



Financial Patterns - Financial Report

Attribute	Benchmark North Vancouver (CSD,BC)		West Vancouver (CSD,BC)		
	Value	Percent	Value	Percent	Index
Population of age 15 and up	49,892		37,749		
Personal Savings and Investments					
Total value savings/investments-Nothing	4,137	8.29%	2,630	6.97%	84
Total value savings/investments-\$1 to \$5,000	6,224	12.48%	3,674	9.73%	78
Total value savings/investments-\$5,001 to \$10,000	3,005	6.02%	1,964	5.20%	86
Total value savings/investments-\$10,001 to \$20,000	3,579	7.17%	2,413	6.39%	89
Total value savings/investments-\$20,001 to \$50,000	5,215	10.45%	3,722	9.86%	94
Total value savings/investments-\$50,001 to \$100,000	5,509	11.04%	4,408	11.68%	106
Total value savings/investments-\$100,001 to \$250,000	8,040	16.11%	7,291	19.31%	120
Total value savings/investments-\$250,001 to \$500,000	6,061	12.15%	6,386	16.92%	139
Total value savings/investments-Over \$500,000	8,123	16.28%	5,261	13.94%	86
Personal Debts					
Total personal debts-None/no debts or liabilities	22,705	45.51%	19,414	51.43%	113
Total personal debts-\$1 to \$15,000	9,332	18.70%	5,705	15.11%	81
Total personal debts-\$15,001 to \$25,000	2,715	5.44%	1,627	4.31%	79
Total personal debts-\$25,001 to \$50,000	2,725	5.46%	1,908	5.05%	92
Total personal debts-\$50,001 to \$100,000	2,969	5.95%	1,744	4.62%	78
Total personal debts-\$100,001 to \$200,000	3,322	6.66%	2,146	5.69%	85
Total personal debts-\$200,001 to \$300,000	3,040	6.09%	2,015	5.34%	88
Total personal debts-\$300,001 to \$500,000	1,777	3.56%	1,615	4.28%	120
Total personal debts-\$500,001 or more	1,308	2.62%	1,575	4.17%	159
Financial Svc/Investment Use cash adv./cheque cash svc past - Yes	735	1.47%	422	1.12%	76
Used the Following Institutions for Financial Services in the past 12 Months					
Banking at: BMO Bank of Montreal	10,972	21.99%	9,408	24.92%	113
Home Banking at: BMO Bank of Montreal	5,787	11.60%	4,951	13.12%	113
Also Banking at: BMO Bank of Montreal	5,184	10.39%	4,457	11.81%	114
Banking at: Caisse Populaire Desjardins	4,581	9.18%	4,170	11.05%	120
Home Banking at: Caisse Populaire Desjardins	3,387	6.79%	3,368	8.92%	131
Also Banking at: Caisse Populaire Desjardins	1,193	2.39%	802	2.12%	89
Banking at: CIBC	8,964	17.97%	7,308	19.36%	108
Home Banking at: CIBC	4,926	9.87%	3,864	10.24%	104
Also Banking at: CIBC	4,038	8.09%	3,445	9.13%	113
Banking at: HSBC Bank Canada	1,650	3.31%	1,238	3.28%	99
Home Banking at: HSBC Bank Canada	258	0.52%	215	0.57%	110
Also Banking at: HSBC Bank Canada	1,392	2.79%	1,023	2.71%	97
Banking at: Laurentian Bank	698	1.40%	374	0.99%	71
Home Banking at: Laurentian Bank	420	0.84%	266	0.71%	85
Also Banking at: Laurentian Bank	279	0.56%	108	0.29%	52
Banking at: National Bank of Canada	2,128	4.27%	1,515	4.01%	94
Home Banking at: National Bank of Canada	1,477	2.96%	999	2.65%	90
Also Banking at: National Bank of Canada	651	1.31%	516	1.37%	105
Banking at: President's Choice Financial	2,080	4.17%	1,664	4.41%	106
Home Banking at: President's Choice Financial	729	1.46%	476	1.26%	86



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Also Banking at: President's Choice Financial	1,352	2.71%	1,188	3.15%	116
Banking at: RBC Royal Bank	15,295	30.66%	12,136	32.15%	105
Home Banking at: RBC Royal Bank	9,456	18.95%	7,083	18.76%	99
Also Banking at: RBC Royal Bank	5,838	11.70%	5,053	13.39%	114
Banking at: Scotiabank	6,986	14.00%	5,294	14.02%	100
Home Banking at: Scotiabank	3,625	7.27%	2,406	6.37%	88
Also Banking at: Scotiabank	3,362	6.74%	2,888	7.65%	114
Banking at: Tangerine	3,250	6.52%	2,706	7.17%	110
Home Banking at: Tangerine	527	1.06%	297	0.79%	75
Also Banking at: Tangerine	2,724	5.46%	2,408	6.38%	117
Banking at: TD Canada Trust	14,654	29.37%	12,379	32.79%	112
Home Banking at: TD Canada Trust	8,763	17.57%	7,072	18.74%	107
Also Banking at: TD Canada Trust	5,891	11.81%	5,306	14.06%	119
Banking at: Other online/Internet bank	626	1.26%	528	1.40%	111
Home Banking at: Other online/Internet bank	187	0.37%	136	0.36%	97
Also Banking at: Other online/Internet bank	440	0.88%	392	1.04%	118
Banking at: Other Banks	1,145	2.30%	967	2.56%	111
Home Banking at: Other Banks	284	0.57%	189	0.50%	88
Also Banking at: Other Banks	861	1.73%	778	2.06%	119
Banking at: Other - Credit unions/caisses populaires/d'Ã©conomie	16,442	32.96%	12,018	31.84%	97
Home Banking at: Other - Credit unions/caisses populaires/d'Ã©conomie	10,000	20.04%	7,165	18.98%	95
Also Banking at: Other - Credit unions/caisses populaires/d'Ã©conomie	6,442	12.91%	4,852	12.85%	100
Banking at: Other Trust companies	390	0.78%	345	0.91%	117
Home Banking at: Other Trust companies	41	0.08%	22	0.06%	75
Also Banking at: Other Trust companies	348	0.70%	323	0.86%	123
Doing Investment with					
Investment with: Bank	23,351	46.80%	18,065	47.86%	102
Investment with: Credit union/caisses populaires/d'Ã©conomie	6,198	12.42%	4,258	11.28%	91
Investment with: Discount broker	1,724	3.46%	2,038	5.40%	156
Investment with: Financial planner	10,853	21.75%	9,157	24.26%	112
Investment with: Full service investment broker	5,764	11.55%	7,132	18.89%	164
Investment with: Insurance company	2,139	4.29%	1,547	4.10%	96
Investment with: Mutual fund company	4,189	8.40%	3,629	9.61%	114
Investment with: Trust company	637	1.28%	714	1.89%	148
Changed Financial Institutions for Investment in the Past 2 Years					
Changed Financial Institutions for Investment in the Past 2 Years: No	46,776	93.76%	35,146	93.11%	99
Changed Financial Institutions for Investment in the Past 2 Years: Yes	3,115	6.24%	2,602	6.89%	110
Financial Products and/or Services					
An automobile loan	5,397	10.82%	2,940	7.79%	72



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	Value	Percent	Value	Percent	Index
Banking services package	14,982	30.03%	11,203	29.68%	99
Canada Savings Bonds	3,127	6.27%	2,618	6.94%	111
Guaranteed Investment Certificates	10,685	21.42%	10,155	26.90%	126
Investment real estate	3,358	6.73%	3,667	9.71%	144
A mortgage	11,599	23.25%	6,626	17.55%	75
Mutual funds	19,410	38.91%	17,301	45.83%	118
Personal line of credit	21,843	43.78%	17,690	46.86%	107
Personal overdraft protection	13,604	27.27%	10,584	28.04%	103
Registered Education Savings Plan (RESP)	7,622	15.28%	6,299	16.69%	109
Registered Retirement Income Fund (RRIF)	10,388	20.82%	12,108	32.07%	154
Registered Retirement Savings Plan (RRSP)	33,348	66.84%	26,890	71.24%	107
Reverse mortgage	195	0.39%	177	0.47%	121
RSP loan	455	0.91%	406	1.08%	119
Senior services bank plan	5,064	10.15%	6,324	16.75%	165
Small business loan	179	0.36%	191	0.51%	142
Stocks	10,189	20.42%	11,665	30.90%	151
Term deposits	8,446	16.93%	8,929	23.65%	140
Will/Estate planning	8,355	16.75%	8,595	22.77%	136
Other bonds	1,850	3.71%	2,493	6.60%	178
Other personal loan	1,948	3.91%	1,340	3.55%	91
Used the Following Financial Services in the Past Month					
Automated bank teller machine	36,514	73.19%	27,552	72.99%	100
Debit card for purchases	31,212	62.56%	21,147	56.02%	90
Debit quick pay card (e.g. Dexit)	1,472	2.95%	912	2.42%	82
Gas station quick pay card (e.g. Esso)	2,680	5.37%	2,405	6.37%	119
Telephone banking	5,700	11.43%	4,251	11.26%	99
Online/Internet banking	29,107	58.34%	20,796	55.09%	94
Online/Internet stock trading	2,692	5.40%	2,536	6.72%	124
Frequency of Using Financial Services					
Used Automated bank teller machine: Once a month	8,506	17.05%	6,305	16.70%	98
Used Automated bank teller machine: 2-3 times a month	19,644	39.37%	14,857	39.36%	100
Used Automated bank teller machine: Once a week or more	8,364	16.77%	6,390	16.93%	101
Used Debit card for purchases: Once a month	3,404	6.82%	2,813	7.45%	109
Used Debit card for purchases: 2-3 times a month	9,077	18.19%	6,452	17.09%	94
Used Debit card for purchases: Once a week or more	18,732	37.55%	11,882	31.48%	84
Used Debit quick pay card (e.g. Dexit): Once a month	318	0.64%	197	0.52%	81
Used Debit quick pay card (e.g. Dexit): 2-3 times a month	330	0.66%	253	0.67%	102
Used Debit quick pay card (e.g. Dexit): Once a week or more	825	1.65%	462	1.22%	74
Used Gas station quick pay card (e.g. Esso Speedpass): Once a month	708	1.42%	710	1.88%	132
Used Gas station quick pay card (e.g. Esso Speedpass): 2-3 times a month	1,543	3.09%	1,330	3.52%	114
Used Gas station quick pay card (e.g. Esso Speedpass): Once a week or more	429	0.86%	366	0.97%	113



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	Value	Percent	Value	Percent	Index
Used Telephone banking: Once a month	2,504	5.02%	1,735	4.60%	92
Used Telephone banking: 2-3 times a month	2,160	4.33%	1,684	4.46%	103
Used Telephone banking: Once a week or more	1,036	2.08%	832	2.20%	106
Used Online/Internet banking: Once a month	4,894	9.81%	3,647	9.66%	98
Used Online/Internet banking: 2-3 times a month	13,535	27.13%	10,274	27.22%	100
Used Online/Internet banking: Once a week or more	10,678	21.40%	6,875	18.21%	85
Used Online/Internet stock trading: Once a month	1,304	2.61%	1,192	3.16%	121
Used Online/Internet stock trading: 2-3 times a month	874	1.75%	878	2.33%	133
Used Online/Internet stock trading: Once a week or more	514	1.03%	465	1.23%	119
RRSP Contribution					
Max RRSP Contribution -No	19,704	39.49%	14,222	37.68%	95
Max RRSP Contribution -Yes	6,401	12.83%	6,920	18.33%	143
Max RRSP - Don't have RRSP	15,567	31.20%	10,124	26.82%	86
Amount contribute to RRSP average year - Don't have RRSP	16,543	33.16%	10,957	29.03%	88
Amount contribute to RRSP average year - Under \$2,500	13,666	27.39%	9,923	26.29%	96
Amount contribute to RRSP average year - \$2,501 - \$5,000	6,799	13.63%	5,004	13.26%	97
Amount contribute to RRSP average year - \$5,001 - \$10,000	3,526	7.07%	3,138	8.31%	118
Amount contribute to RRSP average year - Over \$10,000	2,449	4.91%	2,845	7.54%	154
Donated to Charities in the Past 12 Months					
Donation in the past 12 months: Nothing	11,481	23.01%	6,190	16.40%	71
Donation in the past 12 months: \$1 - \$20	3,810	7.64%	2,399	6.36%	83
Donation in the past 12 months: \$21 - \$50	5,594	11.21%	3,460	9.17%	82
Donation in the past 12 months: \$51 - \$100	6,741	13.51%	4,417	11.70%	87
Donation in the past 12 months: \$101 - \$500	11,471	22.99%	9,315	24.68%	107
Donation in the past 12 months: More than \$500	10,794	21.63%	11,967	31.70%	147
Credit Cards					
American Express - Standard	5,269	10.56%	4,984	13.20%	125
American Express - Gold/Platinum	2,777	5.57%	2,900	7.68%	138
Mastercard - Standard	24,599	49.30%	18,784	49.76%	101
Mastercard - Gold/Platinum	5,637	11.30%	5,179	13.72%	121
Visa - Standard	30,527	61.19%	24,093	63.82%	104
Visa - Gold/Platinum	8,995	18.03%	9,111	24.14%	134
Credit card: Hudson's Bay	11,578	23.21%	10,939	28.98%	125
Credit card: Sears	7,597	15.23%	6,800	18.01%	118
Credit card: Other department store card(s) - Standard	3,366	6.75%	2,602	6.89%	102
Credit card: Gas service station card(s) - Standard	3,812	7.64%	4,001	10.60%	139
Credit card: Travel & entertainment card(s) - Standard	1,171	2.35%	1,102	2.92%	124
Personal Income Tax Return Preparation					
Services used for tax return-Self/friend/relative	24,933	49.97%	18,159	48.10%	96
Services used for tax return-Accountant	15,112	30.29%	13,003	34.45%	114
Services used for tax return-Professional financial advisor	928	1.86%	928	2.46%	132
Services used for tax return-Tax preparation service	6,225	12.48%	3,884	10.29%	82
Services used for tax return-Other type of service(s)	1,331	2.67%	823	2.18%	82



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Services used for tax return-Have never filed a Canadian income tax return	1,364	2.73%	952	2.52%	92
Most recent tax return online-Yes	37,451	75.07%	29,061	76.98%	103
Insurance					
Automobile insurance	40,098	80.37%	31,841	84.35%	105
Group health/disability insurance	23,806	47.72%	19,075	50.53%	106
Group life insurance	13,221	26.50%	9,757	25.85%	98
Home insurance	35,081	70.32%	28,493	75.48%	107
Mortgage insurance	5,138	10.30%	2,702	7.16%	70
Pet insurance	1,138	2.28%	1,054	2.79%	122
Private disability/health insurance	7,096	14.22%	6,151	16.29%	115
Private life insurance	12,889	25.83%	9,877	26.17%	101
Travel insurance (any - purchased in past 2 years)	20,099	40.29%	17,996	47.67%	118
Other insurance	2,479	4.97%	2,069	5.48%	110
Insurance Switch					
Switch in past 2 yrs: Automobile insurance	1,656	3.32%	1,174	3.11%	94
Switch in past 2 yrs: Group health/disability insurance	1,111	2.23%	719	1.90%	85
Switch in past 2 yrs: Group life insurance	385	0.77%	230	0.61%	79
Switch in past 2 yrs: Home insurance	1,670	3.35%	1,163	3.08%	92
Switch in past 2 yrs: Mortgage insurance	135	0.27%	77	0.20%	74
Switch in past 2 yrs: Pet insurance	71	0.14%	52	0.14%	100
Switch in past 2 yrs: Private disability/health insurance	245	0.49%	224	0.59%	120
Switch in past 2 yrs: Private life insurance	216	0.43%	211	0.56%	130
Switch in past 2 yrs: Travel insurance (any)	1,033	2.07%	1,439	3.81%	184
Switch in past 2 yrs: Other insurance	93	0.19%	85	0.22%	116



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

Data Source: Manifold Data Mining Inc. 2018

This report is based on consumer demographic and behavior 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.