

Attribute	Benchmark CSD/CY (5915051): North Vancouver, BC		CSD/DM (5915055): West Vancouver, BC		
	Value	Percent	Value	Percent	Index
<b>Population of age 15 and over</b>	60,240		42,869		
<b>Personal Savings and Investments</b>					
Total value savings/investments - Nothing	5,071	8.42%	3,366	7.85%	93
Total value savings/investments - \$1 to \$5,000	5,975	9.92%	3,520	8.21%	83
Total value savings/investments - \$5,001 to \$10,000	3,660	6.08%	1,724	4.02%	66
Total value savings/investments - \$10,001 to \$20,000	4,705	7.81%	2,321	5.41%	69
Total value savings/investments - \$20,001 to \$50,000	7,968	13.23%	4,315	10.07%	76
Total value savings/investments - \$50,001 to \$100,000	8,123	13.49%	5,401	12.60%	93
Total value savings/investments - \$100,001 to \$250,000	8,030	13.33%	5,271	12.30%	92
Total value savings/investments - \$250,001 to \$500,000	5,391	8.95%	4,625	10.79%	121
Total value savings/investments - More than \$500,000	11,317	18.79%	12,325	28.75%	153
<b>Personal Debts</b>					
Total personal debts - None/no debts or liabilities	28,369	47.09%	22,518	52.53%	112
Total personal debts - \$1 to \$15,000	12,123	20.13%	8,476	19.77%	98
Total personal debts - \$15,001 to \$25,000	1,789	2.97%	1,252	2.92%	98
Total personal debts - \$25,001 to \$50,000	2,987	4.96%	1,877	4.38%	88
Total personal debts - \$50,001 to \$100,000	3,092	5.13%	1,703	3.97%	77
Total personal debts - \$100,001 to \$200,000	2,165	3.59%	1,110	2.59%	72
Total personal debts - \$200,001 to \$300,000	2,925	4.86%	1,563	3.65%	75
Total personal debts - \$300,001 to \$500,000	2,923	4.85%	2,074	4.84%	100
Total personal debts - More than \$500,000	3,868	6.42%	2,296	5.36%	83
<b>Personal Debts Excluding Mortgage</b>					
Personal debts excluding mortgage - None/no debts or liabilities	41,188	68.37%	30,805	71.86%	105
Personal debts excluding mortgage - \$1 to \$15,000	12,653	21.00%	8,266	19.28%	92
Personal debts excluding mortgage - \$15,001 to \$25,000	2,269	3.77%	1,105	2.58%	68
Personal debts excluding mortgage - \$25,001 to \$50,000	2,122	3.52%	1,359	3.17%	90
Personal debts excluding mortgage - \$50,001 to \$100,000	974	1.62%	487	1.14%	70
Personal debts excluding mortgage - \$100,001 to \$200,000	466	0.77%	345	0.81%	105
Personal debts excluding mortgage - More than \$200,000	568	0.94%	502	1.17%	124
<b>Financial Institutions Used Past 12 Months</b>					
Banking at: BMO Bank of Montreal	10,480	17.40%	8,257	19.26%	111
Home banking at: BMO Bank of Montreal	6,267	10.40%	5,107	11.91%	115
Also banking at: BMO Bank of Montreal	4,213	6.99%	3,149	7.35%	105
Banking at: Caisse Populaire Desjardins	2,691	4.47%	1,846	4.31%	96
Home banking at: Caisse Populaire Desjardins	2,255	3.74%	1,469	3.43%	92
Also banking at: Caisse Populaire Desjardins	436	0.72%	377	0.88%	122
Banking at: CIBC	11,920	19.79%	8,804	20.54%	104
Home banking at: CIBC	4,877	8.10%	3,917	9.14%	113
Also banking at: CIBC	7,043	11.69%	4,887	11.40%	98
Banking at: Laurentian Bank	264	0.44%	174	0.41%	93
Home banking at: Laurentian Bank	182	0.30%	130	0.30%	100
Also banking at: Laurentian Bank	82	0.14%	44	0.10%	71
Banking at: National Bank of Canada	1,578	2.62%	1,261	2.94%	112
Home banking at: National Bank of Canada	540	0.90%	380	0.89%	99

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Also banking at: National Bank of Canada	1,038	1.72%	881	2.06%	120
Banking at: President's Choice Financial	2,720	4.52%	1,590	3.71%	82
Home Banking at: President's Choice Financial	157	0.26%	105	0.24%	92
Also Banking at: President's Choice Financial	2,563	4.26%	1,485	3.47%	81
Banking at: RBC Royal Bank	17,605	29.23%	12,294	28.68%	98
Home banking at: RBC Royal Bank	12,745	21.16%	8,294	19.35%	91
Also banking at: RBC Royal Bank	4,860	8.07%	4,000	9.33%	116
Banking at: Scotiabank	7,686	12.76%	5,940	13.86%	109
Home banking at: Scotiabank	3,315	5.50%	2,424	5.65%	103
Also banking at: Scotiabank	4,371	7.26%	3,516	8.20%	113
Banking at: Simplii Financial	2,710	4.50%	1,915	4.47%	99
Home Banking at: Simplii Financial	1,667	2.77%	924	2.16%	78
Also Banking at: Simplii Financial	1,043	1.73%	991	2.31%	134
Banking at: Tangerine	4,404	7.31%	3,173	7.40%	101
Home banking at: Tangerine	668	1.11%	694	1.62%	146
Also banking at: Tangerine	3,737	6.20%	2,478	5.78%	93
Banking at: TD Canada Trust	16,197	26.89%	12,438	29.01%	108
Home banking at: TD Canada Trust	10,089	16.75%	7,201	16.80%	100
Also banking at: TD Canada Trust	6,108	10.14%	5,237	12.22%	121
Banking at: Other online/internet bank	1,898	3.15%	1,467	3.42%	109
Home banking at: Other online/internet bank	74	0.12%	109	0.25%	208
Also banking at: Other online/internet bank	1,825	3.03%	1,358	3.17%	105
Banking at: Other Banks	1,847	3.07%	1,623	3.79%	123
Home banking at: Other Banks	470	0.78%	231	0.54%	69
Also banking at: Other Banks	1,377	2.29%	1,392	3.25%	142
Banking at: Other credit unions/caisses populaires/d'economie	13,583	22.55%	8,362	19.51%	87
Home banking at: Other credit unions/caisses populaires/d'economie	7,067	11.73%	4,448	10.38%	88
Also banking at: Other credit unions/caisses populaires/d'economie	6,516	10.82%	3,914	9.13%	84
Banking at: Other Trust companies	736	1.22%	375	0.88%	72
Also banking at: Other Trust companies	736	1.22%	375	0.88%	72
<b>Cash advance/Cheque cashing Service Past 12 Months</b>					
Used cash advance/cheque cashing service (e.g. Money Mart, Insta-Cheques)	1,083	1.80%	906	2.11%	117
<b>Doing Investment with</b>					
Investment with: Bank	19,562	32.47%	15,098	35.22%	108
Investment with: Credit union/caisses populaires/d'economie	6,342	10.53%	3,880	9.05%	86
Investment with: Discount broker (e.g. RBC Direct Investing)	3,584	5.95%	3,153	7.36%	124
Investment with: Financial planner	8,543	14.18%	7,208	16.82%	119
Investment with: Full service investment broker	5,557	9.23%	4,819	11.24%	122
Investment with: Insurance company	1,701	2.82%	1,133	2.64%	94
Investment with: Mutual fund company	3,198	5.31%	2,649	6.18%	116
Investment with: Trust company	637	1.06%	544	1.27%	120

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<b>Changed Financial Institutions for Investment Past 2 Years</b>					
Changed financial institutions: Yes	5,603	9.30%	4,156	9.70%	104
<b>Financial Products and/or Services</b>					
Automobile loan	4,536	7.53%	2,470	5.76%	76
Banking services package	16,128	26.77%	11,258	26.26%	98
Bonds (any)	5,795	9.62%	5,359	12.50%	130
Cryptocurrencies (e.g. Bitcoin, Ethereum)	3,569	5.92%	1,651	3.85%	65
Guaranteed investment certificates	13,613	22.60%	12,357	28.83%	128
Investment real estate	3,324	5.52%	2,952	6.89%	125
Mortgage	12,123	20.12%	6,784	15.82%	79
Mutual funds	23,481	38.98%	17,953	41.88%	107
Personal line of credit	22,798	37.85%	15,950	37.21%	98
Personal overdraft protection	10,301	17.10%	7,440	17.36%	102
Registered Education Savings Plan (RESP)	9,680	16.07%	6,764	15.78%	98
Registered Retirement Income Fund (RRIF)	6,933	11.51%	8,153	19.02%	165
Registered Retirement Savings Plan (RRSP)	44,840	74.44%	29,911	69.77%	94
RSP loan	385	0.64%	265	0.62%	97
Senior services bank plan	2,709	4.50%	3,972	9.26%	206
Stocks	13,281	22.05%	11,606	27.07%	123
Tax-Free Savings Account (TFSA)	38,906	64.59%	27,954	65.21%	101
Term deposits	8,744	14.52%	7,651	17.85%	123
Will/estate planning	9,972	16.56%	9,178	21.41%	129
Other personal loan	2,012	3.34%	797	1.86%	56
<b>Used Financial Services Past Month</b>					
Credit card using PIN	42,900	71.22%	30,579	71.33%	100
Credit card using Tap	44,058	73.14%	31,390	73.22%	100
Debit card using PIN	29,731	49.35%	20,788	48.49%	98
Debit card using Tap	27,123	45.03%	17,250	40.24%	89
Electronic money transfer (e.g. e-Transfer)	32,241	53.52%	20,462	47.73%	89
Gas station quick pay card (e.g. Esso Speedpass)	2,876	4.77%	1,917	4.47%	94
Mobile phone payment (e.g. Apple Pay)	8,690	14.43%	4,250	9.91%	69
Online/internet banking	40,838	67.79%	28,155	65.68%	97
Online/Internet cryptocurrency	881	1.46%	492	1.15%	79
Online pay services (e.g. PayPal, Interac)	15,299	25.40%	10,480	24.45%	96
Bank/credit union online stock trading (e.g. RBC Direct Investing)	3,610	5.99%	2,473	5.77%	96
Web/App based stock trading (e.g. Questrade)	3,490	5.79%	1,684	3.93%	68
<b>Frequency of Using Financial Services</b>					
Credit card using PIN: Once a month	8,629	14.33%	5,480	12.78%	89
Credit card using PIN: 2-3 times a month	16,241	26.96%	11,129	25.96%	96
Credit card using PIN: Once a week or more	18,030	29.93%	13,970	32.59%	109
Credit card using Tap: Once a month	3,363	5.58%	1,977	4.61%	83
Credit card using Tap: 2-3 times a month	10,824	17.97%	7,419	17.31%	96
Credit card using Tap: Once a week or more	29,872	49.59%	21,994	51.30%	103
Debit card using PIN: Once a month	7,545	12.53%	5,231	12.20%	97

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Debit card using PIN: 2-3 times a month	9,409	15.62%	7,133	16.64%	107
Debit card using PIN: Once a week or more	12,777	21.21%	8,424	19.65%	93
Debit card using Tap: Once a month	3,949	6.56%	2,599	6.06%	92
Debit card using Tap: 2-3 times a month	8,163	13.55%	4,707	10.98%	81
Debit card using Tap: Once a week or more	15,010	24.92%	9,944	23.20%	93
e-Transfer: Once a month	12,806	21.26%	8,846	20.64%	97
e-Transfer: 2-3 times a month	15,957	26.49%	9,575	22.34%	84
e-Transfer: Once a week or more	3,478	5.77%	2,041	4.76%	82
Gas station quick pay card: Once a month	598	0.99%	386	0.90%	91
Gas station quick pay card: 2-3 times a month	1,404	2.33%	853	1.99%	85
Gas station quick pay card: Once a week or more	874	1.45%	678	1.58%	109
Mobile phone payment (e.g. Apple Pay): Once a month	2,104	3.49%	1,099	2.56%	73
Mobile phone payment (e.g. Apple Pay): 2-3 times a month	3,021	5.02%	1,542	3.60%	72
Mobile phone payment (e.g. Apple Pay): Once a week or more	3,565	5.92%	1,609	3.75%	63
Online/internet banking: Once a month	4,700	7.80%	3,617	8.44%	108
Online/internet banking: 2-3 times a month	16,745	27.80%	11,708	27.31%	98
Online/internet banking: Once a week or more	19,392	32.19%	12,830	29.93%	93
Online/Internet cryptocurrency: Once a month	477	0.79%	255	0.60%	76
Online/Internet cryptocurrency: 2-3 times a month	273	0.45%	114	0.27%	60
Online/Internet cryptocurrency: Once a week or more	131	0.22%	123	0.29%	132
Online pay services: Once a month	7,625	12.66%	4,958	11.56%	91
Online pay services: 2-3 times a month	5,916	9.82%	4,083	9.52%	97
Online pay services: Once a week or more	1,757	2.92%	1,440	3.36%	115
Bank/credit union online stock trading: Once a month	1,336	2.22%	850	1.98%	89
Bank/credit union online stock trading: 2-3 times a month	1,433	2.38%	1,022	2.38%	100
Bank/credit union online stock trading: Once a week or more	841	1.40%	602	1.40%	100
Web/App based stock trading: Once a month	1,700	2.82%	788	1.84%	65
Web/App based stock trading: 2-3 times a month	844	1.40%	430	1.00%	71
Web/App based stock trading: Once a week or more	946	1.57%	466	1.09%	69
<b>RRSP Contribution</b>					
Max RRSP contribution - No	24,386	40.48%	14,944	34.86%	86
Max RRSP contribution - Yes	9,248	15.35%	6,663	15.54%	101
RRSP contribute average year - Don't have RRSP	15,835	26.29%	13,438	31.35%	119
RRSP contribute average year - Under \$2,500	17,115	28.41%	10,534	24.57%	86
RRSP contribute average year - \$2,501 - \$5,000	8,607	14.29%	5,366	12.52%	88
RRSP contribute average year - \$5,001 - \$10,000	6,234	10.35%	3,923	9.15%	88
RRSP contribute average year - More than \$10,000	4,073	6.76%	2,904	6.77%	100
<b>Donated to Charities in the Past 12 Months</b>					
Donation: Nothing	18,770	31.16%	11,691	27.27%	88
Donation: \$1 - \$20	4,262	7.08%	2,385	5.56%	79
Donation: \$21 - \$50	5,224	8.67%	3,351	7.82%	90
Donation: \$51 - \$100	5,683	9.44%	4,447	10.37%	110
Donation: \$101 - \$500	12,586	20.89%	8,845	20.63%	99
Donation: More than \$500	13,715	22.77%	12,149	28.34%	124

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<b>Credit Cards</b>					
American Express - Standard	6,234	10.35%	4,789	11.17%	108
American Express - Gold/Platinum	2,345	3.89%	1,630	3.80%	98
Mastercard - Standard	27,335	45.38%	18,636	43.47%	96
Mastercard - Gold/Platinum	6,608	10.97%	5,523	12.88%	117
Visa - Standard	34,445	57.18%	24,251	56.57%	99
Visa - Gold/Platinum	11,225	18.63%	8,451	19.72%	106
Credit card: Hudson's Bay	5,868	9.74%	4,418	10.31%	106
Credit card: Other department store card(s) - Standard	2,668	4.43%	2,053	4.79%	108
Credit card: Gas service station card(s) - Standard	1,292	2.15%	1,005	2.34%	109
Credit card: Travel & entertainment card(s) - Standard	1,277	2.12%	1,154	2.69%	127
<b>Personal Income Tax Return Preparation</b>					
Tax return: Self/friend/relative	33,376	55.41%	23,188	54.09%	98
Tax return: Accountant	15,450	25.65%	11,675	27.24%	106
Tax return: Professional financial advisor	793	1.32%	609	1.42%	108
Tax return: Tax service	6,809	11.30%	4,348	10.14%	90
Tax return: Other type of service(s)	684	1.14%	637	1.49%	131
Tax return: Have never filed a Canadian income tax return	3,127	5.19%	2,412	5.63%	108
Most recent tax return online: Yes	49,248	81.75%	35,131	81.95%	100
<b>Insurance</b>					
Automobile insurance	43,970	72.99%	32,668	76.21%	104
Group health/disability insurance	27,328	45.37%	18,365	42.84%	94
Group life insurance	16,043	26.63%	10,655	24.86%	93
Home insurance	35,717	59.29%	26,727	62.35%	105
Mortgage insurance	4,788	7.95%	2,157	5.03%	63
Pet insurance	1,730	2.87%	1,180	2.75%	96
Private disability/health insurance	8,432	14.00%	5,783	13.49%	96
Private life insurance	12,689	21.06%	8,970	20.93%	99
Travel insurance (any - purchased in past 2 years)	15,056	24.99%	10,754	25.09%	100
Other insurance	2,310	3.83%	1,586	3.70%	97
<b>Insurance Switch Past 2 Years</b>					
Switch: Automobile insurance	1,476	2.45%	820	1.91%	78
Switch: Group health/disability insurance	1,219	2.02%	464	1.08%	53
Switch: Group life insurance	1,109	1.84%	305	0.71%	39
Switch: Home insurance	1,732	2.88%	1,145	2.67%	93
Switch: Mortgage insurance	275	0.46%	26	0.06%	13
Switch: Private disability/health insurance	340	0.57%	179	0.42%	74
Switch: Private life insurance	488	0.81%	165	0.39%	48
Switch: Travel insurance (any)	454	0.75%	253	0.59%	79

Index	Description
>=180	Extremely High
>=110 and <180	High
>=90 and <110	Similar
>=50 and <90	Low
<50	Extremely Low

**Powered By:** PolarisIntelligence.com

**Data Source:** Manifold Data Mining Inc.

This report is based on consumer demographic and behaviour data products at the 6-digit postal code level. No confidential information about an individual, household, organization or business has been obtained from Statistics Canada or Numeris.

**Data Vintage:** 2024/2025