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2019 RBC RRSP Poll

QA6NEW. How much do you worry about balancing saving for your immediate priorities versus putting money away for the longer term or for your retirement?

	Total Canadians	Age	
	2019	18-34	35-54
Base: All Respondents	**2000**	**540**	**660**
Base: All Respondents (wtd)	**2000**	**547**	**681**
	1480	445	555
I Worry About It A Lot / Little	74%	81%	82%
	520	102	126
I Don't Think About It All / I Do Not Worry About It At All	26%	19%	18%

Overlap formulae used

- Column Proportions:

  Columns Tested (5%): A, A/B/C, A/D/E/F ,A/G/H/I/J/K, A/L/M/N/O/P/Q, A/R/S

  Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

  Columns Tested (5%): A, A/B/C, A/D/E/F ,A/G/H/I/J/K, A/L/M/N/O/P/Q, A/R/S

  Minimum Base: 30 (**), Small Base: 100 (*)

2019 RBC RRSP Poll

QA3. [SUMMARY - RANK 1-3] The statements below are a list of different financial priorities that you might have.

	Total Canadians
	2019
Base: All Respondents	**2000**
Base: All Respondents (wtd)	**2000**
	1111
Retirement savings	56%
	1067
General savings for a rainy day	53%
	796
Regular payments to reduce or eliminate debt	40%

Overlap formulae used

- Column Proportions:

   Columns Tested (5%): A, A/B/C, A/D/E/F ,A/G/H/I/J/K,

   Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

   Columns Tested (5%): A, A/B/C, A/D/E/F ,A/G/H/I/J/K,

   Minimum Base: 30 (**), Small Base: 100 (*)

2019 RBC RRSP Poll

A4NEW. Which of these priorities have you put money towards within the past 12 months?

	Total Canadians
	2019
Base: All Respondents	**2000**
Base: All Respondents (wtd)	**2000**
Retirement savings	854
	43%
General savings for a rainy day	914
	46%
Regular payments to reduce or eliminate debt	832
	42%

Overlap formulae used

- Column Proportions:

  Columns Tested (5%): A, A/B/C, A/D/E/F ,A/G/H/I/J/K,

  Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

  Columns Tested (5%): A, A/B/C, A/D/E/F ,A/G/H/I/J/K,

  Minimum Base: 30 (**), Small Base: 100 (*)

2019 RBC RRSP Poll

QA5NEW. [SUMMARY - PUTTING SOME MONEY ASIDE WHENEVER I CAN] How are you saving to put money towards these priorities?

	Total Canadians	Region					
	2019	BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic
Base: All Respondents	**2000**	**269**	**216**	**155**	**724**	**492**	**144**
Base: All Respondents (wtd)	**2000**	**271**	**224**	**130**	**768**	**470**	**137**
Putting some money aside whenever I can	53%	57%	47%	54%	57%	47%	47%

Overlap formulae used

- Column Proportions:

  Columns Tested (5%): A,A/B/C/D/E/F/G/H/I, A/J/K/L/M/N/O/P/Q, A/R/S/T/U

  Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

  Columns Tested (5%): A,A/B/C/D/E/F/G/H/I, A/J/K/L/M/N/O/P/Q, A/R/S/T/U

  Minimum Base: 30 (**), Small Base: 100 (*)

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2019 RBC RRSP Poll

QB2016_8. What concerns do you have about how much you have saved for retirement?

	Age
	55+
Base: All Respondents	**800**
Base: All Respondents (wtd)	**772**
That I haven't saved enough	307
	40%
That inflation will decrease the value of my savings	311
	40%
That the markets could weaken and decrease the value of my investments	281
	36%

Overlap formulae used

- Column Proportions:

 Columns Tested (5%): A, A/B/C, A/D/E/F ,A/G/H/I/J/K,

 Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

 Columns Tested (5%): A, A/B/C, A/D/E/F ,A/G/H/I/J/K,

 Minimum Base: 30 (**), Small Base: 100 (*)

2019 RBC RRSP Poll

QB1aNEW2011. Do you have a financial plan (either formal or informal)?

	Total Canadians	Age
	2019	55+
Base: All Respondents	**2000**	**800**
Base: All Respondents (wtd)	**2000**	**772**
	985	418
Yes	49%	54%
	1015	354
No	51%	46%

Overlap formulae used

- Column Proportions:
  Columns Tested (5%): A, A/B/C, A/D/E/F ,A/G/H/I/J/K, A/L/M/N/O/P/Q, A/R/S
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A, A/B/C, A/D/E/F ,A/G/H/I/J/K, A/L/M/N/O/P/Q, A/R/S
  Minimum Base: 30 (**), Small Base: 100 (*)

2019 RBC RRSP Poll

QFP5_2019. How does having a financial plan make you feel about your financial future?

	Total Canadians
	2019
Base: Have a Financial Plan	**991**
Base: Have a Financial Plan (wtd)	**985**
	422
Organized	43%
	373
Optimistic	38%
	345
Confident	35%
	330
Reassured	33%

Overlap formulae used
- Column Proportions:
   Columns Tested (5%): A, A/B/C, A/D/E/F ,A/G/H/I/J/K,
   Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
   Columns Tested (5%): A, A/B/C, A/D/E/F ,A/G/H/I/J/K,
   Minimum Base: 30 (**), Small Base: 100 (*)

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QE2NEW. Do you currently have any Tax Free Savings Accounts or TFSAs?

	Total Canadians	
	2018	2019
Base: All Respondents	**2000**	**2000**
Base: All Respondents (wtd)	**2000**	**2000**
	1132	1092
Yes, I have opened a TFSA	57%	55%
	95	106
Yes, I have opened a TFSA but I have not put money in yet	5%	5%

Overlap formulae used

- Column Proportions:

Columns Tested (5%):

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%):

Minimum Base: 30 (**), Small Base: 100 (*)

2019 RBC RRSP Poll

QC1. Do you currently have any Registered Retirement Savings Plans or RRSPs?

	Total Canadians	
	2018	2019
Base: All Respondents	**2000**	**2000**
Base: All Respondents (wtd)	**2000**	**2000**
	1040	988
Yes	52%	49%

Overlap formulae used

- Column Proportions:

  Columns Tested (5%):

  Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

  Columns Tested (5%):

  Minimum Base: 30 (**), Small Base: 100 (*)

2019 RBC RRSP Poll

QE1anew2013. If you could afford to put money into only one type of plan, either an RRSP or a TFSA, which would you be most likely to put money into?

	Total Canadians
	2019
Base: All Respondents	**2000**
Base: All Respondents (wtd)	**2000**
	505
RRSP	25%
	1000
TFSA	50%
	495
Don't know	25%

Overlap formulae used

- Column Proportions:

  Columns Tested (5%):

  Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

  Columns Tested (5%):

  Minimum Base: 30 (**), Small Base: 100 (*)