



**Tax-Free Savings Account 2026 Statistics (2024 contribution year)**

**Table 3A: TFSA Contributions, Withdrawals, and Fair Market Value by Gender and Age Group**

Females and males by age groups															
Summary statistics of TFSA by contributions, withdrawals, and fair market value by 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 Dollar value of contributions	\$123,540,026,000	\$598,217,000	\$3,841,233,000	\$7,241,817,000	\$9,572,191,000	\$9,461,821,000	\$8,885,201,000	\$8,558,804,000	\$9,358,896,000	\$10,870,688,000	\$13,402,110,000	\$12,827,631,000	\$10,515,849,000	\$8,164,955,000	\$10,240,613,000
Number of contributions	174,613,360	1,019,350	9,485,700	19,822,560	25,465,740	22,766,320	19,409,920	16,648,870	14,773,480	13,525,960	12,345,950	8,300,290	5,201,660	3,319,120	2,528,430
Average number of contributions per individual	15.9	8.0	15.0	20.9	23.8	23.1	21.8	20.8	18.9	16.4	12.9	9.3	6.9	5.5	3.6
Average Dollar amount of contributions per individual	\$11,251	\$4,706	\$6,063	\$7,644	\$8,938	\$9,600	\$9,993	\$10,697	\$11,942	\$13,157	\$13,996	\$14,324	\$13,865	\$13,528	\$14,609
Total Dollar value of withdrawals	\$69,881,752,000	\$73,385,000	\$1,313,598,000	\$4,085,200,000	\$6,236,976,000	\$6,208,581,000	\$5,659,548,000	\$5,083,126,000	\$5,092,805,000	\$5,439,423,000	\$6,452,426,000	\$6,261,568,000	\$4,979,197,000	\$3,903,942,000	\$9,091,975,000
Number of withdrawals	31,897,690	190,310	1,927,040	3,985,150	4,973,350	4,091,850	3,347,280	2,674,860	2,201,170	1,955,160	1,988,920	1,709,760	1,225,890	810,280	816,690
Average number of withdrawals per individual	5.6	5.3	6.4	7.3	7.6	6.9	6.4	5.9	5.3	4.8	4.4	4.0	3.6	3.3	2.8
Average Dollar amount of withdrawals per individual	\$12,292	\$2,035	\$4,351	\$7,470	\$9,548	\$10,519	\$10,815	\$11,213	\$12,291	\$13,384	\$14,163	\$14,662	\$14,634	\$16,002	\$31,068
Average unused contribution room	\$52,735	\$6,915	\$22,983	\$44,346	\$63,600	\$66,934	\$66,918	\$66,094	\$62,659	\$57,618	\$51,778	\$47,232	\$44,264	\$41,030	\$36,526
Total fair market value	\$745,207,845,000	\$689,151,000	\$8,889,323,000	\$22,347,644,000	\$34,387,266,000	\$38,082,194,000	\$38,837,190,000	\$40,157,188,000	\$48,559,846,000	\$62,319,480,000	\$86,589,855,000	\$93,408,399,000	\$86,595,649,000	\$75,958,956,000	\$108,385,705,000
Average fair market value per individual	\$38,566	\$4,179	\$8,652	\$13,967	\$18,475	\$21,561	\$24,061	\$28,084	\$35,235	\$43,519	\$52,381	\$59,344	\$64,972	\$71,094	\$76,305

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 Dollar value of contributions	\$64,170,074,000	\$259,045,000	\$1,696,229,000	\$3,357,542,000	\$4,533,018,000	\$4,574,539,000	\$4,499,471,000	\$4,500,680,000	\$5,045,162,000	\$5,899,867,000	\$7,192,625,000	\$6,798,398,000	\$5,591,050,000	\$4,382,730,000	\$5,839,717,000
Number of contributions	88,311,910	331,240	3,774,070	8,924,020	11,836,880	10,927,370	9,804,690	8,841,730	8,106,560	7,609,520	6,966,480	4,711,450	2,999,410	1,947,720	1,530,770
Average number of contributions per individual	15.3	6.5	13.5	19.7	22.4	22.1	21.3	20.7	18.9	16.5	13.1	9.5	7.2	5.8	3.8
Average Dollar amount of contributions per individual	\$11,125	\$5,059	\$6,085	\$7,417	\$8,571	\$9,270	\$9,792	\$10,514	\$11,738	\$12,818	\$13,524	\$13,755	\$13,336	\$13,128	\$14,373
Total Dollar value of withdrawals	\$35,925,091,000	\$23,572,000	\$543,507,000	\$1,875,483,000	\$2,938,008,000	\$2,953,126,000	\$2,774,686,000	\$2,616,950,000	\$2,663,428,000	\$2,918,283,000	\$3,431,457,000	\$3,243,190,000	\$2,547,322,000	\$2,011,858,000	\$5,384,219,000
Number of withdrawals	17,565,380	65,400	883,230	2,041,240	2,642,890	2,224,020	1,874,420	1,549,970	1,287,350	1,169,020	1,184,910	993,910	702,650	459,700	486,680
Average number of withdrawals per individual	5.9	6.7	7.5	8.1	8.3	7.6	6.9	6.3	5.6	5.1	4.6	4.1	3.7	3.4	2.8
Average Dollar amount of withdrawals per individual	\$12,099	\$2,398	\$4,589	\$7,415	\$9,202	\$10,036	\$10,260	\$10,694	\$11,600	\$12,612	\$13,204	\$13,526	\$13,463	\$14,872	\$30,894
Average unused contribution room	\$52,832	\$6,455	\$22,955	\$44,833	\$63,990	\$67,424	\$67,257	\$66,053	\$62,146	\$57,067	\$51,426	\$47,258	\$44,430	\$41,319	\$36,929
Total fair market value	\$399,569,386,000	\$308,834,000	\$4,053,163,000	\$10,336,299,000	\$15,974,699,000	\$17,931,239,000	\$19,091,726,000	\$20,691,110,000	\$25,881,515,000	\$33,959,975,000	\$47,214,485,000	\$50,694,339,000	\$47,320,625,000	\$42,000,281,000	\$64,111,098,000
Average fair market value per individual	\$40,481	\$4,802	\$9,399	\$14,235	\$18,053	\$20,950	\$23,788	\$28,254	\$35,864	\$44,301	\$52,984	\$59,638	\$65,401	\$71,767	\$76,782



**Tax-Free Savings Account 2026 Statistics (2024 contribution year)**  
**Table 3A: TFSA Contributions, Withdrawals, and Fair Market Value by Gender and Age Group**

Males by age group															
Summary statistics of TFSA by contributions, withdrawals, and fair market value by 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 Dollar value of contributions	\$59,369,952,000	\$339,172,000	\$2,145,004,000	\$3,884,275,000	\$5,039,173,000	\$4,887,282,000	\$4,385,730,000	\$4,058,124,000	\$4,313,734,000	\$4,970,820,000	\$6,209,485,000	\$6,029,233,000	\$4,924,799,000	\$3,782,225,000	\$4,400,895,000
Number of contributions	86,301,450	688,100	5,711,630	10,898,550	13,628,860	11,838,960	9,605,240	7,807,140	6,666,920	5,916,450	5,379,470	3,588,840	2,202,250	1,371,400	997,650
Average number of contributions per individual	16.6	9.1	16.1	22.0	25.1	24.1	22.4	21.0	18.8	16.2	12.6	8.9	6.5	5.1	3.4
Average Dollar amount of contributions per individual	\$11,392	\$4,467	\$6,046	\$7,852	\$9,296	\$9,930	\$10,207	\$10,908	\$12,190	\$13,583	\$14,587	\$15,024	\$14,518	\$14,024	\$14,935
Total Dollar value of withdrawals	\$33,956,660,000	\$49,813,000	\$770,091,000	\$2,209,717,000	\$3,298,968,000	\$3,255,455,000	\$2,884,862,000	\$2,466,176,000	\$2,429,377,000	\$2,521,140,000	\$3,020,969,000	\$3,018,377,000	\$2,431,875,000	\$1,892,084,000	\$3,707,756,000
Number of withdrawals	14,332,310	124,910	1,043,810	1,943,910	2,330,460	1,867,830	1,472,860	1,124,890	913,820	786,140	804,010	715,850	523,240	350,580	330,010
Average number of withdrawals per individual	5.3	4.8	5.7	6.6	7.0	6.3	5.8	5.4	4.9	4.5	4.1	3.8	3.5	3.2	2.8
Average Dollar amount of withdrawals per individual	\$12,503	\$1,899	\$4,197	\$7,518	\$9,878	\$10,999	\$11,408	\$11,822	\$13,150	\$14,403	\$15,435	\$16,115	\$16,101	\$17,409	\$31,326
Average unused contribution room	\$52,633	\$7,217	\$23,004	\$43,931	\$63,239	\$66,469	\$66,582	\$66,138	\$63,223	\$58,253	\$52,191	\$47,201	\$44,065	\$40,679	\$35,948
Total fair market value	\$345,638,459,000	\$380,317,000	\$4,836,160,000	\$12,011,345,000	\$18,412,567,000	\$20,150,955,000	\$19,745,464,000	\$19,466,078,000	\$22,678,331,000	\$28,359,505,000	\$39,375,371,000	\$42,714,060,000	\$39,275,024,000	\$33,958,675,000	\$44,274,607,000
Average fair market value per individual	\$36,567	\$3,781	\$8,111	\$13,744	\$18,858	\$22,136	\$24,332	\$27,906	\$34,544	\$42,618	\$51,675	\$58,999	\$64,462	\$70,280	\$75,625

**Notes:**

1. Data are as of 12 January, 2026 and are subject to change.
2. All counts are rounded to the nearest ten and all amounts are rounded to the nearest thousand.
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.