

**Canadian Financial Capability Survey 2014**  
PUMF  
March 18, 2015



## Table of Contents

<u>Variable</u>	<u>Position</u>	<u>Description</u>	<u>Page</u>
PUMFID	001-005	PUMF unique identifier .....	9
GREGION	006-006	Region .....	9
G2AGE	007-008	Age of respondent - Grouped .....	9
SEX	009-009	Sex of respondent .....	9
GGMRSTAT	010-011	Marital status of respondent - Grouped .....	10
GNHHSIZE	012-013	Number of people in the household - Grouped .....	10
GGHH18PL	014-014	Number of persons aged 18 and over in the household - Grouped .....	11
GGHHLT18	015-015	Number of persons less than 18 years of age in the household - Grouped .....	11
GFRSTLNG	016-016	First language learned - Grouped .....	11
DM_G04	017-017	Ever been a landed immigrant .....	12
DM_Q06	018-018	Aboriginal status .....	12
DM_G08	019-019	Highest level of school attained .....	12
DM_09	020-020	Course/program - Economy, financial matters .....	13
DM_10	021-021	Purpose of economics or financial course .....	13
DM_11	022-022	Internet connection at home .....	13
LF_G01	023-024	Employment status .....	14
LF_G02	025-025	Work at a job or business last 12 months - Grouped .....	14
OCC6PREV	026-027	National Occupation Classification - Previous job .....	15
OCC6CURR	028-029	National Occupation Classification - Current job .....	15
LF_G05	030-031	Current work situation - Spouse / partner - Grouped .....	16
LF_G06	032-032	Work at a job or business last 12 months - Spouse - Grouped .....	16
OCC6SPSE	033-034	National Occupation Classification - Spouse's job .....	16
OE_01	035-036	Who is responsible for regular bills .....	17
OE_G02AA	037-037	Number personal chequing or savings accounts - Grouped .....	17
OE_G02BB	038-038	Number joint chequing or savings accounts - Grouped .....	18
OE_D02A	039-040	Number total bank accounts .....	18
OE_G03	041-041	Number institutions have accounts - Grouped .....	18
OE_04A	042-042	How check balance - Statement sent in mail .....	19
OE_04B	043-043	How check balance - Statement online .....	19
OE_04C	044-044	How check balance - Telephone banking .....	20
OE_04D	045-045	How check balance - Call the bank .....	20
OE_04E	046-046	How check balance - At a bank branch .....	20
OE_04F	047-047	How check balance - At an ATM .....	21
OE_04H	048-048	How check balance - Never check .....	21
OE_05	049-050	How often check account balance(s) .....	21
OE_06	051-051	Have credit card .....	22
OE_G07	052-053	Action taken when need cash - Grouped .....	22
OE_08	054-054	How pay for day-to-day purchases .....	23
OE_09	055-056	Method usually pay bills .....	23
OE_10	057-057	Why use credit card to pay .....	24
OE_11	058-058	Have a household budget .....	24
OE_12	059-059	How often stay within budget .....	24
OE_G13	060-060	Family spend monthly on recurring expenses - Grouped .....	25
LATEPMTPT	061-061	Late payments in last 12 months, 2 consecutive months - Grouped .....	25
OE_17	062-062	Keeping up with bills and financial commitments .....	25
FM_01	063-064	Responsible for financial planning family .....	26
PMKSTAT	065-066	Person most knowledgeable - status .....	26
FM_02A	067-067	Unexpected \$500 expenditure - Use savings .....	27
FM_02B	068-068	Unexpected \$500 expenditure - Borrow from a friend or relative .....	27
FM_02C	069-069	Unexpected \$500 expenditure - Use a personal line of credit .....	27
FM_02D	070-070	Unexpected \$500 expenditure - Borrow from a financial institution .....	28
FM_02E	071-071	Unexpected \$500 expenditure - Use a credit card .....	28
FM_02F	072-072	Unexpected \$500 expenditure - Sell a financial asset .....	29
FM_02H	073-073	Unexpected \$500 expenditure - Other .....	29
FM_G02I	074-074	Unexpected \$500 expenditure - Other - Grouped .....	29
FM_02J	075-075	Unexpected \$500 expenditure - Make arrangements with creditor .....	30
FM_03A	076-076	Unexpected \$5,000 expenditure - Use savings .....	30
FM_03B	077-077	Unexpected \$5,000 expenditure - Borrow from a friend or relative .....	30

**CFCS 2014 - Data Dictionary**  
**PUMF**

FM_03C	078-078	Unexpected \$5,000 expenditure - Use a personal line of credit	31
FM_03D	079-079	Unexpected \$5,000 expenditure - Borrow from a financial institution	31
FM_03E	080-080	Unexpected \$5,000 expenditure - Use a credit card	32
FM_03F	081-081	Unexpected \$5,000 expenditure - Sell a financial asset	32
FM_03H	082-082	Unexpected \$5,000 expenditure - Other	32
FM_G03I	083-083	Unexpected \$5,000 expenditure - Other - Grouped	33
FM_03J	084-084	Unexpected \$5,000 expenditure - Make arrangements with creditor	33
FM_G04A	085-085	Use of pawnbroker - Grouped	33
FM_G04B	086-086	Use of a payday loan service - Grouped	34
FM_G04C	087-087	Use of a cheque cashing service - Grouped	34
FM_05	088-088	Ever withdrawn RRSP other than for retirement	34
FM_06A	089-089	Withdrew RRSP other than for retirement - Home Buyer's Plan	35
FM_06B	090-090	Withdrew RRSP other than for retirement - Lifelong Learning Plan	35
FM_06C	091-091	Withdrew RRSP other than for retirement - Personal reasons	36
FM_07	092-092	Ever declared bankruptcy	36
ME_01	093-093	Plan to make purchase of =>\$10,000	36
ME_G02	094-095	Purchase of =>\$10,000 - Type of purchase - Grouped	37
ME_03A	096-096	How pay for purchase - Use savings (down payment/full price)	37
ME_03B	097-097	How pay for purchase - From financial institution (lease/loan)	38
ME_03C	098-098	How pay for purchase - Monthly payments	38
ME_03D	099-099	How pay for purchase - Sell investments	38
ME_03E	100-100	How pay for purchase - Sell or use an asset to secure the funds	39
ME_03H	101-101	How pay for purchase - Use credit card, line of credit, overdraft	39
ME_03K	102-102	How pay for purchase - Get a job	39
ME_03L	103-103	How pay for purchase - Mortgage	40
ME_G03O	104-104	How pay for purchase - Other - Grouped	40
TENURE	105-105	Housing tenure	40
ME_G06A	106-107	Years left of mortgage payments - Grouped	41
ME_07	108-108	Plan to purchase a house in next 5 years	41
ME_08	109-109	When expect to purchase house	42
ME_09	110-110	Price range of house plan to purchase	42
ME_10	111-112	% of total price saved for future home	42
ME_11A	113-113	How else intend to pay for home - Current account	43
ME_11B	114-114	How else intend to pay for home - Registered savings fund	43
ME_11C	115-115	How else intend to pay for home - Money from sale of previous home	43
ME_11D	116-116	How else intend to pay for home - Sell investments	44
ME_11E	117-117	How else intend to pay for home - Sell or use an asset	44
ME_11H	118-118	How else intend to pay for home - Borrow money from family or friends	45
ME_11J	119-119	How else intend to pay for home - Withdraw savings from RRSP	45
ME_11K	120-120	How else intend to pay for home - Getting a job, 2nd job	45
ME_G11L	121-121	How else intend to pay for home - Other - Grouped	46
ME_11M	122-122	How else intend to pay for home - Nothing	46
ME_12	123-123	Expecting other costs for future home	47
ME_13A	124-124	Other home costs - Legal fees	47
ME_13B	125-125	Other home costs - Taxes	47
ME_13C	126-126	Other home costs - Furniture or appliances	48
ME_13D	127-127	Other home costs - Moving costs	48
ME_13E	128-128	Other home costs - Utility deposits	48
ME_13F	129-129	Other home costs - Real estate fees	49
ME_13G	130-130	Other home costs - Renovations, repairs	49
ME_G13I	131-131	Other home costs - Other - Grouped	50
ME_14	132-132	Expect to have enough money to cover other costs when buy home	50
EF_01	133-133	Financially responsible for any children under the age of 18	50
EF_02	134-134	Have saved to support the cost of children's postsecondary education	51
EF_03A	135-135	Reason not saving child PS - Do not expect child will go	51
EF_03B	136-136	Reason not saving child PS - Feel its child's responsibility	51
EF_03C	137-137	Reason not saving child PS - Someone else saving	52
EF_03D	138-138	Reason not saving child PS - Other financial obligations prevent	52
EF_03E	139-139	Reason not saving child PS - Unemployed	53
EF_03F	140-140	Reason not saving child PS - Do not earn enough money to save	53
EF_03G	141-141	Reason not saving child PS - Other	53
EF_04A	142-142	How saving for child PS - RESP	54
EF_04B	143-143	How saving for child PS - GICs, savings bonds	54

**CFCS 2014 - Data Dictionary**  
**PUMF**

EF_04C	144-144	How saving for child PS - Dedicated savings plan	55
EF_04D	145-145	How saving for child PS - Mutual funds, stocks	55
EF_04F	146-146	How saving for child PS - Spouse has made provisions	55
EF_04G	147-147	How saving for child PS - Another family member made provisions	56
EF_04I	148-148	How saving for child PS - Nothing at all	56
EF_G04J	149-149	How saving for child PS - Other - Grouped	57
EF_05A	150-150	Expect to help your child PS - Employment or pension income	57
EF_05B	151-151	Expect to help your child PS - Loans will take out	57
EF_05C	152-152	Expect to help your child PS - Co-signing student loan	58
EF_05D	153-153	Expect to help your child PS - Sale of assets	58
EF_05E	154-154	Expect to help your child PS - Providing room and board	59
EF_05F	155-155	Expect to help your child PS - By providing car	59
EF_05G	156-156	Expect to help your child PS - Nothing	59
EF_05H	157-157	Expect to help your child PS - Other	60
RP_01	158-158	Financially preparing for retirement	60
RP_02A	159-159	Retirement financial plan - Government pension	60
RP_02B	160-160	Retirement financial plan - Workplace pension	61
RP_02C	161-161	Retirement financial plan - Personal savings plans	61
RP_02D	162-162	Retirement financial plan - Obtain reverse mortgage	62
RP_02E	163-163	Retirement financial plan - Sell financial assets	62
RP_02F	164-164	Retirement financial plan - Sell non-financial assets	62
RP_02G	165-165	Retirement financial plan - Inheritance	63
RP_02H	166-166	Retirement financial plan - Family	63
RP_02I	167-167	Retirement financial plan - Income from own business	63
RP_02J	168-168	Retirement financial plan - Employment in retirement	64
RP_02K	169-169	Retirement financial plan - Other	64
RP_03	170-170	Number of workplace pensions entitled to when retire	65
RP_04	171-171	Workplace pension base the amount of benefits	65
RP_G05A	172-173	How many years contributed workplace pension - Grouped	65
RP_06A	174-174	Why not planning for retirement - Don't have a job	66
RP_06B	175-175	Why not planning for retirement - Can't afford to	66
RP_06C	176-176	Why not planning for retirement - Too many debts	67
RP_06D	177-177	Why not planning for retirement - Relying on gov pension	67
RP_06E	178-178	Why not planning for retirement - Relying on partner's pension	67
RP_06H	179-179	Why not planning for retirement - Don't think about it,	68
RP_06I	180-180	Why not planning for retirement - Won't live that long	68
RP_06J	181-181	Why not planning for retirement - Waiting job with pension	69
RP_06K	182-182	Why not planning for retirement - Lots of time	69
RP_G06L	183-183	Reason not planning for retirement - Other	69
RP_07	184-185	Primary source of income at retirement	70
RP_08	186-186	Hhld income time of retirement will give standard of living hoped for	70
RP_09	187-187	Have a good idea how much money need maintain retire standard living	71
RP_10	188-188	Describe financial standard of living in retirement	71
RP_11	189-189	Retirement income sufficient to comfortably cover monthly expenses	71
AD_01A	190-190	Own - House or property	72
AD_01B	191-191	Own - Vehicles	72
AD_01C	192-192	Own - Collections, antiques, jewels, valuables	73
AD_01D	193-193	Own - Other tangible assets	73
AD_01E	194-194	Own - None of these assets	73
AD_01F	195-195	Own - Home furnishings	74
AD_G02A	196-197	Estimated value of tangible assets - Grouped	74
AD_03	198-198	Have RRSPs	74
AD_G04A	199-200	Estimated value of RRSPs - Grouped	75
AD_05	201-201	Have RESPs	75
AD_G06	202-203	Estimated value of RESPs - Grouped	76
AD_07A	204-204	Own - Cash savings	76
AD_07B	205-205	Own - Investments	76
AD_07C	206-206	Own - Registered disability savings plan	77
AD_07D	207-207	Own - Tax free savings plan	77
AD_07E	208-208	Own - Private pensions	77
AD_07F	209-209	Own - Other financial assets	78
AD_07G	210-210	Own - None of these assets	78
AD_G08P	211-212	Estimated value of financial assets - Grouped	79

**CFCS 2014 - Data Dictionary**  
**PUMF**

AD_09A	213-213	Own - Agricultural property, machinery and equipment .....	79
AD_09B	214-214	Own - Wholly or partially owned business .....	79
AD_09C	215-215	Own - Copyrights, patents or royalties .....	80
AD_09D	216-216	Own - Other business assets/properties .....	80
AD_09E	217-217	Own - None of these assets .....	80
AD_G10A	218-218	Estimated total value of business assets - Grouped .....	81
G_ASSETS	219-219	Total assets .....	81
AD_11A	220-220	Have debts - Mortgages .....	82
AD_11B	221-221	Have debts - Student loans .....	82
AD_11C	222-222	Have debts - Payday loans .....	82
AD_11D	223-223	Have debts - Other loans .....	83
AD_11E	224-224	Have debts - Outstanding credit card balances .....	83
AD_11F	225-225	Have debts - Outstanding balances on lines of credit .....	83
AD_11G	226-226	Have debts - Other debts or liabilities .....	84
AD_11H	227-227	Have debts - None of these debts or liabilities .....	84
AD_G12	228-229	Estimated value of debts and liabilities - Grouped .....	84
IN_01A	230-230	Income - Wages or salaries .....	85
IN_01B	231-231	Income - Self-employment income .....	85
IN_01C	232-232	Income - Investment income .....	86
IN_01D	233-233	Income - CPP/QPP, OAS, GIS, Spouse's Allowance .....	86
IN_01E	234-234	Income - Employment insurance benefits .....	86
IN_01F	235-235	Income - Social assistance .....	87
IN_01G	236-236	Income - Other government sources .....	87
IN_01H	237-237	Income - Pensions, RRIF/RRSP withdraw .....	88
IN_01I	238-238	Income - Other income .....	88
IN_D01	239-240	Number of sources of income .....	88
PINCQUIN	241-241	Income quintile - Person level .....	89
HINCQUIN	242-242	Income quintile - Household level .....	89
FC_01A	243-243	Advice - Retirement planning .....	89
FC_01B	244-244	Advice - Children's education planning .....	90
FC_01C	245-245	Advice - Estate planning .....	90
FC_01D	246-246	Advice - Insurance .....	91
FC_01E	247-247	Advice - Tax planning .....	91
FC_01F	248-248	Advice - General financial planning .....	91
FC_01G	249-249	Advice - Other .....	92
FC_01H	250-250	Advice - No advice available or couldn't find any advice .....	92
FC_01I	251-251	Advice - No, did not use any advice .....	92
FC_G01J	252-252	Advice - No advice available - Grouped .....	93
FC_02A	253-253	Source of advice - Accountant .....	93
FC_02B	254-254	Source of advice - Lawyer, notary .....	93
FC_02C	255-255	Source of advice - Financial advisor, planner .....	94
FC_02D	256-256	Source of advice - Tax advisor, planner .....	94
FC_02F	257-257	Source of advice - Bank .....	94
FC_02G	258-258	Source of advice - Insurance company .....	95
FC_02I	259-259	Source of advice - Social associations .....	95
FC_02J	260-260	Source of advice - Work, employer .....	96
FC_02K	261-261	Source of advice - Internet .....	96
FC_02L	262-262	Source of advice - Media .....	96
FC_02N	263-263	Source of advice - School, seminars, workshop .....	97
FC_02O	264-264	Source of advice - Friends, family .....	97
FC_G02P	265-265	Source of advice - Other .....	97
FC_03	266-266	Pay for any advice .....	98
FC_04A	267-267	Most influence your decisions - Advertisements .....	98
FC_04B	268-268	Most influence your decisions - Magazines .....	98
FC_04C	269-269	Most influence your decisions - Newspapers .....	99
FC_04D	270-270	Most influence your decisions - Radio or television .....	99
FC_04E	271-271	Most influence your decisions - Internet .....	99
FC_04F	272-272	Most influence your decisions - Financial advisor .....	100
FC_04G	273-273	Most influence your decisions - Knowledgeable friend .....	100
FC_04H	274-274	Most influence your decisions - Other .....	101
FC_04I	275-275	Most influence your decisions - None of the above .....	101
FC_05A	276-276	Keep an eye on - The housing market .....	101
FC_05B	277-277	Keep an eye on - The stock market .....	102

**CFCS 2014 - Data Dictionary**  
**PUMF**

FC_05C	278-278	Keep an eye on - The currency (money) market .....	102
FC_05D	279-279	Keep an eye on - Interest rates .....	102
FC_05E	280-280	Keep an eye on - Inflation .....	103
FC_05F	281-281	Keep an eye on - Taxation .....	103
FC_05G	282-282	Keep an eye on - The job market .....	103
FC_05H	283-283	Keep an eye on - Pension plans .....	104
FC_05I	284-284	Keep an eye on - Sales of goods and services .....	104
FC_05J	285-285	Keep an eye on - Other .....	105
FC_05K	286-286	Keep an eye on - None of the above .....	105
FC_06A	287-287	Information - Newspapers .....	105
FC_06B	288-288	Information - Financial/business pages in newspapers .....	106
FC_06C	289-289	Information - Financial magazines .....	106
FC_06D	290-290	Information - Current event magazines .....	106
FC_06E	291-291	Information - Radio/TV business and financial programs .....	107
FC_06F	292-292	Information - Internet .....	107
FC_06G	293-293	Information - Financial advisor .....	107
FC_06H	294-294	Information - Other .....	108
FC_07A	295-295	Insurance - Auto .....	108
FC_07B	296-296	Insurance - Life .....	108
FC_07C	297-297	Insurance - Disability .....	109
FC_07D	298-298	Insurance - Loss of income .....	109
FC_07E	299-299	Insurance - Property (home) .....	109
FC_07F	300-300	Insurance - Renters (content) .....	110
FC_07G	301-301	Insurance - Travel .....	110
FC_07H	302-302	Insurance - Other .....	111
FC_07I	303-303	Insurance - None of the above .....	111
FC_08	304-304	All insurance policies with one company .....	111
FC_09	305-305	Currently have a will .....	112
FC_10	306-306	Have powers of attorney drawn up for household .....	112
FC_11	307-307	Last time personally requested a credit report .....	112
FC_12	308-308	Found an error in personal consumer credit report .....	113
SA_01	309-309	Rate self on - Level of financial knowledge .....	113
SA_02	310-310	Rate self on - Keeping track of money .....	113
SA_03	311-311	Rate self on - Making ends meet .....	114
SA_04	312-312	Rate self on - Shopping around to get the best financial product .....	114
SA_05	313-313	Rate self on - Staying informed on financial issues .....	115
SA_06	314-314	Ever regretted financial decision .....	115
SA_07	315-315	Agree/Disagree - Enjoy dealing with financial matters .....	115
SA_08	316-316	Agree/Disagree - Trust professional financial advisers .....	116
SA_09	317-317	Agree/Disagree - Frequently get financial advice from friends, family .....	116
SA_10	318-318	Agree/Disagree - Clear idea of financial products needed .....	117
SA_11	319-319	Agree/Disagree - Close personal watch on financial affairs .....	117
SA_12	320-320	Agree/Disagree - Know enough about investments to choose .....	117
SA_13	321-321	Agree/Disagree - Always research choices, financial decisions .....	118
SA_14	322-322	Agree/Disagree - Consult family, financial decisions .....	118
OA_01	323-323	Savings provide same buying power at retirement .....	119
OA_02	324-324	A credit report - Comprehension .....	119
OA_03	325-325	Who insures stocks in the stock market .....	119
OA_04	326-326	T/F - Easily compare the cost of any brand .....	120
OA_05	327-327	Who would need the greatest amount of life insurance .....	120
OA_06	328-328	If had savings account which statement on interest is correct .....	121
OA_07	329-329	Who would have problems during periods of high inflation .....	121
OA_08	330-330	Safest place for university money .....	121
OA_09	331-331	Which investment best protects savings if sudden increase in inflation .....	122
OA_10	332-332	Which circumstances would it be beneficial to borrow money .....	122
OA_11	333-333	Which statement not correct about ATM cards .....	123
OA_12	334-334	Which can hurt your credit rating .....	123
OA_13	335-335	What affects amount of interest paid on a loan .....	124
OA_14	336-336	Which will help lower the cost of a house .....	124
WTPP	337-348	PUMF survey weight of a person .....	124
VERDATE	349-358	Date of file creation .....	125
Topical Index .....			127

Variable Index .....133



**CFCS 2014 - Data Dictionary  
PUMF**

**Variable Name:** PUMFID **Length:** 5.0 **Position:** 1  
**Question Name:**  
**Concept:** PUMF unique identifier  
**Question Text:**  
**Universe:** All respondents.  
**Note:**  
**Source:**

**Variable Name:** GREGION **Length:** 1.0 **Position:** 6  
**Question Name:**  
**Concept:** Region  
**Question Text:**  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Atlantic	1	1,669	1,876,081	6.8
Quebec	2	1,116	6,467,448	23.3
Ontario	3	1,357	10,812,669	39.0
Manitoba, Saskatchewan and Alberta	4	1,896	4,835,406	17.4
British Columbia	5	647	3,731,623	13.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** G2AGE **Length:** 2.0 **Position:** 7  
**Question Name:**  
**Concept:** Age of respondent - Grouped  
**Question Text:**  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
18 to 24	01	359	3,263,425	11.8
25 to 34	02	840	4,842,145	17.5
35 to 44	03	994	4,609,991	16.6
45 to 54	04	1,228	5,198,110	18.8
55 to 59	05	660	2,311,763	8.3
60 to 64	06	668	2,282,718	8.2
65 to 69	07	639	1,793,151	6.5
70 and over	08	1,297	3,421,924	12.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** SEX **Length:** 1.0 **Position:** 9



**Variable Name:** GGHH18PL **Length:** 1.0 **Position:** 14  
**Question Name:**  
**Concept:** Number of persons aged 18 and over in the household - Grouped  
**Question Text:**  
**Universe:** All respondents.  
**Note:**  
**Source:** This variable comes from the Labour Force Survey in which the respondent's household participated in a few months before this survey.

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
One	1	2,201	4,533,792	16.4
Two	2	3,545	14,122,343	50.9
Three	3	650	5,250,589	18.9
Four or more	4	289	3,816,503	13.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** GGHHLT18 **Length:** 1.0 **Position:** 15  
**Question Name:**  
**Concept:** Number of persons less than 18 years of age in the household - Grouped  
**Question Text:**  
**Universe:** All respondents.  
**Note:**  
**Source:** This variable comes from the Labour Force Survey in which the respondent's household participated in a few months before this survey.

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
	0	5,022	19,558,753	70.6
One	1	700	3,509,527	12.7
Two	2	664	3,197,514	11.5
Three	3	222	1,173,810	4.2
Four or more	4	77	283,622	1.0
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** GFRSTLNG **Length:** 1.0 **Position:** 16  
**Question Name:**  
**Concept:** First language learned - Grouped  
**Question Text:**  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
English	1	4,447	15,888,611	57.3
French	2	1,362	6,187,922	22.3
Other	3	800	5,267,032	19.0
Combination of 2 or more languages	4	60	300,379	1.1









**CFCS 2014 - Data Dictionary  
PUMF**

**Variable Name:** LF\_G05 **Length:** 2.0 **Position:** 30

**Question Name:**

**Concept:** Current work situation - Spouse / partner - Grouped

**Question Text:** What is your spouse / partner's current work situation? Is your spouse / partner now...

**Universe:** Respondents with a spouse or partner.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Employed	01	1,926	9,141,523	33.0
Self-employed	02	358	1,678,559	6.1
Not working and looking for work	03	80	452,595	1.6
Not working and not looking for work	04	151	856,444	3.1
Retired	05	1,046	3,768,772	13.6
A student (including work programs)	06	21	152,373	0.5
Doing unpaid household work	07	120	684,936	2.5
Valid skip	96	2,949	10,819,522	39.0
Don't know	97	5	40,918	0.1
Refusal	98	23	101,060	0.4
Not stated	99	6	26,525	0.1
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** LF\_G06 **Length:** 1.0 **Position:** 32

**Question Name:**

**Concept:** Work at a job or business last 12 months - Spouse - Grouped

**Question Text:** Did your spouse / partner work at a job or business at any time in the last 12 months; that is, from ^DT\_OneYearAgo to ^DT\_LastMonth? (Regardless of the number of hours per week.)

Please include time off for vacation, illness, maternity or paternity leave, strikes and lock-outs.

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

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	222	1,078,115	3.9
No	2	1,212	4,920,446	17.7
Valid skip	6	5,233	21,639,604	78.1
Don't know	7	5	26,647	0.1
Refusal	8	1	6,459	0.0
Not stated	9	12	51,958	0.2
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** OCC6SPSE **Length:** 2.0 **Position:** 33

**Question Name:**

**Concept:** National Occupation Classification - Spouse's job

**Question Text:**



**CFCS 2014 - Data Dictionary  
PUMF**

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Management Occupations	01	190	987,915	3.6
Business, Finance and Administrative Occupations	02	428	2,083,208	7.5
Sciences and Related Occupations, Health Occupations	03	349	1,490,907	5.4
Social Sci, Edu, Gvt, Religion, Art, Culture, Rec, Sport	04	343	1,545,357	5.6
Sales and Service Occupations	05	468	2,176,118	7.8
Trades, Transport, Primary Industry, Manufacturing, Utilities	06	642	2,701,668	9.7
Valid skip	96	4,171	16,406,507	59.2
Not stated	99	94	331,547	1.2
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** OE\_01 **Length:** 2.0 **Position:** 35

**Question Name:** OE\_Q01

**Concept:** Who is responsible for regular bills

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

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Mainly you	01	3,915	13,251,432	47.8
Mainly your spouse/partner	02	1,071	4,815,450	17.4
You share the responsibility equally	03	1,309	6,099,475	22.0
Mainly someone else in the household	04	314	3,236,649	11.7
Nobody in particular	05	18	134,801	0.5
Someone outside of the household	06	56	155,925	0.6
Don't know	97	2	29,493	0.1
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** OE\_G02AA **Length:** 1.0 **Position:** 37

**Question Name:**

**Concept:** Number personal chequing or savings accounts - Grouped

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

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Zero accounts	1	1,104	4,445,633	16.0
One account	2	2,351	9,946,121	35.9



**CFCS 2014 - Data Dictionary  
PUMF**

**Concept:** Number institutions have accounts - Grouped  
**Question Text:** With how many different institutions do you have these accounts?  
**Universe:** Respondents with one or more accounts.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
One institution	1	4,252	18,052,189	65.1
Two institutions	2	1,780	7,031,951	25.4
Three institutions	3	314	1,484,412	5.4
Four or more institutions	4	65	252,132	0.9
Valid skip	6	21	45,698	0.2
Not stated	9	253	856,845	3.1
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** OE\_04A **Length:** 1.0 **Position:** 42  
**Question Name:** OE\_Q04  
**Concept:** How check balance - Statement sent in mail  
**Question Text:** How do you typically check the balance for your account or accounts? - I check the bank statement sent in the mail  
**Universe:** Respondents with 1 or more accounts.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	989	3,144,179	11.3
No	2	5,398	23,628,477	85.2
Valid skip	6	21	45,698	0.2
Don't know	7	16	70,040	0.3
Refusal	8	5	41,182	0.1
Not stated	9	256	793,651	2.9
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** OE\_04B **Length:** 1.0 **Position:** 43  
**Question Name:** OE\_Q04  
**Concept:** How check balance - Statement online  
**Question Text:** How do you typically check the balance for your account or accounts? - I check the statement online (internet banking)  
**Universe:** Respondents with 1 or more accounts.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	3,764	17,471,933	63.0
No	2	2,623	9,300,723	33.5
Valid skip	6	21	45,698	0.2
Don't know	7	16	70,040	0.3
Refusal	8	5	41,182	0.1
Not stated	9	256	793,651	2.9
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** OE\_04C **Length:** 1.0 **Position:** 44  
**Question Name:** OE\_Q04  
**Concept:** How check balance - Telephone banking  
**Question Text:** How do you typically check the balance for your account or accounts? - I check through telephone banking  
**Universe:** Respondents with 1 or more accounts.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	477	1,758,099	6.3
No	2	5,910	25,014,557	90.2
Valid skip	6	21	45,698	0.2
Don't know	7	16	70,040	0.3
Refusal	8	5	41,182	0.1
Not stated	9	256	793,651	2.9
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** OE\_04D **Length:** 1.0 **Position:** 45  
**Question Name:** OE\_Q04  
**Concept:** How check balance - Call the bank  
**Question Text:** How do you typically check the balance for your account or accounts? - I call the bank and ask for my balance  
**Universe:** Respondents with 1 or more accounts.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	170	777,996	2.8
No	2	6,217	25,994,660	93.8
Valid skip	6	21	45,698	0.2
Don't know	7	16	70,040	0.3
Refusal	8	5	41,182	0.1
Not stated	9	256	793,651	2.9
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** OE\_04E **Length:** 1.0 **Position:** 46  
**Question Name:** OE\_Q04  
**Concept:** How check balance - At a bank branch  
**Question Text:** 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  
**Universe:** Respondents with 1 or more accounts.  
**Note:**  
**Source:**



**CFCS 2014 - Data Dictionary  
PUMF**

**Question Text:** How often do you usually check your account balance(s)?  
**Universe:** Respondents with one or more accounts who check their account balance.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Daily	01	721	3,341,250	12.1
Weekly	02	2,925	12,891,746	46.5
Every two weeks	03	1,114	5,102,275	18.4
Monthly	04	1,348	4,282,611	15.4
Yearly	05	27	60,305	0.2
Never	06	51	172,825	0.6
Valid skip	96	168	774,362	2.8
Don't know	97	70	293,722	1.1
Refusal	98	5	10,479	0.0
Not stated	99	256	793,651	2.9
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** OE\_06 **Length:** 1.0 **Position:** 51  
**Question Name:** OE\_Q06  
**Concept:** Have credit card  
**Question Text:** 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.  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	5,749	24,681,346	89.0
No	2	898	2,911,419	10.5
Don't know	7	17	86,424	0.3
Refusal	8	21	44,037	0.2
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** OE\_G07 **Length:** 2.0 **Position:** 52  
**Question Name:**  
**Concept:** Action taken when need cash - Grouped  
**Question Text:** When you need to get some cash, do you usually?  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Debit or bankcard at own financial institution	01	4,750	20,178,286	72.8
Debit or bankcard at another financial institution	02	207	837,348	3.0











**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Mainly responsible for both	01	3,021	9,459,181	34.1
Share responsibility for both	02	938	4,060,920	14.6
Spouse mainly responsible for both	03	406	1,898,888	6.8
Someone else in household responsible for both	04	235	2,543,072	9.2
Mainly resp ongoing/share resp for financial management	05	645	2,842,826	10.3
Spouse mainly resp ongoing / share resp for financial mgmt	06	551	2,282,786	8.2
All other combinations of FM and OE except for DK and RF	07	769	3,945,883	14.2
Not stated	99	120	689,672	2.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FM\_Q02 **Length:** 1.0 **Position:** 67  
**Question Name:** FM\_Q02  
**Concept:** Unexpected \$500 expenditure - Use savings  
**Question Text:** If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?  
- Use savings  
**Universe:** All respondents  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	3,768	15,154,948	54.7
No	2	2,663	11,486,725	41.4
Don't know	7	146	649,047	2.3
Refusal	8	22	49,911	0.2
Not stated	9	86	382,595	1.4
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FM\_Q02 **Length:** 1.0 **Position:** 68  
**Question Name:** FM\_Q02  
**Concept:** Unexpected \$500 expenditure - Borrow from a friend or relative  
**Question Text:** If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?  
- Borrow from a friend or relative  
**Universe:** All respondents  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	247	1,252,078	4.5
No	2	6,184	25,389,595	91.6
Don't know	7	146	649,047	2.3
Refusal	8	22	49,911	0.2
Not stated	9	86	382,595	1.4
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**CFCS 2014 - Data Dictionary  
PUMF**

**Variable Name:** FM\_02C **Length:** 1.0 **Position:** 69  
**Question Name:** FM\_Q02  
**Concept:** Unexpected \$500 expenditure - Use a personal line of credit  
**Question Text:** If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?  
- Use a personal line of credit  
**Universe:** All respondents  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	347	1,345,377	4.9
No	2	6,084	25,296,296	91.2
Don't know	7	146	649,047	2.3
Refusal	8	22	49,911	0.2
Not stated	9	86	382,595	1.4
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** FM\_02D **Length:** 1.0 **Position:** 70  
**Question Name:**  
**Concept:** Unexpected \$500 expenditure - Borrow from a financial institution  
**Question Text:** If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?  
- Borrow from a financial institution  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	72	319,639	1.2
No	2	6,359	26,322,034	94.9
Don't know	7	146	649,047	2.3
Refusal	8	22	49,911	0.2
Not stated	9	86	382,595	1.4
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** FM\_02E **Length:** 1.0 **Position:** 71  
**Question Name:**  
**Concept:** Unexpected \$500 expenditure - Use a credit card  
**Question Text:** If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?  
- Use a credit card  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,016	8,759,650	31.6
No	2	4,415	17,882,024	64.5
Don't know	7	146	649,047	2.3
Refusal	8	22	49,911	0.2







**CFCS 2014 - Data Dictionary  
PUMF**

**Variable Name:** FM\_03E **Length:** 1.0 **Position:** 80  
**Question Name:**  
**Concept:** Unexpected \$5,000 expenditure - Use a credit card  
**Question Text:** And if the expenditure were \$5,000, how would you pay for this expense? - Use a credit card  
**Universe:** Respondents who are able to pay an unexpected \$500 expenditure.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,406	6,397,133	23.1
No	2	4,394	17,768,018	64.1
Valid skip	6	282	1,080,637	3.9
Don't know	7	326	1,321,661	4.8
Refusal	8	19	42,263	0.2
Not stated	9	258	1,113,514	4.0
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FM\_03F **Length:** 1.0 **Position:** 81  
**Question Name:**  
**Concept:** Unexpected \$5,000 expenditure - Sell a financial asset  
**Question Text:** And if the expenditure were \$5,000, how would you pay for this expense? - Sell a financial asset or personal possession  
**Universe:** Respondents who are able to pay an unexpected \$500 expenditure.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	134	400,290	1.4
No	2	5,666	23,764,861	85.7
Valid skip	6	282	1,080,637	3.9
Don't know	7	326	1,321,661	4.8
Refusal	8	19	42,263	0.2
Not stated	9	258	1,113,514	4.0
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FM\_03H **Length:** 1.0 **Position:** 82  
**Question Name:**  
**Concept:** Unexpected \$5,000 expenditure - Other  
**Question Text:** And if the expenditure were \$5,000, how would you pay for this expense? - Other  
**Universe:** Respondents who are able to pay an unexpected \$500 expenditure.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	74	266,945	1.0
No	2	5,726	23,898,207	86.2
Valid skip	6	282	1,080,637	3.9
Don't know	7	326	1,321,661	4.8







**CFCS 2014 - Data Dictionary  
PUMF**

**Variable Name:** FM\_05 **Length:** 1.0 **Position:** 88  
**Question Name:** FM\_Q05  
**Concept:** Ever withdrawn RRSP other than for retirement  
**Question Text:** Have you ever withdrawn money from an RRSP for reasons other than your retirement needs?  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,426	5,943,203	21.4
No	2	5,115	21,161,665	76.3
Don't know	7	24	81,921	0.3
Refusal	8	8	21,588	0.1
Not stated	9	112	514,851	1.9
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** FM\_06A **Length:** 1.0 **Position:** 89  
**Question Name:** FM\_Q06  
**Concept:** Withdrew RRSP other than for retirement - Home Buyer's Plan  
**Question Text:** Was that? - Through the Home Buyers' Plan  
**Universe:** Respondents who have withdrawn money from an RRSP.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	428	1,940,698	7.0
No	2	987	3,948,163	14.2
Valid skip	6	5,115	21,161,665	76.3
Don't know	7	10	53,891	0.2
Refusal	8	1	450	0.0
Not stated	9	144	618,360	2.2
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** FM\_06B **Length:** 1.0 **Position:** 90  
**Question Name:** FM\_Q06  
**Concept:** Withdrew RRSP other than for retirement - Lifelong Learning Plan  
**Question Text:** Was that? - Through the Lifelong Learning Plan  
**Universe:** Respondents who have withdrawn money from an RRSP.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	42	164,706	0.6
No	2	1,373	5,724,155	20.6
Valid skip	6	5,115	21,161,665	76.3
Don't know	7	10	53,891	0.2
Refusal	8	1	450	0.0
Not stated	9	144	618,360	2.2

**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** FM\_06C **Length:** 1.0 **Position:** 91  
**Question Name:** FM\_Q06  
**Concept:** Withdrew RRSP other than for retirement - Personal reasons  
**Question Text:** Was that? - For personal reasons  
**Universe:** Respondents who have withdrawn money from an RRSP.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	993	4,006,761	14.5
No	2	422	1,882,100	6.8
Valid skip	6	5,115	21,161,665	76.3
Don't know	7	10	53,891	0.2
Refusal	8	1	450	0.0
Not stated	9	144	618,360	2.2
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** FM\_07 **Length:** 1.0 **Position:** 92  
**Question Name:** FM\_Q07  
**Concept:** Ever declared bankruptcy  
**Question Text:** 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?  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	530	2,225,609	8.0
No	2	6,008	24,741,100	89.2
Don't know	7	26	205,326	0.7
Refusal	8	8	17,212	0.1
Not stated	9	113	533,980	1.9
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** ME\_01 **Length:** 1.0 **Position:** 93  
**Question Name:** ME\_Q01  
**Concept:** Plan to make purchase of => \$10,000  
**Question Text:** 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?  
**Universe:** All respondents.  
**Note:**



**CFCS 2014 - Data Dictionary  
PUMF**

**Variable Name:** ME\_03B **Length:** 1.0 **Position:** 97  
**Question Name:** ME\_Q03  
**Concept:** How pay for purchase - From financial institution (lease/loan)  
**Question Text:** How do you intend to pay for this purchase? - Borrow from a financial institution (lease or loan)  
**Universe:** Respondents who intend to make a large purchase in the next 3 years.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	530	2,188,474	7.9
No	2	1,076	4,718,486	17.0
Valid skip	6	4,755	19,414,170	70.0
Don't know	7	37	125,844	0.5
Refusal	8	3	5,038	0.0
Not stated	9	284	1,271,215	4.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** ME\_03C **Length:** 1.0 **Position:** 98  
**Question Name:** ME\_Q03  
**Concept:** How pay for purchase - Monthly payments  
**Question Text:** How do you intend to pay for this purchase? - Monthly payments  
**Universe:** Respondents who intend to make a large purchase in the next 3 years.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	187	825,146	3.0
No	2	1,419	6,081,814	21.9
Valid skip	6	4,755	19,414,170	70.0
Don't know	7	37	125,844	0.5
Refusal	8	3	5,038	0.0
Not stated	9	284	1,271,215	4.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** ME\_03D **Length:** 1.0 **Position:** 99  
**Question Name:**  
**Concept:** How pay for purchase - Sell investments  
**Question Text:** How do you intend to pay for this purchase? - Sell investments  
**Universe:** Respondents who intend to make a large purchase in the next 3 years.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	43	190,707	0.7
No	2	1,563	6,716,253	24.2
Valid skip	6	4,755	19,414,170	70.0
Don't know	7	37	125,844	0.5
Refusal	8	3	5,038	0.0









**CFCS 2014 - Data Dictionary  
PUMF**

**Variable Name:** ME\_08 **Length:** 1.0 **Position:** 109  
**Question Name:** ME\_Q08  
**Concept:** When expect to purchase house  
**Question Text:** Do you plan to purchase this house in?  
**Universe:** Respondents who plan to purchase a new home in the next 5 years.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Less than 6 months	1	100	407,804	1.5
6 months to just under 1 year	2	107	565,504	2.0
1 to just under 2 years	3	178	883,551	3.2
2 to just under 3 years	4	157	976,622	3.5
3 or more years	5	363	2,374,995	8.6
Valid skip	6	5,414	20,604,339	74.3
Don't know	7	37	173,893	0.6
Refusal	8	1	1,608	0.0
Not stated	9	328	1,734,912	6.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** ME\_09 **Length:** 1.0 **Position:** 110  
**Question Name:** ME\_Q09  
**Concept:** Price range of house plan to purchase  
**Question Text:** What is the price range of the house you are planning to purchase?  
**Universe:** Respondents who plan to purchase a new home in the next 5 years.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Less than \$100,000	1	50	150,744	0.5
\$100,000 to less than \$200,000	2	228	1,089,796	3.9
\$200,000 to less than \$300,000	3	275	1,435,344	5.2
\$300,000 to less than \$500,000	4	253	1,602,570	5.8
\$500,000 or more	5	85	680,878	2.5
Valid skip	6	5,414	20,604,339	74.3
Don't know	7	50	395,246	1.4
Refusal	8	2	29,399	0.1
Not stated	9	328	1,734,912	6.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** ME\_10 **Length:** 2.0 **Position:** 111  
**Question Name:** ME\_Q10  
**Concept:** % of total price saved for future home  
**Question Text:** As of today, what percent of the total price have you managed to save for your future home?  
**Universe:** Respondents who plan to purchase a new home in the next 5 years.  
**Note:**  
**Source:**



**CFCS 2014 - Data Dictionary  
PUMF**

**Variable Name:** ME\_11C **Length:** 1.0 **Position:** 115  
**Question Name:** ME\_Q11  
**Concept:** How else intend to pay for home - Money from sale of previous home  
**Question Text:** 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  
**Universe:** Respondents who plan to purchase a new home in the next 5 years.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	261	975,795	3.5
No	2	635	3,985,189	14.4
Valid skip	6	5,414	20,604,339	74.3
Don't know	7	46	419,533	1.5
Refusal	8	1	3,459	0.0
Not stated	9	328	1,734,912	6.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** ME\_11D **Length:** 1.0 **Position:** 116  
**Question Name:**  
**Concept:** How else intend to pay for home - Sell investments  
**Question Text:** 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)  
**Universe:** Respondents who plan to purchase a new home in the next 5 years.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	35	175,157	0.6
No	2	861	4,785,827	17.3
Valid skip	6	5,414	20,604,339	74.3
Don't know	7	46	419,533	1.5
Refusal	8	1	3,459	0.0
Not stated	9	328	1,734,912	6.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** ME\_11E **Length:** 1.0 **Position:** 117  
**Question Name:**  
**Concept:** How else intend to pay for home - Sell or use an asset  
**Question Text:** 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  
**Universe:** Respondents who plan to purchase a new home in the next 5 years.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	29	108,270	0.4
No	2	867	4,852,714	17.5





**CFCS 2014 - Data Dictionary  
PUMF**

**Variable Name:** ME\_12 **Length:** 1.0 **Position:** 123  
**Question Name:** ME\_Q12  
**Concept:** Expecting other costs for future home  
**Question Text:** Other than the down payment, are you expecting any other costs for your future home?  
**Universe:** Respondents who plan to purchase a new home in the next 5 years.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	396	2,280,922	8.2
No	2	477	2,534,193	9.1
Valid skip	6	5,414	20,604,339	74.3
Don't know	7	68	538,506	1.9
Refusal	8	2	30,356	0.1
Not stated	9	328	1,734,912	6.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** ME\_13A **Length:** 1.0 **Position:** 124  
**Question Name:** ME\_Q13  
**Concept:** Other home costs - Legal fees  
**Question Text:** Could you tell me what these costs are? - Legal fees (lawyer's fees and disbursements)  
**Universe:** Respondents who plan to purchase a new home in the next 5 years, and are expecting other costs for their future home.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	150	837,532	3.0
No	2	228	1,355,445	4.9
Valid skip	6	5,891	23,138,531	83.5
Don't know	7	16	80,422	0.3
Refusal	8	1	1,608	0.0
Not stated	9	399	2,309,689	8.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** ME\_13B **Length:** 1.0 **Position:** 125  
**Question Name:** ME\_Q13  
**Concept:** Other home costs - Taxes  
**Question Text:** Could you tell me what these costs are? - Taxes (land transfer, GST, etc.)  
**Universe:** Respondents who plan to purchase a new home in the next 5 years, and are expecting other costs for their future home.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	109	612,978	2.2
No	2	269	1,579,999	5.7
Valid skip	6	5,891	23,138,531	83.5

**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Don't know	7	16	80,422	0.3
Refusal	8	1	1,608	0.0
Not stated	9	399	2,309,689	8.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** ME\_13C **Length:** 1.0 **Position:** 126  
**Question Name:** ME\_Q13  
**Concept:** Other home costs - Furniture or appliances  
**Question Text:** Could you tell me what these costs are? - Furniture or appliances  
**Universe:** Respondents who plan to purchase a new home in the next 5 years, and are expecting other costs for their future home.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	102	682,237	2.5
No	2	276	1,510,740	5.4
Valid skip	6	5,891	23,138,531	83.5
Don't know	7	16	80,422	0.3
Refusal	8	1	1,608	0.0
Not stated	9	399	2,309,689	8.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** ME\_13D **Length:** 1.0 **Position:** 127  
**Question Name:** ME\_Q13  
**Concept:** Other home costs - Moving costs  
**Question Text:** Could you tell me what these costs are? - Moving costs  
**Universe:** Respondents who plan to purchase a new home in the next 5 years, and are expecting other costs for their future home.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	66	472,017	1.7
No	2	312	1,720,960	6.2
Valid skip	6	5,891	23,138,531	83.5
Don't know	7	16	80,422	0.3
Refusal	8	1	1,608	0.0
Not stated	9	399	2,309,689	8.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** ME\_13E **Length:** 1.0 **Position:** 128  
**Question Name:** ME\_Q13  
**Concept:** Other home costs - Utility deposits  
**Question Text:** Could you tell me what these costs are? - Utility deposits





**CFCS 2014 - Data Dictionary  
PUMF**

**Variable Name:** ME\_G13I **Length:** 1.0 **Position:** 131  
**Question Name:**  
**Concept:** Other home costs - Other - Grouped  
**Question Text:** Could you tell me what these costs are? -  
**Universe:** Respondents who plan to purchase a new home in the next 5 years, and are expecting other costs for their future home.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	45	216,969	0.8
No	2	333	1,976,008	7.1
Valid skip	6	5,891	23,138,531	83.5
Not stated	9	416	2,391,719	8.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** ME\_14 **Length:** 1.0 **Position:** 132  
**Question Name:** ME\_Q14  
**Concept:** Expect to have enough money to cover other costs when buy home  
**Question Text:** As of today, do you expect to have enough money to cover these costs when you buy your home?  
**Universe:** Respondents who plan to purchase a new home in the next 5 years, and are expecting other costs for their future home.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	296	1,673,140	6.0
No	2	89	553,164	2.0
Valid skip	6	5,891	23,138,531	83.5
Don't know	7	10	48,703	0.2
Not stated	9	399	2,309,689	8.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** EF\_01 **Length:** 1.0 **Position:** 133  
**Question Name:** EF\_Q01  
**Concept:** Financially responsible for any children under the age of 18  
**Question Text:** Are you financially responsible for any children under the age of 18 living in your household or currently living with someone else?  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,592	7,439,511	26.8
No	2	4,944	19,539,313	70.5

**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Don't know	7	5	36,587	0.1
Refusal	8	3	3,747	0.0
Not stated	9	141	704,070	2.5
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** EF\_02 **Length:** 1.0 **Position:** 134

**Question Name:** EF\_Q02

**Concept:** Have saved to support the cost of children's postsecondary education

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

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.

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

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,104	5,266,799	19.0
No	2	483	2,131,905	7.7
Valid skip	6	4,944	19,539,313	70.5
Don't know	7	4	27,179	0.1
Refusal	8	1	13,628	0.0
Not stated	9	149	744,403	2.7
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** EF\_03A **Length:** 1.0 **Position:** 135

**Question Name:** EF\_Q03

**Concept:** Reason not saving child PS - Do not expect child will go

**Question Text:** 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

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

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	15	54,274	0.2
No	2	459	2,046,282	7.4
Valid skip	6	6,048	24,806,112	89.5
Don't know	7	7	25,781	0.1
Refusal	8	2	5,568	0.0
Not stated	9	154	785,210	2.8
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** EF\_03B **Length:** 1.0 **Position:** 136

**CFCS 2014 - Data Dictionary  
PUMF**

**Question Name:** EF\_Q03  
**Concept:** Reason not saving child PS - Feel its child's responsibility  
**Question Text:** 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  
**Universe:** Respondents financially responsible for a child or children under the age of 18, who are not saving to support the cost of postsecondary education.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	37	132,289	0.5
No	2	437	1,968,268	7.1
Valid skip	6	6,048	24,806,112	89.5
Don't know	7	7	25,781	0.1
Refusal	8	2	5,568	0.0
Not stated	9	154	785,210	2.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** EF\_03C **Length:** 1.0 **Position:** 137  
**Question Name:** EF\_Q03  
**Concept:** Reason not saving child PS - Someone else saving  
**Question Text:** 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  
**Universe:** Respondents financially responsible for a child or children under the age of 18, who are not saving to support the cost of postsecondary education.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	49	203,283	0.7
No	2	425	1,897,274	6.8
Valid skip	6	6,048	24,806,112	89.5
Don't know	7	7	25,781	0.1
Refusal	8	2	5,568	0.0
Not stated	9	154	785,210	2.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** EF\_03D **Length:** 1.0 **Position:** 138  
**Question Name:**  
**Concept:** Reason not saving child PS - Other financial obligations prevent  
**Question Text:** 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  
**Universe:** Respondents financially responsible for a child or children under the age of 18, who are not saving to support the cost of postsecondary education.  
**Note:**  
**Source:**













**CFCS 2014 - Data Dictionary  
PUMF**

**Question Text:** Do you expect to help your children with their postsecondary education in any of the following ways? - From loans that you will take out

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

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	298	1,229,040	4.4
No	2	1,227	5,807,032	20.9
Valid skip	6	4,944	19,539,313	70.5
Don't know	7	60	351,054	1.3
Not stated	9	156	796,788	2.9
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** EF\_05C **Length:** 1.0 **Position:** 152

**Question Name:** EF\_Q05

**Concept:** Expect to help your child PS - Co-signing student loan

**Question Text:** Do you expect to help your children with their postsecondary education in any of the following ways? - By co-signing a student loan

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

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	782	3,306,858	11.9
No	2	743	3,729,214	13.5
Valid skip	6	4,944	19,539,313	70.5
Don't know	7	60	351,054	1.3
Not stated	9	156	796,788	2.9
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** EF\_05D **Length:** 1.0 **Position:** 153

**Question Name:** EF\_Q05

**Concept:** Expect to help your child PS - Sale of assets

**Question Text:** 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)

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

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	211	1,008,318	3.6
No	2	1,314	6,027,754	21.7
Valid skip	6	4,944	19,539,313	70.5
Don't know	7	60	351,054	1.3
Not stated	9	156	796,788	2.9
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** EF\_05E **Length:** 1.0 **Position:** 154  
**Question Name:** EF\_Q05  
**Concept:** Expect to help your child PS - Providing room and board  
**Question Text:** 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  
**Universe:** Respondents who are financially responsible for any children under the age of 18 living in their household or currently living with someone else.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,255	5,724,009	20.6
No	2	270	1,312,063	4.7
Valid skip	6	4,944	19,539,313	70.5
Don't know	7	60	351,054	1.3
Not stated	9	156	796,788	2.9
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** EF\_05F **Length:** 1.0 **Position:** 155  
**Question Name:** EF\_Q05  
**Concept:** Expect to help your child PS - By providing car  
**Question Text:** 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  
**Universe:** Respondents who are financially responsible for any children under the age of 18 living in their household or currently living with someone else.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	979	4,302,839	15.5
No	2	546	2,733,232	9.9
Valid skip	6	4,944	19,539,313	70.5
Don't know	7	60	351,054	1.3
Not stated	9	156	796,788	2.9
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** EF\_05G **Length:** 1.0 **Position:** 156  
**Question Name:** EF\_Q05  
**Concept:** Expect to help your child PS - Nothing  
**Question Text:** Do you expect to help your children with their postsecondary education in any of the following ways? - Nothing at all  
**Universe:** Respondents who are financially responsible for any children under the age of 18 living in their household or currently living with someone else.  
**Note:**  
**Source:**

**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	52	250,518	0.9
No	2	1,473	6,785,554	24.5
Valid skip	6	4,944	19,539,313	70.5
Don't know	7	60	351,054	1.3
Not stated	9	156	796,788	2.9
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** EF\_05H **Length:** 1.0 **Position:** 157  
**Question Name:** EF\_Q05  
**Concept:** Expect to help your child PS - Other  
**Question Text:** Do you expect to help your children with their postsecondary education in any of the following ways? - Other  
**Universe:** Respondents who are financially responsible for any children under the age of 18 living in their household or currently living with someone else.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	30	187,116	0.7
No	2	1,495	6,848,956	24.7
Valid skip	6	4,944	19,539,313	70.5
Don't know	7	60	351,054	1.3
Not stated	9	156	796,788	2.9
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_01 **Length:** 1.0 **Position:** 158  
**Question Name:** RP\_Q01  
**Concept:** Financially preparing for retirement  
**Question Text:** Are you financially preparing for your retirement either on your own or through an employer pension plan?  
**Universe:** Respondents who are not retired.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	3,260	14,024,539	50.6
No	2	1,216	7,144,593	25.8
Valid skip	6	2,079	5,822,628	21.0
Don't know	7	37	198,125	0.7
Refusal	8	9	33,897	0.1
Not stated	9	84	499,445	1.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_02A **Length:** 1.0 **Position:** 159  
**Question Name:** RP\_Q02  
**Concept:** Retirement financial plan - Government pension

**CFCS 2014 - Data Dictionary  
PUMF**

**Question Text:** Which of the following sources of revenue are included in your financial plan for retirement? - Government pension benefits (CPP, QPP, OAS, GIS)

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

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,672	11,025,225	39.8
No	2	551	2,820,997	10.2
Valid skip	6	3,295	12,967,221	46.8
Don't know	7	32	173,656	0.6
Refusal	8	5	4,660	0.0
Not stated	9	130	731,467	2.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_02B **Length:** 1.0 **Position:** 160

**Question Name:** RP\_Q02

**Concept:** Retirement financial plan - Workplace pension

**Question Text:** Which of the following sources of revenue are included in your financial plan for retirement? - Occupational or workplace pension plan benefits

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

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,972	7,866,162	28.4
No	2	1,251	5,980,061	21.6
Valid skip	6	3,295	12,967,221	46.8
Don't know	7	32	173,656	0.6
Refusal	8	5	4,660	0.0
Not stated	9	130	731,467	2.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_02C **Length:** 1.0 **Position:** 161

**Question Name:** RP\_Q02

**Concept:** Retirement financial plan - Personal savings plans

**Question Text:** Which of the following sources of revenue are included in your financial plan for retirement? - Personal retirement savings plan benefits (RRSP, RSP)

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

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,466	10,675,920	38.5
No	2	757	3,170,302	11.4
Valid skip	6	3,295	12,967,221	46.8
Don't know	7	32	173,656	0.6
Refusal	8	5	4,660	0.0
Not stated	9	130	731,467	2.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_02D **Length:** 1.0 **Position:** 162  
**Question Name:** RP\_Q02  
**Concept:** Retirement financial plan - Obtain reverse mortgage  
**Question Text:** Which of the following sources of revenue are included in your financial plan for retirement? - Obtaining a reverse mortgage  
**Universe:** Respondents who are not retired and are financially preparing for their retirement.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	73	292,705	1.1
No	2	3,150	13,553,517	48.9
Valid skip	6	3,295	12,967,221	46.8
Don't know	7	32	173,656	0.6
Refusal	8	5	4,660	0.0
Not stated	9	130	731,467	2.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_02E **Length:** 1.0 **Position:** 163  
**Question Name:** RP\_Q02  
**Concept:** Retirement financial plan - Sell financial assets  
**Question Text:** 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)  
**Universe:** Respondents who are not retired and are financially preparing for their retirement.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	610	2,836,672	10.2
No	2	2,613	11,009,550	39.7
Valid skip	6	3,295	12,967,221	46.8
Don't know	7	32	173,656	0.6
Refusal	8	5	4,660	0.0
Not stated	9	130	731,467	2.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_02F **Length:** 1.0 **Position:** 164  
**Question Name:** RP\_Q02  
**Concept:** Retirement financial plan - Sell non-financial assets  
**Question Text:** 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.)  
**Universe:** Respondents who are not retired and are financially preparing for their retirement.  
**Note:**  
**Source:**

**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	545	2,135,259	7.7
No	2	2,678	11,710,963	42.2
Valid skip	6	3,295	12,967,221	46.8
Don't know	7	32	173,656	0.6
Refusal	8	5	4,660	0.0
Not stated	9	130	731,467	2.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_02G **Length:** 1.0 **Position:** 165  
**Question Name:** RP\_Q02  
**Concept:** Retirement financial plan - Inheritance  
**Question Text:** Which of the following sources of revenue are included in your financial plan for retirement? - Use an inheritance  
**Universe:** Respondents who are not retired and are financially preparing for their retirement.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	423	2,126,428	7.7
No	2	2,800	11,719,794	42.3
Valid skip	6	3,295	12,967,221	46.8
Don't know	7	32	173,656	0.6
Refusal	8	5	4,660	0.0
Not stated	9	130	731,467	2.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_02H **Length:** 1.0 **Position:** 166  
**Question Name:** RP\_Q02  
**Concept:** Retirement financial plan - Family  
**Question Text:** 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)  
**Universe:** Respondents who are not retired and are financially preparing for their retirement.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	245	1,050,864	3.8
No	2	2,978	12,795,359	46.2
Valid skip	6	3,295	12,967,221	46.8
Don't know	7	32	173,656	0.6
Refusal	8	5	4,660	0.0
Not stated	9	130	731,467	2.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_02I **Length:** 1.0 **Position:** 167  
**Question Name:** RP\_Q02

**CFCS 2014 - Data Dictionary  
PUMF**

**Concept:** Retirement financial plan - Income from own business  
**Question Text:** 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  
**Universe:** Respondents who are not retired and are financially preparing for their retirement.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	501	2,228,011	8.0
No	2	2,722	11,618,212	41.9
Valid skip	6	3,295	12,967,221	46.8
Don't know	7	32	173,656	0.6
Refusal	8	5	4,660	0.0
Not stated	9	130	731,467	2.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_02J **Length:** 1.0 **Position:** 168  
**Question Name:** RP\_Q02  
**Concept:** Retirement financial plan - Employment in retirement  
**Question Text:** Which of the following sources of revenue are included in your financial plan for retirement? - Earnings from employment in retirement  
**Universe:** Respondents who are not retired and are financially preparing for their retirement.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,215	4,736,616	17.1
No	2	2,008	9,109,607	32.9
Valid skip	6	3,295	12,967,221	46.8
Don't know	7	32	173,656	0.6
Refusal	8	5	4,660	0.0
Not stated	9	130	731,467	2.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_02K **Length:** 1.0 **Position:** 169  
**Question Name:** RP\_Q02  
**Concept:** Retirement financial plan - Other  
**Question Text:** Which of the following sources of revenue are included in your financial plan for retirement? - Other  
**Universe:** Respondents who are not retired and are financially preparing for their retirement.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	11	53,709	0.2
No	2	3,212	13,792,514	49.8
Valid skip	6	3,295	12,967,221	46.8
Don't know	7	32	173,656	0.6
Refusal	8	5	4,660	0.0
Not stated	9	130	731,467	2.6









**CFCS 2014 - Data Dictionary  
PUMF**

**Question Text:** Are there any particular reasons why you are not planning for your retirement? - Am relying on partner's pension (including ex-partner)

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

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	18	57,466	0.2
No	2	1,157	6,784,352	24.5
Valid skip	6	5,339	19,847,167	71.6
Don't know	7	40	301,111	1.1
Refusal	8	1	1,664	0.0
Not stated	9	130	731,467	2.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_06H **Length:** 1.0 **Position:** 179

**Question Name:**

**Concept:** Why not planning for retirement - Don't think about it,

**Question Text:** Are there any particular reasons why you are not planning for your retirement? - Don't think about it, haven't got around to it

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

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	144	835,798	3.0
No	2	1,031	6,006,020	21.7
Valid skip	6	5,339	19,847,167	71.6
Don't know	7	40	301,111	1.1
Refusal	8	1	1,664	0.0
Not stated	9	130	731,467	2.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_06I **Length:** 1.0 **Position:** 180

**Question Name:**

**Concept:** Why not planning for retirement - Won't live that long

**Question Text:** Are there any particular reasons why you are not planning for your retirement? - Don't think I'll live that long

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

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	19	115,745	0.4
No	2	1,156	6,726,073	24.3
Valid skip	6	5,339	19,847,167	71.6
Don't know	7	40	301,111	1.1
Refusal	8	1	1,664	0.0
Not stated	9	130	731,467	2.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_06J **Length:** 1.0 **Position:** 181  
**Question Name:**  
**Concept:** Why not planning for retirement - Waiting job with pension  
**Question Text:** Are there any particular reasons why you are not planning for your retirement? - Waiting to get a job with a pension plan  
**Universe:** Respondents who are not retired and are not financially preparing for their retirement.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	16	91,437	0.3
No	2	1,159	6,750,381	24.3
Valid skip	6	5,339	19,847,167	71.6
Don't know	7	40	301,111	1.1
Refusal	8	1	1,664	0.0
Not stated	9	130	731,467	2.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_06K **Length:** 1.0 **Position:** 182  
**Question Name:**  
**Concept:** Why not planning for retirement - Lots of time  
**Question Text:** Are there any particular reasons why you are not planning for your retirement? - I'm young, lots of time  
**Universe:** Respondents who are not retired and are not financially preparing for their retirement.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	222	1,957,260	7.1
No	2	953	4,884,558	17.6
Valid skip	6	5,339	19,847,167	71.6
Don't know	7	40	301,111	1.1
Refusal	8	1	1,664	0.0
Not stated	9	130	731,467	2.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_G06L **Length:** 1.0 **Position:** 183  
**Question Name:**  
**Concept:** Reason not planning for retirement - Other  
**Question Text:** Are there any particular reasons why you are not planning for your retirement? - Other  
**Universe:** Respondents who are not retired and are not financially preparing for their retirement.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	191	966,252	3.5

**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
No	2	984	5,875,565	21.2
Valid skip	6	5,339	19,847,167	71.6
Not stated	9	171	1,034,242	3.7
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_07 **Length:** 2.0 **Position:** 184  
**Question Name:** RP\_Q07  
**Concept:** Primary source of income at retirement  
**Question Text:** What do you think will be your primary source of income at the time of your retirement?  
**Universe:** Respondents who are not retired.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Government pension benefits (CPP, QPP, OAS, GIS)	01	882	3,855,363	13.9
Occupational or workplace pension plan benefits	02	1,313	5,291,710	19.1
Medical or disability pension	03	37	194,943	0.7
Personal retirement savings plan benefits (RRSP, RSP)	04	927	4,994,275	18.0
Retirement Income Funds incl. RRIF, LRIF, Life Income Funds	05	52	199,003	0.7
Use an inheritance	06	18	129,598	0.5
Rely on financial support from my family	07	58	323,870	1.2
Draw an income from your own (or your partner's) business	08	154	610,328	2.2
Earnings from employment in retirement	09	206	878,108	3.2
Sale of assets	10	39	105,113	0.4
Rental income	11	60	258,107	0.9
Other	12	19	69,260	0.2
Valid skip	96	2,079	5,822,628	21.0
Don't know	97	730	4,326,858	15.6
Refusal	98	19	136,336	0.5
Not stated	99	92	527,729	1.9
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** RP\_08 **Length:** 1.0 **Position:** 186  
**Question Name:** RP\_Q08  
**Concept:** Hhld income time of retirement will give standard of living hoped for  
**Question Text:** 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?  
**Universe:** Respondents who are not retired.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Very confident	1	848	3,964,259	14.3



**CFCS 2014 - Data Dictionary  
PUMF**

**Variable Name:** RP\_11 **Length:** 1.0 **Position:** 189  
**Question Name:** RP\_Q11  
**Concept:** Retirement income sufficient to comfortably cover monthly expenses  
**Question Text:** Is your retirement income sufficient to comfortably cover your monthly expenses?  
**Universe:** Respondents who are retired.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,692	4,675,778	16.9
No	2	292	858,615	3.1
Valid skip	6	4,606	21,900,599	79.0
Don't know	7	23	53,107	0.2
Refusal	8	6	6,785	0.0
Not stated	9	66	228,344	0.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** AD\_01A **Length:** 1.0 **Position:** 190  
**Question Name:** AD\_Q01  
**Concept:** Own - House or property  
**Question Text:** 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)  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	4,795	18,722,689	67.5
No	2	1,629	7,921,046	28.6
Don't know	7	13	50,106	0.2
Refusal	8	52	133,524	0.5
Not stated	9	196	895,861	3.2
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** AD\_01B **Length:** 1.0 **Position:** 191  
**Question Name:** AD\_Q01  
**Concept:** Own - Vehicles  
**Question Text:** 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)  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	5,642	23,188,562	83.6
No	2	782	3,455,173	12.5
Don't know	7	13	50,106	0.2
Refusal	8	52	133,524	0.5



**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Not stated	9	196	895,861	3.2
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** AD\_01C **Length:** 1.0 **Position:** 192  
**Question Name:** AD\_Q01  
**Concept:** Own - Collections, antiques, jewels, valuables  
**Question Text:** Do you or does anyone in your family own any of the following tangible assets? - Collections, antiques, jewels, and other valuables  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,788	8,509,350	30.7
No	2	4,636	18,134,385	65.4
Don't know	7	13	50,106	0.2
Refusal	8	52	133,524	0.5
Not stated	9	196	895,861	3.2
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** AD\_01D **Length:** 1.0 **Position:** 193  
**Question Name:** AD\_Q01  
**Concept:** Own - Other tangible assets  
**Question Text:** Do you or does anyone in your family own any of the following tangible assets? - Other tangible assets  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	46	150,625	0.5
No	2	6,378	26,493,110	95.6
Don't know	7	13	50,106	0.2
Refusal	8	52	133,524	0.5
Not stated	9	196	895,861	3.2
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** AD\_01E **Length:** 1.0 **Position:** 194  
**Question Name:** AD\_Q01  
**Concept:** Own - None of these assets  
**Question Text:** Do you or does anyone in your family own any of the following tangible assets? - None of these assets  
**Universe:** All respondents.  
**Note:**





**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Not stated	9	204	922,454	3.3
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** AD\_G06 **Length:** 2.0 **Position:** 202  
**Question Name:**  
**Concept:** Estimated value of RESPs - Grouped  
**Question Text:** In your estimation, what is the current total value of your RESPs?  
**Universe:** Respondents with RRSPs.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Less than \$5,000	01	204	926,334	3.3
\$5,000 to less than \$10,000	02	150	692,978	2.5
\$10,000 to less than \$15,000	03	107	429,356	1.5
\$15,000 to less than \$20,000	04	82	400,821	1.4
\$20,000 to less than \$25,000	05	66	341,127	1.2
\$25,000 and over	06	177	985,269	3.6
Valid skip	96	5,295	20,764,218	74.9
Not stated	99	604	3,183,123	11.5
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** AD\_07A **Length:** 1.0 **Position:** 204  
**Question Name:** AD\_Q07  
**Concept:** Own - Cash savings  
**Question Text:** 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)  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	3,746	15,754,593	56.8
No	2	2,524	10,093,978	36.4
Don't know	7	106	695,743	2.5
Refusal	8	101	248,972	0.9
Not stated	9	208	929,941	3.4
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** AD\_07B **Length:** 1.0 **Position:** 205  
**Question Name:** AD\_Q07  
**Concept:** Own - Investments  
**Question Text:** 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)

**CFCS 2014 - Data Dictionary  
PUMF**

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,237	9,307,801	33.6
No	2	4,033	16,540,770	59.7
Don't know	7	106	695,743	2.5
Refusal	8	101	248,972	0.9
Not stated	9	208	929,941	3.4
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** AD\_07C **Length:** 1.0 **Position:** 206

**Question Name:** AD\_Q07

**Concept:** Own - Registered disability savings plan

**Question Text:** 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

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	190	920,757	3.3
No	2	6,080	24,927,814	89.9
Don't know	7	106	695,743	2.5
Refusal	8	101	248,972	0.9
Not stated	9	208	929,941	3.4
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** AD\_07D **Length:** 1.0 **Position:** 207

**Question Name:** AD\_Q07

**Concept:** Own - Tax free savings plan

**Question Text:** 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

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,277	9,812,978	35.4
No	2	3,993	16,035,594	57.8
Don't know	7	106	695,743	2.5
Refusal	8	101	248,972	0.9
Not stated	9	208	929,941	3.4
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** AD\_07E **Length:** 1.0 **Position:** 208

**CFCS 2014 - Data Dictionary  
PUMF**

**Question Name:** AD\_Q07  
**Concept:** Own - Private pensions  
**Question Text:** Excluding any Registered Retirement Saving Plans (RRSPs), do you or anyone in your family own any of the following financial assets? - Private pensions  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,396	5,149,151	18.6
No	2	4,874	20,699,420	74.7
Don't know	7	106	695,743	2.5
Refusal	8	101	248,972	0.9
Not stated	9	208	929,941	3.4
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** AD\_07F **Length:** 1.0 **Position:** 209  
**Question Name:** AD\_Q07  
**Concept:** Own - Other financial assets  
**Question Text:** Excluding any Registered Retirement Saving Plans (RRSPs), do you or anyone in your family own any of the following financial assets? - Other financial assets  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	38	197,737	0.7
No	2	6,232	25,650,834	92.5
Don't know	7	106	695,743	2.5
Refusal	8	101	248,972	0.9
Not stated	9	208	929,941	3.4
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** AD\_07G **Length:** 1.0 **Position:** 210  
**Question Name:** AD\_Q07  
**Concept:** Own - None of these assets  
**Question Text:** 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  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,632	6,705,538	24.2
No	2	4,638	19,143,033	69.1
Don't know	7	106	695,743	2.5
Refusal	8	101	248,972	0.9
Not stated	9	208	929,941	3.4
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** AD\_G08P **Length:** 2.0 **Position:** 211  
**Question Name:**  
**Concept:** Estimated value of financial assets - Grouped  
**Question Text:** In your estimation, what is the current total value of these financial assets?  
**Universe:** Respondents with financial assets.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Less than \$10,000	01	741	3,011,824	10.9
\$10,000 to \$29,999	02	652	2,929,935	10.6
\$30,000 to \$49,999	03	236	846,360	3.1
\$50,000 to \$74,999	04	264	1,032,212	3.7
\$75,000 to \$99,999	05	101	426,537	1.5
\$100,000 and over	06	916	3,569,665	12.9
Valid skip	96	1,582	6,523,084	23.5
Not stated	99	2,193	9,383,609	33.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** AD\_09A **Length:** 1.0 **Position:** 213  
**Question Name:** AD\_Q09  
**Concept:** Own - Agricultural property, machinery and equipment  
**Question Text:** Do you or anyone in your family own any of the following business assets or properties? - Agricultural property, machinery and equipment  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	402	1,280,982	4.6
No	2	5,997	25,211,898	90.9
Don't know	7	29	156,380	0.6
Refusal	8	41	98,345	0.4
Not stated	9	216	975,622	3.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** AD\_09B **Length:** 1.0 **Position:** 214  
**Question Name:** AD\_Q09  
**Concept:** Own - Wholly or partially owned business  
**Question Text:** Do you or anyone in your family own any of the following business assets or properties? - Wholly or partially owned business property and assets  
**Universe:** All respondents.  
**Note:**  
**Source:**

**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	486	1,862,218	6.7
No	2	5,913	24,630,662	88.8
Don't know	7	29	156,380	0.6
Refusal	8	41	98,345	0.4
Not stated	9	216	975,622	3.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** AD\_09C **Length:** 1.0 **Position:** 215  
**Question Name:** AD\_Q09  
**Concept:** Own - Copyrights, patents or royalties  
**Question Text:** Do you or anyone in your family own any of the following business assets or properties? - Copyrights, patents or royalties  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	79	296,405	1.1
No	2	6,320	26,196,475	94.5
Don't know	7	29	156,380	0.6
Refusal	8	41	98,345	0.4
Not stated	9	216	975,622	3.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** AD\_09D **Length:** 1.0 **Position:** 216  
**Question Name:** AD\_Q09  
**Concept:** Own - Other business assets/properties  
**Question Text:** Do you or anyone in your family own any of the following business assets or properties? - Other business assets or property (properties)  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	10	48,637	0.2
No	2	6,389	26,444,243	95.4
Don't know	7	29	156,380	0.6
Refusal	8	41	98,345	0.4
Not stated	9	216	975,622	3.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** AD\_09E **Length:** 1.0 **Position:** 217  
**Question Name:** AD\_Q09  
**Concept:** Own - None of these assets



**CFCS 2014 - Data Dictionary  
PUMF**

**Question Text:** Do you or anyone in your family own any of the following business assets or properties? - None of these assets

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	5,568	23,448,360	84.6
No	2	831	3,044,520	11.0
Don't know	7	29	156,380	0.6
Refusal	8	41	98,345	0.4
Not stated	9	216	975,622	3.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** AD\_G10A **Length:** 1.0 **Position:** 218

**Question Name:**

**Concept:** Estimated total value of business assets - Grouped

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

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Less than \$100,000	1	251	860,761	3.1
\$100,000 to less than \$200,000	2	67	225,292	0.8
\$200,000 to less than \$300,000	3	59	157,229	0.6
\$300,000 to less than \$500,000	4	65	238,531	0.9
\$500,000 or more	5	166	538,591	1.9
Valid skip	6	5,555	23,424,559	84.5
Not stated	9	522	2,278,263	8.2
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** G\_ASSETS **Length:** 1.0 **Position:** 219

**Question Name:**

**Concept:** Total assets

**Question Text:**

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Less than \$100,000	1	1,073	4,535,559	16.4
\$100,000 to less than \$200,000	2	320	940,163	3.4
\$200,000 to less than \$300,000	3	404	1,372,673	5.0
\$300,000 to less than \$500,000	4	614	2,337,573	8.4
\$500,000 or more	5	1,085	4,555,320	16.4
Not stated	9	3,189	13,981,940	50.4
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**CFCS 2014 - Data Dictionary  
PUMF**

**Variable Name:** AD\_11A **Length:** 1.0 **Position:** 220  
**Question Name:** AD\_Q11  
**Concept:** Have debts - Mortgages  
**Question Text:** 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)  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,539	11,380,482	41.1
No	2	3,841	14,976,903	54.0
Don't know	7	44	285,547	1.0
Refusal	8	42	98,895	0.4
Not stated	9	219	981,399	3.5
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** AD\_11B **Length:** 1.0 **Position:** 221  
**Question Name:** AD\_Q11  
**Concept:** Have debts - Student loans  
**Question Text:** Do you or anyone in your family currently have any of the following types of debts or liabilities? - Student loans  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	563	3,686,271	13.3
No	2	5,817	22,671,114	81.8
Don't know	7	44	285,547	1.0
Refusal	8	42	98,895	0.4
Not stated	9	219	981,399	3.5
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** AD\_11C **Length:** 1.0 **Position:** 222  
**Question Name:** AD\_Q11  
**Concept:** Have debts - Payday loans  
**Question Text:** Do you or anyone in your family currently have any of the following types of debts or liabilities? - Payday loans  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	35	221,526	0.8
No	2	6,345	26,135,860	94.3
Don't know	7	44	285,547	1.0
Refusal	8	42	98,895	0.4

**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Not stated	9	219	981,399	3.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** AD\_11D **Length:** 1.0 **Position:** 223  
**Question Name:** AD\_Q11  
**Concept:** Have debts - Other loans  
**Question Text:** 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 pay day loans)  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,495	5,552,003	20.0
No	2	4,885	20,805,383	75.0
Don't know	7	44	285,547	1.0
Refusal	8	42	98,895	0.4
Not stated	9	219	981,399	3.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** AD\_11E **Length:** 1.0 **Position:** 224  
**Question Name:** AD\_Q11  
**Concept:** Have debts - Outstanding credit card balances  
**Question Text:** Do you or anyone in your family currently have any of the following types of debts or liabilities? - Outstanding credit card balances  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,936	8,509,663	30.7
No	2	4,444	17,847,722	64.4
Don't know	7	44	285,547	1.0
Refusal	8	42	98,895	0.4
Not stated	9	219	981,399	3.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** AD\_11F **Length:** 1.0 **Position:** 225  
**Question Name:** AD\_Q11  
**Concept:** Have debts - Outstanding balances on lines of credit  
**Question Text:** Do you or anyone in your family currently have any of the following types of debts or liabilities? - Outstanding balances on lines of credit  
**Universe:** All respondents.  
**Note:**

**CFCS 2014 - Data Dictionary  
PUMF**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,536	6,269,652	22.6
No	2	4,844	20,087,733	72.5
Don't know	7	44	285,547	1.0
Refusal	8	42	98,895	0.4
Not stated	9	219	981,399	3.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** AD\_11G **Length:** 1.0 **Position:** 226

**Question Name:** AD\_Q11

**Concept:** Have debts - Other debts or liabilities

**Question Text:** Do you or anyone in your family currently have any of the following types of debts or liabilities? - Other debts or liabilities

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
No	2	6,380	26,357,386	95.1
Don't know	7	44	285,547	1.0
Refusal	8	42	98,895	0.4
Not stated	9	219	981,399	3.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** AD\_11H **Length:** 1.0 **Position:** 227

**Question Name:** AD\_Q11

**Concept:** Have debts - None of these debts or liabilities

**Question Text:** Do you or anyone in your family currently have any of the following types of debts or liabilities? - None of these debts or liabilities

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,226	7,996,728	28.8
No	2	4,154	18,360,657	66.2
Don't know	7	44	285,547	1.0
Refusal	8	42	98,895	0.4
Not stated	9	219	981,399	3.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** AD\_G12 **Length:** 2.0 **Position:** 228

**Question Name:**

**Concept:** Estimated value of debts and liabilities - Grouped

**Question Text:** In your estimation, what is the total value of these debts and liabilities?

**CFCS 2014 - Data Dictionary  
PUMF**

**Universe:** Respondents with debts or liabilities.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Less than \$50,000	01	1,755	7,439,755	26.8
\$50,000 to \$99,999	02	465	1,884,955	6.8
\$100,000 to \$149,999	03	361	1,275,783	4.6
\$150,000 to \$199,999	04	263	1,039,820	3.8
\$200,000 to \$249,999	05	220	1,074,499	3.9
\$250,000 or more	06	441	2,111,887	7.6
Valid skip	96	2,218	7,954,319	28.7
Not stated	99	962	4,942,209	17.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** IN\_01A **Length:** 1.0 **Position:** 230

**Question Name:** IN\_Q01A

**Concept:** Income - Wages or salaries

**Question Text:** In the last 12 months, did you receive any income from:

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

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	3,377	14,986,521	54.1
No	2	3,070	11,722,914	42.3
Don't know	7	4	10,641	0.0
Refusal	8	11	16,510	0.1
Not stated	9	223	986,642	3.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** IN\_01B **Length:** 1.0 **Position:** 231

**Question Name:** IN\_Q01B

**Concept:** Income - Self-employment income

**Question Text:** (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?

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	878	3,733,235	13.5
No	2	5,566	22,960,001	82.8
Don't know	7	8	25,911	0.1
Refusal	8	8	16,476	0.1
Not stated	9	225	987,605	3.6



**CFCS 2014 - Data Dictionary  
PUMF**

**Question Text:** (In the last 12 months, did you receive any income from:)  
... employment insurance benefits?

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	575	2,445,937	8.8
No	2	5,859	24,170,277	87.2
Don't know	7	13	79,847	0.3
Refusal	8	12	38,926	0.1
Not stated	9	226	988,240	3.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** IN\_01F **Length:** 1.0 **Position:** 235

**Question Name:** IN\_Q01F

**Concept:** Income - Social assistance

**Question Text:** (In the last 12 months, did you receive any income from:)

... social assistance and provincial supplements, disability pensions or provincial disability payments?

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	461	1,846,412	6.7
No	2	5,965	24,734,140	89.2
Don't know	7	18	112,656	0.4
Refusal	8	15	41,780	0.2
Not stated	9	226	988,240	3.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** IN\_01G **Length:** 1.0 **Position:** 236

**Question Name:** IN\_Q01G

**Concept:** Income - Other government sources

**Question Text:** (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?

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,022	7,979,444	28.8
No	2	4,381	18,410,283	66.4
Don't know	7	35	236,465	0.9

**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Refusal	8	17	64,778	0.2
Not stated	9	230	1,032,257	3.7
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** IN\_01H **Length:** 1.0 **Position:** 237

**Question Name:** IN\_Q01H

**Concept:** Income - Pensions, RRIF/RRSP withdraw

**Question Text:** (In the last 12 months, did you receive any income from:)

... workplace pensions, RRSP annuities, RRIF withdrawals and RRSP withdrawals?

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,183	3,640,850	13.1
No	2	5,217	22,785,334	82.2
Don't know	7	30	204,190	0.7
Refusal	8	23	58,930	0.2
Not stated	9	232	1,033,923	3.7
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** IN\_01I **Length:** 1.0 **Position:** 238

**Question Name:** IN\_Q01I

**Concept:** Income - Other income

**Question Text:** (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.?

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	452	2,225,516	8.0
No	2	5,975	24,301,711	87.7
Don't know	7	8	60,906	0.2
Refusal	8	16	93,709	0.3
Not stated	9	234	1,041,386	3.8
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** IN\_D01 **Length:** 2.0 **Position:** 239

**Question Name:**

**Concept:** Number of sources of income





**CFCS 2014 - Data Dictionary  
PUMF**

**Question Name:** FC\_Q01  
**Concept:** Advice - Retirement planning  
**Question Text:** In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products? - Retirement planning  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,088	4,237,230	15.3
No	2	5,312	22,112,177	79.8
Don't know	7	17	94,084	0.3
Refusal	8	10	19,987	0.1
Not stated	9	258	1,259,748	4.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_01B **Length:** 1.0 **Position:** 244  
**Question Name:** FC\_Q01  
**Concept:** Advice - Children's education planning  
**Question Text:** 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  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	359	1,848,477	6.7
No	2	6,041	24,500,930	88.4
Don't know	7	17	94,084	0.3
Refusal	8	10	19,987	0.1
Not stated	9	258	1,259,748	4.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_01C **Length:** 1.0 **Position:** 245  
**Question Name:** FC\_Q01  
**Concept:** Advice - Estate planning  
**Question Text:** In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products? - Estate planning  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	338	1,339,367	4.8
No	2	6,062	25,010,041	90.2
Don't know	7	17	94,084	0.3
Refusal	8	10	19,987	0.1
Not stated	9	258	1,259,748	4.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_01D **Length:** 1.0 **Position:** 246  
**Question Name:** FC\_Q01  
**Concept:** Advice - Insurance  
**Question Text:** In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products? - Insurance  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	620	2,924,456	10.5
No	2	5,780	23,424,951	84.5
Don't know	7	17	94,084	0.3
Refusal	8	10	19,987	0.1
Not stated	9	258	1,259,748	4.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_01E **Length:** 1.0 **Position:** 247  
**Question Name:** FC\_Q01  
**Concept:** Advice - Tax planning  
**Question Text:** In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products? - Tax planning  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	588	2,538,079	9.2
No	2	5,812	23,811,328	85.9
Don't know	7	17	94,084	0.3
Refusal	8	10	19,987	0.1
Not stated	9	258	1,259,748	4.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_01F **Length:** 1.0 **Position:** 248  
**Question Name:** FC\_Q01  
**Concept:** Advice - General financial planning  
**Question Text:** 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)  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,315	5,523,121	19.9
No	2	5,085	20,826,286	75.1

**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Don't know	7	17	94,084	0.3
Refusal	8	10	19,987	0.1
Not stated	9	258	1,259,748	4.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_01G **Length:** 1.0 **Position:** 249  
**Question Name:** FC\_Q01  
**Concept:** Advice - Other  
**Question Text:** In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products? - Other  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	14	71,498	0.3
No	2	6,386	26,277,910	94.8
Don't know	7	17	94,084	0.3
Refusal	8	10	19,987	0.1
Not stated	9	258	1,259,748	4.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_01H **Length:** 1.0 **Position:** 250  
**Question Name:** FC\_Q01  
**Concept:** Advice - No advice available or couldn't find any advice  
**Question Text:** 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  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	47	229,993	0.8
No	2	6,353	26,119,415	94.2
Don't know	7	17	94,084	0.3
Refusal	8	10	19,987	0.1
Not stated	9	258	1,259,748	4.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_01I **Length:** 1.0 **Position:** 251  
**Question Name:** FC\_Q01  
**Concept:** Advice - No, did not use any advice  
**Question Text:** 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  
**Universe:** All respondents.







**CFCS 2014 - Data Dictionary  
PUMF**

**Variable Name:** FC\_02J **Length:** 1.0 **Position:** 260  
**Question Name:**  
**Concept:** Source of advice - Work, employer  
**Question Text:** Where did you get your advice? - Work, employer  
**Universe:** Respondents who made use of financial advice.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	96	446,031	1.6
No	2	2,142	9,259,607	33.4
Valid skip	6	4,150	16,542,110	59.7
Don't know	7	4	52,539	0.2
Refusal	8	6	29,080	0.1
Not stated	9	287	1,393,860	5.0
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_02K **Length:** 1.0 **Position:** 261  
**Question Name:**  
**Concept:** Source of advice - Internet  
**Question Text:** Where did you get your advice? - Internet  
**Universe:** Respondents who made use of financial advice.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	53	229,984	0.8
No	2	2,185	9,475,654	34.2
Valid skip	6	4,150	16,542,110	59.7
Don't know	7	4	52,539	0.2
Refusal	8	6	29,080	0.1
Not stated	9	287	1,393,860	5.0
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_02L **Length:** 1.0 **Position:** 262  
**Question Name:**  
**Concept:** Source of advice - Media  
**Question Text:** Where did you get your advice? - Media (advertisements, television, radio)  
**Universe:** Respondents who made use of financial advice.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	25	110,372	0.4
No	2	2,213	9,595,266	34.6
Valid skip	6	4,150	16,542,110	59.7



**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Don't know	7	4	52,539	0.2
Refusal	8	6	29,080	0.1
Not stated	9	287	1,393,860	5.0
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_02N **Length:** 1.0 **Position:** 263

**Question Name:**

**Concept:** Source of advice - School, seminars, workshop

**Question Text:** Where did you get your advice? - School, seminars, workshop, trade shows

**Universe:** Respondents who made use of financial advice.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	44	207,754	0.7
No	2	2,194	9,497,885	34.3
Valid skip	6	4,150	16,542,110	59.7
Don't know	7	4	52,539	0.2
Refusal	8	6	29,080	0.1
Not stated	9	287	1,393,860	5.0
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_02O **Length:** 1.0 **Position:** 264

**Question Name:**

**Concept:** Source of advice - Friends, family

**Question Text:** Where did you get your advice? - Friends, family

**Universe:** Respondents who made use of financial advice.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	185	1,152,229	4.2
No	2	2,053	8,553,410	30.9
Valid skip	6	4,150	16,542,110	59.7
Don't know	7	4	52,539	0.2
Refusal	8	6	29,080	0.1
Not stated	9	287	1,393,860	5.0
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_G02P **Length:** 1.0 **Position:** 265

**Question Name:**

**Concept:** Source of advice - Other

**Question Text:** Where did you get your advice? - Other

**Universe:** Respondents who made use of financial advice.

**CFCS 2014 - Data Dictionary  
PUMF**

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	237	966,725	3.5
No	2	2,001	8,738,913	31.5
Valid skip	6	4,150	16,542,110	59.7
Not stated	9	297	1,475,479	5.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_03 **Length:** 1.0 **Position:** 266

**Question Name:** FC\_Q03

**Concept:** Pay for any advice

**Question Text:** Did you pay for any of this advice?

**Universe:** Respondents who made use of financial advice.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	456	1,780,455	6.4
No	2	1,777	7,951,861	28.7
Valid skip	6	4,150	16,542,110	59.7
Don't know	7	14	49,521	0.2
Refusal	8	1	5,421	0.0
Not stated	9	287	1,393,860	5.0
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_04A **Length:** 1.0 **Position:** 267

**Question Name:** FC\_Q04

**Concept:** Most influence your decisions - Advertisements

**Question Text:** 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

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	340	1,535,360	5.5
No	2	5,991	24,589,572	88.7
Don't know	7	73	246,582	0.9
Refusal	8	16	32,482	0.1
Not stated	9	265	1,319,231	4.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_04B **Length:** 1.0 **Position:** 268

**Question Name:** FC\_Q04

**Concept:** Most influence your decisions - Magazines

**CFCS 2014 - Data Dictionary  
PUMF**

**Question Text:** 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

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	261	1,015,400	3.7
No	2	6,070	25,109,532	90.6
Don't know	7	73	246,582	0.9
Refusal	8	16	32,482	0.1
Not stated	9	265	1,319,231	4.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_04C **Length:** 1.0 **Position:** 269

**Question Name:** FC\_Q04

**Concept:** Most influence your decisions - Newspapers

**Question Text:** 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

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	539	2,568,834	9.3
No	2	5,792	23,556,098	85.0
Don't know	7	73	246,582	0.9
Refusal	8	16	32,482	0.1
Not stated	9	265	1,319,231	4.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_04D **Length:** 1.0 **Position:** 270

**Question Name:** FC\_Q04

**Concept:** Most influence your decisions - Radio or television

**Question Text:** 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

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	689	3,337,220	12.0
No	2	5,642	22,787,712	82.2
Don't know	7	73	246,582	0.9
Refusal	8	16	32,482	0.1
Not stated	9	265	1,319,231	4.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**CFCS 2014 - Data Dictionary  
PUMF**

**Variable Name:** FC\_04E **Length:** 1.0 **Position:** 271  
**Question Name:** FC\_Q04  
**Concept:** Most influence your decisions - Internet  
**Question Text:** 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  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,043	5,975,175	21.6
No	2	5,288	20,149,757	72.7
Don't know	7	73	246,582	0.9
Refusal	8	16	32,482	0.1
Not stated	9	265	1,319,231	4.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_04F **Length:** 1.0 **Position:** 272  
**Question Name:** FC\_Q04  
**Concept:** Most influence your decisions - Financial advisor  
**Question Text:** 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  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	3,146	12,437,314	44.9
No	2	3,185	13,687,618	49.4
Don't know	7	73	246,582	0.9
Refusal	8	16	32,482	0.1
Not stated	9	265	1,319,231	4.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_04G **Length:** 1.0 **Position:** 273  
**Question Name:** FC\_Q04  
**Concept:** Most influence your decisions - Knowledgeable friend  
**Question Text:** 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  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,056	9,629,886	34.7
No	2	4,275	16,495,046	59.5

**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Don't know	7	73	246,582	0.9
Refusal	8	16	32,482	0.1
Not stated	9	265	1,319,231	4.8
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** FC\_04H **Length:** 1.0 **Position:** 274  
**Question Name:** FC\_Q04  
**Concept:** Most influence your decisions - Other  
**Question Text:** 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  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
No	2	6,331	26,124,932	94.2
Don't know	7	73	246,582	0.9
Refusal	8	16	32,482	0.1
Not stated	9	265	1,319,231	4.8
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** FC\_04I **Length:** 1.0 **Position:** 275  
**Question Name:** FC\_Q04  
**Concept:** Most influence your decisions - None of the above  
**Question Text:** 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  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,419	5,011,196	18.1
No	2	4,912	21,113,736	76.2
Don't know	7	73	246,582	0.9
Refusal	8	16	32,482	0.1
Not stated	9	265	1,319,231	4.8
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** FC\_05A **Length:** 1.0 **Position:** 276  
**Question Name:** FC\_Q05  
**Concept:** Keep an eye on - The housing market  
**Question Text:** Are there any things that you personally keep an eye on, such as changes in? - The housing market  
**Universe:** All respondents.

**CFCS 2014 - Data Dictionary  
PUMF**

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,667	7,355,675	26.5
No	2	4,720	18,891,337	68.1
Don't know	7	17	115,046	0.4
Refusal	8	9	25,074	0.1
Not stated	9	272	1,336,095	4.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_05B **Length:** 1.0 **Position:** 277

**Question Name:** FC\_Q05

**Concept:** Keep an eye on - The stock market

**Question Text:** Are there any things that you personally keep an eye on, such as changes in? - The stock market

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,153	4,969,602	17.9
No	2	5,234	21,277,410	76.7
Don't know	7	17	115,046	0.4
Refusal	8	9	25,074	0.1
Not stated	9	272	1,336,095	4.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_05C **Length:** 1.0 **Position:** 278

**Question Name:** FC\_Q05

**Concept:** Keep an eye on - The currency (money) market

**Question Text:** Are there any things that you personally keep an eye on, such as changes in? - The currency (money) market

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,083	4,495,604	16.2
No	2	5,304	21,751,408	78.5
Don't know	7	17	115,046	0.4
Refusal	8	9	25,074	0.1
Not stated	9	272	1,336,095	4.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_05D **Length:** 1.0 **Position:** 279

**Question Name:** FC\_Q05

**CFCS 2014 - Data Dictionary  
PUMF**

**Concept:** Keep an eye on - Interest rates  
**Question Text:** Are there any things that you personally keep an eye on, such as changes in? - Interest rates  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,099	8,617,829	31.1
No	2	4,288	17,629,183	63.6
Don't know	7	17	115,046	0.4
Refusal	8	9	25,074	0.1
Not stated	9	272	1,336,095	4.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_05E **Length:** 1.0 **Position:** 280  
**Question Name:** FC\_Q05  
**Concept:** Keep an eye on - Inflation  
**Question Text:** Are there any things that you personally keep an eye on, such as changes in? - Inflation  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,530	6,160,870	22.2
No	2	4,857	20,086,142	72.5
Don't know	7	17	115,046	0.4
Refusal	8	9	25,074	0.1
Not stated	9	272	1,336,095	4.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_05F **Length:** 1.0 **Position:** 281  
**Question Name:** FC\_Q05  
**Concept:** Keep an eye on - Taxation  
**Question Text:** Are there any things that you personally keep an eye on, such as changes in? - Taxation  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,384	5,786,653	20.9
No	2	5,003	20,460,359	73.8
Don't know	7	17	115,046	0.4
Refusal	8	9	25,074	0.1
Not stated	9	272	1,336,095	4.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_05G **Length:** 1.0 **Position:** 282

**CFCS 2014 - Data Dictionary  
PUMF**

**Question Name:** FC\_Q05  
**Concept:** Keep an eye on - The job market  
**Question Text:** Are there any things that you personally keep an eye on, such as changes in? - The job market  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,201	6,296,935	22.7
No	2	5,186	19,950,077	72.0
Don't know	7	17	115,046	0.4
Refusal	8	9	25,074	0.1
Not stated	9	272	1,336,095	4.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_05H **Length:** 1.0 **Position:** 283  
**Question Name:** FC\_Q05  
**Concept:** Keep an eye on - Pension plans  
**Question Text:** Are there any things that you personally keep an eye on, such as changes in? - Pension plans, and benefits  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,355	5,233,342	18.9
No	2	5,032	21,013,670	75.8
Don't know	7	17	115,046	0.4
Refusal	8	9	25,074	0.1
Not stated	9	272	1,336,095	4.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_05I **Length:** 1.0 **Position:** 284  
**Question Name:** FC\_Q05  
**Concept:** Keep an eye on - Sales of goods and services  
**Question Text:** Are there any things that you personally keep an eye on, such as changes in? - Sales of consumer goods and services  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,185	5,189,124	18.7
No	2	5,202	21,057,888	76.0
Don't know	7	17	115,046	0.4
Refusal	8	9	25,074	0.1
Not stated	9	272	1,336,095	4.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>



**CFCS 2014 - Data Dictionary  
PUMF**

**Variable Name:** FC\_05J **Length:** 1.0 **Position:** 285  
**Question Name:** FC\_Q05  
**Concept:** Keep an eye on - Other  
**Question Text:** Are there any things that you personally keep an eye on, such as changes in? - Other  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	175	744,019	2.7
No	2	6,212	25,502,993	92.0
Don't know	7	17	115,046	0.4
Refusal	8	9	25,074	0.1
Not stated	9	272	1,336,095	4.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_05K **Length:** 1.0 **Position:** 286  
**Question Name:** FC\_Q05  
**Concept:** Keep an eye on - None of the above  
**Question Text:** Are there any things that you personally keep an eye on, such as changes in? - None of the above  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,581	10,031,415	36.2
No	2	3,806	16,215,597	58.5
Don't know	7	17	115,046	0.4
Refusal	8	9	25,074	0.1
Not stated	9	272	1,336,095	4.8
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_06A **Length:** 1.0 **Position:** 287  
**Question Name:** FC\_Q06  
**Concept:** Information - Newspapers  
**Question Text:** How do you tend to monitor these things? - Newspapers  
**Universe:** Respondents who keep an eye on financial markets.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,440	6,354,150	22.9
No	2	2,352	9,839,864	35.5
Valid skip	6	2,581	10,031,415	36.2
Don't know	7	14	21,583	0.1

**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Not stated	9	298	1,476,215	5.3
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** FC\_06B **Length:** 1.0 **Position:** 288  
**Question Name:** FC\_Q06  
**Concept:** Information - Financial/business pages in newspapers  
**Question Text:** How do you tend to monitor these things? - Financial / business pages in newspapers  
**Universe:** Respondents who keep an eye on financial markets.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	677	3,120,975	11.3
No	2	3,115	13,073,039	47.2
Valid skip	6	2,581	10,031,415	36.2
Don't know	7	14	21,583	0.1
Not stated	9	298	1,476,215	5.3
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** FC\_06C **Length:** 1.0 **Position:** 289  
**Question Name:** FC\_Q06  
**Concept:** Information - Financial magazines  
**Question Text:** How do you tend to monitor these things? - Financial magazines (Forbes, The Economist, Les Affaires)  
**Universe:** Respondents who keep an eye on financial markets.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	387	1,873,755	6.8
No	2	3,405	14,320,259	51.7
Valid skip	6	2,581	10,031,415	36.2
Don't know	7	14	21,583	0.1
Not stated	9	298	1,476,215	5.3
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** FC\_06D **Length:** 1.0 **Position:** 290  
**Question Name:** FC\_Q06  
**Concept:** Information - Current event magazines  
**Question Text:** How do you tend to monitor these things? - Current event magazines (Maclean's, Actualité, Times, Newsweek)  
**Universe:** Respondents who keep an eye on financial markets.  
**Note:**  
**Source:**

**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	390	1,589,550	5.7
No	2	3,402	14,604,465	52.7
Valid skip	6	2,581	10,031,415	36.2
Don't know	7	14	21,583	0.1
Not stated	9	298	1,476,215	5.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_06E **Length:** 1.0 **Position:** 291  
**Question Name:** FC\_Q06  
**Concept:** Information - Radio/TV business and financial programs  
**Question Text:** How do you tend to monitor these things? - Radio and television business and financial programming  
**Universe:** Respondents who keep an eye on financial markets.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,855	7,393,337	26.7
No	2	1,937	8,800,678	31.7
Valid skip	6	2,581	10,031,415	36.2
Don't know	7	14	21,583	0.1
Not stated	9	298	1,476,215	5.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_06F **Length:** 1.0 **Position:** 292  
**Question Name:** FC\_Q06  
**Concept:** Information - Internet  
**Question Text:** How do you tend to monitor these things? - Internet (email, Web, text messaging, newsfeeds, etc.)  
**Universe:** Respondents who keep an eye on financial markets.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,196	10,532,029	38.0
No	2	1,596	5,661,985	20.4
Valid skip	6	2,581	10,031,415	36.2
Don't know	7	14	21,583	0.1
Not stated	9	298	1,476,215	5.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_06G **Length:** 1.0 **Position:** 293  
**Question Name:** FC\_Q06  
**Concept:** Information - Financial advisor  
**Question Text:** How do you tend to monitor these things? - Financial advisor

**CFCS 2014 - Data Dictionary  
PUMF**

**Universe:** Respondents who keep an eye on financial markets.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,212	4,996,945	18.0
No	2	2,580	11,197,069	40.4
Valid skip	6	2,581	10,031,415	36.2
Don't know	7	14	21,583	0.1
Not stated	9	298	1,476,215	5.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_06H **Length:** 1.0 **Position:** 294

**Question Name:** FC\_Q06

**Concept:** Information - Other

**Question Text:** How do you tend to monitor these things? - Other

**Universe:** Respondents who keep an eye on financial markets.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	401	1,679,011	6.1
No	2	3,391	14,515,003	52.4
Valid skip	6	2,581	10,031,415	36.2
Don't know	7	14	21,583	0.1
Not stated	9	298	1,476,215	5.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_07A **Length:** 1.0 **Position:** 295

**Question Name:** FC\_Q07

**Concept:** Insurance - Auto

**Question Text:** Could you please tell me which of the following types of insurances you currently own? - Auto

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	5,476	21,559,685	77.8
No	2	893	4,660,497	16.8
Don't know	7	17	40,449	0.1
Refusal	8	15	40,882	0.1
Not stated	9	284	1,421,714	5.1
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_07B **Length:** 1.0 **Position:** 296

**Question Name:** FC\_Q07

**Concept:** Insurance - Life

**CFCS 2014 - Data Dictionary  
PUMF**

**Question Text:** Could you please tell me which of the following types of insurances you currently own? - Life  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	4,123	16,007,349	57.7
No	2	2,246	10,212,833	36.8
Don't know	7	17	40,449	0.1
Refusal	8	15	40,882	0.1
Not stated	9	284	1,421,714	5.1
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_07C **Length:** 1.0 **Position:** 297  
**Question Name:** FC\_Q07  
**Concept:** Insurance - Disability  
**Question Text:** Could you please tell me which of the following types of insurances you currently own? - Disability  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,116	8,065,456	29.1
No	2	4,253	18,154,726	65.5
Don't know	7	17	40,449	0.1
Refusal	8	15	40,882	0.1
Not stated	9	284	1,421,714	5.1
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_07D **Length:** 1.0 **Position:** 298  
**Question Name:** FC\_Q07  
**Concept:** Insurance - Loss of income  
**Question Text:** Could you please tell me which of the following types of insurances you currently own? - Loss of income (e.g. payment protection insurance)  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,260	4,869,963	17.6
No	2	5,109	21,350,219	77.0
Don't know	7	17	40,449	0.1
Refusal	8	15	40,882	0.1
Not stated	9	284	1,421,714	5.1
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_07E **Length:** 1.0 **Position:** 299



**CFCS 2014 - Data Dictionary  
PUMF**

**Variable Name:** FC\_07H **Length:** 1.0 **Position:** 302  
**Question Name:** FC\_Q07  
**Concept:** Insurance - Other  
**Question Text:** Could you please tell me which of the following types of insurances you currently own? - Other  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	101	407,386	1.5
No	2	6,268	25,812,796	93.1
Don't know	7	17	40,449	0.1
Refusal	8	15	40,882	0.1
Not stated	9	284	1,421,714	5.1
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_07I **Length:** 1.0 **Position:** 303  
**Question Name:** FC\_Q07  
**Concept:** Insurance - None of the above  
**Question Text:** Could you please tell me which of the following types of insurances you currently own? - None of the above  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	399	2,655,036	9.6
No	2	5,970	23,565,146	85.0
Don't know	7	17	40,449	0.1
Refusal	8	15	40,882	0.1
Not stated	9	284	1,421,714	5.1
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_08 **Length:** 1.0 **Position:** 304  
**Question Name:** FC\_Q08  
**Concept:** All insurance policies with one company  
**Question Text:** Do you have all your insurance policies with one company?  
**Universe:** Respondents with insurance.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	1,990	8,127,449	29.3
No	2	3,307	12,189,339	44.0
Valid skip	6	1,006	5,594,365	20.2
Don't know	7	63	275,800	1.0

**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Refusal	8	3	33,229	0.1
Not stated	9	316	1,503,045	5.4
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_09 **Length:** 1.0 **Position:** 305  
**Question Name:** FC\_Q09  
**Concept:** Currently have a will  
**Question Text:** Do you currently have a will?  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	3,325	11,339,006	40.9
No	2	3,043	14,844,168	53.5
Don't know	7	18	81,376	0.3
Refusal	8	11	27,664	0.1
Not stated	9	288	1,431,013	5.2
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_10 **Length:** 1.0 **Position:** 306  
**Question Name:** FC\_Q10  
**Concept:** Have powers of attorney drawn up for household  
**Question Text:** Do you currently have powers of attorney drawn up for your household?  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	2,544	8,673,902	31.3
No	2	3,692	16,728,767	60.3
Don't know	7	145	798,547	2.9
Refusal	8	16	90,998	0.3
Not stated	9	288	1,431,013	5.2
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** FC\_11 **Length:** 1.0 **Position:** 307  
**Question Name:** FC\_Q11  
**Concept:** Last time personally requested a credit report  
**Question Text:** 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?  
**Universe:** All respondents.  
**Note:**  
**Source:**





**CFCS 2014 - Data Dictionary  
PUMF**

**Question Name:** SA\_Q02  
**Concept:** Rate self on - Keeping track of money  
**Question Text:** How would you rate yourself on each of the following areas of financial management:  
 ... keeping track of money?  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Very good	1	2,332	9,004,674	32.5
Good	2	2,296	9,818,119	35.4
Fairly good	3	1,380	5,824,108	21.0
Not very good	4	335	1,458,712	5.3
Don't know	7	31	119,056	0.4
Refusal	8	12	28,907	0.1
Not stated	9	299	1,469,651	5.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** SA\_03 **Length:** 1.0 **Position:** 311  
**Question Name:** SA\_Q03  
**Concept:** Rate self on - Making ends meet  
**Question Text:** (How would you rate yourself on each of the following areas of financial management):  
 ... making ends meet?  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Very good	1	3,009	12,000,869	43.3
Good	2	2,203	9,189,054	33.1
Fairly good	3	946	4,018,672	14.5
Not very good	4	184	884,319	3.2
Don't know	7	34	141,050	0.5
Refusal	8	10	19,612	0.1
Not stated	9	299	1,469,651	5.3
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** SA\_04 **Length:** 1.0 **Position:** 312  
**Question Name:** SA\_Q04  
**Concept:** Rate self on - Shopping around to get the best financial product  
**Question Text:** (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?  
**Universe:** All respondents.  
**Note:**  
**Source:**



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**Question Name:** SA\_Q07  
**Concept:** Agree/Disagree - Enjoy dealing with financial matters  
**Question Text:** Please tell me if you agree or disagree with the following statements.

I enjoy dealing with financial matters.

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Agree	1	2,681	11,071,737	39.9
Disagree	2	3,564	14,752,868	53.2
Don't know	7	121	355,895	1.3
Refusal	8	16	36,275	0.1
Not stated	9	303	1,506,451	5.4
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** SA\_08 **Length:** 1.0 **Position:** 316

**Question Name:** SA\_Q08  
**Concept:** Agree/Disagree - Trust professional financial advisers  
**Question Text:** (Please tell me if you agree or disagree with the following statements.)

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

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Agree	1	3,945	16,048,823	57.9
Disagree	2	2,114	8,992,098	32.4
Don't know	7	293	1,052,908	3.8
Refusal	8	30	122,946	0.4
Not stated	9	303	1,506,451	5.4
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** SA\_09 **Length:** 1.0 **Position:** 317

**Question Name:** SA\_Q09  
**Concept:** Agree/Disagree - Frequently get financial advice from friends, family  
**Question Text:** (Please tell me if you agree or disagree with the following statements.)

I frequently get financial advice from my friends and family.

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Agree	1	2,463	11,482,827	41.4
Disagree	2	3,854	14,448,673	52.1
Don't know	7	50	237,062	0.9

**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Refusal	8	14	44,123	0.2
Not stated	9	304	1,510,542	5.4
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** SA\_10 **Length:** 1.0 **Position:** 318

**Question Name:** SA\_Q10

**Concept:** Agree/Disagree - Clear idea of financial products needed

**Question Text:** (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.

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Agree	1	5,082	20,216,973	72.9
Disagree	2	1,155	5,586,580	20.2
Don't know	7	123	331,061	1.2
Refusal	8	20	72,885	0.3
Not stated	9	305	1,515,727	5.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** SA\_11 **Length:** 1.0 **Position:** 319

**Question Name:** SA\_Q11

**Concept:** Agree/Disagree - Close personal watch on financial affairs

**Question Text:** (Please tell me if you agree or disagree with the following statements.)

I keep a close personal watch on my financial affairs.

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Agree	1	5,517	22,388,912	80.8
Disagree	2	801	3,597,022	13.0
Don't know	7	52	200,211	0.7
Refusal	8	10	21,354	0.1
Not stated	9	305	1,515,727	5.5
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** SA\_12 **Length:** 1.0 **Position:** 320

**Question Name:** SA\_Q12

**Concept:** Agree/Disagree - Know enough about investments to choose

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PUMF**

**Question Text:** (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.

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Agree	1	3,638	14,437,048	52.1
Disagree	2	2,518	11,073,957	39.9
Don't know	7	183	548,732	2.0
Refusal	8	38	117,157	0.4
Not stated	9	308	1,546,334	5.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** SA\_13 **Length:** 1.0 **Position:** 321

**Question Name:** SA\_Q13

**Concept:** Agree/Disagree - Always research choices, financial decisions

**Question Text:** (Please tell me if you agree or disagree with the following statements.)

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

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Agree	1	4,805	20,023,998	72.2
Disagree	2	1,433	5,724,933	20.7
Don't know	7	114	356,056	1.3
Refusal	8	25	71,907	0.3
Not stated	9	308	1,546,334	5.6
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** SA\_14 **Length:** 1.0 **Position:** 322

**Question Name:** SA\_Q14

**Concept:** Agree/Disagree - Consult family, financial decisions

**Question Text:** (Please tell me if you agree or disagree with the following statements.)

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

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Agree	1	4,510	20,739,377	74.8
Disagree	2	1,810	5,291,879	19.1
Don't know	7	39	103,283	0.4
Refusal	8	18	42,354	0.2
Not stated	9	308	1,546,334	5.6

**CFCS 2014 - Data Dictionary  
PUMF**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** OA\_01 **Length:** 1.0 **Position:** 323  
**Question Name:** OA\_Q01  
**Concept:** Savings provide same buying power at retirement  
**Question Text:** 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?  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Yes	1	719	3,344,698	12.1
No	2	4,014	16,413,801	59.2
Don't know	7	1,512	5,950,606	21.5
Refusal	8	124	405,837	1.5
Not stated	9	316	1,608,286	5.8
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** OA\_02 **Length:** 1.0 **Position:** 324  
**Question Name:** OA\_Q02  
**Concept:** A credit report - Comprehension  
**Question Text:** A credit report is...?  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
A list of your financial assets and liabilities	1	1,745	7,151,629	25.8
A monthly credit card statement	2	490	2,190,002	7.9
A loan and bill payment history	3	2,492	10,443,918	37.7
A credit line with a financial institution	4	453	1,958,899	7.1
Don't know	7	1,058	3,948,840	14.2
Refusal	8	126	406,509	1.5
Not stated	9	321	1,623,430	5.9
<b>Total</b>		6,685	27,723,227	100.0

**Variable Name:** OA\_03 **Length:** 1.0 **Position:** 325  
**Question Name:** OA\_Q03  
**Concept:** Who insures stocks in the stock market  
**Question Text:** Who insures stocks in the stock market?  
**Universe:** All respondents.  
**Note:**  
**Source:**





**CFCS 2014 - Data Dictionary  
PUMF**

**Variable Name:** OA\_06 **Length:** 1.0 **Position:** 328  
**Question Name:** OA\_Q06  
**Concept:** If had savings account which statement on interest is correct  
**Question Text:** 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?  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Sales tax may be charged on the interest that you earn	1	340	1,607,784	5.8
You cannot earn interest until you pass your 18th birthday	2	146	739,316	2.7
Earnings from savings account interest may not be taxed	3	873	4,295,694	15.5
Income tax may be charged on the int. if inc. is high enough	4	3,560	14,116,383	50.9
Don't know	7	1,288	4,848,492	17.5
Refusal	8	155	478,623	1.7
Not stated	9	323	1,636,935	5.9
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** OA\_07 **Length:** 1.0 **Position:** 329  
**Question Name:** OA\_Q07  
**Concept:** Who would have problems during periods of high inflation  
**Question Text:** Inflation can cause difficulty in many ways. Which group would have the greatest problem during periods of high inflation that lasts several years?  
**Universe:** All respondents.  
**Note:**  
**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Young working couples with no children	1	188	1,049,155	3.8
Young working couples with children	2	1,634	7,191,121	25.9
Older, working couples saving for retirement	3	256	1,176,390	4.2
Older people living on fixed retirement income	4	3,633	14,122,567	50.9
Don't know	7	512	2,166,358	7.8
Refusal	8	139	380,701	1.4
Not stated	9	323	1,636,935	5.9
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** OA\_08 **Length:** 1.0 **Position:** 330  
**Question Name:** OA\_Q08  
**Concept:** Safest place for university money

**CFCS 2014 - Data Dictionary  
PUMF**

**Question Text:** 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?

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
Corporate bonds	1	280	1,271,271	4.6
Mutual Funds	2	782	3,373,355	12.2
A bank savings account	3	4,028	16,821,229	60.7
Locked in a safe at home	4	292	1,180,413	4.3
Stocks	5	148	526,029	1.9
Don't know	7	684	2,468,320	8.9
Refusal	8	147	443,630	1.6
Not stated	9	324	1,638,980	5.9
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** OA\_09 **Length:** 1.0 **Position:** 331

**Question Name:** OA\_Q09

**Concept:** Which investment best protects savings if sudden increase in inflation

**Question Text:** 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?

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
A twenty-five year corporate bond	1	300	1,362,926	4.9
A house financed with a fixed-rate mortgage	2	2,621	10,782,175	38.9
A 10-year bond issued by a corporation	3	322	1,332,033	4.8
A certificate of deposit at a bank	4	1,125	4,688,521	16.9
Don't know	7	1,813	7,302,338	26.3
Refusal	8	179	594,152	2.1
Not stated	9	325	1,661,082	6.0
<b>Total</b>		<b>6,685</b>	<b>27,723,227</b>	<b>100.0</b>

**Variable Name:** OA\_10 **Length:** 1.0 **Position:** 332

**Question Name:** OA\_Q10

**Concept:** Which circumstances would it be beneficial to borrow money

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

**Universe:** All respondents.

**Note:**

**Source:**

<u>Answer Categories</u>	<u>Code</u>	<u>Frequency</u>	<u>Weighted Frequency</u>	<u>%</u>
When something goes on sale	1	1,680	6,507,939	23.5





CFCS 2014 - Data Dictionary  
PUMF

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**Question Text:** Public use microdata file, survey weight of a person  
**Universe:** All respondents.  
**Note:** Physical decimal present in eighth position.  
**Source:**

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**Variable Name:** VERDATE                      **Length:** 10.0                      **Position:** 349  
**Question Name:**  
**Concept:** Date of file creation  
**Question Text:**  
**Universe:** All respondents.  
**Note:** Format = YYYYMMDD  
**Source:**

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## Topical Index

<u>Variable</u>	<u>Description</u>	<u>Page</u>
AD: Assets and debts		
AD_01A	Own - House or property .....	72
AD_01B	Own - Vehicles .....	72
AD_01C	Own - Collections, antiques, jewels, valuables .....	73
AD_01D	Own - Other tangible assets .....	73
AD_01E	Own - None of these assets .....	73
AD_01F	Own - Home furnishings .....	74
AD_03	Have RRSPs .....	74
AD_05	Have RESPs .....	75
AD_07A	Own - Cash savings .....	76
AD_07B	Own - Investments .....	76
AD_07C	Own - Registered disability savings plan .....	77
AD_07D	Own - Tax free savings plan .....	77
AD_07E	Own - Private pensions .....	77
AD_07F	Own - Other financial assets .....	78
AD_07G	Own - None of these assets .....	78
AD_09A	Own - Agricultural property, machinery and equipment .....	79
AD_09B	Own - Wholly or partially owned business .....	79
AD_09C	Own - Copyrights, patents or royalties .....	80
AD_09D	Own - Other business assets/properties .....	80
AD_09E	Own - None of these assets .....	80
AD_11A	Have debts - Mortgages .....	82
AD_11B	Have debts - Student loans .....	82
AD_11C	Have debts - Payday loans .....	82
AD_11D	Have debts - Other loans .....	83
AD_11E	Have debts - Outstanding credit card balances .....	83
AD_11F	Have debts - Outstanding balances on lines of credit .....	83
AD_11G	Have debts - Other debts or liabilities .....	84
AD_11H	Have debts - None of these debts or liabilities .....	84
AD_G02A	Estimated value of tangible assets - Grouped .....	74
AD_G04A	Estimated value of RRSPs - Grouped .....	75
AD_G06	Estimated value of RESPs - Grouped .....	76
AD_G08P	Estimated value of financial assets - Grouped .....	79
AD_G10A	Estimated total value of business assets - Grouped .....	81
AD_G12	Estimated value of debts and liabilities - Grouped .....	84
DM: Demography		
DM_09	Course/program - Economy, financial matters .....	13
DM_10	Purpose of economics or financial course .....	13
DM_11	Internet connection at home .....	13
DM_G04	Ever been a landed immigrant .....	12
DM_G08	Highest level of school attained .....	12
DM_Q06	Aboriginal status .....	12
GFRSTLNG	First language learned - Grouped .....	11
DV: Derived Variables		
G_ASSETS	Total assets .....	81
HINCQUIN	Income quintile - Household level .....	89
LATEPMT	Late payments in last 12 months, 2 consecutive months - Grouped .....	25
OCC6CURR	National Occupation Classification - Current job .....	15
OCC6PREV	National Occupation Classification - Previous job .....	15
OCC6SPSE	National Occupation Classification - Spouse's job .....	16
PINCQUIN	Income quintile - Person level .....	89
PMKSTAT	Person most knowledgeable - status .....	26
TENURE	Housing tenure .....	40

**CFCS 2014 - Data Dictionary  
PUMF**

VERDATE	Date of file creation .....	125
 EF: Postsecondary education funding section		
EF_01	Financially responsible for any children under the age of 18 .....	50
EF_02	Have saved to support the cost of children's postsecondary education .....	51
EF_03A	Reason not saving child PS - Do not expect child will go .....	51
EF_03B	Reason not saving child PS - Feel its child's responsibility .....	51
EF_03C	Reason not saving child PS - Someone else saving .....	52
EF_03D	Reason not saving child PS - Other financial obligations prevent .....	52
EF_03E	Reason not saving child PS - Unemployed .....	53
EF_03F	Reason not saving child PS - Do not earn enough money to save .....	53
EF_03G	Reason not saving child PS - Other .....	53
EF_04A	How saving for child PS - RESP .....	54
EF_04B	How saving for child PS - GICs, savings bonds .....	54
EF_04C	How saving for child PS - Dedicated savings plan .....	55
EF_04D	How saving for child PS - Mutual funds, stocks .....	55
EF_04F	How saving for child PS - Spouse has made provisions .....	55
EF_04G	How saving for child PS - Another family member made provisions .....	56
EF_04I	How saving for child PS - Nothing at all .....	56
EF_05A	Expect to help your child PS - Employment or pension income .....	57
EF_05B	Expect to help your child PS - Loans will take out .....	57
EF_05C	Expect to help your child PS - Co-signing student loan .....	58
EF_05D	Expect to help your child PS - Sale of assets .....	58
EF_05E	Expect to help your child PS - Providing room and board .....	59
EF_05F	Expect to help your child PS - By providing car .....	59
EF_05G	Expect to help your child PS - Nothing .....	59
EF_05H	Expect to help your child PS - Other .....	60
EF_G04J	How saving for child PS - Other - Grouped .....	57
 FC: Financial choices		
FC_01A	Advice - Retirement planning .....	89
FC_01B	Advice - Children's education planning .....	90
FC_01C	Advice - Estate planning .....	90
FC_01D	Advice - Insurance .....	91
FC_01E	Advice - Tax planning .....	91
FC_01F	Advice - General financial planning .....	91
FC_01G	Advice - Other .....	92
FC_01H	Advice - No advice available or couldn't find any advice .....	92
FC_01I	Advice - No, did not use any advice .....	92
FC_02A	Source of advice - Accountant .....	93
FC_02B	Source of advice - Lawyer, notary .....	93
FC_02C	Source of advice - Financial advisor, planner .....	94
FC_02D	Source of advice - Tax advisor, planner .....	94
FC_02F	Source of advice - Bank .....	94
FC_02G	Source of advice - Insurance company .....	95
FC_02I	Source of advice - Social associations .....	95
FC_02J	Source of advice - Work, employer .....	96
FC_02K	Source of advice - Internet .....	96
FC_02L	Source of advice - Media .....	96
FC_02N	Source of advice - School, seminars, workshop .....	97
FC_02O	Source of advice - Friends, family .....	97
FC_03	Pay for any advice .....	98
FC_04A	Most influence your decisions - Advertisements .....	98
FC_04B	Most influence your decisions - Magazines .....	98
FC_04C	Most influence your decisions - Newspapers .....	99
FC_04D	Most influence your decisions - Radio or television .....	99
FC_04E	Most influence your decisions - Internet .....	99
FC_04F	Most influence your decisions - Financial advisor .....	100
FC_04G	Most influence your decisions - Knowledgeable friend .....	100
FC_04H	Most influence your decisions - Other .....	101
FC_04I	Most influence your decisions - None of the above .....	101



**CFCS 2014 - Data Dictionary  
PUMF**

FC_05A	Keep an eye on - The housing market .....	101
FC_05B	Keep an eye on - The stock market .....	102
FC_05C	Keep an eye on - The currency (money) market .....	102
FC_05D	Keep an eye on - Interest rates .....	102
FC_05E	Keep an eye on - Inflation .....	103
FC_05F	Keep an eye on - Taxation .....	103
FC_05G	Keep an eye on - The job market .....	103
FC_05H	Keep an eye on - Pension plans .....	104
FC_05I	Keep an eye on - Sales of goods and services .....	104
FC_05J	Keep an eye on - Other .....	105
FC_05K	Keep an eye on - None of the above .....	105
FC_06A	Information - Newspapers .....	105
FC_06B	Information - Financial/business pages in newspapers .....	106
FC_06C	Information - Financial magazines .....	106
FC_06D	Information - Current event magazines .....	106
FC_06E	Information - Radio/TV business and financial programs .....	107
FC_06F	Information - Internet .....	107
FC_06G	Information - Financial advisor .....	107
FC_06H	Information - Other .....	108
FC_07A	Insurance - Auto .....	108
FC_07B	Insurance - Life .....	108
FC_07C	Insurance - Disability .....	109
FC_07D	Insurance - Loss of income .....	109
FC_07E	Insurance - Property (home) .....	109
FC_07F	Insurance - Renters (content) .....	110
FC_07G	Insurance - Travel .....	110
FC_07H	Insurance - Other .....	111
FC_07I	Insurance - None of the above .....	111
FC_08	All insurance policies with one company .....	111
FC_09	Currently have a will .....	112
FC_10	Have powers of attorney drawn up for household .....	112
FC_11	Last time personally requested a credit report .....	112
FC_12	Found an error in personal consumer credit report .....	113
FC_G01J	Advice - No advice available - Grouped .....	93
FC_G02P	Source of advice - Other .....	97

FM: Financial management

FM_01	Responsible for financial planning family .....	26
FM_02A	Unexpected \$500 expenditure - Use savings .....	27
FM_02B	Unexpected \$500 expenditure - Borrow from a friend or relative .....	27
FM_02C	Unexpected \$500 expenditure - Use a personal line of credit .....	27
FM_02D	Unexpected \$500 expenditure - Borrow from a financial institution .....	28
FM_02E	Unexpected \$500 expenditure - Use a credit card .....	28
FM_02F	Unexpected \$500 expenditure - Sell a financial asset .....	29
FM_02H	Unexpected \$500 expenditure - Other .....	29
FM_02J	Unexpected \$500 expenditure - Make arrangements with creditor .....	30
FM_03A	Unexpected \$5,000 expenditure - Use savings .....	30
FM_03B	Unexpected \$5,000 expenditure - Borrow from a friend or relative .....	30
FM_03C	Unexpected \$5,000 expenditure - Use a personal line of credit .....	31
FM_03D	Unexpected \$5,000 expenditure - Borrow from a financial institution .....	31
FM_03E	Unexpected \$5,000 expenditure - Use a credit card .....	32
FM_03F	Unexpected \$5,000 expenditure - Sell a financial asset .....	32
FM_03H	Unexpected \$5,000 expenditure - Other .....	32
FM_03J	Unexpected \$5,000 expenditure - Make arrangements with creditor .....	33
FM_05	Ever withdrawn RRSP other than for retirement .....	34
FM_06A	Withdrew RRSP other than for retirement - Home Buyer's Plan .....	35
FM_06B	Withdrew RRSP other than for retirement - Lifelong Learning Plan .....	35
FM_06C	Withdrew RRSP other than for retirement - Personal reasons .....	36
FM_07	Ever declared bankruptcy .....	36
FM_G02I	Unexpected \$500 expenditure - Other - Grouped .....	29
FM_G03I	Unexpected \$5,000 expenditure - Other - Grouped .....	33
FM_G04A	Use of pawnbroker - Grouped .....	33

**CFCS 2014 - Data Dictionary  
PUMF**

FM_G04B	Use of a payday loan service - Grouped .....	34
FM_G04C	Use of a cheque cashing service - Grouped .....	34

HH: Household demographics

GGHH18PL	Number of persons aged 18 and over in the household - Grouped .....	11
GGHHLT18	Number of persons less than 18 years of age in the household - Grouped .....	11
GNHHSIZE	Number of people in the household - Grouped .....	10

IN: Income

IN_01A	Income - Wages or salaries .....	85
IN_01B	Income - Self-employment income .....	85
IN_01C	Income - Investment income .....	86
IN_01D	Income - CPP/QPP, OAS, GIS, Spouse's Allowance .....	86
IN_01E	Income - Employment insurance benefits .....	86
IN_01F	Income - Social assistance .....	87
IN_01G	Income - Other government sources .....	87
IN_01H	Income - Pensions, RRIF/RRSP withdraw .....	88
IN_01I	Income - Other income .....	88
IN_D01	Number of sources of income .....	88

IV: Identification variables

G2AGE	Age of respondent - Grouped .....	9
GGMRSTAT	Marital status of respondent - Grouped .....	10
GREGION	Region .....	9
PUMFID	PUMF unique identifier .....	9
SEX	Sex of respondent .....	9

LF: Labour Force

LF_G01	Employment status .....	14
LF_G02	Work at a job or business last 12 months - Grouped .....	14
LF_G05	Current work situation - Spouse / partner - Grouped .....	16
LF_G06	Work at a job or business last 12 months - Spouse - Grouped .....	16

ME: Major expenses

ME_01	Plan to make purchase of => \$10,000 .....	36
ME_03A	How pay for purchase - Use savings (down payment/full price) .....	37
ME_03B	How pay for purchase - From financial institution (lease/loan) .....	38
ME_03C	How pay for purchase - Monthly payments .....	38
ME_03D	How pay for purchase - Sell investments .....	38
ME_03E	How pay for purchase - Sell or use an asset to secure the funds .....	39
ME_03H	How pay for purchase - Use credit card, line of credit, overdraft .....	39
ME_03K	How pay for purchase - Get a job .....	39
ME_03L	How pay for purchase - Mortgage .....	40
ME_07	Plan to purchase a house in next 5 years .....	41
ME_08	When expect to purchase house .....	42
ME_09	Price range of house plan to purchase .....	42
ME_10	% of total price saved for future home .....	42
ME_11A	How else intend to pay for home - Current account .....	43
ME_11B	How else intend to pay for home - Registered savings fund .....	43
ME_11C	How else intend to pay for home - Money from sale of previous home .....	43
ME_11D	How else intend to pay for home - Sell investments .....	44
ME_11E	How else intend to pay for home - Sell or use an asset .....	44
ME_11H	How else intend to pay for home - Borrow money from family or friends .....	45
ME_11J	How else intend to pay for home - Withdraw savings from RRSP .....	45
ME_11K	How else intend to pay for home - Getting a job, 2nd job .....	45
ME_11M	How else intend to pay for home - Nothing .....	46
ME_12	Expecting other costs for future home .....	47
ME_13A	Other home costs - Legal fees .....	47

**CFCS 2014 - Data Dictionary  
PUMF**

ME_13B	Other home costs - Taxes .....	47
ME_13C	Other home costs - Furniture or appliances .....	48
ME_13D	Other home costs - Moving costs .....	48
ME_13E	Other home costs - Utility deposits .....	48
ME_13F	Other home costs - Real estate fees .....	49
ME_13G	Other home costs - Renovations, repairs .....	49
ME_14	Expect to have enough money to cover other costs when buy home .....	50
ME_G02	Purchase of => \$10,000 - Type of purchase - Grouped .....	37
ME_G03O	How pay for purchase - Other - Grouped .....	40
ME_G06A	Years left of mortgage payments - Grouped .....	41
ME_G11L	How else intend to pay for home - Other - Grouped .....	46
ME_G13I	Other home costs - Other - Grouped .....	50

OA: Objective personal assessment

OA_01	Savings provide same buying power at retirement .....	119
OA_02	A credit report - Comprehension .....	119
OA_03	Who insures stocks in the stock market .....	119
OA_04	T/F - Easily compare the cost of any brand .....	120
OA_05	Who would need the greatest amount of life insurance .....	120
OA_06	If had savings account which statement on interest is correct .....	121
OA_07	Who would have problems during periods of high inflation .....	121
OA_08	Safest place for university money .....	121
OA_09	Which investment best protects savings if sudden increase in inflation .....	122
OA_10	Which circumstances would it be beneficial to borrow money .....	122
OA_11	Which statement not correct about ATM cards .....	123
OA_12	Which can hurt your credit rating .....	123
OA_13	What affects amount of interest paid on a loan .....	124
OA_14	Which will help lower the cost of a house .....	124

OE: Ongoing expenses

OE_01	Who is responsible for regular bills .....	17
OE_04A	How check balance - Statement sent in mail .....	19
OE_04B	How check balance - Statement online .....	19
OE_04C	How check balance - Telephone banking .....	20
OE_04D	How check balance - Call the bank .....	20
OE_04E	How check balance - At a bank branch .....	20
OE_04F	How check balance - At an ATM .....	21
OE_04H	How check balance - Never check .....	21
OE_05	How often check account balance(s) .....	21
OE_06	Have credit card .....	22
OE_08	How pay for day-to-day purchases .....	23
OE_09	Method usually pay bills .....	23
OE_10	Why use credit card to pay .....	24
OE_11	Have a household budget .....	24
OE_12	How often stay within budget .....	24
OE_17	Keeping up with bills and financial commitments .....	25
OE_D02A	Number total bank accounts .....	18
OE_G02AA	Number personal chequing or savings accounts - Grouped .....	17
OE_G02BB	Number joint chequing or savings accounts - Grouped .....	18
OE_G03	Number institutions have accounts - Grouped .....	18
OE_G07	Action taken when need cash - Grouped .....	22
OE_G13	Family spend monthly on recurring expenses - Grouped .....	25

RP: Retirement planning

RP_01	Financially preparing for retirement .....	60
RP_02A	Retirement financial plan - Government pension .....	60
RP_02B	Retirement financial plan - Workplace pension .....	61
RP_02C	Retirement financial plan - Personal savings plans .....	61
RP_02D	Retirement financial plan - Obtain reverse mortgage .....	62
RP_02E	Retirement financial plan - Sell financial assets .....	62

**CFCS 2014 - Data Dictionary**  
**PUMF**

RP_02F	Retirement financial plan - Sell non-financial assets .....	62
RP_02G	Retirement financial plan - Inheritance .....	63
RP_02H	Retirement financial plan - Family .....	63
RP_02I	Retirement financial plan - Income from own business .....	63
RP_02J	Retirement financial plan - Employment in retirement .....	64
RP_02K	Retirement financial plan - Other .....	64
RP_03	Number of workplace pensions entitled to when retire .....	65
RP_04	Workplace pension base the amount of benefits .....	65
RP_06A	Why not planning for retirement - Don't have a job .....	66
RP_06B	Why not planning for retirement - Can't afford to .....	66
RP_06C	Why not planning for retirement - Too many debts .....	67
RP_06D	Why not planning for retirement - Relying on gov pension .....	67
RP_06E	Why not planning for retirement - Relying on partner's pension .....	67
RP_06H	Why not planning for retirement - Don't think about it, .....	68
RP_06I	Why not planning for retirement - Won't live that long .....	68
RP_06J	Why not planning for retirement - Waiting job with pension .....	69
RP_06K	Why not planning for retirement - Lots of time .....	69
RP_07	Primary source of income at retirement .....	70
RP_08	Hhld income time of retirement will give standard of living hoped for .....	70
RP_09	Have a good idea how much money need maintain retire standard living .....	71
RP_10	Describe financial standard of living in retirement .....	71
RP_11	Retirement income sufficient to comfortably cover monthly expenses .....	71
RP_G05A	How many years contributed workplace pension - Grouped .....	65
RP_G06L	Reason not planning for retirement - Other .....	69

SA: Subjective personal assessment

SA_01	Rate self on - Level of financial knowledge .....	113
SA_02	Rate self on - Keeping track of money .....	113
SA_03	Rate self on - Making ends meet .....	114
SA_04	Rate self on - Shopping around to get the best financial product .....	114
SA_05	Rate self on - Staying informed on financial issues .....	115
SA_06	Ever regretted financial decision .....	115
SA_07	Agree/Disagree - Enjoy dealing with financial matters .....	115
SA_08	Agree/Disagree - Trust professional financial advisers .....	116
SA_09	Agree/Disagree - Frequently get financial advice from friends, family .....	116
SA_10	Agree/Disagree - Clear idea of financial products needed .....	117
SA_11	Agree/Disagree - Close personal watch on financial affairs .....	117
SA_12	Agree/Disagree - Know enough about investments to choose .....	117
SA_13	Agree/Disagree - Always research choices, financial decisions .....	118
SA_14	Agree/Disagree - Consult family, financial decisions .....	118

WV: Weight Variables

WTPP	PUMF survey weight of a person .....	124
------	--------------------------------------	-----

## Variable Index

<u>Variable</u>	<u>Description</u>	<u>Page</u>
AD_01A	Own - House or property .....	72
AD_01B	Own - Vehicles .....	72
AD_01C	Own - Collections, antiques, jewels, valuables .....	73
AD_01D	Own - Other tangible assets .....	73
AD_01E	Own - None of these assets .....	73
AD_01F	Own - Home furnishings .....	74
AD_03	Have RRSPs .....	74
AD_05	Have RESPs .....	75
AD_07A	Own - Cash savings .....	76
AD_07B	Own - Investments .....	76
AD_07C	Own - Registered disability savings plan .....	77
AD_07D	Own - Tax free savings plan .....	77
AD_07E	Own - Private pensions .....	77
AD_07F	Own - Other financial assets .....	78
AD_07G	Own - None of these assets .....	78
AD_09A	Own - Agricultural property, machinery and equipment .....	79
AD_09B	Own - Wholly or partially owned business .....	79
AD_09C	Own - Copyrights, patents or royalties .....	80
AD_09D	Own - Other business assets/properties .....	80
AD_09E	Own - None of these assets .....	80
AD_11A	Have debts - Mortgages .....	82
AD_11B	Have debts - Student loans .....	82
AD_11C	Have debts - Payday loans .....	82
AD_11D	Have debts - Other loans .....	83
AD_11E	Have debts - Outstanding credit card balances .....	83
AD_11F	Have debts - Outstanding balances on lines of credit .....	83
AD_11G	Have debts - Other debts or liabilities .....	84
AD_11H	Have debts - None of these debts or liabilities .....	84
AD_G02A	Estimated value of tangible assets - Grouped .....	74
AD_G04A	Estimated value of RRSPs - Grouped .....	75
AD_G06	Estimated value of RESPs - Grouped .....	76
AD_G08P	Estimated value of financial assets - Grouped .....	79
AD_G10A	Estimated total value of business assets - Grouped .....	81
AD_G12	Estimated value of debts and liabilities - Grouped .....	84
DM_09	Course/program - Economy, financial matters .....	13
DM_10	Purpose of economics or financial course .....	13
DM_11	Internet connection at home .....	13
DM_G04	Ever been a landed immigrant .....	12
DM_G08	Highest level of school attained .....	12
DM_Q06	Aboriginal status .....	12
EF_01	Financially responsible for any children under the age of 18 .....	50
EF_02	Have saved to support the cost of children's postsecondary education .....	51
EF_03A	Reason not saving child PS - Do not expect child will go .....	51
EF_03B	Reason not saving child PS - Feel its child's responsibility .....	51
EF_03C	Reason not saving child PS - Someone else saving .....	52
EF_03D	Reason not saving child PS - Other financial obligations prevent .....	52
EF_03E	Reason not saving child PS - Unemployed .....	53
EF_03F	Reason not saving child PS - Do not earn enough money to save .....	53
EF_03G	Reason not saving child PS - Other .....	53
EF_04A	How saving for child PS - RESP .....	54
EF_04B	How saving for child PS - GICs, savings bonds .....	54
EF_04C	How saving for child PS - Dedicated savings plan .....	55
EF_04D	How saving for child PS - Mutual funds, stocks .....	55
EF_04F	How saving for child PS - Spouse has made provisions .....	55
EF_04G	How saving for child PS - Another family member made provisions .....	56
EF_04I	How saving for child PS - Nothing at all .....	56
EF_05A	Expect to help your child PS - Employment or pension income .....	57
EF_05B	Expect to help your child PS - Loans will take out .....	57

**CFCS 2014 - Data Dictionary**  
**PUMF**

EF_05C	Expect to help your child PS - Co-signing student loan	58
EF_05D	Expect to help your child PS - Sale of assets	58
EF_05E	Expect to help your child PS - Providing room and board	59
EF_05F	Expect to help your child PS - By providing car	59
EF_05G	Expect to help your child PS - Nothing	59
EF_05H	Expect to help your child PS - Other	60
EF_G04J	How saving for child PS - Other - Grouped	57
FC_01A	Advice - Retirement planning	89
FC_01B	Advice - Children's education planning	90
FC_01C	Advice - Estate planning	90
FC_01D	Advice - Insurance	91
FC_01E	Advice - Tax planning	91
FC_01F	Advice - General financial planning	91
FC_01G	Advice - Other	92
FC_01H	Advice - No advice available or couldn't find any advice	92
FC_01I	Advice - No, did not use any advice	92
FC_02A	Source of advice - Accountant	93
FC_02B	Source of advice - Lawyer, notary	93
FC_02C	Source of advice - Financial advisor, planner	94
FC_02D	Source of advice - Tax advisor, planner	94
FC_02F	Source of advice - Bank	94
FC_02G	Source of advice - Insurance company	95
FC_02I	Source of advice - Social associations	95
FC_02J	Source of advice - Work, employer	96
FC_02K	Source of advice - Internet	96
FC_02L	Source of advice - Media	96
FC_02N	Source of advice - School, seminars, workshop	97
FC_02O	Source of advice - Friends, family	97
FC_03	Pay for any advice	98
FC_04A	Most influence your decisions - Advertisements	98
FC_04B	Most influence your decisions - Magazines	98
FC_04C	Most influence your decisions - Newspapers	99
FC_04D	Most influence your decisions - Radio or television	99
FC_04E	Most influence your decisions - Internet	99
FC_04F	Most influence your decisions - Financial advisor	100
FC_04G	Most influence your decisions - Knowledgeable friend	100
FC_04H	Most influence your decisions - Other	101
FC_04I	Most influence your decisions - None of the above	101
FC_05A	Keep an eye on - The housing market	101
FC_05B	Keep an eye on - The stock market	102
FC_05C	Keep an eye on - The currency (money) market	102
FC_05D	Keep an eye on - Interest rates	102
FC_05E	Keep an eye on - Inflation	103
FC_05F	Keep an eye on - Taxation	103
FC_05G	Keep an eye on - The job market	103
FC_05H	Keep an eye on - Pension plans	104
FC_05I	Keep an eye on - Sales of goods and services	104
FC_05J	Keep an eye on - Other	105
FC_05K	Keep an eye on - None of the above	105
FC_06A	Information - Newspapers	105
FC_06B	Information - Financial/business pages in newspapers	106
FC_06C	Information - Financial magazines	106
FC_06D	Information - Current event magazines	106
FC_06E	Information - Radio/TV business and financial programs	107
FC_06F	Information - Internet	107
FC_06G	Information - Financial advisor	107
FC_06H	Information - Other	108
FC_07A	Insurance - Auto	108
FC_07B	Insurance - Life	108
FC_07C	Insurance - Disability	109
FC_07D	Insurance - Loss of income	109
FC_07E	Insurance - Property (home)	109
FC_07F	Insurance - Renters (content)	110

**CFCS 2014 - Data Dictionary**  
**PUMF**

FC_07G	Insurance - Travel .....	110
FC_07H	Insurance - Other .....	111
FC_07I	Insurance - None of the above .....	111
FC_08	All insurance policies with one company .....	111
FC_09	Currently have a will .....	112
FC_10	Have powers of attorney drawn up for household .....	112
FC_11	Last time personally requested a credit report .....	112
FC_12	Found an error in personal consumer credit report .....	113
FC_G01J	Advice - No advice available - Grouped .....	93
FC_G02P	Source of advice - Other .....	97
FM_01	Responsible for financial planning family .....	26
FM_02A	Unexpected \$500 expenditure - Use savings .....	27
FM_02B	Unexpected \$500 expenditure - Borrow from a friend or relative .....	27
FM_02C	Unexpected \$500 expenditure - Use a personal line of credit .....	27
FM_02D	Unexpected \$500 expenditure - Borrow from a financial institution .....	28
FM_02E	Unexpected \$500 expenditure - Use a credit card .....	28
FM_02F	Unexpected \$500 expenditure - Sell a financial asset .....	29
FM_02H	Unexpected \$500 expenditure - Other .....	29
FM_02J	Unexpected \$500 expenditure - Make arrangements with creditor .....	30
FM_03A	Unexpected \$5,000 expenditure - Use savings .....	30
FM_03B	Unexpected \$5,000 expenditure - Borrow from a friend or relative .....	30
FM_03C	Unexpected \$5,000 expenditure - Use a personal line of credit .....	31
FM_03D	Unexpected \$5,000 expenditure - Borrow from a financial institution .....	31
FM_03E	Unexpected \$5,000 expenditure - Use a credit card .....	32
FM_03F	Unexpected \$5,000 expenditure - Sell a financial asset .....	32
FM_03H	Unexpected \$5,000 expenditure - Other .....	32
FM_03J	Unexpected \$5,000 expenditure - Make arrangements with creditor .....	33
FM_05	Ever withdrawn RRSP other than for retirement .....	34
FM_06A	Withdrew RRSP other than for retirement - Home Buyer's Plan .....	35
FM_06B	Withdrew RRSP other than for retirement - Lifelong Learning Plan .....	35
FM_06C	Withdrew RRSP other than for retirement - Personal reasons .....	36
FM_07	Ever declared bankruptcy .....	36
FM_G02I	Unexpected \$500 expenditure - Other - Grouped .....	29
FM_G03I	Unexpected \$5,000 expenditure - Other - Grouped .....	33
FM_G04A	Use of pawnbroker - Grouped .....	33
FM_G04B	Use of a payday loan service - Grouped .....	34
FM_G04C	Use of a cheque cashing service - Grouped .....	34
G2AGE	Age of respondent - Grouped .....	9
GFRSTLNG	First language learned - Grouped .....	11
GGHH18PL	Number of persons aged 18 and over in the household - Grouped .....	11
GGHHLT18	Number of persons less than 18 years of age in the household - Grouped .....	11
GGMRSTAT	Marital status of respondent - Grouped .....	10
GNHHSIZE	Number of people in the household - Grouped .....	10
GREGION	Region .....	9
G_ASSETS	Total assets .....	81
HINCQUIN	Income quintile - Household level .....	89
IN_01A	Income - Wages or salaries .....	85
IN_01B	Income - Self-employment income .....	85
IN_01C	Income - Investment income .....	86
IN_01D	Income - CPP/QPP, OAS, GIS, Spouse's Allowance .....	86
IN_01E	Income - Employment insurance benefits .....	86
IN_01F	Income - Social assistance .....	87
IN_01G	Income - Other government sources .....	87
IN_01H	Income - Pensions, RRIF/RRSP withdraw .....	88
IN_01I	Income - Other income .....	88
IN_D01	Number of sources of income .....	88
LATEPMT	Late payments in last 12 months, 2 consecutive months - Grouped .....	25
LF_G01	Employment status .....	14
LF_G02	Work at a job or business last 12 months - Grouped .....	14
LF_G05	Current work situation - Spouse / partner - Grouped .....	16
LF_G06	Work at a job or business last 12 months - Spouse - Grouped .....	16
ME_01	Plan to make purchase of => \$10,000 .....	36
ME_03A	How pay for purchase - Use savings (down payment/full price) .....	37

**CFCS 2014 - Data Dictionary  
PUMF**

ME_03B	How pay for purchase - From financial institution (lease/loan)	38
ME_03C	How pay for purchase - Monthly payments	38
ME_03D	How pay for purchase - Sell investments	38
ME_03E	How pay for purchase - Sell or use an asset to secure the funds	39
ME_03H	How pay for purchase - Use credit card, line of credit, overdraft	39
ME_03K	How pay for purchase - Get a job	39
ME_03L	How pay for purchase - Mortgage	40
ME_07	Plan to purchase a house in next 5 years	41
ME_08	When expect to purchase house	42
ME_09	Price range of house plan to purchase	42
ME_10	% of total price saved for future home	42
ME_11A	How else intend to pay for home - Current account	43
ME_11B	How else intend to pay for home - Registered savings fund	43
ME_11C	How else intend to pay for home - Money from sale of previous home	43
ME_11D	How else intend to pay for home - Sell investments	44
ME_11E	How else intend to pay for home - Sell or use an asset	44
ME_11H	How else intend to pay for home - Borrow money from family or friends	45
ME_11J	How else intend to pay for home - Withdraw savings from RRSP	45
ME_11K	How else intend to pay for home - Getting a job, 2nd job	45
ME_11M	How else intend to pay for home - Nothing	46
ME_12	Expecting other costs for future home	47
ME_13A	Other home costs - Legal fees	47
ME_13B	Other home costs - Taxes	47
ME_13C	Other home costs - Furniture or appliances	48
ME_13D	Other home costs - Moving costs	48
ME_13E	Other home costs - Utility deposits	48
ME_13F	Other home costs - Real estate fees	49
ME_13G	Other home costs - Renovations, repairs	49
ME_14	Expect to have enough money to cover other costs when buy home	50
ME_G02	Purchase of => \$10,000 - Type of purchase - Grouped	37
ME_G03O	How pay for purchase - Other - Grouped	40
ME_G06A	Years left of mortgage payments - Grouped	41
ME_G11L	How else intend to pay for home - Other - Grouped	46
ME_G13I	Other home costs - Other - Grouped	50
OA_01	Savings provide same buying power at retirement	119
OA_02	A credit report - Comprehension	119
OA_03	Who insures stocks in the stock market	119
OA_04	T/F - Easily compare the cost of any brand	120
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OA_07	Who would have problems during periods of high inflation	121
OA_08	Safest place for university money	121
OA_09	Which investment best protects savings if sudden increase in inflation	122
OA_10	Which circumstances would it be beneficial to borrow money	122
OA_11	Which statement not correct about ATM cards	123
OA_12	Which can hurt your credit rating	123
OA_13	What affects amount of interest paid on a loan	124
OA_14	Which will help lower the cost of a house	124
OCC6CURR	National Occupation Classification - Current job	15
OCC6PREV	National Occupation Classification - Previous job	15
OCC6SPSE	National Occupation Classification - Spouse's job	16
OE_01	Who is responsible for regular bills	17
OE_04A	How check balance - Statement sent in mail	19
OE_04B	How check balance - Statement online	19
OE_04C	How check balance - Telephone banking	20
OE_04D	How check balance - Call the bank	20
OE_04E	How check balance - At a bank branch	20
OE_04F	How check balance - At an ATM	21
OE_04H	How check balance - Never check	21
OE_05	How often check account balance(s)	21
OE_06	Have credit card	22
OE_08	How pay for day-to-day purchases	23
OE_09	Method usually pay bills	23



**CFCS 2014 - Data Dictionary**  
**PUMF**

OE_10	Why use credit card to pay .....	24
OE_11	Have a household budget .....	24
OE_12	How often stay within budget .....	24
OE_17	Keeping up with bills and financial commitments .....	25
OE_D02A	Number total bank accounts .....	18
OE_G02AA	Number personal chequing or savings accounts - Grouped .....	17
OE_G02BB	Number joint chequing or savings accounts - Grouped .....	18
OE_G03	Number institutions have accounts - Grouped .....	18
OE_G07	Action taken when need cash - Grouped .....	22
OE_G13	Family spend monthly on recurring expenses - Grouped .....	25
PINCQUIN	Income quintile - Person level .....	89
PMKSTAT	Person most knowledgeable - status .....	26
PUMFID	PUMF unique identifier .....	9
RP_01	Financially preparing for retirement .....	60
RP_02A	Retirement financial plan - Government pension .....	60
RP_02B	Retirement financial plan - Workplace pension .....	61
RP_02C	Retirement financial plan - Personal savings plans .....	61
RP_02D	Retirement financial plan - Obtain reverse mortgage .....	62
RP_02E	Retirement financial plan - Sell financial assets .....	62
RP_02F	Retirement financial plan - Sell non-financial assets .....	62
RP_02G	Retirement financial plan - Inheritance .....	63
RP_02H	Retirement financial plan - Family .....	63
RP_02I	Retirement financial plan - Income from own business .....	63
RP_02J	Retirement financial plan - Employment in retirement .....	64
RP_02K	Retirement financial plan - Other .....	64
RP_03	Number of workplace pensions entitled to when retire .....	65
RP_04	Workplace pension base the amount of benefits .....	65
RP_06A	Why not planning for retirement - Don't have a job .....	66
RP_06B	Why not planning for retirement - Can't afford to .....	66
RP_06C	Why not planning for retirement - Too many debts .....	67
RP_06D	Why not planning for retirement - Relying on gov pension .....	67
RP_06E	Why not planning for retirement - Relying on partner's pension .....	67
RP_06H	Why not planning for retirement - Don't think about it, .....	68
RP_06I	Why not planning for retirement - Won't live that long .....	68
RP_06J	Why not planning for retirement - Waiting job with pension .....	69
RP_06K	Why not planning for retirement - Lots of time .....	69
RP_07	Primary source of income at retirement .....	70
RP_08	Hhld income time of retirement will give standard of living hoped for .....	70
RP_09	Have a good idea how much money need maintain retire standard living .....	71
RP_10	Describe financial standard of living in retirement .....	71
RP_11	Retirement income sufficient to comfortably cover monthly expenses .....	71
RP_G05A	How many years contributed workplace pension - Grouped .....	65
RP_G06L	Reason not planning for retirement - Other .....	69
SA_01	Rate self on - Level of financial knowledge .....	113
SA_02	Rate self on - Keeping track of money .....	113
SA_03	Rate self on - Making ends meet .....	114
SA_04	Rate self on - Shopping around to get the best financial product .....	114
SA_05	Rate self on - Staying informed on financial issues .....	115
SA_06	Ever regretted financial decision .....	115
SA_07	Agree/Disagree - Enjoy dealing with financial matters .....	115
SA_08	Agree/Disagree - Trust professional financial advisers .....	116
SA_09	Agree/Disagree - Frequently get financial advice from friends, family .....	116
SA_10	Agree/Disagree - Clear idea of financial products needed .....	117
SA_11	Agree/Disagree - Close personal watch on financial affairs .....	117
SA_12	Agree/Disagree - Know enough about investments to choose .....	117
SA_13	Agree/Disagree - Always research choices, financial decisions .....	118
SA_14	Agree/Disagree - Consult family, financial decisions .....	118
SEX	Sex of respondent .....	9
TENURE	Housing tenure .....	40
VERDATE	Date of file creation .....	125
WTTPP	PUMF survey weight of a person .....	124