

## RBC Core Accounts Survey 2008

## Detailed tables

q2. To what extent is the current economic environment impacting your savings habits:

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Base: All Respondents	2020	339	212	120	788	414	147	340	913	767	1015	1005	990
Weighted	2020	267	206	131*	774	493	149	564	802	654	978	1042	865
I am saving more than before	441 21.9%	52 19.5%	44 21.5%	28 21.6%	140 18.1%	144 29.2% AD	33 22.0%	190 33.7% HI	161 20.1% I	91 13.8%	211 21.5%	231 22.2%	135 15.6%
I am saving less than before	687 34.0%	96 36.0% E	70 33.9% E	50 38.3% E	313 40.5% E	94 19.1%	64 42.6% E	126 22.4%	298 37.1% G	263 40.2% G	323 33.0%	364 35.0%	349 40.3%
I am saving about the same amount as before	891 44.1%	119 44.5%	92 44.6%	53 40.1%	321 41.4%	255 51.7% DF	53 35.4%	247 43.9%	343 42.8%	301 46.0%	444 45.5%	447 42.9%	381 44.1%

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q2. To what extent is the current economic environment impacting your savings habits:

Proportions/Means: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Education Highschool or below	College Experience	University Experience	Household Income under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents	2020	537	745	738	232	388	293	610	497	1339	681
Weighted	2020	917	792	311	342	472	310	533	364	1288	732
I am saving more than before	441 21.9%	188 20.5%	186 23.5%	67 21.5%	92 27.0%	110 23.3%	59 19.0%	95 17.8%	85 23.4%	263 20.5%	178 24.3%
I am saving less than before	687 34.0%	330 36.0%	282 35.6%	75 24.2%	120 35.2%	153 32.5%	113 36.6%	191 35.9%	109 30.0%	435 33.8%	252 34.4%
I am saving about the same amount as before	891 44.1%	399 43.5%	324 40.9%	169 54.2% AB	129 37.8%	208 44.2%	138 44.4%	246 46.3%	170 46.6% D	589 45.8%	302 41.3%

**q3. And to what extent is the current economic environment impacting your spending habits:**

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Base: All Respondents	2020	339	212	120	788	414	147	340	913	767	1015	1005	990
Weighted	2020	267	206	131*	774	493	149	564	802	654	978	1042	865
I am spending more than before	412 20.4%	65 24.3% E	65 31.8% DE	36 27.4% E	174 22.4% E	40 8.1%	32 21.5% E	130 23.1%	148 18.4%	133 20.4%	195 20.0%	216 20.7%	170 19.6%
I am spending less than before	750 37.1%	84 31.7%	56 27.3%	39 30.0%	304 39.3% AB	209 42.3% ABC	57 38.4%	190 33.7%	296 36.9%	264 40.4%	349 35.7%	401 38.5%	332 38.4%
I am spending about the same amount as before	858 42.5%	118 44.1%	84 41.0%	56 42.7%	296 38.2%	244 49.6% D	60 40.1%	243 43.2%	358 44.6% I	257 39.2%	433 44.3%	425 40.8%	363 41.9%

## RBC Core Accounts Survey 2008

## Detailed tables

q3. And to what extent is the current economic environment impacting your spending habits:

Proportions/Means: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Education Highschool or below	College Experience	University Experience	Household Income					No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents	2020	537	745	738	232	388	293	610	497	1339	681
Weighted	2020	917	792	311	342	472	310	533	364	1288	732
I am spending more than before	412 20.4%	189 20.6%	169 21.4%	53 17.2%	56 16.4%	89 18.8%	70 22.6%	125 23.4%	72 19.7%	258 20.1%	153 20.9%
I am spending less than before	750 37.1%	359 39.1%	291 36.7%	101 32.4%	159 46.6%	192 40.6%	119 38.4%	175 32.9%	105 28.9%	477 37.1%	273 37.3%
I am spending about the same amount as before	858 42.5%	370 40.3%	332 41.9%	157 50.4% AB	126 37.0%	191 40.5%	121 39.0%	233 43.7%	187 51.4% DEFG	552 42.9%	306 41.8%

## RBC Core Accounts Survey 2008

## Detailed tables

q5. 1. (I worry that I don't have enough savings) q5 Please indicate the extent to which you agree with the following statements:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Base: All Respondents Weighted	2020	339	212	120	788	414	147	340	913	767	1015	1005	990
	2020	267	206	131*	774	493	149	564	802	654	978	1042	865
I worry that I don't have enough savings													
(4) Strongly agree	767 38.0%	101 37.7%	75 36.3%	47 36.1%	337 43.5%	152 30.7%	56 37.4%	252 44.8%	341 42.5%	174 26.5%	294 30.0%	473 45.4%	336 38.8%
(3) Somewhat agree	911 45.1%	112 42.2%	101 48.9%	64 48.9%	317 41.0%	239 48.5%	78 52.1%	239 42.5%	356 44.4%	316 48.3%	480 49.1%	431 41.3%	388 44.8%
(2) Somewhat disagree	277 13.7%	42 15.6%	25 12.1%	19 14.2%	100 12.9%	80 16.2%	12 7.9%	58 10.2%	90 11.3%	129 19.7%	166 16.9%	111 10.7%	117 13.5%
(1) Strongly disagree	65 3.2%	12 4.5%	6 2.7%	1 0.8%	20 2.6%	23 4.6%	4 2.6%	14 2.5%	15 1.9%	36 5.5%	38 3.9%	27 2.6%	25 2.9%
Agree	1678 83.1%	213 79.9%	175 85.2%	112 85.0%	654 84.5%	390 79.2%	134 89.5%	492 87.3%	697 86.9%	490 74.8%	774 79.1%	904 86.8%	723 83.6%
Disagree	342 16.9%	54 20.1%	31 14.8%	20 15.0%	120 15.5%	103 20.8%	16 10.5%	72 12.7%	105 13.1%	165 25.2%	204 20.9%	138 13.2%	142 16.4%
Mean	3.2	3.1	3.2	3.2	3.3 AE	3.1	3.2 E	3.3 I	3.3 I	3.0	3.1	3.3 L	3.2
Standard Deviation	0.78	0.84	0.75	0.71	0.78	0.81	0.71	0.75	0.73	0.83	0.79	0.76	0.78
Standard Error	0.02	0.05	0.05	0.06	0.03	0.04	0.06	0.04	0.02	0.03	0.02	0.02	0.02

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## Detailed tables

q5\_1. (I worry that I don't have enough savings) q5 Please indicate the extent to which you agree with the following statements:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Highschool or below	Education College Experience	University Experience	under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents Weighted	2020	537	745	738	232	388	293	610	497	1339	681
	2020	917	792	311	342	472	310	533	364	1288	732
I worry that I don't have enough savings											
(4) Strongly agree	767 38.0%	374 40.8% C	300 37.8% C	94 30.1%	154 45.1% GH	210 44.5% GH	126 40.8% H	180 33.8% H	97 26.6%	430 33.4%	337 46.0% I
(3) Somewhat agree	911 45.1%	406 44.3%	368 46.5%	137 43.9%	150 44.0%	194 41.0%	129 41.5%	249 46.7%	190 52.2% EF	602 46.8%	309 42.2%
(2) Somewhat disagree	277 13.7%	115 12.5%	100 12.6%	62 20.0% AB	27 8.0%	50 10.6%	44 14.1% D	90 17.0% DE	66 18.0% DE	204 15.8% J	73 10.0%
(1) Strongly disagree	65 3.2%	22 2.4%	24 3.0%	19 6.0% AB	10 3.0%	18 3.8%	11 3.6%	14 2.6%	12 3.3%	52 4.1% J	13 1.8%
Agree	1678 83.1%	780 85.1% C	668 84.4% C	230 74.0%	304 89.0% GH	403 85.6% H	255 82.3%	429 80.5%	287 78.7%	1032 80.1%	646 88.2% I
Disagree	342 16.9%	137 14.9%	124 15.6%	81 26.0% AB	37 11.0%	68 14.4%	55 17.7%	104 19.5% D	77 21.3% DE	256 19.9% J	86 11.8%
Mean	3.2	3.2 C	3.2 C	3.0	3.3 GH	3.3 GH	3.2 H	3.1	3.0	3.1	3.3 I
Standard Deviation	0.78	0.76	0.77	0.86	0.74	0.80	0.81	0.77	0.76	0.80	0.73
Standard Error	0.02	0.03	0.03	0.03	0.05	0.04	0.05	0.03	0.03	0.02	0.03

q5. 2. (I worry that I can't save as much money as I would like to save) q5 Please indicate the extent to which you agree with the following statements:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Base: All Respondents Weighted	2020	339	212	120	788	414	147	340	913	767	1015	1005	990
	2020	267	206	131*	774	493	149	564	802	654	978	1042	865
I worry that I can't save as much money as I would like to save													
(4) Strongly agree	865 42.8%	108 40.4%	81 39.3%	51 39.1%	371 48.0% ABE	189 38.4%	65 43.5%	289 51.3% I	384 47.9% I	192 29.3%	339 34.7%	526 50.5% L	355 41.1%
(3) Somewhat agree	875 43.3%	104 38.8%	101 49.2% AD	64 48.9%	303 39.2%	240 48.7% AD	63 42.1%	222 39.4%	329 41.1%	324 49.4% GH	458 46.9% M	417 40.0%	387 44.7%
(2) Somewhat disagree	228 11.3%	48 18.1% BDE	20 9.6%	15 11.3%	78 10.1%	50 10.0%	18 11.8%	44 7.8%	77 9.6%	107 16.4% GH	150 15.4% M	78 7.5%	105 12.1%
(1) Strongly disagree	51 2.5%	7 2.7%	4 1.9%	1 0.8%	21 2.7%	14 2.9%	4 2.6%	9 1.5%	11 1.4%	32 4.8% GH	30 3.1%	22 2.1%	18 2.1%
Agree	1740 86.2%	211 79.2%	182 88.4% A	115 87.9%	675 87.2% A	429 87.1% A	128 85.6%	511 90.7% I	714 89.0% I	516 78.8%	797 81.6%	943 90.5% L	742 85.8%
Disagree	280 13.8%	55 20.8% BDE	24 11.6%	16 12.1%	99 12.8%	64 12.9%	22 14.4%	52 9.3%	88 11.0%	139 21.2% GH	180 18.4% M	99 9.5%	123 14.2%
Mean	3.3	3.2	3.3	3.3	3.3 A	3.2	3.3	3.4 I	3.4 I	3.0	3.1	3.4 L	3.2
Standard Deviation	0.76	0.82	0.71	0.69	0.76	0.74	0.77	0.70	0.71	0.81	0.78	0.72	0.75
Standard Error	0.02	0.04	0.05	0.06	0.03	0.04	0.06	0.04	0.02	0.03	0.02	0.02	0.02

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## Detailed tables

q5\_2. (I worry that I can't save as much money as I would like to save) q5 Please indicate the extent to which you agree with the following statements:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Highschool or below	Education College Experience	University Experience	under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents Weighted	2020	537	745	738	232	388	293	610	497	1339	681
	2020	917	792	311	342	472	310	533	364	1288	732
I worry that I can't save as much money as I would like to save											
(4) Strongly agree	865 42.8%	430 46.9% C	334 42.2% C	101 32.5%	183 53.6% GH	231 49.0% GH	140 45.3% H	204 38.3% H	107 29.3%	487 37.8%	378 51.7% I
(3) Somewhat agree	875 43.3%	367 40.0%	364 46.0% A	144 46.3% A	122 35.6%	186 39.4%	126 40.8%	253 47.5% DE	188 51.8% DEF	577 44.8%	298 40.8%
(2) Somewhat disagree	228 11.3%	104 11.3%	77 9.7%	48 15.3% AB	28 8.2%	41 8.7%	38 12.2%	61 11.4%	61 16.6% DEG	178 13.8% J	50 6.9%
(1) Strongly disagree	51 2.5%	16 1.8%	17 2.1%	18 5.9% AB	9 2.6%	14 3.0%	5 1.7%	15 2.8%	8 2.3%	46 3.6% J	5 0.7%
Agree	1740 86.2%	797 86.9% C	698 88.2% C	245 78.8%	305 89.2% H	417 88.4% H	267 86.1%	457 85.8%	295 81.1%	1064 82.6%	677 92.4% I
Disagree	280 13.8%	120 13.1%	93 11.8%	66 21.2% AB	37 10.8%	55 11.6%	43 13.9%	76 14.2%	69 18.9% DE	224 17.4% J	55 7.6%
Mean	3.3	3.3 C	3.3 C	3.1	3.4 GH	3.3 GH	3.3 H	3.2 H	3.1	3.2	3.4 I
Standard Deviation	0.76	0.74	0.72	0.84	0.75	0.76	0.75	0.75	0.74	0.80	0.65
Standard Error	0.02	0.03	0.03	0.03	0.05	0.04	0.04	0.03	0.03	0.02	0.02



q5. 4. (I consider my line of credit and my credit cards to be my emergency funds) q5 Please indicate the extent to which you agree with the following statements:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

		Region						Age			Gender		
	Total	British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	Boomers
		A	B	C	D	E	F	G	H	I	L	M	
Base: All Respondents Weighted	2020	339	212	120	788	414	147	340	913	767	1015	1005	990
	2020	267	206	131*	774	493	149	564	802	654	978	1042	865
I consider my line of credit and my credit cards to be my emergency funds													
(4) Strongly agree	449 22.2%	52 19.3%	46 22.1%	20 15.4%	168 21.7%	126 25.5% C	38 25.4%	128 22.7%	179 22.3%	142 21.7%	198 20.3%	251 24.0%	179 20.7%
(3) Somewhat agree	863 42.7%	107 40.1%	101 49.1%	66 50.6%	317 41.0%	212 43.0%	59 39.6%	218 38.8%	360 44.9%	284 43.4%	418 42.8%	444 42.6%	395 45.7%
(2) Somewhat disagree	457 22.6%	56 21.0%	40 19.6%	30 23.1%	194 25.0%	108 21.8%	30 19.7%	153 27.2% I	182 22.7%	122 18.7%	243 24.9%	214 20.6%	179 20.7%
(1) Strongly disagree	251 12.4%	52 19.6% BDE	19 9.2%	14 10.9%	95 12.3%	48 9.7%	23 15.3%	64 11.3%	81 10.2%	106 16.2% H	118 12.1%	133 12.8%	111 12.9%
Agree	1312 64.9%	158 59.4%	147 71.2% AD	87 66.0%	485 62.7%	338 68.5% A	97 65.0%	347 61.5%	539 67.2%	426 65.1%	617 63.1%	695 66.7%	575 66.4%
Disagree	708 35.1%	108 40.6% BE	59 28.8%	45 34.0%	289 37.3% B	155 31.5%	52 35.0%	217 38.5%	263 32.8%	228 34.9%	361 36.9%	348 33.3%	291 33.6%
Mean	2.7	2.6	2.8 A	2.7	2.7	2.8 A	2.8	2.7	2.8	2.7	2.7	2.8	2.7
Standard Deviation	0.94	1.01	0.87	0.86	0.94	0.92	1.00	0.94	0.90	0.98	0.92	0.95	0.93
Standard Error	0.02	0.05	0.06	0.08	0.03	0.04	0.08	0.05	0.03	0.04	0.03	0.03	0.03

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## Detailed tables

q5\_4. (I consider my line of credit and my credit cards to be my emergency funds) q5 Please indicate the extent to which you agree with the following statements:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Highschool or below	Education College Experience	University Experience	under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents Weighted	2020	537	745	738	232	388	293	610	497	1339	681
	2020	917	792	311	342	472	310	533	364	1288	732
I consider my line of credit and my credit cards to be my emergency funds											
(4) Strongly agree	449 22.2%	203 22.1%	183 23.1%	63 20.2%	91 26.6% G	117 24.8% G	76 24.4% G	94 17.6%	72 19.7%	296 23.0%	153 20.9%
(3) Somewhat agree	863 42.7%	402 43.8%	336 42.4%	125 40.2%	128 37.6%	201 42.7%	143 46.0%	238 44.7%	152 41.8%	534 41.4%	329 45.0%
(2) Somewhat disagree	457 22.6%	190 20.7%	181 22.8%	87 27.9% AB	74 21.7%	96 20.3%	55 17.8%	135 25.4% F	97 26.7% F	276 21.5%	181 24.7%
(1) Strongly disagree	251 12.4%	123 13.4%	92 11.6%	37 11.8%	48 14.2%	58 12.2%	36 11.8%	66 12.3%	43 11.9%	182 14.1% J	70 9.5%
Agree	1312 64.9%	605 65.9%	519 65.6% C	188 60.4%	219 64.1%	318 67.5%	218 70.5% GH	332 62.3%	224 61.5%	830 64.4%	482 65.8%
Disagree	708 35.1%	313 34.1%	273 34.4%	123 39.6% B	123 35.9%	153 32.5%	92 29.5%	201 37.7% F	140 38.5% F	458 35.6%	250 34.2%
Mean	2.7	2.7	2.8	2.7	2.8	2.8	2.8 G	2.7	2.7	2.7	2.8
Standard Deviation	0.94	0.95	0.93	0.93	1.00	0.95	0.93	0.90	0.92	0.97	0.89
Standard Error	0.02	0.04	0.03	0.03	0.07	0.05	0.05	0.04	0.04	0.03	0.03

## q7. When you receive payment for work and the money is put in your bank account, what do you do with the money?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
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Base: All Respondents	2020	339	212	120	788	414	147	340	913	767	1015	1005	990
Weighted	2020	267	206	131*	774	493	149	564	802	654	978	1042	865
Leave it there and don't spend it (put it all in savings)	55	4	5	5	25	11	5	21	13	21	38	18	19
	2.7%	1.4%	2.4%	3.8%	3.2%	2.3%	3.6%	3.8%	1.6%	3.2%	3.9%	1.7%	2.2%
Spend all of it on bills, rent/mortgages and purchases	692	84	71	44	255	193	46	227	306	159	299	393	289
	34.3%	31.4%	34.2%	33.7%	33.0%	39.2%	30.5%	40.3%	38.2%	24.3%	30.6%	37.7%	33.4%
Allocate some of it towards spending (bills, rent/mortgage and purchases) and whatever is left goes to savings	1272	179	131	82	494	289	98	315	483	474	640	632	558
	63.0%	67.1%	63.4%	62.5%	63.8%	58.5%	65.9%	56.0%	60.2%	72.5%	65.5%	60.6%	64.5%
		E								GH			

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## Detailed tables

q7. When you receive payment for work and the money is put in your bank account, what do you do with the money?

Proportions/Means: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Education			Household Income					No Kids	Kids
		Highschool or below	College Experience	University Experience	under \$25,000	\$25,000-\$44,999	\$45,000-\$59,999	\$60,000-\$99,999	more than \$100,000		
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents Weighted	2020	537	745	738	232	388	293	610	497	1339	681
	2020	917	792	311	342	472	310	533	364	1288	732
Leave it there and don't spend it (put it all in savings)	55	28	21	7	14	7	4	15	15	44	11
	2.7%	3.0%	2.6%	2.1%	4.2%	1.4%	1.3%	2.8%	4.2% EF	3.4% J	1.5%
Spend all of it on bills, rent/mortgages and purchases	692	333	272	87	149	178	112	163	90	369	323
	34.3%	36.3% C	34.4% C	27.9%	43.6% GH	37.8% GH	36.3% H	30.6%	24.7%	28.6%	44.2% I
Allocate some of it towards spending (bills, rent/mortgage and purchases) and whatever is left goes to savings	1272	556	499	218	179	287	193	355	259	875	398
	63.0%	60.6%	63.0%	70.0% AB	52.3%	60.8%	62.4% D	66.6% D	71.1% DEF	67.9% J	54.3%

# RBC Core Accounts Survey 2008

# Detailed tables

q9. 1. (Saving for my child's education) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Base: All Respondents Weighted	2020	339	212	120	788	414	147	340	913	767	1015	1005	990
	2020	267	206	131*	774	493	149	564	802	654	978	1042	865
Saving for my child's education													
1st	390 19.3%	30 11.3%	45 21.7%	25 18.7%	150 19.4%	106 21.6%	34 23.0%	151 26.8%	183 22.9%	55 8.5%	189 19.3%	201 19.3%	122 14.1%
2nd	196 9.7%	12 4.5%	23 11.3%	14 10.5%	65 8.4%	73 14.8%	9 6.0%	67 11.9%	100 12.5%	29 4.4%	76 7.8%	119 11.5%	70 8.1%
3rd	123 6.1%	12 4.5%	13 6.5%	14 10.7%	47 6.1%	26 5.3%	10 6.8%	43 7.6%	65 8.1%	15 2.3%	66 6.8%	57 5.5%	47 5.4%
4th	108 5.3%	6 2.1%	7 3.2%	2 1.9%	42 5.4%	40 8.1%	11 7.5%	36 6.3%	57 7.1%	15 2.4%	61 6.2%	47 4.5%	42 4.9%
5th	71 3.5%	6 2.4%	6 3.1%	3 1.9%	24 3.1%	30 6.1%	2 1.1%	21 3.8%	33 4.2%	16 2.5%	36 3.6%	35 3.4%	31 3.6%
6th	74 3.7%	10 3.7%	12 6.0%	1 1.0%	11 1.4%	36 7.3%	4 2.3%	23 4.1%	31 3.8%	20 3.1%	42 4.2%	32 3.1%	24 2.7%
7th	58 2.9%	9 3.5%	5 2.6%	3 2.3%	18 2.3%	21 4.3%	1 0.7%	27 4.9%	9 1.1%	22 3.4%	27 2.8%	31 3.0%	21 2.4%
8th	151 7.5%	23 8.8%	19 9.2%	12 9.1%	50 6.4%	35 7.1%	12 7.8%	39 6.9%	56 7.0%	56 8.5%	67 6.9%	84 8.0%	72 8.4%
9th	849 42.0%	158 59.2%	75 36.3%	58 43.9%	367 47.4%	125 25.4%	67 44.8%	156 27.8%	268 33.4%	425 64.9%	414 42.4%	435 41.7%	436 50.4%
Top 3 Box	709 35.1%	54 20.3%	81 39.5%	52 39.9%	262 33.9%	206 41.7%	54 35.8%	261 46.3%	348 43.5%	100 15.2%	331 33.9%	378 36.3%	239 27.6%
Middle 3 Box	253 12.5%	22 8.2%	25 12.4%	6 4.8%	76 9.9%	106 21.6%	16 10.9%	80 14.2%	121 15.0%	52 8.0%	138 14.1%	115 11.0%	97 11.2%
Bottom 3 Box	1058 52.4%	191 71.5%	99 48.2%	73 55.3%	435 56.2%	181 36.7%	80 53.3%	223 39.5%	333 41.5%	503 76.8%	508 52.0%	550 52.7%	529 61.1%

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_1. (Saving for my child's education) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Mean	5.8	7.0 BCDEF	5.5	5.8 E	5.9 E	4.9	5.8 E	4.8	5.1	7.4 GH	5.8	5.7	6.4
Standard Deviation	3.35	2.95	3.38	3.43	3.40	3.17	3.46	3.32	3.35	2.72	3.32	3.38	3.21
Standard Error	0.07	0.16	0.23	0.31	0.12	0.16	0.29	0.18	0.11	0.10	0.10	0.11	0.10

# RBC Core Accounts Survey 2008

# Detailed tables

q9\_1. (Saving for my child's education) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Means: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Highschool or below	Education College Experience	University Experience	under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents Weighted	2020	537	745	738	232	388	293	610	497	1339	681
	2020	917	792	311	342	472	310	533	364	1288	732
Saving for my child's education											
1st	390 19.3%	207 22.6% C	143 18.1% C	40 12.7%	117 34.3% EFGH	77 16.4%	46 14.7%	85 16.0%	65 17.8%	124 9.6%	266 36.4% I
2nd	196 9.7%	82 8.9%	79 10.0%	35 11.1%	29 8.4%	46 9.8%	27 8.8%	54 10.1%	40 10.9%	61 4.7%	135 18.4% I
3rd	123 6.1%	45 4.9%	58 7.4%	19 6.2%	10 3.0%	19 3.9%	34 10.8% DEH	39 7.3% D	22 6.0%	34 2.6%	89 12.2% I
4th	108 5.3%	38 4.1%	53 6.7%	17 5.4%	17 4.9%	27 5.7%	19 6.2%	30 5.6%	15 4.1%	51 4.0%	57 7.7% I
5th	71 3.5%	30 3.3%	30 3.9%	11 3.4%	13 3.7%	20 4.2%	10 3.4%	17 3.2%	11 3.1%	28 2.2%	43 5.8% I
6th	74 3.7%	44 4.8% B	17 2.1%	13 4.3% B	9 2.6%	17 3.5%	17 5.4%	17 3.2%	14 4.0%	41 3.2%	33 4.6%
7th	58 2.9%	22 2.3%	22 2.8%	14 4.6% A	15 4.4%	11 2.3%	11 3.5%	12 2.3%	9 2.6%	44 3.5%	14 1.9%
8th	151 7.5%	66 7.2%	66 8.4%	18 5.9%	20 5.9%	43 9.2%	33 10.5% GH	33 6.2%	22 5.9%	124 9.6% J	27 3.6%
9th	849 42.0%	384 41.8%	322 40.6%	144 46.3% B	112 32.8%	212 45.0% D	114 36.7%	245 46.0% DF	166 45.6% DF	781 60.6% J	68 9.3%
Top 3 Box	709 35.1%	335 36.5% C	281 35.5% C	94 30.1%	156 45.7% EFGH	142 30.1%	106 34.3%	178 33.5%	126 34.7%	218 16.9%	491 67.1% I
Middle 3 Box	253 12.5%	112 12.2%	100 12.7%	41 13.1%	38 11.2%	63 13.4%	46 15.0%	64 12.0%	41 11.2%	120 9.3%	133 18.1% I
Bottom 3 Box	1058 52.4%	471 51.3%	410 51.8%	177 56.8%	147 43.1%	266 56.5% D	157 50.7%	290 54.5% D	197 54.1% D	950 73.7% J	109 14.8%

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_1. (Saving for my child's education) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Highschool or below	Education College Experience	University Experience	under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Mean	5.8	5.7	5.7	6.1	4.9	6.1	5.8	6.0	5.9	7.2	3.2
				AB		D	D	D	D	J	
Standard Deviation	3.35	3.42	3.32	3.20	3.52	3.28	3.17	3.31	3.36	2.83	2.62
Standard Error	0.07	0.15	0.12	0.12	0.23	0.17	0.19	0.13	0.15	0.08	0.10



# RBC Core Accounts Survey 2008

# Detailed tables

q9\_2. (Saving for retirement) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Base: All Respondents Weighted	2020	339	212	120	788	414	147	340	913	767	1015	1005	990
	2020	267	206	131*	774	493	149	564	802	654	978	1042	865
Saving for retirement													
1st	531 26.3%	84 31.6% EF	57 27.8%	35 26.7%	214 27.6%	111 22.5%	30 20.3%	85 15.1%	214 26.7% G	232 35.4% GH	246 25.2%	285 27.4%	310 35.8%
2nd	468 23.2%	50 18.9%	57 27.5% A	30 23.0%	189 24.5%	105 21.2%	37 24.5%	138 24.5% I	214 26.7% I	116 17.7%	232 23.8%	236 22.6%	193 22.3%
3rd	262 13.0%	29 10.9%	25 12.1%	14 10.6%	93 12.0%	83 16.8%	19 12.4%	84 14.9% I	120 15.0% I	58 8.9%	120 12.3%	142 13.6%	109 12.6%
4th	189 9.3%	19 7.3%	14 7.0%	16 11.9%	77 10.0%	44 9.0%	18 11.8%	59 10.5% I	89 11.1% I	41 6.2%	90 9.2%	99 9.5%	76 8.8%
5th	115 5.7%	10 3.7%	10 5.0%	11 8.5% F	45 5.8% F	37 7.5% F	2 1.0%	44 7.8% I	48 6.0% I	22 3.4%	59 6.0%	56 5.4%	39 4.5%
6th	111 5.5%	20 7.6% B	6 3.0%	6 4.5%	46 5.9%	27 5.5%	6 4.0%	47 8.4% H	31 3.9%	33 5.0%	47 4.9%	64 6.1%	34 3.9%
7th	109 5.4%	19 7.3% D	13 6.3%	7 5.4%	28 3.6%	32 6.4%	10 6.4%	38 6.7%	35 4.3%	36 5.6%	51 5.2%	58 5.6%	30 3.5%
8th	199 9.8%	34 12.7% E	16 7.7%	11 8.3%	76 9.8%	36 7.3%	27 17.8% BDE	51 9.0% H	37 4.6%	111 17.0% GH	111 11.4%	87 8.4%	61 7.0%
9th	37 1.8%	0 0.1%	7 3.5% AD	1 1.0%	6 0.8%	19 3.8% AD	3 1.7%	17 3.1% I	14 1.7%	6 0.9%	20 2.1%	16 1.5%	12 1.4%
Top 3 Box	1262 62.5%	164 61.4%	139 67.5%	79 60.4%	496 64.1%	298 60.5%	86 57.3%	307 54.6%	549 68.4% GI	406 62.0% G	599 61.3%	663 63.6%	613 70.8%
Middle 3 Box	414 20.5%	49 18.5%	31 15.1%	33 24.9%	168 21.7%	108 21.9%	25 16.8%	151 26.7% I	168 21.0% I	96 14.6%	196 20.1%	218 20.9%	149 17.3%
Bottom 3 Box	344 17.0%	54 20.1% D	36 17.4%	19 14.7%	110 14.2%	86 17.5%	39 25.9% D	106 18.7% H	85 10.6%	153 23.4% H	183 18.7%	161 15.5%	103 11.9%

## RBC Core Accounts Survey 2008

## Detailed tables

**q9\_2. (Saving for retirement) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:**

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Mean	3.4	3.5	3.3	3.4	3.3	3.6	3.9	3.9	3.1	3.5	3.5	3.3	2.9
							D	H		H			
Standard Deviation	2.43	2.55	2.46	2.32	2.34	2.43	2.64	2.39	2.12	2.73	2.49	2.37	2.26
Standard Error	0.05	0.14	0.17	0.21	0.08	0.12	0.22	0.13	0.07	0.10	0.08	0.07	0.07

## RBC Core Accounts Survey 2008

## Detailed tables

q9.2. (Saving for retirement) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

		Education			Household Income						
	Total	Highschool or below	College Experience	University Experience	under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
Base: All Respondents Weighted		A	B	C	D	E	F	G	H	I	J
	2020	537	745	738	232	388	293	610	497	1339	681
	2020	917	792	311	342	472	310	533	364	1288	732
Saving for retirement											
1st	531 26.3%	204 22.2%	234 29.5% A	94 30.1% A	49 14.3%	108 22.9% D	87 28.0% D	152 28.5% D	136 37.3% DEFG	398 30.9% J	133 18.2%
2nd	468 23.2%	226 24.7%	174 22.0%	68 21.8%	84 24.5%	110 23.2%	65 21.1%	118 22.1%	92 25.2%	236 18.3%	232 31.7% I
3rd	262 13.0%	102 11.1%	119 15.1% A	41 13.2%	42 12.3%	56 12.0%	43 13.7%	77 14.4%	45 12.3%	156 12.1%	106 14.5%
4th	189 9.3%	76 8.3%	81 10.3%	31 9.9%	30 8.6%	41 8.7%	35 11.2%	55 10.4%	28 7.7%	100 7.7%	89 12.1% I
5th	115 5.7%	51 5.6%	46 5.8%	17 5.6%	29 8.5%	28 6.0%	14 4.5%	26 4.9%	17 4.7%	66 5.1%	49 6.7%
6th	111 5.5%	58 6.4%	37 4.7%	16 5.1%	38 11.0% EFGH	23 4.8%	15 4.9%	27 5.0%	9 2.5%	78 6.1%	33 4.5%
7th	109 5.4%	59 6.4%	33 4.2%	17 5.3%	24 6.9% H	37 7.9% GH	16 5.1%	22 4.1%	10 2.8%	81 6.3%	28 3.8%
8th	199 9.8%	118 12.8% BC	56 7.1%	25 8.1%	38 11.2%	59 12.6% H	27 8.8%	50 9.4%	24 6.5%	157 12.2% J	42 5.8%
9th	37 1.8%	23 2.5%	11 1.4%	3 0.8%	9 2.6%	9 1.9%	8 2.7%	6 1.2%	4 1.1%	16 1.3%	20 2.7% I
Top 3 Box	1262 62.5%	532 58.0%	527 66.6% A	203 65.2% A	175 51.1%	274 58.1%	195 62.9% D	346 65.0% D	272 74.7% DEFG	790 61.4%	472 64.4%
Middle 3 Box	414 20.5%	186 20.3%	164 20.7%	64 20.6%	96 28.1% EGH	92 19.5%	64 20.6%	108 20.3% H	54 14.8%	244 18.9%	170 23.3%
Bottom 3 Box	344 17.0%	199 21.7% BC	101 12.7%	44 14.2%	71 20.8% H	105 22.4% GH	51 16.6% H	78 14.7%	38 10.4%	254 19.7% J	90 12.3%

## RBC Core Accounts Survey 2008

## Detailed tables

**q9\_2. (Saving for retirement) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:**

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Highschool or below	Education College Experience	University Experience	under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Mean	3.4	3.7	3.2	3.2	4.1	3.7	3.4	3.3	2.7	3.5	3.3
Standard Deviation	2.43	2.57	2.26	2.31	2.45	2.55	2.43	2.34	2.16	2.55	2.19
Standard Error	0.05	0.11	0.08	0.09	0.16	0.13	0.14	0.09	0.10	0.07	0.08

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_3. (Saving for a rainy day or emergency) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Base: All Respondents Weighted	2020	339	212	120	788	414	147	340	913	767	1015	1005	990
	2020	267	206	131*	774	493	149	564	802	654	978	1042	865
Saving for a rainy day or emergency													
1st	183 9.1%	20 7.3%	23 11.0%	11 8.6%	61 7.9%	49 9.9%	20 13.2%	54 9.6%	60 7.5%	69 10.5%	76 7.8%	107 10.3%	71 8.2%
2nd	333 16.5%	56 20.9%	31 15.2%	24 17.9%	122 15.8%	81 16.4%	19 12.9%	65 11.5%	122 15.2%	146 22.3% GH	161 16.5%	172 16.5%	174 20.1%
3rd	472 23.4%	61 23.1%	45 21.7%	30 23.1%	175 22.6%	128 26.1%	32 21.3%	132 23.5%	190 23.7%	149 22.8%	218 22.3%	254 24.3%	192 22.1%
4th	299 14.8%	41 15.5%	39 19.0%	20 15.2%	108 13.9%	70 14.3%	21 13.8%	105 18.7% HI	107 13.4%	87 13.3%	127 13.0%	173 16.6%	116 13.4%
5th	261 12.9%	32 12.1%	13 6.4%	14 10.4%	116 15.0% B	62 12.6% B	24 16.0% B	84 14.9%	108 13.4%	69 10.5%	132 13.5%	129 12.4%	108 12.5%
6th	179 8.8%	22 8.1%	22 10.5%	15 11.8%	74 9.5%	31 6.4%	15 9.8%	53 9.3%	85 10.6% I	41 6.2%	109 11.1% M	70 6.7%	70 8.1%
7th	196 9.7%	25 9.5%	22 10.6%	10 7.6%	81 10.5%	41 8.3%	17 11.1%	45 8.0%	72 9.0%	79 12.1%	105 10.7%	91 8.8%	84 9.7%
8th	75 3.7%	6 2.4%	4 2.0%	4 3.4%	31 4.0%	26 5.3%	2 1.5%	20 3.6%	41 5.1% I	13 2.0%	36 3.7%	39 3.7%	38 4.4%
9th	23 1.1%	3 1.0%	8 3.7% DE	3 2.0%	5 0.7%	4 0.8%	1 0.4%	5 0.9%	16 2.0% I	1 0.2%	15 1.5%	8 0.8%	13 1.5%
Top 3 Box	988 48.9%	137 51.3%	99 47.8%	65 49.7%	358 46.3%	258 52.4%	71 47.4%	251 44.6%	373 46.5%	364 55.6% GH	455 46.5%	532 51.1%	436 50.4%
Middle 3 Box	739 36.6%	95 35.8%	74 35.8%	49 37.3%	298 38.5%	164 33.2%	59 39.6%	242 42.9% I	300 37.4% I	197 30.1%	367 37.6%	372 35.7%	294 34.0%
Bottom 3 Box	294 14.5%	35 13.0%	34 16.4%	17 13.0%	118 15.2%	71 14.4%	19 13.0%	71 12.5%	129 16.1%	94 14.3%	155 15.9%	138 13.3%	135 15.6%

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_3. (Saving for a rainy day or emergency) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

		Region						Age			Gender		
	Total	British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	Boomers
		A	B	C	D	E	F	G	H	I	L	M	
Mean	4.0	3.8	4.0	4.0	4.1	3.9	3.9	4.0 I	4.2 I	3.7	4.1 M	3.8	4.0
Standard Deviation	1.98	1.91	2.13	2.01	1.97	1.99	1.96	1.90	2.05	1.95	2.02	1.94	2.04
Standard Error	0.04	0.10	0.15	0.18	0.07	0.10	0.16	0.10	0.07	0.07	0.06	0.06	0.06

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_3. (Saving for a rainy day or emergency) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Means: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

		Education			Household Income						
	Total	Highschool or below	College Experience	University Experience	under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
Base: All Respondents Weighted		A	B	C	D	E	F	G	H	I	J
	2020	537	745	738	232	388	293	610	497	1339	681
	2020	917	792	311	342	472	310	533	364	1288	732
Saving for a rainy day or emergency											
1st	183 9.1%	90 9.9%	65 8.2%	28 9.0%	31 9.0%	45 9.5%	29 9.5%	53 10.0%	25 6.8%	115 8.9%	68 9.4%
2nd	333 16.5%	134 14.6%	151 19.0% A	48 15.5%	57 16.8%	81 17.2%	48 15.5%	89 16.7%	57 15.7%	259 20.1% J	74 10.1%
3rd	472 23.4%	244 26.6% B	161 20.3%	68 21.7%	107 31.4% EGH	108 22.9%	76 24.5%	98 18.3%	83 22.7%	280 21.8%	191 26.1%
4th	299 14.8%	143 15.6%	107 13.6%	49 15.8%	51 14.8%	77 16.3%	42 13.7%	85 16.0%	44 12.1%	188 14.6%	112 15.2%
5th	261 12.9%	92 10.0%	126 15.9% A	44 14.1% A	38 11.2%	57 12.2%	49 15.8%	68 12.8%	48 13.3%	159 12.3%	102 13.9%
6th	179 8.8%	78 8.5%	76 9.5%	25 8.1%	20 5.8%	46 9.7%	24 7.9%	46 8.6%	43 11.8% D	104 8.1%	74 10.2%
7th	196 9.7%	104 11.4% B	61 7.7%	30 9.8%	27 8.0%	39 8.3%	33 10.7%	63 11.8%	34 9.3%	140 10.8%	56 7.7%
8th	75 3.7%	27 2.9%	34 4.3%	13 4.3%	10 2.9%	18 3.8%	6 1.9%	19 3.7%	21 5.9% F	40 3.1%	34 4.7%
9th	23 1.1%	6 0.6%	12 1.5%	5 1.7%	1 0.2%	0 0.1%	2 0.6%	12 2.2% E	8 2.3% DE	3 0.3%	20 2.7% I
Top 3 Box	988 48.9%	468 51.0%	376 47.5%	144 46.2%	195 57.1% GH	234 49.7%	153 49.5%	240 45.0%	165 45.3%	654 50.8%	334 45.6%
Middle 3 Box	739 36.6%	312 34.0%	309 39.0%	118 38.0%	109 31.8%	180 38.1%	116 37.3%	199 37.4%	136 37.3%	451 35.0%	288 39.4%
Bottom 3 Box	294 14.5%	137 14.9%	107 13.6%	49 15.8%	38 11.1%	57 12.2%	41 13.2%	94 17.6% DE	64 17.5% D	183 14.2%	110 15.1%

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_3. (Saving for a rainy day or emergency) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Highschool or below	Education College Experience	University Experience	under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Mean	4.0	3.9	4.0	4.1	3.7	3.9	3.9	4.1 D	4.3 DEF	3.9	4.2 I
Standard Deviation	1.98	1.96	2.00	2.03	1.81	1.91	1.90	2.10	2.09	1.95	2.04
Standard Error	0.04	0.08	0.07	0.07	0.12	0.10	0.11	0.09	0.09	0.05	0.08



# RBC Core Accounts Survey 2008

# Detailed tables

q9\_4. (Saving for a vacation) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Base: All Respondents Weighted	2020	339	212	120	788	414	147	340	913	767	1015	1005	990
	2020	267	206	131*	774	493	149	564	802	654	978	1042	865
Saving for a vacation													
1st	89 4.4%	18 6.8%	7 3.5%	4 3.1%	38 4.9%	18 3.6%	4 3.0%	16 2.9%	15 1.8%	59 9.0% GH	54 5.6% M	35 3.3%	30 3.4%
2nd	155 7.7%	29 10.7% BE	9 4.6%	15 11.7% BE	68 8.8% E	23 4.7%	10 6.8%	35 6.2%	49 6.2%	71 10.8% GH	78 8.0%	77 7.4%	76 8.8%
3rd	277 13.7%	38 14.4%	42 20.4% E	18 14.1%	114 14.7% E	47 9.5%	18 11.9%	67 11.9%	101 12.6%	109 16.7% H	131 13.4%	147 14.1%	131 15.2%
4th	393 19.5%	53 19.7%	39 18.7%	23 17.4%	147 19.0%	105 21.2%	27 18.3%	110 19.6%	149 18.5%	134 20.5%	178 18.2%	215 20.7%	158 18.3%
5th	284 14.1%	43 16.3%	28 13.4%	16 12.5%	108 14.0%	69 14.0%	20 13.4%	67 11.8%	134 16.7% I	84 12.8%	131 13.4%	153 14.7%	134 15.5%
6th	323 16.0%	39 14.7%	31 15.0%	16 12.4%	117 15.1%	91 18.5%	28 18.7%	101 18.0%	133 16.6%	88 13.4%	172 17.6%	150 14.4%	132 15.2%
7th	244 12.1%	23 8.7%	21 10.4%	22 16.6% A	93 12.0%	59 12.0%	26 17.4% A	83 14.7% I	104 13.0% I	57 8.7%	117 11.9%	128 12.3%	93 10.8%
8th	155 7.7%	18 6.7%	13 6.3%	8 6.2%	58 7.5%	48 9.8%	10 6.7%	47 8.4%	71 8.9% I	36 5.5%	75 7.7%	80 7.6%	65 7.5%
9th	99 4.9%	5 1.9%	16 7.7% A	8 6.0%	32 4.2%	32 6.5% A	6 3.9%	37 6.6% I	45 5.7% I	17 2.5%	41 4.2%	58 5.6%	46 5.3%
Top 3 Box	521 25.8%	85 31.9% EF	59 28.5% E	38 28.8% E	219 28.3% E	88 17.9%	32 21.7%	118 20.9%	165 20.6%	239 36.5% GH	263 26.9%	258 24.8%	237 27.4%
Middle 3 Box	1000 49.5%	135 50.7%	97 47.1%	56 42.3%	372 48.1%	265 53.8%	75 50.4%	278 49.4%	416 51.9%	306 46.7%	481 49.2%	519 49.8%	424 49.0%
Bottom 3 Box	499 24.7%	46 17.4%	50 24.3%	38 28.9% A	183 23.6% A	140 28.4% A	42 28.0% A	167 29.7% I	221 27.6% I	110 16.8%	233 23.9%	265 25.4%	204 23.6%

## RBC Core Accounts Survey 2008

## Detailed tables

**q9\_4. (Saving for a vacation) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:**

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

		Region						Age			Gender		
	Total	British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	Boomers
		A	B	C	D	E	F	G	H	I	L	M	
Mean	5.0	4.5	5.0 A	5.0	4.8 A	5.3 AD	5.1 A	5.3 I	5.2 I	4.4	4.9	5.0	4.9
Standard Deviation	2.06	2.00	2.09	2.15	2.07	2.03	1.96	2.05	1.97	2.06	2.08	2.04	2.06
Standard Error	0.05	0.11	0.14	0.20	0.07	0.10	0.16	0.11	0.07	0.07	0.07	0.06	0.07

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_4. (Saving for a vacation) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Means: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Highschool or below	Education College Experience	University Experience	under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents Weighted	2020	537	745	738	232	388	293	610	497	1339	681
	2020	917	792	311	342	472	310	533	364	1288	732
Saving for a vacation											
1st	89 4.4%	44 4.8%	30 3.8%	15 4.8%	10 3.0%	14 2.9%	15 4.8%	29 5.4%	22 5.9%	80 6.2% J	10 1.3%
2nd	155 7.7%	71 7.8%	54 6.8%	30 9.5%	28 8.1%	27 5.7%	19 6.2%	47 8.9%	34 9.3%	126 9.8% J	29 3.9%
3rd	277 13.7%	118 12.8%	116 14.7%	43 13.9%	38 11.1%	78 16.5%	35 11.1%	71 13.3%	56 15.5%	204 15.8% J	73 10.0%
4th	393 19.5%	207 22.6% BC	137 17.2%	50 16.0%	82 24.0%	97 20.6%	51 16.3%	94 17.7%	69 19.0%	256 19.9%	137 18.7%
5th	284 14.1%	114 12.5%	116 14.6%	54 17.4% A	33 9.7%	73 15.4%	49 15.8%	80 15.1%	49 13.5%	175 13.6%	109 14.9%
6th	323 16.0%	134 14.6%	128 16.1%	61 19.5% A	60 17.5%	82 17.4%	51 16.4%	76 14.3%	54 14.8%	198 15.4%	124 17.0%
7th	244 12.1%	107 11.7%	111 14.0% C	27 8.6%	41 11.9%	58 12.3%	39 12.5%	67 12.6%	40 11.1%	132 10.3%	112 15.3% I
8th	155 7.7%	72 7.9%	61 7.7%	22 7.0%	34 10.0%	26 5.5%	30 9.5%	46 8.6%	19 5.3%	86 6.7%	69 9.4%
9th	99 4.9%	49 5.4%	40 5.1%	10 3.2%	16 4.8%	18 3.7%	23 7.3%	22 4.2%	20 5.6%	30 2.3%	69 9.5% I
Top 3 Box	521 25.8%	233 25.4%	200 25.3%	88 28.3%	76 22.2%	118 25.1%	68 22.1%	147 27.6%	112 30.7% DF	410 31.8% J	112 15.3%
Middle 3 Box	1000 49.5%	455 49.7%	380 48.0%	165 52.9%	175 51.2%	252 53.4%	150 48.6%	250 47.0%	172 47.3%	630 48.9%	370 50.5%
Bottom 3 Box	499 24.7%	229 24.9% C	212 26.7% C	58 18.8%	91 26.6%	101 21.5%	91 29.4% EH	135 25.4%	80 22.0%	248 19.3%	250 34.2% I

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_4. (Saving for a vacation) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Education Highschool or below	College Experience	University Experience	Household Income under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Mean	5.0	4.9	5.1	4.8	5.1	4.9	5.2	4.9	4.7	4.6	5.6
			C				H				I
Standard Deviation	2.06	2.10	2.05	2.00	2.05	1.90	2.14	2.11	2.12	2.02	1.99
Standard Error	0.05	0.09	0.08	0.07	0.13	0.10	0.13	0.09	0.10	0.06	0.08

# RBC Core Accounts Survey 2008

## Detailed tables

q9\_5. (Saving for a big event) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Base: All Respondents Weighted	2020	339	212	120	788	414	147	340	913	767	1015	1005	990
	2020	267	206	131*	774	493	149	564	802	654	978	1042	865
Saving for a big event													
1st	32 1.6%	5 1.8%	4 1.7%	3 2.1%	12 1.5%	8 1.6%	1 0.7%	16 2.9%	8 1.0%	8 1.2%	19 2.0%	13 1.2%	8 1.0%
2nd	82 4.0%	17 6.3% D	6 2.9%	9 6.5%	26 3.3%	19 4.0%	5 3.4%	36 6.3% H	14 1.8%	31 4.8% H	46 4.7%	36 3.4%	20 2.4%
3rd	110 5.5%	17 6.4%	9 4.6%	7 5.2%	42 5.5%	26 5.2%	9 5.9%	34 6.0%	34 4.3%	42 6.4%	66 6.8% M	44 4.2%	44 5.1%
4th	232 11.5%	33 12.3%	24 11.6%	10 8.0%	97 12.6%	53 10.8%	14 9.4%	52 9.3%	78 9.7%	101 15.5% GH	106 10.8%	126 12.1%	108 12.5%
5th	427 21.2%	59 22.0%	49 23.8%	31 23.4%	149 19.3%	106 21.5%	34 22.9%	102 18.2%	159 19.8%	166 25.4% GH	210 21.4%	218 20.9%	180 20.9%
6th	397 19.7%	65 24.4% B	23 11.4%	25 18.9%	156 20.1% B	99 20.1% B	29 19.7%	91 16.1%	160 20.0%	146 22.4% G	186 19.0%	211 20.3%	192 22.2%
7th	402 19.9%	42 15.9%	37 18.1%	26 20.1%	156 20.2%	107 21.6%	33 22.3%	128 22.7% I	178 22.2% I	96 14.7%	190 19.5%	212 20.3%	171 19.8%
8th	267 13.2%	27 10.3%	42 20.5% ADE	17 12.8%	101 13.0%	61 12.4%	19 12.4%	85 15.2% I	126 15.7% I	55 8.4%	121 12.3%	146 14.0%	108 12.5%
9th	71 3.5%	2 0.6%	11 5.4% A	4 3.0%	35 4.6% A	14 2.8%	5 3.4%	19 3.4%	44 5.4% I	8 1.3%	34 3.5%	37 3.5%	33 3.8%
Top 3 Box	224 11.1%	39 14.5%	19 9.2%	18 13.8%	80 10.3%	53 10.8%	15 10.0%	86 15.2% H	57 7.1%	81 12.4% H	131 13.4% M	93 8.9%	73 8.5%
Middle 3 Box	1056 52.3%	156 58.7% B	96 46.8%	66 50.3%	402 51.9%	258 52.4%	78 51.9%	245 43.6%	397 49.5%	414 63.2% GH	502 51.3%	555 53.2%	480 55.5%
Bottom 3 Box	740 36.6%	71 26.8%	91 44.0% A	47 35.9%	292 37.8% A	181 36.8% A	57 38.1% A	232 41.2% I	348 43.4% I	159 24.3%	345 35.3%	395 37.9%	312 36.0%

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_5. (Saving for a big event) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Mean	5.7	5.4	5.9 A	5.6	5.8 A	5.7 A	5.8 A	5.7 I	6.1 GI	5.3	5.6	5.8 L	5.8
Standard Deviation	1.78	1.73	1.88	1.86	1.78	1.75	1.69	1.97	1.69	1.64	1.83	1.73	1.67
Standard Error	0.04	0.09	0.13	0.17	0.06	0.09	0.14	0.11	0.06	0.06	0.06	0.05	0.05

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_5. (Saving for a big event) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Highschool or below	Education College Experience	University Experience	under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents Weighted	2020	537	745	738	232	388	293	610	497	1339	681
	2020	917	792	311	342	472	310	533	364	1288	732
Saving for a big event											
1st	32 1.6%	16 1.7%	12 1.5%	4 1.3%	7 2.0% F	12 2.6% F	0 -	6 1.2%	6 1.7% F	26 2.1%	5 0.7%
2nd	82 4.0%	41 4.5%	29 3.7%	12 3.7%	22 6.4% E	12 2.5%	14 4.5%	21 3.8%	14 3.7%	66 5.1% J	16 2.2%
3rd	110 5.5%	48 5.2%	44 5.5%	18 5.9%	14 4.0%	31 6.7%	13 4.2%	35 6.6%	17 4.7%	88 6.8% J	23 3.1%
4th	232 11.5%	108 11.8%	87 11.0%	36 11.5%	41 11.9%	48 10.2%	37 11.9%	57 10.7%	49 13.4%	180 14.0% J	52 7.1%
5th	427 21.2%	218 23.8%	150 19.0%	59 18.9%	87 25.5%	104 22.0%	61 19.5%	105 19.7%	71 19.4%	293 22.7%	135 18.4%
6th	397 19.7%	178 19.4%	161 20.4%	59 18.9%	67 19.5%	105 22.2% H	66 21.2%	106 19.9%	54 14.9%	261 20.3%	136 18.6%
7th	402 19.9%	175 19.1%	161 20.3%	66 21.3%	65 18.9%	98 20.7%	67 21.7%	102 19.2%	70 19.3%	224 17.4%	178 24.3% I
8th	267 13.2%	107 11.7%	116 14.6%	44 14.1%	33 9.5%	49 10.3%	41 13.1%	83 15.6% DE	62 16.9% DE	124 9.6%	143 19.5% I
9th	71 3.5%	26 2.8%	32 4.0%	14 4.4%	7 2.2%	13 2.7%	12 3.9%	17 3.2%	21 5.9% DE	26 2.0%	45 6.1% I
Top 3 Box	224 11.1%	105 11.5%	85 10.7%	34 10.9%	43 12.5%	56 11.8%	27 8.7%	62 11.6%	37 10.2%	180 14.0% J	44 6.0%
Middle 3 Box	1056 52.3%	504 55.0%	399 50.4%	153 49.3%	195 56.9% H	257 54.4%	163 52.6%	268 50.4%	174 47.7%	734 57.0% J	322 44.0%
Bottom 3 Box	740 36.6%	308 33.6%	308 38.9%	124 39.8% A	105 30.6%	159 33.8%	120 38.7%	203 38.0%	153 42.1% DE	374 29.1%	366 49.9% I

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_5. (Saving for a big event) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Highschool or below	Education College Experience	University Experience	under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Mean	5.7	5.6	5.8	5.8	5.5	5.6	5.9	5.8	5.9	5.4	6.3
				A			D		D		I
Standard Deviation	1.78	1.76	1.79	1.80	1.77	1.74	1.69	1.79	1.89	1.77	1.67
Standard Error	0.04	0.08	0.07	0.07	0.12	0.09	0.10	0.07	0.08	0.05	0.06



# RBC Core Accounts Survey 2008

# Detailed tables

q9\_6. (Saving for a luxury purchase or big ticket item) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Base: All Respondents Weighted	2020	339	212	120	788	414	147	340	913	767	1015	1005	990
	2020	267	206	131*	774	493	149	564	802	654	978	1042	865
Saving for a luxury purchase or big ticket item													
1st	44 2.2%	5 1.9%	5 2.4%	2 1.5%	24 3.1%	7 1.3%	1 0.8%	7 1.3%	17 2.1%	19 3.0%	22 2.3%	22 2.1%	18 2.1%
2nd	83 4.1%	20 7.3% DE	12 5.8%	5 3.6%	26 3.4%	15 3.1%	5 3.5%	27 4.9%	26 3.2%	30 4.5%	53 5.5% M	30 2.8%	33 3.8%
3rd	125 6.2%	22 8.1% E	10 4.9%	14 10.9% E	49 6.4%	20 4.0%	10 6.5%	29 5.2%	42 5.2%	53 8.2% H	75 7.7% M	50 4.8%	49 5.7%
4th	250 12.4%	43 16.1% E	31 14.9%	14 10.8%	92 11.8%	46 9.3%	25 16.8% E	43 7.6%	94 11.7%	114 17.4% GH	135 13.8%	115 11.0%	127 14.7%
5th	289 14.3%	46 17.2% E	23 11.3%	16 12.3%	124 16.0% E	48 9.7%	33 21.8% BE	65 11.5%	93 11.6%	132 20.1% GH	131 13.4%	159 15.2%	131 15.1%
6th	367 18.2%	41 15.4%	43 20.9%	34 26.1% AE	149 19.3%	71 14.4%	28 18.8%	107 19.0%	137 17.1%	123 18.7%	168 17.2%	199 19.1%	158 18.3%
7th	323 16.0%	49 18.4% F	38 18.6% F	20 15.1%	127 16.4%	75 15.3%	14 9.2%	77 13.7%	138 17.2%	108 16.5%	149 15.3%	174 16.7%	167 19.3%
8th	308 15.3%	33 12.2%	22 10.7%	17 13.1%	123 15.9%	95 19.2% AB	19 12.8%	98 17.4% I	154 19.2% I	56 8.5%	150 15.3%	159 15.2%	135 15.6%
9th	230 11.4%	9 3.2%	22 10.4% A	9 6.5%	60 7.8% A	117 23.7% ABCD	15 9.7% A	109 19.3% HI	101 12.6% I	21 3.1%	94 9.6%	136 13.1% L	47 5.4%
Top 3 Box	252 12.5%	46 17.4% E	27 13.2%	21 16.0% E	99 12.8%	42 8.4%	16 10.8%	64 11.4%	85 10.6%	102 15.7% H	151 15.4% M	101 9.7%	101 11.6%
Middle 3 Box	907 44.9%	130 48.7% E	97 47.0% E	65 49.2% E	365 47.1% E	165 33.4%	86 57.4% E	215 38.2%	323 40.3%	368 56.2% GH	434 44.4%	473 45.3%	416 48.1%
Bottom 3 Box	862 42.7%	90 33.9%	82 39.8%	46 34.7%	310 40.0%	287 58.2% ABCD	47 31.8%	284 50.4% I	393 49.1% I	184 28.1%	393 40.2%	469 45.0%	348 40.3%

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_6. (Saving for a luxury purchase or big ticket item) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

		Region						Age			Gender		
	Total	British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	Boomers
		A	B	C	D	E	F	G	H	I	L	M	
Mean	6.0	5.4	5.8	5.7	5.8	6.7	5.7	6.4	6.2	5.3	5.8	6.1	5.8
		A	A		A	ABCD		I	I			L	
Standard Deviation	2.05	1.95	2.06	1.93	2.00	2.07	1.91	2.10	2.04	1.85	2.10	1.98	1.91
Standard Error	0.05	0.11	0.14	0.18	0.07	0.10	0.16	0.11	0.07	0.07	0.07	0.06	0.06

# RBC Core Accounts Survey 2008

# Detailed tables

q9\_6. (Saving for a luxury purchase or big ticket item) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Means: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Highschool or below	Education College Experience	University Experience	under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents Weighted	2020	537	745	738	232	388	293	610	497	1339	681
	2020	917	792	311	342	472	310	533	364	1288	732
Saving for a luxury purchase or big ticket item											
1st	44 2.2%	19 2.1%	18 2.3%	7 2.2%	3 0.8%	16 3.3%	8 2.6%	11 2.1%	6 1.7%	35 2.7%	9 1.2%
2nd	83 4.1%	38 4.1%	34 4.3%	11 3.6%	15 4.4%	21 4.4%	18 5.8% G	14 2.6%	15 4.2%	71 5.5% J	12 1.6%
3rd	125 6.2%	51 5.6%	52 6.6%	21 6.9%	26 7.5%	21 4.4%	22 7.0%	33 6.1%	24 6.6%	104 8.1% J	21 2.9%
4th	250 12.4%	129 14.1%	82 10.4%	39 12.5%	38 11.2%	63 13.4%	38 12.2%	68 12.8%	42 11.7%	194 15.1% J	56 7.7%
5th	289 14.3%	137 15.0%	106 13.3%	47 15.0%	48 14.0%	58 12.3%	47 15.1%	79 14.9%	58 15.9%	210 16.3% J	80 10.9%
6th	367 18.2%	172 18.8%	144 18.2%	51 16.2%	67 19.6%	96 20.4% F	39 12.6%	96 18.1%	68 18.8% F	241 18.7%	126 17.2%
7th	323 16.0%	145 15.8%	129 16.3%	50 16.0%	48 14.1%	68 14.4%	47 15.1%	100 18.8%	60 16.5%	204 15.8%	119 16.3%
8th	308 15.3%	136 14.8%	125 15.7%	48 15.4%	49 14.4%	74 15.7%	62 20.0% G	70 13.1%	53 14.5%	151 11.7%	157 21.5% I
9th	230 11.4%	90 9.8%	102 12.9%	38 12.3%	47 13.9%	55 11.7%	30 9.8%	61 11.4%	37 10.0%	78 6.1%	152 20.7% I
Top 3 Box	252 12.5%	108 11.8%	105 13.2%	39 12.7%	43 12.7%	57 12.1%	48 15.4%	58 10.8%	46 12.6%	210 16.3% J	42 5.7%
Middle 3 Box	907 44.9%	439 47.8% B	332 41.9%	136 43.7%	153 44.8%	218 46.1%	123 39.8%	244 45.8%	169 46.3%	644 50.0% J	262 35.8%
Bottom 3 Box	862 42.7%	370 40.4%	355 44.9%	136 43.7%	145 42.5%	197 41.8%	139 44.8%	231 43.4%	149 41.1%	433 33.6%	428 58.5% I

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_6. (Saving for a luxury purchase or big ticket item) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Education Highschool or below	College Experience	University Experience	Household Income under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Mean	6.0	5.9	6.0	6.0	6.0	5.9	5.9	6.0	5.9	5.5	6.7 I
Standard Deviation	2.05	2.00	2.09	2.07	2.04	2.10	2.16	1.98	2.00	2.00	1.89
Standard Error	0.05	0.09	0.08	0.08	0.13	0.11	0.13	0.08	0.09	0.05	0.07

# RBC Core Accounts Survey 2008

# Detailed tables

q9\_7. (Saving for the sake of saving) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Base: All Respondents Weighted	2020	339	212	120	788	414	147	340	913	767	1015	1005	990
	2020	267	206	131*	774	493	149	564	802	654	978	1042	865
Saving for the sake of saving													
1st	118 5.8%	22 8.4% E	9 4.3%	14 10.6% DE	41 5.3%	20 4.1%	12 7.8%	39 6.9%	39 4.8%	40 6.2%	61 6.2%	57 5.5%	39 4.5%
2nd	115 5.7%	22 8.4% D	11 5.5%	4 3.2%	36 4.7%	30 6.1%	10 7.0%	34 6.0%	34 4.2%	47 7.2% H	58 5.9%	57 5.5%	43 5.0%
3rd	248 12.3%	37 13.8%	18 8.8%	11 8.7%	107 13.8%	54 11.0%	20 13.5%	56 10.0%	76 9.4%	116 17.7% GH	115 11.8%	132 12.7%	113 13.0%
4th	206 10.2%	34 12.6%	18 8.7%	20 15.5% E	78 10.1%	41 8.4%	14 9.6%	62 11.1%	70 8.7%	74 11.3%	99 10.1%	107 10.3%	84 9.7%
5th	275 13.6%	36 13.6%	37 18.1% E	20 15.5%	107 13.8%	48 9.8%	26 17.1% E	92 16.4%	104 13.0%	78 11.9%	108 11.0%	167 16.0% L	115 13.3%
6th	277 13.7%	24 9.2%	35 16.8% A	16 12.0%	119 15.4% A	67 13.5%	17 11.0%	54 9.6%	126 15.8% G	96 14.7% G	128 13.1%	149 14.3%	137 15.9%
7th	316 15.6%	44 16.7%	24 11.4%	21 15.9%	123 15.8%	86 17.5%	18 12.3%	92 16.4%	135 16.8%	89 13.5%	165 16.9%	150 14.4%	136 15.8%
8th	254 12.6%	34 12.8%	37 18.2% CD	9 7.1%	83 10.7%	69 14.0%	21 13.9%	59 10.5%	117 14.6%	77 11.8%	128 13.1%	125 12.0%	124 14.4%
9th	212 10.5%	12 4.5%	17 8.1%	15 11.6% A	80 10.3% A	77 15.6% ABDF	12 7.9%	74 13.1% I	101 12.6% I	37 5.7%	115 11.7%	98 9.4%	73 8.4%
Top 3 Box	481 23.8%	82 30.6% BDE	38 18.6%	30 22.5%	184 23.8%	105 21.2%	42 28.3%	129 22.9%	148 18.5%	203 31.0% GH	234 24.0%	247 23.7%	195 22.5%
Middle 3 Box	758 37.5%	94 35.4%	90 43.7% E	56 43.0% E	304 39.3% E	157 31.8%	56 37.7%	209 37.1%	301 37.5%	248 37.9%	335 34.3%	423 40.5% L	337 38.9%
Bottom 3 Box	781 38.7%	91 34.0%	78 37.7%	45 34.5%	285 36.9%	232 47.0% ACDF	51 34.0%	225 40.0% I	353 44.0% I	203 31.0%	408 41.7% M	373 35.8%	334 38.6%

## RBC Core Accounts Survey 2008

## Detailed tables

**q9\_7. (Saving for the sake of saving) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:**

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Mean	5.5	5.0	5.7 A	5.3	5.5 A	5.9 ACDF	5.2	5.5 I	5.8 GI	5.1	5.6	5.4	5.6
Standard Deviation	2.32	2.33	2.18	2.39	2.26	2.36	2.37	2.39	2.25	2.26	2.38	2.26	2.22
Standard Error	0.05	0.13	0.15	0.22	0.08	0.12	0.20	0.13	0.07	0.08	0.07	0.07	0.07

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_7. (Saving for the sake of saving) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Highschool or below	Education College Experience	University Experience	under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents Weighted	2020	537	745	738	232	388	293	610	497	1339	681
	2020	917	792	311	342	472	310	533	364	1288	732
Saving for the sake of saving											
1st	118 5.8%	70 7.7% B	30 3.8%	18 5.7%	34 10.0% GH	26 5.5%	21 6.9%	21 4.0%	15 4.2%	100 7.7% J	18 2.5%
2nd	115 5.7%	49 5.4%	50 6.4%	15 4.9%	13 3.8%	34 7.1%	22 7.0%	29 5.5%	17 4.8%	96 7.4% J	19 2.6%
3rd	248 12.3%	135 14.7% B	79 9.9%	34 11.0%	41 11.9%	75 15.9% FH	28 9.2%	70 13.1%	34 9.3%	192 14.9% J	56 7.7%
4th	206 10.2%	83 9.1%	87 10.9%	36 11.6%	43 12.4%	37 7.8%	37 12.1%	49 9.3%	40 10.9%	138 10.7%	68 9.2%
5th	275 13.6%	138 15.1% C	104 13.2%	32 10.3%	50 14.7%	63 13.4%	41 13.1%	77 14.4%	44 12.0%	162 12.6%	112 15.3%
6th	277 13.7%	117 12.8%	116 14.6%	44 14.1%	33 9.7%	54 11.5%	49 15.7%	81 15.3%	60 16.5% D	180 14.0%	97 13.3%
7th	316 15.6%	137 14.9%	129 16.3%	50 16.0%	61 17.9%	81 17.2%	43 14.0%	74 13.9%	56 15.4%	183 14.2%	133 18.1%
8th	254 12.6%	105 11.4%	103 13.0%	45 14.6%	30 8.6%	53 11.2%	42 13.7%	74 13.9%	55 15.1% D	151 11.7%	103 14.1%
9th	212 10.5%	82 8.9%	94 11.8%	37 11.8%	37 10.9%	49 10.4%	26 8.5%	57 10.7%	42 11.6%	87 6.7%	125 17.1% I
Top 3 Box	481 23.8%	255 27.8% BC	159 20.1%	67 21.6%	88 25.7%	134 28.5% H	71 23.1%	120 22.6%	67 18.3%	387 30.0% J	94 12.8%
Middle 3 Box	758 37.5%	339 36.9%	307 38.8%	112 36.0%	126 36.9%	155 32.8%	126 40.8%	207 38.9%	144 39.5%	481 37.3%	277 37.9%
Bottom 3 Box	781 38.7%	324 35.3%	326 41.1% A	132 42.4% A	128 37.4%	183 38.7%	112 36.1%	205 38.5%	154 42.2%	420 32.6%	361 49.3% I

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_7. (Saving for the sake of saving) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

		Education			Household Income						
	Total	Highschool or below	College Experience	University Experience	under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
Mean		A	B	C	D	E	F	G	H	I	J
	5.5	5.3	5.7	5.7	5.3	5.4	5.4	5.6	5.8	5.1	6.2
			A	A					DEF		I
	Standard Deviation	2.32	2.35	2.26	2.34	2.41	2.36	2.32	2.25	2.23	2.33
Standard Error	0.05	0.10	0.08	0.09	0.16	0.12	0.14	0.09	0.10	0.06	0.08



# RBC Core Accounts Survey 2008

# Detailed tables

q9\_8. (Saving in order to pay down debt) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Base: All Respondents Weighted	2020	339	212	120	788	414	147	340	913	767	1015	1005	990
	2020	267	206	131*	774	493	149	564	802	654	978	1042	865
Saving in order to pay down debt													
1st	375 18.6%	44 16.5%	32 15.7%	22 16.4%	142 18.4%	110 22.3%	25 16.6%	149 26.4% HI	140 17.4% I	87 13.3%	177 18.1%	198 19.0%	138 16.0%
2nd	351 17.4%	38 14.1%	32 15.6%	22 16.8%	139 17.9%	82 16.7%	39 25.9% ABE	75 13.3%	154 19.2% G	122 18.7%	164 16.8%	187 18.0%	163 18.8%
3rd	233 11.5%	29 11.0%	29 14.0%	11 8.4%	77 10.0%	68 13.7%	19 12.8%	71 12.6%	94 11.7%	68 10.4%	105 10.8%	128 12.2%	101 11.7%
4th	215 10.7%	27 10.0%	18 8.9%	18 13.8%	90 11.7%	49 10.0%	13 8.4%	60 10.6%	103 12.8% I	53 8.1%	109 11.2%	106 10.2%	98 11.3%
5th	170 8.4%	18 6.7%	23 11.4%	12 9.0%	56 7.2%	52 10.6%	8 5.6%	44 7.8%	78 9.8%	47 7.2%	97 9.9% M	73 7.0%	82 9.4%
6th	161 8.0%	30 11.2% E	19 9.0%	12 8.8%	65 8.4%	29 5.9%	7 4.8%	43 7.7%	50 6.2%	68 10.4% H	76 7.8%	85 8.2%	63 7.3%
7th	212 10.5%	37 13.9% E	22 10.8%	14 10.6%	87 11.2%	35 7.2%	17 11.2%	38 6.7%	71 8.8%	103 15.8% GH	100 10.2%	112 10.7%	96 11.1%
8th	247 12.2%	34 12.7%	25 12.3%	18 14.0%	100 12.9%	53 10.8%	17 11.2%	70 12.4%	85 10.6%	92 14.1%	119 12.2%	128 12.3%	98 11.4%
9th	56 2.7%	11 4.0%	5 2.4%	3 2.2%	17 2.2%	14 2.9%	5 3.5%	15 2.6%	27 3.4%	14 2.1%	30 3.0%	26 2.5%	25 2.9%
Top 3 Box	959 47.5%	111 41.5%	93 45.3%	55 41.6%	358 46.3%	260 52.7% A	83 55.2% A	295 52.3% I	388 48.3% I	277 42.3%	446 45.6%	513 49.3%	403 46.5%
Middle 3 Box	546 27.0%	75 27.9%	60 29.2%	41 31.6% F	212 27.4%	130 26.4%	28 18.9%	147 26.0%	231 28.8%	169 25.8%	282 28.9%	264 25.3%	243 28.1%
Bottom 3 Box	515 25.5%	81 30.5% E	53 25.5%	35 26.8%	204 26.3%	103 20.9%	39 25.9%	122 21.7%	183 22.9%	209 31.9% GH	249 25.5%	265 25.4%	220 25.4%

## RBC Core Accounts Survey 2008

## Detailed tables

**q9\_8. (Saving in order to pay down debt) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:**

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

		Region						Age			Gender		
	Total	British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	Boomers
		A	B	C	D	E	F	G	H	I	L	M	
Mean	4.2	4.5	4.3	4.3	4.2	3.9	4.0	3.9	4.1	4.5	4.2	4.1	4.2
		E								GH			
Standard Deviation	2.54	2.59	2.48	2.52	2.55	2.50	2.57	2.58	2.48	2.54	2.53	2.55	2.49
Standard Error	0.06	0.14	0.17	0.23	0.09	0.12	0.21	0.14	0.08	0.09	0.08	0.08	0.08

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_8. (Saving in order to pay down debt) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Means: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Highschool or below	Education College Experience	University Experience	under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents Weighted	2020	537	745	738	232	388	293	610	497	1339	681
	2020	917	792	311	342	472	310	533	364	1288	732
Saving in order to pay down debt											
1st	375 18.6%	150 16.3%	157 19.8%	68 22.0% A	63 18.6% H	119 25.3% FGH	56 17.9% H	95 17.9% H	42 11.5%	245 19.0%	130 17.8%
2nd	351 17.4%	179 19.5%	124 15.6%	49 15.7%	58 17.0%	78 16.5%	67 21.5% H	99 18.6%	50 13.8%	231 18.0%	120 16.4%
3rd	233 11.5%	102 11.2%	95 12.0%	36 11.5%	47 13.7%	43 9.2%	34 10.9%	64 12.1%	45 12.3%	136 10.6%	97 13.2%
4th	215 10.7%	92 10.1%	91 11.5%	31 10.1%	21 6.1%	54 11.4%	31 9.9%	60 11.3% D	50 13.6% D	114 8.8%	101 13.9% I
5th	170 8.4%	71 7.8%	73 9.2%	25 8.2%	23 6.8%	39 8.3%	23 7.5%	47 8.8%	37 10.2%	113 8.8%	56 7.7%
6th	161 8.0%	73 8.0%	62 7.8%	27 8.5%	28 8.2%	29 6.1%	25 8.0%	44 8.3%	35 9.7%	107 8.3%	54 7.3%
7th	212 10.5%	101 11.0%	82 10.3%	29 9.4%	39 11.5%	42 8.9%	31 9.9%	49 9.2%	51 14.0% EG	161 12.5% J	51 6.9%
8th	247 12.2%	126 13.8%	86 10.9%	34 11.1%	58 17.0% G	57 12.1%	33 10.8%	55 10.4%	43 11.8%	150 11.6%	97 13.3%
9th	56 2.7%	22 2.4%	22 2.8%	11 3.5%	4 1.1%	10 2.2%	11 3.6%	19 3.5%	12 3.2%	30 2.3%	25 3.5%
Top 3 Box	959 47.5%	431 47.0%	376 47.4%	153 49.2%	168 49.2% H	240 51.0% H	156 50.3% H	258 48.5% H	136 37.5%	612 47.5%	347 47.4%
Middle 3 Box	546 27.0%	237 25.8%	226 28.5%	83 26.8%	72 21.2%	122 25.8%	79 25.4%	151 28.4%	122 33.5% DEF	335 26.0%	212 28.9%
Bottom 3 Box	515 25.5%	250 27.2%	190 24.0%	75 24.0%	101 29.6%	110 23.2%	75 24.2%	123 23.1%	106 29.0%	341 26.5%	173 23.7%

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_8. (Saving in order to pay down debt) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Education Highschool or below	College Experience	University Experience	Household Income under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Mean	4.2	4.2	4.1	4.1	4.3	3.9	4.1	4.1	4.6 EFG	4.2	4.1
Standard Deviation	2.54	2.55	2.51	2.58	2.62	2.58	2.55	2.50	2.41	2.55	2.52
Standard Error	0.06	0.11	0.09	0.10	0.17	0.13	0.15	0.10	0.11	0.07	0.10

# RBC Core Accounts Survey 2008

# Detailed tables

q9\_9. (Saving to pay down the mortgage faster) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Base: All Respondents Weighted	2020	339	212	120	788	414	147	340	913	767	1015	1005	990
	2020	267	206	131*	774	493	149	564	802	654	978	1042	865
Saving to pay down the mortgage faster													
1st	257 12.7%	38 14.4%	24 11.8%	16 12.3%	92 11.9%	64 13.0%	22 14.6%	46 8.2%	126 15.7% G	85 13.0% G	133 13.6%	124 11.9%	129 15.0%
2nd	238 11.8%	24 8.9%	24 11.6%	9 6.6%	102 13.2%	64 13.0%	15 10.1%	87 15.4% I	88 11.0%	63 9.6%	109 11.1%	129 12.4%	92 10.6%
3rd	170 8.4%	21 7.7%	14 7.0%	11 8.4%	70 9.0%	41 8.2%	13 8.9%	47 8.3%	79 9.9% I	43 6.6%	80 8.2%	89 8.6%	78 9.0%
4th	128 6.3%	12 4.4%	16 8.0%	7 5.5%	42 5.5%	44 8.9% A	6 4.3%	36 6.4%	56 7.0%	35 5.4%	73 7.5%	55 5.3%	56 6.4%
5th	128 6.3%	16 6.1% F	16 7.6% F	8 6.5% F	45 5.8% F	41 8.3% F	2 1.2%	44 7.8%	44 5.5%	40 6.1%	75 7.7% M	53 5.1%	44 5.1%
6th	131 6.5%	15 5.7%	15 7.4%	6 4.5%	37 4.8%	41 8.4% D	16 10.9% D	43 7.7%	49 6.1%	39 6.0%	49 5.0%	82 7.9% L	55 6.4%
7th	160 7.9%	16 6.1%	23 11.1%	8 6.2%	62 8.0%	37 7.4%	14 9.4%	35 6.3%	60 7.5%	64 9.8%	73 7.5%	86 8.3%	67 7.7%
8th	366 18.1%	57 21.3% BE	27 13.1%	34 26.0% BE	154 19.9% BE	70 14.2%	24 16.0%	94 16.6%	114 14.2%	158 24.1% GH	170 17.4%	196 18.8%	164 18.9%
9th	443 21.9%	68 25.4% E	47 22.6%	31 23.9%	170 21.9%	91 18.4%	37 24.7%	131 23.3%	186 23.2%	126 19.3%	214 21.9%	229 21.9%	181 20.9%
Top 3 Box	664 32.9%	83 31.0%	63 30.3%	36 27.4%	264 34.1%	169 34.3%	50 33.6%	180 31.9%	293 36.6% I	192 29.3%	322 33.0%	342 32.8%	299 34.6%
Middle 3 Box	387 19.2%	43 16.1%	47 22.9% D	22 16.5%	125 16.1%	126 25.6% AD	24 16.3%	124 21.9%	149 18.6%	114 17.5%	197 20.2%	190 18.2%	155 17.9%
Bottom 3 Box	968 47.9%	141 52.8% E	96 46.7%	74 56.1% E	385 49.8% E	198 40.1%	75 50.1%	260 46.2%	360 44.8%	348 53.2% H	458 46.8%	510 49.0%	411 47.5%

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_9. (Saving to pay down the mortgage faster) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

		Region						Age			Gender		
	Total	British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	Boomers
		A	B	C	D	E	F	G	H	I	L	M	
Mean	5.5	5.8	5.6	6.0	5.6	5.2	5.7	5.6	5.3	5.8	5.5	5.6	5.5
		E		E						H			
Standard Deviation	2.95	3.02	2.89	2.92	2.98	2.87	3.02	2.88	3.03	2.90	2.96	2.94	3.00
Standard Error	0.07	0.16	0.20	0.27	0.11	0.14	0.25	0.16	0.10	0.10	0.09	0.09	0.10

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_9. (Saving to pay down the mortgage faster) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Means: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Highschool or below	Education College Experience	University Experience	under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents Weighted	2020	537	745	738	232	388	293	610	497	1339	681
	2020	917	792	311	342	472	310	533	364	1288	732
Saving to pay down the mortgage faster											
1st	257 12.7%	116 12.7%	103 13.0%	38 12.1%	28 8.0%	55 11.6%	48 15.6% D	79 14.9% D	47 13.0%	166 12.9%	91 12.4%
2nd	238 11.8%	97 10.6%	97 12.2%	44 14.1%	37 10.7%	64 13.5%	30 9.7%	62 11.7%	45 12.3%	141 11.0%	96 13.1%
3rd	170 8.4%	72 7.8%	68 8.5%	30 9.7%	18 5.1%	40 8.5%	26 8.5%	47 8.8%	39 10.6% D	95 7.4%	75 10.2%
4th	128 6.3%	40 4.3%	65 8.3% A	23 7.3% A	20 5.9%	27 5.8%	21 6.7%	33 6.2%	27 7.4%	67 5.2%	61 8.3% I
5th	128 6.3%	65 7.1%	41 5.2%	22 7.2%	20 5.9%	29 6.2%	17 5.3%	34 6.3%	28 7.8%	82 6.3%	46 6.3%
6th	131 6.5%	63 6.9%	52 6.6%	16 5.2%	21 6.0%	21 4.4%	25 8.0%	39 7.3%	26 7.2%	77 6.0%	54 7.4%
7th	160 7.9%	68 7.4%	64 8.0%	28 9.0%	22 6.3%	38 8.1%	24 7.6%	43 8.1%	33 9.0%	118 9.1% J	42 5.7%
8th	366 18.1%	160 17.5%	145 18.3%	61 19.5%	70 20.4% F	92 19.5% F	36 11.6%	102 19.1% F	66 18.1% F	306 23.8% J	60 8.1%
9th	443 21.9%	236 25.7% BC	158 19.9%	50 16.0%	108 31.5% EGH	105 22.3% H	84 27.0% GH	93 17.5%	53 14.6%	236 18.3%	207 28.3% I
Top 3 Box	664 32.9%	285 31.1%	268 33.8%	112 35.9%	82 23.9%	159 33.7% D	105 33.7% D	189 35.4% D	131 36.0% D	403 31.3%	262 35.8%
Middle 3 Box	387 19.2%	168 18.3%	158 20.0%	61 19.7%	61 17.9%	77 16.4%	62 20.0%	106 19.8%	81 22.4%	225 17.5%	162 22.1% I
Bottom 3 Box	968 47.9%	464 50.6% C	366 46.2%	138 44.4%	199 58.2% FGH	236 50.0% H	143 46.3%	238 44.8%	152 41.7%	660 51.2% J	309 42.1%

## RBC Core Accounts Survey 2008

## Detailed tables

q9\_9. (Saving to pay down the mortgage faster) q9 And please rank these items from your 1st priority to your last priority as each relates to your savings:

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Highschool or below	Education College Experience	University Experience	under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Mean	5.5	5.7	5.4	5.3	6.3	5.6	5.5	5.3	5.2	5.6	5.4
Standard Deviation	2.95	C	2.94	2.89	2.86	2.97	3.05	2.95	2.84	2.91	3.01
Standard Error	0.07	0.13	0.11	0.11	0.19	0.15	0.18	0.12	0.13	0.08	0.12



q10. Overall, would you consider yourself to be a great, good, fair, poor or terrible saver?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Base: All Respondents	2020	339	212	120	788	414	147	340	913	767	1015	1005	990
Weighted	2020	267	206	131*	774	493	149	564	802	654	978	1042	865
(5) Great	111 5.5%	10 3.9%	9 4.1%	6 4.2%	46 6.0%	29 5.8%	12 7.7%	29 5.2%	32 4.0%	50 7.6% H	63 6.4%	48 4.6%	49 5.7%
(4) Good	580 28.7%	89 33.5% E	70 33.9% E	44 33.3%	222 28.7%	118 24.0%	36 24.0%	130 23.0%	208 26.0%	242 36.9% GH	291 29.8%	289 27.7%	244 28.2%
(3) Fair	723 35.8%	98 36.8%	67 32.6%	41 31.2%	267 34.5%	183 37.2%	67 44.5% BD	214 38.0%	292 36.4%	217 33.2%	341 34.9%	382 36.6%	310 35.9%
(2) Poor	416 20.6%	41 15.4%	32 15.7%	29 21.8%	161 20.8%	130 26.4% ABF	23 15.5%	146 26.0% I	179 22.3% I	91 13.9%	196 20.1%	220 21.1%	165 19.1%
(1) Terrible	190 9.4%	27 10.3%	28 13.7% E	12 9.5%	77 10.0%	33 6.6%	12 8.2%	44 7.9%	91 11.4%	54 8.3%	86 8.8%	104 9.9%	97 11.2%
Great / Good	691 34.2%	100 37.5%	78 38.1%	49 37.5%	268 34.7%	147 29.8%	47 31.8%	159 28.2%	240 29.9%	292 44.6% GH	354 36.2%	337 32.3%	293 33.9%
Fair	723 35.8%	98 36.8%	67 32.6%	41 31.2%	267 34.5%	183 37.2%	67 44.5% BD	214 38.0%	292 36.4%	217 33.2%	341 34.9%	382 36.6%	310 35.9%
Poor / Terrible	606 30.0%	69 25.7%	60 29.4%	41 31.3%	238 30.8%	163 33.0%	35 23.7%	191 33.8% I	270 33.7% I	145 22.2%	283 28.9%	324 31.1%	262 30.3%
Mean	3.0	3.1	3.0	3.0	3.0	3.0	3.1	2.9	2.9	3.2 GH	3.0	3.0	3.0
Standard Deviation	1.04	1.03	1.10	1.05	1.07	1.00	1.02	1.00	1.04	1.05	1.05	1.03	1.07
Standard Error	0.02	0.06	0.08	0.10	0.04	0.05	0.08	0.05	0.03	0.04	0.03	0.03	0.03

# RBC Core Accounts Survey 2008

## Detailed tables

q10. Overall, would you consider yourself to be a great, good, fair, poor or terrible saver?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Highschool or below	Education College Experience	University Experience	Household Income					No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents											
Weighted	2020	537	745	738	232	388	293	610	497	1339	681
	2020	917	792	311	342	472	310	533	364	1288	732
(5) Great	111 5.5%	46 5.0%	40 5.0%	25 8.1%	17 4.9%	19 4.1%	20 6.5%	30 5.6%	25 6.9%	89 6.9%	22 3.0%
(4) Good	580 28.7%	254 27.7%	214 27.0%	112 35.9%	60 17.7%	113 23.9%	103 33.3%	174 32.6%	130 35.6%	403 31.3%	176 24.1%
(3) Fair	723 35.8%	317 34.6%	303 38.3%	103 33.1%	128 37.5%	167 35.5%	108 35.0%	188 35.3%	131 36.0%	442 34.3%	281 38.4%
(2) Poor	416 20.6%	204 22.3%	158 19.9%	55 17.6%	93 27.3%	121 25.6%	57 18.4%	95 17.8%	50 13.8%	241 18.7%	175 24.0%
(1) Terrible	190 9.4%	96 10.5%	77 9.8%	17 5.4%	43 12.6%	51 10.9%	21 6.8%	46 8.7%	28 7.7%	113 8.7%	78 10.6%
Great / Good	691 34.2%	300 32.7%	254 32.1%	137 44.0%	77 22.6%	132 28.0%	123 39.8%	203 38.2%	155 42.5%	493 38.2%	198 27.1%
Fair	723 35.8%	317 34.6%	303 38.3%	103 33.1%	128 37.5%	167 35.5%	108 35.0%	188 35.3%	131 36.0%	442 34.3%	281 38.4%
Poor / Terrible	606 30.0%	300 32.7%	235 29.6%	71 23.0%	136 39.9%	172 36.5%	78 25.2%	141 26.6%	78 21.5%	353 27.4%	253 34.6%
Mean	3.0	2.9	3.0	3.2	2.8	2.8	3.1	3.1	3.2	3.1	2.8
Standard Deviation	1.04	1.06	1.03	1.01	1.05	1.04	1.02	1.03	1.02	1.06	1.00
Standard Error	0.02	0.05	0.04	0.04	0.07	0.05	0.06	0.04	0.05	0.03	0.04

## RBC Core Accounts Survey 2008

q11. Do you have a bank account that you keep funds in for a rainy day/emergency?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Base: All Respondents Weighted	2020	339	212	120	788	414	147	340	913	767	1015	1005	990
	2020	267	206	131*	774	493	149	564	802	654	978	1042	865
Yes	996	145	106	62	401	213	69	231	374	392	479	518	457
	49.3%	54.4% E	51.3%	47.2%	51.9% E	43.2%	46.4%	40.9%	46.6%	59.9% GH	49.0%	49.7%	52.9%
No	1024	122	100	69	372	280	80	333	428	263	499	525	408
	50.7%	45.6%	48.7%	52.8%	48.1%	56.8% AD	53.6%	59.1% I	53.4% I	40.1%	51.0%	50.3%	47.1%

## Detailed tables

## RBC Core Accounts Survey 2008

q11. Do you have a bank account that you keep funds in for a rainy day/emergency?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Education Highschool or below	College Experience	University Experience	Household Income under \$25,000	\$25,000- \$44,999	\$45,000- \$59,999	\$60,000- \$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents Weighted	2020	537	745	738	232	388	293	610	497	1339	681
	2020	917	792	311	342	472	310	533	364	1288	732
Yes	996 49.3%	416 45.4%	404 51.0%	177 56.8%	118 34.6%	202 42.9%	163 52.5%	308 57.7%	205 56.5%	677 52.6%	319 43.6%
No	1024 50.7%	501 54.6%	388 49.0%	134 43.2%	224 65.4%	269 57.1%	147 47.5%	225 42.3%	158 43.5%	611 47.4%	413 56.4%
		C	C		FGH	FGH				I	I

## Detailed tables

## RBC Core Accounts Survey 2008

q12. Approximately how much money would you say is in this account?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Base: Have rainy day account	1078	199	115	57	430	201	76	151	451	476	533	545	545
Weighted	996	145	106*	62*	401	213	69*	231	374	392	479	518	457
one weeks worth of expenses	239 24.0%	30 20.4%	26 25.1%	11 18.0%	92 23.0%	63 29.7%	16 23.2%	99 43.0% HI	94 25.3% I	45 11.6%	96 20.1%	143 27.6% L	84 18.4%
one months worth of expenses	309 31.0%	34 23.3%	41 38.7% A	15 23.9%	141 35.1% A	60 28.3%	18 25.5%	73 31.5%	127 34.0%	109 27.8%	150 31.3%	159 30.7%	142 31.0%
three months worth of expenses	243 24.4%	38 26.1%	27 25.3%	18 29.6%	93 23.2%	49 23.0%	18 25.7%	37 16.0%	92 24.5%	114 29.2% G	123 25.7%	120 23.2%	132 28.8%
six months worth of expenses	114 11.5%	24 16.7% BDE	8 7.4%	14 22.8% BDE	39 9.8%	18 8.4%	11 15.9%	13 5.8%	45 12.0%	56 14.3% G	61 12.8%	53 10.2%	58 12.7%
one year or more worth of expenses	92 9.2%	20 13.6% B	4 3.6%	4 5.7%	35 8.8%	23 10.6%	7 9.8%	8 3.7%	16 4.2%	67 17.2% GH	48 10.1%	43 8.4%	41 9.0%

## Detailed tables

## RBC Core Accounts Survey 2008

## Detailed tables

q12. Approximately how much money would you say is in this account?

Proportions/Means: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

\* small base

	Total	Education			Household Income					Kids	
		Highschool or below	College Experience	University Experience	under \$25,000	\$25,000-\$44,999	\$45,000-\$59,999	\$60,000-\$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Base: Have rainy day account	1078	253	395	430	92	173	163	357	293	760	318
Weighted	996	416	404	177	118*	202	163	308	205	677	319
one weeks worth of expenses	239 24.0%	101 24.1%	111 27.5%	28 15.7%	39 32.6%	66 32.8%	38 23.2%	54 17.7%	42 20.5%	130 19.2%	109 34.2%
one months worth of expenses	309 31.0%	121 29.0%	136 33.6%	52 29.6%	46 39.2%	57 28.2%	39 24.2%	102 33.1%	64 31.1%	203 29.9%	106 33.2%
three months worth of expenses	243 24.4%	108 26.0%	82 20.2%	53 30.1%	20 17.2%	45 22.3%	45 27.7%	85 27.5%	48 23.2%	174 25.7%	69 21.5%
six months worth of expenses	114 11.5%	43 10.3%	44 10.9%	27 15.4%	4 3.2%	11 5.3%	27 16.6%	37 12.1%	35 17.2%	84 12.4%	30 9.5%
one year or more worth of expenses	92 9.2%	44 10.6%	31 7.7%	16 9.2%	9 7.8%	23 11.4%	13 8.2%	30 9.6%	16 8.0%	86 12.8%	5 1.6%

q28. And thinking about your primary transaction account, that is the one where you typically do most of your deposits, withdrawals, transfers and payments, how much money is typically left in this account at the end of the month, after your bills are paid?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Base: All Respondents Weighted	2020	339	212	120	788	414	147	340	913	767	1015	1005	990
	2020	267	206	131*	774	493	149	564	802	654	978	1042	865
\$0	167 8.3%	22 8.3%	18 8.6%	13 9.7%	71 9.1%	36 7.2%	8 5.1%	57 10.0%	67 8.4%	43 6.5%	75 7.7%	91 8.8%	71 8.2%
\$1-\$9	20 1.0%	5 1.8%	0 -	0 -	9 1.1%	6 1.2%	1 0.5%	8 1.4%	8 1.0%	4 0.6%	3 0.3%	17 1.6% L	6 0.7%
\$10-\$99	82 4.1%	9 3.2%	6 2.8%	7 5.2%	28 3.6%	25 5.0%	9 5.9%	33 5.9%	29 3.6%	20 3.0%	40 4.1%	42 4.1%	33 3.8%
\$100-\$999	383 18.9%	37 13.7%	38 18.5%	28 21.5%	138 17.9%	110 22.3% A	31 21.1%	132 23.4% H	136 16.9%	115 17.6%	202 20.7%	181 17.3%	145 16.8%
\$1000+	255 12.6%	40 14.8%	26 12.5%	16 12.1%	103 13.3%	55 11.1%	16 10.5%	45 8.1%	116 14.5% G	93 14.3% G	157 16.1% M	98 9.4%	126 14.6%
Whatever is left over, no particular amount	1196 59.2%	164 61.4%	125 60.4%	74 56.7%	453 58.5%	287 58.1%	94 62.8%	322 57.1%	475 59.2%	399 61.0%	540 55.2%	656 62.9% L	517 59.8%
Mean (including zero)	514.7	861.2 DE	818.6	729.1 E	440.0	320.4	316.9	329.3	539.6	644.0	586.4	447.5	560.3
Standard Deviation	2608.18	4453.31	5053.56	2495.21	1476.67	1001.30	1021.91	1368.04	2833.84	3084.83	2464.92	2735.22	2629.08
Standard Error	58.03	241.87	347.08	227.78	52.60	49.21	84.29	74.19	93.79	111.39	77.37	86.28	83.56
Mean (excluding zero)	1581.5	2840.0 DE	2644.5 E	2172.3 E	1360.6	925.5	989.4	1001.6	1665.6	1984.5	1581.7	1581.3	1748.9
Standard Deviation	4385.52	7763.96	8860.50	3953.33	2345.82	1530.89	1621.31	2244.33	4792.88	5171.51	3851.97	4970.18	4420.81
Standard Error	162.09	705.81	1030.01	610.01	136.12	123.77	241.69	204.03	263.84	308.51	187.73	281.83	234.63

## RBC Core Accounts Survey 2008

## Detailed tables

q28. And thinking about your primary transaction account, that is the one where you typically do most of your deposits, withdrawals, transfers and payments, how much money is typically left in this account at the end of the month, after your bills are paid?

Proportions/Means: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

	Total	Education			Household Income						
		Highschool or below	College Experience	University Experience	under \$25,000	\$25,000-\$44,999	\$45,000-\$59,999	\$60,000-\$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Base: All Respondents Weighted	2020	537	745	738	232	388	293	610	497	1339	681
	2020	917	792	311	342	472	310	533	364	1288	732
\$0	167 8.3%	86 9.4% C	63 8.0%	18 5.6%	44 12.8% GH	42 8.9%	27 8.6%	35 6.6%	20 5.4%	84 6.5%	83 11.3% I
\$1-\$9	20 1.0%	12 1.3%	7 0.9%	1 0.4%	11 3.1% FGH	7 1.5% G	1 0.4%	1 0.1%	0 0.1%	12 0.9%	8 1.1%
\$10-\$99	82 4.1%	39 4.2%	34 4.3%	9 3.0%	28 8.1% FH	22 4.6% H	6 2.0%	23 4.3% H	4 1.0%	55 4.2%	28 3.8%
\$100-\$999	383 18.9%	165 18.0%	162 20.5%	56 17.9%	80 23.3% FH	96 20.3%	45 14.5%	106 19.9%	57 15.6%	244 18.9%	139 19.0%
\$1000+	255 12.6%	65 7.1%	104 13.1% A	86 27.7% AB	8 2.4%	38 8.1% D	38 12.4% D	78 14.5% DE	93 25.5% DEFG	174 13.5%	81 11.0%
Whatever is left over, no particular amount	1196 59.2%	589 64.3% BC	456 57.6% C	150 48.4%	200 58.4%	289 61.3% H	199 64.1% H	314 58.9%	195 53.5%	774 60.1%	421 57.6%
Mean (including zero)	514.7	389.4	433.8	1090.2 AB	84.2	422.4	566.7 D	466.5 D	1065.3 DEG	549.5	453.6
Standard Deviation	2608.18	2735.07	1537.21	3971.25	332.27	3291.14	2587.61	1338.90	3857.01	2483.12	2815.45
Standard Error	58.03	118.03	56.32	146.18	21.81	167.08	151.17	54.21	173.01	67.86	107.89
Mean (excluding zero)	1581.5	1476.4	1260.7	2370.1 B	292.2	1417.3	2076.0 D	1350.5 D	2588.5 DG	1647.0	1458.1
Standard Deviation	4385.52	5180.71	2415.99	5600.20	569.65	5925.21	4644.35	2001.94	5685.25	4086.30	4907.78
Standard Error	162.09	436.29	152.50	303.71	70.66	538.66	497.93	130.87	379.02	184.22	316.80



## RBC Core Accounts Survey 2008

### q29. And why do you keep \$1000 or more in this account?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - L/M

\* small base; \*\* very small base (under 30) ineligible for sig testing

	Total	Region						Age			Gender		Boomers
		British Columbia	Alberta	Sask/Man	Ontario	Quebec	Atlantic	18 to 34 years old	35 to 54 years old	55 + years old	Male	Female	
		A	B	C	D	E	F	G	H	I	L	M	
Base: More than \$1000 in bank account	352	66	36	14	149	68	19	41	163	148	223	129	183
Weighted	255	40*	26**	16**	103	55*	16**	45*	116	93	157	98*	126
I like the safety net	153 60.1%	27 68.1%	16 61.6%	11 68.8%	58 56.2%	34 62.0%	7 46.8%	30 65.4%	59 50.8%	64 69.0% H	94 60.0%	59 60.1%	73 58.0%
I don't have the time to invest or transfer it elsewhere	4 1.5%	1 3.6%	0 -	0 -	2 2.0%	0 0.6%	0 -	0 -	2 2.1%	1 1.5%	3 1.8%	1 1.0%	2 1.5%
I am required to maintain a minimum balance in my account to waive the monthly fees	86 33.9%	8 21.1%	7 26.6%	5 32.0%	35 34.4%	25 46.2% A	5 33.6%	20 43.4% I	50 42.7% I	17 18.2%	62 39.2% M	25 25.3%	40 31.6%
Other	32 12.6%	4 11.1%	5 19.5%	2 10.9%	13 12.9%	3 5.5%	5 29.9%	4 8.7%	16 13.8%	12 13.1%	17 11.0%	15 15.3%	19 14.9%

## Detailed tables

## RBC Core Accounts Survey 2008

### q29. And why do you keep \$1000 or more in this account?

Proportions/Means: Columns Tested (5% risk level) - A/B/C - D/E/F/G/H - I/J

\* small base; \*\* very small base (under 30) ineligible for sig testing

	Total	Education			Household Income					Kids	
		Highschool or below	College Experience	University Experience	under \$25,000	\$25,000-\$44,999	\$45,000-\$59,999	\$60,000-\$99,999	more than \$100,000	No Kids	Kids
		A	B	C	D	E	F	G	H	I	J
Base: More than \$1000 in bank account	352	43	99	210	10	41	41	113	147	234	118
Weighted	255	65*	104*	86	8**	38*	38**	78*	93	174	81*
I like the safety net	153 60.1%	42 65.1%	62 59.9%	49 56.4%	6 70.3%	20 51.4%	26 66.9%	47 60.1%	55 59.8%	107 61.4%	46 57.2%
I don't have the time to invest or transfer it elsewhere	4 1.5%	0 -	1 0.8%	3 3.5%	0 -	0 1.1%	0 -	1 0.9%	3 2.9%	3 1.6%	1 1.4%
I am required to maintain a minimum balance in my account to waive the monthly fees	86 33.9%	14 22.1%	38 36.3%	34 39.8% A	3 35.5%	13 33.6%	16 41.0%	31 40.5% H	24 25.4%	57 32.6%	30 36.5%
Other	32 12.6%	10 15.6%	14 13.5%	8 9.4%	1 9.9%	6 16.7%	3 6.6%	5 5.8%	18 19.4% G	21 12.0%	11 14.0%

## Detailed tables