

# Registered retirement savings plan contributions, 2012

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Total contributions to registered retirement savings plans (RRSPs) amounted to \$35.7 billion in 2012, up 3.8% from 2011. Data are based on tax returns filed for 2012.

Just under 6.0 million taxfilers contributed to an RRSP in 2012, virtually unchanged from 2011. The percentage of taxfilers who contributed to an RRSP edged down from 24.0% in 2011 to 23.7% in 2012. This percentage decline was mainly the result of an increase in the number of taxfilers.

Regionally, the highest percentage increases in the number of contributors to RRSPs occurred in Yukon (+3.3%), Alberta (+2.9%) and Nunavut (+2.8%).

Total contributions increased in most provinces and territories, led by Quebec (+7.7%) and Alberta (+7.0%). The Northwest Territories (-5.1%), Prince Edward Island (-2.3%), New Brunswick (-1.1%), and Nova Scotia (-0.2%) all reported declines.

To be eligible to contribute to an RRSP, a taxfiler must have either new room as a result of qualifying income from the previous year (generally employment income), or unused room from earlier years. The limit is based on 18% of the previous tax year's earned income, to a fixed maximum, less any pension adjustments, plus any unused room carried forward. The fixed maximum RRSP contribution in 2012 was \$22,970, up from \$22,450 in 2011.

Nationally, the median contribution was \$2,930, a 3.5% increase from 2011. The median is the point at which half of the contributors contributed more than \$2,930 and half less.

The median contribution to RRSPs was highest in Nunavut (\$4,200), followed by Yukon (\$3,500), Alberta (\$3,480), and Northwest Territories (\$3,430). Manitoba had the lowest median contribution at \$2,350.

Among census metropolitan areas (CMAs), Calgary (\$4,000) contributors had the highest median RRSP contribution, followed by those in Vancouver (\$3,500) and Toronto (\$3,480). Historically, these three CMAs have had the highest median RRSP contributions. Contributors in Barrie, Ontario (\$2,300) had the lowest median RRSP contribution.

## Note to readers

*All data in this release have been tabulated according to the 2011 Standard Geographical Classification used for the 2011 Census.*

*A census metropolitan area (CMA) is formed by one or more adjacent municipalities centred on a population centre (also known as the core). A CMA must have a total population of at least 100,000, of which 50,000 or more must live in the core.*



**Table 1**  
**Registered retirement savings plan contributors – Canada, provinces and territories**

	Contributors		All taxfilers	Contributions		Median contributions
	2012	2011 to 2012	2012	2012	2011 to 2012	2012
	number	% change	%	thousands of dollars	% change	dollars
<b>Canada</b>	<b>5,951,800</b>	<b>0.0</b>	<b>23.7</b>	<b>35,707,695</b>	<b>3.8</b>	<b>2,930</b>
Newfoundland and Labrador	65,550	0.6	16.1	400,550	5.0	2,810
Prince Edward Island	19,070	-1.3	17.8	102,710	-2.3	2,500
Nova Scotia	123,690	-1.7	17.8	676,660	-0.2	2,400
New Brunswick	97,960	-2.1	16.9	531,875	-1.1	2,470
Quebec	1,547,400	0.3	25.0	8,536,275	7.7	2,610
Ontario	2,212,190	-0.7	23.4	13,754,115	1.8	3,000
Manitoba	200,180	-0.7	22.5	1,017,435	2.1	2,350
Saskatchewan	190,700	0.7	24.7	1,053,640	2.8	2,800
Alberta	747,860	2.9	27.7	5,032,610	7.0	3,480
British Columbia	731,500	-1.0	22.2	4,501,320	1.3	3,100
Yukon	6,560	3.3	26.5	42,435	2.6	3,500
Northwest Territories	6,980	-2.5	24.6	42,805	-5.1	3,430
Nunavut	2,170	2.8	11.7	15,265	2.4	4,200

**Table 2**  
**Registered retirement savings plan contributors – Census metropolitan areas**

	Contributors 2012	All taxfilers 2012	Contributions 2012	Median contributions 2012
	number	%	thousands of dollars	dollars
<b>Canada</b>	<b>5,951,800</b>	<b>23.7</b>	<b>35,707,695</b>	<b>2,930</b>
St. John's	33,540	22.8	218,140	3,000
Halifax	64,410	22.8	370,765	2,600
Moncton	21,570	20.3	113,185	2,400
Saint John	20,810	22.3	120,025	2,870
Saguenay	30,830	23.9	175,070	2,600
Québec	186,470	30.5	976,560	2,500
Sherbrooke	38,640	24.3	208,445	2,400
Trois-Rivières	29,350	23.9	168,860	2,460
Montréal	761,220	26.0	4,476,525	3,000
Ottawa–Gatineau, Ontario/Quebec	240,730	26.8	1,582,105	3,000
Ottawa part	182,250	27.4	1,271,115	3,200
Gatineau part	58,480	25.2	310,990	2,600
Kingston	25,870	23.2	135,730	2,310
Peterborough	18,620	21.0	101,660	2,350
Oshawa	61,810	24.4	330,770	2,400
Toronto	994,710	24.2	6,674,300	3,480
Hamilton	125,390	23.9	766,645	2,750
St. Catharines–Niagara	59,490	20.1	323,995	2,400
Kitchener–Cambridge–Waterloo	92,190	26.5	545,105	3,000
Brantford	21,400	22.3	106,445	2,360
Guelph	28,680	27.2	169,195	2,750
London	82,690	23.8	480,690	2,580
Windsor	48,400	20.3	264,190	2,510
Barrie	31,310	23.5	164,810	2,300
Greater Sudbury	26,870	22.1	154,235	2,600
Thunder Bay	21,590	23.8	122,175	2,560
Winnipeg	138,490	25.2	703,545	2,320
Regina	47,510	29.0	257,090	2,700
Saskatoon	54,560	27.7	300,110	2,730
Calgary	277,920	30.8	2,127,510	4,000
Edmonton	243,150	28.4	1,505,855	3,250
Kelowna	27,440	20.2	165,050	2,650
Abbotsford–Mission	22,600	18.8	118,565	2,490
Vancouver	422,440	24.2	2,726,500	3,500
Victoria	60,220	23.2	345,840	2,790

**Note(s):** Comparisons between 2011 and 2012 taxfiler data at the census metropolitan areas (CMA) level are not included in the table as the boundaries of geographic areas were updated between reporting years. The 2012 taxfiler data are based on the 2011 Standard Geographical Classification (SGC). The 2011 taxfiler data are based on the 2006 SGC. View online the census subdivisions that comprise the CMAs, according to the 2011 SGC.

**Available in CANSIM: tables 111-0039 and 111-0040.**

**Definitions, data sources and methods: survey number 4106.**

The data on *RRSP Contributors* (17C0006, various prices), *RRSP Contribution Limits* (17C0011, various prices) and *Canadian Taxfilers* (17C0010, various prices) are now available for Canada, the provinces and territories, federal electoral districts, economic regions, census divisions, census metropolitan areas, census agglomerations, census tracts, and postal-based geographies. These custom services are available upon request.

CANSIM tables for this release are available for Canada, the provinces and territories, census metropolitan areas and census agglomerations.

For more information, or to enquire about the concepts, methods or data quality of this release, contact us (toll-free 1-800-263-1136; 514-283-8300; [infostats@statcan.gc.ca](mailto:infostats@statcan.gc.ca)) or Media Relations (613-951-4636; [mediahotline@statcan.gc.ca](mailto:mediahotline@statcan.gc.ca)).