

Attribute	Benchmark North Vancouver (CSD,BC)		West Vancouver (CSD,BC)		
	Value	Percent	Value	Percent	Index
MARKET SIZE					
Total population of age 15 and up	50,414		37,961		
Total females 15 years and over	26,659		20,738		
Total males 15 years and over	23,755		17,223		
Total number of households	26,850		17,526		
Percent owner households	14,161	52.74%	13,137	74.96%	142
Percent tenant households	12,689	47.26%	4,389	25.04%	53
Percent households in band housing	0	0.00%	0	0.00%	
DWELLING VALUE					
Average value of dwelling \$	\$1,102,420		\$3,051,500		277
POPULATION INCOME					
Average population income \$	\$54,351		\$105,609		194
Average population income of females \$	\$46,745		\$67,624		145
Average population income of males \$	\$62,846		\$142,030		226
Median population income \$	\$39,375		\$44,558		113
HOUSEHOLD INCOME					
Average household income \$	\$96,401		\$211,035		219
Median household income \$	\$71,061		\$105,913		149
Average household disposable income (remaining after deduction of taxes and other mandatory charges) \$	\$78,036		\$166,804		214
Average household discretionary income (remaining after taxes, spending on food, clothing, shelter transportation) \$	\$32,807		\$95,936		292
HOUSEHOLD INCOME BY RANGE					
Total number of private households	26,850		17,526		
Under \$5,000	529	1.97%	422	2.41%	122
\$5,000 to \$9,999	425	1.58%	296	1.69%	107
\$10,000 to \$14,999	751	2.80%	391	2.23%	80
\$15,000 to \$19,999	1,112	4.14%	650	3.71%	90
\$20,000 to \$29,999	2,229	8.30%	1,302	7.43%	90
\$30,000 to \$39,999	2,254	8.40%	1,138	6.49%	77
\$40,000 to \$49,999	2,354	8.77%	1,146	6.54%	75
\$50,000 to \$59,999	1,842	6.86%	879	5.02%	73
\$60,000 to \$79,999	3,755	13.99%	1,756	10.02%	72
\$80,000 to \$99,999	3,003	11.18%	1,363	7.78%	70
\$100,000 to \$124,999	2,308	8.60%	1,243	7.09%	82
\$125,000 to \$149,999	1,864	6.94%	1,160	6.62%	95
\$150,000 and over	4,424	16.48%	5,780	32.98%	200
COMPOSITION OF HOUSEHOLD INCOME					
Percent household income from employment		77.06%		53.98%	70
Percent household income from government transfer payments		8.75%		6.76%	77
Percent household income from investment and other money receipts		14.19%		39.11%	276
CREDIT CARD					
American Express - Standard	4,906	9.73%	4,298	11.32%	116

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American Express - Gold/Platinum	2,480	4.92%	2,188	5.77%	117
Mastercard - Standard	25,430	50.44%	19,932	52.51%	104
Mastercard - Gold/Platinum	5,256	10.43%	4,591	12.09%	116
Visa - Standard	31,142	61.77%	23,751	62.57%	101
Visa - Gold/Platinum	8,687	17.23%	8,305	21.88%	127
Credit card - Hudson's Bay	11,990	23.78%	11,876	31.29%	132
Credit card - Other department store card(s) - Standard	3,293	6.53%	2,685	7.07%	108
Credit card - Gas service station card(s) - Standard	3,467	6.88%	3,701	9.75%	142
Credit card - Travel & entertainment card(s) - Standard	1,606	3.19%	1,483	3.91%	123
Percent household having credit cards (Visa, MasterCard, American Express or retail store cards)	23,246	86.58%	15,988	91.22%	105
Percent household having credit cards: 1-2	14,228	52.99%	9,175	52.35%	99
Percent household having credit cards: 3-4	7,183	26.75%	4,726	26.97%	101
Percent household having credit cards: 5+	1,835	6.84%	2,087	11.91%	174
Percent household having NO credit cards	3,604	13.42%	1,538	8.78%	65
Percent household usually paid off balance every month	18,696	69.63%	15,000	85.59%	123
Percent household usually do not pay off balance every month	8,154	30.37%	2,526	14.42%	47
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	26,818	99.88%	17,526	100.00%	100
MORTGAGE					
Percent homeowner without mortgage among all households	6,171	22.99%	9,532	54.39%	237
Percent homeowner with mortgage among all households	8,420	31.36%	4,193	23.93%	76
DEBT/LIABILITY					
DEBTS: Total of all debts, e.g. loans, mortgages, outstanding balances on line of credit or credit cards	\$154,371		\$623,227		404
MORTGAGE on principal residence	\$112,887		\$554,319		491
MORTGAGE on other real estate in Canada & foreign	\$14,104		\$16,510		117
VEHICLE LOANS on all vehicle loan debt (cars, trucks, vans, and other vehicles)	\$5,788		\$5,733		99
LINE OF CREDIT on all line-of-credit debt (home equity line of credit and other lines of credit)	\$13,683		\$39,822		291
STUDENT loans	\$2,637		\$1,368		52
CREDIT card & installment debt	\$3,241		\$3,034		94
OTHER DEBTS & LOANS: Total of other debt, other loans from financial institutions and other money owed	\$2,032		\$2,440		120
ASSETS					
Total Assets, including real estate, stocks, bonds, and money itself and Employer Pension Plans	\$1,219,940		\$3,861,230		317
Financial assets: Non pension	\$108,610		\$204,800		189
Deposits Total: Money in banks (chequing/savings accounts + term deposits) excl of RSP	\$33,783		\$71,640		212
Fund Total: Asset value of all mutual funds & other investment funds, non-RRSP, and income trusts excl of RSP	\$27,700		\$47,474		171

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Bonds Total: asset value of all bonds exclusive of registered saving plans	\$1,621		\$2,077		128
Stocks Total: asset value of all non registered saving plans stocks	\$23,067		\$44,537		193
Tax Free Saving Accounts (TFSA): Available in Canada without being taxed on interests or capital gains	\$7,682		\$15,296		199
Other Non Registered Saving Plan Invest/Financial Asset	\$14,758		\$23,776		161
Financial assets: Private pension assets	\$234,073		\$335,644		143
Accumulation of total Registered Retirement Savings Plan (RRSP) investments including locked in RRSPs	\$86,725		\$158,875		183
Accumulation of total Registered Retirement Income Funds (RIF)	\$13,402		\$35,126		262
Employer-Sponsored Registered Pension Plans (EPPs): Including current, deferred and in pay pension plans	\$142,963		\$169,778		119
Asset value of other retirement funds, including deferred profit sharing plans, executive and foreign pension plans and annuities	\$4,385		\$6,992		159
Non-financial assets such as: a car, home or properties, art, jewels, antiques, etc.	\$817,201		\$3,224,970		395
Asset value of the principle residence	\$664,993		\$2,982,800		449
Asset value of all real estate other than principle residence	\$102,328		\$140,790		138
VEHICLES OWNED: Asset value of vehicles (cars, trucks, watercrafts, RVs, trailers, snowmobiles, ATVs, etc.)	\$21,229		\$39,185		185
The value of the contents of the principal residence, valuables and collectibles, art, jewels, antiques, etc.	\$28,652		\$62,195		217
BUSINESS EQUITY: Total value of all business assets or properties owned by the household	\$60,052		\$95,814		160
NET WORTH INCLUDING PENSION: Net worth of the household	\$1,065,560		\$3,238,000		304
Average annual contribution to RRSPs	\$3,148		\$6,756		215
HOUSEHOLD BUDGET					
Percent household that has Budget	10,328	38.47%	7,567	43.17%	112
Percent household that has No Budget	16,522	61.53%	9,959	56.83%	92
Percent household who would finance an unexpected expenditure of \$500: Use Saving	14,516	54.06%	9,623	54.91%	102
Percent household who would finance an unexpected expenditure of \$500: Borrow from Friend or Relative	1,144	4.26%	675	3.85%	90
Percent household who would finance an unexpected expenditure of \$500: Use Credit Cards	8,595	32.01%	5,694	32.49%	101
Percent household who would finance an unexpected expenditure of \$500: Use Line of Credit	1,317	4.91%	873	4.98%	101
Percent household who would finance an unexpected expenditure of \$500: Arrange for a Loan	304	1.13%	0	0.00%	0

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Percent household who would finance an unexpected expenditure of \$500: Sell an Asset	76	0.28%	45	0.26%	93
Percent household who would finance an unexpected expenditure of \$5,000: Use Saving	7,371	27.45%	5,169	29.49%	107
Percent household who would finance an unexpected expenditure of \$5,000: Borrow from Friend or Relative	1,345	5.01%	820	4.68%	93
Percent household who would finance an unexpected expenditure of \$5,000: Use Credit Cards	6,192	23.06%	4,127	23.55%	102
Percent household who would finance an unexpected expenditure of \$5,000: Use Line of Credit	3,919	14.60%	2,631	15.01%	103
Percent household who would finance an unexpected expenditure of \$5,000: Arrange for a Loan	2,302	8.57%	2,982	17.01%	198
Percent household who would finance an unexpected expenditure of \$5,000: Sell an Asset	405	1.51%	282	1.61%	107
Percent household whose financial situation in the next two years will be: Better	7,349	27.37%	6,482	36.98%	135
Percent household whose financial situation in the next two years will be: Worse	3,974	14.80%	2,299	13.12%	89
Percent household whose financial situation in the next two years will be: Same	12,998	48.41%	6,879	39.25%	81
Percent household whose financial situation in the next two years will be: Unknown	2,529	9.42%	1,866	10.65%	113
Registered Retirement Savings Plan (RRSP)					
Percent household who did not maximize RRSP (Including zero) contribution	12,790	47.63%	7,735	44.13%	93
Percent household who maximized RRSP contribution	4,383	16.33%	3,918	22.36%	137
Percent household who had no RRSP account	9,677	36.04%	5,873	33.51%	93
Percent household having RRSP but never withdrew money from it	9,218	34.33%	8,193	46.75%	136
Percent household in which a member withdrew money from RRSP	7,180	26.74%	3,290	18.78%	70
Percent household who never had money in RRSP	10,952	40.79%	6,373	36.36%	89
Percent household who withdrew money from RRSP to purchase annuities or RRIFs	3,207	11.95%	1,769	10.09%	84
Percent household who withdrew money from RRSP through Home Purchase Plan	1,939	7.22%	391	2.23%	31
Percent household who never withdrew money from RRSP through Home Purchase Plan	24,911	92.78%	17,135	97.77%	105
Percent Household who withdrew money from RRSP through Lifelong Learning Plan	269	1.00%	3	0.02%	2
Percent Household who never withdrew money from RRSP through Lifelong Learning Plan	26,582	99.00%	17,523	99.98%	101
AVERAGE HOUSEHOLD ANNUAL CONTRIBUTION					
Personal Insurance Payments and Pension Contributions	\$4,786		\$7,800		163

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	Value	Percent	Value	Percent	Index
Life Insurance Premiums	\$749		\$1,183		158
Annuity Contracts and Transfers to RRIFs	\$20		\$37		185
Employment Insurance Premiums	\$728		\$1,122		154
Retirement and Pension Fund Payments	\$3,289		\$5,458		166
Canada and Quebec Pension Plan	\$2,388		\$3,542		148
Other Government Pension Funds	\$610		\$1,121		184
Other Retirement or Pension Funds (Excluding RRSP)	\$292		\$795		272
PERCENTAGE OF POPULATION AGE 15+ INVESTING THROUGH					
Bank	22,931	45.49%	17,063	44.95%	99
Trust company	741	1.47%	586	1.54%	105
Mutual fund company	4,041	8.02%	2,917	7.68%	96
Credit union/caisses populaires/deconomie	7,502	14.88%	5,426	14.29%	96
Full service investment broker	6,787	13.46%	7,592	20.00%	149
Financial planner	10,917	21.65%	8,500	22.39%	103
Insurance company	2,155	4.28%	1,692	4.46%	104
Discount broker	1,406	2.79%	1,584	4.17%	149
Canada Savings Bonds	3,062	6.07%	2,124	5.60%	92
Guaranteed Investment Certificates	9,020	17.89%	8,005	21.09%	118
Real estate Investment	3,710	7.36%	3,846	10.13%	138
Mutual funds	19,442	38.56%	14,964	39.42%	102
Registered Education Savings Plan (RESP)	6,518	12.93%	5,144	13.55%	105
Registered Retirement Income Fund (RRIF)	10,419	20.67%	12,237	32.24%	156
Registered Retirement Savings Plan (RRSP)	36,295	71.99%	27,990	73.73%	102
Stocks	9,594	19.03%	10,464	27.56%	145
Term deposits	6,504	12.90%	5,645	14.87%	115
Other bonds	1,571	3.12%	1,752	4.62%	148

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.

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.