Canadian Financial Capability Survey 2014

PUMF March 18, 2015





Table of Contents

<u>Variable</u>	<u>Position</u>	Description	Page
PUMFID	001-005	PUMF unique identifier	9
GREGION	006-006	Region	
G2AGE	007-008	Age of respondent - Grouped	
SEX	009-009	Sex of respondent	
GGMRSTAT	010-011	Marital status of respondent - Grouped	
GNHHSIZE	012-013	Number of people in the household - Grouped	
GGHH18PL	014-014	Number of persons aged 18 and over in the household - Grouped	
GGHHLT18	015-015	Number of persons less than 18 years of age in the household - Grouped	
GFRSTLNG	016-016	First language learned - Grouped	
DM G04	017-017	Ever been a landed immigrant	
DM_Q06	018-018	Aboriginal status	
DM G08	019-019	Highest level of school attained	
DM 09	020-020	Course/program - Economy, financial matters	
DM_09	020-020	Purpose of economics or financial course	
DM_10	022-022	Internet connection at home	
LF G01	023-024	Employment status	
-	025-024	Work at a job or business last 12 months - Grouped	
LF_G02 OCC6PREV			
OCC6CURR	026-027	National Occupation Classification - Previous job	
	028-029		
LF_G05	030-031	Current work situation - Spouse / partner - Grouped	
LF_G06	032-032	Work at a job or business last 12 months - Spouse - Grouped	
OCC6SPSE	033-034	National Occupation Classification - Spouse's job	
OE_01	035-036	Who is responsible for regular bills	
OE_G02AA	037-037	Number personal chequing or savings accounts - Grouped	
OE_G02BB	038-038	Number joint chequing or savings accounts - Grouped	
OE_D02A	039-040	Number total bank accounts	
OE_G03	041-041	Number institutions have accounts - Grouped	
OE_04A	042-042	How check balance - Statement sent in mail	
OE_04B	043-043	How check balance - Statement online	
OE_04C	044-044	How check balance - Telephone banking	
OE_04D	045-045	How check balance - Call the bank	
OE_04E	046-046	How check balance - At a bank branch	
OE_04F	047-047	How check balance - At an ATM	
OE_04H	048-048	How check balance - Never check	
OE_05	049-050	How often check account balance(s)	
OE_06	051-051	Have credit card	
OE_G07	052-053	Action taken when need cash - Grouped	
OE_08	054-054	How pay for day-to-day purchases	
OE_09	055-056	Method usually pay bills	
OE_10	057-057	Why use credit card to pay	
OE_11	058-058	Have a household budget	
OE_12	059-059	How often stay within budget	
OE_G13	060-060	Family spend monthly on recurring expenses - Grouped	
LATEPMTP	061-061	Late payments in last 12 months, 2 consecutive months - Grouped	
OE_17	062-062	Keeping up with bills and financial commitments	
FM_01	063-064	Responsible for financial planning family	
PMKSTAT	065-066	Person most knowledgeable - status	
FM_02A	067-067	Unexpected \$500 expenditure - Use savings	
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	
FM_02D	070-070	Unexpected \$500 expenditure - Borrow from a financial institution	
FM_02E	071-071	Unexpected \$500 expenditure - Use a credit card	
FM_02F	072-072	Unexpected \$500 expenditure - Sell a financial asset	
FM_02H	073-073	Unexpected \$500 expenditure - Other	
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

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	
FM_03E	080-080	Unexpected \$5,000 expenditure - Use a credit card	
FM 03F	081-081	Unexpected \$5,000 expenditure - Sell a financial asset	
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	
FM_G04B	086-086	Use of a payday loan service - Grouped	
FM_G04C	087-087	Use of a cheque cashing service - Grouped	
FM_05	088-088	Ever withdrawn RRSP other than for retirement	
FM_06A	089-089	Withdrew RRSP other than for retirement - Home Buyer's Plan	
FM_06B	090-090	Withdrew RRSP other than for retirement - Lifelong Learning Plan	
FM_06C	091-091	Withdrew RRSP other than for retirement - Personal reasons	
FM_07	092-092	Ever declared bankruptcy	
ME_01	093-093	Plan to make purchase of =>\$10,000	
ME_G02	094-095	Purchase of =>\$10,000 - Type of purchase - Grouped	
ME_03A	096-096	How pay for purchase - Use savings (down payment/full price)	
ME_03B	097-097	How pay for purchase - From financial institution (lease/loan)	
ME_03C	098-098 099-099	How pay for purchase - Monthly payments	
ME_03D		How pay for purchase - Sell or use an asset to secure the funds	
ME_03E ME_03H	100-100 101-101	How pay for purchase - Use credit card, line of credit, overdraft	
ME_03K	102-102	How pay for purchase - Get a job	
ME_03L	103-103	How pay for purchase - Mortgage	
ME_G03O	104-104	How pay for purchase - Other - Grouped	
TENURE	105-105	Housing tenure	
ME G06A	106-107	Years left of mortgage payments - Grouped	
ME_07	108-108	Plan to purchase a house in next 5 years	
ME_08	109-109	When expect to purchase house	. 42
ME_09	110-110	Price range of house plan to purchase	
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	
ME_11D	116-116	How else intend to pay for home - Sell investments	
ME_11E	117-117	How else intend to pay for home - Sell or use an asset	
ME_11H	118-118	How else intend to pay for home - Borrow money from family or friends	
ME_11J	119-119	How else intend to pay for home - Withdraw savings from RRSP	
ME_11K	120-120	How else intend to pay for home - Getting a job, 2nd job	
ME_G11L	121-121	How else intend to pay for home - Other - Grouped	
ME_11M ME_12	122-122 123-123	How else intend to pay for home - Nothing	
ME 13A	124-124	Other home costs - Legal fees	
ME_13B	125-125	Other home costs - Taxes	
ME_13C	126-126	Other home costs - Furniture or appliances	
ME_13D	127-127	Other home costs - Moving costs	
ME 13E	128-128	Other home costs - Utility deposits	
ME_13F	129-129	Other home costs - Real estate fees	
ME_13G	130-130	Other home costs - Renovations, repairs	
ME_G13I	131-131	Other home costs - Other - Grouped	
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	
EF_03A	135-135	Reason not saving child PS - Do not expect child will go	
EF_03B	136-136	Reason not saving child PS - Feel its child's responsibility	
EF_03C	137-137	Reason not saving child PS - Someone else saving	
EF_03D	138-138	Reason not saving child PS - Other financial obligations prevent	
EF_03E	139-139	Reason not saving child PS - Unemployed	
EF_03F	140-140	Reason not saving child PS - Do not earn enough money to save	
EF_03G	141-141	Reason not saving child PS - Other	
EF_04A	142-142	How saving for child PS - RESP	
EF 04B	143-143	How saving for child PS - GICs, savings bonds	54

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	
EF_G04J	149-149	How saving for child PS - Other - Grouped	
EF_05A	150-150	Expect to help your child PS - Employment or pension income	
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	
EF_05D	153-153	Expect to help your child PS - Sale of assets	
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	
EF_05H	157-157	Expect to help your child PS - Other	
RP_01	158-158	Financially preparing for retirement	. 60
RP_02A	159-159	Retirement financial plan - Government pension	
RP_02B	160-160	Retirement financial plan - Workplace pension	
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	
RP 06D	177-177	Why not planning for retirement - Relying on gov pension	
RP 06E	178-178	Why not planning for retirement - Relying on partner's pension	
RP_06H	179-179	Why not planning for retirement - Don't think about it,	
RP 06I	180-180	Why not planning for retirement - Won't live that long	
RP 06J	181-181	Why not planning for retirement - Waiting job with pension	
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	
RP_10	188-188	Describe financial standard of living in retirement	
RP_11	189-189	Retirement income sufficient to comfortably cover monthly expenses	
AD 01A	190-190	Own - House or property	
AD_01B	191-191	Own - Vehicles	
AD 01C	192-192	Own - Collections, antiques, jewels, valuables	
AD 01D	193-193	Own - Other tangible assets	
AD 01E	194-194	Own - None of these assets	
AD 01F	195-195	Own - Home furnishings	
AD G02A	196-197	Estimated value of tangible assets - Grouped	
AD_03	198-198	Have RRSPs	
AD G04A	199-200	Estimated value of RRSPs - Grouped	
AD 05	201-201	Have RESPs	
AD G06	202-203	Estimated value of RESPs - Grouped	
AD 07A	204-204	Own - Cash savings	
AD_07B	205-205	Own - Investments	
AD_07C	206-206	Own - Registered disability savings plan	
AD 07D	207-207	Own - Tax free savings plan	
AD 07E	208-208	Own - Private pensions	
AD 07F	209-209	Own - Other financial assets	
AD 07G	210-210	Own - None of these assets	
AD G08P	211-212	Estimated value of financial assets - Grouped	

AD_09A	213-213	Own - Agricultural property, machinery and equipment	79
AD_09B	214-214	Own - Wholly or partially owned business	
AD_09C	215-215	Own - Copyrights, patents or royalties	
AD_09D	216-216	Own - Other business assets/properties	80
AD_09E	217-217	Own - None of these assets	
AD_G10A	218-218	Estimated total value of business assets - Grouped	
G_ASSETS	219-219	Total assets	
AD_11A	220-220	Have debts - Mortgages	
AD_11B	221-221	Have debts - Student loans	
AD_11C	222-222	Have debts - Payday loans	
AD_11D	223-223	Have debts - Other loans	
AD_11E	224-224	Have debts - Outstanding credit card balances	
AD_11F	225-225	Have debts - Outstanding balances on lines of credit	
AD_11G	226-226	Have debts - Other debts or liabilities	
AD_11H	227-227	Have debts - None of these debts or liabilities	
AD_G12	228-229	Estimated value of debts and liabilities - Grouped	84
IN_01A	230-230	Income - Wages or salaries	
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	
FC_01A	243-243	Advice - Retirement planning	89
FC_01B	244-244	Advice - Children's education planning	
FC 01C	245-245	Advice - Estate planning	90
FC 01D	246-246	Advice - Insurance	91
FC 01E	247-247	Advice - Tax planning	
FC 01F	248-248	Advice - General financial planning	
FC 01G	249-249	Advice - Other	
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	
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	
FC 02K	261-261	Source of advice - Internet	
FC 02L	262-262	Source of advice - Media	
FC 02N	263-263	Source of advice - School, seminars, workshop	
FC 02O	264-264	Source of advice - Friends, family	
FC G02P	265-265	Source of advice - Other	
FC_03	266-266	Pay for any advice	
FC 04A	267-267	Most influence your decisions - Advertisements	
FC 04B	268-268	Most influence your decisions - Magazines	
FC 04C	269-269	Most influence your decisions - Newspapers	
FC 04D	270-270	Most influence your decisions - Radio or television	
FC_04E	271-271	Most influence your decisions - Internet	
FC 04F	272-272	Most influence your decisions - Financial advisor	
FC 04G	273-273	Most influence your decisions - Knowledgeable friend	
FC 04H	274-274	Most influence your decisions - Other	
FC 04I	275-275	Most influence your decisions - None of the above	
FC 05A	276-276	Keep an eye on - The housing market	
FC 05B	277-277	Keep an eve on - The stock market	

FC_05C	278-278	Keep an eye on - The currency (money) market	.102
FC_05D	279-279	Keep an eye on - Interest rates	
FC_05E	280-280	Keep an eye on - Inflation	
FC_05F	281-281	Keep an eye on - Taxation	
FC_05G	282-282	Keep an eye on - The job market	
FC_05H	283-283	Keep an eye on - Pension plans	
FC_05I	284-284	Keep an eye on - Sales of goods and services	
FC_05J	285-285	Keep an eye on - Other	
FC_05K	286-286	Keep an eye on - None of the above	
FC_06A	287-287	Information - Newspapers	
FC_06B	288-288	Information - Financial/business pages in newspapers	
FC_06C	289-289	Information - Financial magazines	
FC_06D	290-290	Information - Current event magazines	
FC_06E	291-291	Information - Radio/TV business and financial programs	
FC_06F	292-292	Information - Internet	
FC_06G	293-293	Information - Financial advisor	
FC_06H	294-294	Information - Other	
FC_07A	295-295	Insurance - Auto	
FC_07B	296-296	Insurance - Life	
FC_07C	297-297	Insurance - Disability	
FC_07D	298-298	Insurance - Loss of income	
FC_07E	299-299	Insurance - Property (home)	
FC_07F	300-300	Insurance - Renters (content)	
FC_07G	301-301	Insurance - Travel	
FC_07H	302-302	Insurance - Other	
FC_07I	303-303	Insurance - None of the above	
FC_08	304-304	All insurance policies with one company	
FC_09	305-305	Currently have a will	
FC_10	306-306	Have powers of attorney drawn up for household	
FC_11	307-307	Last time personally requested a credit report	
FC_12	308-308	Found an error in personal consumer credit report	
SA_01	309-309	Rate self on - Level of financial knowledge	
SA_02	310-310	Rate self on - Keeping track of money	
SA_03	311-311	Rate self on - Making ends meet	
SA_04	312-312	Rate self on - Shopping around to get the best financial product	
SA_05	313-313	Rate self on - Staying informed on financial issues	
SA_06	314-314	Ever regretted financial decision	
SA_07	315-315	Agree/Disagree - Enjoy dealing with financial matters	
SA_08	316-316	Agree/Disagree - Trust professional financial advisers	
SA_09	317-317	Agree/Disagree - Frequently get financial advice from friends, family	
SA_10	318-318	Agree/Disagree - Clear idea of financial products needed	
SA_11	319-319	Agree/Disagree - Close personal watch on financial affairs	
SA_12	320-320	Agree/Disagree - Know enough about investments to choose	
SA_13	321-321	Agree/Disagree - Always research choices, financial decisions	
SA_14	322-322	Agree/Disagree - Consult family, financial decisions	
OA_01	323-323	Savings provide same buying power at retirement	
OA_02	324-324	A credit report - Comprehension	
OA_03	325-325	Who insures stocks in the stock market	
OA_04	326-326	T/F - Easily compare the cost of any brand	
OA_05	327-327	Who would need the greatest amount of life insurance	
OA_06	328-328	If had savings account which statement on interest is correct	
OA_07	329-329	Who would have problems during periods of high inflation	
OA_08	330-330	Safest place for university money	
OA_09	331-331	Which investment best protects savings if sudden increase in inflation	
OA_10	332-332	Which circumstances would it be beneficial to borrow money	
OA_11	333-333	Which statement not correct about ATM cards	
OA_12	334-334	Which can hurt your credit rating	
OA_13	335-335	What affects amount of interest paid on a loan	
OA_14	336-336	Which will help lower the cost of a house	
WTPP	337-348	PUMF survey weight of a person	
VERDATE Topical Index	349-358	Date of file creation	125
11 11 11 11 11 11 11 11 11 11 11 11 11			1//

Variable	Index	 	 	 	 	 	133

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: G2AGE Length: 2.0 Position: 7

Question Name:

Concept: Age of respondent - Grouped

Question Text:

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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
	Total	6,685	27,723,227	100.0

Variable Name: SEX Length: 1.0 Position: 9

2015-03-18 Page 9 - 137
Totals may not add up due to rounding.

Question Name:

Concept: Sex of respondent

Question Text:

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Male	1	3,075	13,649,348	49.2
Female	2	3,610	14,073,879	50.8
	Total	6,685	27,723,227	100.0

Variable Name: GGMRSTAT Length: 2.0 Position: 10

Question Name:

Concept: Marital status of respondent - Grouped

Question Text:

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Married	01	3,137	13,631,802	49.2
Living common-law	02	587	3,219,945	11.6
Widowed	03	675	1,309,091	4.7
Separated	04	267	802,638	2.9
Divorced	05	630	1,695,809	6.1
Single, never married	06	1,366	6,936,356	25.0
Don't know	97	1	3,579	0.0
Refusal	98	22	124,007	0.4
Total		6,685	27,723,227	100.0

Variable Name: GNHHSIZE Length: 2.0 Position: 12

Question Name:

Concept: Number of people 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 partici-

pated in a few months before this survey.

Answer Categories	<u>Code</u>	Frequency	Weighted Frequency	<u>%</u>
One	01	1,948	3,907,156	14.1
Two	02	2,532	9,338,166	33.7
Three	03	917	5,445,750	19.6
Four	04	843	5,566,925	20.1
Five	05	317	2,542,709	9.2
Six or more	06	128	922,522	3.3
•	Total	6,685	27,723,227	100.0

Page 10 - 137
Totals may not add up due to rounding.

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 partici-

pated in a few months before this survey.

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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 partici-

pated in a few months before this survey.

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: GFRSTLNG Length: 1.0 Position: 16

Question Name:

Concept: First language learned - Grouped

Question Text:

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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

2015-03-18 Page 11 - 137

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Not stated	9	16	79,283	0.3
Tota		6,685	27,723,227	100.0

Variable Name: DM_G04 Length: 1.0 Position: 17

Question Name:

Concept: Ever been a landed immigrant

Question Text:

Universe: All respondents.

Note:

Source: This variable comes from the Labour Force Survey in which the respondent's household partici-

pated in a few months before this survey.

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	841	5,668,789	20.4
No	2	5,760	21,778,320	78.6
Not stated	9	84	276,118	1.0
To	al	6,685	27,723,227	100.0

Variable Name: DM_Q06 Length: 1.0 Position: 18

Question Name:

Concept: Aboriginal status

Question Text:

Universe: All respondents.

Note:

Source: This variable comes from the Labour Force Survey in which the respondent's household partici-

pated in a few months before this survey.

Answer Categories	<u>Code</u>	Frequency	Weighted Frequency	<u>%</u>
Aboriginal	1	250	817,500	2.9
Non - Aboriginal	2	5,479	20,688,091	74.6
Not stated	9	956	6,217,636	22.4
Total		6,685	27,723,227	100.0

Variable Name: DM_G08 Length: 1.0 Position: 19

Question Name:

Concept: Highest level of school attained

Question Text:

Universe: All respondents.

Note:

Source: This variable comes from the Labour Force Survey in which the respondent's household partici-

pated in a few months before this survey.

Answer CategoriesCodeFrequencyWeighted Frequency%High school or less12,3729,559,29934.5

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Some college, university without degree	2	421	2,396,564	8.6
College, trade, vocational or technical school	3	2,176	8,491,762	30.6
University undergraduate degree	4	1,177	5,013,493	18.1
University graduate degree (including professional degrees)	5	456	1,984,510	7.2
Not stated	9	83	277,600	1.0
Total		6,685	27,723,227	100.0

Variable Name: DM_09 Length: 1.0 Position: 20

Question Name: DM_Q09

Concept: Course/program - Economy, financial matters

Question Text: In the past five years, have you taken a course or program of study to increase your knowledge

and understanding of the economy or financial matters?

For example, retirement planning courses, general economics courses, accounting courses,

or any other courses in home or business management.

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	525	2,936,230	10.6
No	2	6,157	24,779,539	89.4
Don't know	7	2	3,252	0.0
Refusal	8	1	4,206	0.0
Total		6,685	27,723,227	100.0

Variable Name: Length: 1.0 Position: 21 DM_10

Question Name: DM_Q10

Concept: Purpose of economics or financial course

Question Text: Was this course for?

Universe: Respondents who have taken specialty courses in the past 5 years.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Work, professional development	1	229	1,456,672	5.3
Personal interest	2	115	518,627	1.9
Both	3	178	952,619	3.4
Valid skip	6	6,157	24,779,539	89.4
Don't know	7	3	8,313	0.0
Not stated	9	3	7,458	0.0
Total		6,685	27,723,227	100.0

Variable Name: DM_11 Length: 1.0 Position: 22

Page 13 - 137 2015-03-18

Question Name: DM_Q11

Concept: Internet connection at home

Question Text: Do you currently have an Internet connection at home?

Universe:

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	5,429	24,395,187	88.0
No	2	1,252	3,323,800	12.0
Don't know	7	4	4,240	0.0
Total		6,685	27,723,227	100.0

Variable Name: LF_G01 Length: 2.0 Position: 23

Question Name:

Concept: Employment status

Question Text: Are you now?

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Employed	01	3,258	14,766,064	53.3
Self-employed	02	532	2,374,749	8.6
Not working and looking for work	03	201	1,208,047	4.4
Not working and not looking for work	04	357	1,698,184	6.1
Retired	05	2,079	5,822,628	21.0
A student (including work programs)	06	137	1,316,306	4.7
Doing unpaid household work	07	108	476,037	1.7
Other - Specify	08	1	17,083	0.1
Don't know	97	1	1,600	0.0
Refusal	98	11	42,529	0.2
Total		6,685	27,723,227	100.0

Variable Name: LF G02 Length: 1.0 Position: 25

Question Name:

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

Question Text: Did you 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 that are currently not working, retired, students or doing unpaid work, DK or RF.

Note: Source:

 Answer Categories
 Code
 Frequency
 Weighted Frequency
 %

 Yes
 1
 489
 2,532,464
 9.1

 No
 2
 2,403
 8,046,606
 29.0

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Valid skip	6	3,790	17,140,813	61.8
Don't know	7	2	2,894	0.0
Refusal	8	1	450	0.0
Total		6,685	27,723,227	100.0

Variable Name: OCC6PREV Length: 2.0 Position: 26

Question Name:

Concept: National Occupation Classification - Previous job

Question Text:

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Management Occupations	01	106	372,938	1.3
Business, Finance and Administrative Occupations	02	256	727,488	2.6
Sciences and Related Occupations, Health Occupations	03	203	574,202	2.1
Social Sci, Edu, Gvt, Religion, Art, Culture, Rec, Sport	04	213	563,301	2.0
Sales and Service Occupations	05	271	668,172	2.4
Trades, Transport, Primary Industry, Manufacturing, Utilities	06	303	938,094	3.4
Valid skip	96	4,815	22,480,202	81.1
Not stated	99	518	1,398,829	5.0
Total		6,685	27,723,227	100.0

Variable Name: OCC6CURR Length: 2.0 Position: 28

Question Name:

Concept: National Occupation Classification - Current job

Question Text:

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Management Occupations	01	316	1,441,611	5.2
Business, Finance and Administrative Occupations	02	740	3,258,098	11.8
Sciences and Related Occupations, Health Occupations	03	605	2,793,716	10.1
Social Sci, Edu, Gvt, Religion, Art, Culture, Rec, Sport	04	571	2,611,534	9.4
Sales and Service Occupations	05	927	4,882,369	17.6
Trades, Transport, Primary Industry, Manufacturing, Utilities	06	1,031	4,194,763	15.1
Valid skip	96	2,412	8,261,973	29.8
Not stated	99	83	279,163	1.0
Total		6,685	27,723,227	100.0

2015-03-18
Totals may not add up due to rounding.

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: OCC6SPSE Length: 2.0 Position: 33

Question Name:

Concept: National Occupation Classification - Spouse's job

Question Text:

Universe: All respondents.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

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

2015-03-18 Page 17 - 137

Answer Categories		Code	Frequency	Weighted Frequency	<u>%</u>
Two accounts		3	1,883	8,027,037	29.0
Three accounts		4	686	2,845,914	10.3
Four or more accounts		5	429	1,700,119	6.1
Not stated		9	232	758,404	2.7
	Total		6,685	27,723,227	100.0

Variable Name: OE_G02BB Length: 1.0 Position: 38

Question Name:

Concept: Number joint chequing or savings accounts - Grouped

Question Text: How many joint chequing or savings accounts, that is to say, accounts that are shared with some-

one else, do you currently have with a bank, credit union or trust company?

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Zero accounts	1	3,124	12,028,423	43.4
One account	2	1,801	8,658,585	31.2
Two accounts	3	993	4,236,490	15.3
Three accounts	4	341	1,254,873	4.5
Four or more accounts	5	246	917,990	3.3
Not stated	9	180	626,866	2.3
Total		6,685	27,723,227	100.0

Variable Name: OE_D02A Length: 2.0 Position: 39

Question Name:

Concept: Number total bank accounts

Question Text:

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
0 personal and joint accounts	01	21	45,698	0.2
1 personal and joint account	02	1,802	7,442,964	26.8
2 personal and joint accounts	03	2,153	9,078,525	32.7
3 personal and joint accounts	04	1,153	4,775,644	17.2
4 personal and joint accounts	05	699	3,112,651	11.2
5 personal and joint accounts	06	254	996,092	3.6
6 personal and joint accounts	07	169	695,361	2.5
7 or more personal and joint accounts	80	170	688,565	2.5
Not stated	99	264	887,728	3.2
Total		6,685	27,723,227	100.0

Variable Name: OE_G03 Length: 1.0 Position: 41

Question Name:

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories Code Frequency **Weighted Frequency** % Yes 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 9 Not stated 256 793,651 2.9 **Total** 6,685 27,723,227 100.0

2015-03-18
Totals may not add up due to rounding.

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 accounts? - I check through telephone

banking

Universe: Respondents with 1 or more accounts.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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 accounts? - I call the bank and ask for

my balance

Universe: Respondents with 1 or more accounts.

Note: Source:

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

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:

Page 20 - 137 2015-03-18

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	950	3,520,824	12.7
No	2	5,437	23,251,831	83.9
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
Total		6,685	27,723,227	100.0

Variable Name: OE_04F Length: 1.0 Position: 47

Question Name: OE_Q04

Concept: How check balance - At an ATM

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 an ATM/cash machine

Universe: Respondents with 1 or more accounts.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	723	2,480,892	8.9
No	2	5,664	24,291,763	87.6
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
Total		6,685	27,723,227	100.0

Variable Name: OE_04H Length: 1.0 Position: 48

Question Name: OE Q04

Concept: How check balance - Never check

Question Text: How do you typically check the balance for your account or accounts? - I never check

Universe: Respondents with 1 or more accounts.

Note: Source:

Answer Categories Code **Weighted Frequency** Frequency % Yes 1 147 728,663 2.6 2 6,240 26,043,992 93.9 No 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 **Total** 6,685 27,723,227 100.0

Variable Name: OE_05 Length: 2.0 Position: 49

Question Name: OE_Q05

Concept: How often check account balance(s)

2015-03-18 Page 21 - 137
Totals may not add up due to rounding.

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

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

Page 22 - 137
Totals may not add up due to rounding.

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Debit or bankcard at a non-bank cash machine	03	109	403,781	1.5
Cash a cheque from own account	04	71	341,400	1.2
Use a credit card to get a cash advance	05	27	134,750	0.5
Go to the bank and make a withdrawal	06	1,000	3,792,790	13.7
Ask for cash back when making a purchase at a store	07	253	1,016,693	3.7
Get paid in cash everyday	08	129	460,744	1.7
Do something else	09	51	212,026	8.0
Not stated	99	88	345,410	1.2
Total		6,685	27,723,227	100.0

Variable Name: OE_08 Length: 1.0 Position: 54

Question Name: OE_Q08

Concept: How pay for day-to-day purchases

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

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
With cash	1	1,567	5,857,358	21.1
With a debit card (bank card)	2	3,257	13,566,561	48.9
With a credit card	3	1,703	7,748,227	27.9
Other	4	82	293,455	1.1
Don't know	7	64	237,655	0.9
Refusal	8	12	19,970	0.1
Total		6,685	27,723,227	100.0

Variable Name: OE_09 Length: 2.0 Position: 55

Question Name: OE_Q09

Concept: Method usually pay bills

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

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
At an automatic teller machine (ATM)	01	411	1,876,133	6.8
At a bank teller	02	963	3,504,049	12.6
By telephone banking	03	378	1,449,923	5.2
By internet banking	04	3,134	14,801,577	53.4
By cheque through the mail	05	263	866,452	3.1
By preauthorized withdrawals from an	06	1,001	3,075,053	11.1
account				
By preauthorized payments on a credit	07	139	590,364	2.1
card				
In person with cash	80	210	588,582	2.1
Other	09	98	629,484	2.3
Don't know	97	64	284,718	1.0

2015-03-18
Totals may not add up due to rounding.

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Refusal	98	24	56,891	0.2
,	Total	6,685	27,723,227	100.0

Variable Name: OE_10 Length: 1.0 Position: 57

Question Name: OE_Q10

Concept: Why use credit card to pay

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

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

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
To collect reward points (e.g. loyalty program)	1	1,013	4,261,140	15.4
Short of money, no choice	2	20	68,583	0.2
Convenience, accounting purposes	3	565	2,594,166	9.4
To build my credit rating	4	36	284,464	1.0
Other	5	85	640,212	2.3
Valid skip	6	4,818	19,300,756	69.6
Don't know	7	15	80,981	0.3
Refusal	8	1	7,354	0.0
Not stated	9	132	485,571	1.8
Tota	l	6,685	27,723,227	100.0

Variable Name: OE_11 Length: 1.0 Position: 58

Question Name: OE Q11

Concept: Have a household budget

Question Text: Do you have a household budget?

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	2,895	12,486,708	45.0
No	2	3,727	14,766,165	53.3
Don't know	7	60	458,758	1.7
Refusal	8	3	11,597	0.0
Total		6,685	27,723,227	100.0

Variable Name: OE_12 Length: 1.0 Position: 59

Question Name: OE_Q12

Concept: How often stay within budget

Question Text:How often do you stay within your budget?Universe:Respondents with a household budget.

Note:

Source:

Answer Categories	<u>Code</u>	Frequency	Weighted Frequency	<u>%</u>
Always	1	1,113	4,570,345	16.5
Usually	2	1,542	6,795,361	24.5
Rarely	3	156	621,622	2.2
Never	4	58	279,513	1.0
Valid skip	6	3,727	14,766,165	53.3
Don't know	7	24	217,819	0.8
Refusal	8	2	2,048	0.0
Not stated	9	63	470,355	1.7
Tot	al	6,685	27,723,227	100.0

Variable Name: OE_G13 Length: 1.0 Position: 60

Question Name:

Concept: Family spend monthly on recurring expenses - Grouped

Question Text: Approximately how much would your family spend each month on recurring expenses such as,

groceries, mortgage or rent, heating fuel, electricity, telephone, gas for your car, cable, internet,

leisure, etc.?

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Under \$2,000	1	3,222	11,506,345	41.5
\$2,000 to less than \$4,000\$	2	2,504	11,324,458	40.8
\$4,000 to less than \$6,000	3	382	1,999,733	7.2
\$6,000 or over	4	97	491,456	1.8
Not stated	9	480	2,401,236	8.7
Total		6,685	27,723,227	100.0

Variable Name: **LATEPMTP** Length: 1.0 Position: 61

Question Name:

Concept: Late payments in last 12 months, 2 consecutive months - Grouped

Total

Question Text:

Universe: All respondents.

Note: Source:

Answer Categories Code Frequency **Weighted Frequency** % Behind in none 1 5,965 24,278,198 87.6 Behind in one 2 553 2,575,598 9.3 Behind in at least two 3 113 508,964 1.8 Not stated 9 360,467 54 1.3

Variable Name: OE_17 Length: 1.0 Position: 62

6,685

27,723,227

100.0

Page 25 - 137 2015-03-18

Question Name: OE_Q17

Concept: Keeping up with bills and financial commitments

Question Text: Again, thinking of the last 12 months, which one of the following statements best describes how

well you and your family have been keeping up with your bills and other financial commitments?

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Keeping up with all bills and commitments w/o any problems	1	4,605	18,601,414	67.1
Keeping up with all bills /commitments, sometimes a struggle	2	1,828	7,863,843	28.4
Having real financial problems	3	133	576,219	2.1
Don't have any bills or credit commitments	4	75	380,476	1.4
Don't know	7	30	260,964	0.9
Refusal	8	11	39,308	0.1
Not stated	9	3	1,002	0.0
Total		6,685	27,723,227	100.0

Variable Name: FM_01 Length: 2.0 Position: 63

Question Name: FM_Q01

Concept: Responsible for financial planning family

Question Text: Overall, who is mainly responsible for making financial investment and planning decisions on behalf

of the family?

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Mainly you	01	3,355	11,372,453	41.0
Mainly your spouse/partner	02	585	2,763,455	10.0
You share the responsibility equally	03	2,168	9,477,670	34.2
Mainly someone else in the household	04	255	2,717,736	9.8
Nobody in particular	05	107	485,516	1.8
Someone outside of the household	06	95	216,726	0.8
Don't know	97	37	305,282	1.1
Refusal	98	5	29,900	0.1
Not stated	99	78	354,491	1.3
Total		6,685	27,723,227	100.0

Variable Name: PMKSTAT Length: 2.0 Position: 65

Question Name:

Concept: Person most knowledgeable - status

Question Text:

Universe: All respondents.

Note: Source:

Page 26 - 137 2015-03-18

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: FM_02A 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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: FM_02B 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:

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

2015-03-18 Page 27 - 137

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		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:

Answer Categories	Code	Frequency	Weighted Frequency	<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

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Not stated	. 9	86	382,595	1.4
То	al	6,685	27,723,227	100.0

Variable Name: FM_02F Length: 1.0 Position: 72

Question Name:

Concept: Unexpected \$500 expenditure - Sell a financial asset

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

- Sell a financial asset or personal possession

Universe: All respondents.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	23	76,892	0.3
No	2	6,408	26,564,781	95.8
Don't know	7	146	649,047	2.3
Refusal	8	22	49,911	0.2
Not stated	9	86	382,595	1.4
Total		6,685	27,723,227	100.0

Variable Name: FM_02H Length: 1.0 Position: 73

Question Name:

Concept: Unexpected \$500 expenditure - Other

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

- Other

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	94	284,957	1.0
No	2	6,337	26,356,717	95.1
Don't know	7	146	649,047	2.3
Refusal	8	22	49,911	0.2
Not stated	9	86	382,595	1.4
Total		6,685	27,723,227	100.0

Variable Name: FM_G02I Length: 1.0 Position: 74

Question Name:

Concept: Unexpected \$500 expenditure - Other - Grouped

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

- Other

Universe: All respondents.

Note:

2015-03-18 Page 29 - 137

ш	

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	289	1,122,942	4.1
No	2	6,142	25,518,732	92.0
Not stated	9	254	1,081,554	3.9
Total		6,685	27,723,227	100.0

Variable Name: FM_02J Length: 1.0 Position: 75

Question Name:

Concept: Unexpected \$500 expenditure - Make arrangements with creditor

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

- Make arrangements with creditor

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	25	120,143	0.4
No	2	6,406	26,521,531	95.7
Don't know	7	146	649,047	2.3
Refusal	8	22	49,911	0.2
Not stated	9	86	382,595	1.4
Total		6,685	27,723,227	100.0

Variable Name: FM_03A Length: 1.0 Position: 76

Question Name: FM_Q03

Concept: Unexpected \$5,000 expenditure - Use savings

Question Text: And if the expenditure were \$5,000, how would you pay for this expense? - Use savings

Universe: Respondents who are able to pay an unexpected \$500 expenditure.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	2,005	7,734,385	27.9
No	2	3,795	16,430,767	59.3
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
To	tal	6.685	27,723,227	100.0

Variable Name: FM_03B Length: 1.0 Position: 77

Question Name: FM Q03

Concept: Unexpected \$5,000 expenditure - Borrow from a friend or relative

Question Text: And if the expenditure were \$5,000, how would you pay for this expense? - Borrow from a friend

or relative

Universe: Respondents who are able to pay an unexpected \$500 expenditure.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	243	1,409,932	5.1
No	2	5,557	22,755,220	82.1
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
Total		6,685	27,723,227	100.0

Length: 1.0 Variable Name: FM_03C Position: 78

Question Name: FM_Q03

Concept: Unexpected \$5,000 expenditure - Use a personal line of credit

Question Text: And if the expenditure were \$5,000, how would you pay for this expense? - Use a personal line of

Universe: Respondents who are able to pay an unexpected \$500 expenditure.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	1,012	4,002,378	14.4
No	2	4,788	20,162,773	72.7
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
Total		6,685	27,723,227	100.0

Variable Name: FM 03D Length: 1.0 Position: 79

Question Name:

Concept: Unexpected \$5,000 expenditure - Borrow from a financial institution

Question Text: And if the expenditure were \$5,000, how would you pay for this expense? - Borrow from a financial

institution

Universe: Respondents who are able to pay an unexpected \$500 expenditure.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	686	2,578,072	9.3
No	2	5,114	21,587,079	77.9
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
Total		6,685	27,723,227	100.0

Page 31 - 137 2015-03-18

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
	Total	6,685	27,723,227	100.0

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:

Answer Categories	<u>Code</u>	Frequency	Weighted Frequency	<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

Page 32 - 137
Totals may not add up due to rounding.

Answer Categories		Code	Frequency	Weighted Frequency	<u>%</u>
Refusal		8	19	42,263	0.2
Not stated		9	258	1,113,514	4.0
	Total		6,685	27,723,227	100.0

Variable Name: FM_G03I Length: 1.0 Position: 83

Question Name:

Concept: Unexpected \$5,000 expenditure - Other - Grouped

Question Text: And if the expenditure were \$5,000, how would you pay for this expense? - Other

Universe: Respondents who are able to pay this expenditure.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	713	3,175,190	11.5
No	2	5,087	20,989,962	75.7
Valid skip	6	282	1,080,637	3.9
Not stated	9	603	2,477,439	8.9
Total		6,685	27,723,227	100.0

Variable Name: FM 03J Length: 1.0 Position: 84

Question Name:

Concept: Unexpected \$5,000 expenditure - Make arrangements with creditor

Question Text: And if the expenditure were \$5,000, how would you pay for this expense? - Make arrangements

with creditor

Universe: Respondents who are able to pay an unexpected \$500 expenditure.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	25	182,335	0.7
No	2	5,775	23,982,817	86.5
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
Total		6,685	27,723,227	100.0

Variable Name: FM_G04A Length: 1.0 Position: 85

Question Name:

Concept: Use of pawnbroker - Grouped

Question Text: In the last 12 months, how many times did you or another member of your family use the following

alternative financial services:

A pawnbroker to sell a possession?

Universe: All respondents.

2015-03-18 Page 33 - 137

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Never	1	6,365	26,088,201	94.1
One time	2	50	303,951	1.1
Twice	3	107	543,777	2.0
Three times or more	4	16	58,705	0.2
Not stated	9	147	728,592	2.6
Total		6,685	27,723,227	100.0

Variable Name: FM_G04B Length: 1.0 Position: 86

Question Name:

Concept: Use of a payday loan service - Grouped

Question Text: (In the last 12 months, how many times did you or another member of your family use the following

alternative financial services:)

A payday loan service?

Universe: All respondents.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Never	1	6,314	25,853,787	93.3
One time	2	50	302,014	1.1
Twice	3	122	615,446	2.2
Three times or more	4	42	238,675	0.9
Not stated	9	157	713,305	2.6
Total		6,685	27,723,227	100.0

Variable Name: FM_G04C Length: 1.0 Position: 87

Question Name:

Concept: Use of a cheque cashing service - Grouped

Question Text: (In the last 12 months, how many times did you or another member of your family use the following

alternative financial services:)

A cheque cashing service, other than a bank?

Universe: All respondents.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Never	1	6,368	26,177,773	94.4
One time	2	32	133,823	0.5
Twice	3	110	566,224	2.0
Three times or more	4	19	100,951	0.4
Not stated	9	156	744,457	2.7
Total		6,685	27,723,227	100.0

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:

Not stated

Answer Categories Code Frequency **Weighted Frequency** % Yes 5,943,203 21.4 1,426 2 No 5,115 76.3 21,161,665 7 Don't know 24 81,921 0.3 Refusal 8 8 21,588 0.1

Variable Name: FM_06A Length: 1.0 Position: 89

9

112

6,685

514,851

27,723,227

1.9

100.0

Question Name: FM_Q06

Concept: Withdrew RRSP other than for retirement - Home Buyer's Plan

Question Text: Was that? - Through the Home Buyers' Plan

Total

Universe: Respondents who have withdrawn money from an RRSP.

Note:

Source:

Answer Categories		Code	Frequency	Weighted Frequency	<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
	Total		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:

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

2015-03-18 Page 35 - 137

 Answer Categories
 Code
 Frequency
 Weighted Frequency
 %

 Total
 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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		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:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	1,646	7,037,842	25.4
No	2	4,755	19,414,170	70.0
Don't know	7	153	684,435	2.5
Refusal	8	7	13,078	0.0
Not stated	9	124	573,703	2.1
Total		6,685	27,723,227	100.0

Variable Name: ME_G02 Length: 2.0 Position: 94

Question Name:

Concept: Purchase of => \$10,000 - Type of purchase - Grouped **Question Text:** Please describe the purchase you plan to make.

Universe: Respondents who intend to make a large purchase in the next 3 years.

Note: Source:

Answer Categories	Code	Frequency Weighted Frequency		<u>%</u>	
Car	01	926	3,704,260	13.4	
Cottage	02	38	142,996	0.5	
Home improvement or repair	03	363	1,489,033	5.4	
Travel	04	86	334,475	1.2	
Wedding	05	40	311,658	1.1	
Recreational vehicle	06	33	238,084	0.9	
Second home or investment property	07	25	69,208	0.2	
Other	08	21	158,543	0.6	
Valid skip	96	4,755	19,414,170	70.0	
Don't know	97	12	55,246	0.2	
Refusal	98	1	638	0.0	
Not stated	99	385	1,804,915	6.5	
Total		6,685	27,723,227	100.0	

Variable Name: ME_03A Length: 1.0 Position: 96

Question Name: ME_Q03

Concept: How pay for purchase - Use savings (down payment/full price)

Question Text: How do you intend to pay for this purchase? - Use savings (down payment, or full price)

Universe: Respondents who intend to make a large purchase in the next 3 years.

Note:

Source:

Answer Categories	Code	e Frequency Weighted Frequency		<u>%</u>	
Yes	1	833	3,771,249	13.6	
No	2	773	3,135,711	11.3	
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	
	Total	6,685	27,723,227	100.0	

2015-03-18 Page 37 - 137

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:

Answer Categories	Code	Frequency Weighted Frequency		<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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

Page 38 - 137
Totals may not add up due to rounding.

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Not stated Total	9	284 6.685	1,271,215 27,723,227	4.6 100.0

Variable Name: ME_03E Length: 1.0 Position: 100

Question Name:

Concept: How pay for purchase - Sell or use an asset to secure the funds

Question Text: How do you intend to pay for this purchase? - Sell or use an asset to secure the necessary funds

Universe: Respondents who intend to make a large purchase in the next 3 years.

Note:

Source:

Answer Categories	<u>Code</u>	Frequency Weighted Frequency		<u>%</u>
Yes	1	25	86,796	0.3
No	2	1,581	6,820,165	24.6
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
Total		6,685	27,723,227	100.0

Variable Name: ME_03H Length: 1.0 Position: 101

Question Name:

Concept: How pay for purchase - Use credit card, line of credit, overdraft

Question Text: How do you intend to pay for this purchase? - Use a credit card, line of credit or bank overdraft

Universe: Respondents who intend to make a large purchase in the next 3 years.

Note: Source:

Not stated

Answer Categories Code Frequency **Weighted Frequency** % Yes 184 656,985 2.4 No 2 1,422 6,249,975 22.5 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

Variable Name: ME_03K Length: 1.0 Position: 102

9

284

6,685

1,271,215

27,723,227

4.6

100.0

Question Name:

Concept: How pay for purchase - Get a job

Question Text: How do you intend to pay for this purchase? - Get a job, take a second job or work extra hours in

an existing job

Total

Universe: Respondents who intend to make a large purchase in the next 3 years.

Note:

2015-03-18 Page 39 - 137

ш	

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	16	56,701	0.2
No	2	1,590	6,850,259	24.7
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
Total		6,685	27,723,227	100.0

Variable Name: ME_03L Length: 1.0 Position: 103

Question Name:

Concept: How pay for purchase - Mortgage

Question Text: How do you intend to pay for this purchase? - Get mortgage, borrow against, remortgage, increase

mortgage on home

Universe: Respondents who intend to make a large purchase in the next 3 years.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	63	339,253	1.2
No	2	1,543	6,567,707	23.7
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
Total		6,685	27,723,227	100.0

Variable Name: ME_G03O Length: 1.0 Position: 104

Question Name:

Concept: How pay for purchase - Other - Grouped

Question Text: How do you intend to pay for this purchase? - Other

Universe: Respondents who intend to make a large purchase in the next 3 years.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	52	277,092	1.0
No	2	1,554	6,629,868	23.9
Valid skip	6	4,755	19,414,170	70.0
Not stated	9	324	1,402,097	5.1
Total		6,685	27,723,227	100.0

Variable Name: TENURE Length: 1.0 Position: 105

Question Name:

Concept: Housing tenure

Question Text:

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Immediate family owns principal residence without mortgage	1	2,268	7,731,276	27.9
Immediate family owns principal residence with a mortgage	2	2,357	10,303,381	37.2
No one in immediate family owns principal residence	3	1,868	8,582,624	31.0
Not stated	9	192	1,105,947	4.0
Total		6,685	27,723,227	100.0

Variable Name: Position: 106 ME_G06A Length: 2.0

Question Name:

Concept: Years left of mortgage payments - Grouped

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

Universe: Respondents that own their prinicipal residence with a mortgage.

Note: Source:

Answer Categories		Code	Frequency	Weighted Frequency	<u>%</u>
0 to 4 years		01	298	1,313,407	4.7
5 to 9 years		02	375	1,667,295	6.0
10 to 14 years		03	341	1,401,003	5.1
15 to 19 years		04	381	1,550,352	5.6
20 to 24 years		05	429	1,615,696	5.8
25 years or more		06	242	1,011,759	3.6
Valid skip		96	4,136	16,313,900	58.8
Not stated		99	483	2,849,815	10.3
	Total		6,685	27,723,227	100.0

Variable Name: ME_07 Position: 108 Length: 1.0

Question Name: ME_Q07

Plan to purchase a house in next 5 years Concept:

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

Universe: All respondents.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	943	5,383,976	19.4
No	2	5,414	20,604,339	74.3
Don't know	7	192	1,054,207	3.8
Refusal	8	9	24,293	0.1
Not stated	9	127	656,412	2.4
Total		6,685	27,723,227	100.0

2015-03-18 Totals may not add up due to rounding.

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
	Total	6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Less than 5%	01	391	2,246,574	8.1
5 to 10%	02	169	1,043,525	3.8
11 to 20%	03	101	623,899	2.3
21 to 50%	04	73	390,837	1.4
51 to 75%	05	23	122,641	0.4
76 to 100%	06	88	351,335	1.3
Valid skip	96	5,414	20,604,339	74.3
Don't know	97	85	513,550	1.9
Refusal	98	13	91,615	0.3
Not stated	99	328	1,734,912	6.3
Total		6,685	27,723,227	100.0

Variable Name: ME_11A Length: 1.0 Position: 113

Question Name: ME_Q11

Concept: How else intend to pay for home - Current account

Question Text: Other than a loan or mortgage from a financial institution, how else do you intend to pay for this

home? - Draw money from current account (excluding overdraft facility)

Universe: Respondents who plan to purchase a new home in the next 5 years.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	265	1,665,573	6.0
No	2	631	3,295,411	11.9
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
Total		6,685	27,723,227	100.0

Variable Name: ME_11B Length: 1.0 Position: 114

Question Name: ME Q11

Concept: How else intend to pay for home - Registered savings fund

Question Text: Other than a loan or mortgage from a financial institution, how else do you intend to pay for this

home? - Draw money from a registered savings fund intended for this purpose

Universe: Respondents who plan to purchase a new home in the next 5 years.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	36	226,109	0.8
No	2	860	4,734,875	17.1
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
Total		6,685	27,723,227	100.0

2015-03-18 Page 43 - 137

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Tota	I	6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

 Answer Categories
 Code
 Frequency
 Weighted Frequency
 %

 Yes
 1
 29
 108,270
 0.4

 No
 2
 867
 4,852,714
 17.5

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

Variable Name: ME_11H Length: 1.0 Position: 118

Question Name:

Concept: How else intend to pay for home - Borrow money from family or friends

Question Text: Other than a loan or mortgage from a financial institution, how else do you intend to pay for this

home? - Borrow money from family or friends

Universe: Respondents who plan to purchase a new home in the next 5 years.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	15	87,882	0.3
No	2	881	4,873,102	17.6
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
Total		6,685	27,723,227	100.0

Variable Name: ME_11J Length: 1.0 Position: 119

Question Name:

Concept: How else intend to pay for home - Withdraw savings from RRSP

Question Text: Other than a loan or mortgage from a financial institution, how else do you intend to pay for this

home? - Withdraw savings from RRSP

Universe: Respondents who plan to purchase a new home in the next 5 years.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	41	301,480	1.1
No	2	855	4,659,504	16.8
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
Total		6,685	27,723,227	100.0

Variable Name: ME_11K Length: 1.0 Position: 120

Question Name:

Concept: How else intend to pay for home - Getting a job, 2nd job

2015-03-18 Page 45 - 137

Question Text: Other than a loan or mortgage from a financial institution, how else do you intend to pay for this

home? - Getting a job, second job, better job

Universe: Respondents who plan to purchase a new home in the next 5 years.

Note: Source:

Answer Categories Code Frequency **Weighted Frequency** % 32 167,503 0.6 No 2 864 4,793,481 17.3 Valid skip 6 5,414 20,604,339 74.3 Don't know 7 46 419,533 1.5 Refusal 8 0.0 3,459 Not stated 9 328 1,734,912 6.3 **Total** 27,723,227 6,685 100.0

Variable Name: ME_G11L Length: 1.0 Position: 121

Question Name:

Concept: How else intend to pay for home - Other - Grouped

Question Text: Other than a loan or mortgage from a financial institution, how else do you intend to pay for this

home?

Universe: Respondents who plan to purchase a new home in the next 5 years.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	234	1,375,946	5.0
No	2	662	3,585,038	12.9
Valid skip	6	5,414	20,604,339	74.3
Not stated	9	375	2,157,904	7.8
Total		6,685	27,723,227	100.0

Variable Name: ME 11M Length: 1.0 Position: 122

Question Name:

Concept: How else intend to pay for home - Nothing

Question Text: Other than a loan or mortgage from a financial institution, how else do you intend to pay for this

home? - Nothing

Universe: Respondents who plan to purchase a new home in the next 5 years.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	27	163,017	0.6
No	2	869	4,797,967	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
Total		6,685	27,723,227	100.0

Page 46 - 137
Totals may not add up due to rounding.

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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

2015-03-18 Page 47 - 137

Answer Categories		Code	Frequency	Weighted Frequency	<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
	Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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

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:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	37	368,160	1.3
No	2	341	1,824,817	6.6
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
Total		6,685	27,723,227	100.0

Variable Name: ME_13F Length: 1.0 Position: 129

Question Name: ME_Q13

Concept: Other home costs - Real estate fees

Question Text: Could you tell me what these costs are? - Real estate fees

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:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	65	375,143	1.4
No	2	313	1,817,834	6.6
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
Total		6,685	27,723,227	100.0

Variable Name: ME_13G Length: 1.0 Position: 130

Question Name: ME_Q13

Concept: Other home costs - Renovations, repairs

Question Text: Could you tell me what these costs are? - Renovations, upgrades, repairs

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:

Answer Categories		Code	Frequency	Weighted Frequency	<u>%</u>
Yes		1	209	1,267,971	4.6
No		2	169	925,006	3.3
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
	Total		6,685	27,723,227	100.0

2015-03-18 Page 49 - 137

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:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	45	216,969	8.0
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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

 Answer Categories
 Code
 Frequency
 Weighted Frequency
 %

 Yes
 1
 1,592
 7,439,511
 26.8

 No
 2
 4,944
 19,539,313
 70.5

Answer Categories		Code	Frequency	Weighted Frequency	<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
	Total		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 postsec-

ondary education?

By children, we mean any child or children less than 18 years old for whom you are finan-

cially 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:

Answer Categories		Code	Frequency	Weighted Frequency	<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
	Total		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:

Answer Categories		Code	Frequency	Weighted Frequency	<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
	Total		6,685	27,723,227	100.0

Variable Name: EF_03B Length: 1.0 Position: 136

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
•	Total	6,685	27,723,227	100.0

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:

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

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:

Page 52 - 137 2015-03-18

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	210	832,329	3.0
No	2	264	1,268,227	4.6
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
-	Total	6,685	27,723,227	100.0

Variable Name: EF_03E Length: 1.0 Position: 139

Question Name:

Concept: Reason not saving child PS - Unemployed

Question Text: Are there any particular reasons why you are not currently saving for your children's postsecondary

education? - You are currently unemployed and cannot afford to save

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:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	38	209,032	0.8
No	2	436	1,891,525	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
	Total	6,685	27,723,227	100.0

Variable Name: EF 03F Length: 1.0 Position: 140

Question Name:

Concept: Reason not saving child PS - Do not earn enough money to save

Question Text: Are there any particular reasons why you are not currently saving for your children's postsecondary

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

education

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:

Answer Categories		Code	Frequency	Weighted Frequency	<u>%</u>
Yes		1	189	774,360	2.8
No		2	285	1,326,196	4.8
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
	Total		6,685	27,723,227	100.0

Variable Name: EF_03G Length: 1.0 Position: 141

Question Name:

Concept: Reason not saving child PS - Other

Question Text: Are there any particular reasons why you are not currently saving for your children's postsecondary

education? - Other

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:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	103	534,480	1.9
No	2	371	1,566,076	5.6
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
Т	otal	6,685	27,723,227	100.0

Variable Name: EF_04A Length: 1.0 Position: 142

Question Name: EF Q04

Concept: How saving for child PS - RESP

Question Text: How are you currently saving to support your children's postsecondary education? - Contribute to

a RESP account

Universe: Respondents financially responsible for a child or children under the age of 18, who are saving to

support the cost of postsecondary education.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	782	3,742,000	13.5
No	2	317	1,493,868	5.4
Valid skip	6	5,427	21,671,218	78.2
Don't know	7	4	30,211	0.1
Refusal	8	1	721	0.0
Not stated	9	154	785,210	2.8
Total		6,685	27,723,227	100.0

Variable Name: EF_04B Length: 1.0 Position: 143

Question Name: EF Q04

Concept: How saving for child PS - GICs, savings bonds

Question Text: How are you currently saving to support your children's postsecondary education? - Purchase

GICs, government savings bonds or corporate bonds

Universe: Respondents financially responsible for a child or children under the age of 18, who are saving to

support the cost of postsecondary education.

Note:

Source:

 Answer Categories
 Code
 Frequency
 Weighted Frequency
 %

 Yes
 1
 27
 119,101
 0.4

Page 54 - 137
Totals may not add up due to rounding.

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
No	2	1,072	5,116,766	18.5
Valid skip	6	5,427	21,671,218	78.2
Don't know	7	4	30,211	0.1
Refusal	8	1	721	0.0
Not stated	9	154	785,210	2.8
Total		6,685	27,723,227	100.0

Variable Name: EF_04C Length: 1.0 Position: 144

Question Name: EF_Q04

Concept: How saving for child PS - Dedicated savings plan

Question Text: How are you currently saving to support your children's postsecondary education? - Contribute to

a dedicated savings plan or account

Universe: Respondents financially responsible for a child or children under the age of 18, who are saving to

support the cost of postsecondary education.

Note:

Source:

Answer Categories	<u>Code</u>	Frequency	Weighted Frequency	<u>%</u>
Yes	1	308	1,345,710	4.9
No	2	791	3,890,157	14.0
Valid skip	6	5,427	21,671,218	78.2
Don't know	7	4	30,211	0.1
Refusal	8	1	721	0.0
Not stated	9	154	785,210	2.8
Total		6,685	27,723,227	100.0

Variable Name: EF_04D Length: 1.0 Position: 145

Question Name:

Concept: How saving for child PS - Mutual funds, stocks

Question Text: How are you currently saving to support your children's postsecondary education? - Purchase

mutual funds, stocks, etc

Universe: Respondents financially responsible for a child or children under the age of 18, who are saving to

support the cost of postsecondary education.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	30	111,670	0.4
No	2	1,069	5,124,197	18.5
Valid skip	6	5,427	21,671,218	78.2
Don't know	7	4	30,211	0.1
Refusal	8	1	721	0.0
Not stated	9	154	785,210	2.8
Total		6,685	27,723,227	100.0

Variable Name: EF_04F Length: 1.0 Position: 146

2015-03-18 Page 55 - 137

Question Name:

Concept: How saving for child PS - Spouse has made provisions

Question Text: How are you currently saving to support your children's postsecondary education? - My spouse

has made provisions

Universe: Respondents financially responsible for a child or children under the age of 18, who are saving to

support the cost of postsecondary education.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	15	104,912	0.4
No	2	1,084	5,130,955	18.5
Valid skip	6	5,427	21,671,218	78.2
Don't know	7	4	30,211	0.1
Refusal	8	1	721	0.0
Not stated	9	154	785,210	2.8
Tota	ıl	6,685	27,723,227	100.0

Variable Name: EF_04G Length: 1.0 Position: 147

Question Name:

Concept: How saving for child PS - Another family member made provisions

Question Text: How are you currently saving to support your children's postsecondary education? - Another family

member has made provisions

Universe: Respondents financially responsible for a child or children under the age of 18, who are saving to

support the cost of postsecondary education.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	16	107,211	0.4
No	2	1,083	5,128,657	18.5
Valid skip	6	5,427	21,671,218	78.2
Don't know	7	4	30,211	0.1
Refusal	8	1	721	0.0
Not stated	9	154	785,210	2.8
Total		6,685	27,723,227	100.0

Variable Name: EF_04l Length: 1.0 Position: 148

Question Name:

Concept: How saving for child PS - Nothing at all

Question Text: How are you currently saving to support your children's postsecondary education? - Nothing at all

Universe: Respondents financially responsible for a child or children under the age of 18, who are saving to

support the cost of postsecondary education.

Note:

Source:

 Answer Categories
 Code
 Frequency
 Weighted Frequency
 %

 Yes
 1
 13
 78,338
 0.3

Page 56 - 137
Totals may not add up due to rounding.

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
No	2	1,086	5,157,529	18.6
Valid skip	6	5,427	21,671,218	78.2
Don't know	7	4	30,211	0.1
Refusal	8	1	721	0.0
Not stated	9	154	785,210	2.8
Total		6,685	27,723,227	100.0

Variable Name: EF_G04J Length: 1.0 Position: 149

Question Name:

Concept: How saving for child PS - Other - Grouped

Question Text: How are you currently saving to support your children's postsecondary education? - Other

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:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	45	219,075	8.0
No	2	1,054	5,016,792	18.1
Valid skip	6	5,427	21,671,218	78.2
Not stated	9	159	816,142	2.9
Total		6,685	27,723,227	100.0

Variable Name: EF_05A Length: 1.0 Position: 150

Question Name: EF Q05

Concept: Expect to help your child PS - Employment or pension income

Question Text: Do you expect to help your children with their postsecondary education in any of the following

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

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:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	905	4,100,720	14.8
No	2	620	2,935,351	10.6
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
Total		6,685	27,723,227	100.0

Variable Name: EF_05B Length: 1.0 Position: 151

Question Name: EF Q05

Concept: Expect to help your child PS - Loans will take out

2015-03-18 Page 57 - 137

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
	Total	6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

2015-03-18 Page 59 - 137

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories		Code	Frequency	Weighted Frequency	<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
	Total		6,685	27,723,227	100.0

Variable Name: RP_02A Length: 1.0 Position: 159

Question Name: RP_Q02

Concept: Retirement financial plan - Government pension

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:

Answer Categories Code Frequency Weighted Frequency % 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 9 731,467 130 2.6 **Total** 6,685 27,723,227 100.0

Variable Name: RP_02B Position: 160 Length: 1.0

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:

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

Variable Name: RP_02C Length: 1.0 Position: 161

RP_Q02 **Question Name:**

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

2015-03-18 Page 61 - 137

Position: 162 Variable Name: RP_02D Length: 1.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

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

Variable Name: RP 02F Position: 164 Length: 1.0

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:

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

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:

Answer Categories		Code	Frequency	Weighted Frequency	<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
	Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: RP_02I Length: 1.0 Position: 167

Question Name: RP_Q02

2015-03-18 Page 63 - 137
Totals may not add up due to rounding.

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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

 Answer Categories
 Code
 Frequency
 Weighted Frequency
 %

 Total
 6,685
 27,723,227
 100.0

Variable Name: RP_03 Length: 1.0 Position: 170

Question Name: RP_Q03

Concept: Number of workplace pensions entitled to when retire

Question Text: You just said that part of your financial planning for retirement includes a workplace pension. When

you retire, how many workplace pensions are you entitled to receive income from?

Universe: Respondents who are not retired and are financially preparing for retirement and planning on

receiving occupational pension plan benefits.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
One	1	1,537	6,006,283	21.7
Two	2	258	917,487	3.3
Three or more	3	42	189,783	0.7
Valid skip	6	4,546	18,947,281	68.3
Don't know	7	124	696,738	2.5
Refusal	8	5	34,703	0.1
Not stated	9	173	930,952	3.4
Total		6,685	27,723,227	100.0

Variable Name: RP_04 Length: 1.0 Position: 171

Question Name: RP Q04

Concept: Workplace pension base the amount of benefits

Question Text: Does your workplace pension(s) base the amount of your benefits on the contributions made to

the plan and the return on these contributions, or on a proportion of your earnings and the number

of years you have contributed to the plan?

Universe: Respondents who are not retired and are financially preparing for retirement and planning on

receiving occupational pension plan benefits.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Based on the return on contributions to the plan	1	432	1,712,955	6.2
Based on the contributor's earnings and number of years	2	1,216	4,860,112	17.5
Both	3	59	220,216	0.8
Valid skip	6	4,546	18,947,281	68.3
Don't know	7	255	1,040,868	3.8
Refusal	8	3	7,032	0.0
Not stated	9	174	934,762	3.4
Total		6,685	27,723,227	100.0

Variable Name: RP_G05A Length: 2.0 Position: 172

2015-03-18 Page 65 - 137

Question Name:

Concept: How many years contributed workplace pension - Grouped

Question Text: Up to now, how many years have you contributed to an occupational or workplace pension?

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
0 to 4 years	01	424	1,913,578	6.9
5 to 9 years	02	392	1,744,996	6.3
10 to 14 years	03	314	1,367,977	4.9
15 to 19 years	04	241	756,777	2.7
20 to 24 years	05	200	774,892	2.8
25 to 29 years	06	167	526,295	1.9
30 or more	07	193	562,528	2.0
Valid skip	96	4,546	18,947,281	68.3
Not stated	99	208	1,128,901	4.1
	Total	6,685	27,723,227	100.0

Variable Name: RP_06A Length: 1.0 Position: 174

Question Name: RP_Q06

Concept: Why not planning for retirement - Don't have a job

Question Text: Are there any particular reasons why you are not planning for your retirement? - Don't have a job,

haven't worked long enough

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

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	184	1,256,778	4.5
No	2	991	5,585,040	20.1
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
Total		6,685	27,723,227	100.0

Variable Name: RP_06B Length: 1.0 Position: 175

Question Name: RP Q06

Concept: Why not planning for retirement - Can't afford to

Question Text: Are there any particular reasons why you are not planning for your retirement? - Can't afford to,

don't earn enough, income too low

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

Note: Source:

 Answer Categories
 Code
 Frequency
 Weighted Frequency
 %

 Yes
 1
 460
 2,214,629
 8.0

 No
 2
 715
 4,627,189
 16.7

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

Variable Name: RP_06C Length: 1.0 Position: 176

Question Name: RP_Q06

Concept: Why not planning for retirement - Too many debts

Question Text: Are there any particular reasons why you are not planning for your retirement? - Too many debts,

bills, financial commitments

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

Note: Source:

Answer Categories Code Frequency Weighted Frequency % Yes 73 1.1 309,665 No 2 1,102 6,532,153 23.6 Valid skip 6 5,339 19,847,167 71.6 Don't know 7 40 301.111 1.1 Refusal 8 1,664 0.0 1 Not stated 9 130 731,467 2.6 Total 6,685 27,723,227 100.0

Variable Name: RP_06D Length: 1.0 Position: 177

Question Name:

Concept: Why not planning for retirement - Relying on gov pension

Question Text: Are there any particular reasons why you are not planning for your retirement? - Am relying on

government pension (CPP/QPP/OAS/GIS)

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

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	39	112,748	0.4
No	2	1,136	6,729,070	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
Tot	al	6,685	27,723,227	100.0

Variable Name: RP_06E Length: 1.0 Position: 178

Question Name:

Concept: Why not planning for retirement - Relying on partner's pension

2015-03-18 Page 67 - 137

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Position: 179 Variable Name: RP_06H Length: 1.0

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:

Answer Categories		Code	Frequency	Weighted Frequency	<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
	Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

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

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

 Answer Categories
 Code
 Frequency
 Weighted Frequency
 %

 Yes
 1
 191
 966,252
 3.5

2015-03-18 Page 69 - 137
Totals may not add up due to rounding.

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Government pension benefits (CPP, QPP,	01	882	3,855,363	13.9
OAS, GIS)				
Occupational or workplace pension plan	02	1,313	5,291,710	19.1
benefits				
Medical or disability pension	03	37	194,943	0.7
Personal retirement savings plan benefits	04	927	4,994,275	18.0
(RRSP, RSP)				
Retirement Income Funds incl. RRIF, LRIF,	05	52	199,003	0.7
Life Income Funds				
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	80	154	610,328	2.2
partner's) business				
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
Total		6,685	27,723,227	100.0

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:

Answer CategoriesCodeFrequencyWeighted Frequency%Very confident18483,964,25914.3

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Fairly confident	2	2,124	10,331,040	37.3
Not very confident	3	922	4,089,386	14.8
Not at all confident	4	434	1,891,921	6.8
Valid skip	6	2,079	5,822,628	21.0
Don't know	7	174	1,005,420	3.6
Refusal	8	7	46,694	0.2
Not stated	9	97	571,878	2.1
Total		6,685	27,723,227	100.0

Variable Name: RP_09 Length: 1.0 Position: 187

Question Name: RP_Q09

Concept: Have a good idea how much money need maintain retire standard living

Question Text: Do you have a good idea of how much money you will need to save to maintain your desired

standard of living when you retire?

Universe: Respondents who are not retired.

Note: Source:

Answer Categories		Code	Frequency	Weighted Frequency	<u>%</u>
Yes		1	1,831	8,112,341	29.3
No		2	2,443	11,945,630	43.1
Valid skip		6	2,079	5,822,628	21.0
Don't know		7	221	1,182,508	4.3
Refusal		8	11	83,017	0.3
Not stated		9	100	577,103	2.1
	Total		6,685	27,723,227	100.0

Variable Name: RP_10 Length: 1.0 Position: 188

Question Name: RP_Q10

Concept: Describe financial standard of living in retirement

Question Text: Compared to your expectations before you retired, how would you describe your financial standard

of living in retirement?

Universe: Respondents who are retired.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Much better than expected	1	99	252,162	0.9
Better than expected	2	271	734,608	2.6
As expected	3	1,173	3,290,882	11.9
Not as good as expected	4	342	883,427	3.2
Much worse than expected	5	78	285,411	1.0
Valid skip	6	4,606	21,900,599	79.0
Don't know	7	47	135,762	0.5
Refusal	8	4	13,214	0.0
Not stated	9	65	227,163	0.8
Total		6,685	27,723,227	100.0

2015-03-18 Page 71 - 137

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Not stated	9	196	895,861	3.2
Total		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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		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:

2015-03-18 Page 73 - 137

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Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	523	2,489,382	9.0
No	2	5,901	24,154,353	87.1
Don't know	7	13	50,106	0.2
Refusal	8	52	133,524	0.5
Not stated	9	196	895,861	3.2
Total		6,685	27,723,227	100.0

Variable Name: AD_01F Length: 1.0 Position: 195

Question Name:

Concept: Own - Home furnishings

Question Text: Do you or does anyone in your family own any of the following tangible assets? - Home furnishings

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	245	1,350,674	4.9
No	2	6,179	25,293,060	91.2
Don't know	7	13	50,106	0.2
Refusal	8	52	133,524	0.5
Not stated	9	196	895,861	3.2
Total		6,685	27,723,227	100.0

Variable Name: AD_G02A Length: 2.0 Position: 196

Question Name:

Concept: Estimated value of tangible assets - Grouped

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

Universe: Respondents with tangible assets.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Less than \$100,000	01	1,247	5,232,472	18.9
\$100,000 to less than \$200,000	02	604	1,505,527	5.4
\$200,000 to less than \$300,000	03	848	2,585,681	9.3
\$300,000 to less than \$400,000	04	659	2,505,522	9.0
\$400,000 to less than \$500,000	05	385	1,647,350	5.9
\$500,000 and more	06	911	5,164,536	18.6
Valid skip	96	496	2,384,545	8.6
Not stated	99	1,535	6,697,592	24.2
Total		6,685	27,723,227	100.0

Variable Name: AD_03 Length: 1.0 Position: 198

Question Name: AD_Q03

Concept: Have RRSPs

Question Text: Do you or anyone in your family currently have any Registered Retirement Savings Plans

(RRSPs)?

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	3,806	16,417,415	59.2
No	2	2,464	9,258,123	33.4
Don't know	7	151	937,752	3.4
Refusal	8	61	190,355	0.7
Not stated	9	203	919,583	3.3
Total		6,685	27,723,227	100.0

Variable Name: AD_G04A Length: 2.0 Position: 199

Question Name:

Concept: Estimated value of RRSPs - Grouped

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

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Less than \$25,000	01	827	3,660,883	13.2
\$25,000 to less than \$50,000	02	388	1,577,905	5.7
\$50,000 to less than \$75,000	03	295	1,010,575	3.6
\$75,000 to less than \$100,000	04	135	469,110	1.7
\$100,000 to less than \$125,000	05	221	956,479	3.5
\$125,000 to less than \$200,000	06	238	863,466	3.1
\$200,000 to less than \$250,000	07	151	533,893	1.9
\$250,000 and over	08	363	1,528,273	5.5
Valid skip	96	2,464	9,258,123	33.4
Not stated	99	1,603	7,864,521	28.4
Total		6,685	27,723,227	100.0

Variable Name: AD_05 Length: 1.0 Position: 201

Question Name: AD_Q05
Concept: Have RESPs

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

Universe: All respondents.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	1,055	5,298,440	19.1
No	2	5,295	20,764,218	74.9
Don't know	7	93	611,790	2.2
Refusal	8	38	126,325	0.5

2015-03-18
Totals may not add up due to rounding.

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Not stated	9	204	922,454	3.3
Total		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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		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)

Universe: All respondents.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: AD_07E Length: 1.0 Position: 208

Page 77 - 137 2015-03-18

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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? - Agricul-

tural property, machinery and equipment

Universe: All respondents.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

2015-03-18 Page 79 - 137

Answer Categories		Code	Frequency	Weighted Frequency	<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
	Total		6,685	27,723,227	100.0

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? - Copy-

rights, patents or royalties

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: AD_09E Length: 1.0 Position: 217

Question Name: AD Q09

Concept: Own - None of these assets

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: **G_ASSETS** Length: 1.0 Position: 219

Question Name:

Concept: Total assets

Question Text:

Universe: All respondents.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

2015-03-18 Page 81 - 137

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Position: 222 Variable Name: AD_11C Length: 1.0

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:

Answer Categories	<u>Code</u>	Frequency	Weighted Frequency	<u>%</u>
Yes	1	35	221,526	8.0
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

Page 82 - 137 Totals may not add up due to rounding.

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

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:

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

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

2015-03-18 Page 83 - 137

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Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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?

Universe: Respondents with debts or liabilities.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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, com-

mission, fishing, and net income from roomers and boarders?

Universe: All respondents.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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

2015-03-18 Page 85 - 137

 Answer Categories
 Code
 Frequency
 Weighted Frequency
 %

 Total
 6,685
 27,723,227
 100.0

Variable Name: IN_01C Length: 1.0 Position: 232

Question Name: IN_Q01C

Concept: Income - Investment income

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

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

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	1,148	4,554,241	16.4
No	2	5,235	21,973,999	79.3
Don't know	7	50	123,550	0.4
Refusal	8	27	83,832	0.3
Not stated	9	225	987,605	3.6
Total		6,685	27,723,227	100.0

Variable Name: IN 01D Length: 1.0 Position: 233

Question Name: IN_Q01D

Concept: Income - CPP/QPP, OAS, GIS, Spouse's Allowance

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

... Canada or Quebec Pension Plan (CPP or QPP), Old Age Security (OAS), Guaranteed

Income Supplement (GIS) or Spouse's Allowance?

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	2,328	6,779,651	24.5
No	2	4,097	19,812,633	71.5
Don't know	7	20	109,352	0.4
Refusal	8	14	33,351	0.1
Not stated	9	226	988,240	3.6
Total		6,685	27,723,227	100.0

Variable Name: IN_01E Length: 1.0 Position: 234

Question Name: IN Q01E

Concept: Income - Employment insurance benefits

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

... employment insurance benefits?

Universe: All respondents.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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

Page 87 - 137 2015-03-18 Totals may not add up due to rounding.

Answer Categories		Code	Frequency	Weighted Frequency	<u>%</u>
Refusal Not stated		8 9	17 230	64,778 1,032,257	0.2 3.7
	Total		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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: IN_01| Length: 1.0 Position: 238

Question Name: IN Q011

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, educa-

tional assistance payments, etc.?

Universe: All respondents.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: IN_D01 Length: 2.0 Position: 239

Question Name:

Concept: Number of sources of income

Question Text:

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Zero sources of income	01	265	1,693,407	6.1
One source of income	02	1,987	9,230,558	33.3
Two sources of income	03	2,419	9,113,630	32.9
Three sources of income	04	1,158	4,047,472	14.6
Four sources of income	05	375	1,376,205	5.0
Five or more sources of income	06	70	357,089	1.3
Not stated	99	411	1,904,866	6.9
Total		6,685	27,723,227	100.0

Variable Name: PINCQUIN Length: 1.0 Position: 241

Question Name:

Concept: Income quintile - Person level

Question Text:

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Less than \$13,001 (0 to 20%)	1	1,035	5,544,482	20.0
\$13,001 - \$24,999 (21 to 40%)	2	1,332	5,544,311	20.0
\$25,000 - \$39,999 (41 to 60%)	3	1,511	5,540,325	20.0
\$40,000 - \$62,999 (61 to 80%)	4	1,385	5,549,186	20.0
\$63,000 and over (81 to 100%	5	1,422	5,544,922	20.0
Total		6,685	27,723,227	100.0

Variable Name: HINCQUIN Length: 1.0 Position: 242

Question Name:

Concept: Income quintile - Household level

Question Text:

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Less than \$32,001 (0 to 20%)	1	1,153	4,295,366	15.5
\$32,001 - \$54,999 (21 to 40%)	2	1,293	5,398,707	19.5
\$55,000 - \$79,999 (41 to 60%)	3	1,492	6,045,460	21.8
\$80,000 - \$119,999 (61 to 80%)	4	1,439	6,076,573	21.9
\$120,000 and over (81 to 100%)	5	1,308	5,907,121	21.3
Total		6,685	27,723,227	100.0

Variable Name: FC_01A Length: 1.0 Position: 243

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:

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

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:

Answer Categories Code Frequency **Weighted Frequency** % Yes 1 359 6.7 1,848,477 2 No 6,041 24,500,930 88.4 7 Don't know 17 94,084 0.3 Refusal 8 10 19,987 0.1 Not stated 9 258 1.259.748 4.5 Total 6,685 27,723,227 100.0

FC 01C Variable Name: 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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes No	1	1,315 5.085	5,523,121 20.826.286	19.9 75.1
IVO	2	5,065	20,020,200	75.1

2015-03-18 Page 91 - 137
Totals may not add up due to rounding.

Answer Categories		Code	Frequency	Weighted Frequency	<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
	Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Tota	ıl	6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	4,103	16,312,117	58.8
No	2	2,297	10,037,291	36.2
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
Total		6,685	27,723,227	100.0

Variable Name: FC_G01J Length: 1.0 Position: 252

Question Name:

Concept: Advice - No advice available - Grouped

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:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	7	40,859	0.1
No	2	6,393	26,308,549	94.9
Not stated	9	285	1,373,819	5.0
Total		6,685	27,723,227	100.0

Variable Name: FC_02A Length: 1.0 Position: 253

Question Name:

Concept: Source of advice - Accountant

Question Text:Where did you get your advice? - AccountantUniverse:Respondents who made use of financial advice.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	230	974,262	3.5
No	2	2,008	8,731,376	31.5
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
Total		6,685	27,723,227	100.0

Variable Name: FC_02B Length: 1.0 Position: 254

Question Name:

Concept: Source of advice - Lawyer, notary

Question Text: Where did you get your advice? - Lawyer, notary

2015-03-18 Page 93 - 137

Universe: Respondents who made use of financial advice.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	54	237,245	0.9
No	2	2,184	9,468,394	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
Total		6,685	27,723,227	100.0

Variable Name: FC_02C Length: 1.0 Position: 255

Question Name:

Concept: Source of advice - Financial advisor, planner

Question Text: Where did you get your advice? - Financial advisor, planner

Universe: Respondents who made use of financial advice.

Note:

Source:

Answer Categories	<u>Code</u>	Frequency	Weighted Frequency	<u>%</u>
Yes	1	661	2,577,793	9.3
No	2	1,577	7,127,846	25.7
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
Total		6,685	27,723,227	100.0

Variable Name: FC_02D Length: 1.0 Position: 256

Question Name:

Concept: Source of advice - Tax advisor, planner

Question Text: Where did you get your advice? - Tax advisor, planner

Universe: Respondents who made use of financial advice.

Note:

Source:

Answer Categories	<u>Code</u>	Frequency	Weighted Frequency	<u>%</u>
Yes	1	47	270,637	1.0
No	2	2,191	9,435,002	34.0
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
Total		6,685	27,723,227	100.0

Variable Name: FC_02F Length: 1.0 Position: 257

Question Name:

Concept: Source of advice - Bank

Question Text: Where did you get your advice? - Bank, credit union **Universe:** Respondents who made use of financial advice.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	1,074	4,370,574	15.8
No	2	1,164	5,335,064	19.2
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
Total		6,685	27,723,227	100.0

Variable Name: FC_02G Length: 1.0 Position: 258

Question Name:

Concept: Source of advice - Insurance company

Question Text: Where did you get your advice? - Insurance company

Universe: Respondents who made use of financial advice.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	199	1,066,396	3.8
No	2	2,039	8,639,242	31.2
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
Total		6,685	27,723,227	100.0

Variable Name: FC_02I Length: 1.0 Position: 259

Question Name:

Concept: Source of advice - Social associations

Question Text: Where did you get your advice? - Social associations (church, unions)

Universe: Respondents who made use of financial advice.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	25	95,147	0.3
No	2	2,213	9,610,492	34.7
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
Total		6,685	27,723,227	100.0

2015-03-18
Totals may not add up due to rounding.

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:

Answer Categories Code Frequency **Weighted Frequency** % Yes 1.6 96 446,031 2 2,142 9,259,607 No 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 5.0 287 1,393,860 Total 6,685 27,723,227 100.0

Variable Name: FC_02K Length: 1.0 Position: 261

Question Name:

Concept: Source of advice - Internet

Question Text:Where did you get your advice? - InternetUniverse:Respondents who made use of financial advice.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

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

Answer Categories		Code	Frequency	Weighted Frequency	<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
	Total		6,685	27,723,227	100.0

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:

Answer Categories		Code	Frequency	Weighted Frequency	<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
	Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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.

2015-03-18 Page 97 - 137

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: FC_04B Length: 1.0 Position: 268

Question Name: FC_Q04

Concept: Most influence your decisions - Magazines

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

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

2015-03-18 Page 99 - 137

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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

2015-03-18

knowledgeable friend

Universe: All respondents.

Note: Source:

 Answer Categories
 Code
 Frequency
 Weighted Frequency
 %

 Yes
 1
 2,056
 9,629,886
 34.7

 No
 2
 4,275
 16,495,046
 59.5

Page 100 - 137
Totals may not add up due to rounding.

Answer Categories		Code	Frequency	Weighted Frequency	<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
	Total		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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: FC 04l 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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		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.

2015-03-18 Page 101 - 137

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: FC_05D Length: 1.0 Position: 279

Question Name: FC_Q05

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories Code Frequency **Weighted Frequency** % Yes 1 1,530 6,160,870 22.2 2 4,857 Nο 20,086,142 72.5 Don't know 7 0.4 17 115,046 Refusal 8 25,074 0.1 9 Not stated 9 1,336,095 272 4.8 Total 6,685 27,723,227 100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: FC_05G Length: 1.0 Position: 282

2015-03-18 Totals may not add up due to rounding.

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
	Total	6,685	27,723,227	100.0

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:

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

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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? - NewspapersUniverse:Respondents who keep an eye on financial markets.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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

Page 105 - 137

2015-03-18
Totals may not add up due to rounding.

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

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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 program-

ming

Universe: Respondents who keep an eye on financial markets.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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

2015-03-18 Page 107 - 137

Universe: Respondents who keep an eye on financial markets.

Note:

Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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? - OtherUniverse:Respondents who keep an eye on financial markets.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: FC_07B Length: 1.0 Position: 296

Question Name: FC_Q07

Concept: Insurance - Life

Page 108 - 137 2015-03-18

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

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: FC_07D Length: 1.0 Position: 298

Question Name: FC Q07

Concept: Insurance - Loss of income

Total

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:

Answer Categories Code Frequency **Weighted Frequency** % Yes 1 1,260 4,869,963 17.6 No 2 5,109 21,350,219 77.0 7 Don't know 17 40,449 0.1 Refusal 8 15 40,882 0.1 Not stated 284 9 1,421,714 5.1

Variable Name: FC_07E Length: 1.0 Position: 299

6,685

27,723,227

100.0

Question Name: FC_Q07

Concept: Insurance - Property (home)

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

(home)

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	4,420	16,004,321	57.7
No	2	1,949	10,215,861	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
Total		6,685	27,723,227	100.0

Variable Name: FC_07F Length: 1.0 Position: 300

Question Name: FC_Q07

Concept: Insurance - Renters (content)

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

(content)

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	1,005	4,063,829	14.7
No	2	5,364	22,156,353	79.9
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
Total		6,685	27,723,227	100.0

Variable Name: FC_07G Length: 1.0 Position: 301

Question Name: FC Q07

Concept: Insurance - Travel

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

Universe: All respondents.

Note: Source:

Answer Categories Code **Weighted Frequency** Frequency % Yes 24.7 1 1,720 6,842,726 No 2 4,649 19,377,456 69.9 7 Don't know 17 40,449 0.1 Refusal 8 15 40,882 0.1 Not stated 9 284 1,421,714 5.1 Total 6,685 27,723,227 100.0

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:

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

Variable Name: FC_07l 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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

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

Page 111 - 137

2015-03-18
Totals may not add up due to rounding.

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

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Within the last 12 months	1	679	2,897,693	10.5
Within the last 5 years	2	850	3,863,102	13.9
Within the last decade	3	269	1,227,171	4.4
More than 10 years ago	4	304	1,111,839	4.0
Never	5	4,147	16,660,155	60.1
Don't know	7	135	490,569	1.8
Refusal	8	13	41,685	0.2
Not stated	9	288	1,431,013	5.2
Total		6,685	27,723,227	100.0

Variable Name: FC_12 Length: 1.0 Position: 308

Question Name: FC_Q12

Concept: Found an error in personal consumer credit report

Question Text: Have you ever found an error in any of the information presented on your personal consumer credit

report?

Universe: Respondents who have verified their credit history.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Yes	1	332	1,407,597	5.1
No	2	1,704	7,411,731	26.7
Valid skip	6	4,147	16,660,155	60.1
Don't know	7	62	260,157	0.9
Refusal	8	4	20,320	0.1
Not stated	9	436	1,963,266	7.1
Total		6,685	27,723,227	100.0

Variable Name: SA_01 Length: 1.0 Position: 309

Question Name: SA_Q01

Concept: Rate self on - Level of financial knowledge

Question Text: How would you rate your level of financial knowledge?

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Very knowledgeable	1	503	1,841,670	6.6
Knowledgeable	2	1,987	7,817,533	28.2
Fairly knowledgeable	3	2,664	11,041,881	39.8
Not very knowledgeable	4	1,143	5,242,100	18.9
Don't know	7	79	292,326	1.1
Refusal	8	13	26,379	0.1
Not stated	9	296	1,461,339	5.3
Total		6,685	27,723,227	100.0

Variable Name: SA_02 Length: 1.0 Position: 310

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Very good	1	1,705	7,184,396	25.9
Good	2	2,208	8,618,104	31.1
Fairly good	3	1,126	5,140,391	18.5
Not very good	4	878	3,547,946	12.8
Don't know	7	419	1,525,509	5.5
Refusal	8	49	210,438	0.8
Not stated	9	300	1,496,444	5.4
Total		6,685	27,723,227	100.0

Variable Name: SA_05 Length: 1.0 Position: 313

Question Name: SA_Q05

Concept: Rate self on - Staying informed on financial issues

Question Text: (How would you rate yourself on each of the following areas of financial management:)

... staying informed on financial issues?

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Very good	1	921	3,702,009	13.4
Good	2	2,196	8,907,085	32.1
Fairly good	3	1,748	6,897,775	24.9
Not very good	4	1,361	6,150,796	22.2
Don't know	7	135	511,733	1.8
Refusal	8	23	53,054	0.2
Not stated	9	301	1,500,776	5.4
Т	otal	6,685	27,723,227	100.0

Variable Name: SA_06 Length: 1.0 Position: 314

Question Name: SA_Q06

Concept: Ever regretted financial decision

Question Text: Have you ever made a financial decision that you later regretted?

Universe: All respondents.

Note:

Source:

Answer Categories	<u>Code</u>	Frequency	Weighted Frequency	<u>%</u>
Yes	1	2,658	10,499,727	37.9
No	2	3,648	15,366,082	55.4
Don't know	7	68	333,685	1.2
Refusal	8	9	20,722	0.1
Not stated	9	302	1,503,010	5.4
Total		6,685	27,723,227	100.0

Variable Name: SA_07 Length: 1.0 Position: 315

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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

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

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: SA_12 Length: 1.0 Position: 320

Question Name: SA_Q12

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

2015-03-18 Page 117 - 137

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

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

Answer Categories Code Frequency Weighted Frequency %

Total 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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		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:

2015-03-18 Page 119 - 137
Totals may not add up due to rounding.

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
The National Deposit Insurance Corporation	1	360	1,783,895	6.4
The Securities and Exchange Commission	2	1,203	5,277,461	19.0
The Bank of Canada	3	1,002	4,538,657	16.4
No one	4	1,593	6,556,960	23.7
Don't know	7	2,040	7,314,263	26.4
Refusal	8	165	619,384	2.2
Not stated	9	322	1,632,606	5.9
Total		6,685	27,723,227	100.0

Variable Name: OA_04 Length: 1.0 Position: 326

Question Name: OA_Q04

Concept: T/F - Easily compare the cost of any brand

Question Text: True or false.

By using unit pricing at the grocery store, you can easily compare the cost of any brand

and any package size.

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
True	1	4,496	18,932,022	68.3
False	2	1,086	4,490,537	16.2
Don't know	7	653	2,273,944	8.2
Refusal	8	128	394,117	1.4
Not stated	9	322	1,632,606	5.9
Total		6,685	27,723,227	100.0

Variable Name: OA 05 Length: 1.0 Position: 327

Question Name: OA Q05

Concept: Who would need the greatest amount of life insurance

Question Text: If each of the following persons had the same amount of take home pay, who would need the

greatest amount of life insurance?

Universe: All respondents.

Note: Source:

Answer Categories Code Frequency **Weighted Frequency** % A young single woman with two young 1 4,806 19,119,053 69.0 children 2 72 1.6 A young single woman without children 445,920 An elderly retired man, with a wife who is 3 631 3,277,180 11.8 also retired A young married man without children 4 172 817,296 2.9 Don't know 7 544 2,008,037 7.2 Refusal 8 137 418,807 1.5 Not stated 9 323 1,636,935 5.9 **Total** 6,685 27,723,227 100.0

Page 120 - 137
Totals may not add up due to rounding.

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 con-

cerning the interest that you would earn on this account?

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

Variable Name: OA_08 Length: 1.0 Position: 330

Question Name: OA_Q08

Concept: Safest place for university money

2015-03-18 Page 121 - 137

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:

Answer Categories	Code	Frequency	Weighted Frequency	<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
Total		6,685	27,723,227	100.0

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:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
A twenty-five year corporate bond	1	300	1,362,926	4.9
A house financed with a fixed-rate	2	2,621	10,782,175	38.9
mortgage				
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
Total		6,685	27,723,227	100.0

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:

Answer CategoriesCodeFrequencyWeighted Frequency%When something goes on sale11,6806,507,93923.5

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
When interest on loan is > interest from a savings account	2	664	3,220,459	11.6
Buying something that allows a much better paying job	3	1,605	6,828,106	24.6
Borrow money to purchase now and repay with future income	4	608	2,777,883	10.0
Don't know	7	1,584	6,067,766	21.9
Refusal	8	218	658,961	2.4
Not stated	9	326	1,662,112	6.0
Total		6,685	27,723,227	100.0

Variable Name: OA_11 Length: 1.0 Position: 333

Question Name: OA_Q11

Concept: Which statement not correct about ATM cards

Question Text: Which of the following statements is not correct about most ATM (Automated Teller Machine)

cards?

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
You can get cash anywhere in the world with no fee	1	4,419	18,787,980	67.8
You must have a bank account to have an ATM card	2	521	2,075,003	7.5
You can generally get cash 24 hours-a-day	3	243	993,416	3.6
Can obtain info. about your bank balance at an ATM machine	4	366	1,450,752	5.2
Don't know	7	638	2,246,287	8.1
Refusal	8	171	505,069	1.8
Not stated	9	327	1,664,721	6.0
Total		6,685	27,723,227	100.0

Variable Name: OA_12 Length: 1.0 Position: 334

Question Name: OA_Q12

Concept: Which can hurt your credit rating

Question Text: Which of the following can hurt your credit rating?

Universe: All respondents.

Note: Source:

Answer Categories	<u>Code</u>	Frequency	Weighted Frequency	<u>%</u>
Making late payments on loans and debts	1	5,489	22,670,901	81.8
Staying in one job too long	2	30	123,278	0.4
Living in the same location too long	3	21	109,540	0.4
Using your credit card frequently for purchases	4	316	1,356,528	4.9
Don't know	7	341	1,320,083	4.8
Refusal	8	161	478,177	1.7
Not stated	9	327	1,664,721	6.0

2015-03-18
Totals may not add up due to rounding.

 Answer Categories
 Code
 Frequency
 Weighted Frequency
 %

 Total
 6,685
 27,723,227
 100.0

Variable Name: OA_13 Length: 1.0 Position: 335

Question Name: OA_Q13

Concept: What affects amount of interest paid on a loan

Question Text: What can affect the amount of interest that you would pay on a loan?

Universe: All respondents.

Note: Source:

Answer Categories	Code	Frequency	Weighted Frequency	<u>%</u>
Your credit rating	1	417	1,516,732	5.5
How much you borrow	2	163	597,598	2.2
How long you take to repay the loan	3	738	2,947,313	10.6
All of the above	4	4,452	18,792,062	67.8
Don't know	7	417	1,699,572	6.1
Refusal	8	171	505,229	1.8
Not stated	9	327	1,664,721	6.0
Total		6,685	27,723,227	100.0

Variable Name: OA_14 Length: 1.0 Position: 336

Question Name: OA_Q14

Concept: Which will help lower the cost of a house

Question Text: Which of the following will help lower the cost of a house?

Universe: All respondents.

Note: Source:

Answer Categories	<u>Code</u>	Frequency	Weighted Frequency	<u>%</u>
Paying off the mortgage over a long period of time	1	143	789,466	2.8
Paying current rate of int. on mortgage - most yrs possible	2	124	609,359	2.2
Making a larger down payment at the time of purchase	3	5,397	21,975,447	79.3
Making a smaller down payment at the time of purchase	4	91	485,517	1.8
Don't know	7	434	1,702,021	6.1
Refusal	8	169	496,696	1.8
Not stated	9	327	1,664,721	6.0
Total		6,685	27,723,227	100.0

Variable Name: WTPP Length: 12.4 Position: 337

Question Name:

Concept: PUMF survey weight of a person

Question Text: Public use microdata file, survey weight of a person

Universe: All respondents.

Note: Physical decimal present in eighth position.

Source:

Variable Name: VERDATE Length: 10.0 Position: 349

Question Name:

Concept: Date of file creation

Question Text:

Universe: All respondents.

Note: Format = YYYYMMDD

Source:

2015-03-18 Page 125 - 137

Topical Index

<u>Variable</u>	<u>Description</u>	Page
AD: Assets and deb	ots	
AD 01A	Over Haves as premarks	70
AD_01A	Own - House or property	
AD_01B	Own - Vehicles	
AD_01C	Own - Collections, antiques, jewels, valuables	
AD_01D	Own - Other tangible assets	
AD_01E	Own - None of these assets	
AD_01F	Own - Home furnishings	
AD_03	Have RRSPs	
AD_05	Have RESPs	_
AD_07A	Own - Cash savings	
AD_07B	Own - Investments	
AD_07C	Own - Registered disability savings plan	
AD_07D	Own - Tax free savings plan	
AD_07E	Own - Private pensions	
AD_07F	Own - Other financial assets	_
AD_07G	Own - None of these assets	_
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 Variable	es	
G_ASSETS	Total assets	81
HĪNCQUIN	Income quintile - Household level	
LATEPMTP	Late payments in last 12 months, 2 consecutive months - Grouped	25
OCC6CURR	National Occupation Classification - Current job	
OCC6PREV	National Occupation Classification - Previous job	
OCC6SPSE	National Occupation Classification - Spouse's job	
PINCQUIN	Income quintile - Person level	
PMKSTAT	Person most knowledgeable - status	
TENURE	Housing tenure	40
	· · · · · · · · · · · · · · · · · · ·	

2015-03-18 Page 127 - 137

VERDATE	Date of file creation	125
EF: Postsecond	dary 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	
EF_03A	Reason not saving child PS - Do not expect child will go	
EF_03B	Reason not saving child PS - Feel its child's responsibility	
EF_03C	Reason not saving child PS - Someone else saving	
EF_03D	Reason not saving child PS - Other financial obligations prevent	
EF_03E	Reason not saving child PS - Unemployed	
EF_03F EF_03G	Reason not saving child PS - Other	
EF 04A	How saving for child PS - RESP	
EF 04B	How saving for child PS - GICs, savings bonds	
EF 04C	How saving for child PS - Dedicated savings plan	
EF_04D	How saving for child PS - Mutual funds, stocks	
EF_04F	How saving for child PS - Spouse has made provisions	55
EF_04G	How saving for child PS - Another family member made provisions	
EF_04I	How saving for child PS - Nothing at all	
EF_05A	Expect to help your child PS - Employment or pension income	
EF_05B	Expect to help your child PS - Loans will take out	
EF_05C	Expect to help your child PS - Co-signing student loan	
EF_05D	Expect to help your child PS - Sale of assets	
EF_05E EF_05F	Expect to help your child PS - Providing room and board	
EF_05G	Expect to help your child PS - Nothing	
EF 05H	Expect to help your child PS - Other	
EF G04J	How saving for child PS - Other - Grouped	
FC_01A FC_01B	Advice - Retirement planning	
FC_01C	Advice - Estate planning	90
FC_01D	Advice - Insurance	
FC_01E	Advice - Tax planning	
FC_01F	Advice - General financial planning	
FC_01G FC_01H	Advice - Other	
FC_01H FC_01I	Advice - No, did not use any advice	
FC 02A	Source of advice - Accountant	
FC 02B	Source of advice - Lawyer, notary	
FC 02C	Source of advice - Financial advisor, planner	
FC_02D	Source of advice - Tax advisor, planner	
FC_02F	Source of advice - Bank	
FC_02G	Source of advice - Insurance company	
FC_02I	Source of advice - Social associations	
FC_02J	Source of advice - Work, employer	
FC_02K	Source of advice - Internet	
FC_02L FC_02N	Source of advice - Media	
FC 020	Source of advice - School, sentinats, workshop	
FC 03	Pay for any advice	
FC 04A	Most influence your decisions - Advertisements	
FC_04B	Most influence your decisions - Magazines	
FC_04C	Most influence your decisions - Newspapers	
FC_04D	Most influence your decisions - Radio or television	
FC_04E	Most influence your decisions - Internet	
FC_04F	Most influence your decisions - Financial advisor	
FC_04G	Most influence your decisions - Knowledgeable friend	
FC_04H FC_04I	Most influence your decisions - Other Most influence your decisions - None of the above	
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Page 128 - 137 2015-03-18

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	
FC_05E	Keep an eye on - Inflation	
FC_05F	Keep an eye on - Taxation	
FC_05G	Keep an eye on - The job market	
FC_05H	Keep an eye on - Pension plans	
FC_05I	Keep an eye on - Sales of goods and services	
FC_05J	Keep an eye on - Other	
FC_05K	Keep an eye on - None of the above	
FC_06A FC_06B	Information - Newspapers	
FC_06B	Information - Financial magazines	
FC 06D	Information - Current event magazines	
FC 06E	Information - Radio/TV business and financial programs	
FC 06F	Information - Internet	
FC 06G	Information - Financial advisor	
FC 06H	Information - Other	
FC 07A	Insurance - Auto	
FC 07B	Insurance - Life	
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	
FC_07I	Insurance - None of the above	
FC_08	All insurance policies with one company	
FC_09	Currently have a will	
FC_10	Have powers of attorney drawn up for household	
FC_11 FC 12	Last time personally requested a credit report	
FC G01J	Advice - No advice available - Grouped	
FC G02P	Source of advice - Other	
_		
FM: Financial manage	ement	
EM 01	Perpensible for financial planning family	26
FM_01 FM_02A	Responsible for financial planning family	
FM 02B	Unexpected \$500 expenditure - Ose savings Unexpected \$500 expenditure - Borrow from a friend or relative	
FM 02C	Unexpected \$500 expenditure - Borrow from a friend of relative	
FM 02D	Unexpected \$500 expenditure - Borrow from a financial institution	
FM 02E	Unexpected \$500 expenditure - Use a credit card	
FM 02F	Unexpected \$500 expenditure - Sell a financial asset	
FM_02H	Unexpected \$500 expenditure - Other	
FM_02J	Unexpected \$500 expenditure - Make arrangements with creditor	.30
FM_03A	Unexpected \$5,000 expenditure - Use savings	
FM_03B	Unexpected \$5,000 expenditure - Borrow from a friend or relative	
FM_03C	Unexpected \$5,000 expenditure - Use a personal line of credit	
FM_03D	Unexpected \$5,000 expenditure - Borrow from a financial institution	
FM_03E	Unexpected \$5,000 expenditure - Use a credit card	
FM_03F	Unexpected \$5,000 expenditure - Sell a financial asset	
FM_03H	Unexpected \$5,000 expenditure - Other	
FM_03J	Unexpected \$5,000 expenditure - Make arrangements with creditor	
FM_05	Ever withdrawn RRSP other than for retirement	
FM_06A	Withdrew RRSP other than for retirement - Home Buyer's Plan	
FM_06B FM_06C	Withdrew RRSP other than for retirement - Lifelong Learning Plan	
FM_07	Ever declared bankruptcy	
FM G02I	Unexpected \$500 expenditure - Other - Grouped	
FM_G03I	Unexpected \$5,000 expenditure - Other - Grouped	
FM G04A	Use of pawnbroker - Grouped	

FM_G04B FM_G04C	Use of a payday loan service - Grouped	
HH: Household dem	ographics	
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	
GNHHSIZE	Number of people in the household - Grouped	
IN: Income		
IN_01A	Income - Wages or salaries	
IN_01B	Income - Self-employment income	
IN_01C IN 01D	Income - Investment income	
IN_01E	Income - Employment insurance benefits	
IN_01F	Income - Social assistance	
IN_01G	Income - Other government sources	
IN_01H	Income - Pensions, RRIF/RRSP withdraw	. 88
IN_01I	Income - Other income	
IN_D01	Number of sources of income	. 88
IV: Identification varia	ables	
G2AGE	Age of respondent - Grouped	0
GGMRSTAT	Marital status of respondent - Grouped	
GREGION	Region	
PUMFID	PUMF unique identifier	
SEX	Sex of respondent	9
LF: Labour Force		
LE C01	Employment status	4.4
LF_G01 LF G02	Employment status	
LF G05	Current work situation - Spouse / partner - Grouped	
LF_G06	Work at a job or business last 12 months - Spouse - Grouped	
ME: Major expenses		
ME_01	Plan to make purchase of => \$10,000	
ME_03A	How pay for purchase - Use savings (down payment/full price)	
ME_03B ME_03C	How pay for purchase - Monthly payments	
ME_03D	How pay for purchase - Sell investments	
ME 03E	How pay for purchase - Sell or use an asset to secure the funds	
ME_03H	How pay for purchase - Use credit card, line of credit, overdraft	
ME_03K	How pay for purchase - Get a job	
ME_03L	How pay for purchase - Mortgage	
ME_07	Plan to purchase a house in next 5 years	
ME_08 ME_09	When expect to purchase house	
ME 10	% of total price saved for future home	
ME_11A	How else intend to pay for home - Current account	
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	
ME_11E	How else intend to pay for home - Sell or use an asset	
ME_11H	How else intend to pay for home - Borrow money from family or friends	
ME_11J ME_11K	How else intend to pay for home - Withdraw savings from RRSP	
ME 11M	How else intend to pay for home - Nothing	
ME_12	Expecting other costs for future home	
MF 13A	Other home costs - Legal fees	47

Page 130 - 137 2015-03-18

ME 13B	Other home costs - Taxes	47
ME_13C	Other home costs - Furniture or appliances	
ME 13D	Other home costs - Moving costs	
ME 13E	Other home costs - Utility deposits	
ME 13F	Other home costs - Real estate fees	
ME 13G	Other home costs - Renovations, repairs	
ME 14	Expect to have enough money to cover other costs when buy home	
ME G02	Purchase of => \$10,000 - Type of purchase - Grouped	
ME G03O	How pay for purchase - Other - Grouped	
ME G06A	Years left of mortgage payments - Grouped	
ME G11L	How else intend to pay for home - Other - Grouped	
ME G13I	Other home costs - Other - Grouped	
_	rsonal assessment	
OA_01	Savings provide same buying power at retirement	
OA_02	A credit report - Comprehension	
OA_03	Who insures stocks in the stock market	
OA_04	T/F - Easily compare the cost of any brand	
OA_05	Who would need the greatest amount of life insurance	
OA_06	If had savings account which statement on interest is correct	
OA_07	Who would have problems during periods of high inflation	
OA_08	Safest place for university money	
OA_09	Which investment best protects savings if sudden increase in inflation	
OA_10	Which circumstances would it be beneficial to borrow money	
OA_11	Which statement not correct about ATM cards	123
OA_12	Which can hurt your credit rating	
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 exp	penses	
OE_01	Who is responsible for regular bills	
OE_04A	How check balance - Statement sent in mail	
OE_04B	How check balance - Statement online	
OE_04C	How check balance - Telephone banking	
OE_04D	How check balance - Call the bank	
OE_04E	How check balance - At a bank branch	
OE_04F	How check balance - At an ATM	
OE_04H	How check balance - Never check	
OE_05	How often check account balance(s)	
OE_06	Have credit card	
OE_08	How pay for day-to-day purchases	
OE_09	Method usually pay bills	
OE_10	Why use credit card to pay	
OE_11	Have a household budget	
OE_12	How often stay within budget	
OE_17	Keeping up with bills and financial commitments	
OE_D02A	Number total bank accounts	
OE_G02AA	Number personal chequing or savings accounts - Grouped	
OE_G02BB	Number joint chequing or savings accounts - Grouped	
OE_G03	Number institutions have accounts - Grouped	
OE_G07	Action taken when need cash - Grouped	
OE_G13	Family spend monthly on recurring expenses - Grouped	25
RP: Retirement p	olanning	
RP_01	Financially preparing for retirement	60
RP 02A	Retirement financial plan - Government pension	
RP_02B	Retirement financial plan - Workplace pension	
RP_02C	Retirement financial plan - Personal savings plans	
RP 02D	Retirement financial plan - Obtain reverse mortgage	
RP 02E	Retirement financial plan - Sell financial assets	

2015-03-18 Page 131 - 137

RP_02F	Retirement financial plan - Sell non-financial assets	
RP_02G	Retirement financial plan - Inheritance	
RP_02H	Retirement financial plan - Family	
RP_02I	Retirement financial plan - Income from own business	
RP_02J	Retirement financial plan - Employment in retirement	
RP_02K	Retirement financial plan - Other	
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	
RP 06E	Why not planning for retirement - Relying on partner's pension	
RP 06H	Why not planning for retirement - Don't think about it,	
RP 06I	Why not planning for retirement - Won't live that long	
RP 06J	Why not planning for retirement - Waiting job with pension	
RP 06K	Why not planning for retirement - Lots of time	
RP 07	Primary source of income at retirement	
RP 08	Hhld income time of retirement will give standard of living hoped for	
RP 09	Have a good idea how much money need maintain retire standard living	
RP 10	Describe financial standard of living in retirement	
RP 11	Retirement income sufficient to comfortably cover monthly expenses	
RP G05A	How many years contributed workplace pension - Grouped	
RP_G06L	Reason not planning for retirement - Other	
6.00=		
SA: Subjective pers	onal assessment	
SA_01	Rate self on - Level of financial knowledge	113
SA 02	Rate self on - Keeping track of money	
SA_03	Rate self on - Making ends meet	
SA 04	Rate self on - Shopping around to get the best financial product	
SA 05	Rate self on - Staying informed on financial issues	
SA 06	Ever regretted financial decision	
SA_07	Agree/Disagree - Enjoy dealing with financial matters	
SA 08	Agree/Disagree - Trust professional financial advisers	
SA 09	Agree/Disagree - Frequently get financial advice from friends, family	
SA 10	Agree/Disagree - Clear idea of financial products needed	
SA_10	Agree/Disagree - Close personal watch on financial affairs	
-	Agree/Disagree - Know enough about investments to choose	
SA_12 SA 13	Agree/Disagree - Always research choices, financial decisions	
-		
SA_14	Agree/Disagree - Consult family, financial decisions	. 118
WV: Weight Variable	es	
WTPP	PUMF survey weight of a person	. 124

Page 132 - 137 2015-03-18

Variable Index

Variable	Description	<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	
AD 01E	Own - None of these assets	
AD 01F	Own - Home furnishings	
AD 03	Have RRSPs	
AD 05	Have RESPs	
AD 07A	Own - Cash savings	
AD 07B	Own - Investments	
AD 07C	Own - Registered disability savings plan	
AD 07D	Own - Tax free savings plan	
AD 07E	Own - Private pensions	
AD 07F	Own - Other financial assets	
AD 07G	Own - None of these assets	
AD 09A	Own - Agricultural property, machinery and equipment	
AD 09B	Own - Wholly or partially owned business	
AD 09C	Own - Copyrights, patents or royalties	
AD 09D	Own - Other business assets/properties	
AD 09E	Own - None of these assets	
AD 11A	Have debts - Mortgages	
AD 11B	Have debts - Student loans	
AD 11C	Have debts - Payday loans	
AD_11D	Have debts - Other loans	
AD 11E	Have debts - Outstanding credit card balances	
AD_11E AD_11F	Have debts - Outstanding balances on lines of credit	
AD_11G	Have debts - Other debts or liabilities	
AD_11G AD_11H	Have debts - None of these debts or liabilities	
AD_TITE	Estimated value of tangible assets - Grouped	
AD_G02A AD_G04A	Estimated value of RRSPs - Grouped	
AD_G04A AD_G06	Estimated value of RESPs - Grouped	
AD_G00P	Estimated value of financial assets - Grouped	
AD G10A	Estimated total value of business assets - Grouped	
AD_G10A AD_G12	Estimated value of debts and liabilities - Grouped	
DM 09	Course/program - Economy, financial matters	
DM 10	Purpose of economics or financial course	
DM_10	Internet connection at home	
DM G04	Ever been a landed immigrant	
DM_G08	Highest level of school attained	
DM Q06	Aboriginal status	
EF_01	Financially responsible for any children under the age of 18	
EF 02	Have saved to support the cost of children's postsecondary education	
EF 03A	Reason not saving child PS - Do not expect child will go	
EF_03B	Reason not saving child PS - Feel its child's responsibility	
EF 03C	Reason not saving child PS - Someone else saving	
EF 03D	Reason not saving child PS - Other financial obligations prevent	
EF 03E	Reason not saving child PS - Unemployed	
EF_03F	Reason not saving child PS - Do not earn enough money to save	
EF 03G	Reason not saving child PS - Other	
EF 04A	How saving for child PS - RESP	
EF_04B	How saving for child PS - GICs, savings bonds	
EF 04C	How saving for child PS - Dedicated savings plan	
EF_04C	How saving for child PS - Mutual funds, stocks	
EF_04F	How saving for child PS - Spouse has made provisions	
EF_04G	How saving for child PS - Another family member made provisions	
EF_04G EF_04I	How saving for child PS - Nothing at all	
EF 05A	Expect to help your child PS - Employment or pension income	
EF 05B	Expect to help your child PS - Employment of pension income	
LI _00B	Expect to help your chille FO - Loans will take out	

EF_05C	Expect to help your child PS - Co-signing student loan	58
EF_05D	Expect to help your child PS - Sale of assets	
EF_05E	Expect to help your child PS - Providing room and board	
EF_05F	Expect to help your child PS - By providing car	
EF_05G	Expect to help your child PS - Nothing	
EF_05H	Expect to help your child PS - Other	
EF_G04J FC 01A	How saving for child PS - Other - Grouped	
FC 01B	Advice - Children's education planning	
FC 01C	Advice - Estate planning	
FC 01D	Advice - Insurance	
FC 01E	Advice - Tax planning	
FC 01F	Advice - General financial planning	
FC_01G	Advice - Other	
FC_01H	Advice - No advice available or couldn't find any advice	92
FC_01I	Advice - No, did not use any advice	
FC_02A	Source of advice - Accountant	
FC_02B	Source of advice - Lawyer, notary	
FC_02C	Source of advice - Financial advisor, planner	
FC_02D	Source of advice - Tax advisor, planner	
FC_02F	Source of advice - Bank	
FC_02G	Source of advice - Insurance company	
FC_02I FC_02J	Source of advice - Social associations	
FC 02K	Source of advice - Internet	
FC 02L	Source of advice - Media	
FC 02N	Source of advice - School, seminars, workshop	
FC 02O	Source of advice - Friends, family	
FC_03	Pay for any advice	
FC_04A	Most influence your decisions - Advertisements	98
FC_04B	Most influence your decisions - Magazines	
FC_04C	Most influence your decisions - Newspapers	
FC_04D	Most influence your decisions - Radio or television	
FC_04E	Most influence your decisions - Internet	
FC_04F	Most influence your decisions - Financial advisor	
FC_04G FC_04H	Most influence your decisions - Knowledgeable friend	
FC 04I	Most influence your decisions - Other Most influence your decisions - None of the above	
FC 05A	Keep an eye on - The housing market	
FC_05B	Keep an eye on - The stock market	
FC 05C	Keep an eye on - The currency (money) market	
FC_05D	Keep an eye on - Interest rates	
FC_05E	Keep an eye on - Inflation	. 103
FC_05F	Keep an eye on - Taxation	
FC_05G	Keep an eye on - The job market	
FC_05H	Keep an eye on - Pension plans	
FC_05I	Keep an eye on - Sales of goods and services	
FC_05J	Keep an eye on - Other	
FC_05K	Keep an eye on - None of the above	
FC_06A FC_06B	Information - Financial/business pages in newspapers	
FC 06C	Information - Financial magazines	
FC 06D	Information - Current event magazines	
FC_06E	Information - Radio/TV business and financial programs	
FC_06F	Information - Internet	
FC_06G	Information - Financial advisor	. 107
FC_06H	Information - Other	
FC_07A	Insurance - Auto	
FC_07B	Insurance - Life	
FC_07C	Insurance - Disability	
FC_07D	Insurance - Loss of income	
FC_07E	Insurance - Property (home)	
FC_07F	Insurance - Renters (content)	. 110

FC 07G	Insurance - Travel	10
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 will1	12
FC_10	Have powers of attorney drawn up for household1	12
FC_11	Last time personally requested a credit report1	12
FC_12	Found an error in personal consumer credit report1	13
FC_G01J	Advice - No advice available - Grouped	
FC_G02P	Source of advice - Other	
FM_01	Responsible for financial planning family	
FM_02A	Unexpected \$500 expenditure - Use savings	
FM_02B	Unexpected \$500 expenditure - Borrow from a friend or relative	
FM_02C	Unexpected \$500 expenditure - Use a personal line of credit	
FM_02D	Unexpected \$500 expenditure - Borrow from a financial institution	
FM_02E	Unexpected \$500 expenditure - Use a credit card	
FM_02F	Unexpected \$500 expenditure - Sell a financial asset	
FM_02H	Unexpected \$500 expenditure - Other	
FM_02J		
FM_03A FM_03B	Unexpected \$5,000 expenditure - Use savings	
FM 03C	Unexpected \$5,000 expenditure - Use a personal line of credit	
FM 03D	Unexpected \$5,000 expenditure - Ose a personal line of credit	
FM 03E	Unexpected \$5,000 expenditure - Use a credit card	
FM 03F	Unexpected \$5,000 expenditure - Sell a financial asset	
FM 03H	Unexpected \$5,000 expenditure - Other	
FM 03J	Unexpected \$5,000 expenditure - Make arrangements with creditor	. 33
FM 05	Ever withdrawn RRSP other than for retirement	
FM 06A	Withdrew RRSP other than for retirement - Home Buyer's Plan	
FM 06B	Withdrew RRSP other than for retirement - Lifelong Learning Plan	
FM 06C	Withdrew RRSP other than for retirement - Personal reasons	
FM_07	Ever declared bankruptcy	
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	
FM_G04C	Use of a cheque cashing service - Grouped	
G2AGE	Age of respondent - Grouped	
GFRSTLNG	First language learned - Grouped	
GGHH18PL	Number of persons aged 18 and over in the household - Grouped	
GGHHLT18	Number of persons less than 18 years of age in the household - Grouped	
GGMRSTAT	Marital status of respondent - Grouped	
GNHHSIZE	Number of people in the household - Grouped	
GREGION G ASSETS	Region	
HINCQUIN	Income quintile - Household level	
IN_01A	Income - Wages or salaries	
IN_01B	Income - Self-employment income	
IN_01C	Income - Investment income	
IN 01D	Income - CPP/QPP, OAS, GIS, Spouse's Allowance	
IN 01E	Income - Employment insurance benefits	
IN 01F	Income - Social assistance	
IN_01G	Income - Other government sources	
IN_01H	Income - Pensions, RRIF/RRSP withdraw	
IN_01I	Income - Other income	
IN_D01	Number of sources of income	88
LATEPMTP	Late payments in last 12 months, 2 consecutive months - Grouped	25
LF_G01	Employment status	
LF_G02	Work at a job or business last 12 months - Grouped	
LF_G05	Current work situation - Spouse / partner - Grouped	
LF_G06	Work at a job or business last 12 months - Spouse - Grouped	
ME_01	Plan to make purchase of => \$10,000	
ME_03A	How pay for purchase - Use savings (down payment/full price)	.37

ME_03B	How pay for purchase - From financial institution (lease/loan)	
ME_03C	How pay for purchase - Monthly payments	
ME_03D	How pay for purchase - Sell investments	
ME_03E	How pay for purchase - Sell or use an asset to secure the funds	
ME_03H	How pay for purchase - Use credit card, line of credit, overdraft	
ME_03K	How pay for purchase - Get a job	
ME_03L	How pay for purchase - Mortgage	
ME_07	Plan to purchase a house in next 5 years	
ME_08	When expect to purchase house	
ME_09	Price range of house plan to purchase	
ME_10	% of total price saved for future home	
ME_11A	How else intend to pay for home - Current account	
ME_11B	How else intend to pay for home - Registered savings fund	
ME_11C	How else intend to pay for home - Money from sale of previous home	
ME_11D ME_11E	How else intend to pay for home - Sell investments	
ME 11H	How else intend to pay for home - Self of use all asset	
ME 11J	How else intend to pay for home - Withdraw savings from RRSP	
ME_116 ME_11K	How else intend to pay for home - Withdraw savings from Titlor	
ME_11M	How else intend to pay for home - Nothing	
ME 12	Expecting other costs for future home	
ME_13A	Other home costs - Legal fees	
ME 13B	Other home costs - Taxes	
ME 13C	Other home costs - Furniture or appliances	
ME 13D	Other home costs - Moving costs	
ME 13E	Other home costs - Utility deposits	
ME_13F	Other home costs - Real estate fees	
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	
ME_G03O	How pay for purchase - Other - Grouped	
ME_G06A	Years left of mortgage payments - Grouped	
ME_G11L	How else intend to pay for home - Other - Grouped	
ME_G13I	Other home costs - Other - Grouped	
OA_01	Savings provide same buying power at retirement	
OA_02	A credit report - Comprehension	
OA_03	Who insures stocks in the stock market	
OA_04	T/F - Easily compare the cost of any brand	
OA_05 OA 06	Who would need the greatest amount of life insurance	
OA_06 OA 07	If had savings account which statement on interest is correct	
OA_07 OA 08	Safest place for university money	
OA_00	Which investment best protects savings if sudden increase in inflation	
OA 10	Which circumstances would it be beneficial to borrow money	
OA_11	Which statement not correct about ATM cards	
OA_12	Which can hurt your credit rating	
OA 13	What affects amount of interest paid on a loan	
OA_14	Which will help lower the cost of a house	
OCC6CURR	National Occupation Classification - Current job	15
OCC6PREV	National Occupation Classification - Previous job	
OCC6SPSE	National Occupation Classification - Spouse's job	16
OE_01	Who is responsible for regular bills	
OE_04A	How check balance - Statement sent in mail	
OE_04B	How check balance - Statement online	
OE_04C	How check balance - Telephone banking	
OE_04D	How check balance - Call the bank	
OE_04E	How check balance - At a bank branch	
OE_04F	How check balance - At an ATM	
OE_04H	How check balance - Never check	
OE_05	How often check account balance(s)	
OE_06	Have credit card	
OE_08 OE 09	Method usually pay bills	
OL_03	would doudly pay bills	20

OE_10	Why use credit card to pay	. 24
OE_11	Have a household budget	
OE_12	How often stay within budget	
OE_17	Keeping up with bills and financial commitments	. 25
OE_D02A	Number total bank accounts	
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	
PMKSTAT	Person most knowledgeable - status	. 26
PUMFID	PUMF unique identifier	
RP_01	Financially preparing for retirement	
RP_02A	Retirement financial plan - Government pension	
RP_02B	Retirement financial plan - Workplace pension	
RP_02C	Retirement financial plan - Personal savings plans	
RP_02D	Retirement financial plan - Obtain reverse mortgage	
RP_02E	Retirement financial plan - Sell financial assets	
RP_02F	Retirement financial plan - Sell non-financial assets	
RP_02G	Retirement financial plan - Inheritance	
RP_02H	Retirement financial plan - Family	
RP_02I	Retirement financial plan - Income from own business	
RP_02J	Retirement financial plan - Employment in retirement	
RP_02K	Retirement financial plan - Other	
RP_03	Number of workplace pensions entitled to when retire	
RP_04	Why not planning for retirement. Don't have a job	
RP_06A RP_06B	Why not planning for retirement - Don't have a job Why not planning for retirement - Can't afford to	
RP 06C	Why not planning for retirement - Carr allord to	
RP 06D	Why not planning for retirement - Relying on gov pension	
RP 06E	Why not planning for retirement - Relying on partner's pension	
RP 06H	Why not planning for retirement - Don't think about it,	
RP_06I	Why not planning for retirement - Won't live that long	
RP_06J	Why not planning for retirement - Waiting job with pension	
RP 06K	Why not planning for retirement - Lots of time	
RP 07	Primary source of income at retirement	
RP_08	Hhld income time of retirement will give standard of living hoped for	
RP_09	Have a good idea how much money need maintain retire standard living	
RP_10	Describe financial standard of living in retirement	
RP_11	Retirement income sufficient to comfortably cover monthly expenses	
RP_G05A	How many years contributed workplace pension - Grouped	. 65
RP_G06L	Reason not planning for retirement - Other	
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	
SA_04	Rate self on - Shopping around to get the best financial product	
SA_05	Rate self on - Staying informed on financial issues	
SA_06	Ever regretted financial decision	
SA_07	Agree/Disagree - Enjoy dealing with financial matters	
SA_08	Agree/Disagree - Trust professional financial advisers	
SA_09	Agree/Disagree - Frequently get financial advice from friends, family	
SA_10	Agree/Disagree - Clear idea of financial products needed	
SA_11	Agree/Disagree - Close personal watch on financial affairs	
SA_12 SA 13	Agree/Disagree - Know enough about investments to choose	
SA_13 SA_14	Agree/Disagree - Always research choices, financial decisions	
SEX	Sex of respondent	
TENURE	Housing tenure	
VERDATE	Date of file creation	
WTPP	PUMF survey weight of a person	

2015-03-18 Page 137 - 137