

APPENDIX B: ASSETS AND DEBTS BY REGION AND QUINTILE, 1999

ASSETS AND DEBTS OF ALL FAMILY UNITS IN CANADA, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ALL ASSETS	\$2,897,101,000,000	12,215,629	100%	\$237,163	\$136,600
FINANCIAL ASSETS	\$849,505,000,000	11,360,887	93%	\$74,774	\$16,500
RRSPs and other registered plans	\$420,348,000,000	7,447,439	61%	\$56,442	\$20,000
Bank accounts and GICs	\$160,783,000,000	10,740,621	88%	\$14,970	\$2,670
Mutual and investment funds	\$80,059,000,000	1,733,414	14%	\$46,186	\$13,000
Stocks	\$92,383,000,000	1,235,982	10%	\$74,745	\$8,700
Bonds (savings and other)	\$25,472,000,000	1,762,709	14%	\$14,450	\$2,500
Other financial assets	\$70,459,000,000	1,084,840	9%	\$64,948	\$8,000
NON-FINANCIAL ASSETS	\$1,692,997,000,000	12,215,629	100%	\$138,593	\$103,000
Market value of home	\$1,103,740,000,000	7,374,946	60%	\$149,661	\$125,000
Market value of other real estate	\$235,251,000,000	2,010,699	16%	\$116,999	\$65,000
Vehicles	\$125,703,000,000	9,430,781	77%	\$13,329	\$9,000
Furnishings and valuables	\$228,303,000,000	12,215,629	100%	\$18,689	\$10,000
EQUITY IN BUSINESS	\$354,600,000,000	2,278,777	19%	\$155,610	\$10,000
ALL DEBTS	\$458,076,000,000	8,305,311	68%	\$55,155	\$29,000
Mortgage on home	\$303,901,000,000	3,992,584	33%	\$76,116	\$67,000
Mortgage on other real estate	\$51,192,000,000	578,115	5%	\$88,550	\$60,000
Credit card and instalment debt	\$14,251,000,000	4,698,747	38%	\$3,033	\$1,800
Other non-mortgage debt	\$88,732,000,000	5,868,531	48%	\$15,120	\$9,570
Line of credit	\$26,281,000,000	1,940,668	16%	\$13,542	\$5,000
Student loans	\$14,877,000,000	1,435,832	12%	\$10,361	\$7,280
Vehicle loans	\$29,089,000,000	2,591,299	21%	\$11,226	\$9,000
Other loans and unpaid bills	\$18,485,000,000	1,987,330	16%	\$9,301	\$4,000
WEALTH	\$2,439,025,000,000	12,215,629	100%	\$199,789	\$81,000

ASSET/DEBT RATIO = 6.32
 AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES = \$39,754

Atlantic Region

ASSETS AND DEBTS OF ALL FAMILY UNITS IN ATLANTIC REGION, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$136,184,000,000	929,203	100%	\$146,560	\$92,064
FINANCIAL ASSETS	\$37,630,000,000	794,779	86%	\$47,347	\$10,000
RRSPs and other registered plans	\$19,284,000,000	458,919	49%	\$42,021	\$17,000
Bank accounts and GICs	\$7,273,000,000	738,701	79%	\$9,846	\$1,900
Mutual and investment funds	\$3,194,000,000	105,389	11%	\$30,305	\$12,000
Stocks					
Bonds (savings and other)	\$710,000,000	138,465	15%	\$5,130	\$1,350
Other financial assets	\$4,387,000,000	67,763	7%	\$64,739	\$4,000
NON-FINANCIAL ASSETS	\$84,071,000,000	929,203	100%	\$90,477	\$77,000
Market value of home	\$50,767,000,000	634,744	68%	\$79,981	\$75,000
Market value of other real estate	\$8,818,000,000	175,305	19%	\$50,301	\$25,000
Vehicles	\$8,827,000,000	734,630	79%	\$12,016	\$8,000
Furnishings and valuables	\$15,659,000,000	929,203	100%	\$16,852	\$10,000
EQUITY IN BUSINESS	\$14,482,000,000	119,353	13%	\$121,336	\$15,000
DEBTS	\$22,080,000,000	688,774	74%	\$32,056	\$18,200
Mortgage on home	\$12,135,000,000	273,595	29%	\$44,355	\$40,000
Mortgage on other real estate					
Credit card and installment debt	\$1,141,000,000	449,157	48%	\$2,540	\$1,500
Other non-mortgage debt	\$7,422,000,000	529,685	57%	\$14,013	\$9,319
Line of credit	\$1,320,000,000	130,779	14%	\$10,094	\$5,000
Student loans	\$1,815,000,000	152,310	16%	\$11,916	\$9,000
Vehicle loans	\$2,971,000,000	285,563	31%	\$10,402	\$8,246
Other debt	\$1,317,000,000	170,582	18%	\$7,719	\$3,000
WEALTH	\$114,104,000,000	928,573	100%	\$122,881	\$63,259

ASSET/DEBT RATIO = 6.17
 AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES = \$33,814

ASSETS AND DEBTS OF POOREST 20 PERCENT OF FAMILY UNITS IN ATLANTIC REGION, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$1,676,000,000	185,894	100%	\$9,017	\$3,000
FINANCIAL ASSETS	\$150,000,000	120,504	65%	\$1,241	\$500
RRSPs and other registered plans					
Bank accounts and GICs	\$76,000,000	115,094	62%	\$664	\$200
Miscellaneous financial assets					
NON-FINANCIAL ASSETS	\$1,526,000,000	185,894	100%	\$8,207	\$2,200
Market value of home					
Market value of other real estate					
Vehicles	\$443,000,000	85,782	46%	\$5,161	\$2,500
Furnishings and valuables	\$465,000,000	185,894	100%	\$2,504	\$1,000
EQUITY IN BUSINESS					
DEBTS	\$2,158,000,000	127,748	69%	\$16,895	\$10,013
Mortgage on home					
Mortgage on other real estate					
Credit card and installment debt	\$168,000,000	77,642	42%	\$2,158	\$1,475
Other non-mortgage debt	\$1,436,000,000	110,468	59%	\$12,996	\$8,900
Line of credit					
Student loans	\$858,000,000	67,705	36%	\$12,671	\$9,000
Vehicle loans	\$355,000,000	38,489	21%	\$9,219	\$8,000
Other debt	\$177,000,000	42,746	23%	\$4,141	\$2,000
WEALTH	-\$482,000,000	185,265	100%	-\$2,602	\$480
ASSET/DEBT RATIO =	0.78				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$17,819				

NOTE: Blank spaces mask assets and debts where the survey results were too small or too variable to be reliable.

ASSETS AND DEBTS OF SECOND POOREST 20 PERCENT OF FAMILY UNITS IN ATLANTIC REGION, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$8,724,000,000	186,277	100%	\$46,834	\$37,301
FINANCIAL ASSETS	\$950,000,000	152,002	82%	\$6,250	\$3,150
RRSPs and other registered plans	\$478,000,000	66,449	36%	\$7,196	\$5,000
Bank accounts and GICs	\$349,000,000	140,566	75%	\$2,481	\$1,000
Miscellaneous financial assets					
NON-FINANCIAL ASSETS	\$7,736,000,000	186,277	100%	\$41,531	\$31,000
Market value of home	\$4,748,000,000	106,838	57%	\$44,438	\$35,417
Market value of other real estate					
Vehicles	\$979,000,000	145,086	78%	\$6,746	\$5,000
Furnishings and valuables	\$1,727,000,000	186,277	100%	\$9,271	\$7,000
EQUITY IN BUSINESS					
DEBTS	\$4,199,000,000	140,316	75%	\$29,928	\$16,650
Mortgage on home	\$2,703,000,000	66,121	35%	\$40,883	\$40,000
Mortgage on other real estate					
Credit card and installment debt	\$215,000,000	95,442	51%	\$2,254	\$1,500
Other non-mortgage debt	\$1,133,000,000	101,841	55%	\$11,123	\$8,000
Line of credit					
Student loans					
Vehicle loans	\$468,000,000	54,848	29%	\$8,541	\$6,000
Other debt	\$227,000,000	40,051	22%	\$5,675	\$3,000
WEALTH	\$4,525,000,000	186,277	100%	\$24,290	\$24,075
ASSET/DEBT RATIO =	2.08				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$27,136				

ASSETS AND DEBTS OF MIDDLE 20 PERCENT OF FAMILY UNITS IN ATLANTIC REGION, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$17,259,000,000	185,776	100%	\$92,902	\$83,183
FINANCIAL ASSETS	\$2,111,000,000	162,338	87%	\$13,004	\$7,000
RRSPs and other registered plans	\$1,259,000,000	90,763	49%	\$13,874	\$10,000
Bank accounts and GICs	\$615,000,000	147,408	79%	\$4,174	\$1,500
Miscellaneous financial assets	\$237,000,000	49,835	27%	\$4,746	\$1,500
NON-FINANCIAL ASSETS	\$15,029,000,000	185,776	100%	\$80,900	\$76,500
Market value of home	\$10,319,000,000	165,451	89%	\$62,367	\$60,000
Market value of other real estate					
Vehicles	\$1,431,000,000	159,683	86%	\$8,964	\$6,500
Furnishings and valuables	\$2,621,000,000	185,776	100%	\$14,110	\$10,000
EQUITY IN BUSINESS					
DEBTS	\$5,405,000,000	142,280	77%	\$37,990	\$29,000
Mortgage on home	\$3,668,000,000	83,425	45%	\$43,965	\$42,000
Mortgage on other real estate					
Credit card and installment debt	\$296,000,000	104,599	56%	\$2,829	\$1,800
Other non-mortgage debt	\$1,261,000,000	107,621	58%	\$11,721	\$8,700
Line of credit					
Student loans					
Vehicle loans	\$600,000,000	66,166	36%	\$9,062	\$7,600
Other debt	\$220,000,000	37,307	20%	\$5,896	\$2,800
WEALTH	\$11,854,000,000	185,776	100%	\$63,806	\$63,300
ASSET/DEBT RATIO =	3.19				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$32,637				

ASSETS AND DEBTS OF SECOND RICHEST 20 PERCENT OF FAMILY UNITS IN ATLANTIC REGION, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$27,717,000,000	185,735	100%	\$149,227	\$140,000
FINANCIAL ASSETS	\$4,772,000,000	176,299	95%	\$27,068	\$20,000
RRSPs and other registered plans	\$2,677,000,000	118,043	64%	\$22,679	\$19,480
Bank accounts and GICs	\$1,453,000,000	161,387	87%	\$9,001	\$3,500
Miscellaneous financial assets	\$642,000,000	60,094	32%	\$10,690	\$3,000
NON-FINANCIAL ASSETS	\$22,363,000,000	185,735	100%	\$120,402	\$115,000
Market value of home	\$14,411,000,000	175,045	94%	\$82,329	\$80,000
Market value of other real estate	\$1,830,000,000	54,430	29%	\$33,616	\$18,800
Vehicles	\$2,315,000,000	172,954	93%	\$13,384	\$10,600
Furnishings and valuables	\$3,807,000,000	185,735	100%	\$20,498	\$15,000
EQUITY IN BUSINESS					
DEBTS	\$5,221,000,000	146,402	79%	\$35,660	\$19,800
Mortgage on home	\$2,982,000,000	67,479	36%	\$44,191	\$40,000
Mortgage on other real estate					
Credit card and installment debt	\$239,000,000	99,254	53%	\$2,408	\$1,500
Other non-mortgage debt	\$1,576,000,000	112,453	61%	\$14,014	\$10,000
Line of credit	\$319,000,000	39,392	21%	\$8,090	\$4,500
Student loans					
Vehicle loans	\$802,000,000	69,747	38%	\$11,502	\$10,000
Other debt					
WEALTH	\$22,496,000,000	185,735	100%	\$121,118	\$119,000
ASSET/DEBT RATIO =	5.31				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$39,633				

ASSETS AND DEBTS OF RICHEST 20 PERCENT OF FAMILY UNITS IN ATLANTIC REGION, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$80,808,000,000	185,520	100%	\$435,574	\$299,818
FINANCIAL ASSETS	\$29,648,000,000	183,635	99%	\$161,449	\$92,501
RRSPs and other registered plans	\$14,820,000,000	157,185	85%	\$94,284	\$60,000
Bank accounts and GICs	\$4,780,000,000	174,246	94%	\$27,434	\$8,000
Mutual and investment funds	\$2,685,000,000	57,790	31%	\$46,461	\$22,500
Stocks					
Bonds (savings and other)	\$520,000,000	46,143	25%	\$11,262	\$3,300
Other financial assets	\$4,143,000,000	29,142	16%	\$142,153	\$11,240
NON-FINANCIAL ASSETS	\$37,417,000,000	185,520	100%	\$201,689	\$176,000
Market value of home	\$20,720,000,000	174,271	94%	\$118,893	\$105,000
Market value of other real estate	\$6,000,000,000	78,709	42%	\$76,233	\$50,000
Vehicles	\$3,659,000,000	171,125	92%	\$21,384	\$15,600
Furnishings and valuables	\$7,038,000,000	185,520	100%	\$37,938	\$27,000
EQUITY IN BUSINESS	\$13,743,000,000	64,988	35%	\$211,464	\$73,171
DEBTS	\$5,096,000,000	132,028	71%	\$38,598	\$22,800
Mortgage on home	\$2,264,000,000	46,801	25%	\$48,369	\$43,000
Mortgage on other real estate					
Credit card and installment debt	\$223,000,000	72,221	39%	\$3,094	\$1,500
Other non-mortgage debt	\$2,016,000,000	97,302	52%	\$20,724	\$12,500
Line of credit	\$660,000,000	41,207	22%	\$16,022	\$9,000
Student loans					
Vehicle loans	\$745,000,000	56,315	30%	\$13,236	\$10,000
Other debt					
WEALTH	\$75,712,000,000	185,520	100%	\$408,106	\$271,500
ASSET/DEBT RATIO =	15.86				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$51,898				

Quebec

ASSETS AND DEBTS OF ALL FAMILY UNITS IN QUEBEC, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$569,191,000,000	3,115,360	100%	\$182,705	\$101,535
FINANCIAL ASSETS	\$168,571,000,000	2,895,130	93%	\$58,226	\$12,000
RRSPs and other registered plans	\$88,429,000,000	1,781,692	57%	\$49,632	\$20,000
Bank accounts and GICs	\$31,990,000,000	2,783,861	89%	\$11,491	\$2,400
Mutual and investment funds	\$12,205,000,000	299,444	10%	\$40,758	\$11,407
Stocks	\$17,305,000,000	232,053	7%	\$74,572	\$10,000
Bonds (savings and other)	\$3,982,000,000	324,709	10%	\$12,264	\$3,454
Other financial assets	\$14,661,000,000	196,893	6%	\$74,464	\$9,000
NON-FINANCIAL ASSETS	\$317,190,000,000	3,115,360	100%	\$101,815	\$76,000
Market value of home	\$188,811,000,000	1,724,597	55%	\$109,481	\$95,000
Market value of other real estate	\$53,387,000,000	523,700	17%	\$101,942	\$50,000
Vehicles	\$26,636,000,000	2,268,759	73%	\$11,740	\$7,500
Furnishings and valuables	\$48,356,000,000	3,115,360	100%	\$15,522	\$10,000
EQUITY IN BUSINESS	\$83,430,000,000	447,532	14%	\$186,422	\$15,000
DEBTS	\$85,721,000,000	2,026,664	65%	\$42,297	\$21,600
Mortgage on home	\$51,668,000,000	930,423	30%	\$55,532	\$50,000
Mortgage on other real estate	\$14,961,000,000	160,608	5%	\$93,151	\$58,000
Credit card and installment debt	\$2,188,000,000	1,051,540	34%	\$2,081	\$1,200
Other non-mortgage debt	\$16,905,000,000	1,446,395	46%	\$11,687	\$8,000
Line of credit	\$3,481,000,000	491,580	16%	\$7,082	\$3,000
Student loans	\$2,965,000,000	371,927	12%	\$7,971	\$6,499
Vehicle loans	\$6,380,000,000	658,033	21%	\$9,696	\$8,000
Other debt	\$4,078,000,000	479,997	15%	\$8,496	\$4,000
WEALTH	\$483,469,000,000	3,113,908	100%	\$155,261	\$61,300

ASSET/DEBT RATIO = 6.64
 AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES = \$34,662

ASSETS AND DEBTS OF POOREST 20 PERCENT OF FAMILY UNITS IN QUEBEC, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$3,896,000,000	627,866	100%	\$6,205	\$2,050
FINANCIAL ASSETS	\$814,000,000	482,852	77%	\$1,686	\$400
RRSPs and other registered plans					
Bank accounts and GICs	\$374,000,000	476,055	76%	\$785	\$300
Miscellaneous financial assets					
NON-FINANCIAL ASSETS	\$3,971,000,000	627,866	100%	\$6,325	\$1,001
Market value of home					
Market value of other real estate					
Vehicles	\$727,000,000	217,486	35%	\$3,344	\$1,500
Furnishings and valuables	\$1,456,000,000	627,866	100%	\$2,319	\$1,000
EQUITY IN BUSINESS					
DEBTS	\$5,171,000,000	350,418	56%	\$14,757	\$5,000
Mortgage on home					
Mortgage on other real estate					
Credit card and installment debt	\$385,000,000	190,204	30%	\$2,023	\$1,200
Other non-mortgage debt	\$2,670,000,000	273,953	44%	\$9,746	\$6,000
Line of credit					
Student loans					
Vehicle loans					
Other debt					
WEALTH	-\$1,275,000,000	626,413	100%	-\$2,036	\$1,000
ASSET/DEBT RATIO =	0.75				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$15,065				

ASSETS AND DEBTS OF SECOND POOREST 20 PERCENT OF FAMILY UNITS IN QUEBEC, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$22,766,000,000	618,727	100%	\$36,794	\$24,000
FINANCIAL ASSETS	\$3,974,000,000	573,903	93%	\$6,924	\$4,308
RRSPs and other registered plans	\$2,108,000,000	304,479	49%	\$6,923	\$5,000
Bank accounts and GICs	\$1,529,000,000	535,934	87%	\$2,854	\$1,000
Miscellaneous financial assets					
NON-FINANCIAL ASSETS	\$18,624,000,000	618,727	100%	\$30,100	\$15,320
Market value of home	\$9,450,000,000	137,358	22%	\$68,800	\$70,000
Market value of other real estate					
Vehicles	\$3,012,000,000	458,612	74%	\$6,567	\$4,500
Furnishings and valuables	\$5,547,000,000	618,727	100%	\$8,966	\$10,000
EQUITY IN BUSINESS					
DEBTS	\$10,991,000,000	419,440	68%	\$26,203	\$8,800
Mortgage on home	\$7,370,000,000	122,730	20%	\$60,049	\$60,000
Mortgage on other real estate					
Credit card and installment debt	\$506,000,000	257,880	42%	\$1,961	\$1,047
Other non-mortgage debt	\$2,943,000,000	312,398	50%	\$9,419	\$7,000
Line of credit					
Student loans					
Vehicle loans	\$1,338,000,000	158,672	26%	\$8,435	\$7,000
Other debt					
WEALTH	\$11,775,000,000	618,727	100%	\$19,031	\$18,250
ASSET/DEBT RATIO =	2.07				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$27,116				

ASSETS AND DEBTS OF MIDDLE 20 PERCENT OF FAMILY UNITS IN QUEBEC, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$62,133,000,000	623,557	100%	\$99,643	\$91,915
FINANCIAL ASSETS	\$10,337,000,000	599,100	96%	\$17,255	\$12,000
RRSPs and other registered plans	\$6,121,000,000	381,318	61%	\$16,051	\$10,500
Bank accounts and GICs	\$3,454,000,000	573,590	92%	\$6,021	\$2,200
Miscellaneous financial assets	\$763,000,000	135,525	22%	\$5,630	\$2,600
NON-FINANCIAL ASSETS	\$51,009,000,000	623,557	100%	\$81,803	\$80,250
Market value of home	\$34,596,000,000	442,648	71%	\$78,158	\$75,000
Market value of other real estate					
Vehicles	\$4,669,000,000	516,066	83%	\$9,047	\$6,500
Furnishings and valuables	\$8,367,000,000	623,557	100%	\$13,417	\$10,000
EQUITY IN BUSINESS					
DEBTS	\$23,430,000,000	477,794	77%	\$49,037	\$44,600
Mortgage on home	\$18,087,000,000	344,816	55%	\$52,455	\$49,000
Mortgage on other real estate					
Credit card and installment debt	\$589,000,000	270,832	43%	\$2,174	\$1,200
Other non-mortgage debt	\$3,379,000,000	302,647	49%	\$11,165	\$9,000
Line of credit					
Student loans					
Vehicle loans	\$1,611,000,000	166,752	27%	\$9,659	\$8,568
Other debt					
WEALTH	\$38,704,000,000	623,557	100%	\$62,069	\$61,300
ASSET/DEBT RATIO =	2.65				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$33,672				

ASSETS AND DEBTS OF SECOND RICHEST 20 PERCENT OF FAMILY UNITS IN QUEBEC, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$108,603,000,000	622,341	100%	\$174,508	\$167,000
FINANCIAL ASSETS	\$24,126,000,000	617,964	99%	\$39,041	\$28,200
RRSPs and other registered plans	\$14,349,000,000	472,972	76%	\$30,338	\$21,000
Bank accounts and GICs	\$6,648,000,000	595,265	96%	\$11,169	\$5,000
Miscellaneous financial assets	\$3,129,000,000	201,706	32%	\$15,512	\$7,000
NON-FINANCIAL ASSETS	\$81,815,000,000	622,341	100%	\$131,463	\$125,500
Market value of home	\$55,151,000,000	555,319	89%	\$99,314	\$94,500
Market value of other real estate	\$8,050,000,000	146,398	24%	\$54,985	\$35,000
Vehicles	\$6,948,000,000	535,724	86%	\$12,970	\$10,000
Furnishings and valuables	\$11,666,000,000	622,341	100%	\$18,745	\$12,000
EQUITY IN BUSINESS					
DEBTS	\$21,481,000,000	429,259	69%	\$50,043	\$39,280
Mortgage on home	\$14,632,000,000	286,541	46%	\$51,065	\$49,050
Mortgage on other real estate					
Credit card and installment debt	\$403,000,000	210,626	34%	\$1,911	\$1,100
Other non-mortgage debt	\$3,504,000,000	301,722	48%	\$11,614	\$8,500
Line of credit	\$951,000,000	141,655	23%	\$6,711	\$3,000
Student loans					
Vehicle loans	\$1,641,000,000	156,769	25%	\$10,467	\$9,000
Other debt					
WEALTH	\$87,122,000,000	622,341	100%	\$139,991	\$139,200
ASSET/DEBT RATIO =	5.06				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$40,811				

ASSETS AND DEBTS OF RICHEST 20 PERCENT OF FAMILY UNITS IN QUEBEC, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$371,793,000,000	622,870	100%	\$596,903	\$370,000
FINANCIAL ASSETS	\$129,320,000,000	621,311	100%	\$208,140	\$115,200
RRSPs and other registered plans	\$65,488,000,000	555,521	89%	\$117,886	\$83,000
Bank accounts and GICs	\$19,985,000,000	603,018	97%	\$33,141	\$11,520
Mutual and investment funds	\$10,462,000,000	157,492	25%	\$66,429	\$20,000
Stocks	\$16,460,000,000	135,974	22%	\$121,053	\$20,000
Bonds (savings and other)	\$3,158,000,000	144,159	23%	\$21,904	\$8,000
Other financial assets					
NON-FINANCIAL ASSETS	\$161,771,000,000	622,870	100%	\$259,719	\$202,100
Market value of home	\$88,403,000,000	575,566	92%	\$153,592	\$130,000
Market value of other real estate	\$40,770,000,000	264,944	43%	\$153,880	\$75,000
Vehicles	\$11,280,000,000	540,870	87%	\$20,854	\$15,000
Furnishings and valuables	\$21,320,000,000	622,870	100%	\$34,228	\$20,000
EQUITY IN BUSINESS	\$80,702,000,000	203,481	33%	\$396,605	\$100,000
DEBTS	\$24,649,000,000	349,753	56%	\$70,474	\$40,000
Mortgage on home	\$10,666,000,000	162,629	26%	\$65,582	\$50,000
Mortgage on other real estate					
Credit card and installment debt	\$306,000,000	121,999	20%	\$2,507	\$1,500
Other non-mortgage debt	\$4,409,000,000	255,675	41%	\$17,245	\$10,000
Line of credit	\$1,706,000,000	121,602	20%	\$14,030	\$7,008
Student loans					
Vehicle loans	\$1,356,000,000	114,059	18%	\$11,884	\$10,000
Other debt					
WEALTH	\$347,144,000,000	622,870	100%	\$557,330	\$323,000
ASSET/DEBT RATIO =	15.08				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$56,758				

Ontario

ASSETS AND DEBTS OF ALL FAMILY UNITS IN ONTARIO, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$1,184,389,000,000	4,480,409	100%	\$264,348	\$176,250
FINANCIAL ASSETS	\$371,560,000,000	4,237,215	95%	\$87,690	\$20,000
RRSPs and other registered plans	\$181,457,000,000	2,909,022	65%	\$62,377	\$22,000
Bank accounts and GICs	\$71,871,000,000	4,016,669	90%	\$17,893	\$3,000
Mutual and investment funds	\$38,183,000,000	730,296	16%	\$52,284	\$14,357
Stocks	\$48,095,000,000	526,949	12%	\$91,271	\$10,000
Bonds (savings and other)	\$13,193,000,000	728,015	16%	\$18,121	\$3,000
Other financial assets	\$18,762,000,000	372,162	8%	\$50,412	\$8,000
NON-FINANCIAL ASSETS	\$718,108,000,000	4,480,409	100%	\$160,277	\$136,000
Market value of home	\$491,602,000,000	2,710,124	60%	\$181,395	\$160,000
Market value of other real estate	\$94,181,000,000	732,164	16%	\$128,634	\$80,000
Vehicles	\$44,897,000,000	3,437,291	77%	\$13,062	\$9,000
Furnishings and valuables	\$87,428,000,000	4,480,409	100%	\$19,513	\$10,000
EQUITY IN BUSINESS	\$94,722,000,000	876,747	20%	\$108,038	\$3,000
DEBTS	\$193,727,000,000	3,047,029	68%	\$63,579	\$37,000
Mortgage on home	\$135,445,000,000	1,527,195	34%	\$88,689	\$83,000
Mortgage on other real estate	\$17,915,000,000	202,615	5%	\$88,417	\$60,000
Credit card and installment debt	\$6,033,000,000	1,788,848	40%	\$3,373	\$2,000
Other non-mortgage debt	\$34,334,000,000	2,071,582	46%	\$16,574	\$10,000
Line of credit	\$12,252,000,000	721,647	16%	\$16,978	\$8,000
Student loans	\$6,393,000,000	547,356	12%	\$11,680	\$8,000
Vehicle loans	\$10,021,000,000	869,182	19%	\$11,529	\$9,200
Other debt	\$5,668,000,000	624,371	14%	\$9,078	\$4,000
WEALTH	\$990,663,000,000	4,477,912	100%	\$221,233	\$101,462

ASSET/DEBT RATIO = 6.11
 AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES = \$44,569

ASSETS AND DEBTS OF POOREST 20 PERCENT OF FAMILY UNITS IN ONTARIO, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$7,566,000,000	896,678	100%	\$8,438	\$3,536
FINANCIAL ASSETS	\$1,733,000,000	730,552	81%	\$2,372	\$700
RRSPs and other registered plans	\$804,000,000	198,513	22%	\$4,052	\$2,000
Bank accounts and GICs	\$640,000,000	700,668	78%	\$914	\$400
Miscellaneous financial assets					
NON-FINANCIAL ASSETS	\$5,809,000,000	896,678	100%	\$6,478	\$1,500
Market value of home					
Market value of other real estate					
Vehicles	\$1,289,000,000	360,278	40%	\$3,578	\$2,000
Furnishings and valuables	\$2,509,000,000	896,678	100%	\$2,798	\$1,000
EQUITY IN BUSINESS					
DEBTS	\$9,048,000,000	565,294	63%	\$16,005	\$7,900
Mortgage on home					
Mortgage on other real estate					
Credit card and installment debt	\$1,360,000,000	346,201	39%	\$3,927	\$2,000
Other non-mortgage debt	\$5,775,000,000	450,777	50%	\$12,812	\$9,400
Line of credit					
Student loans	\$3,518,000,000	236,803	26%	\$14,857	\$11,610
Vehicle loans					
Other debt	\$1,197,000,000	191,057	21%	\$6,263	\$2,740
WEALTH	-\$1,481,000,000	894,181	100%	-\$1,657	\$1,000
ASSET/DEBT RATIO =	0.84				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$21,074				

ASSETS AND DEBTS OF SECOND POOREST 20 PERCENT OF FAMILY UNITS IN ONTARIO, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$62,939,000,000	896,314	100%	\$70,220	\$43,457
FINANCIAL ASSETS	\$9,750,000,000	857,221	96%	\$11,374	\$7,600
RRSPs and other registered plans	\$5,156,000,000	513,737	57%	\$10,037	\$6,199
Bank accounts and GICs	\$3,277,000,000	793,411	89%	\$4,131	\$1,500
Miscellaneous financial assets	\$1,316,000,000	264,334	29%	\$4,978	\$2,700
NON-FINANCIAL ASSETS	\$52,514,000,000	896,314	100%	\$58,588	\$22,900
Market value of home	\$34,549,000,000	308,278	34%	\$112,071	\$106,500
Market value of other real estate					
Vehicles	\$5,660,000,000	679,015	76%	\$8,336	\$6,000
Furnishings and valuables	\$9,927,000,000	896,314	100%	\$11,075	\$10,000
EQUITY IN BUSINESS					
DEBTS	\$35,273,000,000	648,101	72%	\$54,426	\$24,000
Mortgage on home	\$27,220,000,000	297,787	33%	\$91,406	\$86,000
Mortgage on other real estate					
Credit card and installment debt	\$1,562,000,000	464,104	52%	\$3,366	\$1,900
Other non-mortgage debt	\$5,060,000,000	447,625	50%	\$11,304	\$7,600
Line of credit					
Student loans					
Vehicle loans	\$2,424,000,000	236,434	26%	\$10,253	\$8,200
Other debt					
WEALTH	\$27,666,000,000	896,314	100%	\$30,867	\$29,000
ASSET/DEBT RATIO =	1.78				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$35,830				

ASSETS AND DEBTS OF MIDDLE 20 PERCENT OF FAMILY UNITS IN ONTARIO, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$154,143,000,000	896,183	100%	\$171,999	\$168,001
FINANCIAL ASSETS	\$26,928,000,000	870,403	97%	\$30,937	\$22,000
RRSPs and other registered plans	\$15,095,000,000	661,355	74%	\$22,824	\$18,000
Bank accounts and GICs	\$7,632,000,000	819,761	91%	\$9,310	\$3,000
Miscellaneous financial assets	\$4,201,000,000	343,187	38%	\$12,241	\$5,000
NON-FINANCIAL ASSETS	\$125,783,000,000	896,183	100%	\$140,354	\$145,000
Market value of home	\$94,422,000,000	708,585	79%	\$133,254	\$130,000
Market value of other real estate					
Vehicles	\$8,782,000,000	771,578	86%	\$11,381	\$8,800
Furnishings and valuables	\$15,453,000,000	896,183	100%	\$17,243	\$10,000
EQUITY IN BUSINESS					
DEBTS	\$62,044,000,000	722,759	81%	\$85,843	\$89,600
Mortgage on home	\$50,794,000,000	562,909	63%	\$90,234	\$90,000
Mortgage on other real estate					
Credit card and installment debt	\$1,491,000,000	461,317	51%	\$3,232	\$2,000
Other non-mortgage debt	\$7,485,000,000	502,315	56%	\$14,901	\$11,500
Line of credit	\$2,538,000,000	214,160	24%	\$11,850	\$7,000
Student loans					
Vehicle loans	\$2,948,000,000	244,785	27%	\$12,042	\$10,000
Other debt	\$1,080,000,000	150,234	17%	\$7,186	\$4,300
WEALTH	\$92,099,000,000	896,183	100%	\$102,768	\$101,462
ASSET/DEBT RATIO =	2.48				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$47,034				

ASSETS AND DEBTS OF SECOND RICHEST 20 PERCENT OF FAMILY UNITS IN ONTARIO, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$248,106,000,000	896,235	100%	\$276,831	\$271,200
FINANCIAL ASSETS	\$56,423,000,000	886,307	99%	\$63,661	\$50,100
RRSPs and other registered plans	\$33,361,000,000	726,065	81%	\$45,947	\$35,000
Bank accounts and GICs	\$13,025,000,000	848,011	95%	\$15,360	\$6,000
Miscellaneous financial assets	\$10,037,000,000	406,928	45%	\$24,666	\$10,000
NON-FINANCIAL ASSETS	\$185,971,000,000	896,235	100%	\$207,503	\$206,300
Market value of home	\$139,643,000,000	811,563	91%	\$172,066	\$166,500
Market value of other real estate	\$15,665,000,000	191,431	21%	\$81,829	\$73,000
Vehicles	\$11,338,000,000	795,648	89%	\$14,250	\$11,000
Furnishings and valuables	\$19,326,000,000	896,235	100%	\$21,563	\$11,500
EQUITY IN BUSINESS					
DEBTS	\$42,883,000,000	619,867	69%	\$69,182	\$54,000
Mortgage on home	\$31,783,000,000	401,325	45%	\$79,195	\$71,250
Mortgage on other real estate					
Credit card and installment debt	\$1,035,000,000	313,081	35%	\$3,306	\$2,000
Other non-mortgage debt	\$6,907,000,000	389,694	43%	\$17,724	\$12,000
Line of credit	\$3,108,000,000	183,385	20%	\$16,947	\$8,000
Student loans					
Vehicle loans	\$2,286,000,000	187,461	21%	\$12,195	\$10,000
Other debt					
WEALTH	\$205,223,000,000	896,235	100%	\$228,983	\$226,300
ASSET/DEBT RATIO =	5.79				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$51,059				

ASSETS AND DEBTS OF RICHEST 20 PERCENT OF FAMILY UNITS IN ONTARIO, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$711,635,000,000	894,999	100%	\$795,124	\$567,650
FINANCIAL ASSETS	\$276,726,000,000	892,732	100%	\$309,976	\$181,000
RRSPs and other registered plans	\$127,040,000,000	809,351	90%	\$156,965	\$100,000
Bank accounts and GICs	\$47,296,000,000	854,819	96%	\$55,329	\$15,000
Mutual and investment funds	\$30,115,000,000	317,383	35%	\$94,886	\$50,000
Stocks	\$45,127,000,000	248,973	28%	\$181,254	\$50,000
Bonds (savings and other)	\$10,672,000,000	261,910	29%	\$40,748	\$8,000
Other financial assets	\$16,475,000,000	139,017	16%	\$118,509	\$26,000
NON-FINANCIAL ASSETS	\$348,031,000,000	894,999	100%	\$388,862	\$323,500
Market value of home	\$221,004,000,000	863,432	96%	\$255,960	\$210,000
Market value of other real estate	\$68,987,000,000	351,007	39%	\$196,540	\$130,000
Vehicles	\$17,828,000,000	830,772	93%	\$21,459	\$17,000
Furnishings and valuables	\$40,213,000,000	894,999	100%	\$44,930	\$25,000
EQUITY IN BUSINESS	\$86,878,000,000	311,403	35%	\$278,988	\$73,726
DEBTS	\$44,479,000,000	491,007	55%	\$90,586	\$52,000
Mortgage on home	\$23,736,000,000	246,908	28%	\$96,133	\$70,000
Mortgage on other real estate	\$11,050,000,000	84,182	9%	\$131,266	\$80,000
Credit card and installment debt	\$585,000,000	204,145	23%	\$2,867	\$2,000
Other non-mortgage debt	\$9,107,000,000	281,170	31%	\$32,389	\$17,000
Line of credit	\$5,428,000,000	156,561	17%	\$34,669	\$20,000
Student loans					
Vehicle loans	\$1,551,000,000	114,198	13%	\$13,584	\$11,000
Other debt					
WEALTH	\$667,156,000,000	894,999	100%	\$745,427	\$520,000

ASSET/DEBT RATIO = 16.00

AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES = \$67,981

Prairie Region

ASSETS AND DEBTS OF ALL FAMILY UNITS IN PRAIRIE REGION, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$496,696,000,000	2,005,008	100%	\$247,728	\$143,600
FINANCIAL ASSETS	\$142,249,000,000	1,869,360	93%	\$76,095	\$20,000
RRSPs and other registered plans	\$68,543,000,000	1,268,998	63%	\$54,014	\$22,320
Bank accounts and GICs	\$28,666,000,000	1,726,894	86%	\$16,599	\$3,000
Mutual and investment funds	\$14,494,000,000	330,397	16%	\$43,868	\$13,000
Stocks	\$9,876,000,000	229,147	11%	\$43,099	\$5,850
Bonds (savings and other)	\$4,023,000,000	321,352	16%	\$12,520	\$2,500
Other financial assets	\$16,647,000,000	258,643	13%	\$64,365	\$7,000
NON-FINANCIAL ASSETS	\$254,689,000,000	2,005,008	100%	\$127,026	\$104,500
Market value of home	\$153,387,000,000	1,332,252	66%	\$115,133	\$105,000
Market value of other real estate	\$34,710,000,000	338,486	17%	\$102,544	\$65,000
Vehicles	\$25,366,000,000	1,665,995	83%	\$15,225	\$10,000
Furnishings and valuables	\$41,227,000,000	2,005,008	100%	\$20,562	\$10,000
EQUITY IN BUSINESS	\$99,758,000,000	483,205	24%	\$206,450	\$30,000
DEBTS	\$69,401,000,000	1,378,715	69%	\$50,338	\$32,000
Mortgage on home	\$44,240,000,000	697,573	35%	\$63,420	\$60,000
Mortgage on other real estate	\$6,357,000,000	93,976	5%	\$67,642	\$55,000
Credit card and installment debt	\$2,428,000,000	763,862	38%	\$3,178	\$2,000
Other non-mortgage debt	\$16,377,000,000	999,382	50%	\$16,387	\$10,000
Line of credit	\$4,096,000,000	320,003	16%	\$12,801	\$5,000
Student loans	\$2,007,000,000	201,502	10%	\$9,959	\$7,000
Vehicle loans	\$5,941,000,000	470,941	23%	\$12,614	\$10,000
Other debt	\$4,333,000,000	370,486	18%	\$11,695	\$4,000
WEALTH	\$427,295,000,000	2,003,848	100%	\$213,237	\$92,950

ASSET/DEBT RATIO = 7.16
 AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES = \$40,168

ASSETS AND DEBTS OF POOREST 20 PERCENT OF FAMILY UNITS IN PRAIRIE REGION, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$4,299,000,000	401,470	100%	\$10,708	\$5,000
FINANCIAL ASSETS	\$647,000,000	314,155	78%	\$2,059	\$700
RRSPs and other registered plans	\$278,000,000	87,907	22%	\$3,164	\$1,500
Bank accounts and GICs	\$292,000,000	287,473	72%	\$1,017	\$450
Miscellaneous financial assets	\$77,000,000	59,324	15%	\$1,290	\$700
NON-FINANCIAL ASSETS	\$3,624,000,000	401,470	100%	\$9,027	\$2,550
Market value of home					
Market value of other real estate					
Vehicles	\$1,049,000,000	215,064	54%	\$4,878	\$2,500
Furnishings and valuables	\$1,045,000,000	401,470	100%	\$2,603	\$1,000
EQUITY IN BUSINESS					
DEBTS	\$4,439,000,000	268,939	67%	\$16,507	\$7,000
Mortgage on home					
Mortgage on other real estate					
Credit card and installment debt	\$447,000,000	149,471	37%	\$2,994	\$1,500
Other non-mortgage debt	\$2,601,000,000	223,160	56%	\$11,657	\$7,000
Line of credit					
Student loans	\$1,087,000,000	96,580	24%	\$11,255	\$8,000
Vehicle loans	\$624,000,000	75,355	19%	\$8,280	\$6,000
Other debt	\$788,000,000	111,301	28%	\$7,077	\$2,000
WEALTH	-\$141,000,000	400,310	100%	-\$351	\$1,005
ASSET/DEBT RATIO =	0.97				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$20,047				

ASSETS AND DEBTS OF SECOND POOREST 20 PERCENT OF FAMILY UNITS IN PRAIRIE REGION, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$27,247,000,000	400,707	100%	\$67,996	\$50,068
FINANCIAL ASSETS	\$4,204,000,000	369,405	92%	\$11,380	\$7,500
RRSPs and other registered plans	\$2,110,000,000	216,465	54%	\$9,748	\$6,500
Bank accounts and GICs	\$1,369,000,000	337,650	84%	\$4,055	\$1,500
Miscellaneous financial assets	\$725,000,000	119,774	30%	\$6,049	\$2,200
NON-FINANCIAL ASSETS	\$22,824,000,000	400,707	100%	\$56,960	\$36,700
Market value of home	\$14,513,000,000	202,998	51%	\$71,492	\$67,000
Market value of other real estate					
Vehicles	\$3,102,000,000	331,017	83%	\$9,372	\$7,000
Furnishings and valuables	\$3,859,000,000	400,707	100%	\$9,630	\$8,000
EQUITY IN BUSINESS					
DEBTS	\$14,077,000,000	293,986	73%	\$47,882	\$37,000
Mortgage on home	\$9,947,000,000	159,610	40%	\$62,320	\$60,000
Mortgage on other real estate					
Credit card and installment debt	\$633,000,000	197,437	49%	\$3,204	\$2,000
Other non-mortgage debt	\$2,671,000,000	219,355	55%	\$12,179	\$8,500
Line of credit	\$351,000,000	60,353	15%	\$5,814	\$4,000
Student loans					
Vehicle loans	\$1,248,000,000	114,693	29%	\$10,877	\$9,000
Other debt	\$754,000,000	91,100	23%	\$8,274	\$5,000
WEALTH	\$13,170,000,000	400,707	100%	\$32,867	\$31,910
ASSET/DEBT RATIO =	1.94				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$31,335				

ASSETS AND DEBTS OF MIDDLE 20 PERCENT OF FAMILY UNITS IN PRAIRIE REGION, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$56,526,000,000	401,098	100%	\$140,927	\$132,000
FINANCIAL ASSETS	\$9,951,000,000	391,069	97%	\$25,446	\$17,000
RRSPs and other registered plans	\$5,175,000,000	281,480	70%	\$18,386	\$13,000
Bank accounts and GICs	\$3,160,000,000	354,684	88%	\$8,908	\$3,000
Miscellaneous financial assets	\$1,616,000,000	144,476	36%	\$11,187	\$5,000
NON-FINANCIAL ASSETS	\$45,046,000,000	401,098	100%	\$112,308	\$110,000
Market value of home	\$31,052,000,000	339,578	85%	\$91,442	\$90,000
Market value of other real estate	\$2,576,000,000	53,708	13%	\$47,968	\$40,000
Vehicles	\$4,470,000,000	359,868	90%	\$12,420	\$8,900
Furnishings and valuables	\$6,949,000,000	401,098	100%	\$17,324	\$10,000
EQUITY IN BUSINESS	\$1,528,000,000	78,996	20%	\$19,343	\$6,000
DEBTS	\$18,312,000,000	312,455	78%	\$58,607	\$55,000
Mortgage on home	\$13,876,000,000	228,467	57%	\$60,737	\$58,000
Mortgage on other real estate					
Credit card and installment debt	\$605,000,000	184,504	46%	\$3,278	\$2,000
Other non-mortgage debt	\$2,828,000,000	206,616	52%	\$13,687	\$10,000
Line of credit	\$716,000,000	70,762	18%	\$10,123	\$4,500
Student loans					
Vehicle loans	\$1,358,000,000	111,203	28%	\$12,211	\$10,000
Other debt	\$480,000,000	64,966	16%	\$7,396	\$5,000
WEALTH	\$38,214,000,000	401,098	100%	\$95,273	\$92,900

ASSET/DEBT RATIO = 3.09
 AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES = \$40,360

ASSETS AND DEBTS OF SECOND RICHEST 20 PERCENT OF FAMILY UNITS IN PRAIRIE REGION, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$95,346,000,000	400,826	100%	\$237,873	\$231,415
FINANCIAL ASSETS	\$23,007,000,000	394,808	98%	\$58,274	\$50,240
RRSPs and other registered plans	\$13,146,000,000	327,721	82%	\$40,114	\$32,400
Bank accounts and GICs	\$5,877,000,000	366,745	91%	\$16,025	\$6,080
Miscellaneous financial assets	\$3,984,000,000	205,198	51%	\$19,414	\$10,000
NON-FINANCIAL ASSETS	\$66,681,000,000	400,826	100%	\$166,358	\$160,100
Market value of home	\$45,524,000,000	381,827	95%	\$119,226	\$118,000
Market value of other real estate	\$5,566,000,000	85,492	21%	\$65,100	\$50,000
Vehicles	\$6,404,000,000	376,275	94%	\$17,019	\$13,000
Furnishings and valuables	\$9,187,000,000	400,826	100%	\$22,921	\$16,000
EQUITY IN BUSINESS	\$5,658,000,000	121,204	30%	\$46,683	\$25,000
DEBTS	\$17,307,000,000	277,013	69%	\$62,479	\$50,000
Mortgage on home	\$11,833,000,000	176,508	44%	\$67,041	\$62,000
Mortgage on other real estate					
Credit card and installment debt	\$490,000,000	153,260	38%	\$3,197	\$2,200
Other non-mortgage debt	\$3,533,000,000	194,512	49%	\$18,161	\$12,000
Line of credit	\$1,088,000,000	89,591	22%	\$12,143	\$7,000
Student loans					
Vehicle loans	\$1,468,000,000	101,717	25%	\$14,434	\$12,000
Other debt	\$795,000,000	63,317	16%	\$12,558	\$5,000
WEALTH	\$78,038,000,000	400,826	100%	\$194,694	\$189,400
ASSET/DEBT RATIO =	5.51				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$46,287				

ASSETS AND DEBTS OF RICHEST 20 PERCENT OF FAMILY UNITS IN PRAIRIE REGION, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$313,279,000,000	400,906	100%	\$781,427	\$507,000
FINANCIAL ASSETS	\$104,441,000,000	399,923	100%	\$261,151	\$165,000
RRSPs and other registered plans	\$47,833,000,000	355,424	89%	\$134,581	\$100,000
Bank accounts and GICs	\$17,967,000,000	380,343	95%	\$47,240	\$14,000
Mutual and investment funds	\$11,807,000,000	140,867	35%	\$83,817	\$31,000
Stocks	\$8,886,000,000	121,100	30%	\$73,379	\$15,000
Bonds (savings and other)	\$3,070,000,000	109,393	27%	\$28,066	\$6,600
Other financial assets	\$14,876,000,000	102,508	26%	\$145,122	\$26,500
NON-FINANCIAL ASSETS	\$116,513,000,000	400,906	100%	\$290,625	\$230,350
Market value of home	\$60,981,000,000	384,901	96%	\$158,433	\$145,000
Market value of other real estate	\$25,005,000,000	156,939	39%	\$159,329	\$100,000
Vehicles	\$10,341,000,000	383,772	96%	\$26,945	\$20,000
Furnishings and valuables	\$20,187,000,000	400,906	100%	\$50,353	\$20,000
EQUITY IN BUSINESS	\$92,325,000,000	215,421	54%	\$428,581	\$190,000
DEBTS	\$15,266,000,000	226,322	56%	\$67,452	\$43,000
Mortgage on home	\$7,448,000,000	113,943	28%	\$65,368	\$54,000
Mortgage on other real estate					
Credit card and installment debt	\$253,000,000	79,190	20%	\$3,191	\$2,100
Other non-mortgage debt	\$4,743,000,000	155,739	39%	\$30,458	\$16,000
Line of credit	\$1,839,000,000	74,287	19%	\$24,749	\$11,500
Student loans					
Vehicle loans	\$1,243,000,000	67,972	17%	\$18,286	\$15,000
Other debt					
WEALTH	\$298,013,000,000	400,906	100%	\$743,349	\$464,240

ASSET/DEBT RATIO = 20.52
 AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES = \$62,838

Alberta

NOTE: STATISTICS FOR ALBERTA ARE ALSO INCLUDED IN THE PRAIRIE REGIONAL STATISTICS.

ASSETS AND DEBTS OF ALL FAMILY UNITS IN ALBERTA, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$321,721,000,000	1,157,207	100%	\$278,016	\$157,400
FINANCIAL ASSETS	\$85,870,000,000	1,078,444	93%	\$79,624	\$19,000
RRSPs and other registered plans	\$40,832,000,000	734,242	63%	\$55,611	\$23,000
Bank accounts and GICs	\$15,707,000,000	995,941	86%	\$15,771	\$3,000
Mutual and investment funds	\$7,442,000,000	172,453	15%	\$43,154	\$12,000
Stocks	\$6,731,000,000	158,209	14%	\$42,543	\$5,850
Bonds (savings and other)	\$1,952,000,000	179,014	15%	\$10,907	\$2,000
Other financial assets	\$13,205,000,000	149,054	13%	\$88,595	\$7,000
NON-FINANCIAL ASSETS	\$169,627,000,000	1,157,207	100%	\$146,583	\$128,000
Market value of home	\$104,477,000,000	768,682	66%	\$135,917	\$129,000
Market value of other real estate	\$23,609,000,000	187,216	16%	\$126,108	\$90,000
Vehicles	\$15,489,000,000	975,941	84%	\$15,870	\$10,500
Furnishings and valuables	\$26,052,000,000	1,157,207	100%	\$22,513	\$10,000
EQUITY IN BUSINESS	\$66,224,000,000	289,991	25%	\$228,367	\$22,630
DEBTS	\$48,632,000,000	832,165	72%	\$58,441	\$40,000
Mortgage on home	\$32,068,000,000	441,180	38%	\$72,687	\$70,000
Mortgage on other real estate	\$5,009,000,000	65,442	6%	\$76,536	\$60,000
Credit card and installment debt	\$1,552,000,000	459,258	40%	\$3,379	\$2,100
Other non-mortgage debt	\$10,004,000,000	595,158	51%	\$16,809	\$10,000
Line of credit	\$2,899,000,000	199,316	17%	\$14,543	\$7,000
Student loans	\$1,174,000,000	127,074	11%	\$9,242	\$6,000
Vehicle loans	\$3,477,000,000	266,802	23%	\$13,032	\$10,000
Other debt	\$2,454,000,000	209,947	18%	\$11,688	\$4,800
WEALTH	\$273,089,000,000	1,156,188	100%	\$236,198	\$95,450

ASSET/DEBT RATIO = 6.62
 AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES = \$43,106

ASSETS AND DEBTS OF POOREST 20 PERCENT OF FAMILY UNITS IN ALBERTA, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$2,767,000,000	231,472	100%	\$11,952	\$5,400
FINANCIAL ASSETS	\$417,000,000	183,671	79%	\$2,271	\$800
RRSPs and other registered plans					
Bank accounts and GICs	\$185,000,000	165,241	71%	\$1,121	\$500
Miscellaneous financial assets					
NON-FINANCIAL ASSETS	\$2,338,000,000	231,472	100%	\$10,101	\$3,000
Market value of home					
Market value of other real estate					
Vehicles	\$638,000,000	130,555	56%	\$4,886	\$2,600
Furnishings and valuables	\$628,000,000	231,472	100%	\$2,711	\$1,000
EQUITY IN BUSINESS					
DEBTS	\$2,773,000,000	161,050	70%	\$17,216	\$6,100
Mortgage on home					
Mortgage on other real estate					
Credit card and installment debt	\$287,000,000	89,039	38%	\$3,220	\$1,800
Other non-mortgage debt	\$1,460,000,000	131,328	57%	\$11,118	\$6,500
Line of credit					
Student loans					
Vehicle loans					
Other debt					
WEALTH	-\$6,000,000	230,453	100%	-\$26	\$1,030
ASSET/DEBT RATIO =	1.00				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$22,256				

ASSETS AND DEBTS OF SECOND POOREST 20 PERCENT OF FAMILY UNITS IN ALBERTA, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$17,985,000,000	232,025	100%	\$77,512	\$54,700
FINANCIAL ASSETS	\$2,498,000,000	211,351	91%	\$11,818	\$8,000
RRSPs and other registered plans	\$1,281,000,000	126,772	55%	\$10,102	\$7,000
Bank accounts and GICs	\$752,000,000	197,556	85%	\$3,809	\$1,501
Miscellaneous financial assets	\$465,000,000	64,936	28%	\$7,157	\$2,800
NON-FINANCIAL ASSETS	\$15,343,000,000	232,025	100%	\$66,128	\$41,000
Market value of home	\$10,288,000,000	117,734	51%	\$87,384	\$86,000
Market value of other real estate					
Vehicles	\$1,939,000,000	196,879	85%	\$9,849	\$8,000
Furnishings and valuables	\$2,256,000,000	232,025	100%	\$9,724	\$9,000
EQUITY IN BUSINESS					
DEBTS	\$9,981,000,000	176,573	76%	\$56,526	\$44,500
Mortgage on home	\$7,357,000,000	100,801	43%	\$72,981	\$73,000
Mortgage on other real estate					
Credit card and installment debt	\$417,000,000	121,383	52%	\$3,432	\$2,000
Other non-mortgage debt	\$1,639,000,000	127,952	55%	\$12,809	\$9,000
Line of credit					
Student loans					
Vehicle loans	\$761,000,000	67,284	29%	\$11,309	\$9,500
Other debt					
WEALTH	\$8,004,000,000	232,025	100%	\$34,495	\$32,700
ASSET/DEBT RATIO =	1.80				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$32,682				

ASSETS AND DEBTS OF MIDDLE 20 PERCENT OF FAMILY UNITS IN ALBERTA, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$36,058,000,000	231,114	100%	\$156,019	\$151,500
FINANCIAL ASSETS	\$5,477,000,000	224,373	97%	\$24,411	\$15,200
RRSPs and other registered plans	\$3,049,000,000	165,273	72%	\$18,449	\$11,000
Bank accounts and GICs	\$1,572,000,000	202,953	88%	\$7,747	\$2,500
Miscellaneous financial assets	\$856,000,000	78,912	34%	\$10,843	\$4,000
NON-FINANCIAL ASSETS	\$29,483,000,000	231,114	100%	\$127,567	\$130,000
Market value of home	\$20,892,000,000	193,670	84%	\$107,876	\$107,000
Market value of other real estate					
Vehicles	\$2,839,000,000	210,281	91%	\$13,500	\$10,500
Furnishings and valuables	\$4,058,000,000	231,114	100%	\$17,559	\$10,000
EQUITY IN BUSINESS					
DEBTS	\$12,899,000,000	190,328	82%	\$67,772	\$69,100
Mortgage on home	\$10,010,000,000	145,393	63%	\$68,848	\$69,000
Mortgage on other real estate					
Credit card and installment debt	\$377,000,000	111,383	48%	\$3,389	\$2,500
Other non-mortgage debt	\$1,790,000,000	124,910	54%	\$14,330	\$11,000
Line of credit					
Student loans					
Vehicle loans					
Other debt					
WEALTH	\$23,159,000,000	231,114	100%	\$100,207	\$95,400
ASSET/DEBT RATIO =	2.80				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$42,584				

ASSETS AND DEBTS OF SECOND RICHEST 20 PERCENT OF FAMILY UNITS IN ALBERTA, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$59,421,000,000	231,713	100%	\$256,441	\$249,350
FINANCIAL ASSETS	\$12,296,000,000	228,167	98%	\$53,889	\$46,000
RRSPs and other registered plans	\$7,243,000,000	183,533	79%	\$39,463	\$33,000
Bank accounts and GICs	\$3,011,000,000	213,088	92%	\$14,132	\$5,500
Miscellaneous financial assets	\$2,042,000,000	117,543	51%	\$17,370	\$7,200
NON-FINANCIAL ASSETS	\$43,850,000,000	231,713	100%	\$189,242	\$176,500
Market value of home	\$30,799,000,000	224,054	97%	\$137,461	\$135,000
Market value of other real estate					
Vehicles	\$3,847,000,000	219,226	95%	\$17,550	\$13,000
Furnishings and valuables	\$5,202,000,000	231,713	100%	\$22,452	\$13,500
EQUITY IN BUSINESS					
DEBTS	\$12,189,000,000	172,312	74%	\$70,738	\$62,500
Mortgage on home	\$8,588,000,000	114,131	49%	\$75,246	\$70,000
Mortgage on other real estate					
Credit card and installment debt	\$336,000,000	100,920	44%	\$3,334	\$2,300
Other non-mortgage debt	\$2,172,000,000	120,467	52%	\$18,033	\$11,000
Line of credit					
Student loans					
Vehicle loans					
Other debt					
WEALTH	\$47,232,000,000	231,713	100%	\$203,838	\$199,200
ASSET/DEBT RATIO =	4.87				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$49,221				

ASSETS AND DEBTS OF RICHEST 20 PERCENT OF FAMILY UNITS IN ALBERTA, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$205,491,000,000	230,883	100%	\$890,023	\$530,000
FINANCIAL ASSETS	\$65,182,000,000	230,883	100%	\$282,317	\$172,400
RRSPs and other registered plans	\$29,081,000,000	205,782	89%	\$141,319	\$100,000
Bank accounts and GICs	\$10,186,000,000	217,104	94%	\$46,917	\$13,000
Miscellaneous financial assets	\$25,915,000,000	164,636	71%	\$157,409	\$35,000
NON-FINANCIAL ASSETS	\$78,613,000,000	230,883	100%	\$340,490	\$263,000
Market value of home	\$41,623,000,000	221,153	96%	\$188,209	\$165,000
Market value of other real estate	\$16,857,000,000	92,041	40%	\$183,143	\$125,000
Vehicles	\$6,226,000,000	219,001	95%	\$28,427	\$20,600
Furnishings and valuables	\$13,908,000,000	230,883	100%	\$60,239	\$20,000
EQUITY IN BUSINESS	\$61,696,000,000	124,339	54%	\$496,190	\$159,000
DEBTS	\$10,791,000,000	131,902	57%	\$81,811	\$57,000
Mortgage on home	\$5,338,000,000	70,044	30%	\$76,210	\$73,819
Mortgage on other real estate					
Credit card and installment debt					
Other non-mortgage debt	\$2,942,000,000	90,501	39%	\$32,511	\$15,000
Line of credit	\$1,314,000,000	43,857	19%	\$29,959	\$12,000
Student loans					
Vehicle loans					
Other debt					
WEALTH	\$194,700,000,000	230,883	100%	\$843,286	\$499,000
ASSET/DEBT RATIO =	19.04				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$68,970				

British Columbia

ASSETS AND DEBTS OF ALL FAMILY UNITS IN BRITISH COLUMBIA, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$510,641,000,000	1,685,649	100%	\$302,934	\$175,000
FINANCIAL ASSETS	\$129,494,000,000	1,564,404	93%	\$82,775	\$19,200
RRSPs and other registered plans	\$62,636,000,000	1,028,808	61%	\$60,882	\$21,000
Bank accounts and GICs	\$20,984,000,000	1,474,495	87%	\$14,231	\$2,500
Mutual and investment funds	\$11,985,000,000	267,889	16%	\$44,737	\$12,500
Stocks	\$14,326,000,000	193,859	12%	\$73,897	\$7,000
Bonds (savings and other)	\$3,563,000,000	250,170	15%	\$14,243	\$2,500
Other financial assets	\$16,001,000,000	189,380	11%	\$84,493	\$10,000
NON-FINANCIAL ASSETS	\$318,939,000,000	1,685,649	100%	\$189,208	\$135,274
Market value of home	\$219,173,000,000	973,230	58%	\$225,202	\$185,000
Market value of other real estate	\$44,154,000,000	241,045	14%	\$183,179	\$105,000
Vehicles	\$19,977,000,000	1,324,106	79%	\$15,087	\$10,000
Furnishings and valuables	\$35,634,000,000	1,685,649	100%	\$21,140	\$10,000
EQUITY IN BUSINESS	\$62,208,000,000	351,940	21%	\$176,758	\$5,000
DEBTS	\$87,147,000,000	1,164,130	69%	\$74,860	\$38,500
Mortgage on home	\$60,412,000,000	563,799	33%	\$107,152	\$100,000
Mortgage on other real estate	\$10,579,000,000	97,115	6%	\$108,932	\$90,000
Credit card and installment debt	\$2,461,000,000	645,338	38%	\$3,814	\$2,200
Other non-mortgage debt	\$13,694,000,000	821,488	49%	\$16,670	\$9,400
Line of credit	\$5,131,000,000	276,659	16%	\$18,547	\$6,000
Student loans	\$1,698,000,000	162,737	10%	\$10,433	\$7,000
Vehicle loans	\$3,777,000,000	307,579	18%	\$12,278	\$10,000
Other debt	\$3,089,000,000	341,894	20%	\$9,034	\$3,500
WEALTH	\$423,494,000,000	1,683,761	100%	\$251,517	\$95,000

ASSET/DEBT RATIO = 5.86
 AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES = \$39,150

ASSETS AND DEBTS OF POOREST 20 PERCENT OF FAMILY UNITS IN BRITISH COLUMBIA, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$3,649,000,000	337,719	100%	\$10,806	\$2,250
FINANCIAL ASSETS	\$429,000,000	256,009	76%	\$1,674	\$560
RRSPs and other registered plans					
Bank accounts and GICs	\$188,000,000	243,822	72%	\$772	\$300
Miscellaneous financial assets					
NON-FINANCIAL ASSETS	\$3,162,000,000	337,719	100%	\$9,361	\$1,250
Market value of home					
Market value of other real estate					
Vehicles	\$571,000,000	147,895	44%	\$3,861	\$2,000
Furnishings and valuables	\$776,000,000	337,719	100%	\$2,298	\$1,000
EQUITY IN BUSINESS					
DEBTS	\$4,576,000,000	217,371	64%	\$21,052	\$7,000
Mortgage on home					
Mortgage on other real estate					
Credit card and installment debt	\$421,000,000	108,715	32%	\$3,872	\$2,000
Other non-mortgage debt	\$2,446,000,000	193,982	57%	\$12,609	\$6,500
Line of credit					
Student loans					
Vehicle loans					
Other debt					
WEALTH	-\$927,000,000	335,830	100%	-\$2,759	\$276
ASSET/DEBT RATIO =	0.80				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$18,941				

ASSETS AND DEBTS OF SECOND POOREST 20 PERCENT OF FAMILY UNITS IN BRITISH COLUMBIA, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$18,352,000,000	337,345	100%	\$54,401	\$31,801
FINANCIAL ASSETS	\$3,190,000,000	321,539	95%	\$9,922	\$6,200
RRSPs and other registered plans	\$1,546,000,000	175,314	52%	\$8,818	\$5,400
Bank accounts and GICs	\$1,122,000,000	299,703	89%	\$3,743	\$1,500
Miscellaneous financial assets	\$523,000,000	111,417	33%	\$4,690	\$3,000
NON-FINANCIAL ASSETS	\$15,153,000,000	337,345	100%	\$44,919	\$17,000
Market value of home	\$8,897,000,000	75,205	22%	\$118,296	\$118,800
Market value of other real estate					
Vehicles	\$2,264,000,000	258,009	76%	\$8,774	\$7,000
Furnishings and valuables	\$2,936,000,000	337,345	100%	\$8,702	\$5,000
EQUITY IN BUSINESS					
DEBTS	\$10,833,000,000	237,680	70%	\$45,579	\$11,800
Mortgage on home	\$7,552,000,000	70,400	21%	\$107,270	\$110,000
Mortgage on other real estate					
Credit card and installment debt	\$596,000,000	160,429	48%	\$3,713	\$2,100
Other non-mortgage debt	\$1,856,000,000	175,218	52%	\$10,595	\$7,200
Line of credit					
Student loans					
Vehicle loans	\$851,000,000	87,747	26%	\$9,703	\$8,000
Other debt					
WEALTH	\$7,519,000,000	337,345	100%	\$22,288	\$19,851
ASSET/DEBT RATIO =	1.69				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$30,209				

ASSETS AND DEBTS OF MIDDLE 20 PERCENT OF FAMILY UNITS IN BRITISH COLUMBIA, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$60,635,000,000	336,578	100%	\$180,152	\$170,290
FINANCIAL ASSETS	\$8,557,000,000	318,944	95%	\$26,829	\$20,150
RRSPs and other registered plans	\$4,781,000,000	234,559	70%	\$20,383	\$14,200
Bank accounts and GICs	\$2,219,000,000	295,636	88%	\$7,504	\$2,500
Miscellaneous financial assets	\$1,557,000,000	126,115	37%	\$12,348	\$5,000
NON-FINANCIAL ASSETS	\$50,934,000,000	336,578	100%	\$151,330	\$144,500
Market value of home	\$37,500,000,000	251,139	75%	\$149,321	\$143,000
Market value of other real estate					
Vehicles	\$3,815,000,000	296,598	88%	\$12,862	\$10,000
Furnishings and valuables	\$5,980,000,000	336,578	100%	\$17,767	\$11,000
EQUITY IN BUSINESS					
DEBTS	\$28,367,000,000	274,404	82%	\$103,378	\$100,000
Mortgage on home	\$23,159,000,000	207,207	62%	\$111,766	\$105,000
Mortgage on other real estate					
Credit card and installment debt	\$718,000,000	177,267	53%	\$4,050	\$2,600
Other non-mortgage debt	\$2,798,000,000	186,844	56%	\$14,973	\$10,000
Line of credit	\$700,000,000	73,967	22%	\$9,466	\$5,000
Student loans					
Vehicle loans	\$1,047,000,000	77,403	23%	\$13,525	\$12,000
Other debt	\$891,000,000	84,955	25%	\$10,486	\$4,700
WEALTH	\$32,268,000,000	336,578	100%	\$95,871	\$95,000

ASSET/DEBT RATIO = 2.14
 AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES = \$42,071

ASSETS AND DEBTS OF SECOND RICHEST 20 PERCENT OF FAMILY UNITS IN BRITISH COLUMBIA, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$101,825,000,000	337,958	100%	\$301,294	\$285,800
FINANCIAL ASSETS	\$18,657,000,000	332,513	98%	\$56,108	\$40,500
RRSPs and other registered plans	\$10,012,000,000	259,264	77%	\$38,617	\$30,000
Bank accounts and GICs	\$5,058,000,000	321,383	95%	\$15,737	\$5,000
Miscellaneous financial assets	\$3,587,000,000	147,062	44%	\$24,391	\$10,000
NON-FINANCIAL ASSETS	\$80,020,000,000	337,958	100%	\$236,774	\$226,000
Market value of home	\$61,761,000,000	312,497	92%	\$197,638	\$185,000
Market value of other real estate					
Vehicles	\$4,968,000,000	304,815	90%	\$16,300	\$13,000
Furnishings and valuables	\$8,042,000,000	337,958	100%	\$23,795	\$20,000
EQUITY IN BUSINESS					
DEBTS	\$22,504,000,000	241,405	71%	\$93,220	\$79,700
Mortgage on home	\$17,560,000,000	170,894	51%	\$102,754	\$95,000
Mortgage on other real estate					
Credit card and installment debt	\$413,000,000	131,440	39%	\$3,143	\$2,000
Other non-mortgage debt	\$2,517,000,000	141,982	42%	\$17,729	\$9,800
Line of credit					
Student loans					
Vehicle loans					
Other debt					
WEALTH	\$79,321,000,000	337,958	100%	\$234,706	\$223,700
ASSET/DEBT RATIO =	4.52				
AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES =	\$46,714				

ASSETS AND DEBTS OF RICHEST 20 PERCENT OF FAMILY UNITS IN BRITISH COLUMBIA, 1999

	Aggregate Amount	Family Units with This Asset or Debt	% of Family Units	Average Value	Median Value
ASSETS	\$326,180,000,000	336,049	100%	\$970,630	\$640,001
FINANCIAL ASSETS	\$98,662,000,000	335,399	100%	\$294,163	\$177,500
RRSPs and other registered plans	\$46,117,000,000	295,671	88%	\$155,974	\$100,000
Bank accounts and GICs	\$12,398,000,000	313,951	93%	\$39,489	\$12,000
Mutual and investment funds	\$9,634,000,000	111,640	33%	\$86,294	\$45,000
Stocks	\$13,180,000,000	90,094	27%	\$146,297	\$30,000
Bonds (savings and other)	\$2,605,000,000	93,225	28%	\$27,940	\$8,500
Other financial assets	\$14,728,000,000	73,374	22%	\$200,727	\$40,000
NON-FINANCIAL ASSETS	\$169,670,000,000	336,049	100%	\$504,895	\$388,000
Market value of home	\$109,446,000,000	315,962	94%	\$346,388	\$300,000
Market value of other real estate	\$33,965,000,000	128,238	38%	\$264,856	\$150,000
Vehicles	\$8,359,000,000	316,789	94%	\$26,387	\$20,000
Furnishings and valuables	\$17,900,000,000	336,049	100%	\$53,267	\$25,000
EQUITY IN BUSINESS	\$57,848,000,000	118,656	35%	\$487,526	\$50,000
DEBTS	\$20,866,000,000	193,270	58%	\$107,965	\$60,000
Mortgage on home	\$10,610,000,000	97,548	29%	\$108,765	\$90,000
Mortgage on other real estate					
Credit card and installment debt	\$314,000,000	67,488	20%	\$4,646	\$2,500
Other non-mortgage debt	\$4,077,000,000	123,462	37%	\$33,026	\$15,000
Line of credit	\$2,788,000,000	67,249	20%	\$41,459	\$15,000
Student loans					
Vehicle loans					
Other debt					
WEALTH	\$305,313,000,000	336,049	100%	\$908,536	\$564,650

ASSET/DEBT RATIO = 15.63
 AVERAGE INCOME IN 1998 AFTER FEDERAL AND PROVINCIAL INCOME TAXES = \$57,900