Data Dictionary

Household Wealth and Assets

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Fueling Marketing Insights

Household Wealth And Assets

Variable	Description	Unit	Weight
	GEOGRAPHY		
POSTCODE	6-Digit Postal Code	Character	
	MARKET SIZE		
PP15_	Total population of age 15 and up	Count	
HH_TOT	Total number of private households. A private household is a person or a group of persons, who occupy the same dwelling unit, share household expenditure and do not have a usual place of residence elsewhere in Canada. It may consist of a family group (census family) with or without other non-family persons, of two or more families sharing a dwelling, of a group of unrelated persons, or of one person living alone. Household members who are temporarily absent are considered as part of their usual household. Every person in Canada is a member of one and only one household.	Count	
HH_OWN	Percent owner households	% Household	HH_TOT
HH_RENT	Percent tenant households	% Household	HH_TOT
HH_BANDH	Percent households in band housing: Refers to the households living in Band housing arrangement, typically on an Indian reserve or settlement.	% Household	HH_TOT
	DWELLING VALUE		
DW_AVALUE	Average value of dwellings ($): Refers to the dollar amount expected by the owner if the dwelling were to be sold. It is the value of the entire dwelling, including the value of the land it is on and of any other structure, such as a garage, which is on the property. If the dwelling is located in a building which contains several dwellings, or a combination of residential and business premises, all of which the household owns, the value is estimated as a portion of the market value that applies only to the dwelling in which the household resides.	Dollar	HH_TOT
DW_MVALUE	Median value of dwellings ($): The median divides the value distribution into two equal parts: one-half of the cases falling below the median value of the property (house and lot) and one-half above the median.		
DW_MINVAL	Minimal value of dwellings ($)	Dollar	HH_TOT
DW_MAXVAL	Maximum value of dwellings ($)	Dollar	HH_TOT
DW_VALSTD	Standard deviation (dispersion) of dwelling values in the postal code	Dollar	HH_TOT
	HOUSEHOLD INCOME		

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Variable	Description	Unit	Weight
IN_AHH	Average household income $. Refers to the total money income received from the following sources during the previous calendar year by a household: wages and salaries (total); net farm income; net non-farm income from unincorporated business and/or professional practice; Canada Child Tax benefits; Old Age Security pension and Guaranteed Income Supplement; benefits from Canada or Quebec Pension Plan; benefits from Employment Insurance; other income from government sources; dividends, interest on bonds, deposits and savings certificates, and other investment income; retirement pensions, superannuation and annuities, including those from RRSPs and RRIFs; other money income. Receipts Not Counted as Income: gambling gains and losses, lottery prizes, money inherited during the year in a lump sum, capital gains or losses, receipts from the sale of property, income tax refunds, loan payments received, lump-sum settlements of insurance policies, rebates received on property taxes, refunds of pension contributions, as well as all income 'in kind', such as free meals and living accommodations, or agricultural products produced and consumed on the farm.	Dollar	HH_TOT
IN_MHH	Median household income $. Median is the middle number in the total households. For example, if the median household income is $66,000, it means that exactly half of the households has income greater than or equal to $66,000, and that the other half is less than or equal to the median amount.	Dollar	HH_TOT

IN_AHHDP	Average household disposable income: zero or the remaining amount of a household's income after spending on the following essentials:
	    Public hospital, medical and drug plans
	    Dues to unions and professional associations
	    Personal taxes
	    Employment insurance premiums
	    Retirement and pension fund payments
	    Alimony and child support
	    Registered retirement savings plans.
		Dollar	HH_TOT

IN_AHHDC	Average household discretionary income: zero or the remaining amount of a household's disposable income after spending on food, clothing, shelter and transportation.	Dollar	HH_TOT
IN_THH	Total number of private households (by income range)	Count	
IN_HH_5	Under $5,000	% Household	HH_TOT
IN_HH0510	$5,000 to $9,999	% Household	HH_TOT
IN_HH1015	$10,000 to $14,999	% Household	HH_TOT
IN_HH1520	$15,000 to $19,999	% Household	HH_TOT
IN_HH2030	$20,000 to $29,999	% Household	HH_TOT
IN_HH3040	$30,000 to $39,999	% Household	HH_TOT
IN_HH4050	$40,000 to $49,999	% Household	HH_TOT
IN_HH5060	$50,000 to $59,999	% Household	HH_TOT

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Variable	Description	Unit	Weight
IN_HH6080	$60,000 to $79,999	% Household	HH_TOT
IN_HH80100	$80,000 to $99,999	% Household	HH_TOT
IN_HH100125	$100,000 to $124,999	% Household	HH_TOT
IN_HH125150	$125,000 to $149,999	% Household	HH_TOT
IN_HH15200	$150,000 to $199,999	% Household	HH_TOT
IN_HH20250	$200,000 to $249,999	% Household	HH_TOT
IN_HH25300	$250,000 to $299,999	% Household	HH_TOT
IN_HH300_	$300,000 and over	% Household	HH_TOT
IN_HEMP	Percent household income from employment. Including wages and salaries, commissions from employment, training allowances, tips and gratuities, and net self-employment income (business, professional, commission, farming and fishing income).	% Household Income	HH_TOT
IN_HGOV	Percent household income from government transfer payments. Including all payments to individuals in the household by the federal or provincial governments: Employment Insurance (EI), Goods and Services Tax Credit (GST) and Harmonized Tax Credit (HST), Canada Child Tax Benefit, Old Age Security (OAS) and net federal supplements, Canada Pension Plan (CPP) and Quebec Pension Plan (QPP), Workers' Compensation, Social Assistance and provincial refundable tax credits and Family Benefits.	% Household Income	HH_TOT
IN_HOTH	Percent household income from investment and other money receipts	% Household Income	HH_TOT
	PERSONAL INCOME		
IN_FP15_	Total females 15 years and over	Count	
IN_MP15_	Total males 15 years and over	Count	
IN_PA15_	Average population income $	Dollar	PP15_
IN_PM15_	Median population income $	Dollar	PP15_
IN_FPA15_	Average income of females 15+	Dollar	IN_FP15_
IN_MPA15_	Average income of males 15+	Dollar	IN_MP15_
	CREDIT CARDS		
CD_AMEX_S	American Express - Standard	% Population Age 15+	PP15_
CD_AMEX_GP	American Express - Gold/Platinum	% Population Age 15+	PP15_
CD_MS_S	Mastercard - Standard	% Population Age 15+	PP15_
CD_MS_GP	Mastercard - Gold/Platinum	% Population Age 15+	PP15_
CD_VISA_S	Visa - Standard	% Population Age 15+	PP15_
CD_VISA_GP	Visa - Gold/Platinum	% Population Age 15+	PP15_
CD_BAY	Credit card: Hudson's Bay	% Population Age 15+	PP15_
CD_OTHDEPT	Credit card: Other department store card(s) - Standard	% Population Age 15+	PP15_
CD_GAS	Credit card: Gas service station card(s) - Standard	% Population Age 15+	PP15_
CD_TRA	Credit card: Travel & entertainment card(s) - Standard	% Population Age 15+	PP15_

Household Wealth And Assets

Variable	Description	Unit	Weight
ATTCRC_1	Percent household having credit cards. Including VISA, MasterCard, American Express, Diners Club/enRoute, gas station or retail store cards.	% Household	HH_TOT
DVFCRN_1	Percent household having credit cards: 1-2 Cards	% Household	HH_TOT
DVFCRN_2	Percent household having credit cards: 3-4 Cards	% Household	HH_TOT
DVFCRN_3	Percent household having credit cards: 5+ Cards	% Household	HH_TOT
DVFCRN_9	Percent household having NO credit cards	% Household	HH_TOT
ATTCRP_1	Percent household usually paid off balance every month	% Household	HH_TOT
ATTCRP_2	Percent household usually do not pay off balance every month	% Household	HH_TOT
ATTCRR_1	Percent household in which someone was refused credit card	% Household	HH_TOT
ATTCRR_2	Percent household in which no one was refused credit card	% Household	HH_TOT
MORTGAGE			
DVFTENUR_1	Percent homeowner without mortgage among all households	% Household	HH_TOT
DVFTENUR_2	Percent homeowner with mortgage among all households	% Household	HH_TOT
DEBT/LIABILTY			
WDTOTAL	Total debts, including mortgage, loans (student, payday, vehicle and others) , outstanding credit card balances, or outstanding balances on lines of credit	Dollar	HH_TOT
WDMOR	Mortgage debt	Dollar	HH_TOT
WDPRMOR	Mortgage on principal residence: Any loan that uses the principal residence as collateral	Dollar	HH_TOT
WDSTOMOR	Mortgage on other real estate in Canada & foreign	Dollar	HH_TOT
WDSTNMOR	Non-mortgage debt	Dollar	HH_TOT
WDSTVHLN	Vehicle loans: Total of all vehicle loan debt (cars, trucks, vans and other vehicles)	Dollar	HH_TOT
WDSTLOC	Line of credit: Total of all line-of-credit debt (home equity line of credit and other lines of credit). A line of credit is the maximum amount of credit that a customer of a store, bank, etc. is authorized to use.	Dollar	HH_TOT
WDSLOAN	Student loans	Dollar	HH_TOT
WDSTCRED	Credit card & installment debt	Dollar	HH_TOT
WDSTODBT	Other debts & loans: Total of other debt, other loans from financial institutions and other money owed	Dollar	HH_TOT
ASSETS			
WATOTPT	Total Assets ($): Including real estate, stocks, bonds, and money itself and Employer Pension Plans	Dollar	HH_TOT
WAFIN	Financial Assets: Non pension assets	Dollar	HH_TOT
WASTDEPT	Deposits Total ($): Money in banks (chequing/savings accounts + term deposits) exclusive of registered saving plans (RRSP)	Dollar	HH_TOT
WASTMUIC	Fund Total ($): Asset value of all mutual funds & other investment funds, non-RRSP, and income trusts excl of RRSP	Dollar	HH_TOT

Household Wealth And Assets

Variable	Description	Unit	Weight
WASTBOND	Bonds Total: Asset value of all bonds exclusive of registered saving plans. Bonds are certificates of indebtedness, issued by a government or corporation. Interest rates are fixed for the term of the bond but the bond may be sold at more or less than its face value	Dollar	HH_TOT
WASTSTCK	Stocks Total: Asset value of all non-registered saving plans stocks	Dollar	HH_TOT
WASTTFSA	Tax Free Saving Accounts (TFSA). Canadian residents age 18 and older can contribute up to $6,000 per year without being taxed on investment income or capital gains	Dollar	HH_TOT
WASTOINP	Other Non Registered Saving Plan Invest/Financial Asset	Dollar	HH_TOT
WARPPA	Financial Assets: Private pension assets	Dollar	HH_TOT
WARRSPL	RRSP: Accumulation of total Registered Retirement Savings Plan (RRSP) investments including locked in RRSPs. 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	Dollar	HH_TOT
WARRIF	RRIF/RIF: Accumulation of total registered retirement income funds / registered income Fund. A fund into which RRSP monies may be transferred. Payments from a RIF may be varied, but a minimum amount must be withdrawn annually	Dollar	HH_TOT
WARPPT	Employer sponsored Registered Pension Plans (EPPs): Including current, deferred and in pay pension plans	Dollar	HH_TOT
WAOTPEN	Asset value of other retirement funds: Including deferred profit sharing plans, executive and foreign pension plans and annuities	Dollar	HH_TOT
WASNONFI	Non-Financial Assets: Such as a car, home or properties, art, jewels, antiques, etc.	Dollar	HH_TOT
WREAL_ALL	Real estate	Dollar	HH_TOT
WREAL_ES	Asset value of the principle residence	Dollar	HH_TOT
WASTREST	Asset value of all real estate other than principle residence	Dollar	HH_TOT
WASTVHOF	Vehicles and other non-financial assets	Dollar	HH_TOT
WASTVHLE	Vehicles owned. Asset value of vehicles (cars, trucks, watercrafts, RVs, trailers, snowmobiles, ATVs, etc)	Dollar	HH_TOT
WASTONOF	The value of the contents of the principal residence, valuables and collectibles, art, jewels, antiques, etc.	Dollar	HH_TOT
WBUSEQ	BUSINESS EQUITY: Total value of all business assets or properties owned by the household, including agricultural property, machinery and equipment, wholly or partially owned business property and assets, copyrights, patents or royalties and others	Dollar	HH_TOT
WNETWPT	NET WORTH INCLUDING PENSION: Net worth of a household equals to Assets minus debts. The assets Includes Employer Pension Plans (current plans valued on termination basis), real estate, stocks, bonds, and money itself.	Dollar	HH_TOT
D5500	Average annual contribution to RRSPs	Dollar	HH_TOT

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Variable	Description	Unit	Weight
	HOUSEHOLD BUDGET		
ATTBUD_1	Percent household that has Budget	% Household	HH_TOT
ATTBUD_2	Percent household that has No Budget	% Household	HH_TOT
DVFATT5H_1	Percent household who would finance an unexpected expenditure of $500: Use Saving	% Household	HH_TOT
DVFATT5H_2	Percent household who would finance an unexpected expenditure of $500: Borrow from Friend or Relative	% Household	HH_TOT
DVFATT5H_3	Percent household who would finance an unexpected expenditure of $500: Use Credit Cards	% Household	HH_TOT
DVFATT5H_4	Percent household who would finance an unexpected expenditure of $500: Use Line of Credit	% Household	HH_TOT
DVFATT5H_5	Percent household who would finance an unexpected expenditure of $500: Arrange for a Loan	% Household	HH_TOT
DVFATT5H_6	Percent household who would finance an unexpected expenditure of $500: Sell an Asset	% Household	HH_TOT
DVFATT5K_1	Percent household who would finance an unexpected expenditure of $5,000: Use Saving	% Household	HH_TOT
DVFATT5K_2	Percent household who would finance an unexpected expenditure of $5,000: Borrow from Friend or Relative	% Household	HH_TOT
DVFATT5K_3	Percent household who would finance an unexpected expenditure of $5,000: Use Credit Cards	% Household	HH_TOT
DVFATT5K_4	Percent household who would finance an unexpected expenditure of $5,000: Use Line of Credit	% Household	HH_TOT
DVFATT5K_5	Percent household who would finance an unexpected expenditure of $5,000: Arrange for a Loan	% Household	HH_TOT
DVFATT5K_6	Percent household who would finance an unexpected expenditure of $5,000: Sell an Asset	% Household	HH_TOT
ATTSIT_1	Percent household whose financial situation in the next two years will be: Better	% Household	HH_TOT
ATTSIT_2	Percent household whose financial situation in the next two years will be: Worse	% Household	HH_TOT
ATTSIT_3	Percent household whose financial situation in the next two years will be: Same	% Household	HH_TOT
ATTSIT_7	Percent household whose financial situation in the next two years will be: Unknown	% Household	HH_TOT
	REGISTERED RETIREMENT SAVINGS PLAN (RRSP)		
RRSP_MAXNO	Percent household who did not maximize RRSP (Including zero) contribution	% Household	HH_TOT
RRSP_MAYES	Percent household who maximized RRSP contribution	% Household	HH_TOT
RRSP_NO	Percent household who had no RRSP account	% Household	HH_TOT
DVFRSPST_1	Percent household having RRSP but never withdrew money from it	% Household	HH_TOT
DVFRSPST_2	Percent household in which a member withdrew money from RRSP	% Household	HH_TOT
DVFRSPST_3	Percent household who never had money in RRSP	% Household	HH_TOT
ATTRSA_1	Percent household who withdrew money from RRSP to purchase annuities or RRIFs	% Household	HH_TOT
ATTRSH_1	Percent household who withdrew money from RRSP through Home Purchase Plan. A government sponsored plan that allows people to withdraw up to $20,000 tax free from their Registered Retirement Savings Plan (RRSP) to apply towards the purchase of a home	% Household	HH_TOT
ATTRSH_2	Percent household who never withdrew money from RRSP through Home Purchase Plan	% Household	HH_TOT
ATTRSL_1	Percent Household who withdrew money from RRSP through Lifelong Learning Plan	% Household	HH_TOT
ATTRSL_2	Percent Household who never withdrew money from RRSP through Lifelong Learning Plan	% Household	HH_TOT

Household Wealth And Assets

Variable	Description	Unit	Weight
	AVERAGE HOUSEHOLD ANNUAL CONTRIBUTION TO		
D5000_5084	Personal Insurance Payments and Pension Contributions	Dollar	HH_TOT
D5000	Life Insurance Premiums	Dollar	HH_TOT
D5060	Annuity Contracts and Transfers To RRIFs	Dollar	HH_TOT
D5070	Employment Insurance Premiums	Dollar	HH_TOT
D5080_5084	Retirement and Pension Fund Payments	Dollar	HH_TOT
D5080	Canada and Quebec Pension Plan	Dollar	HH_TOT
D5082	Other Government Pension Funds	Dollar	HH_TOT
D5084	Other Retirement or Pension Funds (Excluding RRSP)	Dollar	HH_TOT
	PERCENTAGE OF POPULATION AGE 15+ INVESTING THROUGH		
INV_BANK	Bank	% Population Age 15+	PP15_
INV_TRUST	Trust company	% Population Age 15+	PP15_
INV_MFDC	Mutual fund company	% Population Age 15+	PP15_
INV_CU	Credit union/caisses populaires/deconomie	% Population Age 15+	PP15_
INV_FBRK	Full service investment broker	% Population Age 15+	PP15_
INV_FP	Financial planner	% Population Age 15+	PP15_
INV_INS	Insurance company	% Population Age 15+	PP15_
INV_DBRK	Discount broker	% Population Age 15+	PP15_
	PERCENTAGE OF POPULATION AGE 15+ HAVING INVESTMENT		
FP_S_BOND	Canada Savings Bonds	% Population Age 15+	PP15_
FP_GIC	Guaranteed Investment Certificates	% Population Age 15+	PP15_
FP_INVRE	Real estate investment	% Population Age 15+	PP15_
FP_MFD	Mutual funds	% Population Age 15+	PP15_
FP_RESP	Registered Education Savings Plan (RESP)	% Population Age 15+	PP15_
FP_RRIF	Registered Retirement Income Fund (RRIF)	% Population Age 15+	PP15_
FP_RRSP	Registered Retirement Savings Plan (RRSP)	% Population Age 15+	PP15_
FP_STOCKS	Stocks	% Population Age 15+	PP15_
FP_TERM	Term deposits	% Population Age 15+	PP15_
FP_O_BOND	Other bonds	% Population Age 15+	PP15_
	HOUSEHOLD NET SAVINGS		
SAV_HH	Household net savings of the year part of the disposable income (adjusted for the change in pension entitlements) that is not spent on final consumption goods and services. It may be positive or negative depending on whether disposable income exceeds final consumption expenditure, or vice versa.	Dollar	HH_TOT

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Variable	Description	Unit	Weight
Data Sources:	1) Statistics Canada: Survey of Financial Security (2005, 2012, 2014, 2016, 2017, 2019)		
	Canadian Financial Capability Survey (2009, 2012, 2014, 2019)		
	Census 2016, 2021		
	Online Monthly Publication of Labour Force Survey (2023)		
	Publication on Retail Sales, Consumer Spending and Savings (2023)		
	2) Canadian Bankers Association (2023)		
	3) Canada Mortgage and Housing Corporation (2023)		
	4) Numeris (2023)		
	5) Real Estate Boards (2023)		
	6) Publications of Deloitte, McKinsey and PWC on COVID-19 and Economics (2021-2023)		
	7) Manifold Data Mining Inc. (2023):		
	SuperDemographics		
	Household Spending Patterns		
	CanaCode Lifestyle Clusters		
	Proprietary Research		