ING Direct "Scoop on Savings" Survey   60-4118-01

Q3. Who was the most influential person who taught you about saving money?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
Nobody was particularly influential	596 38%	298 41% B	297 35%	90 27%	103 37% C	136 40% C	148 42% C	119 43% C	78 49% IJKLM	172 38%	151 37%	39 35%	92 38%	43 28%	22 44%	96 30%	325 39% O	86 38%	22 43% O	62 47% O
Mother	360 23%	118 16%	242 28% A	100 30% FG	66 24%	79 24%	63 18%	52 19%	38 24%	109 24%	87 21%	29 27%	54 22%	36 24%	7 14%	85 26%	167 20%	66 29% P	11 22%	28 21%
Father	312 20%	171 24% B	141 17%	90 27% EF	57 21%	53 16%	56 16%	56 20%	21 13%	81 18%	93 23% H	20 18%	47 19%	40 26% H	10 21%	87 27% PQS	159 19%	35 15%	11 21%	19 15%
Other family member	68 4%	27 4%	41 5%	8 2%	9 3%	12 4%	27 7% CDE	12 4%	4 3%	23 5%	16 4%	9 8% M	11 4%	2 1%	2 5%	5 2%	51 6% O	7 3%	2 3%	3 2%
Investment advisor	38 2%	25 3% B	13 2%	2 1%	5 2%	9 3%	15 4% C	8 3%	2 1%	14 3%	9 2%	1 1%	6 3%	4 3%	2 3%	6 2%	22 3%	9 4%	1 1%	1 1%
Friend	34 2%	13 2%	21 2%	8 2%	7 2%	7 2%	10 3%	3 1%	1 1%	12 3%	11 3%	2 2%	3 1%	4 3%	1 2%	7 2%	14 2%	8 4%	1 1%	4 3%
Spouse	30 2%	9 1%	21 2%	6 2%	5 2%	6 2%	9 3%	4 1%	3 2%	7 2%	8 2%	0 -	5 2%	5 3%	1 2%	4 1%	21 3%	1 1%	0 -	1 1%
Sibling	29 2%	7 1%	23 3% A	5 1%	6 2%	6 2%	9 2%	3 1%	3 2%	9 2%	11 3%	3 3%	2 1%	2 1%	0 -	12 4% P	7 1%	6 2%	1 1%	4 3% P
Employer or boss	16 1%	6 1%	10 1%	2 1%	1 0	3 1%	6 2%	4 2%	2 1%	5 1%	5 1%	2 2%	3 1%	0 -	0 -	3 1%	9 1%	1 1%	1 2%	2 1%
Author	13 1%	8 1%	5 1%	1 0	4 1%	4 1%	4 1%	2 1%	0 -	1 0	3 1%	2 2% I	3 1%	2 2%	2 4% HIJ	2 1%	9 1%	1 1%	0 -	1 1%
Self-taught/ on my own	13 1%	8 1%	5 1%	3 1%	0 -	4 1%	2 0	5 2% D	1 1%	4 1%	3 1%	0 -	4 1%	1 1%	0 -	1 0	8 1%	0 -	1 2% Q	2 1%
Employed in financial sector	8 0	7 1% B	1 0	7 2% FG	0 -	1 0	0 -	0 -	0 -	0 -	1 0	0 -	0 -	7 4% HIJL	0 -	0 -	7 1%	1 0	0 -	0 -
Accountant	8 0	5 1%	2 0	0 -	1 0	1 0	3 1%	3 1%	1 1%	1 0	1 0	0 -	2 1%	2 1%	0 -	1 0	6 1%	0 -	1 1%	0 -
Teacher/ professor	6 0	2 0	4 0	4 1%	1 0	1 0	0 -	0 -	0 -	2 0	0 -	1 1%	1 0	1 1%	1 2% J	3 1%	2 0	1 0	0 -	0 -
Grand parent	6 0	1 0	5 1%	5 1%	1 0	0 -	0 -	0 -	0 -	0 -	2 0	0 -	4 2% I	0 -	0 -	1 0	5 1%	0 -	0 -	0 -
Books/ programs/ seminars/ classes	6 0	2 0	4 0	0 -	4 1% EF	0 -	0 -	2 1%	0 -	2 0	3 1%	0 -	0 -	0 -	1 2% L	1 0	4 0	1 0	0 -	0 -
Both parents	2 0	1 0	1 0	1 0	0 -	0 -	1 0	0 -	0 -	0 -	0 -	0 -	2 1%	0 -	0 -	1 0	1 0	0 -	0 -	0 -
Journalist	1 0	1 0	0 -	0 -	0 -	1 0	0 -	0 -	0 -	0 -	1 0	0 -	0 -	0 -	0 -	0 -	0 -	1 0	0 -	0 -
Other	1 0	1 0	0 -	0 -	0 -	0 -	0 -	1 0	0 -	1 0	0 -	0 -	0 -	0 -	0 -	0 -	1 0	0 -	0 -	0 -

ING Direct "Scoop on Savings" Survey   60-4118-01

Q3. Who was the most influential person who taught you about saving money?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Don't know/ Not sure	35 2%	17 2%	18 2%	6 2%	7 3%	14 4% FG	4 1%	4 2%	3 2%	13 3%	8 2%	2 1%	6 2%	2 1%	1 2%	6 2%	18 2%	4 2%	1 1%	4 3%

ING Direct "Scoop on Savings" Survey   60-4118-01

Q3. Who was the most influential person who taught you about saving money?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
Nobody was particularly influential	84 40%	60 37%	31 30%	231 38%	151 39%	38 33%	70 40%	405 40%	176 34%	15 34% i	429 37%	84 41%	62 41%	21 29%	161 43% r	87 29%	106 37%	131 39% r	88 39%	20 34%
Mother	42 20%	27 17%	30 29% bg	134 22%	103 27% bg	24 20%	31 17%	192 19%	155 30% h	14 32%	270 23% o	45 22%	22 15%	23 31% o	72 19%	68 23%	75 26% qu	81 24%	39 18%	25 43% qrstu
Father	40 19%	40 24%	18 17%	119 20%	69 18%	27 23%	39 22%	199 20%	106 20%	7 16%	230 20%	35 17%	32 21%	16 22%	74 20%	65 22% v	53 19%	65 19%	48 22% v	5 9%
Other family member	8 4%	5 3%	6 6%	25 4%	13 3%	11 9% deg	3 2%	55 5% i	11 2%	2 4%	53 5%	6 3%	6 4%	3 4%	11 3%	15 5%	15 5%	11 3%	13 6%	2 3%
Employed in financial sector	7 3% deg	1 1%	0 -	0 -	0 -	0 -	0 -	8 1%	0 -	0 -	1 0	0 -	7 5% mn	0 -	0 -	0 -	0 -	7 2% qrs	1 0	0 -
Investment advisor	6 3%	4 3%	1 1%	12 2%	10 3%	5 5%	5 3%	31 3%	8 1%	0 -	26 2%	6 3%	2 2%	3 5%	9 2%	9 3%	10 4%	8 2%	2 1%	1 1%
Sibling	4 2%	2 1%	2 2%	11 2%	11 3%	0 -	1 1%	17 2%	13 2%	0 -	24 2%	4 2%	2 1%	0 -	7 2%	10 3% t	3 1%	2 1%	6 3%	1 1%
Friend	4 2%	3 2%	1 1%	18 3%	6 2%	3 2%	9 5% e	22 2%	13 2%	0 -	26 2%	5 2%	3 2%	0 -	10 3%	4 2%	6 2%	7 2%	6 3%	0 -
Author	2 1%	1 0	1 1%	7 1%	2 1%	1 1%	2 1%	9 1%	4 1%	1 2%	11 1%	1 1%	0 -	1 2%	3 1%	4 2%	1 0	3 1%	2 1%	0 -
Self-taught/ on my own	2 1%	2 1%	1 1%	4 1%	3 1%	0 -	1 1%	8 1%	5 1%	0 -	10 1%	2 1%	0 -	0 -	4 1%	3 1%	2 1%	1 0	1 0	2 3%
Employer or boss	2 1%	3 2%	2 2%	7 1%	2 1%	1 1%	1 0	10 1%	6 1%	0 -	15 1%	2 1%	0 -	0 -	3 1%	6 2%	2 1%	3 1%	1 0	1 2%
Books/ programs/ seminars/ classes	1 1%	1 0	1 1%	3 0	0 -	0 -	0 -	3 0	2 0	0 -	3 0	0 -	1 1%	2 2% m	0 -	2 1%	0 -	2 0	2 1%	0 -
Accountant	1 0	0 -	1 1%	5 1%	1 0	0 -	0 -	6 1%	2 0	0 -	5 0	1 1%	2 1%	0 -	1 0	1 0	0 -	4 1%	1 0	1 2% s
Both parents	1 0	1 1%	0 -	0 -	0 -	0 -	0 -	2 0	0 -	0 -	2 0	0 -	0 -	0 -	0 -	1 0	1 0	0 -	0 -	0 -
Teacher/ professor	1 0	0 -	1 1%	2 0	2 0	0 -	1 1%	5 0	1 0	0 -	5 0	0 -	1 1%	0 -	3 1%	0 -	0 -	1 0	2 1%	0 -
Spouse	0 -	3 2%	3 2%	14 2%	7 2%	3 3% a	7 4% a	23 2%	6 1%	1 2%	18 2%	7 4%	2 2%	2 3%	9 2%	7 3%	4 1%	5 1%	3 1%	1 1%
Journalist	0 -	1 1%	0 -	0 -	0 -	0 -	0 -	1 0	0 -	0 -	1 0	0 -	0 -	0 -	0 -	1 0	0 -	0 -	0 -	0 -
Grand parent	0 -	1 1%	0 -	2 0	0 -	3 2% de	0 -	3 0	1 0	2 5%	0 -	1 1% m	5 3% m	0 -	0 -	1 0	0 -	1 0	4 2% qs	0 -
Other	0 -	0 -	0 -	1 0	0 -	0 -	1 0	1 0	0 -	0 -	1 0	0 -	0 -	0 -	1 0	0 -	0 -	0 -	0 -	0 -

ING Direct "Scoop on Savings" Survey   60-4118-01

Q3. Who was the most influential person who taught you about saving money?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Don't know/ Not sure	6 3%	6 4%	4 4%	13 2%	5 1%	1 1%	5 3%	17 2%	15 3%	2 6%	26 2%	4 2%	3 2%	2 3%	7 2%	10 3%	7 2%	7 2%	4 2%	1 1%

ING Direct "Scoop on Savings" Survey   60-4118-01

Q3. Who was the most influential person who taught you about saving money?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
Nobody was particularly influential	596	161	113	206	117	158	55	47	34	38	32	18	69
	38%	35%	38%	40%	37%	36%	40%	45%	33%	38%	46%	35%	35%
Mother	360	139	67	107	47	126	25	12	23	22	10	7	45
	23%	30% CD	23% D	21%	15%	29% RSVW	18%	12%	22%	22%	15%	14%	22% S
Father	312	92	53	91	76	83	28	22	23	17	12	13	43
	20%	20%	18%	18%	24% C	19%	20%	21%	22%	17%	17%	24%	21%
Other family member	68	17	7	28	14	8	5	6	7	4	5	3	6
	4%	4%	3%	6%	5%	2%	3%	6% Q	7% Q	4%	7% Q	6%	3%
Investment advisor	38	5	9	17	8	7	3	6	1	5	2	2	6
	2%	1%	3%	3% A	2%	2%	2%	5% Q	1%	5%	2%	5%	3%
Friend	34	7	4	14	9	9	5	3	3	1	1	0	4
	2%	1%	1%	3%	3%	2%	4%	3%	3%	1%	1%	-	2%
Spouse	30	5	9	5	10	5	0	2	1	3	2	2	8
	2%	1%	3%	1%	3% AC	1%	-	2%	1%	3%	3% R	4% R	4% QR
Sibling	29	8	10	7	4	11	2	3	2	1	2	0	1
	2%	2%	3%	1%	1%	2%	2%	3%	2%	1%	2%	-	1%
Employer or boss	16	6	3	5	3	3	1	1	1	3	2	3	2
	1%	1%	1%	1%	1%	1%	1%	1%	1%	3%	2%	6% QX	1%
Author	13	0	2	7	4	0	3	1	2	1	0	1	4
	1%	-	1%	1% A	1% A	-	2% Q	1% Q	2% Q	1%	-	2% Q	2% Q
Self-taught/ on my own	13	5	2	1	4	1	1	0	3	1	0	2	2
	1%	1%	1%	0	1%	0	1%	-	3% Q	1%	-	3% Q	1%
Employed in financial sector	8	0	7	0	1	7	0	0	0	0	0	1	0
	0	-	2% ACD	-	0	2%	-	-	-	-	-	2%	-
Accountant	8	1	0	4	2	1	1	1	1	0	1	0	2
	0	0	-	1%	1%	0	0	1%	1%	-	1%	-	1%
Teacher/ professor	6	1	1	0	4	1	1	0	1	0	0	0	1
	0	0	0	-	1% C	0	1%	-	1%	-	-	-	1%
Grand parent	6	0	4	2	0	0	3	0	1	0	0	0	0
	0	-	1% A	0	-	-	2% QX	-	1%	-	-	-	-
Books/ programs/ seminars/ classes	6	2	1	2	1	3	0	0	0	0	0	0	1
	0	0	0	0	0	1%	-	-	-	-	-	-	1%
Both parents	2	0	0	2	0	0	1	0	0	0	0	0	1
	0	-	-	0	-	-	1%	-	-	-	-	-	1%
Journalist	1	0	0	0	1	0	0	0	0	0	0	0	0
	0	-	-	-	0	-	-	-	-	-	-	-	-
Other	1	0	0	0	1	0	0	0	0	0	0	0	1
	0	-	-	-	0	-	-	-	-	-	-	-	0

ING Direct "Scoop on Savings" Survey   60-4118-01

Q3. Who was the most influential person who taught you about saving money?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Don't know/ Not sure	35 2%	15 3%	3 1%	10 2%	7 2%	14 3%	2 1%	1 1%	2 1%	4 4%	1 2%	0 -	3 2%

ING Direct "Scoop on Savings" Survey   60-4118-01

Q4. Were you raised in a family that encouraged saving or spending?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
Spending	153 10%	68 9%	85 10%	48 14% FG	34 12% FG	37 11% G	25 7%	10 4%	15 9%	48 10%	43 10%	6 6%	21 8%	19 13%	2 4%	28 9%	84 10%	28 12% R	2 3%	11 8%
Saving	893 56%	419 58%	474 56%	203 60%	154 56%	182 54%	192 54%	161 58%	76 48%	229 50%	231 56%	70 64% HI	147 60% HI	107 71% HIJ	34 67% HI	201 62% QS	474 57%	119 52%	31 60%	65 49%
Neither	509 32%	226 31%	282 33%	81 24%	85 31%	109 32% C	133 37% C	102 37% C	64 40% LM	171 38% M	130 32% M	31 29% M	74 30% M	24 16%	14 28%	89 28%	260 31%	77 34%	18 35%	56 42% OP
Don't know/ Not sure	27 2%	14 2%	12 1%	7 2%	3 1%	8 2%	5 1%	4 2%	4 2%	9 2%	8 2%	2 2%	3 1%	1 0	0 -	4 1%	18 2%	4 2%	1 1%	0 -

ING Direct "Scoop on Savings" Survey   60-4118-01

Q4. Were you raised in a family that encouraged saving or spending?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
Spending	22 11%	17 11%	9 9%	68 11% eg	26 7%	11 9%	10 6%	92 9%	60 12%	1 2%	94 8%	30 15% m	22 14% m	8 10%	23 6%	35 12% qv	35 12% qv	36 11%	23 10%	1 2%
Saving	115 55%	91 56%	63 61%	348 57%	211 55%	66 56%	119 68% abde	578 57%	287 55%	29 66%	673 58% no	98 48%	71 47%	51 70% no	229 61% s	172 58%	147 52%	186 55%	124 56%	34 57%
Neither	71 34%	50 31%	28 27%	178 29%	142 37% dg	40 34%	42 24%	328 32%	168 32%	13 29%	368 32% p	72 35% p	55 36% p	14 19%	116 31%	81 27%	100 35%	109 32%	74 33%	23 38%
Don't know/ Not sure	1 1%	4 2%	3 3%	12 2%	6 2%	1 1%	4 2%	18 2%	8 2%	1 2%	21 2%	3 1%	3 2%	0 -	8 2%	8 3%	2 1%	6 2%	2 1%	1 2%

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ING Direct "Scoop on Savings" Survey   60-4118-01

Q4. Were you raised in a family that encouraged saving or spending?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
Spending	153	37	31	55	30	48	15	15	10	8	12	3	8
	10%	8%	11%	11%	10%	11% X	11% X	14% X	10%	8%	17% X	6%	4%
Saving	893	274	156	278	185	242	76	56	52	54	38	34	145
	56%	59%	53%	55%	59%	55%	55%	52%	50%	54%	54%	64%	72% QRSTUV
Neither	509	147	106	168	88	141	43	33	39	37	20	14	44
	32%	32%	36%	33%	28%	32% X	31%	32%	38% X	38% X	28%	27%	22%
Don't know/ Not sure	27	7	3	7	10	6	3	2	2	1	1	1	4
	2%	2%	1%	1%	3%	1%	2%	2%	2%	1%	1%	3%	2%

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Q5. At what age did you open your first savings account?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
Less than 5 years old	91 6%	38 5%	52 6%	35 10% EFG	25 9% EFG	13 4%	11 3%	7 3%	4 3%	11 2%	28 7% I	9 8% I	13 5%	19 13% HIL	6 12% HI	32 10% PRS	38 5%	19 8% PS	1 1%	2 1%
5-9 years old	410 26%	211 29% B	199 23%	115 34% EFG	101 37% EFG	84 25% FG	64 18%	45 16%	25 16%	93 20%	119 29% HI	28 26%	74 30% HI	58 39% HI	12 23%	110 34% PRS	204 24% RS	68 30% RS	7 13%	20 15%
10-14 years old	398 25%	207 28% B	191 22%	98 29% G	64 23% G	106 32% DFG	86 24% G	44 16%	39 25%	113 25%	96 23%	40 37% IJMN	66 27%	34 23%	8 17%	83 26%	210 25% R	54 24%	7 14%	39 29% R
15-19 years	452 29%	176 24%	276 32% A	65 19%	61 22%	94 28% C	130 37% CDE	102 37% CDE	62 39% JKLMN	158 35% JKM	112 27% M	19 18%	66 27% M	24 16%	11 21%	69 21%	251 30% O	57 25%	25 49% OPQS	43 32% O
20-24 years old	116 7%	58 8%	58 7%	4 1%	4 2%	17 5% CD	45 13% CDE	45 16% CDE	12 8%	38 8%	26 6%	6 6%	15 6%	9 6%	9 19% HIJKLM	6 2%	78 9% O	13 6% O	6 13% O	12 9% O
25 years old or older	51 3%	16 2%	35 4%	5 1%	9 3%	6 2%	7 2%	24 9% CDEF	7 4%	14 3%	12 3%	3 3%	9 4%	4 3%	2 4%	1 0	29 3% O	9 4% O	3 6% O	10 7% OP
I've never had a savings account.	19 1%	3 0	16 2% A	11 3% FG	3 1%	4 1% F	0 -	1 0	3 2%	8 2%	8 2% L	0 -	0 -	0 -	0 -	10 3% P	3 0	3 1%	1 1%	1 1%
Don't know/ Not sure	46 3%	18 2%	28 3%	6 2%	8 3%	11 3%	12 3%	9 3%	6 4% L	21 5% L	10 2%	3 3%	1 1%	3 2%	2 3%	10 3%	23 3%	5 2%	2 4%	6 4%
Summary																				
Mean (Age in yrs)	12.8	12.4	13.1 A	10.5	10.9	12.6 CD	14.3 CDE	15.7 CDEF	14.4 JKLM	13.8 JKLM	12.3 M	11.8	12.4 M	10.5	13.3 M	10.6	13.3 OQ	12.0 O	15.9 OPQ	14.7 OPQ

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Q5. At what age did you open your first savings account?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
Less than 5 years old	8 4%	12 7%	7 7%	35 6%	23 6%	5 5%	11 6%	50 5%	39 7%	2 6%	63 5%	16 8%	7 4%	5 7%	23 6%	29 10% stu	14 5%	14 4%	9 4%	2 4%
5-9 years old	51 24%	32 20%	17 17%	157 26%	133 35% abcdf	20 17%	46 26%	253 25%	146 28%	11 26%	285 25%	51 25%	48 32%	25 34%	106 28%	81 27%	69 24%	77 23%	60 27%	12 20%
10-14 years old	66 31% e	50 31% e	26 25%	153 25% e	73 19%	30 26%	41 23%	263 26%	124 24%	11 26%	288 25%	43 21%	50 33% n	17 23%	82 22%	68 23%	75 26%	100 30% q	59 27%	12 20%
15-19 years	53 25%	42 26%	32 31%	177 29%	102 27%	45 38% abe	47 26%	297 29%	139 27%	16 37%	337 29% o	67 33% o	30 20%	17 23%	102 27%	87 29%	84 30%	102 30%	58 26%	17 28%
20-24 years old	15 7%	11 7%	10 10%	40 7%	32 8%	7 6%	17 10%	84 8%	31 6%	0 -	93 8%	13 6%	7 4%	3 4%	37 10% s	18 6%	13 5%	23 7%	15 7%	9 15% rstu
25 years old or older	10 5%	7 4%	7 7% d	14 2%	10 3%	3 2%	6 3%	35 3%	16 3%	0 -	37 3%	3 1%	6 4%	6 8% n	13 4%	8 3%	8 3%	6 2%	12 5% t	5 9% rst
I've never had a savings account.	1 1%	1 1%	1 1%	9 2%	5 1%	1 1%	2 1%	3 0	13 3% h	3 6%	15 1%	1 1%	2 2%	0 -	3 1%	1 0	9 3% qru	3 1%	1 0	1 2%
Don't know/ Not sure	5 2%	6 4%	2 2%	20 3%	7 2%	5 5%	6 3%	31 3%	15 3%	0 -	36 3%	8 4%	2 1%	0 -	8 2%	3 1%	12 4% r	12 3%	9 4% r	1 2%
Summary																				
Mean (Age in yrs)	13.1	12.9	14.1 de	12.6	12.2	13.6 e	12.9	13.1 i	12.2	12.0	13.0	12.5	11.9	12.3	12.8	12.1	12.7	12.9	13.0	14.8 qrstu

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Q5. At what age did you open your first savings account?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
Less than 5 years old	91 6%	23 5%	22 7%	21 4%	25 8% C	26 6%	9 7%	3 3%	5 4%	6 6%	2 3%	2 3%	17 8%
5-9 years old	410 26%	107 23%	73 25%	122 24%	108 35% ABC	126 29% U	35 26%	26 25%	20 20%	17 17%	20 29%	16 30%	48 24%
10-14 years old	398 25%	104 22%	81 27%	132 26%	81 26%	108 25%	40 29% W	28 27%	40 39% QVWX	31 31% W	16 23%	7 14%	46 23%
15-19 years	452 29%	156 34% D	81 27% D	155 31% D	59 19%	132 30%	30 22%	34 33%	27 26%	31 31%	19 27%	17 33%	52 26%
20-24 years old	116 7%	26 6%	24 8%	46 9%	20 6%	18 4%	11 8%	6 6%	3 3%	8 8%	8 12% QT	9 17% QST	23 12% QT
25 years old or older	51 3%	22 5%	8 3%	11 2%	11 3%	12 3%	8 6%	4 4%	2 2%	5 5%	0 -	1 1%	7 4%
I've never had a savings account.	19 1%	11 2% C	2 1%	3 1%	2 1%	7 2%	2 1%	0 -	1 1%	0 -	3 4% X	0 -	0 -
Don't know/ Not sure	46 3%	14 3%	6 2%	18 4%	8 2%	8 2%	2 2%	4 3%	5 5%	2 2%	2 3%	1 2%	8 4%
Summary													
Mean (Age in yrs)	12.8	13.3 D	12.6	13.2 D	11.5	12.3	12.7	13.3	12.5	13.5	12.8	13.8	13.0

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Q8. Why do you Save?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
To have a financial buffer/ For a rainy day	681	314	367	121	113	129	171	146	63	207	173	46	99	69	23	113	392	81	26	64
	43%	43%	43%	36%	41%	39%	48% CE	53% CDE	40%	45%	42%	42%	41%	46%	46%	35%	47% OQ	36%	51% OQ	48% OQ
To achieve specific financial goals	471	230	241	122	83	100	107	58	34	122	128	33	89	50	16	110	259	68	8	25
	30%	32%	28%	36% G	30% G	30% G	30% G	21%	21%	27% H	31% H	30%	36% HI	33% H	32%	34% RS	31% RS	30% RS	15%	19%
I don't save	179	67	111	42	34	46	30	26	33	57	48	11	19	9	2	38	68	39	4	24
	11%	9%	13% A	12%	12%	14% F	8%	9%	21% IJKLM N	13% N	12%	10%	8%	6%	3%	12%	8%	17% P	7%	18% PR
Because I think I should	157	71	86	31	31	41	27	27	20	43	51	9	18	8	8	36	73	27	5	13
	10%	10%	10%	9%	11%	12% F	8%	10%	12%	9%	12% M	8%	7%	6%	16% LM	11%	9%	12%	10%	10%
I was raised to be a saver.	63	29	34	16	6	12	13	16	5	11	9	10	14	14	1	17	32	6	7	2
	4%	4%	4%	5%	2%	4%	4%	6% D	3%	2%	2%	9% HIJ	6% IJ	9% HIJ	1%	5%	4%	3%	13% OPQS	1%
Don't know/ Not sure	20	11	9	6	4	4	3	3	3	12	2	1	1	1	1	6	7	4	1	2
	1%	2%	1%	2%	1%	1%	1%	1%	2%	3% JL	0	1%	0	1%	1%	2%	1%	2%	2%	2%
Other	3	1	2	0	1	0	2	0	0	1	0	0	2	0	0	1	1	1	0	0
	0	0	0	-	0	-	1%	-	-	0	-	-	1%	-	-	0	0	0	-	-
For my children	3	2	2	1	1	1	0	1	1	2	1	0	0	0	0	0	1	0	1	2
	0	0	0	0	0	0	-	0	1%	0	0	-	-	-	-	-	0	-	1% OP	1% P
For the future	3	3	0	0	0	2	1	0	0	0	2	0	1	0	0	0	2	1	0	0
	0	0	-	-	-	1%	0	-	-	-	0	-	0	-	-	-	0	0	-	-
(DK/NS)	3	0	3	0	2	1	0	0	0	1	0	0	2	0	0	2	1	0	0	0
	0	-	0	-	1%	0	-	-	-	0	-	-	1%	-	-	0	0	-	-	-

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Q8. Why do you Save?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
To have a financial buffer/ For a rainy day	78	62	43	250	197	51	72	451	216	14	525	73	50	33	165	123	109	153	107	21
	37%	39%	42%	41%	51% abdg	44%	41%	44%	41%	32%	45% no	36%	33%	46%	44%	42%	38%	45%	48% s	35%
To achieve specific financial goals	75	55	28	180	98	34	47	311	146	13	329	73	52	16	112	89	100	84	67	17
	36% e	34% e	27%	30%	25%	29%	26%	31%	28%	30%	29%	36% mp	35%	21%	30%	30%	35% t	25%	30%	28%
I don't save	30	9	15	70	44	11	16	94	77	8	122	27	24	5	34	26	36	44	25	12
	14% b	5%	14% b	11% b	11% b	9%	9%	9%	15% h	18%	11%	13%	16%	7%	9%	9%	13%	13%	11%	20% qr
Because I think I should	16	23	12	62	32	11	27	97	53	7	105	21	17	14	42	39	15	38	14	8
	8%	14% e	12%	10%	8%	10%	16% ade	10%	10%	16%	9%	10%	11%	19% m	11% s	13% su	5%	11% s	6%	14% s
I was raised to be a saver.	5	7	6	34	7	5	12	46	18	0	51	5	4	3	17	10	14	13	7	1
	2%	4%	6%	6% e	2%	5%	7% e	4%	3%	-	4%	3%	3%	4%	5%	3%	5%	4%	3%	2%
Don't know/ Not sure	3	4	0	7	4	2	2	13	6	1	15	1	4	0	2	7	5	2	4	1
	1%	2%	-	1%	1%	2%	1%	1%	1%	2%	1%	1%	2%	-	1%	2%	2%	1%	2%	1%
Other	0	1	0	0	2	0	0	2	1	0	3	0	0	0	1	1	0	1	0	0
	-	1%	-	-	1%	-	-	0	0	-	0	-	-	-	0	0	-	0	-	-
For the future	1	0	0	2	0	0	1	1	1	1	1	1	0	1	1	0	2	0	0	0
	0	-	-	0	-	-	0	0	0	2%	0	0	-	1% m	0	-	1%	-	-	-
For my children	1	0	0	0	2	1	0	0	3	0	1	2	0	1	2	0	1	1	0	0
	0	-	-	-	0	1%	-	-	1% h	-	0	1% m	-	1% m	0	-	0	0	-	-
(DK/NS)	0	0	0	1	0	2	0	1	2	0	3	0	0	0	0	0	3	0	0	0
	-	-	-	0	-	1% e	-	0	0	-	0	-	-	-	-	-	1%	-	-	-

Q8. Why do you Save?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
To have a financial buffer/ For a rainy day	681	192	142	231	116	186	72	48	39	41	27	26	86
	43%	41%	48% D	46% D	37%	42%	52% T	45%	38%	41%	39%	50%	43%
To achieve specific financial goals	471	111	83	150	127	114	40	29	37	34	24	17	69
	30%	24%	28%	30%	40% ABC	26%	29%	27%	36%	34%	34%	33%	34% Q
I don't save	179	65	31	62	20	65	9	12	10	11	5	3	12
	11%	14% D	11%	12% D	6%	15% RX	6%	12%	10%	11%	7%	6%	6%
Because I think I should	157	59	24	40	34	48	12	10	12	10	6	4	15
	10%	13% C	8%	8%	11%	11%	9%	10%	11%	10%	8%	8%	8%
I was raised to be a saver.	63	22	12	15	15	15	4	5	4	2	6	2	16
	4%	5%	4%	3%	5%	3%	3%	5%	4%	2%	8%	3%	8% Q
Don't know/ Not sure	20	12	1	5	2	7	0	2	0	1	0	0	2
	1%	3% B	0	1%	1%	2%	-	1%	-	1%	-	-	1%
Other	3	1	1	1	0	0	0	0	1	0	1	0	0
	0	0	0	0	-	-	-	-	1% Q	-	1% Q	-	-
For my children	3	3	1	0	0	1	2	0	0	0	0	0	0
	0	1%	0	-	-	0	1%	-	-	-	-	-	-
For the future	3	0	0	3	0	0	0	0	0	1	0	0	0
	0	-	-	1%	-	-	-	-	-	1%	-	-	-
(DK/NS)	3	0	2	1	0	1	0	0	0	0	2	0	0
	0	-	1%	0	-	0	-	-	-	-	2% X	-	-

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Q9. What are you saving for?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: Savers	1386	676	710	191	206	326	327	336	130	391	367	97	220	127	54	222	805	174	61	119
Weighted	1384	650	734	291	238	286	321	248	122	388	363	98*	224	141*	48*	278	761	185	47*	105
Retirement	807 58%	398 61%	409 56%	98 34%	147 62% C	184 64% CG	239 74% CDEG	139 56% C	66 54%	226 58%	209 57%	53 54%	141 63%	85 60%	28 58%	120 43%	504 66% OQRS	102 55% OR	19 40%	58 55%
Travel	530 38%	244 38%	286 39%	127 44% EF	108 46% EF	89 31%	101 31%	104 42% EF	37 30%	135 35%	133 37%	46 47% HI	96 43% H	62 44% H	21 44%	122 44%	281 37%	73 39%	17 37%	35 33%
Car/ vehicle	341 25%	197 30% B	144 20%	115 40% DEFG	54 23%	55 19%	65 20%	52 21%	28 23%	89 23%	71 20%	30 30% J	63 28% J	49 35% IJ	11 23%	98 35% PQRS	177 23%	35 19%	7 14%	21 20%
House/ Condo	336 24%	157 24%	179 24%	178 61% DEFG	77 32% EFG	40 14% FG	26 8%	16 6%	21 17%	87 22%	93 26%	24 24%	55 24%	49 35% HIN	8 16%	138 50% PQRS	115 15%	57 31% PRS	3 6%	20 19% R
Renovations	277 20%	117 18%	160 22%	45 16%	65 27% CFG	57 20%	62 19%	48 19%	20 17%	77 20%	68 19%	28 28%	40 18%	32 23%	13 26%	30 11%	183 24% OS	41 22% OS	8 18%	12 11%
Child's education	255 18%	138 21% B	117 16%	66 23% FG	79 33% CEFG	65 23% FG	31 10%	14 6%	12 10%	51 13%	70 19% HI	28 28% HIL	39 17%	43 31% HIJL	11 24% H	24 9%	180 24% ORS	35 19% OR	3 5%	11 11%
Furniture	188 14%	75 12%	112 15%	68 23% EFG	39 16% FG	31 11%	29 9%	21 9%	15 12%	56 14%	54 15%	17 17% L	20 9%	22 15%	4 7%	46 17% R	91 12%	36 19% PRS	2 4%	11 10%
Household entertainment	141 10%	79 12% B	62 8%	47 16% FG	37 15% FG	29 10% F	12 4%	16 6%	12 10%	49 13% J	26 7%	6 6%	23 10%	18 13%	7 14%	45 16% PR	59 8% R	27 15% PR	0 -	9 9% R
My education	119 9%	50 8%	69 9%	102 35% DEFG	11 4% FG	4 1% G	2 1%	0 -	9 7%	27 7%	17 5%	4 4%	29 13% IJK	31 22% HIJKLN	2 5%	67 24% PQRS	33 4%	14 8% R	0 -	3 3%
Computer	117 8%	56 9%	61 8%	45 16% DEFG	18 8%	21 7%	15 5%	18 7%	13 11%	35 9%	26 7%	4 4%	16 7%	17 12% K	7 15%	44 16% PQ	46 6%	14 8%	3 7%	10 9%
Cottage or recreational property	85 6%	58 9% B	27 4%	26 9% G	22 9% FG	17 6% G	15 5%	6 2%	2 2%	22 6%	26 7% H	5 5%	13 6%	17 12% HI	1 2%	14 5%	52 7%	11 6%	3 6%	5 5%
Emergency funds/ unexpected expenses/ security	44 3%	18 3%	27 4%	2 1%	10 4% C	7 3%	18 6% C	7 3%	3 3%	14 3%	10 3%	5 5%	7 3%	2 1%	3 7% M	6 2%	25 3%	5 3%	2 5%	6 6%
No particular reason/ just because/ 'a rainy day'	22 2%	10 2%	12 2%	2 1%	4 2%	3 1%	4 1%	8 3%	4 3% L	6 2%	3 1%	4 4% L	0 -	4 3% L	1 2% L	2 1%	16 2%	2 1%	1 3%	1 1%
Wedding	12 1%	0 -	12 2% A	11 4% DEFG	0 -	0 0	0 -	0 -	0 -	6 1% J	0 -	0 -	1 1%	5 3% J	0 -	9 3% P	0 -	3 1% P	0 -	0 0
Future living expenses/ bills	11 1%	6 1%	5 1%	0 -	2 1%	4 1%	2 1%	4 1%	1 1%	0 -	2 1%	3 3% I	4 2% I	1 0	0 -	4 1%	6 1%	0 -	0 -	2 2%
Children/ grandchildren	7 1%	2 0	5 1%	1 0	1 0	0 -	0 -	5 2% EF	1 1%	1 0	3 1%	1 1%	2 1%	0 -	0 -	0 -	4 1%	1 1%	1 2% O	1 1%
Medical expenses	6 0	1 0	5 1%	3 1%	0 -	1 0	1 0	0 -	1 1%	1 0	2 1%	0 -	0 -	1 1%	0 -	2 1%	1 0	3 2% P	0 -	0 -
Pay down debts	4 0	2 0	2 0	0 -	0 -	0 -	4 1%	1 0	1 1%	0 -	1 0	0 -	1 0	1 1%	0 -	0 -	3 0	0 -	1 1% O	1 1%

Holiday/ Christmas gifts	4	0	4	0	1	3	1	0	1	1	1	0	1	0	0	0	2	0	2	0
	0	0	0	-	0	1%	0	-	1%	0	0	-	0	-	-	0	0	-	4%	-

OPQS

Q9. What are you saving for?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Business	2 / 0	1 / 0	1 / 0	0 / -	2 / 1%	0 / -	0 / -	1 / 0	1 / 1%	0 / -	1 / 0	0 / -	1 / 0	0 / -	0 / -	1 / 0	1 / 0	1 / 1%	0 / -	0 / -
Child's wedding	2 / 0	0 / -	2 / 0	0 / -	0 / -	0 / 0	2 / 1%	0 / -	0 / -	0 / 0	1 / 0	0 / -	0 / -	0 / -	1 / 2% IL	0 / -	2 / 0	0 / -	0 / -	0 / -
Taxes/ income taxes/ property taxes	2 / 0	1 / 0	1 / 0	1 / 0	0 / -	1 / 0	0 / -	0 / -	0 / -	0 / -	1 / 0	0 / -	1 / 0	0 / -	0 / -	1 / 0	1 / 0	0 / -	0 / -	0 / -
Nothing	1 / 0	0 / -	1 / 0	0 / -	0 / -	0 / -	0 / -	1 / 0	0 / -	0 / -	0 / -	0 / -	0 / -	1 / 0	0 / -	0 / -	1 / 0	0 / -	0 / -	0 / -
Other	24 / 2%	10 / 2%	13 / 2%	1 / 0	6 / 3% F	5 / 2%	1 / 0	10 / 4% CF	1 / 1%	5 / 1%	10 / 3%	2 / 2%	3 / 1%	1 / 1%	1 / 2%	4 / 2%	13 / 2%	4 / 2%	3 / 7% OPS	0 / -
(DK/NS)	4 / 0	3 / 0	1 / 0	0 / -	1 / 0	2 / 1%	0 / -	1 / 0	1 / 1%	1 / 0	0 / -	0 / -	0 / -	1 / 0	1 / 2% JL	0 / -	4 / 0	0 / -	0 / -	0 / -

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Q9. What are you saving for?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: Savers	193	168	73	540	318	94	156	964	393	29	1049	164	110	63	336	262	244	286	206	45
Weighted	177	149	88*	529	337	104*	159	909	440	34**	1018	175	123*	68*	339	262	244	291	194	47*
Retirement	110 62% f	98 66% ef	51 58%	317 60% f	183 54%	49 47%	91 58%	583 64% i	209 48%	15 44%	596 59%	98 56%	75 61%	38 56%	200 59%	157 60%	142 58%	167 57%	118 61% v	20 43%
Travel	76 43% f	72 48% defg	42 47% f	188 36%	124 37%	29 28%	55 35%	346 38%	173 39%	11 32%	402 40%	56 32%	52 42%	19 29%	130 38%	111 42%	86 35%	106 36%	81 42%	13 27%
Car/ vehicle	43 24%	32 21%	21 24%	130 25%	93 28%	22 21%	41 26%	208 23%	123 28%	10 28%	244 24%	45 26%	35 28%	17 26%	93 27%	52 20%	59 24%	75 26%	46 24%	11 24%
House/ Condo	41 23%	41 28%	24 27%	125 24%	82 24%	23 22%	42 26%	122 13%	200 45% h	14 41%	237 23%	61 35% mp	29 24%	9 13%	92 27% u	63 24%	59 24%	72 25%	36 18%	12 25%
Child's education	38 21%	31 21%	17 19%	103 20% e	47 14%	19 18%	32 20%	184 20% i	66 15%	5 14%	68 7%	77 44% m	79 64% mnp	31 46% m	64 19%	46 18%	39 16%	61 21%	39 20%	4 9%
Renovations	31 18%	23 15%	21 24%	103 19%	75 22%	23 23%	35 22%	243 27% i	29 7%	5 14%	187 18%	42 24%	33 27%	15 23%	69 20%	43 16%	35 15%	59 20%	57 29% qrst	12 25%
Cottage or recreational property	22 12% bde	6 4%	3 4%	30 6%	20 6%	5 4%	12 7%	50 5%	35 8%	1 3%	53 5%	11 6%	15 12% m	6 9%	22 7% u	12 4%	10 4%	35 12% qrsu	3 2%	1 3%
Furniture	21 12%	19 13%	16 18%	64 12%	55 16%	13 13%	21 13%	97 11%	85 19% h	6 18%	129 13%	28 16%	24 20%	7 10%	51 15%	36 14%	27 11%	48 17%	19 10%	6 13%
My education	19 11%	12 8%	10 11%	45 9%	23 7%	10 9%	24 15% de	37 4%	73 17% h	8 23%	81 8%	21 12%	14 11%	3 4%	32 9%	22 8%	26 11% u	23 8%	10 5%	7 14% u
Household entertainment	12 7%	14 10%	8 9%	56 11%	40 12%	11 10%	17 11%	68 7%	70 16% h	2 7%	101 10%	20 11%	14 11%	6 9%	35 10%	29 11%	24 10%	31 11%	17 9%	4 9%
Computer	11 6%	9 6%	10 11%	52 10%	29 8%	8 8%	20 12%	57 6%	53 12% h	7 20%	83 8%	18 10%	9 7%	7 11%	39 12% t	25 10% t	25 10% t	13 5%	12 6%	4 8%
Emergency funds/ unexpected expenses/ security	8 4%	1 1%	1 2%	23 4% b	6 2%	5 5% b	5 3%	26 3%	18 4%	1 2%	36 4%	2 1%	4 3%	3 4%	11 3%	7 3%	8 3%	13 4%	5 3%	1 1%
Pay down debts	2 1%	0 -	1 1%	1 0	0 -	0 -	0 -	3 0	2 0	0 -	4 0	0 -	0 -	0 -	1 0	0 -	1 1%	1 0	0 -	1 1%
Future living expenses/ bills	2 1%	0 -	1 1%	6 1%	2 1%	0 -	4 2%	8 1%	3 1%	1 2%	10 1%	0 -	0 -	1 2%	5 1%	1 0	2 1%	4 1%	0 -	0 -
Medical expenses	2 1%	1 1%	0 -	0 -	3 1% d	0 -	0 -	3 0	3 1%	0 -	5 0	0 -	1 1%	0 -	1 0	1 0	0 -	1 0	3 2%	0 -
Children/ grandchildren	2 1%	1 1%	0 -	1 0	1 0	2 2% d	1 1%	6 1%	1 0	0 -	7 1%	0 -	0 -	0 -	3 1%	1 0	1 0	0 -	2 1%	0 -
Taxes/ income taxes/ property taxes	1 0	0 -	0 -	0 -	1 0	0 -	0 -	2 0	0 -	0 -	2 0	0 -	0 -	0 -	1 0	0 -	0 -	0 -	1 0	0 -
Business	1 0	1 1%	0 -	0 -	1 0	0 -	0 -	0 -	2 1%	0 -	1 0	0 -	1 1%	0 -	0 -	1 0	1 0	0 -	0 -	1 2% qt
No particular reason/ just because/ 'a rainy day'	1 0	2 1%	1 1%	10 2%	7 2%	2 2%	2 2%	18 2%	5 1%	0 -	16 2%	2 1%	1 1%	3 5%	9 3%	4 2%	2 1%	4 1%	3 1%	1 3%

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Q9. What are you saving for?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Child's wedding	0 -	1 1% d	1 1%	0 -	0 -	0 -	0 -	2 0	0 -	0 -	2 0	0 -	0 -	0 -	0 -	2 1%	0 -	0 0	0 -	0 -
Holiday/ Christmas gifts	0 -	1 1%	0 -	3 1%	0 -	0 -	0 -	1 0	3 1%	0 -	3 0	1 1%	0 -	0 -	0 -	2 1%	0 -	1 0	0 -	1 3% qsu
Wedding	0 -	0 0	3 3% e	6 1%	1 0	1 1%	3 2%	3 0	8 2% h	1 3%	12 1%	0 -	0 -	0 -	3 1%	3 1%	4 2%	2 1%	0 -	0 -
Nothing	0 -	0 -	0 -	1 0	0 -	0 -	1 0	1 0	0 -	0 -	1 0	0 -	0 -	0 -	1 0	0 -	0 -	0 -	0 -	0 -
Other	2 1%	3 2%	4 4%	8 1%	5 1%	2 2%	2 1%	20 2%	4 1%	0 -	20 2%	1 1%	1 1%	1 2%	3 1%	7 3%	7 3% t	1 0	5 2%	0 -
(DK/NS)	0 -	0 -	0 -	3 1%	0 -	1 1%	2 1% e	3 0	1 0	0 -	2 0	1 1%	1 1%	0 -	1 0	0 -	1 0	1 0	1 1%	0 -

ING Direct "Scoop on Savings" Survey   60-4118-01

Q9. What are you saving for?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: Savers	1386	365	264	449	308	332	134	94	93	93	67	51	216
Weighted	1384	388	264	441	292	365	129	92*	92*	87*	65*	50*	186
Retirement	807	179	142	270	215	174	81	62	63	59	44	33	130
	58%	46%	54%	61% A	74% ABC	48%	62% Q	68% Q	69% Q	67% Q	67% Q	66% Q	70% Q
Travel	530	142	86	193	109	153	49	28	28	32	22	16	77
	38%	37%	33%	44% B	37%	42%	38%	30%	30%	37%	34%	33%	42%
Car/ vehicle	341	93	76	117	55	100	27	17	20	18	15	11	45
	25%	24%	29% D	26% D	19%	27%	21%	18%	22%	20%	23%	22%	24%
House/ Condo	336	104	63	113	57	122	24	22	26	12	16	8	17
	24%	27% D	24%	26%	19%	33% RUWX	19% X	24% X	29% UX	14%	24% X	16%	9%
Renovations	277	52	47	120	58	74	26	14	16	21	18	10	44
	20%	13%	18%	27% ABD	20% A	20%	20%	15%	17%	24%	27%	19%	23%
Child's education	255	58	43	96	57	71	28	23	22	14	5	9	27
	18%	15%	16%	22% A	20%	19% V	22% V	25% VX	23% V	16%	8%	18%	15%
Furniture	188	60	25	76	27	63	18	7	15	7	4	6	20
	14%	15% D	10%	17% BD	9%	17% S	14%	8%	16%	8%	7%	13%	11%
Household entertainment	141	52	25	48	16	54	11	10	4	6	5	4	14
	10%	13% D	9%	11% D	6%	15% TX	8%	11%	5%	7%	8%	7%	7%
My education	119	62	28	15	14	55	9	5	6	4	0	1	2
	9%	16% CD	10% CD	3%	5%	15% RSUVWX	7% VX	6% X	7% VX	5%	-	2%	1%
Computer	117	52	14	40	12	40	8	7	9	4	2	1	10
	8%	13% BD	5%	9% D	4%	11% W	6%	8%	10%	4%	3%	1%	6%
Cottage or recreational property	85	12	26	31	16	34	4	3	8	7	4	1	9
	6%	3%	10% A	7% A	5%	9% R	3%	4%	9%	8%	7%	2%	5%
Emergency funds/ unexpected expenses/ security	44	13	12	15	4	15	6	1	3	2	2	3	5
	3%	3%	5% D	3%	1%	4%	4%	1%	3%	3%	3%	7%	3%
No particular reason/ just because/ 'a rainy day'	22	8	8	3	3	6	0	1	1	2	0	1	5
	2%	2%	3% C	1%	1%	2%	-	1%	1%	2%	-	1%	3%
Wedding	12	5	1	2	3	6	3	0	0	0	0	0	0
	1%	1%	1%	0	1%	2%	2%	-	-	-	-	-	-
Future living expenses/ bills	11	4	1	4	1	3	1	0	0	1	0	0	3
	1%	1%	1%	1%	1%	1%	1%	-	-	1%	-	-	1%
Children/ grandchildren	7	0	2	2	3	0	1	1	0	1	0	0	3
	1%	-	1%	0	1%	-	1%	1%	-	1%	-	-	2% Q
Medical expenses	6	2	2	1	0	3	0	0	0	0	0	0	0
	0	1%	1%	0	-	1%	-	-	-	-	-	-	-
Pay down debts	4	1	2	0	2	0	0	1	1	1	0	1	1
	0	0	1%	-	1%	-	-	1%	1%	1%	-	2% Q	1%
Holiday/ Christmas gifts	4	1	1	1	1	1	1	0	0	1	0	0	0
	0	0	1%	0	0	0	1%	-	-	1%	-	-	-

ING Direct "Scoop on Savings" Survey   60-4118-01

Q9. What are you saving for?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Business	2 0	2 1%	0 -	0 -	0 -	2 0	0 -	0 -	0 -	0 -	0 -	0 -	1 0
Child's wedding	2 0	0 -	1 0	0 -	1 0	1 0	0 -	0 -	0 -	0 -	0 -	1 2%	0 -
Taxes/ income taxes/ property taxes	2 0	1 0	0 -	1 0	0 -	1 0	1 1%	0 -	0 -	0 -	0 -	0 -	0 -
Nothing	1 0	0 -	0 -	0 -	1 0	0 -	0 -	0 -	0 -	0 -	0 -	0 -	1 0
Other	24 2%	7 2%	4 2%	6 1%	7 2%	4 1%	3 2%	0 -	1 1%	1 1%	3 5% QS	2 4%	3 2%
(DK/NS)	4 0	0 -	2 1%	1 0	1 0	2 0	1 1%	0 -	0 -	0 -	1 1%	0 -	0 -

Q10.[SUMMARY - TOP2BOX] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
I save up for the things I buy.	904	405	499	205	153	173	200	172	87	243	228	66	147	105	29	195	475	112	37	74
	57%	56%	58%	61%	56%	52%	57%	62% E	55%	53%	55%	60%	60%	69% HIJ	57%	61% Q	57%	49%	73% PQS	56%
I only buy if I have the money to pay for it.	883	401	482	208	134	176	185	179	92	255	197	67	142	97	33	199	445	116	36	81
	56%	55%	56%	62% DF	49%	53%	52%	64% DEF	58% J	56% J	48%	61% J	58% J	64% J	66% J	62% PQ	53%	51%	70% PQ	62%
I save regularly.	862	406	456	180	128	169	214	172	63	225	218	64	148	110	35	168	494	101	37	57
	55%	56%	53%	53%	46%	50%	60% DE	62% DE	40%	49%	53% H	58% H	60% HI	73% HIJKL	70% HIJ	52%	59% QS	44%	73% OPQS	43%
I want to save but don't have enough left over.	735	312	423	187	140	182	144	82	90	201	221	50	114	52	8	175	330	130	17	81
	46%	43%	50% A	55% FG	51% FG	54% FG	41% G	30%	57% IMN	44% N	54% IMN	45% N	47% MN	34% N	16%	54% PR	39%	57% PR	33%	61% PR
I'm a good saver.	705	326	379	157	88	130	173	156	61	202	168	54	104	89	27	142	407	79	28	42
	45%	45%	44%	46% D	32%	39%	49% DE	56% CDEF	39%	44%	41%	49%	43%	59% HIJL	53%	44% S	49% QS	35%	55% QS	32%
I spend as much as I earn.	525	225	300	139	102	129	108	48	40	166	160	27	87	39	6	110	257	89	13	53
	33%	31%	35%	41% FG	37% G	38% FG	30% G	17%	25%	39% HKMN	39% HKMN	25%	36% HN	26%	13%	34%	31%	39% PR	25%	41% PR
Buy now. Pay later.	322	147	175	72	73	65	69	44	36	97	85	26	44	27	8	63	170	51	7	28
	20%	20%	21%	21%	26% EG	19%	19%	16%	23%	21%	21%	23%	18%	18%	16%	20%	20%	22%	13%	21%
I have enough money to last me the rest of my life.	251	134	116	8	9	21	95	117	21	67	52	15	45	27	23	15	184	14	22	16
	16%	18% B	14%	2%	3%	6% C	27% CDE	42% CDEF	13%	15%	13%	14%	18%	18%	47% HIJKLM	5%	22% OQS	6%	42% OPQS	12% O

Q10.[SUMMARY - TOP2BOX] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
I save up for the things I buy.	112	97	65	338	220	73	113	573	305	25	683	110	72	39	223	168	155	192	132	31
	53%	60%	63%	56%	57%	62%	64% d	56%	58%	59%	59% o	54%	48%	54%	59%	57%	54%	57%	59%	52%
I save regularly.	110	93	56	322	220	61	105	588	254	21	656	114	59	34	220	164	153	168	122	30
	52%	58%	55%	53%	57%	52%	60%	58% i	49%	49%	57% o	56% o	39%	46%	59% t	56%	54%	50%	55%	51%
I only buy if I have the money to pay for it.	105	86	66	346	211	68	111	524	333	26	668	115	62	38	216	176	145	186	124	31
	50%	53%	65%	57%	55%	58%	63% a	52%	64% h	59%	58% o	57% o	41%	52%	58%	59%	51%	55%	56%	52%
I want to save but don't have enough left over.	98	70	43	294	168	61	82	422	287	25	503	107	85	40	164	130	130	173	103	32
	47%	43%	42%	49%	44%	53%	47%	42%	55% h	58%	44%	52% m	56% m	55%	44%	44%	46%	51%	46%	55%
I spend as much as I earn.	87	54	37	205	96	47	44	302	209	14	352	81	64	29	97	101	102	139	65	18
	42% eg	33%	36%	34% eg	25%	40% eg	25%	30%	40% h	34%	30%	40% m	42% m	39%	26%	34% q	36% q	41% qu	29%	31%
I'm a good saver.	81	70	49	272	172	61	98	494	194	17	546	83	47	29	188	125	126	130	103	31
	39%	43%	48%	45%	45%	52%	55% abde	49% i	37%	39%	47% o	41%	31%	40%	50% t	42%	44%	38%	46%	52%
Buy now. Pay later.	60	36	16	129	59	22	26	219	90	13	214	42	48	17	64	62	62	86	38	9
	29% ceg	22%	15%	21% eg	15%	19%	15%	22%	17%	31%	19%	21%	32% mn	24%	17%	21%	22%	26% qu	17%	15%
I have enough money to last me the rest of my life.	40	22	23	82	65	19	24	216	30	4	219	14	13	5	67	45	42	60	33	5
	19%	14%	22%	14%	17%	16%	14%	21% i	6%	10%	19% nop	7%	9%	7%	18%	15%	15%	18%	15%	8%

ING Direct "Scoop on Savings" Survey   60-4118-01

Q10.[SUMMARY - TOP2BOX] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
I save up for the things I buy.	904	274	164	285	182	246	80	62	53	57	35	31	126
	57%	59%	55%	56%	58%	56%	58%	58%	51%	57%	50%	59%	63%
I only buy if I have the money to pay for it.	883	299	161	255	168	227	78	60	51	57	38	29	136
	56%	64% BCD	54%	50%	53%	52%	57%	56%	50%	57%	53%	56%	68% QRTV
I save regularly.	862	214	161	277	211	188	85	60	51	60	42	35	153
	55%	46%	54% A	55% A	67% ABC	43%	61% Q	56% Q	49%	60% Q	60% Q	65% Q	76% QRSTUV
I want to save but don't have enough left over.	735	269	141	223	101	262	67	49	48	40	28	16	36
	46%	58% BCD	48% D	44% D	32%	60% RSTUVWX	49% WX	46% X	46% X	40% X	39% X	31% X	18%
I'm a good saver.	705	201	140	205	159	143	60	43	43	50	32	34	141
	45%	43%	47%	40%	51% AC	33% Q	43%	41%	42%	51% Q	45%	64% QRST	70% QRSTUV
I spend as much as I earn.	525	169	97	175	84	192	48	34	36	25	17	14	26
	33%	36% D	33%	34% D	27%	44% SUVWX	35% X	32% X	35% X	25% X	24% X	27% X	13%
Buy now. Pay later.	322	77	66	115	64	95	34	25	22	19	19	10	25
	20%	17%	22%	23% A	21%	22% X	25% X	23% X	21%	20%	27% X	20%	13%
I have enough money to last me the rest of my life.	251	44	46	91	70	11	9	15	18	17	15	15	112
	16%	9%	15% A	18% A	22% AB	3%	7% Q	15% Q	17% QR	17% QR	21% QR	28% QR	56% QRSTUVW

ING Direct "Scoop on Savings" Survey   60-4118-01

Q10.[SUMMARY - LOW2BOX] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Under graduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
I have enough money to last me the rest of my life.	1118	487	632	312	240	276	200	90	113	319	311	76	173	109	16	278	520	188	20	104
	71%	67%	74% A	92% EFG	87% FG	82% FG	56% G	32%	71% N	70% N	76% N	70% N	71% N	72% N	33%	86% PR	62% R	83% PR	39%	79% PR
Buy now. Pay later.	896	420	476	194	131	194	207	171	85	250	223	61	148	100	29	182	489	114	32	71
	57%	58%	56%	57%	48%	58% D	58% D	61% D	54%	55%	54%	56%	61%	66% IJ	58%	57%	59% Q	50%	63%	54%
I spend as much as I earn.	734	374	360	125	118	144	178	169	72	199	166	58	117	89	33	139	439	87	23	44
	46%	51% B	42%	37%	43%	43%	50% CE	61% CDEF	46%	44%	40%	53% J	48%	58% HIJL	66% HIJL	43%	52% OQS	38%	44%	33%
I want to save but don't have enough left over.	496	241	255	83	72	87	128	126	34	136	109	39	77	71	31	88	306	52	24	26
	31%	33%	30%	24%	26%	26%	36% CDE	45% CDEF	21%	30%	26%	36% H	31% H	47% HIJL	62% HIJKL	27%	37% OQS	23%	47% OQS	20%
I'm a good saver.	465	203	263	110	100	115	88	52	56	120	128	35	84	34	9	111	218	77	8	48
	29%	28%	31%	32% G	36% FG	34% FG	25%	19%	35% IMN	26%	31%	32%	34% IMN	22%	19%	34% PR	26% R	34% PR	15%	37% PR
I only buy if I have the money to pay for it.	396	187	210	61	83	94	104	54	38	108	122	27	61	32	8	64	230	61	7	31
	25%	26%	25%	18%	30% CG	28% CG	29% CG	20%	24%	24%	30% N	24%	25%	21%	15%	20%	28% OR	27% R	14%	24%
I save regularly.	396	162	234	97	86	91	72	49	52	121	109	27	59	25	4	96	178	72	8	39
	25%	22%	27% A	29% FG	31% FG	27% FG	20%	18%	33% MN	26% MN	27% MN	24% N	24% N	16%	9%	30% PR	21%	32% PR	15%	29% PR
I save up for the things I buy.	324	146	178	73	62	74	75	40	30	104	88	20	49	26	8	56	185	52	4	26
	20%	20%	21%	22% G	22% G	22% G	21% G	14%	19%	23%	21%	18%	20%	17%	15%	17%	22% R	23% R	7%	20% R

ING Direct "Scoop on Savings" Survey   60-4118-01

Q10.[SUMMARY - LOW2BOX] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
I have enough money to last me the rest of my life.	144	124	71	443	247	89	125	642	440	37	768	165	126	60	253	207	208	247	155	43
	69%	77% e	69%	73% e	64%	76% e	71%	63%	84% h	86%	66%	81% m	83% m	83% m	67%	70%	73%	73%	69%	72%
Buy now. Pay later.	101	96	68	359	208	65	110	575	299	22	669	118	67	43	205	172	155	187	141	32
	48%	59%	66% a	59% a	54%	56%	63% a	57%	57%	52%	58% o	58% o	44%	59%	55%	58%	55%	55%	63%	55%
I spend as much as I earn.	80	87	45	279	185	59	95	528	188	19	566	83	57	29	186	143	129	134	117	23
	38%	54% a	44%	46%	48%	51%	54% ad	52% i	36%	44%	49% no	41%	38%	40%	50% t	48%	45%	40%	52% t	39%
I'm a good saver.	73	55	28	182	99	29	47	266	180	19	328	54	61	21	98	93	82	116	60	14
	35%	34% e	27%	30%	26%	25%	27%	26%	34% h	44%	28%	27%	41% mn	30%	26%	32%	29%	34% q	27%	24%
I only buy if I have the money to pay for it.	63	51	23	155	74	31	33	284	106	6	267	49	55	26	89	80	68	88	59	12
	30% eg	31% eg	22%	26% eg	19%	26%	19%	28% i	20%	15%	23%	24%	36% mn	35% m	24%	27%	24%	26%	26%	19%
I want to save but don't have enough left over.	63	60	40	191	110	34	66	376	110	11	398	48	33	18	125	105	86	90	73	15
	30%	37%	39%	31%	29%	29%	38%	37% i	21%	25%	34% no	23%	22%	25%	33%	36% t	30%	27%	33%	26%
I save up for the things I buy.	61	30	13	144	57	20	35	215	101	8	221	42	44	17	80	54	69	80	30	10
	29% bcef	18%	12%	24% ce	15%	17%	20%	21%	19%	19%	19%	21%	29% m	23%	21% u	18%	24% u	24% u	14%	18%
I save regularly.	56	39	24	162	84	31	41	220	162	14	268	48	60	21	79	70	76	97	57	16
	27%	24%	23%	27%	22%	27%	23%	22%	31% h	34%	23%	23%	40% mn	29%	21%	24%	27%	29% q	26%	28%

ING Direct "Scoop on Savings" Survey   60-4118-01

Q10.[SUMMARY - LOW2BOX] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
I have enough money to last me the rest of my life.	1118	360	211	348	199	390	107	83	68	63	44	21	58
	71%	78%	71%	68%	63%	89%	78%	79%	67%	63%	62%	40%	29%
		CD				RSTUVWX	UVWX	UVWX	WX	WX	WX		
Buy now. Pay later.	896	278	157	276	185	230	70	64	51	59	41	28	138
	57%	60%	53%	54%	59%	52%	50%	60%	50%	59%	59%	53%	69%
													QRTW
I spend as much as I earn.	734	175	146	236	177	142	60	49	40	52	41	31	151
	46%	38%	49%	47%	57%	32%	43%	47%	39%	53%	59%	59%	75%
			A	A	AC		Q	Q		Q	QRT	QT	QRSTUVW
I want to save but don't have enough left over.	496	95	83	172	146	81	37	33	29	38	30	22	124
	31%	20%	28%	34%	47%	18%	27%	31%	28%	39%	42%	42%	62%
			A	A	ABC			Q	Q	Q	QR	QR	QRSTUVW
I'm a good saver.	465	133	94	165	73	172	40	33	32	27	19	8	27
	29%	29%	32%	32%	23%	39%	29%	31%	31%	27%	27%	15%	13%
			D	D		RUWX	X	WX	WX	X	X		
I only buy if I have the money to pay for it.	396	84	80	144	88	120	36	27	35	25	16	11	38
	25%	18%	27%	28%	28%	27%	26%	26%	34%	25%	23%	21%	19%
			A	A	A	X			X				
I save regularly.	396	135	76	135	50	160	27	22	34	21	12	5	21
	25%	29%	26%	27%	16%	37%	20%	20%	33%	21%	16%	9%	11%
		D	D	D		RSUVWX	X	X	RVWX	X			
I save up for the things I buy.	324	74	65	115	69	105	27	23	25	17	20	11	31
	20%	16%	22%	23%	22%	24%	20%	22%	25%	18%	29%	21%	16%
			A		A	X					X		

ING Direct "Scoop on Savings" Survey   60-4118-01

Q10_1. [I only buy if I have the money to pay for it.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132

I only buy if I have the money to pay for it.

	Total	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Completely agree	426	192	234	102	54	73	91	106	53	119	81	35	62	55	22	103	197	59	25	38
	27%	26%	27%	30% DE	20%	22%	26%	38% DEF	34% J	26% J	20%	32% J	25%	36% JL	43% IJL	32% P	24%	26%	49% OPQS	29%
Somewhat agree	457	209	247	107	80	104	94	73	39	136	117	32	80	42	12	96	248	57	11	44
	29%	29%	29%	32%	29%	31%	26%	26%	24%	30%	28%	29%	33%	28%	23%	30%	30%	25%	21%	33%
Neither agree nor disagree	303	140	163	69	59	65	66	44	28	93	92	16	41	23	9	59	160	51	8	19
	19%	19%	19%	20%	21%	19%	19%	16%	17%	20%	22%	15%	17%	15%	18%	18%	19%	22%	15%	14%
Somewhat disagree	319	157	162	54	64	73	86	42	29	87	94	22	48	30	8	53	185	47	6	27
	20%	22%	19%	16%	23% G	22% G	24% CG	15%	19%	19%	23%	20%	20%	20%	15%	16%	22%	21%	12%	20%
Completely disagree	78	30	48	7	19	21	18	13	9	21	28	5	13	2	0	11	45	14	1	4
	5%	4%	6%	2% C	7% C	6%	5%	5%	6%	5%	7% M	4%	5%	1%	-	3%	5%	6%	2%	3%

Summary

	Total	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Top2Box (Completely/ Somewhat agree)	883	401	482	208	134	176	185	179	92	255	197	67	142	97	33	199	445	116	36	81
	56%	55%	56%	62% DF	49%	53%	52%	64% DEF	58% J	56% J	48%	61% J	58% J	64% J	66% J	62% PQ	53%	51%	70% PQ	62%
Low2Box (Completely/ Somewhat disagree)	396	187	210	61	83	94	104	54	38	108	122	27	61	32	8	64	230	61	7	31
	25%	26%	25%	18%	30% CG	28% CG	29% CG	20%	24%	24%	30% N	24%	25%	21%	15%	20%	28% OR	27% R	14%	24%

ING Direct "Scoop on Savings" Survey   60-4118-01

Q10_1. [I only buy if I have the money to pay for it.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
I only buy if I have the money to pay for it.																				
Completely agree	34	41	40	164	118	30	57	243	173	11	335	55	23	14	105	90	74	88	54	13
	16%	25%	38% abd	27% a	31% a	25%	32% a	24%	33% h	25%	29% o	27% o	15%	19%	28%	31%	26%	26%	24%	23%
Somewhat agree	72	45	27	182	93	38	54	281	160	15	333	60	40	24	111	85	71	98	70	17
	34% e	28%	26%	30%	24%	32%	31%	28%	31%	35%	29%	29%	26%	33%	29%	29%	25%	29%	32%	29%
Neither agree nor disagree	41	25	13	105	100	19	33	208	84	11	220	40	34	9	70	40	71	63	40	17
	20%	15%	13%	17%	26% bcdf	16%	18%	20%	16%	26%	19%	19%	22%	13%	19%	14%	25% r	19%	18%	29% r
Somewhat disagree	48	42	19	123	61	26	26	231	82	5	216	40	44	20	77	65	47	69	50	9
	23%	26% eg	19%	20%	16%	23%	15%	23% i	16%	12%	19%	19%	29% m	27%	20%	22%	17%	21%	22%	15%
Completely disagree	15	9	4	32	13	4	7	53	24	1	51	9	11	6	13	14	21	18	9	3
	7%	6%	4%	5%	3%	4%	4%	5%	5%	3%	4%	5%	7%	8%	3%	5%	7% q	5%	4%	5%
Summary																				
Top2Box (Completely/ Somewhat agree)	105	86	66	346	211	68	111	524	333	26	668	115	62	38	216	176	145	186	124	31
	50%	53%	65%	57%	55%	58%	63% a	52%	64% h	59%	58% o	57% o	41%	52%	58%	59%	51%	55%	56%	52%
Low2Box (Completely/ Somewhat disagree)	63	51	23	155	74	31	33	284	106	6	267	49	55	26	89	80	68	88	59	12
	30% eg	31% eg	22%	26% eg	19%	26%	19%	28% i	20%	15%	23%	24%	36% mn	35% m	24%	27%	24%	26%	26%	19%

ING Direct "Scoop on Savings" Survey   60-4118-01

Q10_1. [I only buy if I have the money to pay for it.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
I only buy if I have the money to pay for it.													
Completely agree	426	169	77	111	69	105	34	29	18	19	11	17	85
	27%	36% BCD	26%	22%	22%	24%	25%	27%	18%	19%	16%	31%	43% QRSTUV
Somewhat agree	457	131	84	143	98	123	44	31	33	38	26	13	50
	29%	28%	28%	28%	31%	28%	32%	29%	32%	38% X	37%	24%	25%
Neither agree nor disagree	303	81	55	109	58	90	24	19	17	18	17	12	27
	19%	17%	19%	21%	18%	21% X	17%	18%	17%	18%	24%	23%	14%
Somewhat disagree	319	71	63	116	69	98	29	18	29	22	12	8	34
	20%	15%	21%	23% A	22% A	22%	21%	17%	28% X	22%	17%	15%	17%
Completely disagree	78	14	17	28	19	22	8	10	5	3	4	3	4
	5%	3%	6%	6%	6%	5%	6%	9% X	5%	3%	6%	6%	2%
Summary													
Top2Box (Completely/ Somewhat agree)	883	299	161	255	168	227	78	60	51	57	38	29	136
	56%	64% BCD	54%	50%	53%	52%	57%	56%	50%	57%	53%	56%	68% QRTV
Low2Box (Completely/ Somewhat disagree)	396	84	80	144	88	120	36	27	35	25	16	11	38
	25%	18%	27% A	28% A	28% A	27% X	26%	26%	34% X	25%	23%	21%	19%

ING Direct "Scoop on Savings" Survey   60-4118-01

Q10_2. [I spend as much as I earn.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132

I spend as much as I earn.

	Total	Male	Female	18-30	31-40	41-50	51-64	65+	H	I	J	K	L	M	N	O	P	Q	R	S
Completely agree	135 9%	58 8%	77 9%	30 9% G	28 10% G	35 11% G	32 9% G	10 4%	15 10%	34 7%	45 11%	6 5%	26 11%	9 6%	2 4%	34 10%	59 7%	23 10%	2 4%	18 14% PR
Somewhat agree	390 25%	167 23%	223 26%	110 32% FG	73 27% G	93 28% FG	76 21% G	38 14%	24 16%	133 29% HN	116 28% HN	22 20%	61 25% HN	31 20%	4 8%	76 24%	198 24%	66 29%	11 21%	36 27%
Neither agree nor disagree	322 20%	129 18%	193 23% A	74 22%	56 20%	63 19%	68 19%	61 22%	46 29% IJLM	91 20%	85 21%	24 22%	41 17%	24 16%	11 22%	74 23% P	140 17%	52 23% P	16 31% P	35 26% P
Somewhat disagree	388 25%	206 28% B	182 21%	69 20%	71 26%	80 24%	89 25%	79 28%	33 21%	104 23%	92 22%	32 29%	66 27%	39 26%	20 40% HIJ	70 22%	228 27% R	55 24%	7 13%	28 21%
Completely disagree	347 22%	168 23%	179 21%	56 17%	48 17%	63 19%	90 25% CDE	90 32% CDEF	39 25%	95 21%	74 18%	26 24%	51 21%	49 32% IJL	13 26%	69 21% S	211 25% QS	32 14%	16 31% QS	15 12%

Summary

	Total	Male	Female	18-30	31-40	41-50	51-64	65+	H	I	J	K	L	M	N	O	P	Q	R	S
Top2Box (Completely/ Somewhat agree)	525 33%	225 31%	300 35%	139 41% FG	102 37% G	129 38% FG	108 30% G	48 17%	40 25%	166 36% HKMN	160 39% HKMN	27 25%	87 36% HN	39 26%	6 13%	110 34%	257 31%	89 39% PR	13 25%	53 41% PR
Low2Box (Completely/ Somewhat disagree)	734 46%	374 51% B	360 42%	125 37%	118 43%	144 43%	178 50% CE	169 61% CDEF	72 46%	199 44%	166 40%	58 53% J	117 48%	89 58% HIJ	33 66% HIJL	139 43%	439 52% OQS	87 38%	23 44%	44 33%

Detailed tables

Q10_2. [I spend as much as I earn.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
I spend as much as I earn.																				
Completely agree	20	14	9	61	18	13	15	65	64	6	91	22	18	5	27	26	30	36	15	2
	10%	9%	9%	10% e	5%	11% e	9%	6%	12% h	15%	8%	11%	12%	6%	7%	9%	10%	11%	7%	3%
Somewhat agree	67	40	28	143	78	34	29	237	144	8	261	59	46	24	71	76	72	103	50	16
	32% eg	25%	27%	24% g	20%	29% g	17%	23%	28%	19%	23%	29%	31%	33%	19%	26%	25%	31% q	22%	27%
Neither agree nor disagree	43	21	21	123	104	11	37	187	126	10	237	40	30	15	92	51	54	64	41	18
	20% f	13%	20% f	20% bf	27% bdf	9%	21% f	18%	24% h	23%	21%	20%	20%	21%	25% r	17%	19%	19%	18%	31% ru
Somewhat disagree	45	48	18	126	112	37	40	267	108	12	283	47	42	15	94	78	63	67	75	10
	22%	30% d	18%	21%	29% cd	32% cd	23%	26% i	21%	28%	25%	23%	28%	20%	25%	27%	22%	20%	34% qstv	17%
Completely disagree	35	39	27	152	72	22	55	260	80	7	283	35	14	14	91	64	66	67	42	13
	17%	24%	26%	25% ae	19%	19%	31% aef	26% i	15%	15%	25% no	17%	9%	19%	24%	22%	23%	20%	19%	21%
Summary																				
Top2Box (Completely/ Somewhat agree)	87	54	37	205	96	47	44	302	209	14	352	81	64	29	97	101	102	139	65	18
	42% eg	33%	36%	34% eg	25%	40% eg	25%	30%	40% h	34%	30%	40% m	42% m	39%	26%	34% q	36% q	41% qu	29%	31%
Low2Box (Completely/ Somewhat disagree)	80	87	45	279	185	59	95	528	188	19	566	83	57	29	186	143	129	134	117	23
	38%	54% a	44%	46%	48%	51%	54% ad	52% i	36%	44%	49% no	41%	38%	40%	50% t	48%	45%	40%	52% t	39%

ING Direct "Scoop on Savings" Survey   60-4118-01

Q10_2. [I spend as much as I earn.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
I spend as much as I earn.													
Completely agree	135	48	28	37	23	58	12	8	5	11	3	2	10
	9%	10%	9%	7%	7%	13% TX	9%	7%	5%	11% X	5%	4%	5%
Somewhat agree	390	122	69	138	61	134	36	26	30	13	14	12	17
	25%	26% D	23%	27% D	19%	31% UX	26% UX	25% X	30% UX	14%	19% X	23% X	8%
Neither agree nor disagree	322	121	53	96	52	104	30	23	27	23	12	7	24
	20%	26% BCD	18%	19%	17%	24% X	22% X	22% X	26% X	23% X	17%	14%	12%
Somewhat disagree	388	89	83	122	94	86	33	31	22	24	24	12	62
	25%	19%	28% A	24%	30% A	20%	24%	29% Q	21%	24%	35% Q	22%	31% Q
Completely disagree	347	85	63	114	84	56	26	18	18	28	17	19	88
	22%	18%	21%	23%	27% A	13%	19%	17%	18%	28% Q	24% Q	37% QRST	44% QRSTUV
Summary													
Top2Box (Completely/ Somewhat agree)	525	169	97	175	84	192	48	34	36	25	17	14	26
	33%	36% D	33%	34% D	27%	44% SUVWX	35% X	32% X	35% X	25% X	24% X	27%	13%
Low2Box (Completely/ Somewhat disagree)	734	175	146	236	177	142	60	49	40	52	41	31	151
	46%	38%	49% A	47% A	57% AC	32%	43% Q	47% Q	39%	53% Q	59% QRT	59% QT	75% QRSTUVW

ING Direct "Scoop on Savings" Survey 60-4118-01

Q10_3. [Buy now. Pay later.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
Buy now. Pay later.																				
Completely agree	55 3%	25 3%	29 3%	10 3%	21 7% CEFG	8 2%	9 3%	7 2%	9 5% M	18 4%	14 3%	4 4%	6 3%	1 1%	2 5%	8 3%	29 4%	14 6%	1 1%	3 2%
Somewhat agree	268 17%	121 17%	146 17%	62 18%	52 19%	57 17%	60 17%	37 13%	27 17%	78 17%	71 17%	21 20%	38 15%	26 17%	6 12%	55 17%	141 17%	38 16%	6 12%	25 19%
Neither agree nor disagree	363 23%	161 22%	203 24%	73 21%	72 26%	77 23%	78 22%	63 23%	37 24%	110 24%	104 25% M	23 21%	52 21%	24 16%	13 26%	77 24%	176 21%	63 28%	12 24%	33 25%
Somewhat disagree	425 27%	208 29%	218 25%	100 29% G	64 23%	104 31% DG	99 28% G	59 21%	32 20%	108 24%	115 28% H	36 32% HI	79 32%	45 29%	11 21%	90 28%	234 28%	59 26%	12 23%	32 24%
Completely disagree	471 30%	213 29%	258 30%	94 28%	67 24%	90 27%	108 30%	112 40% CDEF	53 33%	143 31%	108 26%	25 23%	69 28%	55 37% JK	18 36%	92 29%	255 31%	55 24%	20 40% Q	39 30%
Summary																				
Top2Box (Completely/ Somewhat agree)	322 20%	147 20%	175 21%	72 21%	73 26% EG	65 19%	69 19%	44 16%	36 23%	97 21%	85 21%	26 23%	44 18%	27 18%	8 16%	63 20%	170 20%	51 22%	7 13%	28 21%
Low2Box (Completely/ Somewhat disagree)	896 57%	420 58%	476 56%	194 57%	131 48%	194 58% D	207 58% D	171 61% D	85 54%	250 55%	223 54%	61 56%	148 61%	100 66% IJ	29 58%	182 57%	489 59% Q	114 50%	32 63%	71 54%

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Q10_3. [Buy now. Pay later.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

| | Region | | | | | | | Own/rent | | | Number of children in household | | | | Citysize | | | | | |
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
Buy now. Pay later.																				
Completely agree	6	4	3	24	15	3	4	35	16	4	30	10	10	5	11	13	8	15	6	1
	3%	3%	3%	4%	4%	2%	3%	3%	3%	8%	3%	5%	6% m	7% m	3%	4%	3%	4%	2%	2%
Somewhat agree	54	32	13	105	44	19	22	184	74	10	185	32	39	12	53	49	54	71	32	8
	26% cdeg	20% e	12%	17% e	12%	17%	12%	18%	14%	23%	16%	16%	26% mn	17%	14%	17%	19%	21% q	14%	13%
Neither agreenor disagree	49	30	19	118	117	30	40	222	134	7	272	44	35	13	107	61	67	64	44	18
	23%	19%	19%	20%	30% bcd	25%	23%	22%	26%	17%	24%	21%	23%	17%	28% rtu	21%	24%	19%	20%	30%
Somewhat disagree	38	46	34	183	92	32	51	277	139	9	312	56	34	23	95	80	79	82	65	21
	18%	29% a	33% a	30% ae	24%	27%	29% a	27%	27%	21%	27%	27%	23%	32%	25%	27%	28%	24%	29%	35%
Completely disagree	63	49	34	175	117	33	59	298	159	13	356	62	33	19	110	92	76	105	76	12
	30%	30%	33%	29%	30%	29%	34%	29%	30%	31%	31% o	31%	22%	27%	29%	31%	27%	31%	34% v	19%
Summary																				
Top2Box (Completely/ Somewhat agree)	60	36	16	129	59	22	26	219	90	13	214	42	48	17	64	62	62	86	38	9
	29% ceg	22%	15%	21% eg	15%	19%	15%	22%	17%	31%	19%	21%	32% mn	24%	17%	21%	22%	26% qu	17%	15%
Low2Box (Completely/ Somewhat disagree)	101	96	68	359	208	65	110	575	299	22	669	118	67	43	205	172	155	187	141	32
	48%	59% a	66% a	59%	54%	56%	63% a	57%	57%	52%	58% o	58% o	44%	59%	55%	58%	55%	55%	63%	55%

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Q10_3. [Buy now. Pay later.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
Buy now. Pay later.													
Completely agree	55	11	13	22	9	22	1	2	4	3	4	2	5
	3%	2%	4%	4%	3%	5% R	1%	2%	4%	3%	6% R	4%	2%
Somewhat agree	268	66	53	93	56	73	33	22	18	16	15	9	20
	17%	14%	18%	18%	18%	17% X	24% X	21% X	18%	16%	22% X	16%	10%
Neither agreenor disagree	363	110	73	117	64	113	34	17	30	21	10	14	38
	23%	24%	25%	23%	20%	26% V	25%	16%	29% SVX	22%	14%	27%	19%
Somewhat disagree	425	122	75	147	81	117	35	32	22	34	22	12	45
	27%	26%	25%	29%	26%	27%	26%	30%	21%	34% TX	31%	23%	22%
Completely disagree	471	156	82	129	104	112	34	32	29	25	19	16	93
	30%	34% C	28%	25%	33% C	26%	25%	30%	29%	25%	28%	30%	46% QRSTUVW
Summary													
Top2Box (Completely/ Somewhat agree)	322	77	66	115	64	95	34	25	22	19	19	10	25
	20%	17%	22%	23% A	21%	22% X	25% X	23% X	21%	20%	27% X	20%	13%
Low2Box (Completely/ Somewhat disagree)	896	278	157	276	185	230	70	64	51	59	41	28	138
	57%	60%	53%	54%	59%	52%	50%	60%	50%	59%	59%	53%	69% QRTW

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Q10_4. [I want to save but don't have enough left over.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132

I want to save but don't have enough left over.

	Total	Male	Female	18-30	31-40	41-50	51-64	65+	H	I	J	K	L	M	N	O	P	Q	R	S
Completely agree	326	121	205	89	66	82	60	28	36	95	95	20	52	24	3	82	141	49	7	45
	21%	17%	24% A	26% FG	24% FG	25% FG	17% G	10%	23% N	21% N	23% N	18%	21% N	16%	6%	26% P	17%	21%	13%	34% PQR
Somewhat agree	409	191	218	98	74	100	84	54	54	106	126	30	61	28	5	93	189	81	10	36
	26%	26%	26%	29% G	27% G	30% G	24%	19%	34% IMN	23% N	31% IMN	27% N	25% N	18%	9%	29%	23%	36% PR	20%	27%
Neither agree nor disagree	351	175	176	69	64	66	82	69	34	120	82	21	54	29	11	59	200	46	10	24
	22%	24%	21%	20%	23%	20%	23%	25%	22%	26% J	20%	19%	22%	19%	23%	18%	24%	20%	20%	19%
Somewhat disagree	287	136	152	65	51	48	59	64	17	74	63	23	48	44	17	67	161	30	13	15
	18%	19%	18%	19%	18%	14%	17%	23% EF	11%	16%	15%	21% H	20% H	29% HIJ	34% HIJL	21% S	19% S	13%	26% QS	11%
Completely disagree	209	106	103	18	21	39	69	62	16	62	46	16	29	27	14	21	145	21	11	12
	13%	15%	12%	5%	8%	12% C	19% CDE	22% CDE	10%	13%	11%	14%	12%	18%	27% HIJL	6%	17% OQS	9%	21% OQS	9%

Summary

	Total	Male	Female	18-30	31-40	41-50	51-64	65+	H	I	J	K	L	M	N	O	P	Q	R	S
Top2Box (Completely/ Somewhat agree)	735	312	423	187	140	182	144	82	90	201	221	50	114	52	8	175	330	130	17	81
	46%	43%	50% A	55% FG	51% FG	54% FG	41% G	30%	57% IMN	44% N	54% IMN	45% N	47% MN	34% N	16%	54% PR	39%	57% PR	33%	61% PR
Low2Box (Completely/ Somewhat disagree)	496	241	255	83	72	87	128	126	34	136	109	39	77	71	31	88	306	52	24	26
	31%	33%	30%	24%	26%	26%	36% CDE	45% CDEF	21%	30%	26%	36% H	31% H	47% HIJL	62% HIJKL	27%	37% OQS	23%	47% OQS	20%

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Q10_4. [I want to save but don't have enough left over.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
I want to save but don't have enough left over.																				
Completely agree	51	22	17	134	75	26	39	168	142	16	213	53	41	18	79	51	63	80	41	12
	25% b	14%	17%	22% b	19%	23%	22%	16%	27% h	38%	18%	26% m	27% m	25%	21%	17%	22%	24%	18%	20%
Somewhat agree	47	47	26	160	93	35	43	255	146	9	290	53	44	22	85	79	67	93	62	21
	22%	29%	25%	26%	24%	30%	24%	25%	28%	20%	25%	26%	29%	30%	23%	27%	24%	27%	28%	35%
Neither agree nor disagree	49	32	20	121	107	22	28	218	126	8	254	49	34	14	86	61	69	75	47	11
	23%	20%	19%	20%	28% dg	19%	16%	21%	24%	18%	22%	24%	22%	20%	23%	21%	24%	22%	21%	19%
Somewhat disagree	39	42	15	105	67	19	36	204	76	8	231	23	23	11	70	56	50	51	50	9
	18%	26% de	15%	17%	17%	17%	21%	20% i	15%	17%	20% n	11%	15%	15%	19%	19%	18%	15%	22% t	16%
Completely disagree	24	17	24	86	43	14	30	173	33	3	167	25	10	7	55	49	35	39	23	6
	11%	11%	24% abde	14%	11%	12%	17%	17% i	6%	7%	14% o	12%	6%	10%	15%	17% u	12%	12%	10%	10%
Summary																				
Top2Box (Completely/ Somewhat agree)	98	70	43	294	168	61	82	422	287	25	503	107	85	40	164	130	130	173	103	32
	47%	43%	42%	49%	44%	53%	47%	42%	55% h	58%	44%	52% m	56% m	55%	44%	44%	46%	51%	46%	55%
Low2Box (Completely/ Somewhat disagree)	63	60	40	191	110	34	66	376	110	11	398	48	33	18	125	105	86	90	73	15
	30%	37%	39%	31%	29%	29%	38%	37% i	21%	25%	34% no	23%	22%	25%	33%	36% t	30%	27%	33%	26%

Q10_4. [I want to save but don't have enough left over.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
I want to save but don't have enough left over.													
Completely agree	326	135	66	90	35	139	25	15	16	20	12	3	10
	21%	29%	22%	18%	11%	32%	18%	14%	15%	20%	17%	5%	5%
		CD	D	D		RSTUVWX	WX	X	X	WX	X		
Somewhat agree	409	135	75	133	67	123	42	34	32	20	16	14	26
	26%	29%	25%	26%	21%	28%	31%	32%	31%	21%	22%	26%	13%
		D				X	X	X	X				X
Neither agree nor disagree	351	101	72	113	66	94	34	24	26	21	13	14	40
	22%	22%	24%	22%	21%	22%	24%	23%	26%	21%	19%	27%	20%
Somewhat disagree	287	53	57	99	79	56	26	20	17	24	22	9	47
	18%	11%	19%	19%	25%	13%	19%	19%	17%	24%	31%	17%	23%
			A	A	A					Q	QT		Q
Completely disagree	209	42	26	74	67	25	11	13	11	14	8	13	77
	13%	9%	9%	15%	21%	6%	8%	12%	11%	15%	11%	25%	39%
				AB	ABC			Q		Q		QRT	QRSTUV
Summary													
Top2Box (Completely/ Somewhat agree)	735	269	141	223	101	262	67	49	48	40	28	16	36
	46%	58%	48%	44%	32%	60%	49%	46%	46%	40%	39%	31%	18%
		BCD	D	D		RSTUVWX	WX	X	X	X	X	X	
Low2Box (Completely/ Somewhat disagree)	496	95	83	172	146	81	37	33	29	38	30	22	124
	31%	20%	28%	34%	47%	18%	27%	31%	28%	39%	42%	42%	62%
			A	A	ABC			Q	Q	Q	QR	QR	QRSTUVW

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Q10_5. [I'm a good saver.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132

I'm a good saver.

	Total	Male	Female	18-30	31-40	41-50	51-64	65+	H	I	J	K	L	M	N	O	P	Q	R	S
Completely agree	195	85	109	35	17	26	62	55	12	51	42	18	32	30	11	39	116	20	10	10
	12%	12%	13%	10%	6%	8%	17% CDE	20% CDE	8%	11%	10%	16%	13%	20% HIJ	21% HIJ	12%	14%	9%	20% QS	7%
Somewhat agree	510	241	269	122	72	104	111	102	48	151	126	36	73	59	16	103	292	59	18	32
	32%	33%	32%	36% D	26%	31%	31%	37% D	31%	33%	31%	33%	30%	39%	32%	32%	35% QS	26%	34%	25%
Neither agree nor disagree	412	199	213	71	87	90	94	69	41	135	116	21	56	28	14	69	210	72	16	41
	26%	27%	25%	21%	32% C	27%	26%	25%	26%	30% M	28%	19%	23%	19%	28%	21%	25%	32% O	31%	31% O
Somewhat disagree	310	143	167	74	72	68	64	32	30	81	85	23	61	23	8	67	157	48	6	31
	20%	20%	20%	22% G	26% FG	20% G	18% G	12%	19%	18%	21%	21%	25% IM	15%	15%	21%	19%	21%	11%	23% R
Completely disagree	155	60	95	36	28	47	25	20	26	39	43	11	23	11	2	44	60	28	2	17
	10%	8%	11%	11%	10%	14% FG	7%	7%	17% ILMN	8%	10%	10%	9%	7%	4%	14% PR	7%	12% P	4%	13% PR

Summary

	Total	Male	Female	18-30	31-40	41-50	51-64	65+	H	I	J	K	L	M	N	O	P	Q	R	S
Top2Box (Completely/ Somewhat agree)	705	326	379	157	88	130	173	156	61	202	168	54	104	89	27	142	407	79	28	42
	45%	45%	44%	46% D	32%	39%	49% DE	56% CDEF	39%	44%	41%	49%	43%	59% HIJL	53%	44% S	49% QS	35%	55% QS	32%
Low2Box (Completely/ Somewhat disagree)	465	203	263	110	100	115	88	52	56	120	128	35	84	34	9	111	218	77	8	48
	29%	28%	31%	32% G	36% FG	34% FG	25%	19%	35% IMN	26%	31%	32%	34% IMN	22%	19%	34% PR	26% R	34% PR	15%	37% PR

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Q10_5. [I'm a good saver.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
I'm a good saver.																				
Completely agree	21	20	12	82	47	13	30	147	43	5	158	23	9	5	61	33	39	32	23	8
	10%	12%	12%	13%	12%	11%	17%	14% i	8%	12%	14% o	11%	6%	7%	16% t	11%	14%	9%	10%	13%
Somewhat agree	60	50	37	190	125	47	68	347	151	12	388	60	38	24	127	92	87	98	80	23
	29%	31%	36%	31%	32%	41%	39% d	34%	29%	28%	34%	29%	25%	33%	34%	31%	31%	29%	36%	38%
Neither agree nor disagree	56	36	26	152	115	27	31	256	149	7	281	67	43	22	90	77	76	91	60	14
	27%	22%	25%	25% g	30% g	23%	18%	25%	29%	17%	24%	33% m	28%	30%	24%	26%	27%	27%	27%	24%
Somewhat disagree	43	45	18	110	71	22	30	185	114	10	214	36	44	16	62	62	57	76	41	11
	21%	28% deg	18%	18%	18%	19%	17%	18%	22%	24%	19%	18%	29% mn	22%	17%	21%	20%	22%	18%	19%
Completely disagree	29	11	9	72	27	6	18	81	66	8	114	18	17	5	36	31	25	41	20	3
	14% ef	7%	9%	12% e	7%	6%	10%	8%	13% h	19%	10%	9%	11%	7%	10%	11%	9%	12%	9%	6%
Summary																				
Top2Box (Completely/ Somewhat agree)	81	70	49	272	172	61	98	494	194	17	546	83	47	29	188	125	126	130	103	31
	39%	43%	48%	45%	45%	52%	55% abde	49% i	37%	39%	47% o	41%	31%	40%	50% t	42%	44%	38%	46%	52%
Low2Box (Completely/ Somewhat disagree)	73	55	28	182	99	29	47	266	180	19	328	54	61	21	98	93	82	116	60	14
	35%	34% e	27%	30%	26%	25%	27%	26%	34% h	44%	28%	27%	41% mn	30%	26%	32%	29%	34% q	27%	24%

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Q10_5. [I'm a good saver.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
I'm a good saver.													
Completely agree	195	48	34	61	52	22	19	7	15	10	8	14	58
	12%	10%	11%	12%	16% A	5%	14% Q	6%	15% Q	10%	11%	26% QSUV	29% QRSTUV
Somewhat agree	510	152	106	144	108	120	41	36	28	40	24	20	83
	32%	33%	36% C	28%	34%	27%	30%	34%	27%	40% Q	34%	38%	41% QRT
Neither agree nor disagree	412	131	62	138	81	122	38	29	28	23	20	11	33
	26%	28% B	21%	27%	26%	28% X	27% X	28% X	27% X	23%	28% X	21%	16%
Somewhat disagree	310	85	67	109	49	105	31	25	25	18	16	6	16
	20%	18%	23% D	22% D	16%	24% WX	23% X	24% X	24% WX	18% X	22% X	10%	8%
Completely disagree	155	48	28	55	24	67	9	8	7	9	3	2	11
	10%	10%	9%	11%	8%	15% RTVX	6%	8%	6%	9%	5%	5%	5%
Summary													
Top2Box (Completely/ Somewhat agree)	705	201	140	205	159	143	60	43	43	50	32	34	141
	45%	43%	47%	40%	51% AC	33%	43% Q	41%	42%	51% Q	45%	64% QRST	70% QRSTUV
Low2Box (Completely/ Somewhat disagree)	465	133	94	165	73	172	40	33	32	27	19	8	27
	29%	29%	32% D	32% D	23%	39% RUWX	29% X	31% WX	31% WX	27% X	27% X	15%	13%

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Q10_6. [I save regularly.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
I save regularly.																				
Completely agree	352	173	180	73	37	72	99	72	19	86	89	27	54	57	21	62	220	38	14	16
	22%	24%	21%	21% D	13%	22% D	28% D	26% D	12%	19%	22% H	25% H	22% H	37% HIJL	42% HIJKL	19%	26% OQS	17%	28%	12% S
Somewhat agree	510	233	277	107	91	97	115	100	44	139	129	36	94	53	14	106	274	63	23	41
	32%	32%	32%	32%	33%	29%	33%	36% E	28%	30%	31%	33%	38% H	35%	28%	33%	33%	28%	45% PQ	31%
Neither agree nor disagree	323	160	163	61	62	75	68	57	43	111	85	19	38	17	11	58	163	54	6	36
	20%	22%	19%	18%	22%	22%	19%	20%	27% LM	24% LM	21% M	17%	16%	11%	21%	18%	20%	24%	12%	27% OPR
Somewhat disagree	263	116	147	65	59	58	52	29	31	85	77	13	35	19	3	66	129	44	4	20
	17%	16%	17%	19% G	21% FG	17% G	15%	11%	19% N	19% N	19% N	12%	14%	13%	7%	20% R	15%	19% R	7%	15%
Completely disagree	134	46	88	32	27	33	21	20	22	36	32	14	24	6	1	30	49	29	4	19
	8%	6%	10% A	10%	10%	10% F	6%	7%	14% IJMN	8%	8%	13% MN	10%	4%	2%	9%	6%	13% P	8%	14% P
Summary																				
Top2Box (Completely/ Somewhat agree)	862	406	456	180	128	169	214	172	63	225	218	64	148	110	35	168	494	101	37	57
	55%	56%	53%	53%	46%	50%	60% DE	62% DE	40%	49%	53% H	58% H	60% HI	73% HIJKL	70% HIJ	52%	59% QS	44%	73% OPQS	43%
Low2Box (Completely/ Somewhat disagree)	396	162	234	97	86	91	72	49	52	121	109	27	59	25	4	96	178	72	8	39
	25%	22%	27% A	29% FG	31% FG	27% FG	20%	18%	33% MN	26% MN	27% MN	24% N	24% N	16%	9%	30% PR	21%	32% PR	15%	29% PR

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Q10_6. [I save regularly.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
I save regularly.																				
Completely agree	39	44	20	141	82	27	46	264	80	8	270	41	27	14	95	73	64	65	46	10
	19%	27%	20%	23%	21%	23%	26%	26% i	15%	19%	23%	20%	18%	20%	25%	25%	23%	19%	21%	17%
Somewhat agree	71	49	36	181	138	34	59	324	174	13	386	73	32	19	125	91	89	103	76	20
	34%	31%	35%	30%	36%	29%	33%	32%	33%	30%	33% o	36% o	21%	27%	33%	31%	31%	31%	34%	34%
Neither agree nor disagree	43	29	23	121	81	25	31	208	107	8	231	42	32	18	76	62	55	72	44	13
	21%	18%	22%	20%	21%	21%	17%	21%	21%	17%	20%	20%	21%	25%	20%	21%	19%	21%	20%	21%
Somewhat disagree	43	28	11	98	62	22	29	160	96	7	173	31	44	15	54	41	43	73	41	10
	21%	17%	11%	16%	16%	18%	16%	16%	18%	16%	15%	15%	29% mn	21%	14%	14%	15%	22% qr	18%	16%
Completely disagree	13	11	13	65	22	10	12	60	66	8	95	17	16	6	25	29	33	24	16	7
	6%	7%	12% e	11% e	6%	8%	7%	6%	13% h	18%	8%	8%	10%	8%	7%	10%	12% q	7%	7%	11%
Summary																				
Top2Box (Completely/ Somewhat agree)	110	93	56	322	220	61	105	588	254	21	656	114	59	34	220	164	153	168	122	30
	52%	58%	55%	53%	57%	52%	60%	58% i	49%	49%	57% o	56% o	39%	46%	59% t	56%	54%	50%	55%	51%
Low2Box (Completely/ Somewhat disagree)	56	39	24	162	84	31	41	220	162	14	268	48	60	21	79	70	76	97	57	16
	27%	24%	23%	27%	22%	27%	23%	22%	31% h	34%	23%	23%	40% mn	29%	21%	24%	27%	29% q	26%	28%

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Q10_6. [I save regularly.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
I save regularly.													
Completely agree	352	75	55	127	95	58	36	28	22	22	10	19	84
	22%	16%	18%	25% A	30% AB	13%	26% Q	26% Q	21%	22% Q	15%	37% QV	42% QRSTUV
Somewhat agree	510	138	106	150	115	130	48	32	29	38	32	15	68
	32%	30%	36%	30%	37% C	30%	35%	30%	28%	38%	45% QT	29%	34%
Neither agree nor disagree	323	116	59	96	53	90	26	25	19	18	17	13	27
	20%	25% CD	20%	19%	17%	21% X	19%	23% X	18%	18%	24%	25% X	13%
Somewhat disagree	263	81	50	94	37	110	17	14	27	11	7	3	11
	17%	17% D	17%	19% D	12%	25% RSUVWX	12% X	13% X	26% RSUVWX	11%	10%	6%	5%
Completely disagree	134	54	26	41	13	50	10	8	7	10	4	2	10
	8%	12% D	9% D	8% D	4%	11% X	7%	7%	7%	10%	6%	4%	5%
Summary													
Top2Box (Completely/ Somewhat agree)	862	214	161	277	211	188	85	60	51	60	42	35	153
	55%	46%	54% A	55% A	67% ABC	43%	61% Q	56% Q	49%	60% Q	60% Q	65% Q	76% QRSTUV
Low2Box (Completely/ Somewhat disagree)	396	135	76	135	50	160	27	22	34	21	12	5	21
	25%	29% D	26% D	27% D	16%	37% RSUVWX	20% X	20% X	33% RVWX	21% X	16%	9%	11%

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Q10_7. [I save up for the things I buy.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
I save up for the things I buy.																				
Completely agree	284	126	158	60	39	43	74	69	28	83	65	25	38	35	11	59	150	33	13	24
	18%	17%	19%	18%	14%	13%	21% DE	25% DE	18%	18%	16%	23%	15%	23%	21%	18%	18%	15%	26% Q	18%
Somewhat agree	620	279	340	145	114	130	127	103	59	160	163	41	109	70	18	137	325	79	24	50
	39%	38%	40%	43%	41%	39%	36%	37%	37%	35%	39%	37%	45% I	46% I	36%	42%	39%	35%	47%	38%
Neither agree nor disagree	354	176	178	61	61	88	79	65	42	110	96	23	48	21	14	70	175	65	10	32
	22%	24%	21%	18%	22%	26% C	22%	24%	26% M	24% M	23% M	21%	20%	14%	28% M	22%	21%	28% P	19%	24%
Somewhat disagree	240	110	130	47	45	58	60	29	17	78	66	16	38	19	7	40	146	30	3	20
	15%	15%	15%	14%	16% G	17% G	17% G	10%	11%	17%	16%	15%	16%	12%	13%	12%	17% R	13%	5%	15% R
Completely disagree	84	36	47	26	17	16	14	11	13	26	22	4	11	7	1	17	39	21	1	6
	5%	5%	6%	8%	6%	5%	4%	4%	8%	6%	5%	4%	5%	4%	2%	5%	5%	9% P	2%	4%
Summary																				
Top2Box (Completely/ Somewhat agree)	904	405	499	205	153	173	200	172	87	243	228	66	147	105	29	195	475	112	37	74
	57%	56%	58%	61%	56%	52%	57%	62% E	55%	53%	55%	60%	60%	69% HIJ	57%	61% Q	57%	49%	73% PQS	56%
Low2Box (Completely/ Somewhat disagree)	324	146	178	73	62	74	75	40	30	104	88	20	49	26	8	56	185	52	4	26
	20%	20%	21%	22% G	22% G	22% G	21%	14%	19%	23%	21%	18%	20%	17%	15%	17%	22% R	23% R	7%	20% R

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Q10_7. [I save up for the things I buy.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
I save up for the things I buy.																				
Completely agree	23	20	22	122	69	28	37	182	95	8	226	33	15	11	67	58	47	70	30	10
	11%	13%	21% a	20% ab	18%	24% ab	21% a	18%	18%	18%	20% o	16%	10%	15%	18%	20%	16%	21%	14%	17%
Somewhat agree	89	77	43	216	151	45	76	391	211	18	457	77	57	28	156	109	108	122	101	21
	42%	47% d	42%	36%	39%	38%	43% d	39%	40%	41%	40%	38%	38%	39%	42%	37%	38%	36%	45% t	35%
Neither agree nor disagree	37	35	25	124	109	25	28	228	117	10	251	51	35	17	72	74	61	65	61	18
	18%	22%	25%	20%	28% adg	21%	16%	22%	22%	22%	22%	25%	23%	23%	19%	25%	21%	19%	27% qt	30%
Somewhat disagree	40	22	8	110	43	17	32	173	61	6	171	26	31	12	65	35	49	59	23	9
	19% ce	13%	8%	18% ce	11%	15%	18% ce	17% i	12%	14%	15%	13%	21%	17%	17% u	12%	17% u	17% u	10%	15%
Completely disagree	21	8	5	34	14	2	3	42	40	2	50	16	13	5	15	18	21	21	7	2
	10% efg	5%	5%	6% g	4%	2%	2%	4%	8% h	5%	4%	8%	8% m	7%	4%	6%	7%	6%	3%	3%
Summary																				
Top2Box (Completely/ Somewhat agree)	112	97	65	338	220	73	113	573	305	25	683	110	72	39	223	168	155	192	132	31
	53%	60%	63%	56%	57%	62%	64% d	56%	58%	59%	59% o	54%	48%	54%	59%	57%	54%	57%	59%	52%
Low2Box (Completely/ Somewhat disagree)	61	30	13	144	57	20	35	215	101	8	221	42	44	17	80	54	69	80	30	10
	29% bcef	18%	12%	24% ce	15%	17%	20%	21%	19%	19%	19%	21%	29% m	23%	21% u	18%	24% u	24% u	14%	18%

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Q10_7. [I save up for the things I buy.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201

I save up for the things I buy.

	Total	A	B	C	D	Q	R	S	T	U	V	W	X
Completely agree	284	99	57	81	48	61	20	23	15	13	7	17	59
	18%	21%	19%	16%	15%	14%	15%	22%	14%	13%	10%	33% QRTUV	29% QRTUV
Somewhat agree	620	175	107	204	133	185	60	39	38	44	28	14	68
	39%	38%	36%	40%	43%	42% W	44% W	37%	37%	44% W	39%	27%	34%
Neither agree nor disagree	354	116	67	108	62	87	30	21	25	25	15	11	43
	22%	25%	23%	21%	20%	20%	22%	20%	24%	25%	22%	20%	21%
Somewhat disagree	240	49	41	91	59	63	25	21	21	15	16	9	24
	15%	11%	14%	18% A	19% A	14%	18%	19%	21%	15%	23% X	17%	12%
Completely disagree	84	25	24	24	11	42	2	3	4	2	4	2	7
	5%	5%	8% D	5%	3%	10% RSUX	1%	3%	4%	2%	6%	3%	4%

Summary

	Total	A	B	C	D	Q	R	S	T	U	V	W	X
Top2Box (Completely/ Somewhat agree)	904	274	164	285	182	246	80	62	53	57	35	31	126
	57%	59%	55%	56%	58%	56%	58%	58%	51%	57%	50%	59%	63%
Low2Box (Completely/ Somewhat disagree)	324	74	65	115	69	105	27	23	25	17	20	11	31
	20%	16%	22%	23% A	22% A	24% X	20%	22%	25%	18%	29% X	21%	16%

Q10_8. [I have enough money to last me the rest of my life.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
I have enough money to last me the rest of my life.																				
Completely agree	66	35	31	1	2	4	21	38	5	15	11	3	14	8	9	1	51	5	6	3
	4%	5%	4%	0	1%	1%	6% CDE	14% CDEF	3%	3%	3%	3%	6%	6%	18% HIJKLM	0	6% OQ	2%	12% OQS	2% O
Somewhat agree	185	100	85	7	7	17	75	79	16	52	41	12	31	18	14	14	133	9	16	13
	12%	14% B	10%	2%	2%	5%	21% CDE	28% CDEF	10%	11%	10%	11%	13%	12%	28% HIJKLM	4%	16% OQ	4%	30% OPQS	10% Q
Neither agree nor disagree	213	107	106	18	27	38	59	71	24	70	48	18	26	15	11	29	132	26	10	12
	13%	15%	12%	5%	10%	11% C	17% CDE	26% CDEF	15%	15%	12%	16%	11%	10%	21% L	9%	16% OS	11% O	19%	9%
Somewhat disagree	262	113	149	45	49	65	59	45	30	76	73	14	32	32	5	49	145	44	8	17
	17%	16%	17%	13%	18%	19%	17%	16%	19%	17%	18%	13%	13%	21%	10%	15%	17%	19%	15%	13%
Completely disagree	856	374	482	267	191	211	142	45	82	244	238	62	141	77	11	229	375	145	12	87
	54%	51%	56%	79% DEFG	69% FG	63% FG	40% G	16%	52% N	53% N	58% N	57% N	58% N	51% N	22%	71% PR	45% R	63% PR	24%	66% PR
Summary																				
Top2Box (Completely/ Somewhat agree)	251	134	116	8	9	21	95	117	21	67	52	15	45	27	23	15	184	14	22	16
	16%	18% B	14%	2%	3%	6% C	27% CDE	42% CDEF	13%	15%	13%	14%	18%	18%	47% HIJKLM	5%	22% OQS	6%	42% OPQS	12% O
Low2Box (Completely/ Somewhat disagree)	1118	487	632	312	240	276	200	90	113	319	311	76	173	109	16	278	520	188	20	104
	71%	67%	74% A	92% EFG	87% FG	82% FG	56% G	32%	71% N	70% N	76% N	70% N	71% N	72% N	33%	86% PR	62% R	83% PR	39%	79% PR

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Q10_8. [I have enough money to last me the rest of my life.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
I have enough money to last me the rest of my life.																				
Completely agree	12	6	7	25	15	1	6	61	4	1	58	3	5	0	17	15	17	12	6	0
	6%	4%	7% f	4%	4%	1%	3%	6% i	1%	2%	5% n	1%	4%	-	5%	5%	6%	4%	3%	-
Somewhat agree	29	16	16	57	49	18	18	155	26	3	161	11	8	5	50	30	25	48	27	5
	14%	10%	15%	9%	13%	15%	10%	15% i	5%	8%	14% no	5%	5%	7%	13%	10%	9%	14%	12%	8%
Neither agree nor disagree	25	16	9	80	73	9	27	158	53	2	169	25	12	8	56	43	34	31	36	12
	12%	10%	9%	13%	19% bcdf	8%	15%	16% i	10%	4%	15%	12%	8%	10%	15% t	15% t	12%	9%	16% t	20% t
Somewhat disagree	31	28	17	92	79	15	31	189	66	8	194	37	23	8	72	40	47	57	35	11
	15%	18%	17%	15%	20% d	13%	18%	19% i	13%	18%	17%	18%	15%	11%	19%	13%	16%	17%	16%	19%
Completely disagree	113	95	54	352	168	74	93	453	374	29	574	128	102	52	180	167	162	190	119	31
	54% e	59% e	53%	58% e	44%	63% e	53%	45%	71% h	68%	50%	63% m	68% m	71% m	48%	57% q	57% q	56%	54%	53%
Summary																				
Top2Box (Completely/ Somewhat agree)	40	22	23	82	65	19	24	216	30	4	219	14	13	5	67	45	42	60	33	5
	19%	14%	22%	14%	17%	16%	14%	21% i	6%	10%	19% nop	7%	9%	7%	18%	15%	15%	18%	15%	8%
Low2Box (Completely/ Somewhat disagree)	144	124	71	443	247	89	125	642	440	37	768	165	126	60	253	207	208	247	155	43
	69%	77% e	69%	73% e	64%	76% e	71%	63%	84% h	86%	66%	81% m	83% m	83% m	67%	70%	73%	73%	69%	72%

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Q10_8. [I have enough money to last me the rest of my life.] Please rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
I have enough money to last me the rest of my life.													
Completely agree	66	5	8	22	31	2	2	1	2	3	1	2	43
	4%	1%	3%	4% A	10% ABC	1%	2%	1%	2%	3% Q	2%	3%	22% QRSTUVW
Somewhat agree	185	39	38	69	39	9	7	15	15	14	14	13	68
	12%	8%	13%	14% A	12%	2%	5%	14% QR	15% QR	14% QR	19% QR	25% QR	34% QRSTUV
Neither agree nor disagree	213	61	39	69	44	36	21	7	17	20	12	17	31
	13%	13%	13%	14%	14%	8%	15% QS	7%	16% QS	20% QS	17% QS	32% QRSTX	16% QS
Somewhat disagree	262	75	43	75	69	54	23	25	21	20	14	13	26
	17%	16%	15%	15%	22% BC	12%	17%	24% QX	20%	20% Q	20%	24% QX	13%
Completely disagree	856	286	168	272	130	336	84	58	48	43	29	8	32
	54%	61% CD	57% D	54% D	41%	77% RSTUVWX	61% TUVWX	55% WX	46% WX	43% WX	42% WX	16%	16%
Summary													
Top2Box (Completely/ Somewhat agree)	251	44	46	91	70	11	9	15	18	17	15	15	112
	16%	9%	15% A	18% A	22% AB	3%	7%	15% Q	17% QR	17% QR	21% QR	28% QR	56% QRSTUV
Low2Box (Completely/ Somewhat disagree)	1118	360	211	348	199	390	107	83	68	63	44	21	58
	71%	78% CD	71%	68%	63%	89% RSTUVWX	78% UVWX	79% UVWX	67% WX	63% WX	62% WX	40%	29%

Q11.[SUMMARY - TOP2BOX] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
I feel that I am paying more in service fees than I am receiving back in interest.	965	439	527	202	192	247	215	109	94	271	267	73	158	76	26	213	489	147	26	82
	61%	60%	62%	60% G	70% CFG	74% CFG	61% G	39%	60%	59%	65% MN	67% M	65% M	50%	51%	66% R	58%	65%	52%	62%
Interest rates are too low to make opening a savings account worth my time.	752	381	371	135	144	168	178	127	63	218	202	52	123	69	26	139	408	113	25	66
	48%	52% B	43%	40%	52% C	50% C	50% C	46%	40%	48%	49%	48%	50%	45%	52%	43%	49%	49%	49%	50%
When I'm done paying my bills there is no money left for saving.	708	288	419	180	141	173	134	80	80	220	207	43	110	39	8	161	330	120	17	76
	45%	40%	49% A	53% FG	51% FG	52% FG	38% G	29%	51% MN	48% MN	50% MN	39% MN	45% MN	26%	15%	50% PR	40%	53% PR	33%	58% PR
I find savings stressful.	448	182	266	126	108	94	87	33	49	123	131	40	70	33	3	117	212	78	6	33
	28%	25%	31% A	37% EFG	39% EFG	28% G	25% G	12%	31% N	27% N	32% MN	36% MN	29% N	22% N	6%	36% PRS	25% R	34% PR	12%	25% R
I don't have enough time to think about or plan for my goals.	262	125	138	65	67	59	45	25	28	70	71	16	51	22	6	69	121	41	6	22
	17%	17%	16%	19% G	24% FG	18% G	13%	9%	18%	15%	17%	15%	21%	14%	11%	22% P	14%	18%	12%	17%
The RRSP deadline makes me feel stressed.	227	87	140	43	54	52	49	30	27	54	72	8	37	21	8	48	110	43	6	19
	14%	12%	16% A	13%	20% G	15%	14%	11%	17% K	12%	17% IK	8%	15%	14%	16%	15%	13%	19% P	11%	14%

ING Direct "Scoop on Savings" Survey   60-4118-01

Q11.[SUMMARY - TOP2BOX] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
I feel that I am paying more in service fees than I am receiving back in interest.	119	92	60	383	231	79	97	596	339	30	690	125	102	49	220	176	172	198	155	39
	57%	57%	58%	63% g	60%	68%	55%	59%	65% h	69%	60%	62%	67%	67%	59%	59%	60%	59%	69% qrst	66%
When I'm done paying my bills there is no money left for saving.	98	65	43	295	149	57	74	388	297	23	487	104	84	33	144	120	133	181	103	25
	47%	40%	42%	49% e	39%	49%	42%	38%	57% h	53%	42%	51% m	56% m	45%	38%	41%	47%	54% qr	46%	43%
Interest rates are too low to make opening a savings account worth my time.	88	72	54	316	162	60	78	497	235	20	540	89	89	35	167	130	156	151	112	32
	42%	45%	53%	52% aeg	42%	52%	44%	49%	45%	46%	47%	44%	59% mn	48%	44%	44%	55% qrt	45%	50%	55%
I find savings stressful.	53	49	31	203	76	36	47	234	198	16	314	58	56	20	89	96	92	101	56	11
	25%	31% e	30% e	34% eg	20%	31% e	26%	23%	38% h	36%	27%	28%	37% m	28%	24%	33% q	32% q	30%	25%	19%
The RRSP deadline makes me feel stressed.	28	20	22	95	45	18	20	127	96	4	154	34	29	10	45	49	50	49	25	7
	13%	12%	21% e	16%	12%	15%	11%	13%	18% h	8%	13%	17%	19%	14%	12%	17%	17%	15%	11%	11%
I don't have enough time to think about or plan for my goals.	26	26	14	115	60	21	32	152	99	12	169	37	40	16	59	57	46	52	36	12
	12%	16%	14%	19%	16%	18%	18%	15%	19%	27%	15%	18%	26% m	22%	16%	19%	16%	15%	16%	20%

ING Direct "Scoop on Savings" Survey   60-4118-01

Q11.[SUMMARY - TOP2BOX] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
I feel that I am paying more in service fees than I am receiving back in interest.	965	293	172	316	184	294	91	71	60	52	46	27	89
	61%	63%	58%	62%	59%	67% UWX	66% UX	67% UX	58% X	52%	66% X	51%	44%
Interest rates are too low to make opening a savings account worth my time.	752	223	141	235	153	189	76	52	39	53	41	25	99
	48%	48%	48%	46%	49%	43%	55% QT	49%	38%	54% T	57% QT	47%	49%
When I'm done paying my bills there is no money left for saving.	708	263	142	218	85	270	73	48	49	31	24	15	32
	45%	57% BCD	48% D	43% D	27%	62% STUVWX	53% UVWX	46% UX	48% UWX	31% X	34% X	29% X	16%
I find savings stressful.	448	146	80	163	59	153	44	24	27	22	21	12	20
	28%	31% D	27% D	32% D	19%	35% SUX	32% X	23% X	26% X	22% X	30% X	23% X	10%
I don't have enough time to think about or plan for my goals.	262	91	51	70	51	73	34	26	9	13	15	5	21
	17%	19% C	17%	14%	16%	17%	25% TUWX	25% TUWX	9%	13%	21% TX	9%	10%
The RRSP deadline makes me feel stressed.	227	85	41	62	39	69	22	14	10	15	9	8	20
	14%	18% CD	14%	12%	12%	16%	16%	13%	9%	15%	13%	16%	10%

ING Direct "Scoop on Savings" Survey   60-4118-01

Q11.[SUMMARY - LOW2BOX] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
I don't have enough time to think about or plan for my goals.	832	395	437	170	116	162	207	177	63	224	211	69	133	97	33	165	477	105	26	58
	53%	54%	51%	50%	42%	48%	58% DE	64% CDE	40%	49% H	51% HIJ	63% HIJ	55% H	64% HIJ	65% HI	51%	57% QS	46%	50%	44%
The RRSP deadline makes me feel stressed.	813	407	405	156	126	162	206	164	68	241	188	64	125	93	35	145	481	104	24	56
	51%	56% B	47%	46%	46%	48%	58% CDE	59% CDE	43%	53% H	46%	59% HJ	51%	61% HJ	69% HIJL	45%	58% OQS	46%	46%	43%
I find savings stressful.	673	334	339	116	80	137	179	162	55	190	145	48	107	91	37	107	409	78	26	51
	43%	46% B	40%	34%	29%	41% D	50% CDE	58% CDEF	35%	42%	35%	43%	44% J	60% HIJKL	37% HIJKL	33%	49% OQS	34%	51% OQ	39%
When I'm done paying my bills there is no money left for saving.	590	302	288	95	83	114	157	141	42	154	134	49	95	80	36	106	358	64	23	37
	37%	41% B	34%	28%	30%	34%	44% CDE	51% CDE	26%	34%	33%	44% HJ	39% H	53% HIJL	72% HIJKL M	33%	43% OQS	28%	44% QS	28%
Interest rates are too low to make opening a savings account worth my time.	414	174	240	91	56	73	102	92	31	106	99	36	70	54	17	72	242	55	16	27
	26%	24%	28%	27%	20%	22%	29% DE	33% DE	20%	23%	24%	33% HI	28%	36% HIJ	35% H	22%	29% S	24%	32%	20%
I feel that I am paying more in service fees than I am receiving back in interest.	355	168	187	75	33	42	83	122	20	106	86	22	49	52	20	52	223	39	16	25
	22%	23%	22%	22% DE	12%	12%	24% DE	44% CDEF	13%	23% H	21% H	20%	20%	34% HIJKL	40% HIJKL	16%	27% OQS	17%	31% OQS	19%

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Q11.[SUMMARY - LOW2BOX] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
The RRSP deadline makes me feel stressed.	117	81	56	276	223	60	97	586	208	18	603	101	74	34	206	146	130	166	131	28
	56% d	50%	54%	45%	58% d	51%	55% d	58% i	40%	43%	52%	50%	49%	47%	55% s	50%	46%	49%	59% rst	47%
I don't have enough time to think about or plan for my goals.	113	87	67	309	190	65	93	578	231	22	634	98	65	35	214	152	160	159	116	26
	54%	54%	66% de	51%	49%	56%	53%	57% i	44%	52%	55% o	48%	43%	48%	57% t	51%	56% t	47%	52%	44%
I find savings stressful.	86	66	48	224	198	50	79	489	169	15	512	84	48	29	175	115	118	142	94	26
	41%	41%	46%	37%	52% abd	43%	45% d	48% i	32%	35%	44% o	41%	32%	40%	47%	39%	41%	42%	42%	44%
When I'm done paying my bills there is no money left for saving.	78	71	50	214	139	38	73	440	140	10	458	64	39	29	159	124	96	104	83	19
	37%	44% d	48% def	35%	36%	32%	41%	43% i	27%	24%	40% no	31%	26%	40%	42% st	42% t	34%	31%	37%	32%
I feel that I am paying more in service fees than I am receiving back in interest.	58	36	29	141	64	26	50	262	90	3	283	33	22	17	92	65	67	88	33	9
	28% e	23%	28% e	23% e	17%	22%	28% e	26% i	17%	7%	25% no	16%	14%	24%	25% u	22%	23% u	26% u	15%	15%
Interest rates are too low to make opening a savings account worth my time.	52	48	27	149	109	28	55	288	117	9	317	50	28	19	101	84	69	86	55	16
	25%	30%	26%	25%	28%	24%	31% d	28% i	22%	21%	27% o	25%	18%	26%	27%	29%	24%	26%	25%	28%

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Q11.[SUMMARY - LOW2BOX] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
I don't have enough time to think about or plan for my goals.	832	202	163	281	186	221	69	48	65	59	33	32	149
	53%	43%	55%	55%	59%	50%	50%	45%	63%	60%	47%	60%	74%
			A	A	A				QSV	S			QRSTUV
The RRSP deadline makes me feel stressed.	813	189	145	286	192	203	68	57	62	50	35	30	139
	51%	41%	49%	56%	61%	46%	49%	54%	60%	50%	50%	57%	69%
				A	AB				Q				QRSUV
I find savings stressful.	673	171	127	206	170	148	52	44	55	43	28	24	143
	43%	37%	43%	40%	54%	34%	38%	41%	54%	44%	40%	46%	71%
					ABC				QR				QRSTUVW
When I'm done paying my bills there is no money left for saving.	590	107	104	210	169	100	46	36	38	41	32	32	143
	37%	23%	35%	41%	54%	23%	34%	34%	36%	41%	45%	60%	71%
			A	A	ABC		Q	Q	Q	Q	Q	QRSTU	QRSTUV
Interest rates are too low to make opening a savings account worth my time.	414	93	80	146	96	108	30	26	38	26	16	16	70
	26%	20%	27%	29%	30%	25%	22%	25%	37%	27%	22%	30%	35%
			A	A	A				QR				QR
I feel that I am paying more in service fees than I am receiving back in interest.	355	79	73	121	82	71	24	24	26	26	14	17	80
	22%	17%	25%	24%	26%	16%	18%	22%	26%	26%	19%	32%	40%
			A	A	A				Q	Q		QR	QRSTUV

Q11_1. [Interest rates are too low to make opening a savings account worth my time.] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
Interest rates are too low to make opening a savings account worth my time.																				
Completely agree	289	142	147	57	56	63	70	44	33	83	74	19	44	25	11	62	150	37	8	32
	18%	20%	17%	17%	20%	19%	20%	16%	21%	18%	18%	17%	18%	17%	22%	19%	18%	16%	16%	24%
Somewhat agree	463	239	224	78	88	105	108	83	30	135	128	33	78	43	15	77	258	76	17	34
	29%	33% B	26%	23%	32%	31% C	30%	30%	19%	30% H	31% H	30% H	32% H	29%	30%	24%	31% O	33%	34%	26%
Neither agree nor disagree	416	172	243	112	76	94	75	58	64	132	111	21	52	28	7	112	185	61	10	39
	26%	24%	28%	33% FG	27%	28% FG	21%	21%	41% IJKLM N	29% LMN	27% N	19%	21%	19%	14%	35% PR	22%	27%	19%	30%
Somewhat disagree	250	113	137	53	43	50	54	51	18	62	62	22	45	29	13	51	143	35	6	16
	16%	16%	16%	16%	16%	15%	15%	18%	11%	14%	15%	20%	18%	19%	26% HI	16%	17%	15%	12%	12%
Completely disagree	164	61	103	39	13	23	47	41	13	44	37	14	25	25	5	21	99	20	10	11
	10%	8%	12% A	11% D	5%	7%	13% DE	15% DE	8%	10%	9%	13%	10%	17% J	9%	7%	12% O	9%	20% OQS	8%
Summary																				
Top2Box (Completely/ Somewhat agree)	752	381	371	135	144	168	178	127	63	218	202	52	123	69	26	139	408	113	25	66
	48%	52% B	43%	40%	52% C	50% C	50% C	46%	40%	48%	49%	48%	50%	45%	52%	43%	49%	49%	49%	50%
Low2Box (Completely/ Somewhat disagree)	414	174	240	91	56	73	102	92	31	106	99	36	70	54	17	72	242	55	16	27
	26%	24%	28%	27%	20%	22%	29% DE	33% DE	20%	23%	24%	33% HI	28%	36% HIJ	35% H	22%	29% S	24%	32%	20%

ING Direct "Scoop on Savings" Survey 60-4118-01

Q11_1. [Interest rates are too low to make opening a savings account worth my time.] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
Interest rates are too low to make opening a savings account worth my time.																				
Completely agree	36	24	17	117	65	31	28	182	94	13	210	37	29	13	66	51	54	53	52	11
	17%	15%	17%	19%	17%	26% be	16%	18%	18%	31%	18%	18%	19%	18%	18%	17%	19%	16%	23% t	18%
Somewhat agree	52	49	37	199	97	29	50	316	141	7	329	51	60	22	100	80	101	98	60	22
	25%	30%	36%	33% e	25%	25%	28%	31%	27%	15%	28%	25%	40% mn	30%	27%	27%	36% qr	29%	27%	37%
Neither agree nor disagree	70	41	22	141	114	29	43	231	171	14	298	65	34	19	108	81	60	100	55	10
	33% d	25%	21%	23%	30% d	24%	25%	23%	33% h	33%	26%	32%	22%	26%	29% s	27%	21%	30% s	25%	18%
Somewhat disagree	27	32	13	89	69	21	34	168	76	7	195	30	13	12	63	45	40	54	34	13
	13%	20%	13%	15%	18%	18%	19%	17%	14%	15%	17% o	15%	9%	16%	17%	15%	14%	16%	15%	23%
Completely disagree	26	17	14	61	40	7	21	120	42	2	122	20	14	7	38	39	29	33	21	3
	12%	10%	14%	10%	10%	6%	12%	12% i	8%	5%	11%	10%	10%	9%	10%	13%	10%	10%	10%	5%
Summary																				
Top2Box (Completely/ Somewhat agree)	88	72	54	316	162	60	78	497	235	20	540	89	89	35	167	130	156	151	112	32
	42%	45%	53%	52% aeg	42%	52%	44%	49%	45%	46%	47%	44%	59% mn	48%	44%	44%	55% qrt	45%	50%	55%
Low2Box (Completely/ Somewhat disagree)	52	48	27	149	109	28	55	288	117	9	317	50	28	19	101	84	69	86	55	16
	25%	30%	26%	25%	28%	24%	31% d	28% i	22%	21%	27% o	25%	18%	26%	27%	29%	24%	26%	25%	28%

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Q11_1. [Interest rates are too low to make opening a savings account worth my time.] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
Interest rates are too low to make opening a savings account worth my time.													
Completely agree	289	102	58	78	52	78	28	19	13	19	14	7	38
	18%	22% C	20%	15%	17%	18%	20%	18%	13%	19%	19%	14%	19%
Somewhat agree	463	122	83	157	101	110	48	33	26	35	27	17	61
	29%	26%	28%	31%	32%	25%	35% Q	31%	26%	35%	38% Q	33%	30%
Neither agreenor disagree	416	149	75	127	65	140	31	28	25	20	14	12	32
	26%	32% CD	25%	25%	21%	32% UX	23%	27% X	25%	20%	20%	23%	16%
Somewhat disagree	250	52	54	87	57	61	20	19	28	20	10	9	39
	16%	11%	18% A	17% A	18% A	14%	15%	18%	27% QR	20%	14%	18%	19%
Completely disagree	164	41	26	58	38	47	10	7	10	6	6	7	32
	10%	9%	9%	11%	12%	11%	7%	6%	10%	6%	9%	13%	16% RSU
Summary													
Top2Box (Completely/ Somewhat agree)	752	223	141	235	153	189	76	52	39	53	41	25	99
	48%	48%	48%	46%	49%	43%	55% QT	49%	38%	54% T	57% QT	47%	49%
Low2Box (Completely/ Somewhat disagree)	414	93	80	146	96	108	30	26	38	26	16	16	70
	26%	20%	27% A	29% A	30% A	25%	22%	25%	37% QR	27%	22%	30%	35% QR

ING Direct "Scoop on Savings" Survey   60-4118-01

Q11_2. [I find savings stressful.] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
I find savings stressful.																				
Completely agree	99	28	70	24	25	30	11	8	15	28	28	4	18	6	0	26	40	19	2	9
	6%	4%	8% A	7% F	9% FG	9% FG	3%	3%	9% N	6%	7%	4%	7% N	4%	-	8% P	5%	9% P	4%	7%
Somewhat agree	350	154	196	102	83	64	77	25	35	95	103	35	52	26	3	91	171	58	4	24
	22%	21%	23%	30% EFG	30% EFG	19% G	22% G	9%	22% N	21% N	25% N	32% ILMN	21% N	17%	6%	28% PRS	21% R	25% R	8%	18%
Neither agree nor disagree	461	212	249	97	87	105	89	83	54	143	136	22	67	28	11	98	215	72	19	48
	29%	29%	29%	29%	32%	31%	25%	30%	34% KM	31% KM	33% KM	20%	27%	18%	21%	31%	26%	32%	36%	36% P
Somewhat disagree	372	188	184	76	58	85	87	65	26	110	85	28	54	54	15	71	205	50	14	31
	23%	26%	22%	22%	21%	25%	25%	24%	17%	24%	21%	25%	22%	36% HIJL	30% H	22%	25%	22%	27%	24%
Completely disagree	301	146	155	40	22	52	91	96	29	80	59	20	54	37	22	36	203	29	13	20
	19%	20%	18%	12%	8%	15% D	26% CDE	35% CDEF	18%	18%	14%	18%	22% J	24% J	44% HIJKL M	11%	24% OQS	13%	25% OQ	15%
Summary																				
Top2Box (Completely/ Somewhat agree)	448	182	266	126	108	94	87	33	49	123	131	40	70	33	3	117	212	78	6	33
	28%	25%	31% A	37% EFG	39% EFG	28% G	25% G	12%	31% N	27% N	32% MN	36% MN	29% N	22% N	6%	36% PRS	25% R	34% PR	12%	25% R
Low2Box (Completely/ Somewhat disagree)	673	334	339	116	80	137	179	162	55	190	145	48	107	91	37	107	409	78	26	51
	43%	46% B	40%	34%	29%	41% D	50% CDE	58% CDEF	35%	42%	35%	43%	44% J	60% HIJKL	73% HIJKL	33%	49% OQS	34%	51%	39%

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Q11_2. [I find savings stressful.] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
I find savings stressful.																				
Completely agree	11	5	4	56	15	8	11	40	52	7	61	22	13	3	22	18	22	19	14	2
	5%	3%	4%	9% be	4%	7%	6%	4%	10% h	16%	5%	11% m	9%	5%	6%	6%	8%	6%	6%	4%
Somewhat agree	42	45	27	147	61	28	35	194	146	9	254	36	43	17	68	78	70	82	42	9
	20%	28% e	26% e	24% e	16%	24%	20%	19%	28% h	21%	22%	18%	28% n	23%	18%	26% q	24%	24%	19%	15%
Neither agree nor disagree	70	46	24	178	111	31	51	292	156	13	328	62	47	23	111	84	75	94	73	22
	34%	29%	23%	29%	29%	26%	29%	29%	30%	29%	28%	30%	31%	32%	30%	29%	26%	28%	33%	37%
Somewhat disagree	48	39	15	116	126	27	45	265	96	10	272	46	34	19	103	53	53	92	50	18
	23%	24%	15%	19%	33% acd	23%	25% d	26% i	18%	23%	24%	23%	22%	27%	27% rs	18%	19%	27% rs	22%	31% r
Completely disagree	38	27	33	108	73	24	34	224	72	5	240	38	14	10	72	62	65	49	44	8
	18%	17%	32% abdeg	18%	19%	20%	19%	22% i	14%	12%	21% o	19% o	9%	13%	19%	21%	23% t	15%	20%	13%
Summary																				
Top2Box (Completely/ Somewhat agree)	53	49	31	203	76	36	47	234	198	16	314	58	56	20	89	96	92	101	56	11
	25%	31% e	30% e	34% eg	20%	31% e	26%	23%	38% h	36%	27%	28%	37% m	28%	24%	33% q	32% q	30%	25%	19%
Low2Box (Completely/ Somewhat disagree)	86	66	48	224	198	50	79	489	169	15	512	84	48	29	175	115	118	142	94	26
	41%	41%	46%	37%	52% abd	43%	45% d	48% i	32%	35%	44% o	41%	32%	40%	47%	39%	41%	42%	42%	44%

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Q11_2. [I find savings stressful.] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
I find savings stressful.													
Completely agree	99	40	19	30	10	30	5	7	5	6	8	3	2
	6%	9% D	6%	6%	3%	7% X	4%	6% X	5% X	6% X	11% RX	6% X	1%
Somewhat agree	350	106	62	134	49	123	39	18	22	15	13	9	18
	22%	23% D	21%	26% D	16%	28% SUX	28% UX	17% X	21% X	16%	18% X	17%	9%
Neither agree nor disagree	461	148	89	139	85	137	42	38	20	35	21	16	38
	29%	32%	30%	27%	27%	31% TX	30% X	36% TX	20%	35% TX	30%	31%	19%
Somewhat disagree	372	94	78	110	90	91	30	28	35	28	17	13	53
	23%	20%	26%	22%	29% AC	21%	22%	27%	34% QR	28%	25%	24%	27%
Completely disagree	301	78	49	96	79	57	22	15	20	16	11	12	89
	19%	17%	16%	19%	25% ABC	13%	16%	15%	20%	16%	16%	23%	44% QRSTUVW
Summary													
Top2Box (Completely/ Somewhat agree)	448	146	80	163	59	153	44	24	27	22	21	12	20
	28%	31% D	27%	32% D	19%	35% SUX	32% X	23% X	26% X	22% X	30% X	23%	10%
Low2Box (Completely/ Somewhat disagree)	673	171	127	206	170	148	52	44	55	43	28	24	143
	43%	37%	43%	40%	54% ABC	34%	38%	41%	54% QR	44%	40%	46%	71% QRSTUVW

ING Direct "Scoop on Savings" Survey   60-4118-01

Q11_3. [The RRSP deadline makes me feel stressed.] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
The RRSP deadline makes me feel stressed.																				
Completely agree	55	21	35	7	15	9	13	11	12	20	15	2	6	0	2	8	27	14	2	4
	3%	3%	4%	2%	6%	3%	4%	4%	7% KLM	4% M	4% M	2%	2%	-	4% M	2%	3%	6%	4%	3%
Somewhat agree	172	67	105	36	39	43	36	19	15	35	57	7	31	21	6	40	84	29	4	15
	11%	9%	12%	11%	14% G	13% G	10%	7%	10%	8%	14% IK	6%	13% I	14%	12%	12%	10%	13%	7%	11%
Neither agree nor disagree	542	233	309	140	96	122	100	85	64	161	152	37	83	38	8	129	244	80	22	57
	34%	32%	36%	41% FG	35%	36% F	28%	30%	40% MN	35% MN	37% MN	34% N	34% N	25%	15%	40% P	29%	35%	43% P	43% P
Somewhat disagree	329	162	166	60	69	68	84	48	27	95	84	26	53	36	8	71	182	48	6	21
	21%	22%	19%	18%	25% G	20%	24% G	17%	17%	21%	20%	23%	22%	24%	17%	22%	22%	21%	13%	16%
Completely disagree	484	245	239	96	57	94	122	115	41	146	104	39	72	57	26	74	299	56	17	35
	31%	34% B	28%	28%	21%	28% D	34% D	41% CDE	26%	32%	25%	35%	29%	38% HJ	52% HIJKL	23%	36% OQS	25%	33%	27%
Summary																				
Top2Box (Completely/ Somewhat agree)	227	87	140	43	54	52	49	30	27	54	72	8	37	21	8	48	110	43	6	19
	14%	12%	16% A	13%	20% G	15%	14%	11%	17% K	12%	17% IK	8%	15%	14%	16%	15%	13%	19% P	11%	14%
Low2Box (Completely/ Somewhat disagree)	813	407	405	156	126	162	206	164	68	241	188	64	125	93	35	145	481	104	24	56
	51%	56% B	47%	46%	46%	48%	58% CDE	59% CDE	43%	53% H	46%	59% HJ	51%	61% HJ	69% HIJL	45%	58% OQS	46%	46%	43%

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Q11_3. [The RRSP deadline makes me feel stressed.] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*

The RRSP deadline makes me feel stressed.

	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
Completely agree	8	6	1	25	10	4	3	28	23	4	34	11	9	1	8	10	13	20	3	1
	4%	4%	1%	4% g	3%	4%	2%	3%	4%	8%	3%	5%	6%	1%	2%	4%	5% u	6% qu	1%	2%
Somewhat agree	20	14	20	69	35	13	17	99	73	0	119	23	20	9	37	39	36	30	23	6
	10%	8%	20% abdeg	11%	9%	11%	10%	10%	14% h	-	10%	11%	13%	13%	10%	13%	13%	9%	10%	9%
Neither agree nor disagree	64	60	26	236	116	40	59	303	218	21	398	68	48	28	124	100	105	121	67	25
	31%	37%	25%	39% ce	30%	34%	34%	30%	42% h	49%	34%	33%	32%	39%	33%	34%	37%	36%	30%	42%
Somewhat disagree	41	33	20	103	104	27	40	242	80	7	234	45	32	17	85	50	47	65	63	17
	20%	21%	20%	17%	27% d	23%	23% d	24% i	15%	16%	20%	22%	21%	24%	23%	17%	17%	19%	28% rst	28%
Completely disagree	76	48	35	173	119	33	57	344	128	12	369	56	42	17	121	96	83	101	68	11
	36%	30%	34%	29%	31%	28%	32%	34% i	25%	27%	32%	28%	28%	23%	32%	33%	29%	30%	31%	19%

Summary

	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
Top2Box (Completely/ Somewhat agree)	28	20	22	95	45	18	20	127	96	4	154	34	29	10	45	49	50	49	25	7
	13%	12%	21% e	16%	12%	15%	11%	13%	18% h	8%	13%	17%	19%	14%	12%	17%	17%	15%	11%	11%
Low2Box (Completely/ Somewhat disagree)	117	81	56	276	223	60	97	586	208	18	603	101	74	34	206	146	130	166	131	28
	56% d	50%	54%	45%	58% d	51%	55% d	58% i	40%	43%	52%	50%	49%	47%	55% s	50%	46%	49%	59% rst	47%

ING Direct "Scoop on Savings" Survey   60-4118-01

Q11_3. [The RRSP deadline makes me feel stressed.] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201

The RRSP deadline makes me feel stressed.

	Total	A	B	C	D	Q	R	S	T	U	V	W	X
Completely agree	55	23	10	15	7	17	4	3	3	4	4	1	4
	3%	5%	3%	3%	2%	4%	3%	3%	3%	4%	6%	1%	2%
Somewhat agree	172	62	31	47	31	52	18	11	6	11	5	8	15
	11%	13%	11%	9%	10%	12%	13%	10%	6%	11%	7%	14%	8%
Neither agree nor disagree	542	191	110	159	82	166	48	35	31	35	26	14	42
	34%	41% CD	37% D	31%	26%	38% X	35% X	33% X	30%	35% X	37% X	27%	21%
Somewhat disagree	329	73	64	111	80	79	31	25	29	27	17	11	34
	21%	16%	22%	22% A	25% A	18%	22%	24%	28% QX	27% X	25%	21%	17%
Completely disagree	484	116	81	175	112	124	37	32	33	23	18	19	104
	31%	25%	27%	34% A	36% AB	28%	27%	30%	32%	23%	25%	36%	52% QRSTUV

Summary

	Total	A	B	C	D	Q	R	S	T	U	V	W	X
Top2Box (Completely/ Somewhat agree)	227	85	41	62	39	69	22	14	10	15	9	8	20
	14%	18% CD	14%	12%	12%	16%	16%	13%	9%	15%	13%	16%	10%
Low2Box (Completely/ Somewhat disagree)	813	189	145	286	192	203	68	57	62	50	35	30	139
	51%	41%	49% A	56% A	61% AB	46%	49%	54%	60% Q	50%	50%	57%	69% QRSUV

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Q11_4. [I feel that I am paying more in service fees than I am receiving back in interest.] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132

I feel that I am paying more in service fees than I am receiving back in interest.

	Total	Male	Female	18-30	31-40	41-50	51-64	65+	Some HS	HS	Some Coll	Coll	Some Univ	Univ UG	Univ Grad	Single	Married	Dom	Widow	Div/Sep
Completely agree	486	218	268	110	109	131	92	43	52	139	130	39	86	30	11	117	230	79	11	45
	31%	30%	31%	32% G	40% FG	39% FG	26% G	16%	33% M	30% M	32% M	35% M	35% M	20%	22%	36% PR	28%	35% R	21%	34%
Somewhat agree	480	221	259	92	83	116	124	65	42	132	138	34	72	47	15	96	259	69	16	37
	30%	30%	30%	27%	30%	35% G	35% G	23%	27%	29%	33%	31%	30%	31%	29%	30%	31%	30%	31%	28%
Neither agree nor disagree	262	121	141	62	51	47	56	47	44	80	58	15	37	24	5	57	124	42	9	25
	17%	17%	17%	18%	18%	14%	16%	17%	28% IJKLMN	18%	14%	13%	15%	16%	9%	18%	15%	18%	17%	19%
Somewhat disagree	195	104	91	45	24	27	39	59	12	61	47	7	26	34	9	35	111	24	9	16
	12%	14% B	11%	13%	9%	8%	11%	21% CDEF	7%	13%	11%	7%	11%	22% HIJKL	18% HK	11%	13%	10%	17%	13%
Completely disagree	160	65	95	29	8	14	44	64	9	45	39	14	23	18	11	17	112	15	7	8
	10%	9%	11%	9% D	3%	4%	12% DE	23% CDEF	5%	10%	10%	13% H	10%	12%	22% HIJL	5%	13% OQS	7%	14% O	6%

Summary

	Total	Male	Female	18-30	31-40	41-50	51-64	65+	Some HS	HS	Some Coll	Coll	Some Univ	Univ UG	Univ Grad	Single	Married	Dom	Widow	Div/Sep
Top2Box (Completely/ Somewhat agree)	965	439	527	202	192	247	215	109	94	271	267	73	158	76	26	213	489	147	26	82
	61%	60%	62%	60% G	70% CFG	74% CFG	61% G	39%	60%	59%	65% MN	67% M	65% M	50%	51%	66% R	58%	65%	52%	62%
Low2Box (Completely/ Somewhat disagree)	355	168	187	75	33	42	83	122	20	106	86	22	49	52	20	52	223	39	16	25
	22%	23%	22%	22% DE	12%	12%	24% DE	44% CDEF	13%	23% H	21% H	20%	20%	34% HIJKL	40% HIJKL	16%	27% OQS	17%	31% OQS	19%

Q11_4. [I feel that I am paying more in service fees than I am receiving back in interest.] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*

I feel that I am paying more in service fees than I am receiving back in interest.

	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
Completely agree	50	42	36	191	126	40	52	268	193	25	328	74	55	29	112	87	95	93	78	18
	24%	26%	35%	32%	33%	34%	29%	26%	37% h	58%	28%	37% m	36%	39%	30%	30%	33%	28%	35%	30%
Somewhat agree	70	50	24	192	105	39	45	328	147	5	362	51	47	20	108	88	77	105	76	22
	33%	31%	23%	32%	27%	34%	26%	32%	28%	12%	31%	25%	31%	27%	29%	30%	27%	31%	34%	37%
Neither agree nor disagree	32	33	14	82	89	12	29	158	93	10	182	45	28	7	63	55	46	51	35	11
	15%	20% df	13%	13%	23% df	10%	17%	16%	18%	24%	16%	22% mp	18%	10%	17%	19%	16%	15%	16%	19%
Somewhat disagree	30	17	13	74	41	19	30	134	61	0	151	20	15	9	54	28	32	54	19	8
	14%	10%	13%	12%	11%	16%	17%	13%	12%	-	13%	10%	10%	12%	14% u	9%	11%	16% ru	8%	14%
Completely disagree	28	20	16	67	23	7	20	128	29	3	132	12	7	8	38	37	35	33	14	1
	13% e	12% e	15% ef	11% e	6%	6%	11% e	13% i	6%	7%	11% no	6%	5%	12%	10% v	12% uv	12% uv	10% v	6%	1%

Summary

	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
Top2Box (Completely/ Somewhat agree)	119	92	60	383	231	79	97	596	339	30	690	125	102	49	220	176	172	198	155	39
	57%	57%	58%	63% g	60%	68%	55%	59%	65% h	69%	60%	62%	67%	67%	59%	59%	60%	59%	69% qrst	66%
Low2Box (Completely/ Somewhat disagree)	58	36	29	141	64	26	50	262	90	3	283	33	22	17	92	65	67	88	33	9
	28% e	23%	28% e	23%	17%	22%	28% e	26% i	17%	7%	25% no	16%	14%	24%	25% u	22%	23% u	26% u	15%	15%

Q11_4. [I feel that I am paying more in service fees than I am receiving back in interest.] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
I feel that I am paying more in service fees than I am receiving back in interest.													
Completely agree	486	165	90	153	78	155	45	40	28	28	23	12	34
	31%	35%	30%	30%	25%	35%	32%	38%	27%	28%	33%	23%	17%
		D				X	X	X	X	X	X		
Somewhat agree	480	128	82	164	106	139	47	31	32	24	23	15	55
	30%	28%	28%	32%	34%	32%	34%	29%	31%	24%	33%	28%	27%
Neither agree nor disagree	262	93	51	70	47	73	22	11	17	23	11	9	32
	17%	20%	17%	14%	15%	17%	16%	11%	16%	23%	15%	16%	16%
		C								S			
Somewhat disagree	195	44	49	62	40	38	16	16	18	19	8	8	28
	12%	9%	16%	12%	13%	9%	12%	15%	17%	19%	11%	16%	14%
			A						Q	Q			
Completely disagree	160	35	24	59	42	32	8	8	9	7	6	9	52
	10%	7%	8%	12%	13%	7%	6%	8%	9%	7%	9%	17%	26%
				A	A							QR	QRSTUV
Summary													
Top2Box (Completely/ Somewhat agree)	965	293	172	316	184	294	91	71	60	52	46	27	89
	61%	63%	58%	62%	59%	67%	66%	67%	58%	52%	66%	51%	44%
						UWX	UX	UX	X		X		
Low2Box (Completely/ Somewhat disagree)	355	79	73	121	82	71	24	24	26	26	14	17	80
	22%	17%	25%	24%	26%	16%	18%	22%	26%	26%	19%	32%	40%
			A	A	A				Q	Q		QR	QRSTUV

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Q11_5. [I don't have enough time to think about or plan for my goals.] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
I don't have enough time to think about or plan for my goals.																				
Completely agree	58	24	33	11	17	13	12	4	11	25	11	3	5	1	2	14	26	9	1	6
	4%	3%	4%	3%	6% G	4%	3%	2%	7% JLM	5% M	3%	3%	2%	1%	4%	4%	3%	4%	2%	5%
Somewhat agree	205	100	105	54	50	46	33	21	16	45	60	13	46	21	4	55	95	32	5	16
	13%	14%	12%	16% FG	18% FG	14% G	9%	8%	10%	10%	15%	12%	19% HIN	14%	7%	17% P	11%	14%	10%	12%
Neither agree nor disagree	488	209	279	103	92	115	102	76	67	162	129	24	60	33	12	88	237	81	19	52
	31%	29%	33%	30%	33%	34% G	29%	27%	42% JKLMN	36% KLM	31%	22%	25%	22%	24%	27%	28%	36% P	37%	40% OP
Somewhat disagree	503	239	264	111	80	107	117	87	39	131	141	38	78	59	16	108	272	66	15	40
	32%	33%	31%	33%	29%	32%	33%	31%	25%	29%	34% H	35%	32%	39% HI	33%	33%	33%	29%	29%	31%
Completely disagree	329	155	173	58	36	54	90	90	24	94	71	31	55	38	16	57	205	39	11	17
	21%	21%	20%	17%	13%	16%	25% CDE	33% CDEF	15%	21%	17%	29% HJ	22%	25%	33% HIJ	18%	25% OQS	17%	21%	13%
Summary																				
Top2Box (Completely/ Somewhat agree)	262	125	138	65	67	59	45	25	28	70	71	16	51	22	6	69	121	41	6	22
	17%	17%	16%	19% G	24% FG	18% G	13%	9%	18%	15%	17%	15%	21%	14%	11%	22% P	14%	18%	12%	17%
Low2Box (Completely/ Somewhat disagree)	832	395	437	170	116	162	207	177	63	224	211	69	133	97	33	165	477	105	26	58
	53%	54%	51%	50%	42%	48%	58% DE	64% CDE	40%	49%	51% H	63% HIJ	55% H	64% HIJ	65% HI	51%	57% QS	46%	50%	44%

ING Direct "Scoop on Savings" Survey   60-4118-01

Q11_5. [I don't have enough time to think about or plan for my goals.] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*

I don't have enough time to think about or plan for my goals.

	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
Completely agree	4	4	2	26	17	4	6	33	20	5	32	13	9	3	7	10	11	12	10	5
	2%	2%	2%	4%	4%	4%	4%	3%	4%	11%	3%	6% m	6%	5%	2%	3%	4%	4%	4%	9% q
Somewhat agree	22	22	12	89	43	17	26	118	79	7	137	24	31	12	51	47	34	40	26	6
	10%	14%	12%	15%	11%	14%	15%	12%	15%	17%	12%	12%	20% m	17%	14%	16%	12%	12%	12%	11%
Neither agree nor disagree	71	48	21	182	135	30	51	286	193	9	352	68	46	22	103	87	79	127	70	22
	34%	30%	21%	30%	35% c	26%	29%	28%	37% h	21%	30%	33%	31%	30%	27%	29%	28%	38% qs	32%	37%
Somewhat disagree	63	53	37	175	135	40	57	335	153	15	370	71	39	22	135	86	86	97	75	21
	30%	33%	36%	29%	35%	34%	32%	33%	29%	35%	32%	35%	26%	31%	36%	29%	30%	29%	34%	35%
Completely disagree	49	34	30	135	55	25	36	244	78	7	263	27	26	12	78	66	75	62	41	5
	24% e	21% e	30% e	22% e	14%	22%	21%	24% i	15%	16%	23% n	13%	17%	17%	21% v	22% v	26% tuv	18%	18%	8%

Summary

	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
Top2Box (Completely/ Somewhat agree)	26	26	14	115	60	21	32	152	99	12	169	37	40	16	59	57	46	52	36	12
	12%	16%	14%	19%	16%	18%	18%	15%	19%	27%	15%	18%	26% m	22%	16%	19%	16%	15%	16%	20%
Low2Box (Completely/ Somewhat disagree)	113	87	67	309	190	65	93	578	231	22	634	98	65	35	214	152	160	159	116	26
	54%	54%	66% de	51%	49%	56%	53%	57% i	44%	52%	55% o	48%	43%	48%	57% t	51%	56% t	47%	52%	44%

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Q11_5. [I don't have enough time to think about or plan for my goals.] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
I don't have enough time to think about or plan for my goals.													
Completely agree	58	25	10	15	6	14	5	7	1	1	8	0	3
	4%	5% D	4%	3%	2%	3%	3%	7% X	1%	1%	11% QTUWX	-	2%
Somewhat agree	205	65	41	54	45	59	29	19	7	11	7	5	18
	13%	14%	14%	11%	14%	14%	21% QTX	18% TX	7%	11%	10%	9%	9%
Neither agree nor disagree	488	172	82	158	76	143	35	32	29	27	23	16	31
	31%	37% BD	28%	31%	24%	33% X	26% X	30% X	28% X	27% X	33% X	31% X	15%
Somewhat disagree	503	124	103	173	104	139	45	28	44	41	24	18	59
	32%	27%	35% A	34% A	33%	32%	33%	26%	43% QSX	41% S	34%	35%	30%
Completely disagree	329	78	61	108	82	82	23	20	21	19	9	13	90
	21%	17%	20%	21%	26% A	19%	17%	19%	20%	19%	12%	25%	45% QRSTUVW
Summary													
Top2Box (Completely/ Somewhat agree)	262	91	51	70	51	73	34	26	9	13	15	5	21
	17%	19% C	17%	14%	16%	17%	25% TUWX	25% TUWX	9%	13%	21% TX	9%	10%
Low2Box (Completely/ Somewhat disagree)	832	202	163	281	186	221	69	48	65	59	33	32	149
	53%	43%	55% A	55% A	59% A	50%	50%	45%	63% QSV	60% S	47%	60%	74% QRSTUV

Detailed tables

Q11_6. [When I'm done paying my bills there is no money left for saving.] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
When I'm done paying my bills there is no money left for saving.																				
Completely agree	268	100	167	61	53	73	53	28	40	82	71	19	38	14	4	64	112	41	7	42
	17%	14%	20% A	18% G	19% G	22% FG	15% G	10%	26% IJLMN	18% M	17% M	17%	16%	9%	7%	20% P	13%	18%	13%	32% OPQR
Somewhat agree	440	188	252	119	88	100	81	53	40	139	137	24	72	25	4	98	218	79	10	34
	28%	26%	30%	35% FG	32% FG	30% FG	23%	19%	25% N	30% MN	33% KMN	22% N	29% MN	17%	8%	30%	26%	35% PR	20%	26%
Neither agree nor disagree	285	138	147	64	52	48	64	56	36	82	71	18	39	32	6	55	147	44	11	19
	18%	19%	17%	19%	19%	14%	18%	20% E	23%	18%	17%	16%	16%	21%	13%	17%	18%	19%	22%	15%
Somewhat disagree	352	183	169	57	60	72	90	72	25	87	86	28	60	48	19	62	208	44	12	25
	22%	25% B	20%	17%	22%	21%	25% C	26% C	16%	19%	21%	25%	25% H	31% HIJ	38% HIJ	19%	25%	19%	24%	19%
Completely disagree	238	119	119	38	23	43	67	69	17	68	48	21	35	33	17	44	150	20	11	12
	15%	16%	14%	11%	8%	13%	19% CDE	25% CDE	11%	15%	12%	19%	14%	21% HJ	34% HIJKL	14%	18% QS	9%	21% QS	9%
Summary																				
Top2Box (Completely/ Somewhat agree)	708	288	419	180	141	173	134	80	80	220	207	43	110	39	8	161	330	120	17	76
	45%	40%	49% A	53% FG	51% FG	52% FG	38% G	29%	51% MN	48% MN	50% MN	39% MN	45% MN	26%	15%	50% PR	40%	53% PR	33%	58% PR
Low2Box (Completely/ Somewhat disagree)	590	302	288	95	83	114	157	141	42	154	134	49	95	80	36	106	358	64	23	37
	37%	41% B	34%	28%	30%	34%	44% CDE	51% CDE	26%	34%	33%	44% HJ	39% H	53% HIJL	72% HIJKL M	33%	43% OQS	28%	44% QS	28%

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Q11_6. [When I'm done paying my bills there is no money left for saving.] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*

When I'm done paying my bills there is no money left for saving.

	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
Completely agree	38	15	15	116	62	22	30	141	115	11	176	51	26	14	55	41	52	71	37	11
	18% b	9%	14%	19% b	16% b	19% b	17%	14%	22% h	26%	15%	25% m	17%	19%	15%	14%	18% r	21%	17%	19%
Somewhat agree	60	50	29	180	87	34	43	246	182	12	310	53	58	19	89	79	81	109	66	14
	28%	31% e	28%	30% e	23%	29%	25%	24%	35% h	28%	27%	26%	39% mn	26%	24%	27%	29%	32% q	30%	24%
Neither agree nor disagree	34	25	10	96	97	23	29	189	86	10	210	36	28	11	72	51	55	52	37	15
	16%	15%	10%	16%	25% abcdg	19%	17%	19%	16%	22%	18%	18%	19%	15%	19%	17%	19%	15%	16%	25%
Somewhat disagree	48	44	25	106	102	26	33	250	96	6	264	37	27	24	91	76	48	64	53	15
	23%	27% d	24%	18%	26% d	22%	19%	25% i	18%	15%	23%	18%	18%	33% no	24% s	26% s	17%	19%	24%	26%
Completely disagree	30	27	25	108	37	12	40	190	44	4	195	26	12	5	68	47	48	41	30	4
	14%	17% e	24% ef	18% e	10%	10%	23% ef	19% i	8%	9%	17% op	13%	8%	7%	18% v	16%	17% v	12%	13%	6%

Summary

	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
Top2Box (Completely/ Somewhat agree)	98	65	43	295	149	57	74	388	297	23	487	104	84	33	144	120	133	181	103	25
	47%	40%	42%	49% e	39%	49%	42%	38%	57% h	53%	42%	51% m	56% m	45%	38%	41%	47%	54% qr	46%	43%
Low2Box (Completely/ Somewhat disagree)	78	71	50	214	139	38	73	440	140	10	458	64	39	29	159	124	96	104	83	19
	37%	44% d	48% def	35%	36%	32%	41%	43% i	27%	24%	40% no	31%	26%	40%	42% st	42% t	34%	31%	37%	32%

Detailed tables

Q11_6. [When I'm done paying my bills there is no money left for saving.] Please, rate your level of agreement with the following statements?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201

When I'm done paying my bills there is no money left for saving.

	Total	A	B	C	D	Q	R	S	T	U	V	W	X
Completely agree	268	124	39	79	25	104	21	18	14	17	11	3	9
	17%	27%	13%	16%	8%	24%	15%	17%	14%	17%	16%	5%	5%
		BCD		D		TWX	X	X	X	WX	X		
Somewhat agree	440	139	103	139	59	166	52	31	35	14	12	13	23
	28%	30%	35%	27%	19%	38%	38%	29%	34%	14%	17%	24%	12%
		D	CD	D		UVX	UVX	UX	UVX			X	
Neither agree nor disagree	285	95	49	81	59	68	18	21	16	28	15	6	25
	18%	20%	17%	16%	19%	15%	13%	20%	16%	28%	21%	11%	13%
										QRWX			
Somewhat disagree	352	67	77	122	85	73	32	24	24	24	19	19	64
	22%	14%	26%	24%	27%	17%	23%	22%	24%	24%	27%	35%	32%
			A	A	A							Q	Q
Completely disagree	238	41	27	87	84	27	14	13	13	16	13	13	79
	15%	9%	9%	17%	27%	6%	10%	12%	13%	17%	18%	25%	39%
				AB	ABC				Q	Q	Q	QRS	QRSTUV

Summary

	Total	A	B	C	D	Q	R	S	T	U	V	W	X
Top2Box (Completely/ Somewhat agree)	708	263	142	218	85	270	73	48	49	31	24	15	32
	45%	57%	48%	43%	27%	62%	53%	46%	48%	31%	34%	29%	16%
		BCD	D	D		STUVWX	UVWX	UX	UWX	X	X	X	
Low2Box (Completely/ Somewhat disagree)	590	107	104	210	169	100	46	36	38	41	32	32	143
	37%	23%	35%	41%	54%	23%	34%	34%	36%	41%	45%	60%	71%
			A	A	ABC		Q	Q	Q	Q	Q	QRSTU	QRSTUV

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Q12. If you had to classify yourself as one or the other, would you consider yourself a spender or a saver?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

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Q12. If you had to classify yourself as one or the other, would you consider yourself a spender or a saver?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
Spender	120 57%	90 56%	50 48%	338 56% g	205 53%	54 46%	82 47%	513 50%	322 62% h	22 51%	599 52%	114 56%	106 70% mnp	38 52%	188 50%	161 55%	151 53%	199 59% q	124 56%	30 51%
Saver	89 43%	72 44%	53 52%	268 44%	180 47%	63 54%	94 53% d	503 50% i	201 38%	21 49%	555 48% o	90 44% o	45 30%	35 48% o	187 50% t	134 45%	134 47%	138 41%	98 44%	29 49%

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Q12. If you had to classify yourself as one or the other, would you consider yourself a spender or a saver?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
Spender	857 54%	256 55%	151 51%	286 56%	163 52%	272 62% UWX	78 57% X	55 52% X	62 61% WX	47 47% X	36 51% X	22 41%	66 33%
Saver	725 46%	209 45%	145 49%	222 44%	150 48%	166 38%	60 43%	51 48%	41 39%	52 53% Q	34 49%	31 59% QT	135 67% QRSTUV

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Q16. Is it easier for you to save more now than it was for you last year?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
Yes, it's easier for me to save money now.	402	184	218	123	67	75	87	49	24	95	108	37	61	58	19	90	204	71	10	28
	25%	25%	26%	36% DEFG	24%	22%	25% G	18%	15%	21%	26% H	34% HI	25% H	38% HIJL	37% HI	28%	24%	31% S	20%	21%
No, it's harder for me to save money now.	531	234	297	119	102	120	113	77	56	160	149	32	76	46	12	128	267	64	15	47
	34%	32%	35%	35%	37% G	36% G	32%	28%	36%	35%	36%	29%	31%	30%	24%	40% PQ	32%	28%	29%	36%
It is neither easier nor harder for me to save money now.	621	299	322	93	101	131	150	146	73	192	150	39	101	48	18	97	354	88	24	55
	39%	41%	38%	28%	37%	39% C	42% C	52% CDEF	46% JM	42%	36%	36%	41%	32%	35%	30%	42% O	39%	47% O	42% O
Don't know/Not sure.	28	11	17	4	5	9	5	5	5	9	5	2	6	0	2	7	11	4	2	2
	2%	1%	2%	1%	2%	3%	1%	2%	3% M	2%	1%	1%	2%	-	4% M	2%	1%	2%	5% P	1%

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Q16. Is it easier for you to save more now than it was for you last year?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
Yes, it's easier for me to save money now.	59	41	28	160	91	22	42	248	146	8	292	58	41	11	92	81	76	75	57	20
	28%	25%	28%	26%	24%	19%	24%	24%	28%	17%	25%	29% p	27%	15%	24%	27%	27%	22%	26%	34%
No, it's harder for me to save money now.	82	52	23	210	118	45	63	312	200	20	383	61	58	29	135	91	88	127	69	19
	39% c	33%	22%	35% c	31%	39% c	36% c	31%	38% h	46%	33%	30%	38%	40%	36%	31%	31%	38%	31%	33%
It is neither easier nor harder for me to save money now.	66	64	51	228	164	48	70	438	170	13	459	81	48	33	144	118	115	130	92	19
	31%	40%	50% ad	38%	43% a	41%	40%	43% i	32%	30%	40%	40%	32%	45%	38%	40%	41%	38%	41%	32%
Don't know/Not sure.	2	4	1	8	12	2	1	18	7	3	21	3	4	0	4	6	5	6	5	1
	1%	2%	1%	1%	3%	2%	1%	2%	1%	6%	2%	1%	3%	-	1%	2%	2%	2%	2%	1%

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Q16. Is it easier for you to save more now than it was for you last year?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
Yes, it's easier for me to save money now.	402	85	83	130	103	120	30	33	25	23	15	20	48
	25%	18%	28% A	26% A	33% AC	27%	22%	32%	24%	23%	21%	37% R	24%
No, it's harder for me to save money now.	531	192	91	165	84	161	53	36	33	31	33	17	47
	34%	41% BCD	31%	32%	27%	37% X	39% X	34% X	32%	31%	46% X	32%	23%
It is neither easier nor harder for me to save money now.	621	173	118	205	124	146	53	36	46	43	23	14	104
	39%	37%	40%	40%	40%	33%	38%	34%	44% W	43%	32%	27%	52% QRSVW
Don't know/Not sure.	28	15	4	8	2	10	2	0	0	3	1	2	1
	2%	3% D	1%	1%	1%	2%	1%	-	-	3%	1%	3%	1%

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Q20. What is your favourite saving habit? In other words, tell us how is it that you save money?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Under graduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
I don't have a favourite saving habit	623 39%	316 43% B	307 36%	117 34%	102 37%	108 32%	137 39%	159 57% CDEF	76 48% JM	188 41%	141 34%	42 39%	105 43% J	52 34%	18 37%	124 39%	334 40%	88 39%	24 47%	47 36%
Automatic deductions to RRSP or other investing account	343 22%	180 25% B	163 19%	54 16%	77 28% G	103 31% CG	93 26% CG	16 6%	15 9%	69 15%	103 25% HI	34 31% HI	54 22% HI	54 35% HIJL	15 30% HI	67 21% R	201 24% R	45 20% R	4 8%	25 19% R
Put extra change in a jar	264 17%	86 12%	179 21% A	79 23% FG	47 17%	57 17% F	41 12%	39 14%	36 23% LMN	88 19% MN	76 18% MN	18 16% M	34 14% M	10 6%	4 7%	50 16%	113 14%	53 23% P	12 24% P	30 23% P
Automatic deductions to a savings account	255 16%	118 16%	137 16%	65 19% D	31 11%	52 16%	61 17%	46 17%	25 16%	73 16%	75 18%	12 11%	36 15%	21 14%	12 24% K	60 19%	140 17%	27 12%	10 19%	18 13%
Other monetary transfers to savings	29 2%	5 1%	24 3% A	17 5% DEFG	2 1%	4 1%	2 1%	4 2%	1 0	13 3%	6 1%	1 1%	3 1%	6 4%	0 -	6 2%	16 2%	5 2%	1 1%	1 1%
Other investments	18 1%	9 1%	9 1%	4 1%	4 1%	3 1%	6 2%	2 1%	1 1%	9 2%	2 1%	0 -	1 1%	4 2%	0 -	5 1%	9 1%	3 1%	0 -	1 1%
Invest/ save money	18 1%	3 0	15 2% A	3 1%	1 0	5 1%	5 1%	4 1%	1 0	5 1%	3 1%	0 -	6 2%	2 2%	1 1%	2 1%	12 1%	3 1%	1 1%	1 1%
Budget/ watch spending habits/ set goals	11 1%	2 0	9 1%	1 0	3 1%	2 1%	2 1%	3 1%	1 1%	2 0	3 1%	3 2%	2 1%	1 1%	0 -	3 1%	6 1%	1 0	0 -	1 1%
Reduce debt/ don't acquire debt	4 0	2 0	2 0	0 -	2 1%	1 0	0 -	1 0	0 -	1 0	1 0	0 -	1 0	1 1%	0 -	1 0	2 0	0 -	0 -	1 1%
Borrow money to invest with	3 0	3 0	0 -	0 -	2 1%	0 -	1 0	0 -	0 -	0 -	0 -	0 -	1 0	2 2% IJ	0 -	2 0	2 0	0 -	0 -	0 -
Employment-related investments/ pension plan	3 0	0 -	3 0	0 -	2 1%	0 -	2 0	0 -	0 -	2 0	0 -	0 -	2 1%	0 -	0 -	2 0	0 -	0 -	0 -	2 1% P
Other savings at home	2 0	0 0	2 0	0 -	2 1%	0 0	0 -	0 -	0 -	0 -	0 0	0 -	0 -	2 1%	0 -	2 0	0 -	0 0	0 -	0 -
Nothing	1 0	0 -	1 0	0 -	0 -	1 0	0 -	0 -	0 -	1 0	0 -	0 -	0 -	0 -	0 -	1 0	0 -	0 -	0 -	0 -
Other	13 1%	7 1%	7 1%	0 -	3 1%	0 -	6 2% E	5 2% CE	2 1%	8 2%	2 1%	0 -	1 0	0 -	1 1%	2 0	3 0	4 2% P	0 -	4 3% OP

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Q20. What is your favourite saving habit? In other words, tell us how is it that you save money?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
I don't have a favourite saving habit	80 38%	65 40%	36 35%	234 39%	167 43%	41 35%	74 42%	393 39%	212 41%	18 42%	468 41%	71 35%	54 36%	30 41%	156 42%	105 36%	118 41%	131 39%	83 37%	27 46%
Automatic deductions to RRSP or other investing account	51 24%	37 23%	20 20%	134 22%	77 20%	25 21%	38 21%	258 25% i	80 15%	5 13%	243 21%	38 19%	44 29%	18 25%	83 22%	70 24%	68 24%	61 18%	50 23%	8 13%
Put extra change in a jar	32 15%	22 14%	20 20%	111 18%	56 14%	24 20%	30 17%	150 15%	106 20% h	9 21%	176 15%	46 22% m	30 20%	13 17%	56 15%	51 17%	42 15%	59 18%	45 20%	9 16%
Automatic deductions to a savings account	27 13%	22 14%	19 19%	91 15%	75 19%	20 17%	23 13%	158 16%	90 17%	7 16%	192 17%	36 18%	19 12%	8 11%	61 16%	54 18%	43 15%	59 18%	28 12%	8 14%
Other monetary transfers to savings	9 4% e	3 2%	1 1%	11 2%	4 1%	1 1%	2 1%	10 1%	18 4% h	1 3%	24 2%	5 3%	0 -	0 -	4 1%	4 1%	4 2%	11 3% u	1 0	5 9% qrsu
Other investments	4 2%	4 2% e	1 1%	8 1%	1 0	1 1%	3 2%	15 1% i	1 0	3 7%	12 1%	3 2%	2 1%	1 2%	4 1%	3 1%	0 -	6 2%	6 3% s	1 1%
Budget/ watch spending habits/ set goals	2 1%	2 2%	1 1%	2 0	2 1%	1 1%	0 -	8 1%	3 1%	0 -	8 1%	1 1%	0 -	2 2%	1 0	1 0	2 1%	2 1%	4 2%	0 -
Borrow money to invest with	1 0	1 0	0 -	2 0	0 -	0 -	2 1%	1 0	1 0	2 4%	3 0	0 -	0 -	1 1%	2 0	0 -	1 0	0 -	1 0	0 -
Reduce debt/ don't acquire debt	1 0	3 2% de	0 -	0 -	0 -	0 -	0 -	3 0	1 0	0 -	3 0	0 0	0 -	1 1%	1 0	1 0	0 -	0 0	2 1%	0 -
Invest/ save money	1 0	4 2% e	4 4% ae	8 1%	1 0	0 -	3 2%	16 2%	2 0	0 -	13 1%	3 1%	1 1%	1 1%	3 1%	6 2%	2 1%	5 1%	1 1%	1 1%
Other savings at home	0 -	0 0	0 -	2 0	0 -	0 -	0 -	2 0	0 -	0 -	2 0	0 -	0 -	0 -	0 -	0 0	2 1%	0 -	0 -	0 -
Employment-related investments/ pension plan	0 -	0 -	0 -	0 -	0 -	3 3% ade	0 -	2 0	2 0	0 -	3 0	0 -	0 -	0 -	0 -	0 -	2 1%	0 -	2 1%	0 -
Nothing	0 -	1 1%	0 -	0 -	0 -	0 -	0 -	0 -	0 -	1 2%	1 0	0 -	0 -	0 -	0 -	1 0	0 -	0 -	0 -	0 -
Other	1 1%	1 1%	1 1%	6 1%	2 1%	2 1%	3 2%	5 0	8 2% h	0 -	12 1%	0 -	2 1%	0 -	5 1%	1 0	2 1%	3 1%	2 1%	0 -

Detailed tables

Q20. What is your favourite saving habit? In other words, tell us how is it that you save money?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
I don't have a favourite saving habit	623 39%	195 42% D	125 42% D	210 41% D	94 30%	158 36%	54 40%	36 34%	41 40%	36 36%	27 38%	21 39%	93 46% QS
Automatic deductions to RRSP or other investing account	343 22%	43 9%	63 21% A	113 22% A	124 40% ABC	82 19%	27 20%	29 27%	30 30% Q	34 34% QR	18 26%	15 28%	51 25%
Put extra change in a jar	264 17%	117 25% BCD	45 15% D	73 14% D	29 9%	87 20% VX	27 19% VX	18 17% VX	14 13%	14 14%	3 5%	5 9%	15 8%
Automatic deductions to a savings account	255 16%	81 17%	46 15%	81 16%	48 15%	76 17%	25 18%	15 14%	14 14%	15 15%	16 23% X	9 18%	24 12%
Other monetary transfers to savings	29 2%	12 3%	4 1%	11 2%	3 1%	18 4% R	0 -	1 1%	0 -	0 -	0 -	0 -	4 2%
Other investments	18 1%	3 1%	1 0	8 2%	6 2%	3 1%	0 -	1 1%	2 2%	0 0	1 1%	2 4% QR	7 4% QR
Invest/ save money	18 1%	2 1%	3 1%	7 1%	5 2%	6 1%	2 1%	3 3%	0 -	0 -	1 2%	0 -	5 3%
Budget/ watch spending habits/ set goals	11 1%	6 1%	4 1%	2 0	0 -	2 1%	2 1%	0 -	1 1%	0 -	1 1%	0 -	1 0
Reduce debt/ don't acquire debt	4 0	2 0	1 0	1 0	0 0	2 0	0 -	0 -	0 -	0 -	0 -	0 1%	1 0
Borrow money to invest with	3 0	1 0	0 -	1 0	2 0	1 0	0 -	0 -	0 -	0 -	0 -	3 5% QRSTUX	0 -
Employment-related investments/ pension plan	3 0	0 -	3 1% AC	0 -	0 -	0 -	0 -	2 2% Q	0 -	0 -	2 2% QX	0 -	0 -
Other savings at home	2 0	0 -	0 -	0 0	2 0	0 0	0 -	0 -	0 -	0 -	2 2% QX	0 -	0 -
Nothing	1 0	1 0	0 -	0 -	0 -	1 0	0 -	0 -	0 -	0 -	0 -	0 -	0 -
Other	13 1%	5 1%	3 1%	3 1%	3 1%	4 1%	1 0	2 1%	0 -	1 1%	0 -	0 -	2 1%

Detailed tables

Q22. Which of the following types of accounts or products do you currently have, either on your own or jointly with someone else?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: All respondents	1582	760	822	220	240	382	362	378	168	454	418	108	241	136	57	254	885	214	68	150
Weighted	1582	728	854	338	276	335	355	278	158	457	412	110*	244	152	50*	322	835	228	51*	132
Chequing account	1499 95%	691 95%	808 95%	317 94%	262 95%	320 95%	331 93%	268 97%	146 93%	426 93%	394 96%	109 99% HI	232 95%	143 94%	49 97%	297 92%	802 96% O	214 94%	49 96%	124 94%
Savings account	1137 72%	523 72%	614 72%	248 73%	187 68%	236 70%	249 70%	217 78% DEF	93 59%	319 70% H	302 73% H	82 75% H	184 76% H	119 78% H	38 76% H	218 68%	638 76% OQS	156 69%	41 80%	81 62% S
Mutual funds	673 43%	341 47% B	332 39%	70 21%	107 39% C	156 46% C	200 56% CDE	141 51% CD	39 25%	183 40% H	174 42% H	50 45% H	118 48% H	79 52% HI	31 62% HIJ	100 31%	429 51% OQS	78 34%	21 42%	45 34%
None of the above	14 1%	9 1%	5 1%	1 0	3 1%	3 1%	5 1%	2 1%	3 2% J	5 1%	1 0	0 -	4 2%	1 1%	0 -	5 1%	3 0	6 3% P	0 -	1 1%

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Q22. Which of the following types of accounts or products do you currently have, either on your own or jointly with someone else?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
Chequing account	204 97%	154 96%	100 97%	573 95%	357 93%	110 94%	165 94%	971 96% i	484 93%	43 100%	1091 95%	191 94%	145 96%	72 99%	361 96%	279 95%	266 94%	314 93%	215 96%	56 95%
Savings account	158 75% e	125 78% e	77 75% e	443 73% e	237 62%	97 83% de	132 75% e	761 75% i	355 68%	21 49%	834 72%	145 71%	105 69%	53 74%	270 72%	223 76%	201 71%	231 68%	165 74%	40 68%
Mutual funds	89 43%	78 49% e	42 41%	282 46% e	133 35%	49 42%	88 50% e	542 53% i	121 23%	10 22%	519 45% n	64 31%	56 37%	34 47% n	188 50% tuv	127 43% v	119 42%	129 38%	89 40%	16 28%
None of the above	1 0	2 1%	1 1%	3 1%	8 2% d	0 -	0 -	9 1%	5 1%	0 -	8 1%	5 3% m	0 -	1 1%	1 0	1 0	2 1%	5 1%	4 2%	1 2%

ING Direct "Scoop on Savings" Survey   60-4118-01

Q22. Which of the following types of accounts or products do you currently have, either on your own or jointly with someone else?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: All respondents	1582	447	296	510	329	400	144	108	105	107	72	55	231
Weighted	1582	465	296	508	313	437	138	106*	103*	100*	71*	53*	201
Chequing account	1499	432	281	485	301	406	132	97	102	99	65	50	194
	95%	93%	95%	95%	96%	93%	96%	92%	99% QSV	99% QSV	91%	94%	97%
Savings account	1137	293	207	389	248	298	104	79	74	69	54	41	169
	72%	63%	70%	77% A	79% AB	68%	76%	74%	72%	69%	76%	78%	84% QRSTU
Mutual funds	673	103	115	251	204	106	57	49	54	72	37	39	150
	43%	22%	39% A	49% AB	65% ABC	24%	41% Q	46% Q	53% Q	72% QRSTV	52% Q	74% QRSTV	75% QRSTV
None of the above	14	6	3	4	1	6	0	0	0	1	4	0	1
	1%	1%	1%	1%	0	1%	-	-	-	1%	5% QRSTX	-	0

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Q23. Do you have a savings account that pays high interest, that is interest of 3% or higher?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Undergraduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: Own savings account	1144	548	596	158	162	270	255	299	102	325	305	82	181	104	45	170	676	146	56	93
Weighted	1137	523	614	248	187	236	249	217	93*	319	302	82*	184	119*	38*	218	638	156	41*	81*
Yes	395 35%	185 35%	209 34%	79 32%	55 29%	71 30%	89 36%	100 46% CDEF	14 15%	103 32% H	91 30% H	37 45% HJ	76 41% HJ	56 47% HIJ	17 44% H	70 32%	233 37%	45 29%	21 51% OPQS	26 32%
No	548 48%	271 52% B	277 45%	118 47%	89 48%	120 51%	124 50%	97 45%	48 51%	150 47%	152 50%	36 43%	88 48%	55 46%	19 50%	109 50%	318 50%	66 42%	17 40%	36 44%
Don't know/ Not Sure	194 17%	66 13%	128 21% A	51 20% G	43 23% FG	44 19% G	36 14%	21 10%	31 34% IJKLMN	65 20% LMN	59 19% LMN	9 12%	20 11%	8 7%	2 5%	39 18%	87 14%	45 29% OPR	4 9%	20 24% PR

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Q23. Do you have a savings account that pays high interest, that is interest of 3% or higher?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: Own savings account	171	143	63	456	224	87	132	813	310	21	868	132	93	51	270	226	203	227	172	40
Weighted	158*	125	77*	443	237	97*	132	761	355	21**	834	145	105*	53*	270	223	201	231	165	40*
Yes	61 39%	39 31%	20 27%	174 39% e	71 30%	29 30%	74 56% abcdef	288 38% i	94 27%	12 59%	319 38% op	42 29%	22 21%	11 21%	120 45% rsuv	66 30%	65 32%	88 38% u	44 27%	9 23%
No	77 49% g	61 49% g	35 45%	196 44% g	131 55% dg	48 49% g	39 30%	370 49%	172 48%	6 30%	385 46%	72 50%	57 55%	34 63% m	118 44%	119 53%	96 48%	103 45%	87 52%	22 55%
Don't know/ Not Sure	20 12%	25 20%	22 28% adeg	73 16%	35 15%	20 21%	19 14%	103 14%	89 25% h	2 11%	131 16%	31 21%	25 24%	8 16%	32 12%	39 17%	40 20% q	40 17%	34 21% q	9 21%

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Q23. Do you have a savings account that pays high interest, that is interest of 3% or higher?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: Own savings account	1144	281	205	397	261	266	110	80	77	75	56	43	195
Weighted	1137	293	207	389	248	298	104*	79*	74*	69*	54*	41*	169
Yes	395	72	69	142	112	76	35	31	21	28	23	20	92
	35%	25%	33%	36%	45%	26%	34%	39%	29%	41%	43%	48%	54%
				A	ABC			Q		Q	Q	QT	QRST
No	548	148	104	190	107	163	51	34	42	34	24	21	65
	48%	50%	50%	49%	43%	55%	49%	44%	57%	49%	45%	50%	38%
						X			X				
Don't know/ Not Sure	194	73	35	58	29	58	18	13	11	7	7	1	13
	17%	25%	17%	15%	12%	20%	17%	17%	14%	10%	12%	2%	8%
		CD				WX	WX	WX	W				

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Q24. Why don't you have a savings account?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I/J/K/L/M/N - O/P/Q/R/S
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Total	Gender		Age					Education							Marital Status				
		Male	Female	18-30	31-40	41-50	51-64	65 years and older	Some High School or less	High School	Some Community College/ CEGEP/ Trade School	Community College/ CEGEP/ Trade School	Some University	University Under graduate degree	University Graduate degree	Single	Married	Domestic Partnership	Widowed	Divorced/ Separated
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Base: Do not own savings account	438	212	226	62	78	112	107	79	66	129	113	26	60	32	12	84	209	68	12	57
Weighted	445	205	240	91*	89*	100	105	60*	65*	138*	110	28**	60*	33**	12**	104*	197	72*	10**	51*
I use my chequing account to save	142	62	80	35	30	25	29	23	20	44	40	10	17	7	4	36	57	24	3	19
	32%	30%	33%	39%	34%	25%	28%	38%	30%	32%	37%	36%	28%	21%	30%	34%	29%	33%	34%	37%
Savings accounts pay low interest	139	78	61	15	26	32	44	21	14	44	29	10	22	16	4	29	66	26	3	15
	31%	38% B	25%	17%	29%	32% C	42% C	35% C	21%	32%	27%	34%	37%	49%	33%	27%	33%	37%	30%	29%
I don't save	121	47	73	34	23	23	29	12	23	44	23	6	19	5	1	29	48	21	3	16
	27%	23%	31%	37% G	26%	23%	28%	19%	36% J	32%	21%	23%	31%	16%	8%	28%	24%	29%	27%	31%
I use other investment vehicles to save	95	46	49	11	22	23	24	16	9	11	35	8	18	11	3	20	50	15	2	8
	21%	22%	20%	12%	25%	23%	23%	26% C	14%	8%	32% HI	28%	30% HI	34%	25%	19%	26%	21%	17%	16%
Not aware of savings accounts that earn high interest	79	42	37	22	18	13	15	11	9	26	13	11	13	6	2	23	28	13	5	9
	18%	20%	15%	24%	21%	13%	15%	18%	14%	19%	12%	38%	22%	17%	14%	22%	14%	18%	47%	19%
Service charges/ bank fees	4	2	2	0	2	2	1	0	0	1	1	0	1	2	0	2	2	0	0	1
	1%	1%	1%	-	2%	2%	1%	-	-	1%	1%	-	1%	5%	-	1%	1%	-	-	2%
Denied one by bank/ issue with bank	2	0	2	0	1	1	0	0	0	0	2	0	0	0	0	2	0	0	0	0
	1%	-	1%	-	1%	1%	-	-	-	-	2%	-	-	-	-	2%	-	-	-	-
I do save/ have savings account	2	1	1	0	0	2	0	0	0	1	0	1	0	0	0	0	2	0	0	0
	0	1%	0	-	-	2%	-	-	-	1%	-	3%	-	-	-	-	1%	-	-	-
Nothing	1	0	1	0	0	1	0	0	0	1	0	0	0	0	0	1	0	0	0	0
	0	-	0	-	-	1%	-	-	-	1%	-	-	-	-	-	1%	-	-	-	-
Other	6	0	6	4	1	0	1	0	0	0	5	0	1	0	0	1	1	1	0	0
	1%	-	3% A	4%	1%	-	1%	-	-	-	5% I	-	2%	-	-	1%	1%	2%	-	-
(DK/NS)	2	0	2	0	2	0	1	0	0	2	1	0	0	0	0	2	1	0	0	0
	1%	-	1%	-	2%	-	1%	-	-	1%	1%	-	-	-	-	1%	0	-	-	0

ING Direct "Scoop on Savings" Survey   60-4118-01

Q24. Why don't you have a savings account?

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d/e/f/g - h/i/j - m/n/o/p - q/r/s/t/u/v
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Region							Own/rent			Number of children in household				Citysize					
	BC	Alberta	MB/SK	Ontario	Quebec	Atlantic	Toronto	Own	Rent	Neither	0	1	2	2+	1,000,000 plus	500,000-999,999	100,000-499,999	10,000-99,999	1,500-9,999	Under 1,499
	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: Do not own savings account	55	38	24	159	141	21	39	263	160	15	317	58	46	17	102	69	79	104	64	18
Weighted	52*	36*	26**	164	148	20**	44*	255	167	22**	321	58*	46*	19**	105*	72*	83*	107*	58*	19**
I don't save	20 39%	9 24%	6 22%	44 27%	33 22%	10 49%	13 29%	59 23%	53 31%	9 43%	82 26%	18 30%	16 33%	5 28%	30 28%	18 25%	21 25%	33 31%	16 28%	3 17%
Savings accounts pay low interest	17 33%	13 36%	9 36%	48 30%	49 33%	3 13%	10 22%	100 39% i	36 22%	3 12%	97 30%	20 33%	18 39%	4 21%	31 30%	24 33%	20 24%	34 32%	23 39%	6 32%
I use other investment vehicles to save	11 22%	14 39% de	6 22%	30 18%	32 21%	3 13%	8 19%	70 28% i	25 15%	0 -	71 22%	8 14%	10 22%	5 26%	27 26%	16 22%	18 22%	19 18%	12 20%	2 11%
I use my chequing account to save	10 19%	10 29%	9 35%	58 35%	47 32%	7 37%	14 31%	68 27%	63 38% h	11 48%	105 33%	13 23%	14 30%	9 49%	25 24%	25 35%	34 41% q	30 28%	17 29%	10 55%
Not aware of savings accounts that earn high interest	6 12%	4 12%	5 19%	33 20%	29 20%	1 4%	12 27%	41 16%	33 20%	5 21%	60 19%	5 9%	11 25% n	2 12%	24 23%	8 11%	16 19%	14 14%	8 15%	7 36%
Service charges/ bank fees	0 -	0 -	0 -	4 2%	0 -	0 -	0 -	3 1%	1 1%	0 -	3 1%	1 1%	0 -	0 -	0 -	0 -	3 4%	1 1%	0 -	0 -
Denied one by bank/ issue with bank	0 -	0 -	0 -	2 1%	0 -	0 -	1 2%	1 0	1 1%	0 -	2 1%	0 -	0 -	0 -	1 1%	1 2%	0 -	0 -	0 -	0 -
I do save/ have savings account	0 -	0 -	0 -	1 1%	1 1%	0 -	0 -	2 1%	0 -	0 -	1 0	1 1%	0 -	0 -	0 -	0 -	0 -	1 1%	1 1%	0 -
Nothing	0 -	1 3% d	0 -	0 -	0 -	0 -	0 -	0 -	0 -	1 4%	1 0	0 -	0 -	0 -	0 -	1 1%	0 -	0 -	0 -	0 -
Other	0 -	1 3%	0 -	3 2%	2 2%	0 -	3 6%	4 1%	2 1%	0 -	2 1%	4 6% m	0 -	0 -	3 2%	1 1%	0 -	1 1%	1 2%	0 -
(DK/NS)	0 -	0 -	1 3%	2 1%	0 -	0 -	0 -	2 1%	0 -	0 -	2 0	1 1%	0 -	0 -	0 -	1 1%	2 2%	0 -	0 -	0 -

Q24. Why don't you have a savings account?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - Q/R/S/T/U/V/W/X
Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

	Total	Household Income				Assets							
		Under 40K	40K - 59.99K	60K - 99.99K	100K+	Under $25,000	$25,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 to $249,999	$250,000 or more
		A	B	C	D	Q	R	S	T	U	V	W	X
Base: Do not own savings account	438	166	91	113	68	134	34	28	28	32	16	12	36
Weighted	445	172	89*	119*	65*	139	33*	27**	29**	31**	17**	12**	31*
I use my chequing account to save	142	60	30	36	16	40	13	5	11	4	5	5	10
	32%	35%	33%	30%	25%	29%	38%	19%	38%	14%	32%	40%	33%
Savings accounts pay low interest	139	45	29	33	31	35	15	8	6	18	7	1	16
	31%	26%	33%	28%	48% AC	25%	46% Q	28%	21%	57%	40%	9%	50% Q
I don't save	121	47	29	35	10	50	5	6	6	11	2	2	4
	27%	27%	33% D	29%	16%	36% RX	16%	21%	22%	37%	14%	21%	13%
I use other investment vehicles to save	95	27	16	30	22	22	9	8	7	5	1	5	18
	21%	16%	18%	25%	33% AB	16%	26%	29%	25%	16%	8%	45%	56% QR
Not aware of savings accounts that earn high interest	79	31	13	22	12	26	5	6	3	13	5	0	1
	18%	18%	15%	18%	19%	19%	14%	23%	11%	42%	32%	-	5%
Service charges/ bank fees	4	1	1	1	2	1	0	0	1	0	2	0	0
	1%	0	1%	1%	2%	1%	-	-	3%	-	9%	-	-
Denied one by bank/ issue with bank	2	1	0	1	0	1	0	0	0	0	1	0	0
	1%	1%	-	1%	-	1%	-	-	-	-	7%	-	-
I do save/ have savings account	2	1	0	1	0	0	0	0	1	0	0	0	0
	0	1%	-	1%	-	-	-	-	4%	-	-	-	-
Nothing	1	1	0	0	0	1	0	0	0	0	0	0	0
	0	1%	-	-	-	1%	-	-	-	-	-	-	-
Other	6	3	0	3	0	1	0	1	0	0	0	1	0
	1%	1%	-	3%	-	1%	-	4%	-	-	-	11%	-
(DK/NS)	2	2	0	1	0	2	0	0	0	0	0	0	0
	1%	1%	-	1%	-	2%	-	-	-	-	-	-	-

	a	b	c	d	e	f	g	h	i	j	m	n	o	p	q	r	s	t	u	v
Base: All respondents	226	181	87	615	365	108	171	1076	470	36	1185	190	139	68	372	295	282	331	236	58
Weighted	210	161	103*	606	385	117*	176	1016	523	43**	1155	203	151	73*	375	295	284	337	223	59*
1,000,000 plus	84	0	0	158	134	0	158	215	144	16	290	47	25	13	375	0	0	0	0	0
	40% bcdf	-	-	26% bcf	35% bcdf	-	89% abcdef	21% h	27% h	38%	25%	23%	17%	18%	100% rstuv	-	-	-	-	-
500,000-999,999	1	96	31	110	58	0	1	175	113	7	220	37	24	15	0	295	0	0	0	0
	0	59% acdefg	30% adefg	18% afg	15% afg	-	1%	17%	22%	16%	19%	18%	16%	20%	-	100% qstuv	-	-	-	-
100,000-499,999	28	0	28	159	32	37	4	166	111	8	226	30	18	11	0	0	284	0	0	0
	13% bg	-	27% abeg	26% abeg	8% bg	32% abeg	2%	16% h	21% h	18%	20% o	15%	12%	15%	-	-	100% qrtuv	-	-	-
10,000- 99,999	65	30	20	115	67	39	11	241	92	4	228	43	48	18	0	0	0	337	0	0
	31% bdeg	19% g	20% g	19% g	17% g	33% bdeg	6%	24% i	18%	10%	20%	21%	32% m	25%	-	-	-	100% qrsuv	-	-
1,500- 9,999	30	29	16	49	65	34	3	174	42	6	147	31	34	12	0	0	0	0	223	0
	14% dg	18% dg	16% dg	8% g	17% dg	29% abcdeg	2%	17% i	8%	15%	13%	15%	22% m	16%	-	-	-	-	100% qrstv	-
Under 1,499	1	6	7	9	29	7	0	40	18	1	39	14	3	3	0	0	0	0	0	59
	1%	4% ag	7% adg	2%	7% adg	6% adg	-	4%	3%	3%	3%	7% m	2%	4%	-	-	-	-	-	100% qrstu
(DK/NS)	0	0	0	7	1	0	0	5	2	0	5	2	0	1	0	0	0	0	0	0
	-	-	-	1%	0	-	-	1%	0	-	0	1%	-	2%	-	-	-	-	-	-