

| Attribute | Benchmark North Vancouver (CSD/CY, BC) | | West Vancouver (CSD/DM, BC) | | |
|--|--|---------|--------------------------------|---------|-------|
| | Value | Percent | Value | Percent | Index |
| MARKET SIZE | | | | | |
| Total population of age 15 and up | 51,426 | | 39,463 | | |
| Total females 15 years and over | 27,200 | | 21,475 | | |
| Total males 15 years and over | 24,225 | | 17,988 | | |
| Total number of households | 27,275 | | 17,566 | | |
| Percent owner households | 14,393 | 52.77% | 13,164 | 74.94% | 142 |
| Percent tenant households | 12,882 | 47.23% | 4,402 | 25.06% | 53 |
| Percent households in band housing | 0 | 0.00% | 0 | 0.00% | |
| DWELLING VALUE | | | | | |
| Average value of dwelling \$ | \$1,313,360 | | \$3,092,390 | | 235 |
| POPULATION INCOME | | | | | |
| Average population income \$ | \$55,859 | | \$110,203 | | 197 |
| Average population income of females \$ | \$48,125 | | \$70,519 | | 147 |
| Average population income of males \$ | \$64,681 | | \$147,995 | | 229 |
| Median population income \$ | \$40,282 | | \$45,119 | | 112 |
| HOUSEHOLD INCOME | | | | | |
| Average household income \$ | \$99,086 | | \$219,222 | | 221 |
| Median household income \$ | \$71,779 | | \$109,260 | | 152 |
| Average household disposable income (remaining after deduction of taxes and other mandatory charges) \$ | \$79,989 | | \$177,752 | | 222 |
| Average household discretionary income (remaining after taxes, spending on food, clothing, shelter, transportation) \$ | \$30,054 | | \$104,656 | | 348 |
| HOUSEHOLD INCOME BY RANGE | | | | | |
| Total number of private households | 27,275 | | 17,566 | | |
| Under \$5,000 | 505 | 1.85% | 401 | 2.28% | 123 |
| \$5,000 to \$9,999 | 426 | 1.56% | 303 | 1.73% | 111 |
| \$10,000 to \$14,999 | 743 | 2.72% | 387 | 2.20% | 81 |
| \$15,000 to \$19,999 | 1,093 | 4.01% | 654 | 3.72% | 93 |
| \$20,000 to \$29,999 | 2,237 | 8.20% | 1,299 | 7.40% | 90 |
| \$30,000 to \$39,999 | 2,279 | 8.36% | 1,146 | 6.52% | 78 |
| \$40,000 to \$49,999 | 2,414 | 8.85% | 1,146 | 6.52% | 74 |
| \$50,000 to \$59,999 | 1,795 | 6.58% | 856 | 4.87% | 74 |
| \$60,000 to \$79,999 | 3,799 | 13.93% | 1,775 | 10.11% | 73 |
| \$80,000 to \$99,999 | 3,107 | 11.39% | 1,380 | 7.86% | 69 |
| \$100,000 to \$124,999 | 2,233 | 8.19% | 1,209 | 6.88% | 84 |
| \$125,000 to \$149,999 | 1,912 | 7.01% | 1,178 | 6.71% | 96 |
| \$150,000 and over | 4,731 | 17.35% | 5,831 | 33.20% | 191 |
| COMPOSITION OF HOUSEHOLD INCOME | | | | | |
| Percent household income from employment | | 76.93% | | 54.11% | 70 |
| Percent household income from government transfer payments | | 8.77% | | 6.67% | 76 |
| Percent household income from investment and other money receipts | | 14.30% | | 39.07% | 273 |
| CREDIT CARD | | | | | |
| American Express - Standard | 4,031 | 7.84% | 3,636 | 9.22% | 118 |

| Attribute | Benchmark North Vancouver (CSD/CY, BC) | | West Vancouver (CSD/DM, BC) | | |
|---|--|---------|--------------------------------|---------|-------|
| | Value | Percent | Value | Percent | Index |
| American Express - Gold/Platinum | 2,046 | 3.98% | 1,911 | 4.84% | 122 |
| Mastercard - Standard | 23,610 | 45.91% | 18,682 | 47.34% | 103 |
| Mastercard - Gold/Platinum | 5,418 | 10.54% | 4,303 | 10.90% | 103 |
| Visa - Standard | 31,968 | 62.16% | 25,081 | 63.56% | 102 |
| Visa - Gold/Platinum | 9,838 | 19.13% | 8,903 | 22.56% | 118 |
| Credit card - Hudson's Bay | 12,210 | 23.74% | 12,548 | 31.80% | 134 |
| Credit card - Other department store card(s) - Standard | 3,713 | 7.22% | 2,567 | 6.51% | 90 |
| Credit card - Gas service station card(s) - Standard | 2,729 | 5.31% | 2,312 | 5.86% | 110 |
| Credit card - Travel & entertainment card(s) - Standard | 1,482 | 2.88% | 1,062 | 2.69% | 93 |
| Percent household having credit cards (Visa, MasterCard, American Express or retail store cards) | 23,434 | 85.92% | 15,454 | 87.98% | 102 |
| Percent household having credit cards: 1-2 | 16,366 | 60.00% | 10,149 | 57.78% | 96 |
| Percent household having credit cards: 3-4 | 6,236 | 22.86% | 4,466 | 25.43% | 111 |
| Percent household having credit cards: 5+ | 832 | 3.05% | 839 | 4.78% | 157 |
| Percent household having NO credit cards | 3,841 | 14.08% | 2,112 | 12.02% | 85 |
| Percent household usually paid off balance every month | 18,659 | 68.41% | 14,659 | 83.45% | 122 |
| Percent household usually do not pay off balance every month | 8,616 | 31.59% | 2,907 | 16.55% | 52 |
| Percent household in which someone was refused credit card | 32 | 0.12% | 0 | 0.00% | 0 |
| Percent household in which no one was refused credit card | 27,243 | 99.88% | 17,566 | 100.00% | 100 |
| MORTGAGE | | | | | |
| Percent homeowner without mortgage among all households | 6,203 | 22.74% | 9,541 | 54.32% | 239 |
| Percent homeowner with mortgage among all households | 8,479 | 31.09% | 4,202 | 23.92% | 77 |
| DEBT/LIABILITY | | | | | |
| DEBTS: Total of all debts, e.g. loans, mortgages, outstanding balances on line of credit or credit cards | \$174,335 | | \$448,458 | | 257 |
| MORTGAGE on principal residence | \$122,382 | | \$373,704 | | 305 |
| MORTGAGE on other real estate in Canada & foreign | \$22,914 | | \$25,126 | | 110 |
| VEHICLE LOANS on all vehicle loan debt (cars, trucks, vans, and other vehicles) | \$6,514 | | \$7,111 | | 109 |
| LINE OF CREDIT on all line-of-credit debt (home equity line of credit and other lines of credit) | \$14,732 | | \$34,766 | | 236 |
| STUDENT loans | \$2,646 | | \$1,847 | | 70 |
| CREDIT card & installment debt | \$3,162 | | \$3,365 | | 106 |
| OTHER DEBTS & LOANS: Total of other debt, other loans from financial institutions and other money owed | \$1,985 | | \$2,539 | | 128 |
| ASSETS | | | | | |
| Total Assets, including real estate, stocks, bonds, and money itself and Employer Pension Plans | \$1,187,250 | | \$2,648,010 | | 223 |
| Financial assets: Non pension | \$115,300 | | \$190,963 | | 166 |
| Deposits Total: Money in banks (chequing/savings accounts + term deposits) excl of RSP | \$34,468 | | \$62,635 | | 182 |
| Fund Total: Asset value of all mutual funds & other investment funds, non-RRSP, and income trusts excl of RSP | \$29,815 | | \$45,872 | | 154 |

| Attribute | Benchmark North Vancouver (CSD/CY, BC) | | West Vancouver (CSD/DM, BC) | | |
|---|--|---------|--------------------------------|---------|-------|
| | Value | Percent | Value | Percent | Index |
| Bonds Total: asset value of all bonds exclusive of registered saving plans | \$1,845 | | \$2,236 | | 121 |
| Stocks Total: asset value of all non registered saving plans stocks | \$23,062 | | \$39,607 | | 172 |
| Tax Free Saving Accounts (TFSA): Available in Canada without being taxed on interests or capital gains | \$9,241 | | \$15,688 | | 170 |
| Other Non Registered Saving Plan Invest/Financial Asset | \$16,869 | | \$24,926 | | 148 |
| Financial assets: Private pension assets | \$262,611 | | \$360,749 | | 137 |
| Accumulation of total Registered Retirement Savings Plan (RRSP) investments including locked in RRSPs | \$113,394 | | \$185,974 | | 164 |
| Accumulation of total Registered Retirement Income Funds (RIF) | \$13,875 | | \$36,448 | | 263 |
| Employer-Sponsored Registered Pension Plans (EPPs): Including current, deferred and in pay pension plans | \$144,722 | | \$167,562 | | 116 |
| Asset value of other retirement funds, including deferred profit sharing plans, executive and foreign pension plans and annuities | \$4,494 | | \$7,214 | | 161 |
| Non-financial assets such as: a car, home or properties, art, jewels, antiques, etc. | \$746,042 | | \$2,000,070 | | 268 |
| Asset value of the principle residence | \$579,439 | | \$1,756,430 | | 303 |
| Asset value of all real estate other than principle residence | \$118,284 | | \$156,900 | | 133 |
| VEHICLES OWNED: Asset value of vehicles (cars, trucks, watercrafts, RVs, trailers, snowmobiles, ATVs, etc.) | \$20,826 | | \$34,816 | | 167 |
| The value of the contents of the principal residence, valuables and collectibles, art, jewels, antiques, etc. | \$27,494 | | \$51,929 | | 189 |
| BUSINESS EQUITY: Total value of all business assets or properties owned by the household | \$63,293 | | \$96,221 | | 152 |
| NET WORTH INCLUDING PENSION: Net worth of the household | \$1,012,910 | | \$2,199,550 | | 217 |
| Average annual contribution to RRSPs | \$3,787 | | \$5,649 | | 149 |
| HOUSEHOLD BUDGET | | | | | |
| Percent household that has Budget | 11,466 | 42.04% | 8,096 | 46.09% | 110 |
| Percent household that has No Budget | 15,809 | 57.96% | 9,470 | 53.91% | 93 |
| Percent household who would finance an unexpected expenditure of \$500: Use Saving | 15,372 | 56.36% | 9,978 | 56.81% | 101 |
| Percent household who would finance an unexpected expenditure of \$500: Borrow from Friend or Relative | 1,285 | 4.71% | 737 | 4.20% | 89 |
| Percent household who would finance an unexpected expenditure of \$500: Use Credit Cards | 8,938 | 32.77% | 5,853 | 33.32% | 102 |
| Percent household who would finance an unexpected expenditure of \$500: Use Line of Credit | 1,352 | 4.96% | 884 | 5.03% | 101 |
| Percent household who would finance an unexpected expenditure of \$500: Arrange for a Loan | 243 | 0.89% | 69 | 0.39% | 44 |

| Attribute | Benchmark North Vancouver (CSD/CY, BC) | | West Vancouver (CSD/DM, BC) | | |
|--|--|---------|--------------------------------|---------|-------|
| | Value | Percent | Value | Percent | Index |
| Percent household who would finance an unexpected expenditure of \$500: Sell an Asset | 75 | 0.27% | 44 | 0.25% | 93 |
| Percent household who would finance an unexpected expenditure of \$5,000: Use Saving | 9,454 | 34.66% | 6,048 | 34.43% | 99 |
| Percent household who would finance an unexpected expenditure of \$5,000: Borrow from Friend or Relative | 1,746 | 6.40% | 975 | 5.55% | 87 |
| Percent household who would finance an unexpected expenditure of \$5,000: Use Credit Cards | 7,760 | 28.45% | 4,793 | 27.29% | 96 |
| Percent household who would finance an unexpected expenditure of \$5,000: Use Line of Credit | 4,875 | 17.87% | 3,074 | 17.50% | 98 |
| Percent household who would finance an unexpected expenditure of \$5,000: Arrange for a Loan | 2,889 | 10.59% | 2,358 | 13.42% | 127 |
| Percent household who would finance an unexpected expenditure of \$5,000: Sell an Asset | 498 | 1.83% | 319 | 1.82% | 99 |
| Percent household whose financial situation in the next two years will be: Better | 5,423 | 19.88% | 4,014 | 22.85% | 115 |
| Percent household whose financial situation in the next two years will be: Worse | 5,706 | 20.92% | 3,411 | 19.42% | 93 |
| Percent household whose financial situation in the next two years will be: Same | 6,370 | 23.35% | 4,141 | 23.57% | 101 |
| Percent household whose financial situation in the next two years will be: Unknown | 9,776 | 35.84% | 6,000 | 34.16% | 95 |
| Registered Retirement Savings Plan (RRSP) | | | | | |
| Percent household who did not maximize RRSP (Including zero) contribution | 9,213 | 33.78% | 4,956 | 28.21% | 84 |
| Percent household who maximized RRSP contribution | 4,275 | 15.68% | 3,804 | 21.65% | 138 |
| Percent household who had no RRSP account | 14,690 | 53.86% | 9,816 | 55.88% | 104 |
| Percent household having RRSP but never withdrew money from it | 9,359 | 34.31% | 8,214 | 46.76% | 136 |
| Percent household in which a member withdrew money from RRSP | 7,290 | 26.73% | 3,298 | 18.78% | 70 |
| Percent household who never had money in RRSP | 11,131 | 40.81% | 6,384 | 36.34% | 89 |
| Percent household who withdrew money from RRSP to purchase annuities or RRIFs | 3,295 | 12.08% | 1,775 | 10.11% | 84 |
| Percent household who withdrew money from RRSP through Home Purchase Plan | 1,957 | 7.18% | 392 | 2.23% | 31 |
| Percent household who never withdrew money from RRSP through Home Purchase Plan | 25,318 | 92.83% | 17,174 | 97.77% | 105 |
| Percent Household who withdrew money from RRSP through Lifelong Learning Plan | 273 | 1.00% | 3 | 0.02% | 2 |
| Percent Household who never withdrew money from RRSP through Lifelong Learning Plan | 27,003 | 99.00% | 17,563 | 99.99% | 101 |
| AVERAGE HOUSEHOLD ANNUAL CONTRIBUTION | | | | | |
| Personal Insurance Payments and Pension Contributions | \$5,053 | | \$7,748 | | 153 |

| Attribute | Benchmark North Vancouver (CSD/CY, BC) | | West Vancouver (CSD/DM, BC) | | |
|---|--|---------|--------------------------------|---------|-------|
| | Value | Percent | Value | Percent | Index |
| Life Insurance Premiums | \$694 | | \$1,179 | | 170 |
| Annuity Contracts and Transfers to RRIFs | \$22 | | \$48 | | 218 |
| Employment Insurance Premiums | \$743 | | \$1,062 | | 143 |
| Retirement and Pension Fund Payments | \$3,594 | | \$5,459 | | 152 |
| Canada and Quebec Pension Plan | \$2,614 | | \$3,523 | | 135 |
| Other Government Pension Funds | \$666 | | \$1,138 | | 171 |
| Other Retirement or Pension Funds (Excluding RRSP) | \$314 | | \$798 | | 254 |
| PERCENTAGE OF POPULATION AGE 15+ INVESTING THROUGH | | | | | |
| Bank | 22,094 | 42.96% | 16,833 | 42.65% | 99 |
| Trust company | 1,034 | 2.01% | 1,257 | 3.19% | 159 |
| Mutual fund company | 3,517 | 6.84% | 2,460 | 6.23% | 91 |
| Credit union/caisses populaires/deconomie | 7,406 | 14.40% | 5,245 | 13.29% | 92 |
| Full service investment broker | 6,789 | 13.20% | 9,860 | 24.99% | 189 |
| Financial planner | 11,173 | 21.73% | 10,912 | 27.65% | 127 |
| Insurance company | 1,553 | 3.02% | 1,234 | 3.13% | 104 |
| Discount broker | 1,707 | 3.32% | 1,672 | 4.24% | 128 |
| Canada Savings Bonds | 1,743 | 3.39% | 1,456 | 3.69% | 109 |
| Guaranteed Investment Certificates | 8,720 | 16.96% | 8,054 | 20.41% | 120 |
| Real estate Investment | 2,912 | 5.66% | 2,880 | 7.30% | 129 |
| Mutual funds | 19,976 | 38.84% | 17,114 | 43.37% | 112 |
| Registered Education Savings Plan (RESP) | 5,990 | 11.65% | 4,947 | 12.54% | 108 |
| Registered Retirement Income Fund (RRIF) | 11,753 | 22.85% | 15,743 | 39.89% | 175 |
| Registered Retirement Savings Plan (RRSP) | 34,889 | 67.84% | 26,800 | 67.91% | 100 |
| Stocks | 10,586 | 20.59% | 12,381 | 31.37% | 152 |
| Term deposits | 7,438 | 14.46% | 6,459 | 16.37% | 113 |
| Other bonds | 1,199 | 2.33% | 1,692 | 4.29% | 184 |

| Index | Description |
|----------------|----------------|
| >=180 | Extremely High |
| >=110 and <180 | High |
| >=90 and <110 | Similar |
| >=50 and <90 | Lower |
| <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.