CODEBOOK

Survey of financial security, 2005

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19
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basis)   20
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```

```
basi   20
     ecpage              age of major income earner revised
20
     dvphlv2g            highest level of education — grouped (4)
20
     hcsex_r             sex of major income earner revised
20
```

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CASEID

> Duplicate of 'ecfkey'.

> Data type: numeric
> Record/columns: 1/1–4

_____
__

ecfkey   unique identifier

> Data type: numeric
> Record/columns: 1/5–8

_____
__

weight   universal weight

> Data type: numeric
> Decimals: 4
> Record/columns: 1/9–18

_____
__

region   region

               VALUE LABEL
                   1 Atlantic
                   2 Quebec
                   3 Ontario
                   4 Prairies
                   5 British Columbia

               Data type: numeric
               Record/column: 1/19

_____
__

          fmsz27   family size — number of family members

               VALUE LABEL
                   5 5 or more members

               Data type: numeric
               Record/column: 1/20

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          dvfmcomp   composition of family unit — derived

               VALUE LABEL
                   1 unattached individuals
                   2 couples, no children
                   3 couples with children
                   4 loneparent families

5 other family types

          Data type: numeric
          Record/column: 1/21

_____
__

      ecfsz0004   indicator: persons 00-04 years of age

          VALUE LABEL
              0 no
              1 yes
              7 not stated

          Data type: numeric
          Record/column: 1/22

_____
__

      ecfsz0517   indicator: persons 05-17 years of age

          VALUE LABEL
              0 no
              1 yes
              7 not stated

          Data type: numeric
          Record/column: 1/23

_____
__

      ecfsz1824   indicator: persons 18-24 years of age

          VALUE LABEL
              0 no
              1 yes
              7 not stated

          Data type: numeric
          Record/column: 1/24

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    ecfsz2544   indicator: persons 25-44 years of age

        VALUE   LABEL
           0   no
           1   yes
           7   not stated

        Data type: numeric
        Record/column: 1/25

_____
__

    ecfsz4564   indicator: persons 45-64 years of age

        VALUE   LABEL
           0   no
           1   yes
           7   not stated

        Data type: numeric
        Record/column: 1/26

_____
__

    ecfsz65pl   indicator: persons 65 plus years of age

        VALUE   LABEL
           0   no
           1   yes
           7   not stated

        Data type: numeric
        Record/column: 1/27

_____

—

        nbear27   number of earners in family

           VALUE LABEL
              3 3 or more earners
              6 not stated
              7 don't know
              8 refusal
              9 not applicable

           Data type: numeric
           Missing—data codes: 6–9
           Record/column: 1/28

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        attcrc   family unit has credit cards

           VALUE LABEL
              1 yes
              2 no
              6 not stated
              7 don't know
              8 refusal
              9 not applicable

           Data type: numeric
           Missing—data codes: 6–9
           Record/column: 1/29

_____

—

        dvfcrn   number of credit cards – derived

```
          Data type: numeric
          Record/column: 1/30


_____
__

     attcrp              pay credit cards

          VALUE  LABEL
             1  yes
             2  no
             6  not stated
             7  don't know
             8  refusal
             9  not applicable

          Data type: numeric
          Missing-data codes: 6-9
          Record/column: 1/31




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     attcrr              refused credit card

          VALUE  LABEL
```

```
             1  yes
             2  no
             6  not stated
             7  don't know
             8  refusal
             9  not applicable

        Data type: numeric
        Missing-data codes: 6-9
        Record/column: 1/32
```

_____
__

        attsel   use asset to pay debt

        VALUE LABEL
             1 yes
             2 no
             6 not stated
             7 don't know
             8 refusal
             9 not applicable

        Data type: numeric
        Missing-data codes: 6-9
        Record/column: 1/33

_____
__

        attpayday   borrowed money in past 3 years through payday
loans

        VALUE LABEL
             1 yes
             2 no
             6 not stated
             7 don't know
             8 refusal
             9 not applicable

        Data type: numeric
        Missing-data codes: 6-9
        Record/column: 1/34

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attpaw   pawn

    VALUE LABEL
       1 yes
       2 no
       6 not stated
       7 don't know
       8 refusal
       9 not applicable

    Data type: numeric
    Missing-data codes: 6-9
    Record/column: 1/35

_____
__

attfas   someone to turn to is available

    VALUE LABEL
       1 yes
       2 no
       3 would not be necessary
       6 not stated
       7 don't know
       8 refusal
       9 not applicable

    Data type: numeric
    Missing-data codes: 6-9
    Record/column: 1/36

_____
__

dvfrspst   rrsp status - derived

            VALUE LABEL
                1 have rrsp, have never withdrawn money
                2 had rrsp and have withdrawn it
                3 never had money in rrsp
                4 not known (all other cases)

            Data type: numeric
            Missing-data code: 4
            Record/column: 1/37

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        attrsp   a member of the family unit has or had rrsp

            VALUE LABEL
                1 yes
                2 no
                6 not stated
                7 don't know
                8 refusal
                9 not applicable

            Data type: numeric
            Missing-data codes: 6-9
            Record/column: 1/38

_____
__

        attrsa   withdrawn rrsp to purchase an annuity or a
rrif

```
          VALUE  LABEL
              1  yes
              2  no
              6  not stated
              7  don't know
              8  refusal
              9  not applicable

          Data type: numeric
          Missing-data codes: 6-9
          Record/column: 1/39
```

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__

```
      attrsh              withdrawn rrsp through hbp

          VALUE  LABEL
              1  yes
              2  no
              6  not stated
              7  don't know
              8  refusal
              9  not applicable

          Data type: numeric
          Missing-data codes: 6-9
          Record/column: 1/40
```

```
      attrsl              withdrawn from reer through lifelong learning
plan
```

```
          VALUE  LABEL
              1  yes
              2  no
              6  not stated
              7  don't know
              8  refusal
              9  not applicable

          Data type: numeric
          Missing-data codes: 6-9
          Record/column: 1/41
```

_____
—

```
     attrsr            withdrawn from rrsp for other reason(s)

          VALUE  LABEL
              1  yes
              2  no
              6  not stated
              7  don't know
              8  refusal
              9  not applicable

          Data type: numeric
          Missing-data codes: 6-9
          Record/column: 1/42
```

_____
—

```
     attbud            family unit has budget

          VALUE  LABEL
              1  yes
              2  no
              6  not stated
              7  don't know
              8  refusal
              9  not applicable

          Data type: numeric
          Missing-data codes: 6-9
          Record/column: 1/43
```

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dvfatt5h   financing of $500 – derived

        VALUE LABEL
            1 use savings
            2 borrow from friend or relative
            3 use credit cards
            4 use line of credit
            5 arrange for a loan
            6 sell an asset
            7 could not handle it
            8 other

        Data type: numeric
        Record/column: 1/44

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dvfatt5k   financing of $5000– derived

        VALUE LABEL
            1 use savings
            2 borrow from friend or relative
            3 use credit cards
            4 use line of credit
            5 arrange for a loan
            6 sell an asset
            7 could not handle it
            8 other

        Data type: numeric
        Record/column: 1/45

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        attspd   spending versus income

                VALUE LABEL
                    1 exceeded income
                    2 equalled income
                    3 was less than income
                    6 not stated
                    7 don't know
                    8 refusal
                    9 not applicable

                Data type: numeric
                Missing-data codes: 6-9
                Record/column: 1/46

        attsit   family financial situation in the next two
years

                VALUE LABEL
                    1 better
                    2 worse
                    3 same
                    6 not stated
                    7 don't know

                Data type: numeric
                Missing-data codes: 6-7
                Record/column: 1/47

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—

        mjsif27   major source of income- derived

```
                VALUE  LABEL
                    1  no income
                    2  wages and salaries
                    3  self-employment income
                    4  government transfers
                    5  investment income
                    6  retirement pensions
                    7  other income
                   96  not stated
                   97  don't know
                   98  refusal
                   99  not applicable

                Data type: numeric
                Missing-data codes: 96-99
                Record/column: 1/48
```

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__

     mtinc27   family unit - market income- derived

```
                VALUE  LABEL
             99999996  not stated
             99999997  don't know
             99999998  refusal
             99999999  not applicable

                Data type: numeric
                Missing-data codes: 99999996-99999999
                Record/columns: 1/49-55
```

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     atinc27   family unit - after-tax income

```
                VALUE  LABEL
```

```
                99999996  not stated
                99999997  don't know
                99999998  refusal
                99999999  not applicable

          Data type: numeric
          Missing-data codes: 99999996-99999999
          Record/columns: 1/56-62

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     gtr27               indicator: government transfers

          Data type: numeric
          Record/columns: 1/63-67

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     rtretire            respondent ever retired

          VALUE  LABEL
              1  yes
              2  no
              7  not stated
              9  not applicable

          Data type: numeric
          Missing-data codes: 7-9
          Record/column: 1/68

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__

     rtreph              personal health - reason for retirement

          VALUE  LABEL
              1  yes
              2  no
              7  not stated
              9  not applicable

          Data type: numeric
          Missing-data codes: 7-9
          Record/column: 1/69
```

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rtrepfr   other personal reasons/familiy
responsibilities– reason for retd

          VALUE LABEL
              1 yes
              2 no
              7 not stated
              9 not applicable

          Data type: numeric
          Missing–data codes: 7–9
          Record/column: 1/70

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__

      rtresfs   sufficient financial security – reason for
retirement

          VALUE LABEL
              1 yes
              2 no
              7 not stated
              9 not applicable

          Data type: numeric
          Missing–data codes: 7–9
          Record/column: 1/71

_____
__

rtreman   mandatory retirement policy – reason for
retirement

             VALUE LABEL
                 1 yes
                 2 no
                 7 not stated
                 9 not applicable

             Data type: numeric
             Missing–data codes: 7–9
             Record/column: 1/72

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        rtreyrs   completed required yrs service to qualify for
pension–reason retd

             VALUE LABEL
                 1 yes
                 2 no
                 7 not stated
                 9 not applicable

             Data type: numeric
             Missing–data codes: 7–9
             Record/column: 1/73

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      rtreinc   early retirement incentive – reason for
retirement

          VALUE LABEL
            1 yes
            2 no
            7 not stated
            9 not applicable

          Data type: numeric
          Missing-data codes: 7–9
          Record/column: 1/74

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      rtreloff   lay–off – reason for retirement

          VALUE LABEL
            1 yes
            2 no
            7 not stated
            9 not applicable

          Data type: numeric
          Missing-data codes: 7–9
          Record/column: 1/75

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rtreoth   other reason(s) for retirement

     VALUE LABEL
       1 yes
       2 no
       7 not stated
       9 not applicable

     Data type: numeric
     Missing-data codes: 7-9
     Record/column: 1/76

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rtretwk   respondent worked for pay after first retirement

     VALUE LABEL
       1 yes
       2 no
       7 not stated
       9 not applicable

     Data type: numeric
     Missing-data codes: 7-9
     Record/column: 1/77

_____

rtretwkt   paid work full or part-time after first retirement

     VALUE LABEL
       1 yes
       2 no
       7 not stated
       9 not applicable

     Data type: numeric
     Missing-data codes: 7-9
     Record/column: 1/78

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—

      rtplnage   age at which respondent plans to retire

          VALUE LABEL
           997 not stated
           999 not applicable

          Data type: numeric
          Missing—data codes: 997—*
          Record/columns: 1/79—81

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      rtplnnot   don't intend to retire

          VALUE LABEL
            1 do not plan to retire
            2 plan to retire
            7 not stated
            9 not applicable

          Data type: numeric
          Missing—data codes: 7—9
          Record/column: 1/82

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—

      ecfexchr   child related expenses— derived

          Data type: numeric
          Record/columns: 1/83—87

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—

      ecfexhmr   home related expenses— derived

Data type: numeric
          Record/columns: 1/88–93

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__

     ecfexvhr   vehicle related expenses– derived

          Data type: numeric
          Record/columns: 1/94–98

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__

     ecfexanm   annualized payments on non–mortgage loans

          Data type: numeric
          Record/columns: 1/99–103

_____
__

     dvftenur   home ownership status– derived

          VALUE LABEL
              1 own without mortgage
              2 own with mortgage
              3 do not own

          Data type: numeric
          Record/column: 1/104

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     ecfdwelltp   dwelling type grp– derived

```
              VALUE  LABEL
                 1  single detached
                 2  double/semi-detached,row or terrace,duplex
                 3  apartment
                 4  mobile home, condominium - type of
                    building unspecified, other-specify
                 7  not stated

              Data type: numeric
              Missing-data codes: 7-*
              Record/column: 1/105
```

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        watotpt   assets all-termination

              VALUE LABEL
        999999999 not applicable

              Data type: numeric
              Record/columns: 1/106-113

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__

        watotpg   assets all- going concern

              VALUE LABEL
        999999999 not applicable

              Data type: numeric
              Record/columns: 1/114-121

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      wastdept   subtotal-deposits tot, non registered saving
plan

              Data type: numeric
              Record/columns: 1/122-128

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wastmuic   subtotal-all mutual funds & other
investment&income trusts, non-RRSP

        Data type: numeric
        Record/columns: 1/129-136

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    wastbond   subtotal-bonds total, non registered saving
plan

        Data type: numeric
        Record/columns: 1/137-142

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    waststck   subtotal-stocks total, non registered saving
plan

        Data type: numeric
        Record/columns: 1/143-150

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__

    wastoinp   other non registered saving plan invest/fin
asset

        Data type: numeric
        Record/columns: 1/151-157

———
—

        warrspl   rrsp/lira

            Data type: numeric
            Record/columns: 1/158–164

———
—

        warrif   rrif

            Data type: numeric
            Record/columns: 1/165–171

———
—

        waprval   principal residence– derived

            Data type: numeric
            Record/columns: 1/172–178

———
—

      wastrest   subtotal–real estate – not principal
residence

            Data type: numeric
            Record/columns: 1/179–186

———
—

        wastvhle   subtotal–vehicles owned

            Data type: numeric
            Record/columns: 1/187–192

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wastonof   subtotal—non—financial assets

    Data type: numeric
    Record/columns: 1/193—198

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—

warppt   pension value all — termination

    Data type: numeric
    Record/columns: 1/199—205

_____

—

warppg   pension value all,going concern

    Data type: numeric
    Record/columns: 1/206—212

_____

—

waotpen   retirement funds other

    Data type: numeric
    Record/columns: 1/213—219

_____

—

busind   business indicator

    VALUE LABEL
       1 yes
       2 no
       6 not stated

7   don't know
               8   refusal
               9   not applicable

          Data type: numeric
          Missing-data codes: 6-9
          Record/column: 1/220

_____
__

     wbuseq   business equity- derived

          Data type: numeric
          Record/columns: 1/221-228

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     wdtotal   debts, total

          Data type: numeric
          Record/columns: 1/229-235

_____
__

     wdprmor   mortgage on principal residence- derived

          Data type: numeric
          Record/columns: 1/236-242

_____
__

wdstomor   subtotal—mortgages, other(can & for)

  Data type: numeric
  Record/columns: 1/243–249

_____
—

wdstcred   subtotal—credit card & instalment debt

  Data type: numeric
  Record/columns: 1/250–254

_____
—

wdsloan   student loan debt

  Data type: numeric
  Record/columns: 1/255–259

_____
—

wdstvhln   subtotal—vehicle loans, total

  Data type: numeric
  Record/columns: 1/260–264

_____
—

wdstloc   subtotal—line of credit, total

  Data type: numeric
  Record/columns: 1/265–270

_____
—

wdstodbt   subtotal—debts, loans & other

  Data type: numeric
  Record/columns: 1/271–276

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wnetwpt   net worth including pensions (termination basis)

    Data type: numeric
    Record/columns: 1/277-284

_____
__

wnetwpg   net worth including pensions (going concern basis)

    Data type: numeric
    Record/columns: 1/285-292

_____
__

ecpage   age of major income earner revised

    Data type: numeric
    Record/columns: 1/293-294

_____
__

dvphlv2g   highest level of education - grouped (4)

    VALUE LABEL
        1 less than high school
        2 graduated high school
        3 non-university post-secondary certificate
        4 university degree or certificate

7 not stated

         Data type: numeric
         Missing-data code: 7
         Record/column: 1/295

_____
__

         hcsex_r   sex of major income earner revised

         VALUE LABEL
            1 male
            2 female

         Data type: numeric
         Record/column: 1/296

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