

**Financial Databanks of the  
Small Area and Administrative Data Division  
– User's Guide –**

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## RRSP CONTRIBUTORS (product #17C0006)

This databank provides information on taxfilers who contributed to an RRSP during the tax year under review.

### The Content of the Databank is as follows:

#### Table 1: Summary

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

#### Table 2: Age Groups

- Column 1 – City identification number
- Column 2 – Postal area
- Column 3 – Postal walk
- Column 4 – Level of geography (see geography section)
- Column 5 – Place name
- Column 6 – Total number of taxfilers
- Column 7 – Total number of RRSP contributors
- Column 8 – Percent of contributors 0 to 24 years of age
- Column 9 – Percent of contributors 25 to 34 years of age
- Column 10 – Percent of contributors 35 to 44 years of age
- Column 11 – Percent of contributors 45 to 54 years of age
- Column 12 – Percent of contributors 55 to 64 years of age
- Column 13 – Percent of contributors 65+ years of age
- Column 14 – Total amount of RRSP dollars reported (in thousands of dollars)
- Column 15 – Percent of contributions reported by age group 0 to 24
- Column 16 – Percent of contributions reported by age group 25 to 34
- Column 17 – Percent of contributions reported by age group 35 to 44
- Column 18 – Percent of contributions reported by age group 45 to 54
- Column 19 – Percent of contributions reported by age group 55 to 64
- Column 20 – Percent of contributions reported by age group 65+

**Table 3: Sex**

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

**Table 4: Income Groups**

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

## CANADIAN SAVERS (product #17C0009)

<b>Line 120</b> – Taxable amount of dividends from taxable Canadian corporations
----------------------------------------------------------------------------------

<b>Line 121</b> – Interest and other investment income
--------------------------------------------------------

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

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

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

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

Taxfilers reporting Canadian dividend income would not be included in "savers", but would be classified as "investors".

### **The Content of the Databank is as follows:**

#### **Table 1: Summary**

Column 1 – City identification number

Column 2 – Postal area

Column 3 – Postal walk

Column 4 – Level of geography (see geography section)

Column 5 – Place name

Column 6 – Total number of taxfilers

Column 7 – Number of savers

Column 8 – Average age of savers

Column 9 – Median total income of savers

Column 10 – Total amount of interest dollars reported (in thousands of dollars)

Column 11 – Median of interest dollars

**Table 2: Age Groups**

Column 1	– City identification number
Column 2	– Postal area
Column 3	– Postal walk
Column 4	– Level of geography (see geography section)
Column 5	– Place name
Column 6	– Total number of taxfilers
Column 7	– Total number of savers
Column 8	– Percent of savers 0-24 years of age
Column 9	– Percent of savers 25-34 years of age
Column 10	– Percent of savers 35-44 years of age
Column 11	– Percent of savers 45-54 years of age
Column 12	– Percent of savers 55-64 years of age
Column 13	– Percent of savers 65+ years of age
Column 14	– Total amount of interest income dollars reported (in thousands of dollars)
Column 15	– Percent of interest income reported by age group 0-24
Column 16	– Percent of interest income reported by age group 25-34
Column 17	– Percent of interest income reported by age group 35-44
Column 18	– Percent of interest income reported by age group 45-54
Column 19	– Percent of interest income reported by age group 55-64
Column 20	– Percent of interest income reported by age group 65+

**Table 3: Sex**

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



**Table 4: Income Groups**

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

## CANADIAN INVESTORS (product #17C0007)

**Line 120** – Taxable amount of dividends from taxable Canadian corporations

**Line 121** – Interest and other investment income

This databank provides information on taxfilers classified as investors.

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

### **The Content of the Databank is as follows:**

#### **Table 1: Summary**

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

#### **Table 2: Age Groups**

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

dollars)

- Column 15 – Percent of investment income reported by age group 0-24
- Column 16 – Percent of investment income reported by age group 25-34
- Column 17 – Percent of investment income reported by age group 35-44
- Column 18 – Percent of investment income reported by age group 45-54
- Column 19 – Percent of investment income reported by age group 55-64
- Column 20 – Percent of investment income reported by age group 65+

**Table 3: Sex**

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

**Table 4: Income Groups**

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

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

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

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

## CANADIAN INVESTMENT INCOME (product #17C0008)

**Line 120** – Taxable amount of dividends from taxable Canadian corporations

**Line 121** – Interest and other investment income

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

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

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

### The Content of the Databank is as follows:

#### Table 1: Summary

Column 1 – City identification number

Column 2 – Postal area

Column 3 – Postal walk

Column 4 – Level of geography (see geography section)

Column 5 – Place name

Column 6 – Total number of taxfilers

Column 7 – Number of taxfilers with investment income

Column 8 – Average age of taxfilers with investment income

Column 9 – Median total income of taxfilers with investment income

Column 10 – Reported investment income dollars for all taxfilers with investment income (in thousands of dollars)

Column 11 – Median investment income for all taxfilers with investment income

#### Table 2: Age Groups

Column 1 – City identification number

Column 2 – Postal area

Column 3 – Postal walk

Column 4 – Level of geography (see geography section)

Column 5 – Place name

Column 6 – Total number of taxfilers

Column 7 – Total number of receivers of investment income

Column 8 – Percent of receivers of investment income 0-24 years of age

Column 9 – Percent of receivers of investment income 25-34 years of age

- Column 10 – Percent of receivers of investment income 35-44 years of age
- Column 11 – Percent of receivers of investment income 45-54 years of age
- Column 12 – Percent of receivers of investment income 55-64 years of age
- Column 13 – Percent of receivers of investment income 65+ years of age
- Column 14 - Total amount of investment income dollars reported (in thousands of dollars)
- Column 15 – Percent of investment income reported by age group 0-24
- Column 16 – Percent of investment income reported by age group 25-34
- Column 17 – Percent of investment income reported by age group 35-44
- Column 18 – Percent of investment income reported by age group 45-54
- Column 19 – Percent of investment income reported by age group 55-64
- Column 20 – Percent of investment income reported by age group 65+

**Table 3: Sex**

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

**Table 4: Income Groups**

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

## CANADIAN TAXFILERS (product #17C0010)

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

### The Content of the Databank is as follows:

#### Table 1: Summary

Column 1	– City identification number
Column 2	– Postal area
Column 3	– Postal walk number
Column 4	– Level of geography (see geography section)
Column 5	– Place name
Column 6	– Number of taxfilers
Column 7	– Percent of tax returns in French
Column 8	– Percent of taxfilers 0-24 years of age
Column 9	– Percent of taxfilers 25-34 years of age
Column 10	– Percent of taxfilers 35-44 years of age
Column 11	– Percent of taxfilers 45-54 years of age
Column 12	– Percent of taxfilers 55-64 years of age
Column 13	– Percent of taxfilers 65+ years of age
Column 14	– Average age of taxfilers
Column 15	– Median total income of taxfilers
Column 16	– 75 <sup>th</sup> percentile of total income of taxfilers
Column 17	– Percent reporting more than \$47,000 <sup>i</sup> in total income
Column 18	– Percent reporting more than \$69,000 <sup>ii</sup> in total income
Column 19	– Median employment income of taxfilers
Column 20	– 75 <sup>th</sup> percentile of employment income of taxfilers

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<sup>i</sup> This is the 85<sup>th</sup> percentile of total income, both sexes, Canada

<sup>ii</sup> This is the 95<sup>th</sup> percentile of total income, both sexes, Canada



**Table 2: Income Groups**

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

## DATA SOURCE

The 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. For example, for the 1998 tax year, income tax returns were filed by April 30, 1999. The mailing address at the time of filing is the basis for the geographic information in the tables.

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

## DATA FREQUENCY

Data are updated on an annual basis.

## DATA QUALITY

### i) Number of Canadian taxfilers

The data used are direct counts from tax files. For the 1998 tax year, 20,883,430 Canadians (or 68.5%) filed tax returns.

**FIGURE 1 – NUMBER OF CANADIAN TAXFILERS**

<b>Tax year</b>	<b>Number of Taxfilers ('000)</b>	<b>Date of Population Estimate</b>	<b>Population ('000)</b>	<b>Coverage (%)</b>
1991	18,786	April 1, 1992	28,420	66.1
1992	19,267	April 1, 1993	28,801	66.9
1993	19,882	April 1, 1994	29,159	68.2
1994	20,184	April 1, 1995	29,515	68.4
1995	20,536	April 1, 1996	29,862	68.8
1996	20,772	April 1, 1997	30,189	68.8
1997	21,113	April 1, 1998	30,219	69.9
1998	20,883*	April 1, 1999	30,489	68.5

Percent coverage is based on a comparison of the number of taxfilers in the Small Area and Administrative Data Division's taxfiler databank and estimates from the Statistics Canada's Demography Division.

\* the 1998 count of taxfilers is taken from a preliminary 1998 taxfile from Revenue Canada.

## ii) Elderly population

Some elderly Canadians receiving only Old Age Security and Guaranteed Income Supplement do not file because they have low or no taxable income. However, with the introduction of the Federal Sales Tax (FST) Credit in 1986 and the Goods and Services Tax (GST) Credit in 1990, the percentage of the elderly population filing tax returns has increased. In 1998, approximately 91.5% of the population aged 55 and over filed tax returns, up from 85.7% in 1993.

**FIGURE 2 – TAXFILERS BY AGE**

<b>1998 TAXFILERS BY AGE GROUP</b>	<b>% OF POPULATION <sup>(1)</sup></b>
24 and under	27.0
25-34	87.1
35-44	92.1
45-54	92.4
55-64	86.6
65 and over	95.0
Total	68.5

<sup>(1)</sup> Percentage of population is based on a comparison of the number of taxfilers (from the preliminary 1998 taxfile) to the population estimates published in *Annual Demographic Statistics (catalogue no. 91-213)*

## iii) Income

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

The following is a comparison of individual median incomes from the Small Area and Administrative Data Division (SAADD) and the Statistics Canada's Survey of Consumer Finances (SCF, catalogue no. 13-207) for 1997:

SAADD median income	\$19,900
SCF median income	\$20,202
Difference	\$302

## **CONFIDENTIALITY AND ROUNDING**

Data cells represent counts equal to or greater than 15, and are rounded to the nearest 10. For example, a cell count of 16 would be rounded to 20 and a cell count of 24 would be rounded to 20. All reported dollar amounts are rounded to the nearest thousand or million dollars.

## **SUPPRESSED DATA**

To maintain confidentiality of individual taxfilers, data are suppressed when:

- areas are comprised of less than 100 taxfilers;
- cells represent less than 15 taxfilers;
- income totals are dominated by a single filer.

In some cases, where postal areas are too small to meet the minimum requirements for number of taxfilers, data may simply not be available.

Suppression of data may occur 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.

## NOTES AND DEFINITIONS

### AGE

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

### DIVIDEND INCOME

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

### EMPLOYMENT INCOME

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

### FRENCH

indicates the language of the tax form.

### INTEREST INCOME

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

### INVESTMENT INCOME

includes both interest income and dividend income.

### INVESTORS

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

### MEDIAN

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

**REGISTERED RETIREMENT SAVINGS PLAN (RRSP)**

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

**SAVERS**

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

**75<sup>TH</sup> PERCENTILE**

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

**TAXFILER**

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

**TOTAL INCOME**

is the reported amounts of income by taxfilers from any of the following sources:

Labour force income

    Employment income

        Wages, salaries and commissions

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

        Net self-employment income

    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 Plans

    Superannuation and other (private) pensions

Family Allowance benefits (until 1992)

Interest and other investment income

Dividend income

RRSP income

Net limited partnership income

Net rental income

Other income (e.g. alimony, and incomes reported on line 130, such as fellowships, bursaries, grants, etc.)

Child tax credit (until 1992)

Child tax benefit (starting with 1993)  
Other non-taxable income (beginning in 1993)  
    Workers' compensation payments  
    Social assistance payments  
    Guaranteed income supplements  
    Spouses' allowances

## GEOGRAPHY

### 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 style="width: 100%; border: none;"> <tr> <td style="padding-left: 20px;">City Totals</td> <td style="text-align: right;">Code 08</td> </tr> <tr> <td style="padding-left: 20px;">Rural Postal Codes</td> <td style="text-align: right;">Code 09</td> </tr> <tr> <td style="padding-left: 20px;">Other Provincial Totals</td> <td style="text-align: right;">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 style="width: 100%; border: none;"> <tr><td style="padding-left: 20px;">Newfoundland</td><td style="text-align: right;">A99010</td></tr> <tr><td style="padding-left: 20px;">Nova Scotia</td><td style="text-align: right;">B99012</td></tr> <tr><td style="padding-left: 20px;">Prince Edward Island</td><td style="text-align: right;">C99011</td></tr> <tr><td style="padding-left: 20px;">New Brunswick</td><td style="text-align: right;">E99013</td></tr> <tr><td style="padding-left: 20px;">Quebec</td><td style="text-align: right;">J99024</td></tr> <tr><td style="padding-left: 20px;">Ontario</td><td style="text-align: right;">P99035</td></tr> <tr><td style="padding-left: 20px;">Manitoba</td><td style="text-align: right;">R99046</td></tr> <tr><td style="padding-left: 20px;">Saskatchewan</td><td style="text-align: right;">S99047</td></tr> <tr><td style="padding-left: 20px;">Alberta</td><td style="text-align: right;">T99048</td></tr> <tr><td style="padding-left: 20px;">British Columbia</td><td style="text-align: right;">V99059</td></tr> <tr><td style="padding-left: 20px;">Northwest Territories</td><td style="text-align: right;">X99061</td></tr> <tr><td style="padding-left: 20px;">Nunavut</td><td style="text-align: right;">X99062</td></tr> <tr><td style="padding-left: 20px;">Yukon</td><td style="text-align: right;">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	Nunavut	X99062	Yukon	Y99060
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Yukon	Y99060																																	



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="581 751 1073 1220"> <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>Nunavut</td><td>X89062</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	Nunavut	X89062	Yukon	Y89060
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Northwest Territories	X89061																											
Nunavut	X89062																											
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 1998 databanks contain 4,296 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> <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</p> <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 1998 databanks contain 769 areas coded as level of geography 08.</p>
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 1998 databanks contain 462 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 1998 databanks contain 307 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 1998 databanks contain 39 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 1998 databanks contain 941 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 1998 databanks contain 1,601 areas coded as level of geography 03.</p>

<b>Level of Geography (L.O.G.)</b>	<b>Postal Area</b>	<b>Description</b>
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 1998 databanks contain 177 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 1998 databanks contain 18,405 areas coded as level of geography 01.</p>

**"Vintage" of the postal walks**

The postal walks represented in the 1998 databanks were coded from a Canada Post Corporation file with an October 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 1998 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 1998 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)

## 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

## 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

## 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: 1-800-263-1186  
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: 1-800-263-1186  
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: 1-800-263-1186  
Local calls: (780) 495-3027  
Fax number: (780) 495-5318  
E-mail: [ewiecall@statcan.ca](mailto:ewiecall@statcan.ca)

Serving Southern Alberta:

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

Toll-free: 1-800-263-1186  
Local calls: (403) 292-6717  
Fax number: (403) 292-4958  
E-mail: [degagnej@cadvision.com](mailto:degagnej@cadvision.com)

## 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)