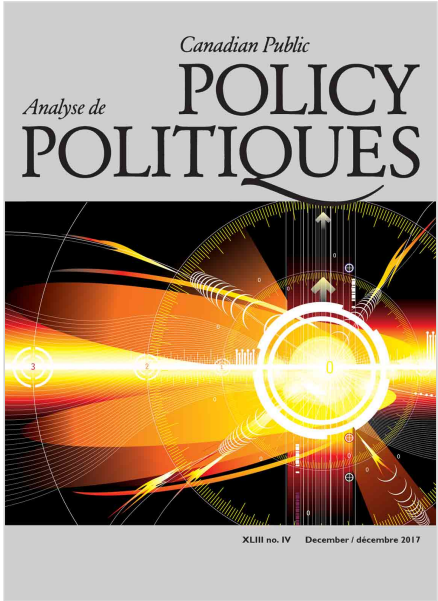


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## Distributional Impacts of Canada's Tax-Free Savings Accounts

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Publication: Canadian Public Policy • Volume 43, Number 4 • <https://doi.org/10.3138/cpp.2016-039>

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ABSTRACT

RÉSUMÉ

Since 2009, Canadians have had the opportunity to contribute to tax-free savings accounts (TFSAs).

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education are less likely to participate. In addition, I find that households with higher net worth are more likely to participate and contribute more. Consequently, I conclude that TFSAs are likely to have an economically significant distributional impact, making them less attractive on distributional grounds.

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