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June 2008

Aussi disponible en français

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INTRODUCTION

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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 data that can contribute significantly to this knowledge.

The databank on census families is one of these data sources. This databank is compiled from information obtained through annual personal income tax returns and is updated annually.

Starting with the 1994 tax year, two tables were added to the family series, bringing the total number of standard tables to 16.

Beginning with the 1995 data, a 17th table was added to the series; this table looks at low income among families, according to the *Low Income Measure (LIM)*. Starting with the 1997 tax year, the databank featured a new (18th) table showing *after-tax* low income families, based on the *After-Tax Low Income Measure.* All are available for more than 30,000 geographical areas.

During the course of the years since 1990, minor changes have also been brought to various tables, depending on customer demands and on details available from the tax file. See *total income* in the Glossary section. Further changes to the standard tables are listed in the section "Statistical Tables - Footnotes and Historical Availability".

Note: For information on senior families, please refer to the Statistics Canada product number 89C0022 – Seniors.

SECTION I — THE DATA

Data Source

Development of Small Area and Administrative Data Division's 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 census family data include parent(s) and children (i.e., children who do not live with their spouse or partner and do not have children of their own) living in the same dwelling.

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 couple families (in which common-law families are included) is very high. This comparison was done using estimates from Statistics Canada's Demography Division (see Figure 1). Beginning with the 2000 data, same-sex couples reporting as a couple are included as common-law couples, and therefore counted in the couple category.

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, and 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 *persons not in census families* (formerly non-family persons). They may be living with a family to whom they are related (e.g., brother-in-law, cousin, grandparent) or unrelated (e.g., lodger, roommate). They may be living with other persons not in census families or living alone.

The T1FF 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 Quality

The data that appear in the tables are taken directly from the T1FF, 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 children. Demographic information is derived from taxfilers and non-filing 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 census family type are reported in figure 1.

FIGURE 1 - RATES OF COVERAGE, 2006

Rates of Coverage T1FF Compared to Population Estimates by Family Type			
	All Census Families	**Couple Families**	**Lone-Parent Families**
T1FF (excluding territories)	8,994,040	7,609,220	1,384,830
Demography Division[1]	8,937,019	7,535,252	1,402,667
Coverage	100.6%	101.0%	98.7%

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

Sources: Demography Division's *Demographic Estimates Compendium, Catalogue no. 91-213-SCB*. The T1 Family File (T1FF) data are from the Small Area and Administrative Data Division's family databank, unpublished data.

Most children do not file because they have low or no income. Improvements have been made to the process of identifying children. First, during the processing of 2005 and 2006 data, upgrades were made to our data processing systems. Second, the introduction of the Universal Child Care Benefit program in 2006 has allowed the identification of more children under the age of six. These changes have resulted in improved coverage of children in the SAADD data compared to the official Statistics Canada population estimates. The impact of these changes is most notable in the counts and median total income of lone-parent families although it is not possible to distinguish the precise impact of the improvements separately from normal year-to-year change.

Some elderly Canadians receiving only Old Age Security (OAS) pension and Guaranteed Income Supplement (GIS) do not file because they have low or no taxable income. However, with the introduction of the federal sales tax (FST) credit in 1986 and the goods and services tax (GST) credit in 1989, the percentage of the elderly population filing tax returns has increased. In 2006, 95% filed tax returns, up from 75% in 1989 (when comparing taxfilers aged 65 years or more with the 65 years or more population estimate counts to July 1, 2007, available from Statistics Canada's CANSIM database, table 051-0001*).*

The introduction of the FST and GST credits has also resulted in more low income families filing tax returns. This 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 caused an increase in family total income as well as an increase in median income for 1992. Starting with the 2001 data, wage and salary income of non-filing spouses can be identified, in some cases, from T4 earnings statements.

Comparing the tax-based family median income figures (T1FF) to the Statistics Canada Survey

of Consumer Finances (SCF) shows the following results (figure 2). The SCF was replaced by the Survey of Labour and Income Dynamics (SLID), and the definition of a family was changed for SLID.

FIGURE 2 - COMPARISON OF CENSUS FAMILY INCOMES

Year	Median income, all census families		% ratio (T1FF/Other)
	T1FF	Other	
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	...	...
1999	48,600	...	...
2000	50,800	55,016	92.3%
2001	53,500	...	...
2002	55,000	...	...
2003	56,000	...	...
2004	58,100	...	...
2005	60,600	63,866	94.9%
2006	63,600	…	…

Note: The above T1FF medians are taken from the 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 (or Nunavut in 1997) while the T1FF medians do include the North. The 2000 T1FF median is compared to the 2001 Census data (2000 income). The 2005 T1FF median is compared to the 2006 Census data (2005 income).

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 taxfilers[1].
  ─ 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);

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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).

— 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 3 - 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
Private 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
Registered Retirement Savings Plan 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.

Low Income Measures: Before-Tax and After-Tax

Low Income Measures (LIMs) are a relative measure of low income. LIMs are a fixed percentage (50%) of adjusted median family income where *adjusted* indicates a consideration of family needs. The family size adjustment used in calculating the Low Income Measures reflects the precept that family needs increase with family size. A census family is considered to be low income when their income is below the Low Income Measure for their family type and size.

The following steps outline the method to calculate the Low Income Measures and to establish the low-income population for census families and persons not in census families. The procedure for the Before-Tax LIM and the After-Tax LIM is the same but a different income variable is incorporated into each of the calculations. Total Income is used for the Before-Tax LIM while Income After Tax is used for the After-Tax LIM. For both of these measures, an adjustment is made for capital gains.

1. Determine for each census family the adjusted family size whereby the first adult is counted as 1.0, each additional adult and each child 16 years of age and over as 0.4 and each child less that 16 years of age as 0.3 (except in a lone-parent family where the first child is counted as 0.4). Each person not in a census family is counted as 1.0.

2. For each census family calculate an adjusted family income "by dividing their family income by their adjusted family size". For persons not in census families, for whom the adjusted family size is 1.0, the adjusted family income is the individual's income.

3. Determine the median adjusted family income which is the adjusted family income where 50% of the families, including persons not in census families, have a smaller adjusted family income and 50% have a higher one.

4. The LIM for a family of size one is 50% of the median adjusted family income and the LIMs for the other family types are equal to this value multiplied by their adjusted family size.

5. Low-income census families and low-income persons not in census families are those whose incomes are below the LIM for their family types. Census families and persons not in census families whose incomes are equal to or above the LIM for their family type are not considered low income.

6. This process is repeated for each year. Thus, the LIMs for each year are derived from the reported incomes of that year.

Low Income Measures by Census Family Type

Figures 4 and 5 outline the before-tax and after-tax Low Income Measures (LIMs) for 2006. Both figures have the same format. Various census family types are outlined: lone-parent families (one adult with one, two and ten children), couple families (two adults with zero, one, two, and ten children), lone-parent or couple families with older children and younger children (one to four adults with zero, one, two and ten children) and persons not in census families (one adult, no children). Low-income census families and low-income persons not in census families are those whose (family) incomes are below the LIM for their family type.

FIGURE 4 - 2006 BEFORE-TAX LOW INCOME MEASURES

Number of Adults*	Number of Children Less Than 16 Years of Age				
	0	1	2	…..	10
1	15,750	22,050	26,780	…..	64,580
2	22,050	26,780	31,500	…..	69,300
3	28,350	33,080	37,800	…..	75,600
4	34,650	39,380	44,100	…..	81,900

* Includes parents/spouses, children 16 years of age and over and the first child in lone-parent families regardless of age.

Example: The 2006 before-tax LIM for a person not in a census family is $15,750 and the 2006 before-tax LIM for a lone-parent family with two children 15 years of age and under is $26,780.

The before-tax LIM for any family size can be calculated by multiplying $15,750 by the appropriate adjusted family factor for a specific family size. For example, the before-tax LIM for a couple family with two children over the age of 15 is $34,650. This is calculated by multiplying $15,750 by 2.2.

FIGURE 5 - 2006 AFTER-TAX LOW INCOME MEASURES

Number of Adults*	Number of Children Less Than 16 Years of Age				
	0	**1**	**2**	**…..**	**10**
1	13,750	19,250	23,380	…..	56,380
2	19,250	23,380	27,500	…..	60,500
3	24,750	28,880	33,000	…..	66,000
4	30,250	34,380	38,500	…..	71,500

* Includes parents/spouses, children 16 years of age and over and the first child in lone-parent families regardless of age.

Example: The 2006 after-tax LIM for a person not in a census family is $13,750 and the 2006 after-tax LIM for a lone-parent family with two children 15 years of age and under is $23,380.

The after-tax LIM for any family size can be calculated by multiplying $13,750 by the appropriate adjusted family factor for a specific family size. For example, the after-tax LIM for a couple family with two children over the age of 15 is $30,250. This is calculated by multiplying $13,750 by 2.2.

Other Low-Income Statistics

In addition to the census family information produced from administrative files which is described in this user's guide, low-income statistics are also available for economic and census families from the Survey of Consumer Finances (up to 1997) and from the Survey of Labour and Income Dynamics (from 1993 onwards). These include both Low Income Cut-Offs (LICOs) and Low Income Measures (LIMs). For further information contact Income Statistics Division, Statistics Canada, Ottawa, Ontario, K1A 0T6, (613-951-7355, toll free 1-888-297-7355, fax 613-951-3253, e-mail:income@statcan.ca).

Data Table Contents

Table 1: Summary Table

- Count of taxfilers
- Count of taxfilers and dependents by age group: under 15, 15-64, 65 and over, total
- Count of all census families (couple families + lone-parent families) and the number of persons in census families; similar counts are also given for couple families, lone-parent families and persons not in census families
- Median total income and per capita income for all census families, for couple families, for lone-parent families and for persons not in census families
- Count of all census families with employment income, of persons not in census families with employment income, and their median employment income
- Count of dual-earner couple families, of single-earner-male families, of single-earner-female families, and the median employment income of these families
- Count of all census families and of persons not in census families receiving transfer payments, and the average amount of transfer payments
- Count of census families with at least one member with labour income; the number of census families receiving Employment Insurance (EI) benefits and the average amount received; count of persons not in census families with labour income, the number receiving EI benefits and the average amount received

Table 2: Persons by Age Group and by Census Family Type

- Count of parents and children in couple families, by age group
- Count of parents and children in lone-parent families, by age group
- Count of persons not in census families by age group
- Count and percentage of taxfilers and dependents by age group
- Average age of taxfilers and dependents

Table 3: Census Families by Age of Older Partner/Parent and by Number of Children

Table 3a:
- Count of couple families by age of older partner/parent and by number of children
- Average family size for all couple families and for couple families with children
- Median total income of couple families by number of children, of all couple families and of couple families with children

Table 3b:
- Count of lone-parent families by age of parent and by number of children
- Count of male and of female (and total) lone-parent families by age of parent
- Average family size of lone-parent families by age of parent
- Median total income of lone-parent families by number of children and by gender of parent

Table 3c:
- Count of all census families by number of children and by age of (older) partner/parent
- Average family size of all census families and of census families with children, by age of (older) partner/parent
- Median total income of all census families by number of children, of all census families and of census families with children

Table 4: Distribution of Total Income by Census Family Type and Age

Table 4a:
- Count of couple families by age of older partner and by cumulative total family income group; median family total income by age group of older partner

Table 4b:
- Count of lone-parent families by age of parent and by cumulative total family income group; median family total income by age group of parent

Table 4c:
- Count of persons not in census families by age and by cumulative total income group; median total income by age group

Table 5: Census Families by Total Income and by Number of Children

Table 5a:
- Count of couple families by number of children and by cumulative total family income group, showing the median total family income by number of children

Table 5b:
- Count of lone-parent families by number of children and by cumulative total family income group, showing the median total family income by number of children

Table 6: Sources of Income by Census Family Type

- Sources of income (number reporting and amount reported) for couple families, lone-parent families, persons not in census families and total for all census families and persons not in census families. The income sources are:

Employment income (total)
      Wages, salaries and commissions
      Self-employment income
            Farm + fish self-employment income
            Other self-employment income
Investment income
Government transfers
      Employment Insurance (EI)
      Old Age Security (OAS) pension benefits/net federal supplements
      Canada/Quebec Pension Plan (CPP/QPP) benefits
      Canada Child Tax Benefits (CCTB)
      Goods and services tax (GST) credit/harmonized sales tax (HST) credit
      Workers' Compensation
      Social Assistance
      Provincial refundable tax credits/family benefits

Private pensions
RRSP income
Other income
Total income

Table 7: Economic Dependency Profile of Couple Families

- For all couple families, for male partners, for female partners, for children and for the entire population: the number reporting employment income and the value reported, the number reporting transfer payments and the value reported. These transfer payments include:

  All government transfers
   Employment Insurance (EI)
   Goods and services tax (GST) credit/harmonized sales tax (HST) credit
   Canada Child Tax Benefits (CCTB)
   Old Age Security (OAS) pension benefits/net federal supplements
   Canada/Quebec Pension Plan (CPP/QPP) benefits
   Workers' Compensation
   Social Assistance
   Provincial refundable tax credits/family benefits
  Private pensions

Table 8: Economic Dependency Profile of Lone-Parent Families and persons not in census families

- For all lone-parent families, for parents, for children, for persons not in census families and for the entire population: the number reporting employment income and the value reported, the number reporting transfer payments and the value reported. These transfer payments include:

  All government transfers
   Employment Insurance (EI)
   Goods and services tax (GST) credit/harmonized sales tax (HST) credit
   Canada Child Tax Benefits (CCTB)
   Old Age Security (OAS) pension benefits/net federal supplements
   Canada/Quebec Pension Plan (CPP/QPP) benefits
   Workers' Compensation
   Social Assistance
   Provincial refundable tax credits/Family benefits
  Private pensions

Table 9: Labour Income Profile of Couple Families

- Count of couple families, of males partners, of female partners and of children in couple families, and of the entire population
- For couple families, for male partners, for female partners and for children in couple families and for the entire population: counts of numbers reporting labour income and the value reported. The different incomes shown are:

  Total income
  Labour income
       Employment income
            Wages/salaries/commissions
            Self-employment income
       Employment Insurance (EI)

Table 10: Labour Income Profile of Lone-Parent Families and Persons not in Census Families

- Count of lone-parent families, of parents and of children, of persons not in census families and of the entire population
- For lone-parent families, for parents and for children in lone-parent families, for persons not in a census family and for the entire population: counts of numbers reporting labour income and the value reported. The different incomes shown are:

  Total income
  Labour income
       Employment income
            Wages/salaries/commissions
            Self-employment income
       Employment Insurance

Table 11: Labour Income by Age Group and Gender

- Count of taxfilers and dependents by age group and by gender
- Count of taxfilers and dependents with labour income by age group and by gender
- Participation rates by age group and by gender

Table 12: Employment Insurance by Age Group and Gender

- Count of taxfilers and dependents with labour income by age group and by gender
- Count of Employment Insurance recipients by age group and by gender

Table 13: Single-Earner and Dual-Earner Census Families by Number of Children (Includes Only Partners/Parents Reporting Non-Negative Employment Income)

- Number reporting, total employment income of parent/partners reported and the median employment income of parent/partners for:

  Male single-earner couple families by number of children
  Female single-earner couple families by number of children
  Dual-earner couple families by number of children
  Lone-parent families by number of children

  Note: excluded from this table are census families where a spouse (either one in couple families, or the sole parent in lone-parent families) reported negative employment income, and census families where both spouses (in couple families, or the sole parent in lone-parent families) reported no employment income.

Table 14: Husband-Wife Families by Percentage of Wife's Contribution to Husband-Wife Employment Income (Includes Only Spouses Reporting Non-Negative Employment Income)

Table 14a:
- Counts of husband-wife families by number of children and by percentage of wife's contribution to the husband-wife employment income

Table 14b:
- Counts of husband-wife families by age of wife and by percentage of wife's contribution to the husband-wife employment income

Table 14c:
- Counts of husband-wife families by family employment income range and by percentage of wife's contribution to the husband-wife employment income

  Note: Excluded from this table are
  1. *same-sex couples,*
  2. *families where a spouse (either one) reported negative employment income, and*
  3. *families where both spouses reported no employment income.*

Table 15: Census Family Units and Children by Age of Children

- Counts of census families (couple, lone-parent and total for all census families) by age of children
- Counts of children in census families (couple, lone-parent and total for all census families) by age of children
- The age groups used are:

  All children under 6 years
  All 6 - 14
  All 15 - 17
  Some under 6 and some 6 - 14
  Some under 6 and some 15 - 17
  Some 6 - 14 and some 15 - 17

Some under 6, some 6 - 14 and some 15 - 17
All under 18
Some under 18 and some 18 and over
All 18 and over

Table 16: Census Family Units and Persons by Language of Tax Form

- Counts of couple families, of lone-parent families, of persons not in census families and a total for the preceding, by language of tax form
- Counts of persons in couple families, in lone-parent families, of persons not in census families and a total for the preceding, by language of tax form
- The language groupings used are:

    All English
    All French
    Some English and some French
    Total

Table 17: Low Income (based on Before-Tax Low Income Measures, LIMs)

For all couple families, all lone-parent families, all persons not in census families and a total of these three groups, the table contains the following information:

- Count of census families or persons not in census families by number of children and total
- Median before-tax family income by number of children and a total
- Number of persons within a census family by number of children and a total
- Number of children 0 to 17 years of age by number of children within a census family and total
- Number of persons 65 years of age and over by number of children within a census family and total

For low-income couple families, low-income lone-parent families, low-income persons not in census families and a total of these three groups, the same information as outlined above is available:

- Count of census families or persons not in census families by number of children and total
- Median before-tax family income by number of children and a total
- Number of persons within a census family by number of children and a total
- Number of children 0 to 17 years of age by number of children within a census family and total
- Number of persons 65 years of age and over by number of children within a census family and total

Table 18: After-Tax Low Income (based on After-Tax Low Income Measures, LIMs)

For all couple families, all lone-parent families, all persons not in census families and a total of these three groups, the table contains the following information:

- Count of census families or persons not in census families by number of children and total
- Median after-tax family income by number of children and a total
- Number of persons within a census family by number of children and a total
- Number of children 0 to 17 years of age by number of children within a census family and total
- Number of persons 65 years of age and over by number of children within a census family and total

For low-income couple families, low-income lone-parent families, low-income persons not in census families and a total of these three groups, the same information as outlined above is available:

- Count of census families or persons not in census families by number of children and total
- Median after-tax family income by number of children and a total
- Number of persons within a census family by number of children and a total
- Number of children 0 to 17 years of age by number of children within a census family and total
- Number of persons 65 years of age and over by number of children within a census family and total

Statistical Tables – Footnotes and Historical Availability

Note: for changes to variable definitions, please see *Glossary of Terms*.

All tables:
- The income shown here could be reported by <u>any</u> member of the census family.
- Income ranges are <u>cumulative</u> and not discrete (since 1993). This means that a person with an income of $100,000 will be included in the $10,000+ category, in the $15,000+ category, in the $20,000+ category, in the $25,000+ category, etc.
- Starting with 2000 data, same-sex couples are counted as couple families (formerly "husband-wife families")
- Available for all levels of the postal geography, for census divisions and for census metropolitan areas.
- Available for census tracts, economic regions and federal electoral districts starting with 1999 data (excluding tables 17-18)
- Available for census agglomerations starting with 2001 data

Table 1:
- Available since 1990.
- Number of taxfilers added in 1993

Table 2:
- Available since 1990.
- Average age was added to this table starting with 1994.

Table 3:
- Available in its current format since 1990.

Table 4:
- Available since 1990.
- Income groups were changed from discrete to cumulative groups starting with 1993.
- Income groups were added in 1993 (up to $250,000 for couple families and $100,000 for lone-parent families and persons not in census families).
- In 1995, group $55,000+ was removed from couple families table and $75,000 was added.

Table 5:
- Available since 1990.
- Income groups were changed from discrete to cumulative groups starting with 1993.
- Income groups were added in 1993 (up to $250,000 for couple families and $100,000 for lone-parent families and persons not in census families).
- In 1995, group $55,000+ was removed from couple families table and $75,000 was added.

Table 6:
- Available since 1990.
- The sources of income have changed over the years, depending on the information available from the T1.
- For 1990-1995, transfer payments included government transfers and private (other) pensions; starting with 1996, private pensions are shown separately from government transfers.
- Information on workers' compensation and social assistance available as separate income sources since 1994 (previously included in "non-taxable income").
- Information on RRSP income available since 1994 (previously included in "other income").
- Total = couple families + lone-parent families + persons not in census families.

Tables 7 and 8:
- Available since 1990.
- For 1990-1995, transfer payments included government transfers and other (private) pensions; starting with 1996, private pensions are shown separately from government transfers.
- Information on workers' compensation and social assistance available as separate income sources since 1994 (previously included in "non-taxable income").

Tables 9 and 10:
- Available since 1990.
- Since 1992, total population count includes taxfilers and dependents
- Employment Insurance (previously unemployment insurance) rate shown only for 1990 and 1991
- Information on wages, salaries and commissions added in 1993 (counts and amounts)
- Change to table layout in 1999 ("self-employment" category now follows "wages, salaries and commissions").

Table 11:
- Available in its current format since 1990.
- The gender of the non-filing children is, in many cases, not known to us; for this reason, the number of all persons or taxfilers and dependents in the male and female columns does not add to the figure in the total column for the 15-19 age group.
- The participation rate is calculated by dividing the number of persons with labour income by the total number of persons and multiplying by 100. Rate is not shown for the 15-19 age group since 1997.

Table 12:
- Available since 1990.
- "Total population" replaced with "Labour Income" with the 1992 data
- Employment Insurance (previously Unemployment Insurance) rate shown only for 1990 and 1991

Table 13:
- Available since 1990.
- Not included in this table are 1) census families where either partner or lone-parent reported negative employment income, and 2) census families where neither partner or lone-parent reported employment income.
- "Average contribution of wife" removed starting with 2001 data.

Table 14:
- Available since 1990.
- Not included in this table are 1) same-sex couples, 2) husband-wife families where either spouse reported negative employment income, and 3) husband-wife families where neither spouse reported employment income.
- Only husband-wife families with an employment income greater than zero are considered here.
- 0% represents contributions equal to or less than 0.5% and 100% represents contributions equal to or greater than 99.5%.
- Since 1991, family totals are shown in each table section.
- "Average contribution of wife" added starting with 2001 data.

Table 15:
- Available in its current format since 1993.

Table 16:
- Available in its current format since 1993.
- The total column on the far right of the printed page represents couple families + lone-parent families + persons not in census families.

Table 17:
- Available in its current format since 1995.
- Available for census tracts, federal electoral districts and economic regions starting with 2000 data.

Table 18:
- Available in its current format since 1997.
- Available for census tracts, federal electoral districts and economic regions starting with 2000 data.

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, the Alberta Family Employment Tax Credit is a non-taxable amount paid to families with working income that have children under the age of 18. Included in *Provincial refundable tax credits/Family benefits* in the statistical tables.

Alberta Family Employment Tax Credit
>Beginning in 1997, the Alberta Family Employment Tax Credit is a non-taxable amount paid to families with working income that have children under the age of 18. Included in *Provincial refundable tax credits/Family benefits* in the statistical tables.

Alimony
>Includes 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.

All (Census) Families
>Include couple families and lone-parent families.

Average Family Size
>Is the average count of persons in the census family.

British Columbia Family Bonus
>Commencing in July 1996, the BC Family Bonus program provides non-taxable amounts paid monthly to help low- and modest-income families with the cost of raising children under the age of 18. This program includes the basic Family Bonus and the BC Earned Income Benefit. Benefits are combined with the CCTB into a single monthly payment. 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. The Universal Child Care Benefit is added to the CCTB beginning with the 2006 data in the statistical tables.

Canada/Quebec Pension Plan (CPP/QPP)
>Are compulsory contributory social insurance plans that protect workers and their families against loss of income due to retirement, disability or death. Canada Pension Plan and Quebec Pension Plan benefits include all benefits reported for the reference year.

Census 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.

CityID

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

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 families*.

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).

Dual-Earner Families

Are couple families where both spouses have an employment income greater than zero.

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, self-employment income (net income from business, profession, farming, fishing and commissions) and Indian Employment Income (new in 1999).

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.

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 Benefits
> *See* Alberta Family Employment Tax Credit; British Columbia Family Bonus; New Brunswick Child Tax Benefit Supplement; Newfoundland and Labrador Child Benefit; Northwest Territories Child Benefit; Nova Scotia Child Tax Benefit; Nunavut Child Benefit; Ontario Child Care Supplement for Working Families; Quebec Child Assistance Payment; Saskatchewan Child Benefit; Yukon 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.

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 benefits/net federal supplements, Canada and Quebec Pension plans benefits, non-taxable income and provincial refundable tax credits (both beginning in 1990), Quebec child support payment (beginning in 2006) which replaced the Quebec Family allowances (the latter were in place from 1994 to 2004), 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), Saskatchewan Child Benefit (beginning in 1998), Newfoundland and Labrador Child Benefit (beginning in 1999), the Yukon Child Benefit (beginning in 1999), the Nova Scotia one-time payment Taxpayer Refund Program (2003 only), the New Brunswick Low-Income Seniors Benefit (since 2005), the Universal Child Care Benefit (beginning in 2006) and the Alberta one-time payment Resource Rebate (2006 only). The individuals in this case receive these payments without providing goods or services in return. Previous to the 1996 data, *Transfer payments* also included superannuation and other (private) pensions.

Harmonized Sales Tax (HST)

In Newfoundland and Labrador, 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 Family

See Couple family

Imputed Persons

Are persons who are not taxfilers, but are reported or otherwise identified by a taxfiler (for example, a non-filing spouse or child).

Income After Tax

Is total income minus provincial and federal income taxes plus Quebec Abatement.

Index

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

Interest Income

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

Investment Income

Includes both interest income and dividend income.

Labour Income

Includes employment income (wages, salaries, commissions and net self-employment income) and Employment Insurance benefits.

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.

Limited Partnership Income

Is net income (i.e., gross income less expenses) from a limited partnership, where a limited partner is a passive or non-active partner whose liability as a member is limited to his or her investment. Included in "Other income" in the statistical tables.

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".

Low Income Measure (LIM)

The Low Income Measure is a relative measure of low income. LIMs are a fixed

percentage (50%) of adjusted median family income where *adjusted* indicates a consideration of family needs. The family size adjustment used in calculating the Low Income Measures reflects the precept that family needs increase with family size. For the LIM, each additional adult, first child (regardless of age) in a lone-parent family, or child over 15 years of age, is assumed to increase the family's needs by 40% of the needs of the first adult. Each child less than 16 years of age (other than the first child in a lone-parent family), is assumed to increase the family's needs by 30% of the first adult. A family is considered to be low income when their income is below the Low Income Measure (LIM) for their family type and size.

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.

Negative Income

Generally applies to net self-employment income, net rental income and net limited partnership income. Negative income would indicate that expenses exceeded gross income.

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".

Net Rental Income

Is income received or earned from the rental of property, less related costs and expenses. Included in "Other income".

New Brunswick Child Tax Benefit

Since 1997, the New Brunswick Child Tax Benefit (NBCTB) is a non-taxable amount paid monthly to qualifying families with children under the age of 18. The New Brunswick Working Income Supplement (NBWIS) is an additional benefit paid to qualifying families with earned income who have children under the age of 18. Benefits are combined with the CCTB into a single monthly payment. Included in *Provincial refundable tax credits/Family benefits* in the statistical tables.

Newfoundland and Labrador Child Benefit

Beginning in 1999, the Newfoundland and Labrador Child Benefit (NLCB) is a non-taxable amount paid monthly to help low-income families with the cost of raising children under the age of 18. The Mother Baby Nutrition Supplement (MBNS) is an additional benefit paid to qualifying families who have children under the age of one. Benefits are combined with the CCTB into a single monthly payment. Included in *Provincial refundable tax credits/Family benefits* in the statistical tables.

Non-Family Person

See Persons not in Census Families

Non-Negative Income
>   Is income that is zero or greater.

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 or 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 non-taxable amount paid monthly 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 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) is a non-taxable amount paid monthly to help low- and modest-income families with the costs of raising children under the age of 18. Benefits are combined with the CCTB into a single monthly payment. Included in *Provincial refundable tax credits/Family benefits* in the statistical tables.

Nova Scotia Taxpayer Refund Program
>   Is a one-time payment of $155 made in 2003 to residents of Nova Scotia who paid $1 or more in provincial income tax. The refund is part of the government's commitment to lower Taxes in the province. Included in 2003 data only.

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

Old Age Security (OAS) Pension
>   Is part of the Old Age Security program, a federal government program that guarantees a degree of financial security to Canadian seniors. All persons in Canada aged 65 or older, who are Canadian citizens or legal residents, may qualify for a full OAS pension, depending on their years of residence in Canada after reaching age 18. Old Age Security benefits include all benefits reported for the reference year, excluding

Guaranteed Income Supplements and Spousal Allowance benefits; *see also* "net federal supplements" and "Non-taxable income". Starting with the 1994 data, OAS income of non-filing spouses was estimated and included in the 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 Revenue Agency (formerly Canada Customs and Revenue Agency) and therefore families must apply for the supplement annually. This program is a tax-free monthly payment to help with the cost of raising children under the age of seven. Included in *Provincial refundable tax credits/Family benefits* in the statistical tables.

Other Income

Includes net rental income, alimony, income from a limited partnership, retiring allowances, scholarships, amounts received through a supplementary unemployment benefit plan (guaranteed annual income plan), payments from income-averaging annuity contracts, as well as all other taxable income not included elsewhere. Beginning with the 1992 data, this variable also includes the imputed income of imputed spouses, as derived from the tax return of the filing spouse. *See also* "Total income".

Parent

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

Participation Rate

Is the count of a given population of an area with labour income expressed as a percentage of the total for that same population in that same area.

Per Capita Income

Is an average figure derived from the total income of families divided equally among all persons in the families, regardless of age or income.

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".

Private (other) Pensions

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

Provincial Refundable Tax Credits / Family Benefits

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, Quebec and Saskatchewan (since 1990), British Columbia and the Northwest Territories (since 1993), Newfoundland and Nunavut (beginning in 1997), Quebec Child Assistance Payment which, in 2006, replaced the 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), Saskatchewan Child Benefit (beginning with 1998), the Newfoundland and Labrador Child Benefit (beginning with 1999), the Yukon Child Benefit (beginning with 1999), the Nova Scotia one-time payment Taxpayer Refund Program (2003 only), the New Brunswick Low-Income Seniors Benefit (since 2005) and the Alberta Resource Rebate (for 2006 only).

Quebec Child Assistance Payment *Previously Quebec Family Allowance*
The Régie des rentes du Québec administers the child assistance payment program that is part of Québec's family policy. This program provides for the payment of a family allowance intended to cover the basic needs of children under age 18 in low-income families. This payment adds to the Canada Child Tax Benefit paid by the federal government. In 2006, the Child Assistance Payment program replaced the Quebec Family Allowance which was in place from 1994 to 2004. Available starting with 1994 data. Included in *Provincial refundable tax credits/Family benefits* in the statistical tables.

Quebec Family Allowance
See Quebec Child Assistance Payment

Registered Retirement Savings Plan Income (RRSP)
Is any money withdrawn from a RRSP, either as a lump sum or as a periodic payment. Included in this amount are withdrawals and monies from RRSP annuities. Note that monies from a Registered Retirement Income Fund (RRIF) may be reported on line 115 (other pensions or superannuation) if the recipient is 65 years of age or older; otherwise, monies from a RRIF are reported on line 130 (other income). Information on RRSP income is available starting with the 1994 data. Starting in 1999, only RRSP income of persons aged 65 years or older is included.

Saskatchewan Child Benefit
Beginning in July 1998, the Saskatchewan Child Benefit (SCB) is a non-taxable amount paid monthly to help lower-income families with the cost of raising children under age of 18. Benefits are combined with the CCTB into a single monthly payment. Included in *Provincial refundable tax credits/Family benefits* in the statistical tables.

Self-Employment Income
Is net income from business, professional, commission, farming and fishing.

Single-Earner Family
Is defined, in couple families, as only one of the partners having employment income greater than zero or, in lone-parent families, as the parent with employment income greater than zero.

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".

Spouse
Is either partner in a couple family.

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 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
  Indian Employment Income (new in 1999)
 Employment insurance (EI) benefits
Pension income
 Old Age Security pension benefits/net federal supplements (the latter including guaranteed income supplements and spouses' allowances since 1994)
 Canada/Quebec Pension Plan benefits
 Superannuation and other (private) pensions
Federal Family Allowance benefits (up to and including 1992)
Quebec Family Allowance (from 1994 to 2004)
Quebec Child Support Payment (beginning with 2005)
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)
Newfoundland and Labrador Child Benefit (beginning with 1999)
Yukon Child Benefit (beginning with 1999)
Interest and other investment income
Dividend income

RRSP income (since 1994; previously in "other income" / since 1999; only taxfilers 65+)
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) and Universal Child Care Benefit (beginning in 2006)
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 Manitoba, Ontario, Quebec and Saskatchewan (since 1990), British Columbia and the Northwest Territories (since 1993), Newfoundland and Labrador, and Nunavut (since 1997), the Nova Scotia one-time payment Taxpayer Refund Program (2003 only), the New Brunswick Low-Income Seniors Benefit (since 2005) and the Alberta one-time payment Resource Rebate (2006 only).

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)

Universal Child Care Benefit
> Beginning in July 2006, the Universal Child Care Benefit (UCCB) is a taxable amount of $100 paid monthly for each child under 6 years of age. Included in *Canada Child Tax Benefits* in the statistical tables.

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 postal codes. 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. 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. Starting with the 1999 data, the total of wages, salaries and commissions includes tax-exempt employment income earned on an Indian

reserve. Starting with the 2001 data, wage and salary income of non-filing spouses was identified, in some cases, from T4 earnings statements.

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".

Yukon Child Benefit

Beginning in 1999, the Yukon Child Benefit (YCB) is a non-taxable amount paid monthly to help low- and modest-income families with the cost of raising children under the age of 18. Benefits are combined with the CCTB into a single monthly payment. Included in *Provincial refundable tax credits/Family benefits* in the statistical tables.

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.

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 (L.O.G. 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/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/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: 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 2006 databanks contain 4,070 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 2006 databanks contain 1 002 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 2006 databanks contain 486 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 2006 databanks contain 442 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 2006 databanks contain 17 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 2006 databanks contain 818 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 2006 databanks contain 1,907 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 2006 databanks contain 215 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 11 walks. The 2006 databanks contain 21,079 areas coded as level of geography 01. The total population of these postal walks is 24.0 million (with an average population of 1,145). The walks range in size from 100 to over 9,000.

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

```
                    ┌─────────────┐
                    │   Canada    │
                    │    (12)     │
                    └──────┬──────┘
                    ┌──────┴──────┐
                    │  Province   │
                    │    (11)     │
                    └──────┬──────┘
         ┌─────────────────┼──────────────┬──────────────┐
  ┌──────┴──────┐                   ┌──────┴──────┐ ┌──────┴──────┐
  │    City     │                   │    Rural    │ │    Other    │
  │   totals    │                   │   postal    │ │   areas in  │
  │             │                   │    codes    │ │   province  │
  │     (8)     │                   │     (9)     │ │    (10)     │
  └──────┬──────┘                   └─────────────┘ └─────────────┘
```

| Urban FSAs (3) | Rural routes (4) | Suburban services (5) | Rural postal codes in city (6) | Other urban areas (7) |

| Postal walks (1) | Walk pots (2) |

44
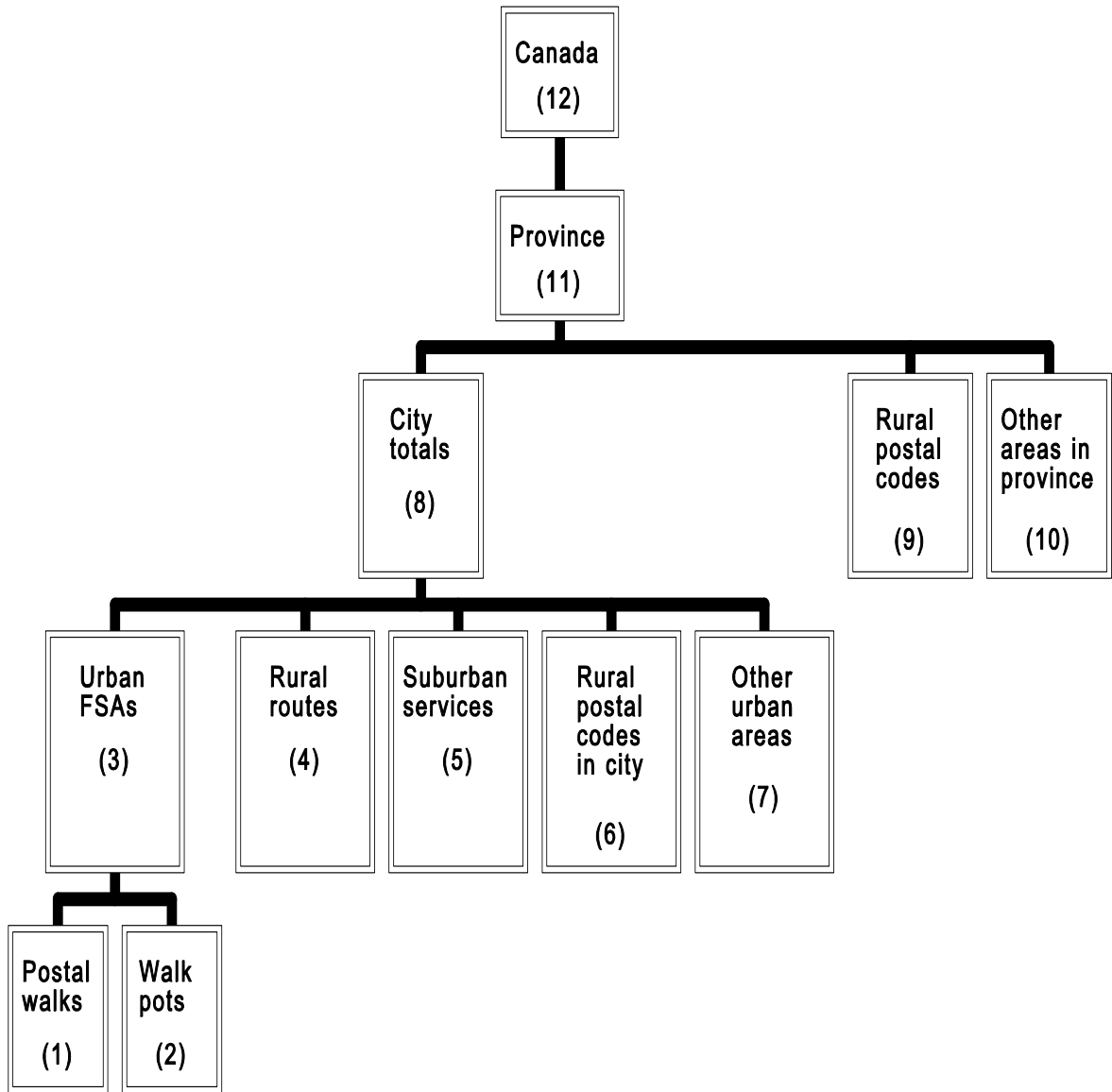
Concordance files

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 2006 databanks were coded from a March 2007 Canada Post Corporation file with a December 2006 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 (L.O.G.)	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 2006 databanks contain 5,076 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 2006 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 2006 databanks contain 111 areas coded as level of geography 42, based on 2006 Census.

Level of Geography (L.O.G.)	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. There are 33 CMAs in the 2006 databanks, 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 (combines, 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, 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, British Columbia 933, Vancouver, British Columbia 935, Victoria, British Columbia

Level of Geography (L.O.G.)	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 2006 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 2006 databanks contain 288 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 (L.O.G.)	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 <u>all</u> 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 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 <u>not</u> have a space between the third and fourth characters.

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

4) A postal code must be linked to one area only. Our system does not 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
Small Area and Administrative Data 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.

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

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**

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 Statistics Canada toll free at 1-800-263-1136. The standards are also published on www.statcan.ca under About Statistics Canada > Providing services to Canadians.

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 taxfiler. 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 Profile	13C0017	Spring
Labour Income Profile	71C0018	Spring
Families	13C0016	Spring
Seniors	89C0022	Spring
Migration Estimates	91C0025	Fall