



The Daily

Statistics Canada

Tuesday, October 24, 1995

For release at 8:30 a.m.

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CANADA

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RRSP contributions 1994

The 1994 edition of the databank on registered retirement savings plan (RRSP) contributions is now available. New for this year are RRSP data by sex and age. Today's release of demographic and financial data will be of particular interest to researchers, policy planners, financial institutions and marketers.

Small area data on RRSPs are available for many levels of postal geography including cities, towns and areas as small as a letter carrier's route.

For further information on this databank, contact Client Services (613-951-9720, fax: 613-951-4745), Small Area and Administrative Data Division.



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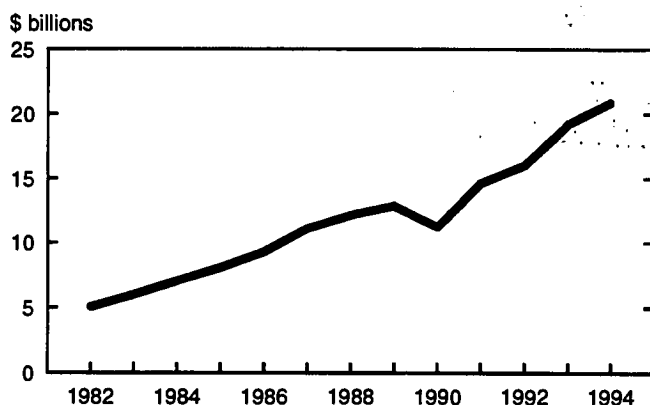
MAJOR RELEASES

RRSP contributions

1994

Contributions to registered retirement savings plans rose 9% in the 1994 tax year to a record \$20.9 billion. Just over 5.3 million taxfilers contributed to RRSPs in 1994, up from 5.1 million the previous year.

RRSP contributions



The participation rate—the proportion of all taxfilers who contributed—rose marginally to 27.3%. However, women, who formed half the taxfiling population, represented only 43% of all contributors and invested only a third of the total RRSP contributions (\$7.2 billion).

Despite the growth in contributions, the 1994 total was just 16.6% of what Canadians were eligible to save on a tax-deductible basis. In all, taxfilers had \$126.3 billion of contribution room in 1994. Under tax law, unused RRSP contribution limits can be saved up and added to the new limits that accrue every year. The estimated contribution room for 1995 will be announced in December.

Annual RRSP contributions have quadrupled since 1982, when only 2.1 million Canadians made contributions totalling \$5 billion. Since 1990 alone, contributions have increased 86% (70% when adjusted for inflation).

Since 1991, Canadians have been allowed to contribute 18% of their earned income to an RRSP and to claim a deduction on their tax returns up to a yearly maximum, which was \$13,500 for 1994.

Note to readers

Data on registered retirement savings plan (RRSP) contributions are drawn from the tax deductions claimed on 1994 income tax forms. Contributions to RRSPs include rollovers from other pension plans.

The median is the middle point at which half the amounts were higher and half lower.

Total room is the maximum amount a taxfiler is allowed to contribute to an RRSP in a specific year. It includes unused room accumulated from previous years and new room in the current year.

Median contribution rising

The national median RRSP contribution was \$2,400 in 1994, up from \$2,200 the previous year. Nationally, the median RRSP contribution for men was \$2,800, 40% higher than the median for women.

Median RRSP contributions in 1994

	Total	Male	Female
	\$		
Canada	2,400	2,800	2,000
Newfoundland	2,000	2,400	1,600
Prince Edward Island	2,000	2,400	1,500
Nova Scotia	2,000	2,300	1,500
New Brunswick	2,000	2,200	1,500
Quebec	2,000	2,100	1,600
Ontario	2,600	3,000	2,000
Manitoba	2,100	2,500	1,800
Saskatchewan	2,200	2,800	1,800
Alberta	2,500	3,000	2,000
British Columbia	2,800	3,100	2,200
Yukon	3,000	3,400	2,600
Northwest Territories	3,900	4,300	3,000

The average RRSP contributor was 43 and had a median employment income of \$34,200, compared with \$33,800 in 1993. A quarter of the taxfilers who contributed to RRSPs in 1994 had employment income higher than \$49,700.

Taxfilers in the two territories again recorded the highest median RRSP contributions for both men and women, as well as the highest proportion of women who contributed. For the provinces, Ontario recorded the highest proportion of women who contributed to RRSPs (43.9%), while British Columbia had the highest median contribution for women at \$2,200.

Number of RRSP contributors in 1994

	Total	% Female
Canada	5,334,690	42.8
Newfoundland	60,570	37.5
Prince Edward Island	18,480	42.0
Nova Scotia	132,530	39.5
New Brunswick	98,170	37.4
Quebec	1,231,740	41.7
Ontario	2,084,100	43.9
Manitoba	208,970	43.0
Saskatchewan	189,260	42.0
Alberta	558,440	42.7
British Columbia	738,620	43.3
Yukon	5,010	49.1
Northwest Territories	8,820	44.2

Taxfilers in Quebec and Newfoundland registered the largest increase in RRSP contributions in 1994, both up 13%.

British Columbia recorded the largest increase in the number of contributors in 1994 (+6%) and over the past five years (+44%). A large increase in taxfilers in British Columbia over these two periods (+1.4% and +15.9% respectively) accounted for part of the jump in contributors.

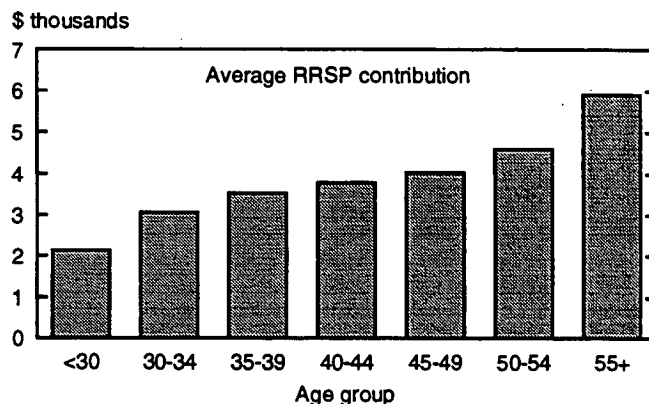
Those nearing retirement invested most in RRSPs

Canadians nearing retirement invested the largest share of total RRSP contributions. About a quarter

(27%) of the \$20.9 billion total was invested by individuals 55 and older; they made up 18% of contributors.

The average contribution increased for each age category. Persons aged 55 and over had the largest average contribution, \$5,910.

Those closer to retirement contribute most to RRSPs



Source: Small Area and Administrative Data Division.

For further information on this release, contact Client Services (613-951-9720, fax: 613-951-4745), Small Area and Administrative Data Division. ■

OTHER RELEASES

Railway carloadings

Nine-day period ending September 30, 1995

Carloadings of freight (excluding intermodal traffic) during the nine-day period ending September 30, 1995, decreased 10.1% to 5.7 million tonnes. The number of cars loaded decreased 8.1% from the same period of last year.

Intermodal traffic (piggyback) tonnage totalled 420 000 tonnes, a 13.2% decrease from the same period of last year. The year-to-date figures showed an increase of 10.3%.

Total traffic (carloadings of freight and intermodal traffic) decreased 10.4% during the period. This brought the year-to-date total to 189.5 million tonnes, a 2.7% increase from the previous year.

All year-to-date figures have been revised.

For further information on this release, contact Angus MacLean (613-951-2528, fax: 613-951-0579), Surface Transport Unit, Transportation Division. ■

Production, shipments and stocks of sawmills east of the Rockies

August 1995

Lumber production in sawmills east of the Rockies decreased 4.7% to 2 190 012 cubic metres in August,

down from 2 298 007 cubic metres (revised) in August 1994.

Stocks on hand at the end of August 1995 totalled 3 289 885 cubic metres, up 19.8% from 2 745 035 cubic metres in August 1994.

At the end of August 1995, year-to-date production totalled 18 206 032 cubic metres, up 1.4% from 17 956 416 cubic metres (revised) for the same period in 1994.

Available on CANSIM: matrices 53 (except level 1.2, series 2.2 and 3.2) and 122 (series 2).

Data adjusted to benchmarks from the 1993 Annual Survey of Manufactures will be published in the August and September 1995 issues of *Production, shipments and stocks on hand of sawmills east of the Rockies* (35-002, \$11/\$110). The August issue will be available shortly. See "How to order publications".

For further information on this release, contact Bruno Pépin (613-951-3516), Industry Division. ■

PUBLICATIONS RELEASED

Primary iron and steel, August 1995

Catalogue number 41-001

(Canada: \$6/\$60; United States: US\$8/US\$72; other countries: US\$9/US\$84).

Mineral wool including fibrous glass insulation, September 1995

Catalogue number 44-004

(Canada: \$6/\$60; United States: US\$8/US\$72; other countries: US\$9/US\$84).

Air charter statistics, 1994

Catalogue number 51-207

(Canada: \$39; United States: US\$47; other countries: US\$55).

Canadian international merchandise trade, August 1995

Catalogue number 65-001

(Canada: \$19/\$182; United States: US\$22/US\$219; other countries: US\$26/US\$255).

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