



Postal Area Profiles

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Data Quality Statements



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POSTAL AREA PROFILES

- USER'S GUIDE -

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INTRODUCTION

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

Postal Area Profiles (formerly *Community Profiles*) contain information on taxfilers and dependents (an estimate of the total population based on the taxfile), selected sources of income of individuals, labour force participation, population dependency and economic dependency, and family characteristics.

Postal Area Profiles provide data specifically for rural postal codes; however, information is also available for urban FSA's, rural routes, suburban services and city totals (an aggregation of postal areas), subject to confidentiality rules.

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

Five tables are available for more than 5,000 communities across the country.

SECTION I - THE DATA

Data Source

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

Starting with the 1992 tax year, common law couples were recognized as a separate category on the T1 General tax form. As a result, the coverage of husband-wife families (in which common law families are included) is very high, at 100.6% in 1998. This comparison was done using estimates from Statistics Canada's Demography Division.

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

First, taxfilers from the same family, including children, are matched using common links (e.g., spousal social insurance number, same name, same address). Prior to 1993, non-filing children were identified from information on their parents' tax form. Information from the federal Family Allowance Program was used to assist in the identification of children. Since 1993, children are added to the family by using the Canada Child Tax Benefit (CCTB) file, the provincial births files and previous years of the T1FF.

The remaining taxfilers who have not been matched in the family formation process become non-family persons. Non-family persons are not living with a spouse or child or parent. They may be living with a family to whom they are related (e.g., brother-in-law, cousin, grandparent) or unrelated (e.g., lodger, room mate). They may be living with other non-family persons or living alone.

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

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

Data Frequency

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, 1998 income records are taken from 1998 tax returns filed in Spring of 1999, with data released in the Summer of 2000. Data 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 Canada 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 1998, about 70.5% of Canadians (of all ages) filed tax returns (see figure 1).

FIGURE 1 - COVERAGE

Tax year	Number of Taxfilers ('000)	Date of Population Estimate	Population ('000)	Coverage (%)
1990	18,450	April 1, 1991	27,578	66.9
1991	18,786	April 1, 1992	27,938	67.2
1992	19,267	April 1, 1993	28,273	68.1
1993	19,882	April 1, 1994	28,618	69.5
1994	20,184	April 1, 1995	28,939	69.8
1995	20,536	April 1, 1996	29,261	70.2
1996	20,772	April 1, 1997	29,577	70.2
1997	21,113	April 1, 1998	29,893	70.6
1998	21,431	April 1, 1999	30,168	71.0

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.

The Small Area and Administrative Data family databank population estimates compare well with estimates obtained through other sources. Coverage rates by age and by province from the databank compared to the official population estimates can be seen in Figure 2.

FIGURE 2 - COVERAGE BY AGE AND BY PROVINCE

1998 Rates of Coverage by Age		1998 Rates of Coverage by Province	
under 20	101.0%	Newfoundland	99.2%
20-24	88.1%	Prince Edward Island	97.8%
25-29	90.2%	Nova Scotia	96.4%
30-34	94.4%	New Brunswick	97.9%
35-39	95.2%	Quebec	97.6%
40-44	95.5%	Ontario	95.0%
45-49	94.9%	Manitoba	97.8%
50-54	93.4%	Saskatchewan	97.5%
55-59	93.3%	Alberta	96.1%
60-64	95.6%	British Columbia	93.1%
65-74	98.5%	Yukon Territory	94.8%
75+	94.8%	Northwest Territories	92.4%
Total	95.9%	Nunavut	93.2%
		Canada	95.9%

% coverage by age is based on a comparison with the estimated population counts to July 1, 1999 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, 1999 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 Figure 3.

FIGURE 3 - MEDIAN INCOME, INDIVIDUALS

Year	Median Income, Individuals		% ratio
	T1FF	SCF/SLID	
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
1998	20,100	20,643	97.4

Note: SCF (Survey of Consumer Finances) was replaced by the SLID (Survey of Labour and Income Dynamics); medians for 1990-1997 are from Statistics Canada's annual publication 13-207, *Income distributions by size in Canada*. The 1998 median is from Statistics Canada catalogue 75-202-XIE, *Income in Canada, 1998*. T1FF medians are from the family databank of the Small Area and Administrative Data Division.

Families

The introduction of the FST and GST credits has also resulted in more low income families filing tax returns. This has caused the median family income figures for T1FF 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 an increase in median income for 1992. Comparing the tax-based family median income figures (T1FF) to the Statistics Canada Survey of Consumer Finances (SCF) shows the following results (figure 4). The SCF was replaced by the Survey of Labour and Income Dynamics (SLID), and the definition of a family was changed for SLID.

FIGURE 4 - COMPARISON OF FAMILY INCOMES

Year	Median Income, all Families		% ratio (T1FF/SCF)
	T1FF	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%
1998	47,300

Note: The above T1FF 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 T1FF medians do include the North.

In comparing transfer payment totals to 1998 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	87%	CANSIM matrix 5702 ¹
Child Tax Benefits	97%	National Accounts ²
Old Age Security Benefits	94%	Human Resources Development Canada ³
CPP/QPP Benefits	91%	HRDC and RRQ ^{3,4}
Social Assistance	68%	National Accounts ²
Workers' Compensation	86%	National Accounts ²

Sources: 1) *Employment Insurance Statistics* from the Labour Statistics Division, Statistics Canada; 2) unpublished data from the System of National Accounts, Statistics Canada; 3) *Statistics Related to Income Security Programs, June 1999*, Human Resources Development Canada; 4) *Statistiques 1998*, Régie des rentes du Québec.

Confidentiality and Rounding

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

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

All reported amounts are rounded to the nearest thousand dollars.

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

For 1988 and 1989 data, all counts are 25 or greater and are rounded to the nearest 25. 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* represent the number of persons.
Reported amounts are aggregate dollar amounts reported.

Suppressed Data

To maintain confidentiality, data cells have been suppressed whenever:

- areas comprise less than 100 taxfilers;
- cells represent less than 15 taxfilers¹;
- cells were dominated by a single filer.

Suppressed data may occur:

i) within one area:

- when one of the *income* categories is suppressed, a second category must also be suppressed to avoid disclosure of confidential data by subtraction (called residual disclosure) (see figure 3);

¹ Likewise, the median income is omitted when the rounded count of a category is less than 30 (15 on either side of the median).

- when one of the *gender* categories is suppressed, the other *gender* category must also be suppressed to avoid residual disclosure (see figure 3);
- when one age group category is suppressed, another age group must also be suppressed to avoid residual disclosure.

ii) between areas:

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

**FIGURE 6 - SUPPRESSION OF INCOME DATA,
AN ILLUSTRATION**

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

x – Confidential when reported by fewer than 15 taxfilers. (In the data supplied to clients, 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

TABLE 1: Taxfilers and dependents

Counts of taxfilers and dependents:

- by age
 - by family type
- Average age

TABLE 2: Selected sources of income of individuals

Amounts Reported:

- total income
- per capita income
- employment income
- self-employment income
- investment income
- transfer payments
 - government transfers
 - other (private) pensions

TABLE 3: Labour force participation

Counts:

- gross labour force by gender and total
- labour force participation rate
- taxfiler Employment Insurance (EI) rates by gender and total

TABLE 4: Population dependency and economic dependency ratio (EDR)

- dependent population (%)
- economic dependency ratio
 - EI, child benefits, pensions, HST/GST credits, workers' compensation, social assistance, provincial refundable tax credits/family benefits, total EDR
- per capita transfer payment income

TABLE 5: Characteristics of families

- number of husband-wife families
 - with/without children and by number of children
 - median total income of husband-wife families
- number of lone-parent families
 - with/without children and by number of children
 - median total income of lone-parent families
- number of non-family persons
 - median total income of non-family persons

Statistical Tables - Footnotes and Historical Availability

All tables:

- first published for the 1989-1992 period, but now available only as far back as the 1991-1994 period.
- the percent change column refers to changes between the first (oldest) year and the last (most recent) year. These percent changes, in some cases, may reflect changes in definitions of terms and/or changes in geography.

Table 3:

- the gross labour force includes taxfilers having reported employment income (wages, salaries, commissions and self-employment income) or employment insurance benefits at some time during the reference year, regardless of their age; the labour force participation rate, on the other hand, includes such taxfilers between the ages of 15 and 64 only.

Using the CPI to Compare Dollar Values Over Time

Most people can identify with the phrase “A dollar just doesn’t stretch as far as it used to”. When prices rise, a dollar buys fewer goods and services. Because the Consumer Price Index (CPI) measures changes in the general price level, it is often used to estimate changes in the purchasing power of the Canadian dollar.

In Table A below, we see that the CPI for 1999 is 110.5. For 1992, the base year, it is 100.0. From these numbers, we can readily conclude that consumer prices rose 10.5% between 1992 and 1999.

Table A: Consumer Price Index for Canada, All-items, 1992=100

	Consumer Price Index annual average	% change over previous year
1990	93.3	4.8
1991	98.5	5.6
1992	100.0	1.5
1993	101.8	1.8
1994	102.0	0.2
1995	104.2	2.2
1996	105.6	1.6
1997	107.6	1.6
1998	108.6	0.9
1999	110.5	1.7

To find out how much money in 1992 had the same purchasing power as \$1.00 did in 1999, the calculation is:

100.0 divided by 110.5 equals 0.9049 multiplied by \$1.00 equals \$0.9049 or 90.5 cents.

This means that, in 1999, \$1.00 had the same value as 90.5 cents did in 1992.

Each month, Statistics Canada calculates the purchasing power of the dollar, using the above method, by comparing the monthly All-items index to the current *base period* (1992=100) of the CPI. However, you can compare the purchasing power of money between any two periods.

For instance, if you wanted to know how much money in 1994 had the same purchasing power as \$1.00 did in 1997, you would use the CPI indexes for these two years (the 1994 index is 102.0 and the 1997 index is 107.6), and perform the following calculation:

102.0 divided by 107.6 equals 0.947 multiplied by \$1.00 equals \$0.95 or
 $102.0/107.6 = 0.947 * \$1.00 = \0.95 .

Conversely, if you wanted to know how much money it would have taken in 1997 to equal the purchasing power of \$1.00 in 1994, you would do the following calculation:

107.6 divided by 102.0 equals 1.0549 multiplied by \$1.00 equals \$1.06 or
 $107.6/102.0 = 1.0549 * \$1.00 = \1.06

Usually, dollar figures are expressed in *current dollars*. This means that the dollar values are expressed at the prices prevailing during the period being referred to. In the table B below, the total income reported by all Canadian taxfilers is shown for 1995, 1996, 1997 and 1998 (as reported in the statistical table 2). These values are all in current dollars.

These figures cannot be compared directly to one another because a dollar in 1995, in 1996, in 1997 and in 1998 was not worth the same amount. To compare dollar figures over time, we must convert the current dollar values to *constant dollar* values. This means that the current dollar figures are all re-expressed in terms of the value of the dollar at a specific time. The CPI is often used to do this conversion, and here, we show how it is done.

Table B: Total income, Canada (\$'000)

	(1) Total income in current dollars	(2) All-items CPI (1992=100)	(3) Total income in constant 1992 dollars
1995	\$533,090,440	104.2	\$511,603,109
1996	\$549,562,295	105.9	\$518,944,566
1997	\$574,660,496	107.6	\$534,071,093
1998	\$602,535,711	108.6	\$554,821,097

The figures in Column (1) include the effects of changes over time. These values are converted into constant 1992 dollars by dividing them by the corresponding 1992-based indexes shown in Column (2), and multiplying the result by 100 (the index of the base year). The results in Column (3) show the values for all four years with the effects of inflation changes removed. These constant dollar values provide a better indication of real incomes, and can now be compared to one another.

Many people believe that a “real” increase (or an increase after removing the effects of *inflation*) is the difference between the percentage change in the current dollars and the rate of inflation. This is an incorrect way to estimate real value increases. In the previous table, incomes rose by 13.0 between 1995 and 1998, while prices increased by 4.2%. These percentages were obtained by doing the following calculations:

$(\$602,535,711,000 \text{ divided by } \$533,090,440,000 \text{ multiplied by } 100) \text{ minus } 100 \text{ equals } 13.0\% \text{ or } (\$602,535,711,000 / \$533,090,440,000 * 100) - 100 = 13.0\%$

and

$(108.6 \text{ divided by } 104.2 \text{ multiplied by } 100) \text{ minus } 100 \text{ equals } 4.2\% \text{ or } (108.6 / 104.2 * 100) - 100 = 4.2\%$

According to the method mentioned in the previous paragraph, the increase in incomes would be 8.8%. However, the actual increase is 8.5%.

Incorrect:

$13.0\% - 4.2\% = 8.8\%$

Correct:

$(\$554,821,097,000 / \$511,603,109,000 * 100) - 100 = 8.5\%$

This text on the Consumer Price Index is adapted from *Your Guide to the Consumer Price Index* (catalogue no. 62-557-XPB). Inquiries about the Consumer Price Index and related statistics or services should be directed to: Client Services Unit, Prices Division, Statistics Canada, Ottawa K1A 0T6 (telephone 613 - 951-9606, fax 951-2848), or to any of the Statistics Canada Reference Centres listed at the back of this User's Guide.

SECTION III - GLOSSARY OF TERMS

Age

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

Alberta family employment tax credit

Beginning in 1997, this refundable tax credit essentially replicates the federal child tax benefit working income supplement. The maximum annual credit is \$500 per qualified dependent child. Included in "Provincial refundable tax credits/Family benefits" in the statistical tables.

Alimony

payments from one former spouse to the other, for couples that are separated or divorced. Child support is also included in this variable, as reported on line 128 of the T1 tax form, where both alimony and child support are reported together, without distinction. Starting with 1998, this information is taken from line 156 of the T1 (support payments received). Included in "Other income" in the statistical tables.

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 Canada Customs and Revenue Agency (formerly Revenue Canada) through the Canada 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 benefits" in the statistical tables.

Canada Child Tax Benefit (CCTB)

is a system that replaces (beginning with the 1993 data year) the previous federal 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 Canada Child Tax Benefit is also based on the individual's family income and the number of dependent children.

Census families

This definition of the family classifies people in the following manner: 1) husbands and wives (married or common law) living in the same dwelling, with or without children; 2) lone parents (male or female) with one or more children. Thus, the residual population is called "non-family persons" and is made up of persons living alone and of persons living in a household but who are not living with a spouse, a parent or a child. *See also* "Children".

Children

in husband-wife and lone-parent families are taxfilers or imputed persons; taxfiling children report a marital status other than “married”, have no child of their own and live with their parent(s). There is no age limit to children; they may be of any age, unless otherwise specified. Previous to the 1998 data, taxfiling children had to report “single” as their marital status. Most children are identified from the CCTB file, a provincial births file or a previous T1FF.

CityID

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

Counts

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

Dependent population rate

is calculated by dividing the number in the population aged under 15 (under 18 prior to 1990) plus the number in the population aged 65 and over, by the total population.

Dependents

For the purpose of these databanks, dependents are the non-filing members of a family. 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).

Economic Dependency Ratio (EDR)

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

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 (EI) *Previously Unemployment Insurance (UI)*

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

Employment insurance rate

is the number of taxfilers reporting Employment Insurance benefits, divided by the gross labour force, and multiplied by one hundred.

Family benefits

See Alberta family employment tax credit; British Columbia family bonus; New Brunswick child tax benefit supplement; Northwest Territories child benefit; Nova Scotia child tax benefit; Nunavut child benefit; Ontario child care supplement for working families; Quebec family allowance; Saskatchewan child benefit; Canada Child Tax Benefit.

Family total income

is the sum of the total incomes of all members of the family (*see* "Total income"). New to the 1992 definition of total income is income for non-filing spouses. The information is derived from the taxfiling spouse.

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. Beginning in 1997, the GST was harmonized with the provincial sales taxes in Newfoundland, Nova Scotia and New Brunswick and became the Goods and Services Tax/Harmonized Sales Tax (GST/HST) credit.

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, and became the GST/HST credit starting in 1997), Child Tax Credit (to 1992), Canada 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), New Brunswick child tax benefit (beginning in 1997), Alberta family employment tax credit (beginning in 1997), Northwest Territories child benefit (beginning in 1998), Nova Scotia child tax benefit (beginning in 1998), Nunavut child benefit (beginning in 1998), Ontario child care supplement for working families

(beginning in 1998) and the Saskatchewan child benefit (beginning in 1998). 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.

Gross labour force

includes taxfilers having reported employment income (wages, salaries, commissions and self-employment income) or employment insurance benefits at some time during the reference year.

Harmonized Sales Tax (HST)

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

Husband-wife families

consist of a man and woman living together (whether married or common law) at the same address, and any children living at the same address; taxfiling children must report a marital status other than "married". Previous to the 1998 data, taxfiling children had to report "single" as their marital status *See also* "Census families".

Income aggregates

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

Interest income

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

Investment income

includes both interest income and dividend income.

Labour force families

consist of all families where at least one member reported income from employment (wages, salaries, commissions and net self-employment income) or income from Employment Insurance (EI) during the reference year.

Labour force participation rate

is the count of a given population of an area in the labour force expressed as a percentage of the total for that same population in that same area.

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.

Lone-parent family

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

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. Zero values are not included in the calculation of medians for individuals, but are included in the calculation of medians for families.

N/A - not available.

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). Between 1990 and 1993, Net Federal Supplements were included in "non-taxable income".

New Brunswick child tax benefit

Since 1997, this benefit supplements the Canada Child Tax Benefit for New Brunswick residents at a maximum of \$250 per year per eligible child and another maximum \$250 per year, depending on the family earned income. Included in "Provincial refundable tax credits/Family benefits" in the statistical tables.

Non-family person

is an individual who is not living with a spouse, with children or with a parent. They may be living with a family to whom they are related (e.g., brother-in-law, cousin, grandparent) or unrelated (e.g., lodger, room mate). They may be living with other non-family persons or living alone. *See also* "Census families".

Non-taxable income/provincial (refundable) tax credits

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

Northwest Territories child benefit

Beginning in July 1998, the Northwest Territories Child Benefit (NWTCB) is a tax-free monthly payment made to qualifying families with children under age 18. The Territorial Worker's Supplement, part of the NWTCB program, is an additional benefit paid to qualifying families with working income who have children under age 18. Benefits from these programs are combined with the CCTB into a single monthly payment. Included in "Provincial refundable tax credits/Family benefits" in the statistical tables.

Nova Scotia child benefit

Beginning in October 1998, but retro-active to July 1998, the Nova Scotia Child Benefit (NSCB) will provide tax-free monthly payments to help low- and modest-income families with the costs of raising their children. Included in "Provincial refundable tax credits/Family benefits" in the statistical tables.

Nunavut child benefit

Beginning in July 1998, the Nunavut Child Benefit (NCB) is a tax-free monthly payment made to qualifying families with children under age 18. The Territorial Worker's Supplement, part of the NWTCB program, is an additional benefit paid to qualifying families with working income who have children under age 18. Benefits from these programs are combined with the CCTB into a single monthly payment. Included in "Provincial refundable tax credits/Family benefits" in the statistical tables.

Ontario child care supplement for working families

Beginning in July 1998, the Ontario child care supplement for working families (OCCSWF) is not administered by the Canada Customs and Revenue Agency (formerly Revenue Canada) and therefore families must apply for the supplement annually. This program is designed to provide assistance to low-to-middle income families with children *under the age of seven*. Included in "Provincial refundable tax credits/Family benefits" in the statistical tables.

Other pensions

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

Per capita income

is the aggregate income for a given area or a given group, divided by the total population identified for that same area or that same group.

Percentage change column

refers to the variation between the data for the first (oldest) year shown in the table and the most recent year, except for the variables that have changed over the period under review.

Population dependency

is calculated by dividing the population count of the under 15 years of age (under 18 before 1990) plus the population 65 years and over by the total population.

Provincial refundable tax credits

unlike non-refundable tax credits, these amounts are paid to the taxfiler, regardless of tax liability. 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), Newfoundland and Nunavut (beginning in 1997), Quebec family allowances (beginning with 1994), the British Columbia family bonus (beginning with 1996), the New Brunswick child tax benefit (beginning in 1997), the Alberta family employment tax credit (beginning with 1997), the Northwest Territories child benefit (beginning with 1998), the Nova Scotia child tax benefit (beginning with 1998), the Nunavut child benefit (beginning with 1998), the Ontario child care supplement for working families (beginning with 1998) and the Saskatchewan child benefit (beginning with 1998).

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 benefits" in the statistical tables.

Saskatchewan child benefit

Beginning in July 1998, the Saskatchewan Child Benefit (SCB) is a tax-free monthly payment that will help lower-income families with the cost of raising children under age 18. This benefit will help lower-income working families stay in the workforce rather than go on social assistance to meet their children's needs. Included in "Provincial refundable tax credits/Family benefits" in the statistical tables.

Self-employment as a % of employment

is calculated by dividing the reported value of self-employment income for an area, by the reported value of total employment income for that same area, and multiplying by 100.

Self-employment income

is net income from business, professional, 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".

Suburban service

See section on Geography.

Suppressed data

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

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 had a non-filing spouse had their income and their filing status attributed to the surviving spouse.

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 net rental income, net limited partnership income and all forms of net 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 (EI) 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

(Federal) Family Allowance benefits (up to and including 1992)

Quebec family allowance (beginning with 1994)

British Columbia family bonus (beginning with 1996)

New Brunswick child benefit supplement (beginning with 1997)

Alberta family employment tax credit (beginning with 1997)

Northwest Territories child benefit (beginning with 1998)

Nova Scotia child tax benefit (beginning with 1998)

Nunavut child benefit (beginning with 1998)

Ontario child care supplement for working families (beginning with 1998)

Saskatchewan child benefit (beginning with 1998)

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")

Federal Sales Tax (FST) credit (for 1989-1990 inclusive)

Goods and Services Tax (GST) credit (beginning in 1990)

Harmonized Sales Tax (HST) credit (beginning in 1997)

Child tax credit (up to and including 1992)

Canada 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), Newfoundland and Nunavut (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 (EI).

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 a 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. Of course, the area must satisfy our confidentiality requirements, or no data can be produced. *See* section on Geography.

Wages, salaries and commissions

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

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. See “Statistical Tables - Footnotes and Historical Availability” for further details. The mailing address at the time of filing is the basis for the geographic information in the tables. **Note, however, that the *Postal Area Profiles* are available only for level of geography codes 3, 4, 5, 6, 8 and 9, with national and provincial comparisons provided in each table.**

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. Of course, the area must satisfy our confidentiality requirements, or no data can be produced. See the “Special Geography” section for further information.

Geographic Levels - Postal Geography

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

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

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> <p>Newfoundland..... Nova Scotia..... B89012 Prince Edward Island C89011 New Brunswick..... E89013 Quebec J89024 Ontario P89035 Manitoba R89046 Saskatchewan..... S89047 Alberta..... British Columbia..... V89059 Northwest Territories X89061 Nunavut..... X89062 Yukon..... Y89060</p>
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 4,267 areas coded as level of geography 09.</p>

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 854 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 480 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 360 areas coded as level of geography 06.</p>

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 28 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 919 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 1,697 areas coded as level of geography 03.</p>

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 171 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 18,571 areas coded as level of geography 01. The total population of these postal walks is 21,395,840 (with an average population of 1,152). The walks range in size from 110 to 5,120.</p>

Concordance files

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

CityID	Postal area	Postal walk	Postal code
6092	K1B	52	K1B3K5
6092	K1B	52	K1B3V5
6092	K1B	52	K1B4C6
6092	K1B	52	K1B4N7
6092	K1B	52	K1B4N9
6092	K1B	52	K1B4M8
6092	K1B	52	K1B4N9
2434	K1B	57	K1B3V6
2434	K1B	57	K1B3V7
2434	K1B	57	K1B3V8
2434	K1B	57	K1B3V9
2434	K1B	57	K1B4V1

"Vintage" of the postal walks

The postal walks represented in the 1998 databanks were coded from a Canada Post Corporation file with a December 1999 reference date.

Old walk/new walk file

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

**Comparison Between Old Walks (June 2000)
and New Walks (August 2000)**

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

Geographic Levels - Census Geography

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

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

Level of Geography	Name	Description
21	Census Divisions (CDs)	<p>General term applying to geographic areas established by provincial law (or in conjunction with Statistics Canada, as in the cases of Newfoundland, Manitoba, Saskatchewan and Alberta) 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>

Geographic Levels - Special Geography

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

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

Conversion files

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

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

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

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

Note:

- 1) The conversion file should have a record length of 10 bytes. The first six bytes should represent the postal code and the following four bytes should represent the user-defined area.
- 2) The postal code does NOT have a space between the third and fourth characters.
- 3) The user-defined area code is only four characters in length.

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

WE INVITE YOUR COMMENTS!

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

Data in many forms

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

How to obtain more information

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

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

Phone: (613) 951-9720

Fax: (613) 951-4745

saadinfo@statcan.ca

Local Statistics Canada Reference Centres are listed on the last 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.

Product name	Product number	Release date
RRSP Contributors	17C0006	November
RRSP Contribution Limits (Room)	17C0011	December
Canadian Savers	17C0009	November
Canadian Investors	17C0007	November
Canadian Investment Income	17C0008	November
Canadian Taxfilers	17C0010	November
Charitable Donors	13C0014	December
Neighbourhood Income and Demographics	13C0015	July
Economic Dependency Profiles	13C0017	July
Labour Force Income Profiles	71C0018	July
Families	13C0016	July
Seniors	89C0022	August
Migration Estimates	91C0025	August
Postal Area Profiles	89C0021	September

REGIONAL REFERENCE CENTRES

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

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

For more information, you can call the Reference Centre closest to you by dialling 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

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

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

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

QUEBEC REGION

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

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

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

NATIONAL CAPITAL REGION

Serving the National Capital Region.

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

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

ONTARIO REGION

Serving the province of Ontario except the National Capital Region.

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

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

PRAIRIE REGION

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

Serving the province of Manitoba:

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

Toll-free: 1-800-263-1186
Local calls: (204) 983-4020
Fax number: (204) 983-7543
E-mail: statswpg@Solutions.net

Serving the province of Saskatchewan:

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

Toll-free: 1-800-263-1186
Local calls: (306) 780-5405
Fax number: (306) 780-5403
E-mail: statcan@sk.sympatico.ca

Serving Northern Alberta and the Northwest Territories:

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

Toll-free: 1-800-263-1186
Local calls: (780) 495-3027
Fax number: (780) 495-5318
E-mail: ewieall@statcan.ca

Serving Southern Alberta:

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

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

PACIFIC REGION

Serving the province of British Columbia and the Yukon Territory.

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

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