Theme\Sub-theme: IDENTIFIERS AND WEIGHTS

**ECFKEY** Position: 1 Character (5) Format: HHHHF

Long name: Unique identifier
Description: Unique identifier
Population: Economic family

**WEIGHT** Position: 6 Numeric (5)

Long name: Universal weight

Description: Weight rounded for the public use file.

Theme\Sub-theme: GEOGRAPHY

PVRES25 Long name:	Position: 11 Prov. of reside	Character (2)	
Description:	Province of residence for the household as of interview date.		
•			
Population:	All persons		
Codes:	10	Newfoundland	
	11	Prince Edward Island	
	12	Nova Scotia	
	13	New Brunswick	
	24	Quebec	
	35	Ontario	
	46	Manitoba	
	47	Saskatchewan	
	48	Alberta	
	59	British Columbia	
Reserved Codes:	96	Not in Sample	
	97	Don't Know	
	98	Refusal	
	99	Not Applicable	

Theme\Sub-theme: DEMOGRAPHICS

**FMSZ27** Position: 13 Numeric (2)

Long name: DV Family size

Description: Number of family members.

(Note. On the public use file, values greater than 7 will be set to 7)

Population: All persons

Range: 00:19

Reserved Codes: 96 Not in Sample

97 Don't Know98 Refusal99 Not Applicable

**DVFMCOMP** Position: 15 Character (1)

Long name: DV comp. of family unit

Description: Derived variable, composition of family units.

Population: Economic family

Codes: 1 Unattached individuals

Couples, no children
Couples with children
Loneparent families
Other family types

**ECFSZ0004** Position: 16 Numeric (2)

Long name: DV persons 00-04

Description: Number of persons in the family of aged 0 to 4.

Range: 00:03

Reserved Codes: 7 Not stated

**ECFSZ0517** Position: 18 Numeric (2)

Long name: DV persons 05-17

Description: Number of persons in the family of age 5 to 17.

Range: 00:04

Reserved Codes: 7 Not stated

**ECFSZ1824** Position: 20 Numeric (2)

Long name: DV persons 18-24

Description: Number of persons in the family of age 18 to 24.

Range: 00:04

Reserved Codes: 7 Not stated

**ECFSZ2544** Position: 22 Numeric (2)

Long name: DV persons 25-44

Description: Number of persons in the family of age 25 to 44.

Range: 00:04

Reserved Codes: 7 Not stated

Theme\Sub-theme: DEMOGRAPHICS

**ECFSZ4564** Position: 24 Numeric (2)

Long name: DV persons 45-64

Description: Number of persons in the family of age 45 to 64.

Range: 00:04

Reserved Codes: 7 Not stated

**ECFSZ65PL** Position: 26 Numeric (2)

Long name: DV persons 65 plus

Description: Number of persons in the family of age 65 and up.

Range: 00:03

Reserved Codes: 7 Not stated

NBEAR27 Position: 28 Numeric (2)

Long name: DV No. earners in family

Description: Number of earners aged 15 or over in the economic family for the reference year.

Population: All persons

Range: 00:03

Reserved Codes: 96 Not in Sample

97 Don't Know 98 Refusal

99 Not Applicable

Theme\Sub-theme: TRANSFER OF MONEY BETWEEN HOUSEHOLDS

**TRNOUT** Position: 30 Character (1)

Long name: Transfer outside household

Description: Indicates if reference person or member of his/her family gave financial assistance

to any family member(s) outside the household.

Population: Economic family

Codes: 1 Yes

2 No

Reserved Codes: 6 Not Stated

7 Don't Know8 Refuse

9 Not Applicable

**TRNIN** Position: 32 Character (1)

Long name: Fin aid from outside rel

Description: Indicates if financial assistance or a significant sum of money was received from

family members outside the household.

Population: Economic family

Codes: 1 Yes

2 No

Reserved Codes: 6 Not Stated

7 Don't Know

8 Refuse

9 Not Applicable

Theme\Sub-theme: BEHAVIOURS AND ATTITUDES **ATTCRC** Position: 36 Character (1) Long name: Have credit cards Description: Possess credit cards. Population: Economic family. Codes: 1 Yes 2 No Reserved Codes: Not Stated 7 Don't Know 8 Refuse Not Applicable 9 Position: 38 Character (1) **DVFCRN** DV No. credit cards - gp Long name: Description: Number of credit cards used, grouped. For families with 10 credit cards or more, the value representing the number of credit cards has been set to 4 (i.e. 5 to 9 cards). Economic family. Population: No cards Range: 2 1 to 2 cards 3 3 to 4 cards 4 5 or more cards 9 Reserved Codes: Not applicable **ATTCRP** Position: 39 Character (1) Long name: Pay credit cards Description: Credit card balances usually paid off every month. Population: Economic family. Codes: 1 Yes 2 No Reserved Codes: 6 Not Stated Don't Know 8 Refuse 9 Not Applicable Position: 41 **ATTCRR** Character (1) Refused credit card Long name: Indicates if anyone in the family had been refused credit card. Description: Population: Economic family. Codes: 1 Yes No Reserved Codes: Not Stated Don't Know Refuse 8 9 Not Applicable

Theme\Sub-theme: BEHAVIOURS AND ATTITUDES **ATTLAT** Position: 43 Character (1) Long name: Behind in payment Description: Behind two months or more in a bill payment. Population: Economic family. Codes: 1 Yes 2 No Reserved Codes: Not Stated 7 Don't Know 8 Refuse 9 Not Applicable Character (1) **ATTSEL** Position: 45 Use asset to pay debt Long name: Description: Assets used to pay off debts. Population: Economic family. Codes: 1 Yes 2 No Reserved Codes: Not Stated 7 Don't Know 8 Refuse 9 Not Applicable **ATTPAW** Position: 47 Character (1) Long name: Pawn Pawned or sold possessions to pawn brokers. Description: Economic family. Population: Codes: 1 Yes 2 No Reserved Codes: 6 Not Stated 7 Don't Know 8 Refuse 9 Not Applicable **ATTCOS** Position: 49 Character (1) Long name: Co-signer of loan Description: Indicates if co-signer or guarantor of a loan for someone outside household. Population: Economic family. Codes: 1 Yes 2 No Reserved Codes: Not Stated 6 7 Don't Know 8 Refuse 9 Not Applicable

Theme\Sub-theme: BEHAVIOURS AND ATTITUDES **ATTFAS** Position: 51 Character (1) Long name: Someone to turn to Description: Indicates if help available if in financial difficulty. Population: Economic family. Codes: 1 Yes 2 No 3 Would not be necessary Reserved Codes: Not Stated Don't Know 7 8 Refuse 9 Not Applicable **DVFRSPST** Position: 53 Character (1) Long name: **DV RRSP status** Derived variable indicating whether someone in the economic family has had an Description: RRSP and if they have withdrawn money from it. Population: Economic family. Codes: Have RRSP, have never withdrawn money (If N6 a, b or c is yes, 1 L11 is yes and all parts of L12 are no.) 2 Had RRSP and have withdrawn it (If N6 a, b and c is no, L11 is yes and at least one part of L12 is yes.) 3 Never had money in RRSP (If N6 a, b and c is no, L11 is no.) 4 Not known (all other cases) **ATTRSP** Character (1) Position: 54 Long name: Ever had RRSP Description: Have or had money in RRSP. Population: Economic family. Codes: 1 Yes 2 No Reserved Codes: 6 Not Stated 7 Don't Know 8 Refuse 9 Not Applicable **ATTRSA** Position: 56 Character (1) Withdrawn RRSP - RRIF Long name: Description: Withdrawal from RRSP to purchase annuities or RRIFs. Population: Economic family. Codes: 1 Yes 2 No Reserved Codes: 6 Not Stated 7 Don't Know 8 Refuse 9 Not Applicable

Theme\Sub-theme: BEHAVIOURS AND ATTITUDES **ATTRSH** Position: 58 Character (1) Long name: Withdrawn RRSP - HBP Description: Withdrawal from RRSP through Home Buyer's Plan. Population: Economic family. Codes: 1 Yes 2 No Reserved Codes: Not Stated 7 Don't Know 8 Refuse 9 Not Applicable Character (1) **ATTRSR** Position: 60 Withdrawn RRSP - other Long name: Description: Withdrawal from RRSP for any reason other than those listed. Population: Economic family. Codes: 1 Yes 2 No Reserved Codes: Not Stated 7 Don't Know 8 Refuse 9 Not Applicable **ATTBUD** Position: 62 Character (1)

Long name: Have budget

Indicates whether or not a family has a household budget. Description:

Population: Economic family. Codes: 1 Yes 2 No

Reserved Codes: 6 Not Stated

> 7 Don't Know 8 Refuse

9 Not Applicable

**ATTBUR** Position: 64 Character (1)

Long name: Revise budget

Frequency of household budget revision. Description:

Population: Economic family.

Codes: 1 More than four times a year

> 2 One to four times a year 3 Less than once a year

Not Stated Reserved Codes: 6

> 7 Don't Know

8 Refuse

9 Not Applicable

Theme\Sub-theme: BEHAVIOURS AND ATTITUDES **DVFATT5H** Position: 66 Character (1) Long name: DV Financing of \$500 Indicates what the family would do if required to make an unexpected expenditure Description: of \$500 Population: Economic family. Codes: 1 Use savings 2 Borrow from friend or relative 3 Borrow from financial institution 4 Use savings and borrow 5 Sell an asset Could not do it 6 7 Don't know 8 Other **DVFATT5K** Character (1) Position: 67 Long name: DV Financing of \$5000 Description: Indicates what the family would do if required to make an unexpected expenditure of \$5000 Population: Economic family. Codes: 1 Use savings 2 Borrow from friend or relative 3 Borrow from financial institution 4 Use savings and borrow 5 Sell an asset 6 Could not do it 7 Don't know 8 Other **ATTSPD** Character (1) Position: 68 Spending vs. income Long name: Family's spending relative to income. Description: Economic family. Population: Codes: 1 Exceeded income 2 Equalled income 3 Was less than income Reserved Codes: 6 Not Stated 7 Don't Know 8 Refuse 9 Not Applicable

Theme\Sub-theme: BEHAVIOURS AND ATTITUDES

ATTCMF Position: 70 Character (1)

Long name: Comfort with debt

Description: Family's level of comfort with their debt.

Population: Economic family.
Codes: 1 Yes

NoNot applic

Reserved Codes: 6 Not applicable - not in debt
Not Stated

7 Don't Know 8 Refuse

9 Not Applicable

**ATTSIT** Position: 72 Character (1)

Long name: Family financial forecast
Description: Financial situation forecast.

Population: Economic family.

Codes: 1 Better

WorseSame

4 Don't Know

Reserved Codes: 6 Not Stated

Theme\Sub-theme: INCOME, REF YEAR -1

MJSIF27 Position: 74 Character (2)
Long name: DV EF-Maj source of income

Description: Major source of income for the economic family during the reference year.

Note: For employment earnings and investment income, absolute values are used

for the determination of the appropriate value.

Population: All persons

Codes: 01 No income

Wages and salaries

O3 Self-employment incomeO4 Government transfers

Investment incomeRetirement pensions

Of Other income

Reserved Codes: 96 Not in Sample 97 Don't Know

98 Refusal

99 Not Applicable

**TTINC27** Position: 76 Numeric (8) Format: \$99,999,999

Long name: EF-Total income

Description: Economic Family Total - Total income for the reference year.

Note: Amount rounded or perturbed on the public use file.

Population: All persons

Reserved Codes: 99999996 Not in Sample

99999997 Don't Know 99999998 Refusal

99999999 Not Applicable

**INCTX27** Position: 84 Numeric (8) Format: \$99,999,999

Long name: EF-Income tax (fed+prov)

Description: Economic Family Total - Income tax (federal plus provincial) for the reference

year.

Note: Amount rounded or perturbed on the public use file

Population: All persons

Reserved Codes: 99999996 Not in Sample

99999997 Don't Know 99999998 Refusal

99999999 Not Applicable

Theme\Sub-theme: INCOME, REF YEAR -1

**ATINC27** Position: 92 Numeric (8) Format: \$99,999,999

Long name: EF-After-tax income

Description: Economic Family Total - After-tax family income for calendar year 1998. Income

after tax is calculated as total income minus total income tax paid plus Quebec

abatement.

Note: Amount rounded or perturbed on the public use file.

Population: Persons 15 years of age and over.

Reserved Codes: 99999996 Not in Sample

99999997 Don't Know 9999998 Refusal

99999999 Not Applicable

**EARNG27** Position: 100 Numeric (8) Format: \$99,999,999

Long name: EF-Earnings

Description: Economic Family Total - Earnings for the reference year.

Note: Amount rounded or perturbed on the public use file.

Population: All persons

Reserved Codes: 99999996 Not in Sample

99999997 Don't Know 99999998 Refusal 99999999 Not Applicable

**INVA27** Position: 108 Numeric (8) Format: \$99,999,999

Long name: EF-Investment income

Description: Economic Family Total - Investment income for the reference year. Includes

Actual amount of dividends reported, interest and other investment income, net partnership income and rental income. Includes interest income from outside

Canada.

Note: Amount rounded or perturbed on the public use file.

Population: Persons aged 15 and over Reserved Codes: 99999996 Not in Sample

> 99999997 Don't Know 99999998 Refusal

99999999 Not Applicable

**GTR27** Position: 116 Numeric (8) Format: \$99,999,999

Long name: EF-Government transfers

Description: Economic Family Total - Government transfers for the reference year.

Note: Amount rounded or perturbed on the public use file.

Population: All persons

Reserved Codes: 99999996 Not in Sample

99999997 Don't Know

Theme\Sub-theme: INCOME, REF YEAR -1 9999998 Reserved Codes: Refusal 9999999 Not Applicable PEN27 Format: \$99,999,999 Numeric (8) Position: 124 Long name: **EF-Retirement pensions** Description: Economic Family Total - Retirement pensions for the reference year. Retirement pension, superannuation and annuities, excluding RRSP. Note: Amount rounded or perturbed on the public use file. Population: All persons Reserved Codes: 99999996 Not in Sample 9999997 Don't Know 9999998 Refusal 9999999 Not Applicable Format: \$99,999,999 OTTXM27 Position: 132 Numeric (8) Long name: EF-Other (other) income Description: Economic Family Total - Other (other) income for the reference year. Note: Amount rounded or perturbed on the public use file. Population: All persons 99999996 Reserved Codes: Not in Sample 99999997 Don't Know 99999998 Refusal 9999999 Not Applicable MTINC27 Position: 140 Numeric (8) Format: \$99,999,999 DV EF-Market income Long name: Description: Economic Family Total - Market income based on family composition on December 31 of reference year. Note: Amount rounded or perturbed on the public use file. Population: All persons Reserved Codes: 9999996 Not in Sample 9999997 Don't Know

9999998

9999999

Refusal

Not Applicable

Theme\Sub-theme: ONGOING EXPENSES **ECFEXCHR** Position: 148 Numeric (7) Long name: DV child rel expenses Description: Child related expenses. Population: Economic family **ECFEXHMR** Position: 155 Numeric (7) Long name: DV home rel expenses Description: Housing related expenses. Economic family Population: **ECFEXVHR** Position: 162 Numeric (7)

Long name: DV Vehicle rel expenses

Description: Vehicle related expenses.

Theme\Sub-theme: PRINCIPAL RESIDENCE **DVFTENUR** Position: 169 Character (1) Long name: DV Home ownership status Description: Home ownership status. Population: Economic family. Codes: 1 Own without mortgage 2 Own with mortgage 3 Do not own **ECFDWELLTP** Character (1) Position: 170 Long name: DV dwelling type grp Description: Dwelling type, grouped Population: Economic family Codes: 1 Single detached 2 Double/semi-detached,row or terrace,duplex 3 Apartment 4 Mobile home, condominium - type of building unspecified, other-specify Reserved Codes: Not stated

Theme\Sub-theme: ASSETS

**WATOTPT** Position: 171 Numeric (9) Format: \$999,999,999

Long name: Assets all-termination

Description: Total assets, including employer pension plans (current plans valued on

termination basis).

Population: Economic family.

Reserved Codes: 999999999 Not Applicable

**WATOTPG** Position: 180 Numeric (9) Format: \$999,999,999

Long name: Assets all-going concern

Description: Total assets, including employer pension plans (current plans valued on going

concern basis).

Population: Economic family.

Reserved Codes: 999999999 Not Applicable

Theme\Sub-theme: ASSETS - FINANCIAL **WASTDEPT** Numeric (9) Format: \$999,999,999 Position: 189 Long name: ST1 Deposits tot, nonRRSP Description: Sub-total of asset value of money in banks (chequing and savings accounts(waacct) + term deposits(waterm)). Economic family. Population: **WAMUTUAL** Format: \$999,999,999 Position: 198 Numeric (9) Mut fds & oth inv, nonRRSP Long name: Description: Accumulation of mutual funds and other investment funds exclusive of RRSP investments. Replication of assetoth.assmut t which is the total field for assmut variables from the collected entity (assotcol). Includes the sum of the variables plus imputed values. Population: Economic family. Format: \$999,999,999 **WASTBOND** Numeric (9) Position: 207 ST1 Bonds total, nonRRSP Long name: Description: Sub-total of asset value of all bonds (savings bonds (wasavbnd ) + other bonds(waothbnd)). Economic family. Population: Format: \$999,999,999 WASTSTCK Position: 216 Numeric (9) ST1 Stocks total, non RRSP Long name: Sub-total of asset value of all non-RRSP stocks (Canadian and foreign (wastock) Description: + shareds held in private companies (washare)). Population: Economic family. WASTOINP Numeric (9) Format: \$999,999,999 Position: 225 Long name: Other non-pen invest/fin asset Description: Other investments or financial assets, non-pension. Population: Economic family Format: \$999,999,999 WARRSPL Numeric (9) Position: 234 RRSP/LIRA Long name: Accumulation of total RRSP investments including locked in RRSP's. Description: Replication of assetoth.assrsa t which is the summary derived variable which includes the amounts contained in the three components N6a(ASSRSP) + N6b(ASSLIR) + N6c(ASSRSO) variables from the collected entity (assotcol). Includes the sum of the variables plus imputed values. Population: Economic family. WARRIF Numeric (9) Format: \$999,999,999 Position: 243 **RRIF** Long name: Description: Accumulation of total registered retirement income funds. Replication of assetoth assrif t which is the total field for assrif variables from the collected entity (assotcol). Includes the sum of the variables plus imputed values. Economic family. Population:

Theme\Sub-theme: ASSETS - FINANCIAL

Theme\Sub-theme: ASSETS - NON-FINANCIAL

WAPRVAL Position: 252 Numeric (9) Format: \$999,999,999

Long name: DV Principal residence

Description: Value of the principal residence. If the property is a farm, this is the value of the

farmhouse; if not a farm it is the respondent's share of the total property value. Replication of assetoth.asrvlf\_t which is the total field for asrsel variable from the collected entity (assotcol) after some manipulation to determine farm/non-farm principal residence. Includes the sum of the variables plus imputed values.

Population: Economic family.

**WASTREST** Position: 261 Numeric (9) Format: \$999,999,999

Long name: ST1 Real estate - not PR

Description: Sub-total of asset value of all real estate other than principle residence (Canadian

real estate (warestc) + foreign real estate (warestf)).

Population: Economic family.

**WASTVHLE** Position: 270 Numeric (9) Format: \$999,999,999

Long name: ST1 Vehicles, total

Description: Sub-total of asset value of vehicles (cars, trucks and vans (wavehle) + other

vehicles (wavehot)).

Population: Economic family.

**WASTONOF** Position: 279 Numeric (9) Format: \$999,999,999

Long name: ST1 Non-fin asset oth,gp1

Description: Sub-total of non-financial assets (contents of principal residence (waprcont) +

collectibles (wavalbl) + other non-financial assets (wanofin)).

Theme\Sub-theme: ASSETS - PENSION

**WARPPT** Position: 288 Numeric (9) Format: \$999,999,999

Long name: Pension value all,term

Description: Value of all employer pension plans. Including current (warppct), deferred

(wadefpen) and in pay pension plans (wapenip). Current pension plans valued on

a termination basis.

Population: Economic family

**WARPPG** Position: 297 Numeric (9) Format: \$999,999,999

Long name: Pension val all,GC

Description: Value of all employer pension plans. Including current (warppct), deferred

(wadefpen) and in pay pension plans (wapenip). Current pension plans valued on

a going concern basis.

Population: Economic family

**WAOTPEN** Position: 306 Numeric (9) Format: \$999,999,999

Long name: Retirement funds other

Description: Sub-total of asset value of other retirement funds. These include deferred profit

sharing plans (wadpsp) + executive and foreign pension plans (waefpen) +

annuities (waanuity).

Theme\Sub-theme: ASSETS - BUSINESSES

**BUSIND** Position: 315 Character (1)

Long name: Business indicator

Description: Respondent (or anyone in the family) owns/has a business (includes professional

practice and farm).

Population: Economic family.

Range: 1 Yes

2 No

Reserved Codes: 6 Not Stated

7 Don't Know8 Refuse

9 Not Applicable

**WBUSEQ** Position: 317 Numeric (9) Format: \$999,999,999

Long name: DV Business equity

Description: Accumulation of value of all businesses operated by the economic family.

Sum of business.busmvf which is the total final market value for records in the

business entity. Includes imputed values.

Theme\Sub-theme: DEBTS

**WDTOTAL** Position: 326 Numeric (9) Format: \$999,999,999

Long name: Debts, total

Description: Total of all debts for the family.

Population: Economic family.

Reserved Codes: 999999999 Not Applicable

Theme\Sub-theme: DEBTS - MORTGAGES

**WDPRMOR** Numeric (9) Format: \$999,999,999 Position: 335

Long name: DV Mortgage on prin res

Description: Mortgage on principal residence, final value.

Includes value of other real estate in Canada plus the value of the non-farmhouse

portion of the principal residence, if it is a farm. This is done only if the

non-farmhouse portion is not included with business equity. Replication of assetres.asrmof. Includes imputed values.

Population: Economic family.

**WDSTOMOR** Position: 344 Numeric (9) Format: \$999,999,999

Long name: ST1 Mort, othr(Can & for)

Description: Sub-total of debt value of all mortgages owed (mortgage on Canadian real

estate(wdocmor) + mortgage on foreign real estate(wdofmor)).

Theme\Sub-theme: DEBTS - CREDIT CARD AND INSTALLMENT DEBT

WDSTCRED Position: 353 Numeric (9) Format: \$999,999,999

Long name: ST2 Cdt crd & instalmt dbt

Description: Sub-total of credit card and installment debt (major credit card debt (wdccard) +

other credit cards and installment debt (wdstocrd)).

Theme\Sub-theme: DEBTS - STUDENT LOANS

**WDSLOAN** Position: 362 Numeric (9) Format: \$999,999,999

Long name: Student loan debt

Description: Accumulation of debt value of student loans.

Replication of studlagg.stlowa which is the total field for student level student loans from the rollup entity (studlagg). Includes the sum of the variables plus

imputed values.

WDSTVHLN Position: 371 Numeric (9) Format: \$999,999,999

Long name: ST1 Vehicle loans, total

Description: Sub-total of all vehicle loan debt (cars, trucks and vans(wdvehln) + other

vehicles(wdovehl)).

Population: Economic family.

Theme\Sub-theme: DEBTS - OTHER DEBTS

**WDSTLOC** Position: 380 Numeric (9) Format: \$999,999,999

Long name: ST1 Line of credit, total

Description: Sub-total of all line-of-credit debt (home equity line of credit (wdloche) + other

lines of credit (wdlocot)).

Population: Economic family.

**WDSTODBT** Position: 389 Numeric (9) Format: \$999,999,999

Long name: ST1 Debts, loans & other

Description: Sub-total of other debt (other loans from financial instituitions (wdothln) + other

money owed (wdowed)).

Theme\Sub-theme: NET WORTH, GENERAL

**WNETWPT** Position: 398 Numeric (9) Format: \$999,999,999

Long name: Net worth inc pension term

Description: Networth of the economic family. (Assets including current pensions valued on

termination basis (watotpt) - debts (wdtotal).

Population: Economic family.

**WNETWPG** Position: 407 Numeric (9) Format: \$999,999,999

Long name: Net worth inc pensions GC

Description: Networth of the economic family. (Assets including current pensions valued on

going concern basis (watotpg) - debts (wdtotal).

Theme\Sub-theme: MAJOR INCOME RECIPIENT			
ECPAGE_M Long name: Range:	Position: 416 Age revised 000:080	Character (3)	
DVPHLV2G_M Long name: Description: Population:	Position: 419 Character (1)  DV Highest lev of ed grp (4)  Highest level of education for the person, grouped.  Persons 15 years of age and over (within economic family).		
Codes:	1 2 3 4 7	Less than high school Graduated high school Non-university post-secondary certificate University degree or certificate Not stated	