

Registered retirement savings plan contributions, 2013

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Contributions to registered retirement savings plans (RRSPs) totalled \$37.4 billion in 2013, up 4.8% from 2012. Data are based on tax returns filed for 2013.

Just under 6 million taxfilers contributed to an RRSP in 2013, virtually unchanged from 2012. The percentage of taxfilers who contributed to an RRSP edged down from 23.7% in 2012 to 23.4% in 2013.

Regionally, the highest percentage increases in the number of contributors to RRSPs occurred in Alberta (+2.7%), Newfoundland and Labrador (+2.0%) and Yukon (+1.2%).

Total contributions increased in every province and territory, led by Newfoundland and Labrador (+11.4%), New Brunswick (+11.3%) and Alberta (+8.2%).

Nationally, the median contribution was \$3,000, up 2.4% from 2012. In other words, half of the taxfilers reporting RRSP contributions reported more than \$3,000 and the other half reported less than \$3,000.

Nunavut had the lowest percentage of taxfilers who contributed to an RRSP (11.4%), but those taxfilers who did contribute made the highest median contribution to RRSPs (\$4,740). Alberta had the second highest median contribution to RRSPs (\$3,600), followed by Yukon (\$3,590) and the Northwest Territories (\$3,300). Manitoba had the lowest median contribution at \$2,360.

Among census metropolitan areas (CMAs), Calgary had the highest median RRSP contribution (\$4,200), followed by Vancouver (\$3,600) and Toronto (\$3,550). Historically, these three CMAs have had the highest median RRSP contributions. The lowest median RRSP contributions were in Winnipeg (\$2,330), followed closely by Kingston, Peterborough, St. Catharines–Niagara, Brantford and Barrie (each with \$2,400).

To be eligible to contribute to an RRSP, a taxfiler must have unused room from earlier years or new room as a result of qualifying income from the previous year (generally employment income). The RRSP 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 2013 was \$23,820, up from \$22,970 in 2012.

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
	2013	2012 to 2013	2013	2013	2012 to 2013	2013
	number	% change	%	thousands of dollars	% change	dollars
Canada	5,957,550	0.1	23.4	37,419,255	4.8	3,000
Newfoundland and Labrador	66,890	2.0	16.4	446,090	11.4	3,000
Prince Edward Island	19,170	0.5	17.9	107,895	5.0	2,600
Nova Scotia	122,990	-0.6	17.6	710,990	5.1	2,500
New Brunswick	97,830	-0.1	16.9	592,000	11.3	2,600
Quebec	1,543,840	-0.2	24.8	8,988,050	5.3	2,650
Ontario	2,197,230	-0.7	23.0	14,156,830	2.9	3,000
Manitoba	199,270	-0.5	22.1	1,029,395	1.2	2,360
Saskatchewan	192,260	0.8	24.5	1,109,730	5.3	2,860
Alberta	768,110	2.7	27.6	5,443,685	8.2	3,600
British Columbia	734,120	0.4	21.9	4,730,885	5.1	3,250
Yukon	6,640	1.2	26.6	43,990	3.7	3,590
Northwest Territories	7,060	1.1	24.6	43,815	2.4	3,300
Nunavut	2,150	-0.9	11.4	15,895	4.1	4,740

Source(s): CANSIM table [111-0039](#).

Table 2
Registered retirement savings plan contributors – Census metropolitan areas

	Contributors		All taxfilers	Contributions		Median contributions
	2013	2012 to 2013	2013	2013	2012 to 2013	2013
	number	% change	%	thousands of dollars	% change	dollars
Canada	5,957,550	0.1	23.4	37,419,255	4.8	3,000
St. John's	34,520	2.9	23.2	248,615	14.0	3,170
Halifax	64,400	0.0	22.6	396,355	6.9	2,660
Moncton	21,420	-0.7	20.1	122,345	8.1	2,510
Saint John	20,540	-1.3	22.1	125,430	4.5	3,000
Saguenay	30,640	-0.6	23.7	188,480	7.7	2,600
Québec	186,900	0.2	30.3	1,085,710	11.2	2,590
Sherbrooke	38,630	0.0	24.0	213,225	2.3	2,480
Trois-Rivières	29,020	-1.1	23.5	183,420	8.6	2,500
Montréal	760,100	-0.1	25.6	4,643,705	3.7	3,000
Ottawa–Gatineau, Ontario/Quebec	240,540	-0.1	26.5	1,670,670	5.6	3,250
Ottawa part	182,610	0.2	27.2	1,339,840	5.4	3,400
Gatineau part	57,930	-0.9	24.7	330,830	6.4	2,770
Kingston	25,350	-2.0	22.7	139,655	2.9	2,400
Peterborough	18,360	-1.4	20.6	107,475	5.7	2,400
Oshawa	61,360	-0.7	24.0	361,075	9.2	2,470
Toronto	990,820	-0.4	23.8	6,849,845	2.6	3,550
Hamilton	125,120	-0.2	23.6	782,860	2.1	2,800
St. Catharines–Niagara	58,640	-1.4	19.7	331,225	2.2	2,400
Kitchener–Cambridge–Waterloo	91,260	-1.0	26.0	568,680	4.3	3,000
Brantford	21,290	-0.5	22.0	112,505	5.7	2,400
Guelph	28,720	0.1	26.9	176,770	4.5	2,870
London	81,210	-1.8	23.2	469,165	-2.4	2,600
Windsor	48,230	-0.4	20.0	274,115	3.8	2,600
Barrie	31,220	-0.3	23.1	171,930	4.3	2,400
Greater Sudbury	26,230	-2.4	21.8	153,230	-0.7	2,600
Thunder Bay	21,380	-1.0	23.5	123,595	1.2	2,550
Winnipeg	138,100	-0.3	24.8	710,315	1.0	2,330
Regina	48,400	1.9	28.9	276,860	7.7	2,750
Saskatoon	55,120	1.0	27.2	317,205	5.7	2,800
Calgary	287,110	3.3	30.6	2,315,950	8.9	4,200
Edmonton	250,470	3.0	28.2	1,632,495	8.4	3,390
Kelowna	27,900	1.7	20.0	179,465	8.7	2,830
Abbotsford–Mission	22,500	-0.4	18.4	122,010	2.9	2,550
Vancouver	422,720	0.1	23.8	2,841,195	4.2	3,600
Victoria	60,540	0.5	23.1	373,380	8.0	3,000

Note(s): Go online to view the census subdivisions that comprise the [census metropolitan areas](#), according to the 2011 Standard Geographical Classification.

Source(s): CANSIM table [111-0039](#).

Available in CANSIM: tables [111-0039](#) to [111-0041](#).

Definitions, data sources and methods: survey number [4106](#).

The 2013 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, the federal electoral districts, the economic regions, the census divisions, the census metropolitan areas, the census agglomerations, the census tracts and the postal-based geographies. These custom services are available upon request.

CANSIM tables for this release are available for Canada, the provinces and territories, the census metropolitan areas and the 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) or Media Relations (613-951-4636; mediahotline@statcan.gc.ca).