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

INTERVIEWER: Press <1> to continue.

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.

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: No respondents. This question is asked within the Roster.

Were you born in Canada?

1. Yes (Go to DM_Q06)
2. No
   DK, RF

Coverage: All respondents.

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)

Note: Disable DK and RF.

DM_D05 Create derived variable YearOfBirth

\[ \text{YearOfBirth} = 2009 - \text{RespondentAge} - 1 \]

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

Default: Go to DM_Q08

Coverage: All respondents.

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)

**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)

**Coverage:** All respondents.

**DM_Q10** Was this course for...

**INTERVIEWER:** Read categories to respondent.

1. Work, professional development?
2. Personal interest?
3. Both

**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

**Coverage:** All respondents.

**DM_Q12** What are the first three characters of your postal code?

___ (3 spaces)

**Coverage:** All respondents.
DM_E12A  D, F, I, O, Q and U are invalid letters for the first character of the postal code. Please return and correct.

Note: Trigger hard edit if the first character of the postal code entered at DM_Q12 in (D, F, I, O, Q or U).

DM_E12B  Invalid format for postal code. Format must be X9X. Please return and correct.

Note: Trigger hard edit if DM_Q12 is not in X9X format.

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. If the respondent works while attending school, select the primary activity, that is, the activity where the respondent spends the most time.

1 employed?  (Go to LF_D04)
2 self-employed?  (Go to LF_D04)
3 not working and looking for work?  (Go to LF_D04)
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)

Default:  LF_Q02

Coverage:  All respondents.

LF_S01  Are you now...

INTERVIEWER: Specify.

___ (80 spaces)

Note:  Disable DK and RF.
**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

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

**LF_C03** if LF_Q01 = 5 and LF_Q02 = 2, go to LF_Q03
Otherwise, (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)

**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)

**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_END

**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. If the respondent works while attending school, select the primary activity, that is, the activity where the respondent spends the most time.

1 employed? (Go to LF_D07)
2 self-employed? (Go to LF_D07)
3 not working and looking for work? (Go to LF_D07)
4 not working and not looking for work? (Go to LF_D07)
5 retired?
6 a student (including work programs)? (Go to LF_S05)
7 doing unpaid household work? (Go to LF_S05)
8 Other – Specify (Go to LF_S05)

Default: LF_Q06

Coverage: Respondents with a spouse or partner.

**LF_S05** What is your ^BetterHalf 's current work situation?

INTERVIEWER: Specify.

___ (80 spaces)

Note: Disable DK and RF.

**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 (Go to LF_D07)

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"
What kind of work is 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 The following section of the questionnaire will deal with the day-to-day financial management of your household.

INTERVIEWER: 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 Overall, who in the household is mainly responsible for making sure that the regular ongoing bills are paid and other financial commitments are met?

INTERVIEWER: If necessary, read: This is the person who makes sure the bills get paid, not necessarily the person whose money is used. For instance, the person who pays the rent, mortgage, property taxes, electricity and other ongoing bills.

INTERVIEWER: Read categories to respondent.
1. Mainly you
^Partner
^Share
^SomeoneElse
Nobody in particular
Someone outside of the household
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
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 bankbook at a bank branch
06 I ask for my balance, statement or update my bankbook at an ATM/cash machine
07 I receive a text message from the bank
08 I never check
DK, RF

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?

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

**INTERVIEWER:** If necessary, 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

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

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)

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

Coverage: Respondents with a household budget.
OE_Q13  Approximately how much would your family spend each month on recurring expenses such as, groceries, mortgage or rent, heating fuel, electricity, telephone, gas for your car, cable, internet, leisure, etc.?

INTERVIEWER: Read categories to respondent.

1  Under $2,000
2  $2,000 to less than $4,000
3  $4,000 to less than $6,000
4  $6,000 to less than $8,000
5  $8,000 or 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.
Again, thinking of the last 12 months, which one of the following statements best describes how well you and your family have been keeping up with your bills and other financial commitments?

INTERVIEWER: Read categories to respondent.

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

DK, RF

Default: OE_END

Coverage: All respondents.

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

INTERVIEWER: Press <1> to continue.

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

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

Note: Trigger hard edit if FM_Q01 answer = Empty.

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
09. Would not be able to pay this expenditure

DK, RF

Default: FM_Q03

Note: No more than three items may be selected.

Coverage: All respondents.
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

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.

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.

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

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

**INTERVIEWER:** Specify.

___(80 spaces)

Note: Disable DK and RF.

In the last 12 months, how many times did you or another member of your family use the following alternative financial services:

A pawnbroker to sell a possession?

Note: [Min:0 Max:99]

DK, RF

Coverage: All respondents.

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 family 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 family 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?

**INTERVIEWER:** If the respondent has no RRSPs, select ‘No’.

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

1. Yes
2. No
   DK, RF

Coverage: All respondents.

End of section
I would now like to ask a few questions about how you are planning for your future purchases or major expenditures such as a home, a new car, a cottage, or a child’s upcoming wedding.

INTERVIEWER: Press <1> to continue.

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

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

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

Default: ME_Q02
Coverage: All respondents.

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)

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: Disable DK and RF.

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

1 Yes (Go to ME_Q05)
2 No

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

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?

INTERVIEWER: Enter '0' if less than 1 year.

[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 RRSP
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  

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)

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  

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

INTERVIEWER: Press <1> to continue.

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.

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.

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

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

Default: EF_Q03
Coverage: All respondents.
EF_Q03  Are there any particular reasons why you are not currently saving for your children's postsecondary education?

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

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

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

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

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 Rely on financial support from your extended family (including a spouse, partner)
09 Drawing an income from your own (or your spouse or partner's) business
10 Earnings from employment in retirement
11 Other – Specify (Go to RP_S02)

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, how many workplace pensions are you entitled to receive income from?

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's 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 (CPP/QPP/OAS/GIS)
05 Am relying on partner’s pension (including ex-partner)
06 Am relying on a future inheritance
07 Am relying on financial support from family
08 Don’t think about it, haven’t got around to it
09 Don’t think I’ll live that long
10 Waiting to get a job with a pension plan
11 I’m young, lots of time
12 Other – Specify (Go to RP_S06)

DK, RF

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 at the time of your retirement?

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

Default: RP_Q08
Coverage: Respondents who are not retired.

RP_S07  What do you think will be your primary source of income at the time of your 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 at the time of your 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
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

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 ≥ 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

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 ≥ 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

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.
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

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]

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.
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 payday 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_S11
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_Q12 ≥ 1,000,000.

**AD_END** Fin de la section.
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 ≥ 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 > IN_Q04 ≥ 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 IN_Q05 < IN_Q03.

IN_END  End of section.
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.

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

Note: Enter at most 7 values.

Default: FC_C02

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.

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.

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.

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.

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

DK, RF

Default:  FC_Q05

Coverage:  All respondents.

FC_E04  You cannot select "None of the above" with another response category. Please return and correct.

Note:  Trigger hard edit if item 09 was selected with any other response in FC_Q04.

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

INTERVIEWER: Specify.

___(80 spaces)

Note:  Disable 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, newsfeeds, 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 more that one 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

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

Coverage: Respondents who have verified their credit history.

**FC_END**  End of section
Subjective Personal Assessment (SA)

Beginning of section

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

INTERVIEWER: Press <1> to continue.

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

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

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

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.
<table>
<thead>
<tr>
<th>Question</th>
<th>Statement / Description</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>SA_Q08</td>
<td>Please tell me if you agree or disagree with the following statements.</td>
<td>All respondents.</td>
</tr>
<tr>
<td></td>
<td><strong>I tend to trust professional financial advisers and accept what they recommend.</strong></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Agree</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Disagree</td>
<td></td>
</tr>
<tr>
<td></td>
<td>DK, RF</td>
<td></td>
</tr>
<tr>
<td>SA_Q09</td>
<td>Please tell me if you agree or disagree with the following statements.</td>
<td>All respondents.</td>
</tr>
<tr>
<td></td>
<td><strong>I frequently get financial advice from my friends and family.</strong></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Agree</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Disagree</td>
<td></td>
</tr>
<tr>
<td></td>
<td>DK, RF</td>
<td></td>
</tr>
<tr>
<td>SA_Q10</td>
<td>Please tell me if you agree or disagree with the following statements.</td>
<td>All respondents.</td>
</tr>
<tr>
<td></td>
<td><strong>I've got a clear idea of the sorts of financial products that I need.</strong></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Agree</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Disagree</td>
<td></td>
</tr>
<tr>
<td></td>
<td>DK, RF</td>
<td></td>
</tr>
<tr>
<td>SA_Q11</td>
<td>Please tell me if you agree or disagree with the following statements.</td>
<td>All respondents.</td>
</tr>
<tr>
<td></td>
<td><strong>I keep a close personal watch on my financial affairs.</strong></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Agree</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Disagree</td>
<td></td>
</tr>
<tr>
<td></td>
<td>DK, RF</td>
<td></td>
</tr>
<tr>
<td>SA_Q12</td>
<td>Please tell me if you agree or disagree with the following statements.</td>
<td>All respondents.</td>
</tr>
<tr>
<td></td>
<td><strong>I know enough about investments to choose ones that are suitable for my circumstances</strong></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Agree</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Disagree</td>
<td></td>
</tr>
<tr>
<td></td>
<td>DK, RF</td>
<td></td>
</tr>
</tbody>
</table>
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
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  No one
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 18th birthday
3  Earnings from savings account interest may not be taxed
4  Income tax may be charged on the interest if your income is high enough.
DK, RF

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

**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

**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

**Coverage**: All respondents.

**OA_END** End of section.