POR Number: POR 086-17
Contract Number: 5R000-171980/001/CY
Award Date: 2018-01-26
Delivery Date: 2018-04-11
Department Contact: info@fcac-acfc.gc.ca
Contract Value: $33,448.00

Financial Consumer Agency of Canada
Financial Wellbeing Survey 2018

Final Methodological Report

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Mike Colledge
President
Ipsos Public Affairs

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Executive Summary

1. Background

1.1 Summary Statement

The research consisted of a quantitative online survey with a national sample of Canadians aged 18 years and older. In total, n=2,034 online surveys were completed taking place between February 12th and February 26th, 2018. The survey was conducted in English and French.

For this survey, rim weighting[1] was employed to balance demographics by three variables (Gender, Age and Region) to ensure that the survey sample's composition reflects that of the adult population according to 2016 Census data and to provide results intended to approximate the sample universe.

Ipsos programmed, hosted and provided sample management services only, while the Financial Consumer Agency of Canada provided the online survey. Ipsos was responsible for data collection and data storage in Canada, data processing, and data weighting. The survey was registered with the National Survey Registration System (20180201-924G). The total contract value of this research was $33,448.00 including HST.

Fielding this online survey is an opportunity to advance and deepen understanding of financial literacy and financial wellbeing in Canada and prepare for better policy initiatives to improve financial security for households and individuals. It will help to identify the types of financial knowledge, financial behaviour, and psychological factors most closely tied to financial wellbeing outcomes in order to better target financial literacy initiatives.

Respondents for this survey were selected from among those who have volunteered to participate in online surveys. Because the sample is based on those who initially self-selected to participate, no estimates of sampling error can be calculated. The results of such surveys cannot be described as statistically projectable to the target population.

2. Purpose of the Research

2.1 Research Objectives

The purpose of this research is to establish quantitative evidence about financial literacy and financial wellbeing in Canada.

Specific research objectives include collecting information on:

- Current financial situation (whether good or bad, extent of confidence in future financial situation, whether finances allow enjoyment of life);
- Financial behaviours such as spending restraint, saving, borrowing, budgeting, keeping track of

[1] Rim (Random Iterative Method) weighting is used to adjust the sample to ensure it is representative of the target population on two or more characteristics at the same time (i.e. gender, age and region).

money, and making informed product choices, which may impact financial wellbeing;
- Canadians' knowledge and experience of the product marketplace, managing money to reduce risk, and broad experience of money management, which may impact financial wellbeing;
- Psychological factors such as impulsivity control, perceptions of control, self-control and attitudes towards spending, saving and borrowing, which may impact financial wellbeing; and
- Socio-demographic economic information to describe and categorize individuals.

Data on these factors can be compared with results from other countries which have conducted, or will conduct, this international survey. Originally developed by Elaine Kempson (Director of the Personal Finance Research Centre and Emeritus Professor of Personal Finance and Social Policy Research at the University of Bristol) and her colleagues at Oslo and Akershus University College of Applied Sciences, the survey was first conducted in Norway in 2017. At the time of writing the survey had also been carried out in Ireland, Australia, and New Zealand. While in each case some modification of questions was necessary to align with the country context, the results are largely comparable.

Appendices

Participant Recruitment

Sample Source

The Ipsos i-Say panel is the primary source for recruiting respondents. Where necessary, a supplemental sample from third party vendor panels is also used as a source. The Ipsos i-Say online panel is a diversely-sourced and actively maintained panel of over 200,000 Canadian adults. Utilizing this panel allows us to confidently build online samples based on known population characteristics like the ones available through Census data. Invitations to participate in each survey are adjusted to reflect the most recent Current Population Data provided by Statistics Canada.

Online panel participants are recruited and screened using rigorous double and triple opt-in checks[2] to ensure that respondents want to receive contact such as invitations to participate in research surveys. Ipsos i-Say panel Terms and Conditions of Membership details the respondents' rights to, at any time, for any reason ask to be removed from the panel and stop receiving emails from Ipsos and its clients.

Panel recruitment consists of the following steps:

- Various "wide net" methodologies (e.g., email campaigns, affiliate networks, banner ads, text ads, search engine, co-registration, offline-to-online, specialized websites); and,
- Customized incentives and materials for recruiting special targets such as mothers of babies, age group 55+, etc.

It is important to note that any panel – no matter how well recruited – does not enable random selection in the sense that not all members of the public are apt to join a panel. This applies to panels recruited through online approaches as well as panels recruited via traditional telephone Random Digit Dialing.

Rigorous panel maintenance procedures mean only those participants who actively participate in online surveys, at least once every six months, are included. Participants can choose whether to enter a survey or not. While participating in a survey, the respondent can simply exit the survey by closing the survey Internet browser window at any time without submitting their responses if they no longer want to participate.

Incentives

To ensure a high participation rate from our panelists, the i-Say panel provides a number of innovative incentive programs. Ipsos' i-Say online panel participants are incentivized through a points program whereby respondents collect points that can be redeemed for rewards of their choice from a collection of products from online retailers such as gift cards and prizes. Each incentive is tailored to the specific requirements of each survey, depending on the length of the survey, the subject matter of the study, and the time required to complete a minimum number of interviews.

[2] The Ipsos online panel is recruited utilizing a double and triple opt-in screening process to ensure maximum return from an engaged and representative audience. After the intital opt-in to the Ipsos online panel, respondents are sent a second and third email to confirm they want to join our panel.

Sample Details

Details Related to Target Population

A sampling frame was devised to outline a quota structure representative of Canadian adults 18 years and older. All Canadian adults aged 18 years and older were eligible to participate.

Description of Sample Frame

The Ipsos i-Say online panel consists of over 200,000 Canadian adults recruited through diverse sources and is constantly refreshed. Background data gathered when respondents join the panel allows us to finely target respondents on the basis of key criteria such as region (national samples are typically divided into over 40 submarkets nationwide ensuring accurate distributions within provinces), age, and gender. The results of quota based sampling against these criteria allow us to construct samples that are reflective of Canadian population characteristics. In this instance, sampling quotas were set according to the respondents' region, gender, and age to match a target profile based on Census 2016 data. This serves to underpin the representativeness of the survey results.

All sample surveys and polls may be subject to sources of error, including, but not limited to coverage error and measurement error. Traditional margins of error don't apply to online panel-based samples of general public audiences as the traditional margin of error calculation assumes that the sample measured is a probability sample. As there is no way to measure the probability that any given member of the public may join or be a part of an online panel, these samples are inherently non-probabilistic.

The precision of online polls is measured using a credibility interval. Bayesian Credibility Intervals measure the degree of certainty one has in the results based on one's experience, understanding and knowledge of the population, tempered by the data that has been observed. The credibility interval for this survey is +/-2.5%.

Non-Response Analysis: There exists within the current sample the possibility of non-response bias. In particular, this survey would not include members of the population who do not have access to the Internet or who are not capable of responding to a survey in either English or French. In addition, some groups within the population are systemically less likely to answer surveys.

Extrapolation: The table below compares the unweighted sample to the 2016 Census results by region, age, and gender, as well as the unweighted geographical and demographic distribution of the sample.

Canadian adults aged 18+	**Unweighted Sample Size**	**Sample Proportions**	**Census 2016 Proportions**
Canada	**2,034**	**100%**	-
Region			
Newfoundland and Labrador	22	1.10%	1.53%
Prince Edward Island	5	0.20%	0.41%
Nova Scotia	39	1.90%	2.71%
New Brunswick	30	1.50%	2.18%
Québec	516	25.40%	23.47%
Ontario	675	33.20%	38.41%

Manitoba	93	4.60%	3.51%
Saskatchewan	65	3.20%	3.00%
Alberta/North	285	13.90%	11.21%
British Columbia	304	14.90%	13.57%
Gender			
Male	905	44.50%	48.57%
Female	1129	55.50%	51.43%
Age			
18 -24	208	10.20%	10.94%
25 - 29	155	7.60%	8.12%
30 - 34	178	8.80%	8.28%
35 - 44	334	16.40%	16.14%
45 - 54	376	18.50%	17.91%
55 - 64	355	17.50%	17.47%
65 - 100	428	21.00%	21.14%

Case Dispositions

The following table provides the response dispositions and response rate calculation, as per the MRIA's empirical method of calculating response rates for online surveys.

Calculation for Data Collection[3]	Panel (iSay)	Other Panel	Total
Total Email Invitations Issued	**28363**	**2055**	**30418**
Unresolved (U) (no response)	**22891**	**0**	**22891**
In-scope - non-responding (IS)	**360**	**56**	**416**
Qualified respondent break-off (incomplete)	360	56	416
In-scope - Responding units (R)	**5112**	**1999**	**7111**
Over quota	1425	421	1846
Other disqualified	1905	1326	3231
Completed Interviews	1782	252	2034
Response Rate = R/(U+IS+R)	**18%**	**97%**	**23%**

Sampling is carried out via a proprietary sampling application that allows us to construct complex samples based on the target and screening requirements. To develop the survey sample and minimize non-response, we use a large and diversely sourced panel. In addition, we have the capability of broadening the sample frame further through the inclusion of other actively managed panel resources as needed to ensure the sample requirements are met among the hardest-to-reach audiences (such as younger males).

[3] 'Unresolved (U)' indicates no response received to email invitation; 'In-scope - non-responding (IS)' indicates qualified respondents who started but did not complete the survey (incomplete); 'In-scope – responding units (R)' indicates qualified respondents who started the survey but were disqualified as over-quota or disqualified for other reasons. Valid completes are counted as 'Completed interviews'.

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1	a1. Do you play an active role in making household financial decisions and managing your household finances?
2	a2_wb. How would you describe your household's current financial situation? / How would you describe your current financial situation?
3	a3_wb. How confident are you about your household's financial situation in the next 12 months? / How confident are you about your financial situation in the next 12 months?
4	a5x_wb. How well does the following statement describe your household? Our finances allow me to do the things I want and enjoy life. / How well does the following statement describe you? My finances allow me to do the things I want and enjoy life.
5	b1_wb. How often does your household have any money left over after you have paid for food and other regular expenses, such as household bills and other commitments? / How often do you have any money left over after you have paid for food and other regular expenses, such as household bills and other commitments?
6	b3_wb. How often does your household run short of money for food or other regular expenses? / How often do you run short of money for food or other regular expenses?
7	b5_mm. When your household receives your regular income, how often do you plan how it will be used? / When you receive your regular income, how often do you plan how it will be used?
8	b6_mm. Do you plan exactly how you will use the income or only make a rough plan?
9	b7_mm. How often do you keep to the plan you make for using your income?
10	b7_mm_2. How do you normally make a plan for using your income?
11	b8_mm. [I run short of money because I overspend] Please indicate how well the following statements describe you.
12	b8_mm_3. [Before I buy something I consider carefully whether I really need it] Please indicate how well the following statements describe you.
13	b10_mm. How often does your household use a credit card, overdraft or borrow money to buy food or to pay expenses because you have run short of money? / How often do you use a credit card, overdraft or borrow money to buy food or to pay expenses because you have run short of money?
14	b11_mm. How often does your household borrow money to pay off debts? / How often do you borrow money to pay off debts?
15	b12_mm. Do you know how much money you spent personally in the last week?
16	b13z. Do you have a chequing account at a bank or other financial institution?
17	b14_mm. How often do you normally check how much money is in your chequing account?
18	b15_mm. Which of these statements best describes how you check the on-line or paper statement for this account?
19	b16_wb. How often are you overdrawn on your chequing account?
20	b17x_mm. By how much are you currently overdrawn on your chequing account?
21	b17x_mm. By how much are you currently overdrawn on your chequing account?
22	b18_wb. Which one of the following statements best describes how well you are meeting your bills, rent/mortgage and credit commitments at the moment?

23	b19_wb. In the past 12 months, how often have you been unable to pay bills or credit commitments <u>by the final notice</u>, due to lack of money?
24	b20_mm. [I am impulsive and tend to buy things even when I can't really afford them] Please indicate how well the following statements describe you personally.
25	b23_k. [I know how to plan my spending against my income] Please indicate how well the following statements describe you personally.
26	b24_mm. [I have a tendency to save rather than spend] Please indicate how strongly you agree or disagree that these statements describe you personally.
27	b25_mm. [I prefer to buy things on credit rather than wait and save up] Please indicate how strongly you agree or disagree that these statements describe you personally.
28	b26_mm. [I would rather cut back than put everyday spending on a credit card I couldn't repay in full each month] Please indicate how strongly you agree or disagree that these statements describe you personally.
29	c2_b_pf. [I prefer to spend any money I have rather than save it for unexpected expenses or a fall in income] Please indicate how strongly you agree or disagree that these statements describe you personally.
30	c1_b_pf. How often do you save money so that you could cover major unexpected expenses or a fall in income?
31	c3_wb. If, tomorrow, you had to meet an unexpected expense that is equivalent to a month's income for your household, how much of it would you be able to cover from money you have readily available either in cash or in an account? / If, tomorrow, you had to meet an unexpected expense that is equivalent to a month's income, how much of it would you be able to cover from money you have readily available either in cash or in an account?
32	c4_wb. Would you need to borrow, overdraw your account or use a credit card to meet an unexpected expense equivalent to a month's income?
33	c5_wb. If your income fell by a third, for how many months could you meet all your expenses without needing to borrow?
34	c6_b_pf. [I try to save money to have something to fall back on in the future] How well do these statements describe you personally?
35	c7_b_pf. [I try to save some money regularly even if it is only a small amount] How well do these statements describe you personally?
36	c8_b_pf. [I always make sure I have money saved for bad times] How well do these statements describe you personally?
37	c9_b_pf. [I find it more satisfying to spend money than to save it] How well do these statements describe you personally?
38	c10_wb. Thinking about the total income of your household, approximately how many months income do you have in savings? / Thinking about your total income, approximately how many months income do you have in savings?
39	c15_a. What is your best estimate of your household's total annual income, from all sources, before taxes and deductions? / What is your best estimate of your total annual income, from all sources, before taxes and deductions?
40	c15_a. What is your best estimate of your household's total annual income, from all sources, before taxes and deductions? / What is your best estimate of your total annual income, from all sources, before taxes and deductions?
41	c16. How has the household's total income changed over the last 12 months? / How has your total income changed over the last 12 months?
42	c17. How has your household's total expenditure changed over the last 12 months? / How has your total expenditure changed over the last 12 months?
43	c18x. Does your household have a mortgage, home equity line of credit, reverse mortgage, or any other loan secured on your home? / Do you have a mortgage, home equity line of credit, reverse mortgage, or any other loan secured on your home?

44	c19x. How much has your household borrowed against your property value in total? / How much have you borrowed against your property value in total?
45	c19x. How much has your household borrowed against your property value in total? / How much have you borrowed against your property value in total?
46	c20x. How many times over the past five years, have you withdrawn equity from your home or taken out a loan that is secured against your home for consumption purposes?
47	c21x. Do you have one or more credit cards that you do not pay off in full each month?
48	c22x. How many such credit cards do you have (that you do not pay off in full each month)?
49	c23x. Thinking about all your credit cards that you do not pay off in full, how much do you owe in total?
50	c23x. Thinking about all your credit cards that you do not pay off in full, how much do you owe in total?
51	c24x. How many personal/joint consumer loans or other credit commitments (such as car finance) do you have currently?
52	c25x. Thinking about all of these consumer loans and other credit commitments, how much do you currently owe in total?
53	c25x. Thinking about all of these consumer loans and other credit commitments, how much do you currently owe in total?
54	d1_k. Do you have any of the following products in your own name (or jointly with someone else)?
55	d4_b_t. [Total] How often do you personally check that this is the best one for your needs?
56	d4_b_1. [Investments] How often do you personally check that this is the best one for your needs?
57	d4_b_2. [Life insurance, disability insurance, or critical illness insurance] How often do you personally check that this is the best one for your needs?
58	d4_b_3. [Mortgages] How often do you personally check that this is the best one for your needs?
59	d4_b_4. [Other credit] How often do you personally check that this is the best one for your needs?
60	d4_b_5. [General insurance] How often do you personally check that this is the best one for your needs?
61	d4_b_6. [Savings account] How often do you personally check that this is the best one for your needs?
62	d4_b_7. [Chequing account] How often do you personally check that this is the best one for your needs?
63	d5_b. Have you personally been responsible for buying or renewing any of the following products in the past 3 years?
64	d6_b_1. [Investments] Before you got this, did you personally shop around for information from a range of sources? / Before you got this, did you personally shop around for information from a range of sources?
65	d6_b_2. [Life insurance, disability insurance, or critical illness insurance] Before you got this, did you personally shop around for information from a range of sources? / Before you got this, did you personally shop around for information from a range of sources?
66	d6_b_3. [Mortgages] Before you got this, did you personally shop around for information from a range of sources? / Before you got this, did you personally shop around for information from a range of sources?
67	d6_b_4. [Other credit] Before you got this, did you personally shop around for information from a range of sources? / Before you got this, did you personally shop around for information from a range of sources?
68	d6_b_5. [General insurance] Before you got this, did you personally shop around for information from a range of sources? / Before you got this, did you personally shop around for information from a range of sources?
69	d6_b_6. [Savings account] Before you got this, did you personally shop around for information from a range of sources? / Before you got this, did you personally shop around for information from a range of sources?
70	d6_b_7. [Chequing account] Before you got this, did you personally shop around for information from a range of sources? / Before you got this, did you personally shop around for information from a range of sources?
71	d7_b_t. [Total] Did you personally consider many different options before you decided which product to get?

72	d7_b_1. [Investments] Did you personally consider many different options before you decided which product to get?
73	d7_b_2. [Life insurance, disability insurance, or critical illness insurance] Did you personally consider many different options before you decided which product to get?
74	d7_b_3. [Mortgages] Did you personally consider many different options before you decided which product to get?
75	d7_b_4. [Other credit] Did you personally consider many different options before you decided which product to get?
76	d7_b_5. [General insurance] Did you personally consider many different options before you decided which product to get?
77	d7_b_6. [Savings account] Did you personally consider many different options before you decided which product to get?
78	d7_b_7. [Chequing account] Did you personally consider many different options before you decided which product to get?
79	d8_b_t. [Total] How carefully did you personally check the detailed terms and conditions of the product, before you got it?
80	d8_b_1. [Investments] How carefully did you personally check the detailed terms and conditions of the product, before you got it?
81	d8_b_2. [Life insurance, disability insurance, or critical illness insurance] How carefully did you personally check the detailed terms and conditions of the product, before you got it?
82	d8_b_3. [Mortgages] How carefully did you personally check the detailed terms and conditions of the product, before you got it?
83	d8_b_4. [Other credit] How carefully did you personally check the detailed terms and conditions of the product, before you got it?
84	d8_b_5. [General insurance] How carefully did you personally check the detailed terms and conditions of the product, before you got it?
85	d8_b_6. [Savings account] How carefully did you personally check the detailed terms and conditions of the product, before you got it?
86	d8_b_7. [Chequing account] How carefully did you personally check the detailed terms and conditions of the product, before you got it?
87	d10_k. [I do not know enough about the available saving products to choose the right one for me] Please indicate how well you think the following statements describe you personally.
88	d11_k. [I know enough about consumer loans and credit cards to choose the right one for me] Please indicate how well you think the following statements describe you personally.
89	d12b. [I always get information or advice when I have an important financial decision to make] Please indicate how well you think the following statements describe you personally.
90	d13_k. [How to use a price comparison website] Which of the following statements best describes your knowledge of how to do the following things:
91	d14_k. [How to compare the terms and conditions of insurance products to get the best one for my needs] Which of the following statements best describes your knowledge of how to do the following things:
92	d14x_k. [How to compare consumer credit products (loans and credit cards) to get the best one for my needs] Which of the following statements best describes your knowledge of how to do the following things:
93	d15_k. [A high-return investment is also likely to be high risk] Please indicate how strongly you agree or disagree with these statements
94	d16_k. [You can reduce risk by saving or investing in more than one type of product] Please indicate how strongly you agree or disagree with these statements
95	d15_k_3. [Borrowing more than three times your income to buy a home substantially increases the risk of payment problems] Please indicate how strongly you agree or disagree with these statements

96	d20x_b_1. [I try to stay informed about money matters] Please indicate how well you think the following statements describe you personally.
97	d20x_b_2. [I spend a lot of time considering the options before I make financial decisions] Please indicate how well you think the following statements describe you personally.
98	d22x_a_1. [Managing your money day to day] How confident are you about your ability in the following aspects of your household finances? / How confident are you about your ability in the following aspects of your finances?
99	d22x_a_2. [Planning for your financial future] How confident are you about your ability in the following aspects of your household finances? / How confident are you about your ability in the following aspects of your finances?
100	d22x_a_3. [Making decisions about financial products and services] How confident are you about your ability in the following aspects of your household finances? / How confident are you about your ability in the following aspects of your finances?
101	e1x_r. [Planning how the money in your household is spent? / Planning how your money is spent?] Please indicate the role that you play in the following activities:
102	e2x_r. [Ensuring that regular household expenses are paid? / Ensuring that your regular expenses are paid?] Please indicate the role that you play in the following activities:
103	e3x_r. [Making the financial decisions in your household? / Making financial decisions?] Please indicate the role that you play in the following activities:
104	e5x. Do you have either family or friends who are able to help you financially if you need it?
105	e6x. Did your parents talk to you about managing money or saving when you were a child?
106	e7z. Were you taught about managing money or saving when you were at school or college?
107	f1_to. [I focus on the long term.] Could you please indicate how well they describe you personally?
108	f2_to. [I live more for the present day than for tomorrow.] Could you please indicate how well they describe you personally?
109	f3_to. [The future will take care of itself.] Could you please indicate how well they describe you personally?
110	f4_im. [I often do things without giving them much thought.] Could you please indicate how well they describe you personally?
111	f5_im. [I am impulsive.] Could you please indicate how well they describe you personally?
112	f6_im. [I say things before I have thought them through.] Could you please indicate how well they describe you personally?
113	f7_ss. [I care about how other people see me.] Could you please indicate how well they describe you personally?
114	f8_ss. [I am concerned about my status among people I know.] Could you please indicate how well they describe you personally?
115	f9_ss. [I want other people to respect me.] Could you please indicate how well they describe you personally?
116	f10_sc. [I am good at resisting temptation.] Could you please indicate how well they describe you personally?
117	f11_sc. [I find it difficult to break bad habits.] Could you please indicate how well they describe you personally?
118	f12_sc. [I am always in control of my actions.] Could you please indicate how well they describe you personally?
119	f13_loc. [I can pretty much determine what happens in my life.] Could you please indicate how well they describe you personally?
120	f14_loc. [My financial situation is largely outside my control.] Could you please indicate how well they describe you personally?
121	f15_loc. [When I make financial plans I do everything I can to succeed.] Could you please indicate how well they describe you personally?
122	f16_loc. [When I have a difficult decision to make I tend to put it off to another day.] Could you please indicate how well they describe you personally?
123	f17_loc. [When I have to do something important that I don't like, I do it immediately to get it done.] Could you please indicate how well they describe you personally?

124	F18_loc. [When I have to choose between a lot of options, I find it difficult to make up my mind.] Could you please indicate how well they describe you personally?
125	livsopph. Which of the following categories best describes your current employment status?
126	utdanning. What is the highest level of formal education that you have completed?
127	language. What is the language you first learned at home as a child and still understand?
128	immigrationstatus. What is your current immigration status?
129	Immigrationdate. In what year did you first immigrate or move to Canada?
130	aboriginal. Are you an aboriginal person?
131	eieleie. Do you own or rent your principal residence?
132	bolig11. Which of the following best decribes your situation?
133	Children18. How many children under the age of 18 are living with you in your household?
134	ChildrenAge. What is the age of your youngest child living in your household?
135	IND_SEX
136	ICAL_INDAGE
137	HCAL_REGION1
138	HCAL_HOUSEHOLDSIZE. Number of persons in HH
139	NBCHILDREN. Number of dependent children
140	dim1. Weight check
141	dim2. Weight check
142	dim3. Weight check
143	ban1
144	ban2
145	ban3