

Proportions/Mean: 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 would you describe your approach to investing?

| | Total | Age | | | | Gender | | Province | | | | | | | Income | | |
|--|-------|--------|--------|------|------|--------|-----|----------|-------|-----|-----|-----|--------|-------------|---------|---|--|
| | | '18-34 | '35-54 | '55+ | Male | Female | BC | AB | MB/SK | ON | PQ | ATL | <\$50K | \$50K-\$99K | \$100K+ | | |
| | | A | B | C | D | K | L | M | N | O | P | Q | R | S | T | 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 | | |
| I am more concerned about the safety of my capital/invested funds, and feel investing in the markets is too much of a gamble | 183 | 58 | 53 | 72 | 93 | 90 | 27 | 21 | 7 | 72 | 45 | 13 | 69 | 65 | 26 | | |
| | 18% | 23% | 16% | 16% | 17% | 18% | 18% | 18% | 9% | 17% | 21% | 20% | 27% | 19% | 9% | | |
| | | D | | | | | | | | | | | TU | U | | | |
| I am more concerned about preserving my capital/invested funds and making predictable returns than trying to achieve higher rates of return | 440 | 104 | 113 | 224 | 217 | 224 | 56 | 44 | 35 | 173 | 108 | 24 | 116 | 155 | 113 | | |
| | 42% | 41% | 34% | 49% | 39% | 46% | 38% | 37% | 48% | 41% | 50% | 39% | 46% | 44% | 36% | | |
| | | | | C | | | | | | | MNP | | | | U | | |
| I am comfortable with some fluctuations and at times some loss of my principal investment in order to achieve higher rates of return | 344 | 68 | 134 | 142 | 189 | 155 | 48 | 42 | 29 | 152 | 54 | 20 | 55 | 106 | 143 | | |
| | 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 and that at times it may show substantive decreases in value in order to maximize my rates of return | 70 | 20 | 28 | 22 | 50 | 20 | 15 | 10 | 2 | 28 | 9 | 6 | 14 | 23 | 27 | | |
| | 7% | 8% | 9% | 5% | 9% | 4% | 10% | 9% | 3% | 7% | 4% | 10% | 6% | 7% | 9% | | |
| | | | D | | L | | Q | | | | | | | | | | |

Proportions/Mean: 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

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

| | Total | Age | | | | Gender | | Province | | | | | | | Income | | |
|---|-------|--------|--------|------|------|--------|-----|----------|-------|-----|-----|-----|--------|-------------|---------|---|--|
| | | '18-34 | '35-54 | '55+ | Male | Female | BC | AB | MB/SK | ON | PQ | ATL | <\$50K | \$50K-\$99K | \$100K+ | | |
| | | A | B | C | D | K | L | M | N | O | P | Q | R | S | T | 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 | | |
| Tax-Free Savings Account (TFSA) | 701 | 131 | 225 | 345 | 369 | 333 | 103 | 83 | 52 | 283 | 145 | 37 | 148 | 235 | 229 | | |
| | 68% | 52% | 69% | 75% | 67% | 68% | 70% | 71% | 72% | 67% | 67% | 59% | 58% | 67% | 74% | | |
| | | | B | B | | | | | | | | | | | S | | |
| Registered Retirement Savings Plan (RRSP) | 584 | 89 | 239 | 256 | 299 | 284 | 79 | 73 | 43 | 236 | 123 | 30 | 101 | 210 | 199 | | |
| | 56% | 35% | 73% | 56% | 55% | 58% | 54% | 62% | 60% | 55% | 57% | 48% | 40% | 60% | 64% | | |

| | | | BD | B | | | | | | | | | | S | S |
|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Mutual funds (including high, medium, or low risk funds) | 441 | 64 | 158 | 219 | 219 | 222 | 72 | 56 | 32 | 190 | 73 | 18 | 73 | 144 | 162 |
| | 43% | 25% | 48% | 48% | 40% | 45% | 50% | 48% | 45% | 45% | 34% | 28% | 29% | 41% | 52% |
| Guaranteed Investment Contracts (GIC) or other guaranteed investments | | | B | B | | | QR | QR | | QR | | | | S | ST |
| | 348 | 55 | 107 | 187 | 189 | 159 | 57 | 35 | 23 | 148 | 69 | 17 | 68 | 118 | 115 |
| | 34% | 22% | 33% | 41% | 34% | 33% | 39% | 30% | 32% | 35% | 32% | 26% | 27% | 34% | 37% |
| High interest savings account | | | B | BC | | | | | | | | | | | S |
| | 335 | 75 | 121 | 140 | 186 | 150 | 58 | 39 | 24 | 151 | 46 | 17 | 58 | 113 | 119 |
| | 32% | 30% | 37% | 30% | 34% | 31% | 40% | 34% | 34% | 36% | 21% | 26% | 23% | 33% | 38% |
| Individual stocks | | | | | | | Q | Q | | Q | | | | S | S |
| | 282 | 68 | 94 | 120 | 186 | 96 | 44 | 34 | 21 | 132 | 37 | 14 | 38 | 100 | 110 |
| | 27% | 27% | 29% | 26% | 34% | 20% | 30% | 29% | 29% | 31% | 17% | 22% | 15% | 29% | 35% |
| Exchange-Traded Funds (ETFs) | | | | | L | | Q | Q | | Q | | | | S | S |
| | 137 | 41 | 46 | 50 | 91 | 46 | 18 | 16 | 12 | 64 | 26 | 1 | 14 | 44 | 65 |
| | 13% | 16% | 14% | 11% | 16% | 9% | 13% | 14% | 16% | 15% | 12% | 1% | 5% | 13% | 21% |
| Bonds | | | | | | | R | R | R | R | R | | | S | ST |
| | 115 | 34 | 29 | 53 | 68 | 48 | 16 | 11 | 4 | 50 | 27 | 7 | 24 | 36 | 46 |
| | 11% | 13% | 9% | 12% | 12% | 10% | 11% | 10% | 5% | 12% | 13% | 11% | 10% | 10% | 15% |
| Cryptocurrency | | | | | | | | | | | | | | | |
| | 97 | 62 | 30 | 5 | 73 | 24 | 11 | 10 | 9 | 41 | 19 | 6 | 26 | 28 | 40 |
| | 9% | 25% | 9% | 1% | 13% | 5% | 8% | 9% | 12% | 10% | 9% | 9% | 10% | 8% | 13% |
| Real estate (excluding your primary home) | | | | | | | | | | | | | | | T |
| | 97 | 34 | 29 | 34 | 58 | 40 | 12 | 8 | 12 | 50 | 11 | 3 | 14 | 31 | 46 |
| | 9% | 14% | 9% | 7% | 10% | 8% | 9% | 7% | 17% | 12% | 5% | 5% | 5% | 9% | 15% |
| Environmental, Social, and Governance (ESG) investments | | | | | | | | | | | | | | | ST |
| | 43 | 22 | 14 | 7 | 28 | 15 | 4 | 6 | 4 | 17 | 11 | 1 | 8 | 16 | 17 |
| | 4% | 9% | 4% | 1% | 5% | 3% | 2% | 5% | 6% | 4% | 5% | 1% | 3% | 5% | 5% |
| Other | | | | | | | | | | | | | | | |
| | 42 | 4 | 9 | 29 | 25 | 17 | 3 | 2 | 8 | 18 | 8 | 3 | 8 | 15 | 18 |
| | 4% | 1% | 3% | 6% | 5% | 3% | 2% | 2% | 12% | 4% | 4% | 5% | 3% | 4% | 6% |
| Don't know / Not sure | | | | | | | | | | | | | | | |
| | 36 | 8 | 8 | 20 | 13 | 23 | 6 | 5 | 1 | 14 | 6 | 3 | 14 | 8 | 9 |
| | 3% | 3% | 2% | 4% | 2% | 5% | 4% | 5% | 2% | 3% | 3% | 5% | 6% | 2% | 3% |
| REGISTERED RETIREMENT SAVINGS PLAN (RRSP) AND TAX-FREE SAVINGS ACCOUNT (TFSA) (NET) | | | | | | | | | | | | | | | T |
| | 830 | 160 | 280 | 390 | 433 | 397 | 115 | 92 | 61 | 338 | 176 | 48 | 183 | 280 | 260 |
| | 80% | 64% | 85% | 85% | 79% | 81% | 79% | 79% | 84% | 80% | 82% | 76% | 72% | 80% | 84% |
| BOTH RRSP/TFSA OWNERS (NET) | | | | | | | | | | | | | | | S |
| | 455 | 61 | 184 | 211 | 235 | 220 | 66 | 64 | 34 | 181 | 92 | 19 | 66 | 164 | 168 |
| | 44% | 24% | 56% | 46% | 43% | 45% | 45% | 55% | 48% | 43% | 43% | 30% | 26% | 47% | 54% |
| | | | BD | B | | | | PR | | | | | | | S |

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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 | | | | Gender | | Province | | | | | | Income | | |
|--|-------|--------|--------|------|--------|--------|----------|----|-------|----|----|-----|--------|-------------|---------|
| | Total | '18-34 | '35-54 | '55+ | Male | Female | BC | AB | MB/SK | ON | PQ | ATL | <\$50K | \$50K-\$99K | \$100K+ |
| | A | B | C | D | K | L | M | N | O | P | 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 | |
| Tax-Free Savings Account (TFSA) | 701 | 131 | 225 | 345 | 369 | 333 | 103 | 83 | 52 | 283 | 145 | 37 | 148 | 235 | 229 | |
| | 46% | 31% | 45% | 56% | 49% | 43% | 50% | 48% | 52% | 48% | 40% | 33% | 29% | 50% | 61% | |
| | | | B | BC | L | | | | R | QR | | | | | S | ST |
| Registered Retirement Savings Plan (RRSP) | 584 | 89 | 239 | 256 | 299 | 284 | 79 | 73 | 43 | 236 | 123 | 30 | 101 | 210 | 199 | |
| | 38% | 21% | 48% | 42% | 40% | 36% | 38% | 43% | 43% | 40% | 34% | 27% | 20% | 45% | 53% | |
| | | | B | B | | | | | R | R | | | | | S | ST |
| Mutual funds (including high, medium, or low risk funds) | 441 | 64 | 158 | 219 | 219 | 222 | 72 | 56 | 32 | 190 | 73 | 18 | 73 | 144 | 162 | |
| | 29% | 15% | 32% | 36% | 29% | 28% | 35% | 33% | 32% | 32% | 20% | 16% | 14% | 31% | 43% | |
| | | | B | B | | | QR | QR | QR | QR | | | | | S | ST |
| Guaranteed Investment Contracts (GIC) or other guaranteed investments | 348 | 55 | 107 | 187 | 189 | 159 | 57 | 35 | 23 | 148 | 69 | 17 | 68 | 118 | 115 | |
| | 23% | 13% | 21% | 30% | 25% | 20% | 28% | 20% | 23% | 25% | 19% | 15% | 13% | 25% | 30% | |
| | | | B | BC | | | QR | | | | | | | | S | S |
| High interest savings account | 335 | 75 | 121 | 140 | 186 | 150 | 58 | 39 | 24 | 151 | 46 | 17 | 58 | 113 | 119 | |
| | 22% | 18% | 24% | 23% | 25% | 19% | 28% | 23% | 24% | 26% | 13% | 15% | 11% | 24% | 32% | |
| | | | B | | L | | QR | Q | Q | Q | | | | | S | ST |
| Individual stocks | 282 | 68 | 94 | 120 | 186 | 96 | 44 | 34 | 21 | 132 | 37 | 14 | 38 | 100 | 110 | |
| | 18% | 16% | 19% | 20% | 25% | 12% | 21% | 20% | 21% | 23% | 10% | 12% | 7% | 21% | 29% | |
| | | | | | L | | Q | Q | Q | Q | | | | | S | ST |
| Exchange-Traded Funds (ETFs) | 137 | 41 | 46 | 50 | 91 | 46 | 18 | 16 | 12 | 64 | 26 | 1 | 14 | 44 | 65 | |
| | 9% | 10% | 9% | 8% | 12% | 6% | 9% | 10% | 12% | 11% | 7% | 0% | 3% | 9% | 17% | |
| | | | | | L | | R | R | R | R | R | | | | S | ST |
| Bonds | 115 | 34 | 29 | 53 | 68 | 48 | 16 | 11 | 4 | 50 | 27 | 7 | 24 | 36 | 46 | |
| | 7% | 8% | 6% | 9% | 9% | 6% | 8% | 7% | 4% | 9% | 7% | 6% | 5% | 8% | 12% | |
| | | | | | | | | | | | | | | | S | ST |
| Cryptocurrency | 97 | 62 | 30 | 5 | 73 | 24 | 11 | 10 | 9 | 41 | 19 | 6 | 26 | 28 | 40 | |
| | 6% | 15% | 6% | 1% | 10% | 3% | 6% | 6% | 9% | 7% | 5% | 5% | 5% | 6% | 11% | |
| | | | CD | D | L | | | | | | | | | | S | ST |
| Real estate (excluding your primary home) | 97 | 34 | 29 | 34 | 58 | 40 | 12 | 8 | 12 | 50 | 11 | 3 | 14 | 31 | 46 | |
| | 6% | 8% | 6% | 6% | 8% | 5% | 6% | 5% | 12% | 9% | 3% | 3% | 3% | 7% | 12% | |
| | | | | | | | | | Q | Q | | | | | S | ST |
| Environmental, Social, and Governance (ESG) investments | 43 | 22 | 14 | 7 | 28 | 15 | 4 | 6 | 4 | 17 | 11 | 1 | 8 | 16 | 17 | |
| | 3% | 5% | 3% | 1% | 4% | 2% | 2% | 4% | 4% | 3% | 3% | 1% | 2% | 3% | 4% | |
| | | | D | | | | | | | | | | | | S | |
| Other | 42 | 4 | 9 | 29 | 25 | 17 | 3 | 2 | 8 | 18 | 8 | 3 | 8 | 15 | 18 | |
| | 3% | 1% | 2% | 5% | 3% | 2% | 1% | 1% | 8% | 3% | 2% | 3% | 2% | 3% | 5% | |
| | | | | BC | | | | | MNPQ | | | | | | S | |
| Don't know / Not sure | 36 | 8 | 8 | 20 | 13 | 23 | 6 | 5 | 1 | 14 | 6 | 3 | 14 | 8 | 9 | |
| | 2% | 2% | 2% | 3% | 2% | 3% | 3% | 3% | 1% | 2% | 2% | 3% | 3% | 2% | 2% | |
| Not Answered | 498 | 170 | 172 | 156 | 205 | 293 | 60 | 54 | 28 | 160 | 147 | 47 | 255 | 121 | 68 | |
| | 32% | 40% | 34% | 25% | 27% | 37% | 29% | 32% | 28% | 27% | 41% | 43% | 50% | 26% | 18% | |
| | | | D | D | | K | | | | | MP | P | TU | U | | |
| REGISTERED RETIREMENT SAVINGS PLAN (RRSP) AND TAX-FREE SAVINGS ACCOUNT (TFSA) (NET) | 830 | 160 | 280 | 390 | 433 | 397 | 115 | 92 | 61 | 338 | 176 | 48 | 183 | 280 | 260 | |
| | 54% | 38% | 56% | 63% | 57% | 51% | 56% | 54% | 60% | 58% | 49% | 44% | 36% | 60% | 69% | |
| | | | B | BC | L | | | | | QR | | | | | S | ST |
| BOTH RRSP/TFSA OWNERS (NET) | 455 | 61 | 184 | 211 | 235 | 220 | 66 | 64 | 34 | 181 | 92 | 19 | 66 | 164 | 168 | |
| | 30% | 14% | 37% | 34% | 31% | 28% | 32% | 37% | 34% | 31% | 25% | 17% | 13% | 35% | 44% | |
| | | | B | B | | | R | QR | R | R | | | | | S | ST |

Proportions/Mean: 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)

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Omni January 31, 2024

How would you describe your retirement savings plan?

| | Age | | | Gender | | Province | | | | | | Income | | | |
|---|-------|--------|--------|--------|------|----------|-----|-----|-------|-----|-----|--------|--------|-------------|---------|
| | Total | '18-34 | '35-54 | '55+ | Male | Female | BC | AB | MB/SK | ON | PQ | ATL | <\$50K | \$50K-\$99K | \$100K+ |
| | A | B | C | D | K | L | M | N | O | P | 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 |
| I have a formal and detailed plan that describes the lifestyle I want in retirement, the income I will need, and I save regularly to achieve that goal | 352 | 60 | 68 | 224 | 184 | 168 | 50 | 33 | 25 | 131 | 94 | 18 | 81 | 115 | 111 |
| | 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 regular contributions to dedicated retirement savings, but I don't know if I'm saving enough | 324 | 110 | 104 | 110 | 179 | 145 | 37 | 27 | 28 | 138 | 69 | 25 | 82 | 100 | 113 |
| | 21% | 26% | 21% | 18% | 24% | 19% | 18% | 16% | 28% | 24% | 19% | 23% | 16% | 21% | 30% |
| | | D | | | L | | | | | | | | | | ST |
| 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 | 198 | 59 | 95 | 44 | 97 | 101 | 25 | 23 | 14 | 76 | 41 | 18 | 33 | 78 | 67 |
| | 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 aside towards retirement savings when I can | 220 | 60 | 73 | 87 | 93 | 126 | 30 | 35 | 13 | 75 | 51 | 15 | 78 | 74 | 35 |
| | 14% | 14% | 15% | 14% | 12% | 16% | 15% | 21% | 13% | 13% | 14% | 14% | 15% | 16% | 9% |
| | | | | | | | | P | | | | | | U | U |
| I know I need to save for retirement, but I'm not able to save | 242 | 55 | 97 | 90 | 99 | 143 | 35 | 31 | 15 | 83 | 59 | 19 | 110 | 66 | 36 |
| | 16% | 13% | 19% | 15% | 13% | 18% | 17% | 18% | 15% | 14% | 16% | 17% | 22% | 14% | 9% |
| | | | B | | | K | | | | | | | | TU | |
| I have not thought about retirement, and I have no savings dedicated towards it | 200 | 76 | 64 | 61 | 100 | 100 | 29 | 21 | 5 | 81 | 49 | 15 | 125 | 37 | 16 |
| | 13% | 18% | 13% | 10% | 13% | 13% | 14% | 12% | 5% | 14% | 14% | 14% | 24% | 8% | 4% |
| | | D | | | | | O | | | O | O | | TU | U | |

Proportions/Mean: 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 | | | Gender | | Province | | | | | | Income | | | |
|---|-------|--------|--------|--------|------|----------|-----|------|-------|-----|-----|--------|--------|-------------|---------|
| | Total | '18-34 | '35-54 | '55+ | Male | Female | BC | AB | MB/SK | ON | PQ | ATL | <\$50K | \$50K-\$99K | \$100K+ |
| | A | B | C | D | K | L | M | N | O | P | 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 |
| Yes | 248 | 51 | 145 | 53 | 132 | 116 | 29 | 26 | 25 | 98 | 56 | 14 | 21 | 86 | 119 |
| | 43% | 57% | 61% | 21% | 44% | 41% | 37% | 36% | 57% | 42% | 45% | 46% | 21% | 41% | 60% |
| | | D | D | | | | | | | | | | | S | ST |
| No, I have no plans to make any RRSP contributions for the 2023 tax year. | 206 | 20 | 41 | 145 | 99 | 106 | 23 | 37 | 11 | 81 | 41 | 13 | 47 | 84 | 43 |
| | 35% | 23% | 17% | 57% | 33% | 37% | 30% | 50% | 24% | 34% | 34% | 45% | 47% | 40% | 22% |
| | | | | BC | | | | 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 1st, 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 undecided at this time | 7% | 5% | 8% | 8% | 6% | 9% | 16% | 5% | 2% | 7% | 6% | 7% | 16% | 3% | 4% |
| | | | | | | | NO PQ | | | | | | TU | | |

Proportions/Mean: 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)

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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 | | | | Gender | | Province | | | | | | Income | | |
|---|---------|---------|---------|---------|---------|---------|----------|---------|---------|---------|---------|---------|---------|-------------|---------|
| | Total | '18-34 | '35-54 | '55+ | Male | Female | BC | AB | MB/SK | ON | PQ | ATL | <\$50K | \$50K-\$99K | \$100K+ |
| | A | B | C | D | K | L | M | N | O | P | Q | R | S | T | 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 |
| | 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 |
| | 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 |
| | 16% | 14% | 18% | 12% | 17% | 15% | 4% | 18% | 3% | 18% | 26% | 10% | 10% | 20% | 17% |
| \$10,000+ (NET) | 23 | 5 | 15 | 3 | 19 | 4 | 4 | 4 | 2 | 11 | 2 | 1 | 1 | 3 | 19 |
| | 9% | 9% | 11% | 5% | 14% | 3% | 14% | 13% | 8% | 11% | 4% | 4% | 5% | 3% | 16% |
| | | | | | L | | | | | | | | | | T |
| I don't remember | 111 | 24 | 61 | 26 | 59 | 53 | 17 | 10 | 14 | 39 | 23 | 8 | 10 | 37 | 49 |
| | 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 |
| | | | | | L | | | | | | | | | | T |
| MEDIAN | 4000 | 4000 | 5000 | 3600 | 5000 | 3000 | 4000 | 5000 | 2000 | 4300 | 5000 | 3500 | 2000 | 3900 | 5000 |

Proportions/Mean: 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 | | | | Gender | | Province | | | | | | Income | | |
|-----------------------|-------|--------|--------|------|--------|--------|----------|-----|-------|-----|-----|------|--------|-------------|---------|
| | Total | '18-34 | '35-54 | '55+ | Male | Female | BC | AB | MB/SK | ON | PQ | ATL | <\$50K | \$50K-\$99K | \$100K+ |
| | A | B | C | D | K | L | M | N | O | P | 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 |

| | | | | | | | | | | | | | | | |
|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| 30 | 16 | 14 | 2 | 0 | 14 | 2 | 4 | 2 | 4 | 4 | 2 | 0 | 9 | 5 | 2 |
| | 1% | 3% | 0% | - | 2% | 0% | 2% | 1% | 4% | 1% | 1% | - | 2% | 1% | 1% |
| | | CD | | | L | | | | P | | | | | | |
| 31 | 3 | 3 | 0 | 0 | 1 | 2 | 0 | 1 | 0 | 1 | 1 | 0 | 1 | 1 | 1 |
| | 0% | 1% | - | - | 0% | 0% | - | 0% | - | 0% | 0% | - | 0% | 0% | 0% |
| 32 | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 1 | 2 | 0 | 0 | 1 | 0 |
| | 0% | 1% | - | - | - | 0% | - | - | - | 0% | 1% | - | - | 0% | - |
| 33 | 7 | 6 | 1 | 0 | 6 | 1 | 0 | 0 | 0 | 5 | 2 | 0 | 3 | 2 | 1 |
| | 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 |
| | 0% | 0% | - | - | 0% | - | - | - | - | 0% | - | - | 0% | 0% | - |
| 35 | 4 | 4 | 0 | 0 | 3 | 1 | 1 | 0 | 0 | 1 | 2 | 1 | 2 | 2 | 0 |
| | 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 |
| | 0% | - | 0% | - | - | 0% | - | - | - | 0% | - | - | - | 0% | - |
| 38 | 1 | 1 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| | 0% | 0% | - | - | 0% | - | - | 0% | - | - | - | - | - | 0% | - |
| 39 | 1 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 1 | 0 |
| | 0% | - | 0% | - | - | 0% | - | - | - | - | 0% | - | - | 0% | - |
| 40 | 13 | 13 | 0 | 1 | 7 | 7 | 1 | 1 | 1 | 7 | 4 | 0 | 7 | 4 | 2 |
| | 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 |
| | 0% | 0% | 0% | - | 0% | 0% | - | 1% | - | - | 0% | - | 0% | 0% | - |
| 45 | 6 | 1 | 5 | 0 | 5 | 1 | 2 | 1 | 0 | 1 | 2 | 0 | 2 | 2 | 1 |
| | 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 |
| | 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 |
| | 0% | 0% | 0% | 0% | 0% | - | - | 1% | - | 0% | - | - | 0% | 0% | - |
| 48 | 2 | 0 | 1 | 2 | 0 | 2 | 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% | - |
| 50 | 32 | 20 | 4 | 8 | 17 | 15 | 2 | 6 | 4 | 13 | 3 | 3 | 14 | 12 | 5 |
| | 2% | 5% | 1% | 1% | 2% | 2% | 1% | 4% | 4% | 2% | 1% | 3% | 3% | 3% | 1% |
| | | CD | | | | | | | | | | | | | |
| 51 | 3 | 0 | 2 | 1 | 3 | 0 | 0 | 0 | 0 | 2 | 0 | 1 | 0 | 1 | 2 |
| | 0% | - | 0% | 0% | 0% | 0 | - | - | - | 0% | 0 | 1% | - | 0% | 0% |
| 52 | 4 | 0 | 1 | 4 | 1 | 4 | 0 | 1 | 1 | 1 | 2 | 0 | 0 | 1 | 1 |
| | 0% | - | 0% | 1% | 0% | 0% | - | 1% | 1% | 0% | 1% | - | - | 0% | 0% |
| 53 | 13 | 0 | 3 | 9 | 4 | 8 | 1 | 0 | 1 | 1 | 9 | 0 | 2 | 6 | 3 |
| | 1% | - | 1% | 2% | 1% | 1% | 1% | - | 1% | 0% | 3% | - | 0% | 1% | 1% |
| | | | | B | | | | | | | | | P | | |
| 54 | 12 | 0 | 1 | 11 | 7 | 5 | 2 | 3 | 1 | 4 | 2 | 0 | 3 | 5 | 2 |
| | 1% | - | 0% | 2% | 1% | 1% | 1% | 2% | 1% | 1% | 1% | - | 1% | 1% | 0% |
| | | | | BC | | | | | | | | | | | |
| 55 | 82 | 32 | 18 | 31 | 45 | 37 | 12 | 3 | 6 | 36 | 20 | 4 | 15 | 25 | 30 |
| | 5% | 8% | 4% | 5% | 6% | 5% | 6% | 2% | 6% | 6% | 5% | 3% | 3% | 5% | 8% |
| | | C | | | | | | | | | | | | | S |
| | 29 | 1 | 11 | 18 | 13 | 17 | 2 | 1 | 4 | 8 | 9 | 5 | 4 | 12 | 10 |

| | | | | | | | | | | | | | | | |
|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|-----|-----|-----|
| 56 | 2% | 0% | 2% | 3% | 2% | 2% | 1% | 0% | 4% | 1% | 3% | 5% | 1% | 3% | 3% |
| | | | B | B | | | | | | | | | | | |
| 57 | 34 | 1 | 10 | 23 | 17 | 17 | 3 | 4 | 1 | 9 | 8 | 10 | 7 | 10 | 10 |
| | 2% | 0% | 2% | 4% | 2% | 2% | 1% | 2% | 1% | 1% | 2% | 9% | 1% | 2% | 3% |
| 58 | | | | B | | | | | | | | MNOPQ | | | |
| | 29 | 2 | 8 | 19 | 24 | 5 | 3 | 3 | 2 | 9 | 8 | 4 | 4 | 13 | 12 |
| | 2% | 0% | 2% | 3% | 3% | 1% | 1% | 2% | 2% | 2% | 2% | 4% | 1% | 3% | 3% |
| 59 | | | B | L | | | | | | | | | | S | |
| | 14 | 2 | 4 | 9 | 4 | 11 | 0 | 2 | 3 | 6 | 3 | 1 | 3 | 4 | 5 |
| 60 | 133 | 35 | 35 | 63 | 55 | 78 | 17 | 6 | 10 | 58 | 32 | 10 | 37 | 38 | 49 |
| | 9% | 8% | 7% | 10% | 7% | 10% | 8% | 3% | 9% | 10% | 9% | 9% | 7% | 8% | 13% |
| 61 | | | | | | | | | | N | N | | | | ST |
| | 13 | 0 | 3 | 9 | 4 | 9 | 0 | 0 | 1 | 4 | 6 | 1 | 4 | 2 | 2 |
| 62 | 1% | - | 1% | 2% | 1% | 1% | - | - | 1% | 1% | 2% | 1% | 1% | 1% | 1% |
| | | | | B | L | | | | | | | | | | |
| 63 | 24 | 1 | 7 | 16 | 17 | 7 | 5 | 6 | 1 | 6 | 6 | 1 | 5 | 7 | 11 |
| | 2% | 0% | 1% | 3% | 2% | 1% | 2% | 3% | 1% | 1% | 2% | 1% | 1% | 2% | 3% |
| 64 | | | | B | L | | | | | | | | | | |
| | 20 | 1 | 2 | 17 | 8 | 11 | 4 | 4 | 1 | 6 | 3 | 1 | 4 | 6 | 7 |
| 65 | 1% | 0% | 0% | 3% | 1% | 1% | 2% | 2% | 1% | 1% | 1% | 1% | 1% | 1% | 2% |
| | | | | BC | | | | | | | | | | | |
| 66 | 21 | 0 | 0 | 21 | 8 | 13 | 6 | 2 | 0 | 6 | 3 | 4 | 10 | 6 | 4 |
| | 1% | - | - | 3% | 1% | 2% | 3% | 1% | - | 1% | 1% | 4% | 2% | 1% | 1% |
| 67 | | | | BC | | | | | | | | | | | |
| | 216 | 50 | 70 | 96 | 103 | 113 | 23 | 35 | 14 | 75 | 57 | 12 | 71 | 75 | 50 |
| 68 | 14% | 12% | 14% | 16% | 14% | 14% | 11% | 21% | 14% | 13% | 16% | 11% | 14% | 16% | 13% |
| | | | | | | | | MP | | | | | | | |
| 69 | 11 | 1 | 1 | 9 | 5 | 6 | 1 | 4 | 1 | 5 | 1 | 0 | 1 | 4 | 4 |
| | 1% | 0% | 0% | 1% | 1% | 1% | 1% | 2% | 1% | 1% | 0% | - | 0% | 1% | 1% |
| 70 | | | | C | | | | Q | | | | | | | |
| | 17 | 1 | 6 | 9 | 7 | 10 | 0 | 5 | 1 | 6 | 2 | 1 | 4 | 4 | 9 |
| 71 | 1% | 0% | 1% | 1% | 1% | 1% | 0 | 3% | 1% | 1% | 1% | 1% | 1% | 1% | 2% |
| | 17 | 4 | 3 | 10 | 9 | 8 | 3 | 1 | 1 | 9 | 3 | 0 | 9 | 3 | 4 |
| 72 | 1% | 1% | 1% | 2% | 1% | 1% | 1% | 0% | 1% | 2% | 1% | - | 2% | 1% | 1% |
| | | | | | | | | | | | | | | | |
| 73 | 9 | 0 | 3 | 5 | 5 | 4 | 4 | 0 | 0 | 2 | 3 | 0 | 4 | 1 | 3 |
| | 1% | - | 1% | 1% | 1% | 0% | 2% | - | - | 0% | 1% | - | 1% | 0% | 1% |
| 74 | | | | | | | | | | | | | | | |
| | 62 | 19 | 14 | 29 | 39 | 23 | 17 | 14 | 3 | 17 | 10 | 1 | 19 | 23 | 15 |
| 75 | 4% | 5% | 3% | 5% | 5% | 3% | 8% | 8% | 3% | 3% | 3% | 0% | 4% | 5% | 4% |
| | | | | | | | PQR | PQR | | | | | | | |
| 76 | 6 | 0 | 0 | 6 | 1 | 5 | 0 | 0 | 0 | 2 | 2 | 2 | 2 | 2 | 1 |
| | 0% | - | - | 1% | 0% | 1% | - | - | - | 0% | 1% | 2% | 0% | 0% | 0% |
| 77 | | | | | | | | | | | | | | | |
| | 4 | 0 | 0 | 4 | 2 | 2 | 0 | 0 | 3 | 1 | 1 | 0 | 1 | 1 | 2 |
| 78 | 0% | - | - | 1% | 0% | 0% | - | - | 3% | 0% | 0% | - | 0% | 0% | 1% |
| | | | | | | | | | MPQ | | | | | | |
| 79 | 4 | 0 | 0 | 4 | 4 | 0 | 0 | 1 | 2 | 1 | 0 | 0 | 1 | 2 | 1 |
| | 0% | - | - | 1% | 0% | 0 | 0 | 0% | 2% | 0% | - | - | 0% | 0% | 0% |
| 80 | | | | | | | | | PQ | | | | | | |
| | 1 | 0 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 1 |
| 81 | 0% | - | 0% | 0% | 0% | 0% | - | - | - | 0% | - | - | - | 0% | 0% |
| | 11 | 3 | 2 | 6 | 7 | 4 | 1 | 3 | 4 | 4 | 0 | 0 | 1 | 4 | 5 |
| 82 | 1% | 1% | 0% | 1% | 1% | 1% | 1% | 2% | 4% | 1% | - | - | 0% | 1% | 1% |

| | | | | | | | | | | | | | | | |
|-----------------------|------|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|------|-----|-----|-----|
| 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 |
| 18 | 79 | 31 | 29 | 19 | 45 | 34 | 14 | 10 | 10 | 24 | 18 | 3 | 11 | 25 | 35 |
| | 5% | 7% | 6% | 3% | 6% | 4% | 7% | 6% | 10% | 4% | 5% | 3% | 2% | 5% | 9% |
| | | D | | | | | | | | | | | | | S |
| 19 | 19 | 9 | 4 | 6 | 12 | 6 | 3 | 3 | 3 | 6 | 3 | 1 | 3 | 9 | 6 |
| | 1% | 2% | 1% | 1% | 2% | 1% | 2% | 2% | 2% | 1% | 1% | 1% | 1% | 2% | 1% |
| | | | | | | | | | | | | | | | |
| 20 | 73 | 35 | 22 | 16 | 46 | 27 | 13 | 4 | 6 | 24 | 18 | 6 | 23 | 20 | 18 |
| | 5% | 8% | 4% | 3% | 6% | 3% | 6% | 3% | 6% | 4% | 5% | 6% | 4% | 4% | 5% |
| | | CD | | | L | | | | | | | | | | |
| 21 | 27 | 7 | 7 | 13 | 13 | 15 | 1 | 0 | 3 | 12 | 10 | 1 | 2 | 10 | 10 |
| | 2% | 2% | 1% | 2% | 2% | 2% | 0% | - | 3% | 2% | 3% | 1% | 0% | 2% | 3% |
| | | | | | | | | | N | | | | | | S |
| 22 | 35 | 10 | 8 | 16 | 20 | 14 | 2 | 6 | 1 | 17 | 4 | 5 | 11 | 9 | 11 |
| | 2% | 2% | 2% | 3% | 3% | 2% | 1% | 3% | 1% | 3% | 1% | 5% | 2% | 2% | 3% |
| | 27 | 12 | 9 | 6 | 11 | 15 | 3 | 3 | 4 | 12 | 4 | 0 | 1 | 13 | 11 |
| 23 | 2% | 3% | 2% | 1% | 2% | 2% | 2% | 2% | 4% | 2% | 1% | - | 0% | 3% | 3% |
| | | D | | | | | | | | | | | | | S |
| | | | | | | | | | | | | | | | S |
| 24 | 23 | 6 | 6 | 12 | 12 | 11 | 1 | 3 | 4 | 10 | 4 | 1 | 5 | 6 | 9 |
| | 2% | 1% | 1% | 2% | 2% | 1% | 0% | 2% | 4% | 2% | 1% | 1% | 1% | 1% | 2% |
| | | | | | | | | | M | | | | | | |
| 25 | 121 | 26 | 42 | 53 | 62 | 60 | 15 | 16 | 11 | 44 | 25 | 10 | 22 | 42 | 46 |
| | 8% | 6% | 8% | 9% | 8% | 8% | 7% | 9% | 11% | 7% | 7% | 9% | 4% | 9% | 12% |
| | | | | | | | | | | | | | | | S |
| 26 | 16 | 6 | 6 | 3 | 10 | 6 | 2 | 2 | 1 | 6 | 5 | 1 | 1 | 8 | 5 |
| | 1% | 2% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 0% | 2% | 1% |
| | | | | | | | | | | | | | | | S |
| 27 | 18 | 4 | 9 | 5 | 8 | 10 | 3 | 2 | 1 | 7 | 5 | 1 | 3 | 6 | 8 |
| | 1% | 1% | 2% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 2% |
| | | | | | | | | | | | | | | | |
| 28 | 18 | 6 | 8 | 4 | 8 | 10 | 1 | 0 | 2 | 10 | 5 | 0 | 4 | 4 | 8 |
| | 1% | 1% | 2% | 1% | 1% | 1% | 1% | - | 2% | 2% | 1% | - | 1% | 1% | 2% |
| | | | | | | | | | | | | | | | |
| 29 | 12 | 3 | 3 | 6 | 6 | 6 | 0 | 0 | 3 | 5 | 4 | 0 | 0 | 4 | 7 |
| | 1% | 1% | 1% | 1% | 1% | 1% | - | - | 3% | 1% | 1% | - | - | 1% | 2% |
| | | | | | | | | | M | | | | | | S |
| 30 | 97 | 16 | 33 | 48 | 49 | 48 | 17 | 10 | 8 | 36 | 19 | 8 | 17 | 33 | 39 |
| | 6% | 4% | 7% | 8% | 6% | 6% | 8% | 6% | 8% | 6% | 5% | 7% | 3% | 7% | 10% |
| | | | | B | | | | | | | | | | | S |
| 31 | 9 | 3 | 4 | 1 | 5 | 3 | 0 | 2 | 1 | 3 | 3 | 0 | 1 | 4 | 4 |
| | 1% | 1% | 1% | 0% | 1% | 0% | - | 1% | 1% | 1% | 1% | - | 0% | 1% | 1% |
| | | | | | | | | | | | | | | | |
| 32 | 7 | 1 | 3 | 3 | 6 | 1 | 2 | 0 | 0 | 2 | 2 | 1 | 0 | 3 | 2 |
| | 0% | 0% | 1% | 1% | 1% | 0% | 1% | - | - | 0% | 1% | 0% | - | 1% | 1% |
| | | | | | | | | | | | | | | | |
| 33 | 6 | 3 | 2 | 2 | 4 | 3 | 0 | 1 | 0 | 3 | 3 | 0 | 3 | 1 | 1 |
| | 0% | 1% | 0% | 0% | 0% | 0% | - | 1% | - | 0% | 1% | - | 1% | 0% | 0% |
| | | | | | | | | | | | | | | | |
| 34 | 2 | 0 | 1 | 2 | 2 | 1 | 0 | 0 | 0 | 2 | 1 | 0 | 1 | 1 | 1 |
| | 0% | - | 0% | 0% | 0% | 0% | - | - | - | 0% | 0% | - | 0% | 0% | 0% |
| | | | | | | | | | | | | | | | |
| 35 | 58 | 0 | 19 | 39 | 29 | 29 | 9 | 10 | 2 | 26 | 11 | 1 | 10 | 18 | 22 |
| | 4% | - | 4% | 6% | 4% | 4% | 4% | 6% | 2% | 4% | 3% | 1% | 2% | 4% | 6% |
| | | | B | B | | | | | | | | | | | S |
| 36 | 6 | 1 | 4 | 1 | 6 | 0 | 0 | 2 | 1 | 1 | 0 | 3 | 0 | 2 | 4 |
| | 0% | 0% | 1% | 0% | 1% | - | - | 1% | 1% | 0% | - | 2% | - | 0% | 1% |
| | | | | | L | | | | | | | PQ | | | S |

| | | | | | | | | | | | | | | | | |
|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|---|
| 37 | 3 | 0 | 3 | 0 | 0 | 3 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 0% | - | 1% | - | - | 0% | - | - | 3% | - | - | - | - | - | - | - |
| | | | | | | | | | PQ | | | | | | | |
| 38 | 5 | 0 | 2 | 2 | 4 | 1 | 1 | 0 | 1 | 1 | 3 | 0 | 2 | 1 | 1 | |
| | 0% | - | 0% | 0% | 0% | 0% | 0% | - | 1% | 0% | 1% | - | 0% | 0% | 0% | |
| 39 | 4 | 1 | 1 | 3 | 1 | 3 | 1 | 0 | 0 | 3 | 1 | 0 | 3 | 1 | 1 | |
| | 0% | 0% | 0% | 0% | 0% | 0% | 0% | - | - | 0% | 0% | - | 1% | 0% | 0% | |
| 40 | 55 | 0 | 22 | 32 | 18 | 37 | 10 | 9 | 2 | 20 | 10 | 3 | 17 | 26 | 4 | |
| | 4% | - | 4% | 5% | 2% | 5% | 5% | 5% | 2% | 3% | 3% | 2% | 3% | 6% | 1% | |
| | | | B | B | | K | | | | | | | | | U | |
| 41 | 1 | 0 | 1 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | |
| | 0% | - | 0% | - | - | 0% | - | 0% | - | - | - | - | - | - | 0% | |
| 42 | 3 | 0 | 0 | 3 | 1 | 1 | 0 | 0 | 0 | 2 | 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 | |
| | 0% | - | 1% | - | 0% | 0% | - | - | - | 1% | - | - | 1% | - | - | |
| 45 | 24 | 1 | 5 | 18 | 12 | 12 | 7 | 2 | 2 | 8 | 5 | 1 | 7 | 9 | 5 | |
| | 2% | 0% | 1% | 3% | 2% | 1% | 3% | 1% | 2% | 1% | 1% | 1% | 1% | 2% | 1% | |
| | | | | BC | | | | | | | | | | | | |
| 46 | 2 | 0 | 0 | 2 | 1 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | |
| | 0% | - | - | 0% | 0% | 0 | 1% | - | - | - | - | - | 0% | 0% | - | |
| | | | | | | | P | | | | | | | | | |
| 47 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | |
| | 0% | - | 0% | - | 0% | - | - | - | - | 0% | - | - | 0% | - | - | |
| 48 | 1 | 0 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 1 | 0 | 0 | |
| | 0% | - | 0% | 0% | 0% | 0% | - | - | - | 0% | 0% | - | 0% | - | - | |
| 49 | 1 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | |
| | 0% | - | - | 0% | - | 0% | - | - | - | - | 0% | - | 0% | - | - | |
| 50 | 23 | 1 | 2 | 20 | 9 | 14 | 5 | 1 | 0 | 11 | 5 | 1 | 9 | 9 | 2 | |
| | 1% | 0% | 0% | 3% | 1% | 2% | 3% | 1% | - | 2% | 1% | 1% | 2% | 2% | 0% | |
| | | | | BC | | | | | | | | | | | | |
| 51 | 1 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | |
| | 0% | - | 0% | - | - | 0% | - | - | - | - | 0% | - | 0% | - | - | |
| 55 | 8 | 0 | 0 | 8 | 4 | 5 | 1 | 1 | 2 | 1 | 2 | 1 | 2 | 5 | 1 | |
| | 1% | - | - | 1% | 1% | 1% | 0% | 0% | 2% | 0% | 1% | 1% | 0% | 1% | 0% | |
| | | | | BC | | | | | P | | | | | | | |
| 56 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 2 | 0 | 2 | 0 | 0 | |
| | 0% | - | - | 0% | - | 0% | - | - | - | - | 0% | - | 0% | - | - | |
| 58 | 1 | 0 | 0 | 1 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | |
| | 0% | - | - | 0% | 0% | - | 0% | - | - | - | - | - | - | - | 0% | |
| 59 | 1 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | |
| | 0% | - | - | 0% | - | 0% | - | - | - | 0% | - | - | - | - | - | |
| 60 | 13 | 3 | 0 | 11 | 8 | 5 | 0 | 1 | 1 | 6 | 6 | 0 | 4 | 4 | 4 | |
| | 1% | 1% | - | 2% | 1% | 1% | - | 1% | 1% | 1% | 2% | - | 1% | 1% | 1% | |
| | | | | C | | | | | | | | | | | | |
| 61 | 1 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | |
| | 0% | - | - | 0% | - | 0% | - | - | - | - | 0% | - | 0% | - | - | |
| 64 | 1 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | |
| | 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% | |
| 69 | 1 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | |
| | 0% | - | - | 0% | 0% | - | - | - | - | 0% | - | - | - | - | 0% | |
| 70 | 1 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | |

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

Proportions/Mean: 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

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

| | Age | | | | Gender | | Province | | | | | | Income | | |
|--|-------|--------|--------|------|--------|--------|----------|-----|-------|-----|-----|------|--------|-------------|---------|
| | Total | '18-34 | '35-54 | '55+ | Male | Female | BC | AB | MB/SK | ON | PQ | ATL | <\$50K | \$50K-\$99K | \$100K+ |
| | A | B | C | D | K | L | M | N | O | P | Q | R | S | T | 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 | 188 |
| BASE: WEIGHTED | 334 | 65* | 179 | 90* | 181 | 153 | 43* | 32* | 32** | 139 | 74* | 14** | 37** | 119 | 147 |
| The same amount as you normally put in | 194 | 32 | 118 | 43 | 111 | 83 | 23 | 19 | 17 | 75 | 49 | 9 | 20 | 65 | 91 |
| | 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 |
| | 17% | 16% | 15% | 21% | 15% | 19% | 22% | 20% | 4% | 20% | 11% | 18% | 23% | 20% | 12% |
| More than you normally put in | 44 | 18 | 17 | 9 | 23 | 21 | 5 | 4 | 9 | 17 | 8 | 1 | 2 | 14 | 26 |
| | 13% | 27% | 9% | 10% | 12% | 14% | 11% | 11% | 28% | 13% | 10% | 10% | 5% | 12% | 18% |
| | | | CD | | | | | | | | | | | | |
| Don't know/will decide closer to deadline | 41 | 5 | 17 | 19 | 22 | 19 | 5 | 3 | 5 | 18 | 9 | 1 | 7 | 16 | 12 |
| | 12% | 8% | 10% | 21% | 12% | 13% | 12% | 10% | 15% | 13% | 12% | 6% | 19% | 13% | 8% |
| | | | | BC | | | | | | | | | | | |

Proportions/Mean: 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 | | | | Gender | | Province | | | | | | Income | | |
|--|-------|--------|--------|------|--------|--------|----------|-----|-------|-----|-----|------|--------|-------------|---------|
| | Total | '18-34 | '35-54 | '55+ | Male | Female | BC | AB | MB/SK | ON | PQ | ATL | <\$50K | \$50K-\$99K | \$100K+ |
| | A | B | C | D | K | L | M | N | O | P | 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 |
| The same amount as you normally put in | 180 | 33 | 61 | 87 | 106 | 75 | 26 | 19 | 17 | 74 | 33 | 11 | 32 | 59 | 73 |
| | 57% | 54% | 61% | 56% | 61% | 53% | 50% | 51% | 64% | 65% | 49% | 69% | 55% | 55% | 59% |
| Less than you normally put in | 32 | 16 | 9 | 8 | 17 | 15 | 5 | 9 | 2 | 11 | 4 | 1 | 5 | 14 | 10 |
| | 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 |
| | 23% | 17% | 24% | 24% | 20% | 26% | 26% | 18% | 24% | 19% | 30% | 15% | 20% | 23% | 25% |
| Don't know/will decide closer to deadline | 31 | 2 | 6 | 23 | 17 | 14 | 7 | 2 | 1 | 8 | 11 | 2 | 10 | 9 | 9 |
| | 10% | 3% | 6% | 15% | 10% | 10% | 13% | 7% | 5% | 7% | 16% | 10% | 16% | 9% | 7% |
| | | | | | BC | | | | | | | | | | |

Proportions/Mean: 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 | | | | Gender | | Province | | | | | | Income | | |
|---|-------|--------|--------|------|--------|--------|----------|-----|-------|-----|-----|------|--------|-------------|---------|
| | Total | '18-34 | '35-54 | '55+ | Male | Female | BC | AB | MB/SK | ON | PQ | ATL | <\$50K | \$50K-\$99K | \$100K+ |
| | A | B | C | D | K | L | M | N | O | P | 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 |
| RRSP | 145 | 22 | 93 | 30 | 87 | 57 | 25 | 19 | 15 | 57 | 21 | 8 | 9 | 44 | 78 |
| | 32% | 36% | 51% | 14% | 37% | 26% | 37% | 31% | 43% | 31% | 23% | 44% | 14% | 27% | 46% |
| TFSA | | D | BD | | L | | Q | | | | | | S | ST | |
| | 203 | 30 | 56 | 117 | 100 | 103 | 28 | 33 | 13 | 74 | 51 | 5 | 32 | 76 | 65 |
| | 45% | 50% | 31% | 56% | 43% | 47% | 42% | 52% | 38% | 41% | 55% | 27% | 48% | 46% | 39% |
| I contributed the exact same amount to both | | C | | C | | | | | | | P | | | | |
| | 38 | 7 | 21 | 10 | 17 | 20 | 4 | 1 | 4 | 19 | 9 | 1 | 2 | 19 | 14 |
| | 8% | 12% | 11% | 5% | 7% | 9% | 6% | 2% | 11% | 10% | 10% | 5% | 2% | 12% | 9% |
| | | D | D | | | | | | | N | | | | S | |

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

Proportions/Mean: 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

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

| | Total | Age | | | | Gender | | Province | | | | | | Income | | |
|--|-------|--------|--------|------|------|--------|------|----------|-------|------|-----|------|--------|-------------|---------|---|
| | | '18-34 | '35-54 | '55+ | Male | Female | BC | AB | MB/SK | ON | PQ | ATL | <\$50K | \$50K-\$99K | \$100K+ | |
| | | A | B | C | D | K | L | M | N | O | P | Q | R | S | T | 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* | |
| Saving for retirement is important to me | 118 | 16 | 62 | 41 | 60 | 58 | 15 | 11 | 4 | 55 | 22 | 12 | 20 | 36 | 46 | |
| | 43% | 31% | 42% | 54% | 40% | 48% | 41% | 37% | 17% | 49% | 42% | 59% | 46% | 40% | 42% | |
| | | | | B | | | | | | | | | | | | |
| The annual tax refund gives me a small windfall of money each year | 82 | 12 | 52 | 18 | 48 | 34 | 9 | 8 | 10 | 36 | 14 | 5 | 9 | 30 | 38 | |
| | 30% | 25% | 35% | 23% | 31% | 28% | 24% | 29% | 44% | 32% | 27% | 25% | 21% | 34% | 35% | |
| The ability to defer taxes to a lower rate at retirement | 64 | 10 | 28 | 25 | 41 | 23 | 12 | 4 | 6 | 25 | 13 | 5 | 9 | 20 | 25 | |
| | 23% | 21% | 19% | 33% | 27% | 19% | 32% | 13% | 24% | 22% | 24% | 27% | 20% | 22% | 23% | |
| | | | | C | | | | | | | | | | | | |
| My employer makes automatic contributions on my behalf | 60 | 11 | 40 | 10 | 34 | 26 | 7 | 6 | 9 | 31 | 4 | 3 | 9 | 15 | 27 | |
| | 22% | 21% | 27% | 13% | 22% | 21% | 17% | 20% | 40% | 28% | 8% | 14% | 21% | 17% | 25% | |
| | | | | D | | | | | | Q | | | | | | |
| My focus is on the longer term right now | 55 | 10 | 32 | 13 | 32 | 23 | 5 | 7 | 5 | 25 | 11 | 1 | 8 | 21 | 19 | |
| | 20% | 19% | 22% | 17% | 21% | 19% | 14% | 24% | 22% | 23% | 22% | 5% | 19% | 23% | 18% | |
| My current tax bracket is higher than it will be at retirement | 47 | 4 | 29 | 14 | 27 | 20 | 3 | 8 | 8 | 13 | 11 | 4 | 3 | 10 | 30 | |
| | 17% | 7% | 20% | 19% | 18% | 16% | 8% | 27% | 33% | 12% | 21% | 22% | 8% | 12% | 27% | |
| | | | | | | | | | | | | | | | T | |
| It's just something that I know I'm supposed to do | 39 | 13 | 19 | 7 | 18 | 20 | 1 | 4 | 7 | 15 | 10 | 2 | 4 | 11 | 20 | |
| | 14% | 26% | 13% | 10% | 12% | 17% | 3% | 13% | 31% | 14% | 18% | 10% | 10% | 12% | 18% | |
| | | | | D | | | | | | | | | | | | |
| Tax-deferred growth on my investments | 28 | 3 | 15 | 10 | 23 | 6 | 6 | 3 | 1 | 13 | 5 | 0 | 5 | 10 | 12 | |
| | 10% | 7% | 10% | 13% | 15% | 5% | 17% | 11% | 5% | 12% | 9% | - | 12% | 11% | 11% | |
| | | | | L | | | | | | | | | | | | |
| The annual contribution limit is higher | 27 | 9 | 15 | 4 | 17 | 10 | 5 | 3 | 2 | 11 | 3 | 4 | 1 | 8 | 15 | |
| | 10% | 18% | 10% | 5% | 11% | 8% | 13% | 9% | 8% | 10% | 6% | 20% | 2% | 9% | 14% | |
| | | | | D | | | | | | | | | | | | |
| I can use my RRSP to help purchase my first home | 22 | 13 | 8 | 1 | 13 | 9 | 1 | 3 | 0 | 11 | 7 | 0 | 6 | 9 | 6 | |
| | 8% | 25% | 6% | 1% | 8% | 8% | 2% | 9% | - | 10% | 14% | - | 15% | 10% | 6% | |
| | | CD | | | | | | | | | | | | | | |
| The limitations on early withdrawals make it forced savings for retirement | 17 | 5 | 8 | 5 | 13 | 4 | 1 | 2 | 0 | 7 | 4 | 4 | 6 | 1 | 10 | |
| | 6% | 9% | 5% | 7% | 9% | 3% | 4% | 5% | - | 6% | 7% | 20% | 15% | 1% | 9% | |
| | | | | | | | | | | | | | | | T | |
| I am obliged to contribute a minimum amount each year for my first-time home buyer withdrawal from when I b... | 10 | 2 | 7 | 1 | 4 | 6 | 2 | 0 | 3 | 3 | 3 | 1 | 2 | 2 | 6 | |
| | 4% | 4% | 5% | 1% | 3% | 5% | 4% | - | 11% | 2% | 5% | 4% | 4% | 2% | 5% | |

Proportions/Mean: 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

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 | Age | | | Gender | | Province | | | | | | Income | | | |
|-----------------------|-------|--------|------|--------|--------|------|----------|------|------|-------|------|------|--------|--------|-------------|---------|
| | | '18-34 | | '35-54 | '55+ | Male | Female | BC | AB | MB/SK | ON | PQ | ATL | <\$50K | \$50K-\$99K | \$100K+ |
| | | A | B | C | D | K | L | M | N | O | P | 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 | |
| TOP 2 BOX (NET) | 879 | 285 | 316 | 278 | 419 | 460 | 114 | 105 | 60 | 344 | 182 | 74 | 341 | 268 | 184 | |
| | 57% | 68% | 63% | 45% | 56% | 59% | 55% | 61% | 60% | 59% | 50% | 67% | 67% | 57% | 49% | |
| | | D | D | | | | | Q | | Q | | Q | TU | U | | |
| (4) Agree strongly | 362 | 105 | 138 | 118 | 164 | 199 | 45 | 49 | 22 | 123 | 92 | 32 | 168 | 95 | 67 | |
| | 24% | 25% | 28% | 19% | 22% | 25% | 22% | 29% | 22% | 21% | 25% | 29% | 33% | 20% | 18% | |
| | | | D | | | | | | | | | | TU | | | |
| (3) Agree somewhat | 517 | 180 | 178 | 160 | 255 | 262 | 69 | 56 | 38 | 222 | 90 | 42 | 173 | 173 | 117 | |
| | 34% | 43% | 35% | 26% | 34% | 33% | 34% | 32% | 38% | 38% | 25% | 38% | 34% | 37% | 31% | |
| | | D | D | | | | Q | | Q | Q | | Q | | | | |
| (2) Disagree somewhat | 301 | 62 | 88 | 151 | 153 | 149 | 47 | 34 | 24 | 97 | 85 | 15 | 63 | 103 | 89 | |
| | 20% | 15% | 18% | 25% | 20% | 19% | 23% | 20% | 24% | 17% | 23% | 14% | 12% | 22% | 24% | |
| | | | | BC | | | | | | | P | | | S | S | |
| (1) Disagree strongly | 205 | 28 | 70 | 107 | 115 | 90 | 28 | 21 | 13 | 81 | 56 | 5 | 43 | 66 | 75 | |
| | 13% | 7% | 14% | 17% | 15% | 11% | 14% | 12% | 13% | 14% | 15% | 5% | 8% | 14% | 20% | |
| | | | B | B | | | | | | R | R | | | S | ST | |
| BOTTOM 2 BOX (NET) | 506 | 90 | 157 | 259 | 268 | 239 | 75 | 55 | 37 | 178 | 140 | 21 | 105 | 169 | 164 | |
| | 33% | 21% | 31% | 42% | 36% | 30% | 36% | 32% | 37% | 30% | 39% | 19% | 21% | 36% | 44% | |
| | | | B | BC | | | R | R | R | | PR | | | S | ST | |
| Not applicable | 151 | 46 | 27 | 78 | 67 | 83 | 17 | 11 | 3 | 63 | 41 | 16 | 62 | 33 | 29 | |
| | 10% | 11% | 5% | 13% | 9% | 11% | 8% | 7% | 3% | 11% | 11% | 14% | 12% | 7% | 8% | |
| | | C | | C | | | | | | O | O | O | T | | | |
| 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/Mean: 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+ |
|-----------------------|-------|--------|--------|------|------|--------|------|------|-------|------|------|------|--------|-------------|---------|
| | A | B | C | D | K | L | M | N | O | P | 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 |
| TOP 2 BOX (NET) | 478 | 191 | 183 | 103 | 252 | 226 | 66 | 58 | 32 | 179 | 102 | 42 | 157 | 159 | 117 |
| | 31% | 45% | 37% | 17% | 33% | 29% | 32% | 34% | 32% | 31% | 28% | 38% | 31% | 34% | 31% |
| | | CD | D | | | | | | | | | | | | |
| (4) Agree strongly | 209 | 84 | 85 | 40 | 108 | 101 | 33 | 27 | 14 | 79 | 46 | 10 | 74 | 58 | 51 |
| | 14% | 20% | 17% | 7% | 14% | 13% | 16% | 16% | 14% | 13% | 13% | 9% | 15% | 12% | 14% |
| | | D | D | | | | | | | | | | | | |
| (3) Agree somewhat | 269 | 107 | 98 | 63 | 144 | 125 | 32 | 30 | 18 | 101 | 56 | 31 | 83 | 101 | 65 |
| | 17% | 25% | 20% | 10% | 19% | 16% | 16% | 18% | 18% | 17% | 15% | 28% | 16% | 21% | 17% |
| | | D | D | | | | | | | | | MPQ | | | |
| (2) Disagree somewhat | 242 | 72 | 94 | 77 | 119 | 123 | 28 | 27 | 20 | 101 | 54 | 12 | 59 | 79 | 74 |
| | 16% | 17% | 19% | 12% | 16% | 16% | 14% | 16% | 20% | 17% | 15% | 11% | 12% | 17% | 20% |
| | | | D | | | | | | | | | | | | S |
| (1) Disagree strongly | 319 | 43 | 110 | 165 | 169 | 150 | 44 | 27 | 20 | 123 | 83 | 22 | 88 | 98 | 99 |
| | 21% | 10% | 22% | 27% | 22% | 19% | 21% | 16% | 20% | 21% | 23% | 20% | 17% | 21% | 26% |
| | | | B | B | | | | | | | | | | | S |
| BOTTOM 2 BOX (NET) | 561 | 115 | 204 | 242 | 288 | 272 | 72 | 54 | 40 | 224 | 137 | 34 | 147 | 177 | 173 |
| | 37% | 27% | 41% | 39% | 38% | 35% | 35% | 32% | 39% | 38% | 38% | 31% | 29% | 38% | 46% |
| | | | B | B | | | | | | | | | | | S |
| | | | | | | | | | | | | | | | ST |
| Not applicable | 497 | 115 | 113 | 270 | 213 | 284 | 68 | 59 | 29 | 182 | 124 | 35 | 204 | 134 | 88 |
| | 32% | 27% | 23% | 44% | 28% | 36% | 33% | 35% | 29% | 31% | 34% | 32% | 40% | 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 | | |

Proportions/Mean: 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 worry about running out of money in retirement

| | Total | Age | | | Gender | | Province | | | | | Income | | | |
|-----------------------|-------|--------|--------|------|--------|--------|----------|-----|-------|-----|-----|--------|--------|-------------|---------|
| | | '18-34 | '35-54 | '55+ | Male | Female | BC | AB | MB/SK | ON | PQ | ATL | <\$50K | \$50K-\$99K | \$100K+ |
| | | A | B | C | D | K | L | M | N | O | P | Q | R | S | T |
| 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 |
| TOP 2 BOX (NET) | 878 | 270 | 345 | 263 | 416 | 462 | 113 | 106 | 62 | 354 | 171 | 73 | 319 | 265 | 188 |
| | 57% | 64% | 69% | 43% | 55% | 59% | 55% | 62% | 62% | 60% | 47% | 66% | 63% | 56% | 50% |
| | | D | D | | | | | Q | Q | Q | | Q | U | | |
| (4) Agree strongly | 401 | 123 | 167 | 111 | 170 | 232 | 51 | 56 | 27 | 157 | 81 | 30 | 166 | 120 | 76 |
| | 26% | 29% | 33% | 18% | 22% | 30% | 25% | 33% | 27% | 27% | 22% | 27% | 33% | 25% | 20% |
| | | D | D | | | K | | Q | | | | | TU | | |
| (3) Agree somewhat | 477 | 147 | 178 | 152 | 246 | 230 | 62 | 50 | 35 | 197 | 90 | 43 | 153 | 146 | 112 |
| | 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 | | | | | | | P | | | S | S |
| (1) Disagree strongly | 189 | 31 | 50 | 108 | 97 | 93 | 23 | 17 | 12 | 66 | 63 | 9 | 37 | 71 | 62 |
| | 12% | 7% | 10% | 18% | 13% | 12% | 11% | 10% | 12% | 11% | 17% | 8% | 7% | 15% | 16% |
| | | | | BC | | | | | | | NP | | | S | S |
| BOTTOM 2 BOX (NET) | 517 | 96 | 127 | 293 | 270 | 247 | 71 | 52 | 30 | 179 | 156 | 30 | 118 | 180 | 157 |
| | 34% | 23% | 25% | 48% | 36% | 32% | 35% | 30% | 29% | 31% | 43% | 27% | 23% | 38% | 41% |
| | | | | BC | | | | | | | NOPR | | | S | S |
| Not applicable | 141 | 55 | 28 | 58 | 68 | 73 | 22 | 13 | 9 | 53 | 36 | 8 | 71 | 24 | 33 |
| | 9% | 13% | 6% | 9% | 9% | 9% | 11% | 8% | 9% | 9% | 10% | 7% | 14% | 5% | 9% |
| | | | | C | | | | | | | | | | TU | |
| 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 |
| | | D | D | | | K | | Q | | Q | | Q | TU | | |

Proportions/Mean: 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

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Omni January 31, 2024

Maru/Blue

Month February 1, 2024