

Data Dictionary

Consumer Financial Skills and Capabilities



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Financial Skills and Capabilities

| Variable | Description |
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| | Geography |
| POSTCODE | 6-Digit postal code |
| | Weight Variable |
| PP_18_ | Population age of 18+ years and older |
| HH_TOT | Total number of households |
| | Banking Behaviour |
| ACCTP_0 | Number of personal chequing or savings accounts - Zero |
| ACCTP_1 | Number of personal chequing or savings accounts - One |
| ACCTP_2 | Number of personal chequing or savings accounts - Two |
| ACCTP_3 | Number of personal chequing or savings accounts - Three |
| ACCTP_4_ | Number of personal chequing or savings accounts - Four or more |
| ACCTJ_0 | Number of joint chequing or savings accounts - Zero |
| ACCTJ_1 | Number of joint chequing or savings accounts - One |
| ACCTJ_2 | Number of joint chequing or savings accounts - Two |
| ACCTJ_3 | Number of joint chequing or savings accounts - Three |
| ACCTJ_4_ | Number of joint chequing or savings accounts - Four or more |
| ACCTT_0 | Number of bank accounts - 0 personal and joint accounts |
| ACCTT_1 | Number of bank accounts - 1 personal and joint account |
| ACCTT_2 | Number of bank accounts - 2 personal and joint accounts |
| ACCTT_3 | Number of bank accounts - 3 personal and joint accounts |
| ACCTT_4 | Number of bank accounts - 4 personal and joint accounts |
| ACCTT_5 | Number of bank accounts - 5 personal and joint accounts |
| ACCTT_6 | Number of bank accounts - 6 personal and joint accounts |
| ACCTT_7_ | Number of bank accounts - 7 or more personal and joint accounts |
| INST_1 | Number of institutions have accounts - One |
| INST_2 | Number of institutions have accounts - Two |
| INST_3 | Number of institutions have accounts - Three |
| INST_4 | Number of institutions have accounts - Four or more |
| CB_MAIL | Method of checking bank balance - Statement sent in mail |
| CB_ONLIN | Method of checking bank balance - Statement online |
| CB_PHONE | Method of checking bank balance - Telephone banking |
| CB_CABK | Method of checking bank balance - Call the bank |
| CB_BRANC | Method of checking bank balance - At a bank branch |
| CB_ATM | Method of checking bank balance - At an ATM |
| CB_NCHE | Method of checking bank balance - Never check |
| CB_DLY | Frequency of checking bank balance(s) - Daily |
| CB_WKLY | Frequency of checking account balance(s) - Weekly |
| CB_ERY | Frequency of checking account balance(s) - Every two weeks |
| CB_MTHLY | Frequency of checking account balance(s) - Monthly |
| CB_YRLY | Frequency of checking account balance(s) - Yearly |
| CB_NER | Frequency of checking account balance(s) - Never |
| HCR_Y | Self or family member have credit card |
| CA_OWNI | Action taken when need cash - Use debit or bankcard at own financial institution |

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| CA_OTHI | Action taken when need cash - Use debit or bankcard at another financial institution |
| CA_NOBK | Action taken when need cash - Use debit or bankcard at a non-bank cash machine |
| CA_CHEQ | Action taken when need cash - Cash a cheque from own account |
| CA_CCARD | Action taken when need cash - Use a credit card to get a cash advance |
| CA_BKWD | Action taken when need cash - Go to the bank and make a withdrawal |
| CA_CBACK | Action taken when need cash - Ask for cash back when making a purchase at a store |
| CA_CASH | Action taken when need cash - Get paid in cash everyday |
| PU_CASH | Payment method for day-to-day purchases - With cash |
| PU_DEBIT | Payment method for day-to-day purchases - With a debit card (bank card) |
| PU_CREDC | Payment method for day-to-day purchases - With a credit card |
| PU_OTHER | Payment method for day-to-day purchases - Other |
| | Ongoing Expenses |
| RB_YOU | Who is responsible for regular bills - Mainly self |
| RB_SPO | Who is responsible for regular bills - Mainly spouse/partner |
| RB_SHA | Who is responsible for regular bills - Share the responsibility equally |
| RB_OTH | Who is responsible for regular bills - Mainly someone else in the household |
| RB_NOB | Who is responsible for regular bills - Nobody in particular |
| RB_OUT | Who is responsible for regular bills - Someone outside of the household |
| PB_ATM | Method usually used to pay bills - At an automatic teller machine (ATM) |
| PB_BANK | Method usually used to pay bills - At a bank teller |
| PB_PHONE | Method usually used to pay bills - By telephone banking |
| PB_INTER | Method usually used to pay bills - By internet banking |
| PB_CHEQ | Method usually used to pay bills - By cheque through the mail |
| PB_PAUOA | Method usually used to pay bills - By preauthorized withdrawals from an account |
| PB_PAUCC | Method usually used to pay bills - By preauthorized payments on a credit card |
| PB_CASH | Method usually used to pay bills - In person with cash |
| PB_OTHE | Method usually used to pay bills - Other |
| CP_REWARD | Why use credit card to pay - To collect reward points (e.g. loyalty program) |
| CP_SMONEY | Why use credit card to pay - Short of money, no choice |
| CP_CONVE | Why use credit card to pay - Convenience, accounting purposes |
| CP_CRATI | Why use credit card to pay - To build my credit rating |
| CP_OTHE | Why use credit card to pay - Other |
| HH_BUD | Have a household budget |
| HH_BUDA | How often stay within budget - Always |
| HH_BUDU | How often stay within budget - Usually |
| HH_BUDR | How often stay within budget - Rarely |
| HH_BUDN | How often stay within budget - Never |
| EXP_2K | Recurring expenses are composed of spending on groceries, mortgage or rent, heating fuel, electricity, telephone, gas for car, cable, internet, leisure, etc. Family spend monthly on recurring expenses - Under \$2,000. |
| EXP_2_4K | Family spend monthly on recurring expenses - \$2,000 to less than \$4,000\$ |
| EXP_4_6K | Family spend monthly on recurring expenses - \$4,000 to less than \$6,000 |
| EXP_6K_ | Family spend monthly on recurring expenses - \$6,000 or over |
| LPAY_0 | Late payments in last 12 months, 2 consecutive months - Behind in none |

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| LPAY_1 | Late payments in last 12 months, 2 consecutive months - Behind in one |
| LPAY_2 | Late payments in last 12 months, 2 consecutive months - Behind in at least two |
| FCOM_ALL | Keeping up with bills and financial commitments - Without any problems |
| FCOM_SOME | Keeping up with bills and financial commitments - Sometimes a struggle |
| FCOM_PROB | Keeping up with bills and financial commitments - Having real financial problems |
| FCOM_NO | Keeping up with bills and financial commitments - Don't have any bills or credit commitments |
| | Financial Management |
| RP_YOU | Person responsible for family financial planning - Mainly self |
| RP_SPO | Person responsible for family financial planning - Mainly spouse/partner |
| RP_SHARE | Person responsible for family financial planning - Share the responsibility equally |
| RP_OTHH | Person responsible for family financial planning - Mainly someone else in the household |
| RP_NONE | Person responsible for family financial planning - Nobody in particular |
| RP_OTHER | Person responsible for family financial planning - Someone outside of the household |
| KN_BOTH | Person most knowledgeable in financial matters - Mainly responsible for both ongoing expenses and financial management |
| KN_SBOTH | Person most knowledgeable in financial matters - Share responsibility for both ongoing expenses and financial management |
| KN_SPBOTH | Person most knowledgeable in financial matters - Spouse mainly responsible for both ongoing expenses and financial management |
| KN_OTHH | Person most knowledgeable in financial matters - Someone else in household responsible for both ongoing expenses and financial management |
| KN_RESP | Person most knowledgeable in financial matters - Mainly responsible for ongoing expenses/share responsibility for financial management |
| KN_SPRESP | Person most knowledgeable in financial matters - Spouse mainly responsible for ongoing expenses and share responsibility for financial management |
| KN_OTHER | Person most knowledgeable in financial matters - All other combinations of financial matters and ongoing expenses |
| EXP_500SV | Pay unexpected \$500 expenditure - Use savings |
| EXP_500BFR | Pay unexpected \$500 expenditure - Borrow from a friend or relative |
| EXP_500LC | Pay unexpected \$500 expenditure - Use a personal line of credit |
| EXP_500BBK | Pay unexpected \$500 expenditure - Borrow from a financial institution |
| EXP_500CC | Pay unexpected \$500 expenditure - Use a credit card |
| EXP_500SE | Pay unexpected \$500 expenditure - Sell a financial asset |
| EXP_500OT | Pay unexpected \$500 expenditure - Other |
| EXP_500OTG | Pay unexpected \$500 expenditure - Would not be able to pay this expenditure |
| EXP_500AC | Pay unexpected \$500 expenditure - Make arrangements with creditor |
| EXP_5KSV | Pay unexpected \$5,000 expenditure - Use savings |
| EXP_5KBOR | Pay unexpected \$5,000 expenditure - Borrow from a friend or relative |
| EXP_5KLC | Pay unexpected \$5,000 expenditure - Use a personal line of credit |
| EXP_5KBBK | Pay unexpected \$5,000 expenditure - Borrow from a financial institution |
| EXP_5KCC | Pay unexpected \$5,000 expenditure - Use a credit card |
| EXP_5KSF | Pay unexpected \$5,000 expenditure - Sell a financial asset |
| EXP_5KOT | Pay unexpected \$5,000 expenditure - Other |

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| EXP_5KOTG | Pay unexpected \$5,000 expenditure - Would not be able to pay this expenditure |
| EXP_5KAC | Pay unexpected \$5,000 expenditure - Make arrangements with creditor |
| PAWN_0 | Use of pawnbroker - Never. A pawnbroker is a person whose business is lending money with interest on personal, movable property deposited with the lender until redeemed. |
| PAWN_1 | Use of pawnbroker - One time |
| PAWN_2 | Use of pawnbroker - Twice |
| PAWN_3_ | Use of pawnbroker - Three times or more |
| PDAY_0 | Use of a payday loan service - Never. A payday loan is a relatively small amount of money lent at a high rate of interest on the agreement that it will be repaid when the borrower receives their next paycheck. |
| PDAY_1 | Use of a payday loan service - One time |
| PDAY_2 | Use of a payday loan service - Twice |
| PDAY_3_ | Use of a payday loan service - Three times or more |
| CCASH_0 | Use of a cheque cashing service - Never. A cheque cashing service offers cash for cheque with a rate that combines a flat "item" or "transaction" charge with a fee based on a percentage of the cheque cashed. |
| CCASH_1 | Use of a cheque cashing service - One time |
| CCASH_2 | Use of a cheque cashing service - Twice |
| CCASH_3_ | Use of a cheque cashing service - Three times or more |
| RRSP_WDRT | Ever withdrawn from RRSP other than for retirement. Registered Retirement Savings Plan (RRSP/RSP) is a capital accumulation program designed to encourage savings for retirement. Contributions are tax deductible, within prescribed limits. Investment income earned in the RRSP is tax-exempt, but benefits are taxable. Amounts in these plans include amounts originally invested plus accrued interest/earnings. |
| RRSP_WDHB | Withdrew RRSP other than for retirement - Home Buyer's Plan |
| RRSP_WDLN | Withdrew RRSP other than for retirement - Lifelong Learning Plan |
| RRSP_WDP | Withdrew RRSP other than for retirement - Personal reasons |
| EBKRUPCY | Ever declared bankruptcy: Self or another member of family ever declared bankruptcy or made a formal or informal proposal to creditors in regards to financial arrangements. |
| | Major Expenses |
| PPU_10K | Plan to make a major purchase of value => \$10,000 in the next 3 years, excluding home purchases as a principal residence and the possible cost of children's higher education. |
| PPU_10KCA | Purchase of => \$10,000 - Car |
| PPU_10KCO | Purchase of => \$10,000 - Cottage |
| PPU_10KHI | Purchase of => \$10,000 - Home improvement or repair |
| PPU_10KTR | Purchase of => \$10,000 - Travel |
| PPU_10KWD | Purchase of => \$10,000 - Wedding |
| PPU_10KRV | Purchase of => \$10,000 - Recreational vehicle |
| PPU_10KSH | Purchase of => \$10,000 - Second home or investment property |
| PPU_10OT | Purchase of => \$10,000 - Other |
| HPP_SV | How to pay for the major purchase - Use savings (down payment/full price) |
| HPP_BKLO | How to pay for the major purchase - From financial institution (lease/loan) |

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| HPP_MONTH | How to pay for the major purchase - Monthly payments |
| HPP_SINV | How to pay for the major purchase - Sell investments |
| HPP_SASS | How to pay for the major purchase - Sell or use an asset to secure the funds |
| HPP_CCARD | How to pay for the major purchase - Use credit card, line of credit, overdraft |
| HPP_GJOB | How to pay for the major purchase - Get a job, take a second job, or work extra hours in an existing job. |
| HPP_MORT | How to pay for the major purchase - Get mortgage, borrow against, remortgage, increase mortgage on home. |
| HPP_OTG | How to pay for the major purchase - Other |
| HH_OWN | Owner-occupied private non-farm, non-reserve dwellings |
| HH_PMORT | % of owner households with a mortgage |
| HH_POWN30 | % of owner households spending 30% or more of household total income on shelter costs |
| HH_RENT | Number of tenant households in non-farm, non-reserve private dwellings |
| HH_PRENT | % of tenant households in subsidized housing |
| HH_PRENT30 | % of tenant households spending 30% or more of household total income on shelter costs |
| HH_MRENT | Median monthly shelter costs for rented dwellings (\$) |
| HH_ARENT | Average monthly shelter costs for rented dwellings (\$): Include total of all shelter expenses paid by households that rent their dwelling. Gross rent includes, where applicable, the monthly rent and the costs of electricity, heat, water and other municipal services. |
| DW_MCOST | Median monthly shelter costs for owned dwellings (\$) |
| DW_ACOST | Average monthly shelter costs for owned dwellings (\$): Includes all shelter expenses paid by households that own their dwelling. The owner's major payments include, where applicable, the mortgage payment, the costs of electricity, heat, water and other municipal services, property taxes and condominium fees. |
| LMTG_4 | Years left of mortgage payments - 0 to 4 years |
| LMTG_5_9 | Years left of mortgage payments - 5 to 9 years |
| LMTG_10_14 | Years left of mortgage payments - 10 to 14 years |
| LMTG_15_19 | Years left of mortgage payments - 15 to 19 years |
| LMTG_20_24 | Years left of mortgage payments - 20 to 24 years |
| LMTG_25_ | Years left of mortgage payments - 25 years or more |
| PPUR_HOUS | Plan to purchase a house in next 5 years |
| PU_HS_6M | When expect to purchase house - Less than 6 months |
| PU_HS6_12M | When expect to purchase house - 6 months to just under 1 year |
| PU_HS1_2Y | When expect to purchase house - 1 to just under 2 years |
| PU_HS2_3Y | When expect to purchase house - 2 to just under 3 years |
| PU_HS3_Y | When expect to purchase house - 3 or more years |
| PR_HS_100K | Price range of house plan to purchase - Less than \$100,000 |
| PR_HS_200K | Price range of house plan to purchase - \$100,000 to less than \$200,000 |
| PR_HS_300K | Price range of house plan to purchase - \$200,000 to less than \$300,000 |
| PR_HS_500K | Price range of house plan to purchase - \$300,000 to less than \$500,000 |
| PR_HS_500K_ | Price range of house plan to purchase - \$500,000 or more |
| PCT_SV_5 | % of total price saved for future home - Less than 5% |

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| PCT_SV_10 | % of total price saved for future home - 5 to 10% |
| PCT_SV_20 | % of total price saved for future home - 11 to 20% |
| PCT_SV_50 | % of total price saved for future home - 21 to 50% |
| PCT_SV_75 | % of total price saved for future home - 51 to 75% |
| PCT_SV_100 | % of total price saved for future home - 76 to 100% |
| PAY_HS_CC | How else intend to pay for home other than loan/mortgage - Current account |
| PAY_HS_RSV | How else intend to pay for home other than loan/mortgage - Registered savings fund |
| PAY_HS_SPH | How else intend to pay for home other than loan/mortgage - Money from sale of previous home |
| PAY_HS_SI | How else intend to pay for home other than loan/mortgage - Sell investments |
| PAY_HS_SA | How else intend to pay for home other than loan/mortgage - Sell or use an asset |
| PAY_HS_BF | How else intend to pay for home other than loan/mortgage - Borrow money from family or friends |
| PAY_HS_RSP | How else intend to pay for home other than loan/mortgage - Withdraw savings from RRSP |
| PAY_HS_JOB | How else intend to pay for home other than loan/mortgage - Getting a job, 2nd job, work extra hours, better job. |
| PAY_HS_OTG | How else intend to pay for home other than loan/mortgage - Other |
| PAY_HS_NOT | How else intend to pay for home other than loan/mortgage - Nothing |
| OTCO_HS | Expecting other costs for future home other than the down payment |
| OTCO_LG | Other home costs - Legal fees |
| OTCO_TAX | Other home costs - Taxes (land transfer, GST, etc.) |
| OTCO_FUAP | Other home costs - Furniture or appliances |
| OTCO_MOVE | Other home costs - Moving costs |
| OTCO_UTDP | Other home costs - Utility deposits |
| OTCO_RFEE | Other home costs - Real estate fees |
| OTCO_RENO | Other home costs - Renovations, upgrades, repairs |
| OTCO_OTG | Other home costs - Other |
| EMON_OTCO | Expect to have enough money to cover other costs when buy home |
| | Funding Child Post-Secondary Education |
| FIRP_CH_18 | Financially responsible for children under the age of 18 in the household or currently living with someone else. |
| SV_CH_PS | Have saved to support the cost of children's postsecondary education |
| SVN_CH_NGO | Reason not saving child postsecondary education - Do not expect child will go |
| SVN_CH_OWEN | Reason not saving child postsecondary education - Feel its child's responsibility |
| SVN_CH_OTN | Reason not saving child postsecondary education - Someone else saving |
| SVN_CH_OTP | Reason not saving child postsecondary education - Other financial obligations prevent |
| SVN_CH_UEN | Reason not saving child postsecondary education - Unemployed |
| SVN_CH_NMO | Reason not saving child postsecondary education - Do not earn enough money to save |
| SVN_CH_OT | Reason not saving child postsecondary education - Other |
| SPS_RESP | Saving method for child postsecondary education - RESP. Registered Education Savings Plans (RESP) is a savings vehicle designed for individuals to accumulate income for post-secondary education. Income generated in RESPs is tax sheltered |

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| | until it is withdrawn for the child's post-secondary education. The federal government also contributes to RESPs. |
| SPS_GIC | Saving method for child postsecondary education - Purchase GICs, government savings bonds or corporate bonds. Guaranteed Investment Certificate (GIC) is a savings vehicle with terms generally ranging from one to five years, during which time the interest rate is guaranteed, and the money is usually locked-in until maturity. |
| SPS_SPL | Saving method for child postsecondary education - Contribute to a dedicated savings plan or account. |
| SPS_MFUN | Saving method for child postsecondary education - Purchase mutual funds, stocks, etc. |
| SPS_SPOUS | Saving method for child postsecondary education - Spouse has made provisions |
| SPS_OFAM | Saving method for child postsecondary education - Another family member made provisions |
| SPS_NOTH | Saving method for child postsecondary education - Nothing at all |
| SPS_OTG | Saving method for child postsecondary education - Other |
| HPS_INCO | Expect to help your child postsecondary education - Employment or pension income |
| HPS_LOAN | Expect to help your child postsecondary education - Will take out loans |
| HPS_CLOAN | Expect to help your child postsecondary education - Co-signing student loan |
| HPS_SASS | Expect to help your child postsecondary education - Sale of assets |
| HPS_PRMBD | Expect to help your child postsecondary education - By providing free room and board while they are in school. |
| HPS_PRCAR | Expect to help your child postsecondary education - By providing the use of a car while they are in school. |
| HPS_NOTH | Expect to help your child postsecondary education - Nothing |
| HPS_OT | Expect to help your child postsecondary education - Other |
| | Retirement Plan |
| FPREP_RET | Financially preparing for retirement |
| RETFP_GOV | Retirement financial plan - Government pension benefits (CPP, QPP, OAS, GIS) |
| RETFP_WORK | Retirement financial plan - Occupational or workplace pension plan benefits |
| RETFP_PSAV | Retirement financial plan - Personal savings plans benefits (RRSP, RSP) |
| RETFP_RMTG | Retirement financial plan - Obtain reverse mortgage, a loan, especially for retired or elderly persons, in which tax-free payments are borrowed from and up to the full equity of a home. |
| RETFP_SASS | Retirement financial plan - Sell financial assets such as stocks, bonds, or mutual funds, investment funds other than RRSP or RIF. |
| RETFP_SNAS | Retirement financial plan - Sell non-financial assets such as a car, home or properties, art, jewels, antiques, etc. |
| RETFP_INHE | Retirement financial plan - Use an inheritance |
| RETFP_FAM | Retirement financial plan - Rely on financial support from extended family (including a spouse, partner). |
| RETFP_OBUS | Retirement financial plan - Drawing an income from own (or spouse or partner's) business. |
| RETFP_EMP | Retirement financial plan - Earnings from employment in retirement |
| RETFP_OTH | Retirement financial plan - Other |
| WKPEN_1 | Number of workplace pensions entitled to when retire - One |

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| WKPEN_2 | Number of workplace pensions entitled to when retire - Two |
| WKPEN_3_ | Number of workplace pensions entitled to when retire - Three or more |
| WKPEN_CON | Workplace pension base the amount of benefits - Based on the return on contributions to the plan |
| WKPEN_EAR | Workplace pension base the amount of benefits - Based on the contributor's earnings and number of years |
| WKPEN_BTH | Workplace pension base the amount of benefits - Both |
| WKPEN_4 | How many years contributed to workplace pension - 0 to 4 years |
| WKPEN5_9 | How many years contributed to workplace pension - 5 to 9 years |
| WKPEN10_14 | How many years contributed to workplace pension - 10 to 14 years |
| WKPEN15_19 | How many years contributed to workplace pension - 15 to 19 years |
| WKPEN20_24 | How many years contributed to workplace pension - 20 to 24 years |
| WKPEN25_29 | How many years contributed to workplace pension - 25 to 29 years |
| WKPEN30_ | How many years contributed to workplace pension - 30 or more |
| NPLRET_NJB | Why not planning for retirement - Don't have a job |
| NPLRET_NAFF | Why not planning for retirement - Can't afford to, don't earn enough, income too low |
| NPLRET_DEBT | Why not planning for retirement - Too many debts, bills, financial commitments |
| NPLRET_GOV | Why not planning for retirement - Relying on government pension (CPP/QPP/OAS/GIS) |
| NPLRET_PART | Why not planning for retirement - Relying on partner's pension (including ex-partner) |
| NPLRET_NTK | Why not planning for retirement - Don't think about it, haven't gotten around to it |
| NPLRET_NLV | Why not planning for retirement - Won't live that long |
| NPLRET_WJB | Why not planning for retirement - Waiting to get job with pension |
| NPLRET_LTM | Why not planning for retirement - Lots of time |
| NPLRET_OT | Reason not planning for retirement - Other |
| SIRET_GOV | Primary source of income at retirement - Government pension benefits (CPP, QPP, OAS, GIS) |
| SIRET_WPN | Primary source of income at retirement - Occupational or workplace pension plan benefits |
| SIRET_DISA | Primary source of income at retirement - Medical or disability pension |
| SIRET_PSAV | Primary source of income at retirement - Personal retirement savings plan benefits (RRSP, RSP) |
| SIRET_FUND | Primary source of income at retirement - Retirement Income Funds incl. RRIF, LRIF, Life Income Funds |
| SIRET_INHE | Primary source of income at retirement - Use an inheritance |
| SIRET_FAM | Primary source of income at retirement - Rely on financial support from my family |
| SIRET_OBUS | Primary source of income at retirement - Draw an income from your own (or your partner's) business |
| SIRET_EMP | Primary source of income at retirement - Earnings from employment in retirement |
| SIRET_SASS | Primary source of income at retirement - Sale of assets |
| SIRET_RENT | Primary source of income at retirement - Rental income |
| SIRET_OT | Primary source of income at retirement - Other |
| RETLIV_VCF | Household income at time of retirement will give standard of living hoped for - Very confident |

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| RETLIV_FCF | Household income at time of retirement will give standard of living hoped for - Fairly confident |
| RETLIV_NVC | Household income at time of retirement will give standard of living hoped for - Not very confident |
| RETLIV_NCF | Household income at time of retirement will give standard of living hoped for - Not at all confident |
| RETIDE_YES | Have a good idea how much money need maintain retire standard living |
| RETLIV_MBE | Describe financial standard of living in retirement - Much better than expected |
| RETLIV_BET | Describe financial standard of living in retirement - Better than expected |
| RETLIV_AEX | Describe financial standard of living in retirement - As expected |
| RETLIV_NGO | Describe financial standard of living in retirement - Not as good as expected |
| RETLIV_WOR | Describe financial standard of living in retirement - Much worse than expected |
| RETEXP_YES | Retirement income sufficient to comfortably cover monthly expenses |
| | Assets and Debts |
| HH_OWNER | Own - House or property (in or out of Canada, including principal residence) |
| OWN_VEH | Own - Vehicles (i.e. cars, trucks, watercrafts, RVs, trailers, snowmobiles, ATVs, etc.) |
| OWN_COL | Own - Collections, antiques, jewels, other valuables |
| OWN_OTTA | Own - Other tangible assets |
| OWN_NOAS | Own - None of these assets |
| OWN_FURN | Own - Home furnishings |
| VTAS_100K | Estimated value of tangible assets - Less than \$100,000 |
| VTAS1_200K | Estimated value of tangible assets - \$100,000 to less than \$200,000 |
| VTAS2_300K | Estimated value of tangible assets - \$200,000 to less than \$300,000 |
| VTAS3_400K | Estimated value of tangible assets - \$300,000 to less than \$400,000 |
| VTAS4_500K | Estimated value of tangible assets - \$400,000 to less than \$500,000 |
| VTAS500K_ | Estimated value of tangible assets - \$500,000 and more |
| RRSP_HAVE | Have RRSPs, any Registered Retirement Savings Plans |
| RSP_25 | Estimated value of RRSPs - Less than \$25,000 |
| RSP25_50 | Estimated value of RRSPs - \$25,000 to less than \$50,000 |
| RSP50_75 | Estimated value of RRSPs - \$50,000 to less than \$75,000 |
| RSP75_100 | Estimated value of RRSPs - \$75,000 to less than \$100,000 |
| RSP100_125 | Estimated value of RRSPs - \$100,000 to less than \$125,000 |
| RSP125_200 | Estimated value of RRSPs - \$125,000 to less than \$200,000 |
| RSP200_250 | Estimated value of RRSPs - \$200,000 to less than \$250,000 |
| RSP250_ | Estimated value of RRSPs - \$250,000 and over |
| RESP_HAVE | Have RESPs (any Registered Education Saving Plans) |
| RESP_5 | Estimated value of RESPs - Less than \$5,000 |
| RESP5_10 | Estimated value of RESPs - \$5,000 to less than \$10,000 |
| RESP10_15 | Estimated value of RESPs - \$10,000 to less than \$15,000 |
| RESP15_20 | Estimated value of RESPs - \$15,000 to less than \$20,000 |
| RESP20_25 | Estimated value of RESPs - \$20,000 to less than \$25,000 |
| RESP25_ | Estimated value of RESPs - \$25,000 and over |
| OWN_CSV | Own - Cash savings (from savings or chequing accounts) |
| OWN_INV | Own - Investments (stocks, bonds, term deposits, GICs, non-RRSP mutual funds) |

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| OWN_DSPL | Own - Registered disability savings plan |
| OWN_TFSP | Own - Tax free savings plan |
| OWN_PPEN | Own - Private pensions |
| OWN_OTFA | Own - Other financial assets |
| OWN_NONE | Own - None of these assets |
| VFA_10 | Estimated value of financial assets - Less than \$10,000. Financial assets include: stocks, bonds or mutual funds, investment funds other than RRSP or RIF. |
| VFA10_29 | Estimated value of financial assets - \$10,000 to \$29,999 |
| VFA30_49 | Estimated value of financial assets - \$30,000 to \$49,999 |
| VFA50_74 | Estimated value of financial assets - \$50,000 to \$74,999 |
| VFA75_99 | Estimated value of financial assets - \$75,000 to \$99,999 |
| VFA100_ | Estimated value of financial assets - \$100,000 and over |
| OWN_AGRI | Own - Agricultural property, machinery and equipment |
| OWN_BUS | Own - Wholly or partially owned business |
| OWN_COPY | Own - Copyrights, patents or royalties |
| OWN_OTBA | Own - Other business assets/properties |
| OWN_NOBU | Own - None of these assets |
| VBA_100 | Estimated total value of business assets - Less than \$100,000 |
| VBA100_200 | Estimated total value of business assets - \$100,000 to less than \$200,000 |
| VBA200_300 | Estimated total value of business assets - \$200,000 to less than \$300,000 |
| VBA300_500 | Estimated total value of business assets - \$300,000 to less than \$500,000 |
| VBA500_ | Estimated total value of business assets - \$500,000 or more |
| VTA_100 | Total assets - Less than \$100,000 |
| VTA100_200 | Total assets - \$100,000 to less than \$200,000 |
| VTA200_300 | Total assets - \$200,000 to less than \$300,000 |
| VTA300_500 | Total assets - \$300,000 to less than \$500,000 |
| VTA500_ | Total assets - \$500,000 or more |
| DBT_MTG | Have debts - Mortgages (include principal residence and other mortgages) |
| DBT_SLOAN | Have debts - Student loans |
| DBT_PLOAN | Have debts - Payday loans |
| DBT_OLOAN | Have debts - Other loans (other than student loans or pay day loans), auto loans |
| DBT_CCARD | Have debts - Outstanding credit card balances |
| DBT_LCRED | Have debts - Outstanding balances on lines of credit |
| DBT_NONE | Have debts - None of these debts or liabilities |
| VDB_50 | Estimated value of debts and liabilities - Less than \$50,000. Debts and liabilities include: Mortgages, student loans, payday loans, other loans (other than student loans or pay day loans), outstanding credit card balances, outstanding balances on lines of credit, other debts or liabilities. |
| VDB50_100 | Estimated value of debts and liabilities - \$50,000 to \$99,999 |
| VDB100_150 | Estimated value of debts and liabilities - \$100,000 to \$149,999 |
| VDB150_200 | Estimated value of debts and liabilities - \$150,000 to \$199,999 |
| VDB200_250 | Estimated value of debts and liabilities - \$200,000 to \$249,999 |
| VDB250_ | Estimated value of debts and liabilities - \$250,000 or more |

Financial Skills and Capabilities

| | Income |
|-----------|----------------------------------------------------------------------------------------|
| INC_WAGE | Income - Wages or salaries |
| INC_SEMP | Income - Self-employment income |
| INC_INV | Income - Investment income |
| INC_CPP | Income - CPP/QPP, OAS, GIS, spouse's allowance |
| INC_EMIN | Income - Employment insurance benefits |
| INC_SOAS | Income - Social assistance |
| INC_OGOV | Income - Other government sources |
| INC_PENS | Income - Pensions, RRIF/RRSP withdraw |
| INC_OTH | Income - Other income |
| INC_N0 | Number of sources of income - Zero sources of income |
| INC_N1 | Number of sources of income - One source of income |
| INC_N2 | Number of sources of income - Two sources of income |
| INC_N3 | Number of sources of income - Three sources of income |
| INC_N4 | Number of sources of income - Four sources of income |
| INC_N5_ | Number of sources of income - Five or more sources of income |
| | Financial Choices |
| ADV_RET | Made use of advice in last 12 months - Retirement planning |
| ADV_CHILD | Made use of advice in last 12 months - Children's education planning |
| ADV_ESTA | Made use of advice in last 12 months - Estate planning |
| ADV_INSU | Made use of advice in last 12 months - Insurance |
| ADV_TAX | Made use of advice in last 12 months - Tax planning |
| ADV_GFPL | Made use of advice in last 12 months - General financial planning |
| ADV_OTH | Made use of advice in last 12 months - Other |
| ADV_NOAV | Made use of advice in last 12 months - No advice available or couldn't find any advice |
| ADV_NOUS | Made use of advice in last 12 months - No, did not use any advice |
| ADV_NOG | Made use of advice in last 12 months - No advice available |
| ADVS_ACC | Source of advice - Accountant |
| ADVS_LAW | Source of advice - Lawyer, notary |
| ADVS_FAP | Source of advice - Financial advisor, planner |
| ADVS_TAX | Source of advice - Tax advisor, planner |
| ADVS_BANK | Source of advice - Bank, credit union |
| ADVS_INS | Source of advice - Insurance company |
| ADVS_SASS | Source of advice - Social associations (church, unions) |
| ADVS_EMP | Source of advice - Work, employer |
| ADVS_INT | Source of advice - Internet |
| ADVS_MEDI | Source of advice - Media (advertisements, television, radio) |
| ADVS_SCH | Source of advice - School, seminars, workshop, trade shows |
| ADVS_FRI | Source of advice - Friends, family |
| ADVS_OTH | Source of advice - Other |
| ADV_PAY | Pay for any advice |
| INF_ADV | Most influence your decisions - Advertisements |
| INF_MAG | Most influence your decisions - Magazines |
| INF_NEWSP | Most influence your decisions - Newspapers |

Financial Skills and Capabilities

| | |
|------------|----------------------------------------------------------------------------------------|
| INF_RDTV | Most influence your decisions - Radio or television |
| INF_INT | Most influence your decisions - Internet |
| INF_FD | Most influence your decisions - Financial advisor |
| INF_KFRI | Most influence your decisions - Knowledgeable friend |
| INF_NO | Most influence your decisions - Other |
| INF_NONE | Most influence your decisions - None of the above |
| EYE_HMARK | Keep an eye on - The housing market |
| EYE_SMARK | Keep an eye on - The stock market |
| EYE_CMARK | Keep an eye on - The currency (money) market |
| EYE_INTR | Keep an eye on - Interest rates |
| EYE_INFL | Keep an eye on - Inflation |
| EYE_TAX | Keep an eye on - Taxation |
| EYE_JOB | Keep an eye on - The job market |
| EYE_PEN | Keep an eye on - Pension plans |
| EYE_SAL | Keep an eye on - Sales of goods and services |
| EYE_OTH | Keep an eye on - Other |
| EYE_NONE | Keep an eye on - None of the financial matters |
| INF_NEWSP | Seek information from - Newspapers |
| INF_FNEWSP | Seek information from - Financial/business pages in newspapers |
| INF_FMAG | Seek information from - Financial magazines (Forbes, The Economist, Les Affaires) |
| INF_CMAG | Seek information from - Current event magazines (Macleans, Actualite, Times, Newsweek) |
| INF_RDTV | Seek information from - Radio/TV business and financial programs |
| INF_INTER | Seek information from - Internet (email, Web, text messaging, newsfeeds, etc.) |
| INF_FADV | Seek information from - Financial advisor |
| INF_OTH | Seek information from - Other |
| INS_AUTO | Own insurance - Auto |
| INS_LIFE | Own insurance - Life |
| INS_DISA | Own insurance - Disability |
| INS_LINC | Own insurance - Loss of income (e.g. payment protection insurance) |
| INS_HOME | Own insurance - Property (home) |
| INS_CONT | Own insurance - Renters (content) |
| INS_TRAV | Own insurance - Travel |
| INS_OTH | Own insurance - Other |
| INS_NONE | Own insurance - None of the above |
| INS_AONE | Have all insurance policies with one company |
| HAV_WILL | Currently have a will |
| HAV_PATTO | Have powers of attorney drawn up for household |
| LAS_CR_1 | Last time personally requested a credit report - Within the last 12 months |
| LAS_CR_5 | Last time personally requested a credit report - Within the last 5 years |
| LAS_CR_10 | Last time personally requested a credit report - Within the last decade |
| LAS_CR10_ | Last time personally requested a credit report - More than 10 years ago |
| LAS_CR_N | Last time personally requested a credit report - Never |
| ERR_CRP | Found an error in personal consumer credit report |

Financial Skills and Capabilities

| | Comfort Level with Financial Matters |
|-----------|----------------------------------------------------------------------------------------------------------------------|
| LFKN_VERK | Self-rating on level of financial knowledge - Very knowledgeable |
| LFKN_KNLB | Self-rating on level of financial knowledge - Knowledgeable |
| LFKN_FAIR | Self-rating on level of financial knowledge - Fairly knowledgeable |
| LFKN_NOTV | Self-rating on level of financial knowledge - Not very knowledgeable |
| KTM_VERG | Self-rating on keeping track of money - Very good |
| KTM_GOOD | Self-rating on keeping track of money - Good |
| KTM_FAIR | Self-rating on keeping track of money - Fairly good |
| KTM_NOTV | Self-rating on keeping track of money - Not very good |
| MEM_VERG | Self-rating on making ends meet - Very good |
| MEM_GOOD | Self-rating on making ends meet - Good |
| MEM_FAIR | Self-rating on making ends meet - Fairly good |
| MEM_NOTV | Self-rating on making ends meet - Not very good |
| SHA_VERG | Self-rating on shopping around to get the best financial product - Very good |
| SHA_GOOD | Self-rating on shopping around to get the best financial product - Good |
| SHA_FAIR | Self-rating on shopping around to get the best financial product - Fairly good |
| SHA_NOTV | Self-rating on shopping around to get the best financial product - Not very good |
| STI_VERG | Self-rating on staying informed on financial issues - Very good |
| STI_GOOD | Self-rating on staying informed on financial issues - Good |
| STI_FAIR | Self-rating on staying informed on financial issues - Fairly good |
| STI_NOTV | Self-rating on staying informed on financial issues - Not very good |
| REG_FDEC | Ever regretted financial decision |
| AG_ENJFM | Enjoy dealing with financial matters |
| AG_TRFA | Trust professional financial advisers |
| AG_ADFR | Frequently get financial advice from friends, family |
| AG_CLID | Have clear idea of financial products needed |
| AG_PWFA | Close personal watch on financial affairs |
| AG_KEINV | Know enough about investments to choose |
| AG_REFD | Always research choices, financial decisions |
| AG_CONFM | Always consult family, financial decisions |
| | Knowledge and Opinion about Financial Matters |
| COPRECFI | Took Course/program - Economy, financial matters |
| ECFI_WORK | Purpose of economics or financial course - Work, professional development |
| ECFI_PER | Purpose of economics or financial course - Personal interest |
| ECFI_WOPE | Purpose of economics or financial course - Both |
| SASABPRET | Savings provide same buying power in a years' time even when inflation rate is higher than interest rate of savings. |
| RP_FASLI | A credit report is - A list of your financial assets and liabilities |
| RP_MCRCD | A credit report is - A monthly credit card statement |
| RP_LBPHI | A credit report is - A loan and bill payment history |
| RP_CRLIFI | A credit report is - A credit line with a financial institution |
| INS_NDIC | Who insures stocks in the stock market - The National Deposit Insurance Corporation |
| INS_SEC | Who insures stocks in the stock market - The Securities and Exchange Commission |
| INS_BKCAN | Who insures stocks in the stock market - The Bank of Canada |

Financial Skills and Capabilities

| | |
|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| TF_COMCOS | Unit price at the grocery store enables an easy comparison of the cost of any brand and any package size. |
| NLIN_W2KID | Who would need the greatest amount of life insurance assuming the same amount of take home pay - A young single woman with two young children |
| NLIN_W0KID | Who would need the greatest amount of life insurance assuming the same amount of take home pay - A young single woman without children |
| NLIN_RETIR | Who would need the greatest amount of life insurance assuming the same amount of take home pay - An elderly retired man, with a wife who is also retired |
| NLIN_M02KID | Who would need the greatest amount of life insurance assuming the same amount of take home pay - A young married man without children |
| INT_STAX | If had savings account which statement on interest is correct - Sales tax may be charged on the interest that you earn |
| INT_NEARN | For a savings account which statement on interest is correct - You cannot earn interest until you pass your 18th birthday |
| INT_NTAX | For a savings account which statement on interest is correct - Earnings from savings account interest may not be taxed |
| INT_TAXH | For a savings account which statement on interest is correct - Income tax may be charged on the interest if income is high enough |
| INF_Y0KID | Who would have problems during periods of high inflation - Young working couples with no children |
| INF_YKIDS | Who would have problems during periods of high inflation - Young working couples with children |
| INF_OLDWC | Who would have problems during periods of high inflation - Older, working couples saving for retirement |
| INF_OLDFI | Who would have problems during periods of high inflation - Older people living on fixed retirement income |
| SPL_CBOND | Safest place for university money - Corporate bonds |
| SPL_MFUND | Safest place for university money - Mutual funds |
| SPL_BSACC | Safest place for university money - A bank savings account |
| SPL_SAFEH | Safest place for university money - Locked in a safe at home |
| SPL_STOCK | Safest place for university money - Stocks |
| BPR_25YCB | Which investment best protects savings if sudden increase in inflation - A twenty-five year corporate bond |
| BPR_HSFM | Which investment best protects savings if sudden increase in inflation - A house financed with a fixed-rate mortgage |
| BPR_10YCB | Which investment best protects savings if sudden increase in inflation - A 10-year bond issued by a corporation |
| BPR_CDEP | Which investment best protects savings if sudden increase in inflation - A certificate of deposit at a bank |
| BMO_OSAL | Which circumstances would it be beneficial to borrow money - When something goes on sale |
| BMO_INLN | Which circumstances would it be beneficial to borrow money - When interest on loan is greater than interest from a savings account |
| BMO_BJOB | Which circumstances would it be beneficial to borrow money - Buying something that allows a much better paying job |
| BMO_FUTI | Which circumstances would it be beneficial to borrow money - Borrow money to purchase now and repay with future income |

Financial Skills and Capabilities

| | |
|------------|----------------------------------------------------------------------------------------------------------------|
| ATM_NFEE | Which statement not correct about ATM cards - You can get cash anywhere in the world with no fee |
| ATM_BACC | Which statement not correct about ATM cards - You must have a bank account to have an ATM card |
| ATM_24HOU | Which statement not correct about ATM cards - You can generally get cash 24 hours-a-day |
| ATM_BLAN | Which statement not correct about ATM cards - Can obtain info. about your bank balance at an ATM machine |
| CRA_LPAY | Which can hurt your credit rating - Making late payments on loans and debts |
| CRA_JOB | Which can hurt your credit rating - Staying in one job too long |
| CRA_LOC | Which can hurt your credit rating - Living in the same location too long |
| CRA_FRPU | Which can hurt your credit rating - Using your credit card frequently for purchases |
| LNIN_CRAT | What affects amount of interest paid on a loan - Your credit rating |
| LNIN_BAMT | What affects amount of interest paid on a loan - How much you borrow |
| LNIN_LPLN | What affects amount of interest paid on a loan - How long you take to repay the loan |
| LNIN_ALLAB | What affects amount of interest paid on a loan - All of the above |
| LCHS_LPER | Which will help lower the cost of a house - Paying off the mortgage over a long period of time |
| LCHS_CRAT | Which will help lower the cost of a house - Paying current rate of interests on mortgage - most years possible |
| LCHS_LDWN | Which will help lower the cost of a house - Making a larger down payment at the time of purchase |
| LCHS_SDWN | Which will help lower the cost of a house - Making a smaller down payment at the time of purchase |