

62-555

**Family Expenditure in Canada, 1992**  
**List of Statistical Tables and User's Guide**

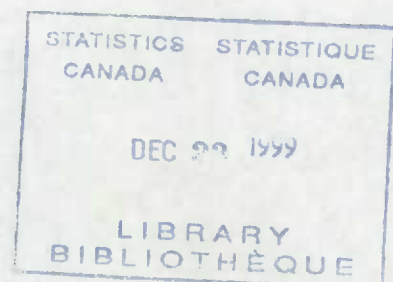
Family Expenditure Surveys Section  
Household Surveys Division  
Statistics Canada

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November 15, 1993

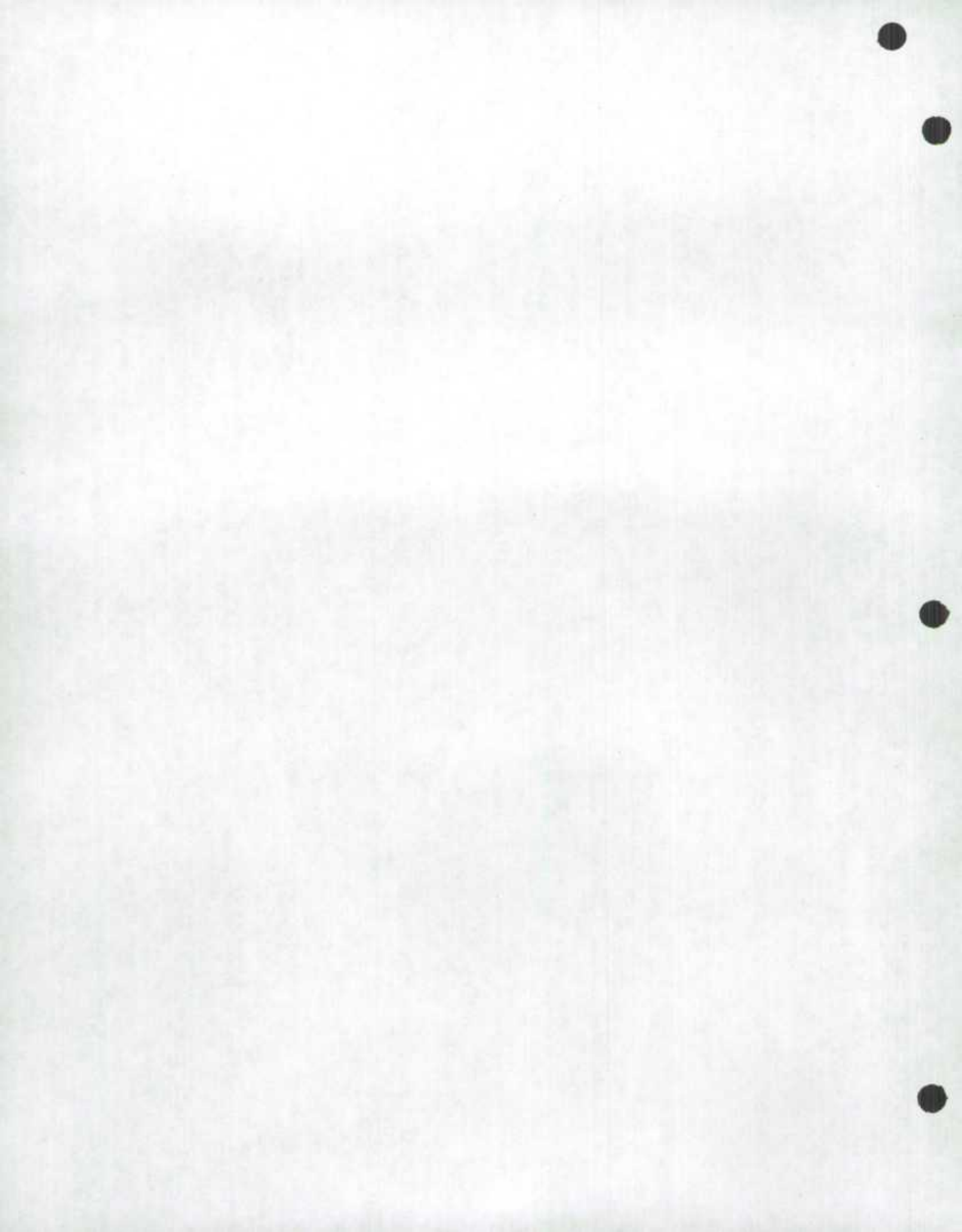
(Revised December 8, 1993)

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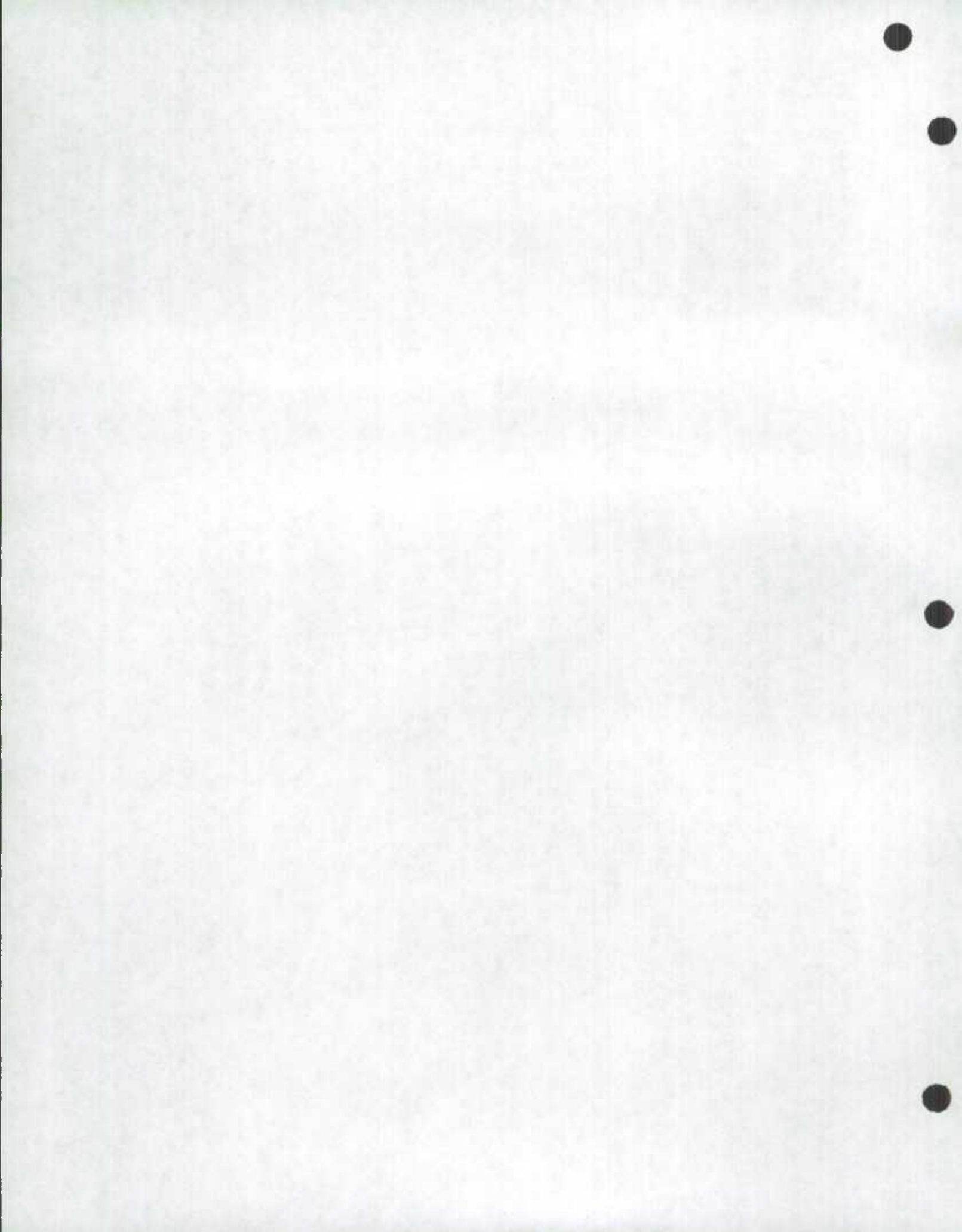




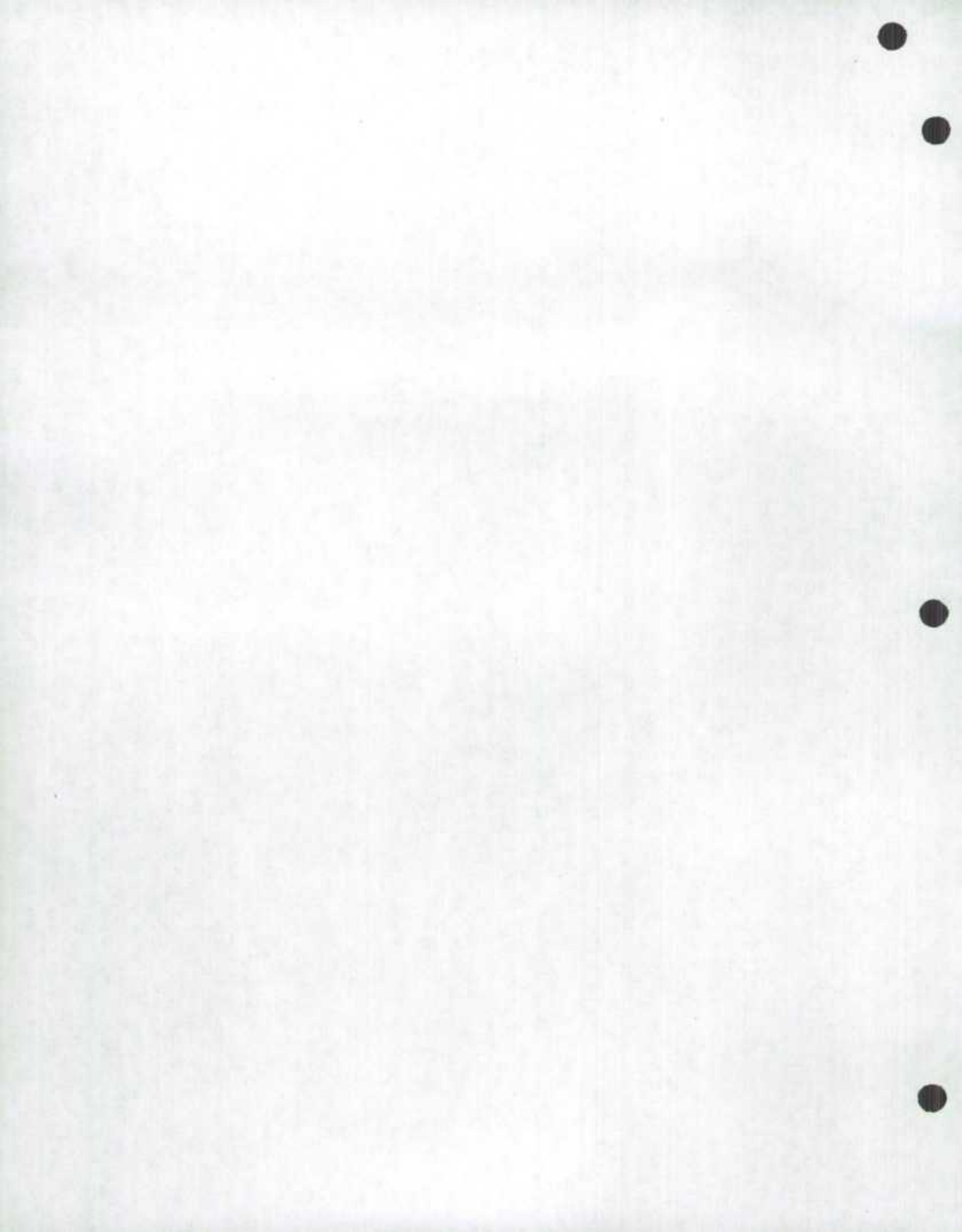


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## Part 1

### INTRODUCTION

This series of tabulations presents information on household expenditures obtained from the Survey of Family Expenditures conducted in January, February and March of 1993. These tables supplement the tables shown in "Family Expenditure in Canada, 1992", catalogue number 62-555. They include detailed versions of the summary and selective detail tables shown in the publication as well as additional series of detailed tables. They are available on paper, microfiche, microcomputer diskette and computer readable tape.

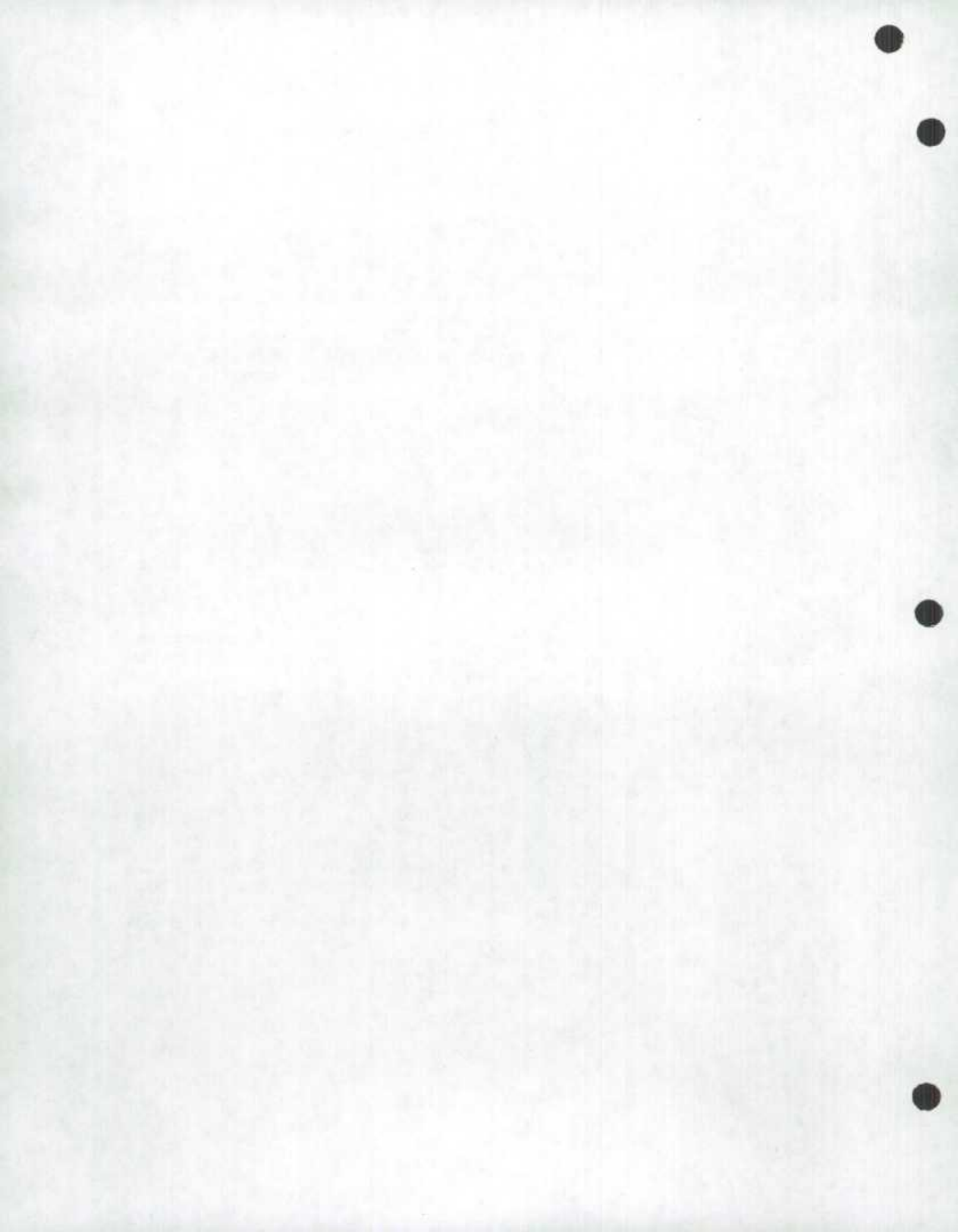
Basic descriptions, notes and definitions are provided here for users of these tables. Additional information is provided in the above-mentioned catalogue publication.

The 1992 Survey of Family Expenditures was carried out across the 10 provinces as well as in Whitehorse and Yellowknife. Data was obtained by asking people to recall their expenditures for the 1992 calendar year. Data for Whitehorse and Yellowknife are shown separately in the tables by metropolitan area. They are excluded, however, from the series of national tables.

As in other countries, the primary stimulus and budgetary justification for collecting expenditure data is to monitor and periodically update the weights used in the computation of the Consumer Price Index (CPI). In addition to this, expenditure data classified by variables such as income, household type, province, etc., provide the basis for a variety of analytical investigations of the purchasing habits of households in Canada.

Detailed food expenditure information for 1992 can be obtained from the Food Expenditure Survey conducted throughout 1992. This information was gathered using a diary method and is released separately.

Family expenditure surveys have been conducted approximately every two years since 1953. Coverage for most of these has been restricted to selected cities. Only four of the previous Surveys of Family Expenditure have included smaller urban and rural areas to provide national coverage: 1969, 1978, 1982 and 1986. See the Historical Catalogue of Statistics Canada Publications and the current catalogue for a description of earlier family expenditure surveys publications. The next Survey of Family Expenditures is planned for the 1996 reference year and will have national coverage.



## BEFORE YOU BEGIN...

Read the following definitions. They are crucial to using these statistical tables correctly.

### **Av. per hhld**

This is the heading for the averages per household per year. The average values (dollars and quantities) are the weighted sums of the household values divided by the "Estimated number of households". They are based on all households in a class, including households that reported a zero value. Average values for households that reported non-zero values can be calculated by dividing the averages per household by the corresponding percentages not reporting zero, then multiplying by 100.

The averages for different items in a column can be added together to make new subtotals.

You cannot do a simple addition of averages across rows to combine columns (see the list of **How to ...** techniques below).

### **% not rptg zero**

This refers to the percentage of households in a given column who reported a non-zero amount for an expenditure category. Percentages for different items in a column cannot be added together to form subtotals.

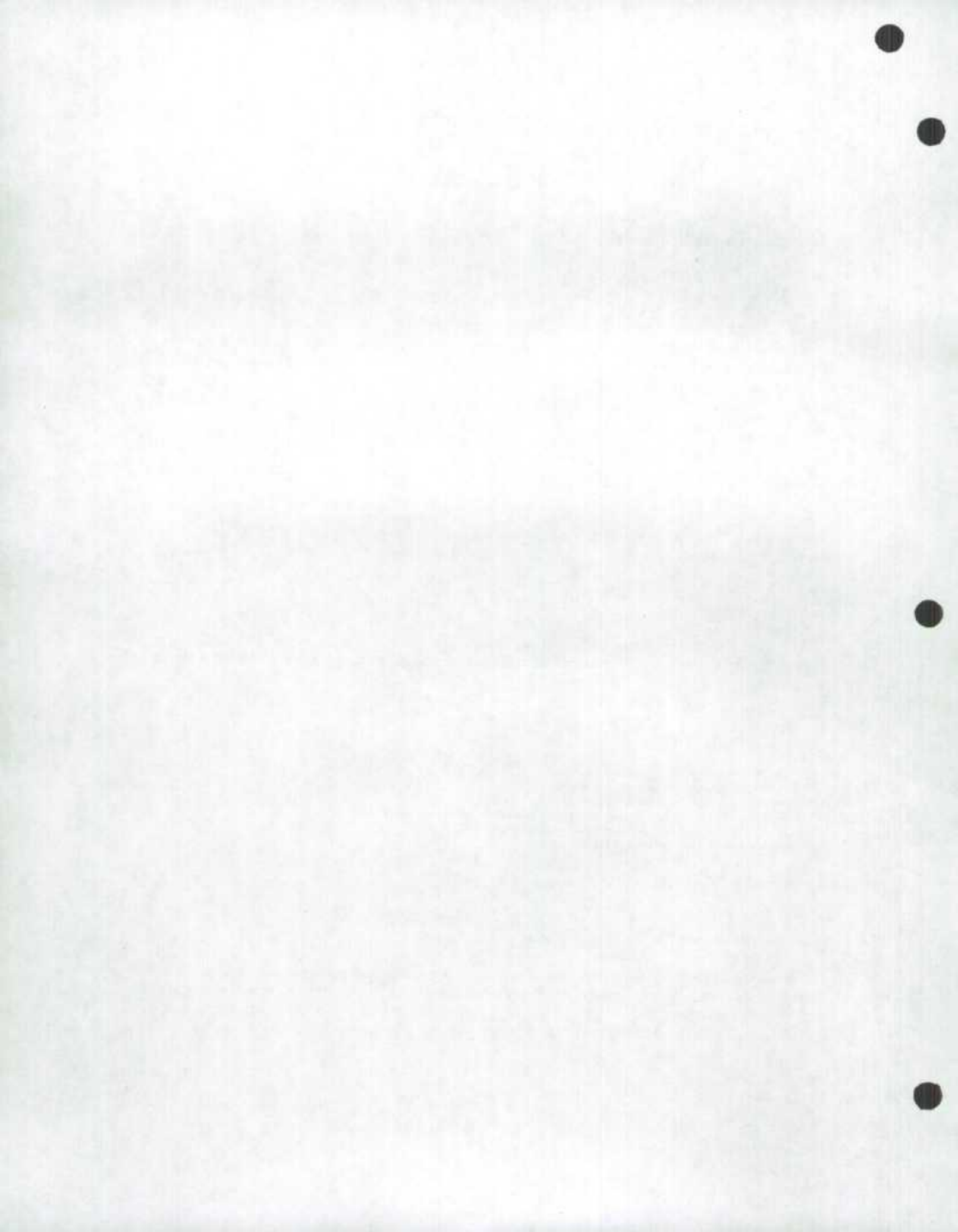
For more information on...

- How to combine columns of data
- How to calculate aggregate expenditure
- How to calculate expenditure per person
- How to calculate expenditure as a percentage distribution
- How to use data on percentage reporting
- How to use data on the sample size

refer to the **TECHNICAL NOTES** section of this guide.

### **Household characteristics:**

The tables begin with a socio-economic profile of the households in each column. Make use of this information to interpret differences in expenditure patterns that can be associated with differences in average age, income, number and ages of children, home ownership, etc. For definitions of the household characteristics and expenditure concepts, see the **Notes and Definitions** section.



## Part 2

## STATISTICAL TABLES - LISTS AND DESCRIPTIONS

## LIST OF DETAILED STATISTICAL TABLES

*Series #1 - Average Household Expenditure, Canada, 1992 (Publication Related)*

## Table

No.

## HOUSEHOLD INCOME GROUPS

## All Households:

- 2a. by Household Income Quintile Groups
- 3a. by Household Income Groups

## One-Person Households:

- 4a. by Household Income Groups

## Households of Two or More Persons:

- 5a. by Household Income Groups

## GEOGRAPHICAL CHARACTERISTICS

- 6a. by Size of Area of Residence
- 7a. by Region
- 7b. by Province
- 8a. by Metropolitan Area - St. John's (Nfld.) to Thunder Bay
- 8b. by Metropolitan Area - Winnipeg to Whitehorse
- 8c. by Other City/Urban Groups 30,000+
- 9a. Atlantic Provinces, by Household Income Groups
- 10a. Quebec Province, by Household Income Groups
- 11a. Ontario, by Household Income Groups
- 12a. Prairie Provinces, by Household Income Groups
- 13a. British Columbia, by Household Income Groups

## TENURE

## All Households:

- 14a. by Class of Tenure
- 15a. by Selected Tenure and Dwelling Type

## Households of Two or More Persons:

- 16a. by Selected Tenure and Dwelling Type

## HOUSEHOLD CHARACTERISTICS

## All Households:

- 17a. by Household Size
- 17b. by Household Type
- 18a. by Household Composition
- 19a. by Selected Household Segments

## One-Person Households:

- 20a. by Age and Sex

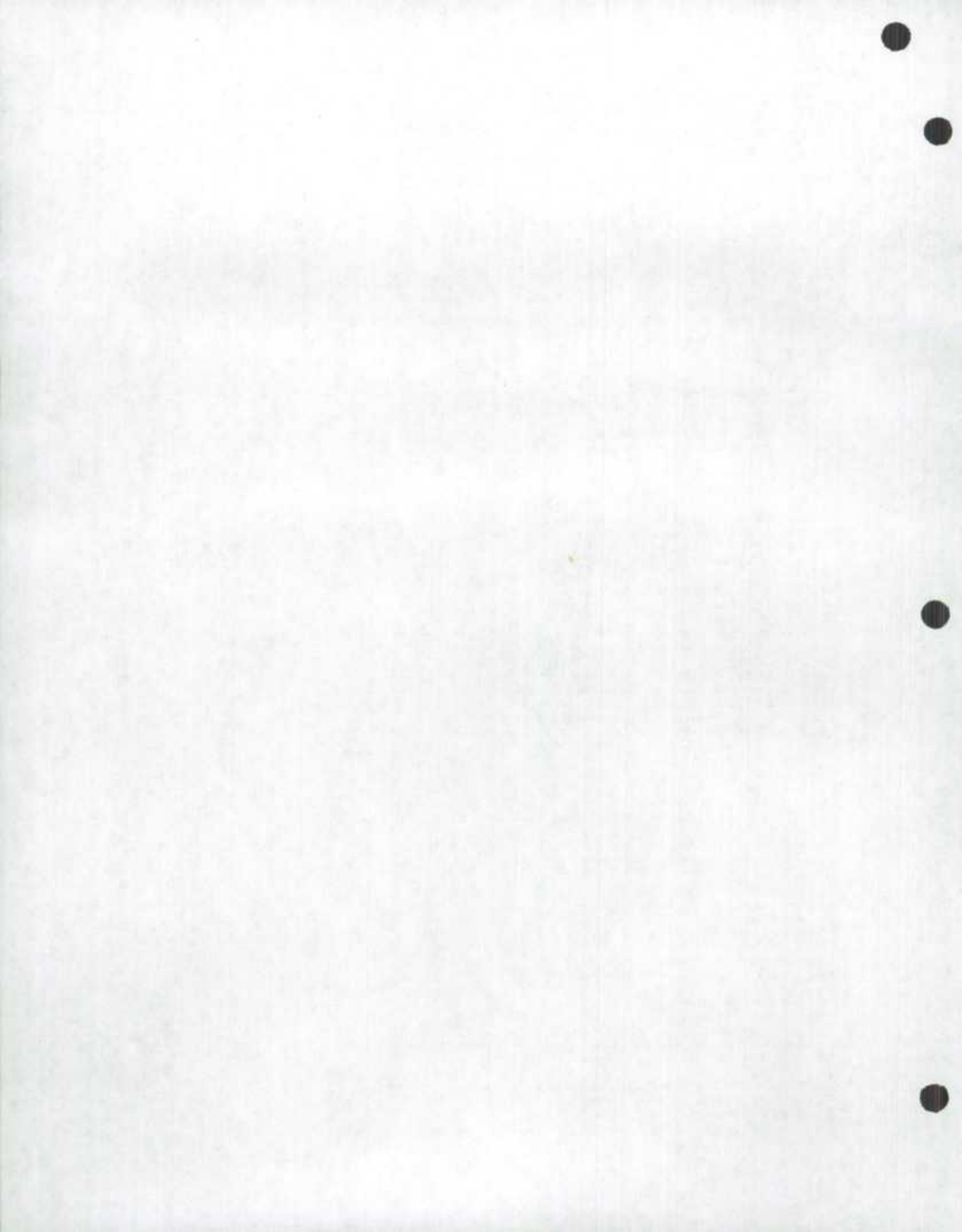
## Married-Couple Households Only or with Single Children Only:

- 21a. by Age of Husband and Number of Children

Married-Couple Households Only or With Single Children Only -  
Husband Aged Less than 65 Years:

- 22a. by Employment Status of Wife
- 22b. by Employment Status of Wife and Age of Youngest Child

Table 1. ?  
Starts at 2.a. ?



*Series #2 - Average Household Expenditure, Canada, 10 Provinces, 1992 (Additional Tables)*Table  
No.

## All Households:

30a. by Age of Husband or Reference Person

## All Households by Class of Tenure by Household Income Groups:

31a. Homeowners without Mortgage

32a. Homeowners with Mortgage

33a. Regular Tenants

## Households of Two or More Persons:

34a. by Household Income Quintile Groups

35a. by Class of Tenure

36a. by Age of Husband or Reference Person

37a. Atlantic Provinces by Household Income Groups

38a. Quebec Province by Household Income Groups

39a. Ontario by Household Income Groups

40a. Prairie Provinces by Household Income Groups

41a. British Columbia by Household Income Groups

## Married-Couple Households Only or with Single Children Only:

42a. by Age of Husband

43a. by Age of Wife

## Household Size by Household Income Groups:

44a. Two-Person Households

45a. Three-Person Households

46a. Four-Person Households

47a. Five or More Person Households

## Age of Husband or Reference Person by Household Income Groups:

48a. Age of Husband or Reference Person Less Than 35

49a. Age of Husband or Reference Person 35-44 Years

50a. Age of Husband or Reference Person 45-54 Years

51a. Age of Husband or Reference Person 55-64 Years

52a. Age of Husband or Reference Person 65 or Over

*Series #3 - Average Household Expenditure, Canada, 17 Metropolitan Areas, 1992*Table  
No.

## All Households:

60a. by Age of Husband or Reference Person

61a. by Household Size

61b. by Household Type

62a. by Household Composition

63a. by Household Income Quintile Groups

## Households of Two or More Persons:

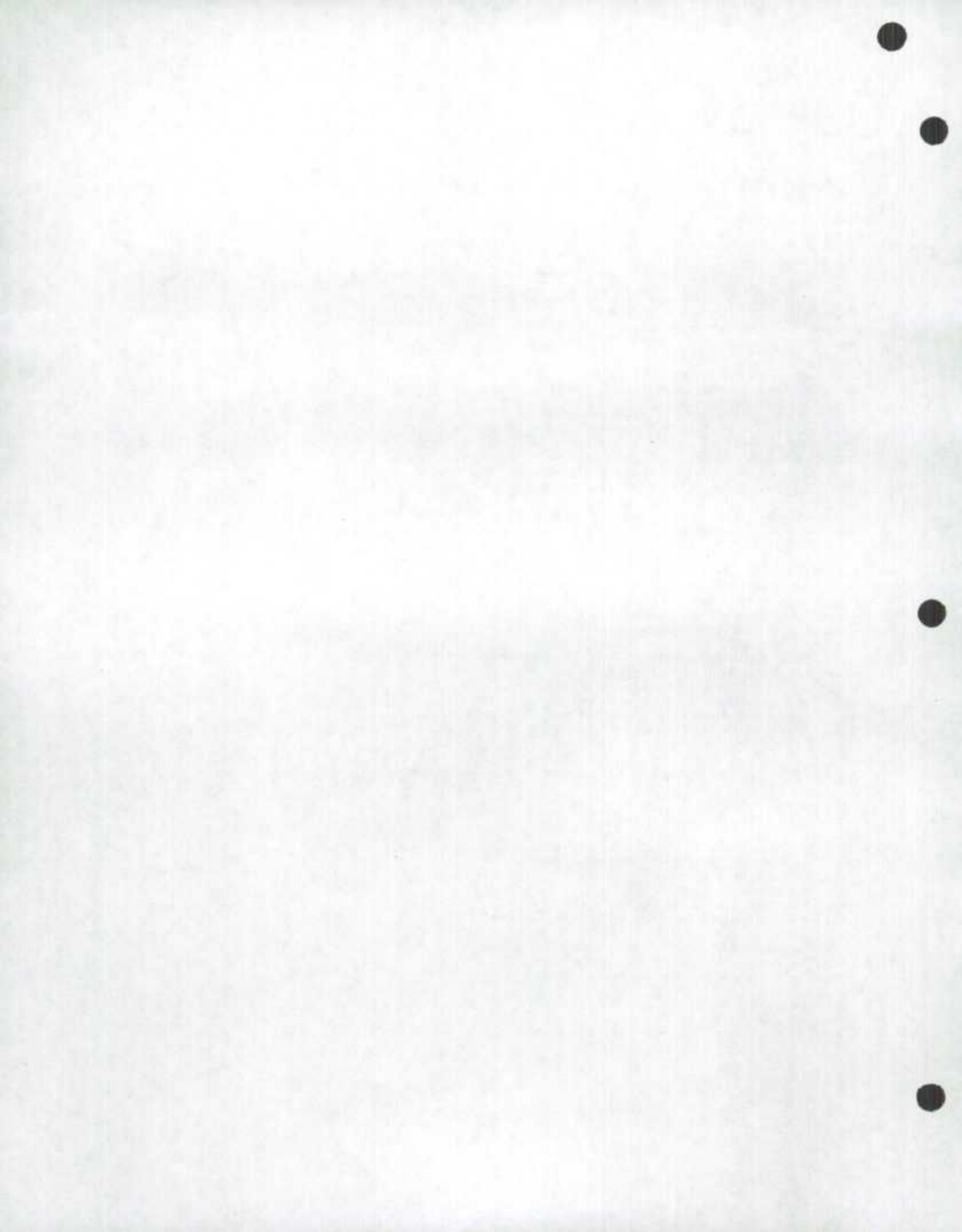
64a. by Age of Husband or Reference Person

65a. by Household Income Quintile Groups

## One-person Households:

66a. by Age and Sex

67a. by Household Income Quintile Groups





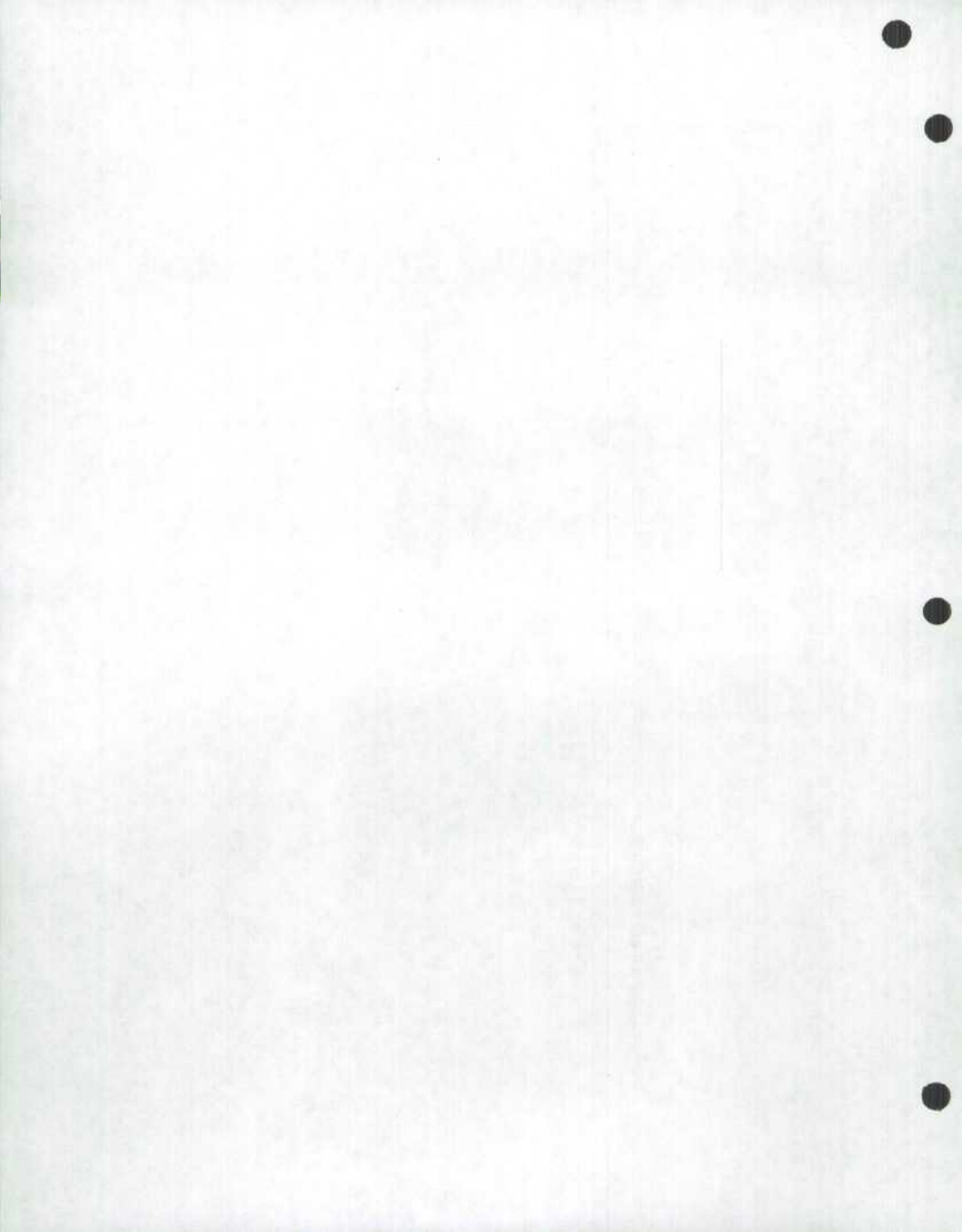


DESCRIPTION OF STATISTICAL TABLE CONTENTS

Column Class Descriptions

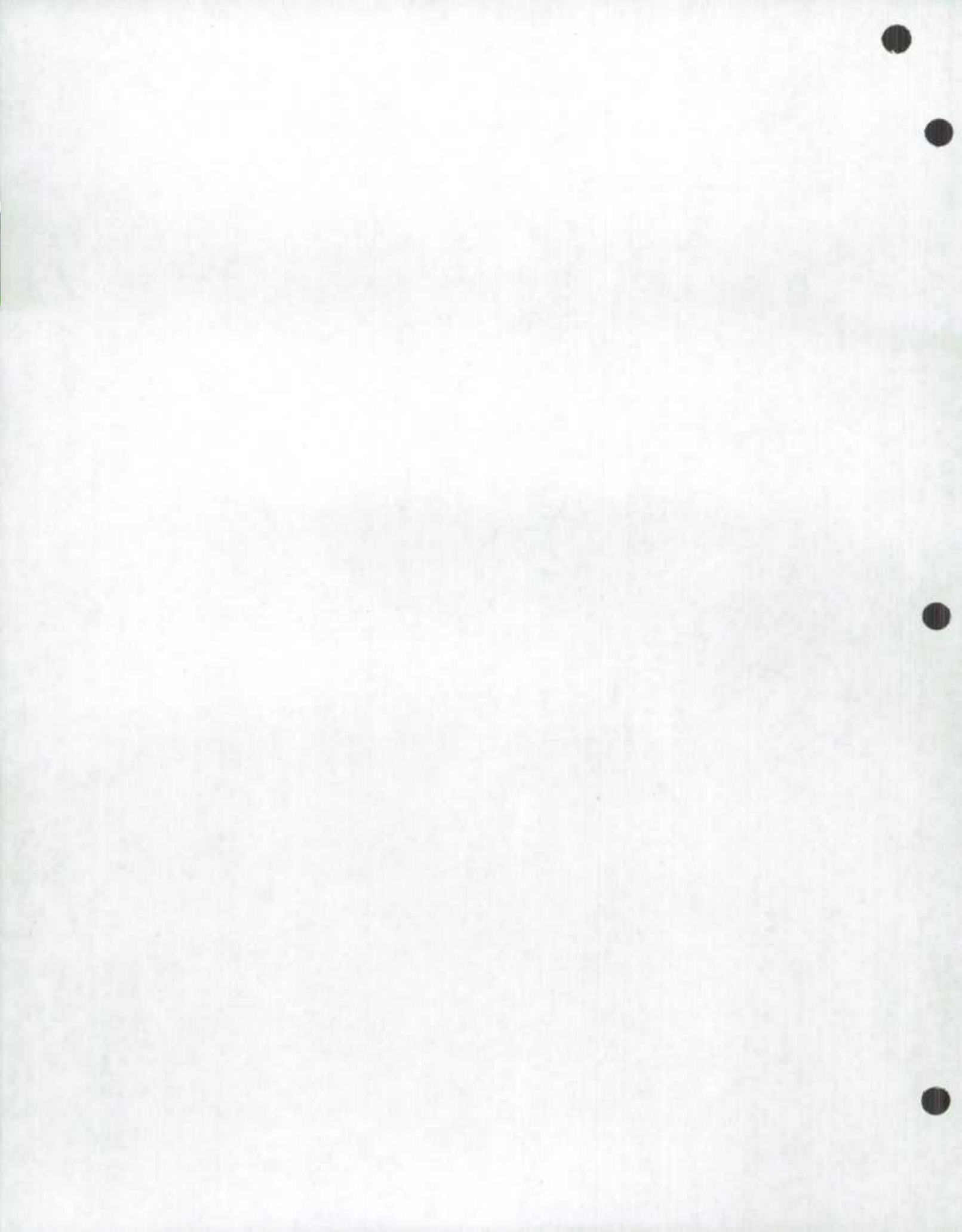
Table No. Column Class Description

		Upper Bounds				
		2a	34a	63a	65a	67a
2a., 34a., 63a., 65a., 67a.	by Household Income Quintile Groups					
	All classes					
	Lowest quintile	18,960	25,290	19,789	27,000	10,500
	Second quintile	32,072	38,990	34,108	41,843	15,221
	Third quintile	46,852	53,083	49,761	56,900	25,400
	Fourth quintile	67,829	74,466	72,394	80,450	38,540
	Highest quintile					
3a.	by Household Income Groups					
	All classes					
	Under \$10,000					
	\$10,000 - 14,999					
	\$15,000 - 19,999					
	\$20,000 - 24,999					
	\$25,000 - 29,999					
	\$30,000 - 34,999					
	\$35,000 - 39,999					
	\$40,000 - 49,999					
	\$50,000 - 59,999					
	\$60,000 - 69,999					
	\$70,000 - 89,999					
	\$90,000 and over					
4a.	by Household Income Groups					
	All classes					
	Under \$10,000					
	\$10,000 - 14,999					
	\$15,000 - 19,999					
	\$20,000 - 24,999					
	\$25,000 - 29,999					
	\$30,000 - 39,999					
	\$40,000 and over					
5a.	by Household Income Groups					
	All classes					
	Under \$15,000					
	\$15,000 - 19,999					
	\$20,000 - 24,999					
	\$25,000 - 29,999					
	\$30,000 - 34,999					
	\$35,000 - 39,999					
	\$40,000 - 49,999					
	\$50,000 - 59,999					
	\$60,000 - 69,999					
	\$70,000 - 89,999					
	\$90,000 and over					



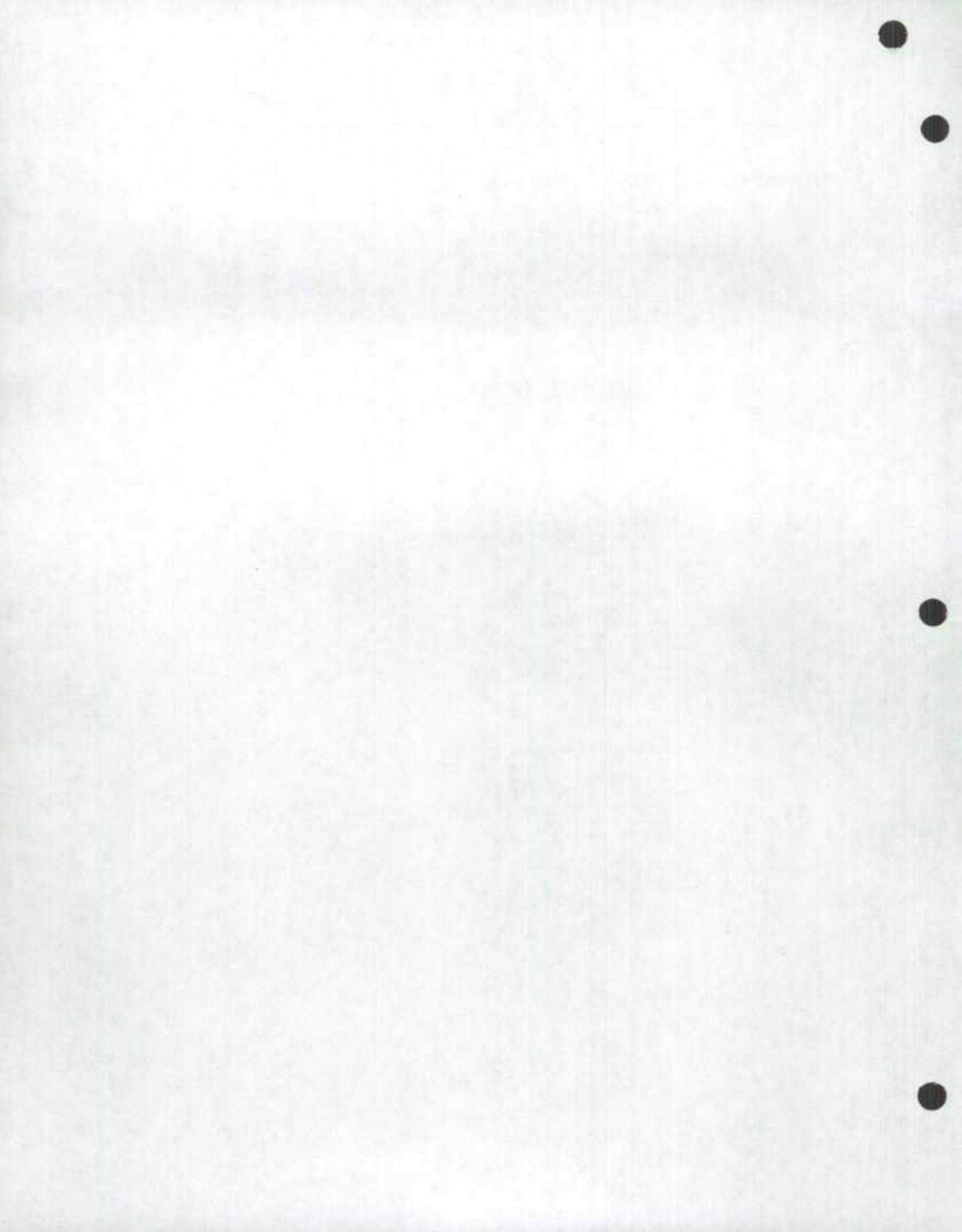
*Table No. Column Class Description - Continued*

- 6a. by Size of Area of Residence  
All classes  
All urban  
Urban 500,000 and over  
Urban 1,000,000 and over  
Urban 500,000-999,999  
Urban 100,000-499,999  
Urban 250,000-499,999  
Urban 100,000-249,999  
Urban 30,000-99,999  
Urban under 30,000  
All rural  
Rural farm  
Rural non-farm
- 7a. by Region  
All classes  
Atlantic provinces  
Quebec  
Ontario  
Prairie provinces  
British Columbia
- 7b. by Province  
Newfoundland  
Prince Edward Island  
Nova Scotia  
New Brunswick  
Quebec  
Ontario  
Manitoba  
Saskatchewan  
Alberta  
British Columbia
- 8a. by Metropolitan Area - St. John's (Nfld.) to Thunder Bay  
St. John's (Nfld.)  
Charlottetown-Summerside  
Halifax  
Saint John (N.B.)  
Quebec  
Montreal  
Ottawa  
Toronto  
Thunder Bay



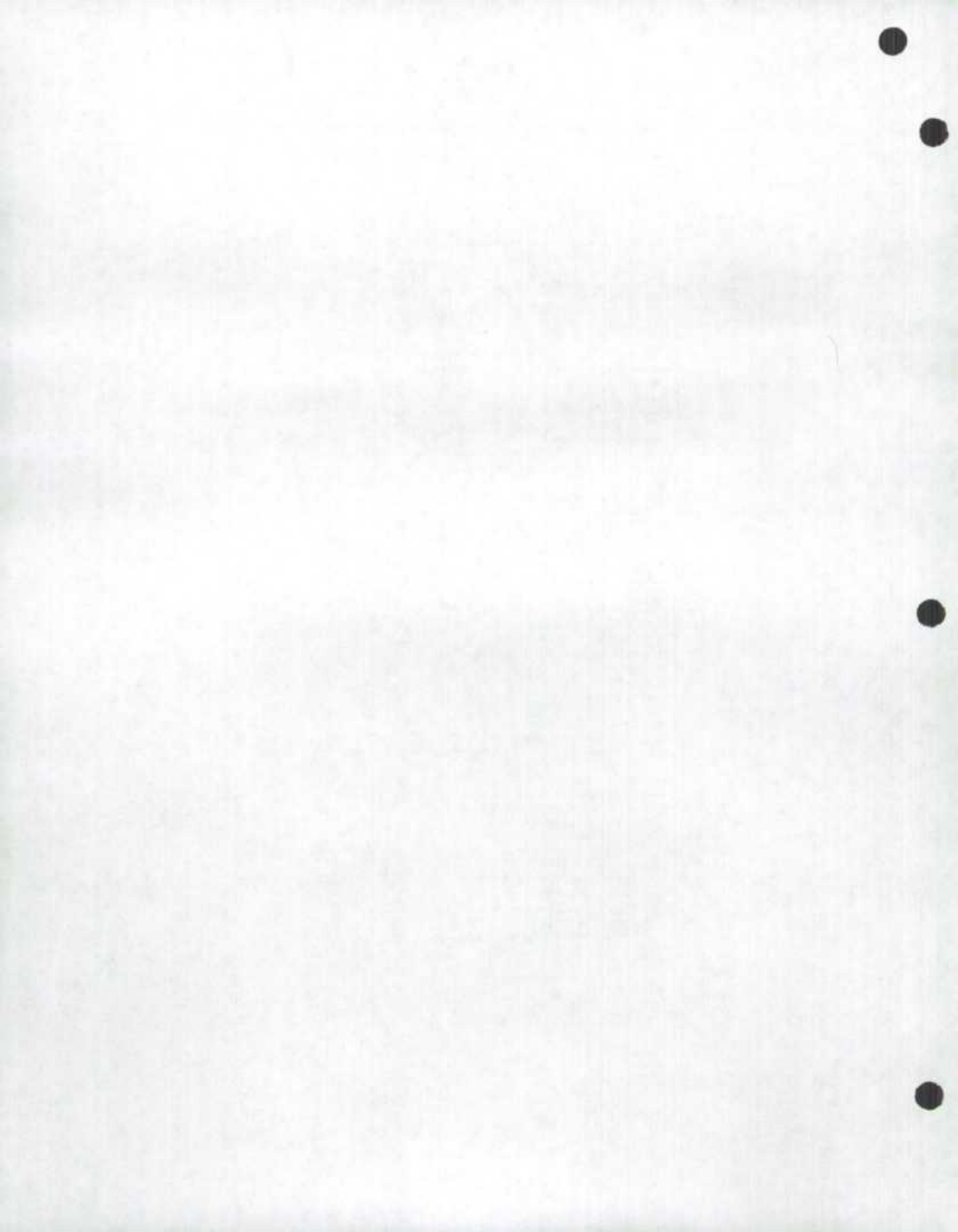
*Table No. Column Class Description - Continued*

8b.	by Metropolitan Area - Winnipeg to Whitehorse Winnipeg Regina Saskatoon Calgary Edmonton Vancouver Victoria Yellowknife Whitehorse
8c.	by Other City/Urban Groups 30,000+ Other Atlantic cities 30,000+ Other Quebec cities 30,000+ Other Ontario cities 30,000+ Other Western cities 30,000+
9a., 10a., 48a.	by Household Income Groups All classes Under \$15,000 \$15,000 - 19,999 \$20,000 - 29,999 \$30,000 - 39,999 \$40,000 - 49,999 \$50,000 - 59,999 \$60,000 and over
11a., 12a., 31a.	by Household Income Groups All classes Under \$15,000 \$15,000 - 19,999 \$20,000 - 29,999 \$30,000 - 39,999 \$40,000 - 49,999 \$50,000 - 59,999 \$60,000 - 79,999 \$80,000 and over
13a.	by Household Income Groups All classes Under \$20,000 \$20,000 - 34,999 \$35,000 - 49,999 \$50,000 - 69,999 \$70,000 and over



*Table No.    Column    Description - Continued*

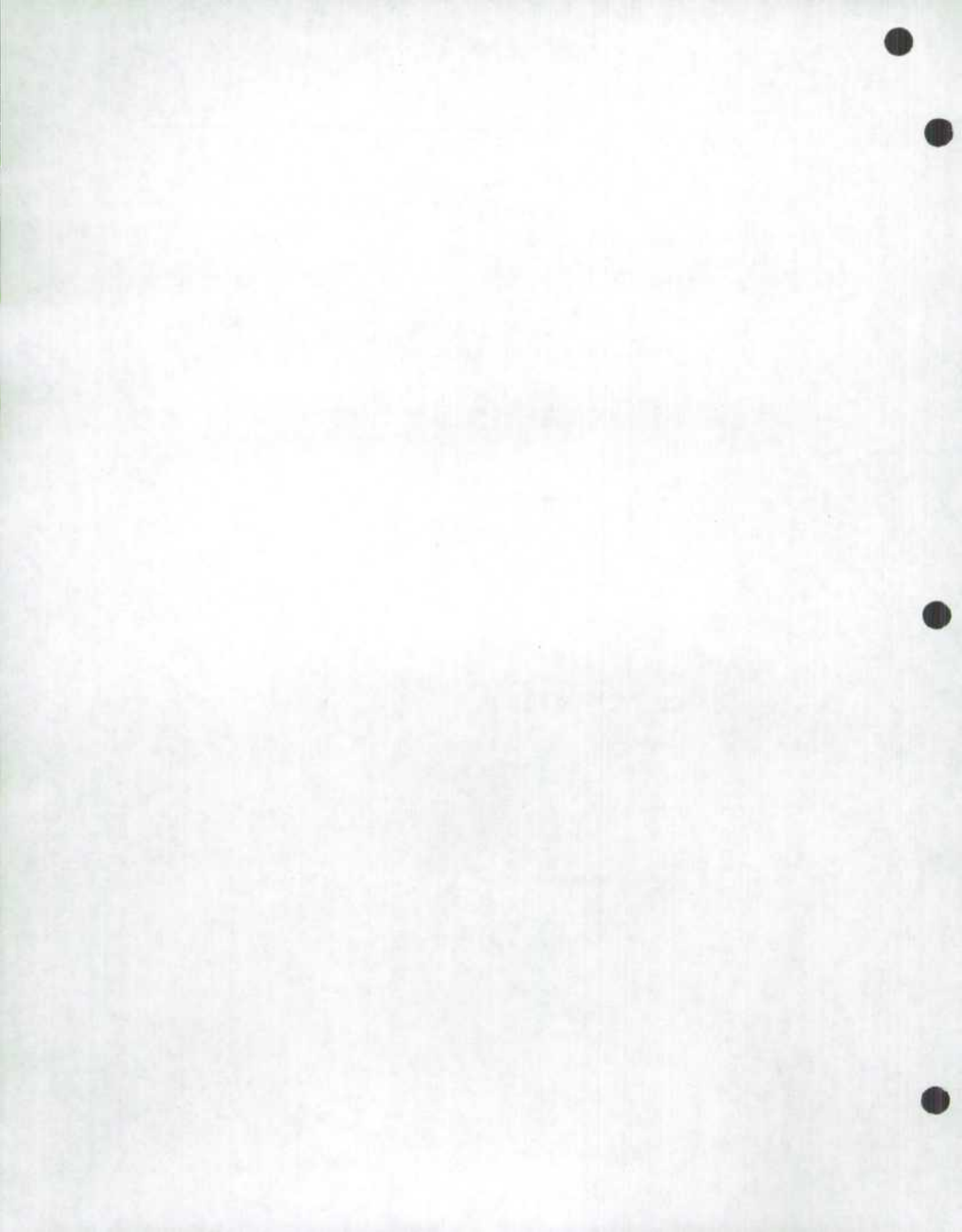
14a., 35a.	by	Class of Tenure All homeowners Homeowners without mortgage Homeowners with mortgage All tenants All tenants regular: With no reduced rent With reduced rent Mixed tenure
15a., 16a.	by	Selected Tenure and Dwelling Type Homeowners in single detached dwellings: Without mortgage With mortgage Homeowners in other types of dwellings: Without mortgage With mortgage Regular tenants in apartments Regular tenants in other types of dwellings
17a., 61a.	by	Household Size All classes One person Two persons Three persons Four persons Five or more persons
17b., 61b.	by	Household Type One adult Two adults Two adults, one child Three adults Two adults, two children Three adults, one child Four adults Two adults, three or more children One adult, one or more children Other households 5+, with at least three adults
18a., 62a.	by	Household Composition One-person households Married-couple households: Married couple only With single children only Other with relatives only Other households: Lone-parent family only: All classes With female parent Other with relatives only Other non-married couple households





*Table No. Column Class Description - Continued*

- 19a. by Selected Household Segments  
 All households  
 One-person households:  
   Men under 45 years  
   Women under 45 years  
   Women 55+ who did not work  
 Lone parents with some children under 14 years  
 Married couples without children at home:  
   Husband under 45 and both worked full time  
   Husband 45+ and at least one full-time worker  
   Husband 55+ and neither spouse worked  
 Married couples with children under 14:  
   Couple worked full time  
   One parent worked full time, other worked part time  
   One parent worked full time, other did not work  
 Married couples with all children 14+:  
   Couple worked full time  
   Only one parent worked full time
- 20a., 66a. by Age and Sex  
 Age of male one-person households:  
   All classes  
   Under 45 years  
   45-64 years  
   65 years and over  
 Age of female one-person households:  
   All classes  
   Under 45 years  
   45-64 years  
   65 years and over  
     65-74 years  
     75 years and over
- 21a. by Age of Husband and Number of Children  
 All classes  
 Husband under 45 years:  
   No children  
   One child  
   Two children  
   Three or more children  
 Husband 45-64 years:  
   No children  
   One child  
   Two or more children  
 Husband 65 years and over:  
   No children
- 22a. by Employment Status of Wife  
 All classes  
 Wife employed full time  
 Wife employed part time  
 Wife not employed



## Table No. Column Class Description - Continued

22b. by Employment Status of Wife and Age of Youngest Child  
 Wife employed full time - no children  
 Wife employed part time - no children  
 Wife not employed - no children  
 Wife employed full time - youngest child under 18  
 Wife employed part time - youngest child under 18  
 Wife not employed - youngest child under 18  
 All classes of employment - youngest child 18 or over

30a., 36a. by Age of Husband or Reference Person  
 60a., 64a. All classes

Under 25 years  
 25-34 years  
 35-44 years  
 45-54 years  
 55-64 years  
 65 years and over  
 65-74 years  
 75 years and over

32a. by Household Income Groups

All classes  
 Under \$30,000  
 \$30,000 - 39,999  
 \$40,000 - 49,999  
 \$50,000 - 59,999  
 \$60,000 - 69,999  
 \$70,000 - 79,999  
 \$80,000 - 89,999  
 \$90,000 and over

33a. by Household Income Groups

All classes  
 Under \$10,000  
 \$10,000 - 14,999  
 \$15,000 - 19,999  
 \$20,000 - 29,999  
 \$30,000 - 39,999  
 \$40,000 - 49,999  
 \$50,000 - 59,999  
 \$60,000 and over

37a., 38a. by Household Income Groups

All classes  
 Under \$20,000  
 \$20,000 - 29,999  
 \$30,000 - 39,999  
 \$40,000 - 49,999  
 \$50,000 - 59,999  
 \$60,000 and over

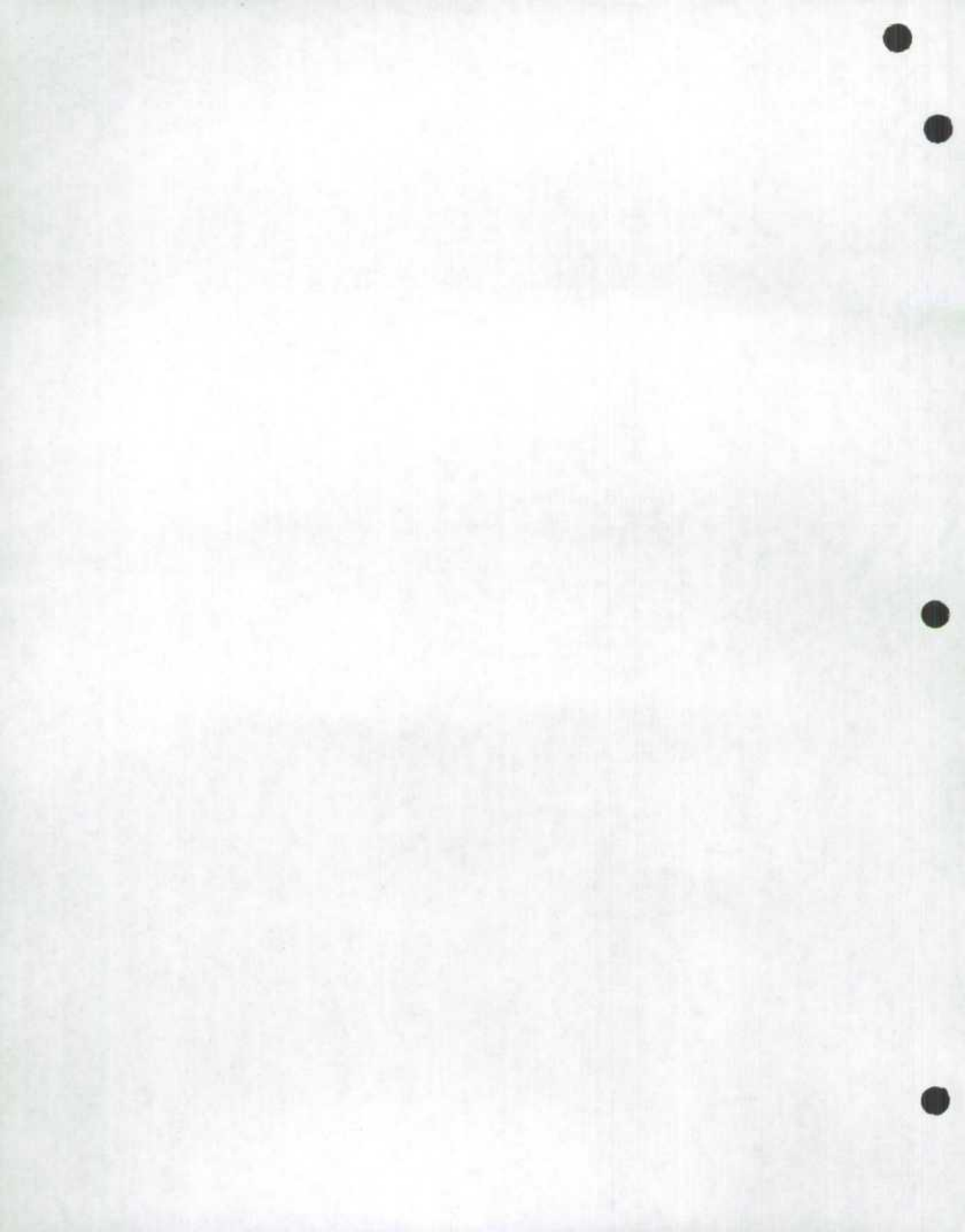


Table No. Column Class Description - Continued

39a., 40a., 45a., 49a.	by Household Income Groups All classes Under \$20,000 \$20,000 - 29,999 \$30,000 - 39,999 \$40,000 - 49,999 \$50,000 - 59,999 \$60,000 - 79,999 \$80,000 and over
41a.	by Household Income Groups All classes Under \$30,000 \$30,000 - 49,999 \$50,000 and over
42a.	by Age of Husband All classes Under 30 years 30-34 years 35-44 years 45-54 years 55-64 years 65 years and over 65-69 years 70 years and over
43a.	by Age of Wife All classes Under 30 years 30-34 years 35-44 years 45-54 years 55-64 years 65 years and over 65-69 years 70 years and over
44a.	by Household Income Groups All classes Under \$15,000 \$15,000 - 19,999 \$20,000 - 24,999 \$25,000 - 29,999 \$30,000 - 34,999 \$35,000 - 39,999 \$40,000 - 49,999 \$50,000 - 59,999 \$60,000 - 79,999 \$80,000 and over

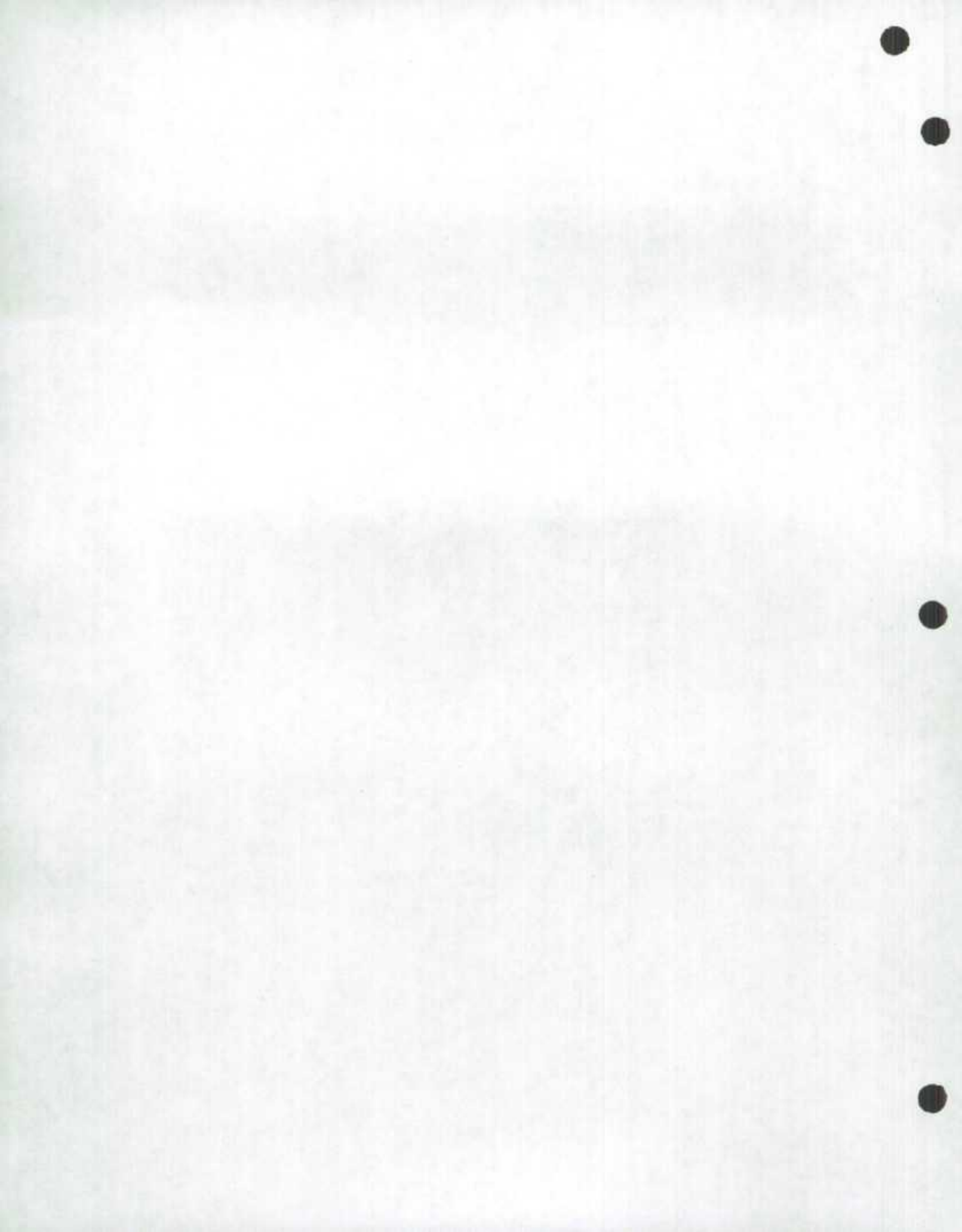
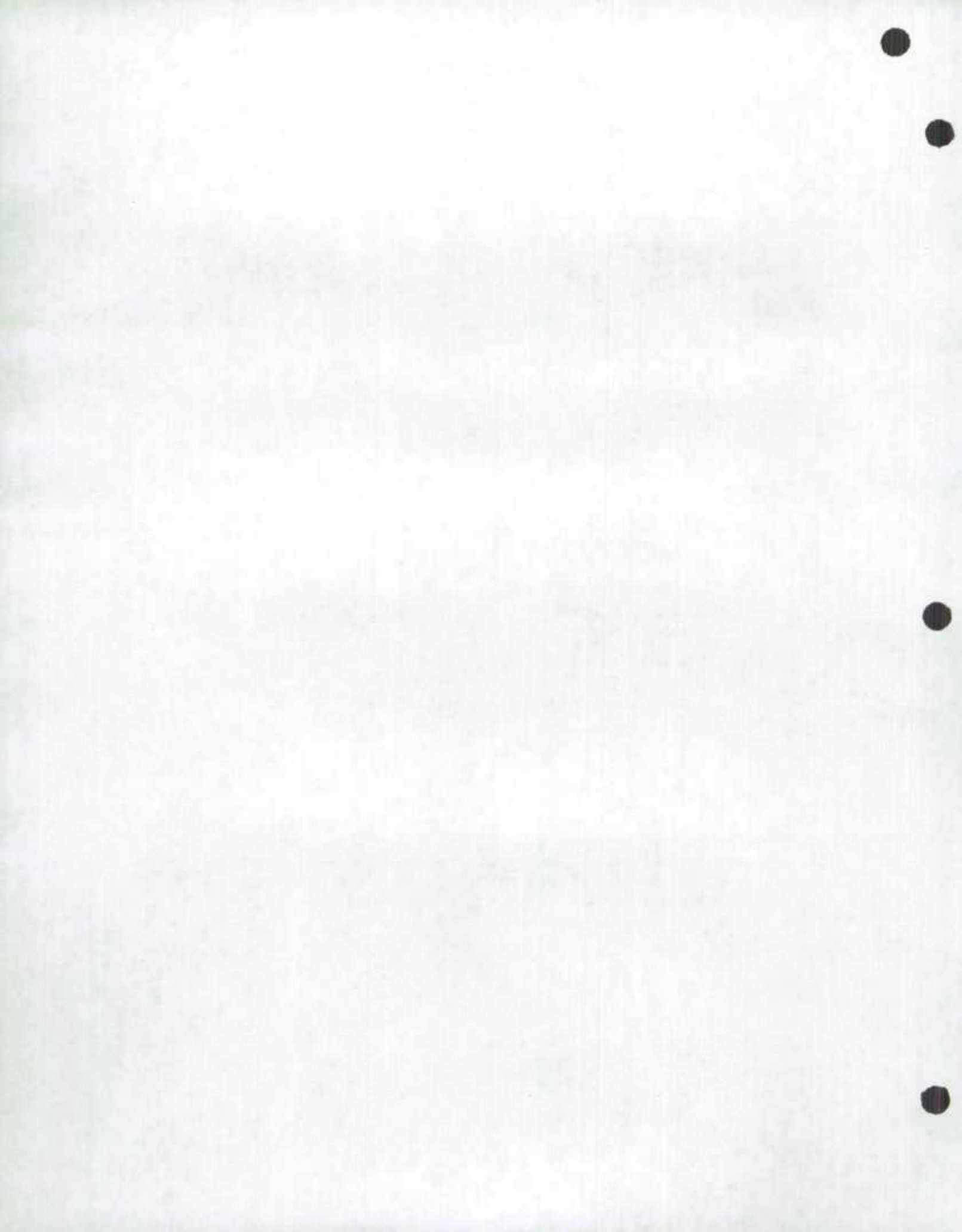


Table No. Column Class Description - Concluded

46a.	by Household Income Groups All classes Under \$30,000 \$30,000 - 39,999 \$40,000 - 49,999 \$50,000 - 59,999 \$60,000 - 69,999 \$70,000 - 89,999 \$90,000 and over
47a.	by Household Income Groups All classes Under \$40,000 \$40,000 - 59,999 \$60,000 - 79,999 \$80,000 and over
50a.	by Household Income Groups All classes Under \$20,000 \$20,000 - 39,999 \$40,000 - 49,999 \$50,000 - 59,999 \$60,000 - 79,999 \$80,000 and over
51a.	by Household Income Groups All classes Under \$20,000 \$20,000 - 29,999 \$30,000 - 39,999 \$40,000 - 59,999 \$60,000 and over
52a.	by Household Income Groups All classes Under \$15,000 \$15,000 - 19,999 \$20,000 - 29,999 \$30,000 - 39,999 \$40,000 and over

**Note:** Due to reliability concerns, the average expenditure and quantity, and percentage not reporting zero have been replaced by "..." in the tables for items reported by less than 30 households. This suppression criterion should not restrict valid use of the data since these items would normally have coefficients of variation of 30% or more. This symbol should not be interpreted as zero. These expenditure items are components of more reliable higher aggregates.

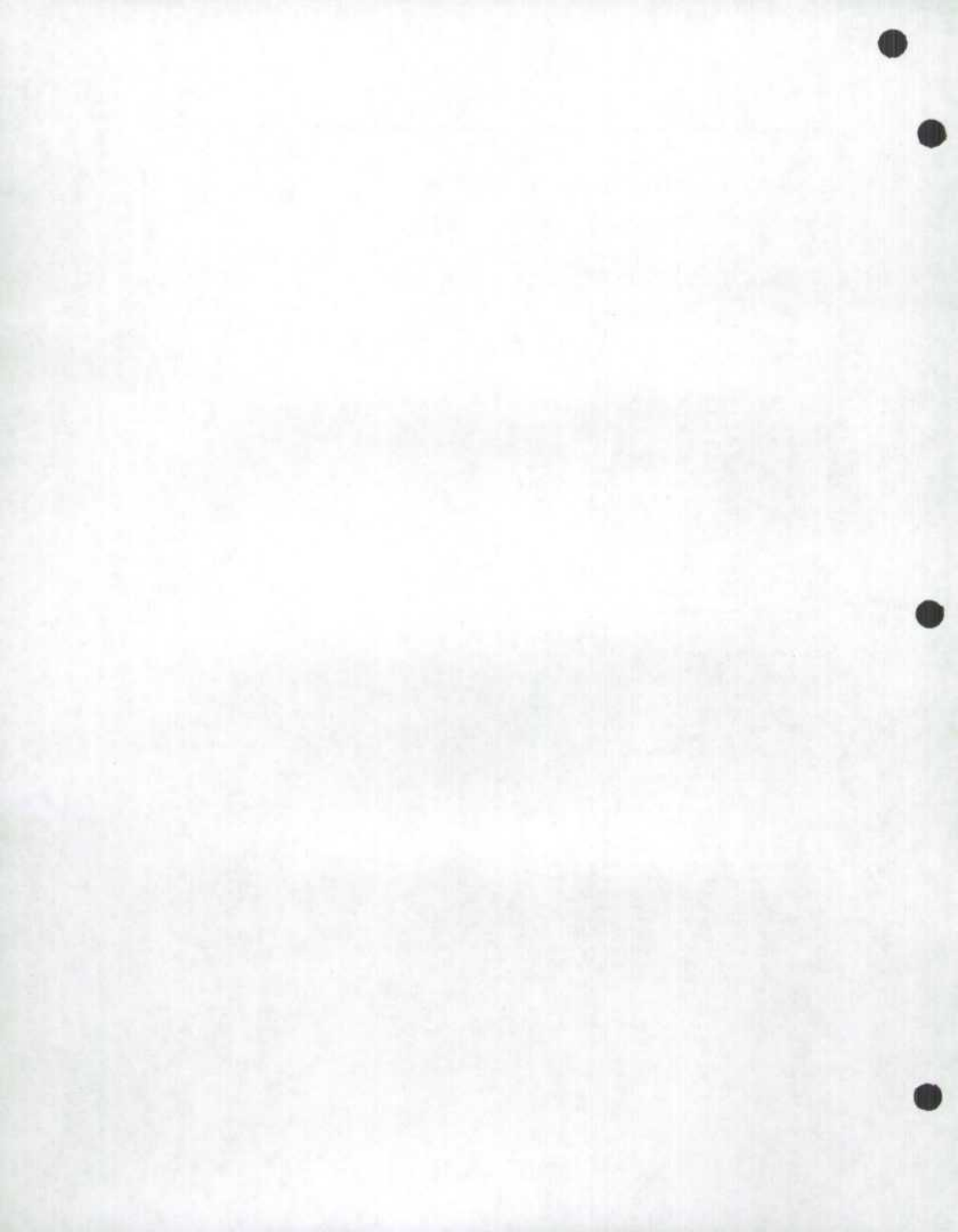




## DESCRIPTION OF STATISTICAL TABLE CONTENTS

## Household Characteristics Stub Descriptions

	Household characteristics
4000	Number of households in sample
4001	Estimated number of households
	Average
4010	Household size
4020	Number of children under 5 years
4021	Number of children 5 to 15 years
4022	Number of adults 16 and 17 years
4023	Number of adults 18 to 64 years
4024	Number of adults 65 years and over
4030	Number of women 14 years and over
4031	Number of girls 4 to 13 years
4032	Number of men 14 years and over
4033	Number of boys 4 to 13 years
4034	Number of infants under 4 years
4040	Number of part-time earners
4041	Number of full-time earners
4051	Age of husband or reference person (excluded in married-couple tables)
4052	Age of husband (included in married couple tables only)
4053	Age of wife (included in married couple tables only)
4060	Income before tax
4061	Other money receipts
4062	Net change in assets and liabilities
4063	Account balancing difference
	Percentage
4080	Homeowner December 31, 1992
4081	Automobile or truck owners
4090	With children under 5 years
4091	With children 5 to 15 years
4092	With adults 16 and 17 years
4093	With adults 18 to 64 years
4094	With adults 65 years and over
4101	With wife employed full-time
4102	With husband employed full-time
	With age of husband: (included in married couple tables only)
4110	Under 35 years
4111	35 to 44 years
4112	45 to 64 years
4113	65 years or older
	With age of husband or reference person: (excluded in married-couple tables)
4115	Under 35 years
4116	35 to 44 years
4117	45 to 64 years
4118	65 years or older
	With household headed by:
4119	A married couple
4120	An unmarried male
4121	An unmarried female
4122	One-person households
4124	With no full-time earners
4125	With one full-time earner
4126	With two or more full-time earners



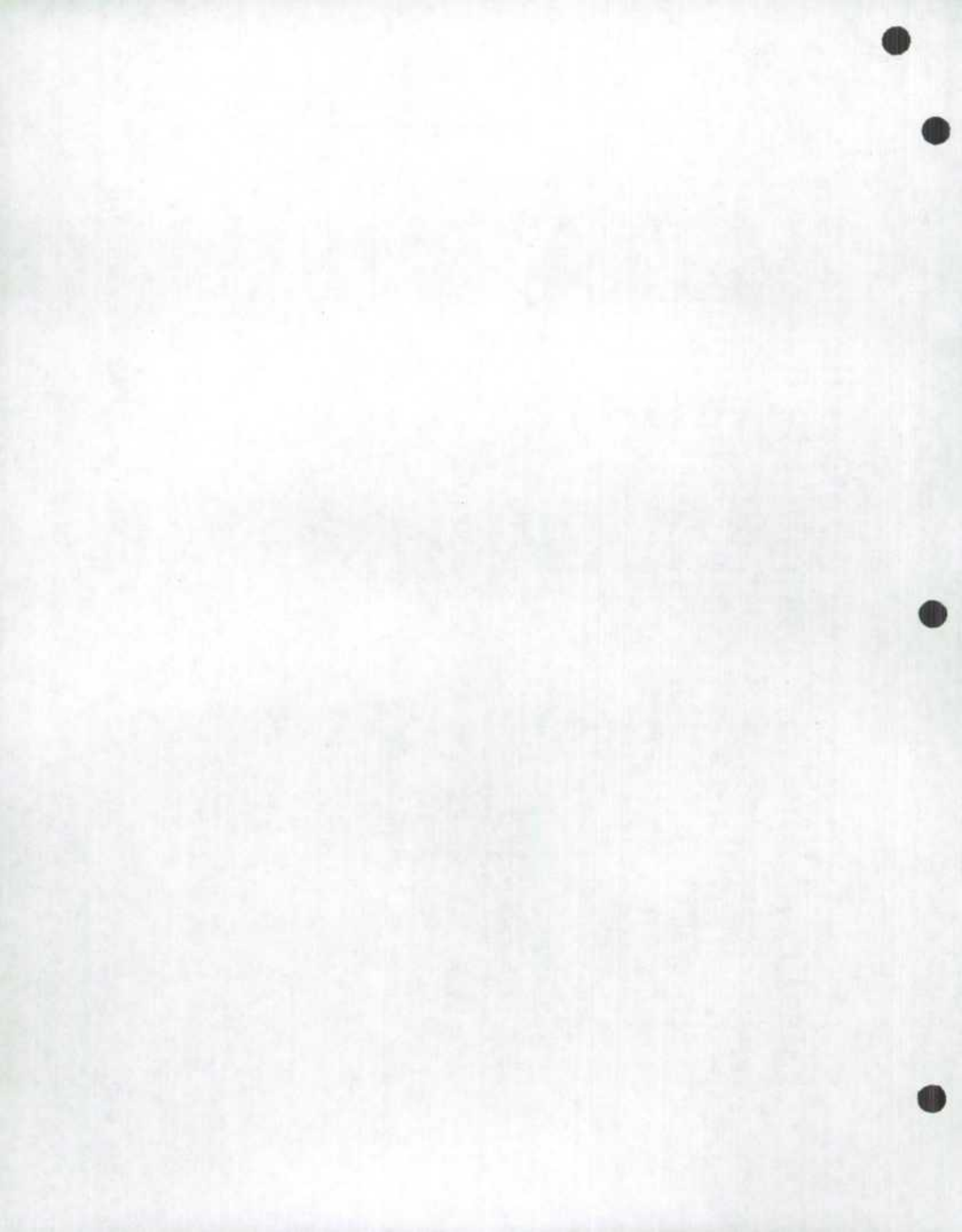
*DESCRIPTION OF STATISTICAL TABLE CONTENTS**Summary Expenditures Stub Descriptions*

Average dollar expenditure

1000-1572 Food  
 2000-2131 Shelter  
 2000-2096 Principal accommodation  
 2000-2002 Rented living quarters  
 2010-2080 Owned living quarters  
 2090-2096 Water, fuel and electricity  
 2100-2131 Other accommodation  
 2200-2283 Household operation  
 2300-2498 Household furnishings and equipment  
 2300-2344 Household furnishings  
 2360-2483 Household equipment  
 2490-2498 Services related to furnishings and equipment  
 2500-2879 Clothing  
 2900-2965 Transportation  
 2900-2949 Private transportation  
 2950-2965 Public transportation  
 3000-3063 Health care  
 3100-3153 Personal care  
 3200-3370 Recreation  
 3380-3386 Reading materials and other printed matter  
 3390-3400 Education  
 3500-3515 Tobacco products and alcoholic beverages  
 3600-3612 Miscellaneous  
 1000-3612 Total current consumption  
 3700-3703 Personal taxes  
 3710-3716 Security  
 3720-3724 Gifts and contributions  
 1000-3724 Total expenditure

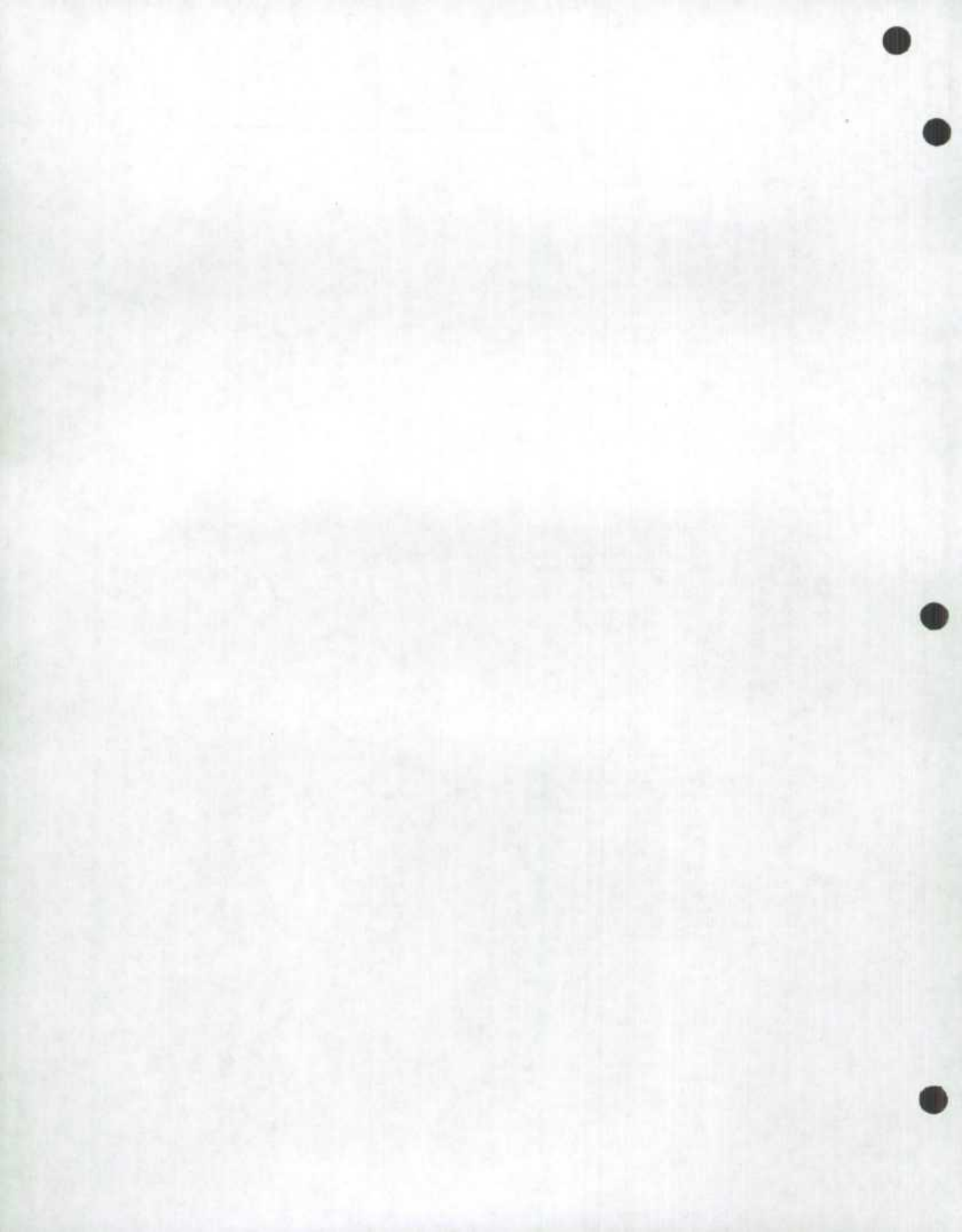
Percentage distribution

1000-1572 Food  
 2000-2131 Shelter  
 2000-2096 Principal accommodation  
 2000-2002 Rented living quarters  
 2010-2080 Owned living quarters  
 2090-2096 Water, fuel and electricity  
 2100-2131 Other accommodation  
 2200-2283 Household operation  
 2300-2498 Household furnishings and equipment  
 2300-2344 Household furnishings  
 2360-2483 Household equipment  
 2490-2498 Services related to furnishings and equipment  
 2500-2879 Clothing  
 2900-2965 Transportation  
 2900-2949 Private transportation  
 2950-2965 Public transportation  
 3000-3063 Health care  
 3100-3153 Personal care  
 3200-3370 Recreation  
 3380-3386 Reading materials and other printed matter  
 3390-3400 Education  
 3500-3515 Tobacco products and alcoholic beverages  
 3600-3612 Miscellaneous  
 1000-3612 Total current consumption  
 3700-3703 Personal taxes  
 3710-3716 Security  
 3720-3724 Gifts and contributions  
 1000-3724 Total expenditure



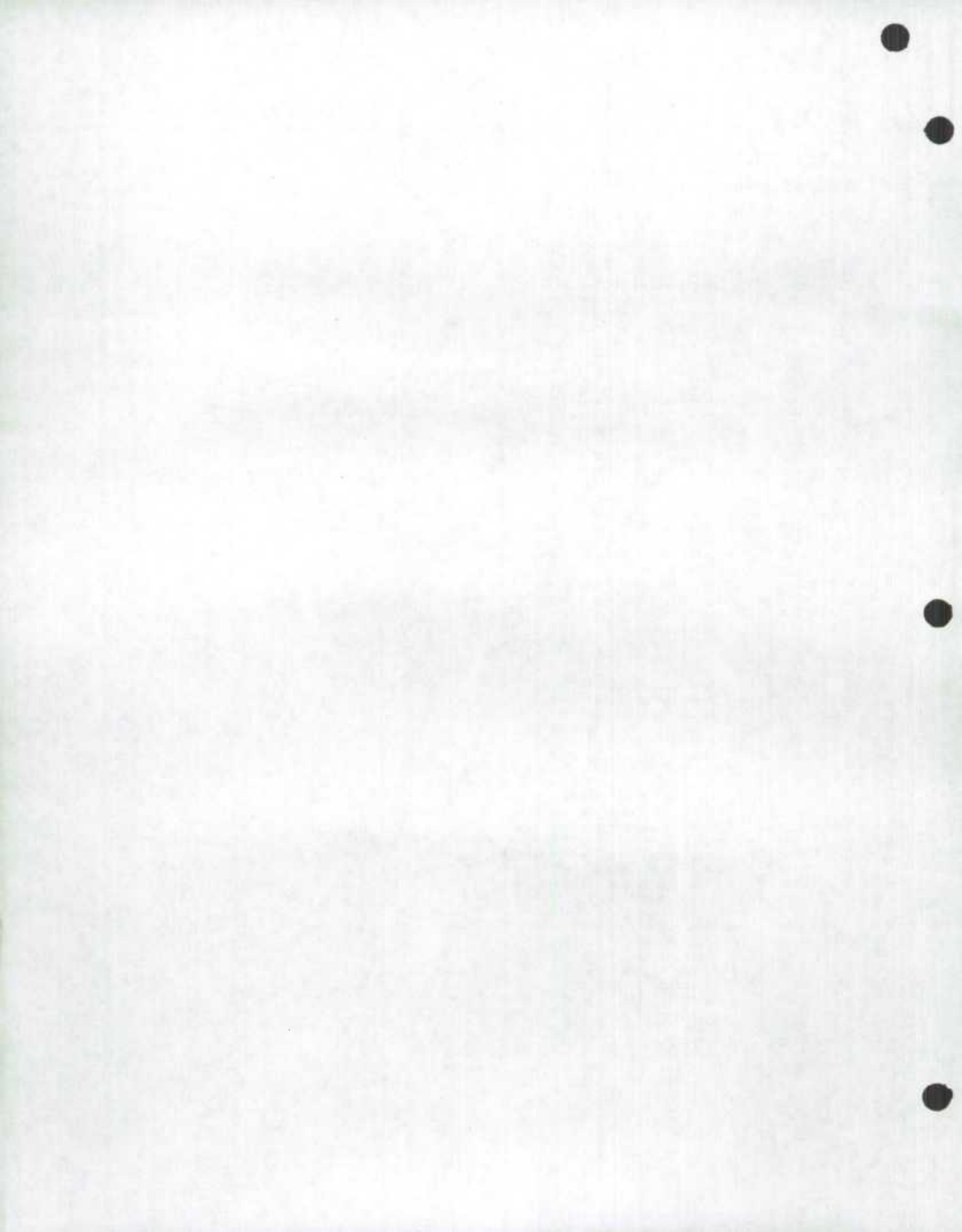
*DESCRIPTION OF STATISTICAL TABLE CONTENTS**Detailed Expenditures Stub Descriptions*

1000-1572	Food
1000-1520	Food purchased from stores
1000	Locally and on day trips
1520	While on trips overnight or longer
1530-1532	Board paid to private households
1530	Board paid by household members including roomers
1532	While on trips overnight or longer
1560-1572	Food purchased from restaurants, etc.
1560-1563	Locally and on day trips
1560	At work
1561	At school
1562	Other meals out
1563	Between-meal food
1570-1572	While on trips overnight or longer
1570	On a job
1571	At school and college
1572	On vacation and other trips
2000-2131	Shelter
2000-2096	Principal accommodation
2000-2002	Rented living quarters
2000	Rent
2001	Tenants' maintenance, repairs and alterations
2002	Tenants' insurance premiums
2010-2080	Owned living quarters
2010-2049	Maintenance, repairs and replacements
2010-2029	Contract and labour cost
2010	Outdoor patios, fences and driveways
2011	Exterior walls
2012	Painting (interior and exterior)
2013	Wall papering
2014	Other interior walls and ceiling
2015	Carpentry (including wooden flooring)
2016-2017	Electrical systems
2016	Replacements
2017	Repairs and maintenance
2018-2021	Mechanical systems
2018-2019	Plumbing
2018	Replacement of fixtures
2019	Repairs and maintenance
2020-2021	Heating and air conditioning
2020	Replacement of equipment
2021	Repairs and maintenance
2022	Complete re-roofing
2023	Eavestroughing and other roof repairs
2024-2025	Hard surface flooring and carpeting
2024	Replacement of carpeting
2025	Repairs and maintenance
2026-2029	Other replacements and repairs
2026	Replacement of built-in appliances
2027	Caulking and weather stripping
2028	Other replacements
2029	Other repairs and maintenance
2030-2049	Materials
2030	Outdoor patios, fences and driveways
2031	Exterior walls
2032	Painting (interior and exterior)
2033	Wall papering
2034	Other interior walls and ceiling repairs
2035	Carpentry (including wooden flooring)



*Detailed Expenditures Stub Descriptions - Cont'd*

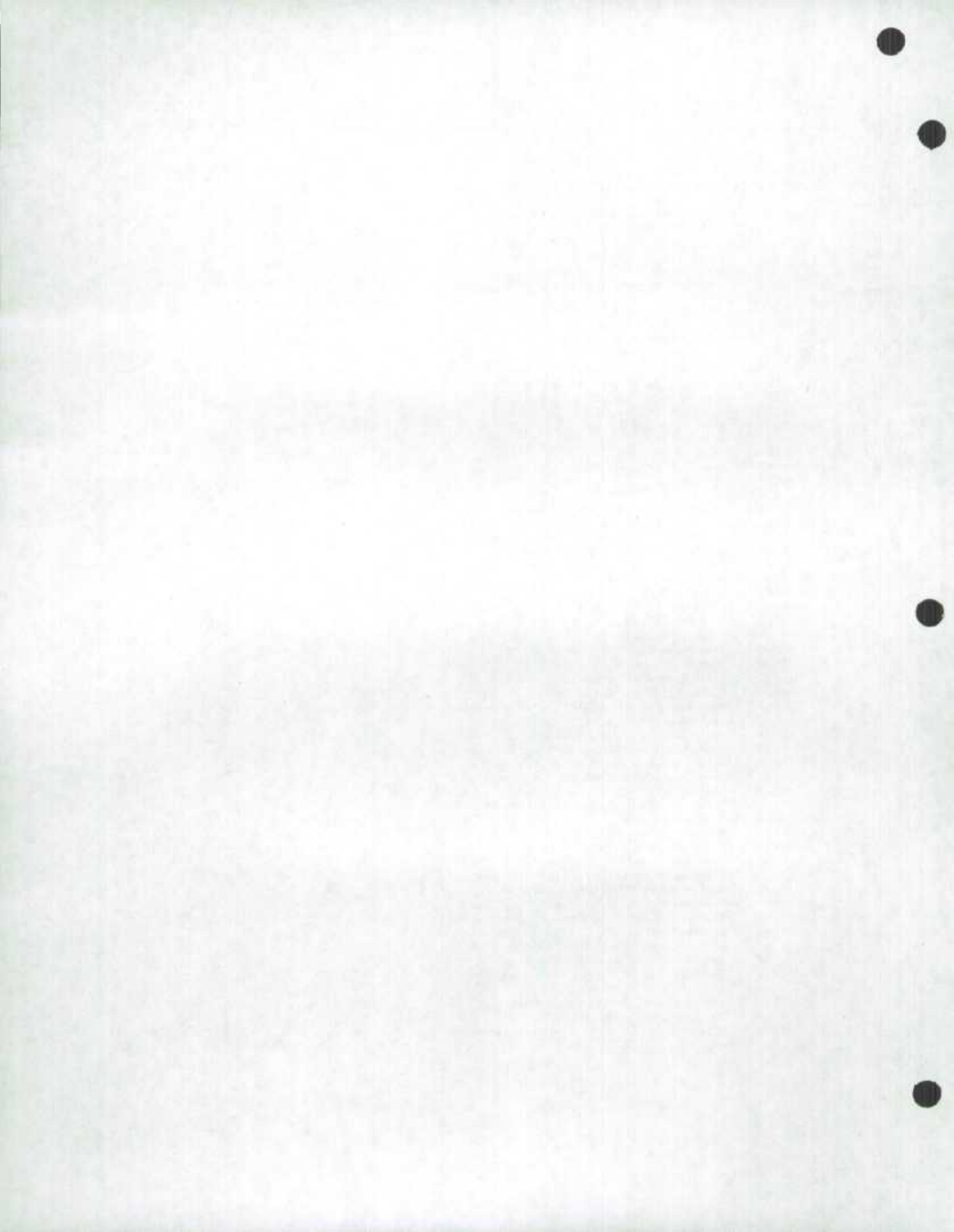
2036-2037	Electrical systems
2036	Replacements
2037	Repairs and maintenance
2038-2041	Mechanical systems
2038-2039	Plumbing
2038	Replacement of fixtures
2039	Repairs and maintenance
2040-2041	Heating and air conditioning
2040	Replacement of equipment
2041	Repairs and maintenance
2042	Complete re-roofing
2043	Eavestroughing and other roof repairs
2044-2045	Hard surface flooring and carpeting
2044	Replacement of carpeting
2045	Repairs and maintenance
2046-2049	Other replacements and repairs
2046	Replacement of built-in appliances
2047	Caulking and weather stripping
2048	Other replacements
2049	Other repairs and maintenance
	Maintenance, repairs and replacements - totals
2050-2069	Contract, labour and material cost
2050	Outdoor patios, fences and driveways
2051	Exterior walls
2052	Painting (interior and exterior)
2053	Wall papering
2054	Other interior walls and ceiling repair
2055	Carpentry (including wooden flooring)
2056-2057	Electrical systems
2056	Replacements
2057	Repairs and maintenance
2058-2061	Mechanical systems
2058-2059	Plumbing
2058	Replacement of fixtures
2059	Repairs and maintenance
2060-2061	Heating and air conditioning
2060	Replacement of equipment
2061	Repairs and maintenance
2062	Complete re-roofing
2063	Eavestroughing and other roof repairs
2064-2065	Hard surface flooring and carpeting
2064	Replacement of carpeting
2065	Repairs and maintenance
2066-2069	Other replacements and repairs
2066	Replacement of built-in appliances
2067	Caulking and weather stripping
2068	Other replacements
2069	Other repairs and maintenance
2070	Condominium charges
2071	Property taxes
2072	Homeowners' insurance premiums
2073-2074	Mortgage interest
2073	First mortgage
2074	Second mortgage
2075-2080	Other expenditures
2075	Commissions for sale of real estate
2076	Legal fees related to accommodation
2077	Mortgage insurance premiums
2078-2080	Other expenses
2078	Appraisals, surveying, mortgage penalty
2080	Transfer taxes





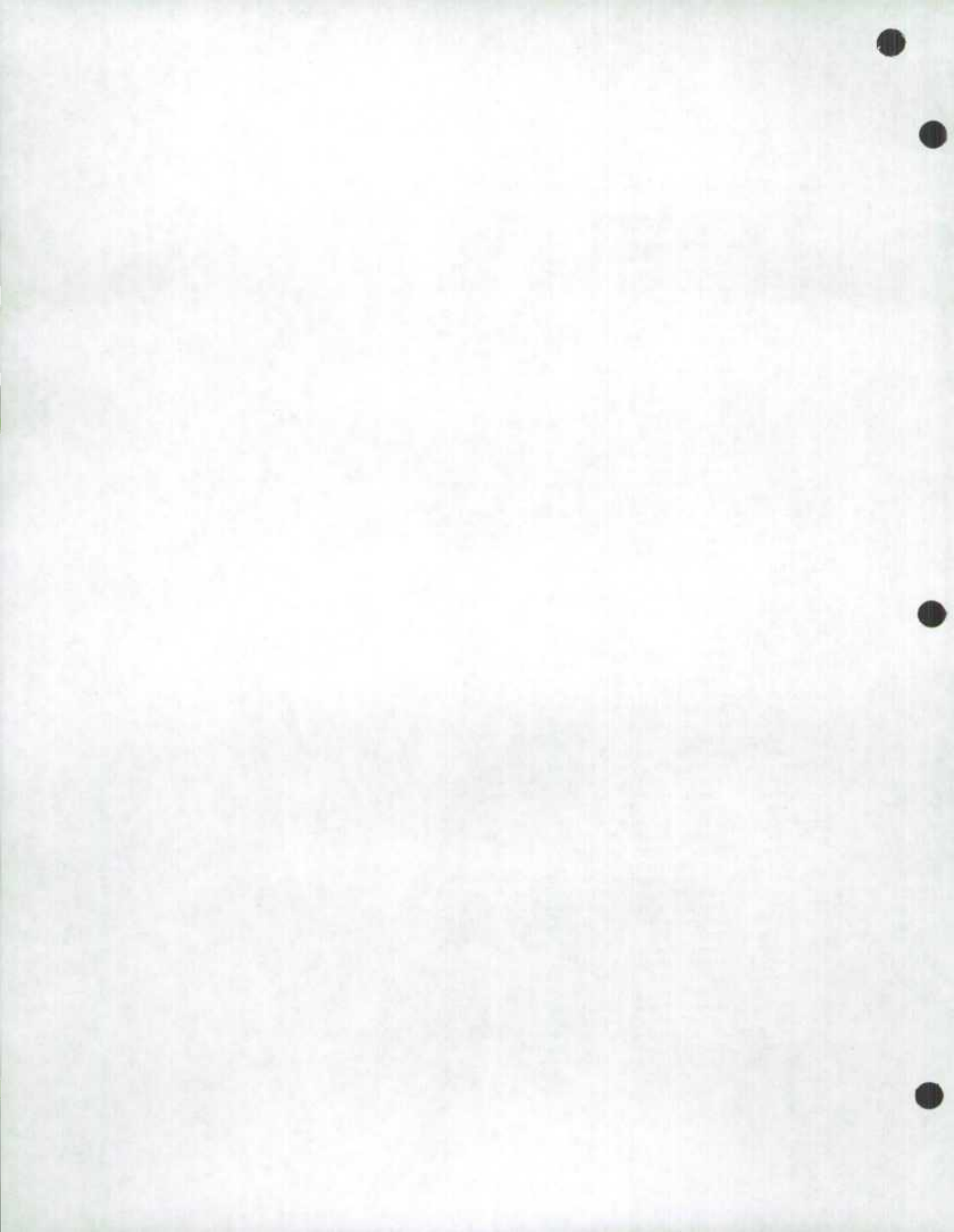
*Detailed Expenditures Stub Descriptions - Cont'd*

2090-2096	Water, fuel and electricity
2090	Water
2091	Fuel oil and other liquid fuel
2092	Piped gas
2093-2095	Other fuels
2093	Bottled gas
2094	Fuel wood
2095	Other fuel and heating costs
2096	Electricity
2100-2131	Other accommodation
2100-2117	Owned vacation home
2100	Maintenance, repairs and replacements
2101	Property taxes and sewage charges
2102	Insurance premiums
2103	Mortgage interest
2110	Water and fuel
2116	Electricity
2117	Other expenses
2120-2123	Traveller accommodation
2120	Hotels
2121	Motels
2122-2123	Other traveller accommodation
2122	Campgrounds
2123	Tourist homes and other accommodation
2130	Rented vacation homes
2131	Other accommodation away from home
2200-2283	Household operation
2200-2205	Communications
2200-2204	Telephone
2200	Purchase of telephones, etc.
2201-2204	Telephone services
2201	Installation and repairs
2202	Basic charge
2203	Other local charges
2204	Long distance toll charges
2205	Postal and other communication services (excluding parcels)
2210-2213	Child care
2210-2212	Child care (excluding 2213)
2210	Day-care centres and day nurseries
2211	Other child care outside the home
2212	Week-day child care in the home
2213	Other child care in the home
2220	Domestic and other custodial services
2230-2234	Pet expenses
2230	Canned dog and cat food
2231	Other dog and cat food
2232	Other pet food
2233	Purchase of pets and related goods
2234	Veterinarian and other services
2240-2250	Household cleaning supplies
2240-2242	Detergent and soap (excluding personal care)
2240	Laundry detergent (including soap)
2241	Liquid detergent (excluding laundry)
2242	Automatic-dishwasher detergent
2243-2246	Cleaning and polishing preparations
2243	Toilet-bowl cleaner
2244	Cleaning and scouring powders
2245	Polishes and waxes
2246	Other cleaning and polishing supplies



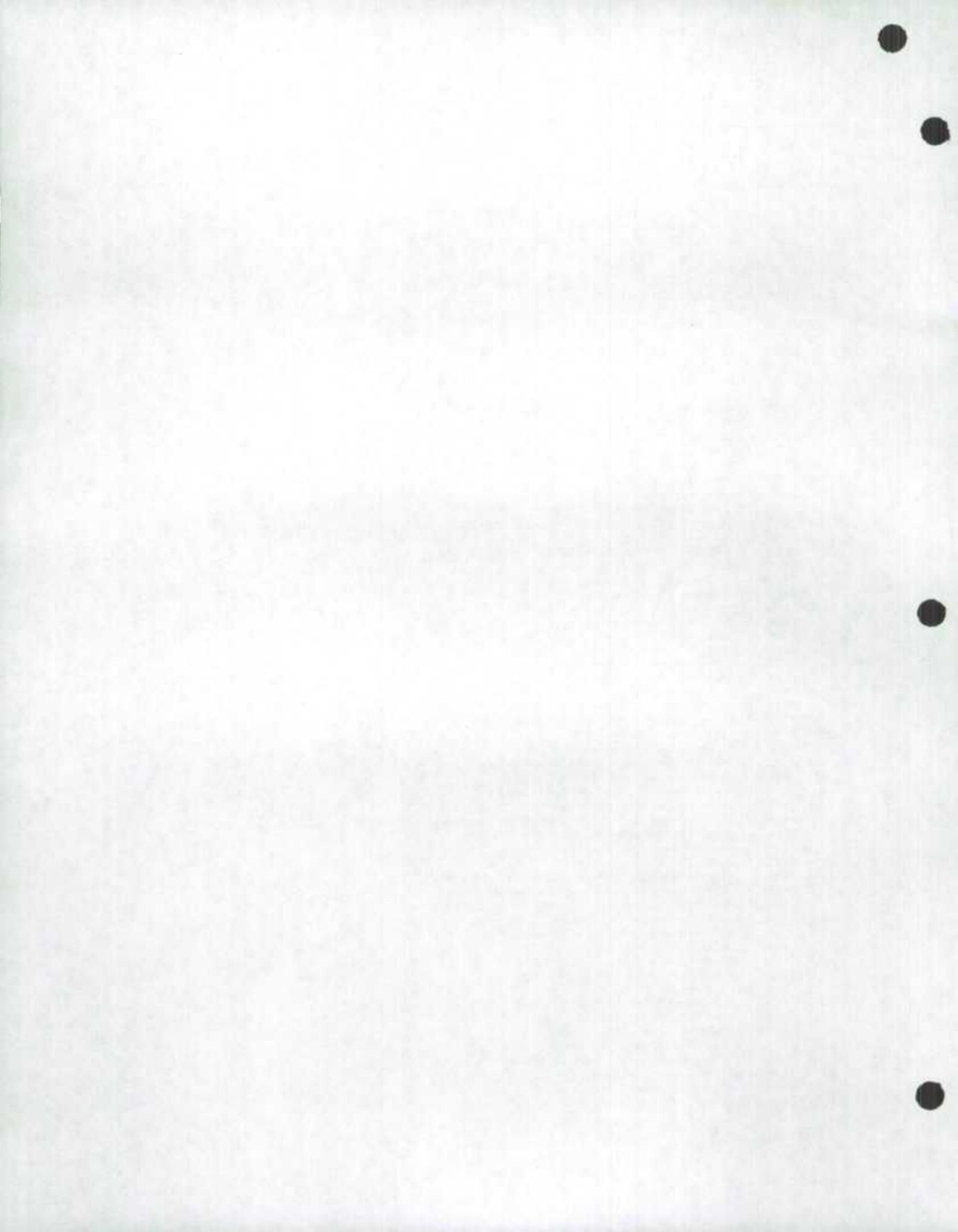
*Detailed Expenditures Stub Descriptions - Cont'd*

2247-2250	Chemical specialties
2247	Bleach
2248	Fabric softeners
2249	Disinfectants and deodorizers
2250	Other chemical specialties
2260-2268	Paper, plastic and foil household supplies
2260	Paper towels
2261	Facial and bathroom tissue
2262	Greeting cards and postcards
2263	Stationery (excluding school supplies)
2264	Gift-wrap paper
2265	Other paper supplies
2266	Plastic garbage bags
2267	Other plastic supplies
2268	Foil supplies
2270-2275	Horticultural goods and services
2270	Seeds
2271	Nursery and greenhouse stock (shrubs, trees)
2272	Potted plants, cut flowers, etc.
2273	Herbicides, insecticides and rodenticides
2274	Fertilizers, soil, and soil conditioners
2275	Horticultural services and snow removal
2280-2283	Other household supplies
2280	Electric light bulbs and tubes
2281	Dry-cell batteries
2282	Office-type supplies n.e.s.
2283	Other supplies
2300-2498	Household furnishings and equipment
2300-2344	Household furnishings
2300-2318	Furniture
2300-2302	Upholstered furniture
2300	Convertible sofas
2301	Chesterfields (including matching chairs)
2302	Other upholstered furniture
2303-2309	Wooden furniture
2303	Bedroom furniture
2304	Living room furniture
2305	Dining room furniture
2306	Kitchen furniture
2307-2308	Other indoor wooden furniture
2307	Bookcases, wall units, desks, etc.
2308	Other eg. nursery and bathroom, etc.
2309	Outdoor furniture
2311-2313	Metal and other furniture
2311	Dining room and kitchen furniture
2312	Other indoor furniture
2313	Outdoor furniture
2318	Springs, mattresses, bases and frames
2320-2329	Household textiles and related materials
2320	Material (for curtains, draperies, etc.)
2321-2323	Window coverings
2321	Curtains
2322	Draperies
2323	Other (shades and blinds)
2324-2326	Bedding
2324	Sheets and pillow cases
2326	Other bedding
2327	Tablecloths, napkins, etc.
2328	Towels, washcloths, bathmats, etc.
2329	Other household textiles
2330	Room-size and area rugs and mats



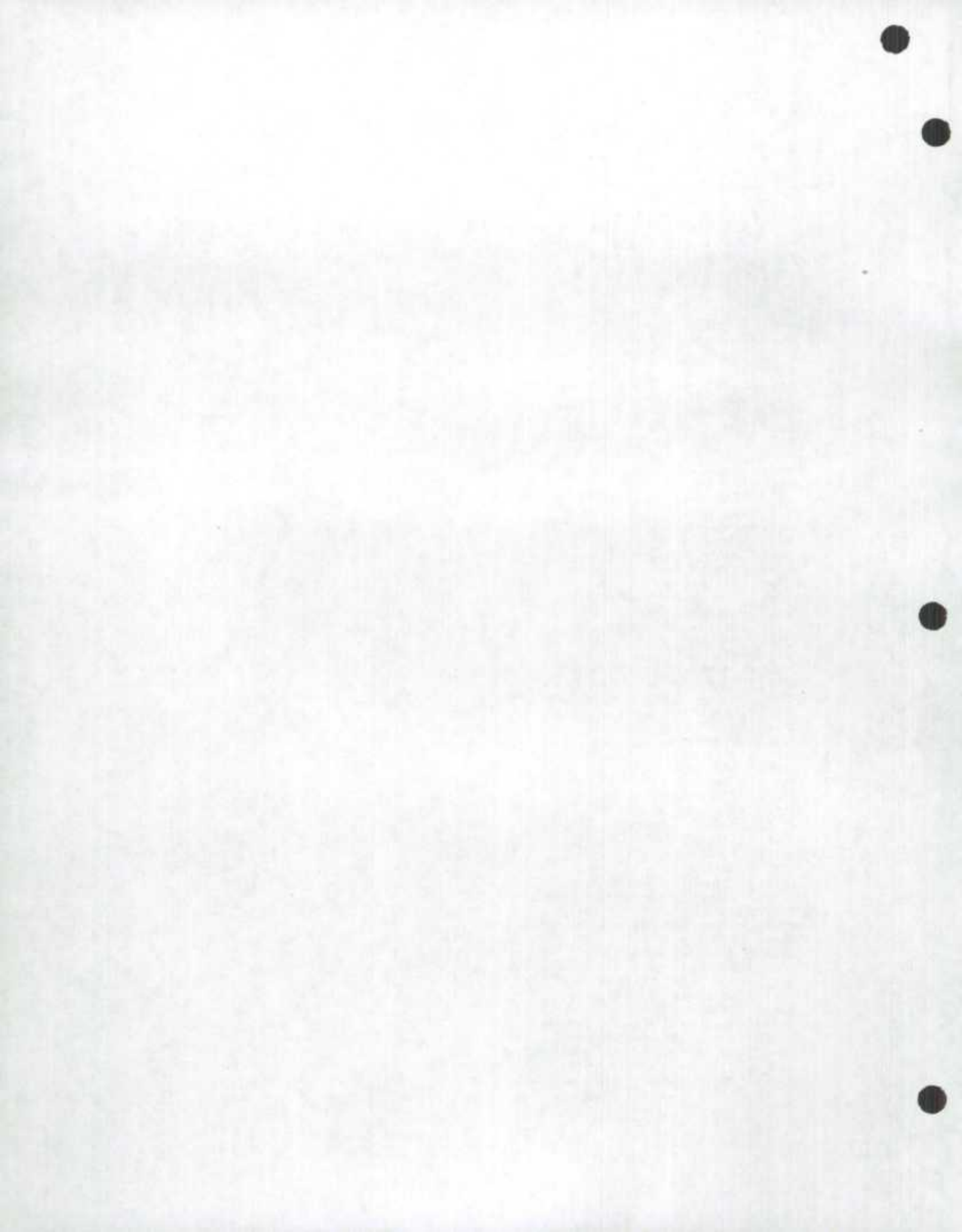
*Detailed Expenditures Stub Descriptions - Cont'd*

2340-2344	Art, antiques and decorative ware
2340	Mirror and picture frames
2341	Art goods and decorative ware
2342	Original works of art
2343	Antiques
2344	Glass mirrors
2360-2483	Household equipment
2360-2403	Household appliances
2360-2363	Air conditioning and refrigeration
2360	Room air conditioners, portable humidifiers/dehumidifiers
2362	Refrigerators and refrigerator-freezers
2363	Freezers
2370-2375	Appliances for cooking and warming food
2370	Cooking stoves and ranges
2371	Microwave ovens and convection ovens
2374	Gas barbecues
2375	Other for cooking and warming food
2380	Electric appliances for food preparation
2390-2393	Appliances for laundry
2390	Washing machines
2391	Clothes dryers
2393	Electric irons
2400-2403	Other electric equipment and appliances
2400	Vacuum cleaners and rug cleaning equipment
2401	Automatic dishwashers
2402	Electric sewing machines
2403	Other electric equipment and appliances
2410	Portable electric lamps
2420-2423	Non-electric kitchen and cooking equipment
2420	Cooking utensils
2421	Food preparation utensils
2422	Food storage utensils
2423	Hand operated kitchen tools, etc.
2430-2434	Tableware and flatware
2430	Precious metal
2431	Stainless steel and other metal
2432	China, porcelain and other ceramic
2433	Glass and crystal
2434	Other (excluding disposable)
2440-2442	Home and workshop tools and equipment
2440	Power driven hand tools
2441	Other power tools and equipment
2442	Other tools and equipment
2450-2454	Lawn, garden and snow-removal tools and equipment
2450	Lawn and garden tractors and tillers
2451	Power lawn-mowers
2452	Snow-blowers
2453-2454	Other lawn and garden tools and equipment
2453	Other power tools and equipment
2454	Other tools and equipment (including parts)
2461-2470	Other household equipment
2461	Brooms, brushes, mops, etc.
2462	Calculators
2463	Typewriters
2464	Non-electric laundry equipment
2466	Luggage
2467-2470	All other household equipment
2467	Curtain rods, tracks, etc.
2468	Home security equipment
2469	Clocks, timers, kitchen scales, etc.
2470	Miscellaneous household equipment
2480-2483	Attachments and parts purchased separately
2480	Major household appliances
2483	Other household furnishings and equipment



*Detailed Expenditures Stub Descriptions - Cont'd*

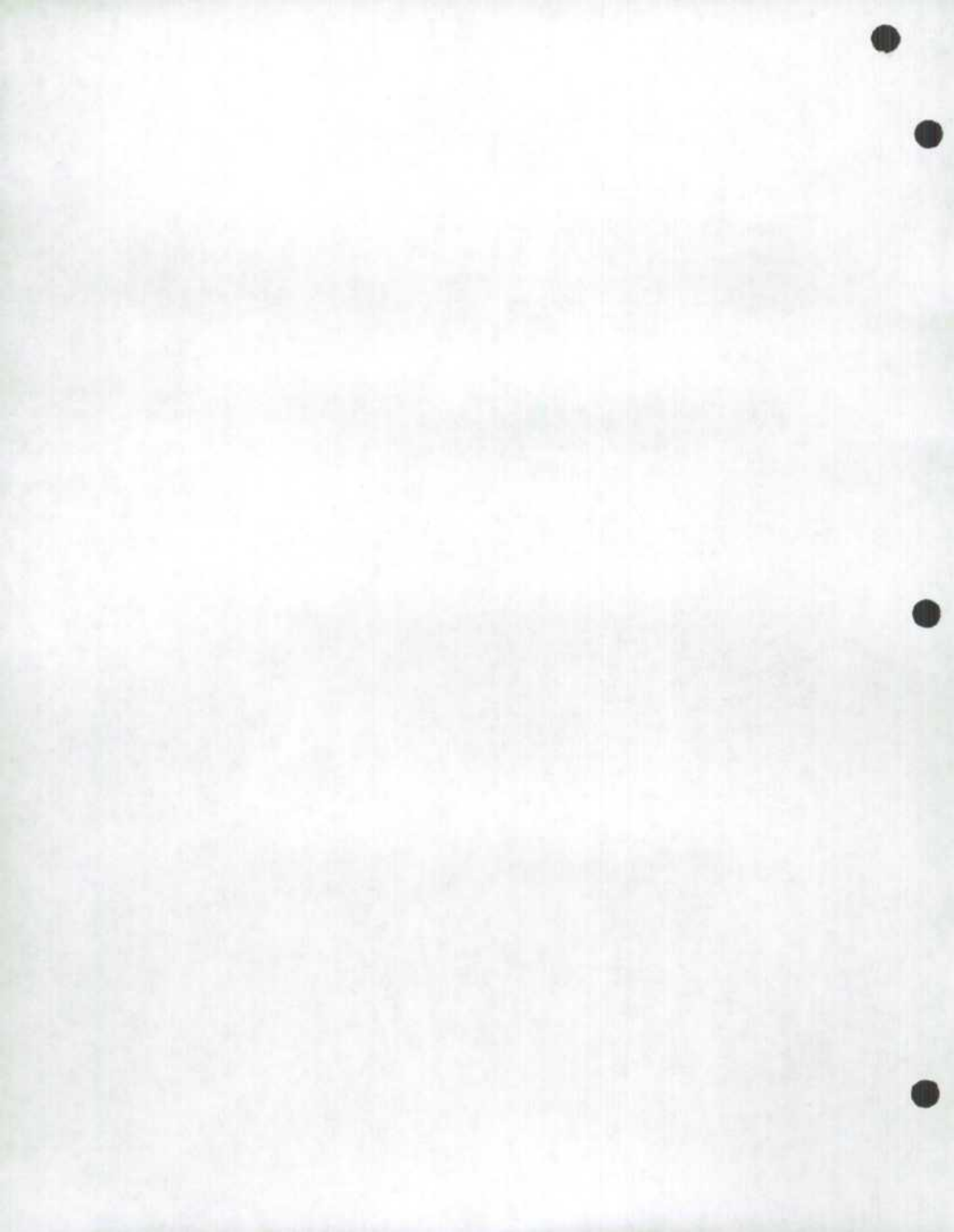
2490-2498	Services related to furnishings and equipment
2490-2492	Rental of furnishings and equipment
2490	Rental of heating equipment
2492	Furnishings and equipment including household appliances
2493-2495	Maintenance and repairs
2493	Furnishings
2494-2495	Equipment
2494	Major household appliances
2495	Other equipment
2497	Home security services
2498	Other services (eg. making of draperies)
2500-2879	Clothing
2500-2583	Women's wear (14 years and over)
2500-2504	Coats and jackets
2500	Leather coats and jackets
2501	Fur coats and jackets
2502	Winter-weight coats and jackets
2503	Raincoats (including all-weather coats)
2504	Other light-weight coats and jackets
2510-2511	Suits and dresses
2510	Suits (including pant suits)
2511	Dresses
2520-2526	Sportswear
2520	Jeans
2521	Pants and shorts (excluding jeans)
2522	Skirts
2523	Blouses and shirts
2524	T-shirts and other tops
2526	Sweaters
2530-2532	Active sportswear
2530	Skiwear
2531	Beachwear
2532	Other active sportswear
2540	Other specialized clothing
2550-2554	Lingerie, hosiery and sleepwear
2550	Foundation garments
2551	Lingerie
2552	Hosiery
2553	Sleepwear
2554	Loungewear
2560-2563	Other apparel and accessories
2560	Gloves and mitts
2561	Headwear and scarves
2562	Belts, handbags and wallets
2563	Other accessories
2570-2572	Jewellery
2570	Watches
2571	Precious jewellery
2572	Other jewellery (including costume)
2580-2583	Footwear
2580	Shoes and fashion boots
2581	Insulated boots, work and hiking boots
2582	Athletic shoes
2583	Other footwear
2590-2663	Girls' wear (4-13 years)
2590-2595	Outerwear
2590	Skiwear
2591	Leather coats and jackets
2592	Fur coats and jackets
2593	Winter-weight coats and jackets
2594	Raincoats (including all-weather coats)
2595	Other light-weight coats and jackets





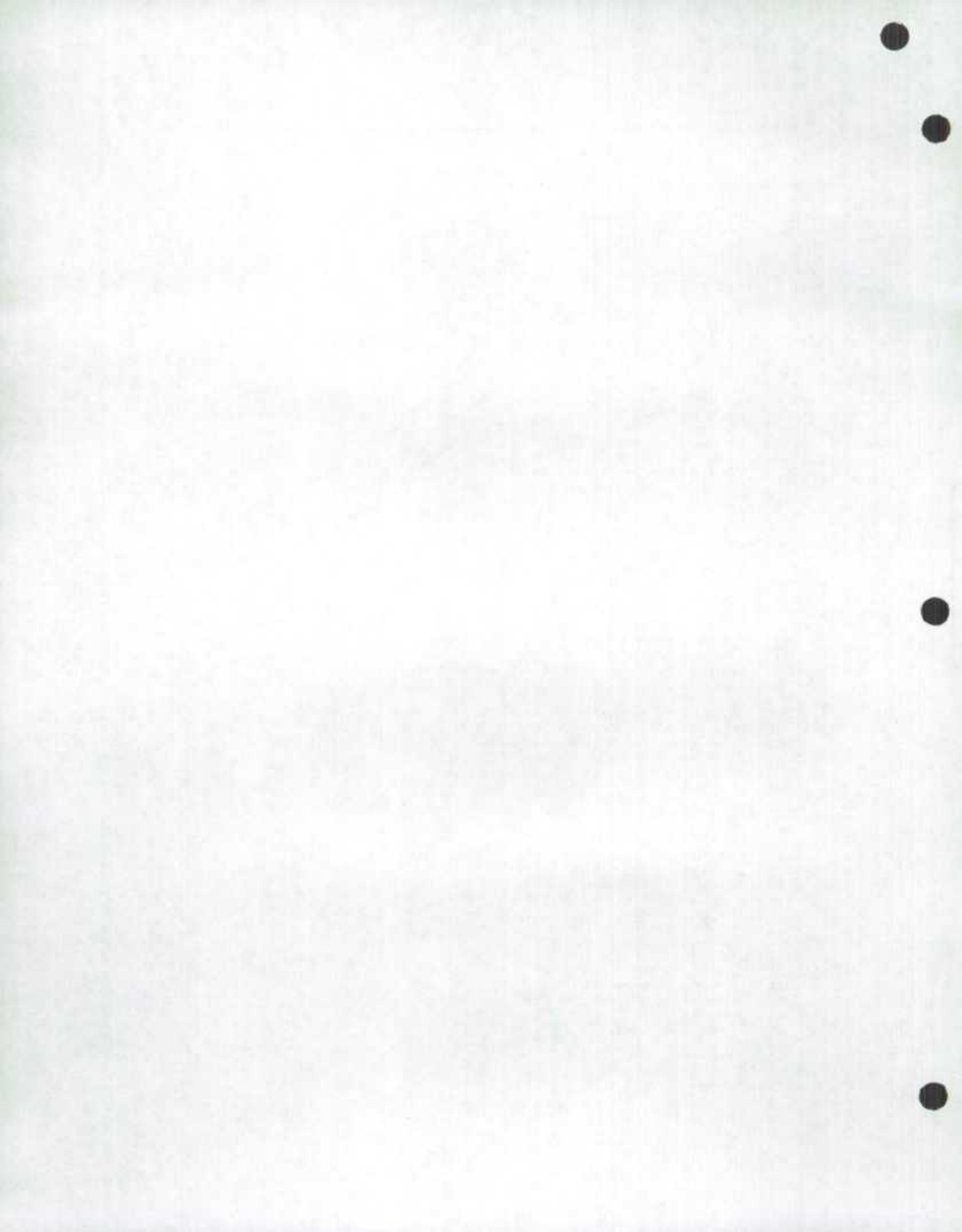
*Detailed Expenditures Stub Descriptions - Cont'd*

2600-2601	Suits and dresses
2600	Suits (including pant suits)
2601	Dresses
2610-2611	Pants (including shorts)
2610	Jeans
2611	Other pants
2620-2622	Blouses, t-shirts and sweaters
2620	Blouses and shirts
2621	T-shirts and other tops
2622	Sweaters
2630-2634	Underwear, sleepwear, hosiery, etc.
2630	Foundation garments
2631	Lingerie
2632	Hosiery
2633	Sleepwear
2634	Loungewear
2640-2650	Other apparel, accessories and jewellery
2640	Skirts
2641	Beachwear
2642	Other active sportswear
2643	Other specialized clothing
2644	Gloves and mitts
2645	Headwear and scarves
2646	Belts, handbags and wallets
2647	Other accessories
2648	Matches
2649	Precious jewellery
2650	Other jewellery
2660-2663	Footwear
2660	Shoes and fashion boots
2661	Insulated boots, work and hiking boots
2662	Athletic shoes
2663	Other footwear
2670-2753	Men's wear (14 years and over)
2670-2673	Coats and jackets
2670	Leather or fur coats and jackets
2671	Winter-weight coats and jackets
2672	Raincoats (including all-weather coats)
2673	Other light-weight coats and jackets
2680-2681	Suits and sport jackets
2680	Suits
2681	Sport jackets and blazers
2690-2691	Pants
2690	Jeans
2691	Other pants (including shorts)
2700-2706	Furnishings
2700	Dress shirts
2701-2702	Sport shirts
2701	Woven sport shirts
2702	Knitted sport shirts
2703	Sweaters
2704	Socks
2705	Underwear
2706	Pyjamas and loungewear
2710-2711	Active sportswear
2710	Skiwear
2711	Other active sportswear
2720	Other specialized clothing



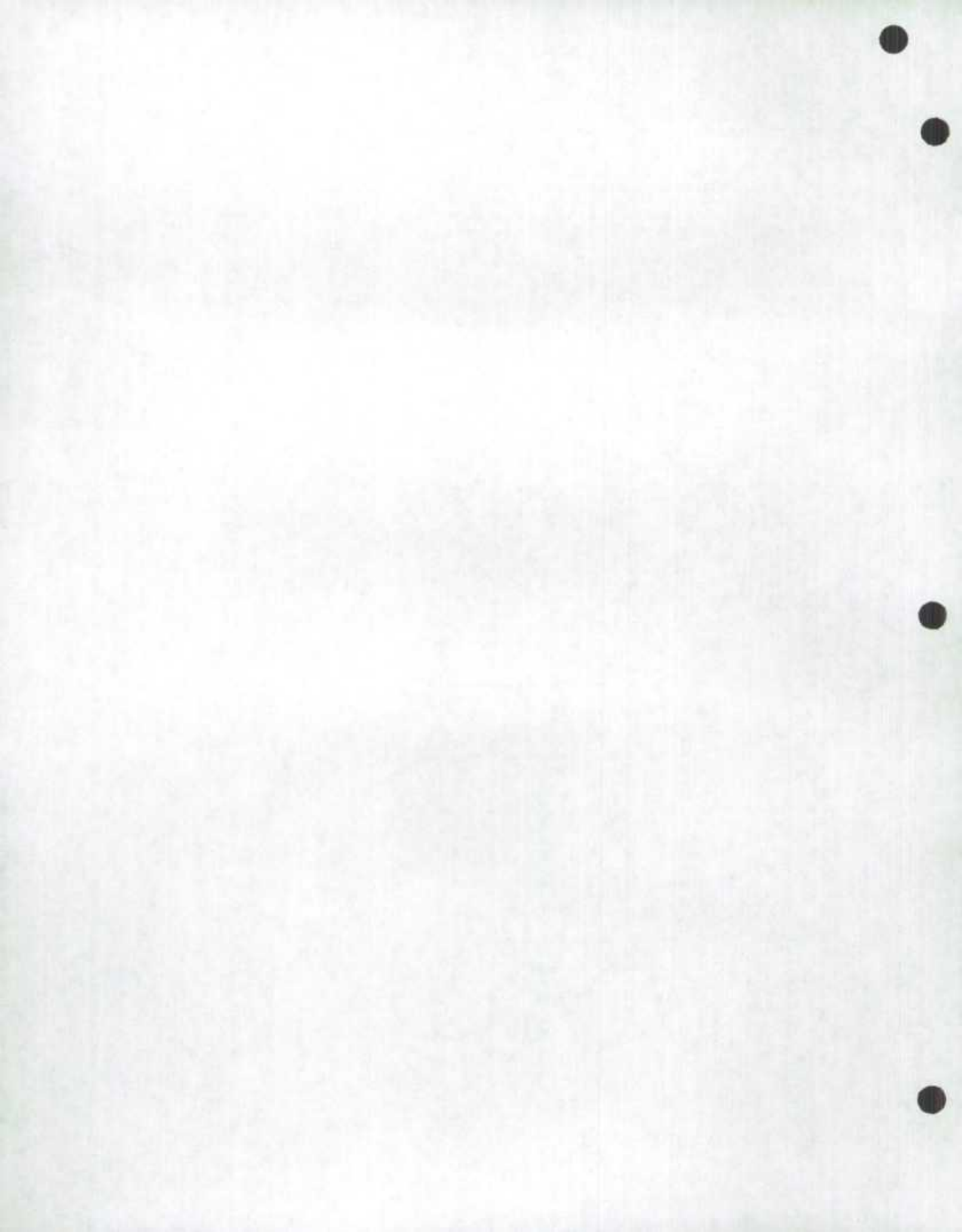
*Detailed Expenditures Stub Descriptions - Cont'd*

2730-2733	Other apparel and accessories
2730	Gloves and mitts
2731	Neckties
2732	Belts and wallets
2733	Other accessories
2740-2742	Jewellery
2740	Watches
2741	Precious jewellery
2742	Other jewellery
2750-2753	Footwear
2750	Shoes and dress boots
2751	Insulated boots, work and hiking boots
2752	Athletic shoes
2753	Other footwear
2760-2813	Boys' wear (4-13 years)
2760-2766	Outerwear
2760	Skiwear
2761	Leather or fur coats and jackets
2762	Winter-weight coats and jackets
2763	Raincoats (including all-weather coats)
2764	Other light-weight coats and jackets
2765	Suits
2766	Sport jackets and blazers
2770-2771	Pants (including shorts)
2770	Jeans
2771	Other pants (including shorts)
2780-2783	Shirts, t-shirts and sweaters
2780	Dress shirts
2781-2782	Sport shirts
2781	Woven sport shirts
2782	Knitted sport shirts
2783	Sweaters
2790-2792	Underwear, sleepwear, loungewear and socks
2790	Socks
2791	Underwear
2792	Pyjamas and loungewear
2800-2808	Other apparel, accessories and jewellery
2800	Other active sportswear
2801	Other specialized clothing
2802	Gloves and mitts
2803	Neckties
2804	Belts and wallets
2805	Other accessories
2806	Watches
2807	Precious jewellery
2808	Other jewellery
2810-2813	Footwear
2810	Shoes and dress boots
2811	Insulated boots, work and hiking boots
2812	Athletic shoes
2813	Other footwear
2820-2850	Infants' wear (under 4 years)
2820-2825	Daywear
2820	Coats, jackets and snow suits
2821	Dresses, jumpers and suits
2822	Blouses, shirts and t-shirts
2823	Skirts, slacks, shorts and beachwear
2824	Socks, other hosiery and underwear
2825	Sweaters, headwear and mittens
2830	Sleepwear
2840	Other infants' wear
2850	Footwear



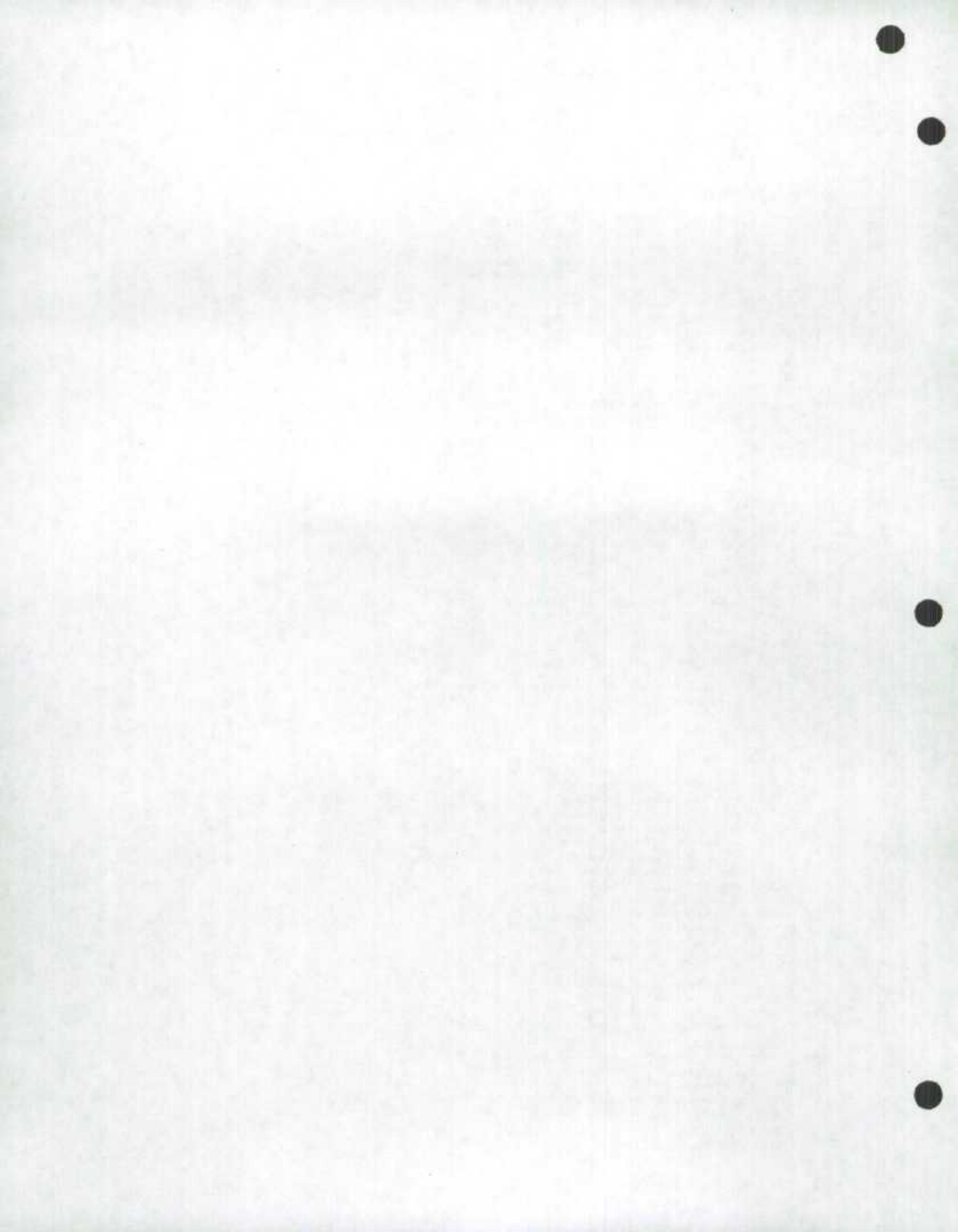
*Detailed Expenditures Stub Descriptions - Cont'd*

2860-2879	Clothing material, notions and services
2860-2864	Clothing material (excluding household textile)
2860	Yarn (excluding craft)
2861	Suitings and coatings
2862	Dress material
2864	Other clothing material
2865	Notions
2870-2879	Clothing services
2870	Dressmaking and tailoring
2871	Clothing storage
2872-2874	Laundry and dry-cleaning
2872	Laundry service
2873	Dry-cleaning service
2874	Self service laundry and dry-cleaning
2876-2878	Other maintenance and repair of clothing
2876	Apparel (excluding laundry and dry-cleaning)
2877	Watches and other jewellery
2878	Footwear
2879	Other clothing services
2900-2965	Transportation
2900-2949	Private transportation
2900-2904	Purchase of automobiles and trucks
2900	Automobiles
2901	Trucks (including vans)
2903-2904	Separate sale of automobiles and trucks
2903	Separate sale of automobiles
2904	Separate sale of trucks
2910-2911	Purchase of automotive accessories
2910	Automobile radios and tape players
2911	Other accessories and attachments
2915-2923	Rented and leased automobiles and trucks
2915-2922	Rented automobiles and trucks
2915-2918	Automobiles
2915	Rental fees (including basic insurance)
2916	Optional insurance charges
2917	Gas and other fuels
2918	Other expenses
2919-2922	Trucks (including vans)
2919	Rental fees (including basic insurance)
2920	Optional insurance charges
2921	Gas and other fuels
2922	Other expenses
2923	Leasing fees for automobiles and trucks
2930-2949	Operation of automobiles and trucks
2930	Automotive fuels
2932	Tires
2933	Batteries
2934	Other maintenance and repair supplies
2935-2939	Maintenance and repair jobs
2935	Oil changes and lubrication
2936	Tune-ups
2937	Other mechanical and electrical
2938	Body (including painting)
2939	Other maintenance and repair
2940-2942	Parking and garage rent
2940	At dwelling (not included in rent)
2941-2942	Other parking
2941	Regular
2942	Other parking costs
2943	Driving lessons



*Detailed Expenditures Stub Descriptions - Cont'd*

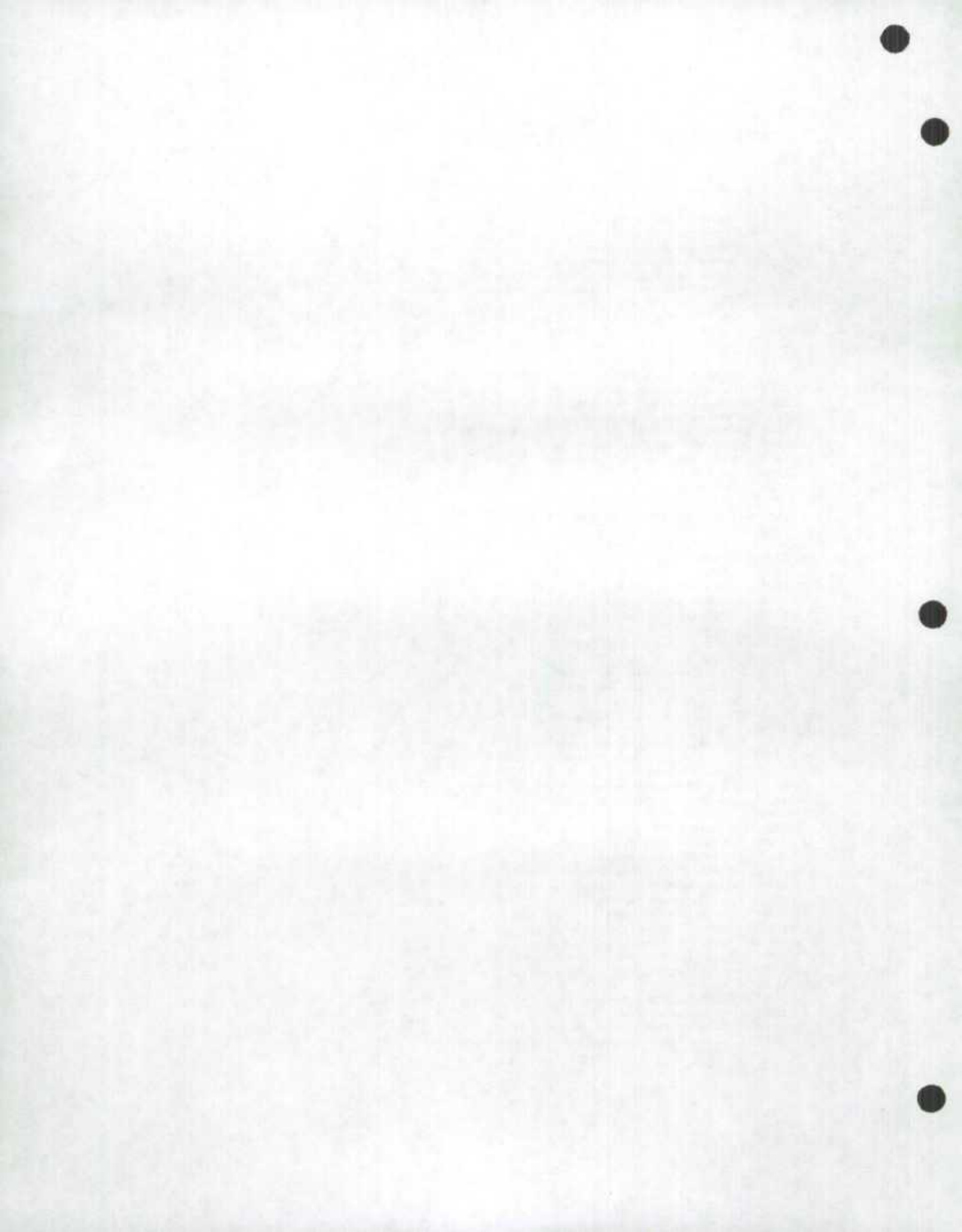
2944-2945	Drivers' licences and tests
2944	Drivers' licences
2945	Drivers' tests
2947	Private and public insurance premiums
2948	Registration fees (excluding government insurance)
2949	Other operation services
2950-2965	Public transportation
2950-2954	Local and commuter transportation
2950	Household movers, storage, and delivery
2951	City bus, subway, street car
2952	Commuter bus and train
2953	Local taxi service
2954	Other local transportation
2960-2965	Inter-city transportation
2960	Household movers and storage
2961	Air
2962	Rail
2963	Highway bus
2964	Other passenger transportation
2965	Other inter-city delivery services
3000-3063	Health care
3000-3053	Direct costs to household
3000	Health care supplies
3001-3002	Medicinal and pharmaceutical products
3001	Prescribed
3002	Other
3011	Physicians' care
3020-3023	Eye-care goods and services
3020	Eye glasses
3021	Contact lenses
3023	Other eye-care goods
3030	Other health-care goods
3040-3042	Dental care
3040	Orthodontic and periodontic procedures
3041	Prescription and fitting of dentures
3042	Other dental procedures
3050-3053	Hospital and other health care services
3050	Hospital care
3051-3053	Other health care services
3051	Other health care practitioners
3052	Weight/smoking control programs
3053	Other medical services
3060-3063	Health insurance premiums
3060	Public hospital and medical plans
3061-3063	Private health care plans
3061	Supplementary coverage (including drug)
3062	Dental plans (separate policy)
3063	Accident and disability insurance
3100-3153	Personal care
3100-3140	Personal care supplies and equipment
3100-3114	Toilet preparations and cosmetics
3100	Creams and lotions
3101-3103	Make-up preparations
3101	Eye make-up
3102	Lip preparations
3103	Other make-up
3104-3105	Fragrance preparations
3104	Perfumes, toilet water and colognes
3105	Other fragrance preparations
3106-3109	Hair preparations
3106	Hair conditioners and creme rinses
3107	Shampoos
3108	Home permanents, hair tints and dyes
3109	Other hair preparations





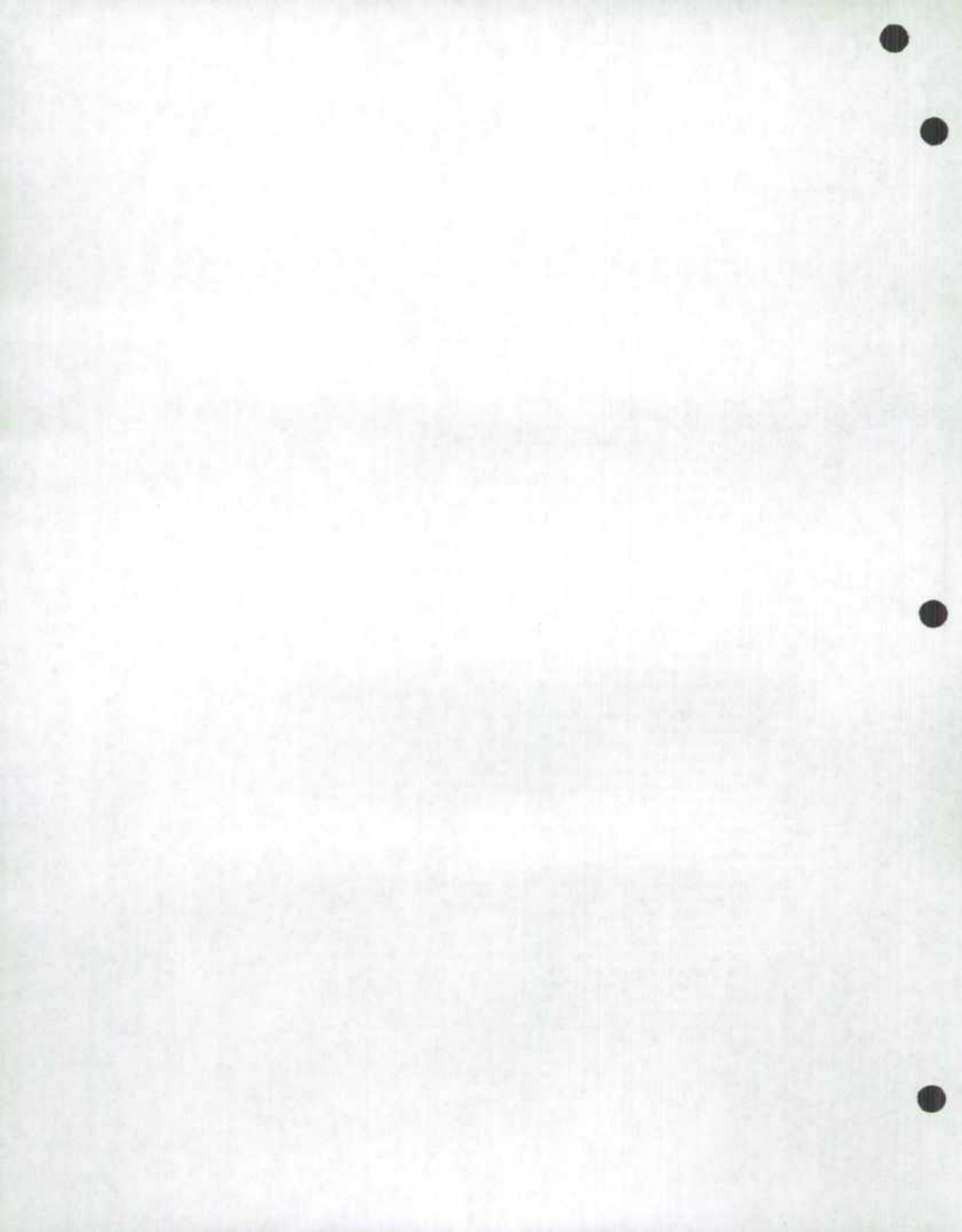
*Detailed Expenditures Stub Descriptions - Cont'd*

3110	Manicuring preparations
3111	Personal deodorants
3112-3113	Shaving preparations
3112	Shaving cream and soap
3113	Pre-shave and after-shave products
3114	Other toilet preparations and cosmetics
3120-3121	Oral hygiene products
3120	Toothpaste
3121	Other oral hygiene products
3122	Toilet and other personal soap
3123	Razors and razor blades
3124	Disposable diapers
3130-3131	Personal care electric equipment
3130	Electric hair-styling equipment
3131	Other electric equipment
3140	Other personal care supplies and equipment
3150-3153	Personal care services
3150-3151	Hair washing, cutting and styling services
3150	Men's hair
3151	Women's hair
3152	Other hair grooming services
3153	Other personal grooming services
3200-3370	Recreation
3200-3271	Recreation equipment and associated services
3200-3208	Sporting and athletic equipment
3200	Golf
3201	Raquet sports equipment
3202	Ice hockey equipment (excluding skates)
3203	Ice skates
3204	Downhill skiing
3205	Cross-country skiing
3206	Fishing
3207	Home exercise equipment
3208	Other sporting and athletic equipment
3209	Playground equipment including above-ground pool
3210-3229	Toys, games and hobby equipment
3210-3212	Toys
3210	Dolls (including clothing) and stuffed toys
3211	Toy vehicles and construction toys, etc.
3212	Other toys
3213	Sleighs, toboggans and children's vehicles
3220-3229	Games and hobby equipment
3220	Electronic games and parts
3221	Handicraft kits
3222	Handicraft materials
3223	Artists' materials
3224-3226	Computer equipment and supplies
3224	Computer hardware
3225	Computer software
3226	Computer supplies
3228-3229	Other games and recreation equipment
3228	Other games and puzzles
3229	Other recreation equipment
3230-3236	Photographic goods and services
3230-3231	Cameras
3230	35-millimetre cameras
3231	Other cameras
3232	Camera parts and accessories
3233	Other photographic goods (excluding film)



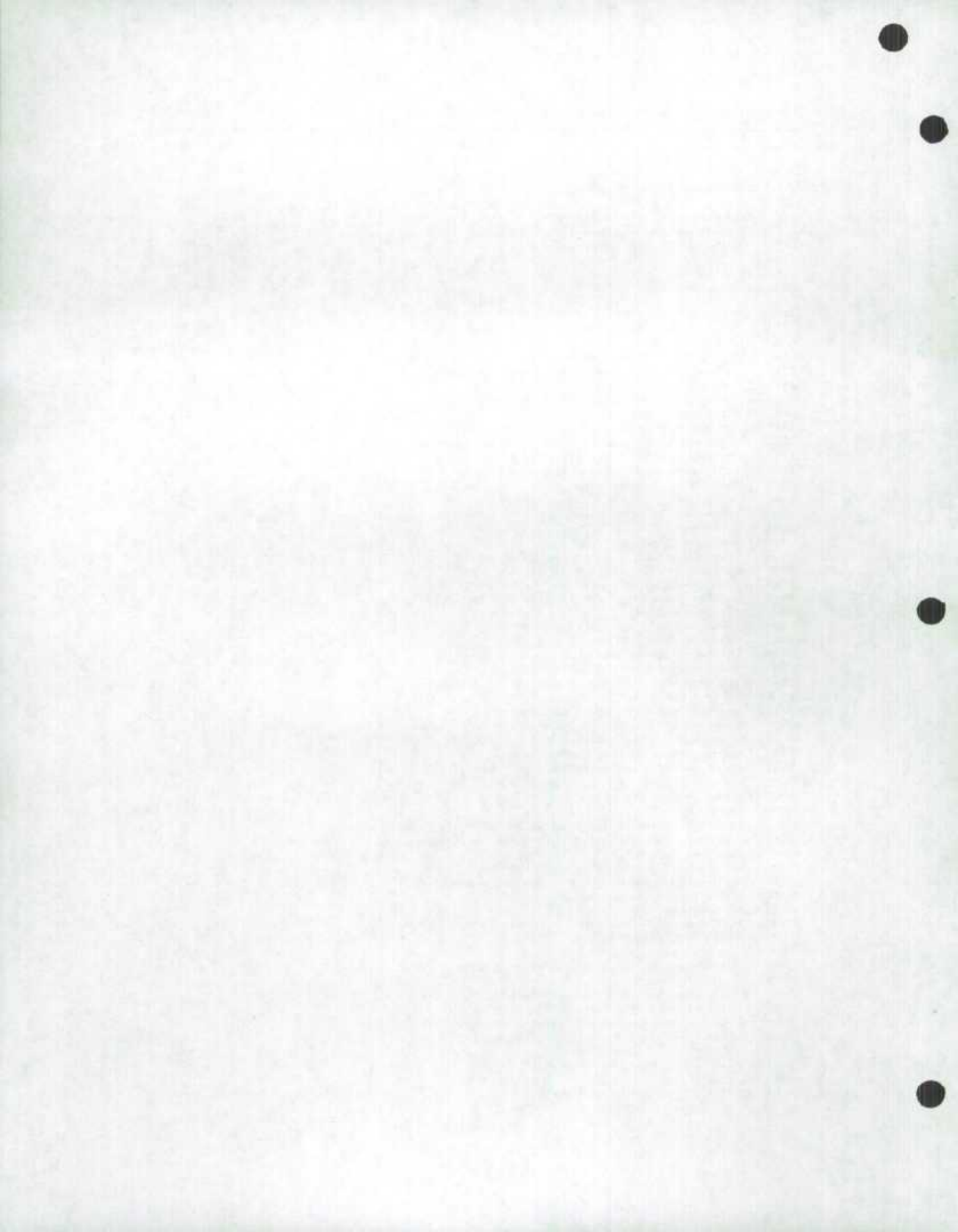
*Detailed Expenditures Stub Descriptions - Cont'd*

3234-3235	Film and processing
3234	Films (excluding processing)
3235	Film processing (including film)
3236	Other photographic services
3240-3242	Musical instruments, accessories and parts
3240	Pianos and organs
3241	Other musical instruments
3242	Parts and accessories
3250	Collectors' items (excluding works of art, etc.)
3260-3262	Camping and picnic equipment (excluding BBQ's)
3260	Tents, back packs, sleeping bags
3262	Other camping and picnic equipment and accessories
3270	Supplies and parts for recreational equipment
3271	Rental, maintenance and repairs
3280-3298	Recreation vehicles and outboard motors
3280-3289	Purchase of recreation vehicles
3280	Bicycles, parts and accessories
3281-3289	Other vehicles and outboard motors
3281	Travel trailers
3282	Tent trailers
3283	Motorcycles
3284	Snowmobiles
3285	Motor homes
3286	Truck campers
3287	Boats (including canoes)
3288	Other recreation vehicles
3289	Outboard motors
3290	Purchase of accessories and attachments
3291-3298	Operation of recreational vehicles
3291	Bicycle maintenance and repairs
3292-3298	Other vehicle operation
3292	Gasoline and other fuels
3293	Maintenance and repair supplies and parts
3294	Maintenance and repair jobs
3295	Insurance premiums
3296	Registration fees and licences
3297-3298	Other operation services
3297	Rental and leasing fees
3298	Other expenses
3301-3318	Home entertainment equipment and services
3301	Radios (including clock and telephone combinations)
3302	Audio components
3303	Audio combinations
3304	Pre-recorded audio tapes and phonograph records
3305	Compact discs
3306	Blank audio tapes
3307	Television sets (including combinations)
3308	Videotape recorders/players and video disc players
3309	Videocameras/camcorders
3310	Television/video components
3311	Pre-recorded videotapes
3312	Blank videotapes
3313	Other home entertainment equipment
3314	Parts purchased separately
3315	Rental of videotape recordings
3316	Rental of other home entertainment equipment
3317	Maintenance and repair jobs
3318	Other services re home entertainment equipment and supplies



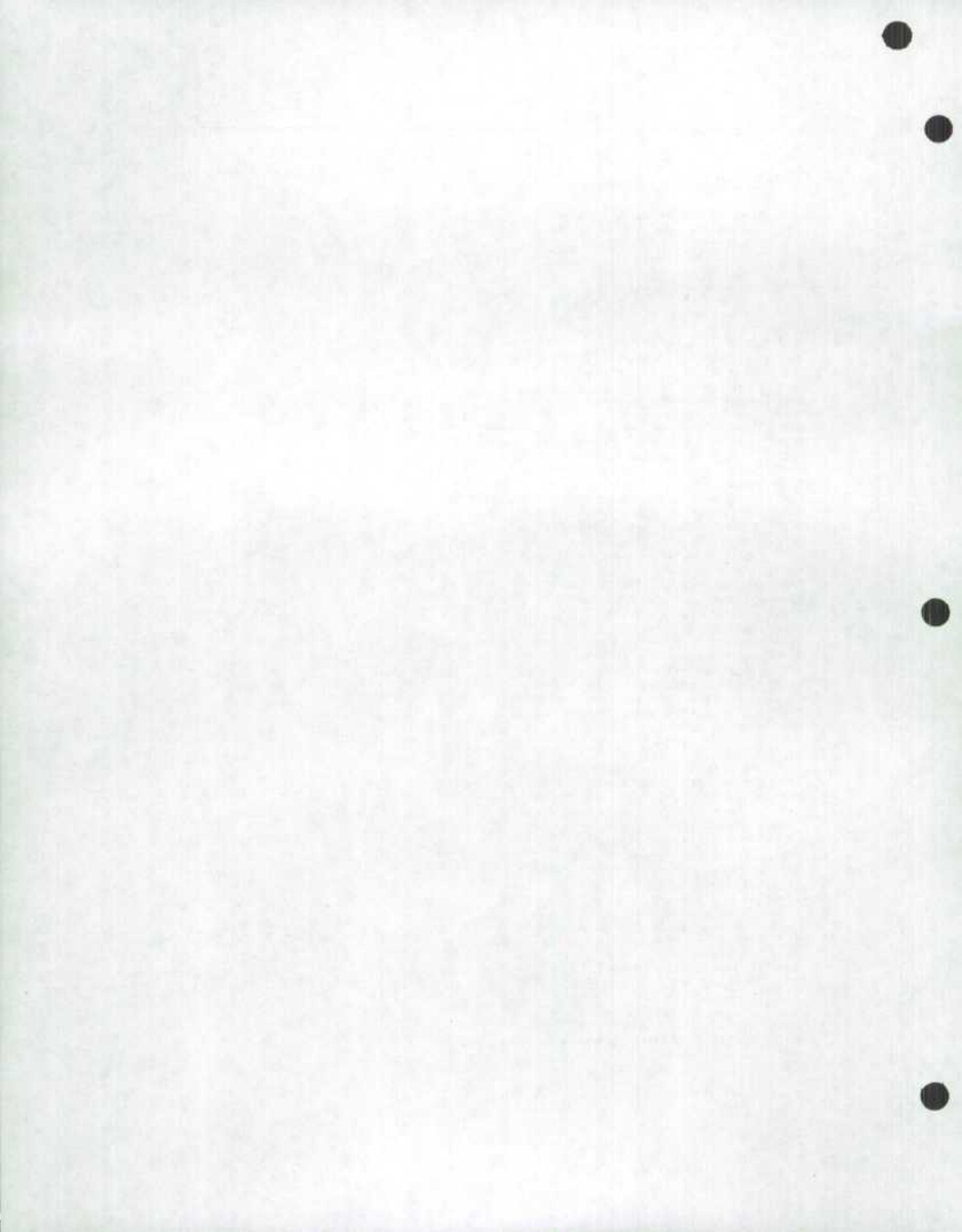
*Detailed Expenditures Stub Descriptions - Cont'd*

3320-3370	Recreation services
3320-3326	Spectator-entertainment performances
3320	Motion picture showings
3321-3324	Live sports spectacles
3321	Football
3322	Hockey
3323	Baseball
3324	Other live sports spectacles
3325	Live staged performances (eg. concerts)
3326	Cablevision
3330-3351	Use of recreation facilities
3330-3338	Membership fees and dues for clubs, etc.
3330	Golfing
3331	Bowling
3333	Skiing
3334	Racquet sports
3335	Health clubs and recreation associations
3337	Other sports facilities and services
3338	Other recreation facilities
3340-3349	Fees for single usage
3340	Golfing
3341	Bowling
3343	Skiing
3344	Racquet sports
3345	Health clubs and recreation associations
3347	Other sports facilities and services
3348	Coin-operated amusement games, etc.
3349	Other recreation facilities and services
3350	Children's camps
3351	Admission to museums, exhibitions, etc.
3360-3361	Package travel tours
3360	Packages including meals
3361	Packages excluding meals
3362	Sightseeing tours and excursion packages
3370	Other recreation services
3380-3386	Reading materials and other printed matter
3380	Newspapers
3381-3382	Magazines and periodicals
3381	Subscriptions paid in 1992
3382	Purchase of single copies
3383-3384	Books and pamphlets (excluding school books)
3383	Paper backed
3384	Hard cover
3385	Maps, music and other printed matter
3386	Services: duplicating, library fees and fines
3390-3400	Education
3390-3392	Supplies
3390	Nursery, elementary and secondary education
3392	Post-secondary
3393-3395	Textbooks
3393	Nursery, elementary and secondary education
3395	Post-secondary
3396-3398	Tuition fees
3396	Nursery, elementary and secondary education
3398	Post-secondary
3399	Other lessons and courses (excluding driving)
3400	Other education services
3500-3515	Tobacco products and alcoholic beverages
3500-3503	Tobacco products and smokers' supplies
3500	Tobacco
3501	Cigars and similar products
3502	Cigarettes
3503	Matches and other smokers' supplies



*Detailed Expenditures Stub Descriptions - Cont'd*

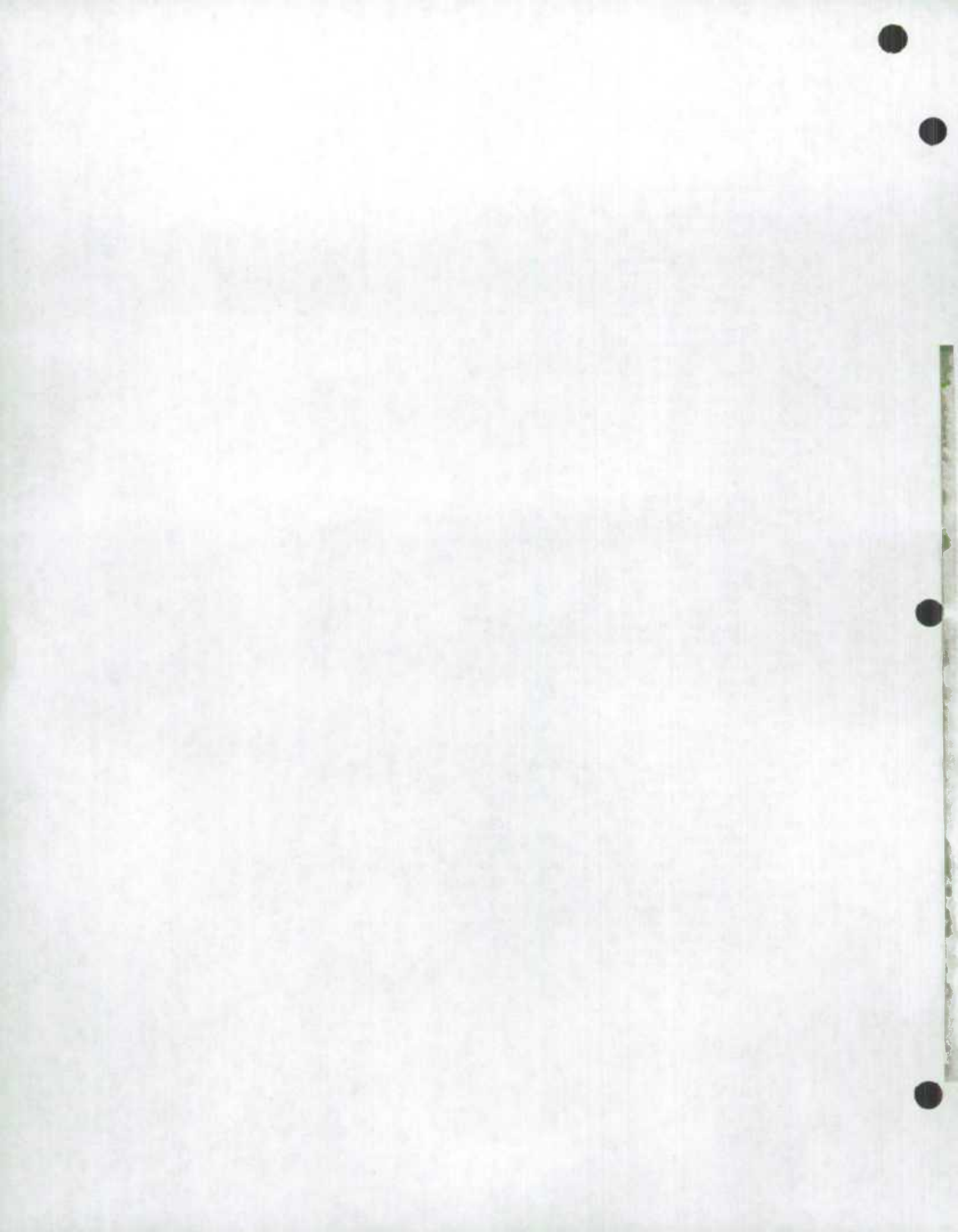
3510-3515 Alcoholic beverages  
 3510-3512 Served on licensed premises  
     3510 Beer  
     3511 Wine and cider  
     3512 Liquor  
 3513-3515 Purchased from stores  
     3513 Beer  
     3514 Wine and cider  
     3515 Liquor  
 3600-3612 Miscellaneous  
     3600 Interest on personal loans  
 3601-3602 Expenses on other property  
     3601 Interest  
     3602 Other expenses n.e.s.  
     3603 Legal services n.e.s.  
     3604 Financial services: bank, tax advice, etc.  
     3605 Dues to unions and professional associations  
     3606 Contributions and dues for social clubs, etc.  
     3607 Government-run pool and lottery tickets  
     3608 Other lottery, pool and raffle tickets  
     3609 Forfeit of deposits, fines, money lost etc.  
     3610 Tools and equipment purchased for work  
     3611 Other miscellaneous services  
     3612 Other miscellaneous goods  
 1000-3612 Total current consumption  
 3700-3703 Personal taxes  
     3700 Income tax on 1992 income  
     3701 Income tax on income received before 1992  
     3702 Other personal taxes  
     3703 Tax refunds  
 3710-3716 Security  
     3710 Life insurance premiums  
     3711 Annuity contracts  
     3713 Unemployment insurance payments  
 3714-3716 Retirement and pension fund payments  
     3714 Canada and Quebec pension plan  
     3715 Other government  
     3716 Other (excluding RRSP)  
 3720-3724 Gifts and contributions  
 3720-3722 Persons outside household  
     3720-3721 Money gifts and contributions  
         3720 Persons living inside Canada  
         3721 Persons living outside Canada  
     3722 Other gifts eg. flowers, clothing, toys  
 3723-3724 Charitable organizations  
     3723 Religious organizations  
     3724 Other charitable organizations  
 1000-3724 Total expenditure  
 3800-3855 Total value of items not purchased  
 3800-3830 Value of food not purchased  
     3800 Home produced for household  
     3820 Farm produced for household use  
     3830 Received as part of wages  
     3840 Value of other farm produce for household use  
 3850-3855 Value of gifts received  
     3850 Furniture  
     3851 Household equipment  
     3852 Home entertainment equipment  
     3853 Other household durables  
     3854 Clothing  
     3855 Other non-money gifts





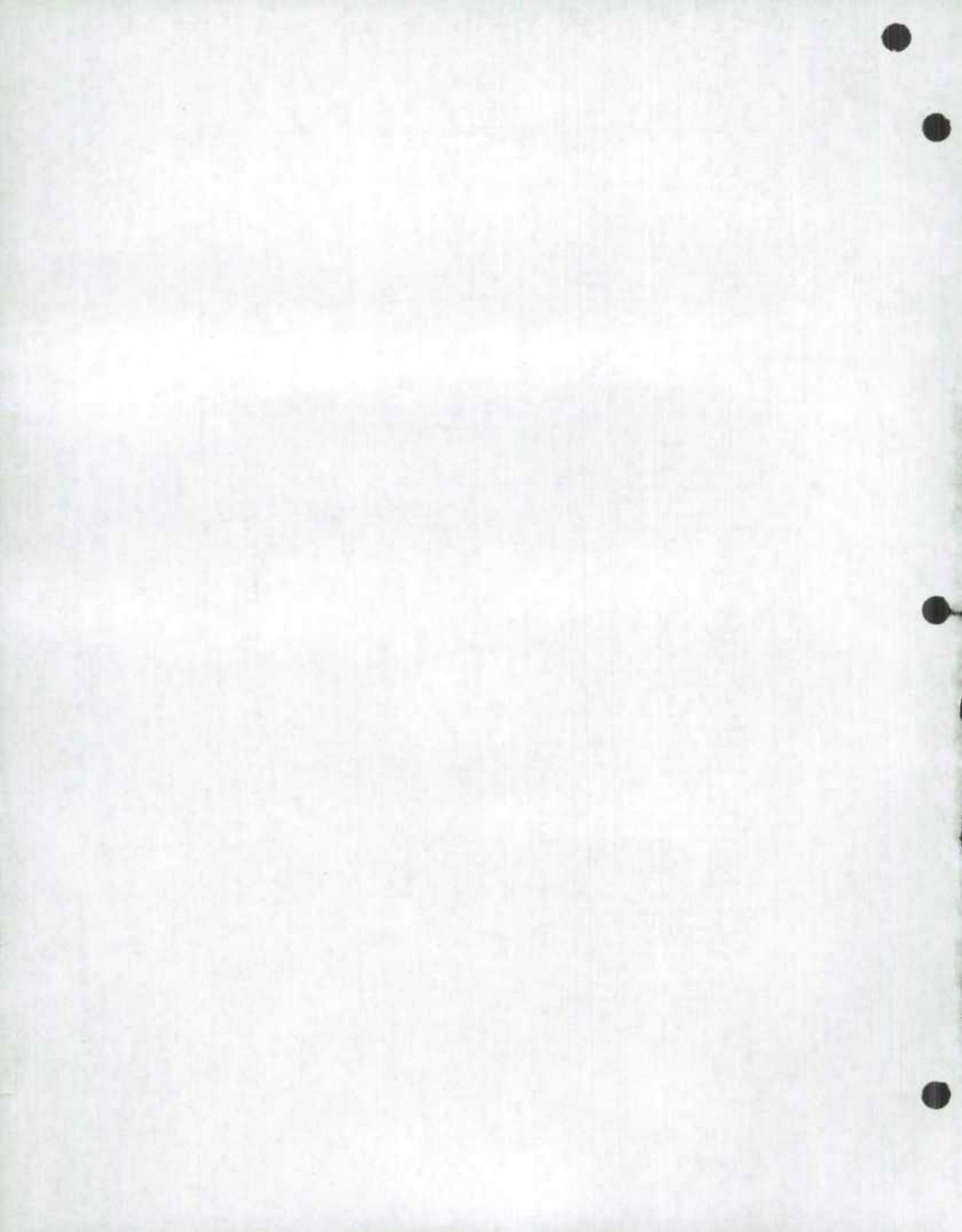
*Detailed Expenditures Stub Descriptions - Cont'd*

- Selected items in net change in assets
- 3900 Registered retirement savings plans
- Investments in the home
- 3901 Change in principal of mortgage on home
- 3902-3904 Additions, renovations etc. to home
  - 3902 Additions
  - 3903 Renovations and alterations
  - 3904 New installations of equipment and fixture
- Miscellaneous clothing information in 1992: (included in married couple tables only)
- 4150 Clothing expenditure - husband
- 4151 Clothing expenditure - wife
- Dwelling occupied at December 31, 1992
- With type of dwelling
  - 4200 Single detached
  - 4201 Semi-detached or double house
  - 4202 Row house or terrace
  - 4204 Duplex
  - 4205-4206 Apartment
    - 4205 Building 5 or more stories
    - 4206 Building less than 5 stories
  - 4207 Hotel, rooming house, camp
  - 4208 Mobile home
  - 4209 Other type of dwelling
  - 4210 Legally registered condominium development
- With tenure
  - 4220 Owned without mortgage
  - 4221 Owned with mortgage
  - 4222 Rented
  - 4223 Rent-free
- Change in dwelling during 1992 and:
  - 4230 No tenure change
  - 4231 Tenure change owned to rented
  - 4232 Tenure change rented to owned
- Rented principal accommodation in 1992
- With facilities included in the rent
  - 4240 Furniture and furnishings
  - 4241 Electricity
  - 4242 Heat
  - 4243 Water
  - 4244 Parking (inside and outside)
  - 4245 Air conditioning
  - 4246 Swimming pool
  - 4247 Cablevision
  - 4248 Other facilities
- Items owned by homeowners and renters
- With major household appliances at Dec. 31
  - 4250 Room air conditioners, portable humidifiers/dehumidifiers
  - 4252 Refrigerators and refrigerator-freezers
  - 4253 Freezers
  - 4254 Cooking stoves and ranges
  - 4256 Microwave ovens and convection ovens
  - 4257 Gas barbecues
  - 4258 Washing machines
  - 4259 Clothes dryers



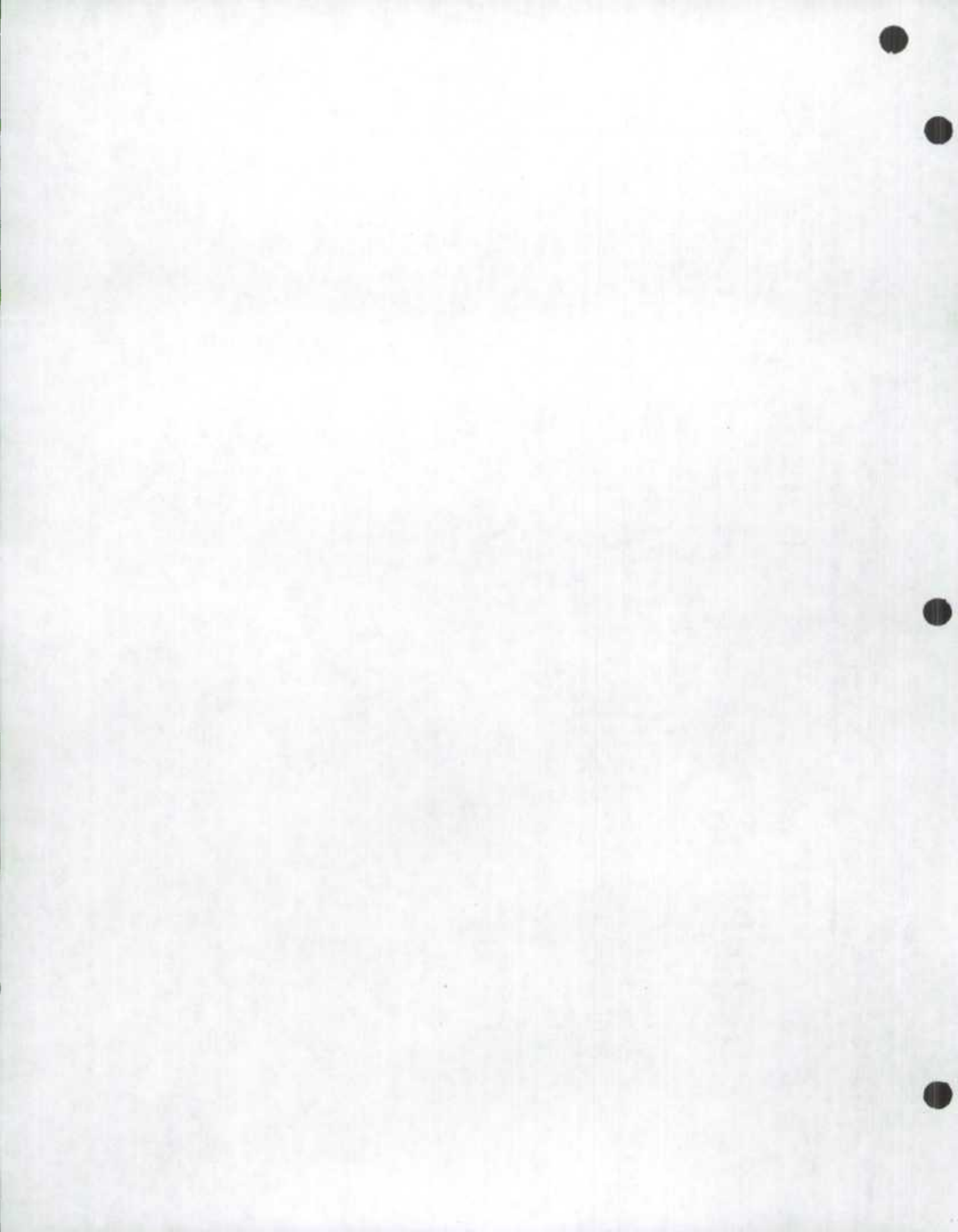
*Detailed Expenditures Stub Descriptions - Cont'd*

- 4261 Vacuum cleaners and rug cleaning equipment
- 4262 Automatic dishwashers
- 4263 Electric sewing machines
- With owned vehicles and outboard motors
- 4271 Automobiles and trucks at Dec. 31, 1992
- 4272 Travel trailers at any time during 1992
- 4273 Tent trailers at any time during 1992
- 4274 Motorcycles at any time during 1992
- 4275 Snowmobiles at any time during 1992
- 4276 Motor homes at any time during 1992
- 4277 Truck campers at any time during 1992
- 4278 Boats (including canoes) at any time during 1992
- 4279 Other recreation vehicles at any time during 1992
- 4280 Outboard motors at any time during 1992
- With home-entertainment equipment at Dec. 31
- 4284 Radios (including clock and telephone combinations)
- 4285 Audio components
- 4286 Audio combinations
- 4287 Television sets (including combinations)
- 4288 Videotape recorders/players and video disc players
- 4289 Videocameras/camcorders
- 4290 With computer hardware at December 31
- 4291 With owned vacation home (during year)
- Number of dogs or cats at December 31
- 4292 Dogs
- 4293 Cats
- Households with dogs or cats at December 31
- 4294 No cats or dogs
- 4295 One dog
- 4296 Two or more dogs
- 4297 One cat
- 4298 Two or more cats
- 4299 Both dogs and cats
- Major source of income
- 4324 Wages and salaries
- 4325 Income from self-employment
- 4326 Investment income
- 4327 Government transfer payments
- 4328 Miscellaneous
- Miscellaneous income information: (included in married couple tables only)
- 4330 Income before tax of husband
- 4331 Income before tax of wife
- 4340 Person weeks worked full time
- 4341 Person weeks worked part time
- 4510-4557 Additions, renovations and new installations
- 4510-4519 Additions
- 4510-4514 Contract and labour cost
- 4510 Structural extensions
- 4511 Garages and car ports
- 4512 Inground swimming pools
- 4513 Fences, patios, driveways
- 4514 Landscaping
- 4515-4519 Separate material cost
- 4515 Structural extensions
- 4516 Garages and car ports
- 4517 Inground swimming pools
- 4518 Fences, patios, driveways

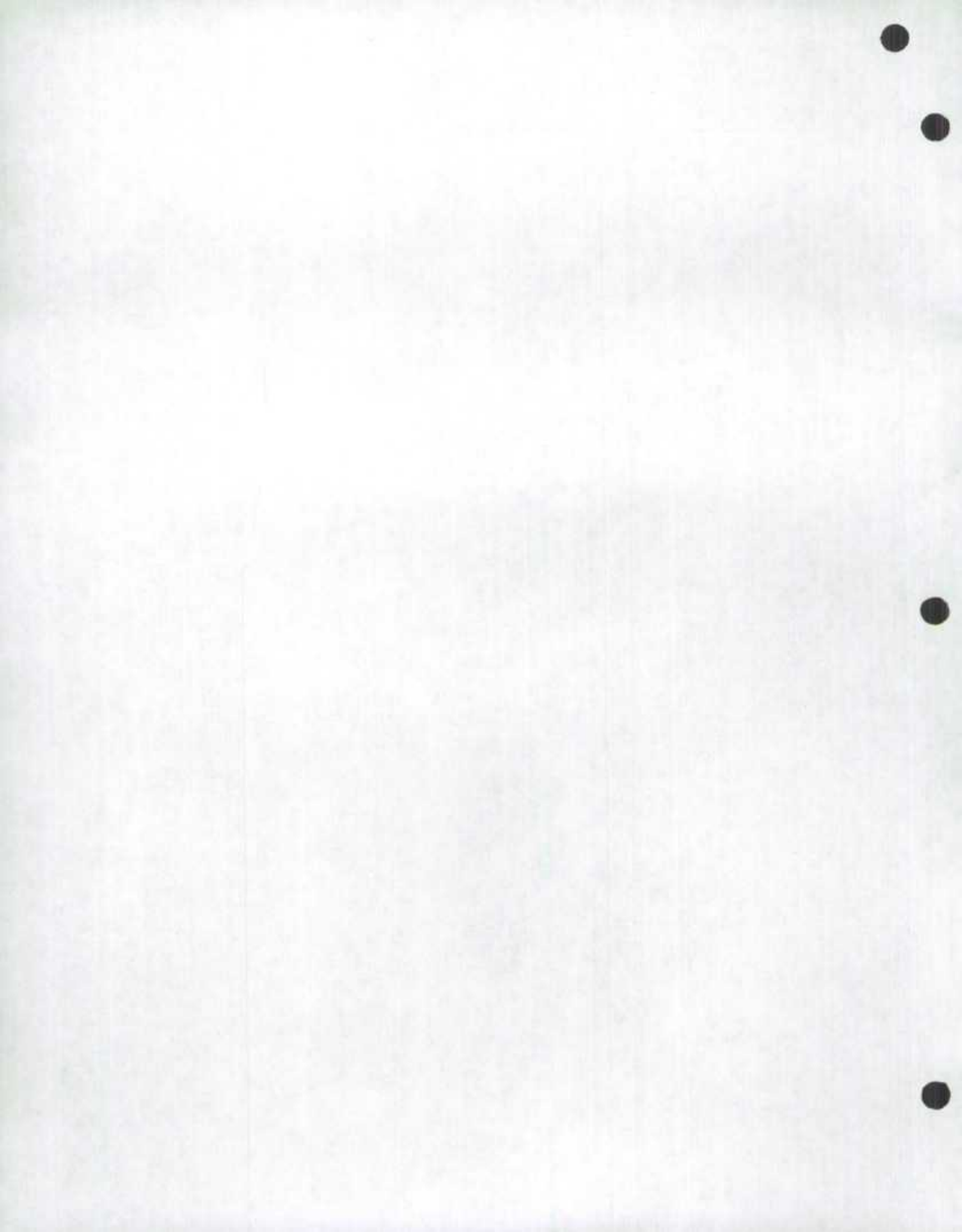


*Detailed Expenditures Stub Descriptions - Concluded*

- 4519 Landscaping
- Additions - totals
- 4520-4524 Contract, labour and material cost
- 4520 Structural extensions
- 4521 Garages and car ports
- 4522 Inground swimming pools
- 4523 Fences, patios, driveways
- 4524 Landscaping
- 4530-4535 Renovations and alterations
- 4530-4532 Contract and labour cost
- 4530 Both exterior and interior
- 4531 Exterior only
- 4532 Interior only
- 4533-4535 Separate material cost
- 4533 Both exterior and interior
- 4534 Exterior only
- 4535 Interior only
- Renovations and alterations - totals
- 4536-4538 Contract, labour and material cost
- 4536 Both exterior and interior
- 4537 Exterior only
- 4538 Interior only
- 4540-4551 New installations of equipment and fixtures
- 4540-4545 Contract and labour cost
- 4540 Plumbing fixtures
- 4541 Heating and air conditioning
- 4542 Electrical
- 4543 Built-in appliances
- 4544 Wall-to-wall carpeting
- 4545 Other new installations
- 4546-4551 Separate material cost
- 4546 Plumbing fixtures
- 4547 Heating and air conditioning
- 4548 Electrical
- 4549 Built-in appliances
- 4550 Wall-to-wall carpeting
- 4551 Other new installations
- New installations of equipment and fixtures - totals
- 4552-4557 Contract, labour and material cost
- 4552 Plumbing fixtures
- 4553 Heating and air conditioning
- 4554 Electrical
- 4555 Built-in appliances
- 4556 Wall-to-wall carpeting
- 4557 Other new installations
- Automobiles and trucks
- 4920 Number owned at December 31, 1992
- Home entertainment equipment
- Number of items owned and usable December 31 1992
- 5011 Radios (including clock and telephone combinations)
- 5012 Audio components
- 5013 Audio combinations
- 5016 Television sets (including combinations)
- 5017 Videotape recorders/players
- 5018 Videocameras/camcorders and video disc players
- 5019 Computer hardware









## Part 3

### USER'S GUIDE

#### SURVEY METHODOLOGY

##### *The Sample*

The Survey of Family Expenditures in 1992 was carried out in urban and rural areas of the 10 provinces as well as in Whitehorse and Yellowknife. As in previous programs, the sample for the 1992 survey was selected from the Labour Force Survey sampling frame.<sup>1</sup> The selection of the sample comprised two main steps: the selection of clusters from predetermined Labour Force Survey rotation groups within each area and the selection of dwellings within these selected clusters.

Persons living on Indian reserves and families of official representatives of foreign countries living in Canada were excluded from the survey. Members of religious and other communal colonies were excluded, as were persons living full time in institutions, for example, inmates of penal institutions and chronic care patients living in hospitals and nursing homes. Data were not gathered directly from persons temporarily living away from their families (for example, students at university), because data on such persons would theoretically have been gathered from their families. In this way, double counting of such individuals was avoided.

Data on part-year households were recorded but excluded from tabulations of average expenditure per household. Part-year households are comprised of persons who were members of other households for part of the survey year, immigrants who arrived during the survey year, and Canadians who returned from living abroad during the survey year.

##### *Sample Response*

The overall response rate was 73.8%. Part-year households were excluded from the calculation of the overall response rate for previous surveys, but they were included for the 1992 survey.

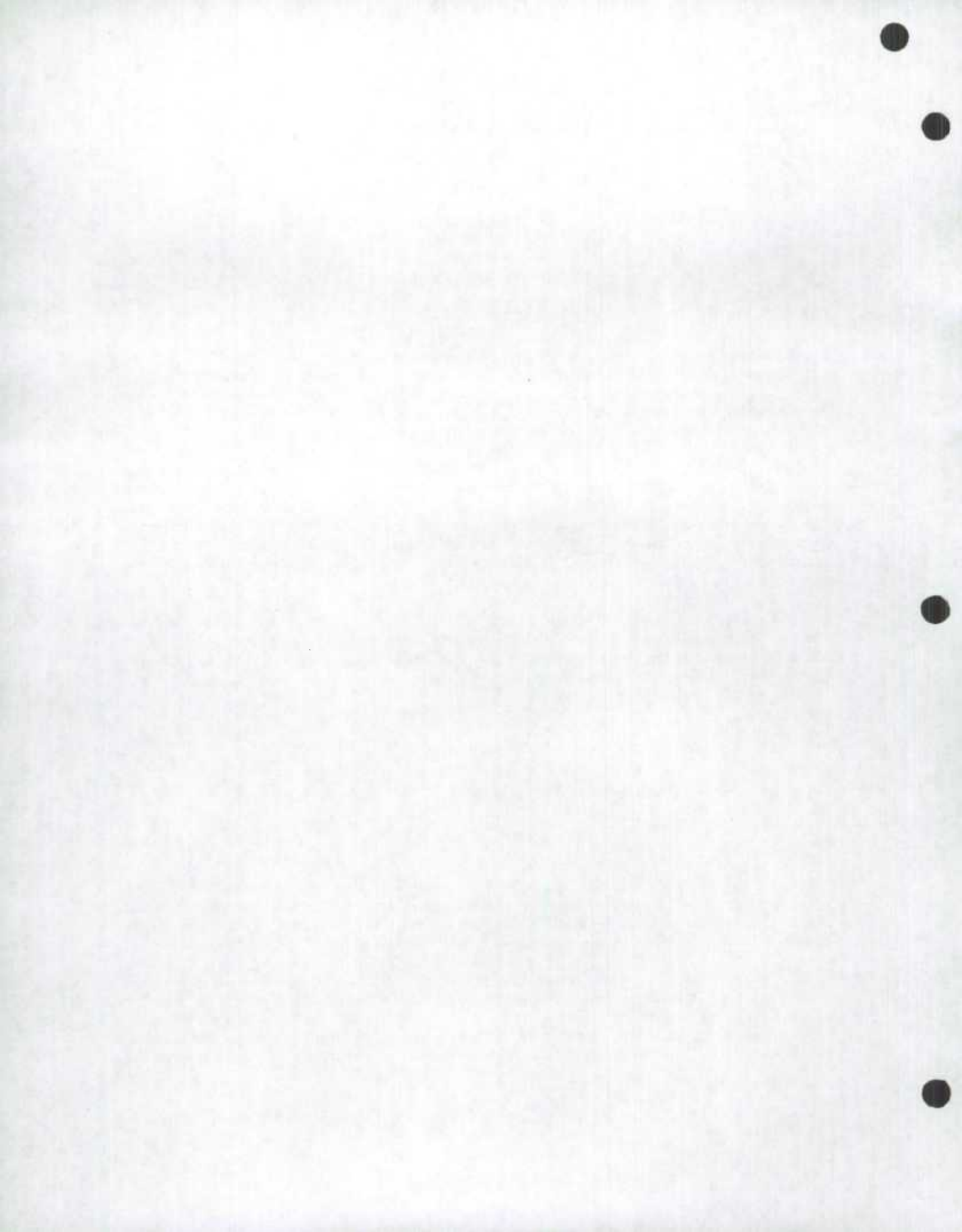
##### *Data Collection*

First, all members of the household at the time of survey were listed plus any additional persons who were part of the household during the reference year. Then the individuals that composed the household during the reference year and the number of weeks they were eligible members were determined. A detailed questionnaire was then completed for each household.

Because the Survey of Family Expenditures is designed principally to provide detailed information on non-food expenditures, only an aggregate estimate of food expenditures is recorded. Detailed information on food expenditures is provided by the Food Expenditure Survey, which was conducted monthly throughout 1992. The results of the food survey are published in *Family Food Expenditure in Canada, 1992*, catalogue number 62-554. A technical note discussing differences between the

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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", 1984-1990, Statistics Canada, Catalogue 71-526.



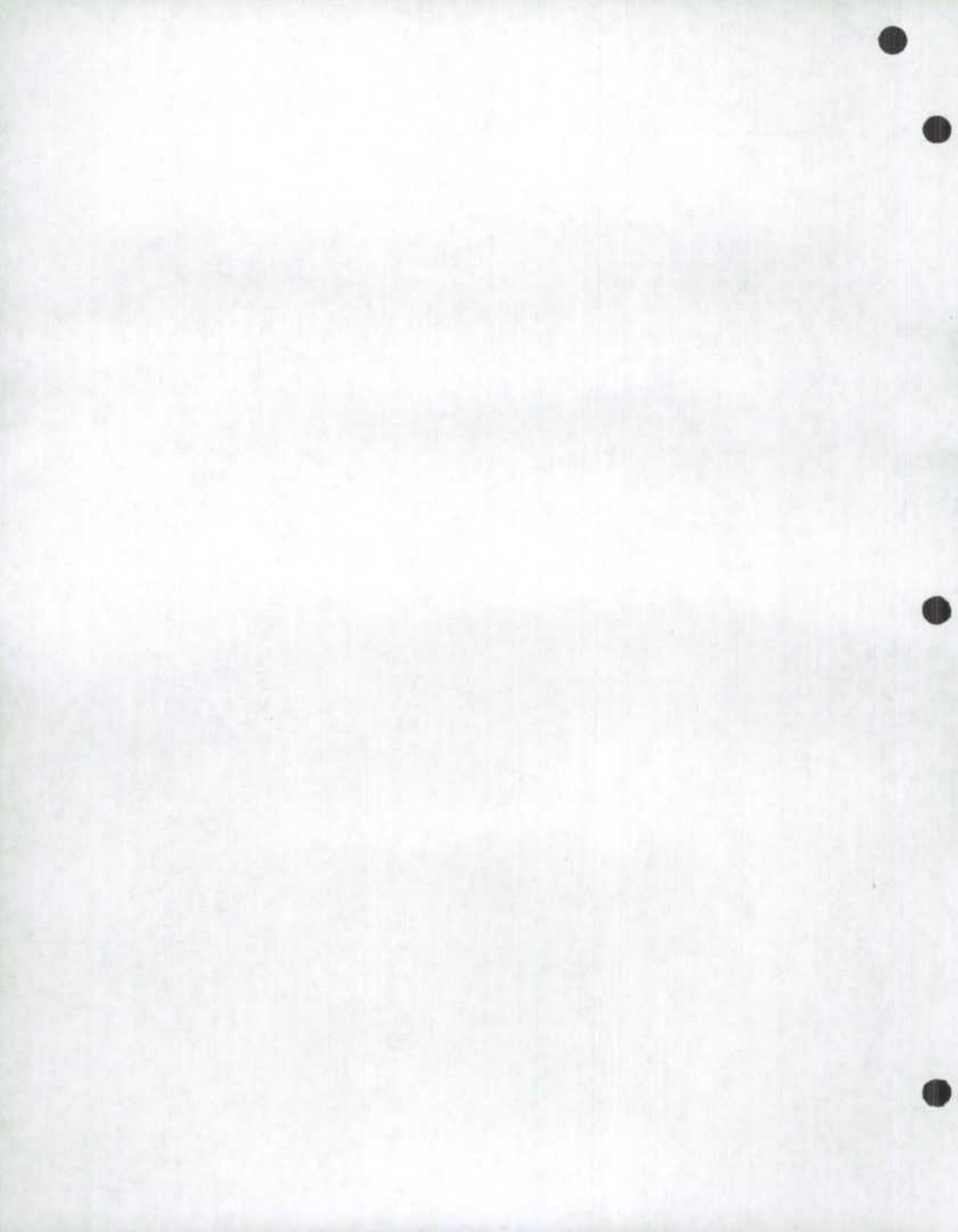
diary and recall surveys entitled "Reconciliation of Information from the Food Expenditure Survey in 1992 and the Survey of Family Expenditures in 1992" is available on request.

Purchases of large items -- automobiles, for example -- are recalled fairly readily, as are expenditures on rent, property taxes, and monthly payments on mortgages. The accuracy of data on individual purchases depends on respondents' ability to remember such purchases in detail or willingness to consult records.

Several features of the survey help respondents recall their expenditures as accurately as possible. First, the survey period was the calendar year because it is probably more clearly defined in people's minds than any other period. Second, expenditure on food -- about one-eighth of the average budget in 1992 -- can be estimated as weekly or monthly expenses. Third, expenses on smaller items purchased at regular intervals are usually estimated on the basis of amount and frequency of purchase.

### *The Reliability of Sample Estimates*

Survey results are subject to both sampling and non-sampling errors. The sample design, the method of estimation, the variability of the data, and the sample size determine the size of the sampling error. 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.



## NOTES AND DEFINITIONS

**Item numbers:** The statistical tables in this report include four-digit codes for each category of expenditure or characteristic shown in the stub. Where two or more basic classes have been aggregated (as in the summary tables and in various levels of subtotals in the detail), the content of these aggregates is defined by the item code range shown. Note that these numbers are not necessarily the same from year to year.

**Average per household (Av. per hhld):** Averages are based on the total sample. That is, on households that reported buying an item and those that did not. (See the Technical notes on how to use these data.)

**Percentage not reporting zero (% not rptg zero)<sup>2</sup>:** The percentage of households reporting non-zero expenditures.

### *Household Characteristics*

**Comparability:** The unit of observation for Surveys of Family Expenditures prior to 1990 was the "spending unit"- a group of persons living in the same dwelling who depend on a common or pooled income for major expenses or one financially independent individual living alone. This concept was abandoned in favour of "household" with the 1990 survey.

The definitions of the characteristics categories shown in the statistical tables from one survey to the next may not always be comparable. While efforts are made to describe the categories adequately within the tables, there are prohibitive space limitations. Users should therefore review the definitions in the respective Users' Guides before proceeding with their analysis of the data.

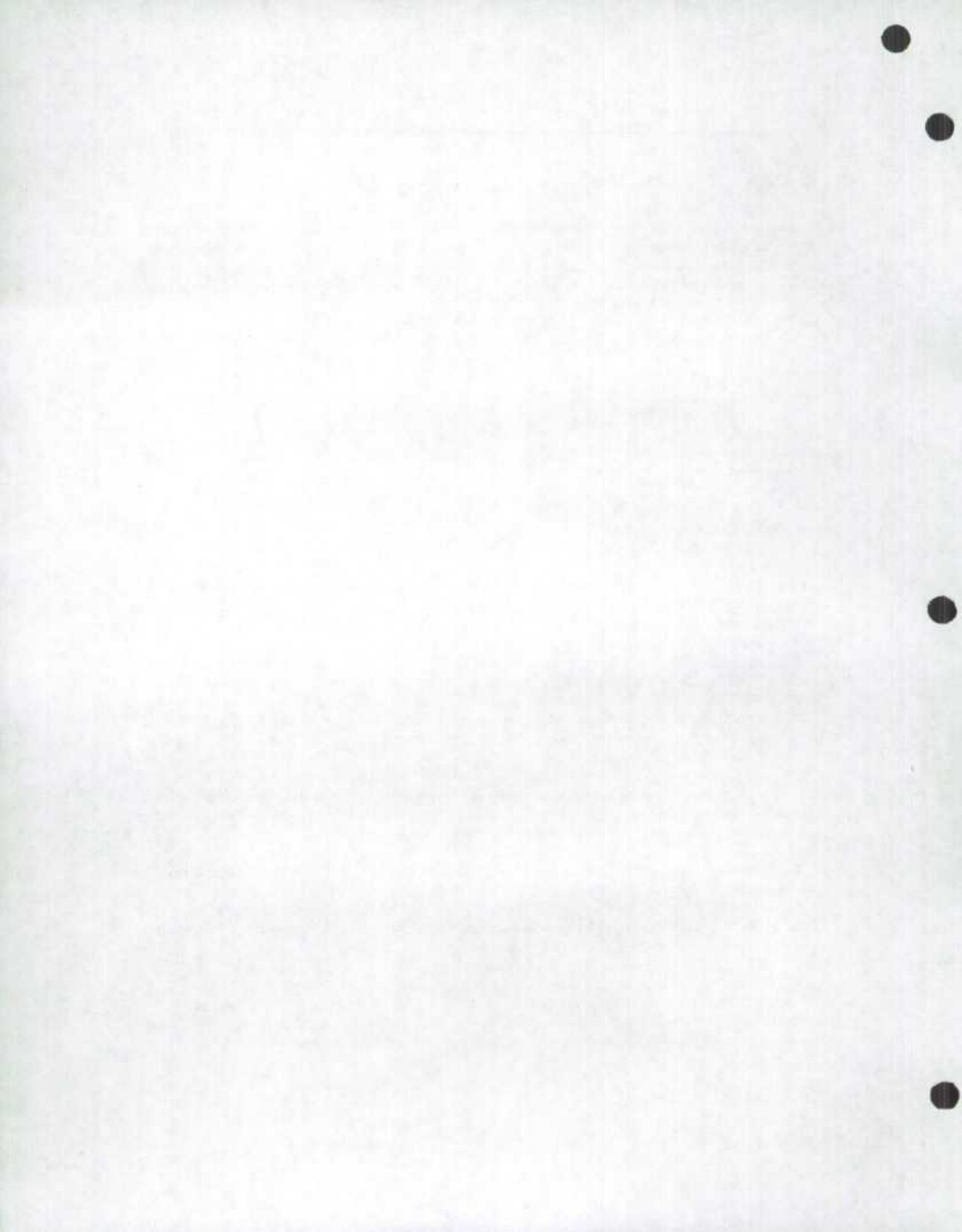
**Household:** A person or group of persons occupying one dwelling unit is defined as a "household". The number of households will therefore be equal to the number of occupied dwellings. The person or persons occupying a private dwelling form a private household.

Since this survey covers a full calendar year and that many household expenditures cannot be attributed to any specific individuals, membership for the year was reconstructed rather than taken as it was at one point in time. In addition to persons who were members of the current household for 52 weeks in 1992, the household also includes household membership time for persons who were members for only part of the year.

**Age:** Age at December 31. An age indicator for the household is provided. This is labelled "Age of husband or reference person" and is defined as the age of the husband where the household is headed by a married couple, or the age of the reference person in other households.

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<sup>2</sup> This was titled "% rptg" in the tables from the 1986 survey and before.



This concept is not strictly comparable to the "age of head" used in surveys prior to 1990. The "head" concept was based on the reported reference person with some adjustment for low income reference persons. The arbitrary use of the husband's age in married-couple households allows us to discard the concept of a single household "head" while operationalizing the derivation of the age indicator. This approach retains some continuity with the family age data from surveys prior to 1990 since virtually no difference in the resulting age statistics has been observed.

**Adult:** Any member aged 16 or over.

**Child:** Within the household type categories, this term represents any member aged less than 16.

For the household composition and age of youngest child categories, the term "child" only includes never-married sons, daughters, and foster children of the reference person, with no age restriction.

**Household size (stub item):** The average size of households of specific composition (see the definition of household composition). In this context, household size was defined as the number of year-equivalent persons. Household size was computed by dividing by 52 the total number of weeks in the year for which members were part of the household. In this way, part-year members were counted as fractions of a year-equivalent person.

**Household size (classification):** The number of persons who were household members.

**Household type:** The number of adults and children in the household.

**Reference person:** The member of the household listed on the questionnaire as mainly responsible for its financial maintenance. Where two or more share equally in financial maintenance, any of these may be designated the reference person. The reference person had to have been a member of the household at December 31 of the reference year.

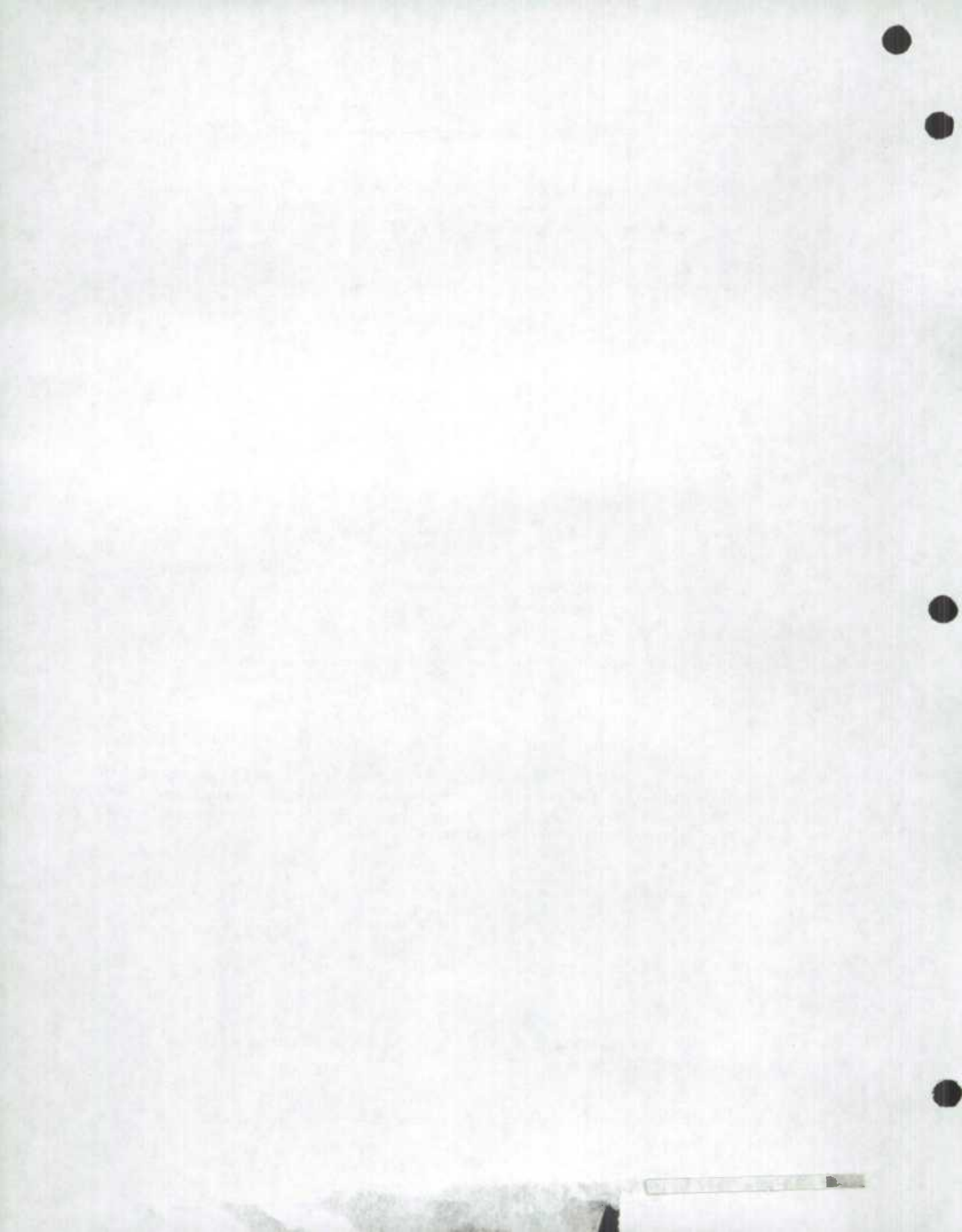
**Husband/wife:** The male or female partner where one of the married couple of the household.

49 weeks has same status as 25 full weeks

**Employment status:** Whether the person was a full-time earner, part-time the reference year.

**Full-time earner:** Any person employed for 49 weeks or more during the reference year, of which 25 weeks or more were on a full-time basis.

**Part-time earner:** Any person employed during the reference year other than as a full-time earner.





**Homeowner December 31:** Household in a dwelling owned (with or without mortgage) by a member at December 31 of the reference year.

### *Household Composition Categories*

**One-person household:** The dwelling was occupied by only one person.

**Married-couple household:** Household in which the spouse of the reference person was a member on December 31 of the reference year. (Where a married couple was not together at December 31, the spouse who left the household was treated as a "relative" for classification purposes.)

Married-couple households are further categorized depending on the other members present.

**Married couple only:** Only the reference person and spouse are members.

**Married couple with single children only:** Household composed only of a married couple and their never-married sons, daughters, or foster children regardless of their ages.

**Other married-couple households with relatives only:** Households headed by a married couple, with at least one related person other than never-married sons, daughters or foster children but with no persons who were not related to the reference person.

**Married-couple household with at least one non-relative:** This subcategory of married-couple households was not shown in the household composition table because of a small sample size.

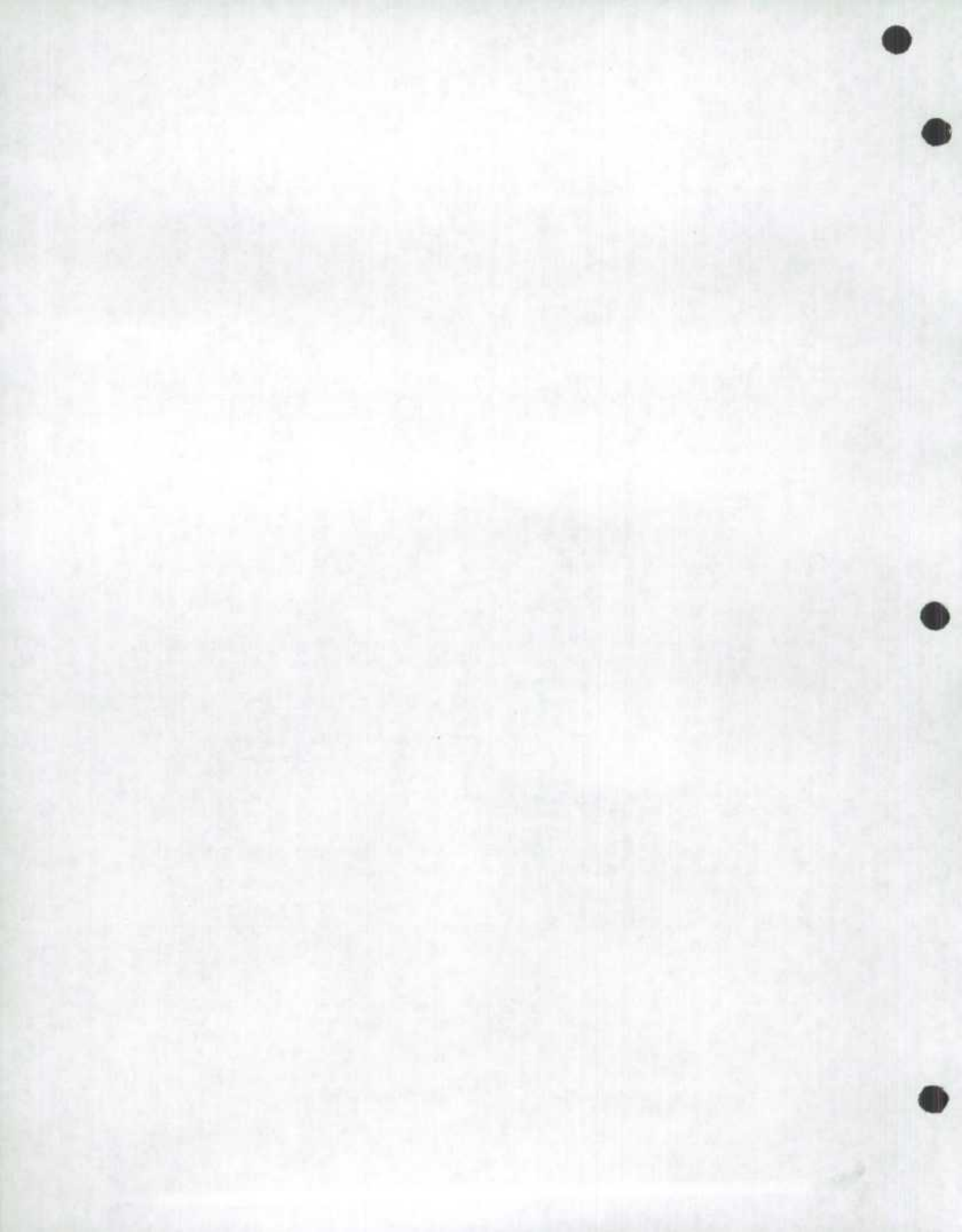
A former spouse could be included in one of the latter two categories in those cases where the remaining spouse was remarried at December 31.

Note that the married-couple tables described in this report exclude those households with persons other than the married couple and never-married sons and daughters.

**Lone-parent family only:** Household composed only of one parent and his or her never-married sons and daughters.

**Other households with relatives only:** Households which are not headed by a married couple and which include only persons who are related to the reference person.

**Other non-married-couple households:** Households which are not headed by a married couple and which include at least one person who is not related to the reference person.



**Selected household segments:** This classification uses age, marital status, employment status and the presence of children to characterize 12 of the more typical household segments.

**Metropolitan areas:** Boundaries respect 1981 Census Metropolitan Area (CMA) and Census Agglomeration (CA) boundaries. Other city boundaries are defined in the methodology report of the Labour Force Survey sample frame.

Ottawa includes only the Ontario part of the Ottawa-Hull CMA.

**17 Metropolitan areas:** Aggregate composed of St. John's (Nfld.), Charlottetown, Summerside, Halifax, Saint John (N.B.), Quebec, Montreal, Ottawa (Ontario part of CMA), Toronto, Thunder Bay, Winnipeg, Regina, Saskatoon, Calgary, Edmonton, Vancouver and Victoria.

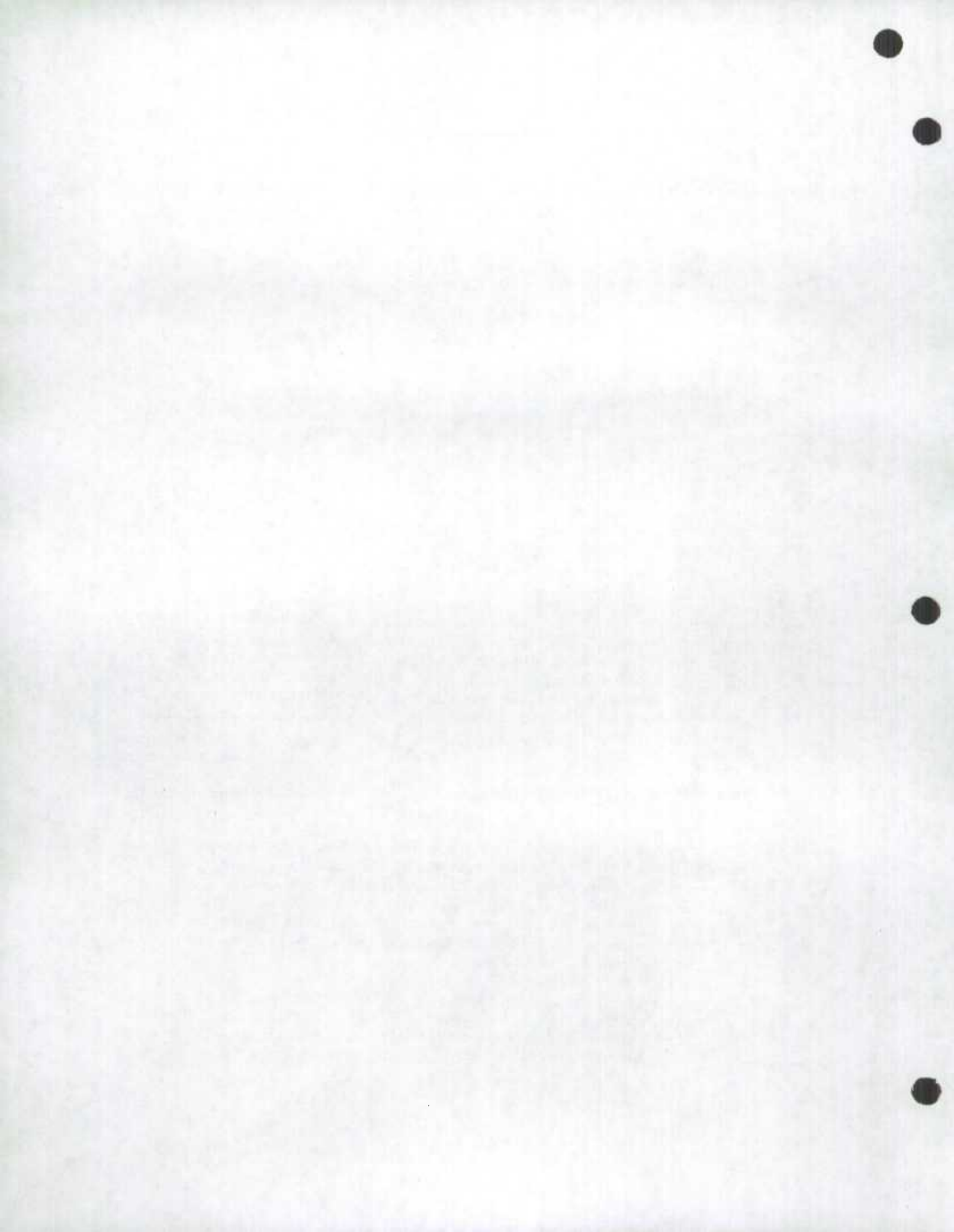
**Size of area of residence:** This is based on the population size of the area in which the household lived at the time of the survey. Urban areas were classified according to the 1991 population within the 1991 boundaries of the Census Metropolitan Area, Census Agglomeration, or if these do not apply, the municipality in which they are located.

**Class of tenure:** Homeowners are people who lived for the full survey year in a dwelling owned (with or without mortgage) by a household member. Tenants are those who rented a dwelling for the full survey year (as a regular tenant or rent free). Mixed tenure refers to renting for part of the year and owning for part of the year. Households are grouped within specific homeowner and tenant classes based on their situation at December 31 of the reference year. Regular tenants are further broken down according to whether or not they paid a reduced rent. Note that while the "Tenant, rent free" category was too small to show separately, it is included in the "All tenants" category.

### *Income and Other Financial Items*

**Household income before tax:** Income before tax includes total household income received in the calendar year 1992, 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, family allowances, interest and dividends, all pensions, workers' compensation and unemployment insurance benefits, social assistance and income supplements, child tax credits, Goods and Services Tax credits, provincial tax credits and miscellaneous regular income receipts.

Income before tax in the Survey of Family Expenditures (FAMEX) is similar to the concept used by the Survey of Consumer Finances (SCF) except the 1986 and previous Family Expenditure Surveys treated federal and provincial sales tax credits as negative income tax instead of income. Gross receipts from roomers and boarders are used by FAMEX while SCF estimates net receipts.



**Household income quintiles:** Grouping obtained by ranking records in ascending order of total household income and partitioning the records into five groups such that the weighted number of records in each group was the same.

**Household income deciles:** A similar process as above was used, except records were partitioned into ten equal groups.

**Other money receipts:** Other receipts not included in income, such as inheritances, bequests, lump-sum settlements from property insurance, settlements from accident and health policies, and gifts of money from outside the household. Income from tax refunds, which was considered other money receipts in the 1978 survey, has been netted out in the calculation of personal taxes since 1982.

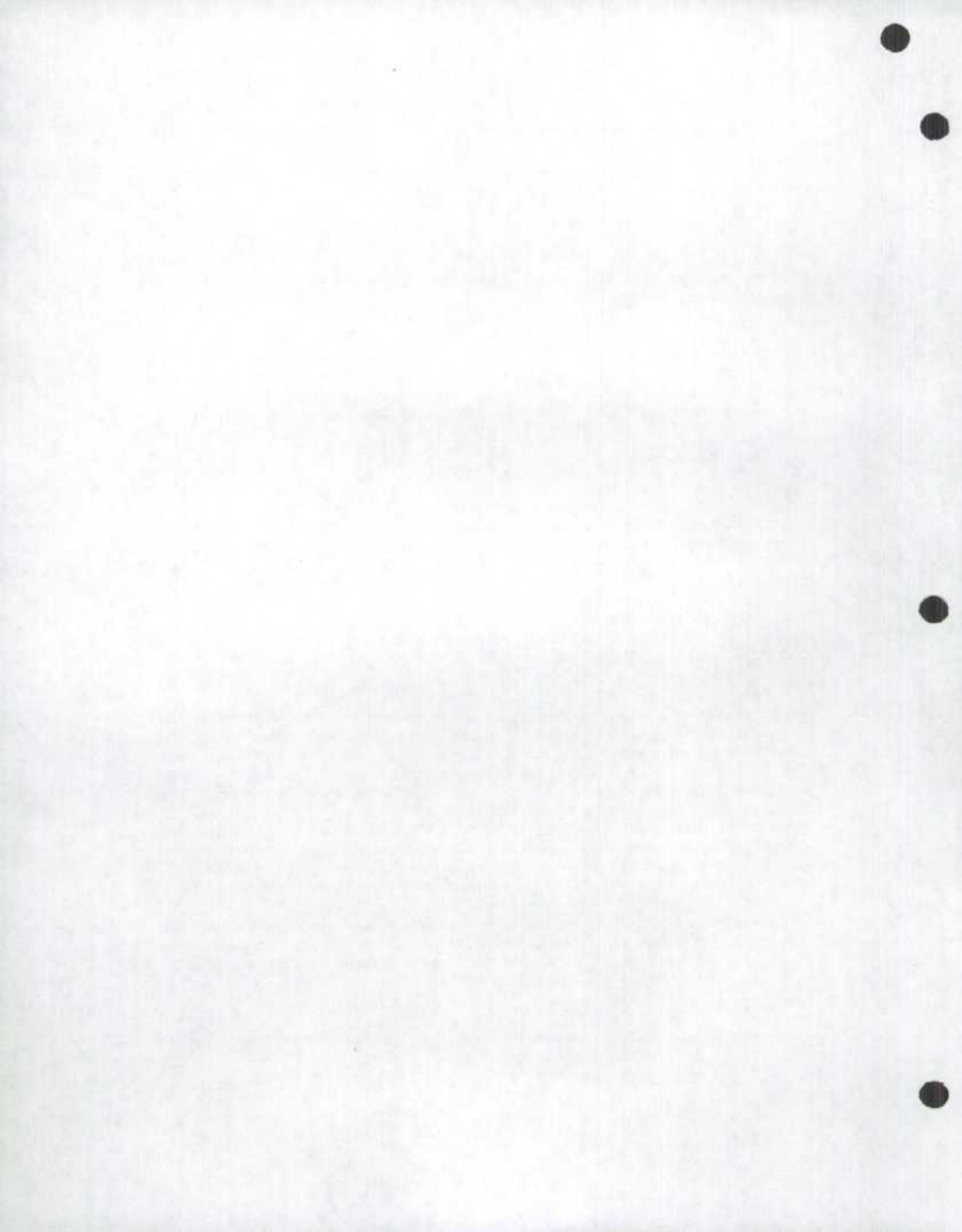
**Net change in assets and liabilities:** Net changes during the survey year in the value of both assets and liabilities. Assets include bank accounts, money on hand, money owed to the household, stocks and bonds (excluding the change in market value), the sale of personal property, and investments in real estate, including the home, and business. Liabilities include notes due to banks, loan and insurance companies, etc., installment purchases, charge accounts and other bills, rents, and taxes.

Contributions to and withdrawals from registered retirement savings plans are included in net changes in assets and liabilities. In surveys up to and including 1976, contributions were included in security, withdrawals in other money receipts.

**Change in principal of mortgage on home:** The sum of payments on principal of mortgage less all amounts added to the principal during 1992. Payments on principal include both regular payments and any lump-sum payments such as those made at anniversary dates, when refinancing or at time of sales. The amounts added to principal include increases to principal at the time of purchase of a home, when refinancing an existing mortgage, and in taking out a second mortgage. Change in principal of mortgage is the same as was used in the 1984, 1986 and 1990 publications. The concept is also the same as in the 1982 survey except for those households who purchased or sold a home in the survey reference year. While the 1982 figures can be adjusted to allow for amounts added to principal at the time of purchase, some inconsistencies exist in the treatment of payments on principal at the time of sale making exact comparisons difficult, if not impossible, at this stage.

The change in principal can be positive or negative and is influenced by the large amounts from the few households who either took up a mortgage for the first time or closed a mortgage with a lump-sum payment. The variance of the change in principal is therefore large, relative to the average value, and users should use this field with caution.

**Additions, renovations and new installations to home:** These are considered investments in the home and are part of the net change in assets and liabilities.

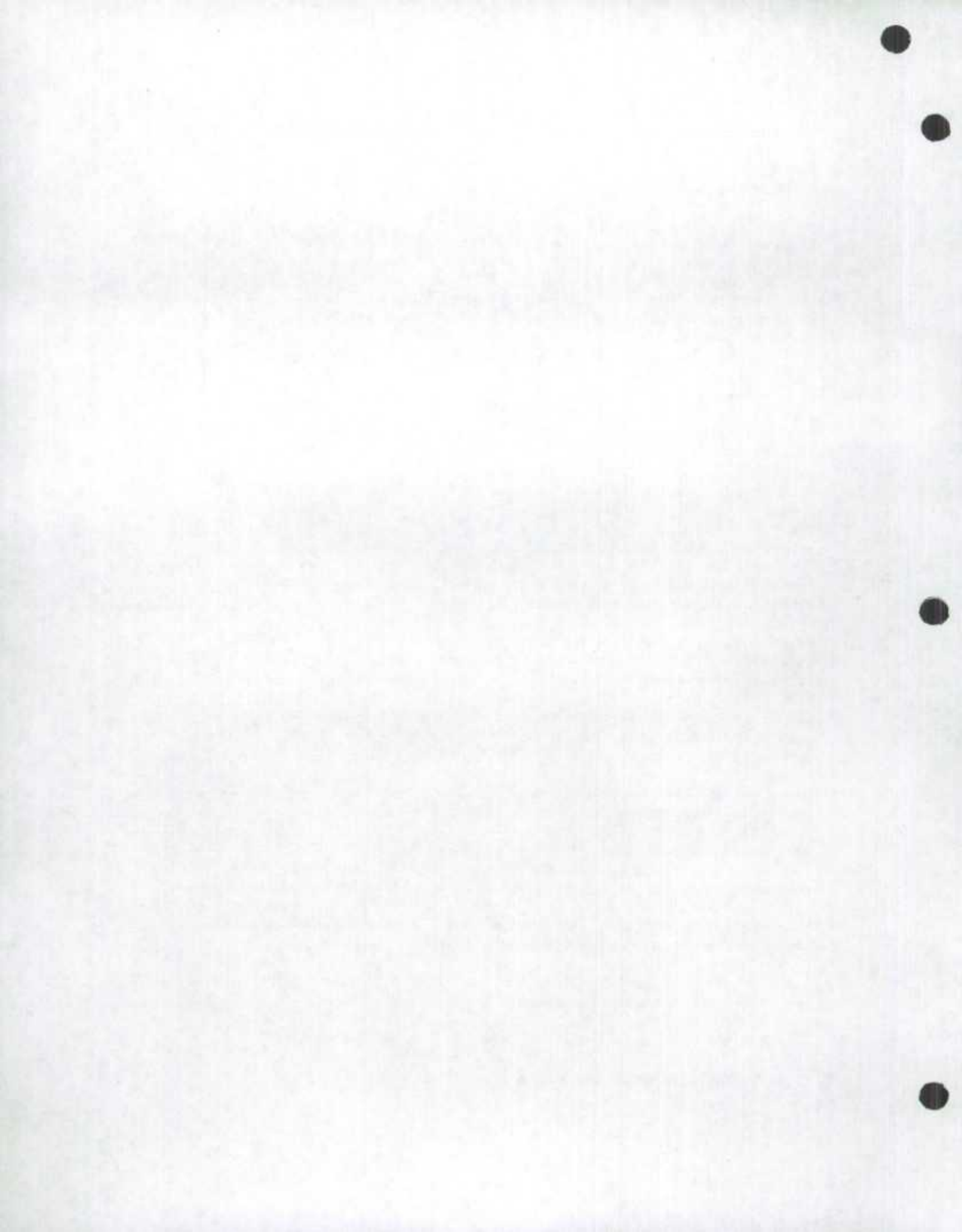


## **Expenditures**

**Comparability:** Significant changes to the classification of expenditures have occurred from survey to survey. Users therefore should be aware of them before comparing expenditures over time. A chart titled "Comparison of Family Expenditure Categories 1969-1992" lists the categories from the 1969, 1974, 1978, 1982, 1984, 1986 and 1990 surveys which are equivalent to the 1992 publication's summary and selective detail categories. This document is available from the Family Expenditure Surveys Section.

### **General expenditure concepts:**

1. Non-money gifts for persons outside the household are reported under gifts and not under the relevant commodity groups.
2. Reimbursed expenditures are excluded (e.g. employer, travel, expenditures covered by insurance).
3. Expenses attributable to business are excluded.
4. Furnishings and equipment included in the price of homes purchased during the year are not attributed to relevant commodity groups.
5. Expenditures on fixtures (including built-in appliances and wall-to-wall carpeting) are reported separately or, if they were part of a larger job, may be reported under additions, renovations and alterations, or repairs and maintenance.
6. The survey recognizes other composite goods and services e.g. travel tours (combining transportation and accommodation) with or without other services such as meals, hotels with meals included in price ("Meal Plan" and "Modified American Plan").
7. Except for mortgages, interest on loans is not attributed to specific goods and services. These are separately reported as interest on personal loans.
8. The survey includes all goods and services received in 1992 whether they were paid for prior to 1992 or were to be paid for after 1992 (such as on an installment plan). Loans taken out for purchases, as well as unpaid bills are accounted for in the change in assets and liabilities.
9. Expenditure categories include Goods and Services Tax, provincial retail sales taxes, tips, customs duties and any other additional charges or taxes.
10. The survey includes the deductible amount paid for an expenditure category where insurance settlements were used to repair or replace property.
11. Except for real estate, the expenditure amount is the total cost after any trade-in.
12. Separate sales of property, except for vehicles, were considered an asset change.





**Account balancing difference:** The difference between receipts and disbursements. Receipts include total income, other money receipts, and debit items of financial change (a decrease in assets and an increase in liabilities). Disbursements include total expenditure and credit items of financial change (an increase in assets and a decrease in liabilities).

**Food purchased from stores and food purchased from restaurants:** (Food prepared at home and food in eating places were the terms used in the 1978 and earlier publications.) Stores include frozen food provisions, outdoor farmers' markets or stands, and all other non-service establishments. Restaurants include refreshment stands, snack bars, vending machines, mobile canteens, caterers, and coffee wagons.

**Rent:** The net household expense for contract rent after adjusting for any use of the dwelling for business. No adjustment for partial subletting to non-household members was made, but rent was adjusted by rebates.

**Homeowner - Maintenance, repairs and replacements:** Contract and labour cost and the separate cost of materials for all types of maintenance, repairs and replacements. Includes all such expenditures on the dwelling including those for built-in appliances, and other equipment and fixtures. Costs of additions, renovations, and new installations are considered increases in assets and are shown separately.<sup>3</sup> There were significant changes in the 1982 questionnaire design which affect comparisons between 1978 and subsequent surveys.

**Property taxes:** This is the amount billed, before any rebates from the municipality or from income tax. Special service charges (i.e., garbage, sewage, etc.) and local improvements as well as water charges, are included if these are part of the property tax bill. Property taxes which are included in condominium charges are excluded.

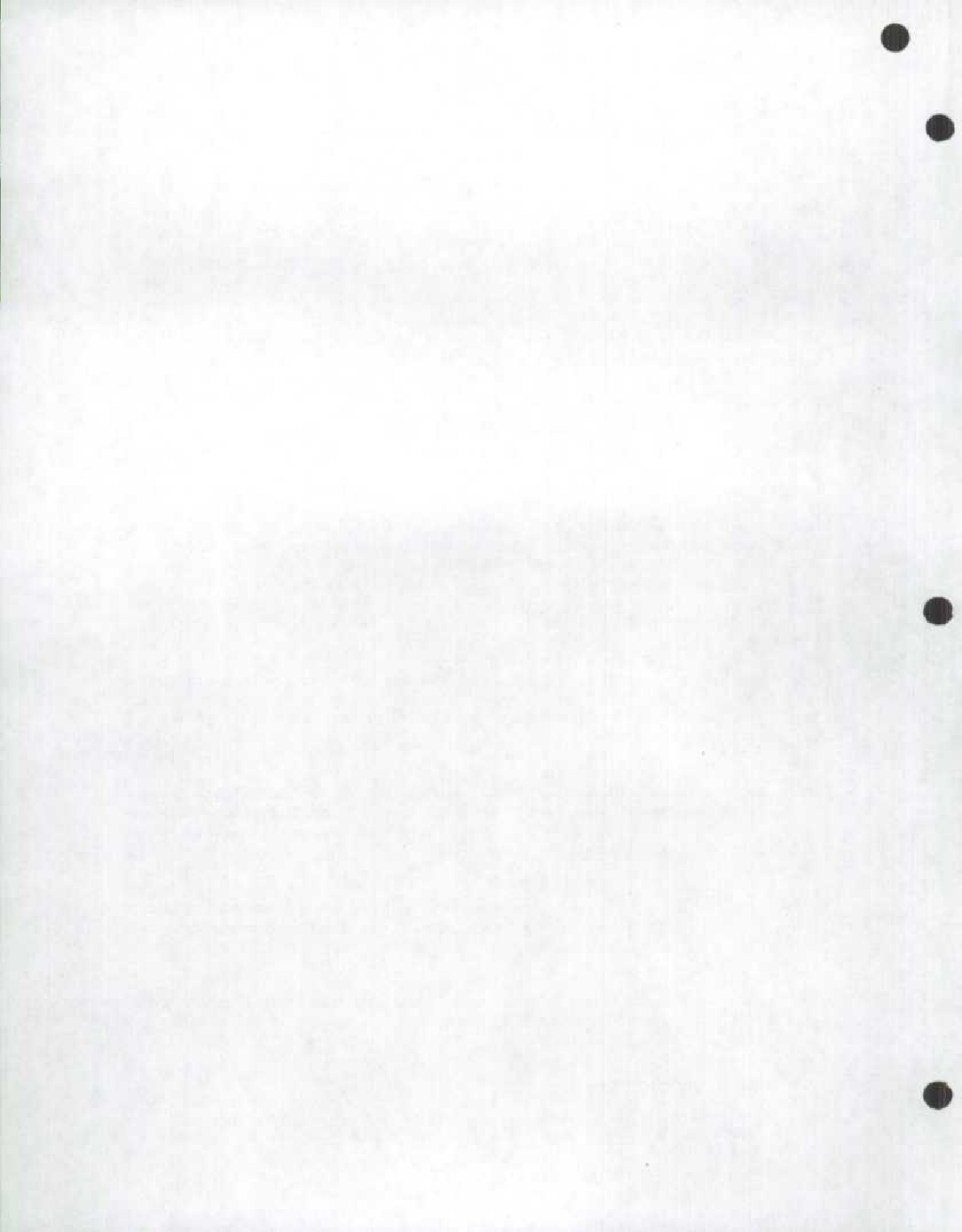
**Tenants' and homeowners' insurance:** Premiums paid in 1992 for fire and comprehensive policies. Premiums covering more than the survey year were not prorated. Before the 1982 survey, the portion of tenants' and homeowners' insurance that covered household furnishings and equipment was included in household furnishings and equipment.

**Mortgage interest:** The interest on mortgages and other loans on owned living quarters. Repayments of principal in the survey year were not considered expenses and hence were not included in either shelter costs or total expenditure, but in net change in assets and liabilities.

**Water:** This is the amount billed for water and any additional charges for sewage (including sewage pumping services) which are not included in property taxes.

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<sup>3</sup> An annual data series showing household expenditures on repairs and renovations is available from the Housing Repair and Renovation Survey. See "Homeowner Repair and Renovation Expenditures in Canada", catalogue number 62-201.



**Traveller accommodation:** When meals were included in the price, their cost was included here and not in food. Excludes accommodation which was part of a travel tour.

**Major household appliances:** Net purchase price after deducting trade-in allowance and discount. Excludes built-in appliances and appliances included in the purchase of a home.

**Clothing:** Note that as for other goods, gifts received from outside the household or given to someone outside the household are excluded. See "Gifts". Note also that purchases of infants' wear by household members expecting a child who was not yet a member at December 31, 1992 were not included in clothing, but form part of the figure for gifts. Disposable diapers are not included in Infants' wear, but are included in Personal Care.

**Vehicle purchase:** Net purchase price - including extra equipment, accessories, and warranties bought when the vehicle was purchased - after deducting trade-in allowance and separate sales.

**Vehicle operation:** The cost of operation adjusted to include only costs for household use.

**Health care - Direct costs to household:** Expenditures on physician's care, eye care, dental care, hospital care, nursing care, etc., not covered by any prepaid plan.

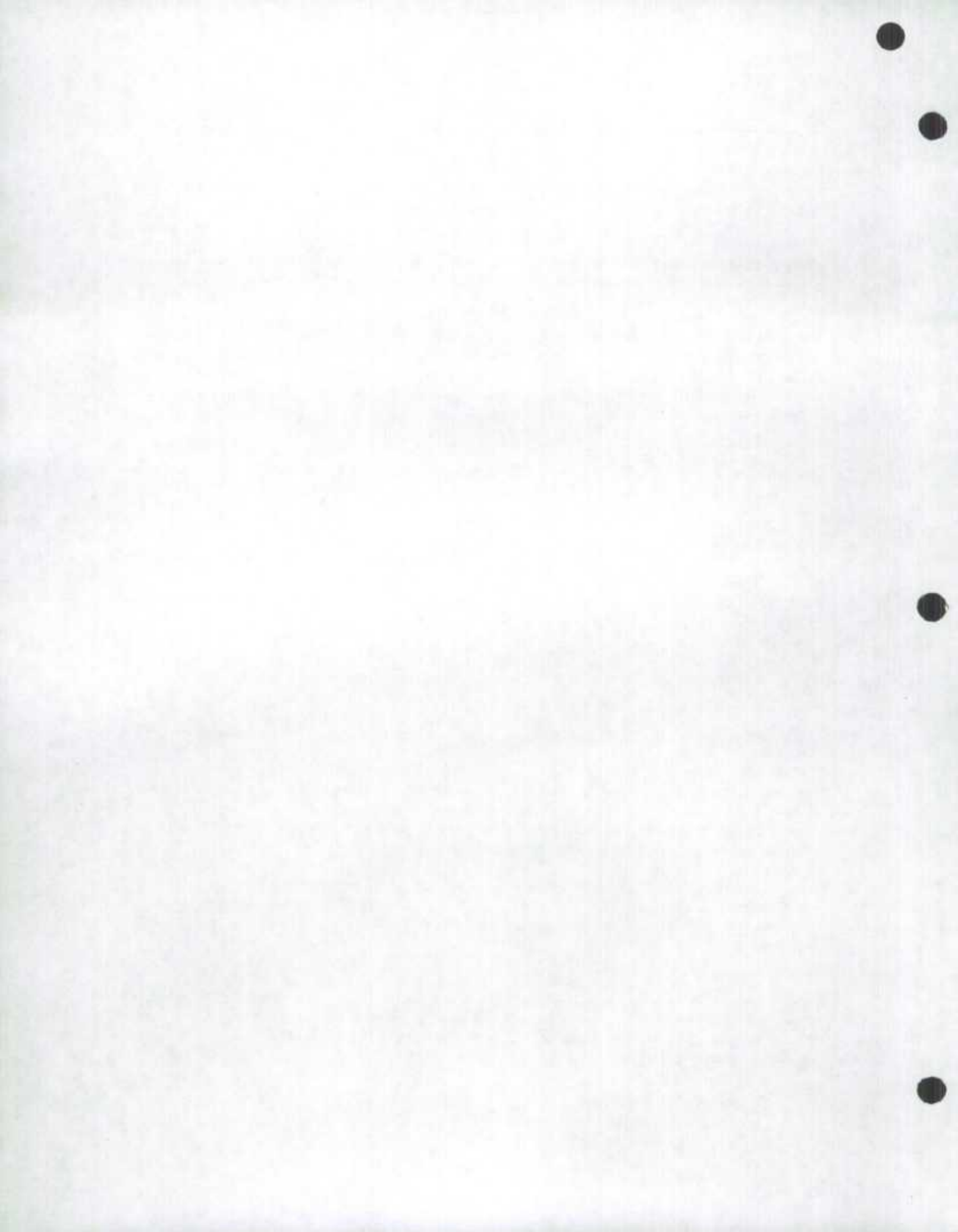
**Home entertainment appliances:** Net purchase price after deducting trade-in allowance and discount.

**Package Travel tours:** Package trips that included at least transportation and accommodation.

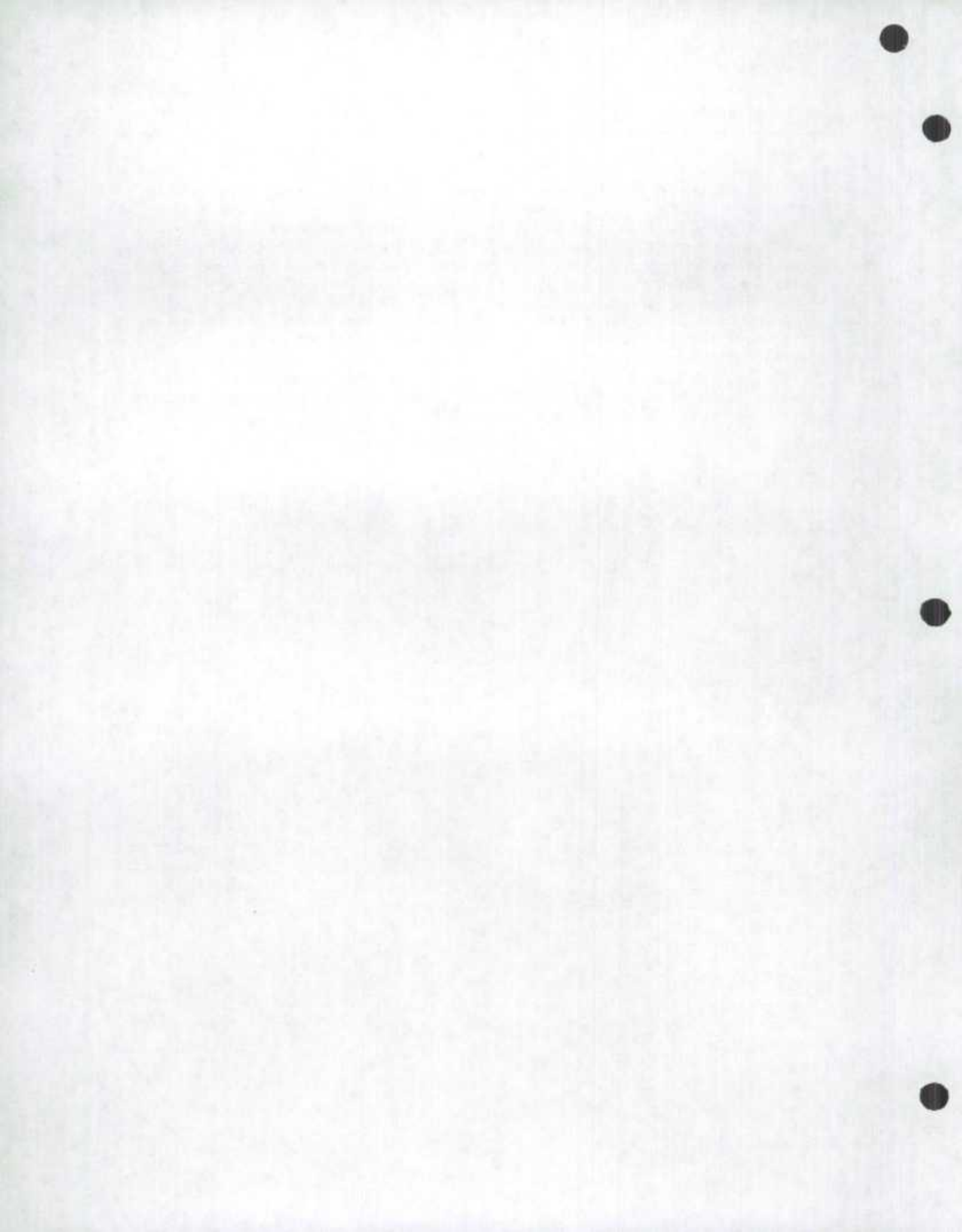
**Personal taxes:** Personal taxes are the sum of income taxes paid in 1992 on 1992 and previous years' incomes plus other personal taxes (gift taxes, Newfoundland school tax, etc.) minus income tax refunds except for federal child tax credits, Goods and Services Tax credits and provincial tax credits. These credits are included in income.

**Security:** Disbursements on life insurance, social security, 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 disbursement and increase in savings may not be easily determined.

**Gifts:** Money and the value of other gifts given to people outside the household. Gifts of money from people outside the household are included in other money receipts. Note that support payments are included here. The values of other gifts received are excluded from the accounts, but the data are presented for broad classes of goods in these tables.



**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, and a miscellaneous group of items. Consumer durables such as automobiles and household equipment were considered current consumption items. Changes in equity, such as buying and selling a home, were considered changes in assets and liabilities. Household expenditures for items used partially for business, such as the home or cars, were adjusted to exclude the amount chargeable to business use. Sales, excise, automobile, and real estate taxes were included as part of expenditure on the commodity or service to which the taxes applied. With subsidies the general rule was that respondents were asked to report their direct payments on rent, on mortgages, and on other goods and services even if the payments were reduced for any reason. If they paid the full amount but received financial assistance, the latter would be treated as income, other money receipt, or a loan depending on the form of assistance.



## TECHNICAL NOTES

Accurately interpreting the expenditure data presented depends on understanding certain concepts used in the Survey of Family Expenditures. In this section, these concepts are discussed, and the calculations used most frequently in manipulations of the data are presented. Users are strongly advised to refer to this section before doing their own analysis of the data.

### *Estimated Number of Households*

The estimated number of households living in private households on December 31, 1992. These totals are aggregations of data used in the weighting of records in each class.

### *How to Combine Columns of Data Within a Table*

By combining columns of data within a table using the following technique, the user can obtain averages of combined groups for any item.

Columns are combined by using data on the estimated number of households to form the weighted average of the values in the columns.

An average for a combined group is calculated as follows:

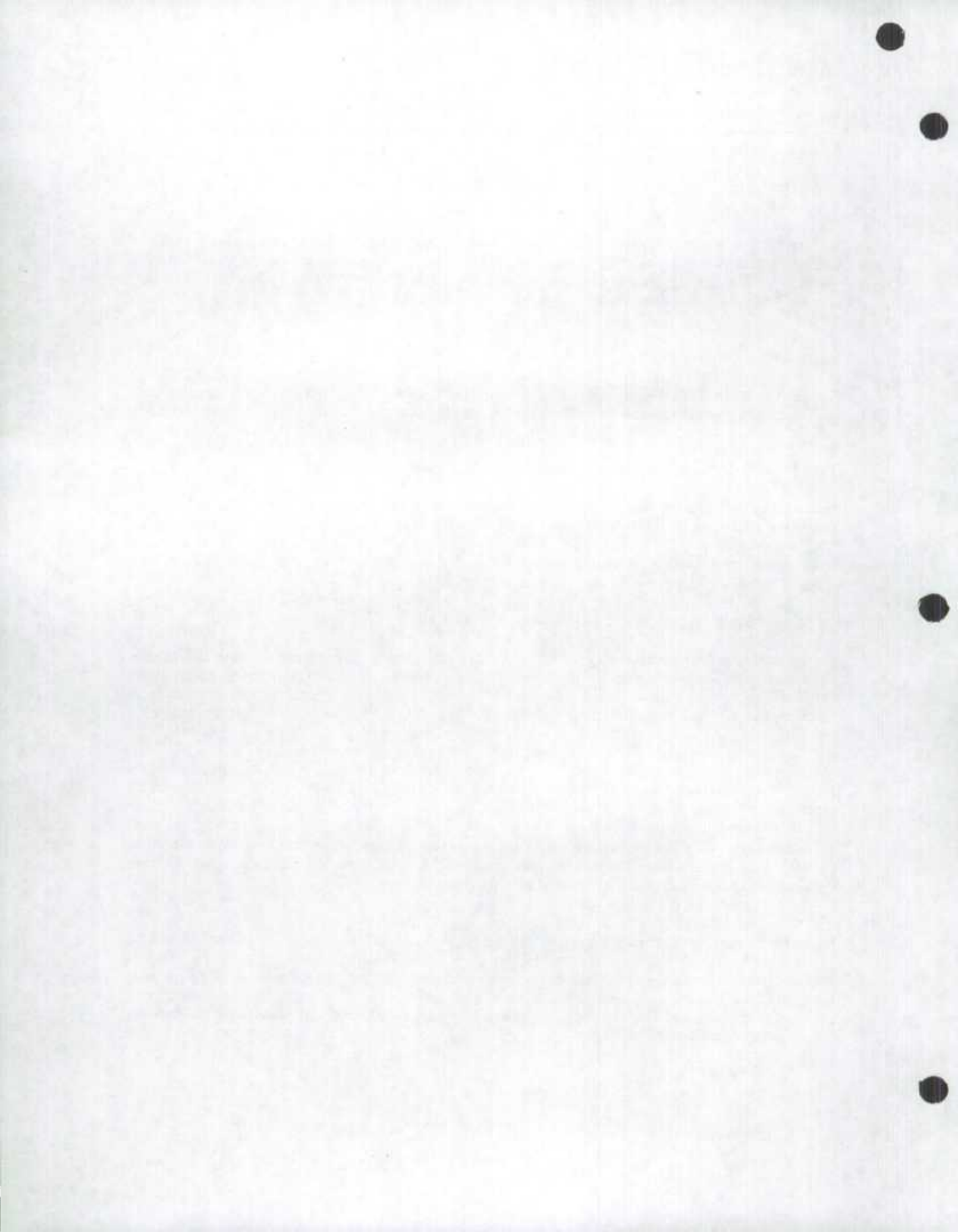
1. Multiply the estimated number of households by the average for an item for each of the columns being combined.
2. Sum the results.
3. Then divide this total by the sum of the estimated number of households.

### *How to Calculate Aggregate Expenditure*

To derive estimates of the aggregate expenditure on an item, the user must multiply expenditure per household by the estimated number of households. Such aggregates are based on a sample that excludes part-year households and other people ineligible for the survey.

### *How to Calculate Expenditure per Person*

The user should estimate expenditure per person on an item or group of items by dividing the estimate of expenditure by the household size given in the same column. When comparing estimates of per person expenditure, the user should consider the differential effects of adults and children on household expenditure.





### ***How to Calculate Expenditure as a Percentage Distribution***

By dividing total spending on an item or group of items by total expenditure, the user can calculate expenditure as a percentage distribution. However, there are other aggregations of expenditure, including those which exclude non-discretionary payments, such as personal taxes. These measures may therefore be more appropriate divisors for some uses.

### ***How to Use Data on Percentage Reporting a Purchase***

Expenditure data given in the statistical 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 a purchase (% not rptg zero) are provided in most 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.

The user can estimate the number of households reporting a purchase simply by multiplying the given estimated number of households in a column by the percentage of households not reporting zero (divided by 100). To estimate the average expenditure of households reporting a purchase, the user must divide average expenditure per household by the percentage of households not reporting zero (multiplied by 100).

### ***How to Use Data on the Sample Size***

When comparing groups or columns of data within a table, the user must consider the sample sizes involved. Apparent differences between groups of data must be weighed against the sampling errors associated with sample size. Information on the extent of the sampling error for particular items is presented in the table on standard error in *Family Expenditure in Canada, 1992*, catalogue number 62-555.

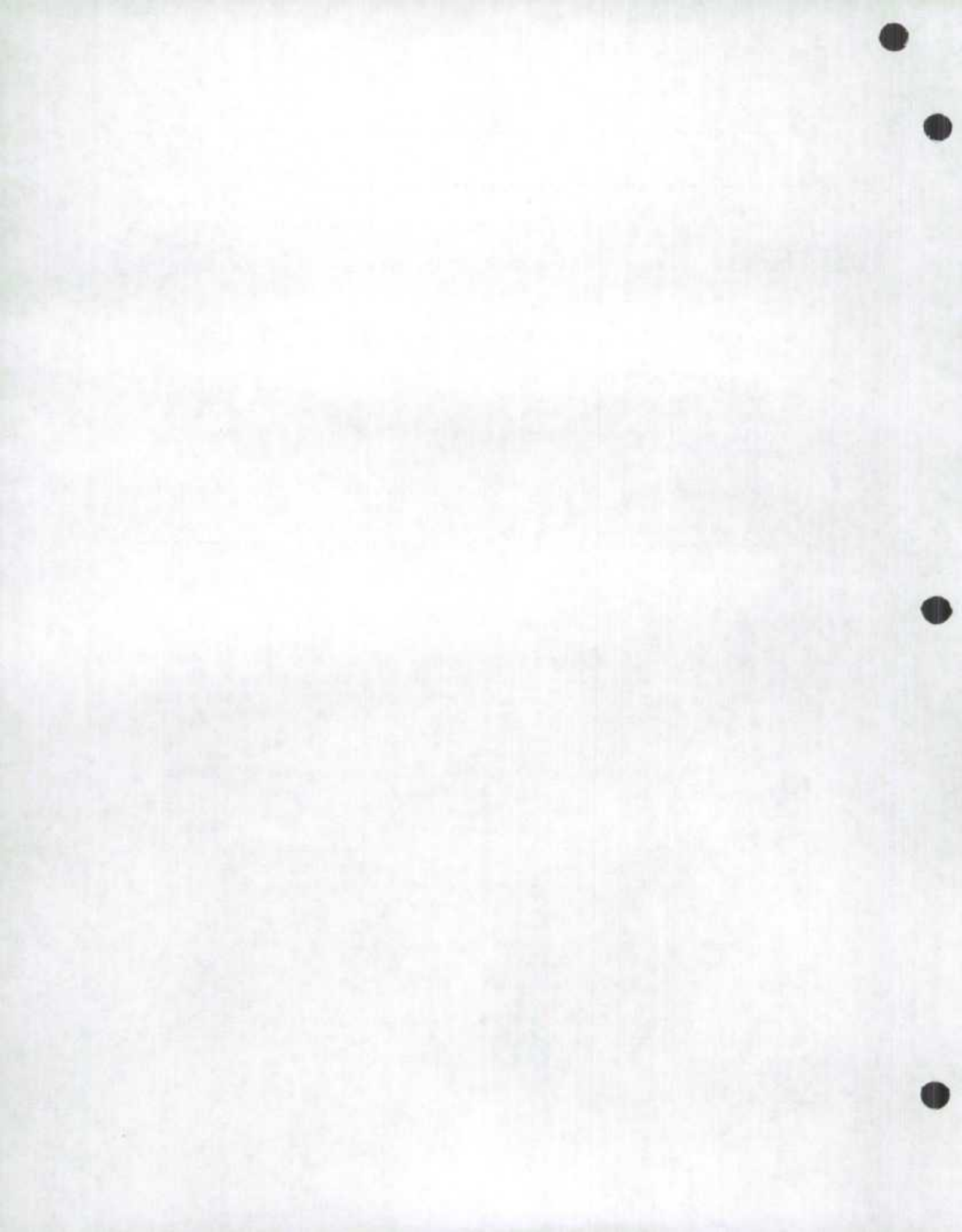
For items not shown in the table on standard error, the user may use data on sample size and percentage not reporting zero as a guide to reliability. Studies of the survey data have shown that the coefficient of variation<sup>4</sup> for a specific item is closely related to the number of households reporting its purchase. The relationship was examined, using data from the 1992 survey, by regressing the coefficients of variation against the number reporting non-zero expenditure. The "best" model for number reporting less than 101 was determined to be a log-log model. The relationship was different between various classification groups. Some results are shown in the following table.

Data on average expenditure and quantity, and percentage not reporting zero have therefore been suppressed in the tables for items reported by fewer than 30 households. However, data on suppressed items are retained as components of more reliable higher aggregates.

It is possible to estimate the number of sampled households reporting a purchase of an item in a particular column by taking the product of number of households in the sample for the column and the percentage of households reporting a purchase of the item (divided by 100).

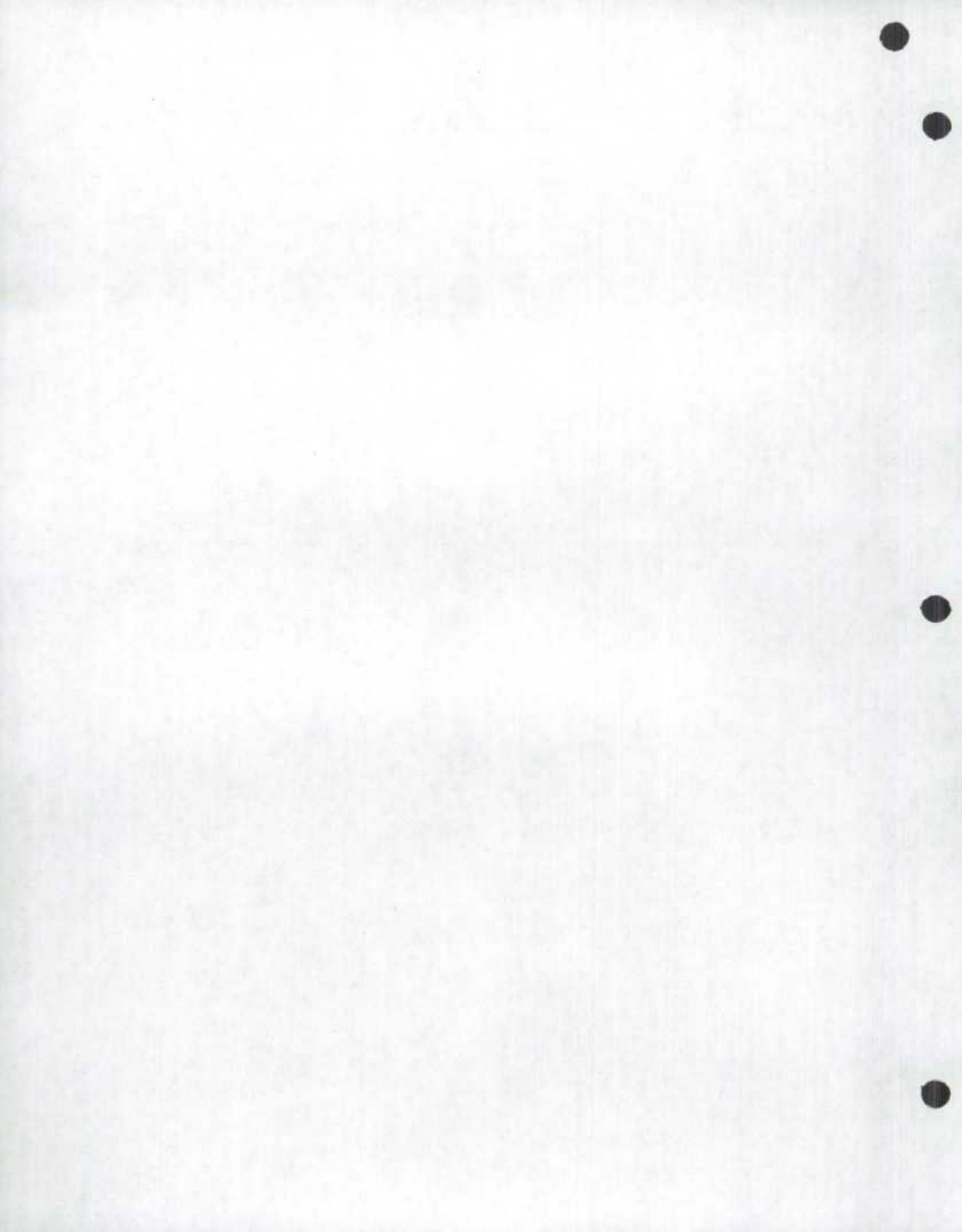
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<sup>4</sup> The coefficient of variation is the standard error for the item expressed as a percentage of the estimate.



*Table 1: Coefficients of Variation by Number Reporting*  
**A Guide to Reliability**

Number of households in sample reporting a purchase	Coefficient of variation	
	Province	Household Composition
	Percent	
15	39	42
20	35	38
30	30	33
40	27	30
60	23	26
80	21	24
100	19	22



## RELATED PRODUCTS AND SERVICES

The results of the 1992 Family Expenditure Survey are summarized in the catalogue **PUBLICATION 62-555 "Family Expenditure in Canada, 1992"**.

The detailed tables described in this guide are available on a variety of media.

Regular detailed or summary and selective detail tables are available on **HARD COPY**, **PERSONAL COMPUTER DISKETTE** or computer readable **TAPE**. Detailed tables are also available on **MICROFICHE**.

**SPECIAL TABULATIONS** can be produced to your specifications on a contract basis.

A public-use **MICRODATA TAPE** based on the 1992 survey has been prepared for distribution. Similar tapes based on the 1969, 1978, 1982, 1984, 1986 and 1990 surveys are also available.

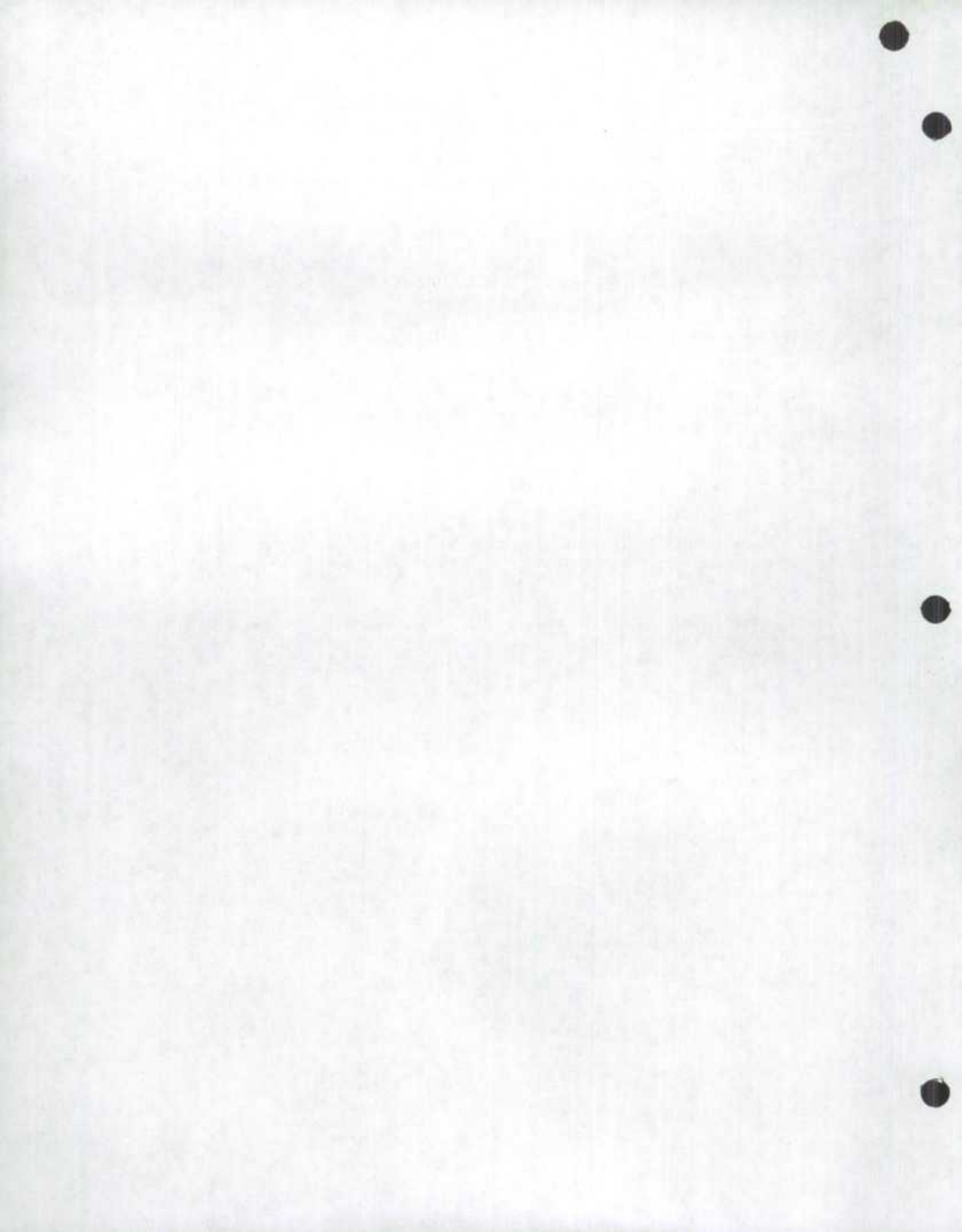
All requests for products derived from the 1992 Survey of Family Expenditures or prior surveys can be directed to any of the Statistics Canada's reference centres or to the Family Expenditure Surveys Section.

### For further information contact

Family Expenditure Surveys Section  
Household Surveys Division  
Statistics Canada  
Ottawa K1A 0T6  
Telephone: (613) 951-9781

or the Statistics Canada reference centre in:

Halifax	(426-5331)	Regina	(780-5405)
Montreal	(283-5725)	Edmonton	(495-3027)
Ottawa	(951-8116)	Calgary	(292-6717)
Toronto	(973-6586)	Vancouver	(666-3691)
Winnipeg	(983-4020)		



Toll-free access is provided in all provinces and territories, for users who reside outside the local dialing area of any of the regional reference centres.

Newfoundland, Nova Scotia, New Brunswick and Prince Edward Island	1-800-565-7192
Quebec	1-800-361-2831
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