

Attribute	Benchmark North Vancouver (CSD,BC)		West Vancouver (CSD,BC)		
	Value	Percent	Value	Percent	Index
MARKET SIZE					
Total population of age 15 and up	49,443		38,000		
Total females 15 years and over	26,157		20,737		
Total males 15 years and over	23,286		17,262		
Total number of households	26,444		17,553		
Percent owner households	13,943	52.73%	13,161	74.98%	142
Percent tenant households	12,501	47.27%	4,393	25.03%	53
Percent households in band housing	0	0.00%	0	0.00%	
DWELLING VALUE					
Average value of dwelling \$	\$1,016,790		\$2,963,570		291
POPULATION INCOME					
Average population income \$	\$52,718		\$101,441		192
Average population income of females \$	\$45,363		\$64,934		143
Average population income of males \$	\$60,968		\$136,375		224
Median population income \$	\$39,007		\$43,451		111
HOUSEHOLD INCOME					
Average household income \$	\$93,436		\$203,133		217
Median household income \$	\$73,570		\$102,694		140
Average household disposable income (remaining after deduction of taxes and other mandatory charges) \$	\$75,338		\$159,944		212
Average household discretionary income (remaining after taxes, spending on food, clothing, shelter transportation) \$	\$31,275		\$90,699		290
HOUSEHOLD INCOME BY RANGE					
Total number of private households	26,444		17,553		
Under \$5,000	579	2.19%	453	2.58%	118
\$5,000 to \$9,999	418	1.58%	313	1.78%	113
\$10,000 to \$14,999	764	2.89%	380	2.17%	75
\$15,000 to \$19,999	1,151	4.35%	659	3.76%	86
\$20,000 to \$29,999	2,197	8.31%	1,294	7.38%	89
\$30,000 to \$39,999	2,223	8.41%	1,151	6.56%	78
\$40,000 to \$49,999	2,295	8.68%	1,131	6.44%	74
\$50,000 to \$59,999	1,916	7.25%	936	5.33%	74
\$60,000 to \$79,999	3,669	13.87%	1,729	9.85%	71
\$80,000 to \$99,999	2,897	10.96%	1,342	7.64%	70
\$100,000 to \$124,999	2,367	8.95%	1,284	7.32%	82
\$125,000 to \$149,999	1,872	7.08%	1,157	6.59%	93
\$150,000 and over	4,096	15.49%	5,726	32.62%	211
COMPOSITION OF HOUSEHOLD INCOME					
Percent household income from employment		76.86%		52.77%	69
Percent household income from government transfer payments		8.99%		7.63%	85
Percent household income from investment and other money receipts		14.15%		39.50%	279
CREDIT CARD					
Percent household having credit cards (Visa, MasterCard, American Express or retail store cards)	23,411	88.53%	16,841	95.94%	108

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Percent household having credit cards: 1-2	12,473	47.17%	9,067	51.66%	110
Percent household having credit cards: 3-4	7,695	29.10%	3,858	21.98%	76
Percent household having credit cards: 5+	3,243	12.26%	3,916	22.31%	182
Percent household having NO credit cards	3,033	11.47%	712	4.06%	35
Percent household usually paid off balance every month	18,809	71.13%	15,423	87.86%	124
Percent household usually do not pay off balance every month	7,635	28.87%	2,130	12.14%	42
Percent household in which someone was refused credit card	170	0.64%	0	0.00%	0
Percent household in which no one was refused credit card	26,274	99.36%	17,553	100.00%	101
MORTGAGE					
Percent homeowner without mortgage among all households	6,093	23.04%	9,534	54.31%	236
Percent homeowner with mortgage among all households	8,296	31.37%	4,225	24.07%	77
DEBT/LIABILITY					
DEBTS: Total of all debts, e.g., loans, mortgages, outstanding balances on line of credit or credit cards	\$166,305		\$438,493		264
MORTGAGE on principal residence	\$124,016		\$375,146		302
MORTGAGE on other real estate in Canada & foreign	\$15,955		\$12,623		79
VEHICLE LOANS on all vehicle loan debt (cars, trucks, vans and other vehicles)	\$5,499		\$5,444		99
LINE OF CREDIT on all line-of-credit debt (home equity line of credit and other lines of credit)	\$13,260		\$38,730		292
STUDENT loans	\$2,499		\$1,296		52
CREDIT card & installment debt	\$3,144		\$2,937		93
OTHER DEBTS & LOANS: Total of other debt, other loans from financial institutions and other money owed	\$1,931		\$2,317		120
ASSETS					
Total Assets, including real estate, stocks, bonds, and money itself and Employer Pension Plans	\$1,323,430		\$3,329,880		252
Financial assets: Non pension	\$105,081		\$197,490		188
Deposits Total: Money in banks (chequing/savings accounts + term deposits) excl of RSP	\$33,326		\$70,357		211
Fund Total: Asset value of all mutual funds & other investment funds, non-RRSP and income trusts excl of RSP	\$26,886		\$45,915		171
Bonds Total: asset value of all bonds exclusive of registered saving plans	\$1,573		\$2,009		128
Stocks Total: asset value of all non registered saving plans stocks	\$21,528		\$41,413		192
Tax Free Saving Accounts (TFSA): Available in Canada without being taxed on interests or capital gains	\$7,456		\$14,770		198
Other Non Registered Saving Plan Invest/Financial Asset	\$14,312		\$23,027		161
Financial assets: Private pension assets	\$227,159		\$324,322		143
Accumulation of total Registered Retirement Savings Plan (RRSP) investments including locked in RRSPs	\$84,158		\$153,686		183
Accumulation of total Registered Retirement Income Funds (RIF)	\$13,008		\$33,424		257

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Employer-Sponsored Registered Pension Plans (EPPs): Including current, deferred and in pay pension plans	\$138,746		\$163,883		118
Asset value of other retirement funds, including deferred profit sharing plans, executive and foreign pension plans and annuities	\$4,254		\$6,753		159
Non-financial assets such as: a car, home or properties, art, jewels, antiques, etc	\$932,851		\$2,715,240		291
Asset value of the principle residence	\$789,872		\$2,488,040		315
Asset value of all real estate other than principle residence	\$94,584		\$129,184		137
VEHICLES OWNED: Asset value of vehicles (cars, trucks, watercrafts, RVs, trailers, snowmobiles, ATVs, etc)	\$20,598		\$37,889		184
The value of the contents of the principal residence, valuables and collectibles, art, jewels, antiques, etc	\$27,797		\$60,126		216
BUSINESS EQUITY: Total value of all business assets or properties owned by the household	\$58,341		\$92,834		159
NET WORTH INCLUDING PENSION : Net worth of the household	\$1,157,130		\$2,891,390		250
Average annual contribution to RRSPs	\$3,152		\$6,780		215
HOUSEHOLD BUDGET					
Percent household that has Budget	10,161	38.42%	7,598	43.29%	113
Percent household that has No Budget	16,283	61.58%	9,955	56.71%	92
Percent household who would finance an unexpected expenditure of \$500: Use Saving	14,775	55.87%	10,248	58.38%	104
Percent household who would finance an unexpected expenditure of \$500: Borrow from Friend or Relative	622	2.35%	90	0.51%	22
Percent household who would finance an unexpected expenditure of \$500: Use Credit Cards	8,004	30.27%	5,002	28.50%	94
Percent household who would finance an unexpected expenditure of \$500: Use Line of Credit	1,578	5.97%	1,189	6.77%	113
Percent household who would finance an unexpected expenditure of \$500: Arrange for a Loan	299	1.13%	0	0.00%	0
Percent household who would finance an unexpected expenditure of \$500: Sell an Asset	53	0.20%	83	0.47%	235
Percent household who would finance an unexpected expenditure of \$5,000: Use Saving	9,850	37.25%	9,604	54.71%	147
Percent household who would finance an unexpected expenditure of \$5,000: Borrow from Friend or Relative	1,450	5.48%	564	3.21%	59
Percent household who would finance an unexpected expenditure of \$5,000: Use Credit Cards	5,814	21.99%	2,653	15.11%	69
Percent household who would finance an unexpected expenditure of \$5,000: Use Line of Credit	4,165	15.75%	4,178	23.80%	151
Percent household who would finance an unexpected expenditure of \$5,000: Arrange for a Loan	2,271	8.59%	2,974	16.94%	197

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Percent household who would finance an unexpected expenditure of \$5,000: Sell an Asset	224	0.85%	11	0.06%	7
Percent household whose financial situation in the next two years will be: Better	9,673	36.58%	9,714	55.34%	151
Percent household whose financial situation in the next two years will be: Worse	2,064	7.80%	987	5.62%	72
Percent household whose financial situation in the next two years will be: Same	12,370	46.78%	5,421	30.88%	66
Percent household whose financial situation in the next two years will be: Unknown	2,338	8.84%	1,431	8.16%	92
Registered Retirement Savings Plan (RRSP)					
Percent household who did not maximize RRSP (Including zero) contribution	12,198	46.13%	7,660	43.64%	95
Percent household who maximized RRSP contribution	3,939	14.90%	3,741	21.31%	143
Percent household who had no RRSP account	10,307	38.98%	6,153	35.05%	90
Percent household having RRSP but never withdrew money from it	9,087	34.36%	8,225	46.86%	136
Percent household in which a member withdrew money from RRSP	7,067	26.72%	3,287	18.73%	70
Percent household who never had money in RRSP	10,784	40.78%	6,373	36.31%	89
Percent household who withdrew money from RRSP to purchase annuities or RRIFs	3,163	11.96%	1,766	10.06%	84
Percent household who withdrew money from RRSP through Home Purchase Plan	1,909	7.22%	391	2.23%	31
Percent household who never withdrew money from RRSP through Home Purchase Plan	24,535	92.78%	17,163	97.77%	105
Percent Household who withdrew money from RRSP through Lifelong Learning Plan	263	0.99%	3	0.02%	2
Percent Household who never withdrew money from RRSP through Lifelong Learning Plan	26,181	99.01%	17,551	99.98%	101
AVERAGE HOUSEHOLD ANNUAL CONTRIBUTION					
Personal Insurance Payments and Pension Contributions	\$4,635		\$7,599		164
Life Insurance Premiums	\$709		\$1,122		158
Annuity Contracts and Transfers To RRIFs	\$24		\$44		183
Employment Insurance Premiums	\$706		\$1,095		155
Retirement and Pension Fund Payments	\$3,196		\$5,338		167
Canada and Quebec Pension Plan	\$2,321		\$3,470		150
Other Government Pension Funds	\$592		\$1,092		184
Other Retirement or Pension Funds (Excluding RRSP)	\$283		\$775		274
PERCENTAGE OF POPULATION AGE 15+ INVESTING THROUGH					
Bank	23,183	46.89%	18,191	47.87%	102
Trust company	633	1.28%	724	1.90%	148
Mutual fund company	4,137	8.37%	3,666	9.65%	115
Credit union/caisses populaires/deconomie	6,117	12.37%	4,282	11.27%	91

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Full service investment broker	5,797	11.73%	7,253	19.09%	163
Financial planner	10,795	21.83%	9,247	24.33%	111
Insurance company	2,112	4.27%	1,557	4.10%	96
Discount broker	1,711	3.46%	2,058	5.42%	157
Canada Savings Bonds	3,096	6.26%	2,636	6.94%	111
Guaranteed Investment Certificates	10,531	21.30%	10,177	26.78%	126
Real estate Investment	3,371	6.82%	3,723	9.80%	144
Mutual funds	19,331	39.10%	17,484	46.01%	118
Registered Education Savings Plan (RESP)	7,654	15.48%	6,422	16.90%	109
Registered Retirement Income Fund (RRIF)	10,178	20.59%	12,046	31.70%	154
Registered Retirement Savings Plan (RRSP)	33,136	67.02%	27,154	71.46%	107
Stocks	10,113	20.45%	11,771	30.98%	151
Term deposits	8,343	16.87%	8,968	23.60%	140
Other bonds	1,832	3.71%	2,512	6.61%	178

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.