

Section: Demography (DM)

DM\_BEG Beginning of section.

Import RespondentAge from Roster (RS) section

**DM\_R01 I'd like to ask you some questions about your background and your education.**

INTERVIEWER: Press <1> to continue.

**DM\_Q01 What is the language that you first learned at home in childhood and still understand?**

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

- 1 English
- 2 French
- 3 Other
- DK, RF

Default: DM\_Q03

Coverage: All respondents.

**DM\_Q02 What is your current marital status?**

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

Coverage: All respondents.

**DM\_Q03 Were you born in Canada?**

- 1 Yes (Go to DM\_Q06)
- 2 No
- DK, RF

Coverage: All respondents.

**DM\_Q04 What is your current immigration status?**

- 1 Canadian citizen by birth (or born to Canadian parents abroad)
- 2 Canadian citizen by naturalization (i.e. have taken the oath of citizenship)
- 3 Landed immigrant or permanent resident
- 4 Refugee claimant
- 5 Visitor, student or worker visa
- 6 Other – Specify (Go to DM\_S04)
- DK, RF

Default: Go to DM\_D05

Coverage: Respondents born outside Canada.

DM\_S04 What is your current immigration status?

INTERVIEWER: Specify.

\_\_\_ (80 spaces)

DM\_D05 Create derived variable YearOfBirth

YearOfBirth = 2009 – RespondentAge -1

**DM\_Q05 In what year did you first immigrate or move to Canada?**

[Min: 1889 Max: 2009]

DK, RF

Coverage: Respondents born outside Canada.

DM\_E05A An unusual value has been entered. Please confirm.

Note: Trigger soft edit if DM\_Q05 < 1940.

DM\_E05B **The respondent could not have immigrated or moved to Canada before being born. Please return and correct.**

Note: Trigger hard edit if DM\_Q05 < YearOfBirth

**DM\_Q06 Are you an aboriginal person?**

1 Yes (Go to DM\_Q07)

2 No  
DK, RF

Coverage: All respondents

Default: Go to DM\_Q08

**DM\_Q07 Are you a First Nations member (North American Indian), Métis or Inuk (Inuit)?**

INTERVIEWER: If the respondent answers Eskimo, code Inuk.

1 Yes, First Nations

2 Yes, Métis

3 Yes, Inuk

4 No

DK, RF

Coverage: Respondents who are an aboriginal person (DM\_Q06=1)

**DM\_Q08**      **What is the highest level of schooling that you have ever attained?**

INTERVIEWER: Read categories to respondent.

- 1      **Less than a high school diploma**
- 2      **High school diploma or equivalent**
- 3      **Some college, trade, vocational or technical school, CEGEP, or university without a certificate, diploma or degree**
- 4      **College, trade, vocational or technical school, CEGEP, certificate or diploma**
- 5      **University undergraduate degree**
- 6      **University graduate degree (including professional degrees)**  
DK, RF

Coverage:      All respondents.

**DM\_Q09**      **In the past five years, have you taken a course or program of study to increase your knowledge and understanding of the economy or financial matters?**

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

- 1      Yes
- 2      No      (Go to DM\_Q11)  
DK, RF      (Go to DM\_Q11)

Coverage:      All respondents.

**DM\_Q10**      **Was this course for . . .**

INTERVIEWER: Read categories to respondent.

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

Coverage:      All respondents who have taken specialty courses in the past five years.

**DM\_Q11**      **Do you currently have an Internet connection at home?**

- 1      Yes
- 2      No  
DK, RF

Coverage:      All respondents.

**DM\_END**      End of Section.

Section: Labour Force (LF)

LF\_BEG Beginning of section.

Import Marital Status(MSNC), from Roster

LF\_D01 Create temporary variables OneYearAgo and LastMonth.

Set OneYearAgo to the month and year from one year ago, using the pattern "MonthE YYYY". For example, if the interview takes place in February 2009, OneYearAgo should be "February 2008".

Set LastMonth to the month and year from last month, using the pattern "MonthE YYYY". For example, if the interview takes place in January 2009, LastMonth should be "December 2008".

**LF\_R01 I would now like to ask you a few questions about your employment status.**

INTERVIEWER: Press <1> to continue.

**LF\_Q01 Are you now...**

INTERVIEWER: Read categories to respondent.

1 **employed?** (Go to LF\_D04)

2 **self-employed?** (Go to LF\_D04)

3 **not working and looking for work?**

4 **not working and not looking for work?**

5 **retired?**

6 **a student (including work programs)?**

7 **doing unpaid household work?**

8 Other – Specify (Go to LF\_S01)  
DK, RF

Default: LF\_Q02

Coverage: All respondents.

LF\_S01 Are you now...

INTERVIEWER: Specify.  
\_\_\_\_ (80 spaces)

**LF\_Q02 Did you work at a job or business at any time in the last 12 months; that is, from ^OneYearAgo to ^LastMonth? (Regardless of the number of hours per week.)**

**Please include time off for vacation, illness, maternity or paternity leave, strikes and lockouts.**

1 Yes (Go to LF\_D04)

2 No  
DK, RF

Coverage: Respondents that are currently not working, retired, students or doing unpaid work, DK or Ref.

LF\_C03 if LF\_Q01 = 5 and LF\_Q02 = 2, go to LF\_Q03  
Otherwise, (including DK and RF), go to LF\_C05.

**LF\_Q03 What kind of work did you do in your main job before your retirement?**

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

\_\_\_\_ (80 spaces)  
DK, RF

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

Default: LF\_C05

LF\_D04 Create a temporary variable ToBe2.

If LF\_Q01 = 1 or 2 then ToBe2 = "are"  
Else ToBe2 = "were"

**LF\_Q04 What kind of work ^ToBe2 you doing at this job?**

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

\_\_\_\_ (80 spaces)  
DK, RF

Coverage: Respondents that are currently working or have worked at a job or business in the past 12 months.

LF\_C05 If MSNC = Married or Living in common-law, go to LF\_D05  
Otherwise, go to LF\_C05

LF\_D05 Create a temporary variable BetterHalf.

If MSNC = Married then BetterHalf = "spouse"  
Else BetterHalf = "partner"

**LF\_R05 I would now like to ask you a few questions about your ^BetterHalf's employment status.**

INTERVIEWER: Press <1> to continue.

**LF\_Q05 What is your ^BetterHalf's current work situation? Is your ^BetterHalf now...**

INTERVIEWER: Read categories to respondent.

- 1 **employed?** (Go to LF\_D07)
- 2 **self-employed?** (Go to LF\_D07)
- 3 **not working and looking for work?**
- 4 **not working and not looking for work?**
- 5 **retired?**
- 6 **a student (including work programs)?**
- 7 **doing unpaid household work?**

8 Other – Specify (Go to LF\_S05)  
DK, RF

Default: LF\_Q06

Coverage: Respondents with a spouse or partner.

LF\_S05 What is your ^BetterHalf 's current work situation?  
INTERVIEWER: Specify.  
\_\_\_\_ (80 spaces)

**LF\_Q06 Did your ^BetterHalf work at a job or business at any time in the last 12 months; that is, from ^OneYearAgo to ^LastMonth? (Regardless of the number of hours per week.)**  
**Please include time off for vacation, illness, maternity or paternity leave, strikes and lockouts.**

1 Yes (Go to LF\_D07)  
2 No  
DK, RF

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

Default LF\_END

LF\_D07 Create a temporary variable ToBe3.  
If LF\_Q05 = 1, 2 then ToBe3 = "is"  
Else ToBe3 = "was"

**LF\_Q07 What kind of work ^ToBe3 your ^BetterHalf doing at this job?**  
INTERVIEWER, if necessary, add: **Please give a full description or indicate an occupational title, for example, office clerk, machine operator, computer programmer.**  
\_\_\_\_ (80 spaces)  
DK, RF

Coverage: Respondents with a spouse or partner that is currently working or have worked at a job or business in the past 12 months.

LF\_END End of section.

Section	Ongoing Expenses (OE)
OE_BEG	Beginning of section.
Import	Marital Status (MSNC), from Roster; NumAdults, from Roster section (This refers to the number of persons 18 years old and over in the household )
OE_R01	<b>The following section of the questionnaire will deal with the day-to-day financial management of your household.</b>  <u>INTERVIEWER</u> : Press <1> to continue.
OE_D01	Create derived variables, Partner, Share, SomeoneElse  If MSNC = married then Partner = "Mainly your spouse" Else, If MSNC = common-law then Partner = "Mainly your partner" Otherwise, Partner = ""  If MSNC = married and NumAdults > 2 then Share = "You share the responsibility equally with your spouse or someone else in the household" Else if MSNC= married and NumAdults = 2 then Share = "You share the responsibility equally with your spouse" Else If MSNC = common-law and NumAdults > 2. then Share = "You share the responsibility equally with your partner or someone else in the household" Else if MSNC=common-law and NumAdults = 2 then Share = "You share the responsibility equally with your partner" Else if MSNC = separated, divorced, widowed or single AND NumAdults > 1 THEN Share = "You share the responsibility equally with someone else in the household" Otherwise, Share = ""  If MSNC= married and NumAdults > 2 then SomeoneElse = "Mainly someone else in the household" Else If MSNC = common-law and NumAdults > 2 then SomeoneElse = "Mainly someone else in the household" Else if MSNC = separated, divorced, widowed or single AND NumAdults > 1 THEN SomeoneElse = "Mainly someone else in the household" Otherwise, SomeoneElse = ""
OE_Q01	<b>Overall, who in the household is mainly responsible for making sure that the regular ongoing bills and other financial commitments are met?</b>  <u>INTERVIEWER</u> : If necessary, read: <b>This is the person who makes sure the bills get paid, not necessarily the person whose money is used. For instance, the person who pays the rent, mortgage, property taxes, electricity and other on-going bills.</b> <u>INTERVIEWER</u> : Read categories to respondent.
1	<b>Mainly you</b>
2	<b>^Partner</b>
3	<b>^Share</b>
4	<b>^SomeoneElse</b>
5	<b>Nobody in particular</b>
6	<b>Someone outside of the household</b> DK, RF

Coverage: All respondents.

Note: Display only categories with text.

OE\_E01 **A blank answer has been selected. Please return and correct.**

Note: "Trigger hard edit if OE\_Q01 answer = Empty."

**OE\_Q02A How many personal chequing or savings accounts do you currently have with a bank, credit union or trust company?**

INTERVIEWER: Please exclude any investment accounts, (RESP, RRSP, BONDS) and line of credit accounts or any accounts held jointly with someone else.

Note: [Min:0 Max:99]  
DK, RF

Coverage: All respondents.

OE\_E02A An unusual value has been entered. Please confirm.

Note: Trigger soft edit if OE\_Q02a > 10.

**OE\_Q02B How many joint chequing or savings accounts, that is to say, accounts that are shared with someone else, do you currently have with a bank, credit union or trust company?**

INTERVIEWER: Please exclude any investment accounts, (RESP, RRSP, BONDS) and line of credit accounts or any personal accounts that are not shared with anyone else.

Note: [Min:0 Max:99]  
DK, RF

Coverage: All respondents.

OE\_E02B An unusual value has been entered. Please confirm.

Note: Trigger soft edit if OE\_Q02b > 10.

OE\_D03 Create temporary variable TotalAccounts.

Initialize TotalAccounts = 0.  
If OE\_Q02A = RESPONSE, TotalAccounts = TotalAccounts + OE\_Q02A  
If OE\_Q02B = RESPONSE, TotalAccounts = TotalAccounts + OE\_Q02B

OE\_C03 If TotalAccounts > 1, go to OE\_Q03  
Otherwise go to OE\_C04

**OE\_Q03 With how many different institutions do you have these accounts?**

[Min:1 Max:99]  
DK, RF

Coverage: Respondents with 2 or more accounts.



OE\_E03A **The number of institutions is greater than the number of accounts. Please return and correct.**

Note: Trigger hard edit if OE\_Q03 > TotalAccounts. Interviewer must be able to return to OE\_Q02A and OE\_Q02B from the edit dialog.

OE\_E03B An unusual value has been entered. Please confirm.

Note: Trigger soft edit if OE\_Q03 > 10.

OE\_C04 If TotalAccounts > 0, go to OE\_Q04  
Otherwise go to OE\_Q06

**OE\_Q04 How do you typically check the balance for your account or accounts?**

INTERVIEWER: Mark all that apply.

- 01 I check the bank statement sent in the mail
- 02 I check the statement online (internet banking)
- 03 I check through telephone banking
- 04 I call the bank and ask for my balance
- 05 I ask for my balance, statement or update my bank book at a bank branch
- 06 I ask for my balance, statement or update my bank book at an ATM/cash machine
- 07 I receive a text message from the bank
- 08 I never check  
DK, RF

Coverage: Respondents with 1 or more accounts.

OE\_E04 **You cannot select "Never check" and another category. Please return and correct.**

Note: Trigger hard edit if item 8 was selected in combination with any other item in OE\_Q04.

OE\_C05 If OE\_Q04 = 8, go to OE\_Q06  
Otherwise go to OE\_Q05

**OE\_Q05 How often do you usually check your account balance(s)?**

- 1 Daily
- 2 Weekly
- 3 Every two weeks
- 4 Monthly
- 5 Yearly
- 6 Never  
DK, RF

Coverage: Respondents with 1 or more accounts who check their account balance.

**OE\_Q06** Do you or any member of your family currently living with you, have a credit card?

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

- 1 Yes
- 2 No
- DK, RF

Coverage: All respondents.

**OE\_Q07** When you need to get some cash, do you usually...

INTERVIEWER: Read categories to respondent.

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

Coverage: All respondents.

**OE\_Q08** How do you usually pay for your day-to-day purchases?

INTERVIEWER: Read categories to respondent.

- 1 With cash
- 2 With a debit card (bankcard)
- 3 With a credit card
- 4 Other
- DK, RF

Coverage: All respondents.

**OE\_Q09** Which of the following methods best describes how you usually pay your bills?

INTERVIEWER: Read categories to respondent. Mark only one.

- 01 **At an automatic teller machine (ATM)**
- 02 **At a bank teller**
- 03 **By telephone banking**
- 04 **By internet banking**
- 05 **By cheque through the mail**
- 06 **By preauthorized withdrawals from an account**
- 07 **By preauthorized payments on a credit card**
- 08 **In person with cash**
- 09 Other
- DK, RF

Coverage: All respondents.

OE\_C10 If OE\_Q08 = 3 or OE\_Q09 = 07 then go to OE\_Q10  
Otherwise go to OE\_Q11

**OE\_Q10** Can you tell me why you use a credit card to pay for your bills or day-to-day purchases?

- 1 To collect reward points (e.g. loyalty program)
- 2 Short of money, no choice
- 3 Convenience, accounting purposes
- 4 To build my credit rating
- 5 Other
- DK, RF

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

**OE\_Q11** Do you have a household budget?

- 1 Yes
- 2 No (Go to OE\_Q13)
- DK, RF (Go to OE\_Q13)

Default: OE\_Q12

Coverage: All respondents.

**OE\_Q12** How often do you stay within your budget?

INTERVIEWER: Read categories to respondent.

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

Coverage: Respondents with a household budget.

**OE\_Q13**      **Approximately how much would your household spend each month on recurring expenses such as, groceries, mortgage or rent, heating fuel, electricity, telephone, gas for your car, cable, internet, leisure, etc.?**

INTERVIEWER: Read categories to respondent.

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

Coverage:      All respondents.

**OE\_Q14**      **Thinking about the last 12 months, were you ever behind two or more consecutive months in paying a bill?**

- 1      Yes
  - 2      No
- DK, RF

Coverage:      All respondents.

**OE\_Q15**      **Still thinking about the last 12 months, were you ever behind two or more consecutive months in paying your rent or mortgage?**

- 1      Yes
  - 2      No
- DK, RF

Coverage:      All respondents.

**OE\_Q16**      **In that same time period, were you ever behind two or more consecutive months making a loan payment?**

- 1      Yes
  - 2      No
- DK, RF

Coverage:      All respondents.

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OE\_Q17

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

INTERVIEWER : Read categories to respondent.

- 1 **Keeping up with all bills and commitments without any problems**
- 2 **Keeping up with all bills and commitments, but it is sometimes a struggle**
- 3 **Having real financial problems and falling behind with bills or credit commitments** (Go to Question OE\_Q18)
- 4 **Don't have any bills or credit commitments**  
DK, RF

Default: OE\_END

Coverage: All respondents.

OE\_Q18

**What do you do when you run out of money?**

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

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

Coverage: Respondents having real financial problems.

Note: No more than 3 items may be selected

OE\_END: End of section.

Section: Financial Management (FM)

FM\_BEG Beginning of section

Import Partner, Share, SomeoneElse, from OE section

**FM\_R01 This next section will deal with the longer term financial planning required to achieve many financial goals such as owning a home or for a child's postsecondary education.**

INTERVIEWER: Press <1> to continue.

**FM\_Q01 Overall, who is mainly responsible for making financial investment and planning decisions on behalf of the family?**

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

INTERVIEWER: Read categories to respondent.

- 1 **Mainly you**
- 2 **^Partner**
- 3 **^Share**
- 4 **^SomeoneElse**
- 5 **Nobody in particular**
- 6 **Someone outside of the household**  
DK, RF

Coverage: All respondents.

Note: Display only categories with text.

**FM\_E01 A blank answer has been selected. Please return and correct.**

Note: Trigger hard edit if FM\_Q01 answer = Empty.

**FM\_Q02 If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?**

INTERVIEWER: Mark up to three responses.

- 01 Use savings
- 02 Borrow from a friend or relative
- 03 Use a personal line of credit
- 04 Borrow from a financial institution
- 05 Use a credit card
- 06 Sell a financial asset or personal possession
- 07 Go to a pawnbroker or payday loan service
- 08 Other - Specify Go to FM\_S02
- 09 Would not be able to pay this expenditure Go to FM\_Q04A  
DK, RF Go to FM\_Q04A

Default: FM\_Q03

Note: No more than three items may be selected.

Coverage: All respondents.  
FM\_E02 **You cannot select "Would not be able to pay this expenditure" and another category. Please return and correct.**

Note: Trigger hard edit if item 09 was selected with any other item in FM\_Q02

FM\_S02 If you had to make an unexpected expenditure today of \$500, how would you pay for this expense?

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

Note: Disable DK and RF.

**FM\_Q03 And if the expenditure were \$5,000, how would you pay for this expense?**

INTERVIEWER: Mark up to three responses.

- 01 Use savings
- 02 Borrow from a friend or relative
- 03 Use a personal line of credit
- 04 Borrow from a financial institution
- 05 Use a credit card
- 06 Sell a financial asset or personal possession
- 07 Go to a pawnbroker or payday loan service
- 08 Other -- Specify (Go to FM\_S03)
- 09 Would not be able to pay this expenditure  
DK, RF

Default: FM\_Q04A

Coverage: All respondents.

FM\_E03 **You cannot select "Would not be able to pay this expenditure" and another category. Please return and correct.**

Note: Trigger hard edit if item 09 was selected with any other item in FM\_Q03

FM\_S03 And if the expenditure were \$5,000, how would you pay for this expense?

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

Note: Disable DK and RF.

**FM\_Q04A In the last 12 months, how many times did you or another member of your household use the following alternative financial services:**

**A pawnbroker to sell a possession?**

Note: [Min:0 Max:99]  
DK, RF

Coverage: All respondents.

FM\_E04A An unusual value has been entered. Please confirm.

Note: Trigger soft edit if FM\_Q04A > 12.

**FM\_Q04B** In the last 12 months, how many times did you or another member of your household use the following alternative financial services:

**A payday loan service?**

Note: [Min:0 Max:99]  
DK, RF

Coverage: All respondents.

FM\_E04B An unusual value has been entered. Please confirm.

Note: Trigger soft edit if FM\_Q04B > 12.

**FM\_Q04C** In the last 12 months, how many times did you or another member of your household use the following alternative financial services:

**A cheque cashing service, other than a bank?**

Note: [Min:0 Max:99]  
DK, RF

Coverage: All respondents.

FM\_E04C An unusual value has been entered. Please confirm.

Note: Trigger soft edit if FM\_Q04c > 12.

**FM\_Q05** **Have you ever withdrawn money from an RRSP for reasons other than your retirement needs?**

- 1 Yes (Go to FM\_Q06)
- 2 No
- DK, RF

Default: FM\_Q07

Coverage: All respondents.

**FM\_Q06** **Was that...?**

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

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

Coverage: Respondents who have withdrawn money from an RRSP.



**FM\_Q07**      **Have you or any other member of your immediate family ever declared bankruptcy or made a formal or informal proposal to your creditors in regards to your financial arrangements?**

- 1            Yes
- 2            No  
              DK, RF

Coverage:      All respondents.

FM\_END        End of section

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Section: Major Expenses (ME)

ME\_BEG Beginning of section.

**ME\_R01 I would now like to ask a few questions about how you are planning for your future purchases or major expenditures such as a new car, a cottage, or a child's upcoming wedding.**

INTERVIEWER: Press <1> to continue.

**ME\_Q01 Excluding home purchases (principal residence) and the possible cost of your children's higher education, do you plan to make any purchases or expenditures of \$10,000 or more in the next three years?**

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

1 Yes

2 No (Go to ME\_Q04)

DK, RF (Go to ME\_Q04)

Default: ME\_Q02

Coverage: All respondents.

**ME\_Q02 Please describe the purchase you plan to make.**

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

1 Car

2 Cottage

3 Home improvement or repair

4 Travel

5 Wedding

6 Other - Specify (Go to ME\_S02)

DK, RF

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

Default: ME\_Q03

**ME\_S02 Please describe the purchase you plan to make.**

INTERVIEWER: Specify.

\_\_(80 spaces)

Note: Disable DK and RF.

**ME\_Q03 How do you intend to pay for this purchase?**

INTERVIEWER: Mark up to three responses.

- 01 Use savings (down payment, or full price)
- 02 Borrow from a financial institution (lease or loan)
- 03 Monthly payments
- 04 Sell investments
- 05 Sell or use an asset to secure the necessary funds
- 06 Cash in an endowment, life insurance policy
- 07 Cut back on spending
- 08 Use a credit card, line of credit or bank overdraft
- 09 Borrow money from family or friends
- 10 Make arrangements with creditors to reduce or suspend some payments
- 11 Get a job, take a second job or work extra hours in an existing job
- 12 Get mortgage, borrow against, remortgage, increase mortgage on home
- 13 Sell home or move to smaller home
- 14 Use a cash gift or inheritance
- 15 Other - Specify (Go to ME\_S03)  
DK, RF

Default: ME\_Q04

Note: No more than three items may be selected.

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

**ME\_S03 How do you intend to pay for this purchase?**

INTERVIEWER: Specify.

\_\_(80 spaces)

Note: Disab! DK and RF.

**ME\_Q04 Is your principal residence owned by a member of your household?**

- 1 Yes (Go to ME\_Q05)
- 2 No  
DK, RF

Default: ME\_Q07

Coverage: All respondents.

**ME\_Q05 Is there currently a mortgage on your principal residence?**

- 1 Yes (Go to ME\_Q06)
- 2 No  
DK, RF

Default: ME\_Q07

Coverage: Respondents that own their principal residence

**ME\_Q06** For how many more years do you expect to make mortgage payments on your principal residence?

[Min:0 Max:99]

DK, RF

Coverage: Respondents that own their principal residence with a lien or mortgage.

**ME\_E06** An unusual value has been entered. Please confirm.

Note: Trigger soft edit if ME\_Q06 > 30.

**ME\_Q07** Do you have any plans to purchase a house in the next five years?

1 Yes (Go to ME\_Q08)

2 No  
DK, RF

Default: ME\_END

Coverage: All respondents.

**ME\_Q08** Do you plan to purchase this house in...?

INTERVIEWER: Read categories to respondent.

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

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

**ME\_Q09** What is the price range of the house you are planning to purchase?

INTERVIEWER: Read categories to respondent.

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

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

**ME\_Q10** As of today, what percent of the total price have you managed to save for your future home?

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

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

**ME\_Q11** Other than a loan or mortgage from a financial institution, how else do you intend to pay for this home?

INTERVIEWER: Mark up to three responses.

- 01 Draw money from current account (excluding overdraft facility)
- 02 Draw money from a registered savings fund intended for this purpose
- 03 Use the money from the sale of previous home
- 04 Sell investments (other than previous home)
- 05 Sell or use an asset to secure the necessary funds
- 06 Cash in an endowment or life insurance policy
- 07 Use a credit card or overdraft
- 08 Borrow money from family or friends
- 09 Use a cash gift or inheritance
- 10 Withdraw savings from RESP
- 11 Other – Specify (Go to ME\_S11)
- 12 Nothing
- DK, RF

Default: ME\_Q12

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

**ME\_S11** Other than a loan or mortgage from a financial institution, how else do you intend to pay for this home?

INTERVIEWER: Specify.

\_\_(80 spaces)

Note: Disable DK and RF.

**ME\_E11** You cannot select 'Nothing' and another category. Please return and correct.

Note: Trigger hard edit if item 12 was selected with any other category in ME\_Q11

**ME\_Q12** Other than the down payment, are you expecting any other costs for your future home?

- 1 Yes (Go to ME\_Q13)
- 2 No

DK, RF

Default: ME\_END

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

**ME\_Q13 Could you tell me what these costs are?**

INTERVIEWER: Mark all that apply.

- 01 Legal fees (lawyer's fees and disbursements)
- 02 Taxes (land transfer, GST, etc.)
- 03 Furniture or appliances
- 04 Moving costs
- 05 Utility deposits
- 06 Real estate fees
- 07 Renovations, upgrades, repairs
- 08 Condo, co-op, community development fees
- 09 Other – Specify (Go to ME\_S13)  
DK, RF

Default: ME\_Q14

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

**ME\_S13 Could you tell me what these costs are?**

INTERVIEWER: Specify.

\_\_(80 spaces)

Note: Disable DK and RF.

**ME\_Q14 As of today, do you expect to have enough money to cover these costs when you buy your home?**

- 1 Yes
- 2 No
- DK, RF

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

ME\_END End of section.

Section: Postsecondary Education Funding Section (EF)

EF\_BEG Beginning of section.

**EF\_R01 I would now like to ask some questions about any financial plans for your child or children in the event that they attend postsecondary education such as college, university or a trade apprenticeship or vocational school.**

INTERVIEWER: Press <1> to continue.

**EF\_Q01 Are you financially responsible for any children under the age of 18 living in your household or currently living with someone else?**

- 1 Yes (Go to EF\_Q02)  
2 No  
DK, RF

Default: EF\_END

Coverage: All respondents.

**EF\_Q02 Are you currently saving or have you already saved to support the cost of your children's postsecondary education?**

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

- 1 Yes (Go to EF\_Q04)  
2 No  
DK, RF (Go to EF\_END)

Default: EF\_Q03

Coverage: All respondents.

FOR INFORMATION ONLY

EF\_Q03

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

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

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

Default: EF\_Q05

Coverage: Respondents financially responsible for a child or children under the age of 18, who are not saving to support the cost of postsecondary education

Note: No more than three items may be selected.

EF\_Q04

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

INTERVIEWER: Mark up to three responses.

- 01 Contribute to a RESP account
- 02 Purchase GICs, government savings bonds or corporate bonds
- 03 Contribute to a dedicated savings plan or account
- 04 Purchase mutual funds, stocks, etc
- 05 Contribute to a trust fund
- 06 My spouse has made provisions
- 07 Another family member has made provisions
- 08 I have been given money from a family member or friend to be used for this purpose (includes inheritance)
- 09 Nothing at all
- 10 Other – Specify (Go to EF\_S04)  
DK, RF

Default: EF\_Q05

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

Note: No more than three items may be selected.

EF\_E04

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

Note: Trigger hard edit if item "09" was selected with any other item in EF\_Q04



EF\_S04 How are you currently saving to support your children's postsecondary education?

INTERVIEWER: Specify.

\_\_\_ (80 spaces)

Note: Disable DK and RF.

**EF\_Q05 Do you expect to help your children with their postsecondary education in any of the following ways?**

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

- 01 **From employment or pension income you will earn while they are in school**
- 02 **From loans that you will take out**
- 03 **By co-signing a student loan**
- 04 **From the sale of assets (real estate, valuables, etc)**
- 05 **By providing free room and board while they are in school**
- 06 **By providing the use of a car while they are in school**
- 07 **Nothing at all**
- 08 Other – Specify (Go to EF\_S05)  
DK, RF

Default: EF\_END

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

**EF\_E05 You cannot select "Nothing at all" and another category. Please return and correct.**

Note: Trigger hard edit if item 07 was selected with any other item in EF\_Q05

Coverage: Respondents financially responsible for a child or children under the age of 18, which will support the cost of postsecondary education.

EF\_S05 Do you expect to help your children with their postsecondary education in any of the following ways?

INTERVIEWER: Specify.

\_\_\_ (80 spaces)

Note: Disable DK and RF.

EF\_END: End of section

Section: Retirement Planning (RP)

RP\_BEG Beginning of section

Import LF\_Q01

RP\_C01 If LF\_Q01 = 5, go to RP\_Q10  
Otherwise go to RP\_R01

**RP\_R01 This section contains questions about the plans you may have for your retirement.**

INTERVIEWER: Press <1> to continue.

**RP\_Q01 Are you financially preparing for your retirement either on your own or through an employer pension plan?**

1 Yes (Go to RP\_Q02)

2 No  
DK, RF

Default: RP\_C06

Coverage: Respondents who are not retired.

**RP\_Q02 Which of the following sources of revenue are included in your financial plan for retirement?**

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

01 **Government pension benefits (CPP, QPP, OAS, GIS)**

02 **Occupational or workplace pension plan benefits**

03 **Personal retirement savings plan benefits (RRSP, RSP)**

04 **Obtaining a reverse mortgage**

05 **Sell your financial assets (such as: stocks, bonds or mutual funds, investment funds other than RRSP or RIF)**

06 **Sell your non-financial assets (such as: a car, home or properties, art, jewels, antiques, etc.)**

07 **Use an inheritance**

08 **Relv on financial support from your extended family (including a spouse, partner)**

09 **Drawing an income from your own (or your spouse or partner's) business**

10 **Earnings from employment in retirement**

11 Other – Specify (Go to RP\_S02)

DK, RF

Default: RP\_C03

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

RP\_S02 Which of the following sources of revenue are included in your financial plan for retirement?

INTERVIEWER: Specify

\_\_\_\_(80 spaces)

Note: Disable DK and RF.

RP\_C03 If RP\_Q02 = 2, go to RP\_Q03  
Otherwise, go to RP\_C06

**RP\_Q03 You just said that part of your financial planning for retirement includes a workplace pension. When you retire, you are entitled to receive income from how many of these workplace pensions?**

- 1 One
  - 2 Two
  - 3 Three or more
- DK, RF

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

RP\_D04 Create temporary variables Does, Does\_C and Pension

If RP\_Q03 = 1, DK, RF then Does = "does"  
Else Does = "do"

If RP\_Q03 = 1, DK, RF then Does\_C = "Does"  
Else Does\_C = "Do"

If RP\_Q03 = 1, DK, RF, then Pension = "pension"  
Else Pension = "pensions"

**RP\_Q04 ^Does\_C your workplace ^Pension base the amount of your benefits on the contributions made to the plan and the return on these contributions, or on a proportion of your earnings and the number of years you have contributed to the plan?**

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

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

RP\_E04 **You cannot select "Both" if you have contributed to only one pension plan. Please return and correct.**

Note: Trigger hard edit if RP\_Q04=3 and RP\_Q03 = 1

**RP\_Q05** Up to now, how many years have you contributed to an occupational or workplace pension?

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

Note: [Min: 0 Max:75]  
DK, RF

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

**RP\_E05** An unusual value has been entered. Please confirm.

Note: Trigger soft edit if RP\_Q05 > 35.

**RP\_C06** If RP\_Q01 = 2, go to RP\_Q06  
Otherwise, go to RP\_Q07

**RP\_Q06** Are there any particular reasons why you are not planning for your retirement?

INTERVIEWER: Mark up to three responses

- 01 Don't have a job, haven't worked long enough
- 02 Can't afford to, don't earn enough, income too low
- 03 Too many debts, bills, financial commitments
- 04 Am relying on government pension (CPF/QPP/OAS/GIS)
- 05 Am relying on partner's pension (including ex-partner)
- 06 Am relying on a future inheritance
- 07 Am relying on financial support from family
- 08 Don't think about it, haven't got around to it
- 09 Don't think I'll live that long
- 10 Waiting to get a job with a pension plan
- 11 I'm young, lots of time
- 12 Other – Specify (Go to RP\_S06)  
DK, RF

Default: RP\_Q07

Note: No more than three items may be selected.

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

**RP\_S06** Are there any particular reasons why you are not planning for your retirement?

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

Note: Disable DK and RF.

**RP\_Q07** What do you think will be your primary source of income in retirement?

- 01 Government pension benefits (CPP, QPP, OAS, GIS)
- 02 Occupational or workplace pension plan benefits
- 03 Medical or disability pension
- 04 Personal retirement savings plan benefits (RRSP, RSP)
- 05 Retirement Income Funds (including RRIF, LRIF, and Life Income Funds)
- 06 Use an inheritance
- 07 Rely on financial support from my family
- 08 Draw an income from your own (or your partner's) business
- 09 Earnings from employment in retirement
- 10 Other – Specify (Go to RP\_S07)  
DK, RF

Default: RP\_Q08

Coverage: Respondents who are not retired.

**RP\_S07** What do you think will be your primary source of income in retirement?

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

Note: Disable DK and RF.

**RP\_Q08** Taking all of the various sources of retirement income into account for your household (including government sources as well as personal and occupational pensions and provisions), how confident are you that your household income in retirement will give you the standard of living you hope for?

INTERVIEWER: Read categories to respondent.

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

Coverage: Respondents who are not retired.

**RP\_Q09** Do you have a good idea of how much money you will need to save to maintain your desired standard of living when you retire?

- 1 Yes
- 2 No
- DK, RF

Coverage: Respondents who are not retired.

Default: RP\_END

**RP\_R10** You mentioned earlier that you are currently retired. The next two questions are about your financial standard of living in retirement.

INTERVIEWER: Press <1> to continue.

**RP\_Q10**      **Compared to your expectations before you retired, how would you describe your financial standard of living in retirement?**

INTERVIEWER: Read categories to respondent.

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

Coverage:      Respondents who are retired.

**RP\_Q11**      **Is your retirement income sufficient to comfortably cover your monthly expenses?**

- 1      Yes
  - 2      No
- DK, RF

Coverage:      Respondents who are retired.

**RP\_END**      End of section

FOR INFORMATION ONLY

Section: Assets and debts (AD)

AD\_BEG Beginning of section

**AD\_R01** The following section will collect a few details about your family's current financial portfolio. For instance, I will be asking you about the types and approximate worth of the things owned by you or other members of your family and what you currently owe on various types of debts.

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

INTERVIEWER: Press <1> to continue.

**AD\_Q01** Do you or does anyone in your family own any of the following tangible assets?

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

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

Coverage: All respondents.

Note: Enter at most 4 values.

**AD\_E01** You cannot select 'None of these assets' and another category. Please return and correct.

Note: Trigger hard edit if item 5 was selected with any other category in AD\_Q01.

**AD\_C01** If 4 selected in AD\_Q01, go to AD\_S01  
Otherwise, go to AD\_C02

**AD\_S01** Do you or does anyone in your family own any of the following tangible assets?

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

Note: Disable DK and RF.

**AD\_C02** If any of (1,2,3,4) selected in AD\_Q01, go to AD\_Q02  
Otherwise, go to AD\_Q03

**AD\_Q02** How much do you think they could be sold for today?

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

[Min: 0 Max: 15,000,000]

DK, RF

Coverage: Respondents with tangible assets.

AD\_E02 An unusual value has been entered. Please confirm.

Note: Trigger soft edit if AD\_Q02  $\geq$  1,000,000.

**AD\_Q03 Do you or anyone in your family currently have any Registered Retirement Savings Plans (RRSPs)?**

INTERVIEWER: Please include Locked-in Retirement Accounts (LIRA) and money transferred from an employer pension plan (i.e. Locked-in RRSP).

- 1 Yes (Go to AD\_Q04)
- 2 No  
DK, RF

Default: AD\_Q05

Coverage: All respondents.

**AD\_Q04 In your estimation, what is the current total value of these RRSPs?**

[Min: 0 Max: 15,000,000]

DK, RF

Coverage: Respondents with RRSPs.

AD\_E04 An unusual value has been entered. Please confirm.

Note: Trigger soft edit if AD\_Q04  $\geq$  1,000,000.

**AD\_Q05 Do you or anyone in your family currently have any Registered Education Saving Plans (RESPs)?**

- 1 Yes (Go to AD\_Q06)
- 2 No  
DK, RF

Default: AD\_Q07

Coverage: All respondents.



**AD\_Q06** In your estimation, what is the current total value of these RESPs?

[Min: 0 Max: 15,000,000]

DK, RF

Coverage: Respondents with RESPs.

**AD\_E06** An unusual value has been entered. Please confirm.

Note: Trigger soft edit if AD\_Q06 ≥ 1,000,000.

**AD\_Q07** **Excluding any Registered Retirement Saving Plans (RRSPs), do you or anyone in your family own any of the following financial assets?**

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

- 1 **Cash savings (from savings or chequing accounts)**
  - 2 **Investments (stocks, bonds, term deposits, GICs, Non-RRSP Mutual funds)**
  - 3 **Registered disability savings plan**
  - 4 **Tax free savings plan**
  - 5 **Private pensions**
  - 6 **Other financial assets – Specify**
  - 7 **None of these assets**
- DK, RF

Coverage: All respondents.

Note: Enter at most 6 values.

**AD\_E07** **You cannot select 'None of these assets' and another category. Please return and correct.**

Note: Trigger hard edit if item 7 was selected with any other category in AD\_Q07.

**AD\_C07** If 6 selected in AD\_Q07, go to AD\_S07  
Otherwise, go to AD\_C08

**AD\_S07** Do you or anyone in your family own any of the following financial assets?

INTERVIEWER: Specify.

\_\_\_\_ (80 spaces)

Note: Disable DK and RF.

**AD\_C08** If any of (1,2,3,4,5, 6) selected in AD\_Q07, go to AD\_Q08  
Otherwise, go to AD\_Q09

**AD\_Q08** In your estimation, what is the total value of these financial assets?

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

[Min: 0 Max: 15,000,000]

DK, RF

Coverage: Respondents with financial assets.

FOR INFORMATION ONLY

AD\_E08 An unusual value has been entered. Please confirm.

Note: Trigger soft edit if AD\_Q08 ≥ 1,000,000.

**AD\_Q09 Do you or anyone in your family own any of the following business assets or properties?**

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

- 1 **Agricultural property, machinery and equipment**
- 2 **Wholly or partially owned business property and assets**
- 3 **Copyrights, patents or royalties**
- 4 **Other business assets or property (properties) – Specify**
- 5 **None of these assets**  
DK, RF

Coverage: All respondents.

Note: Enter at most 4 values.

**AD\_E09 You cannot select 'None of these assets' and another category. Please return and correct.**

Note: Trigger hard edit if item 5 was selected with any other category in AD\_Q09.

AD\_C09 If 4 selected in AD\_Q09, go to AD\_S09  
Otherwise, go to AD\_C10

AD\_S09 Do you or anyone in your family own any of the following business assets or properties?

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

Note: Disable DK and RF

AD\_C10 If any of (1,2,3,4) selected in AD\_Q09, go to AD\_Q10  
Otherwise, go to AD\_Q11

**AD\_Q10 In your estimation, what is the total value of these business assets or properties?**

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

[Min: 0 Max: 15,000,000]

DK, RF

Coverage: Respondents with business assets or property.

AD\_E10 An unusual value has been entered. Please confirm.

Note: Trigger soft edit if AD\_Q10 ≥ 1,000,000.

**AD\_Q11** Do you or anyone in your family currently have any of the following types of debts or liabilities?

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

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

Coverage: All respondents.

Note: Enter at most 7 values.

**AD\_E11** You cannot select 'None of these debts or liabilities' and another category. Please return and correct.

Note: Trigger hard edit if item 08 was selected with any other category in AD\_Q11.

**AD\_C11** If 07 selected in AD\_Q11, go to AD\_S1.  
Otherwise, go to AD\_C12

**AD\_S11** Do you or anyone in your family currently hold any of the following types of debts or liabilities?

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

Note: Disable DK and RF.

**AD\_C12** If any of (1,2,3,4,5,6,7) selected in AD\_Q11, go to AD\_Q12  
Otherwise, go to AD\_END

**AD\_Q12** In your estimation, what is the total value of these debts and liabilities?

INTERVIEWER: If necessary, please add: **(If you have more than one of these types of debts, please estimate the current value of all of them combined.)**

[Min: 0 Max: 15,000,000]

DK, RF

Coverage: Respondents with debts.

**AD\_E12** An unusual value has been entered. Please confirm.

Note: Trigger soft edit if AD\_Q012 ≥ 1,000,000.

**AD\_END** Fin de la section.

Section: Income (IN)  
IN\_BEG Beginning of section  
Import NumAdults (from Roster section) (Refers to the number of persons 18 years old and over within the household)

**IN\_Q01A In the last 12 months, did you receive any income from:**

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

1 Yes  
2 No  
DK, RF

Coverage: All respondents.

**IN\_Q01B In the last 12 months, did you receive any income from:**

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

1 Yes  
2 No  
DK, RF

Coverage: All respondents.

**IN\_Q01C In the last 12 months, did you receive any income from:**

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

1 Yes  
2 No  
DK, RF

Coverage: All respondents.

**IN\_Q01D In the last 12 months, did you receive any income from:**

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

1 Yes  
2 No  
DK, RF

Coverage: All respondents.

**IN\_Q01E** In the last 12 months, did you receive any income from:

**... employment insurance benefits?**

- 1 Yes
- 2 No  
DK, RF

Coverage: All respondents.

**IN\_Q01F** In the last 12 months, did you receive any income from:

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

- 1 Yes
- 2 No  
DK, RF

Coverage: All respondents.

**IN\_Q01G** In the last 12 months, did you receive any income from:

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

- 1 Yes
- 2 No  
DK, RF

Coverage: All respondents.

**IN\_Q01H** In the last 12 months, did you receive any income from:

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

- 1 Yes
- 2 No  
DK, RF

Coverage: All respondents.

**IN\_Q01I**

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

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

- 1 Yes
- 2 No
- DK, RF

Coverage: All respondents.

IN\_C02 If any question (IN\_Q01A to IN\_Q01I) = Yes, go to IN\_Q02  
Else go to IN\_C04

**IN\_Q02**

**What is your best estimate of your total personal income, before taxes and deductions, from all sources during the year ending December 31, 2008?**

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

[Min : -9,000,000 Max : 9,000,000]

DK, RF (Go to IN\_Q03)

Default: IN\_C04

Coverage: Respondents with income.

IN\_E02 An unusual value has been entered. Please confirm.

Note: Trigger soft edit if  $5,000 > IN\_Q02 \geq 500,000$ .

**IN\_Q03**

**Could you tell me which of the following categories best describes your personal income in 2008?**

INTERVIEWER: Read categories to respondent.

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

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

IN\_C04 If NumAdults > 1, go to IN\_Q04  
Otherwise go to IN\_END

**IN\_Q04 What is your best estimate of the total income of all household members (including yourself) before taxes and deductions from all sources during the year ending December 31, 2008?**

[Min : -9,000,000 Max : 9,000,000]

DK, RF (Go to IN\_Q05)

Default: IN\_END

Coverage: All respondents.

IN\_E04 An unusual value has been entered. Please confirm.

Note: Trigger soft edit if  $5,000 > \text{IN\_Q04} \geq 500,000$ .

**IN\_Q05 Could you tell me which of the following categories best describes your total household income in 2008?**

INTERVIEWER: Read categories to respondent.

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

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

IN\_E05 **Household income must be higher than or equal to personal income. Please return and correct.**

Note: Trigger hard edit if  $\text{IN\_Q05} < \text{IN\_Q03}$ .

IN\_END End of section.



Section: Financial Choices (FC)

FC\_BEG Beginning of section

**FC\_R01 I would now like to ask you a few questions about how you make financial choices and where you go to find help.**

INTERVIEWER: Press <1> to continue.

**FC\_Q01 In the past 12 months, did you make use of any advice, free or paid, on any of the following financial products?**

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

- 01 **Retirement planning**
- 02 **Children's education planning**
- 03 **Estate planning**
- 04 **Insurance**
- 05 **Tax planning**
- 06 **General financial planning** (saving and investment strategies)
- 07 **Anything else** – Specify (Go to FC\_S01)
- 08 No advice available or couldn't find any advice
- 09 No, did not use any advice  
DK, RF

Coverage: All respondents.

Note: Enter at most 7 values.

Default: FC\_C02

**FC\_E01A You cannot select "No advice available or couldn't find any advice" with another response category. Please return and correct.**

Note: Trigger hard edit if item 08 was selected with any other response in FC\_Q01.

**FC\_E01B You cannot select "No, did not use any advice" with another response category. Please return and correct.**

Note: Trigger hard edit if item 09 was selected with any other response in FC\_Q01.

**FC\_S01 In the past 12 months did you make use of any advice, free or paid, on any of the following financial products?**

INTERVIEWER: Specify.

\_\_\_\_(80 spaces)

Note: Disable DK and RF.

FC\_C02 If any of (1, 2, 3, 4, 5, 6, 7) selected in FC\_Q01, go to FC\_Q02  
Else go to FC\_Q04

**FC\_Q02 Where did you get your advice?**

INTERVIEWER: Please write all sources.

\_\_\_\_(200 spaces)

DK, RF

Coverage: Respondents who made use of financial advice.

**FC\_Q03 Did you pay for any of this advice?**

- 1 Yes
- 2 No
- DK, RF

Coverage: Respondents who made use of financial advice.

**FC\_Q04 People get information about financial investments from many sources. What sources do you feel most influence your decisions about the financial investments you make?**

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

- 1 **Advertisements**
- 2 **Magazines**
- 3 **Newspapers**
- 4 **Radio or Television**
- 5 **Internet**
- 6 **Advice from a Financial Advisor**
- 7 **Advice from a knowledgeable friend**
- 8 Other – Specify (Go to FC\_S04)
- DK, RF

Default: FC\_Q05

Coverage: All respondents.

FC\_S04 What sources do you feel most influence your decisions about the financial investments you make?

INTERVIEWER: Specify.

\_\_\_\_ (80 spaces)

Note: Enable DK and RF

**FC\_Q05 Are there any things that you personally keep an eye on, such as changes in ...?**

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

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

DK, RF

Coverage: All respondents.

Note: Enter at most 10 values.

FC\_E05 **You cannot select "None of the above" with another response category. Please return and correct.**

Note: Trigger hard edit if item 11 was selected with any other response in FC\_Q05.

FC\_C06 If any of (1, 2, 3, 4, 5, 6, 7, 8, 9, 10) selected in FC\_Q05, go to FC\_Q06  
Else go to FC\_R07

**FC\_Q06 How do you tend to monitor these things?**

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

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

Coverage: Respondents who keep an eye on financial markets.

**FC\_R07 The next series of questions are about insurance policies and credit histories.**

INTERVIEWER: Press <1> to continue.

**FC\_Q07 Could you please tell me which of the following types of insurances you currently own?**

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

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

Coverage: All respondents.

Note: Enter at most 8 values.

FC\_E07 **You cannot select "None of the above" with another response category. Please return and correct.**

Note: Trigger hard edit if item 08 was selected with any other response in FC\_Q07.

FC\_C08 If any of (1, 2, 3, 4, 5, 6, 7, 8) selected in FC\_Q07, go to FC\_Q08  
Else go to FC\_Q09

**FC\_Q08 Do you have all your insurance policies with one company?**

- 1 Yes
- 2 No  
DK, RF

Coverage: Respondents with insurance.

**FC\_Q09 Do you currently have a will?**

- 1 Yes
- 2 No  
DK, RF

Coverage: All respondents.

**FC\_Q10 Do you currently have powers of attorney drawn up for your household?**

- 1 Yes
- 2 No  
DK, RF

Coverage: All respondents.

**FC\_Q11 When did you personally last request a credit report from Equifax, Trans Union of Canada or Northern Credit Bureau (Experian) to verify your credit history?**

INTERVIEWER: Read categories to respondent.

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

Default: FC\_Q12

Coverage: All respondents.

**FC\_Q12 Have you ever found an error in any of the information presented on your personal consumer credit report?**

- 1 Yes
- 2 No  
DK, RF

Coverage: Respondents who have verified their credit history.

FC\_END

End of section

FOR INFORMATION ONLY

Section: Subjective Personal Assessment (SA)

SA\_BEG Beginning of section

**SA\_R01 I would now like to ask a few questions regarding your financial attitudes and awareness.**

INTERVIEWER: Press <1> to continue.

**SA\_Q01 How would you rate your level of financial knowledge?**

INTERVIEWER: Read categories to respondent.

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

Coverage: All respondents.

**SA\_Q02 How would you rate yourself on each of the following areas of financial management:**

**... keeping track of money?**

INTERVIEWER: Read categories to respondent.

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

Coverage: All respondents.

**SA\_Q03 How would you rate yourself on each of the following areas of financial management:**

**... making ends meet?**

INTERVIEWER: Read categories to respondent.

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

Coverage: All respondents.

**SA\_Q04**

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

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

INTERVIEWER: Read categories to respondent.

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

Coverage: All respondents.

**SA\_Q05**

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

**... staying informed on financial issues?**

INTERVIEWER: Read categories to respondent.

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

Coverage: All respondents.

**SA\_Q06**

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

- 1 Yes
  - 2 No
- DK, RF

Coverage: All respondents.

**SA\_Q07**

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

**I enjoy dealing with financial matters.**

- 1 Agree
  - 2 Disagree
- DK, RF

Coverage: All respondents.

**SA\_Q08** Please tell me if you agree or disagree with the following statements.

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

- 1 Agree
  - 2 Disagree
- DK, RF

Coverage: All respondents.

**SA\_Q09** Please tell me if you agree or disagree with the following statements.

**I frequently get financial advice from my friends and family.**

- 1 Agree
  - 2 Disagree
- DK, RF

Coverage: All respondents.

**SA\_Q10** Please tell me if you agree or disagree with the following statements.

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

- 1 Agree
  - 2 Disagree
- DK, RF

Coverage: All respondents.

**SA\_Q11** Please tell me if you agree or disagree with the following statements.

**I keep a close personal watch on my financial affairs.**

- 1 Agree
  - 2 Disagree
- DK, RF

Coverage: All respondents.

**SA\_Q12** Please tell me if you agree or disagree with the following statements.

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

- 1 Agree
  - 2 Disagree
- DK, RF

Coverage: All respondents.



**SA\_Q13** Please tell me if you agree or disagree with the following statements.

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

- 1 Agree
- 2 Disagree
- DK, RF

Coverage: All respondents.

**SA\_Q14** Please tell me if you agree or disagree with the following statements.

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

- 1 Agree
- 2 Disagree
- DK, RF

Coverage: All respondents.

**SA\_END** End of section

FOR INFORMATION ONLY

Section: Objective Personal Assessment (OA)

OA\_BEG Beginning of section.

**OA\_R01** **The next part of the interview is different. This section, which has some questions about financial matters, is like a quiz. But don't worry it is not an exam.**

**Have fun, and answer as best as you can.**

INTERVIEWER: Press <1> to continue.

**OA\_Q01** **If the inflation rate is 5% and the interest rate you get on your savings is 3%, will your savings have at least as much buying power in a year's time?**

- 1 Yes
- 2 No
- DK, RF

Coverage: All respondents.

**OA\_Q02** **A credit report is...?**

INTERVIEWER: Read categories to respondent.

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

Coverage: All respondents.

**OA\_Q03** **Who insures your stocks in the stock market?**

INTERVIEWER: Read categories to respondent.

- 1 **The National Deposit Insurance Corporation**
- 2 **The Securities and Exchange Commission**
- 3 **The Bank of Canada**
- 4 **None**
- DK, RF

Coverage: All respondents.

**OA\_Q04** **True or false.**

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

- 1 True
- 2 False
- DK, RF

Coverage: All respondents.

**OA\_Q05** If each of the following persons had the same amount of take home pay, who would need the greatest amount of life insurance?

INTERVIEWER: Read categories to respondent.

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

Coverage: All respondents.

**OA\_Q06** If you had a savings account at a bank, which of the following statements would be correct concerning the interest that you would earn on this account?

INTERVIEWER: Read categories to respondent.

- 1 Sales tax may be charged on the interest that you earn
  - 2 You cannot earn interest until you pass your 13th birthday
  - 3 Earnings from savings account interest may not be taxed
  - 4 Income tax may be charged on the interest if your income is high enough.
- DK, RF

Coverage: All respondents.

**OA\_Q07** Inflation can cause difficulty in many ways. Which group would have the greatest problem during periods of high inflation that lasts several years?

INTERVIEWER: Read categories to respondent.

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

Coverage: All respondents.

**OA\_Q08** Lindsay has saved \$12,000 for her university expenses by working part-time. Her plan is to start university next year and she needs all of the money she saved. Which of the following is the safest place for her university money?

INTERVIEWER: Read categories to respondent.

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

Coverage: All respondents.

**OA\_Q09** Which of the following types of investment would best protect the purchasing power of a family's savings in the event of a sudden increase in inflation?

INTERVIEWER: Read categories to respondent.

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

Coverage: All respondents.

**OA\_Q10** Under which of the following circumstances would it be financially beneficial to borrow money to buy something now and repay it with future income?

INTERVIEWER: Read categories to respondent.

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

Coverage: All respondents.

**OA\_Q11** Which of the following statements is not correct about most ATM (Automated Teller Machine) cards?

INTERVIEWER: Read categories to respondent.

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

Coverage: All respondents.

**OA\_Q12 Which of the following can hurt your credit rating?**

INTERVIEWER: Read categories to respondent.

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

Coverage: All respondents.

**OA\_Q13 What can affect the amount of interest that you would pay on a loan?**

INTERVIEWER: Read categories to respondent.

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

Coverage: All respondents.

**OA\_Q14 Which of the following will help lower the cost of a house?**

INTERVIEWER: Read categories to respondent.

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

Coverage: All respondents.

OA\_END End of section.