

**ECFKEY**

*Start Position:* 1  
*Type/Length:* Character(5)  
*Format:* HHHHH  
*Long Name:* UNIQUE IDENTIFIER  
*Description:* Unique identifier  
*Population:* Family Unit

**WEIGHT**

*Start Position:* 6  
*Type/Length:* Numeric(10.4)  
*Long Name:* UNIVERSAL WEIGHT  
*Population:* All family units.

**REGION**

*Start Position:* 16  
*Type/Length:* Character(1)  
*Long Name:* REGION  
*Description:* Region of residence  
*Classification:* Derived  
*Codeset:*

<i>Code</i>	<i>Description</i>
1	Atlantic
2	Québec
3	Ontario
4	Prairies
5	British Columbia

**FMSZ27**

*Start Position:* 17  
*Type/Length:* Numeric(1.0)  
*Long Name:* FAMILY SIZE  
*Description:* Number of family members.  
 (Note. On the public use file, values greater than 5 will be set to 5)  
*Population:* All persons

---

**DVFMCOMP**

*Start Position:* 18  
*Type/Length:* Character(1)  
*Long Name:* COMPOSITION OF FAMILY UNIT  
*Description:* Derived variable, composition of family units.  
*Population:* Family Unit  
*Processing:* Unattached individuals 1 = 01 and 02 from FMCOMP27  
 Couples, no children 2 = 03 from FMCOMP27  
 Couples with children and lone parent families 3 = 04, 05 and 06 from FMCOMP27  
 Other family types 4 = 07 from FMCOMP27

*Number of Categories:* 1  
*Codeset:*

<i>Code</i>	<i>Description</i>
1	Unattached individuals
2	Couples, no children
3	Couples with children
4	Loneparent families
5	Other family types

**ECFSZ0004**

*Start Position:* 19  
*Type/Length:* Character(1)  
*Long Name:* INDICATOR: PERSONS 00-04  
*Description:* Indicator of the presence of persons in the family aged 0 to 4.  
*Codeset:*

<i>Code</i>	<i>Description</i>
0	No
1	Yes
7	Not stated

**ECFSZ0517**

*Start Position:* 20  
*Type/Length:* Character(1)  
*Long Name:* INDICATOR: PERSONS 05-17  
*Description:* Indicator of the presence of persons in the family aged 5 to 17.  
*Codeset:*

<i>Code</i>	<i>Description</i>
0	No
1	Yes
7	Not stated

---

**ECFSZ1824**

*Start Position:* 21  
*Type/Length:* Character(1)  
*Long Name:* INDICATOR: PERSONS 18-24  
*Description:* Indicator of the presence of persons in the family aged 18 to 24.  
*Codeset:*

	<i>Code</i>	<i>Description</i>
<i>Reserved codes:</i>	0	No
	1	Yes
	7	Not stated

**ECFSZ2544**

*Start Position:* 22  
*Type/Length:* Character(1)  
*Long Name:* INDICATOR: PERSONS 25-44  
*Description:* Indicator of the presence of persons in the family aged 25 to 44.  
*Codeset:*

	<i>Code</i>	<i>Description</i>
<i>Reserved codes:</i>	0	No
	1	Yes
	7	Not stated

**ECFSZ4564**

*Start Position:* 23  
*Type/Length:* Character(1)  
*Long Name:* INDICATOR: PERSONS 45-64  
*Description:* Indicator of the presence of persons in the family aged 45 to 64.  
*Codeset:*

	<i>Code</i>	<i>Description</i>
<i>Reserved codes:</i>	0	No
	1	Yes
	7	Not stated

**ECFSZ65PL**

*Start Position:* 24  
*Type/Length:* Character(1)  
*Long Name:* INDICATOR: PERSONS 65 PLUS  
*Description:* Indicator of the presence of persons in the family aged 65 and up.  
*Codeset:*

	<i>Code</i>	<i>Description</i>
<i>Reserved codes:</i>	0	No
	1	Yes
	7	Not stated

---

**NBEAR27**

*Start Position:* 25  
*Type/Length:* Numeric(1.0)  
*Long Name:* NO. EARNERS IN FAMILY  
*Description:* Number of earners aged 15 or over in the family unit for the reference year.  
 (Note. On the public use file, values greater than 3 will be set to 3)  
*Population:* Persons 15 years and older (within family unit).

*Codeset:*

	<i>Code</i>	<i>Description</i>
	00:06	
<i>Reserved codes:</i>	96	Not Stated
	97	Don't know
	98	Refusal
	99	Not applicable

**ATTCRC**

*Start Position:* 26  
*Type/Length:* Character(1)  
*Long Name:* FAMILY UNIT HAS CREDIT CARDS  
*Description:* Indicates whether or not the family unit has credit cards.  
*Population:* All family units.  
*Source Question:* K01, Section K, Behaviours and Attitude.  
*Number of Categories:* 2

*Codeset:*

	<i>Code</i>	<i>Description</i>
	1	Yes
	2	No
<i>Reserved codes:</i>	6	Not Stated
	7	Don't know
	8	Refusal
	9	Not applicable

---

**DVFCRN**

*Start Position:* 27  
*Type/Length:* Character(1)  
*Long Name:* NO. CREDIT CARDS  
*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. 10 or more cards).  
*Population:* All family units.  
*Source Question:* K02, Section K, Behaviours and attitudes.  
 In total, how many credit cards with different account number do you (all) use?

*Number of Categories:* 5

*Codeset:*

	<i>Code</i>	<i>Description</i>
<i>Range:</i>	1	1 or 2 cards
	2	3 to 4 cards
	3	5+ cards
	9	Not applicable

**ATTCRP**

*Start Position:* 28  
*Type/Length:* Character(1)  
*Long Name:* PAY CREDIT CARDS  
*Description:* Credit card balances usually paid off every month.  
*Population:* All family units.  
*Source Question:* K04, Section K, Behaviours and Attitude.

*Number of Categories:* 2

*Codeset:*

	<i>Code</i>	<i>Description</i>
	1	Yes
	2	No
<i>Reserved codes:</i>	6	Not Stated
	7	Don't know
	8	Refusal
	9	Not applicable

---

**ATTCRR**

*Start Position:* 29  
*Type/Length:* Character(1)  
*Long Name:* REFUSED CREDIT CARD  
*Description:* Indicates if anyone in the family had been refused credit card.  
*Population:* All family units.  
*Source Question:* K05, Section K, Behaviours and Attitude.  
*Number of Categories:* 2  
*Codeset:*

	<i>Code</i>	<i>Description</i>
	1	Yes
	2	No
<i>Reserved codes:</i>	6	Not stated
	7	Don't know
	8	Refusal
	9	Not applicable

**ATTSEL**

*Start Position:* 30  
*Type/Length:* Character(1)  
*Long Name:* USE ASSET TO PAY DEBT  
*Description:* Assets used to pay off debts.  
*Population:* All family units.  
*Source Question:* K07, Section K, Behaviours and Attitude.  
*Number of Categories:* 2  
*Codeset:*

	<i>Code</i>	<i>Description</i>
	1	Yes
	2	No
<i>Reserved codes:</i>	6	Not Stated
	7	Don't know
	8	Refusal
	9	Not applicable

---

**ATTPAYDAY**

*Start Position:* 31  
*Type/Length:* Character(1)  
*Long Name:* BORROWED MONEY IN THE PAST 3 YEARS THROUGH PAYDAY LOANS  
*Description:* Indicates if one member of family unit borrowed money through a payday loan in the past 3 years.  
*Population:* All family units.  
*Source Question:* K08, section K, Behaviours and attitudes  
*Number of Categories:* 2  
*Codeset:*

	<i>Code</i>	<i>Description</i>
	1	Yes
	2	No
<i>Reserved codes:</i>	6	Not stated
	7	Don't know
	8	Refusal
	9	Not applicable

**ATTPAW**

*Start Position:* 32  
*Type/Length:* Character(1)  
*Long Name:* PAWN  
*Description:* Pawned or sold possessions to pawn brokers.  
*Population:* All family units.  
*Source Question:* K09, Section K, Behaviours and Attitude.  
*Number of Categories:* 2  
*Codeset:*

	<i>Code</i>	<i>Description</i>
	1	Yes
	2	No
<i>Reserved codes:</i>	6	Not Stated
	7	Don't know
	8	Refusal
	9	Not applicable

---

**ATTFAS**

*Start Position:* 33  
*Type/Length:* Character(1)  
*Long Name:* SOMEONE TO TURN TO IS AVAILABLE  
*Description:* Indicates if help available if a member in the family unit is in financial difficulty.  
*Population:* All family units.  
*Source Question:* K11, Section K, Behaviours and Attitude.  
*Number of Categories:* 3  
*Codeset:*

	<i>Code</i>	<i>Description</i>
	1	Yes
	2	No
	3	Would not be necessary
<i>Reserved codes:</i>	6	Not Stated
	7	Don't know
	8	Refusal
	9	Not applicable

**DVFRSPST**

*Start Position:* 34  
*Type/Length:* Character(1)  
*Long Name:* RRSP STATUS  
*Description:* Derived variable indicating whether someone in the family unit has had an RRSP and if they have withdrawn money from it.  
*Population:* All family units.  
*Source Question:* K12 & K13, Section K, Behaviours and attitudes.  
*Number of Categories:* 4  
*Codeset:*

	<i>Code</i>	<i>Description</i>
	1	Have RRSP, have never withdrawn money (If O2 is yes, K12 is yes and all parts of K13 are no.)
	2	Had RRSP and have withdrawn it (If O2 is no, K12 is yes and at least one part of K13 is yes.)
	3	Never had money in RRSP (If O2 is no, K12 is no.)
	4	Not known (all other cases)

---



**ATTRSP**

*Start Position:* 35  
*Type/Length:* Character(1)  
*Long Name:* A MEMBER OF THE FAMILY UNIT HAS OR HAD RRSP  
*Description:* Indicates if a member of the family unit has or had money in RRSP.  
*Population:* All family units.  
*Source Question:* K12, Section K, Behaviours and Attitude.  
*Number of Categories:* 2  
*Codeset:*

	<i>Code</i>	<i>Description</i>
	1	Yes
	2	No
<i>Reserved codes:</i>	6	Not Stated
	7	Don't know
	8	Refusal
	9	Not applicable

**ATTRSA**

*Start Position:* 36  
*Type/Length:* Character(1)  
*Long Name:* WITHDRAWN RRSP TO PURCHASE AN ANNUITY OR A RRIF  
*Description:* Indicates if a membre of the family unit withdrew from RRSP to purchase annuities or RRIFs.  
*Population:* All family units.  
*Source Question:* K13a, Section K, Behaviours and Attitude.  
*Number of Categories:* 2  
*Codeset:*

	<i>Code</i>	<i>Description</i>
	1	Yes
	2	No
<i>Reserved codes:</i>	6	Not Stated
	7	Don't know
	8	Refusal
	9	Not applicable

---

**ATTRSH**

*Start Position:* 37  
*Type/Length:* Character(1)  
*Long Name:* WITHDRAWN RRSP THROUGH HBP  
*Description:* Indicates if a member of the family unit withdrawn from RRSP through Home Buyer's Plan.  
*Population:* All family units.  
*Source Question:* K13b, Section K, Behaviours and Attitude.  
*Number of Categories:* 2  
*Codeset:*

	<i>Code</i>	<i>Description</i>
	1	Yes
	2	No
<i>Reserved codes:</i>	6	Not Stated
	7	Don't know
	8	Refusal
	9	Not applicable

**ATTRSL**

*Start Position:* 38  
*Type/Length:* Character(1)  
*Long Name:* WITHDRAWN FROM REER THROUGH LIFELONG LEARNING PLAN  
*Description:* Indicates if a member of the family unit has ever withdrawn money from an RRSP through a Lifelong Learning Plan.  
*Population:* All family units.  
*Source Question:* K13c, section K, Behaviours and Attitudes  
*Number of Categories:* 2  
*Codeset:*

	<i>Code</i>	<i>Description</i>
	1	Yes
	2	No
<i>Reserved codes:</i>	6	Not stated
	7	Don't know
	8	Refusal
	9	Not applicable

---

**ATTRSR**

*Start Position:* 39  
*Type/Length:* Character(1)  
*Long Name:* WITHDRAWN FROM RRSP FOR OTHER REASON(S)  
*Description:* Indicates if a member of the family unit withdrawn from RRSP for any reason other than those listed.  
*Population:* All family units.  
*Source Question:* K13d, Section K, Behaviours and Attitude.  
*Number of Categories:* 2  
*Codeset:*

	<i>Code</i>	<i>Description</i>
	1	Yes
	2	No
<i>Reserved codes:</i>	6	Not Stated
	7	Don't know
	8	Refusal
	9	Not applicable

**ATTBUD**

*Start Position:* 40  
*Type/Length:* Character(1)  
*Long Name:* FAMILY UNIT HAS BUDGET  
*Description:* Indicates whether or not an family unit has a family budget.  
*Population:* All family units.  
*Source Question:* K14, Section K Behaviours and Attitude.  
*Number of Categories:* 2  
*Codeset:*

	<i>Code</i>	<i>Description</i>
	1	Yes
	2	No
<i>Reserved codes:</i>	6	Not Stated
	7	Don't know
	8	Refusal
	9	Not applicable

---

**DVFATT5H**

*Start Position:* 41  
*Type/Length:* Character(1)  
*Long Name:* FINANCING OF \$500  
*Description:* Indicates what the family would do if required to make an unexpected expenditure of \$500.  
*Population:* All family units.  
*Source Question:* K15a, Section K, Behaviour and Attitude.

*Number of Categories:* 7

*Codeset:*

<i>Code</i>	<i>Description</i>
1	Use savings
2	Borrow from friend or relative
3	Use credit cards
4	Use line of credit
5	Arrange for a loan
6	Sell an asset
7	Could not handle it
8	Other

**DVFATT5K**

*Start Position:* 42  
*Type/Length:* Character(1)  
*Long Name:* FINANCING OF \$5000  
*Description:* Indicates what the family would do if required to make an unexpected expenditure of \$5000.  
*Population:* All family units.  
*Source Question:* K15b, Section K, Behaviour and Attitude.

*Number of Categories:* 7

*Codeset:*

<i>Code</i>	<i>Description</i>
1	Use savings
2	Borrow from friend or relative
3	Use credit cards
4	Use line of credit
5	Arrange for a loan
6	Sell an asset
7	Could not handle it
8	Other

---

**ATTSPD**

*Start Position:* 43  
*Type/Length:* Character(1)  
*Long Name:* SPENDING VS. INCOME  
*Description:* Indicates family's spending relative to income.  
*Population:* All family units.  
*Source Question:* K16, Section K, Behaviours and Attitude.  
*Number of Categories:* 3  
*Codeset:*

	<i>Code</i>	<i>Description</i>
	1	Exceeded income
	2	Equalled income
	3	Was less than income
<i>Reserved codes:</i>	6	Not Stated
	7	Don't know
	8	Refusal
	9	Not applicable

**ATTSIT**

*Start Position:* 44  
*Type/Length:* Character(1)  
*Long Name:* FAMILY FINANCIAL SITUATION IN THE NEXT TWO YEARS  
*Description:* Indicate financial situation forecast by family unit.  
*Population:* All family units.  
*Source Question:* K17, Section K, Behaviours and Attitude.  
*Number of Categories:* 3  
*Codeset:*

	<i>Code</i>	<i>Description</i>
	1	Better
	2	Worse
	3	Same
<i>Reserved codes:</i>	6	not stated
	7	Don't know

---

**MJSIF27**

*Start Position:* 45  
*Type/Length:* Character(2)  
*Long Name:* MAJOR SOURCE OF INCOME  
*Description:* Major source of income for the family unit during the reference year.  
 Note: For employment earnings and investment income, absolute values are used for the determination of the appropriate value.  
*Population:* Persons 15 years and older (within family unit)  
*Number of Categories:* 7  
*Codeset:*

	<i>Code</i>	<i>Description</i>
	01	No income
	02	Wages and salaries
	03	Self-employment income
	04	Government transfers
	05	Investment income
	06	Retirement pensions
	07	Other income
<i>Reserved codes:</i>	96	Not Stated
	97	Don't know
	98	Refusal
	99	Not applicable

**MTINC27**

*Start Position:* 47  
*Type/Length:* Numeric(8.0)  
*Format:* \$99,999,999  
*Long Name:* MARKET INCOME  
*Description:* Family unit Total - Market income based on family composition on December 31 of reference year.  
 Note: Amount rounded or perturbed on the public use file.  
*Population:* Persons 15 years and older (within family unit).  
*Codeset:*

	<i>Code</i>	<i>Description</i>
<i>Reserved codes:</i>	99999996	Not Stated
	99999997	Don't know
	99999998	Refusal
	99999999	Not applicable

---

**ATINC27**

*Start Position:* 55  
*Type/Length:* Numeric(8.0)  
*Format:* \$99,999,999  
*Long Name:* AFTER-TAX INCOME  
*Description:* Family unit Total - After-tax family income for calendar year 2004. 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 and older (within family unit)  
*Codeset:*

	<i>Code</i>	<i>Description</i>
<i>Reserved codes:</i>	99999996	Not Stated
	99999997	Don't know
	99999998	Refusal
	99999999	Not applicable

**GTR27**

*Start Position:* 63  
*Type/Length:* Numeric(8.0)  
*Long Name:* INDICATOR: GOVERNMENT TRANSFERS  
*Description:* Value of government transfers for the reference year. Note: amount rounded or perturbed on the public use file.  
*Population:* Persons 15 years and older (within family unit).  
*Source Question:* INCOME.GTR42  
*Number of Categories:* 2

**RTRETIRE**

*Start Position:* 71  
*Type/Length:* Character(1)  
*Long Name:* RESPONDENT EVER RETIRED  
*Description:* Indicates if respondent has ever retired.  
*Population:* Persons 45 years and older (within family unit)  
*Source Question:* J02, Section J, Retirement  
*Number of Categories:* 2  
*Codeset:*

	<i>Code</i>	<i>Description</i>
	1	Yes
	2	No
	7	Not stated
	9	Not applicable

---

**RTREPH**

*Start Position:* 72  
*Type/Length:* Character(1)  
*Long Name:* PERSONAL HEALTH - REASON FOR RETIREMENT  
*Description:* Indicates if respondent retired because of Personal health reasons.  
*Population:* Persons 45 years and older and who have ever retired.  
*Source Question:* J04, section J, Retirement  
*Number of Categories:* 2  
*Codeset:*

<i>Code</i>	<i>Description</i>
1	Yes
2	No
7	Not stated
9	Not applicable

**RTREPF**

*Start Position:* 73  
*Type/Length:* Character(1)  
*Long Name:* OTHER PERSONAL REASONS OR FAMILIY RESPONSABILITIES-  
 REASON FOR RETIRED  
*Description:* Indicates if the respondent retired because of other personal reasons or family responsibilities.  
*Population:* Persons 45 years and older and who have ever retired.  
*Source Question:* J04, Section J, Retirement  
*Number of Categories:* 2  
*Codeset:*

<i>Code</i>	<i>Description</i>
1	Yes
2	No
7	Not stated
9	Not applicable

**RTRESFS**

*Start Position:* 74  
*Type/Length:* Character(1)  
*Long Name:* SUFFICIENT FINANCIAL SECURITY - REASON FOR RETIREMENT  
*Description:* Indicates if respondent retired because of having sufficient financial security.  
*Population:* Persons 45 years and older and who have ever retired.  
*Source Question:* J04, Section J, Retirement  
*Number of Categories:* 2  
*Codeset:*

<i>Code</i>	<i>Description</i>
1	Yes
2	No
7	Not stated
9	Not applicable

---



**RTREMAN**

*Start Position:* 75  
*Type/Length:* Character(1)  
*Long Name:* MANDATORY RETIREMENT POLICY - REASON FOR RETIREMENT  
*Description:* Indicates if respondent retired because of mandatory retirement policy.  
*Population:* Persons 45 and older and who have ever retired.  
*Source Question:* J04, section J, Retirement  
*Number of Categories:* 2  
*Codeset:*

<i>Code</i>	<i>Description</i>
1	Yes
2	No
7	Not stated
9	Not applicable

**RTREYRS**

*Start Position:* 76  
*Type/Length:* Character(1)  
*Long Name:* COMPLETED THE REQUIRED YEARS OF SERVICE TO QUALIFY FOR A PENSION - REASON FOR RETIREMENT  
*Description:* Indicates if the respondent retired because he/she has completed the required years of service to qualify for a pension.  
*Population:* Persons 45 and older and who have ever retired.  
*Source Question:* J04, Section J, Retirement  
*Number of Categories:* 2  
*Codeset:*

<i>Code</i>	<i>Description</i>
1	Yes
2	No
7	Not stated
9	Not applicable

**RTREINC**

*Start Position:* 77  
*Type/Length:* Character(1)  
*Long Name:* EARLY RETIREMENT INCENTIVE - REASON FOR RETIREMENT  
*Description:* Indicates if the respondent retired because of early retirement incentive.  
*Population:* Persons 45 years and older and who have ever retired.  
*Source Question:* J04, Section J, Retirement  
*Number of Categories:* 2  
*Codeset:*

<i>Code</i>	<i>Description</i>
1	Yes
2	No
7	Not stated
9	Not applicable

---

**RTRELOFF**

*Start Position:* 78  
*Type/Length:* Character(1)  
*Long Name:* LAY-OFF - REASON FOR RETIREMENT  
*Description:* Indicates if respondent retired because of lay-off.  
*Population:* Persons 45 years and older and who have ever retired.  
*Source Question:* J04, Section J, Retirement  
*Number of Categories:* 2  
*Codeset:*

<i>Code</i>	<i>Description</i>
1	Yes
2	No
7	Not stated
9	Not applicable

**RTREOTH**

*Start Position:* 79  
*Type/Length:* Character(1)  
*Long Name:* OTHER REASON(S) FOR RETIREMENT  
*Description:* Indicates if respondent retired for other reason(s) than listed.  
*Population:* Persons 45 years and older and who have ever retired.  
*Source Question:* J04,Section J, Retirement  
*Number of Categories:* 2  
*Codeset:*

<i>Code</i>	<i>Description</i>
1	Yes
2	No
7	Not stated
9	Not applicable

**RTRETWK**

*Start Position:* 80  
*Type/Length:* Character(1)  
*Long Name:* RESPONDENT WORKED FOR PAY AFTER FIRST RETIREMENT  
*Description:* Indicates if respondent worked for pay after first retirement.  
*Population:* Persons 45 years and older and who have ever retired.  
*Source Question:* J05, Section J, Retirement  
*Number of Categories:* 2  
*Codeset:*

<i>Code</i>	<i>Description</i>
1	Yes
2	No
7	Not stated
9	Not applicable

---

**RTRETWKT**

*Start Position:* 81  
*Type/Length:* Character(1)  
*Long Name:* PAID WORK FULL OR PART-TIME AFTER FIRST RETIREMENT  
*Description:* Indicates whether paid work of respondent after his(her) first retirement was mostly full or part-time.  
*Population:* Persons 45 years and older, who have ever retired and performed work after first retirement.  
*Source Question:* J06, Section J, Retirement  
*Number of Categories:* 2  
*Codeset:*

<i>Code</i>	<i>Description</i>
1	Yes
2	No
7	Not stated
9	Not applicable

**RTPLNAGE**

*Start Position:* 82  
*Type/Length:* Character(3)  
*Long Name:* AGE AT WHICH RESPONDENT PLANS TO RETIRE  
*Description:* Indicates age at which respondent plans to retire.  
*Population:* Persons 45 years and older and who have never retired.  
*Source Question:* J08,Section J, Retirement  
*Codeset:*

<i>Code</i>	<i>Description</i>
045:095	Valid age range
997	Not stated
999	Not applicable

*Reserved codes:*

**RTPLNNOT**

*Start Position:* 85  
*Type/Length:* Character(1)  
*Long Name:* DON'T INTEND TO RETIRE  
*Description:* Indicates if respondent does not plan to retire.  
*Population:* Persons 45 years and older and who have never retired.  
*Source Question:* J08,Section J, Retirement  
*Number of Categories:* 2  
*Codeset:*

<i>Code</i>	<i>Description</i>
1	Do not plan to retire
2	Plan to retire
7	Not stated
9	Not applicable

*Reserved codes:*

---

**ECFEXCHR**

*Start Position:* 86  
*Type/Length:* Numeric(7.0)  
*Format:* \$9,999,999  
*Long Name:* CHILD RELATED EXPENSES  
*Description:* Child related expenses.  
*Population:* Family Unit  
*Processing:* exalman+exchdan+exbabyan

**ECFEXHMR**

*Start Position:* 93  
*Type/Length:* Numeric(7.0)  
*Format:* \$9,999,999  
*Long Name:* HOME RELATED EXPENSES  
*Description:* Housing related expenses.  
*Population:* Family Unit  
*Processing:* exconan+exelean+exinsan+exmg1an+exmg2an+exoilan+exptxan+exrntan+exwatan

**ECFEXVHR**

*Start Position:* 100  
*Type/Length:* Numeric(7.0)  
*Format:* \$9,999,999  
*Long Name:* VEHICLE REL EXPENSES  
*Description:* Vehicle related expenses.  
*Population:* Family Unit  
*Processing:* exvinan+exvehan

**ECFEXANM**

*Start Position:* 107  
*Type/Length:* Numeric(7.0)  
*Format:* \$9,999,999  
*Long Name:* ANNUALIZED PAYMENTS ON NON-MORTGAGE LOANS  
*Description:* Indicates annualized payments on non-mortgage loans  
*Population:* All family units.  
*Source Question:* T12, Section T, Expenses

---

**DVFTENUR**

*Start Position:* 114  
*Type/Length:* Character(1)  
*Long Name:* HOME OWNERSHIP STATUS  
*Description:* Home ownership status.  
*Population:* All family units.  
*Source Question:* L02, Section L, Principal residence & ASRRMO  
*Processing:* Code values are:  
 1- Own without mortgage -> If ASROWN=1 and ASRRMO=\$0  
 2- Own with mortgage -> If ASROWN=1 and ASRRMO not \$0  
 3- Do not own -> If ASROWN=2 or 3

*Number of Categories:* 3  
*Codeset:*

<i>Code</i>	<i>Description</i>
1	Own without mortgage
2	Own with mortgage
3	Do not own

**ECFDWELLTP**

*Start Position:* 115  
*Type/Length:* Character(1)  
*Long Name:* DWELLING TYPE  
*Description:* Dwelling type, grouped  
*Population:* Family Unit  
*Source Question:* L01, Section L, Assets - Principal Residence.  
*Number of Categories:* 4 cat.  
*Codeset:*

<i>Code</i>	<i>Description</i>
1	Single detached
2	Double/semi-detached,row or terrace,duplex
3	Apartment
4	Mobile home, condominium - type of building unspecified, other-specify
7	Not stated

*Reserved codes:*

**WATOTPT**

*Start Position:* 116  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* ASSETS ALL-TERMINATION  
*Description:* Total assets, including employer pension plans (current plans valued on termination basis).  
*Population:* All family units.  
*Source Question:* wastfinp + wastnfin + wastpent + wbuseq.  
*Codeset:*

<i>Code</i>	<i>Description</i>
999999999	Not applicable

*Reserved codes:*

**WATOTPG**

*Start Position:* 128  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* ASSETS ALL- GOING CONCERN  
*Description:* Total assets, including employer pension plans (current plans valued on going concern basis).  
*Population:* All family units.  
*Source Question:* wastfinp + wastnfin + wastpeng + wbuseq.  
*Codeset:*

	<i>Code</i>	<i>Description</i>
<i>Reserved codes:</i>	999999999	Not applicable

**WASTDEPT**

*Start Position:* 140  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* DEPOSITS TOTAL, NON REGISTERED SAVING PLAN  
*Description:* Sub-total of asset value of money in banks (chequing and savings accounts(waacct) + term deposits(waterm)) exclusive of registered saving plans.  
*Population:* All family units.  
*Source Question:* O05, O06, Section O, Financial assets

**WASTMUIC**

*Start Position:* 152  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* MUTUAL FUNDS & OTHER INVESTMENT AND INCOME TRUSTS, NON-REGISTERED SAVING PLAN  
*Description:* Sub-total of asset value of all mutual funds & other investment funds, non-RRSP (wamutual) and income trusts (wainctru) exclusive of registered saving plans.  
*Population:* All family units.  
*Source Question:* O08, O09, Section O, Financial assets

**WASTBOND**

*Start Position:* 164  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* BONDS TOTAL  
*Description:* Sub-total of asset value of all bonds (savings bonds (wasavbnd) + other bonds(waothbnd)) exclusive of registered saving plans.  
*Population:* All family units.  
*Source Question:* O07, O13, Section O, Financial assets  
*Processing:* wasavbnd + waothbnd

---

**WASTSTCK**

*Start Position:* 176  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* STOCKS TOTAL  
*Description:* Sub-total of asset value of all non registered saving plans stocks (Canadian and foreign (wastock) + shares held in private companies (washare)).  
*Population:* All family units.  
*Source Question:* O10, O15, Section O, Financial assets

**WASTOINP**

*Start Position:* 188  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* OTHER NON REGISTERED SAVING PLAN INVEST/FIN ASSET  
*Description:* Other investments or financial assets, exclusive of registered saving plans.  
*Population:* All family units.  
*Processing:* wastoinp = waresp + watbill + watrust + wambs + wamowed + waowed + wafinot. Wahosp (home ownership savings plan funds) removed from 2005 calculation.

**WARRSPL**

*Start Position:* 200  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* RRSP/LIRA  
*Description:* Accumulation of total RRSP investments including locked in RRSP's. Replication of assetoth.assrsp\_t which is the summary derived variable which includes the amounts contained in the variable from the collected entity (assotcol). Includes the sum of the variables plus imputed values.  
*Population:* All family units.  
*Source Question:* O02, Section O, Financial assets  
 RRSPs or LIRAs?

**WARRIF**

*Start Position:* 212  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* RRIF  
*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.  
*Population:* All family units.  
*Source Question:* O03, Section O, Financial assets.  
 Registered Retirement Income Funds (RRIFs)? Include Life Income Funds (LIFs) and Locked-in Retirement Income Funds (LRIFs).

---

**WAPRVAL**

*Start Position:* 224  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* PRINCIPAL RESIDENCE  
*Description:* Value of the principal residence.  
 Note: 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:* All family units.  
*Source Question:* L10, L22, Section L, Principal residence

**WASTREST**

*Start Position:* 236  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* REAL ESTATE - NOT PRINCIPAL RESIDENCE  
*Description:* Sub-total of asset value of all real estate other than principle residence.  
*Population:* All family units.  
*Source Question:* M01a, M01b, Other real estate/property  
*Processing:* Canadian real estate (warestc) + foreign real estate (warestf)

**WASTVHLE**

*Start Position:* 248  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* VEHICLES OWNED  
*Description:* Sub-total of asset value of vehicles (cars, trucks and vans and other vehicles).  
*Population:* All family units.  
*Source Question:* N01e, N03, Section N, Cars/other vehicles  
*Processing:* wavehle+wavehot

**WASTONOF**

*Start Position:* 260  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* NON-FINANCIAL ASSETS  
*Description:* Sub-total of non-financial assets (contents of principal residence, collectibles and other non-financial assets ).  
*Population:* All family units.  
*Source Question:* P01-P03, Section P, Other assets  
*Processing:* waprcont + wavalbl + wanofin

---



**WARPPT**

*Start Position:* 272  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* PENSION VALUE ALL - TERMINATION  
*Description:* Value of all employer pension plans. Including current, deferred and in pay pension plans. Current pension plans valued on a termination basis.  
*Population:* All family units.  
*Source Question:* warppct+wadefpen+ wapenip

**WARPPG**

*Start Position:* 284  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* PENSION VAL ALL,GOING CONCERN  
*Description:* Value of all employer pension plans. Including current, deferred and in pay pension plans. Current pension plans valued on a going concern basis.  
*Population:* All family units.  
*Source Question:* warppct+wadefpen+wapenip

**WAOTPEN**

*Start Position:* 296  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* RETIREMENT FUNDS OTHER  
*Description:* Sub-total of asset value of other retirement funds. These include deferred profit sharing plans, executive and foreign pension plans and annuities.  
*Population:* All family units.  
*Source Question:* wadpsp + waefpen + wannuity

**BUSIND**

*Start Position:* 308  
*Type/Length:* Character(1)  
*Long Name:* BUSINESS INDICATOR  
*Description:* Indicates if respondent (or anyone in the family) owns/has a business (includes professional practice and farm).  
*Population:* All family units.  
*Source Question:* Q01, Section Q, Businesses.

Do you (or any family member in the household), own or have an incorporated or unincorporated business?

Include a professional practice or farm.

*Number of Categories:* 2

*Codeset:*

<i>Code</i>	<i>Description</i>
-------------	--------------------

1	Yes
---	-----

2	No
---	----

<i>Reserved codes:</i> 6	Not Stated
--------------------------	------------

7	Don't know
---	------------

8	Refusal
---	---------

9	Not applicable
---	----------------

**WBUSEQ**

*Start Position:* 309  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* BUSINESS EQUITY  
*Description:* Accumulation of value of all businesses operated by the family unit.  
 Note: Sum of business.busmvf which is the total final market value for records in the business entity. Includes imputed values.  
*Population:* All family units.  
*Source Question:* Q05, Section Q, Businesses.  
 What is your equity in the business, that is, the net amount you (your family) would receive if this business were sold today?  
 Deduct any outstanding debts that must be paid.

**WDTOTAL**

*Start Position:* 321  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* DEBTS, TOTAL  
*Description:* Total of all debts for the family.  
*Population:* All family units.  
*Processing:* Sum of wdprmor + wdocmor + wdofmor + wdccard + wdoccrd + wddefpy + wdsloan + wdvehln + wdovehl + wdloche + wdocot + wdothln + wdowed

**WDPRMOR**

*Start Position:* 333  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* MORTGAGE ON PRINCIPAL RESIDENCE  
*Description:* Dervied variable of 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:* All family units.  
*Source Question:* asrmof

**WDSTOMOR**

*Start Position:* 345  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* MORTGAGE, OTHER (CANADA & FOREIGN)  
*Description:* Sub-total of debt value of all other (non-principal residence) mortgages owed (mortgage on other Canadian real estate and mortgage on foreign real estate).  
*Population:* All family units.  
*Source Question:* L03, L04, L10, L11, L15, L22 & L25, Section L, Principal residence, M02a & M02b, Section M, Other real estate/property, S01 & S11, Section S, Businesses - Incorporated and unincorporated  
*Processing:* wdocmor+wdofmor

---

**WDSTCRED**

*Start Position:* 357  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* CREDIT CARD & INSTALMENT DEBT  
*Description:* Sub-total of credit card and installment debt (major credit card debt, other credit cards and installment debt).  
*Population:* All family units.  
*Processing:* wdccard+wdstocrd

**WDSLOAN**

*Start Position:* 369  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*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.  
*Population:* All family units.  
*Source Question:* R05, Section R, Student Loans.  
 How much is still owed on this loan?

**WDSTVHLN**

*Start Position:* 381  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* VEHICLE LOANS, TOTAL  
*Description:* Sub-total of all vehicle loan debt (cars, trucks and vans(wdvehln) + other vehicles(wdovehl)).  
*Population:* All family units.  
*Source Question:* N02 & N04, Section N, Cars/ other vehicles.  
 Loans for cars, trucks, vans or sport utility vehicles?  
 Loans for other vehicles, watercraft and aircraft?

**WDSTLOC**

*Start Position:* 393  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* LINE OF CREDIT, TOTAL  
*Description:* Sub-total of all line-of-credit debt (home equity line of credit and other lines of credit).  
*Population:* All family units.  
*Source Question:* Q04a & Q04b, Section Q, Debt.  
 (a) A home equity line of credit?  
 (b) Other lines of credit?  
*Processing:* wdloche + wdlocot

---

**WDSTODBT**

*Start Position:* 405  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* DEBTS,LOANS & OTHER  
*Description:* Sub-total of other debt (other loans from financial institutions and other money owed).  
*Population:* All family units.  
*Source Question:* Q05, Q06, Section Q, Debts.  
 Other loans from financial institutions? Exclude: loans already reported, money borrowed for a business (Section Q), student loans (Section P), and loans on life insurance (Section T). Include: home renovation loans, debt consolidation loans, loans to purchase RRSPs, etc.  
 Other money owed and not already reported? Exclude same items as in previous question. Include unpaid bills, income and property taxes, etc.  
*Processing:* wdothln + wdowed

**WNETWPT**

*Start Position:* 417  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* NET WORTH INC PENSION - TERMINATION  
*Description:* Networth of the family unit. (Assets including current pensions valued on termination basis (watotpt) - debts (wdtotal).  
*Population:* All family units.  
*Source Question:* watotpt - wdtotal

**WNETWPG**

*Start Position:* 429  
*Type/Length:* Numeric(12.0)  
*Format:* \$999,999,999,999  
*Long Name:* NET WORTH INC PENSIONS GC  
*Description:* Networth of the family unit. (Assets including current pensions valued on going concern basis (watotpg) - debts (wdtotal)).  
*Population:* All family units.  
*Source Question:* watotpg - wdtotal.

**ECPAGE**

*Start Position:* 441  
*Type/Length:* Character(3)  
*Long Name:* AGE OF MAJOR INCOME EARNER  
*Description:* Age of major income earner  
*Codeset:*

<i>Code</i>	<i>Description</i>
000:080	

*Range:*

**DVPHLV2G**

*Start Position:* 444  
*Type/Length:* Character(1)  
*Long Name:* DV HIGHEST LEVEL OF EDUCATION GRP (4)  
*Description:* Highest level of education obtained by respondent, grouped.  
*Population:* Persons 15 years and older (within family unit).  
*Source Question:* D01, Section D, Education  
*Number of Categories:* 4  
*Codeset:*

<i>Code</i>	<i>Description</i>
1	Less than high school
2	Graduated high school
3	Non-university post-secondary certificate
4	University degree or certificate
7	Not stated

**HCSEX\_R**

*Start Position:* 445  
*Type/Length:* Character(1)  
*Long Name:* SEX OF MAJOR INCOME EARNER  
*Description:* Sex of major income earner.  
*Population:* All persons (within the family units).  
*Source Question:* A04, Section A, Household Composition.  
 Enter ...'s sex.  
*Number of Categories:* 2  
*Codeset:*

<i>Code</i>	<i>Description</i>
1	Male
2	Female

---