

**NEIGHBOURHOOD INCOME  
AND DEMOGRAPHICS  
) USER'S GUIDE )**

Statistics Canada product number 13C0015

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## INTRODUCTION

Neighbourhood Income and Demographics contains *counts* and *income* data for all taxfilers and dependents reporting income. Also included are demographic data on the Canadian population, such as marital status, gender, age groups and single years of age.

The information is accurate and current. It is obtained from income tax records and is updated annually.

These data 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 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.

New to the product beginning with 1992 data are demographic statistics for the both taxfilers and dependents. These statistics are derived from the Small Area and Administrative Data Division family databank built from the income tax records. For data of previous years (up to and including 1991), demographic statistics were provided for taxfilers only.

### **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, 1997 income records are taken from 1997 tax returns filed in Spring of 1998, with data released in July 1999. Data are always current, since they are updated on an annual basis.

### **Data Quality**

The data appearing in the tables are taken directly from the Small Area and Administrative Data Division family databank, built from the income tax and the Child Tax Benefit records. Information on income is obtained from the taxfilers, for both themselves and their non-filing spouses. Demographic information is derived from taxfilers and non-filing dependent spouses and/or children, such as the estimates of "total taxfilers and dependents".

In 1997, about 70% 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 1997, 90% filed tax returns, up from 75% in 1989.

### **FIGURE 1 ) COVERAGE**

<b>Tax year</b>	<b>Number of Taxfilers ('000)</b>	<b>Date of Population Estimate</b>	<b>Population ('000)</b>	<b>Coverage (%)</b>
1990	18,450	April 1, 1991	27,938	66.0
1991	18,786	April 1, 1992	28,273	66.5
1992	19,267	April 1, 1993	28,618	67.3
1993	19,882	April 1, 1994	28,939	68.7
1994	20,184	April 1, 1995	29,261	68.9
1995	20,536	April 1, 1996	29,577	69.4
1996	20,772	April 1, 1997	29,913	69.4
1997	21,113	April 1, 1998	30,219	69.9

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 no. 91-002), now available on the Statistics Canada web site [www.ststcan.ca](http://www.ststcan.ca).

The initial population used to develop the estimated population counts comprise all taxfilers for the reference year and represents over two-thirds of the Canadian population. Taxfilers from the same family including children are matched using common links (e.g., same name, same address). When there are indications that one or several members of a 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. The resulting population counts approximate the total Canadian population.

The Small Area and Administrative Data family databank population estimates compare well with estimates obtained through other sources. For example, coverage rates by age from the databank, compared to the official population estimates, are:

**FIGURE 2 ) COVERAGE BY AGE AND BY PROVINCE**

<b>1997 Rates of Coverage by Age</b>		<b>1997 Rates of Coverage by Province</b>	
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.

**Individuals**

Beginning in 1992, Total Income was changed to include income of non-filing spouses reported on the taxfiler's income tax return. This increased the population of lower income individuals, subsequently lowering the median total income of the population. See the following table (figure 3).

**FIGURE 3 ) MEDIAN INCOME, INDIVIDUALS**

Year	Median Income, Individuals		% ratio (T1FF/SCF)
	T1FF	SCF	
1990	19,100	18,737	101.9
1991	19,300	19,040	101.4
1992	18,600	19,667	94.6
1993	18,000	19,400	92.8
1994	18,500	19,587	94.5
1995	18,900	20,134	93.9
1996	19,000	20,202	94.1
1997	19,400	20,581	94.3

Note: SCF (Survey of Consumer Finances) medians are from Statistics Canada's annual publication 13-207, *Income distributions by size in Canada*. T1FF medians are from the individual databank.

### Families

The introduction of the Federal Sales Tax Credit in 1986 and the Goods and Services Tax Credit in 1989, has resulted in more low income families filing tax returns. This has caused the median family income figures for T1FF up to 1991 to be lower than the Survey of Consumer Finances (SCF). Beginning in 1992, family total income was changed to include income of non-filing spouses reported on the taxfiler's income tax return. This has caused an increase in family total income as well as and increase in median income for 1992 as reflected in the following table (figure 4).



**FIGURE 4) MEDIAN INCOME OF FAMILIES**

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.

In comparing transfer payment totals to 1997 figures from other data sources, it is evident that our coverage is high.

**FIGURE 5) TRANSFER PAYMENT COVERAGE**

Transfer Payment	Coverage	Source of Comparison
Employment Insurance Benefits	86%	CANSIM matrix 5702 <sup>1</sup>
Child Tax Benefits	100%	National Accounts <sup>2</sup>
Old Age Security Benefits	90%	Human Resources Development Canada <sup>3</sup>
CPP/QPP Benefits	93%	HRDC and RRQ <sup>3,4</sup>
Social Assistance	74%	National Accounts <sup>2</sup>
Workers' Compensation	97%	National Accounts <sup>2</sup>

Sources: 1) *Employment Insurance Statistics* from the Income Statistics Division, Statistics Canada; 2) unpublished data from the System of National Accounts, Statistics Canada; 3) *Statistics Related to Income Security Programs, December 1998*, Human Resources Development Canada; 4) *Statistiques 1997*, Régie des rentes du Québec.

## 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 6);
- ) when one of the *gender* categories is suppressed, the other *gender* category must also be suppressed to avoid disclosure (see figure 6);

### **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 6) SUPPRESSION OF INCOME DATA,  
AN ILLUSTRATION**

<b>Amount (Millions of Dollars)</b>			
	<b>Males</b>	<b>Females</b>	<b>Total</b>
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
<b>Total Income</b>	<b>14.5</b>	<b>7.8</b>	<b>22.3</b>

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

### A ) Number of Tables

Beginning with the 1994 data, the maximum number of tables for each area is reduced from nine to five. It is important to note that this reduction in tables has not resulted in any loss of information from previous years. A reformatting of existing tables was the primary reason for the change.

The table topics are the following:

1. Summary table, including data for five categories of the population:
  - a) taxfilers and dependents
  - b) taxfilers
  - c) total income
  - d) persons reporting employment income and/or Employment Insurance benefits
  - e) persons reporting Child Tax Benefits
2. Taxfilers and dependents by marital status and by age group
3. Taxfilers and dependents by single year of age
4. Taxfilers and dependents with income by source of income
5. Taxfilers and dependents with income by total income, sex and age group

Demographic characteristics are given for the total population in tables 1a, 2 and 3. Income distributions and sources of income are given for those taxfilers reporting some income and for non-filing spouses of taxfilers of those who's income is reported on the taxfiler record (tables 1c, 4 and 5).

For persons with employment income, medians by gender are given (table 1c).

## **B ) Data Table Contents**

### **Population ) Demographic Characteristics**

Demographic characteristics are given for the total population. The data are from the Small Area and Administrative Data Division family databank, built from the income tax records. Taxfiler counts are still provided on the summary table (table 1).

For data prior to 1992, demographic characteristics are provided for taxfilers only.

The marital status "Common Law" is reported in table 2. This is as a result of Revenue Canada providing taxfilers with a separate box permitting common law couples to indicate their marital status. For data prior to 1992, it is undetermined where common law couples would have reported their marital status on the individual income tax return.

Characteristics such as age and marital status are as of December 31 of the reference year.

### **Total Income**

Explanatory notes regarding total income and the changes to this variable are given in the Glossary section, under "Total Income".

### **Footnotes to Statistical Tables**

Table 1, percent in apartments: it should be noted that this type of mail delivery service is identified by Canada Post, and applies to apartments with 50 or more units.

Table 1: the counts of persons with total income may, in some cases, be higher than the count of taxfilers because the income of some non-filers is identified through the tax return of the filing spouse.

Table 2, marital status "single": the information by gender usually does not add to the total shown because the gender of the younger population is, in many cases, not known. This situation occurs primarily with the young dependents who are identified through the tax return of their parents, and where gender information is not provided.

Tables 2 and 3, ages 0-19: the information by gender is incomplete, primarily because of dependent children identified through the tax return of the parent, where gender information is missing.

Table 3: data from this table are available starting with the 1994 data. The information from the other tables, in varying forms, are available back to the 1986 data.

Table 3: information for the children between 0 and 18 years of age are derived from a variety of sources, including the taxfile, the Child Tax Benefit file and provincial birth files. Not all these sources provide gender information, hence the gender data are not available. Because we use several sources of information for this population, the counts remain unrounded for these ages, while still respecting confidentiality rules.

Tables 4 and 5 include only persons with any income, whether filing or non-filing.

## SECTION III ) GLOSSARY OF TERMS

### **Age**

is calculated as of December 31 of the reference year (i.e., tax year minus year of birth). In the "Single Years of Age" table (table 3), counts of children aged 0 to 18 are not rounded, and the other ages of the population are rounded to the nearest 5.

### **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**

See section on Geography.

### **Census Metropolitan Areas**

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.

### **Counts**

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

### **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.

**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), 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 New Brunswick and Alberta family allowances (beginning in 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.

**Harmonized Sales Tax (HST) Credit**

In Newfoundland, Nova Scotia and New Brunswick, provincial sales tax have been harmonized with the Goods and Services Tax (GST) since 1997. For this reason, the federal GST credit is now known as the GST/HST credit.



**Index**

is a comparison of the variable for the given area with either the province (province = 100) or with Canada (Canada = 100).

**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.

**Labour Force**

consists of all persons who reported income from employment (wages, salaries, commissions and self-employment income) or income from Employment Insurance.

**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 Redundable 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.

**Percent (%) Apartment**

Apartment buildings are defined as having 50 units or more. This percentage is reported only for urban areas (urban FSAs and postal walks only); hence, national and provincial percentages reflect only the percentage of the urban population living in apartment complexes of 50 or more units.

**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), the Harmonized Sales Tax (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 in 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.

**Ratio**

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

**Self-Employment Income**

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

**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.

### **Taxfilers and Dependents**

is an estimate of the entire population, based solely on the taxfile. Counts are rounded to the nearest 10. In the "Single Years of Age" table, counts of children aged 0 to 18 are not rounded, and the other ages of the population are rounded to the nearest 5. 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 allowance (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 in 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 allowance (since 1997).

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

### **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/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.

<b>Level of Geography (L.O.G.)</b>	<b>Postal Area</b>	<b>Description</b>																														
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="589 856 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 1115 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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Alberta	T99048																															
British Columbia	V99059																															
Northwest Territories	X99061																															
Yukon	Y99060																															

<b>Level of Geography (L.O.G.)</b>	<b>Postal Area</b>	<b>Description</b>																								
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 1167"> <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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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 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="591 474 1175 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>										

<b>Level of Geography (L.O.G.)</b>	<b>Postal Area</b>	<b>Description</b>
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"> <li>001, St. John's, Newfoundland</li> <li>205, Halifax, Nova Scotia</li> <li>310, Saint John, New Brunswick</li> <li>408, Chicoutimi-Jonquière, Québec</li> <li>421, Québec, Québec</li> <li>433, Sherbrooke, Québec</li> <li>442, Trois-Rivières, Québec</li> <li>462, Montréal, Québec</li> <li>505, Ottawa-Hull (Québec part)</li> <li>505, Ottawa-Hull (Ontario part)</li> <li>532, Oshawa, Ontario</li> <li>535, Toronto, Ontario</li> <li>537, Hamilton, Ontario</li> <li>539, St-Catharines-Niagara, Ontario</li> <li>541, Kitchener, Ontario</li> <li>555, London, Ontario</li> <li>559, Windsor, Ontario</li> <li>580, Sudbury, Ontario</li> <li>595, Thunder Bay, Ontario</li> <li>602, Winnipeg, Manitoba</li> <li>705, Regina, Saskatchewan</li> <li>725, Saskatoon, Saskatchewan</li> <li>825, Calgary, Alberta</li> <li>835, Edmonton, Alberta</li> <li>933, Vancouver, British Columbia</li> <li>935, Victoria, British Columbia</li> </ul>

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:

<b>Level of Geography</b>	<b>Name</b>	<b>Description</b>
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>.

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

**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 Order line 1-877-287-4369**

### **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.

<b>Product name</b>	<b>Product number</b>	<b>Release date</b>
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

## ATLANTIC REGION

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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  
2<sup>nd</sup> 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](mailto:atlantic.info@statcan.ca)

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## QUEBEC REGION

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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  
4<sup>th</sup> Floor, East Tower  
**MONTREAL**, Quebec  
H2Z 1X4

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

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## NATIONAL CAPITAL REGION

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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](mailto:infostats@statcan.ca)

## ONTARIO REGION

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Serving the province of Ontario except  
the National Capital Region.

Statistics Canada  
Advisory Services  
Arthur Meighen Building, 10<sup>th</sup> 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

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## PRAIRIE REGION

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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](mailto: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](mailto:statcan@sk.sympatico.ca)

Serving Northern Alberta and the  
Northwest Territories:

Statistics Canada  
Advisory Services  
Park Square, 9<sup>th</sup> 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](mailto: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](mailto:degagnej@cadvision.com)

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## PACIFIC REGION

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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](mailto:stcvan@statcan.ca)