Form No. 1

Canadian Financial
Capability Survey, 2014

Table of Contents

Content

Survey Introduction (INT)
CAI standard block

Overview:	This block contains the introduction of the survey to the respondent. The text is specific to each survey, and multiple screens can be programmed.
INT_BEG	External variables required: ^NumAdults (from roster) Survey specific texts variables created: SURVEYNAME = "Canadian Financial Capability Survey" SURVEYINTRO = "Canadians' knowledge, abilities and behaviour concerning financial decision-making"
INT_R01	**I'm contacting you about the ^SURVEYNAME.** INTERVIEWER: Press <1> to continue.
INT_C02	If ^NumAdults = 1, go to INT_END. Otherwise, go to INT_R02.
INT_R02	**The survey will collect information on ^SURVEYINTRO.** **Your answers to this voluntary survey will be kept strictly confidential.** INTERVIEWER: Press <1> to continue.
INT_END	

Sex (SEX)
Harmonized content

Overview: The Sex block is used to collect
                             the sex of the respondent.

SEX_BEG   External variables required:
                             SPECRESPSEX: sex of specific respondent (1 = male or 2 = female)
                             SPECRESPNAME: name of specific respondent (one space separating
                             first and last names)

SEX_Q01   Enter ^SPECRESPNAME's sex.
                             If necessary, ask: **(Are you male or female?)**

                             1   Male
                             2   Female
                             (DK, RF not allowed)

Universe: *All respondents.*

SEX_E01   The respondent's sex has been updated. Select <Suppress> to accept
                             the answer and continue or <Goto> to return and correct.

Rule :   *Trigger soft edit if there is a valid feedback sex and the entered sex is different from*
                             the feedback sex.

SEX_END

Marital Status without Confirmation (De-facto) (MSNC)
Harmonized content

Overview:	Harmonized content refers to this question as De-facto marital status.
	This block is used to collect the respondent's social marital status when any previously collected marital status is not to be confirmed. Surveys must specify the minimum age for calling the block (the LFS minimum is 16, the GSS minimum is 15).
MSNC_BEG	Variable created based on sample file data: PROXYSEX: gender of targeted respondent and whether the interview is being conducted by proxy FNAME
	Import: YOUR2, ARE_C, YOU1
MSNC_Q01	**What is your marital status?** **Are you... ?**
	<u>INTERVIEWER</u>: Read categories to respondent.

1   **Married**
2   **Living common-law**
3   **Widowed**
4   **Separated**
5   **Divorced**
6   **Single, never married**
DK, RF

Universe:	*All respondents.*

MSNC_END

Demography (DM)

DM_BEG

DM_R01   **I'd like to ask you some questions about your background and your education.**

INTERVIEWER: Press <1> to continue.

DM_Q01   **What is the language that you first learned at home in childhood <u>and still understand?</u>**

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

1   English
2   French
3   Other
DK, RF

Universe: *All respondents.*

DM_Q09   **In the past five years, have you taken a course or program of study to increase your knowledge and understanding of the economy or financial matters?**

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

1   Yes
2   No   (Go to DM_Q11)
DK, RF   (Go to DM_Q11)

Universe: *All respondents.*

DM_Q10   **Was this course for..**

INTERVIEWER: Read categories to respondent.

1   **work, professional development?**
2   **personal interest?**
3   **both**
DK, RF

Universe: *DM_Q09 = 1*

DM_Q11   **Do you currently have an Internet connection at home?**

1   Yes
2   No
DK, RF

Universe: *All respondents.*

DM_END

Labour Force (LF)

LF_BEG	Import MSNC_Q01 (Marital Status)

LF_R01	**I would now like to ask you a few questions about your employment status.**
	INTERVIEWER: Press <1> to continue.

LF_Q01	**Are you now…**
	INTERVIEWER: Read categories to respondent.
	If the respondent works while attending school, select the primary activity, that is, the activity where the respondent spends the most time.

01   **employed?**
02   **self-employed?**
03   **not working <u>and</u> looking for work?**
04   **not working <u>and not</u> looking for work?**
05   **retired?**
06   **a student (including work programs)?**
07   **doing unpaid household work?**
08   Other - Specify   (Go to LF_S01)
DK, RF

Go to LF_D02A

Universe:	*All respondents.*

LF_S01	**(Are you now…)**
	INTERVIEWER: Specify.

(80 spaces)

(DK, RF not allowed)

LF_Q02	**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 lockouts.

1   Yes   (Go to LF_C05)
2   No
DK, RF

Universe:	*Respondents that are currently not working, retired, students or doing unpaid work, DK or RF.*

LF_C03	If LF_Q01 = 5 and LF_Q02 = 2, go to LF_Q03.
	Otherwise, go to LF_C05.

LF_Q03   **What kind of work did you do in your main job before your retirement?**

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

(80 spaces)

DK, RF

Go to LF_C05

Universe: *Respondents that are currently retired and have not worked in the last 12 months.*

LF_C05   If MSNC_Q01 = 1 (Married) or 2 (Living in common-law), go to LF_D05.
Otherwise, go to LF_END.

LF_R05   **I would now like to ask you a few questions about your ^DT_BetterHalf's employment status.**

INTERVIEWER: Press <1> to continue.

LF_Q05   **What is your ^DT_BetterHalf 's <u>current</u> work situation? Is your ^DT_BetterHalf now…**

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

01	**employed?**	(Go to LF_END)
02	**self-employed?**	(Go to LF_END)
03	**not working <u>and</u> looking for work?**	
04	**not working <u>and not</u> looking for work?**	
05	**retired?**	
06	**a student (including work programs)?**	
07	**doing unpaid household work?**	
08	Other - Specify	(Go to LF_S05)
DK, RF		

Go to LF_Q06

Universe: *Respondents with a spouse or partner.*

LF_S05

(What is your ^DT_BetterHalf 's <u>current</u> work situation? Is your ^DT_BetterHalf now…)

<u>INTERVIEWER</u>: Specify.

(80 spaces)

(DK, RF not allowed)

LF_Q06

Did your ^DT_BetterHalf 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 lockouts.

1   Yes
2   No
DK, RF

Go to LF_END

Universe:

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

LF_END

Ongoing expenses (OE)

OE_BEG	Import: Marital Status (MSNC), from Roster; NumAdults, from Roster section (This refers to the number of persons 18 years old and over in the household)

OE_R01	**The following section of the questionnaire will deal with the day-to-day financial management of your household.** INTERVIEWER: Press <1> to continue.

OE_Q01	**Overall, who in the household is mainly responsible for making sure that the regular ongoing bills are paid and other financial commitments are met?** INTERVIEWER: Read categories to respondent. If necessary, read: **This is the person who makes sure the bills get paid, not necessarily the person whose money is used. For instance, the person who pays the rent, mortgage, property taxes, electricity and other ongoing bills.** 1　**Mainly you** 2　**^DT_Partner** 3　**^DT_Share** 4　**^DT_SomeoneElse** 5　**Nobody in particular** 6　**Someone outside of the household** DK, RF

Universe:	*All respondents.*

OE_E01	**A blank answer has been selected. Please return and correct.**

Rule :	*Trigger hard edit if OE_Q01 = Empty*

OE_Q02A	**How many personal chequing or savings accounts do you currently have with a bank, credit union or trust company?** INTERVIEWER: Exclude any investment accounts, (RESP, RRSP, BONDS) and line of credit accounts or any accounts held jointly with someone else. |_|_| (MIN: 0) (MAX: 99) DK, RF

Universe:	*All respondents.*

OE_E02A	An unusual value has been entered. Please confirm.

Rule :	*Trigger soft edit if OE_Q02A > 10*

OE_Q02B	**How many joint chequing or savings accounts, that is to say, accounts that are shared with someone else, do you currently have with a bank, credit union or trust company?**
	<u>INTERVIEWER</u>: Exclude any investment accounts, (RESP, RRSP, BONDS) and line of credit accounts or any personal accounts that are not shared with anyone else.
	|_|_| (MIN: 0) (MAX: 99)
	DK, RF
Universe:	*All respondents.*
OE_E02B	An unusual value has been entered. Please confirm.
Rule :	*Trigger soft edit if OE_Q02B > 10*
OE_C03	If TotalAccounts > 1, go to OE_Q03. Otherwise, go to OE_C04.
OE_Q03	**With how many different institutions do you have these accounts?**
	|_|_| (MIN: 1) (MAX: 99)
	DK, RF
Universe:	*Respondents with 2 or more accounts.*
OE_E03A	**The number of institutions is greater than the number of accounts. Please return and correct.**
Rule :	*Trigger hard edit if OE_Q03 > DV_TOTALACCOUNTS*
OE_E03B	An unusual value has been entered. Please confirm.
Rule :	*Trigger soft edit if OE_Q03 > 10*
OE_C04	If TotalAccounts > 0, go to OE_Q04. Otherwise, go to OE_Q06.

OE_Q04	**How do you typically check the balance for your account or accounts?**
	INTERVIEWER: Mark all that apply.
	01 I check the bank statement sent in the mail
	02 I check the statement online (internet banking)
	03 I check through telephone banking
	04 I call the bank and ask for my balance
	05 I ask for my balance, statement or update my bankbook at a bank branch
	06 I ask for my balance, statement or update my bankbook at an ATM/cash machine
	07 I receive a text message from the bank
	08 I never check
	DK, RF
Universe:	*Respondents with 1 or more accounts.*
OE_E04	**You cannot select "Never check" and another category. Please return and correct.**
Rule :	*Trigger hard edit if item 8 was selected in combination with any other item in OE_Q04*
OE_C05	If OE_Q04 = 8, go to OE_Q06. Otherwise, go to OE_Q05.
OE_Q05	**How often do you usually check your account balance(s)?**
	1 Daily
	2 Weekly
	3 Every two weeks
	4 Monthly
	5 Yearly
	6 Never
	DK, RF
Universe:	*Respondents with 1 or more accounts who check their account balance.*

OE_Q06

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

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

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

1   Yes
2   No
DK, RF

Universe: *All respondents.*

OE_Q07

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

INTERVIEWER: Read categories to respondent.

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

Universe: *All respondents.*

OE_Q08	**How do you usually pay for your day-to-day purchases?**
	INTERVIEWER: Read categories to respondent.
	1 **With cash**
	2 **With a debit card (bankcard)**
	3 **With a credit card**
	4 Other
	DK, RF
Universe:	*All respondents.*

OE_Q09	**Which of the following methods best describes how you <u>usually</u> pay your bills?**
	INTERVIEWER: Read categories to respondent.
	01 **At an automatic teller machine (ATM)**
	02 **At a bank teller**
	03 **By telephone banking**
	04 **By internet banking**
	05 **By cheque through the mail**
	06 **By preauthorized withdrawals from an account**
	07 **By preauthorized payments on a credit card**
	08 **In person with cash**
	09 Other
	DK, RF
Universe:	*All respondents.*

| OE_C10 | If OE_Q08 = 3 or OE_Q09 = 07, go to OE_Q10. |
| | Otherwise, go to OE_Q11. |

OE_Q10	**Can you tell me why you use a credit card to pay for your bills or day-to-day purchases?**
	1 To collect reward points (e.g. loyalty program)
	2 Short of money, no choice
	3 Convenience, accounting purposes
	4 To build my credit rating
	5 Other
	DK, RF
Universe:	*Respondents who use a credit card for day-to-day purchases or for paying bills.*

OE_Q11 | **Do you have a household budget?**

1   Yes
2   No   (Go to OE_Q13)
DK, RF   (Go to OE_Q13)

Universe: | *All respondents.*

OE_Q12 | **How often do you stay within your budget?**

INTERVIEWER: Read categories to respondent.

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

Universe: | *Respondents with a household budget.*

OE_Q13 | **Approximately how much would your family spend each month on recurring expenses such as, groceries, mortgage or rent, heating fuel, electricity, telephone, gas for your car, cable, internet, leisure, etc.?**

INTERVIEWER: Read categories to respondent.

1   **Under $2,000**
2   **$2,000 to less than $4,000**
3   **$4,000 to less than $6,000**
4   **$6,000 to less than $8,000**
5   **$8,000 or more**
DK, RF

OE_Q14 | **Thinking about the last 12 months, were you ever behind two or more consecutive months in paying a bill?**

1   Yes
2   No
DK, RF

Universe: | *All respondents.*

OE_Q15 | **Still thinking about the last 12 months, were you ever behind two or more consecutive months in paying your rent or mortgage?**

1   Yes
2   No
DK, RF

Universe: | *All respondents.*

OE_Q16

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

1   Yes
2   No
DK, RF

Universe: *All respondents.*

OE_Q17

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

INTERVIEWER: Read categories to respondent.

1   **Keeping up with all bills and commitments without any problems**
2   **Keeping up with all bills and commitments, but it is sometimes a struggle**
3   **Having real financial problems and falling behind with bills or credit commitments**   (Go to OE_Q18)
4   **Don't have any bills or credit commitments**
DK, RF

Go to OE_END

OE_Q18

What do you do when you run out of money?

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

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

Universe: *Respondents having real financial problems.*

OE_END

Financial management (FM)

FM_BEG	Import Partner, Share, SomeoneElse, from OE section

FM_R01 **This next section will ask a few questions about how you manage unexpected expenditures.**

INTERVIEWER: Press <1> to continue.

FM_Q01 **Overall, who is mainly responsible for making financial investment and planning decisions on behalf of the family?**

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

1 **Mainly you**
2 **^DT_Partner**
3 **^DT_Share**
4 **^DT_SomeoneElse**
5 **Nobody in particular**
6 **Someone outside of the household**
DK, RF

Universe: *All respondents.*

FM_E01 **A blank answer has been selected. Please return and correct.**

Rule : *Trigger hard edit if FM_Q01 = Empty*

FM_Q02 **If you had to make an unexpected expenditure today of $500, how would you pay for this expense?**

INTERVIEWER: Mark up to three responses.

01 Use savings
02 Borrow from a friend or relative
03 Use a personal line of credit
04 Borrow from a financial institution
05 Use a credit card
06 Sell a financial asset or personal possession
07 Go to a pawnbroker or payday loan service
08 Other - Specify (Go to FM_S02)
09 Would not be able to pay this expenditure (Go to FM_Q04A)
DK, RF (Go to FM_Q04A)

Go to FM_Q03

Universe: *All respondents*

FM_E02	**You cannot select "Would not be able to pay this expenditure" and another category. Please return and correct.**
Rule :	*Trigger hard edit if item 09 was selected with any other item in FM_Q02*
FM_S02	**(If you had to make an unexpected expenditure today of $500, how would you pay for this expense?)**

INTERVIEWER: Specify.

_____

(80 spaces)

(DK, RF not allowed)

FM_Q03	**And if the expenditure were $5,000, how would you pay for this expense?**

INTERVIEWER: Mark up to three responses.

01	Use savings	
02	Borrow from a friend or relative	
03	Use a personal line of credit	
04	Borrow from a financial institution	
05	Use a credit card	
06	Sell a financial asset or personal possession	
07	Go to a pawnbroker or payday loan service	
08	Other - Specify	(Go to FM_S03)
09	Would not be able to pay this expenditure	
DK, RF		

Go to FM_Q04A

Universe:	*All respondents.*
FM_E03	**You cannot select "Would not be able to pay this expenditure" and another category. Please return and correct.**
Rule :	*Trigger hard edit if item 09 was selected with any other item in FM_Q03*
FM_S03	**(And if the expenditure were $5,000, how would you pay for this expense?)**

INTERVIEWER: Specify.

_____

(80 spaces)

(DK, RF not allowed)

FM_Q04A	**In the last 12 months, how many times did you or another member of your family use the following alternative financial services:**
	A pawnbroker to sell a possession?
	|_|_| (MIN: 0) (MAX: 99)
	DK, RF
Universe:	*All respondents*
FM_E04A	An unusual value has been entered. Please confirm.
Rule :	*Trigger soft edit if FM_Q04A › 12.*
FM_Q04B	**(In the last 12 months, how many times did you or another member of your family use the following alternative financial services:)**
	A payday loan service?
	|_|_| (MIN: 0) (MAX: 99)
	DK, RF
Universe:	*All respondents.*
FM_E04B	An unusual value has been entered. Please confirm.
Rule :	*Trigger soft edit if FM_Q04B › 12.*
FM_Q04C	**(In the last 12 months, how many times did you or another member of your family use the following alternative financial services:)**
	A cheque cashing service, other than a bank?
	|_|_| (MIN: 0) (MAX: 99)
	DK, RF
Universe:	*All respondents.*
FM_E04C	An unusual value has been entered. Please confirm.
Rule :	*Trigger soft edit if FM_Q04C > 12*

| FM_Q05 | **Have you ever withdrawn money from an RRSP for reasons other than your retirement needs?** |
| | |

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

1	Yes	(Go to FM_Q06)
2	No	
DK, RF		

Go to FM_Q07

Universe: *All respondents.*

| FM_Q06 | **Was that…?** |

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

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

Universe: *Respondents who have withdrawn money from an RRSP.*

| FM_Q07 | **Have you or any other member of your family ever declared bankruptcy or made a formal or informal proposal to your creditors in regards to your financial arrangements?** |

1   Yes
2   No
DK, RF

Universe: *All respondents.*

FM_END   End of section

Major expenses (ME)

ME_BEG

ME_R01	**I would now like to ask a few questions about how you are planning for your future purchases or major expenditures such as a home, a new car, a cottage, or a child's upcoming wedding.** INTERVIEWER: Press <1> to continue.

ME_Q01 **Excluding home purchases as a principal residence and the possible cost of your children's higher education, do you plan to make any purchases or expenditures of $10,000 or more in the next three years?**

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

1   Yes
2   No   (Go to ME_Q04)
DK, RF   (Go to ME_Q04)

Go to ME_Q02

Universe: *All respondents.*

ME_Q02   **Please describe the purchase you plan to make.**

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

1   Car
2   Cottage
3   Home improvement or
     repair
4   Travel
5   Wedding
6   Other - Specify   (Go to ME_S02)
DK, RF

Go to ME_Q03

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

ME_S02   **(Please describe the purchase you plan to make.)**

INTERVIEWER: Specify.

(80 spaces)

(DK, RF not allowed)

ME_Q03

How do you intend to pay for this purchase?

INTERVIEWER: Mark up to three responses.

01 Use savings (down payment, or full price)
02 Borrow from a financial institution (lease or loan)
03 Monthly payments
04 Sell investments
05 Sell or use an asset to secure the necessary funds
06 Cash in an endowment, life insurance policy
07 Cut back on spending
08 Use a credit card, line of credit or bank overdraft
09 Borrow money from family or friends
10 Make arrangements with creditors to reduce or suspend some payments
11 Get a job, take a second job or work extra hours in an existing job
12 Get mortgage, borrow against, remortgage, increase mortgage on home
13 Sell home or move to smaller home
14 Use a cash gift or inheritance
15 Other - Specify   (Go to ME_S03)
DK, RF

Go to ME_Q04

Universe:

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

ME_S03

(How do you intend to pay for this purchase?)

INTERVIEWER: Specify.

(80 spaces)

(DK, RF not allowed)

ME_Q04 | **Is your principal residence owned by a member of your immediate family?**

1   Yes   (Go to ME_Q05)
2   No
DK, RF

Go to ME_Q07

Universe: | *All respondents*

ME_Q05 | **Is there currently a mortgage on your principal residence?**

1   Yes   (Go to ME_Q06)
2   No
DK, RF

Go to ME_Q07

Universe: | *Respondents that own their principal residence*

ME_Q06 | **For how many more years do you expect to make mortgage payments on your principal residence?**

<u>INTERVIEWER</u>: Enter '0' if less than 1 year

|_|_|
(MIN: 0)
(MAX: 99)

DK, RF

Universe: | *Respondents that own their principal residence with a lien or mortgage*

ME_E06 | An unusual value has been entered. Please confirm.

Rule : | *Trigger soft edit if ME_Q06 › 30.*

ME_Q07 | **Do you have any plans to purchase a house in the next five years?**

1   Yes   (Go to ME_Q08)
2   No
DK, RF

Go to ME_END

Universe: | *All respondents.*

ME_Q08	**Do you plan to purchase this house in…?**

INTERVIEWER: Read categories to respondent.

1   **Less than 6 months**
2   **6 months to just under 1 year**
3   **1 to just under 2 years**
4   **2 to just under 3 years**
5   **3 or more years**
DK, RF

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

ME_Q09	**What is the price range of the house you are planning to purchase?**

INTERVIEWER: Read categories to respondent.

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

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

ME_Q10	**As of today, what percent of the total price have you managed to save for your future home?**

1   Less than 5%
2   5 to 10%
3   11 to 20%
4   21 to 50%
5   51 to 75%
6   76 to 100%
DK, RF

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

ME_Q11

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

INTERVIEWER: Mark up to three responses.

01   Draw money from current account (excluding overdraft facility)
02   Draw money from a registered savings fund intended for this purpose
03   Use the money from the sale of previous home
04   Sell investments (other than previous home)
05   Sell or use an asset to secure the necessary funds
06   Cash in an endowment or life insurance policy
07   Use a credit card or overdraft
08   Borrow money from family or friends
09   Use a cash gift or inheritance
10   Withdraw savings from RRSP
11   Other - Specify   (Go to ME_S11)
12   Nothing
DK, RF

Go to ME_Q12

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

ME_S11

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

INTERVIEWER: Specify.

(80 spaces)

(DK, RF not allowed)

ME_E11

You cannot select 'Nothing' and another category. Please return and correct.

Rule :   *Trigger hard edit if ME_Q11 = (12 and any other category)*

ME_Q12   **Other than the down payment, are you expecting any other costs for your future home?**

     1   Yes   (Go to ME_Q13)
     2   No
     DK, RF

     Go to ME_END

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

ME_Q13   **Could you tell me what these costs are?**

     <u>INTERVIEWER</u>: Mark all that apply.

     01   Legal fees (lawyer's fees and disbursements)
     02   Taxes (land transfer, GST, etc.)
     03   Furniture or appliances
     04   Moving costs
     05   Utility deposits
     06   Real estate fees
     07   Renovations, upgrades, repairs
     08   Condo, co-op, community development fees
     09   Other - Specify   (Go to ME_S13)
     DK, RF

     Go to ME_Q14

Universe: *Respondents who plan to purchase a new home in the next 5 years, and are expecting other costs for their future home.*

ME_S13   **(Could you tell me what these costs are?)**

     <u>INTERVIEWER</u>: Specify.

     (80 spaces)

     (DK, RF not allowed)

ME_Q14   **As of today, do you expect to have enough money to cover these costs when you buy your home?**

     1   Yes
     2   No
     DK, RF

Universe: *Respondents who plan to purchase a new home in the next 5 years, and are expecting other costs for their future home.*

ME_END   End of section.

Postsecondary education funding section (EF)

EF_BEG

EF_R01

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

INTERVIEWER: Press <1> to continue.

EF_Q01

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

1	Yes	(Go to EF_Q02)
2	No	
DK, RF		

Go to EF_END

Universe: *All respondents.*

EF_Q02

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

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

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

1	Yes	(Go to EF_Q04)
2	No	
DK, RF		(Go to EF_END)

Go to EF_Q03

Universe: *EF_Q01 = 1*

EF_Q03

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

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

1   **You do not expect your child(ren) will go to a postsecondary school**
2   **You feel that it is your child(ren)'s responsibility to pay for their own postsecondary education**
3   **Someone else is currently saving or has already saved**
4   **At this time, you have other financial obligations that prevent you from saving**
5   **You are currently unemployed and cannot afford to save**
6   **You do not earn enough money at this time to save for your child(ren)'s postsecondary education**
7   Other
DK, RF

Go to EF_Q05

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

EF_Q04

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

INTERVIEWER: Mark up to three responses.

01   Contribute to a RESP account
02   Purchase GICs, government savings bonds or corporate bonds
03   Contribute to a dedicated savings plan or account
04   Purchase mutual funds, stocks, etc
05   Contribute to a trust fund
06   My spouse has made provisions
07   Another family member has made provisions
08   I have been given money from a family member or friend to be used for this purpose (includes inheritance)
09   Nothing at all
10   Other - Specify   (Go to EF_S04)
DK, RF

Go to EF_Q05

Universe:

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

EF_E04

You cannot select "Nothing at all" and another category. Please return and correct.

Rule :

Trigger hard edit if item "09" was selected with any other item in EF_Q04

EF_S04

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

INTERVIEWER: Specify.

(80 spaces)

(DK, RF not allowed)

EF_Q05	**Do you expect to help your children with their postsecondary education in any of the following ways?**
	INTERVIEWER: Read categories to respondent. Mark all that apply.

01 **From employment or pension income you will earn while they are in school**
02 **From loans that you will take out**
03 **By co-signing a student loan**
04 **From the sale of assets (real estate, valuables, etc)**
05 **By providing free room and board while they are in school**
06 **By providing the use of a car while they are in school**
07 Nothing at all
08 Other - Specify   (Go to EF_S05)
DK, RF

Go to EF_END

Universe:	*Respondents financially responsible for a child or children under the age of 18, who are saving to support the cost of postsecondary education*
EF_E05	**You cannot select "Nothing at all" and another category. Please return and correct.**
Rule :	*Trigger hard edit if item 07 was selected with any other item in EF_Q05*
EF_S05	**(Do you expect to help your children with their postsecondary education in any of the following ways?)**
	INTERVIEWER: Specify.

(80 spaces)

(DK, RF not allowed)

EF_END	End of section

Retirement planning (RP)

RP_BEG	Import LF_Q01
RP_C01	If LF_Q01 = 5 (retired), go to RP_Q10. Otherwise, go to RP_R01.
RP_R01	**This section contains questions about the plans you may have for your retirement.** INTERVIEWER: Press <1> to continue.
RP_Q01	**Are you financially preparing for your retirement either on your own or through an employer pension plan?**

	1 Yes	(Go to RP_Q02)
	2 No	
	DK, RF	

Go to RP_C06

Universe:	*Respondents who are not retired.*

RP_Q02

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

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

01 **Government pension benefits (CPP, QPP, OAS, GIS)**
02 **Occupational or workplace pension plan benefits**
03 **Personal retirement savings plan benefits (RRSP, RSP)**
04 **Obtaining a reverse mortgage**
05 **Sell your financial assets (such as: stocks, bonds or mutual funds, investment funds other than RRSP or RIF)**
06 **Sell your non-financial assets (such as: a car, home or properties, art, jewels, antiques, etc.)**
07 **Use an inheritance**
08 **Rely on financial support from your extended family (including a spouse, partner)**
09 **Drawing an income from your own (or your spouse or partner's) business**
10 **Earnings from employment in retirement**
11 Other - Specify   (Go to RP_S02)
DK, RF

Go to RP_C03

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

RP_S02

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

INTERVIEWER: Specify.

(80 spaces)

(DK, RF not allowed)

RP_C03

If RP_Q02 = 2, go to RP_Q03.
Otherwise, go to RP_C06.

RP_Q03	**You just said that part of your financial planning for retirement includes a workplace pension. When you retire, how many workplace pensions are you entitled to receive income from?**

1   One
2   Two
3   Three or more
DK, RF

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

RP_Q04	**^Does_C your workplace ^Pension base the amount of your benefits on the contributions made to the plan and the return on these contributions, <u>or</u> on a proportion of your earnings and the number of years you have contributed to the plan?**

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

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

RP_E04	**You cannot select "Both" if you have contributed to only one pension plan. Please return and correct.**

Rule :   *Trigger hard edit if RP_Q04 = 3 and RP_Q03 = 1*

RP_Q05	**Up to now, how many years have you contributed to an occupational or workplace pension?**

<u>INTERVIEWER</u>: Code "0" if less than 1 year. If necessary, please add: **Include all occupational or workplace pensions you have contributed to.**

|_|_|
(MIN: 0)
(MAX: 75)

DK, RF

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

RP_E05	An unusual value has been entered. Please confirm.

Rule :   *Trigger soft edit if RP_Q05 › 35.*

RP_C06	If RP_Q01 = 2, go to RP_Q06. Otherwise, go to RP_Q07.

RP_Q06

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

INTERVIEWER: Mark up to three responses.

01   Don't have a job, haven't worked long enough
02   Can't afford to, don't earn enough, income too low
03   Too many debts, bills, financial commitments
04   Am relying on government pension (CPP/QPP/OAS/GIS)
05   Am relying on partner's pension (including ex-partner)
06   Am relying on a future inheritance
07   Am relying on financial support from family
08   Don't think about it, haven't got around to it
09   Don't think I'll live that long
10   Waiting to get a job with a pension plan
11   I'm young, lots of time
12   Other - Specify   (Go to RP_S06)
DK, RF

Go to RP_Q07

Universe:

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

RP_S06

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

INTERVIEWER: Specify.

(80 spaces)

(DK, RF not allowed)

RP_Q07

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

    01   Government pension benefits (CPP, QPP, OAS, GIS)
    02   Occupational or workplace pension plan benefits
    03   Medical or disability pension
    04   Personal retirement savings plan benefits (RRSP, RSP)
    05   Retirement Income Funds (including RRIF, LRIF, and Life Income Funds)
    06   Use an inheritance
    07   Rely on financial support from my family
    08   Draw an income from your own (or your partner's) business
    09   Earnings from employment in retirement
    10   Other - Specify   (Go to RP_S07)
    DK, RF

Go to RP_Q08

Universe: *Respondents who are not retired.*

RP_S07

(What do you think will be your <u>primary</u> source of income at the time of your retirement?)

<u>INTERVIEWER</u>: Specify.

(80 spaces)

(DK, RF not allowed)

RP_Q08

Taking <u>all</u> 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?

<u>INTERVIEWER</u>: Read categories to respondent.

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

Universe: *Respondents who are not retired.*

RP_Q09	**Do you have a good idea of how much money you will need to save to maintain your desired standard of living when you retire?**

1   Yes
2   No
DK, RF

Go to RP_END

Universe: *Respondents who are not retired.*

RP_R10	**You mentioned earlier that you are currently retired. The next two questions are about your financial standard of living in retirement.**

INTERVIEWER: Press <1> to continue.

RP_Q10	**Compared to your expectations before you retired, how would you describe your financial standard of living in retirement?**

INTERVIEWER: Read categories to respondent.

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

Universe: *Respondents who are retired.*

RP_Q11	**Is your retirement income sufficient to comfortably cover your monthly expenses?**

1   Yes
2   No
DK, RF

Universe: *Respondents who are retired.*

RP_END   End of section

Assets and debts (AD)

AD_BEG

AD_R01   **The following section will collect a few details about your family's current financial portfolio. For instance, I will be asking you about the types and approximate worth of the things owned by you or other members of your family and what you currently owe on various types of debts.**

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

INTERVIEWER: Press <1> to continue.

AD_Q01   **Do you or does anyone in your family own any of the following tangible assets?**

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

1   **House or property (in or out of Canada, including your principal residence)**
2   **Vehicles (i.e. cars, trucks, watercrafts, RVs, trailers, snowmobiles, ATVs, etc)**
3   **Collections, antiques, jewels, and other valuables**
4   **Other tangible assets - Specify**
5   None of these assets
DK, RF

Go to AD_C02

Universe: *All respondents.*

AD_S01   **(Do you or does anyone in your family own any of the following tangible assets?)**

INTERVIEWER: Specify.

(80 spaces)

(DK, RF not allowed)

AD_E01   **You cannot select 'None of these assets' and another category. Please return and correct.**

Rule :   *Trigger hard edit if AD_Q01 = (5 and any other category)*

AD_C02   If any of (1,2,3,4) selected in AD_Q01, go to AD_Q02.
Otherwise, go to AD_Q03.

AD_Q02	**How much do you think they could be sold for today?**
	INTERVIEWER: If necessary, please add: **If you have more than one of these assets, please estimate the current value of all of them combined.**
	|_|_|_|_|_|_|_| (MIN: 0) (MAX: 15,000,000)
	DK, RF
Universe:	*Respondents with tangible assets.*
AD_E02	An unusual value has been entered. Please confirm.
Rule :	*Trigger soft edit if AD_Q02 ≥ 1,000,000.*
AD_Q03	**Do you or anyone in your family currently have any Registered Retirement Savings Plans (RRSPs)?**
	INTERVIEWER: Please include Locked-in Retirement Accounts (LIRA) and money transferred from an employer pension plan (i.e. Locked-in RRSP).
	1 Yes (Go to AD_Q04) 2 No DK, RF
	Go to AD_Q05
Universe:	*All respondents.*
AD_Q04	**In your estimation, what is the current total value of these RRSPs?**
	|_|_|_|_|_|_|_| (MIN: 0) (MAX: 15,000,000)
	DK, RF
Universe:	*Respondents with RRSPs.*
AD_E04	An unusual value has been entered. Please confirm.
Rule :	*Trigger soft edit if AD_Q04 ≥ 1,000,000.*
AD_Q05	**Do you or anyone in your family currently have any Registered Education Saving Plans (RESPs)?**
	1 Yes (Go to AD_Q06) 2 No DK, RF
	Go to AD_Q07
Universe:	*All respondents.*

AD_Q06	**In your estimation, what is the current total value of these RESPs?**
	|_|_|_|_|_|_|_| (MIN: 0) (MAX: 15,000,000) DK, RF
Universe:	*Respondents with RESPs.*
AD_E06	An unusual value has been entered. Please confirm.
Rule :	*Trigger soft edit if AD_Q06 ≥ 1,000,000.*
AD_Q07	**Excluding any Registered Retirement Saving Plans (RRSPs), do you or anyone in your family own any of the following financial assets?** INTERVIEWER: Read categories to respondent. Mark all that apply. 1 **Cash savings (from savings or chequing accounts)** 2 **Investments (stocks, bonds, term deposits, GICs, Non-RRSP Mutual funds)** 3 **Registered disability savings plan** 4 **Tax free savings plan** 5 **Private pensions** 6 **Other financial assets - Specify** 7 None of these assets DK, RF Go to AD_C08
Universe:	*All respondents.*
AD_S07	**(Excluding any Registered Retirement Saving Plans (RRSPs), do you or anyone in your family own any of the following financial assets?)** INTERVIEWER: Specify. (80 spaces) (DK, RF not allowed)
AD_E07	**You cannot select 'None of these assets' and another category. Please return and correct.**
Rule :	*Trigger hard edit if AD_Q07 = (7 and any other category)*
AD_C08	If any of (1,2,3,4,5, 6) selected in AD_Q07, go to AD_Q08. Otherwise, go to AD_Q09.

AD_Q08	**In your estimation, what is the total value of these financial assets?**
	INTERVIEWER: If necessary, please add: **If you have more than one of these assets, please estimate the current value of all of them combined.**
	|_|_|_|_|_|_|_|_| (MIN: 0) (MAX: 15,000,000)
	DK, RF
Universe:	*Respondents with financial assets.*
AD_E08	An unusual value has been entered. Please confirm.
Rule :	*Trigger soft edit if AD_Q08 ≥ 1,000,000.*
AD_Q09	**Do you or anyone in your family own any of the following business assets or properties?**
	INTERVIEWER: Read categories to respondent. Mark all that apply.
	1 **Agricultural property, machinery and equipment** 2 **Wholly or partially owned business property and assets** 3 **Copyrights, patents or royalties** 4 **Other business assets or property (properties) - Specify** 5 None of these assets DK, RF
	Go to AD_C10
Universe:	*All respondents.*
AD_S09	**(Do you or anyone in your family own any of the following business assets or properties?)**
	INTERVIEWER: Specify.
	(80 spaces)
	(DK, RF not allowed)
AD_E09	**You cannot select 'None of these assets' and another category. Please return and correct.**
Rule :	*Trigger hard edit if AD_Q09 = (5 and any other category)*

AD_C10	If AD_Q09 = (1,2,3, or 4), go to AD_Q10. Otherwise, go to AD_Q11.

AD_Q10	**In your estimation, what is the total value of these business assets or properties?**

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

|_|_|_|_|_|_|_|_|
(MIN: 0)
(MAX: 15,000,000)

DK, RF

Universe:	*Respondents with business assets or property.*

AD_E10	An unusual value has been entered. Please confirm.

Rule :	*Trigger soft edit if AD_Q10 ≥ 1,000,000.*

AD_Q11	**Do you or anyone in your family currently have any of the following types of debts or liabilities?**

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

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

Go to AD_C12

Universe:	*All respondents.*

AD_S11	**(Do you or anyone in your family currently hold any of the following types of debts or liabilities?)**
	INTERVIEWER: Specify.
	(80 spaces)
	(DK, RF not allowed)
AD_E11	**You cannot select 'None of these debts or liabilities' and another category. Please return and correct.**
Rule :	*Trigger hard edit if AD_Q11 = (8 and any other category)*
AD_C12	If AD_Q11 = (1,2,3,4,5,6, or 7), go to AD_Q12. Otherwise, go to AD_END.
AD_Q12	**In your estimation, what is the total value of these debts and liabilities?**
	INTERVIEWER: If necessary, please add: **If you have more than one of these types of debts, please estimate the current value of all of them combined.**
	|_|_|_|_|_|_|_| (MIN: 0) (MAX: 15,000,000)
	DK, RF
Universe:	*Respondents with debts.*
AD_E12	An unusual value has been entered. Please confirm.
Rule :	*Trigger soft edit if AD_Q012 ≥ 1000000*
AD_END	Fin de la section.

Income (IN)

IN_BEG	Import

NumAdults (from Roster section) (Refers to the number of persons 18 years old and over within the household)

IN_Q01A	**In the last 12 months, did you receive any income from:**

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

1   Yes
2   No
DK, RF

Universe:	*All respondents.*

IN_Q01B	**(In the last 12 months, did you receive any income from:)**

... self-employment income, including farm self-employment, business, professional, commission, fishing, and net income from roomers and boarders?

1   Yes
2   No
DK, RF

Universe:	*All respondents.*

IN_Q01C	**(In the last 12 months, did you receive any income from:)**

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

1   Yes
2   No
DK, RF

Universe:	*All respondents.*

IN_Q01D	**(In the last 12 months, did you receive any income from:)**

... Canada or Quebec Pension Plan (CPP or QPP), Old Age Security (OAS), Guaranteed Income Supplement (GIS) or Spouse's Allowance?

1   Yes
2   No
DK, RF

Universe:	*All respondents.*

IN_Q01E

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

... employment insurance benefits?

1   Yes
2   No
DK, RF

Universe: *All respondents.*

IN_Q01F

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

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

1   Yes
2   No
DK, RF

Universe: *All respondents.*

IN_Q01G

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

... other government sources such as Child Tax Benefit (including BC family bonus, Quebec allowances for families), Workers' Compensation, Goods and Services Tax Benefit, provincial tax credits, Veterans' pensions?

1   Yes
2   No
DK, RF

Universe: *All respondents.*

IN_Q01H

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

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

1   Yes
2   No
DK, RF

Universe: *All respondents.*

IN_Q01I

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

... any other income such as alimony, money from persons outside the household to help pay living expenses, scholarships, research grants, retiring allowance, lottery winnings, educational assistance payments, etc.?

1   Yes
2   No
DK, RF

Universe: *All respondents.*

| IN_C02 | If any of (IN_Q01A to IN_Q01I) = 1, go to IN_Q02. |
| | Otherwise, go to IN_C04. |

IN_Q02 **What is your best estimate of your total <u>personal</u> income, before taxes and deductions, from all sources during the year ending December 31, 2013?**

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

|_|_|_|_|_|_|_|
(MIN: -9,000,000)
(MAX: 9,000,000)

DK, RF   (Go to IN_Q03)

Universe: *Respondents with income.*

IN_E02   An unusual value has been entered. Please confirm.

Rule :   *Trigger soft edit if 5,000 > IN_Q02 ≥ 500,000*

IN_Q03 **Could you tell me which of the following categories best describes your personal income in 2013?**

<u>INTERVIEWER</u>: Read categories to respondent.

1   **Less than $20,000**
2   **$20,000 to less than $40,000**
3   **$40,000 to less than $60,000**
4   **$60,000 to less than $80,000**
5   **$80,000 to less than $100,000**
6   **$100,000 or more**
DK, RF

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

| IN_C04 | If NumAdults > 1, go to IN_Q04. |
| | Otherwise, go to IN_END. |

IN_Q04 **What is your best estimate of the total income of all household members (including yourself) before taxes and deductions from all sources during the year ending December 31, 2013?**

|_|_|_|_|_|_|_|
(MIN: -9,000,000)
(MAX: 9,000,000)

DK, RF   (Go to IN_Q05)

Go to IN_END

Universe: *All respondents.*

IN_E04   An unusual value has been entered. Please confirm.

Rule :   *Trigger soft edit if 5,000 > IN_Q04 ≥ 500,000*

IN_Q05   **Could you tell me which of the following categories best describes your total household income in 2013?**

                       <u>INTERVIEWER</u>: Read categories to respondent.

                       1   **Less than $20,000**
                       2   **$20,000 to less than $40,000**
                       3   **$40,000 to less than $60,000**
                       4   **$60,000 to less than $80,000**
                       5   **$80,000 to less than $100,000**
                       6   **$100,000 or more**
                       DK, RF

Universe: *Respondents who can not provide an accurate estimate of household income.*

IN_E05   **Household income must be higher than or equal to personal income. Please return and correct.**

Rule :   *Trigger hard edit if IN_Q05 < IN_Q03*

IN_END

Financial choices (FC)

FC_BEG

FC_R01   **I would now like to ask you a few questions about how you make financial choices and where you go to find help.**

                       <u>INTERVIEWER</u>: Press <1> to continue.

FC_Q01   **In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products?**

                       <u>INTERVIEWER</u>: Read categories to respondent.
Mark all that apply.

         01   **Retirement planning**
         02   **Children's education planning**
         03   **Estate planning**
         04   **Insurance**
         05   **Tax planning**
         06   **General financial planning (saving and investment strategies)**
         07   Other - Specify   (Go to FC_S01)
         08   No advice available or couldn't find any advice
         09   No, did not use any advice
         DK, RF

         Go to FC_C02

Universe: *All respondents.*

FC_S01   **(In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products?)**

                       <u>INTERVIEWER</u>: Specify.

                       (80 spaces)

                       (DK, RF not allowed)

FC_E01A   **You cannot select "No advice available or couldn't find any advice" with another response category. Please return and correct.**

Rule :   *Trigger hard edit if FC_Q01 = (08 and any other response)*

FC_E01B   **You cannot select "No, did not use any advice" with another response category. Please return and correct.**

Rule :   *Trigger hard edit if FC_Q01 = (09 and any other response)*

FC_C02   If FC_Q01 = (1, 2, 3, 4, 5, 6, or 7), go to FC_Q02.
Otherwise, go to FC_Q04.

FC_Q02	**Where did you get your advice?**
	INTERVIEWER: Please write all sources.
	(200 spaces)
	DK, RF
Universe:	*Respondents who made use of financial advice.*
FC_Q03	**Did you pay for any of this advice?**
	1 Yes
	2 No
	DK, RF
Universe:	*Respondents who made use of financial advice.*
FC_Q04	**People get information about financial investments from many sources. What sources do you feel most influence your decisions about the financial investments you make?**
	INTERVIEWER: Read categories to respondent.
	Mark all that apply.

01   **Advertisements**
02   **Magazines**
03   **Newspapers**
04   **Radio or Television**
05   **Internet**
06   **Advice from a Financial Advisor**
07   **Advice from a knowledgeable friend**
08   Other - Specify   (Go to FC_S04)
09   None of the above
DK, RF

Go to FC_Q05

Universe:	*All respondents.*
FC_E04	**You cannot select "None of the above" with another response category. Please return and correct.**
Rule :	*Trigger hard edit if FC_Q04 = (09 and any other response)*

FC_S04	**(What sources do you feel most influence your decisions about the financial investments you make?)**

<u>INTERVIEWER</u>: Specify.

(80 spaces)

(DK, RF not allowed)

FC_Q05	**Are there any things that you personally keep an eye on, such as changes in …?**

<u>INTERVIEWER</u>: Read categories to respondent.
Mark all that apply.

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

Universe:	*All respondents.*

FC_E05	**You cannot select "None of the above" with another response category. Please return and correct.**

Rule :	*Trigger hard edit if FC_Q05 = (11 and any other response)*

FC_C06	If FC_Q05 = (1, 2, 3, 4, 5, 6, 7, 8, 9, or 10), go to FC_Q06. Otherwise, go to FC_R07.

FC_Q06 **How do you tend to monitor these things?**

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

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

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

FC_R07 **The next series of questions are about insurance policies and credit
histories.**

INTERVIEWER: Press <1> to continue.

FC_Q07 **Could you please tell me which of the following types of insurances
you currently own?**

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

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

Universe: *All respondents.*

FC_E07 **You cannot select "None of the above" with another response
category. Please return and correct.**

Rule : *Trigger hard edit if FC_Q07 = (09 and any other response)*

FC_C08   If more that one of (1, 2, 3, 4, 5, 6, 7, 8) selected in FC_Q07, go to FC_Q08.
Otherwise, go to FC_Q09.

FC_Q08   **Do you have all your insurance policies with one company?**

1   Yes
2   No
DK, RF

Universe: *Respondents with insurance.*

FC_Q09   **Do you currently have a will?**

1   Yes
2   No
DK, RF

Universe: *All respondents.*

FC_Q10   **Do you currently have powers of attorney drawn up for your household?**

1   Yes
2   No
DK, RF

Universe: *All respondents.*

FC_Q11   **When did you personally last request a credit report from Equifax, Trans Union of Canada or Northern Credit Bureau (Experian) to verify your credit history?**

<u>INTERVIEWER</u>: Read categories to respondent.

1   **Within the last 12 months**
2   **Within the last 5 years**
3   **Within the last decade**
4   **More than 10 years ago**
5   **Never**   (Go to FC_END)
DK, RF   (Go to FC_END)

Go to FC_Q12

Universe: *All respondents.*

FC_Q12   **Have you ever found an error in any of the information presented on your personal consumer credit report?**

1   Yes
2   No
DK, RF

Universe: *Respondents who have verified their credit history.*

FC_END

Subjective personal assessment (SA)

SA_BEG	Import: Proxysex

SA_R01   **I would now like to ask a few questions regarding your financial attitudes and awareness.**

INTERVIEWER: Press <1> to continue.

SA_Q01   **How would you rate your level of financial knowledge?**

INTERVIEWER: Read categories to respondent.

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

Universe: *All respondents.*

SA_Q02   **How would you rate yourself on each of the following areas of financial management:**

... keeping track of money?

INTERVIEWER: Read categories to respondent.

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

Universe: *All respondents*

SA_Q03   **(How would you rate yourself on each of the following areas of financial management:)**

… making ends meet?

INTERVIEWER: Read categories to respondent.

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

Universe: *All respondents.*

SA_Q04

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

… shop around to get the best financial product such as loans or insurance rates?

INTERVIEWER: Read categories to respondent.

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

Universe: *All respondents.*

SA_Q05

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

… staying informed on financial issues?

INTERVIEWER: Read categories to respondent.

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

Universe: *All respondents.*

SA_Q06

Have you ever made a financial decision that you later regretted?

1   Yes
2   No
DK, RF

Universe: *All respondents.*

SA_Q07

Please tell me if you agree or disagree with the following statements.

I enjoy dealing with financial matters.

1   Agree
2   Disagree
DK, RF

Universe: *All respondents.*

SA_Q08   **(Please tell me if you agree or disagree with the following statements.)**

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

1   Agree
2   Disagree
DK, RF

Universe: *All respondents.*

SA_Q09   **(Please tell me if you agree or disagree with the following statements.)**

I frequently get financial advice from my friends and family.

1   Agree
2   Disagree
DK, RF

Universe: *All respondents.*

SA_Q10   **(Please tell me if you agree or disagree with the following statements.)**

I've got a clear idea of the sorts of financial products that I need.

1   Agree
2   Disagree
DK, RF

Universe: *All respondents.*

SA_Q11   **(Please tell me if you agree or disagree with the following statements.)**

I keep a close personal watch on my financial affairs.

1   Agree
2   Disagree
DK, RF

Universe: *All respondents.*

SA_Q12   **(Please tell me if you agree or disagree with the following statements.)**

I know enough about investments to choose ones that are suitable for my circumstances.

1   Agree
2   Disagree
DK, RF

Universe: *All respondents.*

SA_Q13

(Please tell me if you agree or disagree with the following statements.)

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

1   Agree
2   Disagree
DK, RF

Universe: *All respondents.*

SA_Q14

(Please tell me if you agree or disagree with the following statements.)

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

1   Agree
2   Disagree
DK, RF

Universe: *All respondents.*

SA_END

Objective personal assessment (OA)

OA_BEG

OA_R01

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

Have fun, and answer as best as you can.

INTERVIEWER: Press <1> to continue.

OA_Q01

If the inflation rate is 5% and the interest rate you get on your savings is 3%, will your savings have at least as much buying power in a year's time?

1   Yes
2   No
DK, RF

Universe: *All respondents.*

OA_Q02

A credit report is…?

INTERVIEWER: Read categories to respondent.

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

Universe: *All respondents.*

OA_Q03

Who insures stocks in the stock market?

INTERVIEWER: Read categories to respondent.

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

Universe: *All respondents.*

OA_Q04

True or false.

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

1   True
2   False
DK, RF

Universe: *All respondents.*

OA_Q05

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

INTERVIEWER: Read categories to respondent.

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

Universe: *All respondents.*

OA_Q06

If you had a savings account at a bank, which of the following statements would be <u>correct</u> concerning the interest that you would earn on this account?

INTERVIEWER: Read categories to respondent.

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

Universe: *All respondents.*

OA_Q07

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

INTERVIEWER: Read categories to respondent.

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

DK, RF

Universe: *All respondents.*

OA_Q08

Lindsay has saved $12,000 for her university expenses by working part-time. Her plan is to start university next year and she needs all of the money she saved. Which of the following is the safest place for her university money?

INTERVIEWER: Read categories to respondent.

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

DK, RF

Universe: *All respondents.*

OA_Q09

Which of the following types of investment would best protect the purchasing power of a family's savings in the event of a sudden increase in inflation?

INTERVIEWER: Read categories to respondent.

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

DK, RF

Universe: *All respondents.*

OA_Q10

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

INTERVIEWER: Read categories to respondent.

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

DK, RF

Universe: *All respondents.*

OA_Q11

Which of the following statements is <u>not</u> correct about most ATM (Automated Teller Machine) cards?

INTERVIEWER: Read categories to respondent.

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

DK, RF

Universe: *All respondents.*

OA_Q12	**Which of the following can hurt your credit rating?**

INTERVIEWER: Read categories to respondent.

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

Universe:	*All respondents.*

OA_Q13	**What can affect the amount of interest that you would pay on a loan?**

INTERVIEWER: Read categories to respondent.

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

Universe:	*All respondents.*

OA_Q14	**Which of the following will help lower the cost of a house?**

INTERVIEWER: Read categories to respondent.

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

Universe:	*All respondents.*

OA_R02	**Score = ^DV_SCORE**

INTERVIEWER: Press <1> to continue.

OA_END

Entry

Contact (CRN)
CAI standard block

Overview:	The CRN block contains the questions used each time a case is selected for contact. Either this block or the CN block is mandatory for all surveys.
CRN_BEG	External variables required: *Variables taken from sample file*: CASETYPE: type of case (CAPI or CATI) SAMPUNIT: unit of sample HHLDRESPAGE: age of household contact *Variables created based on sample file data*: HHLDRESPNAME: name of household contact (one space separating first and last names) HHLDRESPGENDER: sex of household contact (M or F) TELEPHONENUMBER: household telephone number (in "(999) 999-9999 format) LISTADDRESS_E: English listing address of the household (formatted to fit on two lines) If SAMPUNIT = 2 (Telephone), for all questions a header consisting of the telephone number should be displayed at the top of the screen. For example: Telephone Number: ^TELEPHONENUMBER If SAMPUNIT <> 2, for all questions a header consisting of the name of the contact for the household, address and telephone number should be displayed at the top of the screen. For example: Household Respondent: ^HHLDRESPNAME ^HHLDRESPGENDER ^HHLDRESPAGE Telephone Number: ^TELEPHONENUMBER Address: ^LISTADDRESS_E
CRN_C01A	If SAMPUNIT = 2 (Telephone), set CRN_N01 = 1 (Telephone), go to CRN_N02. Otherwise, go to CRN_C01B.
CRN_C01B	If CASETYPE = 1 (CATI), set CRN_N01 = 1 (Telephone), go to CRN_N02. Otherwise, go to CRN_N01.
CRN_N01	<u>INTERVIEWER</u>: Record method of interview. 1　　Telephone 2　　Personal (DK, RF not allowed)

CRN_N02 | INTERVIEWER: Have you made contact?

1   Yes   (Go to CRN_END)
2   No   (Go to CRN_END)
3   Enter a new telephone
      number
(DK, RF not allowed)

CRN_B03 | Call the North American Telephone (NATP) block

ASKEXTFLAG = No

CRN_END

North American Telephone (NATP)

CAI standard block

Overview:	The North American Telephone block is called from within other blocks. Only a telephone number is collected.

NATP_BEG

Import the following variables:

DV_QTEXT_E (Question Text)
ASKEXT tYesNo

NATP_Q01 **^DV_QTEXT_E**

<u>INTERVIEWER</u>: Enter the area code.
If necessary, ask: (**What is the area code?**)
Enter "000" if no telephone.

|_|_|_|
(MIN: 0)
(MAX: 995)

DK, RF (Go to NATP_Q02)

NATP_C01 If NATP_Q01 = "000", fill NATP_Q02 with "0000000", go to NATP_END. Otherwise, go to NATP_E01A.

NATP_E01A **"Area code must be 3 characters long. Please return and correct."**

Rule : *Trigger hard edit if fewer than three characters are entered for NATP_Q01 (area code).*

NATP_E01B "An invalid area code has been entered. Select <Suppress> to accept the answer and continue or <Goto> to return and correct."

Rule : *Trigger soft edit if the area code is not valid for Canada or the United States (and is not "000").*

NATP_Q02 **(^DV_QTEXT_E)**

<u>INTERVIEWER</u>: Enter the telephone number.
If necessary, ask: (**What is the telephone number?**)

|_|_|_|_|_|_|_|
(MIN: 0)
(MAX: 9,999,995)

DK, RF (Go to NATP_END)

NATP_E02 **"Telephone number must be 7 characters long. Please return and correct."**

Rule : *Trigger hard edit if fewer than seven characters are entered for the telephone number.*

NATP_C03   If NATP_Q02 = DK, RF or "0000000" or ASKEXT = No, go to NATP_END.
                                           Otherwise, go to NATP_Q03.

NATP_Q03   **(^DV_QTEXT_E)**

                                           <u>INTERVIEWER</u>: Enter the extension, if applicable.

                                           _____

                                           (6 spaces)

                                           DK, RF

NATP_END

Interviewer introduction (II)
CAI standard block

Overview: The Interviewer Introduction block
                             contains a single question that is
                             used to introduce the interviewer
                             and inform the respondent that
                             the caller is a Statistics Canada
                             interviewer.

II_BEG   External variables required:

                             Variables taken from sample file:
                             SAMPUNIT: unit of sample
                             CASETYPE: type case
                             TELEPHONENUMBER: telephone number
                             HHLDSPECRESP: household respondent
                             ADDRESS_E: address

II_R01   **Hello, I'm [calling/blank] from Statistics Canada. My name is ...**

                             <u>INTERVIEWER</u>: Introduce yourself using both your given and last names.
                             Press <1> to continue.

II_END

Adult Respondent (AR)
CAI standard block

Overview: The Adult Respondent block
                             contains a question used when
                             contact is to be established with
                             an adult respondent. Surveys
                             must specify as part of their block-
                             to-block flow logic that this block
                             is called only for telephone
                             interviews when the name of a
                             respondent to be contacted is
                             not available or the specific
                             respondent is not available.

AR_BEG   External variables required: none

AR_Q01   **May I speak with an adult member of the household?**

                             1   Yes, speaking to an adult
                                    member
                             2   Yes, an adult member is
                                    available
                             3   No, an adult member is not
                                    available
                             DK, RF

AR_END

ARA1

Overview:	The Adult Respondent Appointment block contains questions used when contact cannot be established with an adult respondent. Surveys must specify as part of their block-to-block flow logic that this block is called only when the name of a respondent to be contacted is not available or the specific respondent is not available. Note that the Appointment shared block is called at ARA_N02. Surveys may wish to assign an In-Progress Outcome Code based on the responses to these questions.

ARA1_BEG   External variables required:

Variables taken from sample file:
CASETYPE: type of case (CAPI or CATI)

ARA1_Q01   **When would an adult member of the household be available?**

1   Make hard appointment   (Go to ARA1_D02)
2   Make soft appointment   (Go to ARA1_D02)
3   Not available   (Go to ARA1_E01)
DK, RF

ARA1_E01   This will suspend the interview. Select <Suppress> to accept the answer and continue or <Goto> to return and correct.

Rule :   *Trigger soft edit if ARA1_Q01 = 3 (Not available), DK or RF.*

ARA1_END

Language of Preference (LP)
CAI standard block

Overview:	The Language of Preference block contains questions that elicit the respondent's preferred language. This includes collection of preferred non-official languages as well as the two official languages. This block also makes use of a flag called LANGINTR in order to determine whether to collect the respondent's preferred non-official language. The flag can take on the values of 1 "Yes" or 2 "No".
LP_BEG	External variables required:
	Variables taken from sample file: LANGPREF: language of preference from a previous interview
	Variables assigned in block-to-block flow logic: LANGINTR: whether interested in non-official languages

LP_Q01   **Would you prefer that I speak in English or in French?**

<u>INTERVIEWER</u>: **[Previous response was "English"/Previous response was "French"/Previous response was "Other"]**

1	English	(Go to LP_END)
2	French	(Go to LP_END)
3	Other	

(DK, RF not allowed)

LP_C02A   If LANGINTR = 2, go to LP_END.
Otherwise, go to LP_N02.

LP_N02

INTERVIEWER: Select respondent's preferred non-official language.
If necessary, ask: (**What language would you prefer?**)

03	Chinese	(Go to LP_END)
04	Italian	(Go to LP_END)
05	Punjabi	(Go to LP_END)
06	Spanish	(Go to LP_END)
07	Portuguese	(Go to LP_END)
08	Polish	(Go to LP_END)
09	German	(Go to LP_END)
10	Vietnamese	(Go to LP_END)
11	Arabic	(Go to LP_END)
12	Tagalog	(Go to LP_END)
13	Greek	(Go to LP_END)
14	Tamil	(Go to LP_END)
15	Cree	(Go to LP_END)
16	Afghan	(Go to LP_END)
17	Cantonese	(Go to LP_END)
18	Hindi	(Go to LP_END)
19	Mandarin	(Go to LP_END)
20	Persian (Farsi)	(Go to LP_END)
21	Russian	(Go to LP_END)
22	Ukrainian	(Go to LP_END)
23	Urdu	(Go to LP_END)
24	Inuktitut	(Go to LP_END)
25	Hungarian	(Go to LP_END)
26	Korean	(Go to LP_END)
27	Serbo-Croatian	(Go to LP_END)
28	Gujarati	(Go to LP_END)
29	Dari	(Go to LP_END)
90	Other - Specify	(Go to LP_S02)

(DK, RF not allowed)

LP_S02

(Select respondent's preferred non-official language.
If necessary, ask: (**What language would you prefer?**))

INTERVIEWER: Specify.

_____

(80 spaces)

(DK, RF not allowed)

LP_END

Initial Contact (IC)
CAI standard block

Overview:	This block contains the question used when contact is first established with a respondent.
IC_BEG	External variables required:
	Variables from previously completed blocks:
	CN_N01: method of interview from CN block
	CRN_N01: method of interview from CRN block
	Survey specific text variables created:
	^SURVEYTHEME = "a survey on Canadians' financial decisions"
	^SURVEYINTRO: "This survey will collect information about knowledge, abilities and behaviour concerning financial decision-making"
IC_R01	**I'm calling regarding ^SURVEYTHEME . ^SURVEYINTRO.**
	<u>INTERVIEWER</u>: Press <1> to continue.
IC_R02	**Your answers to this voluntary survey will be kept strictly confidential.**
	<u>INTERVIEWER</u>: Press <1> to continue.
IC_END	

Refusal Re-Contact (REF)
CAI standard block

Overview:	The Refusal Re-Contact block contains the questions used when contact is re-established with a household that has refused to participate in the survey. Surveys must specify the circumstances under which this block is called as part of their block-to-block flow logic.
REF_BEG	External variables required:
	Survey specific text variables created: ^SURVEYTHEME = "a survey on Canadians' financial decisions"
REF_R01	**One of our interviewers previously contacted your household regarding ^SURVEYTHEME.**
	<u>INTERVIEWER</u>: Press <1> to continue.
REF_R02	**Your participation is essential if the results are to be accurate. All information collected in this survey will be kept strictly confidential.**
	<u>INTERVIEWER</u>: Press <1> to continue.
REF_END	

Appointment Re-Contact (ARC)
CAI standard block

Overview:	The Appointment Re-Contact block contains the questions used when contact is re-established with a respondent who was unable to complete the survey. Surveys must specify the circumstances under which this block is called as part of their block-to-block flow logic. Note that simply using the Outcome Code may be insufficient since a code of 25 "Hard appointment; call-back required" can be replaced by a code of 12 "Regular busy signal" if contact is not made with the first attempt to keep the appointment.
ARC_BEG	External variables required: *Survey specific text variables created*: ^SURVEYTHEME = "a survey on Canadians' financial decisions"
ARC_R01	**One of our interviewers previously contacted your household regarding ^SURVEYTHEME. I would like to continue the interview where we left off. As you know, all information we collect in this survey will be kept strictly confidential.** INTERVIEWER: Press <1> to continue.
ARC_END	

CATI Monitoring (MON)
CAI standard block

Overview: It is necessary to inform respondents that another person may listen in at some time during the interview. The single question contained in this block provides a reason for monitoring the conduct of the interview. Surveys must specify as part of their block-to-block flow logic that this block is called only for CATI interviews (CASETYPE = 1). Note that this information should be repeated (along with the introduction to the survey) to each new respondent.

MON_BEG   External variables required: none

MON_R01   **My supervisor may listen to this call for the purpose of quality control.**

                         <u>INTERVIEWER</u>: Press <1> to continue.

MON_END

Telephone First Contact CFCS (TFCC)

TFCC_BEG	External variables required:
	Variables taken from sample file:
	NUM: listing address civic number
	STREET: listing address street name
	APT: listing address apartment number
	CITY: listing address city name
	PROV: listing address alphabetic province code
	PC: listing address postal code
	CPROV: province of residence
	Variables created based on sample file data:
	LISTADDRESS_E: English listing address of the household (formatted to fit on two lines)
TFCC_Q01	**In order to make sure I've reached the correct household, I need to confirm your address. Is it:**
	^LISTADDRESS_E

	1 Yes	(Go to TFCC_END)
	2 No	(Go to TFCC_B02)
	(DK, RF not allowed)	

TFCC_B02	Call TC (Telephone Check) block
TFCC_C03	If TFCC_B02.TC_Q01=1 (Yes), go to TFCC_D03A.
	Otherwise, go to TFCC_END.
TFCC_END	

Telephone Check (TC)
CAI standard block

Overview:

The Telephone Check block is used to confirm that the correct household was contacted. Surveys must specify as part of their block-to-block flow logic that this block is called only when the method of interview is by telephone (i.e., CN_N01 = 1). This block also makes use of a flag called TC_TRYGN in order to determine whether another attempt to contact the household will be made from within this block when it is confirmed that a wrong number has been dialled. The flag can take on the values of 1 "Yes" or 2 "No". Note that surveys may wish to assign a Final or In-Progress Outcome Code based on the responses to these questions.

TC_BEG	External variables required:
	Variables taken from sample file: CASETYPE = 1 (type of case: CATI) SAMPUNIT: unit of sample HHLRESPAGE: age of household contact
	Variables created based on sample file data: HHLDRESPNAME: name of household contact (one space separating first and last names) HHLDRESGENDER: sex of household contact (M or F) TELEPHONENUMBER: household telephone number (in "(999) 999-9999 format) LISTADDRESS_E: English listing address of the household (formatted to fit on two lines)
	Variables assigned in block-to-block flow logic: TC_TRYGN: try the number again (yes or no)
	If SAMPUNIT = 2 (Telephone), for all questions a header consisting of the telephone number should be displayed at the top of the screen. For example: Telephone Number: ^TELEPHONENUMBER
	If SAMPUNIT <> 2, for all questions a header consisting of the name of the contact for the household, address and telephone number should be displayed at the top of the screen:
	PMK (Contact person): ^PMKNAME ^PMK_GENDER, ^PMK_AGEREF Selected respondent: ^CHILDNAME ^GENDER, ^AGEREF Telephone Number: ^ TeleN Address: ^LISTADDRESS_E
TC_Q01	**I would like to make sure I've dialled the right number.** **Is this ^TELEPHONENUMBER?**
	1 Yes (Go to TC_END) 2 No DK, RF
TC_E01	This will suspend the interview. Select <Suppress> to accept the answer and continue or <Goto> to return and correct.
Rule :	*Trigger soft edit if TC_Q01 = DK or RF.*
TC_C02	If TC_Q01 = DK or RF, go to TC_END. Otherwise, go to TC_R02.
TC_R02	**I'm sorry, I must have dialled incorrectly.** INTERVIEWER: Press <1> to continue.
TC_C03	If TC_TRYGN = 2 (No), go to TC_END. Otherwise, go to TC_N03.

TC_N03   INTERVIEWER: Re-dial the telephone number.
                                          Have you made contact?

                                          1   Yes - same person
                                          2   Yes - other person   (Go to TC_END)
                                          3   No   (Go to TC_END)
                                          (DK, RF not allowed)

TC_R04   **I'm sorry, I was trying to reach ^TELEPHONENUMBER. There must be a
                                          problem with the telephone lines.**

                                          INTERVIEWER: Press <1> to continue.

TC_END

Roster (CFCS 2014) (RS)

RS_BEG

RS_R01   **The next few questions ask for important basic information about the people in your household.**

INTERVIEWER: Press <1> to continue.

RS_B01   Call Usual Roster Block (USU)

RS_E03   Please confirm that there is no household member who is over 18 years of age.

Rule :   *Trigger soft edit if ANDB_Q01<18*

RS_Q04   **Are there any other persons who usually live here but are now away at school, in hospital, or somewhere else?**

1   Yes
2   No
DK, RF

RS_C05   If RS_Q04 = Yes (1), go to RS_E05.
Otherwise, go to RS_B06.

RS_E05   Return to the roster and add the name(s).

Rule :   *Trigger hard edit if RS_Q04 = 1*

RS_B05   Call the DM block (Demographic Introduction)

RS_B06   Call Demographic Component (DEM)

RS_B08   Call Sign Off block (SO)

RS_END

Usual Roster (USU)

USU_BEG

USU_Q01   **What are the names of all persons who usually live here?**

INTERVIEWER: First Name
Begin with adults who have responsibility for the care or support of the family.
Enter the <u>first</u> name.
To delete a name, replace the <u>first</u> name with *.
To continue, go to the blank line at the end of roster and enter <1> in <u>first</u> name field.

Last Name
Begin with adults who have responsibility for the care or support of the family.
Enter the <u>last</u> name.
To delete a name, replace the <u>first</u> name with *.
To continue, go to the blank line at the end of roster and enter <1> in <u>first</u> name field.

(0 spaces)

(DK, RF not allowed)

USU_E01   **"No names were entered. Return to the roster and enter at least one name."**

Rule :   *Trigger hard edit if no names are entered, pop up a hard edit with the following text:*

USU_END

Demographic Introduction (DM)
CAI standard block

Overview: Demographic questions should
                             be asked of all persons with
                             household member codes of 1, 2,
                             3, 5 or 6.

DM_BEG   External variables required: none

DM_N01   <u>INTERVIEWER</u>: The following questions collect the demographic
                             information for all household members.
                             For new household members collect all demographic information.
                             For other household members collect any missing demographic
                             information, or update/correct existing demographic information as
                             needed.
                             Press <Page Down> to go to the first unanswered demographic
                             question, or to go to the next question series once all the
                             demographic information has been collected.
                             Press <1> to continue.

                             (DK, RF not allowed)

DM_END

Demographics (CFCS 2014) (DEM)

DEM_BEG	Import Names of all household members.
	Ask the following blocks in a table for all current members
	From Sample file MinEligAge (18)
DEM_B01	Call Sub-block (ANDB) Age Without Date Of Birth
DEM_B02	Call CAF (Canadian forces)
DEM_E03	Please confirm that there is no household member who is over ^MinEligAge years of age.
Rule :	*Trigger soft edit if DV_EligHH=No*
DEM_C08	If DV_EligHH=No, go to DEM_B09. Otherwise, go to DEM_END.
DEM_B09	Call TY (Thank you) block
DEM_END	

Age without Date of Birth (ANDB)

Harmonized content

Overview:	This block is used to collect the roster member or respondent's age without asking for date of birth.
ANDB_BEG	Variable taken from sample file: SPECRESPAGE: age of specific respondent
	Variable created based on sample file data: SPECRESPNAME: name of specific respondent (one space separating first and last names)
ANDB_Q01	**What is ^SPECRESPNAME's age?**
	|_|_|_| Age in years (MIN: 0) (MAX: 121)
	(DK, RF not allowed)
ANDB_E01	The respondent's age has been updated. Select <Suppress> to accept the answer and continue or <Goto> to return and correct.
Rule :	*Trigger soft edit if SPECRESPAGE = RESPONSE and |ANDB_Q01 - SPECRESPAGE| > 3.*
ANDB_END	

Canadian forces (CAF)
CAI standard block

Overview:	The Canadian Forces block question is used to determine whether or not the respondent is a full time member of the regular Canadian Armed Forces. Full-time military personnel are not asked Labour Force questions. Surveys must specify the minimum and maximum ages for calling the block (the LFS minimum is 16 and the LFS maximum is 65).
CAF_BEG	External fields required: *Variables created based on sample file data*: SPECRESPNAME: name of specific respondent (one space separating first and last names) from USU block: FN+LN SPECRESPAGE: respondent age from USU block ANDB_Q01 Minimum age = 18 Maximum age = 65
CAF_C01	If SPECRESPAGE >= Minimum age and SPECRESPAGE <= Maximum age, go to CAF_Q01. Otherwise, go to CAF_END.
CAF_Q01	**Is ^SPECRESPNAME a full time member of the regular Canadian Forces?** 1 Yes 2 No (DK, RF not allowed)
CAF_END	

Select respondent introduction (SRI)
CAI standard block

SRI_BEG

SRI_R01   **The survey application will now randomly select a member of your household to answer the rest of the survey questions.**

(Unfortunately, I have no control over the selection of household members. In order to ensure that the survey is as accurate as possible, the selection of household members is made automatically.)

<u>INTERVIEWER</u>: Press <1> to continue.

SRI_END

Selected Respondent (SR)

Overview:	The Selected Respondent block contains a question used when contact is to be established with the respondent that was randomly selected.
SR_BEG	External variables required: *Variables created based on sample file data*: SPECRESPNAME: name of specific respondent (one space separating first and last names)
SR_Q01	**May I speak with ^SPECRESPNAME?**

1   Yes, speaking to respondent
2   Yes, respondent available
3   No, respondent not available
4   No, respondent no longer a household
member
5   Wrong number
DK, RF

SR_END

SRA1

Overview:	The Specific Respondent Appointment block contains questions used when contact cannot be established with a specific respondent. Surveys must specify as part of their block-to-block flow logic that this block is called only when the name of a respondent to be contacted is available. Note that the Appointment shared block is called at SRA_N02. Surveys may wish to assign an In-Progress Outcome Code based on the responses to these questions.

SRA1_BEG

External variables required:

Variables taken from sample file:
CASETYPE: type of case (CAPI or CATI)
SPECRESPSEX: sex of specific respondent (1 or 2)

Variables created based on sample file data:
SPECRESPNAME: name of specific respondent (one space separating first and last names)

SRA1_Q01

I'd like to contact ^SPECRESPNAME. When would [he/she/he/she] be available?

1   Make hard appointment
2   Make soft appointment
3   Not available   (Go to SRA1_END)
DK, RF   (Go to SRA1_END)

SRA1_END

Thank You 1 (TY1)

Overview: The Thank You 1 block is called
                                           from within other blocks.

TY1_BEG

TY1_R01   **Thank you for your time.**

                                           <u>INTERVIEWER</u>: Press <1> to continue.

TY1_END

Thank You (TY)

TY_BEG	Import the following variables: DV_EligHH DV_IsElig
TY_C01	If DV_OC=61, go to TY_R02. Otherwise, go to TY_R01.
TY_R01	**Thank you for taking the time to participate to the Canadian Financial Capability Survey.** INTERVIEWER: Press <1> to continue.
TY_R02	**This survey is for persons aged 18 and older therefore, the survey is now completed for your household. Thank you for your co-operation.** INTERVIEWER: If respondent indicates that there is actually a household member 18 years, return to the household members list and make the appropriate correction(s). Press <1> to continue.
TY_END	

CAI Shut-Off (SO)
CAI standard block

Overview:

The CAI Shut-Off question is an indicator to interviewers that a component has ended. Once a response has been entered the component is closed and cannot be re-accessed.

SO_BEG

External variables required: none

SO_N01

<u>INTERVIEWER</u>: This is the end of the component. Return to previously answered questions to make any necessary corrections, or select <Exit> to exit the component.

1   Exit
(DK, RF not allowed)

SO_END

Exit

Display Auto Outcome (DAO)

DAO_BEG

This block imports any outcome code that was automatically assigned in Contact or Household sections.

Import the following variable:

Outcome

DAO_R01

INTERVIEWER: The case has been coded ^Outcome. Press <1> to continue, or go back and make any appropriate changes

INTERVIEWER: Press <1> to continue.

DAO_END

Appointment (APP)
CAI standard block

Overview:	The Appointment block consists of the "Make Appointment" pop-up screen followed by multiple BLAISE questions. The "Make Appointment" screen is pre-defined to collect appointment information in a specific format for the Call Scheduler and cannot be modified. The information gathered in questions APP_N03, APP_N04, APP_N05 is displayed on the "Make Dial" screen in the CATI Call Scheduler.

APP_BEG

External variables required:

MEMBERLIST
OUTCOMECODE: 25, 26, 38

APP_R01

Thank you for your time. We will call back later.

INTERVIEWER: Press <1> to continue.

APP_N02

INTERVIEWER: Do you wish to enter the name of the person you made the appointment with?

1   Yes
2   No   (Go to APP_N06)
(DK, RF not allowed)

APP_C03

If Outcome code = 38 "Tracing source appointment" or no names in household roster, go to APP_N04.
Otherwise, go to APP_N03.

APP_N03

INTERVIEWER: Select name from list and press <Enter> to continue.

(DK, RF not allowed)

APP_N04

INTERVIEWER: Enter the first name.

(25 spaces)

DK, RF

APP_N05

INTERVIEWER: Enter the last name

(25 spaces)

DK, RF

APP_N06   <u>INTERVIEWER</u>: Enter any other information about the appointment.
                                           Press <Enter> to continue.

                                           (80 spaces)

                                           DK, RF

APP_END

Outcome Code (OC)
CAI standard block

Overview:	The Outcome Code block is used to assign an outcome code to a case. Note that surveys must specify the lists of in-progress or final outcome codes from which interviewers will be able to select.
OC_BEG	External variables required: CASETYPE : CATI =1, CAPI = 0
OC_C01	If all components are complete, set a Final Outcome Code of 70 "Fully complete", go to OC_END. Otherwise, go to OC_N01.
OC_N01	<u>INTERVIEWER</u>: Is the case in-progress or final?

OC_N01

INTERVIEWER: Is the case in-progress or final?

1   In-progress
2   Final   (Go to OC_N03)
(DK, RF not allowed)

OC_N02

INTERVIEWER: Assign the appropriate in-progress outcome code.

(DK, RF not allowed)
Go to OC_END

OC_N03

INTERVIEWER: Assign the appropriate final outcome code.

(DK, RF not allowed)

OC_C04A

If Final Outcome Code = 80 (Refusal) , 81 (Refusal first follow-up), 82 (Refusal second follow-up), go to OC_N04.
Otherwise, go to OC_C04B.

OC_C04B

If Final Outcome Code = 90 "Unusual/Special circumstances", go to OC_N05.
Otherwise, go to OC_END.

OC_N04   INTERVIEWER: Record the reason for the refusal.

01   Dangerous / rude attitude
02   Won't answer the door/Hangs up (refusal by avoidance)
03   Not interested / doesn't want to participate
04   Doesn't want to be disturbed
05   Doesn't have the time
06   Against the government or Statistics Canada
07   Doesn't believe in or want to hear about statistics
08   Doesn't believe in or want to hear about surveys
09   Recently completed a survey (doesn't want to again)
10   Doesn't believe the info is secure (confidentiality)
11   Doesn't want to give personal information
12   Says not obligated / wants legal proof
13   Can get info somewhere else (e.g., Revenue Canada)
14   Adamant refusal (no reason, e.g., shuts the door or hangs up the phone)
15   Doesn't want to continue the survey (no more follow-ups)
16   Same household, refusal maintained (for follow-ups only)
17   Why me? Tells you to choose someone else
18   Other - Specify   (Go to OC_S04)
(DK, RF not allowed)

Go to OC_END

OC_S04   (Record the reason for the refusal.)

INTERVIEWER: Specify.

(80 spaces)

(DK, RF not allowed)

Go to OC_END

OC_N05

<u>INTERVIEWER</u>: Record the reason for the non-interview.

1   Illness or death in family
2   Recovering from natural
     disaster
3   Other - Specify   (Go to OC_S05)
(DK, RF not allowed)

Go to OC_END

OC_S05

(Record the reason for the non-interview.)

<u>INTERVIEWER</u>: Specify.

(80 spaces)

(DK, RF not allowed)

OC_END

Statement of linkage-CFCS (SL)

SL_BEG   Standard block

                                Screen display:
                                Same as all content blocks

SL_R01   **Statistics Canada may combine your responses from this survey with information from other surveys and administrative data sources.**

                                INTERVIEWER: Press <1> to continue. If the respondent refuses to have their information linked, please select RF (F5). Do not try to convert the respondent.

SL_END

CAI Shut-Off (SO)
CAI standard block

Overview:

The CAI Shut-Off question is an indicator to interviewers that a component has ended. Once a response has been entered the component is closed and cannot be re-accessed.

SO_BEG

External variables required: none

SO_N01

<u>INTERVIEWER</u>: This is the end of the component. Return to previously answered questions to make any necessary corrections, or select <Exit> to exit the component.

1   Exit
(DK, RF not allowed)

SO_END

Thank You 1 (TY1)

Overview: The Thank You 1 block is called
from within other blocks.

TY1_BEG

TY1_R01   **Thank you for your time.**

           <u>INTERVIEWER</u>: Press <1> to continue.

TY1_END

Thank You (TY)

TY_BEG

Import the following variables:
DV_EligHH
DV_IsElig

TY_C01

If DV_EligHH = No OR DV_IsElig = No, go to TY_R02.
Otherwise, go to TY_R01.

TY_R01

Thank you for taking the time to participate to the Canadian Financial Capability Survey.

INTERVIEWER:
Press <1> to continue.

TY_R02

This survey is for persons aged 18 and older and that are not part of the Canadian Forces. Therefore, the survey is now completed for your household. Thank you for your co-operation.

INTERVIEWER: If respondent indicates that there is actually a household member 18 years and/or older or not part of the Canadian Forces, return to the household members list and make the appropriate correction(s).
Press <1> to continue.

TY_END

Adult Respondent Appointment (ARA)
CAI standard block

Overview:

The Adult Respondent Appointment block contains questions used when contact cannot be established with an adult respondent. Surveys must specify as part of their block-to-block flow logic that this block is called only when the name of a respondent to be contacted is not available or the specific respondent is not available. Note that the Appointment shared block is called at ARA_N02. Surveys may wish to assign an In-Progress Outcome Code based on the responses to these questions.

ARA_BEG

External variables required:

Variables taken from sample file:
CASETYPE: type of case (CAPI or CATI)

ARA_Q01

When would an adult member of the household be available?

1	Make hard appointment	(Go to ARA_D02)
2	Make soft appointment	(Go to ARA_D02)
3	Not available	(Go to ARA_E01)

DK, RF

ARA_E01

This will suspend the interview. Select <Suppress> to accept the answer and continue or <Goto> to return and correct.

Rule :

Trigger soft edit if ARA_Q01 = 3 (Not available), DK or RF.

ARA_N02

<u>INTERVIEWER</u>: ^DT_ARA_N02_TEXT1_E

(DK, RF not allowed)

ARA_END

Content type:

ARA_C02 If ARA_Q01 = 3 (Not available), DK or RF, go to ARA_END. Otherwise, go to ARA_D02. Si ARA_Q01 = 3 (non disponible), NSP ou RF, passez à ARA_END. Sinon, passez à ARA_D02.

ARA_D02 If CASETYPE = 0, DT_ARA_N02_TEXT1_E = 'Press <Shift> <F11> to make an appointment. Press <1> to continue'. Si CASETYPE = 0, DT_ARA_N02_TEXT1_F = 'Appuyez sur <Shift> <F11> pour fixer un rendez-vous. Appuyez sur <1> pour continuer'.

Otherwise, DT_ARA_N02_TEXT1_E = 'Press <Crtl> <A> or select the <Appointment> Tab to make an appointment'.   Sinon, DT_ARA_N02_TEXT1_F = 'Appuyez sur <Crtl> <A> ou sélectionnez l'onglet <Rendez-vous> pour fixer un rendez-vous'.

ARA_N02 INTERVIEWER: ^DT_ARA_N02_TEXT1_E INTERVIEWEUR : ^DT_ARA_N02_TEXT1_F

(DK, RF not allowed)   *(NSP, RF ne sont pas permis)*

Specific Respondent Appointment (SRA)
CAI standard block

Overview:	The Specific Respondent Appointment block contains questions used when contact cannot be established with a specific respondent. Surveys must specify as part of their block-to-block flow logic that this block is called only when the name of a respondent to be contacted is available. Note that the Appointment shared block is called at SRA_N02. Surveys may wish to assign an In-Progress Outcome Code based on the responses to these questions.

SRA_BEG   External variables required:

Variables taken from sample file:
CASETYPE: type of case (CAPI or CATI)
SPECRESPSEX: sex of specific respondent (1 or 2)

Variables created based on sample file data:
SPECRESPNAME: name of specific respondent (one space separating first and last names)

SRA_Q01   **I'd like to contact ^SPECRESPNAME. When would [he/she/he/she] be available?**

1   Make hard appointment
2   Make soft appointment
3   Not available   (Go to SRA_END)
DK, RF   (Go to SRA_END)

SRA_N02   <u>INTERVIEWER</u>: ^DT_SRA_N02_TEXT1_E

(DK, RF not allowed)

SRA_END

Content type: *SRA_D02 If CASETYPE = 0, DT_SRA_N02_TEXT1_E = 'Press <Shift> <F11> to make an appointment. Press <1> to continue'.   Si CASETYPE = 0, DT_SRA_N02_TEXT1_F = 'Appuyez sur <Shift> <F11> pour fixer un rendez-vous. Appuyez sur <1> pour continuer'.*
                           Otherwise, DT_SRA_N02_TEXT1_E = 'Press <Crtl> <A> or select the <Appointment> Tab to make an appointment'.   Sinon, DT_SRA_N02_TEXT1_F = 'Appuyez sur <Crtl> <A> ou sélectionnez l'onglet <Rendez-vous> pour fixer un rendez-vous'.

                           SRA_N02INTERVIEWER: ^DT_SRA_N02_TEXT1_EINTERVIEWEUR : ^DT_SRA_N02_TEXT1_F

                           (DK, RF not allowed)   (NSP, RF ne sont pas permis)

Topical Index