

Tax-Free Savings Account 2026 Statistics (2024 contribution year)  
Table 1A: TFSA Holders by Gender and Age Group

| Females and males by age groups                            |            |          |           |           |           |           |           |           |           |           |           |           |           |           |             |
|------------------------------------------------------------|------------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|
| Summary statistics of TFSA holders by gender and age group | Total      | Under 20 | 20 to 24  | 25 to 29  | 30 to 34  | 35 to 39  | 40 to 44  | 45 to 49  | 50 to 54  | 55 to 59  | 60 to 64  | 65 to 69  | 70 to 74  | 75 to 79  | 80 and over |
| Total number of TFSA holders                               | 19,322,830 | 164,910  | 1,027,480 | 1,600,020 | 1,861,290 | 1,766,240 | 1,614,100 | 1,429,870 | 1,378,160 | 1,432,000 | 1,653,090 | 1,574,020 | 1,332,820 | 1,068,420 | 1,420,420   |
| Total number of TFSA                                       | 32,061,460 | 225,170  | 1,626,710 | 2,797,740 | 3,369,760 | 3,170,380 | 2,806,170 | 2,421,970 | 2,310,840 | 2,366,760 | 2,671,980 | 2,500,340 | 2,074,520 | 1,630,830 | 2,088,320   |
| Average number of TFSA per holder                          | 1.7        | 1.4      | 1.6       | 1.7       | 1.8       | 1.8       | 1.7       | 1.7       | 1.7       | 1.7       | 1.6       | 1.6       | 1.6       | 1.5       | 1.5         |
| Total number of TFSA holders who contributed               | 10,979,910 | 127,130  | 633,530   | 947,330   | 1,071,000 | 985,630   | 889,180   | 800,110   | 783,670   | 826,240   | 957,550   | 895,560   | 758,460   | 603,550   | 700,970     |
| Total number of TFSA holders who did not contribute        | 8,342,930  | 37,780   | 393,950   | 652,690   | 790,290   | 780,620   | 724,920   | 629,770   | 594,500   | 605,750   | 695,540   | 678,450   | 574,360   | 464,870   | 719,460     |
| Total number of TFSA holders who maximized contributions   | 1,711,020  | 31,540   | 67,430    | 69,270    | 71,210    | 75,160    | 76,930    | 81,450    | 104,600   | 142,620   | 205,730   | 218,860   | 193,970   | 160,060   | 212,190     |
| Total number of TFSA holders with withdrawals              | 5,685,240  | 36,060   | 301,930   | 546,870   | 653,240   | 590,220   | 523,310   | 453,320   | 414,340   | 406,430   | 455,600   | 427,070   | 340,240   | 243,970   | 292,640     |
| Total number of open TFSA with no transactions             | 17,127,690 | 79,550   | 799,610   | 1,464,720 | 1,832,870 | 1,765,110 | 1,554,110 | 1,313,840 | 1,243,710 | 1,262,360 | 1,406,870 | 1,315,610 | 1,083,530 | 855,840   | 1,149,980   |
| Total number of TFSA opened                                | 4,863,490  | 172,770  | 503,900   | 567,810   | 540,360   | 459,550   | 394,310   | 341,270   | 325,300   | 325,040   | 350,560   | 308,890   | 234,790   | 164,110   | 174,820     |
| Total number of TFSa closed                                | 2,719,570  | 22,040   | 160,080   | 260,540   | 281,950   | 245,380   | 208,420   | 179,830   | 176,610   | 186,150   | 216,430   | 208,870   | 175,990   | 140,400   | 256,890     |
| Total number of TFSA with deceased holders                 | 195,470    | 10       | 210       | 550       | 980       | 1,200     | 1,570     | 1,690     | 2,510     | 4,130     | 7,400     | 11,970    | 17,010    | 23,910    | 122,350     |

| Females by age group                                       |            |          |          |           |           |           |           |           |           |           |           |           |           |          |             |
|------------------------------------------------------------|------------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|-------------|
| Summary statistics of TFSA holders by gender and age group | Total      | Under 20 | 20 to 24 | 25 to 29  | 30 to 34  | 35 to 39  | 40 to 44  | 45 to 49  | 50 to 54  | 55 to 59  | 60 to 64  | 65 to 69  | 70 to 74  | 75 to 79 | 80 and over |
| Total number of TFSA holders                               | 9,870,510  | 64,320   | 431,250  | 726,110   | 884,900   | 855,920   | 802,580   | 732,320   | 721,660   | 766,570   | 891,110   | 850,030   | 723,550   | 585,230  | 834,970     |
| Total number of TFSA                                       | 15,975,570 | 78,900   | 631,820  | 1,202,050 | 1,519,750 | 1,456,160 | 1,342,220 | 1,212,200 | 1,200,440 | 1,269,890 | 1,448,770 | 1,358,810 | 1,130,400 | 896,020  | 1,228,150   |
| Average number of TFSA per holder                          | 1.6        | 1.2      | 1.5      | 1.7       | 1.7       | 1.7       | 1.7       | 1.7       | 1.7       | 1.7       | 1.6       | 1.6       | 1.6       | 1.5      | 1.5         |
| Total number of TFSA holders who contributed               | 5,768,180  | 51,200   | 278,780  | 452,670   | 528,900   | 493,470   | 459,500   | 428,060   | 429,800   | 460,290   | 531,860   | 494,260   | 419,240   | 333,860  | 406,290     |
| Total number of TFSA holders who did not contribute        | 4,102,330  | 13,120   | 152,470  | 273,430   | 356,000   | 362,450   | 343,080   | 304,260   | 291,850   | 306,280   | 359,250   | 355,770   | 304,310   | 251,380  | 428,680     |
| Total number of TFSA holders who maximized contributions   | 867,830    | 14,560   | 29,910   | 30,460    | 31,380    | 33,580    | 36,470    | 40,490    | 54,550    | 75,150    | 107,050   | 112,880   | 99,730    | 83,120   | 118,510     |
| Total number of TFSA holders with withdrawals              | 2,969,270  | 9,830    | 118,430  | 252,940   | 319,260   | 294,250   | 270,430   | 244,720   | 229,600   | 231,390   | 259,870   | 239,770   | 189,200   | 135,280  | 174,280     |
| Total number of open TFSA with no transactions             | 8,204,000  | 22,680   | 277,610  | 577,480   | 775,830   | 767,310   | 706,320   | 625,510   | 618,410   | 654,500   | 743,790   | 703,770   | 583,850   | 467,430  | 679,520     |
| Total number of TFSA opened                                | 2,345,000  | 59,850   | 196,980  | 249,240   | 247,130   | 214,480   | 193,060   | 175,280   | 172,140   | 174,870   | 187,510   | 164,240   | 124,730   | 87,600   | 97,900      |
| Total number of TFSa closed                                | 1,310,800  | 4,930    | 51,460   | 100,800   | 118,130   | 106,510   | 96,770    | 88,770    | 92,340    | 100,610   | 117,190   | 112,660   | 94,020    | 75,790   | 150,820     |
| Total number of TFSA with deceased holders                 | 106,170    | 0        | 0        | 170       | 340       | 420       | 620       | 720       | 1,110     | 1,720     | 3,360     | 5,470     | 7,880     | 11,680   | 72,630      |

Tax-Free Savings Account 2026 Statistics (2024 contribution year)  
Table 1A: TFSA Holders by Gender and Age Group

| Males by age group                                         |            |          |          |           |           |           |           |           |           |           |           |           |          |          |             |
|------------------------------------------------------------|------------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|----------|-------------|
| Summary statistics of TFSA holders by gender and age group | Total      | Under 20 | 20 to 24 | 25 to 29  | 30 to 34  | 35 to 39  | 40 to 44  | 45 to 49  | 50 to 54  | 55 to 59  | 60 to 64  | 65 to 69  | 70 to 74 | 75 to 79 | 80 and over |
| Total number of TFSA holders                               | 9,452,320  | 100,590  | 596,230  | 873,910   | 976,390   | 910,330   | 811,520   | 697,550   | 656,500   | 665,430   | 761,980   | 723,980   | 609,280  | 483,190  | 585,450     |
| Total number of TFSA                                       | 16,085,920 | 146,270  | 994,890  | 1,595,700 | 1,850,010 | 1,714,220 | 1,463,960 | 1,209,770 | 1,110,400 | 1,096,870 | 1,223,210 | 1,141,530 | 944,130  | 734,810  | 860,170     |
| Average number of TFSA per holder                          | 1.7        | 1.5      | 1.7      | 1.8       | 1.9       | 1.9       | 1.8       | 1.7       | 1.7       | 1.6       | 1.6       | 1.6       | 1.5      | 1.5      | 1.5         |
| Total number of TFSA holders who contributed               | 5,211,720  | 75,930   | 354,750  | 494,660   | 542,100   | 492,160   | 429,680   | 372,050   | 353,860   | 365,960   | 425,690   | 401,300   | 339,220  | 269,690  | 294,670     |
| Total number of TFSA holders who did not contribute        | 4,240,600  | 24,660   | 241,480  | 379,250   | 434,290   | 418,170   | 381,840   | 325,500   | 302,640   | 299,480   | 336,280   | 322,680   | 270,060  | 213,500  | 290,780     |
| Total number of TFSA holders who maximized contributions   | 843,190    | 16,980   | 37,520   | 38,800    | 39,830    | 41,580    | 40,460    | 40,960    | 50,050    | 67,480    | 98,680    | 105,980   | 94,250   | 76,940   | 93,690      |
| Total number of TFSA holders with withdrawals              | 2,715,970  | 26,230   | 183,500  | 293,920   | 333,980   | 295,970   | 252,880   | 208,610   | 184,740   | 175,040   | 195,720   | 187,300   | 151,040  | 108,680  | 118,360     |
| Total number of open TFSA with no transactions             | 8,923,690  | 56,870   | 522,000  | 887,240   | 1,057,040 | 997,800   | 847,790   | 688,330   | 625,300   | 607,860   | 663,080   | 611,840   | 499,680  | 388,410  | 470,460     |
| Total number of TFSA opened                                | 2,518,490  | 112,920  | 306,920  | 318,570   | 293,240   | 245,070   | 201,260   | 165,990   | 153,160   | 150,170   | 163,060   | 144,650   | 110,060  | 76,510   | 76,920      |
| Total number of TFSa closed                                | 1,408,770  | 17,110   | 108,620  | 159,730   | 163,820   | 138,870   | 111,650   | 91,060    | 84,270    | 85,540    | 99,230    | 96,210    | 81,970   | 64,610   | 106,070     |
| Total number of TFSA with deceased holders                 | 89,300     | 0        | 0        | 380       | 650       | 790       | 950       | 970       | 1,400     | 2,410     | 4,040     | 6,500     | 9,120    | 12,230   | 49,710      |

- Notes:**
1. Data are as of 12 January, 2026 and are subject to change.
  2. Counts are rounded to the nearest ten.
  3. The sum of the data may not add to the total due to rounding.
  4. A zero (0) indicates that the information has been suppressed for confidentiality purposes. Suppressed information also includes valid zeroes.
  5. The TFSA holder's age is determined using the year of birth reported on page 1 of the T1 Income Tax and Benefit Return and on the TFSA slip. The age is calculated as of December 31, 2024.