

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

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**TABLE OF CONTENTS**

Demography .....	1
Labour force.....	4
Ongoing expenses .....	6
Financial management.....	12
Major expenses.....	15
Postsecondary education funding .....	20
Retirement planning.....	23
Assets and debts .....	27
Income .....	31
Financial choices .....	34
Subjective personal assessment.....	38
Objective personal assessment .....	42

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**Section: Demography (DM)**

**DM\_BEG** Beginning of section.

**DM\_R01** **I'd like to ask you some questions about your background and your education.**

**DM\_Q01** **What is the language that you first learned at home in childhood and still understand?**

INTERVIEWER: Mark all that apply. Accept multiple responses only if languages were learned at the same time.

- 1 English
- 2 French
- 3 Other  
DK, RF

Default: (Go to DM\_Q03)

Coverage: *All respondents*

**DM\_Q02** **What is your current marital status?**

- 01 Married
- 02 Living with partner (common-law)
- 03 Separated
- 04 Divorced
- 05 Widowed
- 06 Single (never married)  
DK, RF

Coverage: *No respondents. This question is asked within the Roster*

**DM\_Q03** **Were you born in Canada?**

- 1 Yes.....(Go to DM\_Q06)
- 2 No  
DK, RF

Coverage: *All respondents*

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

- DM\_Q04**      **What is your current immigration status?**
- 01      Canadian citizen by birth (or born to Canadian parents abroad)
  - 02      Canadian citizen by naturalization (i.e. have taken the oath of citizenship)
  - 03      Landed immigrant or permanent resident
  - 04      Refugee claimant
  - 05      Visitor, student or worker visa
  - 06      Other - Specify..... (Go to DM\_S04)  
DK, RF

Default:      (Go to DM\_Q05)

Coverage:      *Respondents born outside Canada*

- DM\_S04**      What is your current immigration status?

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

- DM\_Q05**      **In what year did you first immigrate or move to Canada?**

\_\_\_\_(4 spaces)      [Min: 1889 Max: 2009]

DK, RF

Coverage:      *Respondents born outside Canada*

- DM\_Q06**      **Are you an Aboriginal person?**

- 1      Yes
- 2      No .....(Go to DM\_Q08)
- DK, RF .....(Go to DM\_Q08)

Coverage:      *All respondents*

- DM\_Q07**      **Are you a First Nations member (North American Indian), Métis or Inuk (Inuit)?**

INTERVIEWER: If the respondent answers Eskimo, code Inuk.

- 1      Yes, First Nations
- 2      Yes, Métis
- 3      Yes, Inuk
- 4      No  
DK, RF

Coverage:      *Respondents who are an aboriginal person (DM\_Q06=1)*

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**DM\_Q08      What is the highest level of schooling that you have ever attained?**

INTERVIEWER: Read categories to respondent.

- 01      Less than a high school diploma
- 02      High school diploma or equivalent
- 03      Some college, trade, vocational or technical school, CEGEP, or university without a certificate, diploma or degree
- 04      College, trade, vocational or technical school, CEGEP, certificate or diploma
- 05      University undergraduate degree
- 06      University graduate degree (including professional degrees)  
DK, RF

*Coverage:*      *All respondents*

**DM\_Q09      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?**

INTERVIEWER: For example, retirement planning courses, general economics courses, accounting courses, or any other courses in home or business management.

- 1      Yes
- 2      No .....(Go to DM\_Q11)  
DK, RF .....(Go to DM\_Q11)

*Coverage:*      *All respondents*

**DM\_Q10      Was this course for...?**

INTERVIEWER: Read categories to respondent.

- 1      Work, professional development
- 2      Personal interest
- 3      Both  
DK, RF

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

**DM\_Q11      Do you currently have an internet connection at home?**

- 1      Yes
- 2      No  
DK, RF

*Coverage:*      *All respondents*

**DM\_Q12      What are the first three characters of your postal code?**

\_\_\_\_\_(3 spaces)  
DK, RF

*Coverage:*      *All respondents*

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**DM\_END** End of Section.

**Section: Labour force (LF)**

**LF\_BEG** Beginning of section.

**LF\_R01** I would now like to ask you a few questions about your employment status.

**LF\_Q01** Are you now?

INTERVIEWER: Read categories to respondent. If the respondent works while attending school, select the primary activity, that is, the activity where the respondent spends the most time.

- 01 Employed..... (Go to LF\_Q04)
- 02 Self-employed..... (Go to LF\_Q04)
- 03 Not working and looking for work
- 04 Not working and not looking for work
- 05 Retired
- 06 A student (including work programs)
- 07 Doing unpaid household work
- 08 Other - Specify.....(Go to LF\_S01)  
DK, RF

Default: (Go to LF\_Q02)

Coverage: All respondents

**LF\_S01** Are you now...

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

**LF\_Q02** 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.**

- 1 Yes..... (Go to LF\_Q04)
- 2 No  
DK, RF

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

**LF\_C03** If LF\_Q01 = 5 and LF\_Q02 = 2 ..... (Go to LF\_Q03)  
Otherwise, (including DK and RF).....(Go to LF\_C05)

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**LF\_Q03      What kind of work did you do in your main job before your retirement?**

INTERVIEWER: If necessary, add: Please give a full description or indicate an occupational title, for example, office clerk, machine operator, computer programmer.

\_\_\_\_\_(80 spaces)  
DK, RF

Default:            (Go to LF\_C05)

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

**LF\_Q04      What kind of work are you doing at this job?**

INTERVIEWER: If necessary, add: Please give a full description or indicate an occupational title, for example, office clerk, machine operator, computer programmer.

\_\_\_\_\_(80 spaces)  
DK, RF

Coverage:          *Respondents that are currently working or have worked at a job or business in the past 12 months*

**LF\_C05**      If MSNC = Married or Living in common-law..... (Go to LF\_Q05)  
                  Otherwise.....(Go to LF\_END)

**LF\_R05      I would now like to ask you a few questions about your spouse/partner's employment status.**

**LF\_Q05      What is your spouse/partner's current work situation? Is your spouse/partner now?**

INTERVIEWER: Read categories to respondent. If the respondent works while attending school, select the primary activity, that is, the activity where the respondent spends the most time.

- 01            Employed..... (Go to LF\_Q07)
- 02            Self-employed..... (Go to LF\_Q07)
- 03            Not working and looking for work
- 04            Not working and not looking for work
- 05            Retired
- 06            A student (including work programs)
- 07            Doing unpaid household work
- 08            Other - Specify.....(Go to LF\_S05)  
                  DK, RF

Default:            (Go to LF\_Q06)

Coverage:          *Respondents with a spouse or partner*

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

- LF\_S05**      What is your spouse/partner's current work situation?  
  
                  INTERVIEWER: Specify.  
  
                  \_\_\_\_(80 spaces)
- LF\_Q06**      **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.**
- 1                Yes  
2                No .....(Go to LF\_END)  
                  DK, RF .....(Go to LF\_END)
- Note:                Respondents with a spouse or partner that is currently not working, retired, students or doing unpaid work
- LF\_Q07**      **What kind of work is your spouse/partner doing at this job?**  
  
                  INTERVIEWER: If necessary, add: Please give a full description or indicate an occupational title, for example, office clerk, machine operator, computer programmer.  
  
                  \_\_\_\_(80 spaces)  
                  DK, RF
- Coverage:                *Respondents with a spouse or partner that is currently working or have worked at a job or business in the past 12 months*
- LF\_END**      End of section.
- Section:        Ongoing expenses (OE)**
- OE\_BEG**      Beginning of section.
- OE\_R01**      **The following section of the questionnaire will deal with the day-to- day financial management of your household.**

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**OE\_Q01 Overall, who in the household is mainly responsible for making sure that the regular ongoing bills are paid and other financial commitments are met?**

INTERVIEWER: If necessary, read: This is the person who makes sure the bills get paid, not necessarily the person whose money is used.  
For instance, the person who pays the rent, mortgage, property taxes, electricity and other ongoing bills.

Read categories to respondent.

- 01 Mainly you
  - 02 Mainly your spouse/partner
  - 03 You share the responsibility equally with your spouse/partner or someone else in the household
  - 04 Mainly someone else in the household
  - 05 Nobody in particular
  - 06 Someone outside of the household
- DK, RF

Coverage: All respondents

**OE\_Q02A How many personal chequing or savings accounts do you currently have with a bank, credit union or trust company?**

INTERVIEWER: Please exclude any investment accounts, (RESP, RRSP, BONDS) and line of credit accounts or any accounts held jointly with someone else.

\_\_\_\_(2 spaces) [Min: 0 Max: 95]  
DK, RF

Coverage: All respondents

**OE\_Q02B How many joint chequing or savings accounts, that is to say, accounts that are shared with someone else, do you currently have with a bank, credit union or trust company?**

INTERVIEWER: Please exclude any investment accounts, (RESP, RRSP, BONDS) and line of credit accounts or any personal accounts that are not shared with anyone else.

\_\_\_\_(2 spaces) [Min: 0 Max: 95]  
DK, RF

Coverage: All respondents

**OE\_C03** If TotalAccounts > 0..... (Go to OE\_Q03)  
Otherwise.....(Go to OE\_C04)



**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**OE\_Q03      With how many different institutions do you have these accounts?**

\_\_\_\_(2 spaces)      [Min: 1 Max: 95]  
DK, RF

*Coverage:      Respondents with one or more accounts*

**OE\_C04**      If TotalAccounts > 0..... (Go to OE\_Q04)  
Otherwise..... (Go to OE\_Q06)

**OE\_Q04      How do you typically check the balance for your account or accounts?**

INTERVIEWER: Mark all that apply.

- 01      I check the bank statement sent in the mail
- 02      I check the statement online (internet banking)
- 03      I check through telephone banking
- 04      I call the bank and ask for my balance
- 05      I ask for my balance, statement or update my bankbook at a  
bank branch
- 06      I ask for my balance, statement or update my bankbook at an  
ATM/cash machine
- 07      I receive a text message from the bank
- 08      I never check  
DK, RF

*Coverage:      Respondents with one or more accounts*

**OE\_C05**      If OE\_Q04 = 8..... (Go to OE\_Q06)  
Otherwise..... (Go to OE\_Q05)

**OE\_Q05      How often do you usually check your account balance(s)?**

- 01      Daily
- 02      Weekly
- 03      Every two weeks
- 04      Monthly
- 05      Yearly
- 06      Never  
DK, RF

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

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**OE\_Q06**      **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.**

INTERVIEWER: If necessary, please add: This would include VISA, Mastercard, American Express, Diners Club/En Route, gas station or retail store cards.

- 1            Yes
- 2            No
- DK, RF

*Coverage:*      *All respondents*

**OE\_Q07**      **When you need to get some cash, do you usually?**

INTERVIEWER: Read categories to respondent.

- 01            Use your debit or bankcard at your own financial institutions' cash machine
- 02            Use your debit or bankcard at another financial institutions' cash machine
- 03            Use your debit or bankcard at a non-bank cash machine
- 04            Cash a cheque from your own account
- 05            Use a credit card to get a cash advance
- 06            Go to the bank and make a withdrawal
- 07            Ask for cash back when making a purchase at a store or supermarket
- 08            Get paid in cash everyday
- 09            Do something else
- 10            Never use cash
- DK, RF

*Coverage:*      *All respondents*

**OE\_Q08**      **How do you usually pay for your day-to-day purchases?**

INTERVIEWER: Read categories to respondent.

- 1            With cash
- 2            With a debit card (bankcard)
- 3            With a credit card
- 4            Other
- DK, RF

*Coverage:*      *All respondents*

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**OE\_Q09**      **Which of the following methods best describes how you usually pay your bills?**

INTERVIEWER: Read categories to respondent. Mark only one.

- 01      At an automatic teller machine (ATM)
- 02      At a bank teller
- 03      By telephone banking
- 04      By internet banking
- 05      By cheque through the mail
- 06      By preauthorized withdrawals from an account
- 07      By preauthorized payments on a credit card
- 08      In person with cash
- 09      Other  
DK, RF

Coverage:      *All respondents*

**OE\_C10**      If OE\_Q08 = 3 or OE\_Q09 = 07 ..... (Go to OE\_Q10)  
Otherwise..... (Go to OE\_Q11)

**OE\_Q10**      **Can you tell me why you use a credit card to pay for your bills or day-to-day purchases?**

- 1      To collect reward points (e.g. loyalty program)
- 2      Short of money, no choice
- 3      Convenience, accounting purposes
- 4      To build my credit rating
- 5      Other  
DK, RF

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

**OE\_Q11**      **Do you have a household budget?**

- 1      Yes
- 2      No ..... (Go to OE\_Q13)  
DK, RF ..... (Go to OE\_Q13)

Coverage:      *All respondents*

**OE\_Q12**      **How often do you stay within your budget?**

INTERVIEWER: Read categories to respondent.

- 1      Always
- 2      Usually
- 3      Rarely
- 4      Never  
DK, RF

Coverage:      *Respondents with a household budget*

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**OE\_Q13**      **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.?**

INTERVIEWER: Read categories to respondent.

- 1            Under \$2,000
  - 2            \$2,000 to less than \$4,000
  - 3            \$4,000 to less than \$6,000
  - 4            \$6,000 to less than \$8,000
  - 5            \$8,000 or over
- DK, RF

*Coverage:*      *All respondents*

**OE\_Q14**      **Thinking about the last 12 months, were you ever behind two or more consecutive months in paying a bill?**

- 1            Yes
  - 2            No
- DK, RF

*Coverage:*      *All respondents*

**OE\_Q15**      **Still thinking about the last 12 months, were you ever behind two or more consecutive months in paying your rent or mortgage?**

- 1            Yes
  - 2            No
- DK, RF

*Coverage:*      *All respondents*

**OE\_Q16**      **In that same time period, were you ever behind two or more consecutive months making a loan payment?**

- 1            Yes
  - 2            No
- DK, RF

*Coverage:*      *All respondents*

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**OE\_Q17**      **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?**

INTERVIEWER: Read categories to respondent.

- 1            Keeping up with all bills and commitments without any problems
- 2            Keeping up with all bills and commitments, but it is sometimes a struggle
- 3            Having real financial problems and falling behind with bills or credit commitments ..... (Go to OE\_Q18)
- 4            Don't have any bills or credit commitments  
              DK, RF

Default:        (Go to OE\_END)

Coverage:      *All respondents*

**OE\_Q18**      **What do you do when you run out of money?**

INTERVIEWER: Probe with: Do you take any other measures? Mark up to three responses.

- 01           Borrow from family or friends
- 02           Cut back spending, do without
- 03           Use authorized, arranged overdraft, line of credit
- 04           Use unauthorized overdraft
- 05           Use credit card for a cash advance
- 06           Take out a personal loan from a financial institution
- 07           Take out a payday loan
- 08           Draw money out of savings or transfer savings into current account
- 09           Do overtime, earn extra money
- 10           Sell or pawn something
- 11           Depends on amount needed; it varies too much to say
- 12           Other  
              DK, RF

Coverage:      *Respondents having real financial problems*

**OE\_END**      End of section.

**Section:**      **Financial management (FM)**

**FM\_BEG**      Beginning of section

**FM\_R01**      **This next section will ask a few questions about how you manage unexpected expenditures.**

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**FM\_Q01 Overall, who is mainly responsible for making financial investment and planning decisions on behalf of the family?**

INTERVIEWER: If necessary, add: This is the person who makes sure the planning and investing is done, not necessarily the person whose money is used.

Read categories to respondent.

- 01 Mainly you
- 02 Mainly your spouse/partner
- 03 You share the responsibility equally with your spouse/partner or someone else in the household
- 04 Mainly someone else in the household
- 05 Nobody in particular
- 06 Someone outside of the household
- DK, RF

Coverage: All respondents

**FM\_Q02 If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?**

INTERVIEWER: Mark up to three responses.

- 01 Use savings
- 02 Borrow from a friend or relative
- 03 Use a personal line of credit
- 04 Borrow from a financial institution
- 05 Use a credit card
- 06 Sell a financial asset or personal possession
- 07 Go to a pawnbroker or payday loan service
- 08 Make arrangements with creditor
- 09 Other - Specify.....(Go to FM\_S02)
- 10 Would not be able to pay this expenditure .....(Go to FM\_Q04A)
- DK, RF .....(Go to FM\_Q04A)

Default: (Go to FM\_Q03)

Note: The eighth category "Make arrangements with creditor" was created during Head Office processing based on answers found in the "Other Specify" category.

Coverage: All respondents

**FM\_S02 If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?**

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**FM\_Q03**      **And if the expenditure were \$5,000, how would you pay for this expense?**

INTERVIEWER: Mark up to three responses.

- 01      Use savings
- 02      Borrow from a friend or relative
- 03      Use a personal line of credit
- 04      Borrow from a financial institution
- 05      Use a credit card
- 06      Sell a financial asset or personal possession
- 07      Go to a pawnbroker or payday loan service
- 08      Make arrangements with creditor
- 09      Other -- Specify .....(Go to FM\_S03)
- 10      Would not be able to pay this expenditure  
DK, RF

Default:      (Go to FM\_Q04A)

Note:              The eighth category "Make arrangements with creditor" was created during Head Office processing based on answers found in the "Other Specify" category.

Coverage:      *Respondents who are able to pay this unexpected expenditure today of \$500*

**FM\_S03**      **And if the expenditure were \$5,000, how would you pay for this expense?**

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

**FM\_Q04A**      **In the last 12 months, how many times did you or another member of your family use the following alternative financial services:**

**A pawnbroker to sell a possession?**

\_\_\_\_(3 spaces)      [Min: 0 Max: 995]  
DK, RF

Coverage:      *All respondents*

**FM\_Q04B**      **In the last 12 months, how many times did you or another member of your family use the following alternative financial services:**

**A payday loan service?**

\_\_\_\_(2 spaces)      [Min: 0 Max: 99]  
DK, RF

Coverage:      *All respondents*

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**FM\_Q04C**      **In the last 12 months, how many times did you or another member of your family use the following alternative financial services:**

**A cheque cashing service, other than a bank?**

\_\_\_\_(2 spaces)      [Min: 0 Max: 99]  
DK, RF

Coverage:      *All respondents*

**FM\_Q05**      **Have you ever withdrawn money from an RRSP for reasons other than your retirement needs?**

INTERVIEWER: If the respondent has no RRSPs, select 'No'.

- 1              Yes
- 2              No ..... (Go to FM\_Q07)
- DK, RF ..... (Go to FM\_Q07)

Coverage:      *All respondents*

**FM\_Q06**      **Was that...?**

INTERVIEWER: Read categories to respondent. Mark all that apply.

- 1              through the Home Buyers' Plan
- 2              through the Lifelong Learning Plan
- 3              for personal reasons
- DK, RF

Coverage:      *Respondents who have withdrawn money from an RRSP*

**FM\_Q07**      **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?**

- 1              Yes
- 2              No
- DK, RF

Coverage:      *All respondents*

**FM\_END**      End of section

**Section:**      **Major expenses (ME)**

**ME\_BEG**      Beginning of section.

**ME\_R01**      **I would now like to ask a few questions about how you are planning for your future purchases or major expenditures such as a home, a new car, a cottage, or a child's upcoming wedding.**



**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**ME\_Q01**      **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?**

INTERVIEWER: If necessary please add: For example: for a new car, a cottage, major repairs or home improvements, travel abroad or for a wedding.

- 1            Yes
- 2            No ..... (Go to ME\_Q04)
- DK, RF ..... (Go to ME\_Q04)

Coverage:      *All respondents*

**ME\_Q02**      **Please describe the purchase you plan to make.**

INTERVIEWER: If the respondent is planning multiple purchases or expenditures, please refer to the most expensive.

- 01            Car
- 02            Cottage
- 03            Home improvement or repair
- 04            Travel
- 05            Wedding
- 06            Education (own or other child's)
- 07            Recreational vehicle
- 08            Second home or investment property
- 09            Other - Specify.....(Go to ME\_S02)
- DK, RF

Default:        (Go to ME\_Q03)

Note:            The sixth category "Education", seventh category "Recreational vehicle", and eighth category "Second home or investment property" was created during Head Office processing based on answers found in the "Other Specify" category.

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

**ME\_S02**      Please describe the purchase you plan to make.

INTERVIEWER: Specify.

\_\_\_\_\_(80 spaces)

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**ME\_Q03      How do you intend to pay for this purchase?**

INTERVIEWER: Mark up to three responses.

- 01      Use savings (down payment, or full price)
- 02      Borrow from a financial institution (lease or loan)
- 03      Monthly payments
- 04      Sell investments
- 05      Sell or use an asset to secure the necessary funds
- 06      Cash in an endowment, life insurance policy
- 07      Cut back on spending
- 08      Use a credit card, line of credit or bank overdraft
- 09      Borrow money from family or friends
- 10      Make arrangements with creditors to reduce or suspend some payments
- 11      Get a job, take a second job or work extra hours in an existing job
- 12      Get mortgage, borrow against, remortgage, increase mortgage on home
- 13      Sell home or move to smaller home
- 14      Use a cash gift or inheritance
- 15      Other - Specify.....(Go to ME\_S03)  
DK, RF

Default:      (Go to ME\_Q04)

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

**ME\_S03      How do you intend to pay for this purchase?**

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

**ME\_Q04      Is your principal residence owned by a member of your immediate family?**

- 1      Yes
- 2      No .....(Go to ME\_Q07)  
DK, RF .....(Go to ME\_Q07)

Coverage:      *All respondents*

**ME\_Q05      Is there currently a mortgage on your principal residence?**

- 1      Yes
- 2      No .....(Go to ME\_Q07)  
DK, RF .....(Go to ME\_Q07)

Coverage:      *Respondents that own their principal residence*

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**ME\_Q06**      **For how many more years do you expect to make mortgage payments on your principal residence?**

INTERVIEWER: Enter '0' if less than one year.

\_\_\_\_(3 spaces)      [Min: 0 Max: 995]  
DK, RF

*Coverage:*      *Respondents that own their principal residence with a mortgage*

**ME\_Q07**      **Do you have any plans to purchase a house in the next five years?**

- 1              Yes
- 2              No ..... (Go to ME\_END)
- DK, RF ..... (Go to ME\_END)

*Coverage:*      *All respondents*

**ME\_Q08**      **Do you plan to purchase this house in...?**

INTERVIEWER: Read categories to respondent.

- 1              Less than six months
- 2              Six months to just under one year
- 3              One to just under two years
- 4              Two to just under three years
- 5              Three or more years
- DK, RF

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

**ME\_Q09**      **What is the price range of the house you are planning to purchase?**

INTERVIEWER: Read categories to respondent.

- 1              Less than \$100,000
- 2              \$100,000 to less than \$200,000
- 3              \$200,000 to less than \$300,000
- 4              \$300,000 to less than \$500,000
- 5              \$500,000 or more
- DK, RF

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

**ME\_Q10**      **As of today, what percent of the total price have you managed to save for your future home?**

- 01             Less than 5%
- 02             5 to 10%
- 03             11 to 20%
- 04             21 to 50%
- 05             51 to 75%
- 06             76 to 100%
- DK, RF

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

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**ME\_Q11**      **Other than a loan or mortgage from a financial institution, how else do you intend to pay for this home?**

INTERVIEWER: Mark up to three responses.

- 01      Draw money from current account (excluding overdraft facility)
- 02      Draw money from a registered savings fund intended for this purpose
- 03      Use the money from the sale of previous home
- 04      Sell investments (other than previous home)
- 05      Sell or use an asset to secure the necessary funds
- 06      Cash in an endowment or life insurance policy
- 07      Use a credit card or overdraft
- 08      Borrow money from family or friends
- 09      Use a cash gift or inheritance
- 10      Withdraw savings from RRSP
- 11      Getting a job, second job, better job
- 12      Other - Specify.....(Go to ME\_S11)
- 13      Nothing  
DK, RF

Default:      (Go to ME\_Q12)

Note:      The eleventh category "Getting a job, second job, better job" was created during Head Office processing based on answers found in the "Other Specify" category.

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

**ME\_S11**      **Other than a loan or mortgage from a financial institution, how else do you intend to pay for this home?**

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

**ME\_Q12**      **Other than the down payment, are you expecting any other costs for your future home?**

- 1      Yes
- 2      No ..... (Go to ME\_END)  
DK, RF ..... (Go to ME\_END)

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

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**ME\_Q13**      **Could you tell me what these costs are?**

INTERVIEWER: Mark all that apply.

- 01      Legal fees (lawyer's fees and disbursements)
- 02      Taxes (land transfer, GST, etc.)
- 03      Furniture or appliances
- 04      Moving costs
- 05      Utility deposits
- 06      Real estate fees
- 07      Renovations, upgrades, repairs
- 08      Condo, co-op, community development fees
- 09      Other - Specify.....(Go to ME\_S13)  
DK, RF

Default:      (Go to ME\_Q14)

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

**ME\_S13**      **Could you tell me what these costs are?**

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

**ME\_Q14**      **As of today, do you expect to have enough money to cover these costs when you buy your home?**

- 1      Yes
- 2      No
- DK, RF

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

**ME\_END**      End of section.

**Section:**      **Postsecondary education funding (EF)**

**EF\_BEG**      Beginning of section.

**EF\_R01**      **I would now like to ask some questions about financial plans that you may have for any child or children in the event that they pursue postsecondary education such as college, university or a trade apprenticeship or vocational school.**

**EF\_Q01**      **Are you financially responsible for any children under the age of 18 living in your household or currently living with someone else?**

- 1      Yes
- 2      No ..... (Go to EF\_END)
- DK, RF ..... (Go to EF\_END)

Coverage:      *All respondents*

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**EF\_Q02**      **Are you currently saving or have you already saved to support the cost of your children's postsecondary education?**

INTERVIEWER: Add if necessary: Types of savings include bank accounts, GICs, RESPs, RRSPs, mutual funds.

By children, we mean any child or children less than 18 years old for whom you are financially responsible. This may include children who are not currently living with you.

- 1            Yes..... (Go to EF\_Q04)
- 2            No  
              DK, RF ..... (Go to EF\_END)

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

**EF\_Q03**      **Are there any particular reasons why you are not currently saving for your children's postsecondary education?**

INTERVIEWER: Read categories to respondent. Mark up to three responses.

- 01            You do not expect your child(ren) will go to a postsecondary school
- 02            You feel that it is your child(ren)'s responsibility to pay for their own postsecondary education
- 03            Someone else is currently saving or has already saved
- 04            At this time, you have other financial obligations that prevent you from saving
- 05            You are currently unemployed and cannot afford to save
- 06            You do not earn enough money at this time to save for your child(ren)'s postsecondary education
- 07            Other  
              DK, RF

Default:            (Go to EF\_Q05)

*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**  
**Questionnaire**

---

**EF\_Q04      How are you currently saving to support your children's postsecondary education?**

INTERVIEWER: Mark up to three responses.

- 01      Contribute to a RESP account
- 02      Purchase GICs, government savings bonds or corporate bonds
- 03      Contribute to a dedicated savings plan or account
- 04      Purchase mutual funds, stocks, etc
- 05      Contribute to a trust fund
- 06      My spouse has made provisions
- 07      Another family member has made provisions
- 08      I have been given money from a family member or friend to be used for this purpose (includes inheritance)
- 09      Nothing at all
- 10      Other - Specify..... (Go to EF\_S04)  
DK, RF

Default:      (Go to EF\_Q05)

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

**EF\_S04      How are you currently saving to support your children's postsecondary education?**

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

**EF\_Q05      Do you expect to help your children with their postsecondary education in any of the following ways?**

INTERVIEWER: Read categories to respondent. Mark all that apply.

- 01      From employment or pension income you will earn while they are in school
- 02      From loans that you will take out
- 03      By co-signing a student loan
- 04      From the sale of assets (real estate, valuables, etc)
- 05      By providing free room and board while they are in school
- 06      By providing the use of a car while they are in school
- 07      Nothing at all
- 08      Other - Specify..... (Go to EF\_S05)  
DK, RF

Default:      (Go to EF\_END)

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**  
**Questionnaire**

---

**EF\_S05** Do you expect to help your children with their postsecondary education in any of the following ways?

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

**EF\_END** End of section

**Section: Retirement planning (RP)**

**RP\_BEG** Beginning of section

**RP\_C01** If LF\_Q01 = 5.....(Go to RP\_Q10)  
Otherwise.....(Go to RP\_R01)

**RP\_R01** **This section contains questions about the plans you may have for your retirement.**

**RP\_Q01** **Are you financially preparing for your retirement either on your own or through an employer pension plan?**

1 Yes

2 No .....(Go to RP\_C06)

DK, RF .....(Go to RP\_C06)

*Coverage: Respondents who are not retired*

**RP\_Q02** **Which of the following sources of revenue are included in your financial plan for retirement?**

INTERVIEWER: Read categories to respondent. Mark all that apply.

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

02 Occupational or workplace pension plan benefits

03 Personal retirement savings plan benefits (RRSP, RSP)

04 Obtaining a reverse mortgage

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

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

07 Use an inheritance

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

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

10 Earnings from employment in retirement

11 Other - Specify.....(Go to RP\_S02)

DK, RF

**Default:** (Go to RP\_C03)

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



**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

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**RP\_S02** Which of the following sources of revenue are included in your financial plan for retirement?

INTERVIEWER: Specify

\_\_\_\_(80 spaces)

**RP\_C03** If RP\_Q02 = 2.....(Go to RP\_Q03)  
Otherwise.....(Go to RP\_C06)

**RP\_Q03** **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?**

- 1 One
- 2 Two
- 3 Three or more
- DK, RF

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

**RP\_Q04** **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?**

- 1 Based on the return on contributions to the plan
- 2 Based on the contributor' earnings and number of years
- 3 Both
- DK, RF

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

**RP\_Q05** **Up to now, how many years have you contributed to an occupational or workplace pension?**

INTERVIEWER: Code '0' if less than one year. If necessary, please add: Include all occupational or workplace pensions you have contributed to.

\_\_\_\_(2 spaces) [Min: 0 Max: 75]  
DK, RF

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

**RP\_C06** If RP\_Q01 = 2.....(Go to RP\_Q06)  
Otherwise.....(Go to RP\_Q07)

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**RP\_Q06**      **Are there any particular reasons why you are not planning for your retirement?**

INTERVIEWER: Mark up to three responses.

01            Don't have a job, haven't worked long enough  
02            Can't afford to, don't earn enough, income too low  
03            Too many debts, bills, financial commitments  
04            Am relying on government pension (CPP/QPP/OAS/GIS)  
05            Am relying on partner's pension (including ex-partner)  
06            Am relying on a future inheritance  
07            Am relying on financial support from family  
08            Don't think about it, haven't got around to it  
09            Don't think I'll live that long  
10            Waiting to get a job with a pension plan  
11            I'm young, lots of time  
12            Other - Specify.....(Go to RP\_S06)  
              DK, RF

Default:            (Go to RP\_Q07)

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

**RP\_S06**            **Are there any particular reasons why you are not planning for your retirement?**

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

**RP\_Q07**            **What do you think will be your primary source of income at the time of your retirement?**

01            Government pension benefits (CPP, QPP, OAS, GIS)  
02            Occupational or workplace pension plan benefits  
03            Medical or disability pension  
04            Personal retirement savings plan benefits (RRSP, RSP)  
05            Retirement Income Funds (including RRIF, LRIF, and Life Income Funds)  
06            Use an inheritance  
07            Rely on financial support from my family  
08            Draw an income from your own (or your partner's) business  
09            Earnings from employment in retirement  
10            Sale of assets  
11            Rental income  
12            Other - Specify.....(Go to RP\_S07)  
              DK, RF

Default:            (Go to RP\_Q08)

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.

Coverage:            *Respondents who are not retired*

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**RP\_S07**      What do you think will be your primary source of income at the time of your retirement?

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

**RP\_Q08**      **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?**

INTERVIEWER: Read categories to respondent.

- 1      Very confident
  - 2      Fairly confident
  - 3      Not very confident
  - 4      Not at all confident
- DK, RF

*Coverage:*      *Respondents who are not retired*

**RP\_Q09**      **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?**

- 1      Yes
  - 2      No
- DK, RF

Default:      (Go to RP\_END)

*Coverage:*      *Respondents who are not retired*

**RP\_R10**      **You mentioned earlier that you are currently retired. The next two questions are about your financial standard of living in retirement.**

**RP\_Q10**      **Compared to your expectations before you retired, how would you describe your financial standard of living in retirement?**

INTERVIEWER: Read categories to respondent.

- 1      Much better than expected
  - 2      Better than expected
  - 3      As expected
  - 4      Not as good as expected
  - 5      Much worse than expected
- DK, RF

*Coverage:*      *Respondents who are retired*

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**RP\_Q11**      **Is your retirement income sufficient to comfortably cover your monthly expenses?**

- 1            Yes
- 2            No
- DK, RF

*Coverage:*            *Respondents who are retired*

**RP\_END**      End of section

**Section:**      **Assets and debts (AD)**

**AD\_BEG**      Beginning of section

**AD\_R01**      **The following section will collect a few details about your family's current financial portfolio. For instance, I will be asking you about the types and approximate worth of the things owned by you or other members of your family and what you currently owe on various types of debts.**

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

**AD\_Q01**      **Do you or does anyone in your family own any of the following tangible assets?**

INTERVIEWER: Read categories to respondent. Mark all that apply.

- 01            House or property (in or out of Canada, including your principal residence)
- 02            Vehicles (i.e. cars, trucks, watercrafts, RVs, trailers, snowmobiles, ATVs, etc)
- 03            Collections, antiques, jewels, and other valuables
- 04            Home furnishings
- 05            Other tangible assets - Specify
- 06            None of these assets
- DK, RF

*Note:*                The fourth category "Home furnishings" was created during Head Office processing based on answers found in the "Other Specify" category

*Coverage:*            *All respondents*

**AD\_C01**      If AD\_Q01=5.....(Go to AD\_S01)  
                  Otherwise.....(Go to AD\_C02)

**AD\_S01**      Do you or does anyone in your family own any of the following tangible assets?

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

**AD\_C02**      If AD\_Q01=any of 1 to 5.....(Go to AD\_Q02)  
                  Otherwise.....(Go to AD\_Q03)

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**AD\_Q02      How much do you think they could be sold for today?**

INTERVIEWER: If necessary, please add: (If you have more than one of these assets, please estimate the current value of all of them combined.)

\_\_\_\_(8 spaces)      [Min:    0 Max: 99999995]  
DK, RF

Coverage:      *Respondents with tangible assets*

**AD\_Q03      Do you or anyone in your family currently have any Registered Retirement Savings Plans (RRSPs)?**

INTERVIEWER: Please include Locked-in Retirement Accounts (LIRA) and money transferred from an employer pension plan (i.e. Locked-in RRSP).

- 1                    Yes
- 2                    No .....(Go to AD\_Q05)
- DK, RF .....(Go to AD\_Q05)

Coverage:      *All respondents*

**AD\_Q04      In your estimation, what is the current total value of these RRSPs?**

\_\_\_\_(8 spaces)      [Min:    0 Max: 99999995]  
DK, RF

Coverage:      *Respondents with RRSPs*

**AD\_Q05      Do you or anyone in your family currently have any Registered Education Saving Plans (RESPs)?**

- 1                    Yes
- 2                    No .....(Go to AD\_Q07)
- DK, RF .....(Go to AD\_Q07)

Coverage:      *All respondents*

**AD\_Q06      In your estimation, what is the current total value of these RESPs?**

\_\_\_\_(7 spaces)      [Min:    0 Max: 99999995]  
DK, RF

Coverage:      *Respondents with RESPs*

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**AD\_Q07**      **Excluding any Registered Retirement Saving Plans (RRSPs), do you or anyone in your family own any of the following financial assets?**

INTERVIEWER: Read categories to respondent. Mark all that apply.

- 01      Cash savings (from savings or chequing accounts)
- 02      Investments (stocks, bonds, term deposits, GICs, Non-RRSP Mutual funds)
- 03      Registered disability savings plan
- 04      Tax free savings plan
- 05      Private pensions
- 06      Other financial assets - Specify
- 07      None of these assets  
DK, RF

*Coverage:*      *All respondents*

**AD\_C07**      If AD\_Q07=6.....(Go to AD\_S07)  
Otherwise.....(Go to AD\_C08)

**AD\_S07**      Do you or anyone in your family own any of the following financial assets?

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

**AD\_C08**      If AD\_Q07=any of 1 to 6.....(Go to AD\_Q08)  
Otherwise.....(Go to AD\_Q09)

**AD\_Q08**      **In your estimation, what is the total value of these financial assets?**

INTERVIEWER: If necessary, please add: (If you have more than one of these assets, please estimate the current value of all of them combined.)

\_\_\_\_(8 spaces)      [Min:    0 Max: 99999995]  
DK, RF

*Coverage:*      *Respondents with financial assets*

**AD\_Q09**      **Do you or anyone in your family own any of the following business assets or properties?**

INTERVIEWER: Read categories to respondent. Mark all that apply.

- 1      Agricultural property, machinery and equipment
- 2      Wholly or partially owned business property and assets
- 3      Copyrights, patents or royalties
- 4      Other business assets or property (properties) - Specify
- 5      None of these assets  
DK, RF

*Coverage:*      *All respondents*

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**AD\_C09** If AD\_Q09=4.....(Go to AD\_S09)  
Otherwise.....(Go to AD\_C10)

**AD\_S09** Do you or anyone in your family own any of the following business assets or properties?

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

**AD\_C10** If AD\_Q09=any of 1 to 4.....(Go to AD\_Q10)  
Otherwise.....(Go to AD\_Q11)

**AD\_Q10** **In your estimation, what is the total value of these business assets or properties?**

INTERVIEWER: If necessary, please add: (If you have more than one of these assets or properties, please estimate the current value of all of them combined.)

\_\_\_\_(8 spaces) [Min: 0 Max: 99999995]  
DK, RF

*Coverage: Respondents with business assets or property*

**AD\_Q11** **Do you or anyone in your family currently have any of the following types of debts or liabilities?**

INTERVIEWER: Read categories to respondent. Mark all that apply.

- 01 Mortgages (include principal residence and other mortgages)
  - 02 Student loans
  - 03 Payday loans
  - 04 Other loans (other than student loans or pay day loans)
  - 05 Outstanding credit card balances
  - 06 Outstanding balances on lines of credit
  - 07 Other debts or liabilities - Specify
  - 08 None of these debts or liabilities
- DK, RF

*Coverage: All respondents*

**AD\_C11** If AD\_Q11=7.....(Go to AD\_S11)  
Otherwise.....(Go to AD\_C12)

**AD\_S11** Do you or anyone in your family currently hold any of the following types of debts or liabilities?

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**AD\_C12** If AD\_Q11=any of 1 to 7.....(Go to AD\_Q12)  
Otherwise.....(Go to AD\_END)

**AD\_Q12** **In your estimation, what is the total value of these debts and liabilities?**

INTERVIEWER: If necessary, please add: (If you have more than one of these types of debts, please estimate the current value of all of them combined.)

\_\_\_\_(7 spaces) [Min: 0 Max: 9999995]  
DK, RF

*Coverage: Respondents with debts*

**AD\_END** End of section.

**Section: Income (IN)**

**IN\_BEG** Beginning of section

**IN\_Q01A** **In the last 12 months, did you receive any income from...?**

**... wages or salaries, including commissions, tips and bonuses**

- 1 Yes
  - 2 No
- DK, RF

*Coverage: All respondents*

**IN\_Q01B** **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**

- 1 Yes
  - 2 No
- DK, RF

*Coverage: All respondents*

**IN\_Q01C** **In the last 12 months, did you receive any income from...?**

**... interest, dividends, capital gains or other investment income such as net rental income**

- 1 Yes
  - 2 No
- DK, RF

*Coverage: All respondents*



**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**IN\_Q01D**      **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**

- 1            Yes
- 2            No  
                 DK, RF

*Coverage:*      *All respondents*

**IN\_Q01E**      **In the last 12 months, did you receive any income from...?**  
  
                  **... employment insurance benefits**

- 1            Yes
- 2            No  
                 DK, RF

*Coverage:*      *All respondents*

**IN\_Q01F**      **In the last 12 months, did you receive any income from...?**  
  
                  **... social assistance and provincial supplements, disability pensions or  
provincial disability payments**

- 1            Yes
- 2            No  
                 DK, RF

*Coverage:*      *All respondents*

**IN\_Q01G**      **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**

- 1            Yes
- 2            No  
                 DK, RF

*Coverage:*      *All respondents*

**IN\_Q01H**      **In the last 12 months, did you receive any income from...?**  
  
                  **... workplace pensions, RRSP annuities, RRIF withdrawals and RRSP  
withdrawals**

- 1            Yes
- 2            No  
                 DK, RF

*Coverage:*      *All respondents*

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**IN\_Q01**      **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.**

- 1      Yes
- 2      No
- DK, RF

*Coverage:*      *All respondents*

**IN\_C02**      If any question (IN\_Q01A to IN\_Q01I) = Yes ..... (Go to IN\_Q02)  
Else..... (Go to IN\_Q04)

**IN\_Q02**      **What is your best estimate of your total personal income, before taxes and deductions, from all sources during the year ending December 31, 2008?**

INTERVIEWER: Income can come from various sources such as from work, investments, pensions or government. Examples include Employment Insurance, Social Assistance, Child Tax Benefit and other income such as child support, alimony and rental income.

\_\_\_\_(7 spaces)      [Min: -999999 Max: 9999995]  
DK, RF ..... (Go to IN\_Q03)

*Default:*      (Go to IN\_Q04)

*Coverage:*      *All respondents*

**IN\_Q03**      **Could you tell me which of the following categories best describes your personal income in 2008?**

INTERVIEWER: Read categories to respondent.

- 01      Less than \$20,000
- 02      \$20,000 to less than \$40,000
- 03      \$40,000 to less than \$60,000
- 04      \$60,000 to less than \$80,000
- 05      \$80,000 to less than \$100,000
- 06      \$100,000 or more
- DK, RF

*Coverage:*      *Respondents with income who can not provide an accurate estimate*

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**IN\_Q04**      **What is your best estimate of the total income of all household members (including yourself) before taxes and deductions from all sources during the year ending December 31, 2008?**

\_\_\_\_(7 spaces)      [Min: -999999 Max: 9999995]  
DK, RF ..... (Go to IN\_Q05)

Default:      (Go to IN\_END)

Note:      Data carried forward from IN\_Q02 for one person households.

Coverage:      *All respondents*

**IN\_Q05**      **Could you tell me which of the following categories best describes your total household income in 2008?**

INTERVIEWER: Read categories to respondent.

- 01      Less than \$20,000
  - 02      \$20,000 to less than \$40,000
  - 03      \$40,000 to less than \$60,000
  - 04      \$60,000 to less than \$80,000
  - 05      \$80,000 to less than \$100,000
  - 06      \$100,000 or more
- DK, RF

Coverage:      *Respondents who cannot provide an accurate estimate of household income*

**IN\_END**      End of section.

**Section:**      **Financial choices (FC)**

**FC\_BEG**      Beginning of section

**FC\_R01**      **I would now like to ask you a few questions about how you make financial choices and where you go to find help.**

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

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**FC\_Q01**      **In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products?**

INTERVIEWER: Read categories to respondent. Mark all that apply.

- 01      Retirement planning
- 02      Children's education planning
- 03      Estate planning
- 04      Insurance
- 05      Tax planning
- 06      General financial planning (saving and investment strategies)
- 07      Mortgages
- 08      Debt management
- 09      Anything else - Specify ..... (Go to FC\_S01)
- 10      No advice available or couldn't find any advice
- 11      No, did not use any advice  
DK, RF

Default:      (Go to FC\_C02)

Note:      The seventh category "Mortgages", and the eighth category "Debt management" was created during Head Office processing based on answers found in the "Other Specify" category

Coverage:      *All respondents*

**FC\_S01**      In the past 12 months did you make use of any advice, free or paid, on any of the following financial products?

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

**FC\_C02**      If FC\_Q01=any of 1 to 8 ..... (Go to FC\_Q02)  
Else ..... (Go to FC\_Q04)

**FC\_Q02**      **Where did you get your advice?**

INTERVIEWER: Please write all sources.

\_\_\_\_(200 spaces)

DK, RF

Coverage:      *Respondents who made use of financial advice*

**FC\_Q03**      **Did you pay for any of this advice?**

- 1      Yes
- 2      No  
DK, RF

Coverage:      *Respondents who made use of financial advice*

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**FC\_Q04**      **People get information about financial investments from many sources. What sources do you feel most influence your decisions about the financial investments you make?**

INTERVIEWER: Read categories to respondent. Mark all that apply.

- 01            Advertisements
- 02            Magazines
- 03            Newspapers
- 04            Radio or Television
- 05            Internet
- 06            Advice from a Financial Advisor
- 07            Advice from a knowledgeable friend or family
- 08            Other - Specify..... (Go to FC\_S04)
- 09            None of the above
- DK, RF

Default:        (Go to FC\_Q05)

Coverage:      *All respondents*

**FC\_S04**        What sources do you feel most influence your decisions about the financial investments you make?

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

**FC\_Q05**        **Are there any things that you personally keep an eye on, such as changes in ...?**

INTERVIEWER: Read categories to respondent. Mark all that apply.

- 01            The housing market
- 02            The stock market
- 03            The currency (money) market
- 04            Interest rates
- 05            Inflation
- 06            Taxation
- 07            The job market
- 08            Pension plans, and benefits
- 09            Sales of consumer goods and services
- 10            Other
- 11            None of the above
- DK, RF

Coverage:      *All respondents*

**FC\_C06**        If FC\_Q05=any of 1 to 10..... (Go to FC\_Q06)  
Else..... (Go to FC\_R07)

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**FC\_Q06      How do you tend to monitor these things?**

INTERVIEWER: Read categories to respondent. Mark all that apply.

- 01      Newspapers
- 02      Financial / business pages in newspapers
- 03      Financial magazines (Forbes, The Economist, Les Affaires)
- 04      Current event magazines (Maclean's, Actualité, Times, Newsweek)
- 05      Radio and television business and financial programming
- 06      Internet (email, Web, text messaging, newsfeeds, etc.)
- 07      Financial advisor
- 08      Other
- DK, RF

*Coverage:*      Respondents who keep an eye on financial markets

**FC\_R07      The next series of questions are about insurance policies and credit histories.**

**FC\_Q07      Could you please tell me which of the following types of insurances you currently own?**

INTERVIEWER: Read categories to respondent. Mark all that apply.

- 01      Auto
- 02      Life
- 03      Disability
- 04      Loss of income (e.g. payment protection insurance)
- 05      Property (home)
- 06      Renters (content)
- 07      Travel
- 08      Other
- 09      None of the above
- DK, RF

*Coverage:*      All respondents

**FC\_C08**      If FC\_Q07=more than one of 1 to 8.....(Go to FC\_Q08)  
                  Else.....(Go to FC\_Q09)

**FC\_Q08      Do you have all your insurance policies with one company?**

- 1      Yes
- 2      No
- DK, RF

*Coverage:*      Respondents with more than one type of insurance

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**FC\_Q09**      **Do you currently have a will?**

- 1            Yes
- 2            No  
              DK, RF

*Coverage:*      *All respondents*

**FC\_Q10**      **Do you currently have powers of attorney drawn up for your household?**

- 1            Yes
- 2            No  
              DK, RF

*Coverage:*      *All respondents*

**FC\_Q11**      **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?**

INTERVIEWER: Read categories to respondent.

- 1            Within the last 12 months
- 2            Within the last 5 years
- 3            Within the last decade
- 4            More than 10 years ago
- 5            Never ..... (Go to FC\_END)
- DK, RF ..... (Go to FC\_END)

*Default:*        (Go to FC\_Q12)

*Coverage:*      *All respondents*

**FC\_Q12**      **Have you ever found an error in any of the information presented on your personal consumer credit report?**

- 1            Yes
- 2            No  
              DK, RF

*Coverage:*      *Respondents who have verified their credit history*

**FC\_END**      End of section

**Section:**      **Subjective personal assessment (SA)**

**SA\_BEG**      Beginning of section

**SA\_R01**      **I would now like to ask a few questions regarding your financial attitudes and awareness.**

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**SA\_Q01      How would you rate your level of financial knowledge?**

INTERVIEWER: Read categories to respondent.

- 1      Very knowledgeable
  - 2      Knowledgeable
  - 3      Fairly knowledgeable
  - 4      Not very knowledgeable
- DK, RF

*Coverage:*      *All respondents*

**SA\_Q02      How would you rate yourself on each of the following areas of financial management...?**

**... keeping track of money**

INTERVIEWER: Read categories to respondent.

- 1      Very good
  - 2      Good
  - 3      Fairly good
  - 4      Not very good
- DK, RF

*Coverage:*      *All respondents*

**SA\_Q03      How would you rate yourself on each of the following areas of financial management...?**

**... making ends meet**

INTERVIEWER: Read categories to respondent.

- 1      Very good
  - 2      Good
  - 3      Fairly good
  - 4      Not very good
- DK, RF

*Coverage:*      *All respondents*



**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**SA\_Q04**      **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**

INTERVIEWER: Read categories to respondent.

- 1      Very good
  - 2      Good
  - 3      Fairly good
  - 4      Not very good
- DK, RF

*Coverage:*      *All respondents*

**SA\_Q05**      **How would you rate yourself on each of the following areas of financial management...?**

**... staying informed on financial issues**

INTERVIEWER: Read categories to respondent.

- 1      Very good
  - 2      Good
  - 3      Fairly good
  - 4      Not very good
- DK, RF

*Coverage:*      *All respondents*

**SA\_Q06**      **Have you ever made a financial decision that you later regretted?**

- 1      Yes
  - 2      No
- DK, RF

*Coverage:*      *All respondents*

**SA\_Q07**      **Please tell me if you agree or disagree with the following statements.**

**I enjoy dealing with financial matters.**

- 1      Agree
  - 2      Disagree
- DK, RF

*Coverage:*      *All respondents*

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**SA\_Q08** Please tell me if you agree or disagree with the following statements.

**I tend to trust professional financial advisers and accept what they recommend.**

- 1 Agree
- 2 Disagree
- DK, RF

Coverage: All respondents

**SA\_Q09** Please tell me if you agree or disagree with the following statements.

**I frequently get financial advice from my friends and family.**

- 1 Agree
- 2 Disagree
- DK, RF

Coverage: All respondents

**SA\_Q10** 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.**

- 1 Agree
- 2 Disagree
- DK, RF

Coverage: All respondents

**SA\_Q11** Please tell me if you agree or disagree with the following statements.

**I keep a close personal watch on my financial affairs.**

- 1 Agree
- 2 Disagree
- DK, RF

Coverage: All respondents

**SA\_Q12** 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.**

- 1 Agree
- 2 Disagree
- DK, RF

Coverage: All respondents

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**SA\_Q13** Please tell me if you agree or disagree with the following statements.

**I always research my choices thoroughly before making any financial decisions.**

- 1 Agree
- 2 Disagree
- DK, RF

Coverage: All respondents

**SA\_Q14** Please tell me if you agree or disagree with the following statements.

**I always consult my family/spouse before making any important financial decisions.**

- 1 Agree
- 2 Disagree
- DK, RF

Coverage: All respondents

**SA\_END** End of section

**Section: Objective personal assessment (OA)**

**OA\_BEG** Beginning of section.

**OA\_R01** The next part of the interview is different. This section, which has some questions about financial matters, is like a quiz. But don't worry it is not an exam.

**Have fun, and answer as best as you can.**

**OA\_Q01** 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?

- 1 Yes
- 2 No
- DK, RF

Coverage: All respondents

**OA\_Q02** A credit report is...?

INTERVIEWER: Read categories to respondent.

- 1 A list of your financial assets and liabilities
- 2 A monthly credit card statement
- 3 A loan and bill payment history
- 4 A credit line with a financial institution
- DK, RF

Coverage: All respondents

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**OA\_Q03      Who insures your stocks in the stock market?**

INTERVIEWER: Read categories to respondent.

- 1      The National Deposit Insurance Corporation
- 2      The Securities and Exchange Commission
- 3      The Bank of Canada
- 4      No one  
        DK, RF

*Coverage:*      *All respondents*

**OA\_Q04      True or false.**

**By using unit pricing at the grocery store, you can easily compare the cost of any brand and any package size.**

- 1      True
- 2      False  
        DK, RF

*Coverage:*      *All respondents*

**OA\_Q05      If each of the following persons had the same amount of take home pay, who would need the greatest amount of life insurance?**

INTERVIEWER: Read categories to respondent.

- 1      A young single woman with two young children
- 2      A young single woman without children
- 3      An elderly retired man, with a wife who is also retired
- 4      A young married man without children  
        DK, RF

*Coverage:*      *All respondents*

**OA\_Q06      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?**

INTERVIEWER: Read categories to respondent.

- 1      Sales tax may be charged on the interest that you earn
- 2      You cannot earn interest until you pass your 18th birthday
- 3      Earnings from savings account interest may not be taxed
- 4      Income tax may be charged on the interest if your income is high enough  
        DK, RF

*Coverage:*      *All respondents*

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**OA\_Q07**      **Inflation can cause difficulty in many ways. Which group would have the greatest problem during periods of high inflation that lasts several years?**

INTERVIEWER: Read categories to respondent.

- 1      Young working couples with no children
  - 2      Young working couples with children
  - 3      Older, working couples saving for retirement
  - 4      Older people living on fixed retirement income
- DK, RF

*Coverage:*      *All respondents*

**OA\_Q08**      **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?**

INTERVIEWER: Read categories to respondent.

- 1      Corporate bonds
  - 2      Mutual Funds
  - 3      A bank savings account
  - 4      Locked in a safe at home
  - 5      Stocks
- DK, RF

*Coverage:*      *All respondents*

**OA\_Q09**      **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?**

INTERVIEWER: Read categories to respondent.

- 1      A twenty-five year corporate bond
  - 2      A house financed with a fixed-rate mortgage
  - 3      A 10-year bond issued by a corporation
  - 4      A certificate of deposit at a bank
- DK, RF

*Coverage:*      *All respondents*

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**OA\_Q10**      **Under which of the following circumstances would it be financially beneficial to borrow money to buy something now and repay it with future income?**

INTERVIEWER: Read categories to respondent.

- 1            When something goes on sale
  - 2            When the interest on the loan is greater than the interest obtained from a savings account
  - 3            When buying something on credit allows someone to get a much better paying job
  - 4            It is always more beneficial to borrow money to buy something now and repay it with future income
- DK, RF

Coverage:      *All respondents*

**OA\_Q11**      **Which of the following statements is not correct about most ATM (Automated Teller Machine) cards?**

INTERVIEWER: Read categories to respondent.

- 1            You can get cash anywhere in the world with no fee
  - 2            You must have a bank account to have an ATM card
  - 3            You can generally get cash 24 hours-a-day
  - 4            You can generally obtain information concerning your bank balance at an ATM machine
- DK, RF

Coverage:      *All respondents*

**OA\_Q12**      **Which of the following can hurt your credit rating?**

INTERVIEWER: Read categories to respondent.

- 1            Making late payments on loans and debts
  - 2            Staying in one job too long
  - 3            Living in the same location too long
  - 4            Using your credit card frequently for purchases
- DK, RF

Coverage:      *All respondents*

**OA\_Q13**      **What can affect the amount of interest that you would pay on a loan?**

INTERVIEWER: Read categories to respondent.

- 1            Your credit rating
  - 2            How much you borrow
  - 3            How long you take to repay the loan
  - 4            All of the above
- DK, RF

Coverage:      *All respondents*

**Canadian Financial Capability Survey, 2009  
Questionnaire**

---

**OA\_Q14**      **Which of the following will help lower the cost of a house?**

INTERVIEWER: Read categories to respondent.

- 1            Paying off the mortgage over a long period of time
  - 2            Agreeing to pay the current rate of interest on the mortgage for  
as many years as possible
  - 3            Making a larger down payment at the time of purchase
  - 4            Making a smaller down payment at the time of purchase
- DK, RF

*Coverage:*      *All respondents*

**OA\_END**      End of section.

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

---

**INDEX**

<b>A</b>		DM_Q12 .....	3
AD_BEG .....	27	DM_R01 .....	1
AD_C01 .....	27	DM_S04 .....	2
AD_C02 .....	27	<b>E</b>	
AD_C07 .....	29	EF_BEG .....	20
AD_C08 .....	29	EF_END .....	23
AD_C09 .....	30	EF_Q01 .....	20
AD_C10 .....	30	EF_Q02 .....	21
AD_C11 .....	30	EF_Q03 .....	21
AD_C12 .....	31	EF_Q04 .....	22
AD_END .....	31	EF_Q05 .....	22
AD_Q01 .....	27	EF_R01 .....	20
AD_Q02 .....	28	EF_S04 .....	22
AD_Q03 .....	28	EF_S05 .....	23
AD_Q04 .....	28	<b>F</b>	
AD_Q05 .....	28	FC_BEG .....	34
AD_Q06 .....	28	FC_C02 .....	35
AD_Q07 .....	29	FC_C06 .....	36
AD_Q08 .....	29	FC_C08 .....	37
AD_Q09 .....	29	FC_END .....	38
AD_Q10 .....	30	FC_Q01 .....	35
AD_Q11 .....	30	FC_Q02 .....	35
AD_Q12 .....	31	FC_Q03 .....	35
AD_R01 .....	27	FC_Q04 .....	36
AD_S01 .....	27	FC_Q05 .....	36
AD_S07 .....	29	FC_Q06 .....	37
AD_S09 .....	30	FC_Q07 .....	37
AD_S11 .....	30	FC_Q08 .....	37
<b>D</b>		FC_Q09 .....	38
DM_BEG .....	1	FC_Q10 .....	38
DM_END .....	4	FC_Q11 .....	38
DM_Q01 .....	1	FC_Q12 .....	38
DM_Q02 .....	1	FC_R01 .....	34
DM_Q03 .....	1	FC_R07 .....	37
DM_Q04 .....	2	FC_S01 .....	35
DM_Q05 .....	2	FC_S04 .....	36
DM_Q06 .....	2	FM_BEG .....	12
DM_Q07 .....	2	FM_END .....	15
DM_Q08 .....	3	FM_Q01 .....	13
DM_Q09 .....	3	FM_Q02 .....	13
DM_Q10 .....	3	FM_Q03 .....	14
DM_Q11 .....	3	FM_Q04A .....	14



**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

FM_Q04B.....	14	ME_Q03.....	17
FM_Q04C.....	15	ME_Q04.....	17
FM_Q05.....	15	ME_Q05.....	17
FM_Q06.....	15	ME_Q06.....	18
FM_Q07.....	15	ME_Q07.....	18
FM_R01.....	12	ME_Q08.....	18
FM_S02.....	13	ME_Q09.....	18
FM_S03.....	14	ME_Q10.....	18
<b>I</b>		ME_Q11.....	19
IN_BEG.....	31	ME_Q12.....	19
IN_C02.....	33	ME_Q13.....	20
IN_END.....	34	ME_Q14.....	20
IN_Q01A.....	31	ME_R01.....	15
IN_Q01B.....	31	ME_S02.....	16
IN_Q01C.....	31	ME_S03.....	17
IN_Q01D.....	32	ME_S11.....	19
IN_Q01E.....	32	ME_S13.....	20
IN_Q01F.....	32	<b>O</b>	
IN_Q01G.....	32	OA_BEG.....	42
IN_Q01H.....	32	OA_END.....	46
IN_Q01I.....	33	OA_Q01.....	42
IN_Q02.....	33	OA_Q02.....	42
IN_Q03.....	33	OA_Q03.....	43
IN_Q04.....	34	OA_Q04.....	43
IN_Q05.....	34	OA_Q05.....	43
<b>L</b>		OA_Q06.....	43
LF_BEG.....	4	OA_Q07.....	44
LF_C03.....	4	OA_Q08.....	44
LF_C05.....	5	OA_Q09.....	44
LF_END.....	6	OA_Q10.....	45
LF_Q01.....	4	OA_Q11.....	45
LF_Q02.....	4	OA_Q12.....	45
LF_Q03.....	5	OA_Q13.....	45
LF_Q04.....	5	OA_Q14.....	46
LF_Q05.....	5	OA_R01.....	42
LF_Q06.....	6	OE_BEG.....	6
LF_Q07.....	6	OE_C03.....	7
LF_R01.....	4	OE_C04.....	8
LF_R05.....	5	OE_C05.....	8
LF_S01.....	4	OE_C10.....	10
LF_S05.....	6	OE_END.....	12
<b>M</b>		OE_Q01.....	7
ME_BEG.....	15	OE_Q02A.....	7
ME_END.....	20	OE_Q02B.....	7
ME_Q01.....	16	OE_Q03.....	8
ME_Q02.....	16	OE_Q04.....	8

**Canadian Financial Capability Survey, 2009**  
**Questionnaire**

OE_Q05 .....	8	RP_Q08.....	26
OE_Q06 .....	9	RP_Q09.....	26
OE_Q07 .....	9	RP_Q10.....	26
OE_Q08 .....	9	RP_Q11.....	27
OE_Q09 .....	10	RP_R01.....	23
OE_Q10 .....	10	RP_R10.....	26
OE_Q11 .....	10	RP_S02 .....	24
OE_Q12 .....	10	RP_S06 .....	25
OE_Q13 .....	11	RP_S07 .....	26
OE_Q14 .....	11	<b>S</b>	
OE_Q15 .....	11	SA_BEG .....	38
OE_Q16 .....	11	SA_END .....	42
OE_Q17 .....	12	SA_Q01.....	39
OE_Q18 .....	12	SA_Q02.....	39
OE_R01.....	6	SA_Q03.....	39
<b>R</b>		SA_Q04.....	40
RP_BEG.....	23	SA_Q05.....	40
RP_C01 .....	23	SA_Q06.....	40
RP_C03 .....	24	SA_Q07.....	40
RP_C06 .....	24	SA_Q08.....	41
RP_END .....	27	SA_Q09.....	41
RP_Q01.....	23	SA_Q10.....	41
RP_Q02.....	23	SA_Q11.....	41
RP_Q03.....	24	SA_Q12.....	41
RP_Q04.....	24	SA_Q13.....	42
RP_Q05.....	24	SA_Q14.....	42
RP_Q06.....	25	SA_R01.....	38
RP_Q07.....	25		