

ECONOMIC DEPENDENCY

PROFILES

) USER'S GUIDE)

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INTRODUCTION

The Economic Dependency Profiles provide information on transfer payments (total as well as by components) and their impact on Canadians living in a given geographical area. The impact is shown through the ratio of *transfer payments* to the *total employment income* reported by Canadians. Data are available for a wide range of geographical levels, starting with the postal code and ending with a Canada total.

The information in this profile is highly accurate and current, since it is obtained from income tax records and is updated annually.

This profile will be a valuable aid to anyone assessing the sociological and financial status of residents in the geographic area of interest to them.

SECTION I) THE DATA

Data Source

The data in this profile are derived from income tax returns. For the most part, tax returns were filed in the Spring of the year following the reference year. The mailing address at the time of filing is the basis for the geographic information in the tables.

Data Currency

Since the data are taken from tax records, they are current data from tax returns filed for the year noted on the tables. For example, 1995 income records are taken from 1995 tax returns filed in Spring of 1996, with data released in July, 1997. Data are always current, since they are updated on an annual basis.

Data Quality

The data used in this profile are direct counts from tax files. In 1995, almost 69% of Canadians (of all ages) filed tax returns (see figure 1).

Most children do not file because they have low or no income.

Similarly, some elderly Canadians receiving only Old Age Security (OAS) and Guaranteed Income Supplement (GIS) do not file because they have low or no taxable income. However, with the introduction of the Federal Sales Tax Credit in 1986 and the Goods and Services Tax Credit in 1989, the percentage of the elderly population filing tax returns has increased. In 1995, 87% filed tax returns, up from 75% in 1989.

FIGURE 1) COVERAGE

Tax year	Number of Taxfilers ('000)	Date of Population Estimate	Population ('000)	Coverage (%)
1989	18,059	April 1, 1990	27,669	65.3
1990	18,450	April 1, 1991	28,025	65.8
1991	18,786	April 1, 1992	28,422	66.1
1992	19,267	April 1, 1993	28,831	66.8
1993	19,882	April 1, 1994	29,173	68.2
1994	20,184	April 1, 1995	29,533	68.3
1995	20,536	April 1, 1996	29,867	68.8

Percent coverage is based on a comparison of the number of taxfilers in the Small Area and Administrative Data Division's taxfiler databank and the latest population estimates from the Statistics Canada publication *Quarterly Demographic Statistics* (catalogue number 91-002).

In comparing transfer payment totals in this profile to 1995 figures from other data sources, it is evident that our coverage is high.

FIGURE 2) TRANSFER PAYMENT COVERAGE

Transfer Payment	Coverage
Unemployment Insurance Benefits	90%
Child Tax Benefits (CTB)	100%
Old Age Security Benefits	88%
CPP/QPP Benefits	92%
Social Assistance	79%
Workers' Compensation	97%

Sources: *Annual Statistics on the Canada Pension Plan and Old Age Security*, Income Security Programs, Human Resources Development Canada; *Unemployment Insurance Statistics*, Statistics Canada catalogue number 73-202; *Provincial Economic Accounts*, Statistics Canada catalogue number 13-213.

Confidentiality and Rounding

Since 1990, data cells represent counts greater than 15, and are rounded to a base of 10. For example, a cell count of 16 would be rounded to 20 and a cell count of 24 would be rounded to 20.

For 1988 and 1989 data, all counts are 25 or greater and are rounded to the nearest 25. All reported amounts are rounded to the nearest thousand dollars.

For data up to and including 1987, all counts are randomly rounded to a base of 5, and reported amounts are unrounded, but are adjusted according to the rounding of the counts.

Note: *Counts* represents the number of persons filing tax returns (taxfilers).
Reported amounts are dollar amounts reported by taxfilers.

Suppressed Data

To maintain confidentiality, some data cells have been suppressed whenever:

-) areas comprise less than 100 taxfilers;
-) cells represent less than 15 taxfilers;
-) 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) (see figure 3);
-) when one of the *gender* categories is suppressed, the other *gender* category must also be suppressed to avoid disclosure (see figure 3);

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.

FIGURE 3) SUPPRESSION OF DATA

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
Unemployment 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	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) CONTENTS OF TABLES

Note:

Beginning with 1988, the Economic Dependency Profiles include the Federal Sales Tax (FST) Credit as an additional component of transfer payments. In 1990, Goods and Services Tax (GST) Credit began replacing the FST credit, and completely replaced it by 1991.

Additionally, the Provincial Tax Credits and Non-taxable Income are included in transfer payments and in total income for the first time with the 1990 data. In 1994, Quebec family allowance was added for the first time.

The addition of these new variables increases the sums reported for transfer payments and has an impact on the Economic Dependency Ratios. These changes should be taken into consideration when making comparisons to data from previous years.

Beginning in 1990, the tables in the Economic Dependency Profiles include counts of the number reporting GST Credits and Non-taxable Income and Provincial Tax Credits. The latter variable (Non-taxable Income/Provincial Tax Credits) was split in 1994 to show separately Workers' Compensation, Social Assistance, and Provincial Refundable Tax Credits/Quebec Family Allowance.

Beginning in 1993, Child Tax Benefits replace Family Allowance and Child Tax Credits.

Each table contains the following information for **Transfer Payments** (total) and **all its components**:

Number Reporting

Total number of individuals who filed a personal income tax return for the reference year, and reported receipt of at least one of the transfer payments.

Amount (\$'000)

Total reported transfer payments expressed in thousands of dollars.

Employment Income (\$'000)

Total reported employment income in thousands of dollars. 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).

Economic Dependency Ratio (EDR)

For a given area, EDR is the ratio of transfer payment dollars to every \$100 of total employment income. For example, where a table shows an EDR of 12.1, it means that \$12.10 was received in transfer payments for every \$100.00 of employment income for that area.

Provincial Index (Province = 100)

The EDR for the area is expressed as a percentage of the EDR for the province.

Canadian Index (Canada = 100)

The EDR for the area is expressed as a percentage of the EDR for Canada.

The following table indicates which transfer payments appear on the data tables. The variables that apply to the transfer payments are indicated with a "√".

FIGURE 4) DATA TABLE CONTENTS BY TRANSFER PAYMENT

Transfer Payment shown on data table	Number reporting	Amount (\$'000)	Contrib. to EDR	Prov. Index	Cdn Index
Employment Income	√	√			
(Total of all) Transfer Payments	√	√	√	√	√
Unemployment Insurance	√	√	√		
GST Credit	√	√	√		
Child Tax Benefit	√	√	√		
Old Age Security/Net Federal Supplements	√	√	√		
CPP / QPP	√	√	√		
Other Pension	√	√	√		
Workers' Compensation	√	√	√		
Social Assistance	√	√	√		
Provincial Refundable Tax Credits/Quebec Family Allowance	√	√	√		

SECTION III) GLOSSARY OF TERMS

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 METROPOLITAN AREAS (CMAs)

See section on Geography.

CHILD TAX BENEFIT (CTB)

is a system that replaces (beginning with the 1993 data year) the previous Family Allowance program, the non-refundable child deduction and the refundable Child Tax Credit. It is an income supplement for individuals who have at least one qualified dependent child. The Child Tax Benefit is also based on the individual's family income and the number of dependent children. Child Tax Benefits include all amounts received through this program.

COUNTS

indicate the number of persons or items represented in a variable (e.g., the number of taxfilers reporting income in the year in question).

ECONOMIC DEPENDENCY RATIO (EDR)

is the number of transfer payment dollars received as benefits in a given area, compared to every \$100 of employment income for that same area. For example, where a table shows an Unemployment Insurance (UI) dependency ratio of 4.69, it means that \$4.69 in UI benefits were received for every \$100 of employment income for the area.

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).

FORWARD SORTATION AREAS (FSAs)

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.

INDEX

is a comparison of the variable for the given area with either the province or with Canada.

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 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.

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).

NON-TAXABLE INCOME/PROVINCIAL (REFUNDABLE) TAX CREDITS

Non-taxable income refers to the amounts included in a taxfilers 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 PENSIONS

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

POSTAL WALK

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) 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) and Quebec family allowances (beginning with 1994).

RATIO

is the relationship of one variable to another where both are different, as the ratio of males to females, for example.

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".

SUPPRESSED DATA

are intentionally omitted if 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.

TAX LIABILITY

is when a person earns income sufficient to require paying taxes.

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.

TRANSFER PAYMENTS

For the purpose of these data, transfer payments denote the following payments made to individuals by the federal or provincial governments or by organizations or institutions: Unemployment 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), Child Tax Credit (to 1992), Child Tax Benefit (starting with 1993), Old Age Security pension/net federal supplements, Canada and Quebec Pension plans, superannuation and other (private) pensions, non-taxable income and provincial refundable tax credits (both beginning in 1990), Quebec family allowance (beginning in 1994). The individuals in this case receive these payments without providing goods or services in return.

UNEMPLOYMENT INSURANCE (UI)

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.

USER-DEFINED

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.

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 Economic Dependency Profiles 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="586 869 1081 982"> <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="586 1136 1081 1579"> <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="586 737 1073 1178"> <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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Manitoba	R89046																									
Saskatchewan	S89047																									
Alberta	T89048																									
British Columbia	V89059																									
Northwest Territories	X89061																									
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 1995 databanks contain 4,501 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="586 474 1179 659"> <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 1995 databanks contain 611 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 1995 databanks contain 437 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 1995 databanks contain 308 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 1995 databanks contain 48 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 1995 databanks contain 1,051 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 1995 databanks contain 1,423 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 1995 databanks contain 159 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 1995 databanks contain 18,036 areas coded as level of geography 01.</p>

"Vintage" of the postal walks

The postal walks represented in the 1995 databanks were coded from a Canada Post Corporation file with a March 1997 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 1995 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 290 CDs in the 1995 databanks, based on the 1991 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

saadinfo@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>.

Toll-free access is provided for all users who reside outside the local dialling area of any of the Regional Reference Centres.

National inquiries 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

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 Statistics Canada Regional Offices

Atlantic Region

Serving Newfoundland and Labrador, Prince Edward Island, Nova Scotia and New Brunswick

Advisory Services
Statistics Canada
North American Life Centre
1770 Market Street, 3rd Floor
Halifax, Nova Scotia
B3J 3M3

Local calls: (902) 426-5331
Toll free: 1-800-263-1136
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Advisory Services
Statistics Canada
4th Floor, East Tower
Guy Favreau Complex
200 René Lévesque Blvd. W.
Montréal, Québec
H2Z 1X4

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

National Capital Region

Advisory Services
Statistical Reference Centre
Statistics Canada
R.H. Coats Building, Lobby
Holland Avenue
Ottawa, Ontario
K1A 0T6

Local calls: (613) 951-8116
Fax: (613) 951-0581
Internet: infostats@statcan.ca

Ontario Region

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

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

Manitoba

Advisory Services
Statistics Canada
VIA Rail Building, Suite 200
123 Main Street
Winnipeg, Manitoba
R3C 4V9

Local calls: (204) 983-4020
Toll free: 1-800-263-1136
Fax: (204) 983-7543

Saskatchewan

Advisory Services
Statistics Canada
Avord Tower, 9th Floor
2002 Victoria Avenue
Regina, Saskatchewan
S4P 0R7

Local calls: (306) 780-5405
Toll free: 1-800-263-1136
Fax: (306) 780-5403

Northern Alberta and the Northwest Territories

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

Local calls: (403) 495-3027
Toll free: 1-800-263-1136
Fax: (403) 495-5318

Southern Alberta

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

Local calls: (403) 292-6717
Toll free: 1-800-263-1136
Fax: (403) 292-4958

Pacific Region

Serving British Columbia and the Yukon

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

Local calls: (604) 666-3691
Toll free: 1-800-263-1136
Fax: (604) 666-4863

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	June
Labour Force Income Profiles	71C0018	June
Families	13C0016	August
Seniors	89C0022	August
Migration Estimates	91C0025	August
Employment Insurance Data	73F0002	Monthly
Community Profiles	89C0021	September