

Bank of Nova Scotia: Financial Goals Study

detailed tables

The next few questions are about financial goals. To begin, I am going to read you a list of statements some people have made about financial goals. For each statement, please tell me how much you agree with it. The first is **SETTING FINANCIAL GOALS IS VERY IMPORTANT TO ME**. Would you agree strongly, agree somewhat, disagree somewhat or disagree strongly with this statement?

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

Overlap formulae used. * small base

	Total	REGION						GENDER		AGE			TOTAL FINANCIAL ASSETS		
		BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+	<\$30K	\$30K-<\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All respondents	1000	150	100	100	300	250	100	465	535	270	436	265	352	317	154
Weighted	1000	132	97*	68*	379	247	77*	483	517	293	386	294	348	319	155
SETTING FINANCIAL GOALS IS VERY IMPORTANT TO ME															
Agree strongly	594 59%	83 63% F	63 65% F	40 59%	238 63% EF	134 54%	37 47%	270 56%	325 63% G	173 59%	246 64% K	160 54%	191 55%	196 61%	111 71% LM
Agree somewhat	296 30%	35 26%	28 29%	21 30%	108 28%	74 30%	31 40% AD	153 32%	143 28%	98 33%	106 27%	85 29%	115 33% N	93 29%	32 20%
Disagree somewhat	53 5%	10 7%	4 4%	5 7%	15 4%	18 7%	2 3%	29 6%	25 5%	14 5%	20 5%	17 6%	24 7%	16 5%	6 4%
Disagree strongly	44 4%	4 3%	1 1%	1 2%	14 4%	19 8% BD	4 5%	25 5%	18 4%	8 3%	10 3%	25 8% IJ	16 5%	14 4%	5 3%
(DK/NS)	13 1%	0 -	1 1%	1 1%	5 1%	2 1%	3 4% AE	7 1%	6 1%	1 0	4 1%	8 3% I	3 1%	0 -	2 1%
Summary															
Top2Box [Agree]	890 89%	118 89%	91 94% E	61 90%	345 91% E	207 84%	68 88%	423 87%	467 90%	271 92% K	352 91% K	244 83%	305 88%	290 91%	142 92%
Low2Box [Disagree]	97 10%	14 11%	5 5%	6 9%	28 7%	37 15% BD	6 8%	54 11%	43 8%	22 7%	30 8%	42 14% IJ	40 12%	30 9%	11 7%

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The next is I AM GENERALLY VERY SATISFIED WITH MY ABILITY TO ACHIEVE FINANCIAL GOALS. Would you agree strongly, agree somewhat, disagree somewhat or disagree strongly with this statement?

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

	Total	REGION						GENDER		AGE			TOTAL FINANCIAL ASSETS		
		BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+	<\$30K	\$30K- <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All respondents Weighted	1000	150	100	100	300	250	100	465	535	270	436	265	352	317	154
	1000	132	97*	68*	379	247	77*	483	517	293	386	294	348	319	155
I AM GENERALLY VERY SATISFIED WITH MY ABILITY TO ACHIEVE FINANCIAL GOALS															
Agree strongly	377	43	44	23	137	104	26	182	194	93	151	123	99	120	75
	38%	32%	45% A	34%	36%	42%	34%	38%	38%	32%	39%	42% I	28%	38% L	48% LM
Agree somewhat	452	57	44	33	180	102	36	220	231	145	174	121	168	157	64
	45%	43%	45%	49%	47%	41%	46%	46%	45%	49%	45%	41%	48%	49%	41%
Disagree somewhat	92	22	6	8	35	18	5	51	41	31	32	27	45	28	6
	9%	16% BDEF	6%	11%	9%	7%	6%	11%	8%	10%	8%	9%	13% N	9%	4%
Disagree strongly	65	10	3	4	22	20	6	24	41	23	24	15	34	11	8
	7%	7%	3%	6%	6%	8%	8%	5%	8%	8%	6%	5%	10% M	4%	5%
(DK/NS)	14	1	0	0	7	2	4	6	8	2	5	7	3	2	2
	1%	1%	-	-	2%	1%	5% ABCE	1%	2%	1%	1%	2%	1%	1%	1%
Summary															
Top2Box [Agree]	828	100	88	56	316	206	62	403	426	238	325	245	267	278	139
	83%	76%	91% AF	83%	83%	83%	80%	83%	82%	81%	84%	83%	77%	87% L	89% L
Low2Box [Disagree]	157	31	9	12	56	39	11	75	82	53	56	42	79	40	14
	16%	24% BD	9%	17%	15%	16%	14%	16%	16%	18%	15%	14%	23% MN	12%	9%

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The next is I AM GENERALLY VERY SATISFIED WITH MY ABILITY TO ACHIEVE FINANCIAL GOALS. Would you agree strongly, agree somewhat, disagree somewhat or disagree strongly with this statement?

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F - G/H
Overlap formulae used.

	Total	HAVE A FORMAL PLAN		HOW OFTEN ADD TO SAVINGS/INVESTMENTS				USE PROFESSIONAL ADVICE	
		Yes	No	Regularly once per month	Regularly several times per year	Once a year in lump sum	Less often than once a year in lump sum	Yes	No
		A	B	C	D	E	F	G	H
Base: All respondents Weighted									
	1000	311	681	424	191	171	111	484	508
	1000	305	688	435	184	171	108	483	510
I AM GENERALLY VERY SATISFIED WITH MY ABILITY TO ACHIEVE FINANCIAL GOALS									
Agree strongly	377	136	236	181	64	62	35	192	181
	38%	45% B	34%	42%	35%	37%	32%	40%	35%
Agree somewhat	452	132	319	192	96	82	48	223	226
	45%	43%	46%	44%	52%	48%	44%	46%	44%
Disagree somewhat	92	21	71	38	16	12	15	44	48
	9%	7%	10%	9%	9%	7%	14%	9%	9%
Disagree strongly	65	15	50	24	6	14	10	20	45
	7%	5%	7%	6%	3%	8%	9%	4%	9%
(DK/NS)	14	1	12	0	2	0	0	3	9
	1%	0	2%	-	1% C	-	-	1%	2%
Summary									
Top2Box [Agree]	828	268	555	372	160	144	83	416	407
	83%	88% B	81%	86% F	87% F	85%	77%	86% H	80%
Low2Box [Disagree]	157	36	121	62	22	26	25	64	94
	16%	12%	18% A	14%	12%	15%	23% CD	13%	18% G

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I am going to read you a list of financial goals. How important is this goal to you personally? Would you say it is very important, somewhat important, not too important or not at all important?

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

		REGION						GENDER		AGE			TOTAL FINANCIAL ASSETS		
	Total	BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+	<\$30K	\$30K- <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All respondents	1000	150	100	100	300	250	100	465	535	270	436	265	352	317	154
Weighted	1000	132	97*	68*	379	247	77*	483	517	293	386	294	348	319	155
PAYING DOWN DEBT, SUCH AS A MORTGAGE OR OTHER LOANS															
Very important	766 77%	100 75%	74 76%	51 75%	290 77%	197 80%	55 71%	357 74%	408 79%	233 79%	315 82%	201 68%	275 79%	249 78%	118 76%
Somewhat important	131 13%	18 13%	14 14%	11 16%	44 12%	32 13%	14 18%	77 16%	55 11%	42 14%	46 12%	37 13%	52 15%	47 15%	18 12%
Not too important	18 2%	3 2%	3 3%	2 4%	6 1%	3 1%	2 2%	4 1%	14 3%	6 2%	5 1%	7 2%	4 1%	6 2%	1 1%
Not at all important	71 7%	10 8%	4 5%	2 3%	37 10%	11 5%	5 7%	41 9%	30 6%	12 4%	15 4%	41 14%	16 5%	17 5%	17 11%
(DK/NS)	14 1%	2 1%	3 3%	1 2%	2 1%	4 2%	2 2%	4 1%	10 2%	0 -	5 1%	8 3%	2 1%	0 -	2 1%
Summary															
Top2Box [Important]	897 90%	117 89%	87 90%	62 91%	334 88%	228 92%	69 89%	434 90%	463 90%	275 94%	361 94%	238 81%	327 94%	296 93%	136 88%
Low2Box [Not important]	89 9%	13 10%	7 7%	5 7%	43 11%	14 6%	7 9%	45 9%	44 8%	18 6%	20 5%	48 16%	20 6%	23 7%	18 11%

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

Overlap formulae used. * small base

	Total	REGION						GENDER		AGE			TOTAL FINANCIAL ASSETS		
		BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+	<\$30K	\$30K- <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All respondents	1000	150	100	100	300	250	100	465	535	270	436	265	352	317	154
Weighted	1000	132	97*	68*	379	247	77*	483	517	293	386	294	348	319	155
MAKING THE BEST CHOICES FOR MY INVESTMENTS															
Very important	624 62%	84 64%	61 63%	41 61%	248 66%	144 58%	46 59%	314 65%	310 60%	187 64%	244 63%	177 60%	188 54%	211 66%	111 71%
Somewhat important	262 26%	34 26%	25 26%	21 31%	92 24%	68 27%	22 28%	122 25%	140 27%	79 27%	103 27%	74 25%	104 30%	87 27%	36 23%
Not too important	45 4%	6 5%	2 2%	4 5%	17 4%	13 5%	3 4%	19 4%	26 5%	14 5%	17 4%	10 4%	24 7%	12 4%	2 1%
Not at all important	60 6%	8 6%	9 9%	1 2%	18 5%	19 8%	5 7%	25 5%	35 7%	12 4%	18 5%	28 10%	30 9%	10 3%	6 4%
(DK/NS)	9 1%	0 -	0 -	1 1%	4 1%	3 1%	2 2%	4 1%	6 1%	1 0	4 1%	4 1%	1 0	0 -	0 -
Summary															
Top2Box [Important]	886 89%	118 89%	86 89%	62 91%	340 90%	211 86%	68 87%	436 90%	450 87%	266 91%	347 90%	250 85%	292 84%	298 93%	147 95%
Low2Box [Not important]	105 10%	14 11%	11 11%	5 7%	35 9%	32 13%	8 11%	44 9%	61 12%	26 9%	35 9%	39 13%	55 16%	21 7%	8 5%

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

Overlap formulae used. * small base

		REGION						GENDER		AGE			TOTAL FINANCIAL ASSETS		
	Total	BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+	<\$30K	\$30K- <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All respondents	1000	150	100	100	300	250	100	465	535	270	436	265	352	317	154
Weighted	1000	132	97*	68*	379	247	77*	483	517	293	386	294	348	319	155
SAVING FOR RETIREMENT															
Very important	601 60%	81 61%	65 68%	39 58%	220 58%	150 61%	45 58%	277 57%	323 63%	161 55%	249 64%	176 60%	188 54%	204 64%	108 70%
Somewhat important	245 25%	28 21%	20 21%	21 30%	105 28%	53 21%	19 25%	123 25%	122 24%	79 27%	99 26%	60 20%	99 28%	80 25%	31 20%
Not too important	68 7%	8 6%	4 4%	4 6%	25 7%	21 8%	6 8%	40 8%	28 5%	33 11%	18 5%	14 5%	34 10%	18 6%	3 2%
Not at all important	75 7%	15 11%	6 6%	3 4%	26 7%	20 8%	5 6%	39 8%	36 7%	20 7%	17 4%	36 12%	26 8%	18 6%	13 8%
(DK/NS)	11 1%	1 0	1 1%	1 1%	4 1%	3 1%	2 2%	5 1%	6 1%	0 -	4 1%	8 3%	1 0	0 -	1 0
Summary															
Top2Box [Important]	846 85%	109 82%	86 88%	60 88%	325 86%	203 82%	64 83%	400 83%	446 86%	240 82%	348 90%	236 80%	287 82%	284 89%	139 90%
Low2Box [Not important]	143 14%	23 17%	10 10%	7 11%	51 13%	41 17%	11 15%	79 16%	65 12%	53 18%	35 9%	50 17%	60 17%	35 11%	16 10%

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I am going to read you a list of financial goals. How important is this goal to you personally? Would you say it is very important, somewhat important, not too important or not at all important?

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

Overlap formulae used. * small base

	Total	REGION						GENDER		AGE			TOTAL FINANCIAL ASSETS		
		BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+	<\$30K	\$30K- <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All respondents	1000	150	100	100	300	250	100	465	535	270	436	265	352	317	154
Weighted	1000	132	97*	68*	379	247	77*	483	517	293	386	294	348	319	155
BUILDING UP A 'NEST EGG' IN CASE OF EMERGENCIES															
Very important	550 55%	73 55%	51 53%	36 53%	201 53%	152 62% F	37 47%	244 50%	306 59% G	160 54%	205 53%	164 56%	192 55%	191 60%	80 52%
Somewhat important	324 32%	47 35%	33 34%	24 35%	125 33%	67 27%	28 36%	165 34%	159 31%	105 36% K	139 36% K	76 26%	119 34%	102 32%	50 32%
Not too important	54 5%	6 5%	6 7%	4 7%	22 6%	9 4%	6 7%	32 7%	22 4%	18 6%	25 7%	9 3%	21 6%	13 4%	11 7%
Not at all important	64 6%	6 5%	4 4%	2 4%	29 8%	16 7%	6 8%	39 8% H	24 5%	10 3%	11 3%	41 14% IJ	17 5%	13 4%	14 9% M
(DK/NS)	9 1%	0 -	2 2%	1 1%	2 1%	2 1%	2 2%	4 1%	5 1%	1 0	5 1%	3 1%	0 -	0 -	0 -
Summary															
Top2Box [Important]	874 87%	120 91%	84 87%	60 89%	326 86%	219 89%	64 83%	409 85%	465 90% G	264 90% K	344 89% K	241 82%	310 89%	293 92% N	130 84%
Low2Box [Not important]	117 12%	12 9%	10 11%	7 10%	51 13%	25 10%	11 15%	71 15% H	46 9%	28 10%	37 9%	50 17% IJ	38 11%	26 8%	25 16% M

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I am going to read you a list of financial goals. How important is this goal to you personally? Would you say it is very important, somewhat important, not too important or not at all important?

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

Overlap formulae used. * small base

	Total	REGION						GENDER		AGE			TOTAL FINANCIAL ASSETS		
		BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+	<\$30K	\$30K- <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All respondents	1000	150	100	100	300	250	100	465	535	270	436	265	352	317	154
Weighted	1000	132	97*	68*	379	247	77*	483	517	293	386	294	348	319	155
SAVING FOR CHILDREN'S EDUCATION															
Very important	520 52%	66 50%	49 50%	32 47%	198 52%	136 55%	38 50%	237 49%	283 55%	178 61% JK	199 52%	131 45%	179 51%	179 56%	77 50%
Somewhat important	177 18%	22 17%	13 13%	11 17%	65 17%	55 22%	11 14%	94 20%	82 16%	54 19%	78 20% K	39 13%	76 22% N	54 17%	17 11%
Not too important	55 6%	9 6%	5 5%	4 6%	18 5%	12 5%	7 10%	29 6%	26 5%	13 5%	21 5%	18 6%	21 6%	16 5%	12 8%
Not at all important	232 23%	35 26% E	27 28% E	19 29% E	93 25% E	39 16%	18 23%	116 24%	116 22%	46 16%	81 21%	99 34% IJ	70 20%	69 21%	49 31% LM
(DK/NS)	16 2%	1 0	3 3%	1 1%	4 1%	5 2%	3 4%	7 1%	9 2%	2 1%	7 2%	6 2%	2 1%	2 1%	1 0
Summary															
Top2Box [Important]	696 70%	88 67%	62 64%	43 64%	263 69%	191 77% ABCDEF	49 63%	331 69%	365 71%	232 79% JK	277 72% K	170 58%	255 73% N	232 73% N	94 61%
Low2Box [Not important]	288 29%	43 33% E	32 33% E	24 35% E	111 29% E	51 21%	26 33% E	145 30%	142 28%	59 20%	102 26%	118 40% IJ	91 26%	85 26%	61 39% LM

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I am going to read you a list of financial goals. How important is this goal to you personally? Would you say it is very important, somewhat important, not too important or not at all important?

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

Overlap formulae used. * small base

		REGION						GENDER		AGE			TOTAL FINANCIAL ASSETS		
	Total	BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+	<\$30K	\$30K- <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All respondents	1000	150	100	100	300	250	100	465	535	270	436	265	352	317	154
Weighted	1000	132	97*	68*	379	247	77*	483	517	293	386	294	348	319	155
BUILDING UP A 'NEST EGG' IN CASE OF EMERGENCIES															
Very important	550 55%	73 55%	51 53%	36 53%	201 53%	152 62% F	37 47%	244 50%	306 59% G	160 54%	205 53%	164 56%	192 55%	191 60%	80 52%
Somewhat important	324 32%	47 35%	33 34%	24 35%	125 33%	67 27%	28 36%	165 34%	159 31%	105 36% K	139 36% K	76 26%	119 34%	102 32%	50 32%
Not too important	54 5%	6 5%	6 7%	4 7%	22 6%	9 4%	6 7%	32 7%	22 4%	18 6%	25 7%	9 3%	21 6%	13 4%	11 7%
Not at all important	64 6%	6 5%	4 4%	2 4%	29 8%	16 7%	6 8%	39 8% H	24 5%	10 3%	11 3%	41 14% IJ	17 5%	13 4%	14 9% M
(DK/NS)	9 1%	0 -	2 2%	1 1%	2 1%	2 1%	2 2%	4 1%	5 1%	1 0	5 1%	3 1%	0 -	0 -	0 -
Summary															
Top2Box [Important]	874 87%	120 91%	84 87%	60 89%	326 86%	219 89%	64 83%	409 85%	465 90% G	264 90% K	344 89% K	241 82%	310 89%	293 92% N	130 84%
Low2Box [Not important]	117 12%	12 9%	10 11%	7 10%	51 13%	25 10%	11 15%	71 15% H	46 9%	28 10%	37 9%	50 17% IJ	38 11%	26 8%	25 16% M

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Thinking about PAYING DOWN DEBT, SUCH AS A MORTGAGE OR OTHER LOANS, how close would you say you are to achieving this goal? Would you say you are very close, somewhat close, not too close or not at all close to achieving it?

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

Overlap formulae used. * small base

	Total	REGION						GENDER		AGE			TOTAL FINANCIAL ASSETS		
		BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+	<\$30K	\$30K-<\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Considers this goal important Weighted	903	132	90	90	266	235	90	420	483	253	409	216	331	293	137
	897	117	87*	62*	334	228	69*	434	463	275	361	238	327	296	136
PAYING DOWN DEBT, SUCH AS A MORTGAGE OR OTHER LOANS															
Very close	350	36	33	23	130	105	23	168	182	66	135	140	92	120	78
	39%	31%	38%	38%	39%	46%	34%	39%	39%	24%	37%	59%	28%	41%	58%
Somewhat close	291	47	28	19	97	74	26	149	141	88	135	60	100	110	40
	32%	40%	32%	31%	29%	32%	38%	34%	30%	32%	37%	25%	31%	37%	29%
Not too close	125	13	15	9	57	23	7	66	59	67	41	13	65	35	9
	14%	11%	17%	14%	17%	10%	11%	15%	13%	25%	11%	5%	20%	12%	6%
Not at all close	88	14	8	5	32	20	8	32	55	39	37	9	60	19	2
	10%	12%	9%	9%	10%	9%	12%	7%	12%	14%	10%	4%	18%	7%	1%
(DK/NS)	44	8	3	5	17	7	4	18	26	15	12	16	10	12	8
	5%	7%	4%	9%	5%	3%	6%	4%	6%	5%	3%	7%	3%	4%	6%
Summary															
Top2Box [Close]	641	83	61	42	227	178	49	318	323	154	271	201	192	230	118
	71%	70%	70%	68%	68%	78%	72%	73%	70%	56%	75%	84%	59%	78%	87%
Low2Box [Not close]	213	27	23	14	90	43	15	98	115	106	78	22	125	55	10
	24%	23%	26%	23%	27%	19%	22%	23%	25%	39%	22%	9%	38%	18%	8%

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Thinking about **MAKING THE BEST CHOICES FOR MY INVESTMENTS**, how close would you say you are to achieving this goal? Would you say you are very close, somewhat close, not too close or not at all close to achieving it?

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

Overlap formulae used. * small base

	Total	REGION						GENDER		AGE			TOTAL FINANCIAL ASSETS		
		BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+	<\$30K	\$30K- <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Considers this goal important Weighted	888	134	89	92	269	217	87	418	470	245	390	229	297	295	146
	886	118	86*	62*	340	211	68*	436	450	266	347	250	292	298	147
MAKING THE BEST CHOICES FOR MY INVESTMENTS															
Very close	258	34	28	21	106	53	16	131	127	63	79	111	51	91	62
	29%	29%	33%	33%	31%	25%	23%	30%	28%	24%	23%	44%	17%	30%	42%
Somewhat close	411	52	39	29	162	98	30	210	201	133	179	91	131	155	71
	46%	44%	46%	47%	48%	46%	45%	48%	45%	50%	52%	36%	45%	52%	48%
Not too close	130	20	11	6	42	41	9	57	73	42	59	20	66	33	10
	15%	17%	13%	10%	12%	19%	14%	13%	16%	16%	17%	8%	22%	11%	7%
Not at all close	71	10	4	2	25	19	12	31	40	25	25	21	42	16	3
	8%	9%	4%	3%	7%	9%	17%	7%	9%	10%	7%	8%	14%	5%	2%
(DK/NS)	16	1	4	4	5	1	1	6	9	3	4	8	3	3	1
	2%	1%	4%	6%	2%	0	1%	1%	2%	1%	1%	3%	1%	1%	0
Summary															
Top2Box [Close]	669	86	68	50	268	151	46	341	328	196	258	202	182	245	133
	76%	73%	78%	80%	79%	71%	68%	78%	73%	74%	74%	81%	62%	82%	90%
Low2Box [Not close]	201	30	15	8	67	59	21	89	113	68	84	40	108	49	13
	23%	26%	18%	13%	20%	28%	31%	20%	25%	26%	24%	16%	37%	17%	9%
		C				CD	BCD	K		K			MN	N	

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Thinking about SAVING FOR RETIREMENT, how close would you say you are to achieving this goal? Would you say you are very close, somewhat close, not too close or not at all close to achieving it?

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

		REGION						GENDER		AGE			TOTAL FINANCIAL ASSETS		
	Total	BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+	<\$30K	\$30K- <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Considers this goal important Weighted	848	120	89	89	259	207	84	387	461	223	390	212	289	284	138
	846	109	86*	60*	325	203	64*	400	446	240	348	236	287	284	139
SAVING FOR RETIREMENT															
Very close	213 25%	21 20%	18 21%	20 33% A	77 24%	60 29%	17 27%	105 26%	108 24%	20 8%	61 17% I	128 54% IJ	37 13%	85 30% L	43 31% L
Somewhat close	289 34%	39 36%	32 38%	17 28%	111 34%	67 33%	23 36%	143 36%	146 33%	66 27%	149 43% IK	68 29%	70 24%	109 38% L	69 49% LM
Not too close	199 23%	25 23%	18 21%	14 24%	89 27%	40 20%	12 19%	87 22%	111 25%	81 34% JK	90 26% K	20 9%	97 34% MN	56 20%	17 12%
Not at all close	132 16%	18 16%	16 19%	7 12%	46 14%	34 17%	11 18%	59 15%	73 16%	72 30% JK	48 14% K	10 4%	81 28% MN	33 12% N	6 4%
(DK/NS)	13 2%	5 4% D	1 1%	2 4% D	2 0	3 1%	0 -	6 1%	7 2%	2 1%	0 -	9 4% IJ	2 1%	1 0	4 3% M
Summary															
Top2Box [Close]	502 59%	61 56%	50 59%	36 61%	188 58%	126 62%	40 63%	248 62%	254 57%	86 36%	210 60% I	196 83% IJ	107 37%	194 68% L	112 80% LM
Low2Box [Not close]	331 39%	43 40%	34 40%	21 35%	135 42%	74 36%	24 37%	147 37%	184 41%	153 64% JK	138 40% K	31 13%	178 62% MN	90 32% N	23 17%

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Thinking about **BUILDING UP A 'NEST EGG' IN CASE OF EMERGENCIES**, how close would you say you are to achieving this goal? Would you say you are very close, somewhat close, not too close or not at all close to achieving it?

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

Overlap formulae used. * small base

	Total	REGION						GENDER		AGE			TOTAL FINANCIAL ASSETS		
		BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+	<\$30K	\$30K-<\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Considers this goal important Weighted	882	134	87	89	259	227	86	398	484	243	392	220	315	292	134
	874	120	84*	60*	326	219	64*	409	465	264	344	241	310	293	130
BUILDING UP A 'NEST EGG' IN CASE OF EMERGENCIES															
Very close	270	29	24	19	96	87	15	137	132	56	98	108	59	91	70
	31%	24%	28%	32%	30%	39%	23%	34%	28%	21%	28%	45%	19%	31%	53%
Somewhat close	362	48	36	23	134	90	32	169	193	113	157	83	120	144	44
	41%	40%	42%	38%	41%	41%	49%	41%	42%	43%	45%	35%	39%	49%	34%
Not too close	116	21	13	10	38	24	10	47	69	37	52	23	64	28	10
	13%	18%	15%	16%	12%	11%	16%	12%	15%	14%	15%	10%	21%	9%	8%
Not at all close	111	19	10	5	52	17	7	50	61	55	38	18	66	25	5
	13%	16%	12%	9%	16%	8%	11%	12%	13%	21%	11%	8%	21%	8%	4%
(DK/NS)	15	3	2	3	6	1	1	5	10	4	0	8	1	6	1
	2%	2%	3%	4%	2%	0	1%	1%	2%	1%	-	3%	0	2%	1%
Summary															
Top2Box [Close]	632	76	59	43	230	177	47	306	325	169	254	191	179	235	114
	72%	64%	70%	71%	71%	80%	72%	75%	70%	64%	74%	80%	58%	80%	87%
Low2Box [Not close]	227	41	23	15	90	42	17	97	130	92	90	42	131	52	16
	26%	34%	27%	25%	28%	19%	26%	24%	28%	35%	26%	17%	42%	18%	12%

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Thinking about SAVING FOR CHILDREN'S EDUCATION, how close would you say you are to achieving this goal? Would you say you are very close, somewhat close, not too close or not at all close to achieving it?

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

Overlap formulae used. * small base

	Total	REGION						GENDER		AGE			TOTAL FINANCIAL ASSETS		
		BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+	<\$30K	\$30K- <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Considers this goal important Weighted	695	97	64	63	211	194	66	320	375	214	312	150	254	233	94
	696	88*	62*	43*	263	191	49*	331	365	232	277	170	255	232	94*
SAVING FOR CHILDREN'S EDUCATION															
Very close	154	11	15	12	45	57	13	85	69	23	71	58	37	58	30
	22%	13%	24%	26%	17%	30%	27%	26%	19%	10%	26%	34%	15%	25%	32%
Somewhat close	195	27	16	16	67	54	15	98	97	62	96	31	68	76	29
	28%	31%	26%	37%	25%	28%	31%	30%	27%	27%	35%	18%	27%	33%	31%
Not too close	133	22	9	5	56	35	6	56	77	56	62	13	54	41	12
	19%	25%	15%	13%	21%	19%	12%	17%	21%	24%	22%	8%	21%	18%	13%
Not at all close	172	22	18	8	75	35	13	76	96	84	45	38	85	47	12
	25%	25%	30%	19%	29%	19%	26%	23%	26%	36%	16%	22%	33%	20%	12%
(DK/NS)	42	6	3	3	20	9	2	17	26	7	3	30	10	10	10
	6%	6%	5%	6%	8%	5%	4%	5%	7%	3%	1%	18%	4%	4%	11%
Summary															
Top2Box [Close]	348	39	31	27	112	111	29	183	166	85	167	88	106	134	60
	50%	44%	50%	63%	43%	58%	59%	55%	45%	37%	60%	52%	41%	58%	64%
Low2Box [Not close]	305	44	27	14	131	71	18	132	174	140	107	51	140	89	24
	44%	50%	45%	31%	50%	37%	38%	40%	48%	60%	39%	30%	55%	38%	25%

Thinking about these types of goals, do you use advice from professional financial advisors in seeking to achieve your goals?

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

Overlap formulae used. * small base

	Total	REGION						GENDER		AGE			TOTAL FINANCIAL ASSETS		
		BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+	<\$30K	\$30K- <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All respondents Weighted	1000	150	100	100	300	250	100	465	535	270	436	265	352	317	154
	1000	132	97*	68*	379	247	77*	483	517	293	386	294	348	319	155
Yes	483	73	39	37	192	106	37	221	262	121	197	153	130	172	108
	48%	55%	40%	54%	51%	43%	48%	46%	51%	41%	51%	52%	37%	54%	69%
No	510	60	56	30	185	139	40	260	249	169	187	137	216	147	48
	51%	45%	58%	44%	49%	56%	51%	54%	48%	58%	48%	47%	62%	46%	31%
(DK/NS)	8	0	2	1	2	1	1	2	6	3	2	3	3	0	0
	1%	-	2%	2%	1%	1%	1%	0	1%	1%	0	1%	1%	-	-

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What type of professional financial advisor do you use most?

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

detailed tables

		REGION						GENDER		AGE			TOTAL FINANCIAL ASSETS		
	Total	BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+	<\$30K	\$30K- <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Uses advice from professional financial advisors	484	84	39	55	153	106	47	214	270	114	215	144	130	173	106
Weighted	483	73*	39*	37*	192	106*	37*	221	262	121	197	153	130	172	108*
A financial advisor or planner at a bank branch	145	16	14	13	51	32	18	56	88	41	59	40	48	52	24
	30%	22%	37%	36%	27%	30%	48% ADE	25%	34%	34%	30%	26%	37% N	30%	22%
An independent financial advisor or planner	86	17	2	8	40	12	5	43	43	16	44	25	24	31	19
	18%	24% BE	6%	23% B	21% B	12%	15%	20%	16%	13%	22% I	16%	18%	18%	17%
An accountant	58	9	6	2	20	18	3	31	27	19	21	18	11	32	11
	12%	13%	15%	5%	11%	17%	7%	14%	10%	15%	11%	12%	8%	18% L	10%
A representative at a mutual fund company	55	11	3	2	30	6	2	29	26	15	25	13	20	17	16
	11%	15% E	9%	5%	16% E	6%	6%	13%	10%	12%	13%	8%	15%	10%	15%
A stockbroker at a full service brokerage firm	52	4	6	3	22	13	3	28	24	6	21	24	4	9	25
	11%	5%	16%	9%	12%	12%	9%	13%	9%	5%	11%	16% I	3%	5%	23% LM
A financial advisor or planner at a credit union	51	10	3	3	11	21	3	17	34	15	16	19	16	23	5
	11%	14% D	8%	9%	5%	20% D	7%	8%	13%	13%	8%	12%	12%	13% N	5%
An insurance agent or representative	13	1	1	3	7	1	1	6	7	3	4	7	3	6	3
	3%	1%	3%	7% E	3%	1%	2%	3%	3%	2%	2%	5%	2%	4%	3%
A stockbroker or advisor at a discount brokerage firm	1	0	0	1	0	0	0	1	0	0	1	0	0	0	0
	0	-	-	2% D	-	-	-	0	-	-	0	-	-	-	-
Other	15	2	2	0	7	2	2	9	6	4	5	6	5	3	5
	3%	3%	5%	-	4%	2%	6%	4%	2%	3%	2%	4%	4%	2%	4%
(DK/NS)	6	2	0	1	4	0	0	1	5	4	1	2	1	0	0
	1%	3%	-	2%	2%	-	-	1%	2%	3%	0	1%	1%	-	-

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Do you have a formal, written plan to help you achieve your financial goals?

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

	Total	REGION						GENDER		AGE			TOTAL FINANCIAL ASSETS		
		BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+	<\$30K	\$30K- <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All respondents	1000	150	100	100	300	250	100	465	535	270	436	265	352	317	154
Weighted	1000	132	97*	68*	379	247	77*	483	517	293	386	294	348	319	155
Yes	305 30%	36 27%	27 28%	25 37%	124 33%	66 27%	26 34%	147 30%	158 31%	80 27%	138 36% IK	79 27%	78 22%	103 32% L	76 49% LM
No	688 69%	95 72%	68 71%	42 62%	252 66%	180 73% C	50 65%	334 69%	354 68%	214 73% J	245 64%	210 71% J	270 77% MN	217 68% N	79 51%
(DK/NS)	7 1%	1 1%	1 1%	1 2% E	4 1%	0 -	1 1%	2 1%	5 1%	0 -	3 1%	5 2%	1 0	0 -	0 -

I am going to read you a list of ways that some people add to their savings or investments. Please tell me which one best describes you. Is it...?

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

	Total	REGION						GENDER		AGE			TOTAL FINANCIAL ASSETS		
		BC	AB	SK/MN	ON	QUE	Atl	Male	Female	18-34	35-54	55+	<\$30K	\$30K- <\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All respondents	1000	150	100	100	300	250	100	465	535	270	436	265	352	317	154
Weighted	1000	132	97*	68*	379	247	77*	483	517	293	386	294	348	319	155
Once a year or more often (NET)	789 79%	100 75%	80 83%	53 78%	309 82%	187 76%	60 78%	388 80%	401 78%	252 86% JK	306 79% K	211 72%	253 73%	280 88% L	131 84% L
-- On a regular basis at least once a month	435 43%	52 40%	47 49% F	27 39%	189 50% AEF	93 38%	26 34%	213 44%	221 43%	134 46%	169 44%	121 41%	126 36%	160 50% L	84 54% L
-- On a regular basis several times during the year	184 18%	23 17%	25 26% DE	17 25% E	65 17%	36 15%	17 22%	94 20%	89 17%	66 23% K	75 19% K	36 12%	59 17%	66 21%	29 19%
-- Once a year in a lump sum	171 17%	24 18% B	8 8%	9 13%	55 14%	58 24% BCD	17 22% B	80 17%	91 18%	51 17%	61 16%	53 18%	68 20% N	54 17%	18 12%
Less often than once a year in a lump sum	108 11%	18 13%	7 7%	8 12%	36 10%	30 12%	10 12%	57 12%	51 10%	27 9%	50 13%	29 10%	56 16% MN	22 7%	13 8%
Other	10 1%	0 -	3 3% A	1 2%	4 1%	2 1%	0 -	4 1%	6 1%	2 1%	5 1%	4 1%	1 0	4 1%	1 1%
Nothing	1 0	0 -	0 -	0 -	0 -	1 0	0 -	1 0	0 -	0 -	1 0	0 -	1 0	0 -	0 -
Not applicable/do not add to savings or investments	57 6%	12 9% D	4 4%	4 6%	16 4%	16 6%	5 6%	20 4%	37 7% G	7 2%	15 4%	33 11% IJ	28 8% M	7 2%	7 5%
(DK/NS)	35 3%	3 2%	2 2%	2 3%	14 4%	12 5%	2 3%	14 3%	21 4%	6 2%	10 3%	17 6% I	10 3%	6 2%	3 2%