

Attribute	Benchmark CSD/CY (5915051): North Vancouver, BC		CSD/DM (5915055): West Vancouver, BC		
	Value	Percent	Value	Percent	Index
MARKET SIZE					
Total population of age 15 and over	60,240		42,869		
Total females 15 years and over	32,019		23,192		
Total males 15 years and over	28,220		19,676		
Total number of households	32,095		19,573		
Percent owner households	17,036	53.08%	13,855	70.79%	133
Percent tenant households	15,059	46.92%	5,718	29.21%	62
Percent households in band housing	0	0.00%	0	0.00%	-
DWELLING VALUE					
Average value of dwelling \$	\$1,328,395		\$3,658,115		275
POPULATION INCOME					
Average population income \$	\$67,139		\$130,329		194
Average population income of females \$	\$56,930		\$86,832		153
Average population income of males \$	\$78,545		\$180,409		230
Median population income \$	\$49,255		\$52,699		107
HOUSEHOLD INCOME					
Average household income \$	\$120,368		\$262,987		218
Median household income \$	\$92,097		\$136,883		149
Average household disposable income (remaining after deduction of taxes and other mandatory charges) \$	\$97,439		\$206,725		212
Average household discretionary income (remaining after taxes, spending on food, clothing, shelter, transportation) \$	\$30,162		\$105,848		351
HOUSEHOLD INCOME BY RANGE					
Total number of private households	32,095		19,573		
Under \$5,000	512	1.60%	292	1.49%	93
\$5,000 to \$9,999	248	0.77%	191	0.98%	127
\$10,000 to \$14,999	325	1.01%	185	0.95%	94
\$15,000 to \$19,999	636	1.98%	298	1.52%	77
\$20,000 to \$29,999	2,226	6.94%	1,205	6.16%	89
\$30,000 to \$39,999	2,061	6.42%	1,012	5.17%	81
\$40,000 to \$49,999	2,285	7.12%	1,143	5.84%	82
\$50,000 to \$59,999	2,107	6.57%	1,032	5.27%	80
\$60,000 to \$79,999	4,076	12.70%	1,954	9.98%	79
\$80,000 to \$99,999	3,830	11.93%	1,698	8.68%	73
\$100,000 to \$124,999	3,335	10.39%	1,420	7.26%	70
\$125,000 to \$149,999	2,784	8.67%	1,413	7.22%	83
\$150,000 to \$199,999	3,167	9.87%	1,940	9.91%	100
\$200,000 to \$249,999	2,256	7.03%	2,518	12.87%	183
\$250,000 to \$299,999	902	2.81%	1,225	6.26%	223
\$300,000 and over	1,341	4.18%	2,045	10.45%	250
COMPOSITION OF HOUSEHOLD INCOME					
Percent household income from employment		72.66%		50.92%	70
Percent household income from government transfer payments		14.02%		10.17%	73
Percent household income from investment and other money receipts		13.39%		38.87%	290

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CREDIT CARD					
American Express - Standard	5,028	8.35%	3,684	8.59%	103
American Express - Gold/Platinum	2,745	4.56%	2,442	5.70%	125
Mastercard - Standard	30,684	50.94%	21,299	49.68%	98
Mastercard - Gold/Platinum	6,645	11.03%	4,646	10.84%	98
Visa - Standard	37,308	61.93%	26,502	61.82%	100
Visa - Gold/Platinum	13,453	22.33%	10,501	24.50%	110
Credit card - Hudson's Bay	11,715	19.45%	9,262	21.61%	111
Credit card - Other department store card(s) - Standard	4,017	6.67%	2,692	6.28%	94
Credit card - Gas service station card(s) - Standard	3,003	4.99%	2,135	4.98%	100
Credit card - Travel & entertainment card(s) - Standard	1,425	2.37%	1,267	2.96%	125
Percent household having credit cards (Visa, MasterCard, American Express or retail store cards)	27,579	85.93%	17,230	88.03%	102
Percent household having credit cards: 1-2	19,270	60.04%	11,313	57.80%	96
Percent household having credit cards: 3-4	7,325	22.82%	4,980	25.44%	111
Percent household having credit cards: 5+	984	3.07%	938	4.79%	156
Percent household having NO credit cards	4,516	14.07%	2,343	11.97%	85
Percent household usually paid off balance every month	21,934	68.34%	16,299	83.27%	122
Percent household usually do not pay off balance every month	10,161	31.66%	3,274	16.73%	53
Percent household in which someone was refused credit card	37	0.12%	0	0.00%	0
Percent household in which no one was refused credit card	32,058	99.88%	19,573	100.00%	100
MORTGAGE					
Percent homeowner without mortgage among all households	7,329	22.84%	10,575	54.03%	237
Percent homeowner with mortgage among all households	10,123	31.54%	4,681	23.92%	76
DEBT/LIABILITY					
Total Debts, including loans, mortgages, outstanding balances on line of credit or credit cards	\$220,130		\$808,022		367
Mortgage debt	\$167,495		\$641,441		383
Mortgage on principal residence	\$136,649		\$551,791		404
Mortgage on other real estate in Canada & foreign	\$30,846		\$89,650		291
Non-mortgage debt	\$52,635		\$166,581		316
Vehicle loans on all vehicle loan debt (cars, trucks, vans, and other vehicles)	\$11,060		\$29,612		268
Line of credit on all line-of-credit debt (home equity line of credit and other lines of credit)	\$29,630		\$106,687		360
Student loans	\$4,084		\$9,672		237
Credit card & installment debt	\$4,157		\$9,726		234
Other debts and loans: Total of other debt and loans from financial institutions and other money owed	\$3,705		\$10,884		294
ASSETS					
Total Assets, including real estate, stocks, bonds, and money itself and Employer Pension Plans	\$1,485,113		\$12,531,913		844
Financial assets: Non pension	\$427,742		\$7,179,117		1,678

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Deposits Total: Money in banks (chequing/savings accounts + term deposits) excl of RSP	\$125,292		\$2,305,560		1,840
Fund Total: Asset value of all mutual funds & other investment funds, non-RRSP, and income trusts excl of RSP	\$128,475		\$2,332,599		1,816
Bonds Total: asset value of all bonds exclusive of registered saving plans	\$5,737		\$84,583		1,474
Stocks Total: asset value of all non registered saving plans stocks	\$50,817		\$941,670		1,853
Tax Free Saving Accounts (TFSA): Available in Canada without being taxed on interests or capital gains	\$45,083		\$275,230		610
Other Non-Registered Saving Plan Invest/Financial Asset	\$72,338		\$1,239,474		1,713
Financial assets: Private pension assets	\$250,147		\$846,976		339
Accumulation of total Registered Retirement Savings Plan (RRSP) investments including locked in RRSPs	\$102,423		\$502,699		491
Accumulation of total Registered Retirement Income Funds (RIF)	\$8,668		\$61,052		704
Employer-Sponsored Registered Pension Plans (EPPs): Including current, deferred and in pay pension plans	\$144,056		\$323,262		224
Asset value of other retirement funds, including deferred profit sharing plans, executive and foreign pension plans and annuities	\$3,669		\$21,016		573
Non-financial assets such as: a car, home or properties, art, jewels, antiques, etc.	\$745,574		\$3,074,362		412
Real estate	\$698,861		\$3,011,884		431
Asset value of the principal residence	\$626,938		\$2,212,180		353
Asset value of all real estate other than principal residence	\$71,923		\$799,704		1,112
Vehicles and other non-financial assets	\$46,712		\$62,478		134
Vehicles owned: Asset value of vehicles (cars, trucks, watercrafts, RVs, trailers, snowmobiles, ATVs, etc.)	\$18,543		\$24,523		132
The value of the contents of the principal residence, valuables and collectibles, art, jewels, antiques, etc.	\$28,169		\$37,955		135
Business Equity: Total value of all business assets or properties owned by the household	\$61,650		\$1,431,459		2,322
Net Worth Including Pension: Net worth of the household	\$1,264,982		\$11,723,892		927
Average annual contribution to RRSPs	\$3,792		\$4,581		121
HOUSEHOLD BUDGET					
Percent household that has Budget	13,421	41.82%	9,105	46.52%	111
Percent household that has No Budget	18,674	58.18%	10,468	53.48%	92
Percent household who would finance an unexpected expenditure of \$500: Use Saving	18,051	56.24%	11,115	56.79%	101
Percent household who would finance an unexpected expenditure of \$500: Borrow from Friend or Relative	1,502	4.68%	821	4.20%	90

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Percent household who would finance an unexpected expenditure of \$500: Use Credit Cards	10,520	32.78%	6,522	33.32%	102
Percent household who would finance an unexpected expenditure of \$500: Use Line of Credit	1,590	4.96%	986	5.04%	102
Percent household who would finance an unexpected expenditure of \$500: Arrange for a Loan	311	0.97%	77	0.39%	40
Percent household who would finance an unexpected expenditure of \$500: Sell an Asset	87	0.27%	49	0.25%	93
Percent household who would finance an unexpected expenditure of \$5,000: Use Saving	11,083	34.53%	6,763	34.55%	100
Percent household who would finance an unexpected expenditure of \$5,000: Borrow from Friend or Relative	2,045	6.37%	1,092	5.58%	88
Percent household who would finance an unexpected expenditure of \$5,000: Use Credit Cards	9,103	28.36%	5,358	27.37%	97
Percent household who would finance an unexpected expenditure of \$5,000: Use Line of Credit	5,722	17.83%	3,439	17.57%	99
Percent household who would finance an unexpected expenditure of \$5,000: Arrange for a Loan	3,380	10.53%	2,562	13.09%	124
Percent household who would finance an unexpected expenditure of \$5,000: Sell an Asset	585	1.82%	355	1.82%	100
Percent household whose financial situation in the next two years will be: Better	6,411	19.98%	4,486	22.92%	115
Percent household whose financial situation in the next two years will be: Worse	6,676	20.80%	3,801	19.42%	93
Percent household whose financial situation in the next two years will be: Same	7,586	23.64%	4,615	23.58%	100
Percent household whose financial situation in the next two years will be: Unknown	11,422	35.59%	6,672	34.09%	96
Registered Retirement Savings Plan (RRSP)					
Percent household who did not maximize RRSP (Including zero) contribution	12,106	37.72%	6,768	34.58%	92
Percent household who maximized RRSP contribution	5,050	15.74%	4,239	21.66%	138
Percent household who had no RRSP account	15,950	49.70%	10,016	51.17%	103
Percent household having RRSP but never withdrew money from it	11,007	34.29%	9,183	46.92%	137
Percent household in which a member withdrew money from RRSP	8,573	26.71%	3,657	18.69%	70
Percent household who never had money in RRSP	13,112	40.85%	7,104	36.29%	89
Percent household who withdrew money from RRSP to purchase annuities or RRIFs	3,964	12.35%	1,972	10.08%	82
Percent household who withdrew money from RRSP through Home Purchase Plan	2,292	7.14%	436	2.23%	31
Percent household who never withdrew money from RRSP through Home Purchase Plan	29,803	92.86%	19,137	97.77%	105

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Percent Household who withdrew money from RRSP through Lifelong Learning Plan	314	0.98%	3	0.02%	2
Percent Household who never withdrew money from RRSP through Lifelong Learning Plan	31,781	99.02%	19,570	99.98%	101
AVERAGE HOUSEHOLD ANNUAL CONTRIBUTION					
Personal Insurance Payments and Pension Contributions	\$6,400		\$10,141		158
Life Insurance Premiums	\$562		\$980		174
Annuity Contracts and Transfers to RRIFs	\$17		\$37		218
Employment Insurance Premiums	\$892		\$1,344		151
Retirement and Pension Fund Payments	\$4,928		\$7,780		158
Canada and Quebec Pension Plan	\$3,610		\$5,033		139
Other Government Pension Funds	\$883		\$1,614		183
Other Retirement or Pension Funds (Excluding RRSP)	\$435		\$1,132		260
PERCENTAGE OF POPULATION AGE 15+ INVESTING THROUGH					
Bank	17,695	29.38%	14,087	32.86%	112
Trust company	649	1.08%	428	1.00%	93
Mutual fund company	2,636	4.38%	1,933	4.51%	103
Credit union/caisses populaires/deconomie	6,692	11.11%	3,645	8.50%	77
Full service investment broker	3,850	6.39%	4,030	9.40%	147
Financial planner	8,613	14.30%	6,567	15.32%	107
Insurance company	1,751	2.91%	1,452	3.39%	116
Discount broker	3,466	5.75%	3,208	7.48%	130
Canada Savings Bonds	1,529	2.54%	898	2.09%	82
Guaranteed Investment Certificates	11,299	18.76%	10,363	24.17%	129
Real estate Investment	2,945	4.89%	2,543	5.93%	121
Mutual funds	22,043	36.59%	18,292	42.67%	117
Registered Education Savings Plan (RESP)	12,285	20.39%	8,984	20.96%	103
Registered Retirement Income Fund (RRIF)	6,277	10.42%	7,792	18.18%	174
Registered Retirement Savings Plan (RRSP)	42,728	70.93%	29,404	68.59%	97
Stocks	13,346	22.15%	11,025	25.72%	116
Term deposits	7,385	12.26%	6,167	14.39%	117
Other bonds	2,012	3.34%	1,660	3.87%	116
HOUSEHOLD NET SAVINGS					
Household net savings. It's part of the disposable income not spending on final consumption goods and services.	\$6,449		\$21,758		337

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

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Data Source: Manifold Data Mining Inc.

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Data Vintage: 2024/2025