Data Dictionary

Consumer Financial Skills and Capacities

manif⊙ld
Fueling Marketing Insights

Consumer Financial Skills and Capacities

Variable	Description	Unit	Weight
	Geography		
POSTCODE	6-Digit postal code		Not Applicable
	Weight Variable		
PP_18_	Population age of 18+ years and older	Count	Not Applicable
HH_TOT	Total number of households	Count	Not Applicable
	Banking Behaviour		
ACCTP_0	Number personal chequing or savings accounts - Zero	% Population 18+	PP_18_
ACCTP_1	Number personal chequing or savings accounts - One	% Population 18+	PP_18_
ACCTP_2	Number personal chequing or savings accounts - Two	% Population 18+	PP_18_
ACCTP_3	Number personal chequing or savings accounts - Three	% Population 18+	PP_18_
ACCTP_4_	Number personal chequing or savings accounts - Four or more	% Population 18+	PP_18_
ACCTJ_0	Number joint chequing or savings accounts - Zero	% Population 18+	PP_18_
ACCTJ_1	Number joint chequing or savings accounts - One	% Population 18+	PP_18_
ACCTJ_2	Number joint chequing or savings accounts - Two	% Population 18+	PP_18_
ACCTJ_3	Number joint chequing or savings accounts - Three	% Population 18+	PP_18_
ACCTJ_4_	Number joint chequing or savings accounts - Four or more	% Population 18+	PP_18_
ACCTT_0	Number total bank accounts - 0 personal and joint accounts	% Population 18+	PP_18_
ACCTT_1	Number total bank accounts - 1 personal and joint account	% Population 18+	PP_18_
ACCTT_2	Number total bank accounts - 2 personal and joint accounts	% Population 18+	PP_18_
ACCTT_3	Number total bank accounts - 3 personal and joint accounts	% Population 18+	PP_18_
ACCTT_4	Number total bank accounts - 4 personal and joint accounts	% Population 18+	PP_18_
ACCTT_5	Number total bank accounts - 5 personal and joint accounts	% Population 18+	PP_18_
ACCTT_6	Number total bank accounts - 6 personal and joint accounts	% Population 18+	PP_18_
ACCTT_7_	Number total bank accounts - 7 or more personal and joint accounts	% Population 18+	PP_18_
INST_1	Number institutions have accounts - One	% Population 18+	PP_18_
INST_2	Number institutions have accounts - Two	% Population 18+	PP_18_
INST_3	Number institutions have accounts - Three	% Population 18+	PP_18_
INST_4	Number institutions have accounts - Four or more	% Population 18+	PP_18_
CB_MAIL	Method of checking account balance(s) - Statement sent in mail	% Population 18+	PP_18_
CB_ONLIN	Method of checking account balance(s) - Statement online	% Population 18+	PP_18_
CB_PHONE	Method of checking account balance(s) - Telephone banking	% Population 18+	PP_18_

Variable	Description	Unit	Weight
CB_CABK	Method of checking account balance(s) - Call the bank	% Population 18+	PP_18_
CB_BRANC	Method of checking account balance(s) - At a bank branch	% Population 18+	PP_18_
CB_ATM	Method of checking account balance(s) - At an ATM	% Population 18+	PP_18_
CB_NCHE	Method of checking account balance(s) - Never check	% Population 18+	PP_18_
CB_DLY	Frequency of checking account balance(s) - Daily	% Population 18+	PP_18_
CB_WKLY	Frequency of checking account balance(s) - Weekly	% Population 18+	PP_18_
CB_ERY	Frequency of checking account balance(s) - Every two weeks	% Population 18+	PP_18_
CB_MTHLY	Frequency of checking account balance(s) - Monthly	% Population 18+	PP_18_
CB_YRLY	Frequency of checking account balance(s) - Yearly	% Population 18+	PP_18_
CB_NER	Frequency of checking account balance(s) - Never	% Population 18+	PP_18_
HCR_Y	Self or family member have credit card	% Population 18+	PP_18_
CA_OWNI	Action taken when need cash - Use debit or bankcard at own financial institution	% Population 18+	PP_18_
CA_OTHI	Action taken when need cash - Use debit or bankcard at another financial institution	% Population 18+	PP_18_
CA_NOBK	Action taken when need cash - Use debit or bankcard at a non-bank cash machine	% Population 18+	PP_18_
CA_CHEQ	Action taken when need cash - Cash a cheque from own account	% Population 18+	PP_18_
CA_CCARD	Action taken when need cash - Use a credit card to get a cash advance	% Population 18+	PP_18_
CA_BKWD	Action taken when need cash - Go to the bank and make a withdrawal	% Population 18+	PP_18_
CA_CBACK	Action taken when need cash - Ask for cash back when making a purchase at a store	% Population 18+	PP_18_
CA_CASH	Action taken when need cash - Get paid in cash everyday	% Population 18+	PP_18_
PU_CASH	Payment method for day-to-day purchases - Cash	% Population 18+	PP_18_
PU_DEBIT	Payment method for day-to-day purchases - Debit card (bank card)	% Population 18+	PP_18_
PU_CREDC	Payment method for day-to-day purchases - Credit card	% Population 18+	PP_18_
PU_OTHER	Payment method for day-to-day purchases - Other	% Population 18+	PP_18_
	Ongoing Expenses		
RB_YOU	Who is responsible for regular bills - Mainly self	% Population 18+	PP_18_
RB_SPO	Who is responsible for regular bills - Mainly spouse/partner	% Population 18+	PP_18_
RB_SHA	Who is responsible for regular bills - Share the responsibility equally	% Population 18+	PP_18_
RB_OTH	Who is responsible for regular bills - Mainly someone else in the household	% Population 18+	PP_18_
RB_NOB	Who is responsible for regular bills - Nobody in particular	% Population 18+	PP_18_
RB_OUT	Who is responsible for regular bills - Someone outside of the household	% Population 18+	PP_18_
PB_ATM	Method usually used to pay bills - Automatic teller machine (ATM)	% Population 18+	PP_18_
PB_BANK	Method usually used to pay bills - Bank teller	% Population 18+	PP_18_
PB_PHONE	Method usually used to pay bills - Telephone banking	% Population 18+	PP_18_

Variable	Description	Unit	Weight
PB_INTER	Method usually used to pay bills - Internet banking	% Population 18+	PP_18_
PB_CHEQ	Method usually used to pay bills - Cheque through the mail	% Population 18+	PP_18_
PB_PAUOA	Method usually used to pay bills - Preauthorized withdrawals from an account	% Population 18+	PP_18_
PB_PAUCC	Method usually used to pay bills - Preauthorized payments on a credit card	% Population 18+	PP_18_
PB_CASH	Method usually used to pay bills - In person with cash	% Population 18+	PP_18_
PB_OTHE	Method usually used to pay bills - Other	% Population 18+	PP_18_
CP_REWARD	Why use credit card to pay - To collect reward points (e.g. loyalty program)	% Population 18+	PP_18_
CP_SMONEY	Why use credit card to pay - Short of money, no choice	% Population 18+	PP_18_
CP_CONVE	Why use credit card to pay - Convenience, accounting purposes	% Population 18+	PP_18_
CP_CRATI	Why use credit card to pay - To build my credit rating	% Population 18+	PP_18_
CP_ONLINE	Why use credit card to pay - For online purchases	% Population 18+	PP_18_
CP_OTHE	Why use credit card to pay - Other	% Population 18+	PP_18_
HH_BUD	Have a household budget	% Households	HH_TOT
HH_BUDA	How often stay within budget - Always	% Households	HH_TOT
HH_BUDU	How often stay within budget - Usually	% Households	HH_TOT
HH_BUDR	How often stay within budget - Rarely	% Households	HH_TOT
HH_BUDN	How often stay within budget - Never	% Households	HH_TOT
	Family (economic) spend monthly on recurring expenses. Recurring expenses are composed of spending on groceries, mortgage or rent, heating fuel, electricity, telephone, gas for car, cable, internet, leisure, etc.		
EXP_2K	Family spend monthly on recurring expenses - Under $2,000	% Households	HH_TOT
EXP_2_4K	Family spend monthly on recurring expenses - $2,000 to less than $4,000	% Households	HH_TOT
EXP_4_6K	Family spend monthly on recurring expenses - $4,000 to less than $6,000	% Households	HH_TOT
EXP_6K_	Family spend monthly on recurring expenses - $6,000 or over	% Households	HH_TOT
LPAY_0	Late payments for 2 consecutive months in last 12 months - Behind in none	% Population 18+	PP_18_
LPAY_1	Late payments for 2 consecutive months in last 12 months - Behind in one	% Population 18+	PP_18_
LPAY_2_	Late payments for 2 consecutive months in last 12 months - Behind in at least two	% Population 18+	PP_18_
FCOM_ALL	Keeping up with bills and financial commitments - Without any problems	% Population 18+	PP_18_
FCOM_SOME	Keeping up with bills and financial commitments - Sometimes a struggle	% Population 18+	PP_18_
FCOM_PROB	Keeping up with bills and financial commitments - Having real financial problems	% Population 18+	PP_18_
FCOM_NO	Keeping up with bills and financial commitments - Don't have any bills or credit commitments	% Population 18+	PP_18_
	Financial Management		

Variable	Description	Unit	Weight
RP_YOU	Person responsible for family financial planning - Mainly Self	% Population 18+	PP_18_
RP_SPO	Person responsible for family financial planning - Mainly spouse/partner	% Population 18+	PP_18_
RP_SHARE	Person responsible for family financial planning - Share the responsibility equally	% Population 18+	PP_18_
RP_OTHH	Person responsible for family financial planning - Mainly someone else in the household	% Population 18+	PP_18_
RP_NONE	Person responsible for family financial planning - Nobody in particular	% Population 18+	PP_18_
RP_OTHER	Person responsible for family financial planning - Someone outside of the household	% Population 18+	PP_18_
KN_BOTH	Person most knowledgeable in financial matters - Mainly responsible for both financial matters and ongoing expenses	% Population 18+	PP_18_
KN_SBOTH	Person most knowledgeable in financial matters - Share responsibility for both	% Population 18+	PP_18_
KN_SPBOTH	Person most knowledgeable in financial matters - Spouse mainly responsible for both financial matters and ongoing expenses	% Population 18+	PP_18_
KN_OTHH	Person most knowledgeable in financial matters - Someone else in household responsible for both financial matters and ongoing expenses	% Population 18+	PP_18_
KN_RESP	Person most knowledgeable in financial matters - Mainly responsibility ongoing/share responsibility for financial management	% Population 18+	PP_18_
KN_SPRESP	Person most knowledgeable in financial matters - Spouse responsibility ongoing/share responsibility for financial management	% Population 18+	PP_18_
KN_OTHER	Person most knowledgeable in financial matters - All other combinations of financial matters and ongoing expenses	% Population 18+	PP_18_
EXP_500SV	Pay unexpected $500 expenditure - Use savings	% Population 18+	PP_18_
EXP_500BFR	Pay unexpected $500 expenditure - Borrow from a friend or relative	% Population 18+	PP_18_
EXP_500LC	Pay unexpected $500 expenditure - Use a personal line of credit	% Population 18+	PP_18_
EXP_500BBK	Pay unexpected $500 expenditure - Borrow from a financial institution	% Population 18+	PP_18_
EXP_500CC	Pay unexpected $500 expenditure - Use a credit card	% Population 18+	PP_18_
EXP_500SE	Pay unexpected $500 expenditure - Sell a financial asset	% Population 18+	PP_18_
EXP_500OT	Pay unexpected $500 expenditure - Other	% Population 18+	PP_18_
EXP_500OTG	Pay unexpected $500 expenditure - Would not be able to pay this expenditure	% Population 18+	PP_18_
EXP_500AC	Pay unexpected $500 expenditure - Make arrangements with creditor	% Population 18+	PP_18_
EXP_5KSV	Pay unexpected $5,000 expenditure - Use savings	% Population 18+	PP_18_
EXP_5KBO	Pay unexpected $5,000 expenditure - Borrow from a friend or relative	% Population 18+	PP_18_
EXP_5KLC	Pay unexpected $5,000 expenditure - Use a personal line of credit	% Population 18+	PP_18_
EXP_5KBBK	Pay unexpected $5,000 expenditure - Borrow from a financial institution	% Population 18+	PP_18_
EXP_5KCC	Pay unexpected $5,000 expenditure - Use a credit card	% Population 18+	PP_18_

Variable	Description	Unit	Weight
EXP_5KSF	Pay unexpected $5,000 expenditure - Sell a financial asset	% Population 18+	PP_18_
EXP_5KOT	Pay unexpected $5,000 expenditure - Other	% Population 18+	PP_18_
EXP_5KOTG	Pay unexpected $5,000 expenditure - Would not be able to pay this expenditure	% Population 18+	PP_18_
EXP_5KAC	Pay unexpected $5,000 expenditure - Make arrangements with creditor	% Population 18+	PP_18_
	Use of pawnbroker. A pawnbroker is a person, whose business is lending money at interest, on personal, movable property, deposited with the lender until redeemed.		
PAWN_0	Use of pawnbroker - Never	% Population 18+	PP_18_
PAWN_1	Use of pawnbroker - One time	% Population 18+	PP_18_
PAWN_2	Use of pawnbroker - Twice	% Population 18+	PP_18_
PAWN_3_	Use of pawnbroker - Three times or more	% Population 18+	PP_18_
	Use of a payday loan service. 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_0	Use of a payday loan service - Never	% Population 18+	PP_18_
PDAY_1	Use of a payday loan service - One time	% Population 18+	PP_18_
PDAY_2	Use of a payday loan service - Twice	% Population 18+	PP_18_
PDAY_3_	Use of a payday loan service - Three times or more	% Population 18+	PP_18_
	Use of a cheque cashing service. 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_0	Use of a cheque cashing service - Never	% Population 18+	PP_18_
CCASH_1	Use of a cheque cashing service - One time	% Population 18+	PP_18_
CCASH_2	Use of a cheque cashing service - Twice	% Population 18+	PP_18_
CCASH_3_	Use of a cheque cashing service - Three times or more	% Population 18+	PP_18_
	Ever withdrawn RRSP. 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_WDRT	Ever withdrawn RRSP other than for retirement	% Population 18+	PP_18_
RRSP_WDHB	Withdrew RRSP other than for retirement - Home Buyer's Plan	% Population 18+	PP_18_
RRSP_WDLN	Withdrew RRSP other than for retirement - Lifelong Learning Plan	% Population 18+	PP_18_
RRSP_WDP	Withdrew RRSP other than for retirement - Personal reasons	% Population 18+	PP_18_

Variable	Description	Unit	Weight
EBKRUPTCY	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.	% Population 18+	PP_18_
	Major Expenses: excluding home purchases as a principal residence and the possible cost of children's higher education.		
PPU_10K	Plan to make a major purchase of value => $10,000 in the next 3 years	% Population 18+	PP_18_
PPU_10KCA	Purchase of => $10,000 - Car	% Population 18+	PP_18_
PPU_10KCO	Purchase of => $10,000 - Cottage	% Population 18+	PP_18_
PPU_10KHI	Purchase of => $10,000 - Home improvement or repair	% Population 18+	PP_18_
PPU_10KTR	Purchase of => $10,000 - Travel	% Population 18+	PP_18_
PPU_10KWD	Purchase of => $10,000 - Wedding	% Population 18+	PP_18_
PPU_10KRV	Purchase of => $10,000 - Recreational vehicle	% Population 18+	PP_18_
PPU_10KSH	Purchase of => $10,000 - Second home or investment property	% Population 18+	PP_18_
PPU_10OT	Purchase of => $10,000 - Other	% Population 18+	PP_18_
HPP_SV	Payment method for the major purchase - Use savings (down payment/full price)	% Population 18+	PP_18_
HPP_BKLO	Payment method for the major purchase - From financial institution (lease/loan)	% Population 18+	PP_18_
HPP_MONTH	Payment method for the major purchase - Monthly payments	% Population 18+	PP_18_
HPP_SINV	Payment method for the major purchase - Sell investments	% Population 18+	PP_18_
HPP_SASS	Payment method for the major purchase - Sell or use an asset to secure the funds	% Population 18+	PP_18_
HPP_CCARD	Payment method for the major purchase - Use credit card, line of credit, overdraft	% Population 18+	PP_18_
HPP_GJOB	Payment method for the major purchase - Get a job, take a second job or work extra hours in an existing job	% Population 18+	PP_18_
HPP_MORT	Payment method for the major purchase - Get mortgage, borrow against, remortgage, increase mortgage on home	% Population 18+	PP_18_
HPP_OTG	Payment method for the major purchase - Other	% Population 18+	PP_18_
HH_OWN	%Owner-occupied private non-farm, non-reserve dwellings	% Households	HH_TOT
HH_PMORT	% of owner households with a mortgage	% Households	HH_TOT
HH_POWN30	% of owner households spending 30% or more of household income on shelter costs	% Households	HH_TOT
HH_RENT	%Tenant households in non-farm, non-reserve private dwellings	% Households	HH_TOT
HH_PRENT	% of tenant households in subsidized housing	% Households	HH_TOT
HH_PRENT30	% of tenant households spending 30% or more of household income on shelter costs	% Households	HH_TOT
HH_MRENT	Median monthly shelter costs for rented dwellings ($)	Dollar	HH_TOT*HH_RENT

Variable	Description	Unit	Weight
HH_ARENT	Average monthly shelter costs for rented dwellings ($): Include total of all shelter expenses paid by households that rent their dwelling. Gross rent includes, where applicable, the monthly rent and the costs of electricity, heat, water and other municipal services.	Dollar	HH_TOT*HH_RENT
DW_MCOST	Median monthly shelter costs for owned dwellings ($)	Dollar	HH_TOT*HH_OWN
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.	Dollar	HH_TOT*HH_OWN
LMTG_4	Years left of mortgage payments - 0 to 4 years	% Households	HH_TOT
LMTG_5_9	Years left of mortgage payments - 5 to 9 years	% Households	HH_TOT
LMTG_10_14	Years left of mortgage payments - 10 to 14 years	% Households	HH_TOT
LMTG_15_19	Years left of mortgage payments - 15 to 19 years	% Households	HH_TOT
LMTG_20_24	Years left of mortgage payments - 20 to 24 years	% Households	HH_TOT
LMTG_25_	Years left of mortgage payments - 25 years or more	% Households	HH_TOT
PPUR_HOUS	Plan to purchase a house in next 5 years	% Households	HH_TOT
PU_HS_6M	When expect to purchase house - Less than 6 months	% Households	HH_TOT
PU_HS6_12M	When expect to purchase house - 6 months to just under 1 year	% Households	HH_TOT
PU_HS1_2Y	When expect to purchase house - 1 to just under 2 years	% Households	HH_TOT
PU_HS2_3Y	When expect to purchase house - 2 to just under 3 years	% Households	HH_TOT
PU_HS3_Y	When expect to purchase house - 3 or more years	% Households	HH_TOT
PCT_SV_5	% of total price saved for future home - Less than 5%	% Households	HH_TOT
PCT_SV_10	% of total price saved for future home - 5 to 10%	% Households	HH_TOT
PCT_SV_20	% of total price saved for future home - 11 to 20%	% Households	HH_TOT
PCT_SV_50	% of total price saved for future home - 21 to 50%	% Households	HH_TOT
PCT_SV_75	% of total price saved for future home - 51 to 75%	% Households	HH_TOT
PCT_SV_100	% of total price saved for future home - 76 to 100%	% Households	HH_TOT
PAY_HS_CC	How else intend to pay for home other than loan/mortgageother than loan/mortgage - Current account	% Households	HH_TOT
PAY_HS_RSV	How else intend to pay for home other than loan/mortgage- Registered savings fund	% Households	HH_TOT
PAY_HS_SPH	How else intend to pay for home other than loan/mortgage- Money from sale of previous home	% Households	HH_TOT
PAY_HS_SI	How else intend to pay for home other than loan/mortgage- Sell investments	% Households	HH_TOT

Variable	Description	Unit	Weight
PAY_HS_SA	How else intend to pay for home other than loan/mortgage- Sell or use an asset	% Households	HH_TOT
PAY_HS_BF	How else intend to pay for home other than loan/mortgage- Borrow money from family or friends	% Households	HH_TOT
PAY_HS_RSP	How else intend to pay for home other than loan/mortgage- Withdraw savings from RRSP	% Households	HH_TOT
PAY_HS_JOB	How else intend to pay for home other than loan/mortgage- Getting a job, 2nd job, better job	% Households	HH_TOT
PAY_HS_OTG	How else intend to pay for home other than loan/mortgage- Other	% Households	HH_TOT
PAY_HS_NOT	How else intend to pay for home other than loan/mortgage- Nothing	% Households	HH_TOT
OTCO_HS	Expecting other costs for future home other than the down payment	% Households	HH_TOT
OTCO_LG	Other home costs - Legal fees	% Households	HH_TOT
OTCO_TAX	Other home costs - Taxes (land transfer, GST, etc.)	% Households	HH_TOT
OTCO_FUAP	Other home costs - Furniture or appliances	% Households	HH_TOT
OTCO_MOVE	Other home costs - Moving costs	% Households	HH_TOT
OTCO_UTDP	Other home costs - Utility deposits	% Households	HH_TOT
OTCO_RFEE	Other home costs - Real estate fees	% Households	HH_TOT
OTCO_RENO	Other home costs - Renovations, upgrades, repairs	% Households	HH_TOT
OTCO_OTG	Other home costs - Other	% Households	HH_TOT
EMON_OTCO	Expect to have enough money to cover other costs when buy home	% Households	HH_TOT
	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	% Population 18+	PP_18_
SV_CH_PS	Have saved to support the cost of children's postsecondary education	% Population 18+	PP_18_
SVN_CH_NGO	Reason not saving child postsecondary education - Do not expect child will go	% Population 18+	PP_18_
SVN_CH_OWN	Reason not saving child postsecondary education - Feel its child's responsibility	% Population 18+	PP_18_
SVN_CH_OTS	Reason not saving child postsecondary education - Someone else saving	% Population 18+	PP_18_
SVN_CH_OTP	Reason not saving child postsecondary education - Other financial obligations prevent	% Population 18+	PP_18_
SVN_CH_UEM	Reason not saving child postsecondary education - Unemployed	% Population 18+	PP_18_
SVN_CH_NMO	Reason not saving child postsecondary education - Do not earn enough money to save	% Population 18+	PP_18_
SVN_CH_OT	Reason not saving child postsecondary education - Other	% Population 18+	PP_18_

Variable	Description	Unit	Weight
SPS_RESP	How saving 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 RESP is tax sheltered until it is withdrawn for the child's post-secondary education.Investing in The federal government makes a contribution to RESP as well.	% Population 18+	PP_18_
SPS_GIC	How saving for child postsecondary education - Purchase GICs, government savings bonds or corporate bonds. Guaranteed Investment Certificate (GIC) is a savings vehicle having 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.	% Population 18+	PP_18_
SPS_SPL	How saving for child postsecondary education - Contribute to a dedicated savings plan or account.	% Population 18+	PP_18_
SPS_MFUN	How saving for child postsecondary education - Purchase mutual funds, stocks, etc.	% Population 18+	PP_18_
SPS_SPOUS	How saving for child postsecondary education - Spouse has made provisions	% Population 18+	PP_18_
SPS_OFAM	How saving for child postsecondary education - Another family member made provisions	% Population 18+	PP_18_
SPS_NOTH	How saving for child postsecondary education - Nothing at all	% Population 18+	PP_18_
SPS_OTG	How saving for child postsecondary education - Other	% Population 18+	PP_18_
HPS_INCO	Expect to help your child postsecondary education - Employment or pension income	% Population 18+	PP_18_
HPS_LOAN	Expect to help your child postsecondary education - Loans will take out	% Population 18+	PP_18_
HPS_CLOAN	Expect to help your child postsecondary education - Co-signing student loan	% Population 18+	PP_18_
HPS_SASS	Expect to help your child postsecondary education - Sale of assets	% Population 18+	PP_18_
HPS_PRMBD	Expect to help your child postsecondary education - By providing free room and board while they are in school	% Population 18+	PP_18_
HPS_PRCAR	Expect to help your child postsecondary education - By providing the use of a car while they are in school	% Population 18+	PP_18_
HPS_NOTH	Expect to help your child postsecondary education - Nothing	% Population 18+	PP_18_
HPS_OT	Expect to help your child postsecondary education - Other	% Population 18+	PP_18_
	Retirement Plan		
FPREP_RET	Financially preparing for retirement	% Population 18+	PP_18_
RETFP_GOV	Retirement financial plan - Government pension benefits (CPP, QPP, OAS, GIS)	% Population 18+	PP_18_
RETFP_WORK	Retirement financial plan - Occupational or workplace pension plan benefits	% Population 18+	PP_18_
RETFP_PSAV	Retirement financial plan - Personal savings plans benefits (RRSP, RSP)	% Population 18+	PP_18_

Variable	Description	Unit	Weight
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.	% Population 18+	PP_18_
RETFP_SASS	Retirement financial plan - Sell financial assets such as: stocks, bonds or mutual funds, investment funds other than RRSP or RIF.	% Population 18+	PP_18_
RETFP_SNAS	Retirement financial plan - Sell non-financial assets such as: a car, home or properties, art, jewels, antiques, etc.)	% Population 18+	PP_18_
RETFP_INHE	Retirement financial plan - Use an inheritance	% Population 18+	PP_18_
RETFP_FAM	Retirement financial plan - Rely on financial support from extended family (including a spouse, partner)	% Population 18+	PP_18_
RETFP_OBUS	Retirement financial plan - Drawing an income from own (or spouse or partner's) business.	% Population 18+	PP_18_
RETFP_EMP	Retirement financial plan - Earnings from employment in retirement	% Population 18+	PP_18_
RETFP_OTH	Retirement financial plan - Other	% Population 18+	PP_18_
WKPEN_1	Number of workplace pensions entitled to when retire - One	% Population 18+	PP_18_
WKPEN_2	Number of workplace pensions entitled to when retire - Two	% Population 18+	PP_18_
WKPEN_3_	Number of workplace pensions entitled to when retire - Three or more	% Population 18+	PP_18_
WKPEN_CON	Workplace pension base the amount of benefits - Based on the return on contributions to the plan	% Population 18+	PP_18_
WKPEN_EAR	Workplace pension base the amount of benefits - Based on the contributor's earnings and number of years	% Population 18+	PP_18_
WKPEN_BTH	Workplace pension base the amount of benefits - Both	% Population 18+	PP_18_
WKPEN_4	How many years contributed workplace pension - 0 to 4 years	% Population 18+	PP_18_
WKPEN5_9	How many years contributed workplace pension - 5 to 9 years	% Population 18+	PP_18_
WKPEN10_14	How many years contributed workplace pension - 10 to 14 years	% Population 18+	PP_18_
WKPEN15_19	How many years contributed workplace pension - 15 to 19 years	% Population 18+	PP_18_
WKPEN20_24	How many years contributed workplace pension - 20 to 24 years	% Population 18+	PP_18_
WKPEN25_29	How many years contributed workplace pension - 25 to 29 years	% Population 18+	PP_18_
WKPEN30_	How many years contributed workplace pension - 30 or more	% Population 18+	PP_18_
NPLRET_NJB	Why not planning for retirement - Don't have a job	% Population 18+	PP_18_
NPLRET_NAFF	Why not planning for retirement - Can't afford to. Don't earn enough, income too low	% Population 18+	PP_18_
NPLRET_DEBT	Why not planning for retirement - Too many debts, bills, financial commitments	% Population 18+	PP_18_
NPLRET_GOV	Why not planning for retirement - Relying on government pension (CPP/QPP/OAS/GIS)	% Population 18+	PP_18_
NPLRET_PART	Why not planning for retirement - Relying on partner's pension (including ex-partner)	% Population 18+	PP_18_

Variable	Description	Unit	Weight
NPLRET_NTK	Why not planning for retirement - Don't think about it	% Population 18+	PP_18_
NPLRET_NLV	Why not planning for retirement - Won't live that long	% Population 18+	PP_18_
NPLRET_WJB	Why not planning for retirement - Waiting job with pension	% Population 18+	PP_18_
NPLRET_LTM	Why not planning for retirement - Lots of time	% Population 18+	PP_18_
NPLRET_OT	Reason not planning for retirement - Other	% Population 18+	PP_18_
SIRET_GOV	Primary source of income at retirement - Government pension benefits (CPP, QPP, OAS, GIS)	% Population 18+	PP_18_
SIRET_WPN	Primary source of income at retirement - Occupational or workplace pension plan benefits	% Population 18+	PP_18_
SIRET_DISA	Primary source of income at retirement - Medical or disability pension	% Population 18+	PP_18_
SIRET_PSAV	Primary source of income at retirement - Personal retirement savings plan benefits (RRSP, RSP)	% Population 18+	PP_18_
SIRET_FUND	Primary source of income at retirement - Retirement Income Funds incl. RRIF, LRIF, Life Income Funds	% Population 18+	PP_18_
SIRET_INHE	Primary source of income at retirement - Use an inheritance	% Population 18+	PP_18_
SIRET_FAM	Primary source of income at retirement - Rely on financial support from my family	% Population 18+	PP_18_
SIRET_OBUS	Primary source of income at retirement - Draw an income from your own (or your partner's) business	% Population 18+	PP_18_
SIRET_EMP	Primary source of income at retirement - Earnings from employment in retirement	% Population 18+	PP_18_
SIRET_SASS	Primary source of income at retirement - Sale of assets	% Population 18+	PP_18_
SIRET_RENT	Primary source of income at retirement - Rental income	% Population 18+	PP_18_
SIRET_OT	Primary source of income at retirement - Other	% Population 18+	PP_18_
RETLIV_VCF	Hhld income at time of retirement will give standard of living hoped for - Very confident	% Households	HH_TOT
RETLIV_FCF	Hhld income at time of retirement will give standard of living hoped for - Fairly confident	% Households	HH_TOT
RETLIV_NVC	Hhld income at time of retirement will give standard of living hoped for - Not very confident	% Households	HH_TOT
RETLIV_NCF	Hhld income at time of retirement will give standard of living hoped for - Not at all confident	% Households	HH_TOT
RETIDE_YES	Have a good idea how much money need maintain retire standard living	% Population 18+	PP_18_
RETLIV_MBE	Describe financial standard of living in retirement - Much better than expected	% Population 18+	PP_18_
RETLIV_BET	Describe financial standard of living in retirement - Better than expected	% Population 18+	PP_18_
RETLIV_AEX	Describe financial standard of living in retirement - As expected	% Population 18+	PP_18_
RETLIV_NGO	Describe financial standard of living in retirement - Not as good as expected	% Population 18+	PP_18_
RETLIV_WOR	Describe financial standard of living in retirement - Much worse than expected	% Population 18+	PP_18_

Variable	Description	Unit	Weight
RETEXP_YES	Retirement income sufficient to comfortably cover monthly expenses	% Population 18+	PP_18_
	Assets and Debts		
OWN_VHOME	Own - Vacation homes (i.e. cottage, cabin, camp, chalet, country home, condominium, etc.)	% Population 18+	PP_18_
OWN_VEH	Own - Vehicles (i.e. cars, trucks, watercrafts, RVs, trailers, snowmobiles, ATVs, etc.)	% Population 18+	PP_18_
OWN_COL	Own - Collections, antiques, jewels, other valuables	% Population 18+	PP_18_
OWN_OTTA	Own - Other tangible assets	% Population 18+	PP_18_
OWN_NOAS	Own - None of these assets	% Population 18+	PP_18_
OWN_FURN	Own - Home furnishings	% Population 18+	PP_18_
VTAS_100K	Estimated value of tangible assets - Less than $100,000	% Population 18+	PP_18_
VTAS1_200K	Estimated value of tangible assets - $100,000 to less than $200,000	% Population 18+	PP_18_
VTAS2_300K	Estimated value of tangible assets - $200,000 to less than $300,000	% Population 18+	PP_18_
VTAS3_400K	Estimated value of tangible assets - $300,000 to less than $400,000	% Population 18+	PP_18_
VTAS4_500K	Estimated value of tangible assets - $400,000 to less than $500,000	% Population 18+	PP_18_
VTAS500K_	Estimated value of tangible assets - $500,000 and more	% Population 18+	PP_18_
RRSP_HAVE	Have RRSPs, any Registered Retirement Savings Plans	% Population 18+	PP_18_
RSP_25	Estimated value of RRSPs - Less than $25,000	% Population 18+	PP_18_
RSP25_50	Estimated value of RRSPs - $25,000 to less than $50,000	% Population 18+	PP_18_
RSP50_75	Estimated value of RRSPs - $50,000 to less than $75,000	% Population 18+	PP_18_
RSP75_100	Estimated value of RRSPs - $75,000 to less than $100,000	% Population 18+	PP_18_
RSP100_125	Estimated value of RRSPs - $100,000 to less than $125,000	% Population 18+	PP_18_
RSP125_200	Estimated value of RRSPs - $125,000 to less than $200,000	% Population 18+	PP_18_
RSP200_250	Estimated value of RRSPs - $200,000 to less than $250,000	% Population 18+	PP_18_
RSP250_	Estimated value of RRSPs - $250,000 and over	% Population 18+	PP_18_
RSP_AVG_C	Average RRSP contribution of population age 18+	Dollar	PP_18_
RSP_AVG_CM	Average RRSP contribution of male population age 18+	Dollar	PP_18_
RSP_AVG_CF	Average RRSP contribution of female population age 18+	Dollar	PP_18_
RSP_MED_C	Median RRSP contribution of all contributors	Dollar	PP_18_
RSP_MED_CM	Median RRSP contribution of male contributors	Dollar	PP_18_
RSP_MED_CF	Median RRSP contribution of female contributors	Dollar	PP_18_
RESP_HAVE	Have RESPs (any Registered Education Saving Plans)	% Population 18+	PP_18_
RESP_5	Estimated value of RESPs - Less than $5,000	% Population 18+	PP_18_
RESP5_10	Estimated value of RESPs - $5,000 to less than $10,000	% Population 18+	PP_18_
RESP10_15	Estimated value of RESPs - $10,000 to less than $15,000	% Population 18+	PP_18_

Variable	Description	Unit	Weight
RESP15_20	Estimated value of RESPs - $15,000 to less than $20,000	% Population 18+	PP_18_
RESP20_25	Estimated value of RESPs - $20,000 to less than $25,000	% Population 18+	PP_18_
RESP25_	Estimated value of RESPs - $25,000 and over	% Population 18+	PP_18_
OWN_CSV	Own - Cash savings (from savings or chequing accounts, excluding RRSPs)	% Population 18+	PP_18_
OWN_INV	Own - Investments (stocks, bonds, term deposits, GICs, mutual funds, excluding RRSPs)	% Population 18+	PP_18_
OWN_DSPL	Own - Registered disability savings plan	% Population 18+	PP_18_
OWN_TFSP	Own - Tax free savings plan (Excluding RRSPs)	% Population 18+	PP_18_
OWN_PPEN	Own - Private pensions (Excluding RRSPs)	% Population 18+	PP_18_
OWN_OTFA	Own - Other financial assets (Excluding RRSPs)	% Population 18+	PP_18_
OWN_NONE	Own - None of these assets	% Population 18+	PP_18_
VFA_10	Estimated value of financial assets (exclude RRSPs) - Less than $10,000	% Population 18+	PP_18_
VFA10_29	Estimated value of financial assets (exclude RRSPs) - $10,000 to $29,999	% Population 18+	PP_18_
VFA30_49	Estimated value of financial assets (exclude RRSPs) - $30,000 to $49,999	% Population 18+	PP_18_
VFA50_74	Estimated value of financial assets (exclude RRSPs) - $50,000 to $74,999	% Population 18+	PP_18_
VFA75_99	Estimated value of financial assets (exclude RRSPs) - $75,000 to $99,999	% Population 18+	PP_18_
VFA100_	Estimated value of financial assets (exclude RRSPs) - $100,000 and over	% Population 18+	PP_18_
OWN_AGRI	Own - Agricultural property, machinery and equipment	% Population 18+	PP_18_
OWN_BUS	Own - Wholly or partially owned business	% Population 18+	PP_18_
OWN_COPY	Own - Copyrights, patents or royalties	% Population 18+	PP_18_
OWN_OTBA	Own - Other business assets/properties	% Population 18+	PP_18_
OWN_NOBU	Own - None of these assets	% Population 18+	PP_18_
VBA_100	Estimated total value of business assets - Less than $100,000	% Population 18+	PP_18_
VBA100_200	Estimated total value of business assets - $100,000 to less than $200,000	% Population 18+	PP_18_
VBA200_300	Estimated total value of business assets - $200,000 to less than $300,000	% Population 18+	PP_18_
VBA300_500	Estimated total value of business assets - $300,000 to less than $500,000	% Population 18+	PP_18_
VBA500_	Estimated total value of business assets - $500,000 or more	% Population 18+	PP_18_
VTA_100	Total assets - Less than $100,000	% Population 18+	PP_18_
VTA100_200	Total assets - $100,000 to less than $200,000	% Population 18+	PP_18_
VTA200_300	Total assets - $200,000 to less than $300,000	% Population 18+	PP_18_
VTA300_500	Total assets - $300,000 to less than $500,000	% Population 18+	PP_18_
VTA500_	Total assets - $500,000 or more	% Population 18+	PP_18_
DBT_MTG	Have debts - Mortgages (include principal residence and other mortgages)	% Population 18+	PP_18_
DBT_SLOAN	Have debts - Student loans	% Population 18+	PP_18_

Variable	Description	Unit	Weight
DBT_PLOAN	Have debts - Payday loans	% Population 18+	PP_18_
DBT_OLOAN	Have debts - Other loans (other than student loans or pay day loans), auto loans, private loans, etc.	% Population 18+	PP_18_
DBT_CCARD	Have debts - Outstanding credit card balances	% Population 18+	PP_18_
DBT_LCRED	Have debts - Outstanding balances on lines of credit	% Population 18+	PP_18_
DBT_NONE	Have debts - None of these debts or liabilities	% Population 18+	PP_18_
VDB_50	Estimated value of debts and liabilities - Less than $50,000	% Population 18+	PP_18_
VDB50_100	Estimated value of debts and liabilities - $50,000 to $99,999	% Population 18+	PP_18_
VDB100_150	Estimated value of debts and liabilities - $100,000 to $149,999	% Population 18+	PP_18_
VDB150_200	Estimated value of debts and liabilities - $150,000 to $199,999	% Population 18+	PP_18_
VDB200_250	Estimated value of debts and liabilities - $200,000 to $249,999	% Population 18+	PP_18_
VDB250_	Estimated value of debts and liabilities - $250,000 or more	% Population 18+	PP_18_
	Income		
INC_WAGE	Income - Wages or salaries, including commissions, tips and bonuses	Dollar	PP_18_
INC_SEMP	Income - Self-employment income, including farm self-employment, business, professional, commission, fishing, and net income from roomers and boarders	Dollar	PP_18_
INC_INV	Income - Investment income, including interest, dividends, capital gains or other investment income such as net rental income	Dollar	PP_18_
INC_CPP	Income - Canada or Quebec Pension Plan (CPP or QPP), Old Age Security (OAS), Guaranteed Income Supplement (GIS) or Spouse's Allowance	Dollar	PP_18_
INC_EMIN	Income - Employment insurance benefits	Dollar	PP_18_
INC_SOAS	Income - Social assistance and provincial supplements, disability pensions or provincial disability payments	Dollar	PP_18_
INC_OGOV	Income - Other government sources, such as 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	Dollar	PP_18_
INC_PENS	Income - Pensions, RRIF/RRSP withdraw, such as workplace pensions, RRSP annuities, RRIF withdrawals and RRSP withdrawals	Dollar	PP_18_
INC_OTH	Income - 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.	Dollar	PP_18_
INC_N0	Number of sources of income - Zero sources of income	% Population 18+	PP_18_

Variable	Description	Unit	Weight
INC_N1	Number of sources of income - One source of income	% Population 18+	PP_18_
INC_N2	Number of sources of income - Two sources of income	% Population 18+	PP_18_
INC_N3	Number of sources of income - Three sources of income	% Population 18+	PP_18_
INC_N4	Number of sources of income - Four sources of income	% Population 18+	PP_18_
INC_N5_	Number of sources of income - Five or more sources of income	% Population 18+	PP_18_
	Financial Choices		
ADV_RET	Made use of advice in last 12 months - Retirement planning	% Population 18+	PP_18_
ADV_CHILD	Made use of advice in last 12 months - Children's education planning	% Population 18+	PP_18_
ADV_ESTA	Made use of advice in last 12 months - Estate planning	% Population 18+	PP_18_
ADV_INSU	Made use of advice in last 12 months - Insurance	% Population 18+	PP_18_
ADV_TAX	Made use of advice in last 12 months - Tax planning	% Population 18+	PP_18_
ADV_GFPL	Made use of advice in last 12 months - General financial planning	% Population 18+	PP_18_
ADV_OTH	Made use of advice in last 12 months - Other	% Population 18+	PP_18_
ADV_NOAV	Made use of advice in last 12 months - Couldn't find any advice	% Population 18+	PP_18_
ADV_NOUS	Made use of advice in last 12 months - No, did not use any advice	% Population 18+	PP_18_
ADV_NOG	Made use of advice in last 12 months - No advice available	% Population 18+	PP_18_
ADVS_ACC	Source of advice - Accountant	% Population 18+	PP_18_
ADVS_LAW	Source of advice - Lawyer, notary	% Population 18+	PP_18_
ADVS_FAP	Source of advice - Financial advisor, planner	% Population 18+	PP_18_
ADVS_TAX	Source of advice - Tax advisor, planner	% Population 18+	PP_18_
ADVS_BANK	Source of advice - Bank, credit union	% Population 18+	PP_18_
ADVS_INS	Source of advice - Insurance company	% Population 18+	PP_18_
ADVS_SASS	Source of advice - Social associations (church, unions)	% Population 18+	PP_18_
ADVS_EMP	Source of advice - Work, employer	% Population 18+	PP_18_
ADVS_INT	Source of advice - Internet	% Population 18+	PP_18_
ADVS_MEDI	Source of advice - Media (advertisements, television, radio)	% Population 18+	PP_18_
ADVS_SCH	Source of advice - School, seminars, workshop, trade shows	% Population 18+	PP_18_
ADVS_FRI	Source of advice - Friends, family	% Population 18+	PP_18_
ADVS_OTH	Source of advice - Other	% Population 18+	PP_18_
ADV_PAY	Pay for any advice	% Population 18+	PP_18_
INF_ADV	Most influence your decisions - Advertisements	% Population 18+	PP_18_
INF_MAG	Most influence your decisions - Magazines	% Population 18+	PP_18_
INF_NEWSP	Most influence your decisions - Newspapers	% Population 18+	PP_18_

Variable	Description	Unit	Weight
INF_RDTV	Most influence your decisions - Radio or television	% Population 18+	PP_18_
INF_INT	Most influence your decisions - Internet	% Population 18+	PP_18_
INF_FD	Most influence your decisions - Financial advisor	% Population 18+	PP_18_
INF_KFRI	Most influence your decisions - Knowledgeable friend	% Population 18+	PP_18_
INF_NONE	Most influence your decisions - None of the above	% Population 18+	PP_18_
EYE_HMARK	Keep an eye on - The housing market	% Population 18+	PP_18_
EYE_SMARK	Keep an eye on - The stock market	% Population 18+	PP_18_
EYE_CMARK	Keep an eye on - The currency (money) market	% Population 18+	PP_18_
EYE_INTR	Keep an eye on - Interest rates	% Population 18+	PP_18_
EYE_INFL	Keep an eye on - Inflation	% Population 18+	PP_18_
EYE_TAX	Keep an eye on - Taxation	% Population 18+	PP_18_
EYE_JOB	Keep an eye on - The job market	% Population 18+	PP_18_
EYE_PEN	Keep an eye on - Pension plans	% Population 18+	PP_18_
EYE_SAL	Keep an eye on - Sales of goods and services	% Population 18+	PP_18_
EYE_OTH	Keep an eye on - Other	% Population 18+	PP_18_
EYE_NONE	Keep an eye on - None of the financial matters	% Population 18+	PP_18_
INF_NEWSPA	Seek information from - Newspapers	% Population 18+	PP_18_
INF_FNEWSP	Seek information from - Financial/business pages in newspapers	% Population 18+	PP_18_
INF_FMAG	Seek information from - Financial magazines (Forbes, The Economist, Les Affaires)	% Population 18+	PP_18_
INF_CMAG	Seek information from - Current event magazines (Maclean's, Actualité, Times, Newsweek)	% Population 18+	PP_18_
INF_RDTVB	Seek information from - Radio/TV business and financial programs	% Population 18+	PP_18_
INF_INTER	Seek information from - Internet (email, Web, text messaging, newsfeeds, etc.)	% Population 18+	PP_18_
INF_FADV	Seek information from - Financial advisor	% Population 18+	PP_18_
INF_OTH	Seek information from - Other	% Population 18+	PP_18_
INS_AUTO	Own insurance - Auto	% Population 18+	PP_18_
INS_LIFE	Own insurance - Life	% Population 18+	PP_18_
INS_DISA	Own insurance - Disability	% Population 18+	PP_18_
INS_LINC	Own insurance - Loss of income (e.g. payment protection insurance)	% Population 18+	PP_18_
INS_HOME	Own insurance - Property (home)	% Population 18+	PP_18_
INS_CONT	Own insurance - Renters (content)	% Population 18+	PP_18_
INS_TRAV	Own insurance - Travel	% Population 18+	PP_18_
INS_OTH	Own insurance - Other	% Population 18+	PP_18_
INS_NONE	Own insurance - None of the above	% Population 18+	PP_18_

Variable	Description	Unit	Weight
INS_AONE	Have all insurance policies with one company	% Population 18+	PP_18_
HAV_WILL	Currently have a will	% Population 18+	PP_18_
HAV_PATTO	Have powers of attorney drawn up for household	% Population 18+	PP_18_
LAS_CR_1	Last time personally requested a credit report (from from Equifax, TransUnion or Experian) - Within the last 12 months	% Population 18+	PP_18_
LAS_CR_5	Last time personally requested a credit report (from from Equifax, TransUnion or Experian) - Within the last 5 years	% Population 18+	PP_18_
LAS_CR_10	Last time personally requested a credit report (from from Equifax, TransUnion or Experian)- Within the last decade	% Population 18+	PP_18_
LAS_CR10_	Last time personally requested a credit report (from from Equifax, TransUnion or Experian) - More than 10 years ago	% Population 18+	PP_18_
LAS_CR_N	Last time personally requested a credit report - Never	% Population 18+	PP_18_
ERR_CRP	Found an error in personal consumer credit report	% Population 18+	PP_18_
	Comfort Level with Financial Matters		
LFKN_VERK	Rate self on Level of financial knowledge - Very knowledgeable	% Population 18+	PP_18_
LFKN_KNLB	Rate self on Level of financial knowledge - Knowledgeable	% Population 18+	PP_18_
LFKN_FAIR	Rate self on Level of financial knowledge - Fairly knowledgeable	% Population 18+	PP_18_
LFKN_NOTV	Rate self on Level of financial knowledge - Not very knowledgeable	% Population 18+	PP_18_
KTM_VERG	Rate self on Keeping track of money - Very good	% Population 18+	PP_18_
KTM_GOOD	Rate self on Keeping track of money - Good	% Population 18+	PP_18_
KTM_FAIR	Rate self on Keeping track of money - Fairly good	% Population 18+	PP_18_
KTM_NOTV	Rate self on Keeping track of money - Not very good	% Population 18+	PP_18_
MEM_VERG	Rate self on Making ends meet - Very good	% Population 18+	PP_18_
MEM_GOOD	Rate self on Making ends meet - Good	% Population 18+	PP_18_
MEM_FAIR	Rate self on Making ends meet - Fairly good	% Population 18+	PP_18_
MEM_NOTV	Rate self on Making ends meet - Not very good	% Population 18+	PP_18_
SHA_VERG	Rate self on Shopping around to get the best financial product - Very good	% Population 18+	PP_18_
SHA_GOOD	Rate self on Shopping around to get the best financial product - Good	% Population 18+	PP_18_
SHA_FAIR	Rate self on Shopping around to get the best financial product - Fairly good	% Population 18+	PP_18_
SHA_NOTV	Rate self on Shopping around to get the best financial product - Not very good	% Population 18+	PP_18_
STI_VERG	Rate self on Staying informed on financial issues - Very good	% Population 18+	PP_18_
STI_GOOD	Rate self on Staying informed on financial issues - Good	% Population 18+	PP_18_
STI_FAIR	Rate self on Staying informed on financial issues - Fairly good	% Population 18+	PP_18_

Variable	Description	Unit	Weight
STI_NOTV	Rate self on Staying informed on financial issues - Not very good	% Population 18+	PP_18_
REG_FDEC	Ever regretted financial decision	% Population 18+	PP_18_
AG_ENJFM	Enjoy dealing with financial matters	% Population 18+	PP_18_
AG_TRFA	Trust professional financial advisers	% Population 18+	PP_18_
AG_ADFR	Frequently get financial advice from friends, family	% Population 18+	PP_18_
AG_CLID	Have clear idea of financial products needed	% Population 18+	PP_18_
AG_PWFA	Close personal watch on financial affairs	% Population 18+	PP_18_
AG_KEINV	Know enough about investments to choose	% Population 18+	PP_18_
AG_REFD	Always research choices, financial decisions	% Population 18+	PP_18_
AG_CONFM	Always consult family, financial decisions	% Population 18+	PP_18_
	Knowledge and Opinion about Financial Matters		
COPRECFI	Took Course/program - Economy, financial matters	% Population 18+	PP_18_
ECFI_WORK	Purpose of economics or financial course - Work, professional development	% Population 18+	PP_18_
ECFI_PER	Purpose of economics or financial course - Personal interest	% Population 18+	PP_18_
ECFI_WOPE	Purpose of economics or financial course - Both	% Population 18+	PP_18_
SASABPRET	Savings provide same buying power in a years' time even when inflation rate is higher than interest rate of savings	% Population 18+	PP_18_
RP_FASLI	A credit report is - A list of your financial assets and liabilities	% Population 18+	PP_18_
RP_MCRCD	A credit report is - A monthly credit card statement	% Population 18+	PP_18_
RP_LBPHI	A credit report is - A loan and bill payment history	% Population 18+	PP_18_
RP_CRLIFI	A credit report is - A credit line with a financial institution	% Population 18+	PP_18_
RP_DNTK	A credit report is - Don't know	% Population 18+	PP_18_
INS_NDIC	Who insures stocks in the stock market - The National Deposit Insurance Corporation	% Population 18+	PP_18_
INS_SEC	Who insures stocks in the stock market - The Securities and Exchange Commission	% Population 18+	PP_18_
INS_BKCAN	Who insures stocks in the stock market - The Bank of Canada	% Population 18+	PP_18_
INS_DNTK	Who insures stocks in the stock market - Don't know	% Population 18+	PP_18_
TF_COMCOS	Unit price at the grocery store enables an easy comparison of the cost of any brand and any package size	% Population 18+	PP_18_
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	% Population 18+	PP_18_
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	% Population 18+	PP_18_

Variable	Description	Unit	Weight
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	% Population 18+	PP_18_
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	% Population 18+	PP_18_
NLIN_DNTK	Who would need the greatest amount of life insurance assuming the same amount of take home pay - Don't know	% Population 18+	PP_18_
INT_STAX	If had savings account which statement on interest is correct - Sales tax may be charged on the interest that you earn	% Population 18+	PP_18_
INT_NEARN	For a savings account which statement on interest is correct - You cannot earn interest until you pass your 18th birthday	% Population 18+	PP_18_
INT_NTAX	For a savings account which statement on interest is correct - Earnings from savings account interest may not be taxed	% Population 18+	PP_18_
INT_TAXH	For a savings account which statement on interest is correct - Income tax may be charged on the int. if income is high enough	% Population 18+	PP_18_
INT_DNTK	For a savings account which statement on interest is correct - Don't know	% Population 18+	PP_18_
INF_Y0KID	Who would have problems during periods of high inflation - Young working couples with no children	% Population 18+	PP_18_
INF_YKIDS	Who would have problems during periods of high inflation - Young working couples with children	% Population 18+	PP_18_
INF_OLDWC	Who would have problems during periods of high inflation - Older, working couples saving for retirement	% Population 18+	PP_18_
INF_OLDFI	Who would have problems during periods of high inflation - Older people living on fixed retirement income	% Population 18+	PP_18_
INF_DNTK	Who would have problems during periods of high inflation - Don't know	% Population 18+	PP_18_
SPL_CBOND	Safest place for university money - Corporate bonds	% Population 18+	PP_18_
SPL_MFUND	Safest place for university money - Mutual Funds	% Population 18+	PP_18_
SPL_BSACC	Safest place for university money - A bank savings account	% Population 18+	PP_18_
SPL_SAFEH	Safest place for university money - Locked in a safe at home	% Population 18+	PP_18_
SPL_STOCK	Safest place for university money - Stocks	% Population 18+	PP_18_
SPL_DNTK	Safest place for university money - Don't know	% Population 18+	PP_18_
BPR_25YCB	Which investment best protects savings if sudden increase in inflation - A 25-year corporate bond	% Population 18+	PP_18_

Variable	Description	Unit	Weight
BPR_HSFM	Which investment best protects savings if sudden increase in inflation - A house financed with a fixed-rate mortgage	% Population 18+	PP_18_
BPR_10YCB	Which investment best protects savings if sudden increase in inflation - A 10-year corporation bond	% Population 18+	PP_18_
BPR_CDEP	Which investment best protects savings if sudden increase in inflation - A certificate of deposit at a bank	% Population 18+	PP_18_
BPR_DNTK	Which investment best protects savings if sudden increase in inflation - Don't know	% Population 18+	PP_18_
BMO_OSAL	Which circumstances would it be beneficial to borrow money - When something goes on sale	% Population 18+	PP_18_
BMO_INLN	Which circumstances would it be beneficial to borrow money - When interest on loan is greater than interest from a savings account	% Population 18+	PP_18_
BMO_BJOB	Which circumstances would it be beneficial to borrow money - Buying something that allows a much better paying job	% Population 18+	PP_18_
BMO_FUTI	Which circumstances would it be beneficial to borrow money - Borrow money to purchase now and repay with future income	% Population 18+	PP_18_
BMO_DNTK	Which circumstances would it be beneficial to borrow money - Don't know	% Population 18+	PP_18_
ATM_NFEE	Which statement not correct about ATM cards - You can get cash anywhere in the world with no fee	% Population 18+	PP_18_
ATM_BACC	Which statement not correct about ATM cards - You must have a bank account to have an ATM card	% Population 18+	PP_18_
ATM_24HOU	Which statement not correct about ATM cards - You can generally get cash 24 hours-a-day	% Population 18+	PP_18_
ATM_BLAN	Which statement not correct about ATM cards - Can obtain info. about your bank balance at an ATM machine	% Population 18+	PP_18_
ATM_DNTK	Which statement not correct about ATM cards - Don't know	% Population 18+	PP_18_
CRA_LPAY	Which can hurt your credit rating - Making late payments on loans and debts	% Population 18+	PP_18_
CRA_JOB	Which can hurt your credit rating - Staying in one job too long	% Population 18+	PP_18_
CRA_LOC	Which can hurt your credit rating - Living in the same location too long	% Population 18+	PP_18_
CRA_FRPU	Which can hurt your credit rating - Using your credit card frequently for purchases	% Population 18+	PP_18_
CRA_DNTK	Which can hurt your credit rating - Don't know	% Population 18+	PP_18_
LNIN_CRAT	What affects amount of interest paid on a loan - Your credit rating	% Population 18+	PP_18_
LNIN_BAMT	What affects amount of interest paid on a loan - How much you borrow	% Population 18+	PP_18_
LNIN_LPLN	What affects amount of interest paid on a loan - How long you take to repay the loan	% Population 18+	PP_18_
LNIN_ALLAB	What affects amount of interest paid on a loan - All of the above	% Population 18+	PP_18_

Variable	Description	Unit	Weight
LNIN_DNTK	What affects amount of interest paid on a loan - Don't know	% Population 18+	PP_18_
LCHS_LPER	Which will help lower the cost of a house - Paying off the mortgage over a long period of time	% Population 18+	PP_18_
LCHS_CRAT	Which will help lower the cost of a house - Paying current rate of interests on mortgage - most years possible	% Population 18+	PP_18_
LCHS_LDWN	Which will help lower the cost of a house - Making a larger down payment at the time of purchase	% Population 18+	PP_18_
LCHS_SDWN	Which will help lower the cost of a house - Making a smaller down payment at the time of purchase	% Population 18+	PP_18_
LCHS_DNTK	Which will help lower the cost of a house - Don't know	% Population 18+	PP_18_