



Infommat

A Weekly Review

Friday, January 22, 1999

OVERVIEW

◆ RRSP participation grew more slowly in 1997

Canadians contributed a record amount to registered retirement savings plans in 1997. However, the growth in contributions and in the number of contributors both slowed considerably from previous years.

◆ Building permits rise

In November, the value of building permits climbed as both the residential and the non-residential sectors showed strength for the first time since last summer.

◆ Changes in new housing prices vary considerably

In November, the New Housing Price Index was unchanged from October, but moved higher compared with a year earlier, with considerable variation among the cities surveyed.

◆ New vehicle sales rebound

Sales of new vehicles rebounded in November on the strength of new car sales. However, this rebound was not enough to make up for the sales drop in October.

◆ Rapid growth in spending on home entertainment services

In 1996, almost half of what Canadians spent on entertainment services went to cablevision, the largest component of the consumer entertainment services market. The leading spenders were households with children and high-income households.

RRSP participation grew more slowly in 1997

More than 6.1 million Canadians contributed a record \$27.4 billion to registered retirement savings plans (RRSPs) during the 1997 tax year. However, the growth in contributions and in the number of contributors both slowed considerably from previous years. From 1991 to 1996, the annual average growth rate in the number of contributors was 6.1%—more than twice the 2.7% growth from 1996 to 1997, which was the smallest increase since 1991. Similarly, the average annual increase in contributions from 1991 to 1996 was 13.5%, more than five times the growth between 1996 and 1997.

Part of this slowdown in RRSP growth may be because Canadians, starting in 1997, had to convert RRSPs into income at the age of 69 instead of 71. However, the number of taxfilers that this change affected cannot account for the majority of the differences in the growth rates from 1996 to 1997.

In 1997, the number of taxfilers who contributed to RRSPs declined in both territories and in Newfoundland, Prince Edward Island and New Brunswick. It was only the second occasion since 1991 that any province or territory recorded such a decline. In certain provinces, these declines may have been partly due to

Participation in RRSP plans, 1997

	Taxfilers with RRSP contributions	Median employment income	Median contribution
	%	\$	
Canada	30.0	35,300	2,600
Newfoundland	17.5	31,400	2,000
Prince Edward Island	22.9	27,300	2,000
Nova Scotia	23.0	32,200	2,100
New Brunswick	20.7	32,100	2,000
Quebec	28.1	32,900	2,200
Ontario	31.6	37,600	2,900
Manitoba	29.4	32,000	2,200
Saskatchewan	31.0	30,900	2,400
Alberta	33.8	36,000	2,700
British Columbia	31.4	36,000	2,900
Yukon	31.4	42,700	3,200
Northwest Territories	26.2	51,900	4,000

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... RRSP participation grew more slowly in 1997

inter-provincial migration of taxfilers. Newfoundland, for example, recorded a 1.5% decrease in contributors from 1996 to 1997, but the number of taxfilers there fell by 0.8% at the same time. Conversely, Alberta recorded a 4.1% increase in taxfilers along with a 5.0% increase in contributors.

Contributions also fell at the provincial level for the first time since 1991, falling in Newfoundland, Nova Scotia, New Brunswick, Saskatchewan, British Columbia and in the two territories. By contrast, the number of contributors and the amount of contributions both increased in Central Canada.

RRSP contributors and contributions

	1997		1996 to 1997	
	Contributors	% change	Amounts \$ millions	% change
Canada	6,158,730	2.7	27,445.1	2.4
Newfoundland	65,880	-1.5	276.8	-5.3
Prince Edward Island	21,410	-1.1	96.2	9.5
Nova Scotia	145,170	0.8	622.1	-0.5
New Brunswick	108,540	-0.2	439.6	-2.3
Quebec	1,444,520	4.0	6,102.9	7.5
Ontario	2,425,220	2.9	11,393.3	2.0
Manitoba	230,480	1.3	873.9	0.0
Saskatchewan	211,640	0.0	825.3	-2.8
Alberta	654,560	5.0	2,955.9	3.5
British Columbia	835,760	0.4	3,778.4	-1.4
Yukon	6,090	-1.0	29.2	-3.8
Northwest Territories	9,460	-2.3	51.6	-5.5

Note to readers

Comparisons are made back to 1991, the year the Income Tax Act was amended to make RRSP contribution limits more equitable between those who contribute to registered pension plans and those who do not. All amounts have been adjusted for inflation as measured by the Consumer Price Index.

In 1997, 3 out of 10 taxfilers contributed to an RRSP. The highest participation rates occurred in Alberta, Ontario, British Columbia and the Yukon. Residents of those regions also reported median total incomes above the national median. Among all taxfilers in 1997, the median employment income was \$21,300, but that jumped to \$35,300 for individuals who contributed to RRSPs.

In 1997, taxfilers aged 45 to 54 had the highest RRSP participation rate (45%), followed by those aged 35 to 44 (40%). That year, the average RRSP contributor was 42. Taxfilers aged 65 and over contributed the most on average (\$6,750) of any age group. Finally, Canadians in 1997 contributed only 13.5% of their total allowable limit (\$203.6 billion), leaving unused contribution room of more than \$176 billion to be carried over to future years.

Data on **RRSP contributors (17C0006)** and **RRSP contribution limit (room) (17C0011)** are available for Canada, the provinces and territories, cities, towns, census metropolitan areas, census divisions, areas as small as forward sortation areas (the first three characters of the postal code) and letter carrier routes. For further information, contact Client Services (613-951-9720; fax: 613-951-4745; saadinfo@statcan.ca), Small Area and Administrative Data Division.

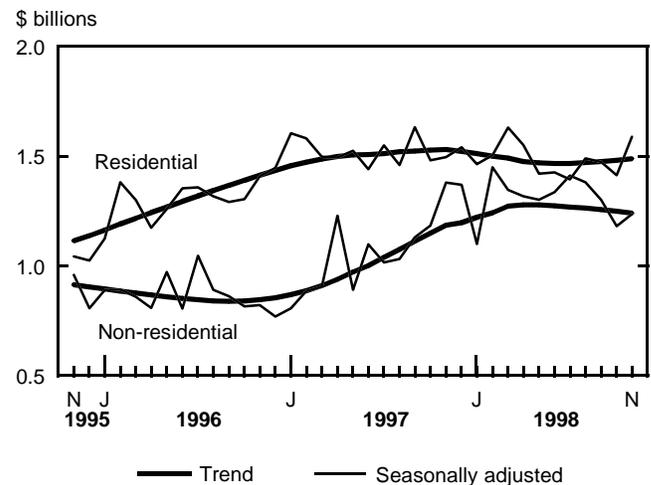
Building permits rise

The value of building permits rose 8.9% in November to \$2.8 billion. For the first time in three months, the value of residential permits rose, surging 12.5% from October to \$1.6 billion—the highest level since March 1998. The value increased for both single- and multi-family housing. Meanwhile, non-residential construction intentions made their first increase since July, as municipalities issued \$1.2 billion in permits (+4.7%). The value of permits rose for commercial and institutional projects, but declined for industrial construction.

Permits for multi-family housing jumped 42.8% to \$477 million—the highest level since last April. The multi-family component usually shows significant monthly fluctuations because of large individual projects. In November, major condo projects in British Columbia accounted for most of the growth. November's increase in the value of single-family permits was also significant (+3.1% to \$1.1 billion).

Despite November's jump, activity in the residential sector has been slowing since January 1998, a result of lagging construction intentions for single-family dwellings, which represent about 70% of the residential sector. For the first 11 months of 1998, the value of permits for single-family dwellings was down 3.8% compared with the 1997 period, whereas permits for multi-family housing

Value of building permits



were up 1.3%. Potential high demand for rental dwellings may explain part of the increase on the multi-family side. In October 1998, the rental vacancy rate in metropolitan centres declined to 3.4%—its lowest level since April 1990.

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... Building permits rise

In November, the non-residential sector regained some of the momentum it had in the first half of 1998. In contrast with previous months, November's permits for work on improvements were worth more than the permits for new construction. In the first 11 months of 1998, the value of non-residential building permits grew 24.2% from the same period in 1997. This was the best performance for the first 11 months of any year since 1989.

Within the sector, the commercial component gained 8.9% in November, mainly because of construction intentions for office buildings and laboratories. The institutional component showed the highest growth, as it rose 16.0% due to plans for medical and hospital buildings. The industrial component was the only one to decline. Its value was off 9.6%, mostly related to utilities and transportation facilities.

Among the provinces, institutional projects led the non-residential increases in British Columbia and Ontario. In Quebec, projects in all three groups, but mainly industrial ones, contributed to a large increase. In Alberta and Saskatchewan, declines were

Note to readers

The monthly Building and Demolitions Permits Survey covers 2,600 municipalities and represents 94% of the population. It is an early indicator of building activity. The value of planned construction activities shown in this article excludes engineering projects (waterworks, sewers, culverts etc.) and land. Unless otherwise stated, the data are seasonally adjusted.

due to large drops in industrial building intentions. And a sizeable reduction in institutional projects pulled the value of non-residential permits down in Manitoba.

Available on CANSIM: matrices 80 (levels 3-7 and 33-48), 129, 137, 443, 989-992, 994, 995 and 4073.

The November 1998 issue of **Building permits** (64-001-XIB, \$19/\$186) is now available via the Internet at www.statcan.ca. For further information, contact Joanne Bureau (613-951-9689; burejoa@statcan.ca) or Ginette Gervais (613-951-2025; gervgin@statcan.ca), Investment and Capital Stock Division.

Building permits¹, November 1998 Seasonally adjusted

	Total		Residential		Non-residential	
	\$ millions	% change, previous month	\$ millions	% change, previous month	\$ millions	% change, previous month
Canada	2,826.0	8.9	1,589.3	12.5	1,236.7	4.7
Newfoundland	20.6	-3.8	8.7	3.4	11.9	-8.5
Prince Edward Island	9.4	-21.6	4.8	-17.2	4.6	-25.8
Nova Scotia	60.7	10.2	36.3	24.1	24.4	-5.6
New Brunswick	34.4	-7.4	19.5	8.4	14.9	-22.2
Quebec	487.4	17.8	235.1	-3.2	252.3	47.7
Ontario	1,229.4	11.8	742.7	16.7	486.8	5.1
Manitoba	83.3	-13.1	36.5	-6.2	46.8	-17.8
Saskatchewan	58.5	-24.8	22.4	2.2	36.1	-35.4
Alberta	407.8	-9.9	220.4	-4.7	187.4	-15.3
British Columbia	428.4	34.4	260.2	48.7	168.2	17.1
Yukon	3.6	14.9	1.4	-9.9	2.2	40.6
Northwest Territories	2.5	-64.5	1.3	-60.8	1.2	-67.8

¹ Data may not add to totals due to rounding. Some percentage changes should be interpreted with caution because of the small numbers involved.

Changes in new housing prices vary considerably

Comparing last November with November 1997, the price changes in new housing varied considerably among the cities surveyed, as they did in August and September 1998. Yet again, the largest annual increase in November was in the active Calgary market (+6.7%), while the largest decreases were in Victoria (-6.6%) and Vancouver (-4.9%), where market conditions are still very competitive. In November, the New Housing Price Index was 0.7% higher than in November 1997, but was unchanged from a month earlier at 100.2 (1992=100).

Among the 21 metropolitan areas surveyed, the price of new housing increased from October in 10, fell in 5 and remained unchanged in 6. Compared with October, housing prices rose the most in St. Catharines-Niagara (+0.8%), Charlottetown (+0.7%)

and Edmonton (+0.6%), as some builders passed on their higher construction costs to buyers of new homes. The other monthly increases were completely offset by the decreases, especially those in Victoria (-0.5%) and Vancouver (-0.2%), which carry a heavier weight in the index.

The surveyed housing contractors' estimates of the current cost of the land (the "Land-only" index) was up just 0.2% on an annual basis, whereas the "House-only" index (selling price less land cost) increased by 1.2%. The New Housing Price Index measures changes in contractors' selling prices of new residential houses with the same specification details.

Available on CANSIM: matrix 9921.

The fourth quarter 1998 issue of **Construction price statistics** (62-007-XPB, \$24/\$79) will be available in March. For further information, contact Louise Chagné (613-951-3350, fax: 613-951-2848, infounit@statcan.ca), Prices Division.

New vehicle sales rebound

Sales of new vehicles rebounded 6.2% in November to 118,609 units on the strength of new car sales. However, this rebound was not enough to make up for the 11.5% sales drop in October. November's sales were 6.0% below the year-earlier sales figure. In general, sales of new vehicles have been declining since the spring of 1998, due in part to the level of consumer confidence about the economy. It may also be that consumers are becoming habituated to the incentives offered by the automakers and their dealers, so that it is more and more of a challenge to lure consumers into the showrooms.

New car sales shot up 14.0% in November, after having declined 10.8% in October. In November, consumers bought 64,047 new cars—the best monthly sales since April 1998. November's new car sales were 3.5% higher than in November 1997. Truck sales, meanwhile, fell 1.7% in November to 54,562 units. This followed a 12.1% drop in October. November's truck sales were 15.1% lower than a year earlier. The decline in new truck sales in 1998 contrasts with the strong sales gains made in the second half of 1997.

Following a 14.4% drop in October, sales of new cars made in North America jumped 17.0% in November. However, sales still remained 1.5% below their November 1997 level. Generally, sales of cars made in North America have been declining since the spring of 1997. As for new cars assembled overseas, sales rose 4.2% in November to stand 28.0% higher than in November 1997. The 1998 year-to-date sales of imported cars were 41.3% higher than those in November 1997. Sales of cars assembled overseas have been advancing steadily since the fall of 1996.

Dealers in most provinces, particularly in the West, posted year-over-year declines in new vehicle sales for a second month in a row in November (data unadjusted for seasonality). Aside from a lack of strong incentives in November, the ongoing slump in commodity prices may have contributed to the year-over-year sales declines. Dealers posted double-digit drops in new vehicle sales in Saskatchewan, Alberta, Manitoba and British Columbia. The only gains were posted by dealers in Newfoundland (+5.5%) and Quebec (+1.2%).

Rapid growth in spending on home entertainment services

In 1996, Canadians spent \$5.8 billion on entertainment services, up 49.4% adjusted for inflation from 1986. Almost half of that spending in 1996 went toward cablevision, solidifying cable television's position as the largest component of the entertainment services market. Of course people are still going to the cinema, live staged performances and live sports events; however, spending on home-based entertainment services has grown more rapidly.

In 1996, households with children accounted for almost half of the entertainment services market, couples without children 22%, and one-person households another 15%. Entertainment services accounted for 1.1% of the average household budget in Canada in 1996, up from 0.7% a decade earlier. On average, each household spent \$533 on entertainment services in 1996, up from \$439 in 1986—due mostly to increases in spending on cablevision.

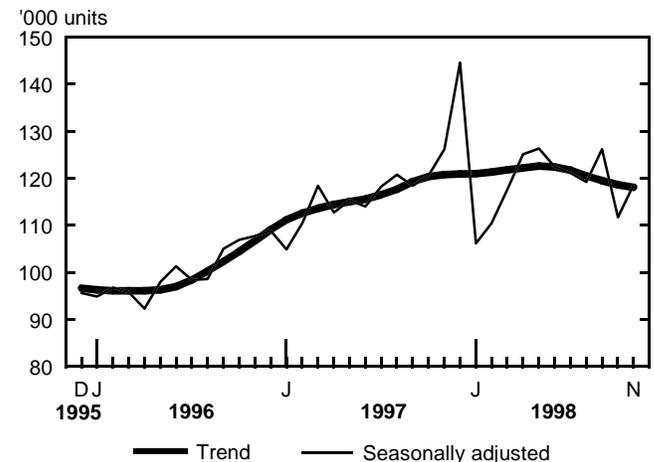
Note to readers

Passenger cars include those used for personal and commercial purposes (such as taxis or rental cars). Trucks include minivans, sport-utility vehicles, light and heavy trucks, vans, coaches and buses.

The Big Three automakers are General Motors, Ford and Chrysler. The Big Three may sell new vehicles assembled in North America as well as those made overseas (imports).

For reasons of confidentiality, data for the Yukon and Northwest Territories are included with British Columbia data. Unless otherwise stated, data are seasonally adjusted.

Sales of new motor vehicles



Available on CANSIM: matrix 64.

The November 1998 issue of *New motor vehicle sales* (63-007-XIB, \$13/\$124) will be available shortly. To order data, or for general information, contact Client Services (613-951-3549; 1 877 421-3067; retailinfo@statcan.ca), Distributive Trades Division. For analytical information, contact Greg Peterson (613-951-3592; petegre@statcan.ca), Distributive Trades Division.

Note to readers

This article is drawn from a report titled "Entertainment services: A growing consumer market", which appears in the third quarter 1998 issue of Services indicators. Entertainment services reflect household spending on rental of cablevision, videotapes, videodiscs, video games and satellite services; tickets to movie theatres, live staged performances, live sports events; as well as tickets to other activities and venues such as ice shows and fairs.

The spending data came from 10,417 households that responded to the 1996 Family Expenditure Survey (FAMEX) in the 10 provinces, as well as from FAMEX surveys in 1992 and 1986. The 1986 and 1992 amounts have been converted into 1996 dollars.

Spending on cablevision soared from 1986 to 1996 by 79.7% to just under \$2.8 billion, or 48% of the consumer entertainment services market.

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... Rapid growth in spending on home entertainment services

Rentals of videotapes and videodiscs accounted for another 17% of the market in 1996. Although this share was virtually unchanged from a decade earlier, spending increased 54% to \$1 billion, primarily because the proportion of households renting videotapes ballooned from 42% in 1986 to 61% in 1996.

Cable providers have grown their customer base by expanding their services while widening their geographic coverage. In 1986, cable companies had penetrated about 57% of all households. Ten years later, this penetration had risen to 69% despite sharp price increases. Between 1986 and 1996, the cost of renting cable services climbed 66.9%.

On average, households spent \$254 on cable in 1996, compared with only \$174 a decade earlier. Couples, both those with and without children, comprised 61% of the market in 1996, while lone-parent households made up another 7%. People living alone were least likely to subscribe to cable services: These households made up just 18% of the cable services market, although they accounted for 23% of all households.

Videotape rentals have shown substantial expansion now that 84% (1996) of all households own a VCR. In 1996, households spent an average \$92 on video rentals, compared with \$74 a decade earlier. Not surprisingly, renting videos has been most popular among couples with children. In 1996, four-fifths of such households rented videos, spending \$138 on average. Couples with children accounted for \$507 million, or half the consumer market for videotape rentals, although they made up only one-third of all households.

Video game rentals have recently emerged as a home entertainment service. In 1996, households spent an average of \$8 on video game rentals. Only about 1 in 10 households rented games that year, as households with children made up three-quarters of the video game rental market. Rental of satellite services is another emerging market. It garnered a 1.1% share of the entertainment services market in 1996.

Attendance at cinemas and drive-ins reached a 14-year high of 91.8 million in 1996/97, up 4% from the previous year—the fifth straight annual increase. Consumers spent \$627 million going to the movies in 1996, a 4.2% decline from 1986. This decline occurred even though the proportion of households in which someone paid to see a movie grew from 52% in 1986 to 56% in 1996. On average, those households spent \$103 on movie tickets in 1996, down from \$142 in 1986. Lower average ticket prices in the early and mid-1990s may have contributed to the decline.

Consumer market for entertainment services¹, 1986 to 1996

	1986		1996	
	\$ millions	%	\$ millions	%
Spending on entertainment services	3,884.9	100.0	5,805.9	100.0
Cablevision	1,539.8	39.6	2,766.9	47.6
Video rentals	654.9	16.9	1,008.3	17.4
Video game rentals	..	..	86.6	1.5
Movie tickets	654.9	16.9	627.1	10.8
Tickets to live staged performances	619.5	15.9	670.0	11.5
Tickets to live sports events	415.9	10.7	401.1	6.9
Tickets to other activities and venues	..	..	184.5	3.2
Rental of satellite services	..	..	61.4	1.1

¹ The consumer market was calculated by multiplying the average spending per household (in 1996 dollars) by the number of households. The number of households includes only full-year households.

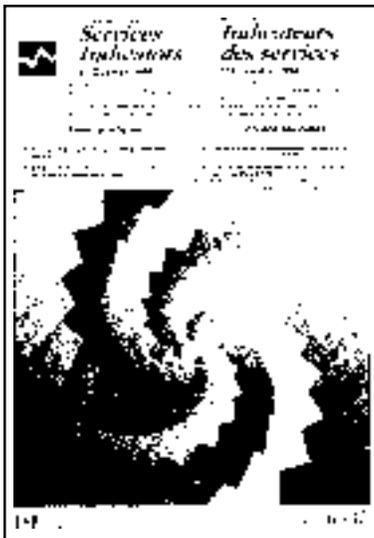
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Households with children accounted for 52% of the consumer market for movies in 1996, although they made up only 41% of all households.

Since 1986, the amount spent on tickets for live staged performances, such as concerts and the theatre, has grown 8.2%. Nevertheless, their share of the entertainment services market has declined from 16% to about 12% in 1996. Live performances have also lost ground in the proportion of households that comprise their audience. In 1986, 39% of households reported spending on tickets for live performances. By 1996, that had dropped to 36%, with the highest-income households accounting for much of it. Similarly, live sports events have lost some of their audience. Between 1986 and 1996, the proportion of households buying tickets to live sports events fell from 27% to 22%. In 1996, households with children represented 53% of the live sports market. Couples with children spent an average of \$53 on tickets to live sports events, whereas lone-parent households spent just \$22. Meanwhile, though households with no children are more numerous, they made up only one-third of the live sports market in 1996.

The third quarter 1998 issue of *Services indicators* (paper: 63-016-XPB, \$35/\$116; Internet: 63-016-XIB, \$26/\$87) is now available. For further information, contact Louise Earl (613-951-2880), Labour and Household Surveys Analysis Division.

New from Statistics Canada



Services indicators Third quarter 1998

Services indicators is a quarterly publication that profiles Canada's service industries. In addition to feature articles, it carries 34 updated tables and nearly 100 charts showing the output of various service industries, as well as financial, employment, and remuneration data covering the past eight quarters.

This issue, *Services indicators* features an article titled "Entertainment services: A growing consumer market" that explores consumer spending on entertainment services by private households in Canada. Also featured is a study called "Employment and remuneration in the service industries since 1984", which offers a descriptive historical overview of changes in full- and part-time employment, self-employment and average wages and salaries.

The third quarter 1998 issue of Services indicators (paper: 63-016-XPB, \$35/\$116; Internet: 63-016-XIB, \$26/\$87) is now available. For further information, contact Don Little (613-951-6739; littdon@statcan.ca), Services Division.

Innovation in dynamic service industries 1996

Innovation in dynamic service industries investigates innovation in three sectors of the service economy: communications, financial services and technical business services. This study is based on data collected from the 1996 Survey of Innovation, which was conducted in early 1997. The survey included 895 firms from all communications industries (except postal services); 160 banks, trust companies and life insurers; and 3,830 businesses in computer or related services, offices of engineers, or other technical services.

This report is the fifth in a series of publications that examine innovation and technological change in Canada. Of the four earlier studies, one investigated the type of innovation occurring in the manufacturing sector, while two focused on advanced manufacturing technologies. The fourth examined how innovative firms protect their intellectual property after they have innovated.

Innovation in dynamic service industries (paper: 88-516-XPB, \$40; Internet: 88-516-XIE, \$15) is now available. For further information on the reports in this series, contact John Baldwin (613-951-8588), Guy Gellatly (613-951-3758) or Valerie Peters (613-951-0482), Micro-economic Analysis Division.

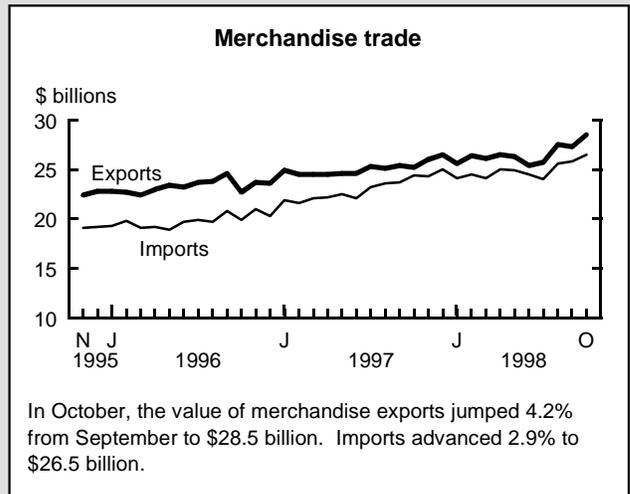
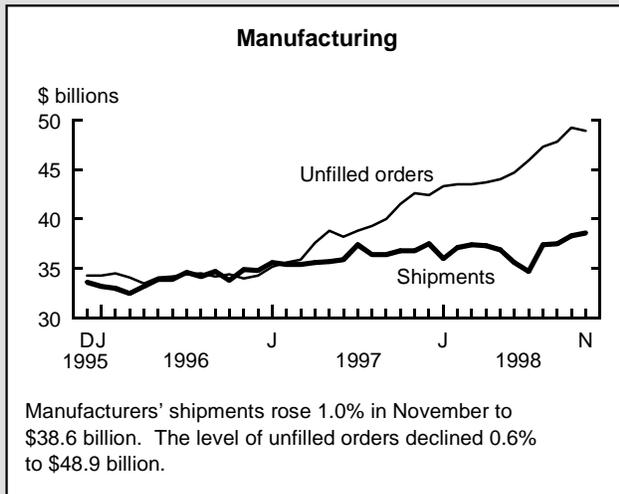
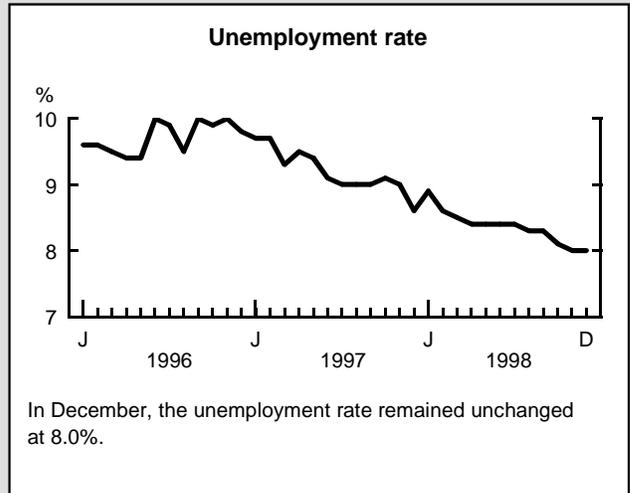
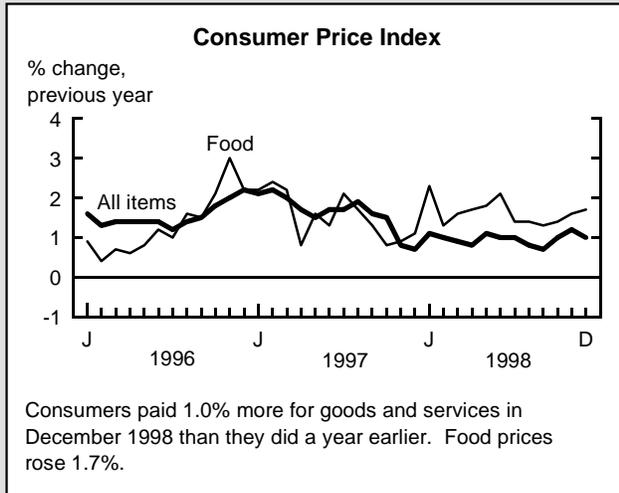
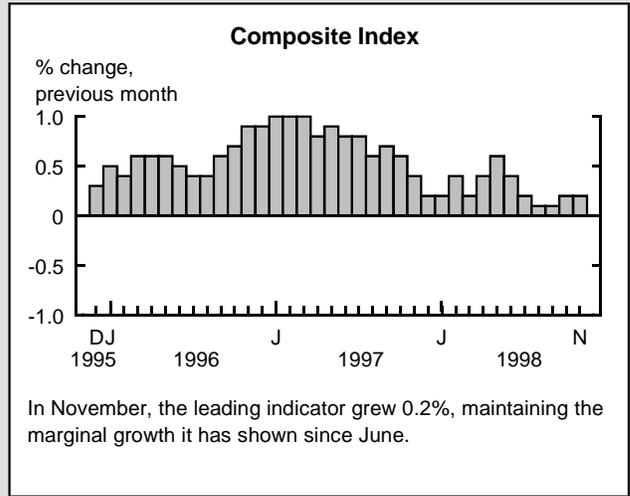
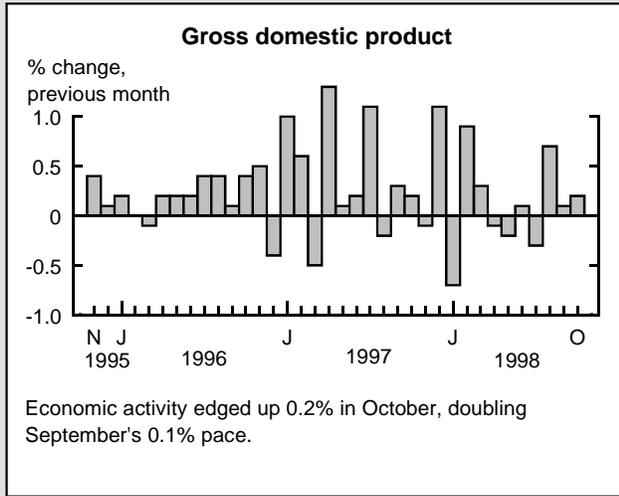
National Private Vehicle Use Survey 1995 to 1996

Quarterly data are now available from the 1995 and 1996 National Private Vehicle Use Survey. Information in these microdata files refers to vehicles operated for personal use during 1995 and in the first nine months of 1996.

The purpose of the survey was to provide measures of the fuel used by personal-use vehicles and the determinants of that fuel use. The microdata files provide information on the size of the fleet of personal-use vehicles, the amount of fuel used, the number of kilometres driven, as well as other related information.

To order the microdata file of results from the National Private Vehicle Use Survey (53M0003XDB, \$2,000), contact Anne-Marie Lodge (613-951-4598; 1 800 461-9050), Special Surveys Division. For further information, contact Stephen Arrowsmith (613-951-0566), Special Surveys Division.

Current trends



Note: All series are seasonally adjusted except the Consumer Price Index.

Latest statistics

	Period	Level	Change, previous period	Change, previous year
GENERAL				
Gross domestic product (\$ billion, 1992)	October	720.5	0.2%	2.0%
Composite Index (1981=100)	November	208.6	0.2%	3.5%
Operating profits of enterprises (\$ billion)	Q3 1998	25.6	3.7%	- 9.1%
Capacity utilization (%)	Q3 1998	83.5	- 0.6†	- 1.2†
DOMESTIC DEMAND				
Retail trade (\$ billion)	October	20.6	- 1.7%	2.5%
New motor vehicle sales (thousand of units)	November*	118.6	6.2%	- 6.0%
LABOUR				
Employment (millions)	December	14.56	0.2%	3.2%
Unemployment rate (%)	December	8.0	0.0†	- 0.6†
Participation rate (%)	December	65.6	0.0†	0.8†
Labour income (\$ billion)	October	39.2	0.7%	3.6%
Average weekly earnings (\$)	October	608.44	0.6%	2.0%
INTERNATIONAL TRADE				
Merchandise exports (\$ billion)	October	28.5	4.2%	13.0%
Merchandise imports (\$ billion)	October	26.5	2.9%	8.6%
Merchandise trade balance (all figures in \$ billion)	October	2.0	0.5	1.2
MANUFACTURING				
Shipments (\$ billion)	November*	38.6	1.0%	4.9%
New orders (\$ billion)	November*	38.3	- 3.4%	1.0%
Unfilled orders (\$ billion)	November*	48.9	- 0.6%	14.8%
Inventory/shipments ratio	November*	1.30	- 0.01	0.00
PRICES				
Consumer Price Index (1992=100)	December*	108.7	- 0.3%	1.0%
Industrial Product Price Index (1992=100)	November	120.3	0.0%	0.3%
Raw Materials Price Index (1992=100)	November	105.2	- 2.5%	- 14.9%
New Housing Price Index (1992=100)	November	100.2	0.0%	0.7%

Note: All series are seasonally adjusted with the exception of the price indexes.

* new this week

† percentage point

Infomat

A weekly review

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Publications released from January 14 to 20, 1999

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Canada's balance of international payments	Third quarter 1998			
Internet		67-001-XIB	29/93	29/93
Paper		67-001-XPB	38/124	38/124
Canada's international transactions in securities	October 1998	67-002-XPB	18/176	18/176
DISTRIBUTIVE TRADES				
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HOUSEHOLD SURVEY METHODS				
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