

Canadian Financial Capability Survey, 2009
Public Use Microdata File

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Section: Identification variables (ID)

Variable Name: **PUMFID** *Position:* 1 *Length:* 5

PUMF identification number

Coverage: All respondents

Variable Name: **GREGION** *Position:* 6 *Length:* 1

Grouped province of residence.

		FREQ	WTD
1	Atlantic	2,457	1,873,567
2	Quebec	3,336	6,167,275
3	Ontario	4,519	10,161,677
4	Manitoba, Saskatchewan and Alberta	3,698	4,423,098
5	British Columbia	1,509	3,586,822
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **CMA_REG** *Position:* 7 *Length:* 2

Census Metropolitan Area - Grouped

		FREQ	WTD
10	Atlantic, non-CMA	1,289	1,126,416
11	Atlantic, CMA	1,168	747,151
20	Quebec, non-CMA	1,068	1,961,673
21	Quebec, CMA	2,268	4,205,602
30	Ontario, non-CMA	885	2,177,309
31	Ontario, CMA	3,634	7,984,368
40	Manitoba, Saskatchewan and Alberta, non-CMA	1,385	1,653,941
41	Manitoba, Saskatchewan and Alberta, CMA	2,313	2,769,157
60	British Columbia, non-CMA	480	1,087,686
61	British Columbia, CMA	1,029	2,499,136
		=====	=====
		15,519	26,212,439

Coverage: All respondents

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Variable Name: **G2AGE** *Position:* 9 *Length:* 2

Grouped age of respondent - grouped

		FREQ	WTD
01	18 to 24	1,199	3,175,111
02	25 to 34	2,212	4,590,506
03	35 to 44	2,902	4,813,426
04	45 to 54	3,137	5,279,126
05	55 to 59	1,502	2,166,095
06	60 to 64	1,320	1,834,980
07	65 to 69	1,059	1,353,053
08	70 and over	2,188	3,000,142
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **SEX** *Position:* 11 *Length:* 1

Sex of respondent.

		FREQ	WTD
1	Male	6,925	12,903,669
2	Female	8,594	13,308,770
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **GGMSTAT** *Position:* 12 *Length:* 2

Marital status of respondent.

		FREQ	WTD
01	Married	7,578	14,017,205
02	Living common law	1,467	2,849,561
03	Widow or Widower	1,369	1,368,240
04	Separated	588	635,807
05	Divorced	1,291	1,269,883
06	Single, never married	3,191	6,013,088
97	Don't know	10	22,031
98	Refusal	22	31,033
99	Not stated	3	5,591
		=====	=====
		15,519	26,212,439

Coverage: All respondents

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Section: Household demographics (HH)

Variable Name: **GNHHSIZE** *Position:* 14 *Length:* 2

Number of people in the household - grouped

		FREQ	WTD
01	One	4,026	3,522,473
02	Two	5,595	9,020,029
03	Three	2,380	4,979,954
04	Four	2,325	5,275,072
05	Five	816	2,221,670
06	Six or more	377	1,193,240
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **GGHH18PL** *Position:* 16 *Length:* 1

Number of persons aged 18 and over in the household - grouped

		FREQ	WTD
1	One	4,733	4,120,860
2	Two	8,372	14,421,936
3	Three	1,632	4,409,681
4	Four or more	769	3,226,168
9	Not stated	13	33,794
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **GGHHLT18** *Position:* 17 *Length:* 1

Number of persons less than 18 years of age in the household - grouped

		FREQ	WTD
0	None	10,805	17,106,496
1	One	2,010	4,076,803
2	Two	1,913	3,568,112
3	Three	585	1,083,851
4	Four or more	174	308,766
9	Not stated	32	68,411
		=====	=====
		15,519	26,212,439

Coverage: All respondents

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Variable Name: **GGHHLT12** *Position:* 18 *Length:* 1

Number of persons less than 12 years of age in the household - grouped

		FREQ	WTD
0	None	12,259	20,119,342
1	One	1,661	3,097,455
2	Two	1,219	2,291,233
3	Three or more	362	665,371
9	Not stated	18	39,037
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **GGR2REF** *Position:* 19 *Length:* 2

Respondent's relationship to reference person - grouped

		FREQ	WTD
01	Respondent and reference person are same person	9,885	14,052,537
02	Spouse	3,317	6,040,349
03	Common-law partner	624	1,208,197
04	Parent, Birth parent, Step parent, Adoptive parent	392	776,218
05	Child, Birth child, Step child, Adopted child	835	2,865,242
06	Sibling, Full sibling, Half sibling, Step sibling	110	312,438
07	Other related, including in-laws	80	273,508
08	Unrelated	196	451,599
99	Not stated	80	232,350
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Section: Demography (DM)

Variable Name: **GFRSTLNG** *Position:* 21 *Length:* 1

First language learned

		FREQ	WTD
1	English	9,695	15,208,598
2	French	3,358	5,782,569
3	Other	2,263	4,851,951
4	Combination of 2 or more languages	158	263,265
9	Not stated	45	106,057
		=====	=====
		15,519	26,212,439

Coverage: All respondents

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Variable Name: **DM_G04** *Position:* 22 *Length:* 1

What is your current immigration status?

		FREQ	WTD
1	Canadian citizen by naturalization	1,976	4,286,152
2	Landed immigrant or permanent resident	607	1,294,391
3	Other	163	341,376
6	Valid skip	12,765	20,273,485
9	Not stated	8	17,035
		=====	=====
		15,519	26,212,439

Coverage: Respondents born outside Canada

Variable Name: **DM_G05** *Position:* 23 *Length:* 2

In what year did you first immigrate or move to Canada?

		FREQ	WTD
01	Prior to 1950	125	172,194
02	1950 to 1959	328	520,840
03	1960 to 1969	364	607,379
04	1970 to 1979	379	741,259
05	1980 to 1989	406	969,181
06	1990 to 1999	532	1,473,467
07	2000 and later	576	1,376,126
96	Valid skip	12,765	20,273,485
99	Not stated	44	78,507
		=====	=====
		15,519	26,212,439

Coverage: Respondents born outside Canada

Variable Name: **DM_Q06** *Position:* 25 *Length:* 1

Are you an Aboriginal person?

		FREQ	WTD
1	Yes	529	833,381
2	No	14,969	25,343,992
7	Don't know	20	34,034
8	Refusal	1	1,032
		=====	=====
		15,519	26,212,439

Coverage: All respondents

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Variable Name: **DM_G08** *Position:* 26 *Length:* 2

What is the highest level of schooling that you have ever attained?

		FREQ	WTD
01	Less than a high school diploma	2,742	4,156,193
02	High school diploma or equivalent	3,284	5,664,368
03	Some college, trade, vocational or technical school, CEGEP, or university without a certificate, diploma or degree	1,670	3,007,934
04	College, trade, vocational or technical school, CEGEP, certificate or diploma	3,704	6,154,722
05	University undergraduate degree	2,644	4,705,168
06	University graduate degree (including professional degrees)	1,449	2,473,071
97	Don't know	14	24,571
98	Refusal	12	26,413
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **DM_Q09** *Position:* 28 *Length:* 1

In the past five years, have you taken a course or program of study to increase your knowledge and understanding of the economy or financial matters?

		FREQ	WTD
1	Yes	1,750	3,457,720
2	No	13,756	22,725,921
7	Don't know	13	28,798
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **DM_Q10** *Position:* 29 *Length:* 1

Was this course for...?

		FREQ	WTD
1	Work, professional development	828	1,651,527
2	Personal interest	351	636,958
3	Both	569	1,158,431
6	Valid skip	13,756	22,725,921
7	Don't know	1	7,988
8	Refusal	1	2,817
9	Not stated	13	28,798
		=====	=====
		15,519	26,212,439

Coverage: Respondents who have taken specialty courses in the past five years

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Variable Name: **DM_Q11** *Position:* 30 *Length:* 1

Do you currently have an internet connection at home?

		FREQ	WTD
1	Yes	12,004	21,681,278
2	No	3,505	4,515,074
7	Don't know	7	12,364
8	Refusal	3	3,723
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Section: **Labour force (LF)**

Variable Name: **LF_G01** *Position:* 31 *Length:* 2

Are you now?

		FREQ	WTD
01	Employed	7,541	13,303,132
02	Self-employed	1,395	2,425,442
03	Not working and looking for work	835	1,630,486
04	Not working and not looking for work	767	1,148,362
05	Retired	3,938	5,297,055
06	A student (including work programs)	597	1,582,963
07	Doing unpaid household work	402	737,752
08	Other	7	11,632
97	Don't know	2	4,195
98	Refusal	35	71,420
		=====	=====
		15,519	26,212,439

Coverage: All respondents

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Variable Name: **LF_G02** *Position:* 33 *Length:* 1

Did you work at a job or business at any time in the last 12 months? (Regardless of the number of hours per week.)

Please include time off for vacation, illness, maternity or paternity leave, strikes and lockouts.

		FREQ	WTD
1	Yes	1,730	3,496,407
2	No	4,845	6,971,080
6	Valid skip	8,936	15,728,574
7	Don't know	4	8,093
8	Refusal	4	8,285
		=====	=====
		15,519	26,212,439

Coverage: Respondents that are currently not working, retired, students or doing unpaid work

Variable Name: **OCC6PREV** *Position:* 34 *Length:* 2

Occupational categories - 6 major levels. Previous occupation.

		FREQ	WTD
01	Management Occupations	266	360,010
02	Business, Finance and Administrative Occupations	722	948,503
03	Natural and Applied Sciences and Related Occupations/Health Occupations	400	515,471
04	Occupations in Social Science, Education, Government Service and Religion/Occupations in Art, Culture, Recreation and Sport	431	573,479
05	Sales And Service Occupations	649	816,840
06	Trades, Transport and Equipment Operators and Related Occupations/Occupations Unique to Primary Industry/Occupations Unique to Processing, Manufacturing and Utilities	742	1,028,297
96	Valid Skip	11,975	21,464,225
99	Not Stated	334	505,615
		=====	=====
		15,519	26,212,439

Coverage: Respondents that are currently retired and have not worked at a job in the last 12 months

Note: NOCS6 codes are from the 2006 National Occupational Classification for Statistics.

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Variable Name: **OCC6CURR** *Position:* 36 *Length:* 2

Occupational categories - 6 major levels. Current occupation.

		FREQ	WTD
01	Management Occupations	863	1,564,619
02	Business, Finance and Administrative Occupations	1,883	3,286,725
03	Natural and Applied Sciences and Related Occupations/Health Occupations	1,519	2,585,593
04	Occupations in Social Science, Education, Government Service and Religion/Occupations in Art, Culture, Recreation and Sport	1,458	2,475,460
05	Sales And Service Occupations	2,071	3,968,912
06	Trades, Transport and Equipment Operators and Related Occupations/Occupations Unique to Primary Industry/Occupations Unique to Processing, Manufacturing and Utilities	2,111	3,934,258
96	Valid Skip	4,843	6,968,899
99	Not Stated	771	1,427,972
		=====	=====
		15,519	26,212,439

Coverage: Respondents that are currently working or have worked at a job or business in the past 12 months
Note: NOCS6 codes are from the 2006 National Occupational Classification for Statistics.

Variable Name: **LF_G05** *Position:* 38 *Length:* 2

What is your spouse/partner's current work situation? Is your spouse/partner now?

		FREQ	WTD
01	Employed	4,826	9,209,610
02	Self-employed	943	1,743,040
03	Not working and looking for work	300	620,033
04	Not working and not looking for work	363	675,693
05	Retired	1,941	3,277,397
06	A student (including work programs)	92	195,624
07	Doing unpaid household work	423	842,059
08	Other	20	40,862
96	Valid skip	6,440	9,290,112
97	Don't know	23	51,366
98	Refusal	88	168,131
99	Not stated	60	98,513
		=====	=====
		15,519	26,212,439

Coverage: Respondents with a spouse or partner

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Variable Name: **LF_G06** *Position:* 40 *Length:* 1

Did your spouse/partner work at a job or business at any time in the last 12 months? (Regardless of the number of hours per week.)

Please include time off for vacation, illness, maternity or paternity leave, strikes and lockouts.

		FREQ	WTD
1	Yes	660	1,200,972
2	No	2,535	4,556,328
6	Valid skip	12,209	20,242,761
7	Don't know	28	68,637
8	Refusal	27	45,228
9	Not stated	60	98,513
		=====	=====
		15,519	26,212,439

Coverage: Respondents with a spouse or partner that is currently not working, retired, students or doing unpaid work

Variable Name: **OCC6SPSE** *Position:* 41 *Length:* 2

Occupational categories - 6 major levels. Spouse occupation.

		FREQ	WTD
01	Management Occupations	551	1,047,269
02	Business, Finance and Administrative Occupations	1,057	2,010,818
03	Natural and Applied Sciences and Related Occupations/Health Occupations	952	1,771,911
04	Occupations in Social Science, Education, Government Service and Religion/Occupations in Art, Culture, Recreation and Sport	812	1,575,776
05	Sales And Service Occupations	1,057	1,997,710
06	Trades, Transport and Equipment Operators and Related Occupations/Occupations Unique to Primary Industry/Occupations Unique to Processing, Manufacturing and Utilities	1,468	2,688,704
96	Valid Skip	8,975	13,846,440
99	Not Stated	647	1,273,812
		=====	=====
		15,519	26,212,439

Coverage: Respondents with a spouse or partner that is currently working or have worked at a job or business in the past 12 months

Note: NOCS6 codes are from the 2006 National Occupational Classification for Statistics.

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Section: Ongoing expenses (OE)

Variable Name: **OE_Q01** *Position:* 43 *Length:* 2

Overall, who in the household is mainly responsible for making sure that the regular ongoing bills are paid and other financial commitments are met?

		FREQ	WTD
01	Mainly you	8,567	11,661,394
02	Mainly your spouse/partner	2,512	4,691,327
03	You share the responsibility equally with your spouse/partner or someone else in the household	3,227	6,351,755
04	Mainly someone else in the household	985	3,179,683
05	Nobody in particular	75	134,362
06	Someone outside of the household	142	178,372
97	Don't know	8	12,031
98	Refusal	3	3,514
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **OE_G02AA** *Position:* 45 *Length:* 1

How many personal chequing or savings accounts do you currently have with a bank, credit union or trust company?

		FREQ	WTD
1	Zero account	2,124	4,006,210
2	One account	5,538	9,155,007
3	Two accounts	4,565	7,556,611
4	Three accounts	1,699	2,859,709
5	Four or more accounts	960	1,580,075
9	Not stated	633	1,054,826
		=====	=====
		15,519	26,212,439

Coverage: All respondents

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Variable Name: **OE_G02B** *Position:* 46 *Length:* 2

How many joint chequing or savings accounts do you currently have with a bank, credit union or trust company?

		FREQ	WTD
01	Zero account	7,088	10,802,323
02	One account	4,212	7,814,010
03	Two accounts	2,333	4,265,929
04	Three accounts	801	1,432,443
05	Four accounts	341	601,320
06	Five accounts	121	226,875
07	Six or more accounts	107	194,163
99	Not stated	516	875,376
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **OE_D02** *Position:* 48 *Length:* 2

Total number of bank accounts

		FREQ	WTD
01	0 personal and joint accounts	82	134,113
02	1 personal and joint account	4,078	6,558,456
03	2 personal and joint accounts	4,826	8,138,930
04	3 personal and joint accounts	2,542	4,446,732
05	4 personal and joint accounts	1,764	3,130,674
06	5 personal and joint accounts	640	1,091,102
07	6 personal and joint accounts	501	870,634
08	7 personal and joint accounts	129	236,155
09	8 personal and joint accounts	130	228,070
10	9 personal and joint accounts	39	60,205
11	10 or more personal and joint accounts	100	167,296
99	Not stated	688	1,150,072
		=====	=====
		15,519	26,212,439

Coverage: All respondents

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Variable Name: **OE_G03** *Position:* 50 *Length:* 1

With how many different institutions do you have these accounts?

		FREQ	WTD
1	One institution	9,526	15,900,702
2	Two institutions	4,184	7,187,298
3	Three institutions	883	1,576,336
4	Four or more institutions	165	284,866
6	Valid skip	82	134,113
9	Not stated	679	1,129,124
		=====	=====
		15,519	26,212,439

Coverage: Respondents with one or more accounts

Variable Name: **OE_Q04A** *Position:* 51 *Length:* 1

How do you typically check the balance for your account or accounts?

I check the bank statement sent in the mail

		FREQ	WTD
1	Yes	3,024	4,576,430
2	No	11,689	20,308,676
6	Valid skip	82	134,113
7	Don't know	32	59,260
8	Refusal	13	26,043
9	Not stated	679	1,107,917
		=====	=====
		15,519	26,212,439

Coverage: Respondents with one or more accounts

Variable Name: **OE_Q04B** *Position:* 52 *Length:* 1

How do you typically check the balance for your account or accounts?

I check the statement online (internet banking)

		FREQ	WTD
1	Yes	7,554	13,796,175
2	No	7,159	11,088,931
6	Valid skip	82	134,113
7	Don't know	32	59,260
8	Refusal	13	26,043
9	Not stated	679	1,107,917
		=====	=====
		15,519	26,212,439

Coverage: Respondents with one or more accounts

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Variable Name: **OE_Q04C** Position: 53 Length: 1

How do you typically check the balance for your account or accounts?

I check through telephone banking

		FREQ	WTD
1	Yes	1,553	2,308,811
2	No	13,160	22,576,295
6	Valid skip	82	134,113
7	Don't know	32	59,260
8	Refusal	13	26,043
9	Not stated	679	1,107,917
		=====	=====
		15,519	26,212,439

Coverage: Respondents with one or more accounts

Variable Name: **OE_Q04D** Position: 54 Length: 1

How do you typically check the balance for your account or accounts?

I call the bank and ask for my balance

		FREQ	WTD
1	Yes	271	483,963
2	No	14,442	24,401,143
6	Valid skip	82	134,113
7	Don't know	32	59,260
8	Refusal	13	26,043
9	Not stated	679	1,107,917
		=====	=====
		15,519	26,212,439

Coverage: Respondents with one or more accounts

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Variable Name: **OE_Q04E** *Position:* 55 *Length:* 1

How do you typically check the balance for your account or accounts?

I ask for my balance, statement or update my bankbook at a bank branch

		FREQ	WTD
1	Yes	2,657	4,290,913
2	No	12,056	20,594,193
6	Valid skip	82	134,113
7	Don't know	32	59,260
8	Refusal	13	26,043
9	Not stated	679	1,107,917
		=====	=====
		15,519	26,212,439

Coverage: Respondents with one or more accounts

Variable Name: **OE_Q04F** *Position:* 56 *Length:* 1

How do you typically check the balance for your account or accounts?

I ask for my balance, statement or update my bankbook at an ATM/cash machine

		FREQ	WTD
1	Yes	2,981	4,915,690
2	No	11,732	19,969,416
6	Valid skip	82	134,113
7	Don't know	32	59,260
8	Refusal	13	26,043
9	Not stated	679	1,107,917
		=====	=====
		15,519	26,212,439

Coverage: Respondents with one or more accounts

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Variable Name: **OE_Q04H** Position: 57 Length: 1

How do you typically check the balance for your account or accounts?

I never check

		FREQ	WTD
1	Yes	267	443,553
2	No	14,446	24,441,553
6	Valid skip	82	134,113
7	Don't know	32	59,260
8	Refusal	13	26,043
9	Not stated	679	1,107,917
		=====	=====
		15,519	26,212,439

Coverage: Respondents with one or more accounts

Variable Name: **OE_Q05** Position: 58 Length: 2

How often do you usually check your account balance(s)?

		FREQ	WTD
01	Daily	1,840	3,287,272
02	Weekly	6,674	11,587,607
03	Every two weeks	2,511	4,242,281
04	Monthly	3,203	4,924,567
05	Yearly	52	73,135
06	Never	101	218,906
96	Valid skip	349	577,666
97	Don't know	99	177,834
98	Refusal	11	15,254
99	Not stated	679	1,107,917
		=====	=====
		15,519	26,212,439

Coverage: Respondents with one or more accounts who check their account balance

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Variable Name: **OE_Q06** *Position:* 60 *Length:* 1

Do you or any member of your family currently living with you, have a credit card?

By family we mean all related members of your family who usually reside in your household even if they are temporarily away.

		FREQ	WTD
1	Yes	13,269	23,088,645
2	No	2,142	2,953,766
7	Don't know	44	86,674
8	Refusal	64	83,353
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **OE_Q07** *Position:* 61 *Length:* 2

When you need to get some cash, do you usually?

		FREQ	WTD
01	Use your debit or bankcard at your own financial institutions' cash machine	11,151	19,181,157
02	Use your debit or bankcard at another financial institutions' cash machine	549	940,712
03	Use your debit or bankcard at a non-bank cash machine	303	513,733
04	Cash a cheque from your own account	193	260,338
05	Use a credit card to get a cash advance	76	139,774
06	Go to the bank and make a withdrawal	1,987	3,125,477
07	Ask for cash back when making a purchase at a store or supermarket	564	867,816
08	Get paid in cash everyday	124	203,310
09	Do something else	277	462,453
10	Never use cash	116	204,433
97	Don't know	64	120,382
98	Refusal	90	153,754
99	Not stated	25	39,098
		=====	=====
		15,519	26,212,439

Coverage: All respondents

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Public Use Microdata File**

Variable Name: **OE_Q08** *Position:* 63 *Length:* 1

How do you usually pay for your day-to-day purchases?

		FREQ	WTD
1	With cash	4,725	7,870,145
2	With a debit card (bankcard)	7,304	12,184,843
3	With a credit card	3,170	5,666,676
4	Other	178	234,466
7	Don't know	96	180,304
8	Refusal	46	76,006
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **OE_Q09** *Position:* 64 *Length:* 2

Which of the following methods best describes how you usually pay your bills?

		FREQ	WTD
01	At an automatic teller machine (ATM)	1,466	2,443,364
02	At a bank teller	2,215	3,702,092
03	By telephone banking	1,220	1,904,349
04	By internet banking	6,146	11,307,305
05	By cheque through the mail	1,186	1,809,907
06	By preauthorized withdrawals from an account	1,928	2,854,420
07	By preauthorized payments on a credit card	203	361,030
08	In person with cash	729	1,010,581
09	Other	250	451,783
97	Don't know	123	272,469
98	Refusal	53	95,140
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **OE_Q10** *Position:* 66 *Length:* 1

Can you tell me why you use a credit card to pay for your bills or day-to-day purchases?

		FREQ	WTD
1	To collect reward points (e.g. loyalty program)	1,501	2,533,139
2	Short of money, no choice	60	134,884
3	Convenience, accounting purposes	1,368	2,526,931
4	To build my credit rating	49	128,554
5	Other	238	424,960
6	Valid skip	12,030	19,921,248
7	Don't know	10	23,517
8	Refusal	2	3,312
9	Not stated	261	515,895
		=====	=====
		15,519	26,212,439

Coverage: Respondents who use a credit card for day-to-day purchases or for paying bills

Variable Name: **OE_Q11** *Position:* 67 *Length:* 1

Do you have a household budget?

		FREQ	WTD
1	Yes	7,894	13,233,741
2	No	7,510	12,636,383
7	Don't know	102	304,243
8	Refusal	13	38,073
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **OE_Q12** *Position:* 68 *Length:* 1

How often do you stay within your budget?

		FREQ	WTD
1	Always	3,048	4,881,629
2	Usually	4,170	7,137,757
3	Rarely	471	820,326
4	Never	156	282,147
6	Valid skip	7,510	12,636,383
7	Don't know	46	107,645
8	Refusal	3	4,236
9	Not stated	115	342,316
		=====	=====
		15,519	26,212,439

Coverage: Respondents with a household budget

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **OE_G13** *Position:* 69 *Length:* 1

Approximately how much would your family spend each month on recurring expenses such as, groceries, mortgage or rent, heating fuel, electricity, telephone, gas for your car, cable, internet, leisure, etc.?

		FREQ	WTD
1	Under \$2,000	7,384	10,505,460
2	\$2,000 to less than \$4,000	5,870	10,833,414
3	\$4,000 to less than \$6,000	914	1,921,975
4	\$6,000 or over	195	425,122
9	Not stated	1,156	2,526,469
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **LatePmts** *Position:* 70 *Length:* 1

In the last 12 months have you ever been 2 or more consecutive months late in paying a bill, rent or mortgage or a loan payment?

		FREQ	WTD
1	Behind in none	13,639	22,979,296
2	Behind in one	1,403	2,286,107
3	Behind in any two	301	565,996
4	Behind in all three	65	132,194
9	Not stated	111	248,845
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **OE_Q17** *Position:* 71 *Length:* 1

Again, thinking of the last 12 months, which one of the following statements best describes how well you and your family have been keeping up with your bills and other financial commitments?

		FREQ	WTD
1	Keeping up with all bills and commitments without any problems	10,042	16,883,009
2	Keeping up with all bills and commitments, but it is sometimes a struggle	4,702	7,998,925
3	Having real financial problems and falling behind with bills or credit commitments	424	705,224
4	Don't have any bills or credit commitments	263	436,971
7	Don't know	73	160,337
8	Refusal	15	27,974
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Section: Financial management (FM)

Variable Name: **FM_Q01** *Position:* 72 *Length:* 2

Overall, who is mainly responsible for making financial investment and planning decisions on behalf of the family?

		FREQ	WTD
01	Mainly you	7,333	9,746,827
02	Mainly your spouse/partner	1,519	2,854,020
03	You share the responsibility equally with your spouse/partner or someone else in the household	5,101	9,674,474
04	Mainly someone else in the household	839	2,808,868
05	Nobody in particular	328	589,248
06	Someone outside of the household	325	401,128
97	Don't know	50	98,898
98	Refusal	24	38,977
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **PMKStat** *Position:* 74 *Length:* 2

Person most knowledgeable status

		FREQ	WTD
01	Mainly responsible for both ongoing expenses and financial management	6,466	8,063,264
02	Share responsibility for both ongoing expenses and financial management	2,242	4,357,014
03	Spouse is mainly responsible for both ongoing expenses and financial management	960	1,818,612
04	Someone else in household is responsible for both ongoing expenses and financial management	749	2,511,498
05	Mainly responsible for ongoing expenses and share responsibility for financial management	1,494	2,676,950
06	Spouse is mainly responsible for ongoing expenses and share responsibility for financial management	1,246	2,310,085
07	All other combinations of financial management and ongoing expenses except for DK and RF	2,278	4,322,436
99	Not stated	84	152,581
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FM_Q02A** Position: 76 Length: 1

If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?

Use savings

		FREQ	WTD
1	Yes	8,794	14,581,506
2	No	6,352	11,005,470
7	Don't know	281	475,079
8	Refusal	68	109,386
9	Not stated	24	40,998
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FM_Q02B** Position: 77 Length: 1

If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?

Borrow from a friend or relative

		FREQ	WTD
1	Yes	661	1,153,339
2	No	14,485	24,433,637
7	Don't know	281	475,079
8	Refusal	68	109,386
9	Not stated	24	40,998
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FM_Q02C** Position: 78 Length: 1

If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?

Use a personal line of credit

		FREQ	WTD
1	Yes	1,002	1,665,057
2	No	14,144	23,921,918
7	Don't know	281	475,079
8	Refusal	68	109,386
9	Not stated	24	40,998
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FM_Q02D** Position: 79 Length: 1

If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?

Borrow from a financial institution

		FREQ	WTD
1	Yes	218	354,082
2	No	14,928	25,232,893
7	Don't know	281	475,079
8	Refusal	68	109,386
9	Not stated	24	40,998
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FM_Q02E** *Position:* 80 *Length:* 1

If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?

Use a credit card

		FREQ	WTD
1	Yes	5,094	9,053,719
2	No	10,052	16,533,257
7	Don't know	281	475,079
8	Refusal	68	109,386
9	Not stated	24	40,998
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FM_Q02F** *Position:* 81 *Length:* 1

If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?

Sell a financial asset or personal possession

		FREQ	WTD
1	Yes	53	71,044
2	No	15,093	25,515,932
7	Don't know	281	475,079
8	Refusal	68	109,386
9	Not stated	24	40,998
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FM_Q02G** Position: 82 Length: 1

If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?

Go to a pawnbroker or payday loan service

		FREQ	WTD
1	Yes	19	26,355
2	No	15,127	25,560,620
7	Don't know	281	475,079
8	Refusal	68	109,386
9	Not stated	24	40,998
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FM_Q02H** Position: 83 Length: 1

If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?

Make arrangements with creditor

		FREQ	WTD
1	Yes	77	111,302
2	No	15,069	25,475,674
7	Don't know	281	475,079
8	Refusal	68	109,386
9	Not stated	24	40,998
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Note: Variable FM_Q02H was created during Head Office processing based on answers found in the "Other Specify" category in FM_Q02

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FM_Q02I** Position: 84 Length: 1

If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?

Other

		FREQ	WTD
1	Yes	108	152,471
2	No	15,038	25,434,505
7	Don't know	281	475,079
8	Refusal	68	109,386
9	Not stated	24	40,998
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FM_Q02J** Position: 85 Length: 1

If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?

Would not be able to pay this expenditure

		FREQ	WTD
1	Yes	758	1,106,615
2	No	14,388	24,480,361
7	Don't know	281	475,079
8	Refusal	68	109,386
9	Not stated	24	40,998
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FM_Q03A** *Position:* 86 *Length:* 1

And if the expenditure were \$5,000, how would you pay for this expense?

Use savings

		FREQ	WTD
1	Yes	4,393	7,261,672
2	No	9,452	16,308,960
6	Valid skip	758	1,106,615
7	Don't know	484	811,428
8	Refusal	47	77,624
9	Not stated	385	646,139
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are able to pay this expenditure

Variable Name: **FM_Q03B** *Position:* 87 *Length:* 1

And if the expenditure were \$5,000, how would you pay for this expense?

Borrow from a friend or relative

		FREQ	WTD
1	Yes	747	1,513,294
2	No	13,098	22,057,338
6	Valid skip	758	1,106,615
7	Don't know	484	811,428
8	Refusal	47	77,624
9	Not stated	385	646,139
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are able to pay this expenditure

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FM_Q03C** *Position:* 88 *Length:* 1

And if the expenditure were \$5,000, how would you pay for this expense?

Use a personal line of credit

		FREQ	WTD
1	Yes	2,752	4,718,378
2	No	11,093	18,852,255
6	Valid skip	758	1,106,615
7	Don't know	484	811,428
8	Refusal	47	77,624
9	Not stated	385	646,139
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are able to pay this expenditure

Variable Name: **FM_Q03D** *Position:* 89 *Length:* 1

And if the expenditure were \$5,000, how would you pay for this expense?

Borrow from a financial institution

		FREQ	WTD
1	Yes	2,055	3,425,457
2	No	11,790	20,145,176
6	Valid skip	758	1,106,615
7	Don't know	484	811,428
8	Refusal	47	77,624
9	Not stated	385	646,139
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are able to pay this expenditure

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FM_Q03E** Position: 90 Length: 1

And if the expenditure were \$5,000, how would you pay for this expense?

Use a credit card

		FREQ	WTD
1	Yes	3,309	5,890,585
2	No	10,536	17,680,048
6	Valid skip	758	1,106,615
7	Don't know	484	811,428
8	Refusal	47	77,624
9	Not stated	385	646,139
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are able to pay this expenditure

Variable Name: **FM_Q03F** Position: 91 Length: 1

And if the expenditure were \$5,000, how would you pay for this expense?

Sell a financial asset or personal possession

		FREQ	WTD
1	Yes	268	403,295
2	No	13,577	23,167,337
6	Valid skip	758	1,106,615
7	Don't know	484	811,428
8	Refusal	47	77,624
9	Not stated	385	646,139
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are able to pay this expenditure

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FM_Q03G** Position: 92 Length: 1

And if the expenditure were \$5,000, how would you pay for this expense?

Go to a pawnbroker or payday loan service

		FREQ	WTD
1	Yes	12	25,712
2	No	13,833	23,544,921
6	Valid skip	758	1,106,615
7	Don't know	484	811,428
8	Refusal	47	77,624
9	Not stated	385	646,139
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are able to pay this expenditure

Variable Name: **FM_Q03H** Position: 93 Length: 1

And if the expenditure were \$5,000, how would you pay for this expense?

Make arrangements with creditor

		FREQ	WTD
1	Yes	108	179,815
2	No	13,737	23,390,817
6	Valid skip	758	1,106,615
7	Don't know	484	811,428
8	Refusal	47	77,624
9	Not stated	385	646,139
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are able to pay this expenditure

Note: Variable FM_Q03H was created during Head Office processing based on answers found in the "Other Specify" category in FM_Q03

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FM_Q03I** *Position:* 94 *Length:* 1

And if the expenditure were \$5,000, how would you pay for this expense?

Other

		FREQ	WTD
1	Yes	234	349,354
2	No	13,611	23,221,279
6	Valid skip	758	1,106,615
7	Don't know	484	811,428
8	Refusal	47	77,624
9	Not stated	385	646,139
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are able to pay this expenditure

Variable Name: **FM_Q03J** *Position:* 95 *Length:* 1

And if the expenditure were \$5,000, how would you pay for this expense?

Would not be able to pay this expenditure

		FREQ	WTD
1	Yes	1,650	2,677,276
2	No	12,195	20,893,357
6	Valid skip	758	1,106,615
7	Don't know	484	811,428
8	Refusal	47	77,624
9	Not stated	385	646,139
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are able to pay this expenditure

Variable Name: **FM_G04A** *Position:* 96 *Length:* 1

In the past 12 months, how many times have you used a pawnbroker to sell a possession?

		FREQ	WTD
1	Never	15,127	25,376,391
2	One time	71	145,593
3	Twice	84	161,131
4	Three times or more	70	146,250
9	Not stated	167	383,074
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FM_G04B** *Position:* 97 *Length:* 1

In the past 12 months, how many times have you used a payday loan service?

		FREQ	WTD
1	Never	15,086	25,388,660
2	One time	79	135,993
3	Twice	78	159,502
4	Three times or more	130	198,856
9	Not stated	146	329,428
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FM_G04C** *Position:* 98 *Length:* 1

In the past 12 months, how many times have you used a cheque cashing service other than a bank?

		FREQ	WTD
1	Never	15,086	25,288,993
2	One time	81	157,535
3	Twice	84	161,569
4	Three times or more	90	187,622
9	Not stated	178	416,720
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FM_Q05** *Position:* 99 *Length:* 1

Have you ever withdrawn money from an RRSP for reasons other than your retirement needs?

		FREQ	WTD
1	Yes	3,511	5,749,875
2	No	11,860	20,198,768
7	Don't know	50	101,475
8	Refusal	23	37,050
9	Not stated	75	125,271
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FM_Q06A** *Position:* 100 *Length:* 1

Was that...?

...through the Home Buyers' Plan

		FREQ	WTD
1	Yes	1,202	2,125,310
2	No	2,285	3,579,371
6	Valid skip	11,860	20,198,768
7	Don't know	21	40,479
8	Refusal	2	2,023
9	Not stated	149	266,488
		=====	=====
		15,519	26,212,439

Coverage: Respondents who have withdrawn money from an RRSP

Variable Name: **FM_Q06B** *Position:* 101 *Length:* 1

Was that...?

...through the Lifelong Learning Plan

		FREQ	WTD
1	Yes	99	180,665
2	No	3,388	5,524,016
6	Valid skip	11,860	20,198,768
7	Don't know	21	40,479
8	Refusal	2	2,023
9	Not stated	149	266,488
		=====	=====
		15,519	26,212,439

Coverage: Respondents who have withdrawn money from an RRSP

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FM_Q06C** *Position:* 102 *Length:* 1

Was that...?

...for personal reasons

		FREQ	WTD
1	Yes	2,342	3,642,278
2	No	1,145	2,062,402
6	Valid skip	11,860	20,198,768
7	Don't know	21	40,479
8	Refusal	2	2,023
9	Not stated	149	266,488
		=====	=====
		15,519	26,212,439

Coverage: Respondents who have withdrawn money from an RRSP

Variable Name: **FM_Q07** *Position:* 103 *Length:* 1

Have you or any other member of your family ever declared bankruptcy or made a formal or informal proposal to your creditors in regards to your financial arrangements?

		FREQ	WTD
1	Yes	1,247	2,020,687
2	No	14,102	23,855,960
7	Don't know	60	155,803
8	Refusal	28	34,835
9	Not stated	82	145,154
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Section: Major expenses (ME)

Variable Name: **ME_Q01** *Position:* 104 *Length:* 1

Excluding home purchases as a principal residence and the possible cost of your children's higher education, do you plan to make any purchases or expenditures of \$10,000 or more in the next three years?

		FREQ	WTD
1	Yes	4,275	7,678,470
2	No	10,783	17,677,754
7	Don't know	312	595,007
8	Refusal	21	38,312
9	Not stated	128	222,896
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_G02** *Position:* 105 *Length:* 2

Please describe the purchase you plan to make.

		FREQ	WTD
01	Car	2,358	4,161,733
02	Cottage	83	160,187
03	Home improvement or repair	948	1,629,089
04	Travel	215	391,383
05	Wedding	102	222,384
06	Recreational vehicle	89	147,186
07	Second home or investment property	74	145,874
08	Other	300	569,706
96	Valid skip	10,783	17,677,754
97	Don't know	17	28,658
98	Refusal	5	9,770
99	Not stated	545	1,068,714
		=====	=====
		15,519	26,212,439

Coverage: Respondents who intend to make a large purchase in the next three years

Variable Name: **ME_Q03A** *Position:* 107 *Length:* 1

How do you intend to pay for this purchase?

Use savings (down payment, or full price)

		FREQ	WTD
1	Yes	2,203	4,006,083
2	No	1,980	3,497,768
6	Valid skip	10,783	17,677,754
7	Don't know	87	163,671
8	Refusal	4	8,308
9	Not stated	462	858,856
		=====	=====
		15,519	26,212,439

Coverage: Respondents who intend to make a large purchase in the next three years

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q03B** *Position:* 108 *Length:* 1

How do you intend to pay for this purchase?

Borrow from a financial institution (lease or loan)

		FREQ	WTD
1	Yes	1,503	2,660,216
2	No	2,680	4,843,635
6	Valid skip	10,783	17,677,754
7	Don't know	87	163,671
8	Refusal	4	8,308
9	Not stated	462	858,856
		=====	=====
		15,519	26,212,439

Coverage: Respondents who intend to make a large purchase in the next three years

Variable Name: **ME_Q03C** *Position:* 109 *Length:* 1

How do you intend to pay for this purchase?

Monthly payments

		FREQ	WTD
1	Yes	413	731,796
2	No	3,770	6,772,054
6	Valid skip	10,783	17,677,754
7	Don't know	87	163,671
8	Refusal	4	8,308
9	Not stated	462	858,856
		=====	=====
		15,519	26,212,439

Coverage: Respondents who intend to make a large purchase in the next three years

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q03D** *Position:* 110 *Length:* 1

How do you intend to pay for this purchase?

Sell investments

		FREQ	WTD
1	Yes	55	76,872
2	No	4,128	7,426,979
6	Valid skip	10,783	17,677,754
7	Don't know	87	163,671
8	Refusal	4	8,308
9	Not stated	462	858,856
		=====	=====
		15,519	26,212,439

Coverage: Respondents who intend to make a large purchase in the next three years

Variable Name: **ME_Q03E** *Position:* 111 *Length:* 1

How do you intend to pay for this purchase?

Sell or use an asset to secure the necessary funds

		FREQ	WTD
1	Yes	73	119,029
2	No	4,110	7,384,821
6	Valid skip	10,783	17,677,754
7	Don't know	87	163,671
8	Refusal	4	8,308
9	Not stated	462	858,856
		=====	=====
		15,519	26,212,439

Coverage: Respondents who intend to make a large purchase in the next three years

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q03F** *Position:* 112 *Length:* 1

How do you intend to pay for this purchase?

Cash in an endowment, life insurance policy

		FREQ	WTD
1	Yes	4	7,959
2	No	4,179	7,495,892
6	Valid skip	10,783	17,677,754
7	Don't know	87	163,671
8	Refusal	4	8,308
9	Not stated	462	858,856
		=====	=====
		15,519	26,212,439

Coverage: Respondents who intend to make a large purchase in the next three years

Variable Name: **ME_Q03G** *Position:* 113 *Length:* 1

How do you intend to pay for this purchase?

Cut back on spending

		FREQ	WTD
1	Yes	28	64,929
2	No	4,155	7,438,922
6	Valid skip	10,783	17,677,754
7	Don't know	87	163,671
8	Refusal	4	8,308
9	Not stated	462	858,856
		=====	=====
		15,519	26,212,439

Coverage: Respondents who intend to make a large purchase in the next three years

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q03H** *Position:* 114 *Length:* 1

How do you intend to pay for this purchase?

Use a credit card, line of credit or bank overdraft

		FREQ	WTD
1	Yes	578	970,984
2	No	3,605	6,532,867
6	Valid skip	10,783	17,677,754
7	Don't know	87	163,671
8	Refusal	4	8,308
9	Not stated	462	858,856
		=====	=====
		15,519	26,212,439

Coverage: Respondents who intend to make a large purchase in the next three years

Variable Name: **ME_Q03I** *Position:* 115 *Length:* 1

How do you intend to pay for this purchase?

Borrow money from family or friends

		FREQ	WTD
1	Yes	43	81,637
2	No	4,140	7,422,214
6	Valid skip	10,783	17,677,754
7	Don't know	87	163,671
8	Refusal	4	8,308
9	Not stated	462	858,856
		=====	=====
		15,519	26,212,439

Coverage: Respondents who intend to make a large purchase in the next three years

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q03J** *Position:* 116 *Length:* 1

How do you intend to pay for this purchase?

Make arrangements with creditors to reduce or suspend some payments

		FREQ	WTD
1	Yes	5	8,260
2	No	4,178	7,495,590
6	Valid skip	10,783	17,677,754
7	Don't know	87	163,671
8	Refusal	4	8,308
9	Not stated	462	858,856
		=====	=====
		15,519	26,212,439

Coverage: Respondents who intend to make a large purchase in the next three years

Variable Name: **ME_Q03K** *Position:* 117 *Length:* 1

How do you intend to pay for this purchase?

Get a job, take a second job or work extra hours in an existing job

		FREQ	WTD
1	Yes	50	102,424
2	No	4,133	7,401,426
6	Valid skip	10,783	17,677,754
7	Don't know	87	163,671
8	Refusal	4	8,308
9	Not stated	462	858,856
		=====	=====
		15,519	26,212,439

Coverage: Respondents who intend to make a large purchase in the next three years

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q03L** *Position:* 118 *Length:* 1

How do you intend to pay for this purchase?

Get mortgage, borrow against, remortgage, increase mortgage on home

		FREQ	WTD
1	Yes	182	356,992
2	No	4,001	7,146,859
6	Valid skip	10,783	17,677,754
7	Don't know	87	163,671
8	Refusal	4	8,308
9	Not stated	462	858,856
		=====	=====
		15,519	26,212,439

Coverage: Respondents who intend to make a large purchase in the next three years

Variable Name: **ME_Q03M** *Position:* 119 *Length:* 1

How do you intend to pay for this purchase?

Sell home or move to smaller home

		FREQ	WTD
1	Yes	23	38,988
2	No	4,160	7,464,863
6	Valid skip	10,783	17,677,754
7	Don't know	87	163,671
8	Refusal	4	8,308
9	Not stated	462	858,856
		=====	=====
		15,519	26,212,439

Coverage: Respondents who intend to make a large purchase in the next three years

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q03N** *Position:* 120 *Length:* 1

How do you intend to pay for this purchase?

Use a cash gift or inheritance

		FREQ	WTD
1	Yes	23	45,482
2	No	4,160	7,458,368
6	Valid skip	10,783	17,677,754
7	Don't know	87	163,671
8	Refusal	4	8,308
9	Not stated	462	858,856
		=====	=====
		15,519	26,212,439

Coverage: Respondents who intend to make a large purchase in the next three years

Variable Name: **ME_Q03O** *Position:* 121 *Length:* 1

How do you intend to pay for this purchase?

Other

		FREQ	WTD
1	Yes	99	166,799
2	No	4,084	7,337,051
6	Valid skip	10,783	17,677,754
7	Don't know	87	163,671
8	Refusal	4	8,308
9	Not stated	462	858,856
		=====	=====
		15,519	26,212,439

Coverage: Respondents who intend to make a large purchase in the next three years

Variable Name: **Tenure** *Position:* 122 *Length:* 1

Housing tenure

		FREQ	WTD
1	Member of immediate family owns principal residence without a mortgage	5,055	8,033,858
2	Member of immediate family owns principal residence with a mortgage	5,989	11,198,132
3	No one in immediate family owns principal residence	4,125	6,206,796
9	Not stated	350	773,653
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Canadian Financial Capability Survey, 2009
Public Use Microdata File

Variable Name: **ME_G06** *Position:* 123 *Length:* 2

For how many more years do you expect to make mortgage payments on your principal residence?

		FREQ	WTD
01	0 to 4 years	716	1,238,083
02	5 to 9 years	913	1,649,010
03	10 to 14 years	995	1,788,331
04	15 to 19 years	1,063	1,851,394
05	20 to 24 years	1,011	1,829,445
06	25 to 29 years	337	621,115
07	30 to 34 years	132	219,812
08	35 to 39 years	79	145,134
09	40 years or more	59	118,050
96	Valid skip	9,180	14,240,654
99	Not stated	1,034	2,511,410
		=====	=====
		15,519	26,212,439

Coverage: Respondents that own their principal residence with a mortgage

Variable Name: **ME_Q07** *Position:* 125 *Length:* 1

Do you have any plans to purchase a house in the next five years?

		FREQ	WTD
1	Yes	2,589	5,199,850
2	No	12,374	19,987,946
7	Don't know	393	728,932
8	Refusal	17	36,696
9	Not stated	146	259,015
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q10** *Position:* 128 *Length:* 2

As of today, what percent of the total price have you managed to save for your future home?

		FREQ	WTD
01	Less than 5%	1,138	2,314,120
02	5 to 10%	422	918,040
03	11 to 20%	228	452,699
04	21 to 50%	286	558,635
05	51 to 75%	100	182,787
06	76 to 100%	189	314,773
96	Valid skip	12,374	19,987,946
97	Don't know	194	401,546
98	Refusal	30	54,383
99	Not stated	558	1,027,509
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years

Variable Name: **ME_Q11A** *Position:* 130 *Length:* 1

Other than a loan or mortgage from a financial institution, how else do you intend to pay for this home?

Draw money from current account (excluding overdraft facility)

		FREQ	WTD
1	Yes	727	1,605,306
2	No	1,712	3,266,282
6	Valid skip	12,374	19,987,946
7	Don't know	135	304,605
8	Refusal	11	18,204
9	Not stated	560	1,030,096
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q11B** *Position:* 131 *Length:* 1

Other than a loan or mortgage from a financial institution, how else do you intend to pay for this home?

Draw money from a registered savings fund intended for this purpose

		FREQ	WTD
1	Yes	80	178,832
2	No	2,359	4,692,756
6	Valid skip	12,374	19,987,946
7	Don't know	135	304,605
8	Refusal	11	18,204
9	Not stated	560	1,030,096
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years

Variable Name: **ME_Q11C** *Position:* 132 *Length:* 1

Other than a loan or mortgage from a financial institution, how else do you intend to pay for this home?

Use the money from the sale of previous home

		FREQ	WTD
1	Yes	616	1,066,663
2	No	1,823	3,804,926
6	Valid skip	12,374	19,987,946
7	Don't know	135	304,605
8	Refusal	11	18,204
9	Not stated	560	1,030,096
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q11D** *Position:* 133 *Length:* 1

Other than a loan or mortgage from a financial institution, how else do you intend to pay for this home?

Sell investments (other than previous home)

		FREQ	WTD
1	Yes	89	158,508
2	No	2,350	4,713,081
6	Valid skip	12,374	19,987,946
7	Don't know	135	304,605
8	Refusal	11	18,204
9	Not stated	560	1,030,096
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years

Variable Name: **ME_Q11E** *Position:* 134 *Length:* 1

Other than a loan or mortgage from a financial institution, how else do you intend to pay for this home?

Sell or use an asset to secure the necessary funds

		FREQ	WTD
1	Yes	56	100,258
2	No	2,383	4,771,331
6	Valid skip	12,374	19,987,946
7	Don't know	135	304,605
8	Refusal	11	18,204
9	Not stated	560	1,030,096
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q11F** *Position:* 135 *Length:* 1

Other than a loan or mortgage from a financial institution, how else do you intend to pay for this home?

Cash in an endowment or life insurance policy

		FREQ	WTD
1	Yes	0	0
2	No	2,439	4,871,589
6	Valid skip	12,374	19,987,946
7	Don't know	135	304,605
8	Refusal	11	18,204
9	Not stated	560	1,030,096
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years

Variable Name: **ME_Q11G** *Position:* 136 *Length:* 1

Other than a loan or mortgage from a financial institution, how else do you intend to pay for this home?

Use a credit card or overdraft

		FREQ	WTD
1	Yes	9	23,042
2	No	2,430	4,848,547
6	Valid skip	12,374	19,987,946
7	Don't know	135	304,605
8	Refusal	11	18,204
9	Not stated	560	1,030,096
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q11H** *Position:* 137 *Length:* 1

Other than a loan or mortgage from a financial institution, how else do you intend to pay for this home?

Borrow money from family or friends

		FREQ	WTD
1	Yes	80	181,475
2	No	2,359	4,690,114
6	Valid skip	12,374	19,987,946
7	Don't know	135	304,605
8	Refusal	11	18,204
9	Not stated	560	1,030,096
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years

Variable Name: **ME_Q11I** *Position:* 138 *Length:* 1

Other than a loan or mortgage from a financial institution, how else do you intend to pay for this home?

Use a cash gift or inheritance

		FREQ	WTD
1	Yes	33	73,257
2	No	2,406	4,798,332
6	Valid skip	12,374	19,987,946
7	Don't know	135	304,605
8	Refusal	11	18,204
9	Not stated	560	1,030,096
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q11J** Position: 139 Length: 1

Other than a loan or mortgage from a financial institution, how else do you intend to pay for this home?

Withdraw savings from RRSP

		FREQ	WTD
1	Yes	104	240,590
2	No	2,335	4,630,998
6	Valid skip	12,374	19,987,946
7	Don't know	135	304,605
8	Refusal	11	18,204
9	Not stated	560	1,030,096
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years

Variable Name: **ME_Q11K** Position: 140 Length: 1

Other than a loan or mortgage from a financial institution, how else do you intend to pay for this home?

Getting a job, second job, better job

		FREQ	WTD
1	Yes	7	15,471
2	No	2,432	4,856,118
6	Valid skip	12,374	19,987,946
7	Don't know	135	304,605
8	Refusal	11	18,204
9	Not stated	560	1,030,096
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years

Note: Variable ME_Q11K was created during Head Office processing based on answers found in the "Other Specify" category in ME_Q11

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q11L** *Position:* 141 *Length:* 1

Other than a loan or mortgage from a financial institution, how else do you intend to pay for this home?

Other

		FREQ	WTD
1	Yes	232	438,597
2	No	2,207	4,432,991
6	Valid skip	12,374	19,987,946
7	Don't know	135	304,605
8	Refusal	11	18,204
9	Not stated	560	1,030,096
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years

Variable Name: **ME_Q11M** *Position:* 142 *Length:* 1

Other than a loan or mortgage from a financial institution, how else do you intend to pay for this home?

Nothing

		FREQ	WTD
1	Yes	687	1,357,340
2	No	1,752	3,514,249
6	Valid skip	12,374	19,987,946
7	Don't know	135	304,605
8	Refusal	11	18,204
9	Not stated	560	1,030,096
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q12** *Position:* 143 *Length:* 1

Other than the down payment, are you expecting any other costs for your future home?

		FREQ	WTD
1	Yes	1,084	2,217,879
2	No	1,351	2,689,913
6	Valid skip	12,374	19,987,946
7	Don't know	147	280,196
8	Refusal	2	3,399
9	Not stated	561	1,033,107
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years

Variable Name: **ME_Q13A** *Position:* 144 *Length:* 1

Could you tell me what these costs are?

Legal fees (lawyer's fees and disbursements)

		FREQ	WTD
1	Yes	393	766,698
2	No	649	1,371,091
6	Valid skip	13,725	22,677,859
7	Don't know	40	73,248
8	Refusal	1	834
9	Not stated	711	1,322,709
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years, and are expecting other costs for their future home

Variable Name: **ME_Q13B** *Position:* 145 *Length:* 1

Could you tell me what these costs are?

Taxes (land transfer, GST, etc.)

		FREQ	WTD
1	Yes	311	634,466
2	No	731	1,503,323
6	Valid skip	13,725	22,677,859
7	Don't know	40	73,248
8	Refusal	1	834
9	Not stated	711	1,322,709
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years, and are expecting other costs for their future home

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q13C** *Position:* 146 *Length:* 1

Could you tell me what these costs are?

Furniture or appliances

		FREQ	WTD
1	Yes	329	703,939
2	No	713	1,433,850
6	Valid skip	13,725	22,677,859
7	Don't know	40	73,248
8	Refusal	1	834
9	Not stated	711	1,322,709
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years, and are expecting other costs for their future home

Variable Name: **ME_Q13D** *Position:* 147 *Length:* 1

Could you tell me what these costs are?

Moving costs

		FREQ	WTD
1	Yes	236	460,976
2	No	806	1,676,813
6	Valid skip	13,725	22,677,859
7	Don't know	40	73,248
8	Refusal	1	834
9	Not stated	711	1,322,709
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years, and are expecting other costs for their future home

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q13E** *Position:* 148 *Length:* 1

Could you tell me what these costs are?

Utility deposits

		FREQ	WTD
1	Yes	152	313,154
2	No	890	1,824,635
6	Valid skip	13,725	22,677,859
7	Don't know	40	73,248
8	Refusal	1	834
9	Not stated	711	1,322,709
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years, and are expecting other costs for their future home

Variable Name: **ME_Q13F** *Position:* 149 *Length:* 1

Could you tell me what these costs are?

Real estate fees

		FREQ	WTD
1	Yes	186	351,502
2	No	856	1,786,287
6	Valid skip	13,725	22,677,859
7	Don't know	40	73,248
8	Refusal	1	834
9	Not stated	711	1,322,709
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years, and are expecting other costs for their future home

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q13G** *Position:* 150 *Length:* 1

Could you tell me what these costs are?

Renovations, upgrades, repairs

		FREQ	WTD
1	Yes	616	1,237,596
2	No	426	900,193
6	Valid skip	13,725	22,677,859
7	Don't know	40	73,248
8	Refusal	1	834
9	Not stated	711	1,322,709
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years, and are expecting other costs for their future home

Variable Name: **ME_Q13H** *Position:* 151 *Length:* 1

Could you tell me what these costs are?

Condo, co-op, community development fees

		FREQ	WTD
1	Yes	38	74,826
2	No	1,004	2,062,963
6	Valid skip	13,725	22,677,859
7	Don't know	40	73,248
8	Refusal	1	834
9	Not stated	711	1,322,709
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years, and are expecting other costs for their future home

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **ME_Q13I** *Position:* 152 *Length:* 1

Could you tell me what these costs are?

Other

		FREQ	WTD
1	Yes	100	169,146
2	No	942	1,968,643
6	Valid skip	13,725	22,677,859
7	Don't know	40	73,248
8	Refusal	1	834
9	Not stated	711	1,322,709
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years, and are expecting other costs for their future home

Variable Name: **ME_Q14** *Position:* 153 *Length:* 1

As of today, do you expect to have enough money to cover these costs when you buy your home?

		FREQ	WTD
1	Yes	769	1,541,261
2	No	279	603,940
6	Valid skip	13,725	22,677,859
7	Don't know	32	60,749
8	Refusal	1	1,599
9	Not stated	713	1,327,032
		=====	=====
		15,519	26,212,439

Coverage: Respondents who plan to purchase a new home in the next five years, and are expecting other costs for their future home

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Section: Postsecondary education funding (EF)

Variable Name: **EF_Q01** *Position:* 154 *Length:* 1

Are you financially responsible for any children under the age of 18 living in your household or currently living with someone else?

		FREQ	WTD
1	Yes	4,637	8,364,571
2	No	10,688	17,501,811
7	Don't know	2	4,053
8	Refusal	9	13,278
9	Not stated	183	328,726
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **EF_Q02** *Position:* 155 *Length:* 1

Are you currently saving or have you already saved to support the cost of your children's postsecondary education?

		FREQ	WTD
1	Yes	3,174	5,819,015
2	No	1,450	2,523,632
6	Valid skip	10,688	17,501,811
7	Don't know	7	12,573
8	Refusal	4	6,083
9	Not stated	196	349,325
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are financially responsible for any children under the age of 18 living in their household or currently living with someone else

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **EF_Q03A** *Position:* 156 *Length:* 1

Are there any particular reasons why you are not currently saving for your children's postsecondary education?

You do not expect your child(ren) will go to a postsecondary school

		FREQ	WTD
1	Yes	49	81,725
2	No	1,385	2,408,304
6	Valid skip	13,862	23,320,826
7	Don't know	14	29,130
8	Refusal	2	4,473
9	Not stated	207	367,981
		=====	=====
		15,519	26,212,439

Coverage: Respondents financially responsible for a child or children under the age of 18, who are not saving to support the cost of postsecondary education

Variable Name: **EF_Q03B** *Position:* 157 *Length:* 1

Are there any particular reasons why you are not currently saving for your children's postsecondary education?

You feel that it is your child(ren)'s responsibility to pay for their own postsecondary education

		FREQ	WTD
1	Yes	120	201,817
2	No	1,314	2,288,212
6	Valid skip	13,862	23,320,826
7	Don't know	14	29,130
8	Refusal	2	4,473
9	Not stated	207	367,981
		=====	=====
		15,519	26,212,439

Coverage: Respondents financially responsible for a child or children under the age of 18, who are not saving to support the cost of postsecondary education

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **EF_Q03C** *Position:* 158 *Length:* 1

Are there any particular reasons why you are not currently saving for your children's postsecondary education?

Someone else is currently saving or has already saved

		FREQ	WTD
1	Yes	134	211,995
2	No	1,300	2,278,034
6	Valid skip	13,862	23,320,826
7	Don't know	14	29,130
8	Refusal	2	4,473
9	Not stated	207	367,981
		=====	=====
		15,519	26,212,439

Coverage: Respondents financially responsible for a child or children under the age of 18, who are not saving to support the cost of postsecondary education

Variable Name: **EF_Q03D** *Position:* 159 *Length:* 1

Are there any particular reasons why you are not currently saving for your children's postsecondary education?

At this time, you have other financial obligations that prevent you from saving

		FREQ	WTD
1	Yes	584	950,959
2	No	850	1,539,070
6	Valid skip	13,862	23,320,826
7	Don't know	14	29,130
8	Refusal	2	4,473
9	Not stated	207	367,981
		=====	=====
		15,519	26,212,439

Coverage: Respondents financially responsible for a child or children under the age of 18, who are not saving to support the cost of postsecondary education

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **EF_Q03E** *Position:* 160 *Length:* 1

Are there any particular reasons why you are not currently saving for your children's postsecondary education?

You are currently unemployed and cannot afford to save

		FREQ	WTD
1	Yes	160	273,280
2	No	1,274	2,216,749
6	Valid skip	13,862	23,320,826
7	Don't know	14	29,130
8	Refusal	2	4,473
9	Not stated	207	367,981
		=====	=====
		15,519	26,212,439

Coverage: Respondents financially responsible for a child or children under the age of 18, who are not saving to support the cost of postsecondary education

Variable Name: **EF_Q03F** *Position:* 161 *Length:* 1

Are there any particular reasons why you are not currently saving for your children's postsecondary education?

You do not earn enough money at this time to save for your child(ren)'s postsecondary education

		FREQ	WTD
1	Yes	551	962,551
2	No	883	1,527,478
6	Valid skip	13,862	23,320,826
7	Don't know	14	29,130
8	Refusal	2	4,473
9	Not stated	207	367,981
		=====	=====
		15,519	26,212,439

Coverage: Respondents financially responsible for a child or children under the age of 18, who are not saving to support the cost of postsecondary education

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **EF_Q03G** *Position:* 162 *Length:* 1

Are there any particular reasons why you are not currently saving for your children's postsecondary education?

Other

		FREQ	WTD
1	Yes	296	531,074
2	No	1,138	1,958,955
6	Valid skip	13,862	23,320,826
7	Don't know	14	29,130
8	Refusal	2	4,473
9	Not stated	207	367,981
		=====	=====
		15,519	26,212,439

Coverage: Respondents financially responsible for a child or children under the age of 18, who are not saving to support the cost of postsecondary education

Variable Name: **EF_Q04A** *Position:* 163 *Length:* 1

How are you currently saving to support your children's postsecondary education?

Contribute to a RESP account

		FREQ	WTD
1	Yes	2,067	3,797,378
2	No	1,075	1,948,732
6	Valid skip	12,138	20,025,443
7	Don't know	19	46,402
8	Refusal	12	24,787
9	Not stated	208	369,698
		=====	=====
		15,519	26,212,439

Coverage: Respondents financially responsible for a child or children under the age of 18, who are saving to support the cost of postsecondary education

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **EF_Q04B** *Position:* 164 *Length:* 1

How are you currently saving to support your children's postsecondary education?

Purchase GICs, government savings bonds or corporate bonds

		FREQ	WTD
1	Yes	177	311,083
2	No	2,965	5,435,027
6	Valid skip	12,138	20,025,443
7	Don't know	19	46,402
8	Refusal	12	24,787
9	Not stated	208	369,698
		=====	=====
		15,519	26,212,439

Coverage: Respondents financially responsible for a child or children under the age of 18, who are saving to support the cost of postsecondary education

Variable Name: **EF_Q04C** *Position:* 165 *Length:* 1

How are you currently saving to support your children's postsecondary education?

Contribute to a dedicated savings plan or account

		FREQ	WTD
1	Yes	877	1,590,415
2	No	2,265	4,155,695
6	Valid skip	12,138	20,025,443
7	Don't know	19	46,402
8	Refusal	12	24,787
9	Not stated	208	369,698
		=====	=====
		15,519	26,212,439

Coverage: Respondents financially responsible for a child or children under the age of 18, who are saving to support the cost of postsecondary education

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **EF_Q04D** *Position:* 166 *Length:* 1

How are you currently saving to support your children's postsecondary education?

Purchase mutual funds, stocks, etc

		FREQ	WTD
1	Yes	120	208,317
2	No	3,022	5,537,792
6	Valid skip	12,138	20,025,443
7	Don't know	19	46,402
8	Refusal	12	24,787
9	Not stated	208	369,698
		=====	=====
		15,519	26,212,439

Coverage: Respondents financially responsible for a child or children under the age of 18, who are saving to support the cost of postsecondary education

Variable Name: **EF_Q04E** *Position:* 167 *Length:* 1

How are you currently saving to support your children's postsecondary education?

Contribute to a trust fund

		FREQ	WTD
1	Yes	70	104,714
2	No	3,072	5,641,395
6	Valid skip	12,138	20,025,443
7	Don't know	19	46,402
8	Refusal	12	24,787
9	Not stated	208	369,698
		=====	=====
		15,519	26,212,439

Coverage: Respondents financially responsible for a child or children under the age of 18, who are saving to support the cost of postsecondary education

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **EF_Q04F** *Position:* 168 *Length:* 1

How are you currently saving to support your children's postsecondary education?

My spouse has made provisions

		FREQ	WTD
1	Yes	29	62,689
2	No	3,113	5,683,420
6	Valid skip	12,138	20,025,443
7	Don't know	19	46,402
8	Refusal	12	24,787
9	Not stated	208	369,698
		=====	=====
		15,519	26,212,439

Coverage: Respondents financially responsible for a child or children under the age of 18, who are saving to support the cost of postsecondary education

Variable Name: **EF_Q04G** *Position:* 169 *Length:* 1

How are you currently saving to support your children's postsecondary education?

Another family member has made provisions

		FREQ	WTD
1	Yes	49	95,083
2	No	3,093	5,651,027
6	Valid skip	12,138	20,025,443
7	Don't know	19	46,402
8	Refusal	12	24,787
9	Not stated	208	369,698
		=====	=====
		15,519	26,212,439

Coverage: Respondents financially responsible for a child or children under the age of 18, who are saving to support the cost of postsecondary education

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **EF_Q04H** *Position:* 170 *Length:* 1

How are you currently saving to support your children's postsecondary education?

I have been given money from a family member or friend to be used for this purpose (includes inheritance)

		FREQ	WTD
1	Yes	38	63,443
2	No	3,104	5,682,666
6	Valid skip	12,138	20,025,443
7	Don't know	19	46,402
8	Refusal	12	24,787
9	Not stated	208	369,698
		=====	=====
		15,519	26,212,439

Coverage: Respondents financially responsible for a child or children under the age of 18, who are saving to support the cost of postsecondary education

Variable Name: **EF_Q04I** *Position:* 171 *Length:* 1

How are you currently saving to support your children's postsecondary education?

Nothing at all

		FREQ	WTD
1	Yes	48	106,054
2	No	3,094	5,640,055
6	Valid skip	12,138	20,025,443
7	Don't know	19	46,402
8	Refusal	12	24,787
9	Not stated	208	369,698
		=====	=====
		15,519	26,212,439

Coverage: Respondents financially responsible for a child or children under the age of 18, who are saving to support the cost of postsecondary education

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **EF_Q04J** *Position:* 172 *Length:* 1

How are you currently saving to support your children's postsecondary education?

Other

		FREQ	WTD
1	Yes	133	245,576
2	No	3,009	5,500,534
6	Valid skip	12,138	20,025,443
7	Don't know	19	46,402
8	Refusal	12	24,787
9	Not stated	208	369,698
		=====	=====
		15,519	26,212,439

Coverage: Respondents financially responsible for a child or children under the age of 18, who are saving to support the cost of postsecondary education

Variable Name: **EF_Q05A** *Position:* 173 *Length:* 1

Do you expect to help your children with their postsecondary education in any of the following ways?

From employment or pension income you will earn while they are in school

		FREQ	WTD
1	Yes	2,829	5,048,065
2	No	1,664	3,013,987
6	Valid skip	10,688	17,501,811
7	Don't know	120	258,679
8	Refusal	2	5,698
9	Not stated	216	384,199
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are financially responsible for any children under the age of 18 living in their household or currently living with someone else

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **EF_Q05B** *Position:* 174 *Length:* 1

Do you expect to help your children with their postsecondary education in any of the following ways?

From loans that you will take out

		FREQ	WTD
1	Yes	1,135	1,973,544
2	No	3,358	6,088,508
6	Valid skip	10,688	17,501,811
7	Don't know	120	258,679
8	Refusal	2	5,698
9	Not stated	216	384,199
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are financially responsible for any children under the age of 18 living in their household or currently living with someone else

Variable Name: **EF_Q05C** *Position:* 175 *Length:* 1

Do you expect to help your children with their postsecondary education in any of the following ways?

By co-signing a student loan

		FREQ	WTD
1	Yes	2,615	4,531,626
2	No	1,878	3,530,426
6	Valid skip	10,688	17,501,811
7	Don't know	120	258,679
8	Refusal	2	5,698
9	Not stated	216	384,199
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are financially responsible for any children under the age of 18 living in their household or currently living with someone else

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **EF_Q05D** *Position:* 176 *Length:* 1

Do you expect to help your children with their postsecondary education in any of the following ways?

From the sale of assets (real estate, valuables, etc)

		FREQ	WTD
1	Yes	683	1,267,477
2	No	3,810	6,794,575
6	Valid skip	10,688	17,501,811
7	Don't know	120	258,679
8	Refusal	2	5,698
9	Not stated	216	384,199
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are financially responsible for any children under the age of 18 living in their household or currently living with someone else

Variable Name: **EF_Q05E** *Position:* 177 *Length:* 1

Do you expect to help your children with their postsecondary education in any of the following ways?

By providing free room and board while they are in school

		FREQ	WTD
1	Yes	3,726	6,526,548
2	No	767	1,535,504
6	Valid skip	10,688	17,501,811
7	Don't know	120	258,679
8	Refusal	2	5,698
9	Not stated	216	384,199
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are financially responsible for any children under the age of 18 living in their household or currently living with someone else

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **EF_Q05F** *Position:* 178 *Length:* 1

Do you expect to help your children with their postsecondary education in any of the following ways?

By providing the use of a car while they are in school

		FREQ	WTD
1	Yes	2,819	4,823,989
2	No	1,674	3,238,063
6	Valid skip	10,688	17,501,811
7	Don't know	120	258,679
8	Refusal	2	5,698
9	Not stated	216	384,199
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are financially responsible for any children under the age of 18 living in their household or currently living with someone else

Variable Name: **EF_Q05G** *Position:* 179 *Length:* 1

Do you expect to help your children with their postsecondary education in any of the following ways?

Nothing at all

		FREQ	WTD
1	Yes	157	310,625
2	No	4,336	7,751,427
6	Valid skip	10,688	17,501,811
7	Don't know	120	258,679
8	Refusal	2	5,698
9	Not stated	216	384,199
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are financially responsible for any children under the age of 18 living in their household or currently living with someone else

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **EF_Q05H** *Position:* 180 *Length:* 1

Do you expect to help your children with their postsecondary education in any of the following ways?

Other

		FREQ	WTD
1	Yes	121	215,766
2	No	4,372	7,846,286
6	Valid skip	10,688	17,501,811
7	Don't know	120	258,679
8	Refusal	2	5,698
9	Not stated	216	384,199
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are financially responsible for any children under the age of 18 living in their household or currently living with someone else

Section: Retirement planning (RP)

Variable Name: **RP_Q01** *Position:* 181 *Length:* 1

Are you financially preparing for your retirement either on your own or through an employer pension plan?

		FREQ	WTD
1	Yes	8,243	14,319,156
2	No	3,111	6,162,569
6	Valid skip	3,938	5,297,055
7	Don't know	63	119,929
8	Refusal	18	29,733
9	Not stated	146	283,997
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **RP_Q02A** *Position:* 182 *Length:* 1

Which of the following sources of revenue are included in your financial plan for retirement?

Government pension benefits (CPP, QPP, OAS, GIS)

		FREQ	WTD
1	Yes	6,793	11,549,411
2	No	1,380	2,627,904
6	Valid skip	7,049	11,459,625
7	Don't know	50	114,443
8	Refusal	13	17,141
9	Not stated	234	443,915
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are financially preparing for their retirement

Variable Name: **RP_Q02B** *Position:* 183 *Length:* 1

Which of the following sources of revenue are included in your financial plan for retirement?

Occupational or workplace pension plan benefits

		FREQ	WTD
1	Yes	4,851	8,184,854
2	No	3,322	5,992,460
6	Valid skip	7,049	11,459,625
7	Don't know	50	114,443
8	Refusal	13	17,141
9	Not stated	234	443,915
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are financially preparing for their retirement

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **RP_Q02C** *Position:* 184 *Length:* 1

Which of the following sources of revenue are included in your financial plan for retirement?

Personal retirement savings plan benefits (RRSP, RSP)

		FREQ	WTD
1	Yes	6,635	11,659,715
2	No	1,538	2,517,599
6	Valid skip	7,049	11,459,625
7	Don't know	50	114,443
8	Refusal	13	17,141
9	Not stated	234	443,915
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are financially preparing for their retirement

Variable Name: **RP_Q02D** *Position:* 185 *Length:* 1

Which of the following sources of revenue are included in your financial plan for retirement?

Obtaining a reverse mortgage

		FREQ	WTD
1	Yes	260	484,616
2	No	7,913	13,692,698
6	Valid skip	7,049	11,459,625
7	Don't know	50	114,443
8	Refusal	13	17,141
9	Not stated	234	443,915
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are financially preparing for their retirement

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **RP_Q02E** *Position:* 186 *Length:* 1

Which of the following sources of revenue are included in your financial plan for retirement?

Sell your financial assets (such as: stocks, bonds or mutual funds, investment funds other than RRSP or RIF)

		FREQ	WTD
1	Yes	1,993	3,573,583
2	No	6,180	10,603,731
6	Valid skip	7,049	11,459,625
7	Don't know	50	114,443
8	Refusal	13	17,141
9	Not stated	234	443,915
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are financially preparing for their retirement

Variable Name: **RP_Q02F** *Position:* 187 *Length:* 1

Which of the following sources of revenue are included in your financial plan for retirement?

Sell your non-financial assets (such as: a car, home or properties, art, jewels, antiques, etc.)

		FREQ	WTD
1	Yes	1,252	2,218,298
2	No	6,921	11,959,016
6	Valid skip	7,049	11,459,625
7	Don't know	50	114,443
8	Refusal	13	17,141
9	Not stated	234	443,915
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are financially preparing for their retirement

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **RP_Q02G** *Position:* 188 *Length:* 1

Which of the following sources of revenue are included in your financial plan for retirement?

Use an inheritance

		FREQ	WTD
1	Yes	1,323	2,427,531
2	No	6,850	11,749,783
6	Valid skip	7,049	11,459,625
7	Don't know	50	114,443
8	Refusal	13	17,141
9	Not stated	234	443,915
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are financially preparing for their retirement

Variable Name: **RP_Q02H** *Position:* 189 *Length:* 1

Which of the following sources of revenue are included in your financial plan for retirement?

Rely on financial support from your extended family (including a spouse, partner)

		FREQ	WTD
1	Yes	1,046	2,051,049
2	No	7,127	12,126,265
6	Valid skip	7,049	11,459,625
7	Don't know	50	114,443
8	Refusal	13	17,141
9	Not stated	234	443,915
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are financially preparing for their retirement

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **RP_Q02I** *Position:* 190 *Length:* 1

Which of the following sources of revenue are included in your financial plan for retirement?

Drawing an income from your own (or your spouse or partner's) business

		FREQ	WTD
1	Yes	1,523	2,754,583
2	No	6,650	11,422,732
6	Valid skip	7,049	11,459,625
7	Don't know	50	114,443
8	Refusal	13	17,141
9	Not stated	234	443,915
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are financially preparing for their retirement

Variable Name: **RP_Q02J** *Position:* 191 *Length:* 1

Which of the following sources of revenue are included in your financial plan for retirement?

Earnings from employment in retirement

		FREQ	WTD
1	Yes	3,628	6,124,497
2	No	4,545	8,052,818
6	Valid skip	7,049	11,459,625
7	Don't know	50	114,443
8	Refusal	13	17,141
9	Not stated	234	443,915
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are financially preparing for their retirement

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **RP_Q02K** *Position:* 192 *Length:* 1

Which of the following sources of revenue are included in your financial plan for retirement?

Other

		FREQ	WTD
1	Yes	192	331,947
2	No	7,981	13,845,368
6	Valid skip	7,049	11,459,625
7	Don't know	50	114,443
8	Refusal	13	17,141
9	Not stated	234	443,915
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are financially preparing for their retirement

Variable Name: **RP_Q03** *Position:* 193 *Length:* 1

You just said that part of your financial planning for retirement includes a workplace pension.
When you retire, how many workplace pensions are you entitled to receive income from?

		FREQ	WTD
1	One	3,823	6,418,752
2	Two	662	1,081,788
3	Three or more	117	202,375
6	Valid skip	10,371	17,452,085
7	Don't know	226	440,535
8	Refusal	9	17,792
9	Not stated	311	599,112
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are financially preparing for retirement and planning on receiving occupational pension plan benefits

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **RP_Q04** *Position:* 194 *Length:* 1

Does your workplace pension base the amount of your benefits on the contributions made to the plan and the return on these contributions, or on a proportion of your earnings and the number of years you have contributed to the plan?

		FREQ	WTD
1	Based on the return on contributions to the plan	1,137	1,921,442
2	Based on the contributor' earnings and number of years	3,000	5,044,460
3	Both	135	205,969
6	Valid skip	10,371	17,452,085
7	Don't know	552	962,860
8	Refusal	11	20,492
9	Not stated	313	605,130
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are financially preparing for retirement and planning on receiving occupational pension plan benefits

Variable Name: **RP_G05A** *Position:* 195 *Length:* 2

How many years have you contributed to an occupational or workplace pension?

		FREQ	WTD
01	0 to 4 years	1,096	2,076,050
02	5 to 9 years	946	1,640,924
03	10 to 14 years	777	1,294,010
04	15 to 19 years	558	888,301
05	20 to 24 years	618	963,706
06	25 to 29 years	343	538,147
07	30 or more	402	574,822
96	Valid skip	10,371	17,452,085
99	Not stated	408	784,394
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are financially preparing for retirement and planning on receiving occupational pension plan benefits

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **RP_Q06A** Position: 197 Length: 1

Are there any particular reasons why you are not planning for your retirement?

Don't have a job, haven't worked long enough

		FREQ	WTD
1	Yes	514	1,100,878
2	No	2,499	4,883,152
6	Valid skip	12,181	19,616,211
7	Don't know	82	157,773
8	Refusal	14	18,267
9	Not stated	229	436,157
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are not financially preparing for their retirement

Variable Name: **RP_Q06B** Position: 198 Length: 1

Are there any particular reasons why you are not planning for your retirement?

Can't afford to, don't earn enough, income too low

		FREQ	WTD
1	Yes	1,076	1,821,887
2	No	1,937	4,162,143
6	Valid skip	12,181	19,616,211
7	Don't know	82	157,773
8	Refusal	14	18,267
9	Not stated	229	436,157
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are not financially preparing for their retirement

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **RP_Q06C** *Position:* 199 *Length:* 1

Are there any particular reasons why you are not planning for your retirement?

Too many debts, bills, financial commitments

		FREQ	WTD
1	Yes	220	402,843
2	No	2,793	5,581,187
6	Valid skip	12,181	19,616,211
7	Don't know	82	157,773
8	Refusal	14	18,267
9	Not stated	229	436,157
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are not financially preparing for their retirement

Variable Name: **RP_Q06D** *Position:* 200 *Length:* 1

Are there any particular reasons why you are not planning for your retirement?

Am relying on government pension (CPP/QPP/OAS/GIS)

		FREQ	WTD
1	Yes	82	107,770
2	No	2,931	5,876,260
6	Valid skip	12,181	19,616,211
7	Don't know	82	157,773
8	Refusal	14	18,267
9	Not stated	229	436,157
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are not financially preparing for their retirement

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **RP_Q06E** *Position:* 201 *Length:* 1

Are there any particular reasons why you are not planning for your retirement?

Am relying on partner's pension (including ex-partner)

		FREQ	WTD
1	Yes	49	79,990
2	No	2,964	5,904,040
6	Valid skip	12,181	19,616,211
7	Don't know	82	157,773
8	Refusal	14	18,267
9	Not stated	229	436,157
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are not financially preparing for their retirement

Variable Name: **RP_Q06F** *Position:* 202 *Length:* 1

Are there any particular reasons why you are not planning for your retirement?

Am relying on a future inheritance

		FREQ	WTD
1	Yes	8	13,423
2	No	3,005	5,970,607
6	Valid skip	12,181	19,616,211
7	Don't know	82	157,773
8	Refusal	14	18,267
9	Not stated	229	436,157
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are not financially preparing for their retirement

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **RP_Q06G** *Position:* 203 *Length:* 1

Are there any particular reasons why you are not planning for your retirement?

Am relying on financial support from family

		FREQ	WTD
1	Yes	35	77,203
2	No	2,978	5,906,827
6	Valid skip	12,181	19,616,211
7	Don't know	82	157,773
8	Refusal	14	18,267
9	Not stated	229	436,157
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are not financially preparing for their retirement

Variable Name: **RP_Q06H** *Position:* 204 *Length:* 1

Are there any particular reasons why you are not planning for your retirement?

Don't think about it, haven't got around to it

		FREQ	WTD
1	Yes	342	711,823
2	No	2,671	5,272,207
6	Valid skip	12,181	19,616,211
7	Don't know	82	157,773
8	Refusal	14	18,267
9	Not stated	229	436,157
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are not financially preparing for their retirement

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **RP_Q06I** *Position:* 205 *Length:* 1

Are there any particular reasons why you are not planning for your retirement?

Don't think I'll live that long

		FREQ	WTD
1	Yes	29	48,100
2	No	2,984	5,935,930
6	Valid skip	12,181	19,616,211
7	Don't know	82	157,773
8	Refusal	14	18,267
9	Not stated	229	436,157
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are not financially preparing for their retirement

Variable Name: **RP_Q06J** *Position:* 206 *Length:* 1

Are there any particular reasons why you are not planning for your retirement?

Waiting to get a job with a pension plan

		FREQ	WTD
1	Yes	76	154,965
2	No	2,937	5,829,065
6	Valid skip	12,181	19,616,211
7	Don't know	82	157,773
8	Refusal	14	18,267
9	Not stated	229	436,157
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are not financially preparing for their retirement

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **RP_Q06K** Position: 207 Length: 1

Are there any particular reasons why you are not planning for your retirement?

I'm young, lots of time

		FREQ	WTD
1	Yes	622	1,642,535
2	No	2,391	4,341,496
6	Valid skip	12,181	19,616,211
7	Don't know	82	157,773
8	Refusal	14	18,267
9	Not stated	229	436,157
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are not financially preparing for their retirement

Variable Name: **RP_Q06L** Position: 208 Length: 1

Are there any particular reasons why you are not planning for your retirement?

Other

		FREQ	WTD
1	Yes	511	892,337
2	No	2,502	5,091,693
6	Valid skip	12,181	19,616,211
7	Don't know	82	157,773
8	Refusal	14	18,267
9	Not stated	229	436,157
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired and are not financially preparing for their retirement

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **RP_Q07** *Position:* 209 *Length:* 2

What do you think will be your primary source of income at the time of your retirement?

		FREQ	WTD
01	Government pension benefits (CPP, QPP, OAS, GIS)	2,099	3,370,806
02	Occupational or workplace pension plan benefits	3,096	5,288,580
03	Medical or disability pension	65	95,243
04	Personal retirement savings plan benefits (RRSP, RSP)	2,645	5,211,040
05	Retirement Income Funds (including RRIF, LRIF, and Life Income Funds)	93	168,084
06	Use an inheritance	39	59,567
07	Rely on financial support from my family	178	336,480
08	Draw an income from your own (or your partner's) business	323	604,508
09	Earnings from employment in retirement	472	817,575
10	Sale of assets	141	242,747
11	Rental income	60	111,852
12	Other	414	820,665
96	Valid skip	3,938	5,297,055
97	Don't know	1,735	3,371,498
98	Refusal	37	60,904
99	Not stated	184	355,834
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired

Note: The tenth category "Sale of assets", and eleventh category "Rental income" was created during Head Office processing based on answers found in the "Other Specify" category.

Variable Name: **RP_Q08** *Position:* 211 *Length:* 1

Taking all of the various sources of retirement income into account for your household (including government sources as well as personal and occupational pensions and provisions), how confident are you that your household income at the time of your retirement will give you the standard of living you hope for?

		FREQ	WTD
1	Very confident	1,948	3,681,692
2	Fairly confident	5,549	10,154,747
3	Not very confident	2,472	4,264,988
4	Not at all confident	1,007	1,601,354
6	Valid skip	3,938	5,297,055
7	Don't know	387	794,036
8	Refusal	19	29,975
9	Not stated	199	388,592
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **RP_Q09** *Position:* 212 *Length:* 1

Do you have a good idea of how much money you will need to save to maintain your desired standard of living when you retire?

		FREQ	WTD
1	Yes	4,619	8,159,252
2	No	6,350	11,575,926
6	Valid skip	3,938	5,297,055
7	Don't know	385	747,026
8	Refusal	25	36,153
9	Not stated	202	397,026
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are not retired

Variable Name: **RP_Q10** *Position:* 213 *Length:* 1

Compared to your expectations before you retired, how would you describe your financial standard of living in retirement?

		FREQ	WTD
1	Much better than expected	191	247,008
2	Better than expected	473	623,387
3	As expected	2,199	3,035,684
4	Not as good as expected	707	901,911
5	Much worse than expected	179	223,835
6	Valid skip	11,581	20,915,384
7	Don't know	95	125,213
8	Refusal	10	10,908
9	Not stated	84	129,110
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are retired

Variable Name: **RP_Q11** *Position:* 214 *Length:* 1

Is your retirement income sufficient to comfortably cover your monthly expenses?

		FREQ	WTD
1	Yes	3,225	4,306,194
2	No	582	786,693
6	Valid skip	11,581	20,915,384
7	Don't know	31	45,564
8	Refusal	14	25,601
9	Not stated	86	133,004
		=====	=====
		15,519	26,212,439

Coverage: Respondents who are retired

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Section: Assets and debts (AD)

Variable Name: **AD_Q01A** *Position:* 215 *Length:* 1

Do you or does anyone in your family own any of the following tangible assets?

House or property (in or out of Canada, including your principal residence)

		FREQ	WTD
1	Yes	11,322	19,730,691
2	No	3,627	5,445,918
7	Don't know	26	49,270
8	Refusal	180	328,543
9	Not stated	364	658,017
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **AD_Q01B** *Position:* 216 *Length:* 1

Do you or does anyone in your family own any of the following tangible assets?

Vehicles (i.e. cars, trucks, watercrafts, RVs, trailers, snowmobiles, ATVs, etc)

		FREQ	WTD
1	Yes	12,800	22,163,039
2	No	2,149	3,013,570
7	Don't know	26	49,270
8	Refusal	180	328,543
9	Not stated	364	658,017
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **AD_Q01C** *Position:* 217 *Length:* 1

Do you or does anyone in your family own any of the following tangible assets?

Collections, antiques, jewels, and other valuables

		FREQ	WTD
1	Yes	4,719	8,522,212
2	No	10,230	16,654,397
7	Don't know	26	49,270
8	Refusal	180	328,543
9	Not stated	364	658,017
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **AD_Q01D** *Position:* 218 *Length:* 1

Do you or does anyone in your family own any of the following tangible assets?

Home furnishings

		FREQ	WTD
1	Yes	863	1,613,439
2	No	14,086	23,563,169
7	Don't know	26	49,270
8	Refusal	180	328,543
9	Not stated	364	658,017
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Note: Variable AD_Q01D was created during Head Office processing based on answers found in the "Other Specify" category in AD_Q01

Variable Name: **AD_Q01E** *Position:* 219 *Length:* 1

Do you or does anyone in your family own any of the following tangible assets?

Other tangible assets

		FREQ	WTD
1	Yes	279	483,038
2	No	14,670	24,693,571
7	Don't know	26	49,270
8	Refusal	180	328,543
9	Not stated	364	658,017
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **AD_Q01F** *Position:* 220 *Length:* 1

Do you or does anyone in your family own any of the following tangible assets?

None of these assets

		FREQ	WTD
1	Yes	1,157	1,611,122
2	No	13,792	23,565,487
7	Don't know	26	49,270
8	Refusal	180	328,543
9	Not stated	364	658,017
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **AD_G02** *Position:* 221 *Length:* 2

How much do you think they (your tangible assets) could be sold for today?

		FREQ	WTD
01	Less than \$100,000	2,675	4,008,259
02	\$100,000 to less than \$200,000	1,535	2,156,632
03	\$200,000 to less than \$300,000	1,951	3,081,015
04	\$300,000 to less than \$400,000	1,525	2,714,546
05	\$400,000 to less than \$500,000	881	1,734,857
06	\$500,000 to less than \$600,000	756	1,486,011
07	\$600,000 to less than \$700,000	309	627,298
08	\$700,000 to less than \$800,000	261	571,745
09	\$800,000 to less than \$900,000	130	288,188
10	\$900,000 to less than \$1,000,000	54	107,472
11	\$1,000,000 and over	456	979,856
96	Valid skip	1,152	1,596,283
99	Not stated	3,834	6,860,275
		=====	=====
		15,519	26,212,439

Coverage: Respondents with tangible assets

Variable Name: **AD_Q03** *Position:* 223 *Length:* 1

Do you or anyone in your family currently have any Registered Retirement Savings Plans (RRSPs)?

		FREQ	WTD
1	Yes	9,706	17,141,997
2	No	4,974	7,363,949
7	Don't know	290	707,430
8	Refusal	163	296,024
9	Not stated	386	703,040
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **AD_G04A** *Position:* 224 *Length:* 2

In your estimation, what is the current total value of your RRSPs?

		FREQ	WTD
01	Less than \$25,000	2,265	3,917,216
02	\$25,000 to less than \$50,000	976	1,617,570
03	\$50,000 to less than \$75,000	799	1,349,357
04	\$75,000 to less than \$100,000	299	474,734
05	\$100,000 to less than \$125,000	547	946,385
06	\$125,000 to less than \$200,000	374	615,692
07	\$200,000 to less than \$250,000	269	456,376
08	\$250,000 and over	567	992,923
96	Valid skip	4,974	7,363,949
99	Not stated	4,449	8,478,237
		=====	=====
		15,519	26,212,439

Coverage: Respondents with RRSPs

Variable Name: **AD_Q05** *Position:* 226 *Length:* 1

Do you or anyone in your family currently have any Registered Education Saving Plans (RESPs)?

		FREQ	WTD
1	Yes	2,714	5,333,085
2	No	12,056	19,332,756
7	Don't know	235	588,192
8	Refusal	123	244,184
9	Not stated	391	714,223
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **AD_G06** *Position:* 227 *Length:* 2

In your estimation, what is the current total value of your RESPs?

		FREQ	WTD
01	Less than \$5,000	611	1,120,235
02	\$5,000 to less than \$10,000	407	723,701
03	\$10,000 to less than \$15,000	292	585,894
04	\$15,000 to less than \$20,000	135	266,327
05	\$20,000 to less than \$25,000	138	260,945
06	\$25,000 and over	301	613,234
96	Valid skip	12,056	19,332,756
99	Not stated	1,579	3,309,347
		=====	=====
		15,519	26,212,439

Coverage: Respondents with RESPs

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **AD_Q07A** *Position:* 229 *Length:* 1

Excluding any Registered Retirement Saving Plans (RRSPs), do you or anyone in your family own any of the following financial assets?

Cash savings (from savings or chequing accounts)

		FREQ	WTD
1	Yes	8,992	15,431,455
2	No	5,605	9,036,138
7	Don't know	218	511,846
8	Refusal	303	502,412
9	Not stated	401	730,587
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **AD_Q07B** *Position:* 230 *Length:* 1

Excluding any Registered Retirement Saving Plans (RRSPs), do you or anyone in your family own any of the following financial assets?

Investments (stocks, bonds, term deposits, GICs, Non-RRSP Mutual funds)

		FREQ	WTD
1	Yes	6,193	10,794,912
2	No	8,404	13,672,682
7	Don't know	218	511,846
8	Refusal	303	502,412
9	Not stated	401	730,587
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **AD_Q07C** *Position:* 231 *Length:* 1

Excluding any Registered Retirement Saving Plans (RRSPs), do you or anyone in your family own any of the following financial assets?

Registered disability savings plan

		FREQ	WTD
1	Yes	454	817,505
2	No	14,143	23,650,089
7	Don't know	218	511,846
8	Refusal	303	502,412
9	Not stated	401	730,587
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **AD_Q07D** *Position:* 232 *Length:* 1

Excluding any Registered Retirement Saving Plans (RRSPs), do you or anyone in your family own any of the following financial assets?

Tax free savings plan

		FREQ	WTD
1	Yes	2,046	3,602,483
2	No	12,551	20,865,110
7	Don't know	218	511,846
8	Refusal	303	502,412
9	Not stated	401	730,587
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **AD_Q07E** *Position:* 233 *Length:* 1

Excluding any Registered Retirement Saving Plans (RRSPs), do you or anyone in your family own any of the following financial assets?

Private pensions

		FREQ	WTD
1	Yes	3,144	5,130,723
2	No	11,453	19,336,871
7	Don't know	218	511,846
8	Refusal	303	502,412
9	Not stated	401	730,587
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **AD_Q07F** *Position:* 234 *Length:* 1

Excluding any Registered Retirement Saving Plans (RRSPs), do you or anyone in your family own any of the following financial assets?

Other financial assets

		FREQ	WTD
1	Yes	351	527,613
2	No	14,246	23,939,981
7	Don't know	218	511,846
8	Refusal	303	502,412
9	Not stated	401	730,587
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **AD_Q07G** *Position:* 235 *Length:* 1

Excluding any Registered Retirement Saving Plans (RRSPs), do you or anyone in your family own any of the following financial assets?

None of these assets

		FREQ	WTD
1	Yes	3,858	6,148,499
2	No	10,739	18,319,094
7	Don't know	218	511,846
8	Refusal	303	502,412
9	Not stated	401	730,587
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **AD_G08** *Position:* 236 *Length:* 2

In your estimation, what is the current total value of these financial assets?

		FREQ	WTD
01	Less than \$10,000	1,647	2,656,775
02	\$10,000 to \$29,999	1,335	2,300,317
03	\$30,000 to \$49,999	540	875,462
04	\$50,000 to \$74,999	577	1,030,818
05	\$75,000 to \$99,999	205	357,288
06	\$100,000 and over	1,843	2,987,220
96	Valid skip	3,851	6,131,662
99	Not stated	5,521	9,872,896
		=====	=====
		15,519	26,212,439

Coverage: Respondents with financial assets

Variable Name: **AD_Q09A** *Position:* 238 *Length:* 1

Do you or anyone in your family own any of the following business assets or properties?

Agricultural property, machinery and equipment

		FREQ	WTD
1	Yes	959	1,569,036
2	No	13,930	23,463,803
7	Don't know	59	150,196
8	Refusal	149	275,220
9	Not stated	422	754,185
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **AD_Q09B** *Position:* 239 *Length:* 1

Do you or anyone in your family own any of the following business assets or properties?

Wholly or partially owned business property and assets

		FREQ	WTD
1	Yes	1,377	2,509,884
2	No	13,512	22,522,955
7	Don't know	59	150,196
8	Refusal	149	275,220
9	Not stated	422	754,185
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **AD_Q09C** *Position:* 240 *Length:* 1

Do you or anyone in your family own any of the following business assets or properties?

Copyrights, patents or royalties

		FREQ	WTD
1	Yes	222	419,072
2	No	14,667	24,613,766
7	Don't know	59	150,196
8	Refusal	149	275,220
9	Not stated	422	754,185
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **AD_Q09D** *Position:* 241 *Length:* 1

Do you or anyone in your family own any of the following business assets or properties?

Other business assets or property (properties)

		FREQ	WTD
1	Yes	78	144,780
2	No	14,811	24,888,059
7	Don't know	59	150,196
8	Refusal	149	275,220
9	Not stated	422	754,185
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **AD_Q09E** *Position:* 242 *Length:* 1

Do you or anyone in your family own any of the following business assets or properties?

None of these assets

		FREQ	WTD
1	Yes	12,732	21,249,391
2	No	2,157	3,783,447
7	Don't know	59	150,196
8	Refusal	149	275,220
9	Not stated	422	754,185
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **AD_G10A** *Position:* 243 *Length:* 1

In your estimation, what is the total value of these business assets or properties?

		FREQ	WTD
1	Less than \$100,000	601	1,000,698
2	\$100,000 to less than \$200,000	191	314,613
3	\$200,000 to less than \$300,000	145	278,428
4	\$300,000 to less than \$500,000	141	222,533
5	\$500,000 and more	347	631,881
6	Valid skip	12,732	21,249,391
9	Not stated	1,362	2,514,895
		=====	=====
		15,519	26,212,439

Coverage: Respondents with business assets or properties

Variable Name: **G_ASSETS** *Position:* 244 *Length:* 9

Total assets

Allowed values: 000000000 : 500000000

		FREQ	WTD
000000000 : 012135614	Assets	7,651	12,221,064
999999999	Not stated	7,868	13,991,375
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **AD_Q11A** *Position:* 253 *Length:* 1

Do you or anyone in your family currently have any of the following types of debts or liabilities?

Mortgages (include principal residence and other mortgages)

		FREQ	WTD
1	Yes	6,389	11,891,165
2	No	8,432	12,978,994
7	Don't know	92	228,553
8	Refusal	174	339,304
9	Not stated	432	774,423
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **AD_Q11B** *Position:* 254 *Length:* 1

Do you or anyone in your family currently have any of the following types of debts or liabilities?

Student loans

		FREQ	WTD
1	Yes	1,577	3,318,698
2	No	13,244	21,551,461
7	Don't know	92	228,553
8	Refusal	174	339,304
9	Not stated	432	774,423
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **AD_Q11C** *Position:* 255 *Length:* 1

Do you or anyone in your family currently have any of the following types of debts or liabilities?

Payday loans

		FREQ	WTD
1	Yes	83	158,854
2	No	14,738	24,711,305
7	Don't know	92	228,553
8	Refusal	174	339,304
9	Not stated	432	774,423
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **AD_Q11D** *Position:* 256 *Length:* 1

Do you or anyone in your family currently have any of the following types of debts or liabilities?

Other loans (other than student loans or payday loans)

		FREQ	WTD
1	Yes	3,165	5,435,524
2	No	11,656	19,434,635
7	Don't know	92	228,553
8	Refusal	174	339,304
9	Not stated	432	774,423
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **AD_Q11E** *Position:* 257 *Length:* 1

Do you or anyone in your family currently have any of the following types of debts or liabilities?

Outstanding credit card balances

		FREQ	WTD
1	Yes	4,856	8,246,695
2	No	9,965	16,623,464
7	Don't know	92	228,553
8	Refusal	174	339,304
9	Not stated	432	774,423
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **AD_Q11F** *Position:* 258 *Length:* 1

Do you or anyone in your family currently have any of the following types of debts or liabilities?

Outstanding balances on lines of credit

		FREQ	WTD
1	Yes	3,991	7,055,002
2	No	10,830	17,815,158
7	Don't know	92	228,553
8	Refusal	174	339,304
9	Not stated	432	774,423
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **AD_Q11G** *Position:* 259 *Length:* 1

Do you or anyone in your family currently have any of the following types of debts or liabilities?

Other debts or liabilities

		FREQ	WTD
1	Yes	261	420,918
2	No	14,560	24,449,242
7	Don't know	92	228,553
8	Refusal	174	339,304
9	Not stated	432	774,423
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **AD_Q11H** *Position:* 260 *Length:* 1

Do you or anyone in your family currently have any of the following types of debts or liabilities?

None of these debts or liabilities

		FREQ	WTD
1	Yes	4,782	7,036,758
2	No	10,039	17,833,402
7	Don't know	92	228,553
8	Refusal	174	339,304
9	Not stated	432	774,423
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **AD_G12** *Position:* 261 *Length:* 2

In your estimation, what is the total value of these debts and liabilities?

		FREQ	WTD
01	Less than \$50,000	4,007	6,419,382
02	\$50,000 to \$99,999	1,171	1,940,545
03	\$100,000 to \$149,999	938	1,530,125
04	\$150,000 to \$199,999	668	1,152,686
05	\$200,000 to \$249,999	564	1,097,856
06	\$250,000 or more	868	1,854,037
96	Valid skip	4,782	7,036,758
99	Not stated	2,521	5,181,051
		=====	=====
		15,519	26,212,439

Coverage: Respondents with debts or liabilities

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Section: **Income (IN)**

Variable Name: **IN_Q01A** *Position:* 263 *Length:* 1

In the last 12 months, did you receive any income from...?

... wages or salaries, including commissions, tips and bonuses

		FREQ	WTD
1	Yes	8,538	15,269,677
2	No	6,437	9,963,742
7	Don't know	9	19,650
8	Refusal	72	142,882
9	Not stated	463	816,488
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **IN_Q01B** *Position:* 264 *Length:* 1

In the last 12 months, did you receive any income from...?

... self-employment income, including farm self-employment, business, professional, commission, fishing, and net income from roomers and boarders

		FREQ	WTD
1	Yes	2,385	4,170,700
2	No	12,574	21,027,504
7	Don't know	20	39,032
8	Refusal	71	153,025
9	Not stated	469	822,178
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **IN_Q01C** *Position:* 265 *Length:* 1

In the last 12 months, did you receive any income from...?

... interest, dividends, capital gains or other investment income such as net rental income

		FREQ	WTD
1	Yes	3,292	5,500,061
2	No	11,539	19,505,169
7	Don't know	102	175,635
8	Refusal	111	202,872
9	Not stated	475	828,702
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **IN_Q01D** *Position:* 266 *Length:* 1

In the last 12 months, did you receive any income from...?

... Canada or Quebec Pension Plan (CPP or QPP), Old Age Security (OAS), Guaranteed Income Supplement (GIS) or Spouse's Allowance

		FREQ	WTD
1	Yes	4,158	5,581,380
2	No	10,770	19,582,927
7	Don't know	35	58,663
8	Refusal	78	157,223
9	Not stated	478	832,246
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **IN_Q01E** *Position:* 267 *Length:* 1

In the last 12 months, did you receive any income from...?

... employment insurance benefits

		FREQ	WTD
1	Yes	1,610	2,759,303
2	No	13,319	22,379,825
7	Don't know	28	67,339
8	Refusal	81	168,065
9	Not stated	481	837,906
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **IN_Q01F** *Position:* 268 *Length:* 1

In the last 12 months, did you receive any income from...?

... social assistance and provincial supplements, disability pensions or provincial disability payments

		FREQ	WTD
1	Yes	1,129	1,588,733
2	No	13,791	23,558,997
7	Don't know	34	59,870
8	Refusal	79	157,340
9	Not stated	486	847,499
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **IN_Q01G** *Position:* 269 *Length:* 1

In the last 12 months, did you receive any income from...?

... other government sources such as Child Tax Benefit (including BC family bonus, Quebec allowances for families), Workers' Compensation, Goods and Services Tax Benefit, provincial tax credits, Veterans' pensions

		FREQ	WTD
1	Yes	5,073	8,473,957
2	No	9,815	16,580,082
7	Don't know	60	133,257
8	Refusal	80	167,047
9	Not stated	491	858,097
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **IN_Q01H** *Position:* 270 *Length:* 1

In the last 12 months, did you receive any income from...?

... workplace pensions, RRSP annuities, RRIF withdrawals and RRSP withdrawals

		FREQ	WTD
1	Yes	2,337	3,344,144
2	No	12,535	21,721,533
7	Don't know	65	107,557
8	Refusal	85	165,124
9	Not stated	497	874,081
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **IN_Q01I** *Position:* 271 *Length:* 1

In the last 12 months, did you receive any income from...?

... any other income such as alimony, money from persons outside the household to help pay living expenses, scholarships, research grants, retiring allowance, lottery winnings, educational assistance payments, etc.

		FREQ	WTD
1	Yes	1,244	2,208,201
2	No	13,674	22,928,241
7	Don't know	20	39,296
8	Refusal	81	157,054
9	Not stated	500	879,646
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **IN_D01** *Position:* 272 *Length:* 2

Number of sources of income

		FREQ	WTD
01	Zero sources of income	1,220	2,312,131
02	One source of income	4,590	8,053,434
03	Two sources of income	5,396	8,950,130
04	Three sources of income	3,135	5,051,688
05	Four sources of income	946	1,494,600
06	Five or more sources of income	232	350,456
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **IN_G02** *Position:* 274 *Length:* 2

What is your best estimate of your total personal income, before taxes and deductions, from all sources during the year ending December 31, 2008?

		FREQ	WTD
01	Less than \$20,000	4,453	7,777,287
02	\$20,000 to less than \$40,000	4,362	7,052,467
03	\$40,000 to less than \$60,000	3,041	5,064,104
04	\$60,000 to less than \$80,000	1,788	2,963,997
05	\$80,000 to less than \$100,000	829	1,520,374
06	\$100,000 and more	1,046	1,834,210
		=====	=====
		15,519	26,212,439

Coverage: Respondents with income

Variable Name: **PINCQUIN** *Position:* 276 *Length:* 1

Income quintile - person level

		FREQ	WTD
1	Less than \$13,001 (0 to 20%)	2,822	5,243,315
2	\$13,001 - \$24,999 (21 to 40%)	3,293	5,241,731
3	\$25,000 - \$39,999 (41 to 60%)	3,220	5,244,411
4	\$40,000 - \$62,999 (61 to 80%)	3,164	5,239,821
5	\$63,000 and over (81 to 100%)	3,020	5,243,162
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **PINCDEC** *Position:* 277 *Length:* 2

Income decile - person level

		FREQ	WTD
01	Less than \$8,001 (0 to 10%)	1,266	2,622,234
02	\$8,001 - \$13,000 (11 to 20%)	1,556	2,621,081
03	\$13,001 - \$19,999 (21 to 30%)	1,674	2,621,800
04	\$20,000 - \$24,999 (31 to 40%)	1,619	2,619,932
05	\$25,000 - \$32,999 (41 to 50%)	1,655	2,621,761
06	\$33,000 - \$39,999 (51 to 60%)	1,565	2,622,649
07	\$40,000 - \$49,999 (61 to 70%)	1,614	2,619,182
08	\$50,000 - \$62,999 (71 to 80%)	1,550	2,620,639
09	\$63,000 - \$84,999 (81 to 90%)	1,553	2,621,408
10	\$85,000 and over (91 to 100%)	1,467	2,621,753
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **IN_G04** *Position:* 279 *Length:* 2

What is your best estimate of your total household income, before taxes and deductions, from all sources during the year ending December 31, 2008?

		FREQ	WTD
01	Less than \$25,000	2,816	3,498,480
02	\$25,000 to less than \$50,000	3,661	5,452,503
03	\$50,000 to less than \$75,000	3,162	5,327,293
04	\$75,000 to less than \$100,000	1,949	3,675,679
05	\$100,000 to less than \$125,000	1,592	3,280,812
06	\$125,000 to less than \$150,000	748	1,526,732
07	\$150,000 or more	1,591	3,450,939
		=====	=====
		15,519	26,212,439

Coverage: Respondents with more than one adult in the household

Variable Name: **HINCQUIN** *Position:* 281 *Length:* 1

Income quintile - household level

		FREQ	WTD
1	Less than \$32,001 (0 to 20%)	4,048	5,241,586
2	\$32,001 - \$54,999 (21 to 40%)	3,363	5,243,887
3	\$55,000 - \$79,999 (41 to 60%)	3,034	5,244,356
4	\$80,000 - \$119,999 (61 to 80%)	2,609	5,240,097
5	\$120,000 and over (81 to 100%)	2,465	5,242,513
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **HINCDEC** *Position:* 282 *Length:* 2

Income decile - household level

		FREQ	WTD
01	Less than \$20,001 (0 to 10%)	2,179	2,620,752
02	\$20,001 - \$32,000 (11 to 20%)	1,869	2,620,835
03	\$32,001 - \$42,999 (21 to 30%)	1,749	2,622,999
04	\$43,000 - \$54,999 (31 to 40%)	1,614	2,620,887
05	\$55,000 - \$65,999 (41 to 50%)	1,560	2,621,934
06	\$66,000 - \$79,999 (51 to 60%)	1,474	2,622,423
07	\$80,000 - \$99,999 (61 to 70%)	1,324	2,617,905
08	\$100,000 - \$119,999 (71 to 80%)	1,285	2,622,192
09	\$120,000 - \$149,999 (81 to 90%)	1,236	2,620,256
10	\$150,000 and over (91 to 100%)	1,229	2,622,257
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Section: Financial choices (FC)

Variable Name: **FC_Q01A** *Position:* 284 *Length:* 1

In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products?

Retirement planning

		FREQ	WTD
1	Yes	3,254	5,377,082
2	No	11,619	19,647,495
7	Don't know	26	50,014
8	Refusal	27	52,864
9	Not stated	593	1,084,984
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q01B** *Position:* 285 *Length:* 1

In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products?

Children's education planning

		FREQ	WTD
1	Yes	1,188	2,163,383
2	No	13,685	22,861,194
7	Don't know	26	50,014
8	Refusal	27	52,864
9	Not stated	593	1,084,984
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q01C** *Position:* 286 *Length:* 1

In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products?

Estate planning

		FREQ	WTD
1	Yes	961	1,568,826
2	No	13,912	23,455,751
7	Don't know	26	50,014
8	Refusal	27	52,864
9	Not stated	593	1,084,984
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q01D** *Position:* 287 *Length:* 1

In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products?

Insurance

		FREQ	WTD
1	Yes	2,081	3,767,429
2	No	12,792	21,257,148
7	Don't know	26	50,014
8	Refusal	27	52,864
9	Not stated	593	1,084,984
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q01E** *Position:* 288 *Length:* 1

In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products?

Tax planning

		FREQ	WTD
1	Yes	1,828	3,159,844
2	No	13,045	21,864,733
7	Don't know	26	50,014
8	Refusal	27	52,864
9	Not stated	593	1,084,984
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q01F** *Position:* 289 *Length:* 1

In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products?

General financial planning (saving and investment strategies)

		FREQ	WTD
1	Yes	3,678	6,282,124
2	No	11,195	18,742,453
7	Don't know	26	50,014
8	Refusal	27	52,864
9	Not stated	593	1,084,984
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q01G** *Position:* 290 *Length:* 1

In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products?

Mortgages

		FREQ	WTD
1	Yes	53	93,397
2	No	14,820	24,931,180
7	Don't know	26	50,014
8	Refusal	27	52,864
9	Not stated	593	1,084,984
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Note: Variable FC_Q01G was created during Head Office processing based on answers found in the "Other Specify" category in FC_Q01

Variable Name: **FC_Q01H** *Position:* 291 *Length:* 1

In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products?

Debt management

		FREQ	WTD
1	Yes	15	27,440
2	No	14,858	24,997,137
7	Don't know	26	50,014
8	Refusal	27	52,864
9	Not stated	593	1,084,984
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Note: Variable FC_Q01H was created during Head Office processing based on answers found in the "Other Specify" category in FC_Q01

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q01I** *Position:* 292 *Length:* 1

In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products?

Anything else

		FREQ	WTD
1	Yes	88	133,907
2	No	14,785	24,890,670
7	Don't know	26	50,014
8	Refusal	27	52,864
9	Not stated	593	1,084,984
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q01J** *Position:* 293 *Length:* 1

In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products?

No advice available or couldn't find any advice

		FREQ	WTD
1	Yes	176	308,322
2	No	14,697	24,716,255
7	Don't know	26	50,014
8	Refusal	27	52,864
9	Not stated	593	1,084,984
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q01K** *Position:* 294 *Length:* 1

In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products?

No, did not use any advice

		FREQ	WTD
1	Yes	8,503	14,174,340
2	No	6,370	10,850,236
7	Don't know	26	50,014
8	Refusal	27	52,864
9	Not stated	593	1,084,984
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q02A** *Position:* 295 *Length:* 1

Where did you get your advice?

Accountant

		FREQ	WTD
1	Yes	622	1,096,620
2	No	5,539	9,383,954
6	Valid skip	8,679	14,482,662
7	Don't know	21	40,577
8	Refusal	11	20,104
9	Not stated	647	1,188,521
		=====	=====
		15,519	26,212,439

Coverage: Respondents who made use of financial advice

Note: Variable FC_Q02A was created during Head Office processing based on answers found in FC_Q02

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q02B** *Position:* 296 *Length:* 1

Where did you get your advice?

Lawyer, Notary

		FREQ	WTD
1	Yes	134	213,763
2	No	6,027	10,266,811
6	Valid skip	8,679	14,482,662
7	Don't know	21	40,577
8	Refusal	11	20,104
9	Not stated	647	1,188,521
		=====	=====
		15,519	26,212,439

Coverage: Respondents who made use of financial advice

Note: Variable FC_Q02B was created during Head Office processing based on answers found in FC_Q02

Variable Name: **FC_Q02C** *Position:* 297 *Length:* 1

Where did you get your advice?

Financial advisor, planner

		FREQ	WTD
1	Yes	2,503	4,114,075
2	No	3,658	6,366,500
6	Valid skip	8,679	14,482,662
7	Don't know	21	40,577
8	Refusal	11	20,104
9	Not stated	647	1,188,521
		=====	=====
		15,519	26,212,439

Coverage: Respondents who made use of financial advice

Note: Variable FC_Q02C was created during Head Office processing based on answers found in FC_Q02

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q02D** *Position:* 298 *Length:* 1

Where did you get your advice?

Tax advisor, planner

		FREQ	WTD
1	Yes	77	118,525
2	No	6,084	10,362,049
6	Valid skip	8,679	14,482,662
7	Don't know	21	40,577
8	Refusal	11	20,104
9	Not stated	647	1,188,521
		=====	=====
		15,519	26,212,439

Coverage: Respondents who made use of financial advice

Note: Variable FC_Q02D was created during Head Office processing based on answers found in FC_Q02

Variable Name: **FC_Q02E** *Position:* 299 *Length:* 1

Where did you get your advice?

Credit, Bankruptcy advisor, planner, counsellor

		FREQ	WTD
1	Yes	26	40,255
2	No	6,135	10,440,319
6	Valid skip	8,679	14,482,662
7	Don't know	21	40,577
8	Refusal	11	20,104
9	Not stated	647	1,188,521
		=====	=====
		15,519	26,212,439

Coverage: Respondents who made use of financial advice

Note: Variable FC_Q02E was created during Head Office processing based on answers found in FC_Q02

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q02F** *Position:* 300 *Length:* 1

Where did you get your advice?

Bank, Caisse Populaire Desjardins

		FREQ	WTD
1	Yes	2,496	4,164,805
2	No	3,665	6,315,769
6	Valid skip	8,679	14,482,662
7	Don't know	21	40,577
8	Refusal	11	20,104
9	Not stated	647	1,188,521
		=====	=====
		15,519	26,212,439

Coverage: Respondents who made use of financial advice

Note: Variable FC_Q02F was created during Head Office processing based on answers found in FC_Q02

Variable Name: **FC_Q02G** *Position:* 301 *Length:* 1

Where did you get your advice?

Insurance Company

		FREQ	WTD
1	Yes	518	905,198
2	No	5,643	9,575,376
6	Valid skip	8,679	14,482,662
7	Don't know	21	40,577
8	Refusal	11	20,104
9	Not stated	647	1,188,521
		=====	=====
		15,519	26,212,439

Coverage: Respondents who made use of financial advice

Note: Variable FC_Q02G was created during Head Office processing based on answers found in FC_Q02

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q02H** *Position:* 302 *Length:* 1

Where did you get your advice?

Government institutions

		FREQ	WTD
1	Yes	32	45,174
2	No	6,129	10,435,400
6	Valid skip	8,679	14,482,662
7	Don't know	21	40,577
8	Refusal	11	20,104
9	Not stated	647	1,188,521
		=====	=====
		15,519	26,212,439

Coverage: Respondents who made use of financial advice

Note: Variable FC_Q02H was created during Head Office processing based on answers found in FC_Q02

Variable Name: **FC_Q02I** *Position:* 303 *Length:* 1

Where did you get your advice?

Social associations (church, unions)

		FREQ	WTD
1	Yes	24	50,367
2	No	6,137	10,430,207
6	Valid skip	8,679	14,482,662
7	Don't know	21	40,577
8	Refusal	11	20,104
9	Not stated	647	1,188,521
		=====	=====
		15,519	26,212,439

Coverage: Respondents who made use of financial advice

Note: Variable FC_Q02I was created during Head Office processing based on answers found in FC_Q02

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q02J** *Position:* 304 *Length:* 1

Where did you get your advice?

Work, employer

		FREQ	WTD
1	Yes	193	296,521
2	No	5,968	10,184,053
6	Valid skip	8,679	14,482,662
7	Don't know	21	40,577
8	Refusal	11	20,104
9	Not stated	647	1,188,521
		=====	=====
		15,519	26,212,439

Coverage: Respondents who made use of financial advice

Note: Variable FC_Q02J was created during Head Office processing based on answers found in FC_Q02

Variable Name: **FC_Q02K** *Position:* 305 *Length:* 1

Where did you get your advice?

Internet

		FREQ	WTD
1	Yes	197	355,007
2	No	5,964	10,125,568
6	Valid skip	8,679	14,482,662
7	Don't know	21	40,577
8	Refusal	11	20,104
9	Not stated	647	1,188,521
		=====	=====
		15,519	26,212,439

Coverage: Respondents who made use of financial advice

Note: Variable FC_Q02K was created during Head Office processing based on answers found in FC_Q02

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q02L** *Position:* 306 *Length:* 1

Where did you get your advice?

Media (advertisements, television, radio)

		FREQ	WTD
1	Yes	113	185,530
2	No	6,048	10,295,044
6	Valid skip	8,679	14,482,662
7	Don't know	21	40,577
8	Refusal	11	20,104
9	Not stated	647	1,188,521
		=====	=====
		15,519	26,212,439

Coverage: Respondents who made use of financial advice

Note: Variable FC_Q02L was created during Head Office processing based on answers found in FC_Q02

Variable Name: **FC_Q02M** *Position:* 307 *Length:* 1

Where did you get your advice?

Books, library

		FREQ	WTD
1	Yes	30	44,404
2	No	6,131	10,436,170
6	Valid skip	8,679	14,482,662
7	Don't know	21	40,577
8	Refusal	11	20,104
9	Not stated	647	1,188,521
		=====	=====
		15,519	26,212,439

Coverage: Respondents who made use of financial advice

Note: Variable FC_Q02M was created during Head Office processing based on answers found in FC_Q02

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q02N** *Position:* 308 *Length:* 1

Where did you get your advice?

School, seminars, workshop, trade shows

		FREQ	WTD
1	Yes	115	214,875
2	No	6,046	10,265,699
6	Valid skip	8,679	14,482,662
7	Don't know	21	40,577
8	Refusal	11	20,104
9	Not stated	647	1,188,521
		=====	=====
		15,519	26,212,439

Coverage: Respondents who made use of financial advice

Note: Variable FC_Q02N was created during Head Office processing based on answers found in FC_Q02

Variable Name: **FC_Q02O** *Position:* 309 *Length:* 1

Where did you get your advice?

Friends, family

		FREQ	WTD
1	Yes	521	1,045,288
2	No	5,640	9,435,287
6	Valid skip	8,679	14,482,662
7	Don't know	21	40,577
8	Refusal	11	20,104
9	Not stated	647	1,188,521
		=====	=====
		15,519	26,212,439

Coverage: Respondents who made use of financial advice

Note: Variable FC_Q02O was created during Head Office processing based on answers found in FC_Q02

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q02P** *Position:* 310 *Length:* 1

Where did you get your advice?

Other

		FREQ	WTD
1	Yes	312	509,150
2	No	5,849	9,971,425
6	Valid skip	8,679	14,482,662
7	Don't know	21	40,577
8	Refusal	11	20,104
9	Not stated	647	1,188,521
		=====	=====
		15,519	26,212,439

Coverage: Respondents who made use of financial advice

Note: Variable FC_Q02P was created during Head Office processing based on answers found in FC_Q02

Variable Name: **FC_Q03** *Position:* 311 *Length:* 1

Did you pay for any of this advice?

		FREQ	WTD
1	Yes	1,167	1,980,065
2	No	4,996	8,516,949
6	Valid skip	8,679	14,482,662
7	Don't know	27	39,576
8	Refusal	1	1,911
9	Not stated	649	1,191,275
		=====	=====
		15,519	26,212,439

Coverage: Respondents who made use of financial advice

Variable Name: **FC_Q04A** *Position:* 312 *Length:* 1

People get information about financial investments from many sources. What sources do you feel most influence your decisions about the financial investments you make?

Advertisements

		FREQ	WTD
1	Yes	1,509	2,627,138
2	No	13,251	22,196,313
7	Don't know	111	215,678
8	Refusal	34	54,875
9	Not stated	614	1,118,434
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Canadian Financial Capability Survey, 2009
Public Use Microdata File

Variable Name: **FC_Q04B** *Position:* 313 *Length:* 1

People get information about financial investments from many sources. What sources do you feel most influence your decisions about the financial investments you make?

Magazines

		FREQ	WTD
1	Yes	1,137	2,049,657
2	No	13,623	22,773,794
7	Don't know	111	215,678
8	Refusal	34	54,875
9	Not stated	614	1,118,434
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q04C** *Position:* 314 *Length:* 1

People get information about financial investments from many sources. What sources do you feel most influence your decisions about the financial investments you make?

Newspapers

		FREQ	WTD
1	Yes	2,908	5,143,216
2	No	11,852	19,680,235
7	Don't know	111	215,678
8	Refusal	34	54,875
9	Not stated	614	1,118,434
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q04D** *Position:* 315 *Length:* 1

People get information about financial investments from many sources. What sources do you feel most influence your decisions about the financial investments you make?

Radio or Television

		FREQ	WTD
1	Yes	2,977	5,164,085
2	No	11,783	19,659,366
7	Don't know	111	215,678
8	Refusal	34	54,875
9	Not stated	614	1,118,434
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q04E** *Position:* 316 *Length:* 1

People get information about financial investments from many sources. What sources do you feel most influence your decisions about the financial investments you make?

Internet

		FREQ	WTD
1	Yes	2,958	5,688,444
2	No	11,802	19,135,007
7	Don't know	111	215,678
8	Refusal	34	54,875
9	Not stated	614	1,118,434
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q04F** *Position:* 317 *Length:* 1

People get information about financial investments from many sources. What sources do you feel most influence your decisions about the financial investments you make?

Advice from a Financial Advisor

		FREQ	WTD
1	Yes	7,930	13,282,981
2	No	6,830	11,540,470
7	Don't know	111	215,678
8	Refusal	34	54,875
9	Not stated	614	1,118,434
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q04G** *Position:* 318 *Length:* 1

People get information about financial investments from many sources. What sources do you feel most influence your decisions about the financial investments you make?

Advice from a knowledgeable friend

		FREQ	WTD
1	Yes	6,178	10,752,285
2	No	8,582	14,071,166
7	Don't know	111	215,678
8	Refusal	34	54,875
9	Not stated	614	1,118,434
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q04H** *Position:* 319 *Length:* 1

People get information about financial investments from many sources. What sources do you feel most influence your decisions about the financial investments you make?

Other

		FREQ	WTD
1	Yes	102	174,558
2	No	14,658	24,648,893
7	Don't know	111	215,678
8	Refusal	34	54,875
9	Not stated	614	1,118,434
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q04I** *Position:* 320 *Length:* 1

People get information about financial investments from many sources. What sources do you feel most influence your decisions about the financial investments you make?

None of the above

		FREQ	WTD
1	Yes	2,464	3,789,896
2	No	12,296	21,033,555
7	Don't know	111	215,678
8	Refusal	34	54,875
9	Not stated	614	1,118,434
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q05A** *Position:* 321 *Length:* 1

Are there any things that you personally keep an eye on, such as changes in ...?

...The housing market

		FREQ	WTD
1	Yes	5,979	10,442,249
2	No	8,856	14,503,220
7	Don't know	37	85,779
8	Refusal	14	28,249
9	Not stated	633	1,152,942
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q05B** *Position:* 322 *Length:* 1

Are there any things that you personally keep an eye on, such as changes in ...?

...The stock market

		FREQ	WTD
1	Yes	4,803	8,234,971
2	No	10,032	16,710,497
7	Don't know	37	85,779
8	Refusal	14	28,249
9	Not stated	633	1,152,942
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q05C** *Position:* 323 *Length:* 1

Are there any things that you personally keep an eye on, such as changes in ...?

...The currency (money) market

		FREQ	WTD
1	Yes	4,373	7,555,492
2	No	10,462	17,389,976
7	Don't know	37	85,779
8	Refusal	14	28,249
9	Not stated	633	1,152,942
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q05D** *Position:* 324 *Length:* 1

Are there any things that you personally keep an eye on, such as changes in ...?

...Interest rates

		FREQ	WTD
1	Yes	7,578	12,845,714
2	No	7,257	12,099,754
7	Don't know	37	85,779
8	Refusal	14	28,249
9	Not stated	633	1,152,942
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q05E** *Position:* 325 *Length:* 1

Are there any things that you personally keep an eye on, such as changes in ...?

...Inflation

		FREQ	WTD
1	Yes	6,101	10,127,953
2	No	8,734	14,817,516
7	Don't know	37	85,779
8	Refusal	14	28,249
9	Not stated	633	1,152,942
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q05F** *Position:* 326 *Length:* 1

Are there any things that you personally keep an eye on, such as changes in ...?

...Taxation

		FREQ	WTD
1	Yes	5,828	9,603,829
2	No	9,007	15,341,640
7	Don't know	37	85,779
8	Refusal	14	28,249
9	Not stated	633	1,152,942
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q05G** *Position:* 327 *Length:* 1

Are there any things that you personally keep an eye on, such as changes in ...?

...The job market

		FREQ	WTD
1	Yes	5,118	9,284,066
2	No	9,717	15,661,403
7	Don't know	37	85,779
8	Refusal	14	28,249
9	Not stated	633	1,152,942
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q05H** *Position:* 328 *Length:* 1

Are there any things that you personally keep an eye on, such as changes in ...?

...Pension plans, and benefits

		FREQ	WTD
1	Yes	4,467	7,075,525
2	No	10,368	17,869,944
7	Don't know	37	85,779
8	Refusal	14	28,249
9	Not stated	633	1,152,942
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q05I** *Position:* 329 *Length:* 1

Are there any things that you personally keep an eye on, such as changes in ...?

...Sales of consumer goods and services

		FREQ	WTD
1	Yes	4,907	8,221,812
2	No	9,928	16,723,657
7	Don't know	37	85,779
8	Refusal	14	28,249
9	Not stated	633	1,152,942
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q05J** *Position:* 330 *Length:* 1

Are there any things that you personally keep an eye on, such as changes in ...?

...Other

		FREQ	WTD
1	Yes	588	964,614
2	No	14,247	23,980,855
7	Don't know	37	85,779
8	Refusal	14	28,249
9	Not stated	633	1,152,942
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q05K** *Position:* 331 *Length:* 1

Are there any things that you personally keep an eye on, such as changes in ...?

...None of the above

		FREQ	WTD
1	Yes	3,441	5,623,164
2	No	11,394	19,322,305
7	Don't know	37	85,779
8	Refusal	14	28,249
9	Not stated	633	1,152,942
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q06A** *Position:* 332 *Length:* 1

How do you tend to monitor these things?

Newspapers

		FREQ	WTD
1	Yes	6,398	10,781,039
2	No	4,954	8,479,564
6	Valid skip	3,441	5,623,164
7	Don't know	33	50,649
8	Refusal	2	1,940
9	Not stated	691	1,276,082
		=====	=====
		15,519	26,212,439

Coverage: Respondents who keep an eye on financial markets

Variable Name: **FC_Q06B** *Position:* 333 *Length:* 1

How do you tend to monitor these things?

Financial / business pages in newspapers

		FREQ	WTD
1	Yes	3,633	6,240,250
2	No	7,719	13,020,354
6	Valid skip	3,441	5,623,164
7	Don't know	33	50,649
8	Refusal	2	1,940
9	Not stated	691	1,276,082
		=====	=====
		15,519	26,212,439

Coverage: Respondents who keep an eye on financial markets

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q06C** *Position:* 334 *Length:* 1

How do you tend to monitor these things?

Financial magazines (Forbes, The Economist, Les Affaires)

		FREQ	WTD
1	Yes	1,649	2,994,104
2	No	9,703	16,266,500
6	Valid skip	3,441	5,623,164
7	Don't know	33	50,649
8	Refusal	2	1,940
9	Not stated	691	1,276,082
		=====	=====
		15,519	26,212,439

Coverage: Respondents who keep an eye on financial markets

Variable Name: **FC_Q06D** *Position:* 335 *Length:* 1

How do you tend to monitor these things?

Current event magazines (Maclean's, Actualité, Times, Newsweek)

		FREQ	WTD
1	Yes	1,964	3,358,138
2	No	9,388	15,902,466
6	Valid skip	3,441	5,623,164
7	Don't know	33	50,649
8	Refusal	2	1,940
9	Not stated	691	1,276,082
		=====	=====
		15,519	26,212,439

Coverage: Respondents who keep an eye on financial markets

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q06E** *Position:* 336 *Length:* 1

How do you tend to monitor these things?

Radio and television business and financial programming

		FREQ	WTD
1	Yes	7,463	12,325,630
2	No	3,889	6,934,973
6	Valid skip	3,441	5,623,164
7	Don't know	33	50,649
8	Refusal	2	1,940
9	Not stated	691	1,276,082
		=====	=====
		15,519	26,212,439

Coverage: Respondents who keep an eye on financial markets

Variable Name: **FC_Q06F** *Position:* 337 *Length:* 1

How do you tend to monitor these things?

Internet (email, Web, text messaging, newsfeeds, etc.)

		FREQ	WTD
1	Yes	5,796	10,607,368
2	No	5,556	8,653,235
6	Valid skip	3,441	5,623,164
7	Don't know	33	50,649
8	Refusal	2	1,940
9	Not stated	691	1,276,082
		=====	=====
		15,519	26,212,439

Coverage: Respondents who keep an eye on financial markets

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q06G** *Position:* 338 *Length:* 1

How do you tend to monitor these things?

Financial advisor

		FREQ	WTD
1	Yes	4,221	6,979,777
2	No	7,131	12,280,827
6	Valid skip	3,441	5,623,164
7	Don't know	33	50,649
8	Refusal	2	1,940
9	Not stated	691	1,276,082
		=====	=====
		15,519	26,212,439

Coverage: Respondents who keep an eye on financial markets

Variable Name: **FC_Q06H** *Position:* 339 *Length:* 1

How do you tend to monitor these things?

Other

		FREQ	WTD
1	Yes	1,246	2,054,284
2	No	10,106	17,206,320
6	Valid skip	3,441	5,623,164
7	Don't know	33	50,649
8	Refusal	2	1,940
9	Not stated	691	1,276,082
		=====	=====
		15,519	26,212,439

Coverage: Respondents who keep an eye on financial markets

Variable Name: **FC_Q07A** *Position:* 340 *Length:* 1

Could you please tell me which of the following types of insurances you currently own?

Auto

		FREQ	WTD
1	Yes	12,343	20,733,103
2	No	2,397	4,062,715
7	Don't know	35	64,462
8	Refusal	43	74,706
9	Not stated	701	1,277,453
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q07B** *Position:* 341 *Length:* 1

Could you please tell me which of the following types of insurances you currently own?

Life

		FREQ	WTD
1	Yes	9,828	16,509,819
2	No	4,912	8,285,999
7	Don't know	35	64,462
8	Refusal	43	74,706
9	Not stated	701	1,277,453
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q07C** *Position:* 342 *Length:* 1

Could you please tell me which of the following types of insurances you currently own?

Disability

		FREQ	WTD
1	Yes	5,590	9,201,344
2	No	9,150	15,594,473
7	Don't know	35	64,462
8	Refusal	43	74,706
9	Not stated	701	1,277,453
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q07D** *Position:* 343 *Length:* 1

Could you please tell me which of the following types of insurances you currently own?

Loss of income (e.g. payment protection insurance)

		FREQ	WTD
1	Yes	3,198	5,311,521
2	No	11,542	19,484,297
7	Don't know	35	64,462
8	Refusal	43	74,706
9	Not stated	701	1,277,453
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q07E** *Position:* 344 *Length:* 1

Could you please tell me which of the following types of insurances you currently own?

Property (home)

		FREQ	WTD
1	Yes	10,256	16,612,549
2	No	4,484	8,183,268
7	Don't know	35	64,462
8	Refusal	43	74,706
9	Not stated	701	1,277,453
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q07F** *Position:* 345 *Length:* 1

Could you please tell me which of the following types of insurances you currently own?

Renters (content)

		FREQ	WTD
1	Yes	2,184	3,370,187
2	No	12,556	21,425,631
7	Don't know	35	64,462
8	Refusal	43	74,706
9	Not stated	701	1,277,453
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q07G** *Position:* 346 *Length:* 1

Could you please tell me which of the following types of insurances you currently own?

Travel

		FREQ	WTD
1	Yes	3,881	6,546,298
2	No	10,859	18,249,520
7	Don't know	35	64,462
8	Refusal	43	74,706
9	Not stated	701	1,277,453
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q07H** *Position:* 347 *Length:* 1

Could you please tell me which of the following types of insurances you currently own?

Other

		FREQ	WTD
1	Yes	272	402,275
2	No	14,468	24,393,543
7	Don't know	35	64,462
8	Refusal	43	74,706
9	Not stated	701	1,277,453
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q07I** *Position:* 348 *Length:* 1

Could you please tell me which of the following types of insurances you currently own?

None of the above

		FREQ	WTD
1	Yes	996	1,945,769
2	No	13,744	22,850,049
7	Don't know	35	64,462
8	Refusal	43	74,706
9	Not stated	701	1,277,453
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q08** *Position:* 349 *Length:* 1

Do you have all your insurance policies with one company?

		FREQ	WTD
1	Yes	4,549	7,359,750
2	No	7,564	12,519,066
6	Valid skip	2,470	4,568,870
7	Don't know	145	329,238
8	Refusal	8	11,929
9	Not stated	783	1,423,586
		=====	=====
		15,519	26,212,439

Coverage: Respondents with more than one type of insurance

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q09** *Position:* 350 *Length:* 1

Do you currently have a will?

		FREQ	WTD
1	Yes	7,640	11,610,765
2	No	7,101	13,193,266
7	Don't know	29	58,552
8	Refusal	39	60,688
9	Not stated	710	1,289,169
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q10** *Position:* 351 *Length:* 1

Do you currently have powers of attorney drawn up for your household?

		FREQ	WTD
1	Yes	5,880	9,223,420
2	No	8,617	15,013,124
7	Don't know	261	598,939
8	Refusal	49	82,074
9	Not stated	712	1,294,881
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **FC_Q11** *Position:* 352 *Length:* 1

When did you personally last request a credit report from Equifax, Trans Union of Canada or Northern Credit Bureau (Experian) to verify your credit history?

		FREQ	WTD
1	Within the last 12 months	1,656	2,900,932
2	Within the last 5 years	1,813	3,152,927
3	Within the last decade	489	789,888
4	More than 10 years ago	450	709,056
5	Never	10,150	16,933,473
7	Don't know	196	334,712
8	Refusal	46	81,694
9	Not stated	719	1,309,758
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **FC_Q12** *Position:* 353 *Length:* 1

Have you ever found an error in any of the information presented on your personal consumer credit report?

		FREQ	WTD
1	Yes	907	1,518,870
2	No	3,408	5,858,262
6	Valid skip	10,150	16,933,473
7	Don't know	90	168,312
8	Refusal	1	523
9	Not stated	963	1,732,999
		=====	=====
		15,519	26,212,439

Coverage: Respondents who have verified their credit history

Section: Subjective personal assessment (SA)

Variable Name: **SA_Q01** *Position:* 354 *Length:* 1

How would you rate your level of financial knowledge?

		FREQ	WTD
1	Very knowledgeable	983	1,516,264
2	Knowledgeable	4,526	7,459,457
3	Fairly knowledgeable	6,489	10,993,315
4	Not very knowledgeable	2,615	4,591,923
7	Don't know	112	163,577
8	Refusal	34	66,416
9	Not stated	760	1,421,487
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
Public Use Microdata File**

Variable Name: **SA_Q02** *Position:* 355 *Length:* 1

How would you rate yourself on each of the following areas of financial management...?

... keeping track of money

		FREQ	WTD
1	Very good	5,165	8,105,705
2	Good	5,296	9,067,462
3	Fairly good	3,275	5,728,805
4	Not very good	922	1,699,456
7	Don't know	67	129,893
8	Refusal	29	54,570
9	Not stated	765	1,426,548
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **SA_Q03** *Position:* 356 *Length:* 1

How would you rate yourself on each of the following areas of financial management...?

... making ends meet

		FREQ	WTD
1	Very good	6,668	10,704,650
2	Good	5,118	8,853,574
3	Fairly good	2,370	4,176,320
4	Not very good	489	833,791
7	Don't know	81	165,301
8	Refusal	28	52,255
9	Not stated	765	1,426,548
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
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Variable Name: **SA_Q04** *Position:* 357 *Length:* 1

How would you rate yourself on each of the following areas of financial management...?

... shop around to get the best financial product such as loans or insurance rates

		FREQ	WTD
1	Very good	4,005	6,720,435
2	Good	5,147	8,755,333
3	Fairly good	2,795	4,785,257
4	Not very good	1,975	3,341,746
7	Don't know	702	1,010,880
8	Refusal	122	157,198
9	Not stated	773	1,441,590
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **SA_Q05** *Position:* 358 *Length:* 1

How would you rate yourself on each of the following areas of financial management...?

... staying informed on financial issues

		FREQ	WTD
1	Very good	2,178	3,473,357
2	Good	5,122	8,678,594
3	Fairly good	4,422	7,521,970
4	Not very good	2,784	4,734,440
7	Don't know	194	286,126
8	Refusal	45	75,651
9	Not stated	774	1,442,301
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **SA_Q06** *Position:* 359 *Length:* 1

Have you ever made a financial decision that you later regretted?

		FREQ	WTD
1	Yes	6,654	11,056,382
2	No	7,955	13,461,115
7	Don't know	95	176,271
8	Refusal	37	66,926
9	Not stated	778	1,451,745
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
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Variable Name: **SA_Q07** *Position:* 360 *Length:* 1

Please tell me if you agree or disagree with the following statements.

I enjoy dealing with financial matters.

		FREQ	WTD
1	Agree	6,156	10,531,346
2	Disagree	8,330	13,831,781
7	Don't know	208	315,636
8	Refusal	40	72,671
9	Not stated	785	1,461,004
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **SA_Q08** *Position:* 361 *Length:* 1

Please tell me if you agree or disagree with the following statements.

I tend to trust professional financial advisers and accept what they recommend.

		FREQ	WTD
1	Agree	8,652	14,587,632
2	Disagree	5,457	9,157,937
7	Don't know	568	910,354
8	Refusal	56	94,339
9	Not stated	786	1,462,176
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **SA_Q09** *Position:* 362 *Length:* 1

Please tell me if you agree or disagree with the following statements.

I frequently get financial advice from my friends and family.

		FREQ	WTD
1	Agree	6,423	11,571,920
2	Disagree	8,184	12,944,726
7	Don't know	88	159,745
8	Refusal	37	72,803
9	Not stated	787	1,463,244
		=====	=====
		15,519	26,212,439

Coverage: All respondents

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Variable Name: **SA_Q10** *Position:* 363 *Length:* 1

Please tell me if you agree or disagree with the following statements.

I've got a clear idea of the sorts of financial products that I need.

		FREQ	WTD
1	Agree	11,284	18,530,197
2	Disagree	3,130	5,675,872
7	Don't know	273	462,340
8	Refusal	43	79,054
9	Not stated	789	1,464,976
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **SA_Q11** *Position:* 364 *Length:* 1

Please tell me if you agree or disagree with the following statements.

I keep a close personal watch on my financial affairs.

		FREQ	WTD
1	Agree	12,508	20,790,950
2	Disagree	2,084	3,714,034
7	Don't know	96	165,134
8	Refusal	39	73,536
9	Not stated	792	1,468,785
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **SA_Q12** *Position:* 365 *Length:* 1

Please tell me if you agree or disagree with the following statements.

I know enough about investments to choose ones that are suitable for my circumstances.

		FREQ	WTD
1	Agree	8,206	13,591,475
2	Disagree	6,112	10,486,164
7	Don't know	346	556,751
8	Refusal	62	103,801
9	Not stated	793	1,474,248
		=====	=====
		15,519	26,212,439

Coverage: All respondents

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Variable Name: **SA_Q13** *Position:* 366 *Length:* 1

Please tell me if you agree or disagree with the following statements.

I always research my choices thoroughly before making any financial decisions.

		FREQ	WTD
1	Agree	10,931	18,583,414
2	Disagree	3,517	5,723,865
7	Don't know	228	346,582
8	Refusal	50	84,330
9	Not stated	793	1,474,248
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **SA_Q14** *Position:* 367 *Length:* 1

Please tell me if you agree or disagree with the following statements.

I always consult my family/spouse before making any important financial decisions.

		FREQ	WTD
1	Agree	10,639	19,359,591
2	Disagree	3,955	5,137,569
7	Don't know	80	149,537
8	Refusal	49	87,659
9	Not stated	796	1,478,082
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Section: Objective personal assessment (OA)

Variable Name: **OA_Q01** *Position:* 368 *Length:* 1

If the inflation rate is 5% and the interest rate you get on your savings is 3%, will your savings have at least as much buying power in a year's time?

		FREQ	WTD
1	Yes	1,687	3,080,109
2	No	9,577	15,955,910
7	Don't know	3,335	5,469,126
8	Refusal	89	161,755
9	Not stated	831	1,545,538
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
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Variable Name: **OA_Q02** *Position:* 369 *Length:* 1

A credit report is...?

		FREQ	WTD
1	A list of your financial assets and liabilities	4,167	6,947,685
2	A monthly credit card statement	1,008	1,734,163
3	A loan and bill payment history	6,183	10,495,656
4	A credit line with a financial institution	1,062	1,868,197
7	Don't know	2,151	3,412,561
8	Refusal	106	196,538
9	Not stated	842	1,557,640
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **OA_Q03** *Position:* 370 *Length:* 1

Who insures your stocks in the stock market?

		FREQ	WTD
1	The National Deposit Insurance Corporation	986	1,746,055
2	The Securities and Exchange Commission	2,249	4,077,427
3	The Bank of Canada	2,144	3,693,582
4	No one	5,108	8,500,511
7	Don't know	4,063	6,417,056
8	Refusal	124	211,985
9	Not stated	845	1,565,821
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **OA_Q04** *Position:* 371 *Length:* 1

True or false.

By using unit pricing at the grocery store, you can easily compare the cost of any brand and any package size.

		FREQ	WTD
1	True	10,643	17,830,246
2	False	2,670	4,593,080
7	Don't know	1,260	2,036,951
8	Refusal	97	180,181
9	Not stated	849	1,571,980
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
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Variable Name: **OA_Q05** *Position:* 372 *Length:* 1

If each of the following persons had the same amount of take home pay, who would need the greatest amount of life insurance?

		FREQ	WTD
1	A young single woman with two young children	11,496	19,017,510
2	A young single woman without children	236	422,687
3	An elderly retired man, with a wife who is also retired	1,385	2,530,874
4	A young married man without children	404	765,617
7	Don't know	1,028	1,687,023
8	Refusal	118	211,448
9	Not stated	852	1,577,280
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **OA_Q06** *Position:* 373 *Length:* 1

If you had a savings account at a bank, which of the following statements would be correct concerning the interest that you would earn on this account?

		FREQ	WTD
1	Sales tax may be charged on the interest that you earn	778	1,468,934
2	You cannot earn interest until you pass your 18th birthday	374	714,459
3	Earnings from savings account interest may not be taxed	1,864	3,198,169
4	Income tax may be charged on the interest if your income is high enough	8,871	14,706,489
7	Don't know	2,643	4,307,197
8	Refusal	133	234,256
9	Not stated	856	1,582,935
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
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Variable Name: **OA_Q07** *Position:* 374 *Length:* 1

Inflation can cause difficulty in many ways. Which group would have the greatest problem during periods of high inflation that lasts several years?

		FREQ	WTD
1	Young working couples with no children	399	736,146
2	Young working couples with children	4,212	7,278,781
3	Older, working couples saving for retirement	833	1,536,874
4	Older people living on fixed retirement income	8,027	13,051,779
7	Don't know	1,052	1,780,419
8	Refusal	135	231,271
9	Not stated	861	1,597,168
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **OA_Q08** *Position:* 375 *Length:* 1

Lindsay has saved \$12,000 for her university expenses by working part- time. Her plan is to start university next year and she needs all of the money she saved. Which of the following is the safest place for her university money?

		FREQ	WTD
1	Corporate bonds	1,010	1,648,016
2	Mutual Funds	1,766	3,044,547
3	A bank savings account	9,280	15,732,743
4	Locked in a safe at home	866	1,385,553
5	Stocks	297	520,448
7	Don't know	1,288	2,017,335
8	Refusal	142	244,915
9	Not stated	870	1,618,883
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
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Variable Name: **OA_Q09** *Position:* 376 *Length:* 1

Which of the following types of investment would best protect the purchasing power of a family's savings in the event of a sudden increase in inflation?

		FREQ	WTD
1	A twenty-five year corporate bond	773	1,342,322
2	A house financed with a fixed-rate mortgage	5,476	9,291,967
3	A 10-year bond issued by a corporation	705	1,274,028
4	A certificate of deposit at a bank	3,517	6,018,763
7	Don't know	4,014	6,390,070
8	Refusal	159	267,034
9	Not stated	875	1,628,255
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **OA_Q10** *Position:* 377 *Length:* 1

Under which of the following circumstances would it be financially beneficial to borrow money to buy something now and repay it with future income?

		FREQ	WTD
1	When something goes on sale	4,300	7,020,505
2	When the interest on the loan is greater than the interest obtained from a savings account	1,665	2,956,629
3	When buying something on credit allows someone to get a much better paying job	3,506	6,216,015
4	It is always more beneficial to borrow money to buy something now and repay it with future income	1,283	2,254,206
7	Don't know	3,595	5,673,190
8	Refusal	289	453,697
9	Not stated	881	1,638,197
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
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Variable Name: **OA_Q11** *Position:* 378 *Length:* 1

Which of the following statements is not correct about most ATM (Automated Teller Machine) cards?

		FREQ	WTD
1	You can get cash anywhere in the world with no fee	10,241	17,548,932
2	You must have a bank account to have an ATM card	1,356	2,134,108
3	You can generally get cash 24 hours-a-day	678	1,151,200
4	You can generally obtain information concerning your bank balance at an ATM machine	887	1,469,581
7	Don't know	1,305	1,996,191
8	Refusal	170	273,304
9	Not stated	882	1,639,124
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **OA_Q12** *Position:* 379 *Length:* 1

Which of the following can hurt your credit rating?

		FREQ	WTD
1	Making late payments on loans and debts	12,945	21,707,551
2	Staying in one job too long	94	171,727
3	Living in the same location too long	68	125,268
4	Using your credit card frequently for purchases	720	1,200,464
7	Don't know	645	1,105,817
8	Refusal	165	262,488
9	Not stated	882	1,639,124
		=====	=====
		15,519	26,212,439

Coverage: All respondents

**Canadian Financial Capability Survey, 2009
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Variable Name: **OA_Q13** *Position:* 380 *Length:* 1

What can affect the amount of interest that you would pay on a loan?

		FREQ	WTD
1	Your credit rating	1,114	1,834,374
2	How much you borrow	415	674,415
3	How long you take to repay the loan	1,967	3,326,716
4	All of the above	10,129	17,109,897
7	Don't know	833	1,343,194
8	Refusal	179	284,719
9	Not stated	882	1,639,124
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Variable Name: **OA_Q14** *Position:* 381 *Length:* 1

Which of the following will help lower the cost of a house?

		FREQ	WTD
1	Paying off the mortgage over a long period of time	362	674,307
2	Agreeing to pay the current rate of interest on the mortgage for as many years as possible	277	489,198
3	Making a larger down payment at the time of purchase	12,677	21,169,266
4	Making a smaller down payment at the time of purchase	260	487,129
7	Don't know	886	1,473,408
8	Refusal	173	277,555
9	Not stated	884	1,641,576
		=====	=====
		15,519	26,212,439

Coverage: All respondents

Section: Weighting variable (WT)

Variable Name: **WTPP** *Position:* 382 *Length:* 12.4

Public use microdata file, survey weight of a person

Coverage: All respondents

Note: Physical decimal present in eighth position.

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T		WTPP.....	145
Tenure	42		