0%	1%	-	0%	0%	0%
39	4	1		3	1	3	1	0	0	3	1	0	3	1	
	0%	0%		0%	0%	0%	0%	-	-	0%	0%	-	1%	0%	0%
	55	0		32	18	37	10	9	2	20	10	3	17	26	4
40	4%	-	4%	5%	2%	5%	5%	5%	2%	3%	3%	2%	3%	6%	1%
			В	В		К								U	
	1	0		0	0	1	0	1	0	0	0	0	0	0	
41	0%	-	0%	Ů	-	0%	-	0%		, , , , , , , , , , , , , , , , , , ,	•	-		-	
				- 1						-	-	-			
42	3	0	0	3	1	1	0	0	0		1	0	1	2	0
	0%	-	-	0%	0%	0%	-	-	-	0%	0%	-	0%	0%	-
44	3	0	3	0	2	1	0	0	0	3	0	0	3	0	0
44	0%	-	1%	-	0%	0%	-	-	-	1%	-	-	1%	-	-
	24	1		18	12	12	7	2	2	8	5	1	7	9	5
45	2%	0%	1%	3%	2%	1%	3%	1%		1%	1%	1%	1%	2%	1%
]=	2 /0	0 70	1 /0	BC	2 /0	1 /0	3 /0	1 70	270	1 /0	1 /0	1 /0	1 /0	∠ /0	1 70
	2	0	0	2	1	0	2	0	0	0	0	0	1	1	0
46	0%	-	-	0%	0%	0	1%	-	-	-	-	-	0%	0%	-
							Р								
	1	0	1	0	1	0	0	0	0	1	0	0	1	0	0
47	0%	-		-	0%	-	-		-	0%	-	-	0%	-	
	1	0		1	1	1	0	0	0		1	0	1	0	
48		-	0%		0%	0%	Ü		- °	0%	0%	-	0%	Ü	
	0%			0%			-							-	
49	1	0	0	1	0	1	0	0	0	0	1	0	1	0	0
	0%	-	-	0%	-	0%	-	-	-	-	0%	-	0%	-	-
	23	1	2	20	9	14	5	1	0	11	5	1	9	9	2
50	1%	0%	0%	3%	1%	2%	3%	1%	-	2%	1%	1%	2%	2%	0%
				ВС											
	1	0	1	0	0	1	0	0	0	0	1	0	1	0	
51	0%	-	0%	0	-	0%	0	-	-	0	0%	-	0%	-	
				-			-		-	-					
	8	0	0	8		5	1	1		1	2		2	5	
55	1%	-	-	1%	1%	1%	0%	0%	2%	0%	1%	1%	0%	1%	0%
				BC					Р						
	2	0	0	2	0	2	0	0	0	0	2	0	2	0	0
56	0%	-	-	0%	-	0%	-	-	-	-	0%	-	0%	-	
															-
	1	0	0	1	1	0	1	0	0	0	0	0	0	0	
58		-	٧			0		U	0	3	U	9	0	U	
	0%		-	0%	0%	- 1	0%		-	-	-	-	-	-	0%
59	1	0	0	1	0	1	0	0	0		0	0	0	0	0
	0%	-	-	0%	-	0%	-	-	-	0%	-	-	-	-	
	13	3	0	11	8	5	0	1	1	6	6	0	4	4	4
60	1%	1%	-	2%	1%	1%	-	1%	1%	1%	2%	-	1%	1%	1%
				С											
	1	0	0	1	0	1	0	0	0	0	1	0	1	0	(
61	0%		<u> </u>		-	0%	0	- 0	-	9	0%	-	0%	0	
		-	-	0%	-		-			-				-	
64	1	0	0	1	1	0	0	0	0		0	0	0	0	
	0%	-	-	0%	0%	-	-	-	-	0%	-	-	-	-	0%
65	6	2	0	4	2	3	1	1	0	1	3	0	4	1	1
	0%	0%	-	1%	0%	0%	0%	1%	-	0%	1%	-	1%	0%	0%
	1	0		1	1	0	0	0		1	0	0	0	0	
69	0%	-		0%	0%					0%	_	-		-	0%
	1	0	0	1	0	1	0	0	0		0	0	0	1	
70	- 1	U	U	- 1	U		U	U	U	!	U	U	U	1	0

	0%	-	-	0%	-	0%	-	-	-	0%	-	-	-	0%	-
80	1	1	0	0	0	1	0	0	0	1	0	0	1	0	0
00	0%	0%		-	-	0%	-	-	-	0%	-		0%	-	-
	282	110	85	87	160	123	36	30	30	106	61	18	55	92	100
UNDER 25 (NET)	18%	26%	17%	14%	21%	16%	18%	18%	30%	18%	17%	16%	11%	20%	26%
		CD			L				MNPQ					S	ST
	382	70	139	172	198	184	49	44	32	146	86	23	67	129	151
25 TO 39 (NET)	25%	17%	28%	28%	26%	23%	24%	26%	32%	25%	24%	21%	13%	27%	40%
			В	В										S	ST
	114	1	36	77	45	69	24	13	4	46	23	4	42	47	12
40 TO 54 (NET)	7%	0%	7%	13%	6%	9%	12%	8%	4%	8%	6%	4%	8%	10%	3%
			В	BC			Q						U	U	
	34	6	0	28	16	18	2	3	3	11	13	1	14	11	8
55+ (NET)	2%	1%	-	5%	2%	2%	1%	2%	3%	2%	4%	1%	3%	2%	2%
		С		BC											
	368	168	122	78	170	197	50	40	13	144	92	28	196	101	42
I have not started to save for retirement	24%	40%	24%	13%	23%	25%	24%	23%	13%	25%	25%	26%	39%	22%	11%
		CD	D							0	0		TU	U	
	357	66	118	172	165	192	44	41	17	131	88	36	135	90	65
I don't know	23%	16%	24%	28%	22%	25%	21%	24%	17%	22%	24%	32%	27%	19%	17%
			В	В								0	TU		
MEAN	29.50	24.50	28.10	33.00	28.60	30.40	29.90	29.10	27.30	29.80	30.20	27.30	32.70	29.60	27.40
····			В	BC		K							TU	U	
MEDIAN	26	23	26	30	25	27	28	25	25	26	27	25	30	26	25

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 31, 2024

Maru/Blue

Month February 1, 2024

This year, your contributions to the following have been/will be... RRSP

			Age		Ger	nder			Prov	ince				Income	
	Total	'18-34	'35-54	'55+	Male	Female	BC	AB	MB/SK	ON	PQ	ATL	<\$50K	\$50K-\$99K	\$100K+
	Α	В	С	D	K	L	М	N	0	Р	Q	R	S	Т	U
BASE: If Yes Or No, But Plan To At Q8 Or Amount Inputed At Q15	400	79	204	117	221	179	52	45	32	160	97	14	35	139	18
BASE: WEIGHTED	334	65*	179	90*	181	153	43*	32*	32**	139	74*	14**	37**	119	14
	194	32	118	43	111	83	23	19	17	75	49	9	20	65	9
The same amount as you normally put in	58%	50%	66%	48%	61%	54%	55%	60%	53%	54%	67%	66%	53%	55%	62%
			BD												
Less than you normally put in	56	10	27	19	26	29	9	6	1	28	8	3	8	24	18
Less train you normany put in	17%	16%	15%	21%	15%	19%	22%	20%	4%	20%	11%	18%	23%	20%	129
	44	18	17	9	23	21	5	4	9	17	8	1	2	14	20
More than you normally put in	13%	27%	9%	10%	12%	14%	11%	11%	28%	13%	10%	10%	5%	12%	189
		CD													
	41	5	17	19	22	19	5	3	5	18	9	1	7	16	1:
Don't know/will decide closer to deadline	12%	8%	10%	21%	12%	13%	12%	10%	15%	13%	12%	6%	19%	13%	89
				ВС											

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

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 31, 2024
Maru/Blue
Month February 1, 2024

This year, your contributions to the following have been/will be... TFSA

		·	Age		Ger	nder			Prov	ince				Income	
	Total	'18-34	'35-54	'55+	Male	Female	BC	AB	MB/SK	ON	PQ	ATL	<\$50K	\$50K-\$99K	\$100K+
	Α	В	С	D	K	L	М	N	0	Р	Q	R	S	T	U
BASE: If Yes Or No, But Plan To At Q8 Or Amount Inputed At Q15	377	73	114	190	219	158	64	44	28	143	84	14	58	123	163
BASE: WEIGHTED	315	60*	99*	156	175	140	52*	38*	27**	114	69*	16**	59*	108*	124
	180	33	61	87	106	75	26	19	17	74	33	11	32	59	73
The same amount as you normally put in	57%	54%	61%	56%	61%	53%	50%	51%	64%	65%	49%	69%	55%	55%	59%
										Q					
	32	16	9	8	17	15	5	9	2	11	4	1	5	14	10
Less than you normally put in	10%	26%	9%	5%	10%	11%	10%	25%	7%	10%	6%	6%	9%	13%	8%
		CD						PQ							
More than you normally put in	72	10	24	38	35	36	14	7	7	22	21	2	12	25	31
inote than you normally put in	23%	17%	24%	24%	20%	26%	26%	18%	24%	19%	30%	15%	20%	23%	25%
	31	2	6	23	17	14	7	2	1	8	11	2	10	9	9
Don't know/will decide closer to deadline	10%	3%	6%	15%	10%	10%	13%	7%	5%	7%	16%	10%	16%	9%	7%
				ВС											

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

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 31, 2024

Maru/Blue

Month February 1, 2024

You mentioned that you own both a TFSA and an RRSP. Which did you contribute more money to in 2023?

			Age		Ger	nder			Prov	ince				Income	
	Total	'18-34	'35-54	'55+	Male	Female	BC	AB	MB/SK	ON	PQ	ATL	<\$50K	\$50K-\$99K	\$100K+
	Α	В	С	D	K	L	М	N	0	Р	Q	R	S	T	U
BASE: If Rrsp And Tfsa Selected At Q4	547	73	218	256	295	252	85	77	35	219	116	15	70	194	217
BASE: WEIGHTED	455	61*	184	211	235	220	66*	64*	34**	181	92*	19**	66*	164	168
	145	22	93	30	87	57	25	19	15	57	21	8	9	44	78
RRSP	32%	36%	51%	14%	37%	26%	37%	31%	43%	31%	23%	44%	14%	27%	46%
		D	BD		L		Q							S	ST
	203	30	56	117	100	103	28	33	13	74	51	5	32	76	65
TFSA	45%	50%	31%	56%	43%	47%	42%	52%	38%	41%	55%	27%	48%	46%	39%
		С		С							Р				
	38	7	21	10	17	20	4	1	4	19	9	1	2	19	14
I contributed the exact same amount to both	8%	12%	11%	5%	7%	9%	6%	2%	11%	10%	10%	5%	2%	12%	9%
		D	D							N				S	

	69	1	14	54	30	39	10	10	3	31	11	5	24	25	11
Neither, I didn't contribute/don't intend to contribute for 2023	15%	2%	8%	26%	13%	18%	15%	16%	8%	17%	12%	24%	36%	15%	7%
				ВС									TU	U	

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 31, 2024

Maru/Blue

Month February 1, 2024

Which of the following best describes why you contribute to your RRSP instead of a TFSA?

			Age		Gen	nder			Prov	ince				Income	
	Total	'18-34	'35-54	'55+	Male	Female	BC	AB	MB/SK	ON	PQ	ATL	<\$50K	\$50K-\$99K	\$100K+
	Α	В	С	D	K	L	М	N	0	Р	Q	R	S	Т	U
BASE: If Rrsp Selected At Q18 Or Rrsp But Not Tfsa Selected At Q4	294	51	159	84	168	126	39	36	22	117	64	16	31	100	131
BASE: WEIGHTED	273	50*	148	76*	152	122*	37**	29**	24**	112*	53*	19**	44**	89*	109
	118	16	62	41	60	58	15	11	4	55	22	12	20	36	46
Saving for retirement is important to me	43%	31%	42%	54%	40%	48%	41%	37%	17%	49%	42%	59%	46%	40%	42%
				В											
The annual tax refund gives me a small windfall of money each year	82	12	52	18	48		9	8		36	14				38
	30%	25%	35%	23%	31%	28%	24%	29%	44%	32%	27%	25%	21%		35%
	64	10	28	25	41	23	12	4	6	25	13	5	9		25
The ability to defer taxes to a lower rate at retirement	23%	21%	19%	33%	27%	19%	32%	13%	24%	22%	24%	27%	20%	22%	23%
			40	C			_								
	60	11	40	10	34		7	6	9	31	4	3	9		27
My employer makes automatic contributions on my behalf	22%	21%	27% D	13%	22%	21%	17%	20%	40%	28% Q	8%	14%	21%	17%	25%
	55	10	32	13	32	23	5	7	5	25	11	1	8	21	19
My focus is on the longer term right now	20%	19%	22%	17%	21%	19%	14%	24%	22%	23%	22%	5%	19%		18%
	47	1976	22 76	14	27		3	8		13	11	376 A	3		30
My current tax bracket is higher than it will be at retirement	17%	7%	20%	19%	18%	16%	8%	27%	33%	12%	21%	22%	8%		27%
my current tax bracker is higher than it will be at real efficit	1770	1 70	2070	1370	1070	1070	0,0	2170	3070	12.70	2170	2270	070	1270	Z / /
	39	13	19	7	18	20	1	4	7	15	10	2	4	11	20
It's just something that I know I'm supposed to do	14%	26%	13%	10%	12%		3%	13%	31%	14%	18%	10%	10%		18%
		D													
	28	3	15	10	23	6	6	3	1	13	5	0	5	10	12
Tax-deferred growth on my investments	10%	7%	10%	13%	15%	5%	17%	11%	5%	12%	9%	-	12%	11%	11%
					L										
	27	9	15	4	17	10	5	3	2	11	3	4	1	8	15
The annual contribution limit is higher	10%	18%	10%	5%	11%	8%	13%	9%	8%	10%	6%	20%	2%	9%	14%
		D													
	22	13	8	1	13	9	1	3	0	11	7	0	6	9	6
I can use my RRSP to help purchase my first home	8%	25%	6%	1%	8%	8%	2%	9%	-	10%	14%	-	15%	10%	6%
		CD													
	17	5	8	5	13		1	2		7	4	4	6		10
The limitations on early withdrawals make it forced savings for retirement	6%	9%	5%	7%	9%	3%	4%	5%	-	6%	7%	20%	15%	1%	9%
															1
I am obliged to contribute a minimum amount each year for my first-time	10	2	7	1	4	6	2	0		3	3	1	2		6
home buyer withdrawal from when I b	4%	4%	5%	1%	3%	5%	4%	-	11%	2%	5%	4%	4%	2%	5%

I can use my RRSP to help fund my education	4	1	3	0	1	3	1	0	0	3	0	0	0	1	3
real use my KKOr to help fund my education	1%	2%	2%	-	1%	2%	2%	-	•	3%	-	•	-	1%	3%
Other	20	3	9	7	11	9	4	5	2	5	2	2	7	4	4
Other	7%	6%	6%	10%	7%	7%	9%	18%	9%	4%	3%	12%	16%	5%	4%

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 31, 2024

Maru/Blue

Month February 1, 2024

Which of the following best describes why you contribute more to your TFSA instead of a RRSP?

			Age		Ger	nder			Provi	nce				Income	
	Total	'18-34	'35-54	'55+	Male	Female	ВС	AB	MB/SK	ON	PQ	ATL	<\$50K	\$50K-\$99K	\$100K+
	Α	В	С	D	K	L	М	N	0	Р	Q	R	S	Т	U
BASE: If Tfsa Selected At Q18 Or Tfsa But Not Rrsp Selected At Q4	518	122	112	284	275	243	81	56	33	208	118	22	110	170	168
BASE: WEIGHTED	450	101*	98*	251	234	216	64*	52*	30**	177	103*	23**	114*	146	126
	213	43	44	126	115	98	32	26	14	82	48	12	42	76	63
I can withdraw tax-free at any time	47%	42%	45%	50%	49%	45%	49%	50%	45%	47%	46%	51%	37%	52%	50%
														S	
	139	17	16	106	78		26		8	51	27				
I can contribute at any point in my life, even after retirement	31%	17%	16%	42%	34%	28%	40%	30%	25%	29%	26%	53%	32%	28%	29%
				BC											
	118	21		74	65	53	16		6	50	32		-		
I do not need to earn an income to contribute to a TFSA	26%	21%	23%	30%	28%	24%	25%	16%	19%	28%	31%	22%	41%		20%
													TU		
	92	34	-	29	45	46	9		4	33	25				
It is better for reaching shorter term saving goals	20%	34%	29%	12%	19%	21%	14%	23%	13%	19%	25%	36%	21%	18%	24%
		D										_			
I am able to contribute more per year because I haven't yet hit the overall	74	20		35	39		14		4	30	16				
limit	16%	19%	19%	14%	17%	16%	21%	15%	14%	17%	15%	10%	13%	15%	18%
	44	9	9	26	21	23	4	6	2	17	14		9	13	17
Contribution room lost from a withdrawal is reset the following year	10%	9%		11%	9%	11%	7%	•	7%	10%	14%		-		13%
	39	19		8	26	13	5		1 70	10%	1476	470	16		
My current tax bracket is lower than it will be at retirement	9%	18%	13%	3%	11%	6%	7%	14%	4%	11%	6%		14%		8%
iny defront tax bracket is lower than it will be at retirement	370	D		376	1170	078	1 70	1470	470	1176	070	470	1470	7 70	076
	29	10		14	12	17	3	5	2	11	4	3	4	8	9
I can share contribution room with my spouse	6%	10%	5%	5%	5%	8%	5%	10%	6%	6%	4%		4%		8%
											.,,		.,.		
	24	11	4	9	16	8	4	1	1	13	5	1	8	10	4
I want a vehicle to hold my riskier investments and I am not comfortable doing so with my RRSP	5%	11%	4%	4%	7%	4%	6%	2%	4%	7%	4%	4%	7%	7%	3%
doing so with my RRSP		D													
	14	8	4	2	11	3	1	0	1	9	3	1	4	4	5
My employer makes regular contributions on my behalf	3%	8%	4%	1%	5%	1%	2%	-	2%	5%	2%	4%	4%	3%	4%
		D	D		L										
	85	8	16	61	44	41	13	9	13	34	16	1	24	26	22
Other	19%	8%	16%	24%	19%	19%	20%	18%	42%	19%	15%	2%	21%	18%	18%
				В											

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 31, 2024

Maru/Blue

Month February 1, 2024

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

			Age		Gen	der			Prov	ince				Income	
	Total	'18-34	'35-54	'55+	Male	Female	BC	AB	MB/SK	ON	PQ	ATL	<\$50K	\$50K-\$99K	\$100K+
	Α	В	С	D	K	L	М	N	0	Р	Q	R	S	Т	U
BASE: All Respondents	1536	401	496	639	770	766	215	171	92	597	373	88	417	498	443
BASE: WEIGHTED	1536	421	500	615	754	782	206	171	100*	585	363	110*	508	470	378
	879	285	316	278	419	460	114	105	60	344	182	74	341	268	184
TOP 2 BOX (NET)	57%	68%	63%	45%	56%	59%	55%	61%	60%	59%	50%	67%	67%	57%	49%
		D	D					Q		Q		Q	TU	U	
	362	105	138	118		199	45	49	22	123	92	32	168	95	
(4) Agree strongly	24%	25%	28%	19%	22%	25%	22%	29%	22%	21%	25%	29%	33%	20%	18%
			D										TU		
	517	180	178	160	255	262	69	56	38	222	90	42	173	173	
(3) Agree somewhat	34%	43%	35%	26%	34%	33%	34%	32%	38%	38%	25%	38%	34%	37%	31%
		D					Q		Q	Q		Q			
	301	62	88	151	153	149		34	24	97	85	15		103	89
(2) Disagree somewhat	20%	15%	18%	25%	20%	19%	23%	20%	24%	17%	23%	14%	12%	22%	24%
				BC							P			S	S
	205	28	70	107	115	90	28	21	13	81	56	5	43	66	
(1) Disagree strongly	13%	7%	14%	17%	15%	11%	14%	12%	13%	14%	15%	5%	8%	14%	20%
			В	В						R	R			S	ST
	506	90	157	259	268	239	75	55	37	178	140	21	105	169	
BOTTOM 2 BOX (NET)	33%	21%	31%	42%	36%	30%	36%	32%	37%	30%	39%	19%	21%	36%	44%
			В	BC			R	R	R		PR			S	ST
	151	46		78		83	17	11	3	63	41	16		33	
Not applicable	10%	11%	5%	13%	9%	11%	8%	7%	3%	11%	11%	14%	12%	7%	8%
		С		С						0	0	0	Т		
MEAN	2.70	3.00	2.80	2.50	2.70	2.80	2.70	2.80	2.70	2.70	2.70	3.10	3.00	2.70	2.50
		CD	D			K						MOPQ	TU	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

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 31, 2024

Maru/Blue

Month February 1, 2024

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

	Age	Gender	Province	Income

	Total	'18-34	'35-54	'55+	Male	Female	BC	AB	MB/SK	ON	PQ	ATL	<\$50K	\$50K-\$99K	\$100K+
	Α	В	С	D	K	L	М	N	0	Р	Q	R	S	T	U
BASE: All Respondents	1536	401	496	639	770	766	215	171	92	597	373	88	417	498	443
BASE: WEIGHTED	1536	421	500	615	754	782	206	171	100*	585	363	110*	508	470	378
	478	191	183	103	252	226	66	58	32	179	102	42	157	159	117
TOP 2 BOX (NET)	31%	45%	37%	17%	33%	29%	32%	34%	32%	31%	28%	38%	31%	34%	31%
		CD	D												
	209	84	85	40	108	101	33	27	14	79	46	10	74	58	51
(4) Agree strongly	14%	20%	17%	7%	14%	13%	16%	16%	14%	13%	13%	9%	15%	12%	14%
		D	D												
	269	107	98	63	144	125	32	30	18	101	56	31	83	101	65
(3) Agree somewhat	17%	25%	20%	10%	19%	16%	16%	18%	18%	17%	15%	28%	16%	21%	17%
		D	D									MPQ			
	242	72	94	77	119	123	28	27	20	101	54	12	59	79	74
(2) Disagree somewhat	16%	17%	19%	12%	16%	16%	14%	16%	20%	17%	15%	11%	12%	17%	20%
			D												S
	319	43	110	165	169	150	44	27	20	123	83	22	88	98	99
(1) Disagree strongly	21%	10%	22%	27%	22%	19%	21%	16%	20%	21%	23%	20%	17%	21%	26%
			В	В											S
	561	115	204	242	288	272	72	54	40	224	137	34	147	177	173
BOTTOM 2 BOX (NET)	37%	27%	41%	39%	38%	35%	35%	32%	39%	38%	38%	31%	29%	38%	46%
			В	В										S	ST
	497	115	113	270	213	284	68	59	29	182	124	35	204	134	88
Not applicable	32%	27%	23%	44%	28%	36%	33%	35%	29%	31%	34%	32%		29%	23%
				BC		K							TU		
MEAN	2.40	2.80	2.40	1.90	2.40	2.40	2.40	2.50	2.40	2.30	2.30	2.40	2.50	2.40	2.20
		CD	D										U		

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 31, 2024

Maru/Blue

Month February 1, 2024

How much do you agree or disagree with each statement below? I worry about running out of money in retirement

			Age		Ger	nder				Income					
	Total	'18-34	'35-54	'55+	Male	Female	BC	AB	MB/SK	ON	PQ	ATL	<\$50K	\$50K-\$99K	\$100K+
	Α	В	С	D	K	L	M	N	0	Р	Q	R	S	Т	U
BASE: All Respondents	1536	401	496	639	770	766	215	171	92	597	373	88	417	498	443
BASE: WEIGHTED	1536	421	500	615	754	782	206	171	100*	585	363	110*	508	470	378
	878	270	345	263	416	462	113	106	62	354	171	73	319	265	188
TOP 2 BOX (NET)	57%	64%	69%	43%	55%	59%	55%	62%	62%	60%	47%	66%	63%	56%	50%
		D	D					Q	Q	Q		Q	U		
	401	123	167	111	170	232	51	56	27	157	81	30	166	120	76
(4) Agree strongly	26%	29%	33%	18%	22%	30%	25%	33%	27%	27%	22%	27%	33%	25%	20%
		D	D			К		Q					TU		
	477	147	178	152	246	230	62	50	35	197	90	43	153	146	112
(3) Agree somewhat	31%	35%	35%	25%	33%	29%	30%	29%	34%	34%	25%	39%	30%	31%	30%
		D	D							Q		Q			
	327	64	77	185	173	154	48	35	18	113	93	21	81	109	95

(2) Disagree somewhat	21%	15%	15%	30%	23%	20%	23%	21%	18%	19%	26%	19%	16%	23%	25%
				BC							Р			S	S
	189	31	50	108	97	93	23	17	12	66	63	9	37	71	62
(1) Disagree strongly	12%	7%	10%	18%	13%	12%	11%	10%	12%	11%	17%	8%	7%	15%	16%
				BC							NP			S	S
	517	96	127	293	270	247	71	52	30	179	156	30	118	180	157
BOTTOM 2 BOX (NET)	34%	23%	25%	48%	36%	32%	35%	30%	29%	31%	43%	27%	23%	38%	41%
				BC							NOPR			S	S
	141	55	28	58	68	73	22	13	9	53	36	8	71	24	33
Not applicable	9%	13%	6%	9%	9%	9%	11%	8%	9%	9%	10%	7%	14%	5%	9%
		С		С									TU		ı
MEAN	2.80	3.00	3.00	2.50	2.70	2.80	2.80	2.90	2.80	2.80	2.60	2.90	3.00	2.70	2.60
IVIL/ U.V		D	D			K		Q		Q		Q	TU		

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 31, 2024

Maru/Blue

Month February 1, 2024