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Financial Databanks of the

Small Area and Administrative Data Division

– User's Guide –

</div>

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RRSP CONTRIBUTORS (product #17C0006)

This databank provides information on taxfilers who contributed to a Registered Retirement Savings Plan (RRSP) during the tax year under review.

The Content of the Databank is as follows:

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      Column 1 – City identification number
      Column 2 – Postal area
      Column 3 – Postal walk
      Column 4 – Level of geography (see geography section)
      Column 5 – Place name
      Column 6 – Total number of taxfilers
      Column 7 – Number of RRSP contributors
      Column 8 – Average age of RRSP contributors
      Column 9 – Median employment income of RRSP contributors
      Column 10 – 75th percentile of employment income of RRSP contributors
      Column 11 – Amount of RRSP dollars reported (in thousands of dollars)
      Column 12 – Median RRSP contribution

Table 2: Age Groups
      Column 1 – City identification number
      Column 2 – Postal area
      Column 3 – Postal walk
      Column 4 – Level of geography (see geography section)
      Column 5 – Place name
      Column 6 – Total number of taxfilers
      Column 7 – Total number of RRSP contributors
      Column 8 – Percent of contributors 0 to 24 years of age
      Column 9 – Percent of contributors 25 to 34 years of age
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      Column 11 – Percent of contributors 45 to 54 years of age
      Column 12 – Percent of contributors 55 to 64 years of age
      Column 13 – Percent of contributors 65+ years of age
      Column 14 – Total amount of RRSP dollars reported (in thousands of dollars)
      Column 15 – Percent of contributions reported by age group 0 to 24
      Column 16 – Percent of contributions reported by age group 25 to 34
      Column 17 – Percent of contributions reported by age group 35 to 44
      Column 18 – Percent of contributions reported by age group 45 to 54
      Column 19 – Percent of contributions reported by age group 55 to 64
      Column 20 – Percent of contributions reported by age group 65+

Table 3: Sex
        Column 1 – City identification number
        Column 2 – Postal area
        Column 3 – Postal walk
        Column 4 – Level of geography (see geography section)
        Column 5 – Place name
        Column 6 – Total number of taxfilers
        Column 7 – Percent of taxfilers who are male
        Column 8 – Percent of taxfilers who are female
        Column 9 – Total number of RRSP Contributors
        Column 10 – Percent of contributors who are male
        Column 11 – Percent of contributors who are female
        Column 12 – Total amount of RRSP dollars reported (in thousands of dollars)
        Column 13 – Percent of contributions reported by males
        Column 14 – Percent of contributions reported by females
        Column 15 – Median RRSP contribution of all contributors
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Table 4: Income Groups
        Column 1 – City identification number
        Column 2 – Postal area
        Column 3 – Postal walk
        Column 4 – Level of geography (see geography section)
        Column 5 – Place name
        Column 6 – Total number of taxfilers
        Column 7 – Total number of RRSP contributors
        Column 8 – Percent of RRSP contributors with total income less than $20,000
        Column 9 – Percent of RRSP contributors with total income $20,000+
        Column 10 – Percent of RRSP contributors with total income $40,000+
        Column 11 – Percent of RRSP contributors with total income $60,000+
        Column 12 – Percent of RRSP contributors with total income $80,000+
        Column 13 – Total amount of RRSP dollars reported (in thousands of dollars)
        Column 14 – Percent of total RRSP amount reported by contributors with total income less than $20,000
        Column 15 – Percent of total RRSP amount reported by contributors with total income $20,000+
        Column 16 – Percent of total RRSP amount reported by contributors with total income $40,000+
        Column 17 – Percent of total RRSP amount reported by contributors with total income $60,000+
        Column 18 – Percent of total RRSP amount reported by contributors with total income $80,000+

RRSP CONTRIBUTION LIMITS (ROOM) (product # 17C0011)

The Registered Retirement Savings Plan (RRSP) Room databank was created to provide information on the RRSP contribution limit (RRSP Room) available. This product can be used in conjunction with the RRSP databank which concentrates on the RRSP contributors.

In 1989, the legislation dictated that contribution limits for persons not contributing to a registered pension plan (RPP) or a Deferred Profit Sharing Plan (DPSP) was 20% of earned income to a maximum of $7,500. The limit for RPP and DPSP members was 20% of earned income to a maximum of $3,500 less the amount contributed by the employee to the RPP or DPSP.

Further amendments to the Income Tax Act relative to RRSPs, taking effect January 1, 1991, were intended to make RRSP contribution limits more equitable. The RRSP contribution limit was set at 18% of earned income for the previous tax year, to a maximum of $14,500 minus the Pension Adjustment (PA). The PA represents the calculated value of the pension accrued through an RPP or a DPSP in the previous tax year.

A summary of the variables utilized in the databank will be explained below and in the Glossary of Terms.

Total RRSP Room represents the *deduction limit* that Canadians can claim with respect to contributions made to RRSPs. It does not include income eligible for transfers, such as retiring allowances and severance pay that may be rolled over into RRSPs. The sum of the *deduction limit* and rollovers represents the maximum amount that can be claimed as a deduction on line 208 of the income tax return.

TAX YEAR	EARNED INCOME	UNUSED ROOM	NEW ROOM	TOTAL ROOM (for tax year+1)
1991	1990	pre1991 = 0	for 1992	New room only
1992	1991	1991 + 1992	for 1993	Unused room + new room
1993	1992	1991 + 1992 + 1993	for 1994	Unused room + new room
1994	1993	1991 + 1992 + 1993 + 1994	for 1995	Unused room + new room
1995	1994	1991 + 1992 + 1993 + 1994 + 1995	for 1996	Unused room + new room
1996	1995	1991 + 1992 + 1993 + 1994 + 1995 + 1996	for 1997	Unused room + new room
1997	1996	1991 + 1992 + 1993 + 1994 + 1995 + 1996 + 1997	for 1998	Unused room + new room
1998	1997	1991 + 1992 + 1993 + 1994 + 1995 + 1996 + 1997 + 1998	for 1999	Unused room + new room
1999	1998	1991 + 1992 + 1993 + 1994 + 1995 + 1996 + 1997 + 1998 + 1999	for 2000	Unused room + new room
2000	1999	1991 + 1992 + 1993 + 1994 + 1995 + 1996 + 1997 + 1998 + 1999 + 2000	for 2001	Unused room + new room
2001	2000	1991 + 1992 + 1993 + 1994 + 1995 + 1996 + 1997 + 1998 + 1999 + 2000 + 2001	for 2002	Unused room + new room
2002	2001	1991 + 1992 + 1993 + 1994 + 1995 + 1996 + 1997 + 1998 + 1999 + 2000 + 2001+2002	for 2003	Unused room + new room
2003	2002	1991 + 1992 + 1993 + 1994 + 1995 + 1996 + 1997 + 1998 + 1999 + 2000 + 2001+2002+2003	for 2004	Unused room + new room

<u>Calculation of Contribution Limits</u>

For 1990, maximum contributions are:

- for non-participants in RPPs and DPSPs, the lesser of 20% of earned income and $7,500
- for participants in RPPs and DPSPs, 20% of earned income to a maximum of $3,500; the maximum is reduced according to employee contributions to RPPs/DPSPs.

For 1991 to 2004:

New room = 18% of earned income - PA - PSPA

Percentage of earned income to a maximum of
$11,500 for 1991
$12,500 for 1992 and 1993
$13,500 for 1994
$14,500 for 1995
$13,500 for 1996
$13,500 for 1997
$13,500 for 1998
$13,500 for 1999
$13,500 for 2000
$13,500 for 2001
$13,500 for 2002
$14,500 for 2003
$15,500 for 2004
$16,500 for 2005
$18,000 for 2006

Where PA = Pension Adjustment, and PSPA = Past Service Pension Adjustment

Prior to tax year 2000 (Room 2001):

Total Room (for tax year+1) = Unused Room (from 1991 forward) + New Room

For tax years 2000 to 2003 (Room 2001 to Room 2004):

Total Room (for tax year+1) = Unused Room accumulated since 1991 +
(18% of earned income – Pension adjustment) –
Current tax year contributions excluding rollovers

Data source

Prior to the release of data for tax year 2000, the RRSP ROOM data were derived from a file received annually from the Canada Revenue Agency (CRA, formerly Canada Customs and Revenue Agency). CRA generated the data from an administrative system designed in response to changes to the Income Tax Act with respect to Registered Retirement Savings Plans, changes that took effect January 1, 1991.

The system records information for each taxfiler with "earned income" (income used to determine the RRSP deduction limit). The information includes each year's earned income, new room amounts and unused room amounts carried forward.

This year's release of the RRSP Room data is based on 2003 income tax returns. Contributions towards these limits can be made up to February 2005, to be reported on the 2004 tax returns. The mailing address at the time of filing is the basis for the geographic information in the tables.

Starting with the 2001 ROOM (2000 tax data), the amount of RRSP Room is calculated from other variables on the preliminary file, variables which were previously unavailable.

Data quality

The calculated Room amount is equal to the amount on the Canada Revenue Agency (CRA) RRSP Room file.

The Content of the Databank is as follows:

Table 1: Persons with Room

       Column 1 – City identification number
       Column 2 – Postal area
       Column 3 – Postal walk number
       Column 4 – Level of geography (see Geography section)
       Column 5 – Place name
       Column 6 – Amount of Room dollars reported (in thousands of $)
       Column 7 – Amount of Unused Room dollars reported (in thousands of $)
       Column 8 – Amount of New Room dollars reported (in thousands of $)
       Column 9 – Number of taxfilers with Room
       Column 10 – Number of taxfilers with Unused Room
       Column 11 – Number of taxfilers with New Room

Table 2: Characteristics of Persons with 2003 New Room

       Column 1 – City identification number
       Column 2 – Postal area
       Column 3 – Postal walk number
       Column 4 – Level of geography (see Geography section)
       Column 5 – Place name
       Column 6 – Number of taxfilers with New Room
       Column 7 – Average Age of taxfilers with New Room
       Column 8 – Percentage Female taxfilers with New Room
       Column 9 – Median Earned Income of taxfilers with New Room
       Column 10 – Average New Room
       Column 11 – Percentage of taxfilers with New Room greater than $1,000
       Column 12 – Percentage of taxfilers with New Room greater than $2,500
       Column 13 – Percentage of taxfilers with New Room greater than $4,000
       Column 14 – Percentage of taxfilers with New Room greater than $6,000
       Column 15 – Percentage of taxfilers with New Room greater than $10,000

CANADIAN SAVERS (product #17C0009)

Line 120 – Taxable amount of dividends from taxable Canadian corporations
Line 121 – Interest and other investment income

This databank provides information on taxfilers who have been classified as savers.

Savers are defined as taxfilers who reported interest and investment income on line 121, but no dividend income on line 120 of the personal income tax return.

Interest and investment income sources would include interest from Canada Savings bonds, bank accounts, treasury bills, investment certificates, term deposits, earnings on life insurance policies as well as foreign interest and dividend income.

Dividend income would include dividends from taxable Canadian corporations (as stocks or mutual funds), but not dividends from foreign investments.

Taxfilers reporting Canadian dividend income would not be counted as savers, but would be classified as investors.

The Content of the Databank is as follows:

Table 1: Summary
        Column 1 – City identification number
        Column 2 – Postal area
        Column 3 – Postal walk
        Column 4 – Level of geography (see geography section)
        Column 5 – Place name
        Column 6 – Total number of taxfilers
        Column 7 – Number of savers
        Column 8 – Average age of savers
        Column 9 – Median total income of savers
        Column 10 – Total amount of interest dollars reported (in thousands of dollars)
        Column 11 – Median of interest dollars

Table 2: Age Groups
        Column 1 – City identification number
        Column 2 – Postal area
        Column 3 – Postal walk
        Column 4 – Level of geography (see geography section)
        Column 5 – Place name
        Column 6 – Total number of taxfilers
        Column 7 – Total number of savers
        Column 8 – Percent of savers 0-24 years of age
        Column 9 – Percent of savers 25-34 years of age
        Column 10 – Percent of savers 35-44 years of age
        Column 11 – Percent of savers 45-54 years of age
        Column 12 – Percent of savers 55-64 years of age

Column 13 – Percent of savers 65+ years of age
Column 14 – Total amount of interest income dollars reported (in thousands of dollars)
Column 15 – Percent of interest income reported by age group 0-24
Column 16 – Percent of interest income reported by age group 25-34
Column 17 – Percent of interest income reported by age group 35-44
Column 18 – Percent of interest income reported by age group 45-54
Column 19 – Percent of interest income reported by age group 55-64
Column 20 – Percent of interest income reported by age group 65+

Table 3: Sex
Column 1 – City identification number
Column 2 – Postal area
Column 3 – Postal walk
Column 4 – Level of geography (see geography section)
Column 5 – Place name
Column 6 – Total number of taxfilers
Column 7 – Percent of taxfilers who are male
Column 8 – Percent of taxfilers who are female
Column 9 – Total number of savers
Column 10 – Percent of savers who are male
Column 11 – Percent of savers who are female
Column 12 – Total amount of interest income reported (in thousands of dollars)
Column 13 – Percent of interest income reported by males
Column 14 – Percent of interest income reported by females
Column 15 – Median interest income of all savers
Column 16 – Median interest income of all male savers
Column 17 – Median interest income of all female savers

Table 4: Income Groups
Column 1 – City identification number
Column 2 – Postal area
Column 3 – Postal walk
Column 4 – Level of geography (see geography section)
Column 5 – Place name
Column 6 – Total number of taxfilers
Column 7 – Total number of savers
Column 8 – Percent of savers with total income less than $20,000
Column 9 – Percent of savers with total income $20,000+
Column 10 – Percent of savers with total income $40,000+
Column 11 – Percent of savers with total income $60,000+
Column 12 – Percent of savers with total income $80,000+
Column 13 – Total amount of interest income reported (in thousands of dollars)
Column 14 – Percent of interest income reported by savers with total income less than
            $20,000
Column 15 – Percent of interest income reported by savers with total income $20,000+
Column 16 – Percent of interest income reported by savers with total income $40,000+
Column 17 – Percent of interest income reported by savers with total income $60,000+
Column 18 – Percent of interest income reported by savers with total income $80,000+

CANADIAN INVESTORS (product #17C0007)

Line 120 – Taxable amount of dividends from taxable Canadian corporations
Line 121 – Interest and other investment income

This databank provides information on taxfilers classified as investors.

Investors include taxfilers who reported dividend income on line 120 of their personal tax return. They may or may not have also reported interest and other investment income on line 121. When income is also reported on line 121, that amount is added to the amount of dividend income received, and the sum becomes the investment income of the investor.

The Content of the Databank is as follows:
Table 1: Summary
> Column 1 – City identification number
> Column 2 – Postal area
> Column 3 – Postal walk number
> Column 4 – Level of geography (see geography section)
> Column 5 – Place name
> Column 6 – Total number of taxfilers
> Column 7 – Number of investors
> Column 8 – Average age of investors
> Column 9 – Median total income of investors
> Column 10 – Amount of investment dollars (in thousands of dollars)
> Column 11 – Percentage of the investment income derived from dividends
> Column 12 – Median investment income

Table 2: Age Groups
> Column 1 – City identification number
> Column 2 – Postal area
> Column 3 – Postal walk
> Column 4 – Level of geography (see geography section)
> Column 5 – Place name
> Column 6 – Total number of taxfilers
> Column 7 – Total number of investors
> Column 8 – Percent of investors 0-24 years of age
> Column 9 – Percent of investors 25-34 years of age
> Column 10 – Percent of investors 35-44 years of age
> Column 11 – Percent of investors 45-54 years of age
> Column 12 – Percent of investors 55-64 years of age
> Column 13 – Percent of investors 65+ years of age
> Column 14 – Total amount of investment income dollars reported (in thousands of dollars)
> Column 15 – Percent of investment income reported by age group 0-24
> Column 16 – Percent of investment income reported by age group 25-34
> Column 17 – Percent of investment income reported by age group 35-44
> Column 18 – Percent of investment income reported by age group 45-54

Column 19 – Percent of investment income reported by age group 55-64
Column 20 – Percent of investment income reported by age group 65+

Table 3: Sex
Column 1 – City identification number
Column 2 – Postal area
Column 3 – Postal walk
Column 4 – Level of geography (see geography section)
Column 5 – Place name
Column 6 – Total number of taxfilers
Column 7 – Percent of taxfilers who are male
Column 8 – Percent of taxfilers who are female
Column 9 – Total number of investors
Column 10 – Percent of investors who are male
Column 11 – Percent of investors who are female
Column 12 – Total amount of investment income reported (in thousands of dollars)
Column 13 – Percent of investment income reported by males
Column 14 – Percent of investment income reported by females
Column 15 – Median investment income of all investors
Column 16 – Median investment income of all male investors
Column 17 – Median investment income of all female investors

Table 4: Income Groups
Column 1 – City identification number
Column 2 – Postal area
Column 3 – Postal walk
Column 4 – Level of geography (see geography section)
Column 5 – Place name
Column 6 – Total number of taxfilers
Column 7 – Total number of investors
Column 8 – Percent of investors with total income less than $20,000
Column 9 – Percent of investors with total income $20,000+
Column 10 – Percent of investors with total income $40,000+
Column 11 – Percent of investors with total income $60,000+
Column 12 – Percent of investors with total income $80,000+
Column 13 – Total amount of investment income reported (in thousands of dollars)
Column 14 – Percent of investment income reported by investors with total income less than $20,000
Column 15 – Percent of investment income reported by investors with total income $20,000+
Column 16 – Percent of investment income reported by investors with total income $40,000+
Column 17 – Percent of investment income reported by investors with total income $60,000+
Column 18 – Percent of investment income reported by investors with total income $80,000+

CANADIAN INVESTMENT INCOME (product #17C0008)

Line 120 – Taxable amount of dividends from taxable Canadian corporations
Line 121 – Interest and other investment income

This databank provides information on taxfilers who reported dividend income on line 120 of the tax return, or interest and other investment income on line 121, or both. These taxfilers include those designated as savers and those designated as investors in two other databanks available: *Canadian Savers* and *Canadian Investors*. In this databank, investment income includes both interest and dividends.

Dividend income includes dividends from taxable Canadian corporations (as stocks or mutual funds).

Interest and other investment income sources include interest from Canada Savings bonds, bank accounts, treasury bills, investment certificates, term deposits, earnings on life insurance policies as well as foreign interest and dividend income.

The Content of the Databank is as follows:

Table 1: Summary
        Column 1 – City identification number
        Column 2 – Postal area
        Column 3 – Postal walk
        Column 4 – Level of geography (see geography section)
        Column 5 – Place name
        Column 6 – Total number of taxfilers
        Column 7 – Number of taxfilers with investment income
        Column 8 – Average age of taxfilers with investment income
        Column 9 – Median total income of taxfilers with investment income
        Column 10 – Reported investment income dollars for all taxfilers with investment income (in thousands of dollars)
        Column 11 – Median investment income for all taxfilers with investment income

Table 2: Age Groups
        Column 1 – City identification number
        Column 2 – Postal area
        Column 3 – Postal walk
        Column 4 – Level of geography (see geography section)
        Column 5 – Place name
        Column 6 – Total number of taxfilers
        Column 7 – Total number of receivers of investment income
        Column 8 – Percent of receivers of investment income 0-24 years of age
        Column 9 – Percent of receivers of investment income 25-34 years of age
        Column 10 – Percent of receivers of investment income 35-44 years of age
        Column 11 – Percent of receivers of investment income 45-54 years of age
        Column 12 – Percent of receivers of investment income 55-64 years of age

Column 13 – Percent of receivers of investment income 65+ years of age
Column 14 - Total amount of investment income dollars reported (in thousands of dollars)
Column 15 – Percent of investment income reported by age group 0-24
Column 16 – Percent of investment income reported by age group 25-34
Column 17 – Percent of investment income reported by age group 35-44
Column 18 – Percent of investment income reported by age group 45-54
Column 19 – Percent of investment income reported by age group 55-64
Column 20 – Percent of investment income reported by age group 65+

Table 3: Sex
Column 1 – City identification number
Column 2 – Postal area
Column 3 – Postal walk
Column 4 – Level of geography (see geography section)
Column 5 – Place name
Column 6 – Total number of taxfilers
Column 7 – Percent of taxfilers who are male
Column 8 – Percent of taxfilers who are female
Column 9 – Total number of receivers of investment income
Column 10 – Percent of receivers of investment income who are male
Column 11 – Percent of receivers of investment income who are female
Column 12 – Total amount of investment income reported (in thousands of dollars)
Column 13 – Percent of investment income reported by males
Column 14 – Percent of investment income reported by females
Column 15 – Median investment income of all receivers of investment income
Column 16 – Median investment income of all male receivers of investment income
Column 17 – Median investment income of all female receivers of investment income

Table 4: Income Groups
Column 1 – City identification number
Column 2 – Postal area
Column 3 – Postal walk
Column 4 – Level of geography (see geography section)
Column 5 – Place name
Column 6 – Total number of taxfilers
Column 7 – Total number of receivers of investment income
Column 8 – Percent of receivers of investment income with total income less than $20,000
Column 9 – Percent of receivers of investment income with total income $20,000+
Column 10 – Percent of receivers of investment income with total income $40,000+
Column 11 – Percent of receivers of investment income with total income $60,000+
Column 12 – Percent of receivers of investment income with total income $80,000+
Column 13 – Total amount of investment income reported (in thousands of dollars)
Column 14 – Percent of investment income reported by receivers of investment income with total income less than $20,000
Column 15 – Percent of investment income reported by receivers of investment income with total income $20,000+

Column 16 – Percent of investment income reported by receivers of investment income with total income $40,000+

Column 17 – Percent of investment income reported by receivers of investment income with total income $60,000+

Column 18 – Percent of investment income reported by receivers of investment income with total income $80,000+

CANADIAN CAPITAL GAINS (product #17C0012)

This databank provides information on taxfilers who reported capital gains during the tax year under review.

> **Line 127** – Taxable amount of capital gains

Line 127 of the T1 income tax return contains the amount of taxable capital gains reported by Canadians; this value is three quarters of the actual capital gains received. The information in this databank reflects the total capital gains received; amounts reported have been grossed up to reflect this total.

The Content of the Databank is as follows:

Column 1 – City identification number
Column 2 – Postal area
Column 3 – Postal walk
Column 4 – Level of geography (see geography section)
Column 5 – Place name
Column 6 – Total number of taxfilers
Column 7 – Number of taxfilers reporting capital gains
Column 8 – Percent of taxfilers reporting capital gains who had a total income under $20,000
Column 9 – Percent of taxfilers reporting capital gains who had a total income of $20,000 and over
Column 10 – Percent of taxfilers reporting capital gains who had a total income of $40,000 and over
Column 11 – Percent of taxfilers reporting capital gains who had a total income of $60,000 and over
Column 12 – Percent of taxfilers reporting capital gains who had a total income of $80,000 and over
Column 13 – Total value of capital gains (in thousands of dollars)
Column 14 – Percent of capital gains reported by taxfilers with a total income under $20,000
Column 15 – Percent of capital gains reported by taxfilers with a total income of $20,000 and over
Column 16 – Percent of capital gains reported by taxfilers with a total income of $40,000 and over
Column 17 – Percent of capital gains reported by taxfilers with a total income of $60,000 and over
Column 18 – Percent of capital gains reported by taxfilers with a total income of $80,000 and over

CANADIAN TAXFILERS (product #17C0010)

This databank provides a demographic and income profile of all Canadians who filed a personal tax return in the reference year.

The Content of the Databank is as follows:

Table 1: Summary
        Column 1 – City identification number
        Column 2 – Postal area
        Column 3 – Postal walk number
        Column 4 – Level of geography (see geography section)
        Column 5 – Place name
        Column 6 – Number of taxfilers
        Column 7 – Percent of tax returns in French
        Column 8 – Percent of taxfilers 0-24 years of age
        Column 9 – Percent of taxfilers 25-34 years of age
        Column 10 – Percent of taxfilers 35-44 years of age
        Column 11 – Percent of taxfilers 45-54 years of age
        Column 12 – Percent of taxfilers 55-64 years of age
        Column 13 – Percent of taxfilers 65+ years of age
        Column 14 – Average age of taxfilers
        Column 15 – Median total income of taxfilers
        Column 16 – 75th percentile of total income of taxfilers
        Column 17 – Percent reporting more than $54,000[1] in total income
        Column 18 – Percent reporting more than $82,000[2] in total income
        Column 19 – Median employment income of taxfilers
        Column 20 – 75th percentile of employment income of taxfilers

Table 2: Income Groups
        Column 1 – City identification number
        Column 2 – Postal area
        Column 3 – Postal walk number
        Column 4 – Level of geography (see geography section)
        Column 5 – Place name
        Column 6 – Number of taxfilers
        Column 7 – Percent of taxfilers with total income less than $20,000
        Column 8 – Percent of taxfilers with total income $20,000+
        Column 9 – Percent of taxfilers with total income $40,000+
        Column 10 – Percent of taxfilers with total income $60,000
        Column 11 – Percent of taxfilers with total income $80,000+

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[1] This is the 85th percentile of total income, both sexes, Canada

[2] This is the 95th percentile of total income, both sexes, Canada

Column 12 – Value of total income (in thousands of dollars)
Column 13 – Percent of total income reported by taxfilers with total income less than $20,000
Column 14 – Percent of total income reported by taxfilers with total income $20,000+
Column 15 – Percent of total income reported by taxfilers with total income $40,000+
Column 16 – Percent of total income reported by taxfilers with total income $60,000+
Column 17 – Percent of total income reported by taxfilers with total income $80,000+

DATA SOURCE

The financial databanks are derived from income tax returns. For the most part, tax returns were filed in the spring of the year following the reference year. For example, for the 2003 tax year, income tax returns were filed by April 30, 2004. The mailing address at the time of filing is the basis for the geographic information in the tables. Postal codes may have been revised or updated based on the geography file.

Demographic characteristics such as age are given as of December 31 of the tax year. Income information is for the calendar year under review.

DATA FREQUENCY

Data are updated on an annual basis.

DATA QUALITY

i) Number of Canadian taxfilers

The data used are direct counts from tax files. For the 2003 tax year, approximately 22.7 million Canadians (or 70%) filed tax returns.

FIGURE 1 – NUMBER OF CANADIAN TAXFILERS

Tax year	Number of Taxfilers ('000)	Date of Population Estimate	Population ('000)	Coverage (%)
1991	18,786	April 1, 1992	27,983	66.9
1992	19,267	April 1, 1993	28,273	68.1
1993	19,882	April 1, 1994	28,618	69.5
1994	20,184	April 1, 1995	28,939	69.8
1995	20,536	April 1, 1996	29,261	70.2
1996	20,772	April 1, 1997	29,577	70.2
1997	21,113	April 1, 1998	29,893	70.6
1998	21,431	April 1, 1999	30,168	71.0
1999	21,893	April 1, 2000	30,665	71.4
2000	22,249	April 1, 2001	30,974	71.8
2001	22,804	April 1, 2002	31,315	72.8
2002	22,968	April 1, 2003	31,559	72.8
2003	22,465*	April 1, 2004	31,857	70.5

Percent coverage is based on a comparison of the number of taxfilers in the Small Area and Administrative Data Division's databanks and the population estimates from the Statistics Canada publication *Quarterly Demographic Statistics* (catalogue no. 91-002), available on the Statistics Canada web site *www.statcan.ca*.

* The 2003 count of taxfilers is taken from a preliminary 2003 taxfile from the Canada Revenue Agency.

ii) Elderly population

Some elderly Canadians receiving only Old Age Security and Guaranteed Income Supplement do not file because they have low or no taxable income. However, with the introduction of the Federal Sales Tax (FST) Credit in 1986 and the Goods and Services Tax (GST) Credit in 1990, the percentage of the elderly population filing tax returns has increased. In 2001, approximately 98.7% of the population aged 65 and over filed tax returns, up from 75% in 1989.

FIGURE 2 – COVERAGE BY AGE AND PROVINCE, 2002

Rates of Coverage by Age	
under 20	102.7%
20-24	86.8%
25-29	89.3%
30-34	93.0%
35-39	97.3%
40-44	96.3%
45-49	95.8%
50-54	94.7%
55-59	92.8%
60-64	94.7%
65-74	98.5%
75+	95.7%
Total	96.3%

Rates of Coverage by Province	
Newfoundland &	100.1%
Labrador	98.9%
Prince Edward Island	97.4%
Nova Scotia	98.6%
New Brunswick	98.1%
Quebec	95.4%
Ontario	97.9%
Manitoba	100.4%
Saskatchewan	96.1%
Alberta	93.4%
British Columbia	92.8%
Yukon Territory	96.5%
Northwest Territories	95.0%
Nunavut	
	96.3%
Canada	

Coverage rates are based on comparisons with the estimated population counts to July 1, 2003 from Statistics Canada catalogue number 91-213-XPB, *Annual Demographic Statistics*. SAADD counts are taken from the 2002 final databanks (T1 Family File), released in September 2004.

iii) Income

Persons with low income have no tax liability and are not required to file tax returns. However, with the introduction of the Child Tax Credit in 1978, the Federal Sales Tax (FST) Credit in 1986, the Goods and Services Tax (GST) Credit in 1990, and the Child Tax Benefits in 1993, persons with low income are likely to file tax returns to apply for these credits.

CONFIDENTIALITY AND ROUNDING

All data are subject to the confidentiality procedures of rounding and suppression.

To protect the confidentiality of Canadians, counts are rounded. Rounding may increase, decrease, or cause no change to counts. Rounding can affect the results obtained from calculations. For example, when calculating percentages from rounded data, results may be distorted as both the numerator and denominator have been rounded. The distortion can be greatest with small numbers.

All reported amounts are rounded to the nearest thousand dollars.

Since 1990, data cells represent counts of 15 or greater, and are rounded to a base of 10. For example, a cell count of 15 would be rounded to 20 and a cell count of 24 would be rounded to 20.

> Note: *Counts* represent the number of persons.
> *Reported amounts* are aggregate dollar amounts reported.

SUPPRESSED DATA

To maintain confidentiality, data cells have been suppressed whenever:
- areas comprise less than 100 taxfilers;
- cells represent less than 15 taxfilers[3];
- cells were dominated by a single filer.

Suppressed data may occur:

i) Within one area:
- when one of the *income* categories is suppressed, a second category must also be suppressed to avoid disclosure of confidential data by subtraction (called residual disclosure);
- when one of the *gender* categories is suppressed, the other *gender* category must also be suppressed to avoid residual disclosure;
- when one age group category is suppressed, another age group must also be suppressed to avoid residual disclosure.

ii) Between areas:
- when a variable amount in one area is suppressed, that variable amount is also suppressed in another area to prevent disclosure by subtraction.

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[3] Likewise, the median income is omitted when the rounded count of a category is less than 30 (15 on either side of the median).

75th percentile

   is the number, in a group of numbers ranked from highest to lowest, where one-quarter of the numbers fall above and three-quarters fall below. For example, if the 75th percentile of total income is shown as $60,000 this means that 25% of the population under review has a total income greater than or equal to $60,000 and 75% of the population has a total income less than or equal to $60,000.

Age

   is calculated as of December 31 of the reference year (i.e., tax year minus year of birth).

Capital Gains

   Line 127 of the T1 income tax return shows "taxable capital gains" or three quarters of the capital gains actually received. The information in this databank has been grossed up to represent the total capital gains received.

CityID

   Since names can be, in some cases, quite long and cumbersome for handling in electronic files, municipalities are given a "city identification number".

Deferred profit sharing plan (DPSP)

   is an employer-sponsored savings plan registered by the Canada Revenue Agency. Contributions to these plans by the employer (employees cannot contribute) are based on profits. The amount accumulated in these plans can be paid out as a lump sum at retirement or termination of employment, transferred to an RRSP, received in instalments over a period not to exceed ten years, or used to purchase an annuity.

Dividend income

   includes dividends received from taxable Canadian corporations (as stocks or mutual funds) as reported on line 120 of the personal income tax return, and then grossed down to the actual amounts received; dividend income does not include dividends received from foreign investments (which are included in interest income and reported on line 121).

Earned income

   is the income used to determine the RRSP deduction limit. It includes such items as employment income (less union dues and expenses), net business and rental income, disability payments and alimony received. Alimony payments, current year business and rental losses are deducted from this amount. Most investment income (other than rents) is not considered earned income. In calculating the RRSP deduction limit, earned income from the previous year is used.

Employment income

   is the total reported employment income. Employment income includes wages and salaries, commissions from employment, training allowances, tips and gratuities, and self-employment income (net income from business, profession, farming, fishing and commissions).

French
> indicates the language of the tax form.

Interest income
> refers to amounts Canadians claimed on line 121 of the personal income tax return. This amount includes interest generated from bank deposits, Canada Savings Bonds, corporate bonds, treasury bills, investment certificates, term deposits, annuities, mutual funds, earnings on life insurance policies and all foreign interest and foreign dividend incomes.

Investment income
> includes both interest income and dividend income.

Investors
> include taxfilers who reported dividend income on line 120 of their personal tax return. They may or may not have also reported interest and other investment income on line 121. When such income is reported on line 121, this amount is added to the amount of dividend income received, and the sum becomes the investment income of the investor.

Level of geography
> is a code designating the type of geographic area to which the information in the table applies. *See* the section on Geography for further information.

Median
> is the middle number in a group of numbers. Where a median income, for example, is given as $26,000, it means that exactly half of the incomes reported are greater than or equal to $26,000, and that the other half is less than or equal to the median amount. Median incomes in the data tables are rounded to the nearest hundred dollars. With the exception of "Total Income", zero values are not included in the calculation of medians for individuals.

New room
> for 2004 is calculated as 18% of 2003 earned income (from definition above) minus pension adjustment (PA) minus past service pension adjustment (PSPA). Since the focus of these data is for net new room for potential RRSP contributions, PA and/or PSPA details will be omitted.

Past service pension adjustment (PSPA)
> Applies only to members of defined benefit RPPs. A PSPA occurs when the pension benefit is upgraded, or additional credits purchased, for service in past years. In the first case, it is called an exempt (from certification) PSPA; in the second case, a certifiable PSPA. Only service after 1989 is considered.

Pension adjustment (PA)
> Calculated value of the pension accrued in the year in an RPP or a DPSP. The PA decreases the RRSP deduction limit. To calculate this limit, the PA from the previous year is used.

Registered pension plan (RPP)
> An employer-sponsored plan registered with Canada Revenue Agency and most commonly also with one of the pension regulatory authorities. The purpose of such plans is to provide employees with a regular income at retirement. The two main types of RPPs are called defined benefit (where the benefit formula is specified) and defined contribution (where only the contribution formula is defined).

Registered retirement savings plan (RRSP)
> is an individual retirement savings plan that is registered by the Canada Revenue Agency. It permits limited contributions, and income earned in the RRSP is exempt from tax until payments are received from the plan.

Savers
> are defined as taxfilers who reported interest and investment income on line 121 of the personal income tax return, but no dividend income on line 120.

Suppressed data
> are intentionally omitted because they breach confidentiality. All data counts under a certain number are suppressed along with the corresponding income amounts. If the count for one cell or component is suppressed, then corresponding income aggregates in another cell are also suppressed to avoid disclosure by subtraction (called residual disclosure). *See* the section on Confidentiality.

Taxfiler
> is an individual who filed a personal income tax return for the referenced year.

Total income is the reported amounts of income by taxfilers from any of the following sources:
> Labour force income;
>> Employment income;
>>> Wages, salaries and commissions;
>>> Other employment income as reported on line 104 of the tax form (tips, gratuities, royalties, etc.);
>>> Net self-employment income;
>> Employment Insurance (EI) benefits;
> Pension income;
>> Old Age Security/Net Federal Supplements (the latter including guaranteed income supplements and spouses' allowances since 1994);
>> Canada/Quebec Pension Plans;
>> Superannuation and other (private) pensions;
> Family Allowance benefits (up to and including 1992);
> Interest and other investment income;
> Dividend income;
> RRSP income (since 1999, for taxfilers 65+ only);
> Net limited partnership income;
> Net rental income;
> Other income (e.g. alimony, and incomes reported on line 130, such as fellowships, bursaries, grants, etc.);
> Federal Sales Tax (FST) credit (for 1989-1990 inclusive);
> Goods and Services Tax (GST) credit (beginning in 1990);

Child tax credit (up to and including 1992);
Canada child tax benefit (starting with 1993);
Provincial refundable tax credits (beginning in 1994);
Other non-taxable income (beginning in 1993);
>Workers' compensation payments;
>Social assistance payments;
>Guaranteed income supplements;
>Spouses' allowances.

Total room (in thousands of dollars)
>is the sum of "new room" and "unused room" as defined here.

Total room (number of persons)
>is the number of taxfilers who have either unused room from previous years, new room based on their earned income, or both. The number of persons with total room does not correspond to the sum of persons with new room and unused room, as an individual can be included in both categories.

Unused RRSP contribution room (unused room)
>The amount of the RRSP deduction limit that is not claimed by the taxfiler, or the amount remaining after subtracting actual contributions claimed on the tax return from that year's contribution room. Unused room can be carried forward indefinitely. The first year of unused room is from 1991 (see table on page 4).

STATISTICAL TABLES - Footnotes and Historical Availability

RRSP Contributors
- Table 1 is available in its current format starting with the 1990 data, according to the postal geography. Census metropolitan areas (CMAs) are available starting with the 1993 data, and census divisions (CDs) with the 1994 data.
- Table 2 (age groups) and table 3 (sex) are available in their current formats starting with the 1994 data, for postal areas, for CMAs and for CDs. Some changes were made to the age groupings over the years.
- Table 4 (income groups) is available in its current format starting with the 1997 data, for postal areas, CMAs and CDs.

RRSP Contribution Limits (Room)
- Both tables are available in their current format starting with the 1993 data.
- Data are available for all levels of the postal geography starting with the 1993 tax year.
- Data for census metropolitan areas (CMAs) are available starting with the 1993 tax year (1994 room), and census divisions (CDs) with the 1994 tax year (1995 room).
-
Canadian Savers
- Table 1 is available in its current format starting with the 1990 data, according to the postal geography. Census metropolitan areas (CMAs) are available starting with the 1993 data, and census divisions (CDs) with the 1995 data.
- Table 2 (age groups) and table 3 (sex) are available in their current formats starting with the 1995 data, for postal areas, for CMAs and for CDs. Some changes were made to the age groupings over the years.
- Table 4 (income groups) is available in its current format starting with the 1997 data, for postal areas, CMAs and CDs.

Canadian Investors
- Table 1 is available in its current format starting with the 1990 data, according to the postal geography. Census metropolitan areas (CMAs) are available starting with the 1993 data, and census divisions (CDs) with the 1995 data.
- The proportion of investment income from dividends is available starting with the 1996 data (Table 1).
- Table 2 (age groups) and table 3 (sex) are available in their current formats starting with the 1995 data, for postal areas, for CMAs and for CDs. Some changes were made to the age groupings over the years.
- Table 4 (income groups) is available in its current format starting with the 1997 data, for postal areas, CMAs and CDs.

Canadian Investment Income
- Table 1 is available in its current format starting with the 1990 data, according to the postal geography. Census metropolitan areas (CMAs) are available starting with the 1993 data, and census divisions (CDs) with the 1995 data.
- Table 2 (age groups) and table 3 (sex) are available in their current formats starting with the 1995 data, for postal areas, for CMAs and for CDs. Some changes were made to the age groupings over the years.
- Table 4 (income groups) is available in its current format starting with the 1997 data, for postal areas, CMAs and CDs.

Canadian Capital Gains
- The standard table on capital gains by income group is available starting with the 1998 data.
- All levels of geography are available since the 1998 data, including Census Divisions, Census Metropolitan Areas and all levels of the postal geography.

Canadian Taxfilers
- Table 1 is available in its current format starting with the 1990 data, according to the postal geography. Census metropolitan areas (CMAs) are available starting with the 1993 data, and census divisions (CDs) with the 1995 data.
- The reference to $53,000 in the 2002 summary table represents the 85th percentile of total income, both sexes, Canada; the $80,000 represents the 95th percentile. This income figure will change from year to year.
- Table 2 (income groups) is available in its current format starting with the 1997 data, for postal areas, CMAs and CDs.

GEOGRAPHY

The data are available for the following geographic areas. See "Statistical Tables - Footnotes and Historical Availability" for further details. The mailing address at the time of filing is the basis for the geographic information in the tables.

Standard areas:

a) Canada,
b) Provinces and Territories,
c) Census Divisions,
d) Census Metropolitan Areas,
e) Federal Electoral Districts, and
f) Postal Geography.

User-defined areas:

Users may select a specific area of interest that is not a standard area for which data can be made available in standard format. To obtain data, provide us with a list of the postal codes for which data are required and we will provide the aggregated data. Of course, the area must satisfy our confidentiality requirements, or no data can be produced. See the "Special Geography" section for further information.

Geographic Levels - Postal Geography

The various databanks compiled from the taxfile are available for different levels of the postal geography, and for some levels of the Census geography. Coded geographic indicators appearing on the data tables are shown below with a brief description.

Level of Geography (L.O.G.)	Postal Area	Description
12	Canada	This level of data is an aggregation of the provincial/territorial totals (code 11). The national total is identified by the region code Z99099.
11	Province or Territory Total	This level of data is an aggregation of the following geographies within a province: City Totals...Code 08 Rural Postal Codes.......................................Code 09 Other Provincial Totals ....Code 10 These totals are identified by a provincial/territorial postal letter, then a "990" followed by the province/territory code, as follows: Newfoundland and Labrador .... A99010 Nova Scotia .... B99012 Prince Edward Island...C99011 New Brunswick .... E99013 Quebec ....J99024 Ontario... P99035 Manitoba.. R99046 Saskatchewan .... S99047 Alberta .... T99048 British Columbia .... V99059 Northwest Territories .... X99061 Nunavut .... X99062 Yukon Y99060

Level of Geography (L.O.G.)	Postal Area	Description
10	Other Provincial Total ("P" Pot)	This level of data is an aggregation of small communities in the province that had less than 100 taxfilers, where these communities are combined into a "pot". Before 1992, it was identified by the same codes as the provincial/territorial totals, and only the "Delivery Mode" codes 2 and 3 distinguished between the two. To avoid this problem, starting with the 1992 data, an "8" appears after the provincial/territorial letter instead of a "9". The "9" will be reserved for the provincial/territorial total, as explained in 11 above. These "pot" codes are as follows: Newfoundland and Labrador .... A89010 Nova Scotia .... B89012 Prince Edward Island...C89011 New Brunswick .... E89013 Quebec...J89024 Ontario... P89035 Manitoba.. R89046 Saskatchewan .... S89047 Alberta .... T89048 British Columbia .... V89059 Northwest Territories .... X89061 Nunavut .... X89062 Yukon Y89060
09	Rural Postal Code (Not in City)	This level of geography pertains to rural communities that have one and only one rural postal code. These stand-alone rural postal codes can be identified by a "zero" in the second position of the postal code and a level of geography code 09. The 2003 databanks contain 4,102 areas coded as level of geography 09.

Level of Geography (L.O.G.)	Postal Area	Description
08	City Total	This level of data is an aggregation of the following geographies for unique place names within a province/territory: Urban FSA (Residential)..Code 03 Rural Route ....Code 04 Suburban Services ....Code 05 Rural Postal Code (within city) ....Code 06 Other Urban Area ....Code 07 They have the following format: e.g., Edmonton = T95479; Regina = S94876. The pattern is the postal letter of the city plus "9" in the second position (indicating a total), followed by a 4 digit numeric code for the community (often called "CityID"). In general, postal cities do not coincide with census subdivisions. The 2003 databanks contain 979 areas coded as level of geography 08.
07	Other Urban Area (Non-residential within city - "E" Pot)	This aggregation of data (or "pot") covers non-residential addresses within an urban centre and all other data not otherwise displayed. Commercial addresses, post office boxes and general delivery are included, as are residential addresses with too few taxfilers to report separately. They can be recognized by codes that are similar to the city totals, with a distinguishing difference: an "8" will follow the city postal letter rather than the "9" of the city total (e.g., Edmonton = T85479; Regina = S84876). The 2003 databanks contain 496 areas coded as level of geography 07.
06	Rural Postal Code (Within City)	These data pertain to rural postal codes that belong to communities with more than one rural postal code. These occur in areas that were formerly serviced by rural delivery service and changed by Canada Post to urban delivery service or in communities served by more than one rural postal code. Rural postal codes of this type can be identified by a "zero" in the second position of the postal code and a level of geography code 06. The 2003 databanks contain 402 areas coded as level of geography 06.

Level of Geography (L.O.G.)	Postal Area	Description
05	Suburban Service	Sparsely populated fringe areas of urban centres may receive their postal service from an urban post office by delivery designated as "suburban service". Their region code retains all six characters of the postal code. Suburban Services are usually near or on the perimeters of urban areas, and mail is delivered by a contractor to group mail boxes, community mail boxes and/or external delivery sites (e.g., kiosks, miniparks). The 2003 databanks contain 19 areas coded as level of geography 05.
04	Rural Route	Reasonably well-settled rural areas may receive their postal service from an urban post office by delivery designated as "rural route". Mail is delivered by a contractor to customers living along or near well-defined roads. Their region code retains all six characters of the postal code. The 2003 databanks contain 835 areas coded as level of geography 04.
03	Urban FSA (Residential Area)	The urban Forward Sortation Area (FSA, identified by the first three characters of the postal code) includes all residential addresses covered by the first three characters of a postal code in a particular urban area (not including levels 04 and 05). Only residential FSAs are considered for these databanks. This level of data is an aggregation of: Postal Walk..Code 01 Other Postal Walk..Code 02 An Urban FSA of this type can be identified by the FSA followed by three blanks. The 2003 databanks contain 1,867 areas coded as level of geography 03.

Level of Geography (L.O.G.)	Postal Area	Description
02	Other Postal Walk	This level of data is an aggregation of urban residential postal codes unallocated to a letter carrier route and postal walks with less than 100 taxfilers. A postal walk record of this type can be identified by the FSA followed by three blanks, and the postal walk number "XXXX". The 2003 databanks contain 301 areas coded as level of geography 02.
01	Postal Walk	This is the finest level of data and is an aggregation of urban residential postal codes allocated to a letter carrier route. A postal walk of this type can be identified by a region code which is the FSA followed by three blanks, and the postal walk number. An average FSA contains 11 walks. The 2003 databanks contain 20,502 areas coded as level of geography 01.

Adding postal areas without duplication

Data files according to the postal geography will often contain subtotals and totals. Many data users need to add certain geographies in order to come up with a total for their particular area of interest. However, including subtotals during this process results in double-counting some populations, and this leads to an erroneous total. The following is a summary of which postal areas are aggregations in the standard postal geography.

Postal walks (Level of Geography, or LOG 1) and walk pots (LOG 2) add up to urban Forward Sortation Areas (FSAs, LOG 3).

Urban FSAs (LOG 3), rural routes (LOG 4), suburban services (LOG 5), rural postal codes within a city (LOG 6) and other urban areas (LOG 7) add up to city totals (LOG 8).

City totals (LOG 8), rural postal codes not in a city (LOG 9) and other areas in a province (LOG 10) add up to provincial/territorial totals (LOG 11).

Provincial/territorial totals (LOG 11) add up to the Canada total (LOG 12).

Thus, using the Level of geography codes:
1 + 2 = 3
3 + 4 + 5 + 6 + 7 = 8
8 + 9 + 10 = 11

```
                        ┌─────────────┐
                        │   Canada    │
                        │    (12)     │
                        └──────┬──────┘
                        ┌──────┴──────┐
                        │  Province   │
                        │    (11)     │
                        └──────┬──────┘
        ┌──────────────────────┼──────────────────┬──────────────┐
┌───────┴───────┐                        ┌─────────┴──────┐ ┌─────┴────────┐
│  City         │                        │  Rural         │ │  Other       │
│  totals       │                        │  postal        │ │  areas in    │
│               │                        │  codes         │ │  province    │
│   (8)         │                        │                │ │              │
└───────┬───────┘                        │   (9)          │ │   (10)       │
        │                                └────────────────┘ └──────────────┘
┌───────┼──────────┬──────────┬──────────┬──────────┐
┌───────┴───┐ ┌─────┴────┐ ┌───┴──────┐ ┌─┴────────┐ ┌┴─────────┐
│  Urban    │ │  Rural   │ │ Suburban │ │  Rural   │ │  Other   │
│  FSAs     │ │  routes  │ │ services │ │  postal  │ │  urban   │
│           │ │          │ │          │ │  codes   │ │  areas   │
│   (3)     │ │   (4)    │ │   (5)    │ │  in city │ │          │
└─────┬─────┘ └──────────┘ └──────────┘ │          │ │   (7)    │
      │                                 │   (6)    │ └──────────┘
┌─────┴─────┐                           └──────────┘
┌────┴───┐ ┌─┴──────┐
│ Postal │ │ Walk   │
│ walks  │ │ pots   │
│        │ │        │
│  (1)   │ │  (2)   │
└────────┘ └────────┘
```
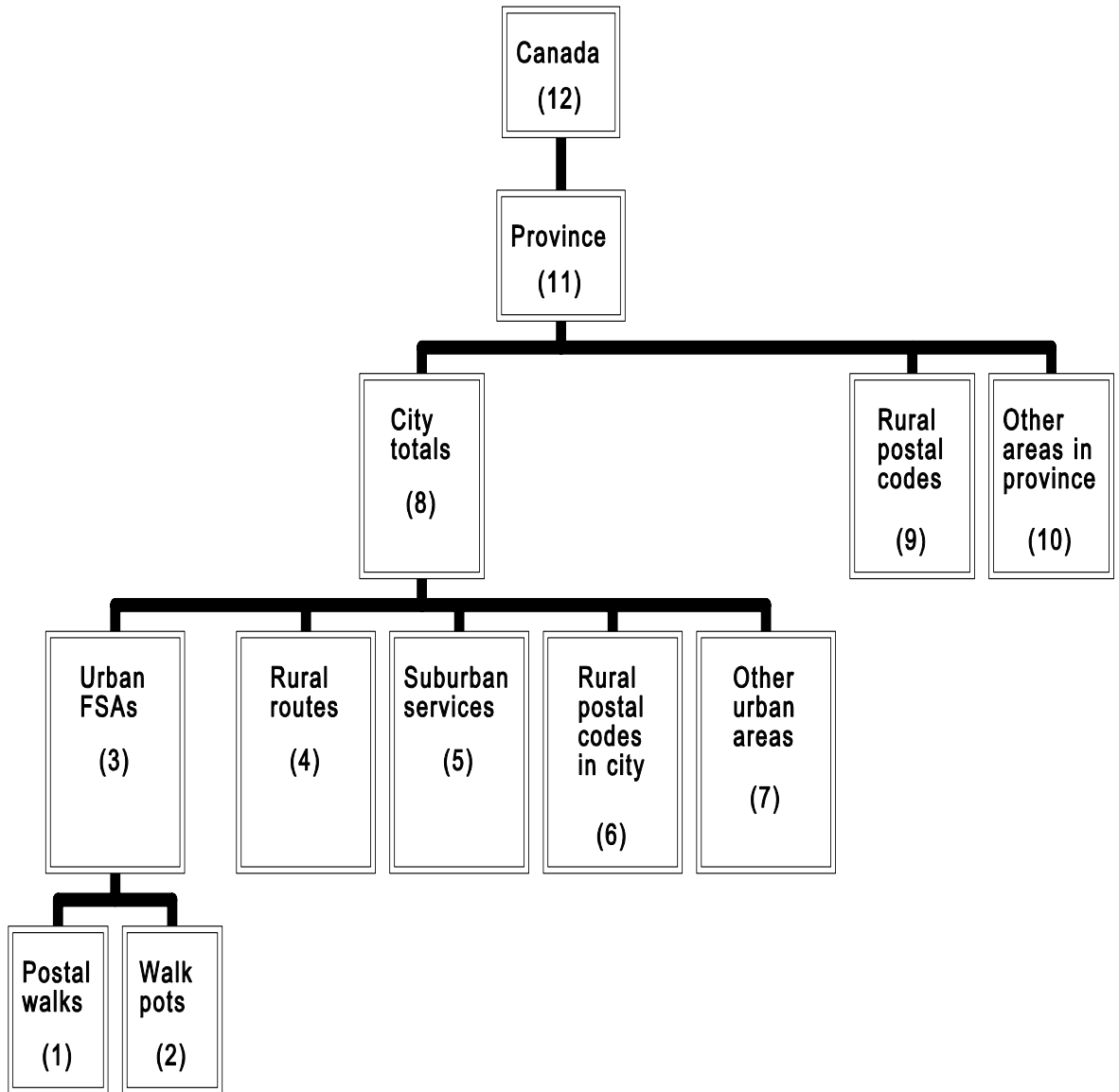
Concordance files

A concordance file accompanies data that are aggregated by postal walk. This file lists all of the six-character postal codes for which there is information, and identifies the postal walk to which each postal code is assigned. An urban Forward Sortation Area (FSA) may be split between two or more municipalities, and so the FSA label as well as the city identification number (or CityID) becomes important parts of the geographic identifiers. It is a combination of CityID, FSA label and postal walk number that creates unique geographic identifiers. The concordance file consists therefore of the CityID, the FSA label (called the *postal area*), the postal walk number and the six-character urban postal code. By simply browsing the concordance file, one can determine which postal codes make up a given walk. The following illustration is an example of a concordance file.

CityID	Postal area	Postal walk	Postal code
6092	K1B	52	K1B3K5
6092	K1B	52	K1B3V5
6092	K1B	52	K1B4C6
6092	K1B	52	K1B4N7
6092	K1B	52	K1B4N9
6092	K1B	52	K1B4M8
6092	K1B	52	K1B4N9

Vintage of the postal walks

The postal walks represented in the 2003 databanks were coded from a August 2004 Canada Post Corporation file with a March 2004 basefile.

Old walk/new walk file

Since postal walks are subject to change, we will also supply on request, along with postal walk aggregated data and the corresponding concordance file, a third file called the Old walk/New walk file. This file shows the percentage change in the postal walks between the date of the walks to which the data are attached and the latest such information available to us from Canada Post. This file compares the six-character urban postal codes that make up the postal walk at two different points in time. It shows the percentage of the postal codes from the original (old) walk that are included in the newer walk, and the percentage of the new walk that is derived from the old. The following illustration is an example of an old walk/new walk file.

Comparison Between Old Walks (Month XXXX) and New Walks (Month YYYY)					
CityID	FSA	Old walk #	New walk #	% of old included in new	% of new derived from old
2434	K1B	50	50	94	74
2434	K1B	50	51	6	8
2434	K1B	51	50	33	26
2434	K1B	51	51	61	92
2434	K1B	51	57	6	5
2434	K1B	57	57	91	50
2434	K1B	57	58	9	100
2434	K1B	52	52	29	10
2434	K1B	52	60	71	100
2434	K1B	53	52	20	24
2434	K1B	53	53	60	100
2434	K1B	53	58	20	33
2434	K1B	54	54	93	83
2434	K1B	54	55	7	5
2434	K1B	55	55	100	89
2434	K1B	56	52	30	14
2434	K1B	56	56	70	100
2434	K1B	58	52	12	10
2434	K1B	58	55	12	5

Geographic Levels - Census Geography

Data are also available for the following levels of the Census geography; the following table shows the coded designators for these geographies, as well as a brief description of each.

Level of Geography	Name	Description
41	Census Metropolitan Area	The general concept of a census metropolitan area (CMA) is one of a very large urban area, together with adjacent urban and rural areas that have a high degree of economic and social integration with that urban area. CMAs have an urban core population of at least 100,000, based on the previous census. There are 28 CMAs in the 2003 databanks: 001, St. John's, Newfoundland 205, Halifax, Nova Scotia 310, Saint John, New Brunswick 408, Chicoutimi-Jonquière, Québec 421, Québec, Québec 433, Sherbrooke, Québec 442, Trois-Rivières, Québec 462, Montréal, Québec 505, Ottawa-Gatineau (Québec part) 505, Ottawa-Gatineau (Ontario part) 521, Kingston, Ontario 532, Oshawa, Ontario 535, Toronto, Ontario 537, Hamilton, Ontario 539, St-Catharines-Niagara, Ontario 541, Kitchener, Ontario 555, London, Ontario 559, Windsor, Ontario 580, Greater Sudbury, Ontario 595, Thunder Bay, Ontario 602, Winnipeg, Manitoba 705, Regina, Saskatchewan 725, Saskatoon, Saskatchewan 825, Calgary, Alberta 835, Edmonton, Alberta 932, Abbotsford, British Columbia 933, Vancouver, British Columbia 935, Victoria, British Columbia

Level of Geography	Name	Description
31	Federal Electoral District	A federal electoral district (FED) refers to any place or territorial area represented by a member of Parliament elected to the House of Commons. There are 308 FEDs in Canada according to the 2003 Representation Order. The Representation Order is prepared by the Chief Electoral Officer describing, naming and specifying the population of each electoral district established by the Electoral Boundaries Commission and sent to the Governor in Council. The 2003 databanks contain 308 areas coded as level of geography 31.
21	Census Division	A census division (CD) is a group of neighbouring municipalities joined together for the purposes of regional planning and managing common services (such as police or ambulance services). A CD might correspond to a county, a regional municipality or a regional district. CDs are established under laws in effect in certain provinces and territories of Canada. In other provinces and territories where laws do not provide for such areas (Newfoundland, Manitoba, Saskatchewan and Alberta), Statistics Canada defines equivalent areas for statistical reporting purposes in cooperation with these provinces and territories. The 2003 databanks contain 288 areas coded as level of geography 21.

Geographic Levels - Special Geography

Clients may select geographical areas of their own definition; areas that are not part of the standard areas listed here (for example, bank service areas, retail store catchment areas). For this, clients must submit a list of the postal codes that make up their special area, and we will aggregate the micro data to correspond to that area of interest. Information ordered for special, or "user-defined" areas will be coded according to the following:

Level of Geography	Name	Description
93	Total for all user-defined areas	This level represents the sum total of all user-defined areas, and is the total of levels 91 and 92 described below.
92	Other user-defined areas	This level of geography represents all user-defined areas that were too small, in terms of population; to have information compiled on those areas individually (i.e. fewer than 100 taxfilers). Such areas are grouped into this "other" category.
91	Special user-defined area	Any area showing a code "91" is an area defined by a specific user according to that user's needs (for example, school catchment areas, health districts, etc.)

Conversion files

When a client is interested in purchasing data for areas that are considered non-standard geography by Small Area and Administrative Data Division, a conversion file is usually necessary. A combination of postal codes making up one or more special area(s) is commonly referred to as a conversion file – an electronic file used by our staff to aggregate the different postal codes that make up the user-defined area. Simply provide us with the postal codes related to the area and we will compile the data (subject to our confidentiality restrictions). This list should include <u>all</u> postal codes for each area.

This would apply only to an area that is not a standard area. It could include any one or a combination of areas whose boundaries are a combination of standard areas or a combination of postal codes. User-defined areas may be branch service or school catchment areas, neighbourhoods or almost any other region.

Each postal code on a conversion file is linked to a corresponding area code. The postal code is used as the basis for the tabulation of economic and demographic data for each area. Refer to the example below for a typical conversion file received by the Small Area and Administrative Data Division.

Postal code	User Area
A1A1A1	0001
A1A1A2	0001
A1A1A3	0001
A1A1A4	0001
A1A1A5	0001
A1A1A6	0001
A1A1A7	0002
A1A1A8	0002
A1A1A9	0002
A1A1B1	0002
A1A1B2	0002
A1A1B3	0003
A1A1B4	0003
A1A1B5	0003
A1A1B6	0003
A1A1B7	0003
A1A1B8	0004
A1A1B9	0004
A1A1C1	0004
A1A1C2	0004
A1A1C3	0004

Note:

1) The conversion file should have a record length of 10 bytes. The first six bytes should represent the postal code and the following four bytes should represent the user-defined area.

2) The postal code does not have a space between the third and fourth characters.

3) The user-defined area code is only four characters in length.

Our system cannot accommodate user-defined areas with hierarchical levels. In the previous example, areas 0001 and 0002 could not add up to their own total, with areas 0003 and 0004 adding up to their own separate total. Generating this type of hierarchical information means submitting this conversion file to our programs several times and increasing costs.

WE INVITE YOUR COMMENTS!

We are always working on ways to improve our products. The comments we receive concerning quality and presentation are essential to meet this objective. If you have any suggestions in this regard, we encourage you, the user, to provide us with your comments.

Data in many forms

Statistics Canada disseminates data in a variety of forms. In addition to publications, both standard and special tabulations are offered. Data are available on the Internet, compact disk, diskette, computer printouts, microfiche and microfilm and magnetic tape. Maps and other geographic reference materials are available for some types of data. Direct online access to aggregated information is possible through CANSIM, Statistics Canada's machine-readable database and retrieval system.

How to obtain more information

Inquiries about these data and related statistics or services should be directed to:

Client Services	Telephone: (613) 951-9720
Small Area and Administrative Data Division	Toll-Free (866) 652-8443
Statistics Canada	Fax: (613) 951-4745
Room 1306, Main Building	Toll-Free (866) 652-8444
Ottawa, Ontario K1A 0T6	saadinfo@statcan.ca

National enquiries line	**1-800-263-1136**
National telecommunications device for the hearing impaired	**1-800-363-7629**
Order-only line (Canada and the United States)	**1-800-267-6677**
National Toll-free Fax line	**1-877-287-4369**

You can also visit us on the web: http://www.statcan.ca.

Standards of service to the public
Statistics Canada is committed to serving its clients in a prompt, reliable and courteous manner and in the official language of their choice. To this end, the agency has developed standards of service which its employees observe in serving its clients. To obtain a copy of these service standards, please contact your nearest Statistics Canada Regional Reference Centre.

LIST OF DATA PRODUCTS AVAILABLE

The Small Area and Administrative Data Division of Statistics Canada tabulates statistical data derived from administrative records - most notably, the taxfile. The resulting demographic and socio-economic databanks available are listed in the table below, along with their identifying product number and the usual release dates.

Product name	Product number	Release date
RRSP Contributors	17C0006	Fall
RRSP Contribution Limits (Room)	17C0011	Fall
Canadian Savers	17C0009	Fall
Canadian Investors	17C0007	Fall
Canadian Investment Income	17C0008	Fall
Canadian Taxfilers	17C0010	Fall
Canadian Capital Gains	17C0012	Fall
Charitable Donors	13C0014	Fall
Neighbourhood Income and Demographics	13C0015	Summer
Economic Dependency Profiles	13C0017	Summer
Labour Income Profiles	71C0018	Summer
Families	13C0016	Summer
Seniors	89C0022	Summer
Migration Estimates	91C0025	Fall