



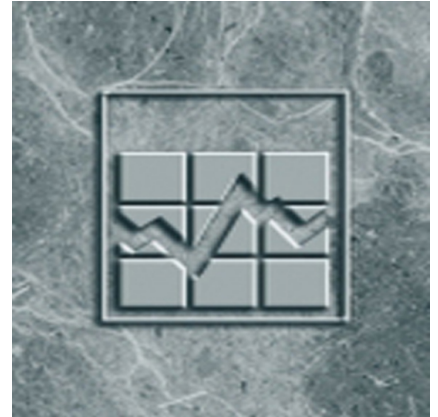
## Research Paper

### Household expenditures research paper series

# 1999 users' guide for the Survey of Household Spending

by Expenditure Surveys Section

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This paper represents the views of the authors and does not necessarily reflect the opinions of Statistics Canada.



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## Household expenditures research paper series

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## INTRODUCTION

This Guide presents information of interest to users of data from the 1999 Survey of Household Spending. Data were collected via personal interviews conducted in January, February and March 2000 using a paper questionnaire. Information was gathered about the spending habits, dwelling characteristics and household equipment of Canadian households during 1999. The survey covered private households in the ten provinces and three territories.

**For 1999, there have been two important changes to the estimation methodology.** First, population and household counts used in the adjustment of survey weights are based on the 1996 Census and not, as in previous years, on the 1991 Census. Secondly, totals from the Canada Customs and Revenue Agency (CCRA) are now being used to adjust survey results to reflect the income distribution of the Canadian population. These changes affect comparisons of 1999 data with data from previous survey years. See the section “Comparability over Time” for more information.

This guide includes definitions of survey terms and variables and descriptions of survey methodology, data quality, and the content of standard data tables. There is also a section describing the various statistics that can be created using expenditure data (e.g., budget share, market share, and aggregates).

The Survey of Household Spending (first conducted for the 1997 reference year) includes most of the content from the former Family Expenditure Survey and the Household Facilities and Equipment Survey. For more information about the transition from these surveys to the Survey of Household Spending, please contact Client Services (1-888-297-7355 or 613-951-7355; [income@statcan.ca](mailto:income@statcan.ca)), Income Statistics Division.

This guide is intended to accompany the following standard data tables:  
The content of these tables is found in Table 3 in the Appendices.

62F0031 Detailed Average Household Expenditures, Canada, Provinces/Territories and Selected Metropolitan Areas, 1999

62F0032 Detailed Average Household Expenditures by Household Income Quintile, Canada and Provinces, 1999

62F0033 Detailed Average Household Expenditure by Housing Tenure, Canada, 1999

62F0034 Detailed Average Household Expenditure by Household Type, Canada, 1999

62F0035 Detailed Average Household Expenditure by Size of Area of Residence, Canada, 1999

62F0041 Dwelling Characteristics and Household Equipment, Canada, Provinces/Territories and Selected Metropolitan Areas, 1999

62F0042 Dwelling Characteristics and Household Equipment by Income Quintile, Canada, 1999

62F0043 Dwelling Characteristics and Household Equipment by Housing Tenure, Canada, 1999

62F0044 Dwelling Characteristics and Household Equipment by Household Type, Canada, 1999

62F0045 Dwelling Characteristics and Household Equipment by Size of Area of Residence, Canada, 1999

Other data products from this survey include the publication *Spending Patterns in Canada* (62-202) and a public-use microdata file. Custom tabulations, including tabulations of revised data from previous survey years, are also available on a cost-recovery basis subject to data quality and confidentiality constraints. For more information about survey results and related products and services, contact Client Services (613-951-7355; 1-888-297-7355; fax 613-951-3012; [income@statcan.ca](mailto:income@statcan.ca)), Income Statistics Division.



# **SURVEY METHODOLOGY**

## **The Survey Universe**

The 1999 Survey of Household Spending was carried out across Canada in the ten provinces and three territories. Those living on Indian reserves and crown lands and official representatives of foreign countries living in Canada and their families were excluded from the survey. Members of religious and other communal colonies, members of the Canadian Armed Forces living in Military Camps and people living in residences for senior citizens, were excluded, as were people living full time in institutions, for example, inmates of penal institutions and chronic care patients living in hospitals and nursing homes. The survey covers about 98% of the population in the ten provinces. In the Territories, coverage was restricted to 81% in the Yukon, 92% in the Northwest Territories, and 89% in Nunavut.

Information was not gathered from persons temporarily living away from their families (for example, students at university), because it would be gathered from their families if selected. In this way, double counting of such individuals was avoided.

Data from part-year households were excluded from estimates of household spending. However, these data were included in the estimates for dwelling characteristics and household equipment and in the calculation of the Survey of Household Spending response rate. Data from part-year households are also required as input into Canada's system of National Accounts. Part-year households are comprised entirely of persons who were members of other households for part of the survey year. There were 574 part-year households in the sample in 1999.

## **Survey Content and Reference Period**

Detailed information was collected about expenditures for consumer goods and services, changes in assets, mortgages and other loans, and annual income. This information was collected for the calendar year 1999 (the survey reference year). Information was also collected about dwelling characteristics (e.g., type and age of heating equipment) and household equipment (e.g., appliances, communications equipment, and vehicles). This type of information was collected as of December 31<sup>st</sup> of the reference year.

Because the Survey of Household Spending is designed principally to provide detailed information on non-food expenditures, only an aggregate estimate of food expenditure is recorded. Detailed information on food expenditure is provided by the Food Expenditure Survey, which is conducted approximately every four years. It was last conducted in 1996 and the results were published in *Family Food Expenditure in Canada, 1996*, catalogue number 62-554-XPB.

## **The Sample**

The sample size for the 1999 Survey of Household Spending was 23,518 eligible households.

This sample was a stratified, multi-stage sample selected from the Labour Force Survey (LFS) sampling frame. Sample selection comprised two main steps: the

selection of clusters (small geographic areas) from the LFS frame and the selection of dwellings within these selected clusters. The LFS sampling frame currently uses 1996 Census geography (some preliminary boundaries were used so there may be slight variations from final 1996 geographic boundaries) and 1991 population counts:<sup>1</sup>

## Data Collection

The 1999 Survey of Household Spending was conducted from January to March 2000. Data were collected during a personal interview using a paper questionnaire. A copy of this questionnaire is available on request.

Only a few questions required coding and this was done by the interviewer, checked by the senior interviewer, and, in many cases, checked for consistency with the rest of the information on the questionnaire by the automated batch edit system.

## Data Processing and Quality Control

Data entry and automated editing for the 1999 Survey of Household Spending took place in the Statistics Canada regional offices. This allowed respondents to be contacted in the event that more information was required to resolve an inconsistency on their questionnaires.

After data entry, an automated physical edit system checked for data entry errors. Then, data had to pass a two-tier edit system consisting of “must-pass” edits that checked questionnaires for logic and consistency, and “warnings” that indicated that a particular situation was unusual and could require correction. The invocation of either type of edit resulted in the intervention of a member of one of the specially trained edit resolution teams. Further editing of the data set took place in head office where invalid responses were corrected.

Missing responses were imputed using the nearest neighbour method. Statistics Canada’s Generalized Edit and Imputation System (GEIS) was used to insert values from donor records having similar characteristics, chosen specifically to fit the variable.

For example, total household income was used for most variables; dwelling type, household size and province were also frequently used.

Tabulation for the 1999 Survey of Household Spending was accomplished using a PC/client server-based system. This system provides tools (database querying, searching, and viewing capabilities) for spotting systematic errors.

## Weighting

The estimation of population characteristics from a sample survey is based on the premise that each sampled unit represents a certain number of units in the population.

A basic survey weight was attached to each record in the sample to reflect this representation. These basic weights were adjusted for non-response for each of 17 selected metropolitan areas and 44 additional geographical areas and for 6 high income strata. The 44 additional geographical areas comprise the remaining

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<sup>1</sup> A detailed description of the Labour Force Survey sampling frame can be found in “Methodology of the Canadian Labour Force Survey”, Statistics Canada, catalogue No. 71-526-XPB.

metropolitan areas and urban and rural areas based on census definitions but do not necessarily correspond exactly. For definitions of these terms, see the 1996 Census Dictionary, catalogue number 92-351-XPE.

To increase the reliability of the estimates, weights were adjusted to ensure that estimates based on relevant characteristics of the population would respect population totals from sources other than the survey. For the ten provinces, there are two sets of totals. The first set of totals, for age/sex groups, household size and household type at the province level, are based on projections at January 1, 2000 using the 1996 Census of Population (adjusted for net undercoverage). This year, controls for 9 age/sex groups are used. These are combined with totals for one-person households, two-person households and more than two-person households. There are also totals for the number of single-parent families and couples with never-married children.

Because of their smaller population, only two age/sex groups were used for the three territories (Yukon, Northwest Territories and Nunavut): number of persons under 18, and number of persons 18 and over, combined with the totals for one-person households, two-person households and more than two-person households. For the 17 selected metropolitan areas, only two age groups are used, number of persons under 18, and number of persons over 18.

The second set of totals are derived from T4 information from Canada Customs and Revenue Agency (CCRA, formerly Revenue Canada) and is intended to ensure that the weighted distribution of income (based on wages and salaries) in the data set matches that of the Canadian population. This adjustment takes place in the 10 provinces but not in the territories.

**There are two important differences between the weighting methodology used for the 1999 survey and that used in previous surveys.** First, population and household counts used in the adjustment of survey weights are based on the 1996 Census and not, as in previous years, on the 1991 Census. Secondly, totals from the Canada Customs and Revenue Agency (CCRA) are now being used to adjust survey results to reflect the income distribution of the Canadian population. See "Comparability over Time" below for information about how these changes affect comparisons of 1999 data with data from previous survey years.

## DATA QUALITY

### Sampling Error

Sampling errors occur because inferences about the entire population are based on information obtained from only a sample of the population. The sample design, the variability of the data, and the sample size determine the size of the sampling error.

In addition, for a given sample design, different methods of estimation will result in different sampling errors.

The design for the 1999 Survey of Household Spending was a stratified multi-stage sampling scheme. The sampling errors for multi-stage sampling are usually higher than those for a simple random sample of the same size. However, the operational advantages outweigh this disadvantage and the fact that the sample is also stratified improves the precision of estimates.

Data variability is the difference between members of the population with respect to spending on a specific item or the presence of a specific dwelling characteristic or piece of household equipment. In general, the greater these differences are, the larger the sampling error will be. In addition, the larger the sample size, the smaller the sampling error.

### Standard Error and Coefficient of Variation

A common measure of sampling error is the standard error (SE). Standard error is the degree of variation in the estimates as a result of selecting one particular sample rather than another of the same size and design. It has been shown that the “true” value of the characteristic of interest lies within a range of +/- 1 standard error of the estimate for 68% of all samples, and +/- 2 standard errors for 95% of all samples.

The coefficient of variation (CV) is the standard error expressed as a percentage of the estimate. It is used to indicate the degree of uncertainty associated with an estimate. For example, if the estimate of the number of households having a given dwelling characteristic is 10,000 households, and the corresponding CV is 5%, then the “true” value is between 9,500 and 10,500 households, 68% of the time and between 9,000 and 11,000 households, 95% of the time.

Standard errors for the 1999 Survey of Household Spending were estimated using the jackknife technique which leads to a slight over-estimation and is, thus, conservative.

For more information, refer to the Statistics Canada publication, *Methodology of the Canadian Labour Force Survey*, catalogue 71-526XPB.

Coefficients of variation are presented in Tables 1 and 2.

### Data Suppression

For reliability reasons, estimates with CVs greater than 33% should be suppressed. Since CVs are not calculated for all estimates, data suppression for the Survey of Household Spending has been based on a relationship between the CV and the number of households reporting expenditure on an item. Analysis of past survey results indicates that CVs usually reach this level when the number of households

reporting an item drops to about 30. Therefore, data have been suppressed for spending on items reported by fewer than 30 households.

However data for suppressed items do contribute to summary level variables. For example, the expenditure for a particular category of clothing might be suppressed but this amount forms part of the total expenditure estimate for clothing.

### Approximation of Coefficient of Variation

It is possible to approximate the CV of estimates not represented in Tables 1 and 2 using a relationship between the CV and the number of households that reported spending on an item or having a given dwelling characteristic. Previous studies have shown that the CV of the estimate of an item tends to decrease in proportion to the square root of the number of households having a given dwelling characteristic.

As an example, according to Table 1, the estimated CV for the average household expenditure on rented living quarters for all households in Canada is 1.92%. To estimate the CV for the average household expenditure on rented living quarters in Toronto, use the following equation. Note that this method provides only an approximation of the CV.

#### CV for expenditures on rented living quarters by households in Toronto:

$$\begin{aligned}
 \text{CV (for all hhlds)} \times \text{SQRT} & \frac{\text{\# of hhlds reporting in Canada}}{\text{\# of hhlds reporting in Toronto}} \\
 = & 1.92\% \times \text{SQRT}(6,219 / 340) \\
 = & 1.92\% \times 4.28 \\
 = & 8.22\%
 \end{aligned}$$

where # of hhlds reporting expenditure on rented living quarters in Canada

$$\begin{aligned}
 = & \frac{\text{\# of hhlds in Canada} \times \text{percentage reporting}}{100} \\
 = & \frac{16,631 \times 37.4}{100} \\
 = & 6,219
 \end{aligned}$$

and where # of hhlds reporting expenditure on rented living quarters in Toronto

$$\begin{aligned}
 = & \frac{\text{\# of hhlds in Toronto} \times \text{percentage reporting (Toronto)}}{100} \\
 = & \frac{753 \times 45.2}{100} \\
 = & 340
 \end{aligned}$$

## Non-Sampling Error

Non-sampling errors occur because certain factors make it difficult to obtain accurate responses or responses that retain their accuracy throughout processing. Unlike sampling error, non-sampling error is not readily quantified. Four sources of non-sampling error can be identified: coverage error, response error, non-response error, and processing error.

### Coverage Error

Coverage error results from inadequate representation of the intended population. This error may occur during sample design or selection, or during data collection and processing.

### Response Error

Response error may be due to many factors, including faulty design of the questionnaire, interviewers' or respondents' misinterpretation of questions, or respondents' faulty reporting. In the Survey of Household Spending, the difference between receipts and disbursements is calculated as a check on respondents' recall. This important quality control tool involves the balancing of receipts (income and other money received by the household) and disbursements (total expenditure plus the variable "money flows - assets, loans, and other debts") for each questionnaire. If the difference is greater than 10% of the larger of receipts or disbursements, respondents are contacted again for additional information. This ensures that expenditures, at least at the aggregate level, are commensurate with household income and other sources of funds.

The variable "Average difference between receipts and disbursements" indicates the average amount by which the survey has failed to collect a balanced questionnaire from every household. The table below presents this variable by province.

**Technical Table 1**  
**Average Difference between Receipts and Disbursements by Province/Territory, 1999**

<b>Province/Territory</b>	<b>Average Difference</b>
<b>Canada</b>	<b>- 403</b>
Newfoundland	- 322
Prince Edward Island	- 215
Nova Scotia	76
New Brunswick	- 226
Quebec	- 369
Ontario	- 414
Manitoba	- 240
Saskatchewan	- 258
Alberta	- 431
British Columbia	- 658
Yukon	- 270
Northwest Territories	-1,225
Nunavut	- 244

Several features of the survey help respondents recall their expenditures as accurately as possible. First, the survey period is the calendar year because it is probably more clearly defined in people's minds than any other period of similar length. Secondly,

expenditure on food (about 11% of the average budget in 1999) can be estimated as either weekly or monthly expenses depending on the respondent's purchasing habits. Thirdly, expenses on smaller items purchased at regular intervals are usually estimated on the basis of amount and frequency of purchase. Purchases of large items (automobiles, for example) are recalled fairly easily, as are expenditures on rent, property taxes, and monthly payments on mortgages. However, even with these items, the accuracy of data depends on the respondent's ability to remember and willingness to consult records.

### **Non-Response Error**

Non-response error occurs in sample surveys because not all potential respondents cooperate fully. The extent of non-response varies from partial non-response to total non-response.

Total non-response occurs when the interviewer was either unable to contact the respondent, no member of the household was able to provide information, or the respondent refused to participate in the survey. Total non-response is handled by adjusting basic survey weight for responding households to compensate for non-responding households. For the 1999 Survey of Household Spending, the overall response rate was 73.2%. See Technical Table 2 for provincial-territorial response rates.

In most cases, partial non-response occurred when the respondent did not understand or misinterpreted a question, refused to answer a question, or could not recall the requested information. Imputing missing values compensates for this partial non-response.

The importance of the non-response error is unknown but in general this error is significant when a group of people with particular characteristics in common refuse to cooperate and where those characteristics are important determinants of survey results.

**Technical Table 2**  
**Response Rate, Canada, Provinces and Territories, 1999**

	Eligible households (1)	Non- contacts	Refusals	Non- usables (2)	Usables	Response rate (3)
Newfoundland	1,937	140	259	43	1,495	77.2%
Prince Edward Island	822	46	137	13	626	76.2%
Nova Scotia	2,199	152	402	110	1,535	69.8%
New Brunswick	1,957	107	347	85	1,418	72.5%
Quebec	2,710	135	508	30	2,037	75.2%
Ontario	3,453	296	780	156	2,221	64.3%
Manitoba	2,034	72	291	56	1,615	79.4%
Saskatchewan	1,837	80	254	57	1,446	78.7%
Alberta	2,519	113	464	58	1,884	74.8%
British Columbia	2,985	193	606	143	2,043	68.4%
Yukon	403	30	89	9	275	68.2%
Northwest Territories	414	8	20	6	380	91.8%
Nunavut	248	8	10	0	230	92.7%
<b>Canada</b>	<b>23,518</b>	<b>1,380</b>	<b>4,167</b>	<b>766</b>	<b>17,205</b>	<b>73.2%</b>

(1) Part-year households are included in the calculation of response rates. There were 574 part year households in 1999.

(2) Rejected at the editing stage.

(3) Usable/eligible\*100

### Processing Error

Processing errors may occur in any of the data processing stages, for example, during data entry, editing, weighting, and tabulation. See Data Processing and Quality Control (above) for a description of the steps taken to reduce processing error.

### The Effect of Large Values

For any sample, estimates can be affected by the presence or absence of extreme values from the population. These extreme values are more likely to arise from positively skewed populations. The nature of the subject matter of the SHS lends itself to such extreme values. Estimates of totals, averages and standard errors may be greatly influenced by the presence or absence of these extremes.

### Comparability Over Time

Conducted since 1997, the Survey of Household Spending integrates most of the content found in the Family Expenditure Survey and the Household Facilities and Equipment Survey. Many data from these two surveys are comparable to the Survey of Household Spending data. However, some differences related to the methodology, to data quality and to definitions must be considered before comparing these data.

For more information, refer to "Note to Former Users of Data from the Family Expenditure Survey" cat. no. 62F0026MIE00002 and "Note to Former Users of Data from the Household Facilities and Equipment Survey" cat. no. 62F0026MIE00003. Both



documents are available free of charge on the Statistics Canada web site ([www.statcan.ca](http://www.statcan.ca)).

Historical data from the 1997 and 1998 Surveys of Household Spending, the 1992 and 1996 Family Expenditure Surveys and the Household Facilities and Equipment Surveys are in the process of being re-weighted using the new weighting methodology described above under "Weighting". **Historical comparisons with data from the 1999 Survey of Household Spending should generally be made with re-weighted data**, although the differences between survey estimates from the old and new methodologies appear to be minimal at a summary level. Certain populations or variables, however, may be more strongly affected.

Selected tables showing revised data for previous survey years are available. Custom tabulations may also be obtained. Contact Client Services at 1-888-287-7355 for more information.

# DEFINITIONS

## General Concepts

1. The 1999 Survey of Household Spending has two reference periods and therefore two survey universes. Expenditure data are collected for the calendar year 1999. Dwelling characteristics and data about household equipment are collected as of December 31<sup>st</sup>, 1999.
2. Expenditure data are tabulated for full-year households only. Dwelling characteristics and household equipment data are tabulated for full-year and part-year households. See the definition of "Household" below.
3. *Reimbursed expenditures* are excluded from the tabulations (e.g., work-related expenses or expenditures covered by insurance).
4. *Expenses attributable to a business* are excluded from the tabulations.
5. With some minor exceptions, the survey includes spending on all goods and services *received* in 1999 whether paid for before or after 1999 (such as on an instalment plan).
6. All expenditures include the Goods and Services Tax, provincial retail sales taxes, tips, customs duties and any other additional charges or taxes.
7. All expenditures include gifts given to persons outside the household. Only gifts of clothing are reported separately, although they are included in the summary clothing category. See also the definition of "Gifts of money and contributions" below.
8. Where an insurance settlement was used to repair or replace property, the survey includes only the deductible amount paid for an item.
9. Where a trade-in is used to lower the price of an item, most commonly a vehicle, the expenditure amount is the total cost after the trade-in. Real estate transactions are excepted.

## Expenditure Definitions

Expenditure data is collected for the entire reference year. Most of these terms are comparable to those from the Family Expenditure Survey, last conducted in 1996. Exceptions are noted.

**Average household expenditure:** The average household expenditure is equal to the estimated total expenditures of all households divided by the estimated number of households. The average is based on all households in a column, including households that reported a zero value.

**Food purchased from stores:** "Stores" includes frozen food provisioners, outdoor farmers' markets and stands, and all other non-service establishments.

**Food purchased from restaurants:** "Restaurants" includes refreshment stands, snack bars, vending machines, mobile canteens, caterers and coffee wagons.

**Gifts of money and contributions:** This includes money and support payments given to persons outside the household or to charity. This does not include money spent on gifts to persons outside the household as used to be the case in the Family Expenditure Survey.

**Household appliances:** Net purchase price after deducting trade-in allowance and any discount. Excludes appliances included in the purchase of a home and built-in appliances. Expenditures on household fixtures (e.g., built-in appliances and wall-to-wall carpeting) can be reported under the appropriate expenditure item or, if they were part of a larger job, under "Additions, renovations etc. to a home", or "Maintenance, repairs and replacements".

**Item numbers:** Tables include four-digit codes for each category of expenditure or characteristic as shown. Where two or more basic classes have been aggregated, the content of these aggregates is defined by the code range shown. Note that these numbers are not necessarily the same from year to year.

**Maintenance, repairs and replacements (owned living quarters):** Expenditures work contracted out, labour cost, and materials purchased separately for all types of maintenance, repairs and replacements. Includes all expenditures on the dwelling such as those for built-in appliances and other equipment and fixtures. Money spent on additions, renovations and new installations is considered to contribute to an increase in assets and is included in "Money flows - assets, loans and other debts".

An annual data series showing household expenditures on repairs and renovations is available from the Homeowner Repair and Renovation Survey. See *Homeowner Repair and Renovation Expenditure*, Catalogue No. 62-201.

**Miscellaneous:** includes expenses on other property owned (not principal accommodation or vacation home), legal services not related to dwellings, financial services, dues to unions and professional associations, contributions and dues for social clubs and other organizations, forfeits of deposits, fines, money lost or stolen, the purchase of tools and equipment for work and other miscellaneous goods and services.

Prior to 1997, in the Family Expenditure Survey, interest on personal loans and interest paid on mortgages and loans for other property were also reported under "miscellaneous". (Principal payments for all mortgages and loans were reported under "money flows – assets, loans and other debts"<sup>2</sup> since they were considered to pertain to a change in the value of household assets or debts.)

As of the 1997 reference year, interest payments are not available separately from principal. Beginning with the 1997 reference year, payments for personal loans and mortgages and loans pertaining to other property (including both principal and interest) are reported under "money flows - assets, loans and other debts".

Also starting in 1997, expenditures for "games of chance", formerly included under "miscellaneous" formed a separate sub-category.

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<sup>2</sup> Formerly "Net change in assets and liabilities".

Caution should therefore be used when comparing current data to data from 1996 or earlier. The categories "total current consumption" and "total expenditure" are also affected since "miscellaneous" is a component of these categories.

**Package travel tours:** Package trips that included at least two components of a travel tour such as transportation and accommodation, or accommodation with food and beverages.

**Personal insurance payments and pension contributions:** Payments for life insurance, annuities, employment insurance, public and private pension plans, and similar items. For certain uses of the data, some of these items might be regarded as savings, although the relationship between the expenditure and any increase in savings may not be easily determined. This category of expenditure was called "Security" prior to the 1996 survey. (Registered retirement savings plan (RRSP) contributions are included in "Money flows - assets, loans and other debts".)

**Percentage reporting:** The percentage of households that reported purchasing an item. These percentages cannot be added together to form sub-totals.

**Personal taxes:** Personal taxes are income taxes paid in 1999 on 1999 and previous years' incomes plus other personal taxes (gift taxes, Newfoundland school tax, etc.) minus income tax refunds received in 1999, except for federal Child Tax Benefits, Goods and Services Tax credits and provincial tax credits. These tax credits are included in "average household income before taxes".

**Property taxes:** This is the amount billed, excluding any rebates. Special service charges (i.e., garbage, sewage, etc.), local improvements, and water charges are included if these are part of the property tax bill. Property taxes that are included in condominium charges are excluded.

**Purchase of automobiles and trucks:** Net purchase price, including extra equipment, accessories, and warranties bought when the vehicle was purchased, after deducting any trade-in allowance or separate sales. (Separate sales occur when a vehicle is sold independently by the owner, e.g., not traded-in when purchasing or leasing another vehicle.)

**Rent:** The net household expense for rent after adjusting for rebates and for any use of the dwelling for business. No adjustment for partial subletting to non-household members is made. Receipts from this activity are considered part of household income.

**Selected money flows:** See "Money flows-assets, loans and other debts" under "Household Characteristics".

**Shelter:** Expenditures on principal accommodation (either owned or rented) and on other accommodation such as vacation homes or accommodation while travelling.

Prior to 1997, in the Family Expenditure Survey, mortgage interest payments were reported in the Shelter category under both "owned living quarters" and "owned vacation homes". (Mortgage principal payments were reported under "money flows –

assets, loans and other debts"<sup>3</sup> since they were considered to pertain to a change in the value of household assets.)

Beginning with the 1997 reference year, interest payments are not available separately from principal. For this reason, "Shelter" has been redefined to include "regular mortgage payments" on "owned living quarters" (including both principal and interest). The entire mortgage payment for owned vacation homes is now reported under "money flows – assets, loans and other debts". Caution should therefore be used when comparing data to data from 1996 and earlier. The categories "total current consumption" and "total expenditure" are also affected since shelter is a component of these categories.

**Tenants' and homeowners' insurance:** Premiums paid in 1999 for fire and comprehensive policies. Premiums covering more than the survey year were not prorated.

**Total current consumption:** Expenses incurred during the survey year for food, shelter, household operations, household furnishings and equipment, clothing, transportation, health care, personal care, recreation, reading materials, education, tobacco products and alcoholic beverages, games of chance, and a miscellaneous group of items.

Caution should be used when comparing total current consumption to total current consumption from 1996 and earlier. See "Shelter" and "Miscellaneous" for more information. Prior to 1997, expenditures for gifts were not included in total current consumption. Starting in 1997, these expenditures are reported in the appropriate spending category and, therefore, contribute to total current consumption.

**Total expenditure:** The expenditures included in "total current consumption" plus personal taxes, personal insurance payments and pension contributions, and gifts of money and contributions to persons outside the household.

Caution should be used when comparing total expenditure to total expenditure from 1996 and earlier. See "Shelter", "Miscellaneous" and "Total current consumption" for more information.

**Traveller accommodation:** Traveller accommodation excludes accommodation that was part of a travel tour (which is included in "Package travel tours").

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<sup>3</sup> Formerly "Net change in assets and liabilities".

## Dwelling Characteristics

Dwelling characteristics are collected as of December 31<sup>st</sup>.

**Type of dwelling:** This variable describes the type of dwelling in which the household resided on December 31<sup>st</sup>. A dwelling is a structurally separate set of living premises with a private entrance from outside the building or from a common hall or stairway.

*A single detached* dwelling contains only one dwelling unit and is completely separated by open space on all sides from any other structure, except its own garage or shed.

*A single attached* dwelling is a double or semi-detached unit (side-by-side) or a row or terrace unit.

The classification *apartment* includes duplexes (two dwellings, situated one above the other), triplexes, fourplexes or apartment buildings.

*Other* dwellings include mobile homes, motor homes, tents, railroad cars or houseboats which are used as permanent residences and are capable of being moved on short notice.

**Repairs needed:** This variable indicates the respondent's perception of the repairs the dwelling needed on December 31<sup>st</sup> to restore it to its original condition. Remodeling, additions, conversions, or energy improvements which would upgrade the dwelling over and above its original condition are not included.

*Major repairs* include serious deficiencies in the structural condition of the dwelling, as well as the plumbing, electrical and heating systems. Examples include corroded pipes, damaged electrical wiring, sagging floors, bulging walls, damp walls and ceilings, crumbling foundation, etc.

*Minor repairs* include deficiencies in the surface or covering materials of the dwelling and less serious deficiencies in the plumbing, electrical and heating systems. Examples include small cracks in interior walls and ceilings, broken light fixtures and switches, cracked or broken panes, leaking sinks, missing shingles or siding, peeling paint, etc.

*Regular maintenance* includes painting, fixing leaking faucets, clogged gutters or eavestroughs, etc.

**Tenure:** This variable gives the housing status of the household on December 31<sup>st</sup>. Note that housing tenure may also refer to the entire reference year. See "Housing tenure" under "Classification Categories".

*Owned with mortgage* indicates that the dwelling is owned by a household member and that there is a mortgage as of December 31<sup>st</sup>.

*Owned without mortgage* indicates that the dwelling is owned by a household member and that there is no mortgage as of December 31<sup>st</sup>.

*Rented* indicates that the dwelling is rented by the household for the entire reference year or occupied rent-free.

**Year of move:** This item refers to the year the household moved into the dwelling. If the dwelling was occupied by previous generations, the first year of residence for the household member who has occupied the dwelling the longest is recorded.

**Period of construction (for dwelling occupied on December 31<sup>st</sup>):** This variable gives the year or period in which the original building was constructed.

**Number of rooms (for dwelling occupied on December 31<sup>st</sup>):** This variable includes the kitchen, bedrooms, and finished rooms in the attic or basement. It excludes bathrooms, halls, vestibules and rooms used solely for business purposes.

**Number of bathrooms (for dwelling occupied on December 31<sup>st</sup>):** This variable indicates the number of rooms in the dwelling with an installed bathtub and/or shower.

**Principal heating equipment (for dwelling occupied on December 31<sup>st</sup>):** This variable indicates the type of heating equipment, which is chiefly used to heat the dwelling in winter.

*Steam or hot water furnaces* distribute central heating through radiators located throughout the house and connected by pressure pipes.

*Forced hot air furnaces* distribute central heating by a motor-driven fan through vents located throughout the dwelling. (This is the most common central heating system.) Furnaces with a pump are included in this category.

*Other hot air furnaces* distribute central heating by convection (natural) flow of hot air through vents located throughout the house. Gravity furnaces are included in this category.

*Heating stoves* are localized heating units with no central distribution system to other parts of the house (e.g., oil space heater, gas space heater, wood stoves).

*Electric heating* includes permanently installed baseboard electric heating and other types such as floor or ceiling heating wires in all or most rooms.

*Other* heating includes cookstoves and any other type of heating equipment not listed above.

## Household Equipment

In general, appliances and equipment are included if they are in working order or will soon be repaired, and are located within the dwelling occupied on December 31<sup>st</sup>. They must be owned or leased for the exclusive use of the household.

**Washing machine:** An automatic washing machine is fully automatic with wash and rinse cycles. Washing machines located outside the dwelling and shared with other households are excluded. "Other" washing machines include electric wringer washers.

**Clothes dryer:** Clothes dryers located outside the dwelling and shared with other households are not included. Dryers may be electric or gas.

**Freezer:** A freezer is an individual piece of equipment and not part of a refrigeration unit such as the freezer in a refrigerator.

**Telephone (includes business use):** Telephones used for business are included if the business is conducted in the dwelling. Cordless phones are included. Cellular telephones are excluded.

**Cellular telephone:** Cordless phones are excluded.

**Compact disc player:** A compact disc player may be a separate unit, part of a component or built in (as in a receiver/cassette recorder/compact disc combination unit).

**Home computer:** Computers used exclusively for business purposes are not included.

**Modem:** A modem is a communication device for microcomputers that translates a computer's digital signal into an analogue signal (and vice versa) for transmission over telephone lines or cables. A modem may be located inside a microcomputer's system cabinet. It may also be a separate unit (external).

**Internet use from home:** This variable indicates whether or not the household accesses the internet via a computer in the house. It includes cases where a home computer is used to link to a business computer located outside the dwelling for access to the Internet. Excluded are cases where the Internet is accessed directly through a computer located outside the dwelling (e.g., work).

**Owned vehicles:** This variable gives the number of vehicles (car, van/mini-van, truck/sport utility vehicle) owned by members of the household on December 31<sup>st</sup> completely or partially for private use, excluding those leased.

## Household Characteristics

**Average age of reference person:** This variable acts as a general age indicator for the household and uses the reference person's age in years as of December 31<sup>st</sup>. Prior to 1996, in the Family Expenditure Survey, the age of the husband was used for married-couple households and the age of the reference person for all other households.

**Average household income before tax:** This variable includes total household income received in calendar year 1999, including gross income from wages and salaries, net income from self-employment, receipts from military pay and allowances, gross receipts from roomers and boarders not related to the reference person, net rentals, interest and dividends, all pensions, workers' compensation and employment insurance benefits, social assistance and income supplements, child tax benefits, Goods and Services Tax credits, provincial tax credits, and miscellaneous regular income receipts.

**Average household size:** The average number of people in a household. In this context, household size is defined as the number of year-equivalent persons. The number of year-equivalent persons is calculated by dividing the number of weeks that members were part of the household by fifty-two. In this way, part-year members are counted as fractions of a year-equivalent person.



**Average net change in assets and liabilities:** See "Money flows - assets, loans and other debts" under "Expenditure Terms".

**Money flows - assets, loans and other debts:** Net changes during the survey year (calendar year 1999) in bank balances; money on hand; money owed to the household; money owed by the household; purchase and sale of stocks and bonds, personal property, and real estate; expenditures on home additions, renovations and new installations; and contributions to and withdrawals from registered retirement savings plans.

A similar variable was called "Difference between assets and liabilities" in the Family Expenditure Survey last conducted in 1996. Starting with the 1997 Survey of Household Spending, principal payments on mortgages on owned homes are excluded, and interest payments on mortgages for vacation homes and other property and on personal loans are included. See also the expenditure terms in "Shelter" and "Miscellaneous" above.

**Estimated number of households:** The estimated (weighted) number of private households on December 31<sup>st</sup>, of the reference year. For expenditure data tables, the estimate is based on full-year households only. For tables presenting dwelling characteristics and household equipment, both full-year and part-year households are included in the estimate. See "Household" below.

**Household:** A person or group of persons occupying one dwelling unit is defined as a "household". The number of households, therefore, equals the number of occupied dwellings. A full-year household has at least one full-year member; a part-year household is composed entirely of part-year members.

**Household member:** A full-year member was a member of the household for the entire year. A part-year member was a member of the household for less than fifty-two weeks. Expenditure and income information for part-year members is collected for the portion of the year during which they were members of the household.

**Number of households in sample:** This refers to the number of households used for data estimation, which includes the number of households sampled, minus vacant dwellings, ineligible households, households that were unable to be contacted, households that refused to be interviewed, and households whose questionnaires did not pass editing procedures. For expenditure data tables, only full-year households are included. For tables presenting dwelling characteristics and household equipment, both full-year and part-year households are included. See "Household" above.

**Other money receipts:** Other receipts not included in income such as cash gifts or inheritances and life insurance settlements.

**Percentage homeowners (December 31<sup>st</sup>, 1999):** Percentage of households living in a dwelling owned (with or without a mortgage) by a member of the household at December 31<sup>st</sup> of the reference year.

**Reference person:** The household member being interviewed chooses which household member should be listed as the reference person after hearing the following definition. "The household reference person is the member of the household mainly responsible for its financial maintenance (i.e., pays the rent, mortgage, property taxes, electricity, etc.). This person can be either male or female. When all members of the household share equally, any member may be shown as the reference person." This

person must have been a member of the household on December 31<sup>st</sup> of the reference year.

## Classification Categories

**Income:** Income quintiles are used as classifiers in the data tables. In addition, "average household income before tax" is a descriptive household characteristic found at the beginning of each expenditure table (see definition above). Readers requiring official income statistics are directed to the publication *Income in Canada*, catalogue number 75-202.<sup>4</sup>

**Household income quintiles:** Income groupings obtained by ranking households in ascending order of total household income and partitioning the households into five groups such that the estimated number of households in each group is the same. Custom tabulations of other income quintiles and various income groups are available subject to data quality restrictions. Contact Client Services at 1-888-297-7355.

**Housing Tenure:** Refers to whether a household member owned or rented the dwelling(s) in which the household lived during the reference year. See also "Tenure" under "Dwelling Characteristics".

**Owners:** Homeowners are people who lived for the full survey year in a dwelling owned (with or without mortgage) by a household member. See also "Percentage Homeowners (December 31<sup>st</sup>)" in "Household Characteristics", and "Tenure" under "Dwelling Characteristics".

**Owned with mortgage:** Owned dwelling for the full survey year and with a mortgage on December 31<sup>st</sup>, 1999.

**Renters:** Renters are those who rented a dwelling for the full survey year (as a regular tenant, rent free, or with reduced rent).

**Mixed tenure:** Includes those households that both owned and rented during the reference year (calendar year 1999).

**Household Type:** Households are divided into the following types:

**Husband-wife households:** Households where the married or common-law spouse of the reference person was a member of the household on December 31<sup>st</sup>, 1999. This household type may be further broken down into husband-wife households without children (without additional persons), with children (without additional persons), and with additional persons. "Children" are never-married sons, daughters, or foster children of the reference person and may be any age. "Additional persons" include sons, daughters and foster children whose marital status is other than "single, never married", other relatives by birth or marriage, and unrelated persons.

**Lone-parent households:** Households where no spouse of the reference person is present and there is at least one child (never-married son, daughter, or foster child of

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<sup>4</sup> Traditionally, the Survey of Consumer Finances (SCF) has been the source of Statistics Canada's annual income estimates. In the near future, the Survey of Labour and Income Dynamics (SLID) will produce the annual cross-sectional income estimates, in addition to producing longitudinal income data.

the reference person). The lone-parent households for which data are presented in this publication do not include any additional persons.

**Other households:** May be broken down into households composed of relatives only and households having at least one unrelated person. Relatives may include:

- sons, daughters and foster children of the reference person whose marital status is other than "single, never married";
- relatives of the reference person by birth or marriage (not spouse, son, daughter, or foster child);
- spouse of the reference person who was not present in the household on December 31<sup>st</sup>, 1999;

Other households having at least one unrelated person have at least one household member who is unrelated to the reference person (e.g., lodger, roommate, employee).

**Canada:** Starting with the 1998 reference year, Canada totals include data from all provinces and territories. Before 1998, Canada totals were for the ten provinces only.

**Metropolitan Areas:** The overall concept for delineating metropolitan areas is one of a large urban area together with adjacent urban and rural areas that have a high degree of social and economic integration with this urban area. (See the *1996 Census Dictionary*, p. 181, Catalogue no. 92-351-XPE.)

For the Survey of Household Spending, data are tabulated based on the 1996 census metropolitan area (CMA) boundaries. In the Survey of Household Spending, only data for the Ottawa, Ontario part of the Ottawa-Hull CMA, are tabulated for the metropolitan area. The data for Hull, Quebec part, are included in the data tabulated for the province of Quebec and Canada (10 provinces). Also, the municipality of Selkirk is included in the Survey of Household Spending metropolitan area of Winnipeg, whereas it is not included in the CMA of Winnipeg.

The metropolitan areas for which the data are tabulated are: St. John's, Charlottetown - Summerside, Halifax, Saint John, Québec, Montréal, Ottawa, Toronto, Winnipeg, Regina, Saskatoon, Calgary, Edmonton, Vancouver, Victoria, Whitehorse, and Yellowknife.

**Province/Territory:** Refers to the major political divisions of Canada. Starting with the 1997 reference year, the Survey of Household Spending also covers the Yukon, Northwest Territories and Nunavut. The survey covers approximately 98% of the population in the ten provinces. In the Yukon, the Northwest Territories, and Nunavut 1998 coverage is 81%, 92% and 89% of the population respectively.

## How to Use Expenditure Data Tables

This section explains the calculations used most frequently to manipulate expenditure data from the Survey of Household Spending. Users are strongly advised to refer to this section before doing their own data analysis.

Expenditure data given in the tables are estimates based on the total sample, that is, on households that reported buying an item **and** those that did not. Data on percentage reporting are provided in the tables so that users can derive estimates of

both the number of households reporting a purchase and the average expenditure of households that reported buying an item.

***Please refer to Example Data table at the end of this section.***

### **1. How to calculate the number of households reporting a purchase**

To estimate the number of households reporting a purchase, multiply the estimated number of households at the top of the column by the percentage of households reporting and then divide by 100.

For example, to find the number of households in the lowest income group that had pet expenditures:

$$\frac{\# \text{ of households}^* \times \text{Percentage reporting for pet expenditures}}{100}$$

$$\text{Example: } \frac{463,590 \times 29.4}{100} = 136,295$$

\* estimated number

### **2. How to calculate the average expenditure per household reporting a purchase**

To calculate the average expenditure per household reporting the purchase of an item, divide the average household expenditure on that item by the corresponding percentage reporting and then multiply by 100.

For example, to find the average expenditure on pets by households that actually had pet expenses:

$$\frac{\text{Average household expenditure on pet expenses}}{\text{Percentage reporting}} \times 100$$

$$\text{Example: } \frac{\$239 \times 100}{47.6} = \$502$$

### **3. How to calculate average expenditure per person**

To calculate the average expenditure per person on an item, divide the average expenditure per household for that item by the household size found near the top of the column.

For example, to find the average expenditure per person for food by those households in the lowest income group:

$$\frac{\text{Average expenditure per household for food}}{\text{Household size}}$$

$$\text{Example: } \frac{\$2,474}{1.29} = \$1,918$$

When comparing estimates of per person expenditure, note that family composition (number of children and adults) is also a factor in many expenditure patterns.

#### **4. How to calculate percentage of total average expenditure per household (budget share)**

To calculate the percentage of total average household expenditure represented by an item (budget share), divide the average expenditure per household for an item by total expenditure for all items and multiply by 100.

For example, to find the percentage of total expenditures represented by food purchases for households in the lowest income group:

$$\frac{\text{Average expenditure per household for food} \times 100}{\text{Total average expenditure per household}}$$

$$\text{Example: } \frac{\$2,474 \times 100}{\$12,311} = 20.1\%$$

#### **5. How to combine expenditure items into your own groupings**

The average expenditure per household for different items in a column can be added together to make new subtotals. (But do not add the “percentage reporting” values for different items.)

For example, to find the average expenditure per household in the lowest income group on food, shelter and clothing:

Average expenditure on food + clothing + shelter (lowest income group)

$$\text{Example: } \$2,474 + \$427 + \$4,426 = \$7,327$$

## 6. How to combine columns of data

Columns are combined by using the estimated number of households at the top of each column to calculate the weighted average of the values in the columns. To calculate the average expenditure across several columns, multiply the estimated number of households by the average expenditure for an item for each of the columns being combined. Sum the results. Then divide this total by the sum of the estimated number of households.

For example, to find the average expenditure on food for households in the lowest three income groups:

$$\frac{(\# \text{ of households}^* \text{ in lowest income group} \times \text{average expenditure on food}) + (\# \text{ of households}^* \text{ in next income group} \times \text{average expenditure on food}) + (\# \text{ of households}^* \text{ in next income group} \times \text{average expenditure on food})}{\# \text{ of households}^* \text{ in lowest income group} + \# \text{ of households}^* \text{ in next income group} + \# \text{ of households}^* \text{ in next income group}}$$

$$\text{Example: } \frac{(463,590 \times \$2,474) + (882,370 \times \$2,881) + (797,740 \times \$3,518)}{463,590 + 882,370 + 797,740} = \$3,030$$

\* estimated number

## 7. How to calculate total expenditure on an item for all households or a sub-group of households

To calculate how much was spent on average on an item for all households or households in a particular sub-group (e.g., households in the lowest income group), multiply average expenditure per household for an item by the estimated number of households at the top of the column.

For example, to find how much was spent on food by all households in the lowest income group:

Average expenditure per lowest income household for food x estimated number of households

$$\text{Example: } \$2,474 \times 463,590 = \$1,146,921,660$$

Note that this aggregate is based on a sample that excludes part-year households and other people ineligible for the survey.

## 8. How to calculate percentage of total expenditure for all households (market share)

Expenditure share, or market share, is the percentage of the total expenditure for an item that can be attributed to a particular sub-group of households, e.g., the percentage of all clothing expenditures made by households in the lowest income group.

It is calculated by dividing the total expenditure on an item for a given sub-group of households (to calculate, see above) by the total expenditure on the item for all households and then multiplying by 100.

For example, to find the percentage of all expenditures on food made by households in the lowest income group:

$$\frac{\text{Average expenditure per lowest income households on food} \times \text{\# of households* in lowest income group}}{\text{Average expenditure for all households on food} \times \text{\# of households* for all classes}} \times 100$$

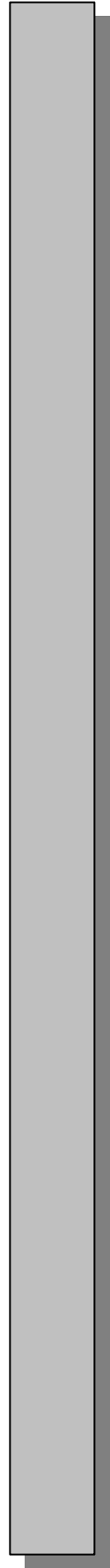
$$\text{Example: } \frac{\$2,474 \times 463,590}{\$5,960 \times 10,900,500} \times 100 = 1.77\%$$

\* estimated number

### Example Data - Summary Average Household Expenditure by Household Income Group

	All Classes		Under \$10,000		\$10,000 - \$14,999		\$15,000 - \$19,999	
<b>Estimated number of households</b>	10,900,500		463,590		882,370		797,740	
<b>Average household size</b>	2.61		1.29		1.52		1.94	
	Average household expenditure	Percentage reporting	Average household expenditure	Percentage reporting	Average household expenditure	Percentage Reporting	Average household expenditure	Percentage reporting
Food	5,960	100.0	2,474	100.0	2,881	100.0	3,518	100.0
Shelter	8,477	99.9	4,426	99.3	5,051	99.5	5,833	99.9
Pet Expenses	239	47.6	67	29.4	70	27.2	122	38.2
Clothing	2,115	99.0	427	92.0	615	96.1	840	98.2
<b>Total Expenditure</b>	<b>49,068</b>	<b>100.0</b>	<b>12,311</b>	<b>100.0</b>	<b>15,036</b>	<b>100.0</b>	<b>20,143</b>	<b>100.0</b>

# APPENDICES





**Table 1a**  
**Coefficients of Variation for Average Household Expenditures, Canada, Newfoundland to Ontario, 1999**

	Canada	Nfld	P.E.I.	N.S.	N.B.	Que.	Ont.
<b>Household characteristics</b>							
Estimated number of households	1.02	1.87	1.25	1.38	0.51	0.66	1.77
<b>Average:</b>							
Household size	0.14	0.28	0.49	0.38	0.24	0.32	0.27
Number of children aged less than 5	1.56	4.18	5.16	4.76	4.10	3.27	3.04
Number of children aged 5 to 14 years	1.16	2.83	4.57	2.54	2.97	2.45	2.39
Number of youths aged 15 to 19 years	2.33	5.14	8.69	5.71	5.52	4.93	4.65
Number of youths aged 20 to 24 years	1.97	3.83	8.30	4.59	4.84	4.11	4.10
Number of adults aged 25 to 64 years	0.14	0.30	0.76	0.29	0.29	0.29	0.28
Number of seniors aged 65 years and over	0.30	0.66	1.05	0.62	0.54	0.66	0.61
Number of part-time earners	0.98	2.08	3.01	2.97	2.29	2.22	2.03
Number of full-time earners	0.74	2.61	3.24	2.38	2.12	1.69	1.40
Age of reference person	0.20	0.43	0.84	0.49	0.56	0.40	0.41
Household income before tax	0.62	1.36	1.50	1.46	0.96	1.01	1.28
Other money receipts	9.24	19.09	25.69	18.46	13.68	18.57	18.61
Money flows - assets, loans and other debts	10.21	25.97	28.07	21.67	39.98	24.71	16.93
<b>Percentage</b>							
Homeowner on December 31	0.83	1.34	2.84	1.80	1.60	2.01	1.69
Automobile or truck owners on December 31	0.61	1.40	1.61	1.17	1.30	1.57	1.22
One-person households	0.60	1.84	3.00	1.60	1.49	1.31	1.13
Husband-wife households	0.40	0.73	1.46	1.17	0.85	0.86	0.76
Lone-parent households	0.70	2.01	3.34	1.88	2.25	1.72	1.08
With no full-time earner	0.99	1.71	3.53	1.96	2.05	1.95	2.13
With one full-time earner	1.41	4.50	6.31	3.47	3.62	2.91	2.91
With two or more full-time earners	1.79	5.57	8.65	6.25	5.33	4.04	3.27
With wife employed full time	1.79	4.99	7.28	5.52	4.94	3.85	3.41
With husband employed full time	1.07	3.71	6.18	2.93	3.00	2.46	1.99
<b>Reference Person aged:</b>							
Under 25 years	8.09	18.54	30.73	16.48	15.18	15.71	35.38
25 to 44 years	1.07	2.55	3.70	2.72	2.77	2.36	2.16
45 to 64 years	1.14	2.70	3.72	2.73	2.87	2.25	2.29
65 years or older	1.05	2.73	3.88	2.59	2.79	2.11	2.16
<b>Total expenditure</b>	<b>0.62</b>	<b>1.48</b>	<b>1.71</b>	<b>1.41</b>	<b>1.02</b>	<b>1.14</b>	<b>1.25</b>
<b>Total current consumption</b>	<b>0.52</b>	<b>1.29</b>	<b>1.83</b>	<b>1.14</b>	<b>1.09</b>	<b>1.07</b>	<b>1.01</b>
<b>Food</b>							
<b>Food</b>	<b>0.51</b>	<b>1.26</b>	<b>1.69</b>	<b>1.08</b>	<b>1.07</b>	<b>1.08</b>	<b>0.97</b>
Food purchased from stores	0.53	1.08	1.88	1.17	1.10	1.28	0.94
Locally and on day trips	0.53	1.08	1.84	1.18	1.10	1.28	0.95
While on trips overnight or longer	3.59	11.80	23.41	8.52	10.00	9.55	7.19
Board paid to private households	12.51	23.00	34.22	30.41	23.48	22.06	27.67
Board paid by household members including roomers	15.36	34.09	33.64	45.14	16.87	15.17	40.14
While on trips overnight or longer	19.70	27.10	54.93	40.92	52.80	45.75	31.81

**Table 1a**  
**Coefficients of Variation for Average Household Expenditures, Canada, Newfoundland to Ontario, 1999**

	Canada	Nfld	P.E.I.	N.S.	N.B.	Que.	Ont.
Food purchased from restaurants	1.39	4.42	4.52	2.92	3.14	2.92	2.67
<b>Shelter</b>	<b>0.70</b>	<b>1.66</b>	<b>2.33</b>	<b>1.40</b>	<b>1.58</b>	<b>1.42</b>	<b>1.33</b>
Principal accommodation	0.72	1.62	2.39	1.43	1.66	1.46	1.35
Rented living quarters	1.92	6.04	8.91	5.26	5.65	3.18	3.56
Rent	1.92	6.02	9.02	5.28	5.70	3.18	3.55
Tenants' maintenance, repairs and alterations	10.91	23.15	40.27	36.00	21.14	14.94	22.48
Tenants' insurance premiums	3.54	15.47	28.28	12.52	10.86	5.06	7.62
Owned living quarters	1.40	3.11	4.91	3.04	3.24	3.06	2.62
Regular mortgage payments	1.85	4.27	6.22	4.35	4.36	4.27	3.41
Maintenance, repairs and replacements	3.27	6.17	9.81	6.02	7.89	6.59	6.52
Condominium charges	7.96	60.56	99.58	35.31	39.72	20.89	14.62
Property taxes	1.19	3.43	4.55	2.52	2.53	2.49	2.16
Homeowners' insurance premiums	1.18	2.81	3.46	2.74	2.04	2.52	2.39
Other expenditures for owned living quarters	6.06	10.84	17.85	11.92	12.42	11.45	11.01
Commissions for sale of real estate	10.11	34.30	35.17	26.52	29.98	26.29	16.75
Legal fees related to the dwelling(s)	6.97	21.03	24.15	16.85	16.28	11.75	12.01
Mortgage insurance premiums	4.42	7.32	9.41	7.71	7.39	11.53	8.19
Appraisals, surveying and mortgage penalties	19.89	23.21	56.58	20.64	26.61	22.70	46.73
Transfer taxes and land registration fees	10.20	31.81	22.61	19.99	28.67	18.14	16.84
Water, fuel and electricity	0.79	1.61	2.13	1.44	1.25	1.67	1.64
Water and sewage	2.41	7.26	11.88	5.43	5.89	14.60	4.79
Fuel (eg, oil, gas, etc,)	1.33	4.46	3.38	2.98	4.63	5.15	2.22
Electricity	0.95	1.81	1.70	1.80	1.32	1.65	2.23
Other accommodation	3.00	9.25	10.84	7.22	6.79	6.98	5.78
Owned vacation home	6.03	15.33	19.45	11.66	15.69	13.50	10.71
Maintenance, repairs and replacements	11.00	22.58	39.55	19.47	32.65	30.87	20.74
Property taxes and sewage charges	5.71	23.80	18.60	12.24	12.70	13.56	10.73
Insurance premiums	7.33	14.34	17.54	13.98	15.84	16.41	14.51
Electricity, water and fuel	7.77	14.25	23.21	17.35	18.84	16.68	14.92
Other expenses for owned vacation home	21.32	50.40	54.27	35.94	42.53	39.67	23.62
Traveller accommodation	3.29	8.95	12.69	8.34	7.30	8.04	6.38
Hotels and motels	3.40	8.38	10.74	7.67	6.63	9.52	6.58
Other accommodation away from home	7.61	15.90	26.66	16.24	13.00	13.58	13.87
<b>Household operation</b>	<b>0.95</b>	<b>1.81</b>	<b>2.70</b>	<b>2.11</b>	<b>1.84</b>	<b>1.61</b>	<b>1.98</b>
Communications	0.83	1.40	2.66	1.85	1.77	1.65	1.63
Telephone	0.83	1.31	2.43	1.57	1.58	1.59	1.67
Purchase of telephones and equipment	3.02	7.84	12.61	7.62	9.33	6.50	5.54
Telephone services	0.83	1.31	2.47	1.57	1.60	1.63	1.67
Telephone service	0.84	1.31	2.51	1.56	1.61	1.66	1.68
Installation and repairs	5.42	15.73	19.78	19.66	13.96	10.50	9.92
Cellular services	2.68	8.07	12.92	8.43	7.01	7.74	4.91
Internet services	2.18	6.89	8.53	6.28	6.69	5.50	3.95
Postal and other communication services	1.77	3.08	10.97	4.51	4.45	4.80	3.39
Child care expenses	4.09	10.33	11.18	9.18	8.80	7.10	7.82

**Table 1a**  
**Coefficients of Variation for Average Household Expenditures, Canada, Newfoundland to Ontario, 1999**

	Canada	Nfld	P.E.I.	N.S.	N.B.	Que.	Ont.
Child care outside the home	4.48	16.77	14.27	11.12	9.94	7.23	9.01
Day-care centres	5.60	19.80	17.29	16.83	14.20	8.47	11.81
Other child care outside the home	8.63	25.84	23.10	14.67	16.92	17.16	15.95
Child care in the home	10.62	14.21	24.71	17.96	17.56	22.47	18.51
Domestic and other custodial services	8.50	17.91	25.25	32.56	13.48	11.58	16.00
Pet expenses	2.98	4.68	7.60	5.58	5.07	4.43	6.42
Pet food	2.47	4.44	6.61	5.82	4.43	4.43	5.28
Purchase of pets	17.32	19.17	23.98	17.96	16.13	15.62	35.39
Purchase of pet related goods	3.33	7.03	11.51	8.30	7.81	6.89	6.89
Veterinarian and other services	3.70	9.40	14.45	9.23	11.12	9.80	6.65
Household cleaning supplies	1.12	2.75	3.84	2.28	2.36	2.56	2.19
Paper, plastic and foil household supplies	0.98	1.95	4.62	2.53	2.07	2.06	2.01
Stationery (excluding school supplies)	1.47	3.33	13.00	3.38	3.16	2.99	2.72
Other paper and plastic supplies	1.08	2.18	4.41	2.83	2.32	2.30	2.22
Garden supplies and services	1.87	5.47	6.63	4.54	4.01	3.51	3.56
Nursery and greenhouse stock, cut flowers, and decorative plants	2.03	5.67	7.97	3.78	4.19	4.42	3.83
Fertilizers, soil and soil conditioners	2.71	7.47	10.02	6.38	6.78	5.91	4.63
Pesticides	3.47	8.12	13.49	7.31	11.33	8.19	6.88
Horticultural services, snow and garbage removal	3.95	13.83	10.25	11.24	7.24	5.83	8.14
Other household supplies	1.62	3.79	5.88	4.09	3.41	3.49	3.30
<b>Household furnishings and equipment</b>	<b>1.72</b>	<b>3.28</b>	<b>5.45</b>	<b>3.67</b>	<b>3.44</b>	<b>3.34</b>	<b>3.42</b>
Household furnishings	2.75	4.42	8.08	4.97	5.46	5.73	5.22
Furniture	3.15	5.97	9.79	6.25	6.86	6.84	5.80
Rugs, mats and underpadding	6.85	11.80	27.16	16.82	13.60	14.63	11.44
Window coverings and household textiles	4.21	4.31	8.47	6.13	5.10	6.49	8.52
Art, antiques and decorative ware	5.41	10.90	19.86	8.87	14.40	9.78	10.34
Works of art, carvings and vases	6.01	20.52	21.50	19.03	24.12	20.06	10.62
Antiques	22.48	60.95	43.95	33.44	34.77	31.00	31.68
Glass mirrors, and mirror and picture frames	4.75	6.42	12.44	7.79	9.41	10.88	9.04
Household equipment	1.71	3.58	5.58	4.51	3.64	3.35	3.53
Household appliances	2.36	5.28	7.92	5.60	5.34	5.08	4.67
Room air conditioners, portable humidifiers and dehumidifiers	7.39	19.21	47.06	19.43	15.35	15.88	11.08
Refrigerators and freezers	4.90	9.66	16.75	10.91	11.86	9.20	9.71
Cooking stoves and ranges	6.52	13.52	19.26	16.87	16.02	12.92	13.19
Microwave and convection ovens	5.99	12.46	20.02	15.06	17.44	14.82	11.25
Gas barbecues	7.07	12.53	15.54	11.36	12.38	11.69	13.28
Small electric food preparation appliances	2.75	7.03	8.99	7.86	5.72	5.36	5.40
Washers and dryers	4.78	9.12	12.90	10.36	11.39	11.31	9.67
Vacuum cleaners and other rug cleaning equipment	5.04	10.46	22.21	12.86	11.53	19.59	9.82
Portable dishwashers	13.53	26.99	43.67	37.32	34.93	24.26	28.22
Sewing machines	11.13	35.21	39.48	27.46	31.58	24.18	20.98
Other electric equipment and appliances	3.82	27.29	9.38	5.76	6.60	6.98	7.40
Attachments and parts for major appliances	3.24	6.40	12.43	12.68	7.84	8.07	7.01

**Table 1a**  
**Coefficients of Variation for Average Household Expenditures, Canada, Newfoundland to Ontario, 1999**

	Canada	Nfld	P.E.I.	N.S.	N.B.	Que.	Ont.
Home and workshop tools and equipment	3.39	7.02	12.81	8.29	10.17	7.02	7.47
Power tools and equipment	4.61	8.52	18.31	11.57	10.48	9.40	10.28
Other tools	3.75	8.40	15.91	6.48	13.74	7.85	8.40
Lawn, garden and snow-removal tools and equipment	5.33	10.26	14.02	16.61	8.32	7.92	11.58
Power lawn mowers and garden equipment	9.36	14.39	22.58	20.10	12.90	11.33	21.60
Snow-blowers	9.91	45.37	42.79	49.76	19.82	21.64	15.16
Other lawn, garden/ and snow removal tools and equipment	3.39	6.07	19.77	10.33	7.40	7.11	6.55
Lamps and lampshades	4.96	10.19	13.72	11.68	22.30	9.68	8.17
Non-electric kitchen and cooking equipment	2.59	5.88	9.70	6.41	6.01	5.34	4.89
Tableware, flatware and knives	5.54	9.71	21.11	11.71	9.80	9.03	11.13
Non-electric cleaning equipment	1.88	3.87	6.72	4.26	4.30	4.45	3.66
Luggage	4.40	8.17	14.00	11.36	11.86	9.87	8.48
Home security equipment	5.85	12.29	11.41	18.15	11.04	13.70	9.22
Other household equipment, parts and accessories	4.17	6.54	12.55	5.36	7.16	6.30	8.57
Maintenance and repairs of furniture and equipment	3.73	8.46	10.66	7.48	12.29	7.11	8.39
Furniture, carpeting and household textiles	6.00	12.46	16.48	9.77	20.59	13.04	13.40
Major household appliances	4.37	11.77	12.97	10.53	10.19	9.88	8.70
Other maintenance and repairs of furniture and equipment	7.63	22.45	20.26	20.15	13.82	14.81	17.70
Services related to furnishings and equipment	4.09	19.74	18.65	12.01	14.52	12.74	5.88
Rental of heating equipment	5.66	31.13	25.51	14.93	16.75	30.54	6.45
Other services related to furnishings and equipment	5.45	22.96	23.99	18.01	20.60	13.81	10.46
<b>Clothing</b>	<b>1.26</b>	<b>2.56</b>	<b>2.95</b>	<b>2.21</b>	<b>2.25</b>	<b>2.17</b>	<b>2.59</b>
Women's and Girls' wear (4 years and over)	1.72	2.74	3.55	2.85	2.87	2.57	3.64
Clothing	2.07	3.18	3.57	2.97	3.41	2.71	4.60
Footwear	1.27	2.67	3.84	3.02	3.07	2.42	2.51
Accessories	2.28	5.64	8.63	4.98	4.89	3.85	4.73
Jewellery and watches	5.77	6.88	14.23	9.51	8.05	16.47	9.98
Clothing gifts to non-household members	3.18	4.07	7.37	5.27	5.17	7.55	6.05
Men's and Boys' wear (4 years and over)	1.38	2.79	3.50	2.67	2.78	2.80	2.76
Clothing	1.52	3.09	3.93	3.28	3.25	3.02	3.01
Footwear	1.57	2.74	4.17	2.93	2.71	2.57	3.43
Accessories	2.65	8.21	8.41	6.22	6.34	5.67	5.29
Jewellery and watches	6.59	8.62	16.25	15.46	10.50	18.20	12.89
Clothing gifts to non-household members	2.69	4.76	7.69	5.37	6.53	6.30	5.07
Children's wear (under 4 years)	2.81	5.30	11.70	6.26	6.19	7.03	5.05
Clothing and cloth diapers	4.49	9.01	24.67	11.44	11.45	10.90	7.96
Footwear	4.65	10.27	14.22	11.12	11.47	10.64	7.95
Clothing gifts to non-household members	3.58	6.03	11.61	7.06	6.66	6.62	6.73
Clothing material, notions and services	1.81	6.13	6.77	5.39	5.05	3.76	3.24
Clothing material (excluding household textiles)	5.21	11.61	13.43	15.35	12.93	13.31	9.24
Notions	4.16	8.87	13.46	13.38	11.36	9.30	8.23

**Table 1a**  
**Coefficients of Variation for Average Household Expenditures, Canada, Newfoundland to Ontario, 1999**

	Canada	Nfld	P.E.I.	N.S.	N.B.	Que.	Ont.
Services	1.98	7.27	8.30	5.74	6.00	3.79	3.50
Dressmaking, tailoring, clothing storage and other clothing services	7.54	14.76	21.42	14.51	27.93	14.99	13.12
Laundry and dry-cleaning service	2.53	10.90	6.81	9.27	6.50	4.33	4.79
Laundromats and self-service dry cleaning	3.81	20.80	20.13	10.24	10.87	11.12	5.74
Maintenance, repair and alteration	3.32	8.80	13.77	8.62	10.03	5.77	7.70
<b>Transportation</b>	<b>1.37</b>	<b>2.86</b>	<b>6.48</b>	<b>3.35</b>	<b>3.59</b>	<b>2.78</b>	<b>2.75</b>
Private transportation	1.49	3.06	6.71	3.59	3.74	3.02	3.02
Purchase of automobiles and trucks	3.45	7.60	14.67	8.39	8.98	7.00	6.83
Automobiles	4.15	8.57	15.96	9.00	9.74	8.26	7.71
Trucks (including vans)	5.34	13.30	26.94	15.11	11.85	13.30	11.84
Separate sale of automobiles and trucks	-8.15	-20.78	-44.54	-23.58	-18.84	-14.89	-19.26
Purchase of automotive accessories	7.26	15.33	21.22	16.15	16.47	21.40	12.54
Rented and leased automobiles and trucks	4.18	9.35	13.06	10.60	8.44	8.16	7.74
Rented automobiles and trucks	5.41	13.25	27.57	14.64	15.60	16.31	9.33
Automobiles	6.31	14.28	31.57	14.18	18.95	18.14	11.17
Rental fees (including insurance and mileage)	6.68	14.74	32.61	12.94	19.76	18.70	11.81
Gas and other fuels	6.12	15.87	36.76	28.28	21.08	17.91	10.79
Other expenses for rented automobiles	14.73	42.95	49.86	37.58	57.16	58.35	31.51
Trucks (including vans)	10.31	41.81	59.64	35.30	23.68	24.89	17.00
Rental fees (including insurance and mileage)	11.11	39.93	56.20	36.42	24.25	25.88	18.20
Gas and other fuels	9.87	64.33	70.86	34.06	27.56	25.60	16.84
Other expenses for rented trucks	43.30	100.43	100.65	60.05	71.04	0.00	62.02
Leasing fees for automobiles and trucks	4.56	9.95	13.69	11.39	8.86	8.51	8.53
Operation of owned and leased automobiles and trucks	0.81	1.66	3.12	1.84	1.67	1.81	1.62
Gasoline and other fuels	1.02	2.05	3.39	2.45	2.01	2.12	2.04
Tires, batteries, and other automotive parts and supplies	2.26	4.06	9.01	3.74	4.65	4.55	5.06
Maintenance and repair	1.97	4.64	8.22	4.76	4.40	4.51	3.61
Garage rent and parking	3.86	19.69	21.70	10.73	11.38	9.72	6.65
At dwelling (not included in rent)	12.47	100.94	100.71	59.64	95.36	26.56	18.89
Parking away from home	4.04	19.88	19.62	10.87	11.42	10.35	7.07
Driving lessons	7.40	19.23	25.41	23.88	18.45	18.28	10.99
Drivers' licences and tests	2.05	6.10	5.43	7.73	4.92	3.02	4.94
Private and public vehicle insurance premiums	1.11	1.92	3.68	2.25	2.04	2.08	1.85
Registration fees and licences (including insurance if part of registration)	1.65	1.77	2.61	3.29	2.49	1.63	1.84
Other automobile and truck operation services	4.31	26.92	7.29	7.90	10.28	6.25	8.26
Public transportation	2.05	5.85	11.11	6.20	6.70	4.83	3.80
City or commuter bus, subway, street car and commuter train	2.99	18.03	32.88	9.14	14.49	4.83	4.76
Taxi	4.80	10.95	19.51	17.67	11.83	12.09	8.41
Airplane	3.23	7.72	11.59	8.67	11.35	9.75	6.51
Train	9.99	39.43	33.64	19.95	19.52	19.10	13.50
Highway bus	6.14	14.64	31.36	24.41	15.54	12.08	14.87
Other passenger transportation	6.05	9.02	20.27	11.03	16.98	13.63	16.72

**Table 1a**  
**Coefficients of Variation for Average Household Expenditures, Canada, Newfoundland to Ontario, 1999**

	Canada	Nfld	P.E.I.	N.S.	N.B.	Que.	Ont.
Household moving, storage and delivery services	7.63	48.71	39.87	20.83	37.14	16.75	16.78
<b>Health care</b>	<b>1.38</b>	<b>3.87</b>	<b>3.34</b>	<b>2.94</b>	<b>2.92</b>	<b>2.36</b>	<b>3.46</b>
Direct costs to household	1.68	4.81	4.05	3.48	3.51	2.87	3.79
Health care supplies	5.74	12.36	17.06	15.20	15.03	11.86	10.35
Medicinal and pharmaceutical products	1.54	7.15	5.14	4.82	4.54	2.74	3.29
Prescribed	1.99	8.49	6.20	6.74	5.21	3.65	4.96
Other medicines and pharmaceutical products	2.34	4.28	6.15	5.04	9.13	3.63	4.19
Physicians' care	16.06	64.04	27.88	35.68	52.20	24.05	33.88
Other health care practitioners	8.57	27.22	19.55	19.67	18.12	8.20	17.57
Eye-care goods and services	2.15	6.97	9.06	4.81	5.30	4.08	4.93
Prescription eye wear	2.04	4.59	6.68	4.90	5.43	4.13	4.32
Other eye care goods	3.56	8.69	21.84	8.13	14.04	9.80	7.06
Eye care services (eg, surgery, exams)	9.17	26.11	26.54	16.35	12.18	15.84	31.36
Dental services	3.18	7.76	9.18	6.08	6.80	6.64	6.27
Hospital care	20.45	69.37	48.95	45.70	55.00	36.51	37.39
Other medical services	15.24	16.38	32.88	17.24	26.40	16.36	29.96
Health insurance premiums	1.83	5.14	6.45	4.55	5.01	3.33	6.26
Public hospital, medical and drug plans	1.78	28.35	48.46	9.39	18.75	4.06	21.67
Private health insurance plans	2.52	5.22	6.48	5.16	5.33	4.54	6.41
Private health care plans (eg., supplementary coverage, extended benefit packages, drug plans, etc.)	2.87	5.44	8.19	5.65	5.85	4.93	7.23
Dental plans	5.83	10.44	24.75	15.98	17.96	16.21	14.47
Accident and disability insurance	4.92	11.26	10.88	10.50	13.36	10.41	11.52
<b>Personal care</b>	<b>1.01</b>	<b>2.26</b>	<b>2.76</b>	<b>2.14</b>	<b>2.00</b>	<b>1.91</b>	<b>2.08</b>
Personal care supplies and equipment	1.19	2.72	3.86	3.14	2.56	2.30	2.47
Personal care preparations	1.36	2.98	4.37	2.89	2.56	2.37	2.88
Disposable diapers	4.05	8.47	14.31	12.66	10.21	9.13	7.60
Electric hair-styling and personal care appliances	3.10	6.22	11.85	6.77	8.05	8.13	6.09
Other personal care supplies and equipment	2.01	3.68	5.76	6.07	4.90	5.10	3.82
Personal care services	1.24	2.43	3.34	2.37	2.46	2.38	2.45
Hair grooming	1.19	2.41	3.27	2.32	2.34	2.32	2.31
Other personal services	4.64	10.36	14.24	9.28	10.55	6.52	10.22
<b>Recreation</b>	<b>1.47</b>	<b>3.25</b>	<b>6.49</b>	<b>2.52</b>	<b>3.44</b>	<b>3.31</b>	<b>2.72</b>
Recreation equipment and associated services	1.54	3.66	5.61	3.39	4.01	3.88	2.93
Sports and athletic equipment	3.41	7.69	14.53	7.25	7.54	6.98	7.42
Playground equipment, above-ground pools and accessories	11.11	30.47	26.36	35.26	32.01	17.78	18.88
Toys and children's vehicles	2.51	5.61	7.46	5.39	5.40	6.72	4.69
Electronic games and parts	2.82	6.09	8.72	6.88	6.95	6.96	5.53
Video game rental	4.27	12.38	15.43	11.21	10.72	10.42	9.73
Artists' materials, handicraft and hobbycraft kits and materials	3.79	8.24	18.27	9.14	9.09	8.68	8.12
Computer equipment and supplies	2.97	8.08	13.92	8.47	9.17	7.08	5.56
Computer hardware	3.35	9.08	14.82	9.89	10.57	8.09	6.29

**Table 1a**  
**Coefficients of Variation for Average Household Expenditures, Canada, Newfoundland to Ontario, 1999**

	Canada	Nfld	P.E.I.	N.S.	N.B.	Que.	Ont.
New	3.52	9.58	15.53	10.50	11.19	8.49	6.63
Used	9.36	21.39	42.68	22.11	25.76	17.37	18.96
Computer software	4.67	16.39	35.73	10.88	12.58	10.85	8.78
Computer supplies and other equipment	3.20	7.27	16.03	8.06	8.93	7.80	6.01
Photographic goods and services	2.25	4.92	5.86	3.54	4.78	5.86	4.55
Cameras and accessories	5.71	15.24	16.68	10.08	14.75	12.38	11.52
Films and processing	1.83	4.30	5.28	4.07	4.62	4.36	3.76
Photographers' and other photographic services	5.32	7.82	10.70	8.71	9.02	20.92	9.59
Musical instruments, parts and accessories	8.77	21.43	44.39	20.56	22.98	19.03	18.98
Collectors' items (eg, stamps, coins)	8.24	27.25	22.80	16.93	21.10	33.54	14.64
Camping, picnic equipment and accessories (excluding BBQ's)	4.23	9.11	14.77	10.79	7.95	10.07	9.02
Supplies and parts for recreational equipment	5.64	8.87	20.09	10.53	9.98	7.21	12.59
Rental, maintenance and repairs of equipment	8.98	27.24	39.70	26.21	28.14	17.29	19.49
Recreation vehicles and associated services	6.57	10.53	30.43	16.98	15.68	12.79	13.63
Purchase of recreation vehicles	8.73	12.65	37.98	28.57	22.06	16.89	17.39
Bicycles, parts and accessories	6.05	20.30	24.91	11.66	11.33	12.88	11.86
Other recreational vehicles and outboard motors	9.92	13.24	39.97	33.32	23.52	19.97	19.50
Travel trailers	21.72	41.68	42.99	52.91	68.17	49.48	53.99
Tent trailers	57.76	-86.99	-105.28	73.15	999.00	98.55	332.42
Motorcycles	26.11	50.26	50.98	62.64	38.88	73.83	54.49
Snowmobiles	14.07	21.89	123.52	113.99	33.37	33.79	32.44
Motor homes	35.85	57.07	0.00	581.59	144.09	46.77	66.56
Truck campers	49.97	103.62	100.63	0.00	101.19	71.70	101.05
Boats	23.66	36.09	91.93	211.04	56.20	57.11	36.51
Outboard motors and personal watercraft	36.12	44.67	46.78	47.91	181.51	63.50	45.81
Other recreation vehicle purchases	15.53	19.67	72.84	26.41	25.93	36.96	37.65
Operation of recreational vehicles	5.34	10.29	17.08	11.26	8.04	12.44	10.72
Bicycle maintenance and repairs	8.73	23.55	25.98	15.48	16.11	12.87	21.25
Expenses for rented and leased recreational vehicles	24.54	46.35	90.53	30.97	50.01	47.65	39.66
Gasoline and other fuels	6.78	7.48	17.36	11.20	10.07	19.23	11.52
Supplies and parts	10.91	27.09	30.25	17.24	13.91	17.58	23.98
Maintenance and repair jobs	8.71	16.94	49.29	20.66	20.46	22.71	20.38
Insurance premiums	4.76	13.79	21.96	13.33	8.47	10.22	9.75
Registration fees and licences	6.29	13.30	20.52	21.32	9.16	9.88	13.69
Other expenses for operation of recreational vehicles	12.39	40.08	45.16	32.35	19.89	28.90	18.15
Home entertainment equipment and services	1.68	3.63	8.59	3.94	3.89	3.63	3.31
Equipment	2.04	4.30	10.78	4.86	4.73	4.63	3.98
Audio (eg, radio, CD players, speakers)	4.08	8.78	21.43	9.65	12.11	8.66	8.02
Compact discs, tapes, videos and video discs	2.48	4.84	15.08	4.93	3.97	6.61	4.43
Blank audio and video tapes	2.99	9.04	10.22	7.60	6.67	5.81	5.95
Televisions, VCRs, camcorders and other television/video component	3.60	6.86	10.39	8.69	8.22	8.85	6.97
Other home entertainment equipment	6.40	14.27	20.72	12.78	12.23	17.43	12.57
Services	1.75	5.08	7.76	3.96	4.98	4.00	3.57
Rental of videotapes and video discs	1.73	5.42	7.94	4.01	4.86	4.17	3.44
Rental of home entertainment equipment and							

**Table 1a**  
**Coefficients of Variation for Average Household Expenditures, Canada, Newfoundland to Ontario, 1999**

	Canada	Nfld	P.E.I.	N.S.	N.B.	Que.	Ont.
other services	14.35	60.67	59.62	34.78	35.74	24.62	28.30
Maintenance and repair of home							
entertainment equipment	6.95	11.27	21.57	10.14	12.31	13.49	15.08
Recreation services	1.51	3.79	7.44	3.39	3.72	3.28	2.86
Entertainment	1.01	1.82	2.37	2.06	2.17	1.96	2.05
Movie theatres	2.23	5.44	8.35	5.88	6.16	4.80	4.15
Live sports events	6.56	12.21	14.11	8.97	9.68	11.41	12.68
Live performing arts	2.89	6.21	7.36	6.10	10.36	6.18	5.41
Admission to museums and other activities	2.93	8.02	11.28	7.37	10.45	7.88	5.20
Rental of cablevision and satellite services	0.96	1.76	2.84	2.36	2.13	2.08	1.95
Use of recreation facilities	3.04	7.98	9.08	7.64	6.64	6.89	6.03
Membership fees for sports and recreation facilities	3.97	10.18	10.76	9.46	8.24	9.90	7.71
Single use fees for sports and recreation facilities	4.63	11.36	15.43	13.53	14.85	9.87	9.79
Video, pinball and carnival games	6.95	20.55	24.83	16.38	12.30	14.32	15.96
Children's camps	8.98	14.82	21.94	17.01	13.30	16.58	15.84
Package travel tours	4.80	20.55	32.42	18.69	17.04	10.41	8.09
Other recreational services	9.19	13.53	14.29	13.95	10.94	29.36	9.29
<b>Reading materials and other printed matter</b>	<b>1.37</b>	<b>3.48</b>	<b>4.19</b>	<b>3.86</b>	<b>2.96</b>	<b>3.15</b>	<b>2.64</b>
Newspapers	1.55	3.45	3.37	3.77	3.39	3.34	2.95
Magazines and periodicals	2.10	6.83	9.85	5.02	5.55	5.02	4.09
Books and pamphlets (excluding school books)	2.53	6.44	9.38	7.44	5.53	6.25	4.83
Maps, sheet music and other printed matter	6.78	11.11	17.51	10.63	16.03	12.50	14.69
Services related to reading materials (eg, duplicating, library fees)	6.12	13.49	24.23	14.45	14.87	14.22	12.52
<b>Education</b>	<b>3.31</b>	<b>7.18</b>	<b>13.78</b>	<b>8.64</b>	<b>11.32</b>	<b>6.69</b>	<b>6.34</b>
Supplies	3.23	5.53	15.19	8.69	5.07	6.60	6.17
Kindergarten, nursery, elementary and secondary	2.94	3.95	11.08	8.17	4.83	5.88	7.39
Post-secondary	6.04	11.53	26.10	18.59	14.56	13.05	9.89
Textbooks	3.62	7.28	14.04	9.36	10.78	6.73	7.36
Kindergarten, nursery, elementary and secondary	6.37	4.65	72.47	63.21	31.25	8.75	16.03
Post-secondary	4.06	9.50	12.15	9.46	10.98	8.80	7.68
Tuition fees	4.15	8.65	15.73	10.27	15.25	8.93	7.60
Kindergarten, nursery, elementary and secondary	10.20	30.98	40.64	46.08	36.74	15.07	25.08
Post-secondary	4.53	8.71	16.65	10.61	15.97	10.32	8.02
Other courses and lessons (excluding driving)	5.56	11.26	16.99	9.16	10.42	12.90	11.18
Other educational services	22.64	58.95	38.84	46.53	43.77	57.43	38.27
<b>Tobacco products and alcoholic beverages</b>	<b>1.46</b>	<b>3.33</b>	<b>5.99</b>	<b>4.39</b>	<b>3.71</b>	<b>3.16</b>	<b>2.98</b>
Tobacco products and smokers' supplies	1.92	4.73	7.16	5.57	4.53	3.86	4.33
Cigarettes, cigars and tobacco	1.94	4.79	7.19	5.59	4.54	3.86	4.36
Matches and other smokers' supplies	4.75	16.00	11.06	9.68	9.61	8.99	8.73
Alcoholic beverages	1.83	4.39	8.04	5.73	5.12	4.29	3.44
Served on licensed premises	3.30	8.68	11.81	10.99	9.23	7.82	6.72
Purchased from stores	1.80	4.26	8.56	5.14	4.87	4.01	3.42
Self-made alcoholic beverages	5.30	12.87	19.44	11.73	14.59	19.41	9.28



**Table 1a**  
**Coefficients of Variation for Average Household Expenditures, Canada, Newfoundland to Ontario, 1999**

	Canada	Nfld	P.E.I.	N.S.	N.B.	Que.	Ont.
<b>Games of chance (net)</b>	<b>5.60</b>	<b>5.65</b>	<b>16.15</b>	<b>14.70</b>	<b>6.17</b>	<b>17.25</b>	<b>6.70</b>
Government-run lotteries	2.43	5.68	10.78	6.77	4.46	5.07	4.65
Casinos, slot machines, and video lottery terminals	16.56	23.58	89.02	32.15	22.56	46.99	32.37
Bingos	7.64	9.85	23.23	20.66	10.98	14.50	18.05
Non-government lotteries and raffle tickets	3.38	8.97	16.74	6.67	9.89	11.12	6.47
Winnings from games of chance	-13.11	-10.40	-66.08	-13.12	-9.62	-14.82	-28.32
<b>Miscellaneous expenditures</b>	<b>3.27</b>	<b>6.80</b>	<b>9.53</b>	<b>12.93</b>	<b>5.10</b>	<b>5.71</b>	<b>6.82</b>
Expenses on other property owned	20.77	22.09	36.31	26.61	24.69	45.69	35.77
Legal services not related to dwellings	12.49	41.76	30.86	52.92	17.50	20.08	23.46
Financial services	3.37	7.05	8.20	5.95	6.32	4.68	6.93
Service charges from banks	1.57	4.13	5.18	6.07	3.56	3.14	3.34
Stock and bond commissions	13.30	32.35	39.82	21.71	31.37	20.76	22.07
Administration fees	11.31	31.24	48.66	24.21	42.61	24.20	20.02
Other financial services	3.70	20.46	18.77	6.86	8.65	7.47	7.29
Dues to unions and professional associations	3.13	4.75	8.87	5.95	5.94	4.57	7.33
Contributions and dues for social clubs and other organizations	14.52	19.14	14.04	8.85	14.66	13.18	28.73
Forfeit of deposits, fines, and money lost or stolen	7.27	15.91	39.18	16.76	15.25	10.81	19.48
Tools and equipment purchased for work	14.39	17.90	40.26	14.43	24.04	12.80	28.06
Other miscellaneous goods and services	11.83	21.97	38.57	23.06	21.76	26.45	23.62
Goods	14.15	49.08	69.46	39.10	46.04	31.48	29.09
Services	13.72	23.28	40.85	29.62	24.41	27.29	26.75
<b>Personal taxes</b>	<b>1.21</b>	<b>2.88</b>	<b>3.34</b>	<b>2.84</b>	<b>1.99</b>	<b>2.19</b>	<b>2.40</b>
Income tax on reference year income	1.06	2.53	2.90	2.60	1.72	1.94	2.09
Income tax on income received before reference year	6.67	12.13	16.68	11.77	19.27	14.66	13.92
Other personal taxes	42.15	41.36	0.00	70.51	101.08	0.00	71.97
Tax refunds	-2.12	-4.54	-7.15	-5.16	-4.82	-4.47	-3.96
<b>Personal insurance payments and pension contributions</b>	<b>1.68</b>	<b>3.34</b>	<b>2.81</b>	<b>6.22</b>	<b>2.36</b>	<b>5.68</b>	<b>1.69</b>
Life insurance premiums	2.67	8.42	10.70	6.58	5.41	4.68	5.31
Annuity contracts and transfers to RRIFs	35.78	100.83	54.56	93.77	75.24	62.85	72.75
Employment insurance premiums	0.28	0.84	0.98	0.80	0.70	0.63	0.52
Retirement and pension fund payments	1.08	2.79	2.86	3.43	2.53	2.01	2.25
Canada and Quebec pension plan	0.65	1.73	1.72	1.37	1.32	1.21	1.34
Other government pension funds	3.94	7.21	14.12	9.23	6.89	7.02	11.31
Other retirement or pension funds (excluding RRSP)	3.74	12.45	14.43	11.80	9.89	8.21	6.94
<b>Gifts of money and contributions</b>	<b>8.19</b>	<b>5.92</b>	<b>9.45</b>	<b>12.66</b>	<b>6.05</b>	<b>7.53</b>	<b>15.74</b>
Money and support payments	11.63	8.59	13.41	16.69	9.08	9.88	21.81
Alimony and child support	8.97	23.22	25.00	18.08	20.48	15.95	17.23
Gifts of money and other support payments to persons living inside Canada	15.90	8.90	16.95	20.60	9.75	14.60	29.12
Gifts of money and other support payments to persons living outside Canada	9.77	49.27	20.91	22.80	33.41	32.56	14.78
Contributions to charity	3.88	6.03	9.87	6.11	6.72	8.13	7.58

**Table 1a**  
**Coefficients of Variation for Average Household Expenditures, Canada, Newfoundland to Ontario, 1999**

	Canada	Nfld	P.E.I.	N.S.	N.B.	Que.	Ont.
Religious organizations	4.30	6.98	11.63	7.70	7.99	11.39	8.57
Non-religious charitable organizations	6.71	7.42	11.05	6.91	6.99	9.95	12.39
<b>Selected items in asset money flows</b>							
Registered retirement savings plans	8.05	12.10	19.69	28.36	10.73	21.99	13.93
Investment in the home							
Additions, renovations and alterations: contract, labour and material cost	5.90	8.42	27.23	10.22	10.88	9.87	12.28
New installations of equipment and fixtures: contract, labour and material cost	7.41	14.11	22.98	16.86	17.03	22.03	12.47

**Table 1b**  
**Coefficients of Variation for Average Household Expenditures, Manitoba to Nunavut, 1999**

	Man.	Sask.	Alb.	B.C.	Yuk.	N.W.T.	Nvt
<b>Household characteristics</b>							
Estimated number of households	0.71	2.30	1.46	0.82	3.20	2.72	3.96
<b>Average:</b>							
Household size	0.32	0.43	0.38	0.34	1.36	1.43	1.33
Number of children aged less than 5	3.75	3.75	3.34	3.84	17.34	11.35	12.32
Number of children aged 5 to 14 years	2.85	2.62	2.33	2.33	6.74	4.50	6.48
Number of youths aged 15 to 19 years	6.01	6.17	4.80	4.90	20.14	18.41	12.44
Number of youths aged 20 to 24 years	5.14	4.75	4.23	4.59	22.09	16.48	17.54
Number of adults aged 25 to 64 years	0.35	0.46	0.37	0.31	3.18	2.09	3.19
Number of seniors aged 65 years and over	0.70	0.89	0.47	0.67	22.49	19.87	16.28
Number of part-time earners	2.31	2.77	1.96	2.00	9.42	8.33	11.89
Number of full-time earners	1.85	2.09	1.30	1.58	7.64	5.49	8.12
Age of reference person	0.51	0.54	0.50	0.46	2.38	1.49	1.69
Household income before tax	1.09	1.45	1.63	1.18	6.26	4.47	5.51
Other money receipts	19.59	17.43	27.86	16.41	47.78	35.36	78.34
Money flows - assets, loans and other debts	22.68	24.87	19.84	28.30	22.15	21.47	43.79
<b>Percentage</b>							
Homeowner on December 31	2.28	2.00	1.48	1.66	9.70	13.42	14.23
Automobile or truck owners on December 31	1.19	1.31	0.87	1.02	4.60	8.20	12.68
One-person households	1.29	1.81	1.38	1.26	5.28	3.99	4.94
Husband-wife households	0.91	1.06	0.89	1.00	3.82	5.30	5.71
Lone-parent households	1.98	3.15	1.35	1.95	44.11	53.57	27.81
With no full-time earner	2.31	2.36	2.78	2.09	12.99	17.57	10.28
With one full-time earner	3.27	3.67	2.64	3.14	8.12	9.76	10.21
With two or more full-time earners	4.26	4.67	3.28	4.59	13.52	7.17	10.49
With wife employed full time	4.61	4.27	3.46	4.49	10.58	6.68	14.53
With husband employed full time	2.17	2.34	2.02	2.54	9.77	7.02	12.87
<b>Reference Person aged:</b>							
Under 25 years	13.42	15.11	14.26	14.65	54.37	28.02	34.51

**Table 1b**  
**Coefficients of Variation for Average Household Expenditures, Manitoba to Nunavut, 1999**

	Man.	Sask.	Alb.	B.C.	Yuk.	N.W.T.	Nvt
25 to 44 years	2.40	2.67	2.11	2.14	8.39	3.43	2.83
45 to 64 years	2.69	3.02	2.44	2.67	9.76	7.40	14.63
65 years or older	2.30	2.21	2.74	2.42	22.55	21.54	17.33
<b>Total expenditure</b>	<b>1.23</b>	<b>1.42</b>	<b>1.29</b>	<b>1.32</b>	<b>5.93</b>	<b>3.73</b>	<b>4.53</b>
<b>Total current consumption</b>	<b>1.13</b>	<b>1.22</b>	<b>1.16</b>	<b>1.17</b>	<b>5.01</b>	<b>3.24</b>	<b>3.27</b>
<b>Food</b>	<b>1.17</b>	<b>1.10</b>	<b>1.21</b>	<b>1.20</b>	<b>4.41</b>	<b>2.60</b>	<b>4.52</b>
Food purchased from stores	1.10	1.38	1.13	1.15	4.05	3.01	4.94
Locally and on day trips	1.06	1.40	1.13	1.16	4.10	3.11	4.92
While on trips overnight or longer	12.88	6.88	6.35	8.19	17.23	15.11	48.16
Board paid to private households	26.99	34.44	42.04	32.36	79.63	55.73	94.02
Board paid by household members including roomers	17.25	28.07	19.35	31.03	67.76	63.56	95.91
While on trips overnight or longer	51.35	42.73	50.80	44.95	84.34	66.25	94.23
Food purchased from restaurants	3.18	2.56	2.82	2.99	9.66	7.98	20.79
<b>Shelter</b>	<b>1.54</b>	<b>1.57</b>	<b>1.47</b>	<b>1.46</b>	<b>6.66</b>	<b>7.38</b>	<b>8.14</b>
Principal accommodation	1.56	1.60	1.56	1.52	6.84	7.85	7.32
Rented living quarters	5.65	5.80	4.84	3.91	15.46	15.94	12.15
Rent	5.63	5.78	4.82	3.90	15.65	16.37	12.23
Tenants' maintenance, repairs and alterations	34.18	66.22	25.87	28.09	74.19	48.51	98.02
Tenants' insurance premiums	8.31	9.96	10.54	8.55	22.11	23.41	51.68
Owned living quarters	2.90	3.21	2.77	2.71	13.45	14.55	19.39
Regular mortgage payments	4.06	4.18	3.88	3.50	14.59	17.48	24.09
Maintenance, repairs and replacements	8.00	7.36	7.78	7.43	17.98	18.30	57.28
Condominium charges	24.09	21.74	15.56	9.03	85.81	53.54	62.79
Property taxes	2.83	2.72	2.22	2.44	13.34	14.31	37.59
Homeowners' insurance premiums	2.29	2.77	2.10	2.67	11.13	11.44	24.68
Other expenditures for owned living quarters	11.80	15.11	14.25	10.23	25.48	13.21	53.77
Commissions for sale of real estate	25.58	24.13	22.67	19.78	54.57	41.71	125.28
Legal fees related to the dwelling(s)	17.75	17.82	12.46	19.76	31.14	24.29	26.71
Mortgage insurance premiums	8.46	15.85	7.34	8.00	18.72	23.54	33.73
Appraisals, surveying and mortgage penalties	31.60	34.68	27.30	26.01	57.52	31.81	0.00
Transfer taxes and land registration fees	18.75	23.47	18.43	13.69	37.78	22.27	37.09
Water, fuel and electricity	1.66	1.49	1.29	1.76	5.49	6.60	9.76
Water and sewage	3.70	3.50	2.89	5.21	11.00	9.87	11.76
Fuel (eg, oil, gas, etc.)	3.26	2.36	1.69	3.76	8.11	8.89	22.63
Electricity	2.25	1.98	1.55	2.10	4.73	7.69	6.74
Other accommodation	5.94	5.80	4.98	6.77	14.16	10.56	30.42
Owned vacation home	13.00	12.02	12.96	15.01	32.59	30.34	67.38
Maintenance, repairs and replacements	37.90	23.10	32.19	23.23	50.92	35.38	61.47
Property taxes and sewage charges	12.73	11.31	12.60	10.44	29.06	14.97	65.00
Insurance premiums	13.80	13.64	16.34	14.75	47.70	24.08	69.14
Electricity, water and fuel	14.71	18.07	18.08	19.89	53.00	28.88	70.67
Other expenses for owned vacation home	21.46	26.39	22.66	42.99	69.90	98.01	89.83

**Table 1b**  
**Coefficients of Variation for Average Household Expenditures, Manitoba to Nunavut, 1999**

	Man.	Sask.	Alb.	B.C.	Yuk.	N.W.T.	Nvt
Traveller accommodation	6.16	5.93	5.58	6.01	14.57	7.20	17.55
Hotels and motels	7.08	6.65	5.55	6.59	15.88	9.89	20.59
Other accommodation away from home	12.66	12.49	15.64	12.14	51.01	35.03	40.38
<b>Household operation</b>	<b>1.78</b>	<b>1.81</b>	<b>1.77</b>	<b>2.03</b>	<b>5.69</b>	<b>5.54</b>	<b>4.75</b>
Communications	2.00	1.99	1.87	2.06	4.49	4.28	4.52
Telephone	1.96	1.83	1.80	2.09	4.50	5.59	3.65
Purchase of telephones and equipment	10.67	8.17	6.66	6.89	22.52	25.17	26.69
Telephone services	1.98	1.84	1.82	2.12	4.50	5.61	3.50
Telephone service	1.97	1.85	1.84	2.14	4.20	5.57	3.56
Installation and repairs	14.41	18.34	11.26	10.44	46.55	21.10	54.59
Cellular services	6.71	6.48	4.68	6.07	34.47	22.94	77.23
Internet services	7.03	8.14	4.71	4.38	8.26	8.62	22.29
Postal and other communication services	4.21	4.34	3.74	4.00	9.86	13.35	33.78
Child care expenses	9.56	7.89	9.02	10.05	29.85	16.18	10.05
Child care outside the home	11.70	8.67	9.78	10.69	30.80	22.06	27.53
Day-care centres	13.17	13.41	13.11	13.48	34.55	21.50	46.06
Other child care outside the home	25.91	13.77	16.70	18.28	44.32	26.91	80.37
Child care in the home	16.20	21.78	23.97	20.72	37.92	27.67	20.89
Domestic and other custodial services	12.34	14.25	11.10	11.00	32.18	40.69	112.88
Pet expenses	5.08	5.47	4.86	5.48	15.72	18.33	19.82
Pet food	4.99	6.21	5.54	5.31	19.81	15.91	18.24
Purchase of pets	20.10	20.83	18.90	21.77	74.14	20.24	73.24
Purchase of pet related goods	9.24	9.74	6.86	8.01	18.36	40.66	41.92
Veterinarian and other services	8.88	7.87	6.38	7.65	14.21	17.53	23.74
Household cleaning supplies	2.20	2.18	2.20	2.40	5.73	5.61	8.44
Paper, plastic and foil household supplies	2.13	1.89	2.15	2.26	5.48	2.26	5.30
Stationery (excluding school supplies)	3.81	3.20	5.04	3.02	10.22	6.70	15.18
Other paper and plastic supplies	2.23	2.05	1.98	2.58	5.24	1.82	4.71
Garden supplies and services	4.47	4.96	4.75	4.55	14.15	18.27	39.35
Nursery and greenhouse stock, cut flowers, and decorative plants	4.28	6.18	4.22	4.53	13.03	12.94	56.15
Fertilizers, soil and soil conditioners	8.25	4.72	9.75	6.19	15.32	50.90	95.85
Pesticides	5.89	6.01	5.66	7.59	33.76	20.66	63.60
Horticultural services, snow and garbage removal	14.22	13.72	12.45	8.84	35.08	39.74	0.00
Other household supplies	3.35	3.11	3.27	3.38	8.24	6.87	10.71
<b>Household furnishings and equipment</b>	<b>3.75</b>	<b>3.50</b>	<b>3.39</b>	<b>3.53</b>	<b>6.53</b>	<b>5.93</b>	<b>13.86</b>
Household furnishings	5.77	5.41	5.70	5.17	10.86	9.77	24.36
Furniture	7.18	7.33	7.52	6.98	13.86	13.03	14.39
Rugs, mats and underpadding	12.79	13.43	20.90	15.74	20.44	45.03	46.10
Window coverings and household textiles	10.28	7.30	6.42	5.84	14.13	16.24	27.78
Art, antiques and decorative ware	10.06	12.90	8.70	8.79	16.84	19.06	43.85
Works of art, carvings and vases	15.80	20.51	12.51	13.50	14.86	20.76	20.44
Antiques	32.55	32.30	45.37	30.42	43.92	58.20	89.83
Glass mirrors, and mirror and picture frames	9.66	9.92	7.69	9.64	21.90	20.46	57.29

**Table 1b**  
**Coefficients of Variation for Average Household Expenditures, Manitoba to Nunavut, 1999**

	Man.	Sask.	Alb.	B.C.	Yuk.	N.W.T.	Nvt
Household equipment	4.36	3.79	2.99	3.83	7.39	6.35	5.07
Household appliances	5.81	4.92	4.72	5.86	10.90	6.20	11.67
Room air conditioners, portable humidifiers and dehumidifiers	20.79	23.68	17.11	31.76	49.60	38.79	89.57
Refrigerators and freezers	11.38	10.66	9.10	13.97	24.65	22.58	75.07
Cooking stoves and ranges	13.29	12.68	11.64	16.85	31.78	27.42	82.99
Microwave and convection ovens	17.05	14.53	13.46	12.08	25.40	24.89	41.26
Gas barbecues	15.75	15.16	12.98	10.54	22.27	19.56	43.82
Small electric food preparation appliances	6.62	7.18	5.98	6.34	12.79	8.45	17.02
Washers and dryers	11.83	11.86	10.53	10.99	26.30	22.06	19.17
Vacuum cleaners and other rug cleaning equipment	13.94	12.68	10.13	9.55	29.14	16.64	50.77
Portable dishwashers	32.32	32.29	22.00	28.47	75.40	61.83	38.84
Sewing machines	36.18	29.48	22.54	27.73	82.28	24.60	26.60
Other electric equipment and appliances	7.60	8.98	6.17	8.18	22.58	19.51	75.28
Attachments and parts for major appliances	6.65	7.10	6.46	6.45	11.29	20.37	36.72
Home and workshop tools and equipment	11.79	8.50	7.27	7.04	15.87	19.84	10.13
Power tools and equipment	12.69	10.67	9.12	8.99	18.89	25.46	15.59
Other tools	17.49	10.54	7.55	7.42	15.95	14.23	22.37
Lawn, garden and snow-removal tools and equipment	10.40	8.81	7.95	9.18	23.37	26.72	50.68
Power lawn mowers and garden equipment	14.70	14.64	11.95	14.58	31.55	49.81	0.00
Snow-blowers	23.66	20.50	28.70	40.03	50.40	100.15	0.00
Other lawn, garden/ and snow removal tools and equipment	11.52	7.14	7.54	8.87	18.44	22.26	50.68
Lamps and lampshades	11.57	11.92	8.61	14.39	31.75	27.88	36.41
Non-electric kitchen and cooking equipment	6.64	6.77	5.59	7.19	36.55	10.56	20.04
Tableware, flatware and knives	13.12	11.32	8.20	12.89	23.97	23.21	17.61
Non-electric cleaning equipment	4.97	5.42	3.88	4.16	12.77	9.77	28.14
Luggage	11.40	9.63	8.41	9.68	14.26	15.85	14.62
Home security equipment	15.50	12.04	14.96	17.19	31.95	25.17	44.83
Other household equipment, parts and accessories	6.65	5.60	5.79	5.89	14.64	22.27	43.55
Maintenance and repairs of furniture and equipment	9.08	8.23	6.42	6.09	21.45	15.46	66.41
Furniture, carpeting and household textiles	11.68	10.21	8.68	8.01	17.08	18.37	80.30
Major household appliances	11.23	10.38	7.99	10.12	42.74	21.42	80.55
Other maintenance and repairs of furniture and equipment	18.70	23.84	17.82	14.61	21.73	52.80	81.81
Services related to furnishings and equipment	14.23	9.46	11.94	10.24	43.42	50.79	59.44
Rental of heating equipment	24.87	12.61	36.71	50.69	71.66	67.07	125.28
Other services related to furnishings and equipment	14.85	14.27	10.16	10.29	47.48	41.74	59.23
<b>Clothing</b>	<b>2.86</b>	<b>2.44</b>	<b>2.48</b>	<b>2.36</b>	<b>6.84</b>	<b>3.95</b>	<b>14.26</b>
Women's and Girls' wear (4 years and over)	3.43	2.82	3.29	2.88	8.66	4.46	18.32
Clothing	3.82	3.08	3.24	3.14	7.93	3.23	12.77
Footwear	4.27	2.73	3.10	2.75	10.39	5.02	11.07
Accessories	4.97	5.85	4.42	4.12	13.48	9.07	11.18
Jewellery and watches	9.86	10.20	14.11	9.53	28.27	19.93	62.09
Clothing gifts to non-household members	4.43	6.16	6.17	6.23	14.13	13.67	31.77
Men's and Boys' wear (4 years and over)	3.19	2.75	2.56	3.12	7.02	4.51	11.77

**Table 1b**  
**Coefficients of Variation for Average Household Expenditures, Manitoba to Nunavut, 1999**

	Man.	Sask.	Alb.	B.C.	Yuk.	N.W.T.	Nvt
Clothing	3.59	3.07	2.56	3.71	8.60	5.42	10.69
Footwear	3.15	2.93	2.52	2.70	7.81	4.26	4.23
Accessories	5.45	5.56	4.23	5.69	17.31	6.68	13.30
Jewellery and watches	16.14	17.63	12.20	10.30	19.94	16.63	34.64
Clothing gifts to non-household members	4.94	6.93	6.66	5.80	16.07	11.02	30.69
Children's wear (under 4 years)	8.05	8.07	5.75	5.72	15.59	10.32	23.51
Clothing and cloth diapers	15.26	16.66	9.23	9.04	30.27	19.95	9.44
Footwear	19.98	12.84	9.65	11.68	31.32	20.67	33.12
Clothing gifts to non-household members	8.49	7.40	7.10	6.52	17.39	12.18	41.03
Clothing material, notions and services	4.57	5.28	4.05	4.08	14.18	10.66	18.88
Clothing material (excluding household textiles)	13.54	9.41	9.06	12.55	29.56	20.50	24.18
Notions	10.36	9.18	7.74	9.42	21.29	16.91	16.86
Services	4.48	6.60	4.59	4.26	15.27	14.56	36.47
Dressmaking, tailoring, clothing storage and other clothing services	13.25	27.25	21.27	16.01	36.15	34.76	99.51
Laundry and dry-cleaning service	6.28	7.66	5.47	6.26	23.31	22.42	52.73
Laundromats and self-service dry cleaning	9.09	15.95	8.66	7.00	29.96	33.02	88.45
Maintenance, repair and alteration	8.56	7.18	7.52	6.03	31.34	28.94	62.14
<b>Transportation</b>	<b>3.43</b>	<b>3.31</b>	<b>3.01</b>	<b>2.71</b>	<b>8.75</b>	<b>6.55</b>	<b>9.76</b>
Private transportation	3.72	3.54	3.24	2.96	10.37	10.78	17.20
Purchase of automobiles and trucks	7.86	7.98	7.71	7.54	19.58	20.60	32.09
Automobiles	12.23	9.20	10.40	9.88	36.57	34.90	124.21
Trucks (including vans)	8.87	12.63	9.56	10.26	19.95	18.17	28.60
Separate sale of automobiles and trucks	-20.44	-19.78	-17.66	-20.84	-42.14	-61.76	-65.58
Purchase of automotive accessories	18.87	13.26	14.44	20.67	22.36	24.60	60.02
Rented and leased automobiles and trucks	9.91	13.18	8.49	11.19	18.84	14.40	20.47
Rented automobiles and trucks	12.77	14.40	9.19	13.88	18.62	12.06	22.36
Automobiles	14.28	17.81	10.83	15.41	19.62	5.94	11.81
Rental fees (including insurance and mileage)	15.43	17.75	11.62	16.43	19.47	4.74	12.90
Gas and other fuels	16.84	24.82	11.49	14.02	22.93	18.76	18.89
Other expenses for rented automobiles	52.29	62.99	29.63	22.40	43.78	36.67	36.08
Trucks (including vans)	24.55	26.00	23.47	22.15	50.69	44.09	86.34
Rental fees (including insurance and mileage)	24.92	26.81	23.05	23.19	50.90	42.59	86.80
Gas and other fuels	34.73	28.21	24.24	23.63	50.48	54.33	83.67
Other expenses for rented trucks	99.68	74.11	78.65	47.67	0.00	83.55	0.00
Leasing fees for automobiles and trucks	10.99	14.37	9.96	13.26	32.73	20.85	108.82
Operation of owned and leased automobiles and trucks	1.90	2.34	1.59	1.61	5.73	8.17	11.23
Gasoline and other fuels	2.42	2.76	2.26	2.15	6.23	9.17	8.20
Tires, batteries, and other automotive parts and supplies	5.22	5.95	4.63	4.82	9.66	8.08	48.55
Maintenance and repair	4.93	6.44	4.01	4.26	9.85	9.13	26.30
Garage rent and parking	6.39	7.60	6.68	8.84	35.03	31.89	89.83
At dwelling (not included in rent)	19.02	31.09	24.52	27.12	73.51	84.18	0.00
Parking away from home	7.07	8.00	7.08	9.02	34.67	43.73	89.83
Driving lessons	19.22	61.95	14.63	18.70	44.00	28.03	105.16

**Table 1b**  
**Coefficients of Variation for Average Household Expenditures, Manitoba to Nunavut, 1999**

	Man.	Sask.	Alb.	B.C.	Yuk.	N.W.T.	Nvt
Drivers' licences and tests	3.21	4.51	5.78	10.33	15.69	10.76	32.67
Private and public vehicle insurance premiums	2.61	7.10	1.74	5.39	6.73	9.71	14.55
Registration fees and licences (including insurance if part of registration)	9.70	2.36	2.24	3.58	18.05	7.88	23.92
Other automobile and truck operation services	6.48	6.33	4.84	8.21	40.39	23.71	73.79
Public transportation	5.21	6.43	4.66	4.23	12.80	12.22	13.11
City or commuter bus, subway, street car and commuter train	6.44	11.54	6.15	6.28	22.12	33.34	56.29
Taxi	12.15	17.73	9.39	14.59	15.83	17.30	31.59
Airplane	7.53	8.80	6.26	5.92	15.86	13.97	10.92
Train	27.66	39.99	49.13	39.49	42.33	60.44	104.19
Highway bus	13.68	14.67	11.64	11.71	37.17	39.78	87.61
Other passenger transportation	15.74	18.00	13.74	6.27	27.96	33.92	75.34
Household moving, storage and delivery services	22.96	29.03	15.42	11.44	28.71	32.09	41.70
<b>Health care</b>	<b>3.12</b>	<b>2.85</b>	<b>2.44</b>	<b>2.80</b>	<b>11.00</b>	<b>8.62</b>	<b>14.11</b>
Direct costs to household	3.48	2.94	3.46	3.63	11.36	8.62	10.03
Health care supplies	14.37	16.39	12.37	17.51	16.51	23.70	33.70
Medicinal and pharmaceutical products	3.40	3.75	5.60	3.32	8.88	10.75	23.33
Prescribed	4.08	5.16	5.02	4.64	11.04	15.84	25.07
Other medicines and pharmaceutical products	4.70	5.21	9.77	4.45	11.46	9.09	25.17
Physicians' care	22.84	33.48	20.12	32.65	79.80	36.19	89.83
Other health care practitioners	10.38	9.89	8.10	8.65	26.98	20.95	61.56
Eye-care goods and services	5.71	6.62	4.15	5.45	13.77	22.27	8.78
Prescription eye wear	5.15	5.22	4.48	4.73	10.99	14.43	11.04
Other eye care goods	7.87	6.55	6.61	7.09	17.11	13.04	48.60
Eye care services (eg, surgery, exams)	20.98	21.54	13.83	22.94	56.65	77.18	88.97
Dental services	6.77	6.67	6.10	6.04	23.93	21.30	29.78
Hospital care	52.68	32.05	34.90	40.74	68.72	91.02	0.00
Other medical services	39.88	32.48	29.13	38.95	33.80	45.06	84.06
Health insurance premiums	5.43	6.36	2.53	3.00	14.41	15.97	37.54
Public hospital, medical and drug plans	31.31	19.35	2.52	2.92	35.84	40.41	100.21
Private health insurance plans	5.52	6.53	4.58	5.58	15.05	16.13	41.79
Private health care plans (eg., supplementary coverage, extended benefit packages, drug plans, etc.)	5.56	6.32	5.90	7.71	23.73	19.57	45.14
Dental plans	14.93	19.37	9.45	10.99	34.29	41.26	0.00
Accident and disability insurance	11.01	12.98	9.54	10.34	22.39	26.03	39.37
<b>Personal care</b>	<b>2.26</b>	<b>2.09</b>	<b>2.21</b>	<b>1.78</b>	<b>6.44</b>	<b>4.61</b>	<b>12.22</b>
Personal care supplies and equipment	2.71	2.61	2.52	2.03	6.10	6.40	11.71
Personal care preparations	2.99	2.85	2.83	2.21	6.64	5.47	9.55
Disposable diapers	8.93	8.23	8.24	8.64	24.86	21.10	15.96
Electric hair-styling and personal care appliances	7.71	7.48	6.85	7.14	25.37	17.72	32.39
Other personal care supplies and equipment	4.44	4.35	4.09	5.48	12.82	8.72	31.49
Personal care services	2.68	2.64	3.08	2.44	9.26	7.96	32.05
Hair grooming	2.75	2.47	3.33	2.52	7.57	8.43	29.51

**Table 1b**  
**Coefficients of Variation for Average Household Expenditures, Manitoba to Nunavut, 1999**

	Man.	Sask.	Alb.	B.C.	Yuk.	N.W.T.	Nvt
Other personal services	10.52	12.08	6.90	8.60	28.29	26.54	68.73
<b>Recreation</b>	<b>3.48</b>	<b>3.61</b>	<b>2.66</b>	<b>4.20</b>	<b>8.12</b>	<b>6.07</b>	<b>8.77</b>
Recreation equipment and associated services	3.37	3.63	3.43	3.41	7.57	6.75	13.36
Sports and athletic equipment	5.87	7.54	6.31	6.62	17.95	12.98	27.36
Playground equipment, above-ground pools and accessories	27.62	18.43	22.31	37.20	38.27	45.00	93.66
Toys and children's vehicles	5.76	6.21	5.21	4.80	19.58	7.93	21.28
Electronic games and parts	6.51	7.30	6.35	6.73	14.91	15.24	35.79
Video game rental	9.88	11.53	7.02	10.54	61.20	23.74	53.42
Artists' materials, handicraft and hobbycraft kits and materials	9.18	7.95	7.61	9.45	16.23	16.85	36.01
Computer equipment and supplies	7.59	7.82	7.12	5.89	12.56	13.09	10.53
Computer hardware	8.40	8.97	7.95	6.47	12.93	16.49	17.30
New	8.90	9.21	8.19	6.83	13.77	15.98	17.85
Used	20.37	30.09	17.73	16.52	57.09	52.42	70.17
Computer software	12.07	15.03	9.59	9.32	19.97	16.35	40.10
Computer supplies and other equipment	8.98	10.00	6.38	6.50	13.39	21.31	77.50
Photographic goods and services	4.40	5.43	3.96	4.05	9.17	9.25	18.12
Cameras and accessories	11.74	13.26	9.61	10.41	14.00	22.00	39.28
Films and processing	4.04	3.92	3.80	3.35	11.13	9.22	11.28
Photographers' and other photographic services	10.33	11.17	8.31	8.65	13.90	10.29	36.02
Musical instruments, parts and accessories	23.72	16.54	24.58	17.96	51.97	29.52	55.52
Collectors' items (eg, stamps, coins)	18.96	23.07	13.99	15.67	35.61	33.72	29.45
Camping, picnic equipment and accessories (excluding BBQ's)	9.59	13.53	10.25	9.53	17.93	11.40	29.77
Supplies and parts for recreational equipment	18.25	10.43	10.18	9.87	13.46	14.38	47.32
Rental, maintenance and repairs of equipment	25.78	14.76	15.60	18.49	66.64	35.03	86.54
Recreation vehicles and associated services	17.11	14.64	12.00	19.30	19.36	14.38	11.42
Purchase of recreation vehicles	23.89	18.58	16.69	29.19	25.39	15.97	14.68
Bicycles, parts and accessories	10.89	13.30	10.52	11.48	35.25	29.69	24.04
Other recreational vehicles and outboard motors	26.33	20.28	19.04	33.66	29.07	17.02	17.29
Travel trailers	40.32	49.30	31.09	80.13	100.15	38.88	0.00
Tent trailers	55.23	-108.12	52.62	115.61	0.00	100.91	0.00
Motorcycles	51.38	72.41	78.68	42.57	71.63	55.31	104.05
Snowmobiles	50.46	26.04	33.38	39.74	31.16	19.57	22.72
Motor homes	220.84	58.62	-48.47	73.00	100.08	103.27	0.00
Truck campers	129.09	73.53	63.87	-571.06	101.45	0.00	0.00
Boats	-336.93	96.17	55.35	65.74	63.97	52.75	42.92
Outboard motors and personal watercraft	62.79	43.67	76.38	56.91	104.15	30.65	-106.79
Other recreation vehicle purchases	33.18	50.14	34.93	39.51	48.39	54.34	45.36
Operation of recreational vehicles	12.12	14.17	8.39	13.10	11.99	18.11	10.64
Bicycle maintenance and repairs	23.82	15.20	20.02	17.24	37.23	31.60	106.79
Expenses for rented and leased recreational vehicles	27.19	41.33	30.43	49.76	49.80	56.90	110.79
Gasoline and other fuels	13.25	22.37	9.63	12.89	14.13	22.23	15.67
Supplies and parts	28.30	18.14	15.50	19.06	25.45	30.37	14.76
Maintenance and repair jobs	24.35	20.04	16.24	17.75	32.04	35.75	18.31



**Table 1b**  
**Coefficients of Variation for Average Household Expenditures, Manitoba to Nunavut, 1999**

	Man.	Sask.	Alb.	B.C.	Yuk.	N.W.T.	Nvt
Insurance premiums	14.45	15.95	8.23	10.51	19.61	18.31	21.53
Registration fees and licences	13.68	11.31	33.75	16.88	18.46	14.88	14.53
Other expenses for operation of recreational vehicles	24.24	25.73	26.98	32.94	102.06	39.39	89.74
Home entertainment equipment and services	5.60	4.91	4.09	3.90	9.59	7.40	12.26
Equipment	6.79	5.67	4.94	4.71	11.46	7.91	10.53
Audio (eg, radio, CD players, speakers)	15.87	11.56	8.91	10.08	15.59	16.66	17.13
Compact discs, tapes, videos and video discs	6.99	6.79	5.84	5.56	11.35	8.87	19.73
Blank audio and video tapes	13.09	6.13	7.63	5.63	22.12	14.79	29.30
Televisions, VCRs, camcorders and other television/video component	8.49	8.91	8.26	7.03	20.17	17.84	15.04
Other home entertainment equipment	15.64	10.20	15.19	13.42	28.50	19.34	55.22
Services	4.94	4.85	3.49	3.29	7.36	13.01	24.69
Rental of videotapes and video discs	4.57	5.12	3.22	3.41	9.06	14.57	24.50
Rental of home entertainment equipment and other services	54.59	32.83	57.05	28.11	75.60	214.87	0.00
Maintenance and repair of home entertainment equipment	11.08	11.14	9.62	10.65	28.95	21.89	66.40
Recreation services	3.13	3.89	3.20	3.14	11.53	5.09	8.21
Entertainment	1.81	2.28	2.24	1.92	6.64	4.55	12.50
Movie theatres	5.38	4.86	5.07	4.77	21.05	11.11	49.49
Live sports events	7.00	8.22	14.12	8.83	16.35	18.54	25.77
Live performing arts	5.71	6.00	4.76	6.32	17.53	29.59	34.08
Admission to museums and other activities	7.46	6.26	5.23	5.86	18.78	13.89	30.61
Rental of cablevision and satellite services	2.03	2.49	1.98	1.75	7.35	6.55	14.30
Use of recreation facilities	4.82	5.90	4.58	4.74	14.86	13.19	31.39
Membership fees for sports and recreation facilities	5.98	8.81	5.84	5.80	17.09	17.85	25.46
Single use fees for sports and recreation facilities	9.26	9.35	7.40	8.81	18.17	16.22	66.87
Video, pinball and carnival games	9.42	12.18	11.03	8.95	26.98	37.48	66.07
Children's camps	12.90	12.94	11.42	11.39	42.20	25.44	58.32
Package travel tours	14.99	14.10	13.18	9.77	30.76	23.98	42.89
Other recreational services	10.03	8.41	10.89	15.41	12.83	17.33	61.65
<b>Reading materials and other printed matter</b>	<b>3.18</b>	<b>3.05</b>	<b>2.71</b>	<b>2.82</b>	<b>10.51</b>	<b>6.93</b>	<b>27.01</b>
Newspapers	3.21	3.53	2.54	3.22	8.80	8.15	32.46
Magazines and periodicals	4.39	4.25	4.13	4.46	11.77	7.90	18.45
Books and pamphlets (excluding school books)	6.82	5.70	4.50	4.77	15.08	12.45	36.41
Maps, sheet music and other printed matter	10.35	11.90	10.04	9.57	16.86	29.98	58.79
Services related to reading materials (eg, duplicating, library fees)	11.20	14.14	10.66	10.56	38.11	17.08	65.87
<b>Education</b>	<b>6.68</b>	<b>7.08</b>	<b>5.94</b>	<b>5.85</b>	<b>24.21</b>	<b>12.01</b>	<b>60.89</b>
Supplies	6.13	10.37	9.19	10.25	22.10	30.12	53.30
Kindergarten, nursery, elementary and secondary	6.12	4.92	5.75	5.85	14.54	9.53	44.09
Post-secondary	14.06	22.69	19.96	18.37	44.56	64.77	71.07
Textbooks	9.79	11.19	7.23	7.99	26.84	12.14	87.41
Kindergarten, nursery, elementary and secondary	20.87	12.91	16.77	28.07	29.11	36.94	62.80
Post-secondary	10.48	12.23	8.01	8.10	29.00	13.40	90.89
Tuition fees	8.25	8.89	7.06	7.39	33.90	11.98	38.88

**Table 1b**  
**Coefficients of Variation for Average Household Expenditures, Manitoba to Nunavut, 1999**

	Man.	Sask.	Alb.	B.C.	Yuk.	N.W.T.	Nvt
Kindergarten, nursery, elementary and secondary	25.35	18.12	15.62	18.55	35.28	16.13	0.00
Post-secondary	8.68	9.93	7.92	7.84	34.67	12.83	38.88
Other courses and lessons (excluding driving)	10.27	10.20	11.72	8.62	22.24	26.47	41.63
Other educational services	21.01	20.45	18.02	27.39	77.26	24.20	0.00
<b>Tobacco products and alcoholic beverages</b>	<b>4.16</b>	<b>4.64</b>	<b>3.56</b>	<b>3.38</b>	<b>8.02</b>	<b>8.27</b>	<b>5.40</b>
Tobacco products and smokers' supplies	5.07	6.14	4.68	4.72	12.87	8.47	7.49
Cigarettes, cigars and tobacco	5.15	6.22	4.69	4.77	12.87	8.47	7.18
Matches and other smokers' supplies	33.67	16.00	10.25	17.31	25.21	9.88	26.94
Alcoholic beverages	5.37	5.11	4.11	4.33	11.77	11.93	31.00
Served on licensed premises	8.71	6.72	6.53	8.23	17.02	20.14	55.61
Purchased from stores	5.44	6.32	4.49	3.61	12.47	6.96	39.30
Self-made alcoholic beverages	15.22	13.79	12.68	7.22	24.34	18.22	61.79
<b>Games of chance (net)</b>	<b>7.09</b>	<b>6.62</b>	<b>11.59</b>	<b>11.94</b>	<b>22.66</b>	<b>16.20</b>	<b>33.31</b>
Government-run lotteries	6.19	6.76	6.04	4.90	12.33	12.02	15.50
Casinos, slot machines, and video lottery terminals	14.49	12.62	22.05	25.12	31.12	42.43	69.60
Bingos	13.47	16.34	18.43	19.73	47.96	18.16	31.25
Non-government lotteries and raffle tickets	10.22	5.94	8.13	8.87	12.83	9.58	69.19
Winnings from games of chance	-13.65	-11.59	-12.37	-10.80	-23.46	-23.68	-39.29
<b>Miscellaneous expenditures</b>	<b>4.43</b>	<b>7.27</b>	<b>4.65</b>	<b>5.44</b>	<b>14.26</b>	<b>6.80</b>	<b>21.43</b>
Expenses on other property owned	24.45	24.29	23.21	17.44	46.07	49.52	55.15
Legal services not related to dwellings	15.85	29.82	19.82	23.10	37.07	26.20	89.82
Financial services	5.30	5.00	5.84	7.28	18.69	15.82	24.72
Service charges from banks	3.52	5.90	2.81	3.34	11.04	5.60	40.05
Stock and bond commissions	22.66	21.27	19.00	28.80	62.52	50.34	51.93
Administration fees	22.91	15.56	27.13	13.42	35.50	25.95	62.60
Other financial services	9.88	6.91	5.79	7.33	16.21	11.74	51.30
Dues to unions and professional associations	5.45	5.84	6.54	5.88	16.10	10.10	16.03
Contributions and dues for social clubs and other organizations	11.20	8.72	10.06	11.89	20.80	21.43	51.66
Forfeit of deposits, fines, and money lost or stolen	13.07	27.03	8.47	10.25	31.38	22.13	91.07
Tools and equipment purchased for work	28.27	18.26	17.56	13.99	17.49	33.03	61.81
Other miscellaneous goods and services	16.92	28.69	23.89	16.02	33.98	44.90	84.54
Goods	39.47	39.44	29.26	24.60	52.11	73.99	0.00
Services	18.31	33.77	27.06	21.46	51.15	46.70	84.54
<b>Personal taxes</b>	<b>2.07</b>	<b>3.30</b>	<b>3.08</b>	<b>2.36</b>	<b>10.08</b>	<b>6.18</b>	<b>14.54</b>
Income tax on reference year income	1.86	2.81	2.96	2.10	9.67	5.95	12.29
Income tax on income received before reference year	10.19	16.58	12.04	11.15	33.55	24.12	89.86
Other personal taxes	105.24	100.38	95.27	73.77	101.29	78.05	0.00
Tax refunds	-4.24	-5.54	-4.46	-5.80	-11.86	-7.07	-17.99
<b>Personal insurance payments and pension contributions</b>	<b>7.81</b>	<b>3.87</b>	<b>1.86</b>	<b>2.98</b>	<b>8.44</b>	<b>7.10</b>	<b>14.81</b>
Life insurance premiums	5.67	7.72	8.98	6.81	20.09	14.43	43.29

**Table 1b**  
**Coefficients of Variation for Average Household Expenditures, Manitoba to Nunavut, 1999**

	Man.	Sask.	Alb.	B.C.	Yuk.	N.W.T.	Nvt
Annuity contracts and transfers to RRIFs	88.10	78.33	54.10	38.93	58.53	0.00	38.23
Employment insurance premiums	0.66	0.80	0.70	0.75	5.39	4.16	6.46
Retirement and pension fund payments	2.32	2.42	2.45	2.33	9.34	8.78	16.76
Canada and Quebec pension plan	1.52	1.64	1.03	1.41	6.34	4.54	8.69
Other government pension funds	8.72	8.77	11.33	9.19	18.26	18.31	21.48
Other retirement or pension funds (excluding RRSP)	6.21	7.82	8.38	9.42	37.83	21.47	53.76
<b>Gifts of money and contributions</b>	<b>7.65</b>	<b>9.61</b>	<b>6.59</b>	<b>15.77</b>	<b>15.56</b>	<b>17.22</b>	<b>17.27</b>
Money and support payments	11.68	12.05	9.74	21.31	15.76	21.21	21.18
Alimony and child support	19.59	17.90	21.25	17.01	31.96	36.60	73.90
Gifts of money and other support payments to persons living inside Canada	14.70	14.32	11.84	28.51	19.67	31.52	26.57
Gifts of money and other support payments to persons living outside Canada	23.05	31.88	21.97	17.25	41.16	28.19	89.83
Contributions to charity	8.63	8.49	6.86	7.26	24.49	11.98	26.44
Religious organizations	10.45	7.52	8.93	9.14	31.89	13.59	50.60
Non-religious charitable organizations	14.53	19.65	8.69	11.40	22.23	21.48	46.79
<b>Selected items in asset money flows</b>							
Registered retirement savings plans	22.84	28.79	7.14	9.03	29.50	16.09	12.74
Investment in the home							
Additions, renovations and alterations: contract, labour and material cost	11.60	14.54	11.16	9.85	25.44	17.93	91.47
New installations of equipment and fixtures: contract, labour and material cost	14.08	15.88	15.55	14.75	44.24	61.46	106.79

Table 2a

## Coefficients of Variation for Dwelling Characteristics and Household Equipment, Canada, Newfoundland to Ontario, 1999

	Canada	Nfld	P.E.I.	N.S.	N.B.	Que.	Ont.
				%			
Estimated number of households	1.00	1.93	1.26	1.34	0.50	0.65	1.75
Average household income before tax	0.61	1.29	1.50	1.42	0.92	0.98	1.25
Average household size	0.12	0.29	0.36	0.31	0.28	0.25	0.24
Average number of rooms per dwelling	0.35	0.87	1.45	0.97	0.79	0.74	0.68
<b>Dwelling Characteristics (at December 31)</b>							
Type of dwelling							
Single detached	1.05	1.76	3.48	1.93	1.89	2.63	2.16
Single attached	4.34	10.27	22.73	14.92	14.51	8.23	7.65
Apartment	1.67	8.67	11.02	5.69	6.07	2.50	3.42
Other	8.28	23.82	26.17	13.94	14.48	27.46	29.57
Repairs needed							
Major	3.84	10.00	18.17	8.61	8.19	8.40	8.19
Minor	2.68	7.16	11.35	6.19	7.11	5.91	5.50
None	0.69	1.50	2.50	1.81	2.10	1.19	1.48
Tenure							
Owned	0.83	1.43	2.87	1.84	1.64	1.99	1.71
With mortgage	1.49	3.99	5.60	4.00	3.93	3.61	2.85
Without mortgage	1.53	2.31	5.85	3.34	3.56	3.76	3.08
Rented	1.46	5.07	8.76	4.57	4.55	2.46	2.96
Year of move							
1999	2.78	7.55	12.39	6.80	7.37	5.31	6.17
1994 - 1998	1.50	4.58	7.49	4.32	4.20	3.24	2.85
Before 1994	1.07	1.46	3.48	2.46	2.06	2.12	2.19
Period of construction							
1991 - 1999	5.00	14.84	16.02	10.01	7.61	9.14	11.79
1981 - 1990	2.90	8.07	10.71	6.78	6.88	5.77	6.00
1971 - 1980	2.28	5.16	9.09	5.38	5.55	5.05	4.91
1961 - 1970	2.77	6.96	13.50	9.50	7.87	5.73	5.45
1946 - 1960	2.76	6.70	17.15	7.37	7.17	5.06	5.53
Before 1946	3.21	9.11	9.21	5.94	6.59	5.66	6.11
Number of rooms							
1-4	1.71	7.48	9.45	5.06	4.37	2.85	3.70
5	2.38	6.11	11.23	6.26	5.38	4.54	5.27
6	2.61	5.52	10.53	6.40	5.81	5.79	4.92
7 or more	1.28	3.20	5.18	3.79	3.37	3.29	2.43
Bathrooms							
1	0.85	1.43	2.10	1.45	1.44	1.34	1.86
2 or more	1.49	5.44	8.04	5.45	5.70	3.86	3.00
Principal heating equipment							
Steam or hot water furnaces	3.13	9.08	4.26	5.37	8.89	6.60	6.43
Forced hot air furnaces	1.08	5.13	6.20	4.11	4.89	6.28	1.77
Other hot air furnaces	8.72	21.09	53.83	21.49	21.98	17.32	18.88

Table 2a

Coefficients of Variation for Dwelling Characteristics and Household Equipment, Canada, Newfoundland to Ontario, 1999

	Canada	Nfld	P.E.I.	N.S.	N.B.	Que.	Ont.
				%			
Heating stoves	6.08	8.87	17.36	13.57	8.69	8.53	23.01
Electric heating	1.83	3.76	45.16	5.74	3.29	1.99	7.15
Other	24.27	0.00	98.90	46.18	51.28	101.12	43.07
Age of principal heating equipment							
5 years or less	2.82	5.18	8.80	5.01	6.23	7.77	4.95
6 to 10 years	3.03	6.69	7.19	6.50	6.24	6.34	6.07
Over 10 years	0.97	3.13	4.57	3.02	2.59	1.50	2.19
Principal heating fuel							
Oil or other liquid fuel	3.05	4.96	1.79	2.77	5.06	5.49	7.33
Piped gas	1.30	0.00	0.00	0.00	0.00	9.93	2.22
Bottled gas	12.50	54.20	39.88	28.37	51.44	39.66	24.78
Electricity	1.61	3.64	45.16	5.52	2.90	1.74	6.28
Wood	5.35	6.13	12.59	8.68	6.37	8.01	23.51
Other	17.31	100.59	64.59	33.25	59.37	42.56	42.77
Principal heating fuel for hot water							
Oil or other liquid fuel	4.71	8.49	3.80	3.98	9.25	10.01	13.58
Piped gas	1.37	0.00	0.00	0.00	0.00	11.41	2.34
Electricity	1.26	1.33	11.46	2.55	1.02	0.92	4.81
Other heating fuel or no running hot water	10.61	22.69	19.32	13.33	23.35	35.08	24.88
Principal cooking fuel							
Piped gas	5.25	0.00	0.00	0.00	0.00	23.26	7.76
Electricity	0.32	0.44	1.17	0.81	0.29	0.31	0.80
Other cooking fuel	9.94	18.44	13.85	12.65	22.31	29.31	27.86
<b>Household Equipment (at December 31)</b>							
Washing machine	0.54	0.92	1.74	1.39	1.00	0.92	1.25
Automatic	0.55	1.33	1.80	1.54	1.09	0.93	1.25
Other	12.29	11.16	41.23	14.99	23.55	28.62	43.98
Clothes dryer	0.59	1.40	2.15	1.53	1.06	1.09	1.32
Dishwasher	1.13	4.20	5.81	3.81	3.11	2.30	2.49
Built in	1.29	4.85	6.52	4.94	3.48	2.46	2.87
Portable	4.31	13.92	16.55	10.19	10.24	11.28	9.04
Refrigerators	0.09	0.08	0.00	0.02	0.00	0.14	0.21
1	0.62	1.12	1.51	1.20	1.12	1.13	1.40
2 or more	1.94	6.76	14.41	7.54	7.54	4.26	3.44
Freezer	0.92	1.18	2.85	1.88	1.60	2.31	1.95
Microwave oven	0.40	0.89	1.35	0.87	0.93	0.91	0.79
Air conditioner	1.76	17.21	34.95	10.42	8.08	5.11	2.27
Window	3.19	35.31	35.87	12.19	9.45	6.36	4.75
Central	2.58	20.23	61.08	24.25	16.03	8.70	3.22
Telephones (includes business use)	0.15	0.48	0.64	0.33	0.50	0.40	0.24
1	2.15	5.77	7.82	5.47	5.13	3.90	5.02
2	1.54	3.68	6.10	3.93	3.36	3.57	3.03
3 or more	1.26	2.98	5.60	3.46	3.55	3.02	2.28
Cellular Telephone	1.57	5.32	8.31	4.64	4.91	4.42	2.90

**Table 2a**

**Coefficients of Variation for Dwelling Characteristics and Household Equipment, Canada, Newfoundland to Ontario, 1999**

	Canada	Nfld	P.E.I.	N.S.	N.B.	Que.	Ont.
				%			
Compact disc player	0.67	1.43	2.73	1.86	1.70	1.59	1.30
Cablevision	0.88	1.58	2.86	2.33	2.25	1.87	1.86
Video cassette recorders	0.39	0.84	1.40	0.82	0.94	0.98	0.71
1	0.93	2.10	3.12	2.13	2.19	1.94	1.85
2 or more	1.68	3.71	8.37	4.95	4.23	3.87	3.41
Home computer	0.97	2.77	4.85	2.91	3.32	2.53	1.75
Modem	1.28	3.98	5.44	3.65	4.10	3.44	2.32
Internet use from home	1.45	4.38	6.47	4.22	4.79	3.99	2.60
Colour televisions	0.13	0.26	0.30	0.28	0.27	0.27	0.21
1	1.22	4.00	5.33	3.46	3.45	2.58	2.47
2	1.52	3.66	5.61	3.66	3.76	3.21	3.05
3 or more	2.20	3.75	8.52	5.62	4.19	5.36	4.26
Owned vehicles (automobiles, trucks and vans)	0.61	1.35	1.70	1.19	1.32	1.57	1.23
1	1.31	2.85	4.50	3.15	2.88	2.66	2.69
2 or more	1.36	4.29	4.85	3.58	2.77	3.71	2.81
Owned automobiles	0.86	2.27	2.25	1.69	1.97	1.93	1.74
1	1.21	2.84	3.53	2.75	2.71	2.53	2.52
2 or more	2.44	8.83	9.05	7.00	6.61	5.11	4.87
Owned vans and trucks	1.50	3.52	5.25	3.78	3.17	4.51	3.26
1	1.71	3.58	5.49	4.38	4.04	4.76	3.58
2 or more	4.43	13.81	22.96	13.60	13.07	16.81	10.47
Leased vehicles (automobiles, trucks and vans)	3.84	9.42	13.68	10.39	8.20	6.29	7.78
1	4.07	9.38	13.84	11.22	8.73	6.65	8.30
2 or more	13.34	39.39	102.23	30.48	36.62	20.00	26.69

**Table 2b**

**Coefficients of Variation for Dwelling Characteristics and Household Equipment, Manitoba to Nunavut, 1999**

	Man.	Sask.	Alb.	B.C.	Yuk.	N.W.T.	Nvt
				%			
Estimated number of households	0.69	2.22	1.43	0.79	3.13	2.77	3.60
Average household income before tax	1.12	1.43	1.63	1.15	6.12	4.39	4.41
Average household size	0.32	0.42	0.32	0.34	0.84	1.32	1.00
Average number of rooms per dwelling	0.93	0.85	0.74	0.85	4.13	3.80	2.19
<b>Dwelling Characteristics (at December 31)</b>							
Type of dwelling							
Single detached	2.14	1.97	2.14	2.43	7.64	10.27	5.26
Single attached	15.19	12.67	9.29	9.29	32.14	25.07	15.86
Apartment	4.81	9.12	5.74	4.12	29.23	23.82	36.36
Other	30.79	19.65	17.76	16.89	43.89	29.77	87.20
Repairs needed							
Major	8.68	11.16	9.36	7.60	25.97	22.94	26.38
Minor	6.02	7.24	6.28	5.14	11.39	11.16	21.55
None	1.90	1.86	1.59	1.60	7.88	5.89	4.32
Tenure							
Owned	2.34	1.97	1.50	1.67	9.96	13.38	16.48
With mortgage	3.67	3.84	3.29	3.22	12.77	14.61	15.40
Without mortgage	4.01	3.61	3.55	3.67	14.14	34.11	27.60
Rented	5.19	5.03	4.20	3.16	18.19	15.89	4.49
Year of move							
1999	6.47	7.03	5.95	5.31	18.77	7.63	12.79
1994 - 1998	3.64	4.70	3.40	3.51	8.52	10.66	5.75
Before 1994	2.44	2.62	2.74	2.79	9.82	18.23	9.01
Period of construction							
1991 - 1999	15.58	14.19	15.40	7.58	32.72	28.25	16.94
1981 - 1990	7.20	7.15	6.92	5.81	18.56	19.16	10.35
1971 - 1980	5.74	5.34	5.39	4.49	14.72	12.21	7.37
1961 - 1970	6.41	6.89	6.77	6.06	18.28	25.27	41.00
1946 - 1960	5.79	6.77	7.37	7.52	39.54	31.42	31.03
Before 1946	6.79	8.14	10.88	8.86	47.39	64.63	108.25
Number of rooms							
1-4	4.67	5.07	4.95	3.76	21.71	15.50	7.39
5	6.60	7.30	5.63	5.53	19.72	12.33	11.44
6	6.53	6.46	6.53	6.45	16.98	17.14	11.57
7 or more	3.73	3.03	2.53	2.89	12.78	12.70	30.53
Bathrooms							
1	2.00	2.32	2.76	2.38	9.70	8.90	1.40
2 or more	3.91	3.04	2.58	2.56	14.30	16.83	45.10
Principal heating equipment							
Steam or hot water furnaces	10.22	10.45	6.99	6.84	18.81	27.86	13.05
Forced hot air furnaces	2.01	1.39	1.27	2.33	5.72	8.94	28.41
Other hot air furnaces	18.63	28.98	24.07	15.93	53.63	57.38	101.61

**Table 2b**  
**Coefficients of Variation for Dwelling Characteristics and Household Equipment, Manitoba to Nunavut, 1999**

	Man.	Sask.	Alb.	B.C.	Yuk.	N.W.T.	Nvt
				%			
Heating stoves	22.90	37.22	39.98	12.43	20.56	49.93	0.00
Electric heating	6.20	16.18	33.44	4.14	42.74	34.42	65.22
Other	112.60	72.62	0.00	38.66	0.00	0.00	0.00
Age of principal heating equipment							
5 years or less	7.54	6.76	7.78	6.51	8.68	20.25	28.80
6 to 10 years	7.62	9.09	9.03	6.11	15.38	14.41	15.38
Over 10 years	2.01	1.96	2.97	2.19	7.32	8.21	8.58
Principal heating fuel							
Oil or other liquid fuel	17.98	15.39	47.14	10.69	6.82	2.34	1.05
Piped gas	2.61	2.08	0.66	2.67	0.00	0.00	0.00
Bottled gas	25.93	28.95	27.17	20.81	27.72	20.41	87.20
Electricity	4.48	20.02	18.74	3.60	31.77	20.74	65.22
Wood	21.93	26.74	45.32	16.87	27.36	49.77	0.00
Other	34.50	45.01	44.13	41.49	0.00	0.00	0.00
Principal heating fuel for hot water							
Oil or other liquid fuel	52.79	39.20	55.16	20.26	22.22	17.28	21.47
Piped gas	2.78	2.14	0.80	2.55	0.00	0.00	0.00
Electricity	3.28	8.01	9.60	3.03	4.64	9.58	31.78
Other heating fuel or no running hot water	22.68	27.42	22.20	22.99	37.76	16.98	87.20
Principal cooking fuel							
Piped gas	20.85	17.19	8.98	8.68	0.00	0.00	0.00
Electricity	0.40	0.53	0.86	0.76	1.93	1.14	0.00
Other cooking fuel	40.42	73.13	37.98	21.48	39.80	22.53	0.00
<b>Household Equipment (at December 31)</b>							
Washing machine	1.48	1.50	1.07	1.32	4.94	4.38	4.20
Automatic	1.51	1.54	1.11	1.33	4.94	4.87	4.58
Other	26.21	17.60	32.22	32.14	0.00	52.43	66.50
Clothes dryer	1.60	1.54	1.10	1.47	4.96	4.38	5.00
Dishwasher	3.13	3.12	2.18	2.13	13.33	11.34	29.93
Built in	3.62	3.62	2.63	2.53	15.91	14.04	25.30
Portable	9.35	8.80	9.41	8.48	19.52	18.31	55.22
Refrigerators	0.03	0.16	0.06	0.09	0.59	0.30	0.35
1	1.74	1.76	1.54	1.28	3.47	2.80	0.92
2 or more	4.68	4.45	4.12	4.96	21.99	23.31	57.11
Freezer	1.61	1.85	1.55	1.92	4.72	5.55	9.96
Microwave oven	0.83	1.21	0.66	0.92	3.62	1.78	8.69
Air conditioner	2.37	3.73	10.57	7.14	44.85	32.63	104.89
Window	6.17	7.56	16.90	10.53	58.24	32.63	0.00
Central	3.76	4.80	14.16	10.99	72.49	0.00	104.89
Telephones (includes business use)	0.34	0.50	0.23	0.42	0.82	0.93	3.82
1	4.92	4.73	5.54	4.33	15.77	9.21	10.80
2	3.97	4.05	3.66	3.19	7.46	6.47	8.47
3 or more	3.16	3.97	2.38	3.00	11.47	10.06	23.65
Cellular Telephone	3.90	4.06	2.73	3.06	15.93	20.75	74.84



**Table 2b**

**Coefficients of Variation for Dwelling Characteristics and Household Equipment, Manitoba to Nunavut, 1999**

	Man.	Sask.	Alb.	B.C.	Yuk.	N.W.T.	Nvt
				%			
Compact disc player	1.71	1.60	1.25	1.43	5.32	3.65	3.34
Cablevision	1.92	2.32	1.61	1.35	8.91	6.06	11.52
Video cassette recorders	1.04	1.14	0.70	0.87	3.20	1.11	4.32
1	2.53	2.50	1.92	2.00	5.85	4.10	4.67
2 or more	4.12	4.42	2.70	3.74	9.36	7.20	7.39
Home computer	2.57	2.89	1.88	1.88	6.36	6.06	12.20
Modem	3.47	4.09	2.56	2.46	8.20	8.94	18.12
Internet use from home	4.17	4.62	2.78	2.74	7.39	11.99	25.28
Colour televisions	0.53	0.37	0.43	0.40	0.98	0.39	0.99
1	2.81	3.23	2.78	2.40	5.58	8.80	6.55
2	3.42	3.75	2.99	3.48	8.81	7.10	8.35
3 or more	5.03	4.93	4.25	4.60	11.36	7.71	43.88
Owned vehicles (automobiles, trucks and vans)	1.22	1.31	0.92	1.01	4.16	8.20	12.60
1	3.36	3.29	3.25	2.48	10.95	8.92	9.75
2 or more	3.29	3.17	2.35	2.51	7.26	11.92	63.86
Owned automobiles	2.01	2.10	1.87	1.74	6.08	13.75	35.45
1	2.81	2.71	3.08	2.44	8.00	15.34	35.45
2 or more	6.34	6.41	5.15	5.38	24.13	15.65	0.00
Owned vans and trucks	3.03	3.01	2.43	2.62	5.16	8.36	15.49
1	3.40	3.26	3.51	3.25	7.69	7.51	16.52
2 or more	9.11	9.67	7.35	7.64	14.80	15.48	78.23
Leased vehicles (automobiles, trucks and vans)	8.80	13.80	9.15	10.97	38.36	25.04	109.81
1	9.06	14.86	9.64	11.13	38.36	28.76	109.81
2 or more	52.11	40.84	43.13	37.03	0.00	97.69	0.00

**Table 3a**  
**Variables on tables 62F0031 to 62F0035**

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Variables provided as per Table 1a and b

**Table 3b**  
**Variables on Tables 62F0041 to 62F0045**

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Variables provided as per Table 2a and b

**Table 3c**  
**Column Headings on 62F0031**  
**Detailed Average Household Expenditure, Canada, Provinces/Territories and Selected Metropolitan Areas, 1999**

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Canada	St. John's	Vancouver
Newfoundland	Charlottetown-Summerside	Victoria
Prince Edward Island	Halifax	Whitehorse
Nova Scotia	Saint-John	Yellowknife
New Brunswick	Quebec	
Quebec	Montreal	
Ontario	Ottawa	
Manitoba	Toronto	
Saskatchewan	Winnipeg	
Alberta	Regina	
British Columbia	Saskatoon	
Yukon	Calgary	
Northwest Territories	Edmonton	
Nunavut		

**Table 3d**  
**Column Headings on 62F0032**  
**Detailed Average Household Expenditure by Household Income Quintile, Canada and Provinces, 1999**

---

Canada	<b>For Canada and each province:</b>
Newfoundland	All Classes
Prince Edward Island	Lowest Quintile
Nova Scotia	Second Quintile
New Brunswick	Third Quintile
Quebec	Fourth Quintile
Ontario	Highest Quintile
Manitoba	
Saskatchewan	
Alberta	
British Columbia	

**Table 3e**  
**Column Headings on 62F0033**  
**Detailed Average Household Expenditure by Housing Tenure, Canada, 1999**

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All owners
Owners without mortgage
Owners with mortgage
Renters
Mixed tenure

**Table 3f**  
**Column Headings on 62F0034**  
**Detailed Average Household Expenditure by Household Type, Canada, 1999**

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All households

One-person households  
 Total  
 Person aged 65 and over

Husband-wife households  
 Total  
 Both aged 65 and over  
 Without additional persons  
     Without children  
     With children  
 With additional persons

Lone-parent households  
 Total  
 Female-headed

Other households  
 Total  
 All persons related  
 At least one person unrelated

**Table 3g**  
**Column Headings on 62F0035**  
**Detailed Average Household Expenditure by Size of Area of Residence, Canada, 1999**

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All classes

All rural

All urban  
 Urban under 30,000  
 Urban 30,000 - 99,999  
 Urban 100,000 - 249,999  
 Urban 250,000 - 499,999  
 Urban 500,000 - 999,999  
 Urban 1,000,000 and over

**Table 3h**  
**Column Headings on 62F0041**  
**Dwelling Characteristics and Household Equipment, Canada, Provinces/Territories and Selected Metropolitan areas, 1999**

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Canada	Saskatchewan	St. John's	Winnipeg
Newfoundland	Alberta	Charlottetown-Summerside	Regina
Prince Edward Island	British Columbia	Halifax	Saskatoon
Nova Scotia	Yukon	Saint-John	Calgary
New Brunswick	Northwest Territories	Quebec	Edmonton
Quebec	Nunavut	Montreal	Vancouver
Ontario		Ottawa	Victoria
Manitoba		Toronto	Whitehorse
			Yellowknife

**Table 3i**  
**Column Headings on 62F0042**  
**Dwelling Characteristics and Household Equipment by Household Income Quintile, Canada, 1999**

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All Classes  
Lowest Quintile  
Second Quintile  
Third Quintile  
Fourth Quintile  
Highest Quintile

**Table 3j**  
**Column Headings on 62F0043**  
**Dwelling Characteristics and Household Equipment by Housing Tenure, Canada, 1999**

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All owners  
    Owners without mortgage  
    Owners with mortgage  
Renters  
Mixed tenure

**Table 3k**  
**Column Headings on 62F0044**  
**Dwelling Characteristics and Household Equipment by Household Type, Canada, 1999**

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All households  
  
One-person households  
    Total  
    Person aged 65 and over  
  
Husband-wife households  
    Total  
    Both aged 65 and over  
    Without additional persons  
        Without children  
        With children  
    With additional persons  
  
Lone-parent households  
    Total  
    Female-headed  
  
Other households  
    Total  
    All persons related  
    At least one person unrelated

**Table 3l**  
**Column Headings on 62F0045**  
**Dwelling Characteristics and Household Equipment by Size of Area of Residence, Canada, 1999**

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All classes  
  
All rural  
All urban  
    Urban under 30,000  
    Urban 30,000 - 99,999  
    Urban 100,000 - 249,999  
    Urban 250,000 - 499,999  
    Urban 500,000 - 999,999  
    Urban 1,000,000 and over