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│              CALCULATED                  │
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│           FINANCIAL ASSETS               │
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│           -  USER'S GUIDE  -             │
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INTRODUCTION

The Calculated Financial Assets (CFA) table was created from the interest and dividend information contained in personal income tax returns of all family members.

Ideally, net worth may be the desired measure. Whereas it is possible to estimate the principal amount invested in interest- and dividend-bearing instruments, the CFA is by no means an estimate of net worth. This measure, in particular, excludes all non-financial assets – financial assets held in which the income is not taxable, such as Registered Retirement Savings Plans, and assets that do not generate annual income in the form of interest or dividends, such as non-dividend-bearing stocks.

The measure in no way estimates financial liabilities, or even takes liabilities into account. The CFA, however, is an estimate of some liquid assets – assets that might be of interest to a financial marketer.

Theoretically, individuals or families with high net worth may have high gross financial assets while individuals or families with low net worth may be more likely to have low gross financial assets. Thus, we have used the interest and dividend information to calculate the financial assets (CFA) as a partial measure of net worth.

Starting with 2007, the categories of CFA have been changed to Greater than $0, $1 to $49,999, $50,000 to $99,999, $100,000 to $249,999, $250,000 to $499,999, $500,000 to $749,999, $750,000 to $999,999, and $1,000,000 and over.

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Calculated Financial Assets (CFA)

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Calculated financial assets are calculated from the information supplied by taxfilers reporting dividend income on line 120 of the tax return and/or interest and other investment income on line 121. The CFA is calculated from the sum of the estimated principal amounts invested to generate the dividend and interest incomes of all taxfiling members of a family.

The CFA for each family is calculated on the basis of the following formulation:

(Line 120)/Average dividend rate = $XX

(Line 121)/Average rate of interest = $YY

CFA equals the sum of $XX and $YY.

What is the average dividend rate?

The average dividend rate is calculated as the average of monthly average dividend rates for the Toronto TSX index for the taxation year. For the calculation of the 2008 CFA values, the average dividend rate calculated was 3.09%.

Average dividend rate	**2008**	**2007**	**2006**	**2005**	**2004**	**2003**	**2002**	
	3.09	2.43	2.34	1.70	1.71	1.85	1.77	
	2001	**2000**	**1999**	**1998**	**1997**	**1996**	**1995**	**1994**
	1.56	1.15	1.53	1.61	1.67	2.05	2.35	2.29

What is the average rate of interest?

A five-year average of the monthly Bank Rate was used in calculating the average rate of interest, using information for the taxation year under review and the four previous years. The Bank Rates used are those that are released on Wednesday of every week. For the calculation of the 2008 CFA values, the average rate of interest calculated was 3.51%.

Average interest rate	**2008**	**2007**	**2006**	**2005**	**2004**	**2003**	**2002**	
	3.51	3.50	3.13	3.13	3.70	4.18	4.56	
	2001	**2000**	**1999**	**1998**	**1997**	**1996**	**1995**	**1994**
	4.73	4.77	5.07	5.25	5.24	5.90	6.80	7.94

| Line 120 - Taxable amount of dividends from taxable Canadian corporations |
| Line 121 - Interest and other investment income |

Dividend income includes dividends from taxable Canadian corporations (stocks or mutual funds), but not dividends received from foreign investments. Note that the dividend amount reported by taxfilers is 25% higher than the dividends received. Before calculating the CFA from Line 120, the reported dividends are reduced by the amount of the gross-up.

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

SECTION I - THE DATA

The content of the table is:

- Number of families (including all family types)
- Number of families with a CFA value greater than $0
- CFA amount for all families with a CFA greater than $0 (in thousands of $)
- Percent (%) of families with a CFA value by income level (expressed as a percentage of the count)
- Percent (%) of total CFA amount reported by families with a CFA value by income level (expressed as a percentage of the value).

Data Source

The data are derived mainly 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 2008 tax year, income tax returns were filed by April 30, 2009. The mailing address at the time of filing is the basis for the geographic information in the tables.

The initial population used to develop the census family counts comprise all taxfilers for the reference year and represents over two-thirds of the Canadian population. Taxfilers from the same census family including children are matched using common links (e.g. same name, same address). When there are indications that one or several members of a family are missing (for instance children), those members are imputed. The remaining taxfilers who have not been matched in the family formation process become persons not in census families. The resulting population counts approximate the total Canadian population, as illustrated in Figure 1.

FIGURE 1 ─ COVERAGE BY AGE AND BY PROVINCE, 2008

Rates of Coverage by Age		Rates of Coverage by Province	
under 20	101.9%	Newfoundland & Labrador	99.6%
20-24	85.7%	Prince Edward Island	97.0%
25-29	87.9%	Nova Scotia	95.7%
30-34	91.8%	New Brunswick	97.7%
35-39	95.5%	Quebec	97.0%
40-44	96.8%	Ontario	94.6%
45-49	94.6%	Manitoba	95.2%
50-54	94.2%	Saskatchewan	96.9%
55-59	93.3%	Alberta	94.0%
60-64	93.7%	British Columbia	93.5%
65-74	96.2%	Yukon Territory	91.9%
75+	95.5%	Northwest Territories	93.9%
		Nunavut	93.9%
Total	95.2%		
		Canada	95.2%

Coverage rates by age and by province are based on comparisons with the estimated population counts to July 1, 2009 available on CANSIM table 051-0001 from Statistics Canada.

Development of the T1 Family File (T1FF) is based on the census family concept. This concept, specific to Statistics Canada, is similar to the traditional family concept. The small area census family data include parent or parents and children living in the same dwelling.

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

Census family types included in the CFA table are couple families (married or common-law, including same-sex couples), lone-parent families and persons not in census families.

Data Currency

Since the data are taken from tax records, they are current data from tax returns filed for the year noted on the table. For example, 2008 data are taken from 2008 tax returns filed in spring of 2009, with data released the following year. Data are updated on an annual basis.

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 $5,000.

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 taxfilers[1];
- cells were dominated by a single filer.

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[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).

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);
– when one of the *gender* categories is suppressed, the other *gender* category must also be suppressed to avoid residual disclosure;
– 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.

Data Quality

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

Figures derived from the databank compare well with estimated population counts. Coverage rates of the databank population by family type are reported in the following table.

FIGURE 2 - RATES OF COVERAGE, 2008

Rates of Coverage T1FF Compared to Population Estimates by Family Type			
	All Census Families	**Couple Families**	**Lone-Parent Families**
T1FF (excluding territories)	9,188,420	7,811,580	1,376,830
Demography Division[1]	9,318,802	7,819,733	1,499,069
Coverage	98.6%	99.9%	91.8%

(1) The same-sex couples are excluded from Demography Division's population estimates.

Sources: Demography Division's *Demographic Estimates Compendium, Catalogue number 91-213-SCB.* The T1 Family File (T1FF) data are from the Small Area and Administrative Data Division's family databank, unpublished data.

Statistical table - Footnotes and historical availability

The table of Calculated Financial Assets is available in its current format starting with the 1994 data. The geographies available for these data, since 1994, are postal areas as well as for census divisions and census metropolitan areas. The table can be requested for economic regions, census tracts and federal electoral districts starting with 1999 data. Data are also available for census agglomerations since 2001. Data by postal walk are available for the current year only.

SECTION II - GLOSSARY OF TERMS

Calculated financial assets (CFA)

Are estimates of the principal amounts invested to generate the dividend and interest incomes reported on the taxfile. They are calculated for Persons not in census family as well as for families (couple families and lone-parent families). The basis of the estimation is the interest and dividend income reported and average rates of return for interest and dividends.

Census family

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

Children

Are taxfilers or imputed persons in couple and lone-parent families. Taxfiling children do not live with their spouse, have no children of their own and live with their parent(s). Previous to the 1998 data, taxfiling children had to report "single" as their marital status. Most children are identified from the Canada Child Tax Benefit file, a provincial births file or a previous T1 family file.

Couple Family

Consists of a couple living together (whether married or common-law) at the same address, and any children living at the same address; taxfiling children do not live with their spouse, have no child of their own and live with their parent(s). Previous to the 1998 data, taxfiling children had to report "single" as their marital status. Beginning in 2000, same-sex couples reporting as couples are counted as couple families. *See also* Census family.

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).

Families reporting income

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

Family units

Include couple families, lone parent families as well as persons not in census families.

Husband-wife family

See Couple family

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, and mutual funds, earnings on life insurance policies and all foreign interest and foreign dividend incomes.

Investment income

Includes both interest income and dividend income.

Lone-parent family

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

Non-family person

See Persons not in census families

Parent

is a person for whom we have identified one or more children living at the same address. *See also* "Census family" and "Children".

Persons not in census families *Previously Non-Family Persons*

Is an individual who is not part of a census family – couple family or a lone-parent family. These persons may live with their married children or with their children who have children of their own (e.g., grandparent). They may be living with a family to whom they are related (e.g., sibling, cousin) or unrelated (e.g., lodger, room mate). They may also be living alone or with other persons not in census families. *See also* "Census families".

Suppressed data

Are intentionally omitted because they breach confidentiality. All data counts under a certain number are suppressed along with the corresponding income amounts. *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.

SECTION III -- 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.

Standard areas:

Postal Geography
- Canada
- Provinces and Territories
- Cities
- Rural Communities
- Urban Forward Sortation Areas
- Postal Walks

Census Geography
- Economic Regions
- Census Divisions
- Census Metropolitan Areas
- Census Agglomerations
- Census Tracts
- Federal Electoral Districts

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 tax file 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	This level of data is an aggregation of the following geographies within a province: City Totals..L.O.G. 08 Rural Postal Codes......................................L.O.G. 09 Other Provincial Totals ................................L.O.G. 10 These totals are identified by a provincial or territorial postal letter, then a "990" followed by the province/territory code, as follows: Newfoundland and Labrador .... 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 Territory... Y99060

Level of Geography (L.O.G.)	Postal Area	Description
10	Other Provincial Total ("P" Pot)	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 or territorial letter instead of a "9". The "9" will be reserved for the provincial or territorial total, as explained in 11 above. These "pot" codes are as follows: Newfoundland and Labrador .... 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 Territory... Y89060
09	Rural Postal Code (Not in City)	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. The 2008 databanks contain 4,045 areas coded as level of geography 09.

Level of Geography (L.O.G.)	Postal Area	Description
08	City Total	This level of data is an aggregation of the following geographies for unique place names within a province/territory: Urban FSA (Residential)...L.O.G. 03 Rural Route ....L.O.G. 04 Suburban Services ....L.O.G. 05 Rural Postal Code (within city) ..................................L.O.G. 06 Other Urban Area ....L.O.G. 07 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"). In general, postal cities do not coincide with census subdivisions. The 2008 databanks contain 1,593 areas coded as level of geography 08.
07	Other Urban Area (Non-residential within city)	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). The 2008 databanks contain 456 areas coded as level of geography 07.
06	Rural Postal Code (Within City)	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. The 2008 databanks contain 457 areas coded as level of geography 06.

Level of Geography (L.O.G.)	Postal Area	Description
05	Suburban Service	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 usually near or on the perimeters of urban areas, and mail is delivered by a contractor to group mail boxes, community mail boxes and/or external delivery sites (e.g., kiosks, miniparks). The 2008 databanks contain 68 areas coded as level of geography 05.
04	Rural Route	Reasonably well-settled rural areas may receive their postal service from an urban post office by delivery designated as "rural route". Mail is delivered by a contractor to customers living along or near well-defined roads. Their region code retains all six characters of the postal code. The 2008 databanks contain 733 areas coded as level of geography 04.
03	Urban FSA (Residential Area)	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 L.O.G. 04 and 05). Only residential FSAs are considered for these databanks. This level of data is an aggregation of: Postal Walk...L.O.G. 01 Other Postal Walk...L.O.G. 02 The 2008 databanks contain 2,407 areas coded as level of geography 03.

Level of Geography (L.O.G.)	Postal Area	Description
02	Other Postal Walk	This level of geography 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 the FSA followed by three blanks, and the postal walk number "XXXX". The 2008 databanks contain 184 areas coded as level of geography 02.
01	Postal Walk	This is the finest level of geography 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. An average FSA contains nine walks. The 2008 databanks contain 21,884 areas coded as level of geography 01. The total population of these postal walks is 25.0 million (with an average population of 1,140). The walks range in size from 100 to over 10,000.

Adding postal areas without duplication

Data files according to the postal geography will often contain subtotals and totals. Many data users need to add certain geographies in order to come up with a total for their particular area of interest. However, including subtotals during this process results in double-counting some populations, and this leads to an erroneous total. The following is a summary of which postal areas are aggregations in the standard postal geography.

Postal walks (Level of Geography, or L.O.G. 01) and walk pots (L.O.G. 02) add up to urban Forward Sortation Areas (FSAs, L.O.G. 03).

Urban FSAs (L.O.G. 03), rural routes (L.O.G. 04), suburban services (L.O.G. 05), rural postal codes within a city (L.O.G. 06) and other urban areas (L.O.G. 07) add up to city totals (L.O.G. 08).

City totals (L.O.G. 08), rural postal codes not in a city (L.O.G. 09) and other areas in a province (L.O.G. 10) add up to provincial/territorial totals (L.O.G. 11).

Provincial/territorial totals (L.O.G. 11) add up to the Canada total (L.O.G. 12).

Thus, using the Level of geography codes:

01 + 02 = 03
03 + 04 + 05 + 06 + 07 = 08
08 + 09 + 10 = 11

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  │ totals      │                    │ postal      │ │ areas in    │
  │             │                    │ codes       │ │ province    │
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│      │ │      │ │       │ │codes  │ │areas  │
│(3)   │ │(4)   │ │(5)    │ │in city│ │       │
│      │ │      │ │       │ │(6)    │ │(7)    │
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│Postal││Walk│
│walks ││pots│
│(1)   ││(2) │
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21
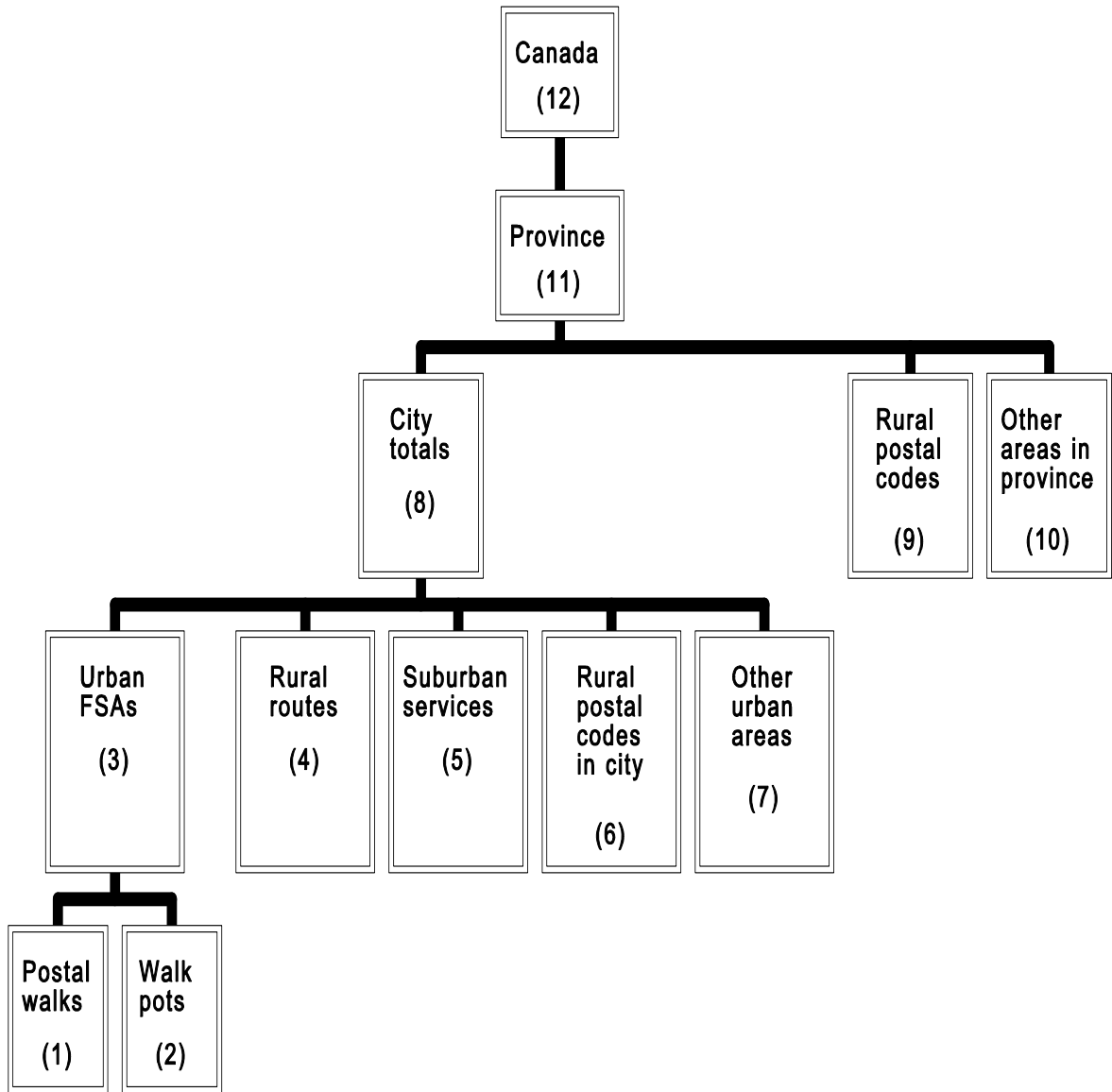
Concordance files

A concordance file accompanies data that are aggregated by postal walk. 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) becomes 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

Vintage of the postal walks

The postal walks represented in the 2008 databanks were coded from an April 2010 Canada Post Corporation file with a June 2009 basefile.

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. It 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 *(Month)* and New Walks *(Month)*					
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
61	Census Tract	Census tracts (CTs) are small geographic units representing urban or rural neighbourhood-like communities in census metropolitan areas (see definition below) or census agglomerations with an urban core population of 50,000 or more at time of 1996 Census. CTs are delineated by a committee of local specialists (such as planners, health and social workers and educators) in conjunction with Statistics Canada. The 2008 databanks contain 4,991 areas coded as level of geography 61, based on 2006 Census.
51	Economic Region	An economic region is a grouping of complete census divisions (see definition below) with one exception in Ontario. Economic regions (ERs) are used to analyse regional economic activity. Within the province of Quebec, ERs are designated by law. In all other provinces, they are created by agreement between Statistics Canada and the provinces concerned. Prince Edward Island and the territories each consist of one economic region. The 2008 databanks contain 76 areas coded as level of geography 51, based on 2006 Census.
42	Census Agglomeration	The general concept of a census agglomeration (CA) is one of a very large urban area, together with adjacent urban and rural areas that have a high degree of economic and social integration with that urban area. CAs have an urban core population of at least 10,000, based on the previous census. The 2008 databanks contain 117 areas coded as level of geography 42, based on 2006 Census.

Level of Geography	Name	Description
41	Census Metropolitan Area	The general concept of a census metropolitan area (CMA) is one of a very large urban area, together with adjacent urban and rural areas that 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.

The 2008 databanks contain 35 areas coded as level of geography 41, based on 2006 Census:

001, St. John's, Newfoundland and Labrador
205, Halifax, Nova Scotia
305, Moncton, New Brunswick
310, Saint John, New Brunswick
408, Saguenay, Québec
421, Québec, Québec
433, Sherbrooke, Québec
442, Trois-Rivières, Québec
462, Montréal, Québec
505, Ottawa-Gatineau (combined, Québec part and Ontario part)
521, Kingston, Ontario
529, Peterborough, Ontario
532, Oshawa, Ontario
535, Toronto, Ontario
537, Hamilton, Ontario
539, St-Catharines-Niagara, Ontario
541, Kitchener-Cambridge-Waterloo, Ontario
543, Brantford, Ontario
550, Guelph, Ontario
555, London, Ontario
559, Windsor, Ontario
568, Barrie, Ontario
580, Greater Sudbury, Ontario
595, Thunder Bay, Ontario
602, Winnipeg, Manitoba
705, Regina, Saskatchewan
725, Saskatoon, Saskatchewan
825, Calgary, Alberta
835, Edmonton, Alberta
915, Kelowna, British Columbia
932, Abbotsford-Mission, British Columbia
933, Vancouver, British Columbia
935, Victoria, British Columbia |

Level of Geography	Name	Description
31	Federal Electoral District	A federal electoral district (FED) refers to any place or territorial area represented by a member of Parliament elected to the House of Commons. There are 308 FEDs in Canada according to the 2003 Representation Order. The Representation Order is prepared by the Chief Electoral Officer describing, naming and specifying the population of each electoral district established by the Electoral Boundaries Commission and sent to the Governor in Council. The 2008 databanks contain 308 areas coded as level of geography 31.
21	Census Division	A census division (CD) is a group of neighbouring municipalities joined together for the purposes of regional planning and managing common services (such as police or ambulance services). A CD might correspond to a county, a regional municipality or a regional district. CDs are established under laws in effect in certain provinces and territories of Canada. In other provinces and territories where laws do not provide for such areas (Newfoundland and Labrador, Manitoba, Saskatchewan and Alberta), Statistics Canada defines equivalent areas for statistical reporting purposes in cooperation with these provinces and territories. The 2008 databanks contain 290 areas coded as level of geography 21, based on 2006 Census.

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 L.O.G "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 codes 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 that 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 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 Income Statistics 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 <u>not</u> have a space between the third and fourth characters.

3) The user-defined area code is only four characters in length.

Our system <u>cannot</u> 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 and 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	Telephone: (613) 951-9720
Income Statistics Division	Toll-Free (866) 652-8443
Statistics Canada	Fax: (613) 951-4745
Room 1306, Main Building	Toll-Free (866) 652-8444
Ottawa, Ontario K1A 0T6	saadinfo@statcan.ca

Advisory Services provides a wide range of 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.

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

You can also visit us on the web: http://www.statcan.ca.

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 T1FF Processing Unit of Income Statistics 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	Fall
RRSP Contribution Limits (Room)	17C0011	Fall
Canadian Savers	17C0009	Fall
Canadian Investors	17C0007	Fall
Canadian Investment Income	17C0008	Fall
Canadian Taxfilers	17C0010	Fall
Canadian Capital Gains	17C0012	Fall
Charitable Donors	13C0014	Fall
Neighbourhood Income and Demographics	13C0015	Spring
Economic Dependency Profiles	13C0017	Spring
Labour Income Profiles	71C0018	Spring
Families	13C0016	Spring
Seniors	89C0022	Spring
Migration Estimates	91C0025	Fall