



# Infommat

## A Weekly Review

Friday, December 6, 2002

### INSIDE

#### ◆ 11th straight current account surplus

Canada's current account surplus in financial dealings with the rest of the world increased by almost \$400 million during the third quarter of 2002. The surplus — the 11th in as many quarters, a record string — rose to just over \$5.1 billion.

#### ◆ Corporate profits strong despite slowdown

Corporate operating profits continued to expand in the third quarter, but the rate of growth slowed considerably. Profits rose 2.6% from the second quarter, compared with increases of 9.2% and 13.0% in the first two quarters of 2002.

#### ◆ Spending on home repairs and renovations up sharply

Homeowners in Canada spent an average of \$2,580 repairing or renovating their homes in 2001, up 37% from 1999. Total spending on home repairs and renovations amounted to \$20.4 billion.

#### ◆ Activity limitation survey: 1 in 8 Canadians disabled

One out of every eight Canadians — an estimated 3.6 million people of all ages, including children — reported some level of disability in 2001, according to the Participation and Activity Limitation Survey.

### Economic growth sustained by housing, exports

**R**eal gross domestic product (GDP) advanced at a slower but still healthy 0.8% in the third quarter, as new housing activity and exports picked up strength, consumer spending was flat and business capital spending slowed.

Demand for new housing continued unabated in the third quarter of 2002, as residential construction surged 5.1%. Housing starts have been above the 200,000 mark for much of 2002, reminiscent of the late 1980s housing boom.

Investment in residential structures (+3.8%) helped sustain economic growth, as the demand for new homes was renewed after lower activity in the second quarter. Housing construction advanced strongly (+7.2%) and spending on renovations also accelerated (+1.6%).

There was continued widespread industrial expansion underlying economic growth in the third quarter. Construction, along with its associated feeder industries, was buoyed by the strong demand for new housing. Manufacturing was led by increased production of motor vehicles in response to foreign demand. Utilities output reflected a higher demand for electricity.

*(continued on page 2)*

#### Gross domestic product, \$ chained (1997)<sup>1</sup>

	Change	Annualized change	Year-over-year change
			%
First quarter 2001	0.2	0.6	2.6
Second quarter 2001	0.1	0.3	2.0
Third quarter 2001	-0.1	-0.5	0.6
Fourth quarter 2001	0.7	2.9	0.8
First quarter 2002	1.4	5.7	2.1
Second quarter 2002	1.1	4.4	3.1
Third quarter 2002	0.8	3.1	4.0

<sup>1</sup> The **change** is the growth rate from one period to the next. The **annualized change** is the growth rate compounded annually. The **year-over-year change** is the growth rate of a given quarter compared with the same quarter in a previous year.



### Economic growth sustained... (continued from page 1)

Domestic demand slowed to about half the pace of the second quarter, despite the high level of activity in the new housing market that pushed investment in residential structures up 3.8%.

Consumer spending was essentially unchanged, after having grown nearly 1% in each of the last three quarters. Business investment in plant and equipment edged up 0.5%, compared with 2.2% in the second quarter. Despite the recovery in profits and lower interest rates in 2002, investment remains about 5% lower than the peak in the third quarter of 2001.

Exports of Canadian goods grew briskly in the third quarter of 2002, posting the strongest gain (+2.3%) in 10 quarters. This strength in exports pushed the surplus on trade in goods to its highest level in over a year and was a key driver behind the gain in the overall current account surplus in the third quarter.

Business investment in plant and equipment decelerated sharply. Expenditure on non-residential construction continued to decline

(-0.6%), whereas spending on machinery and equipment grew 1.2%, about one-third of the rate set in the second quarter.

Personal income rose 0.9%, marking the fifth straight quarterly increase. Further gains in employment continued to boost labour income (+1.3%).

In the month of September, economic activity levelled off, edging up 0.1% after a strong start to the quarter. However, this latest increase marks the twelfth consecutive monthly advance since the setback triggered by the events of September 11, 2001.

The third quarter 2002 issue of *Canadian economic accounts quarterly review*, Vol. 1, no. 2 (13-010-XIE, free) is available on Statistics Canada's website ([www.statcan.ca](http://www.statcan.ca)). The September 2002 issue of *Gross domestic product by industry* (15-001-XIE, \$11/\$110) is also available. To purchase data, contact Yolande Chantigny (1-800-887-4623; [imad@statcan.ca](mailto:imad@statcan.ca)). For more information, contact Jo Ann MacMillan (613-951-7248; [joann.macmillan@statcan.ca](mailto:joann.macmillan@statcan.ca)), Industry Measures and Analysis Division. (See also "Current trends" on page 7.)

### How much did the airline industry recover since September 11, 2001?

The research paper *How much did the airline industry recover since September 11, 2001?* analyses the impact of the events of September 11 on airline activities in the three main commercial sectors: domestic, transborder and international.

Airline activities in Canada were already experiencing a significant downturn before September 2001. The negative trend observed since mid-1999 in commercial aircraft movements in Canada deteriorated further after September 2001. As of July 2002, major airports in Canada had yet to see their volume of domestic commercial flights recover this lost ground.

This report found that to return to a positive trend, activity in the domestic sector would have to increase between 5% and 10% on a year-over-year basis. The international sector is somewhat closer to a positive trend; activity in this sector would have to increase less than 5%. On the other hand, the transborder sector, that is, flights between Canada and the United States, would have to increase more than 10% to return to a positive trend.

The report *How much did the airline industry recover since September 11, 2001?* (51F0009XIE, free) is now available on Statistics Canada's website ([www.statcan.ca](http://www.statcan.ca)). For more information, contact Robert Masse (613-951-8699), Transportation Division.

## 11th straight current account surplus

Canada's current account surplus in financial dealings with the rest of the world increased by almost \$400 million during the third quarter of 2002.

The surplus — the 11th in as many quarters, a record string — rose from \$4.7 billion in the second quarter to just over \$5.1 billion on a seasonally adjusted basis, in the wake of a substantial surge in exports.

The current account, which summarizes all foreign transactions associated with current economic activity in Canada, includes four types of transactions: trade in goods, trade in services, flows of investment income, and transfers. A surplus is seen as positive for the Canadian currency.

The surplus in goods rose more than half a billion dollars to \$14.0 billion. Exports increased by \$2.9 billion, led mainly by record exports of cars and motor vehicle parts.

The deficit on commercial services declined slightly, as imports fell \$200 million, almost entirely the result of lower payments of commissions on securities.

Canada's travel deficit — the difference between what Canadians spend abroad and what foreigners spend in Canada — fell slightly in the third quarter.

With lower receipts and unchanged payments, the deficit in investment income increased by about \$210 million to just over \$7.1 billion, in line with lower profits on Canadian direct investment abroad.

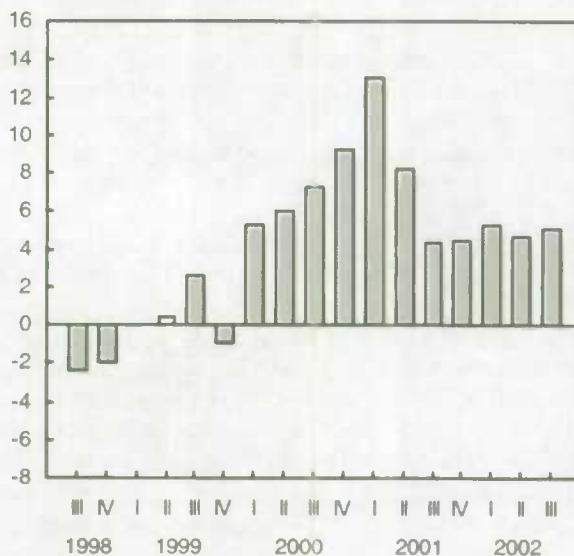
In the financial account, which is not seasonally adjusted, foreign direct investors channelled just \$1.6 billion into the Canadian economy between July and September this year, the lowest level in over seven years. This investment has slowed markedly over the three quarters of 2002.

Company acquisitions, which were a driving force in direct investment for some time, have been negligible in the latest two quarters.

Foreign investors reduced their holdings of Canadian securities by \$3.6 billion in the third quarter. The divestment, which was

### Current account balance

\$ billions, seasonally adjusted



wholly concentrated in equities and money market paper, came after three quarters of buying totalling \$30.1 billion.

Canadian direct investment abroad rose \$4.2 billion to \$12.8 billion, its highest level in five quarters. As in the first quarter, most of the investment went to existing affiliates for working capital purposes.

In addition, Canadian investors purchased \$2.1 billion worth of foreign securities, their lowest quarterly investment in over three years. This reflected mainly a drop in Canadian acquisitions of foreign equities, in line with the relatively superior performance of Canadian stock markets and lower sources of funds available to institutional investors, notably mutual funds.

*The third quarter issue of Canada's balance of international payments (Internet: 67-001-XIB, \$29/\$93; paper: 67-001-XPB, \$38/\$124) will be available soon. For more information, contact Arthur Ridgeway (613-951-8907), Balance of Payments Division.*

## Financial performance indicators for Canadian business

The enhanced two-volume series of *Financial performance indicators for Canadian business* (FPICB) covers small and medium-sized firms by sector, industry, province and territory. Both volumes of FPICB comprise an authoritative reference source of key financial ratios for many industries.

FPICB is based on up-to-date, reliable and comprehensive data on Canadian businesses derived from Statistics Canada databases of financial statements. The indicators are designed to serve as financial performance benchmarks against which individual firms and industries can be compared.

*Financial performance indicators for Canadian business is now available. For general information or to order data, contact Advisory Services (1-800-263-1136) or Jeannine D'Angelo (613-951-2604). For analytical information, contact Rosario Faubert (613-951-3112) or Mario Vella (613-951-1395), Industrial Organization and Finance Division.*

## Corporate profits strong despite slowdown

Corporate operating profits continued to expand in the third quarter, but the rate of growth slowed considerably. Profits rose 2.6% from the second quarter, compared with increases of 9.2% and 13.0% in the first two quarters of 2002.

Despite the recent slowdown, third quarter profits of \$40.3 billion were the strongest since the first quarter of 2001. The third quarter gains were concentrated in the non-financial group of industries, where profits rose 3.7% to \$32.2 billion. The financial group of industries did not fare as well; operating profits in this group edged down 1.4% to \$8.1 billion.

Manufacturers continued to benefit from vigorous consumer demand, fuelled by low interest rates and a strong employment market. In the third quarter, manufacturers posted a 10.0% surge in operating profits. At \$11.0 billion, manufacturing profits were the highest since the first quarter of 2001.

Manufacturers of motor vehicles and parts reported \$2.3 billion in third quarter operating profits, up 37.3% from the second quarter. Operating revenue increased for the fourth consecutive quarter, rising 6.0% to \$37.8 billion.

Petroleum and coal manufacturing profits climbed to a five-quarter high of \$1.3 billion, up 12.4% from the second quarter. Chemical producers also reaped the benefits of firming prices to boost operating profits by 24.4% to \$1.7 billion, recovering from the second quarter's 13.5% profit slide.

Wood and paper manufacturers suffered a 29.7% plunge in operating profits, partly a result of the inclusion of refunds of temporary US duties on softwood lumber exports in second quarter profits. Third quarter operating profits of \$0.7 billion were the lowest in eight years. Operating revenue fell 0.2% to \$18.2 billion.

Retail sales increased for the third straight quarter, but the pace of growth slowed to 1.3%, compared with 5.3% and 3.7% in the first two quarters of 2002. Operating profits climbed 8.5% to \$2.5 billion.

### Financial statistics for enterprises

Seasonally adjusted

	Q3 2001	Q2 2002	Q3 2002	Q2 to Q3 2002
	\$ billions			% change
<b>All industries</b>				
Operating revenue	542.4	563.4	571.3	1.4
Operating profit	35.7	39.3	40.3	2.6
<b>Non-financial industries</b>				
Operating revenue	490.0	513.6	521.1	1.5
Operating profit	26.2	31.0	32.2	3.7
<b>Financial industries</b>				
Operating revenue	52.4	49.8	50.2	0.8
Operating profit	9.5	8.3	8.1	-1.4

The profits of transportation carriers rose 9.1% to \$2.1 billion in the third quarter. Four consecutive increases have doubled profits since the third quarter of 2001. Tight cost controls and a slowly recovering market improved results in the airline sector.

Profits in the financial group of industries slipped 1.4% to \$8.1 billion, after two quarters of growth. The depository credit intermediaries (primarily chartered banks) led the decline, as profits dropped 11.0% to \$3.0 billion. Lower commission and fee revenue and higher provisions for loan losses contributed to the profit slide.

The operating profit margin edged up to 7.1% from 7.0% in the second quarter. Three consecutive quarterly increases have boosted the profit margin by more than a full percentage point since the fourth quarter of 2001.

*Quarterly financial statistics for enterprises (Internet: 61-008-XIE, \$26/\$86) will be available soon. For general information, contact Jeannine D'Angelo (613-951-2604). For analytical information, contact Bill Potter (613-951-2662), Industrial Organization and Finance Division.*

## Farm operator data for the 2001 Census of Agriculture

New data from the 2001 Census of Agriculture provide sharper focus to the statistical portrait of Canada's farm operators published in *The Daily* on November 20.

These data cover the same variables — numbers of farm operators by age and sex, farm and non-farm work, residence on and off the farm, and injuries — but for smaller geographic areas. These areas, called census consolidated subdivisions, are equivalent to towns and townships, villages, and rural municipalities.

*Farm operator data for the 2001 Census of Agriculture are available on CD-ROM (95F0353XCB, \$295). For more information, contact Client Services (1-800-465-1991) or Michel McCartin (613-951-1090; michel.mccartin@statcan.ca), Agriculture Division.*

## Spending on home repairs and renovations up sharply

**H**omeowners in Canada spent an average of \$2,580 repairing or renovating their homes in 2001, up 37% from 1999. Roughly two-thirds were devoted to work contracted out and one-third to materials purchased separately by the homeowner.

About 76% of the 7.9 million homeowner households indicated they had made at least one repair or renovation expenditure in 2001. Among the provinces, this percentage ranged from 72% in British Columbia to 85% in Newfoundland and Labrador.

Painting remained the most common type of repair or renovation work reported, with 45% of owners undertaking some type of paint job. Repairs to plumbing fixtures, to patios, fences or driveways, and to heating or air conditioning systems were also common.

In total, homeowners spent \$20.4 billion on repairs and renovations in 2001. About 28% of households that reported at least one repair or renovation expenditure spent less than \$500, accounting for less than 2% of total repair and renovation spending. In contrast, 19% of reporting households spent \$5,000 or more, accounting for 67% of repair and renovation spending.

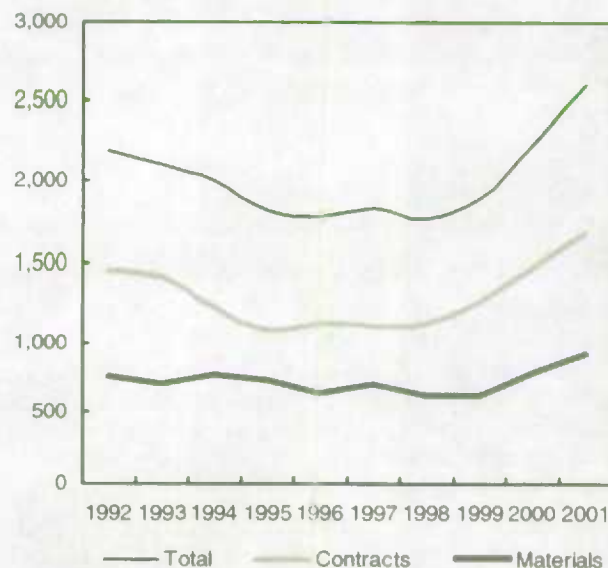
Average spending on repairs and renovations ranged from \$1,950 in Saskatchewan to \$3,070 in Ontario. Homeowners in Newfoundland and Labrador were more likely to take on their own repairs; on average, they spent over half of their repair and renovation budget on materials. In contrast, Ontario homeowners were more likely to hire others to carry out their repairs and renovations, spending about 71% of their repair and renovation budget on contract work.

Overall, rural homeowners spent an average of \$2,470 in 2001 on repairs and renovations, and their urban counterparts, \$2,610. Rural homeowners allotted 45% of their total spending on repairs and renovations to materials purchased separately, compared with 34% for urban homeowners.

Lower-income households (those with annual incomes less than \$20,000, representing 9% of homeowner households in Canada) spent an average of \$1,250 on repairs and renovations in 2001. Higher-income households (those with annual incomes

### Average spending

\$ constant



\$80,000 and over, accounting for 21% of homeowner households) spent an average of \$4,690.

Of all single-family households, couples with children spent the most on repairs and renovations — \$3,230 on average. Individuals living alone, 42% of whom are seniors, spent considerably less — about \$1,650. Similarly, lone-parent households spent about \$2,020.

The older the dwelling, the greater the amount homeowners spent to repair, maintain and replace equipment. In 2001, owners of homes built before 1946 spent an average of \$2,730 on repairs and renovations. Owners of homes built after 1990 spent, on average, \$2,280.

*The 2001 issue of Homeowner repair and renovation expenditure (Internet: 62-201-X1B, \$23) is now available. For more information, contact Client Services (1-888-297-7355; 613-951-7355; income@statcan.ca), Income Statistics Division.*

### Small business profiles

The *Small business profiles* CD-ROM presents financial and employment data for small business, defined as having annual total revenue between \$30,000 and \$5 million in 2000. *Small business profiles* are available by industry for unincorporated and incorporated businesses nationally and for each province and territory. Detailed expenses are available for most of the classified industries for incorporated and unincorporated businesses.

*Small business profiles* (61F0015XCB, \$500) are available on CD-ROM. To order, contact your nearest Statistics Canada Regional Reference Centre. For more information, contact Gilles Paré (1-877-792-9270; 613-951-2517; gilles.pare@statcan.ca), Small Business and Special Surveys Division.

## Activity limitation survey: 1 in 8 Canadians disabled

One out of every eight Canadians — an estimated 3.6 million people of all ages, including children — reported some level of disability in 2001, according to a new report.

The report, which profiles people whose everyday activities are limited by a physical or psychological condition or by a health condition, showed that many disabilities were severe or very severe.

Of the 3.4 million adults reporting disabilities, 1.1 million reported mild levels of disability, 855,000 reported moderate levels, and 1.4 million reported severe or very severe levels.

Disabled individuals represented 14.6% of the adult population. Accounting for the different levels of severity, the disability rate in the adult population was 5.0% for mild disabilities, 3.6% for moderate disabilities and 5.9% for severe and very severe disabilities.

The disabilities, which were self-reported to interviewers over the telephone, ranged from milder limitations, such as a backache, to more severe ones, such as loss of mobility because of arthritis.

This report is based on results of the Participation and Activity Limitation Survey, for which 35,000 adults and 8,000 children who lived in households in the provinces were interviewed. Residents of institutions, such as nursing homes, were excluded.

In general, the disability rate was higher among women. About 1.9 million women aged 15 and over, or 15.7%, reported having a disability, compared with just over 1.5 million men (13.4%).

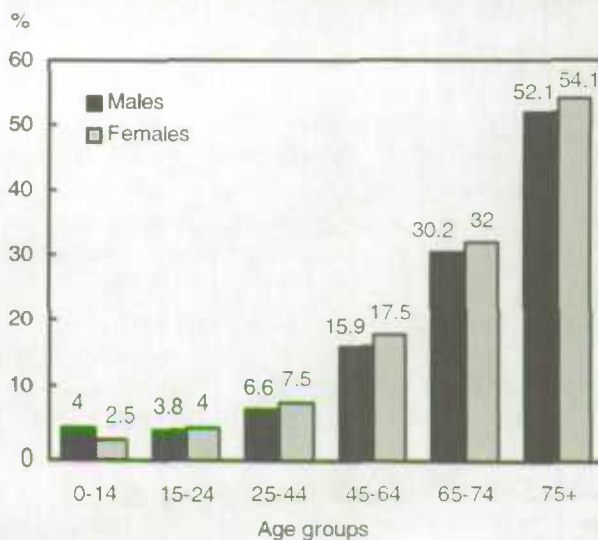
The highest rates occurred in the age group 75 and over, where more than one-half of both men and women reported a disability.

The type of disability reported most often involved mobility. Just under 2.5 million people aged 15 and over had difficulty walking, climbing stairs, or moving from one room to another.

More than 1 million adults reported hearing difficulties and some 600,000 had a problem with their vision. More than half a million adults reported limitations that were the result of emotional, psychological or psychiatric conditions.

Among seniors aged 65 and over, mobility problems affected an estimated 1.1 million individuals. In addition, more than 887,000 seniors reported they were disabled because of pain.

Disability rate by age and sex, 2001



**Note:** Data exclude Yukon, Northwest Territories and Nunavut.

Activity limitations were reported for close to 181,000 children aged 14 and under. Of these, 26,000 were younger than five and about 155,000 were school-age children. Almost 43% of children with disabilities had severe or very severe disabilities.

Although children aged 14 and under had the lowest rates of disability, they had their own unique conditions. The most widespread disability, reported for 118,000 youngsters, was related to chronic health conditions that reduced activities, such as asthma.

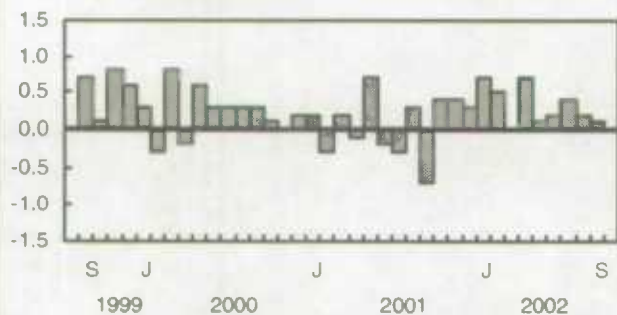
Learning disabilities were reported for an estimated 100,000 school-age children (5 to 14). These children accounted for almost two-thirds of all school-age children who reported disabilities.

The article *A profile of disability in Canada, 2001* (89-577-XIE) as well as data tables are now available free of charge on Statistics Canada's website ([www.statcan.ca](http://www.statcan.ca)). For more information, contact Renée Langlois (613-951-0878) or Catherine Allan (613-951-8658), Housing, Family and Social Statistics Division.

## Current trends

### Gross domestic product

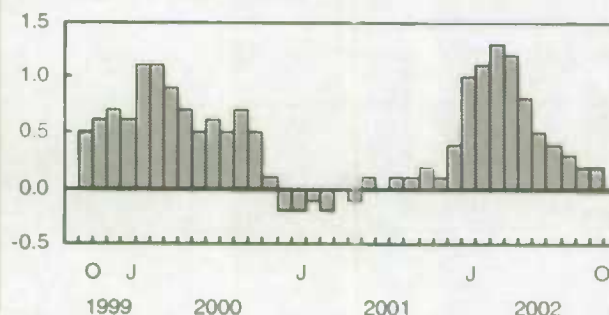
% change, previous month



Total economic activity edged up 0.1% in September, following a 0.2% increase in August.

### Composite Index

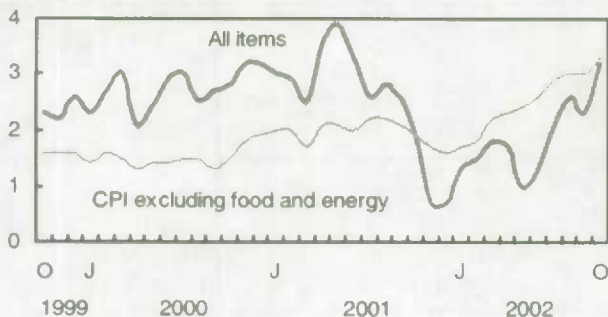
% change, previous month



Growth in the leading indicator was unchanged at 0.2% in October. Six of the ten components were up, led by housing.

### Consumer Price Index

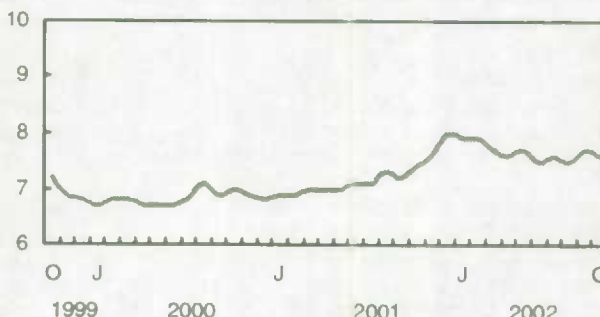
% change, previous year



Consumer prices for goods and services were 3.2% higher in October than they were a year earlier. Excluding food and energy, prices rose 3.3%.

### Unemployment rate

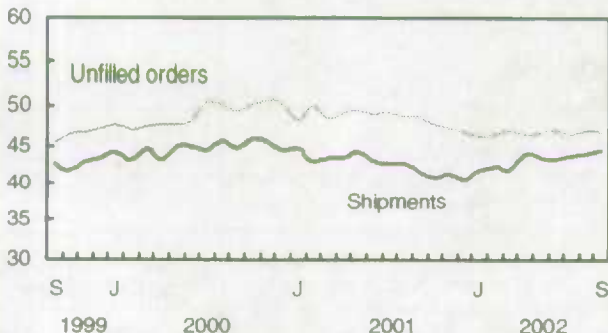
%



In October, the unemployment rate fell 0.1 percentage points to 7.6%.

### Manufacturing

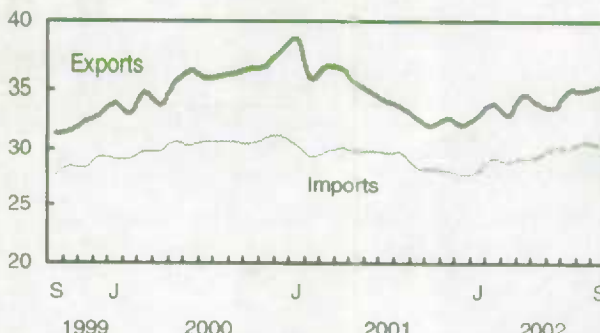
\$ billions



Manufacturers' shipments rose 1.2% in September to \$44.5 billion. The backlog of unfilled orders declined 0.9% to \$46.7 billion.

### Merchandise trade

\$ billions



In September, the value of merchandise exports increased 0.8% to \$35.2 billion. Imports fell 1.3% to \$30.3 billion.

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

## Latest statistics

	Period	Level	Change, previous period	Change, previous year
<b>GENERAL</b>				
Gross domestic product (\$ billions, 1997) <sup>1</sup>	September*	980.7	0.1%	4.0%
Composite Index (1992=100)	October	179.3	0.2%	7.6%
Operating profits of enterprises (\$ billions)	Q3 2002	40.3	2.6%	12.9%
Capacity utilization rate (%) <sup>2</sup>	Q2 2002	83.2	1.3†	-0.1†
<b>DOMESTIC DEMAND</b>				
Retail trade (\$ billions)	September	25.6	-0.5%	7.7%
New motor vehicle sales (thousands of units)	September	145.5	-0.4%	12.2%
Wholesale trade (\$ billions)	September	35.2	0.0%	6.9%
<b>LABOUR</b>				
Employment (millions)	October	15.5	0.2%	3.1%
Unemployment rate (%)	October	7.6	-0.1†	0.2†
Participation rate (%)	October	67.2	0.0†	1.3†
Average weekly earnings (\$)	September	679.61	0.15%	1.66%
Help-wanted Index (1996=100)	November*	118.2	-2.2%	-8.6%
Regular Employment Insurance beneficiaries (in thousands)	September	553.3	-0.8%	3.0%
<b>INTERNATIONAL TRADE</b>				
Merchandise exports (\$ billions)	September	35.2	0.8%	7.5%
Merchandise imports (\$ billions)	September	30.3	-1.3%	6.8%
Merchandise trade balance (all figures in \$ billions)	September	4.9	0.7	0.5
<b>MANUFACTURING</b>				
Shipments (\$ billions)	September	44.5	1.2%	7.4%
New orders (\$ billions)	September	44.1	-1.2%	6.7%
Unfilled orders (\$ billions)	September	46.7	-0.9%	-4.2%
Inventory/shipments ratio	September	1.41	-0.01	-0.13
<b>PRICES</b>				
Consumer Price Index (1992=100)	October	120.5	0.3%	3.2%
Industrial Product Price Index (1997=100)	October	109.0	0.4%	2.4%
Raw Materials Price Index (1997=100)	October	116.7	-0.1%	11.1%
New Housing Price Index (1992=100)	September	111.2	0.2%	4.2%

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

\* new this week

† percentage point

<sup>1</sup> 1997 replaces 1992 as the base year used in determining prices for gross domestic product by industry. Also, valuation has been changed from factor cost to basic prices.

<sup>2</sup> Calculation of the rates of capacity use is now based on the 1997 North American Industry Classification System (NAICS), which has replaced the 1980 Standard Industrial Classification.

## Infomat

### A weekly review

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## Products released from November 28 to December 4, 2002

SUBJECT AREA Title of product	Period	Catalogue number	Price (\$) (issue/subscription)
<b>AGRICULTURE</b>			
Agriculture and rural working paper series	1981-1996	21-601-MIE	free
Hog statistics	Q3 2002	23-010-XIE	free
Stocks of frozen and chilled meat products	November 2002	23-009-XIE	free
<b>CENSUS OPERATIONS</b>			
Farm operator data for the 2001 Census of Agriculture		95F0353XCB	295
Profile of marital status, common-law status, families, dwellings and households, for Canada, provinces, territories, census divisions, census subdivisions and dissemination areas, 2001 Census of Population		95F0487XCB2001002	various prices
<b>CULTURE, TOURISM AND THE CENTRE FOR EDUCATION STATISTICS</b>			
Heritage institutions	1999-2000	F0002XPE	50
<b>GEOGRAPHY</b>			
Census forward sortation areas boundary file, reference guide, 2001 Census		92F0170GIE	free
Census forward sortation areas boundary file, 2001 Census		92F0170XCE	400
<b>HOUSING, FAMILY AND SOCIAL STATISTICS</b>			
A new approach to disability data	2001	89-578-XIE	free
A profile of disability in Canada	2001	89-577-XIE	free
A profile of disability in Canada, tables	2001	89-579-XIE	free
<b>INCOME AND EXPENDITURE ACCOUNTS</b>			
Canadian economic accounts quarterly review	Q3 2002	13-010-XIE	free
Estimates of labour income, monthly estimates	September 2002	13F0016DDB	125/500
Estimates of labour income, monthly estimates, Tables and analytical document	September 2002	13F0016XPB	20/65
Financial flow accounts, quarterly estimates	Q3 2002	13-014-DDB	300/1200
Financial flow accounts, quarterly estimates	Q3 2002	13-014-PPB	50/180
Financial flow accounts, quarterly estimates	Q3 2002	13-014-XDB	various prices
National income and expenditure accounts, quarterly estimates	Q3 2002	13-001-DDB	125/500
National income and expenditure accounts, quarterly estimates	Q3 2002	13-001-PPB	50/180
National income and expenditure accounts, quarterly estimates	Q3 2002	13-001-XDB	25/100
<b>INCOME STATISTICS</b>			
Entry exit component for labour interview - January 2001 Survey of Labour and Income Dynamics	2001	75F0002MIE2002004	free
Homeowner repair and renovation expenditure	2001	62-201-XIB	23
Labour interview questionnaire - January 2001 Survey of Labour and Income Dynamics	2001	75F0002MIE2002002	free
Preliminary interview questionnaire - January 2001 Survey of Labour and Income Dynamics	2001	75F0002MIE2002003	free
<b>INDUSTRIAL ORGANIZATION AND FINANCE</b>			
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