

SENIORS

) USER'S GUIDE)

Statistics Canada product number 89C0022

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August 1999

Aussi disponible en français

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Revised on December 11, 1996

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INTRODUCTION

Urban planning, social policy, and local marketing strategies require a comprehensive understanding of regional socio-economic characteristics. The Small Area and Administrative Data Division (SAADD) provides various data sources which can contribute significantly to this knowledge.

The seniors databank is one of these sources. This databank is compiled from information obtained through annual personal income tax returns and is updated annually.

Five seniors tables are available for over 27,000 geographical areas.

Beginning with the 1991 tax year, four additional tables were added to the family databank, concentrating on seniors and their family situation. Beginning with the 1992 tax year, these four tables constitute this separate data product. With the 1994 data, a fifth table on senior individuals was added to the previous four.

SECTION I -- THE DATA

Data Source

Development of the small area family data (called the T1 family file, or the T1FF) is based on the census family concept. This concept, specific to Statistics Canada, is similar to the traditional family concept. However, the small area family data include parent(s) and "single" children (as reported on the tax form) living in the same dwelling, whereas the census family includes never-married children living with their parent(s).

Starting with the 1992 tax year, common law couples were recognized as a separate category on the T1 General tax form. As a result, the coverage of husband-wife families (in which common law families are included) is very high at 97% in 1997. This comparison was done using population estimates from Statistics Canada's Demography Division.

The initial population used to develop the family units comprises all taxfilers for the reference year and represents approximately two-thirds of the Canadian population. The family units are formed from information obtained on the tax returns of the taxfiling family members.

First, taxfilers from the same family, including children, are matched using common links (e.g., spousal social insurance number, same name, same address). The resulting family unit is then examined to verify if it is complete. When there are indications that one or several members of the family are missing (for instance children), those members are imputed. The remaining taxfilers who have not been matched in the family formation process become non-family persons.

Non-family persons are not living with a spouse or child. They may be living with a family to whom they are related (e.g., brother-in-law, cousin, grandparent) or unrelated (e.g., lodger, room mate). They may be living with other non-family persons or living alone.

The family databank approximates the total Canadian population. It contains information on sources of income (from the taxfilers) and some demographic indicators (derived from both the taxfilers and the imputed non-filers).

The seniors databank is a subset of the family databank. Data begin with the 1991 tax year. A senior for the purposes of these data is a person 55 years of age or over. A senior family is a husband-wife family where at least one of the spouses is aged 55 or over, or a lone parent family where the parent is aged 55 or over.

The introduction of the Federal Sales Tax Credit in 1986 and the Goods and Services Tax Credit in 1989 has resulted in more seniors filing tax returns. The seniors databank was created to meet a need for information on this specific age range) families with a spouse (and non-family persons) aged 55 and over.

Data Quality

The data which appear in the tables are taken directly from the family databank, built from the income tax and the Child Tax Benefit records. Information on income is obtained from taxfilers and includes incomes of their non-filing spouses and dependents. Demographic information is derived from taxfilers and non-filing dependent spouses and/or children, such as the estimates of "total taxfilers and dependents".

Figures derived from the databank compare well with estimated population counts (see figure 1). Coverage rates of the databank population by family type are reported in figure 2.

FIGURE 1) COVERAGE BY AGE AND BY PROVINCE

1997 Rates of Coverage by Age		1997 Rates of Coverage by Province	
under 20	100.8%	Newfoundland	98.8%
20-24	89.1%	Prince Edward Island	98.7%
25-29	91.5%	Nova Scotia	97.1%
30-34	95.6%	New Brunswick	98.3%
35-39	95.6%	Quebec	97.7%
40-44	95.7%	Ontario	95.6%
45-49	95.8%	Manitoba	98.5%
50-54	93.6%	Saskatchewan	98.1%
55-59	93.6%	Alberta	97.2%
60-64	95.6%	British Columbia	93.6%
65-74	97.8%	Yukon Territory	93.0%
75+	93.8%	Northwest Territories	93.3%
Total	96.4%	Nunavut	95.6%
		Canada	95.7%

% coverage by age is based on a comparison with the estimated population counts to July 1, 1998 from Statistics Canada catalogue number 91-213-XPB, *Annual Demographic Statistics*. Coverage by province is based on a comparison with the estimated population counts to April 1, 1998 produced by the Demography Division of Statistics Canada.

FIGURE 2) RATES OF COVERAGE

Rates of Coverage T1FF Compared to Population Estimates by Family Type			
	Husband-Wife Families	Lone-Parent Families	Non-family Persons
1997 T1FF	6,917,460	1,211,750	4,671,950
1997 SCF	7,135,000	1,227,000	4,871,000
Coverage	97.0%	98.8%	95.9%

Sources: the Survey of Consumer Finance (SCF) information is taken from *Family Income, Census Families* (annual, Statistics Canada catalogue number 13-208); the T1 Family File (T1FF) data are from the Small Area and Administrative Data Division's family databank, unpublished data.

Note that the SCF information excludes the Territories, and so the counts for the Territories have also been removed from the T1FF data for the above comparisons.

Comparing the tax-based family median income figures (T1FF) to the Statistics Canada Survey of Consumer Finances (SCF) shows these results (figure 3):

FIGURE 3) COMPARISON OF FAMILY INCOMES

Year	Median Income, all Families		% ratio (TIFF/SCF)
	TIFF	SCF	
1990	42,700	44,783	95.3%
1991	42,900	45,368	94.6%
1992	43,500	46,175	94.2%
1993	43,000	45,583	94.3%
1994	43,300	46,908	92.3%
1995	44,200	47,124	93.8%
1996	44,800	48,023	93.3%
1997	45,900	48,862	93.9%

Note: The above TIFF medians are taken from the family databank being discussed here; the Survey of Consumer Finances (SCF) medians are from Statistics Canada's annual publication 13-208: *Family Incomes, Census Families*. The SCF estimates do not include the Territories (nor Nunavut in 1997) while the TIFF medians do include the North.

Confidentiality & Rounding

Less than 100 taxfilers in a specific area of geography constitute insufficient numbers to publish data. Data are provided only when there are 100 or more taxfilers reporting.

Counts are rounded to the nearest multiple of 10. Medians are rounded to the nearest multiple of 100. Income aggregates are rounded to the nearest multiple of 1,000.

Suppression of data:

In any given cell, if there are less than 15 respondents represented, the data in that cell are suppressed. For example, the number of persons aged 75 and over is omitted if the rounded count is below 15. Likewise, the median income is omitted when the rounded count of a category is less than 30 (15 on each side of the median).

Residual disclosure:

In a group of data cells, when only one data cell is suppressed it is possible to determine that suppressed amount by subtraction methods; therefore, another cell must be suppressed to avoid "residual disclosure."

**FIGURE 4 - SUPPRESSION OF INCOME DATA,
AN ILLUSTRATION**

Amount (Millions of Dollars)			
	Males	Females	Total
Wages/Salaries/Commissions	6.7	3.4	10.2
Self-Employment	0.3	0.2	0.5
Dividends and Interest	1.2	1.1	2.3
Employment Insurance	0.7	0.3	1.0
Old Age Security/Net Federal Supplements	0.7	0.5	1.1
Canada/Quebec Pension Plan	1.1	0.5	1.6
Other Pensions	1.9	0.4	2.3
Child Tax Benefits	x	x*	0.1
Goods and Services Tax Credit/Harmonized Sales Tax Credit	x**	x**	0.2
Workers' Compensation	0.1	0.1	0.2
Social Assistance	0.2	0.2	0.5
Provincial Refundable Tax Credits	0.1	0.1	0.2
RRSP Income	0.1	0.1	0.2
Other Income	0.6	0.6	1.2
Total Income	14.5	7.8	22.3

x) Confidential when reported by fewer than 15 taxfilers. (In machine readable format, the suppressed cell will contain a "0".)

x* For the same income variable, the value for the opposite gender was suppressed in the table to avoid disclosure by subtraction.

x** The value for a second income variable was suppressed elsewhere in the table to avoid disclosure by subtraction.

SECTION II -- THE DATA TABLES

Content of Tables

Table 1: Senior Family Units by Age Group

- Counts of families by age of older spouse
 -) in husband-wife families (with and without children)
 -) in lone parent families
- Counts by age of parent in lone-parent families and by age of non-family persons
- Counts of all families by age of older spouse/lone parent
 -) all families with children
 -) all families without children
 -) total counts

Table 2: Individuals in Senior Family Units by Age Group and Gender

- Counts by age group and gender of individuals in
 -) husband-wife families
 -) lone parent families and non-family persons
 -) all senior family units

Table 3: Sources of Income of Senior Husband-Wife Families

- Counts and amounts by source of income and age of older spouse:
 -) employment income
 -) investment income
 -) pensions
 -) RRSP income
 -) other income
 -) total family income

Table 4: Sources of Income of Senior Lone Parent Families and Non-family Persons

- Counts and amounts by source of income and age of parent or non-family person:
 -) employment income
 -) investment income
 -) pensions
 -) RRSP income
 -) other income
 -) total family income

Table 5: Sources of Income of Senior Individuals by Age Group

Counts and amounts by source of income and age:

-) employment income
-) investment income
-) transfer payments
-) RRSP income
-) other income
-) total income

SECTION III -- GLOSSARY OF TERMS

Age

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

All families

include husband-wife families as well as lone parent families, as opposed to "all family units" as used in table two. This latter term refers to a combination of husband-wife families, lone parent families and non-family persons.

British Columbia family bonus

is a refundable tax credit commencing in July 1996 that essentially extends the federal child tax benefit working income supplement; it is administered by Revenue Canada through the child tax benefit program. This tax credit applies to residents of British Columbia, and is calculated according to the earned income of the parents and the number of qualified dependents. Included in "Provincial refundable tax credits/Family allowance" in the statistical tables.

Canada/Quebec Pension Plan (CPP/QPP)

are compulsory contributory social insurance plans that protect workers and their families against loss of income due to retirement, disability or death. Canada Pension Plan and Quebec Pension Plan benefits include all benefits reported for the reference year.

Census Divisions (CDs)

See section on Geography.

Census families

This definition of the family classifies people in the following manner: 1) husbands and wives (married or common law) living in the same dwelling, with or without children (children of any age who report "single" as their marital status, or imputed children); 2) lone parents (male or female) with one or more children. Thus, the residual population is called "non-family persons" and is made up of persons living alone and of persons living in a household but who are not immediate relatives of other household members.

Census Metropolitan Areas (CMAs)

See section on Geography.

Children

in husband-wife and lone parent families are taxfilers or imputed persons; taxfiling children report "single" as their marital status and have no child of their own.

Dependents

For the purposes of these databanks, dependents are the non-filing members of a family that have been identified through the tax system. We do not attempt to measure dependency in any way, but are able to identify certain non-filing family members, and include these in the total counts of people in a given area.

Dividend income

includes dividend income from taxable Canadian corporations (such 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).

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).

Employment Insurance *Previously Unemployment Insurance*

comprises all types of benefits paid to individuals under this program, regardless of reason, including regular benefits for unemployment, fishing, job creation, maternity, parental/adoption, retirement, self-employment, sickness, training and work sharing.

Families reporting income

is counted for a given source of income when that income is received by at least one family member. Families and individuals may report more than one source of income.

Family total income

is the sum of the total incomes of all members of the family (see "Total income). New to the 1992 definition of total income is income for non-filing spouses. The information is derived from the taxfiling spouse. Caution must be used in comparing to data for previous years.

Forward Sortation Area (FSA)

See section on Geography

Goods and Services Tax (GST) credit

includes all amounts received through this program. In 1990, the Goods and Services Tax Credit began replacing the Federal Sales Tax (FST) Credit. By 1991, the FST Credit no longer existed.

Government transfer payments

For the purpose of these data, transfer payments denote the following payments made to individuals by the federal or provincial governments: Employment Insurance, Family Allowance (to 1992), FST credit (in 1989 and 1990), GST credit (which began replacing the FST credit in 1990 and completely replaced it by 1991), the GST/HST credit (beginning in 1997), Child Tax Credit (to 1992), Child Tax Benefit (starting with 1993), Old Age Security pension/net federal supplements, Canada and Quebec Pension plans, non-taxable income and provincial refundable tax credits (both beginning in 1990), Quebec family allowance (beginning in 1994), British Columbia family bonus (beginning in 1996) and the New Brunswick and Alberta family allowances (beginning with 1997). The individuals in this case receive these payments without providing goods or services in return. Previous to the 1996 data, "Transfer payments" also included superannuation and other (private) pensions.

Husband-wife families

consist of a man and woman living together (whether married or common law) at the same address, and any children living at the same address; taxfiling children must report "single" as their marital status.

Imputed persons

are persons who are not taxfilers, but are reported or otherwise identified by a taxfiler (for example, a non-filing spouse or child).

Income aggregates

are rounded to the nearest thousand dollars. See also "Total income" and the various sources of income.

Interest income

refers to the amount 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.

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.

Limited partnership income

is net income (i.e., gross income less expenses) from a limited partnership, where a limited partner is a passive or non-active partner whose liability as a member is limited to his/her investment. Included in "Other income".

Lone-parent family

is a family with only one parent, male or female, and with at least one child. See also "Census families".

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 are 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, but are included in the calculation of medians for families.

Negative income

generally applies to net self-employment income, net rental income and net limited partnership income. Negative income would indicate that expenses exceeded gross income.

Net federal supplements

are part of the Old Age Security (OAS) pension program, intended to supplement the income of pensioners and spouses with lower income; payments take the form of a Guaranteed Income Supplement (GIS) or a Spouse's Allowance (SPA).

Net rental income

is income received or earned from the rental of property, less related costs and expenses.

Non-family person

is an individual who is not living with a spouse, single children or parent, with exception: the exception to the parent category is related to the marital status of the taxfiling child; only children who report marital status of "single" will be treated as children of a family; others will be non-family persons. See also "Census families".

Non-negative income

is income that is zero or greater.

Non-senior family

represents a husband-wife family where both spouses are under the age of 55, or a lone parent family where the parent is under the age of 55.

Non-taxable income/provincial (refundable) tax credits

Non-taxable income refers to the amounts included in a taxfiler's income when applying for refundable tax credits, but not included in the calculation of taxable income; these amounts include Workers' Compensation payments, Net Federal Supplements received (Guaranteed Income Supplements and/or Spouse's Allowance), and social assistance payments. Beginning with the 1994 data, information is available separately for Net Federal Supplements, Workers' Compensation and social assistance. Provincial tax credits are a refundable credit paid to individuals by the province in which he/she resided as of December 31 of the taxation year. See also "Provincial refundable tax credits".

Old Age Security (OAS) pension

is part of the Old Age Security program, a federal government program that guarantees a degree of financial security to Canadian seniors. All persons in Canada aged 65 or older, who are Canadian citizens or legal residents, may qualify for a full OAS pension, depending on their years of residence in Canada after reaching age 18. Old Age Security benefits include all benefits reported for the reference year (excluding Guaranteed Income Supplements and Spousal Allowance benefits; see also "Net Federal Supplements" and "Non-taxable Income").

Other income

includes net rental income, alimony, income from a limited partnership, retiring allowances, scholarships, amounts received through a supplementary unemployment benefit plan (guaranteed annual income plan), payments from income-averaging annuity contracts, as well as all other taxable income not included elsewhere. Beginning with the 1992 data, this variable also includes the imputed income of imputed spouses, as derived from the tax return of the filing spouse. See also "Total Income".

Other pensions

include pension benefits (superannuation and private pensions) other than Old Age Security and Canada/Quebec Pension Plan benefits.

Parent

is a person for whom we have identified single children living at the same address. See also "Census families".

Persons

in husband-wife families include both spouses and children; in lone parent families include the parent and children; for non-family persons include the number of such individuals.

Postal walks

See section on Geography.

Provincial refundable tax credits

serve to reduce the tax burden; unlike non-refundable tax credits, all amounts are paid to the taxfiler. Among these refundable tax credits are the Federal Sales Tax (FST) credit (for 1989 and 1990), the Goods and Services Tax (GST) credit (beginning in 1990), the GST/HST credit (beginning in 1997) and provincial refundable tax credits (beginning in 1990). Included are the refundable provincial tax credits received by taxfilers in Manitoba, Ontario and Quebec (since 1990), British Columbia and the Northwest Territories (since 1993), Quebec family allowances (beginning with 1994), British Columbia family bonus (beginning with 1996) and New Brunswick and Alberta family allowances (beginning with 1997).

Quebec family allowance

includes payment of a non-taxable allowance to the parent or guardian of one or more

unmarried children under the age of 18 and not a ward of the province. The applicant must have resided in Quebec for at least one month or subject his/her income or that of the spouse to the Quebec income tax laws. The QFA rate varies according to the rank of the child in the family and according to the child's age. Available starting with 1994 data. Included in "Provincial refundable tax credits/Family allowance" in the statistical tables.

RRSP income

is withdrawals from an RRSP investment.

Self-employment income

is net income from business, profession, commission, farming and fishing.

Senior

is, for the purpose of these data, a person 55 or over.

Senior family

is a husband-wife family where at least one of the spouses is 55 or over, or a lone parent family where the parent is 55 or over.

Social assistance

includes payments made in the year on the basis of a means, needs or income test (whether made by an organized charity or under a government program). The value is reported on line 145 of the personal income tax return. Available only since 1994; previously included in "Non-taxable Income".

Spouse

is either a husband or wife in a husband-wife family.

Suburban service

See section on Geography.

Taxfilers

Most taxfilers are people who filed a tax return for the reference year and were alive at the end of the year. Starting with the 1993 tax year, those taxfilers who died within the tax year and who indicated a non-filing spouse had their income and their filing status attributed to the spouse.

Taxfilers and dependents

is an estimate of the entire population, based solely on the taxfile. Counts are rounded to the nearest 10. See also "Dependents".

Total income

Note: this variable was revised over the years, as reflected in the comments below; data users who plan to compare current data to data from previous years should bear in mind these changes. Also, it should be noted that all income amounts are gross, with the exception of rental income, limited partnership income and all forms of self-employment income.

Income reported by taxfilers from any of the following sources:

Labour force income

Employment income

Wages/salaries/commissions

Other employment income as reported on line 104 of the tax form (tips, gratuities, royalties, etc.)

Net self-employment

Employment Insurance benefits

Pension income

Old Age Security/Net Federal Supplements (the latter including guaranteed income supplements and spouses' allowances since 1994)

Canada/Quebec Pension Plan

Superannuation and other (private) pensions

Family Allowance benefits (up to and including 1992)

Quebec family allowance (beginning with 1994)

British Columbia family bonus (beginning with 1996)

New Brunswick and Alberta family allowances (beginning with 1997)

Interest and other investment income

Dividend income

RRSP income (since 1994; previously in "other income")

Net limited partnership income (included in "other income")

Alimony (included in "other income")

Net rental income (included in "other income")

Income for non-filing spouses (since 1992; included in "other income")

Other incomes as reported on line 130 of the tax form (fellowships, bursaries, grants, etc.; included in "other income")

FST credit (for 1989-1990 inclusive)

GST credit (beginning in 1990)

HST credit (beginning with 1997)

Child tax credit (up to and including 1992)

Child tax benefit (starting with 1993)

Other non-taxable income (since 1990)

Workers' compensation payments (shown separately starting with 1994)

Social assistance payments (shown separately starting with 1994)

Guaranteed income supplements (included with Net Federal Supplements since 1994; previously in "non-taxable income")

Spouses' allowances (included with Net Federal Supplements since 1994; previously in "non-taxable income")

Provincial refundable tax credits in Ontario, Quebec and Manitoba (since 1990), British Columbia and the Northwest Territories (since 1993); Quebec family allowances (since 1994), British Columbia family bonus (since 1996), New Brunswick and Alberta family allowances (beginning with 1997).

Monies not included in income above are: veterans' disability and dependent pensioners' payments, war veterans' allowances, lottery winnings and capital gains.

Totals

are rounded independently and may not equal the sum of their components.

Unemployment Insurance (UI)

See Employment Insurance

User-defined areas

are areas that have been defined by the data users as the specific area for which they require data. This would apply only to areas which are not "standard areas" and could include any one or combination of areas that comprised, for example, half of a letter carrier walk in one FSA and a portion of a walk in another FSA; in other words, the area whose boundaries are a portion of, or a combination of portions of standard areas. The smallest "building block" for these special areas is the six-character postal code. To obtain data, provide us with a list of the postal codes for which data are required and we will provide the aggregated data. Also, the user-defined area may be a total of a number of individual standard areas, grouped together for a total, rather than a number of individual areas each with their own total.

Wages, salaries and commissions

include employment pay and commissions as stated on T4 information slips, training allowances, tips and gratuities.

Workers' compensation

includes any compensation received under Workers' Compensation in respect of an injury, disability or death. This value is reported on line 144 of the personal income tax return. Information on Workers' Compensation is available as a distinct income source starting with the 1994 data; previously included in "Non-taxable Income".

SECTION IV -- GEOGRAPHY

The data are available for the following geographic areas:

Standard areas:

- a) Canada,
- b) Provinces and Territories,
- c) Census Divisions,
- d) Census Metropolitan Areas, and
- e) 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.

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	<p>This level of data is an aggregation of the following geographies within a province:</p> <table data-bbox="589 863 1081 968"> <tr> <td>City Totals</td> <td>Code 08</td> </tr> <tr> <td>Rural Postal Codes</td> <td>Code 09</td> </tr> <tr> <td>Other Provincial Totals</td> <td>Code 10</td> </tr> </table> <p>These totals are identified by a provincial/territorial postal letter, then a "990" followed by the province/territory code, as follows:</p> <table data-bbox="589 1119 1081 1551"> <tr> <td>Newfoundland</td> <td>A99010</td> </tr> <tr> <td>Nova Scotia</td> <td>B99012</td> </tr> <tr> <td>Prince Edward Island</td> <td>C99011</td> </tr> <tr> <td>New Brunswick</td> <td>E99013</td> </tr> <tr> <td>Quebec</td> <td>J99024</td> </tr> <tr> <td>Ontario</td> <td>P99035</td> </tr> <tr> <td>Manitoba</td> <td>R99046</td> </tr> <tr> <td>Saskatchewan</td> <td>S99047</td> </tr> <tr> <td>Alberta</td> <td>T99048</td> </tr> <tr> <td>British Columbia</td> <td>V99059</td> </tr> <tr> <td>Northwest Territories</td> <td>X99061</td> </tr> <tr> <td>Yukon</td> <td>Y99060</td> </tr> </table>	City Totals	Code 08	Rural Postal Codes	Code 09	Other Provincial Totals	Code 10	Newfoundland	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	Yukon	Y99060
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Level of Geography (L.O.G.)	Postal Area	Description																								
10	Other Provincial Total ("P" Pot)	<p>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:</p> <table data-bbox="589 730 1076 1163"> <tr><td>Newfoundland</td><td>A89010</td></tr> <tr><td>Nova Scotia</td><td>B89012</td></tr> <tr><td>Prince Edward Island</td><td>C89011</td></tr> <tr><td>New Brunswick</td><td>E89013</td></tr> <tr><td>Quebec</td><td>J89024</td></tr> <tr><td>Ontario</td><td>P89035</td></tr> <tr><td>Manitoba</td><td>R89046</td></tr> <tr><td>Saskatchewan</td><td>S89047</td></tr> <tr><td>Alberta</td><td>T89048</td></tr> <tr><td>British Columbia</td><td>V89059</td></tr> <tr><td>Northwest Territories</td><td>X89061</td></tr> <tr><td>Yukon</td><td>Y89060</td></tr> </table>	Newfoundland	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	Yukon	Y89060
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Yukon	Y89060																									
09	Rural Postal Code (Not in City)	<p>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.</p> <p>The 1997 databanks contain 4,367 areas coded as level of geography 09.</p>																								

Level of Geography (L.O.G.)	Postal Area	Description										
08	City Total	<p>This level of data is an aggregation of the following geographies for unique place names within a province/territory:</p> <table data-bbox="589 474 1179 653"> <tr> <td>Urban FSA (Residential)</td> <td>Code 03</td> </tr> <tr> <td>Rural Route</td> <td>Code 04</td> </tr> <tr> <td>Suburban Services</td> <td>Code 05</td> </tr> <tr> <td>Rural Postal Code (within city)</td> <td>Code 06</td> </tr> <tr> <td>Other Urban Area</td> <td>Code 07</td> </tr> </table> <p>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").</p> <p>The 1997 databanks contain 718 areas coded as level of geography 08.</p>	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
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											
07	Other Urban Area (Non-residential within city - "E" Pot)	<p>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).</p> <p>The 1997 databanks contain 438 areas coded as level of geography 07.</p>										
06	Rural Postal Code (Within City)	<p>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.</p> <p>The 1997 databanks contain 302 areas coded as level of geography 06.</p>										

Level of Geography (L.O.G.)	Postal Area	Description
05	Suburban Service	<p>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 located inside an urban FSA, usually adjacent to more highly populated areas, and mail is delivered by a contractor to group boxes, community mail boxes and/or external delivery sites (e.g., kiosks, miniparks).</p> <p>The 1997 databanks contain 32 areas coded as level of geography 05.</p>
04	Rural Route	<p>Reasonably well settled rural areas may receive their postal service from an urban post office by delivery designated as "rural route", where mail is delivered by a contractor using a motorized vehicle to a group of boxes or to gate boxes. Their region code retains all six characters of the postal code. Rural routes are located outside an urban FSA.</p> <p>The 1997 databanks contain 967 areas coded as level of geography 04.</p>
03	Urban FSA (Residential Area)	<p>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:</p> <p>Postal Walk Code 01 Other Postal Walk Code 02</p> <p>An Urban FSA of this type can be identified by the FSA followed by three blanks.</p> <p>The 1997 databanks contain 1,543 areas coded as level of geography 03.</p>

Level of Geography (L.O.G.)	Postal Area	Description
02	Other Postal Walk	<p>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 a region code which is the FSA followed by three blanks, and the postal walk number "XXXX".</p> <p>The 1997 databanks contain 160 areas coded as level of geography 02.</p>
01	Postal Walk	<p>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.</p> <p>The 1997 databanks contain 18,126 areas coded as level of geography 01.</p>

"Vintage" of the postal walks

The postal walks represented in the 1997 databanks were coded from a Canada Post Corporation file with a June 1999 reference date.

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 Areas (CMAs)	<p>The general concept of a CMA is one of a very large urban area, together with adjacent urban and rural areas which have a high degree of economic and social integration with that urban area. CMAs have a population of at least 100,000, based on the previous census.</p> <p>There are 26 CMAs in the 1997 databanks:</p> <ul style="list-style-type: none"> 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-Hull (Québec part) 505, Ottawa-Hull (Ontario part) 532, Oshawa, Ontario 535, Toronto, Ontario 537, Hamilton, Ontario 539, St-Catharines-Niagara, Ontario 541, Kitchener, Ontario 555, London, Ontario 559, Windsor, Ontario 580, Sudbury, Ontario 595, Thunder Bay, Ontario 602, Winnipeg, Manitoba 705, Regina, Saskatchewan 725, Saskatoon, Saskatchewan 825, Calgary, Alberta 835, Edmonton, Alberta 933, Vancouver, British Columbia 935, Victoria, British Columbia

21	Census Divisions (CDs)	<p>General term applying to geographic areas established by provincial law, and intermediate between census subdivisions and the province (e.g., counties, regional districts, regional municipalities, etc.)</p> <p>In Newfoundland, Manitoba, Saskatchewan and Alberta, census divisions have been created by Statistics Canada in co-operation with those provinces.</p> <p>There are 288 CDs in the 1997 databanks, based on the 1996 Census boundaries.</p>
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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.)

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
Small Area and Administrative Data Division
Statistics Canada
Room 1306, Main Building
Ottawa, Ontario
K1A 0T6

Phone: (613) 951-9720

Fax: (613) 951-4745

saainfo@statcan.ca

Local Statistics Canada Reference Centres are listed on the following page. You can also visit our World Wide Web site at <http://www.statcan.ca>.

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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	November
RRSP Contribution Limits (Room)	17C0011	December
Canadian Savers	17C0009	November
Canadian Investors	17C0007	November
Canadian Investment Income	17C0008	November
Canadian Taxfilers	17C0010	November
Charitable Donors	13C0014	December
Neighbourhood Income and Demographics	13C0015	July
Economic Dependency Profiles	13C0017	July
Labour Force Income Profiles	71C0018	July
Families	13C0016	July
Seniors	89C0022	August
Migration Estimates	91C0025	August
Postal Area Profiles	89C0021	September

REGIONAL REFERENCE CENTRES

The Advisory Services Division of Statistics Canada provides an information dissemination network across the country through nine regional Reference Centres. Each Reference Centre has a collection of current publications and reference documents which can be consulted or purchased, along with microcomputer diskettes, CD-ROMs, maps, and other products. Copying facilities for printed materials are available on site.

Each Reference Centre provides a wide range of additional services. On the one hand, the Dissemination Services: a free telephone Inquiries line for the most recent basic data. On the other hand, Advisory Services: identification of your needs, establishing sources or availability of data, consolidation and integration of data coming from different sources and development of profiles, analysis of highlights or tendencies and, finally, training on products, services, Statistics Canada concepts and also the use of statistical data.

For more information, you can call the Reference Centre closest to you by dialing the number on the following page; if you are outside the local calling area, please dial the national toll-free inquiries number and you will be in contact with the Regional Reference Centre serving your area.

National Toll-Free **Inquiries** Line (Canada and United States): 1-800-263-1136

Telecommunications Device for the **Hearing Impaired**: 1-800-363-7629

Toll-Free **Order Only** Line (Canada and United States): 1-800-267-6677

National Toll-Free **Fax Order** Line (Canada and United States): 1-877-287-4369

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Serving the provinces of
Newfoundland and Labrador, Nova
Scotia, Prince Edward Island and
New Brunswick.

Statistics Canada
Advisory Services
1741 Brunswick Street
2nd Floor, Box 11
HALIFAX, Nova Scotia
B3J 3X8

Toll-free: 1-800-263-1136
Local calls: (902) 426-5331
Fax number: (902) 426-9538
E-mail: atlantic.info@statcan.ca

QUEBEC REGION

Serving the province of Quebec
(except the National Capital Region)
and the territory of Nunavut.

Statistics Canada
Advisory Services
200 René Lévesque Blvd. West
Guy Favreau Complex
4th Floor, East Tower
MONTREAL, Quebec
H2Z 1X4

Toll-free: 1-800-263-1136
Local calls: (514) 283-5725
Fax number: (514) 283-9350

NATIONAL CAPITAL REGION

Serving the National Capital Region.

Statistics Canada
Statistical Reference Centre
(National Capital Region)
R.H. Coats Building, Lobby
Holland Avenue
OTTAWA, Ontario
K1A 0T6

Toll-free: 1-800-263-1136
Local calls: (613) 951-8116
Fax number: (613) 951-0581
E-mail: infostats@statcan.ca

ONTARIO REGION

Serving the province of Ontario except
the National Capital Region.

Statistics Canada
Advisory Services
Arthur Meighen Building, 10th Floor
25 St. Clair Avenue East
TORONTO, Ontario
M4T 1M4

Toll-free: 1-800-263-1136
Local calls: (416) 973-6586
Fax number: (416) 973-7475

PRAIRIE REGION

This region has four Reference Centres
serving the provinces of Manitoba,
Saskatchewan, Alberta and the Northwest
Territories.

Serving the province of Manitoba:
Statistics Canada
Advisory Services
Via Rail Building, Suite 200
123 Main Street
WINNIPEG, Manitoba
R3C 4V9

Toll-free: 1-800-263-1136
Local calls: (204) 983-4020
Fax number: (204) 983-7543
E-mail: statswpg@Solutions.net

Serving the province of Saskatchewan:

Statistics Canada
Advisory Services
Park Plaza, Suite 440
2365 Albert Street
REGINA, Saskatchewan
S4P 4K1

Toll-free: 1-800-263-1136
Local calls: (306) 780-5405
Fax number: (306) 780-5403
E-mail: statcan@sk.sympatico.ca

Serving Northern Alberta and the
Northwest Territories:

Statistics Canada
Advisory Services
Park Square, 9th Floor
10001 Bellamy Hill
EDMONTON, Alberta
T5J 3B6

Toll-free: 1-800-263-1136
Local calls: (780) 495-3027
Fax number: (780) 495-5318
E-mail: ewieall@statcan.ca

Serving Southern Alberta:

Statistics Canada
Advisory Services
Discovery Place, Room 201
3553 - 31 Street N.W.
CALGARY, Alberta
T2L 2K7

Toll-free: 1-800-263-1136
Local calls: (403) 292-6717
Fax number: (403) 292-4958
E-mail: degagnej@cadvision.com

PACIFIC REGION

Serving the province of British Columbia
and the Yukon Territory.

Statistics Canada
Advisory Services
Library Square Office Tower
600-300 West Georgia Street
VANCOUVER, British Columbia
V6B 6C7

Toll-free: 1-800-263-1136
Local calls: (604) 666-3691
Fax number: (604) 666-4863
E-mail: stcvan@statcan.ca