

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

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STATISTICS CANADA  
*Small Area and Administrative Data Division*  
[saadinfo@statcan.ca](mailto:saadinfo@statcan.ca)

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Fax: 613-951-1134

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## RRSP CONTRIBUTORS (product #17C0006)

This databank provides information on taxfilers who contributed to a Registered Retirement Savings Plan (RRSP) during the tax year under review.

**The content of the databank is as follows:**

### Table 1: Summary

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

### Table 2: Age groups

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

**Table 3: Sex**

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

**Table 4: Income groups**

Column 1	– City identification number
Column 2	– Postal area
Column 3	– Postal walk
Column 4	– Level of geography (see geography section)
Column 5	– Place name
Column 6	– Total number of taxfilers
Column 7	– Total number of RRSP contributors
Column 8	– Percent of RRSP contributors with total income less than \$20,000
Column 9	– Percent of RRSP contributors with total income between \$20,000 and \$39,999
Column 10	– Percent of RRSP contributors with total income between \$40,000 and \$59,999
Column 11	– Percent of RRSP contributors with total income between \$60,000 and \$79,999
Column 12	– Percent of RRSP contributors with total income \$80,000+
Column 13	– Total amount of RRSP dollars reported (in thousands of dollars)
Column 14	– Percent of total RRSP amount reported by contributors with total income less than \$20,000
Column 15	– Percent of total RRSP amount reported by contributors with total income between \$20,000 and \$39,999
Column 16	– Percent of total RRSP amount reported by contributors with total income between \$40,000 and \$59,999
Column 17	– Percent of total RRSP amount reported by contributors with total income between \$60,000 and \$79,999
Column 18	– Percent of total RRSP amount reported by contributors with total income \$80,000+

## **RRSP CONTRIBUTION LIMITS (ROOM) (product # 17C0011)**

The Registered Retirement Savings Plan (RRSP) Room databank was created to provide information on the RRSP contribution limit (RRSP Room) available. This product can be used in conjunction with the RRSP databank which concentrates on the RRSP contributors.

In 1989, the legislation dictated that contribution limits for persons not contributing to a registered pension plan (RPP) or a Deferred Profit Sharing Plan (DPSP) was 20% of earned income to a maximum of \$7,500. The limit for RPP and DPSP members was 20% of earned income to a maximum of \$3,500 less the amount contributed by the employee to the RPP or DPSP.

Further amendments to the Income Tax Act relative to RRSPs, taking effect January 1, 1991, were intended to make RRSP contribution limits more equitable. The RRSP contribution limit was set at 18% of earned income for the previous tax year, to a set maximum minus the Pension Adjustment (PA). The PA represents the calculated value of the pension accrued through an RPP or a DPSP in the previous tax year.

Total RRSP Room represents the *deduction limit* that Canadians can claim with respect to contributions made to RRSPs. It does not include income eligible for transfers, such as retiring allowances and severance pay that may be rolled over into RRSPs. The sum of the *deduction limit* and rollovers represents the maximum amount that can be claimed as a deduction on line 208 of the income tax return.

<b>Earned income in tax year</b>	<b>New room</b>	<b>Unused room</b>	<b>Total room (for tax year+1)</b>
1991	For 1992	pre1991 = 0	New room only
1992	For 1993	1991 to 1992	Unused room + new room
1993	For 1994	1991 to 1993	Unused room + new room
1994	For 1995	1991 to 1994	Unused room + new room
1995	For 1996	1991 to 1995	Unused room + new room
1996	For 1997	1991 to 1996	Unused room + new room
1997	For 1998	1991 to 1997	Unused room + new room
1998	For 1999	1991 to 1998	Unused room + new room
1999	For 2000	1991to 1999	Unused room + new room
2000	For 2001	1991 to 2000	Unused room + new room
2001	For 2002	1991 to 2001	Unused room + new room
2002	For 2003	1991 to 2002	Unused room + new room
2003	For 2004	1991 to 2003	Unused room + new room
2004	For 2005	1991 to 2004	Unused room + new room
2005	For 2006	1991 to 2005	Unused room + new room
2006	For 2007	1991 to 2006	Unused room + new room
2007	For 2008	1991 to 2007	Unused room + new room

Calculation of contribution limits

For 1990, maximum contributions are:

- for non-participants in RPPs and DPSPs, the lesser of 20% of earned income and \$7,500
- for participants in RPPs and DPSPs, 20% of earned income to a maximum of \$3,500; the maximum is reduced according to employee contributions to RPPs/DPSPs.

For 1991 to 2008:

New room = 18% of earned income - PA - PSPA

Percentage of earned income to a maximum of

- \$11,500 for 1991
- \$12,500 for 1992 and 1993
- \$13,500 for 1994
- \$14,500 for 1995
- \$13,500 for 1996
- \$13,500 for 1997
- \$13,500 for 1998
- \$13,500 for 1999
- \$13,500 for 2000
- \$13,500 for 2001
- \$13,500 for 2002
- \$14,500 for 2003
- \$15,500 for 2004
- \$16,500 for 2005
- \$18,000 for 2006
- \$19,000 for 2007

Where PA = Pension Adjustment, and PSPA = Past Service Pension Adjustment

**Prior to tax year 2000 (Room 2001):**

Total Room (for tax year+1) = Unused Room (from 1991 forward) + New Room

**For tax years 2000 to 2007 (Room 2001 to Room 2008):**

Total Room (for tax year+1) = Unused Room accumulated since 1991 +  
(18% of earned income – Pension adjustment) –  
Current tax year contributions excluding rollovers

**Data source**

Prior to the release of data for tax year 2000, the RRSP ROOM data were derived from a file received annually from the Canada Revenue Agency (CRA, formerly Canada Customs and Revenue Agency). CRA generated the data from an administrative system designed in response to changes to the Income Tax Act with respect to Registered Retirement Savings Plans, changes that took effect January 1, 1991.

The system records information for each taxfiler with "earned income" (income used to determine the RRSP deduction limit). The information includes each year's earned income, new room amounts and unused room amounts carried forward.

Starting with the 2001 ROOM (2000 tax data), the amount of RRSP Room is calculated from other variables on the preliminary file, variables which were previously unavailable.

This year's release of the RRSP Room data is based on 2007 income tax returns. Contributions towards these limits can be made up to February 2009, to be reported on the 2008 tax returns. The mailing address at the time of filing is the basis for the geographic information in the tables.

**Data quality**

The calculated Room amount is equal to the amount on the Canada Revenue Agency (CRA) RRSP Room file.

**The content of the databank is as follows:**

**Table 1: Persons with room**

Column 1 – City identification number  
Column 2 – Postal area  
Column 3 – Postal walk number  
Column 4 – Level of geography (see Geography section)  
Column 5 – Place name  
Column 6 – Amount of Room dollars reported (in thousands of \$)  
Column 7 – Amount of Unused Room dollars reported (in thousands of \$)  
Column 8 – Amount of New Room dollars reported (in thousands of \$)  
Column 9 – Number of taxfilers with Room  
Column 10 – Number of taxfilers with Unused Room  
Column 11 – Number of taxfilers with New Room

**Table 2: Characteristics of persons with new room for 2007**

Column 1 – City identification number  
Column 2 – Postal area  
Column 3 – Postal walk number  
Column 4 – Level of geography (see Geography section)  
Column 5 – Place name  
Column 6 – Number of taxfilers with New Room  
Column 7 – Average Age of taxfilers with New Room  
Column 8 – Percentage Female taxfilers with New Room  
Column 9 – Median Earned Income of taxfilers with New Room  
Column 10 – Average New Room  
Column 11 – Percentage of taxfilers with New Room between \$500 and \$2,399 <sup>1</sup>  
Column 12 – Percentage of taxfilers with New Room between \$2,400 and \$4,699 <sup>2</sup>  
Column 13 – Percentage of taxfilers with New Room between \$4,700 and \$7,799 <sup>3</sup>  
Column 14 – Percentage of taxfilers with New Room between \$7,800 and \$12,999 <sup>4</sup>  
Column 15 – Percentage of taxfilers with New Room greater than \$13,000 <sup>5</sup>

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1 The first value represents the 25<sup>th</sup> percentile and is recalculated periodically.

2 The first value represents the 50<sup>th</sup> percentile and is recalculated periodically.

3 The first value represents the 75<sup>th</sup> percentile and is recalculated periodically.

4 The first value represents the 90<sup>th</sup> percentile and is recalculated periodically.

5 The first value represents the 97<sup>th</sup> percentile and is recalculated periodically.

## CANADIAN SAVERS (product #17C0009)

<b>Line 120</b> – Taxable amount of dividends from taxable Canadian corporations
<b>Line 121</b> – Interest and other investment income

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

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

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

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

Taxfilers reporting Canadian dividend income would not be counted as savers, but would be classified as investors.

### The content of the databank is as follows:

#### Table 1: Summary

- Column 1 – City identification number
- Column 2 – Postal area
- Column 3 – Postal walk
- Column 4 – Level of geography (see geography section)
- Column 5 – Place name
- Column 6 – Total number of taxfilers
- Column 7 – Number of savers
- Column 8 – Average age of savers
- Column 9 – Median total income of savers
- Column 10 – Total amount of interest dollars reported (in thousands of dollars)
- Column 11 – Median of interest dollars

#### Table 2: Age groups

- Column 1 – City identification number
- Column 2 – Postal area
- Column 3 – Postal walk
- Column 4 – Level of geography (see geography section)
- Column 5 – Place name
- Column 6 – Total number of taxfilers
- Column 7 – Total number of savers
- Column 8 – Percent of savers 0-24 years of age
- Column 9 – Percent of savers 25-34 years of age
- Column 10 – Percent of savers 35-44 years of age
- Column 11 – Percent of savers 45-54 years of age
- Column 12 – Percent of savers 55-64 years of age

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

**Table 3: Sex**

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

**Table 4: Income groups**

- Column 1 – City identification number
- Column 2 – Postal area
- Column 3 – Postal walk
- Column 4 – Level of geography (see geography section)
- Column 5 – Place name
- Column 6 – Total number of taxfilers
- Column 7 – Total number of savers
- Column 8 – Percent of savers with total income less than \$20,000
- Column 9 – Percent of savers with total income between \$20,000 and \$39,999
- Column 10 – Percent of savers with total income between \$40,000 and \$59,999
- Column 11 – Percent of savers with total income between \$60,000 and \$79,999
- Column 12 – Percent of savers with total income \$80,000+
- Column 13 – Total amount of interest income reported (in thousands of dollars)
- Column 14 – Percent of interest income reported by savers with total income less than \$20,000
- Column 15 – Percent of interest income reported by savers with total income between \$20,000 and \$39,999
- Column 16 – Percent of interest income reported by savers with total income between \$40,000 and \$59,999
- Column 17 – Percent of interest income reported by savers with total income between \$60,000 and \$79,999
- Column 18 – Percent of interest income reported by savers with total income \$80,000+

## CANADIAN INVESTORS (product #17C0007)

<b>Line 120</b> – Taxable amount of dividends from taxable Canadian corporations
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<b>Line 121</b> – Interest and other investment income
--

This databank provides information on taxfilers classified as investors.

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

### The content of the databank is as follows:

#### Table 1: Summary

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

#### Table 2: Age groups

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

Column 19 – Percent of investment income reported by age group 55-64

Column 20 – Percent of investment income reported by age group 65+

**Table 3: Sex**

Column 1 – City identification number

Column 2 – Postal area

Column 3 – Postal walk

Column 4 – Level of geography (see geography section)

Column 5 – Place name

Column 6 – Total number of taxfilers

Column 7 – Percent of taxfilers who are male

Column 8 – Percent of taxfilers who are female

Column 9 – Total number of investors

Column 10 – Percent of investors who are male

Column 11 – Percent of investors who are female

Column 12 – Total amount of investment income reported (in thousands of dollars)

Column 13 – Percent of investment income reported by males

Column 14 – Percent of investment income reported by females

Column 15 – Median investment income of all investors

Column 16 – Median investment income of all male investors

Column 17 – Median investment income of all female investors

**Table 4: Income groups**

Column 1 – City identification number

Column 2 – Postal area

Column 3 – Postal walk

Column 4 – Level of geography (see geography section)

Column 5 – Place name

Column 6 – Total number of taxfilers

Column 7 – Total number of investors

Column 8 – Percent of investors with total income less than \$20,000

Column 9 – Percent of investors with total income between \$20,000 and \$39,999

Column 10 – Percent of investors with total income between \$40,000 and \$59,999

Column 11 – Percent of investors with total income between \$60,000 and \$79,999

Column 12 – Percent of investors with total income \$80,000+

Column 13 – Total amount of investment income reported (in thousands of dollars)

Column 14 – Percent of investment income reported by investors with total income less than \$20,000

Column 15 – Percent of investment income reported by investors with total income between \$20,000 and \$39,999

Column 16 – Percent of investment income reported by investors with total income between \$40,000 and \$59,999

Column 17 – Percent of investment income reported by investors with total income between \$60,000 and \$79,999

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

## CANADIAN INVESTMENT INCOME (product #17C0008)

<b>Line 120</b> – Taxable amount of dividends from taxable Canadian corporations
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<b>Line 121</b> – Interest and other investment income
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This databank provides information on taxfilers who reported dividend income on line 120 of the tax return, or interest and other investment income on line 121, or both. These taxfilers include those designated as savers and those designated as investors in two other databanks available: *Canadian Savers* and *Canadian Investors*. In this databank, investment income includes both interest and dividends.

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

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

### The content of the databank is as follows:

#### Table 1: Summary

Column 1 – City identification number

Column 2 – Postal area

Column 3 – Postal walk

Column 4 – Level of geography (see geography section)

Column 5 – Place name

Column 6 – Total number of taxfilers

Column 7 – Number of taxfilers with investment income

Column 8 – Average age of taxfilers with investment income

Column 9 – Median total income of taxfilers with investment income

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

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

#### Table 2: Age groups

Column 1 – City identification number

Column 2 – Postal area

Column 3 – Postal walk

Column 4 – Level of geography (see geography section)

Column 5 – Place name

Column 6 – Total number of taxfilers

Column 7 – Total number of receivers of investment income

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

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

Column 10 – Percent of receivers of investment income 35-44 years of age

Column 11 – Percent of receivers of investment income 45-54 years of age

Column 12 – Percent of receivers of investment income 55-64 years of age

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

**Table 3: Sex**

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

**Table 4: Income groups**

- Column 1 – City identification number
- Column 2 – Postal area
- Column 3 – Postal walk
- Column 4 – Level of geography (see geography section)
- Column 5 – Place name
- Column 6 – Total number of taxfilers
- Column 7 – Total number of receivers of investment income
- Column 8 – Percent of receivers of investment income with total income less than \$20,000
- Column 9 – Percent of receivers of investment income with total income between \$20,000 and \$39,999
- Column 10 – Percent of receivers of investment income with total income between \$40,000 and \$59,999
- Column 11 – Percent of receivers of investment income with total income between \$60,000 and \$79,999
- Column 12 – Percent of receivers of investment income with total income \$80,000+
- Column 13 – Total amount of investment income reported (in thousands of dollars)
- Column 14 – Percent of investment income reported by receivers of investment income with total income less than \$20,000
- Column 15 – Percent of investment income reported by receivers of investment income with total income between \$20,000 and \$39,999

- Column 16 – Percent of investment income reported by receivers of investment income with total income between \$40,000 and \$59,999
- Column 17 – Percent of investment income reported by receivers of investment income with total income between \$60,000 and \$79,999
- Column 18 – Percent of investment income reported by receivers of investment income with total income \$80,000+

## CANADIAN CAPITAL GAINS (product #17C0012)

<b>Line 127 – Taxable amount of capital gains</b>
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This databank provides information on taxfilers who reported capital gains during the tax year under review.

Line 127 of the T1 income tax return contains the amount of taxable capital gains reported by Canadians; this value is half the actual capital gains received. The information in this databank reflects the total capital gains received; amounts reported have been grossed up to reflect this total.

### The content of the databank is as follows:

- Column 1 – City identification number
- Column 2 – Postal area
- Column 3 – Postal walk
- Column 4 – Level of geography (see geography section)
- Column 5 – Place name
- Column 6 – Total number of taxfilers
- Column 7 – Number of taxfilers reporting capital gains
- Column 8 – Percent of taxfilers reporting capital gains who had a total income under \$20,000
- Column 9 – Percent of taxfilers reporting capital gains who had a total income between \$20,000 and \$39,999
- Column 10 – Percent of taxfilers reporting capital gains who had a total income between \$40,000 and \$59,999
- Column 11 – Percent of taxfilers reporting capital gains who had a total income between \$60,000 and \$79,999
- Column 12 – Percent of taxfilers reporting capital gains who had a total income of \$80,000+
- Column 13 – Total value of capital gains (in thousands of dollars)
- Column 14 – Percent of capital gains reported by taxfilers with a total income under \$20,000
- Column 15 – Percent of capital gains reported by taxfilers with a total income between \$20,000 and \$39,999
- Column 16 – Percent of capital gains reported by taxfilers with a total income between \$40,000 and \$59,999
- Column 17 – Percent of capital gains reported by taxfilers with a total income between \$60,000 and \$79,999
- Column 18 – Percent of capital gains reported by taxfilers with a total income of \$80,000+

## CANADIAN TAXFILERS (product #17C0010)

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

**The content of the databank is as follows:**

### **Table 1: Summary**

- Column 1 – City identification number
- Column 2 – Postal area
- Column 3 – Postal walk number
- Column 4 – Level of geography (see geography section)
- Column 5 – Place name
- Column 6 – Number of taxfilers
- Column 7 – Percent of taxfilers 0-24 years of age
- Column 8 – Percent of taxfilers 25-34 years of age
- Column 9 – Percent of taxfilers 35-44 years of age
- Column 10 – Percent of taxfilers 45-54 years of age
- Column 11 – Percent of taxfilers 55-64 years of age
- Column 12 – Percent of taxfilers 65+ years of age
- Column 13 – Average age of taxfilers
- Column 14 – Median total income of taxfilers
- Column 15 – 75<sup>th</sup> percentile of total income of taxfilers
- Column 16 – 85<sup>th</sup> percentile of total income of taxfilers
- Column 17 – 95<sup>th</sup> percentile of total income of taxfilers
- Column 18 – Median employment income of taxfilers
- Column 19 – 75<sup>th</sup> percentile of employment income of taxfilers

### **Table 2: Income Groups**

- Column 1 – City identification number
- Column 2 – Postal area
- Column 3 – Postal walk number
- Column 4 – Level of geography (see geography section)
- Column 5 – Place name
- Column 6 – Number of taxfilers
- Column 7 – Percent of taxfilers with total income less than \$20,000
- Column 8 – Percent of taxfilers with total income between \$20,000 and \$39,999
- Column 9 – Percent of taxfilers with total income between \$40,000 and \$59,999
- Column 10 – Percent of taxfilers with total income between \$60,000 and \$79,999
- Column 11 – Percent of taxfilers with total income \$80,000+

Column 12 – Value of total income (in thousands of dollars)  
Column 13 – Percent of total income reported by taxfilers with total income less than \$20,000  
Column 14 – Percent of total income reported by taxfilers with total income between \$20,000 and \$39,999  
Column 15 – Percent of total income reported by taxfilers with total income between \$40,000 and \$59,999  
Column 16 – Percent of total income reported by taxfilers with total income between \$60,000 and \$79,999  
Column 17 – Percent of total income reported by taxfilers with total income \$80,000+

## **DATA SOURCE**

The financial databanks are derived from income tax returns. For the most part, tax returns were filed in the spring of the year following the reference year. For example, for the 2007 tax year, income tax returns were filed by April 30, 2008. The mailing address at the time of filing is the basis for the geographic information in the tables.

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

## **DATA FREQUENCY**

Data are updated on an annual basis.

## **DATA QUALITY**

### **i) Number of Canadian taxfilers**

The data used are direct counts from tax files. For the 2007 tax year, 24 million Canadians or 72% filed tax returns.

**FIGURE 1 – NUMBER OF CANADIAN TAXFILERS**

<b>Tax year</b>	<b>Number of taxfilers ('000)</b>	<b>Date of population estimate</b>	<b>Population ('000)</b>	<b>Coverage (%)</b>
1991	18,786	April 1, 1992	27,983	66.9
1992	19,267	April 1, 1993	28,273	68.1
1993	19,882	April 1, 1994	28,618	69.5
1994	20,184	April 1, 1995	28,939	69.8
1995	20,536	April 1, 1996	29,261	70.2
1996	20,772	April 1, 1997	29,577	70.2
1997	21,113	April 1, 1998	29,893	70.6
1998	21,431	April 1, 1999	30,168	71.0
1999	21,893	April 1, 2000	30,665	71.4
2000	22,249	April 1, 2001	30,974	71.8
2001	22,804	April 1, 2002	31,315	72.8
2002	22,968	April 1, 2003	31,559	72.8
2003	23,268	April 1, 2004	31,891	73.0
2004	23,625	April 1, 2005	32,198	73.4
2005	23,952	April 1, 2006	32,524	73.6
2006	23,338	April 1, 2007	32,871	71.0
2007	23,988	April 1, 2008	33,224	72.2

Percent coverage is based on a comparison of the number of taxfilers in the Small Area and Administrative Data Division's taxfiler databank and the population estimates from the Statistics Canada publication *Quarterly Demographic Statistics* (catalogue no. 91-002), now available on the Statistics Canada web site [www.statcan.ca](http://www.statcan.ca).

\* The 2007 count of taxfilers is taken from a preliminary 2007 tax file from the Canada Revenue Agency.

## ii) Elderly population

Some elderly Canadians receiving only Old Age Security and Guaranteed Income Supplement do not file because they have low or no taxable income. However, with the introduction of the Federal Sales Tax (FST) Credit in 1986 and the Goods and Services Tax (GST) Credit in 1990, the percentage of the elderly population filing tax returns has increased. In 2006, approximately 97% of the population aged 65 and over filed tax returns, up from 75% in 1989 (when comparing the number of taxfilers aged 65 years or more with the corresponding population estimate to July 1, 2007, available on CANSIM 051-0001 from Statistics Canada).

**FIGURE 2 – COVERAGE BY AGE AND BY PROVINCE, 2006**

Rates of Coverage by Age		Rates of Coverage by Province	
under 20	102.5%	Newfoundland & Labrador	99.2%
20-24	86.3%	Prince Edward Island	96.3%
25-29	86.9%	Nova Scotia	97.3%
30-34	90.6%	New Brunswick	97.3%
35-39	94.1%	Quebec	94.9%
40-44	96.9%	Ontario	96.2%
45-49	95.4%	Manitoba	97.3%
50-54	94.5%	Saskatchewan	95.7%
55-59	94.6%	Alberta	92.3%
60-64	93.5%	British Columbia	96.8%
65-74	97.9%	Yukon	95.1%
75+	95.0%	Northwest Territories	93.0%
Total	95.5%	Nunavut	95.5%
		Canada	

Coverage rates by age and by province are based on comparisons with the estimated population counts to July 1, 2007 available on CANSIM table 051-0001 from Statistics Canada.

## iii) Income

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

## **CONFIDENTIALITY AND ROUNDING**

Over the years since its creation, the T1 Family File (T1FF) has become known as a reliable, annual source for income and demographic estimates. Beginning with the release of Small Area and Administrative Data Division's 2007 Financial Products in the fall of 2008, new confidentiality measures will be introduced into T1FF outputs. These new measures maintain our tradition of vigilance for protecting the confidentiality of data of individuals and families but at the same time, these new measures permit much more data to be available to clients.

Confidentiality rules in the past required that data not be disseminated for geographic entities having fewer than 100 taxfilers. Suppressions were also applied to cells for which counts were less than 15, to their respective dollar amounts as well as to data cells affected by dominance. In addition, further complementary suppressions were required to protect suppressed values from being determined by subtraction from marginal or table totals. After suppressions were completed, the remaining data cells of counts were rounded to 10 and amounts were rounded to the nearest thousand (\$ '000).

Recent developmental work and testing have progressed beyond these original techniques and new procedures have now been designed for use in SAADD tabular outputs. Under the new rules, as in the past, data for geographic entities having fewer than 100 taxfilers will not be disseminated. Where cells contain extremely small counts, a certain distortion will be applied to the corresponding amount. However, no complementary suppressions will be done and therefore other data cells will be preserved which were formerly suppressed.

According to the new rules, where one record is dominant over all others tabulated in a cell, a minimal amount of distortion will be introduced to protect the value of the dominant record. This means that the cell aggregate total will be changed somewhat and marginal and overall table totals will be recalculated. The new rules keep data in the dominant cell and preserve data in the complementary cells, albeit with a minimal amount of distortion to the dominant record. Dominance can never occur in a cell representing an income source that can be negative, for example self-employment income, or in an aggregate such as total income which includes one of these sources. Therefore, dominance occurs only occasionally, if at all, in a given table and so there are a very limited number of cells which are potentially subject to the distortion described above.

Following these adjustments, all cell counts will be rounded to the nearest 10. This is very similar to the old system except that all small counts, including real zeros, will now be rounded instead of suppressed. Aggregate amounts will now be rounded to the nearest \$5000 rather than the nearest thousand as in the past.

Many clients request that the same table be produced for several or many geographic areas. Generally speaking, clients request that these geographic areas be rolled together into a total for a larger geographic region. The techniques described above are applied, if needed, to data for each geographic area individually. When geographic areas are rolled together, it is likely that the problematic cell sizes or dominance issues will no longer arise and all data for the larger geographic area will remain untouched except for rounding. However, it is possible that the sum of data across all areas will not match the totals shown in the table produced for the larger area because marginal and table totals will have been modified for the affected smaller geographic area.

In developing these new measures, our objective has been to preserve as much of the original data as possible while still protecting the confidentiality of the data of individuals or families. In any tabular data extraction, only a small proportion of cells will be deemed confidential and only these cells will be altered. However, to ensure the confidentiality of individual or family data, users will not be able to identify these few affected cells and no information can be provided about the extent of distortion introduced.

The new measures will be introduced in all data produced for 2007 and beyond. No data tables produced in the past can be re-done according to the new rules.

## GLOSSARY OF TERMS

### **75<sup>th</sup> percentile**

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

### **85<sup>th</sup> percentile**

The number, in a group of numbers ranked from highest to lowest, where 15% of the numbers fall above and 85% fall below. For example, if the 85<sup>th</sup> percentile of total income is shown as \$60,000 this means that 15% of the population under review has a total income greater than or equal to \$60,000

### **95<sup>th</sup> percentile**

The number, in a group of numbers ranked from highest to lowest, where 5% of the numbers fall above and 95% fall below. For example, if the 95<sup>th</sup> percentile of total income is shown as \$60,000 this means that 5% of the population under review has a total income greater than or equal to \$60,000

### **Age**

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

### **Capital Gains**

Line 127 of the T1 income tax return shows "taxable capital gains" or half of the capital gains actually received. The information in this databank has been grossed up to represent the total capital gains received.

### **CityID**

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

### **Deferred profit sharing plan (DPSP)**

An employer-sponsored savings plan registered by the Canada Revenue Agency. Contributions to these plans by the employer (employees cannot contribute) are based on profits. The amount accumulated in these plans can be paid out as a lump sum at retirement or termination of employment, transferred to an RRSP, received in instalments over a period not to exceed ten years, or used to purchase an annuity.

### **Dividend income**

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

**Earned income**

The income used to determine the RRSP deduction limit. It includes such items as employment income (less union dues and expenses), net business and rental income, disability payments and alimony received. Alimony payments, current year business and rental losses are deducted from this amount. Most investment income (other than rents) is not considered earned income. In calculating the RRSP deduction limit, earned income from the previous year is used.

**Elected split-pension amount**

Beginning in 2007, two spouses (or common-law partners) can agree to split up to 50% of their spouse/partner's *eligible* pension income. If the spouse/partner is 65 years of age at the end of the taxation year, all his/her pension income is eligible, and up to 50% of it can be transferred to the taxfiler. If the spouse/partner is not 65 at the end of the year, only his/her income eligible for \$2000 pension income credit ("qualified pension income"), is eligible income for purposes of the income splitting election.

**Employment income**

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

**Interest income**

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

**Investment income**

Includes both interest income and dividend income.

**Investors**

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

**Level of geography**

A code designating the type of geographic area to which the information in the table applies. See the section on Geography for further information.

**Median**

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

**New room**

For 2008 is calculated as 18% of 2007 earned income (from definition above) to a maximum of \$19,000 minus pension adjustment (PA) minus past service pension adjustment (PSPA). Since the focus of these data is for net new room for potential RRSP contributions, PA and/or PSPA details will be omitted.

**Past service pension adjustment (PSPA)**

Applies only to members of defined benefit RPPs. A PSPA occurs when the pension benefit is upgraded, or additional credits purchased, for service in past years. In the first case, it is called an exempt (from certification) PSPA; in the second case, a certifiable PSPA. Only service after 1989 is considered.

**Pension adjustment (PA)**

Calculated value of the pension accrued in the year in an RPP or a DPSP. The PA decreases the RRSP deduction limit. To calculate this limit, the PA from the previous year is used.

**Registered pension plan (RPP)**

An employer-sponsored plan registered with the Canada Revenue Agency and most commonly also with one of the pension regulatory authorities. The purpose of such plans is to provide employees with a regular income at retirement. The two main types of RPPs are called defined benefit (where the benefit formula is specified) and defined contribution (where only the contribution formula is defined).

**Registered retirement savings plan (RRSP)**

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

**Savers**

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

**Taxfiler**

Individual who filed a personal income tax return for the reference year.

**Total income**

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

- Labour force income;
- Employment income;
  - Wages, salaries and commissions;
  - Other employment income as reported on line 104 of the tax form (tips, gratuities, royalties, etc.);
  - Net self-employment income;
- Employment Insurance (EI) benefits;

Pension income;  
 Old Age Security/Net Federal Supplements (the latter including guaranteed income supplements and spouses' allowances since 1994);  
 Canada/Quebec Pension Plans;  
 Superannuation and other (private) pensions;  
 Family Allowance benefits (up to and including 1992);  
 Interest and other investment income;  
 Dividend income;  
 RRSP income (since 1999, for taxfilers 65+ only);  
 Net limited partnership income;  
 Net rental income;  
 Other income (e.g. alimony, and incomes reported on line 130, such as fellowships, bursaries, grants, etc.);  
 Federal Sales Tax (FST) credit (for 1989-1990 inclusive);  
 Goods and Services Tax (GST) credit (beginning in 1990);  
 Child tax credit (up to and including 1992);  
 Canada child tax benefit (starting with 1993);  
 Provincial refundable tax credits (beginning in 1994);  
 Other non-taxable income (beginning in 1993);  
 Workers' compensation payments;  
 Social assistance payments;  
 Guaranteed income supplements;  
 Spouses' allowances;  
 Universal child care benefit (beginning in 2006);  
 Elected split-pension amount (beginning in 2007).

**Total room (in thousands of dollars)**

The sum of "new room" and "unused room" as defined here.

**Total room (number of persons)**

The number of taxfilers who have either unused room from previous years, new room based on their earned income, or both. The number of persons with total room does not correspond to the sum of persons with new room and unused room, as an individual can be included in both categories.

**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.

**Unused RRSP contribution room (unused room)**

The amount of the RRSP deduction limit that is not claimed by the taxfiler, or the amount remaining after subtracting actual contributions claimed on the tax return from that year's contribution room. Unused room can be carried forward indefinitely. The first year of unused room is from 1991 (see table on page 4).

## STATISTICAL TABLES - Footnotes and Historical Availability

### RRSP Contributors

- Table 1 is available in its current format starting with the 1990 data, according to the postal geography. Census metropolitan areas (CMAs) are available starting with the 1993 data, census divisions (CDs) with the 1994 data and federal electoral districts (FEDs) with the 1997 data.
- Table 2 (age groups) and table 3 (sex) are available in their current formats starting with the 1994 data, for postal areas, CMAs, CDs and FEDs (since 1997). Some changes were made to the age groupings over the years.
- Table 4 (income groups) is available in its current format starting with the 2007 data, for postal areas, CMAs, CDs and FEDs. From 1997 to 2006, the income groups were cumulative.

### RRSP Contribution Limits (Room)

- Both tables are available in their current format starting with the 1993 data.
- Data are available for all levels of the postal geography starting with the 1993 tax year.
- Data for census metropolitan areas (CMAs) are available starting with the 1993 tax year (1994 room), census divisions (CDs) with the 1994 tax year (1995 room) and federal electoral districts (FEDs) with the 1997 tax year (1998 room).
- The figures in Table 2 (\$500, \$2,400, \$4,700, \$7,800 and \$13,000) represent the 25<sup>th</sup>, 50<sup>th</sup>, 75<sup>th</sup>, 90<sup>th</sup> and 97<sup>th</sup> percentiles of new room and are recalculated periodically.

### Canadian Savers

- Table 1 is available in its current format starting with the 1990 data, according to the postal geography. Census metropolitan areas (CMAs) are available starting with the 1993 data, census divisions (CDs) with the 1995 data and federal electoral districts (FEDs) with the 1997 data.
- Table 2 (age groups) and table 3 (sex) are available in their current formats starting with the 1995 data, for postal areas, CMAs, CDs and FEDs (since 1997). Some changes were made to the age groupings over the years.
- Table 4 (income groups) is available in its current format starting with the 2007 data, for postal areas, CMAs, CDs and FEDs. From 1997 to 2006, the income groups were cumulative.

### Canadian Investors

- Table 1 is available in its current format starting with the 1990 data, according to the postal geography. Census metropolitan areas (CMAs) are available starting with the 1993 data, census divisions (CDs) with the 1995 data and federal electoral districts (FEDs) with the 1997 data.
- The proportion of investment income from dividends is available starting with the 1996 data (Table 1).
- Table 2 (age groups) and table 3 (sex) are available in their current formats starting with the 1995 data, for postal areas, CMAs, CDs and FEDs (since 1997). Some changes were made to the age groupings over the years.
- Table 4 (income groups) is available in its current format starting with the 2007 data, for postal areas, CMAs, CDs and FEDs. From 1997 to 2006, the income groups were cumulative.

#### Canadian Investment Income

- Table 1 is available in its current format starting with the 1990 data, according to the postal geography. Census metropolitan areas (CMAs) are available starting with the 1993 data, census divisions (CDs) with the 1995 data and federal electoral districts (FEDs) with the 1997 data.
- Table 2 (age groups) and table 3 (sex) are available in their current formats starting with the 1995 data, for postal areas, CMAs, CDs and FEDs (since 1997). Some changes were made to the age groupings over the years.
- Table 4 (income groups) is available in its current format starting with the 2007 data, for postal areas, CMAs, CDs and FEDs. From 1997 to 2006, the income groups were cumulative.

#### Canadian Capital Gains

- The standard table on capital gains by income group is available in its current format starting with the 2007 data. From 1998 data up to 2006, the income groups were cumulative.
- All levels of geography are available since the 1998 data, including census divisions, census metropolitan areas, federal electoral districts and all levels of the postal geography.

#### Canadian Taxfilers

- Table 1 is available in its current format starting with the 1990 data, according to the postal geography. Census metropolitan areas (CMAs) are available starting with the 1993 data, census divisions (CDs) with the 1995 data and federal electoral districts (FEDs) with the 1997 data.
- Starting with the 2007 data, the column on the “% reporting in French” in table 1 has been suppressed.
- Table 2 (income groups) is available in its current format starting with the 2007 data, for postal areas, CMAs, CDs and FEDs. From 1997 to 2006, the income groups were cumulative.

- **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:**

- a) Canada,
- b) Provinces and territories,
- c) Census divisions,
- d) Census metropolitan areas,
- e) Federal electoral districts, and
- f) Postal geography.

**User-defined areas:**

Users may select a specific area of interest that is not a standard area for which data can be made available in standard format. To obtain data, provide us with a list of the postal codes for which data are required and we will provide the aggregated data. Of course, the area must satisfy our confidentiality requirements, or no data can be produced. See the "Special Geography" section for further information.

## Geographic Levels - Postal Geography

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

Level of Geography (L.O.G.)	Postal Area	Description
12	Canada	This level of data is an aggregation of the provincial/territorial totals (code 11). The national total is identified by the region code Z99099.
11	Province or Territory Total	<p>This level of data is an aggregation of the following geographies within a province:</p> <p>City Totals..... Code 08  Rural Postal Codes..... Code 09  Other Provincial Totals ..... Code 10</p> <p>These totals are identified by a provincial/territorial postal letter, then a "990" followed by the province/territory code, as follows:</p> <p>Newfoundland 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 ..... Y99060</p>

Level of Geography (L.O.G.)	Postal Area	Description
10	Other Provincial Total ("P" Pot)	<p>This level of data is an aggregation of small communities in the province that had less than 100 taxfilers, where these communities are combined into a "pot". Before 1992, it was identified by the same codes as the provincial/territorial totals, and only the "Delivery Mode" codes 2 and 3 distinguished between the two. To avoid this problem, starting with the 1992 data, an "8" appears after the provincial/territorial letter instead of a "9". The "9" will be reserved for the provincial/territorial total, as explained in 11 above. These "pot" codes are as follows:</p> <p>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 ..... Y89060</p>
09	Rural Postal Code (Not in City )	<p>This level of geography pertains to rural communities that have one and only one rural postal code. These stand-alone rural postal codes can be identified by a "zero" in the second position of the postal code and a level of geography code 09.</p> <p>The 2007 databanks contain 4,073 areas coded as level of geography 09.</p>

Level of Geography (L.O.G.)	Postal Area	Description
08	City Total	<p>This level of data is an aggregation of the following geographies for unique place names within a province/territory:</p> <p>Urban FSA (Residential)..... Code 03  Rural Route ..... Code 04  Suburban Services ..... Code 05  Rural Postal Code (within city) ..... Code 06  Other Urban Area ..... Code 07</p> <p>They have the following format: e.g., Edmonton = T95479; Regina = S94876. The pattern is the postal letter of the city plus "9" in the second position (indicating a total), followed by a 4 digit numeric code for the community (often called "CityID").</p> <p>In general, postal cities do not coincide with census subdivisions.</p> <p>The 2007 databanks contain 1,516 areas coded as level of geography 08.</p>
07	Other Urban Area (Non-residential within city - "E" Pot)	<p>This aggregation of data (or "pot") covers non-residential addresses within an urban centre and all other data not otherwise displayed. Commercial addresses, post office boxes and general delivery are included, as are residential addresses with too few taxfilers to report separately. They can be recognized by codes that are similar to the city totals, with a distinguishing difference: an "8" will follow the city postal letter rather than the "9" of the city total (e.g., Edmonton = T85479; Regina = S84876).</p> <p>The 2007 databanks contain 470 areas coded as level of geography 07.</p>
06	Rural Postal Code (Within City)	<p>These data pertain to rural postal codes that belong to communities with more than one rural postal code. These occur in areas that were formerly serviced by rural delivery service and changed by Canada Post to urban delivery service or in communities served by more than one rural postal code. Rural postal codes of this type can be identified by a "zero" in the second position of the postal code and a level of geography code 06.</p> <p>The 2007 databanks contain 425 areas coded as level of geography 06.</p>

Level of Geography (L.O.G.)	Postal Area	Description
05	Suburban Service	<p>Sparsely populated fringe areas of urban centres may receive their postal service from an urban post office by delivery designated as "suburban service". Their region code retains all six characters of the postal code. Suburban Services are 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).</p> <p>The 2007 databanks contain 18 areas coded as level of geography 05.</p>
04	Rural Route	<p>Reasonably well-settled rural areas may receive their postal service from an urban post office by delivery designated as "rural route". 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.</p> <p>The 2007 databanks contain 817 areas coded as level of geography 04.</p>
03	Urban FSA (Residential Area)	<p>The urban Forward Sortation Area (FSA, identified by the first three characters of the postal code) includes all residential addresses covered by the first three characters of a postal code in a particular urban area (not including levels 04 and 05). Only residential FSAs are considered for these databanks. This level of data is an aggregation of:</p> <p>Postal Walk..... Code 01  Other Postal Walk..... Code 02</p> <p>An Urban FSA of this type can be identified by the FSA followed by three blanks.</p> <p>The 2007 databanks contain 2,318 areas coded as level of geography 03.</p>

<b>Level of Geography (L.O.G.)</b>	<b>Postal Area</b>	<b>Description</b>
02	Other Postal Walk	<p>This level of data is an aggregation of urban residential postal codes unallocated to a letter carrier route and postal walks with less than 100 taxfilers. A postal walk record of this type can be identified by the FSA followed by three blanks, and the postal walk number "XXXX".</p> <p>The 2007 databanks contain 194 areas coded as level of geography 02.</p>
01	Postal Walk	<p>This is the finest level of data and is an aggregation of urban residential postal codes allocated to a letter carrier route. A postal walk of this type can be identified by a region code which is the FSA followed by three blanks, and the postal walk number. An average FSA contains 11 walks.</p> <p>The 2007 databanks contain 21,488 areas coded as level of geography 01.</p>

## 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 LOG 1) and walk pots (LOG 2) add up to urban Forward Sortation Areas (FSAs, LOG 3).

Urban FSAs (LOG 3), rural routes (LOG 4), suburban services (LOG 5), rural postal codes within a city (LOG 6) and other urban areas (LOG 7) add up to city totals (LOG 8).

City totals (LOG 8), rural postal codes not in a city (LOG 9) and other areas in a province (LOG 10) add up to provincial/territorial totals (LOG 11).

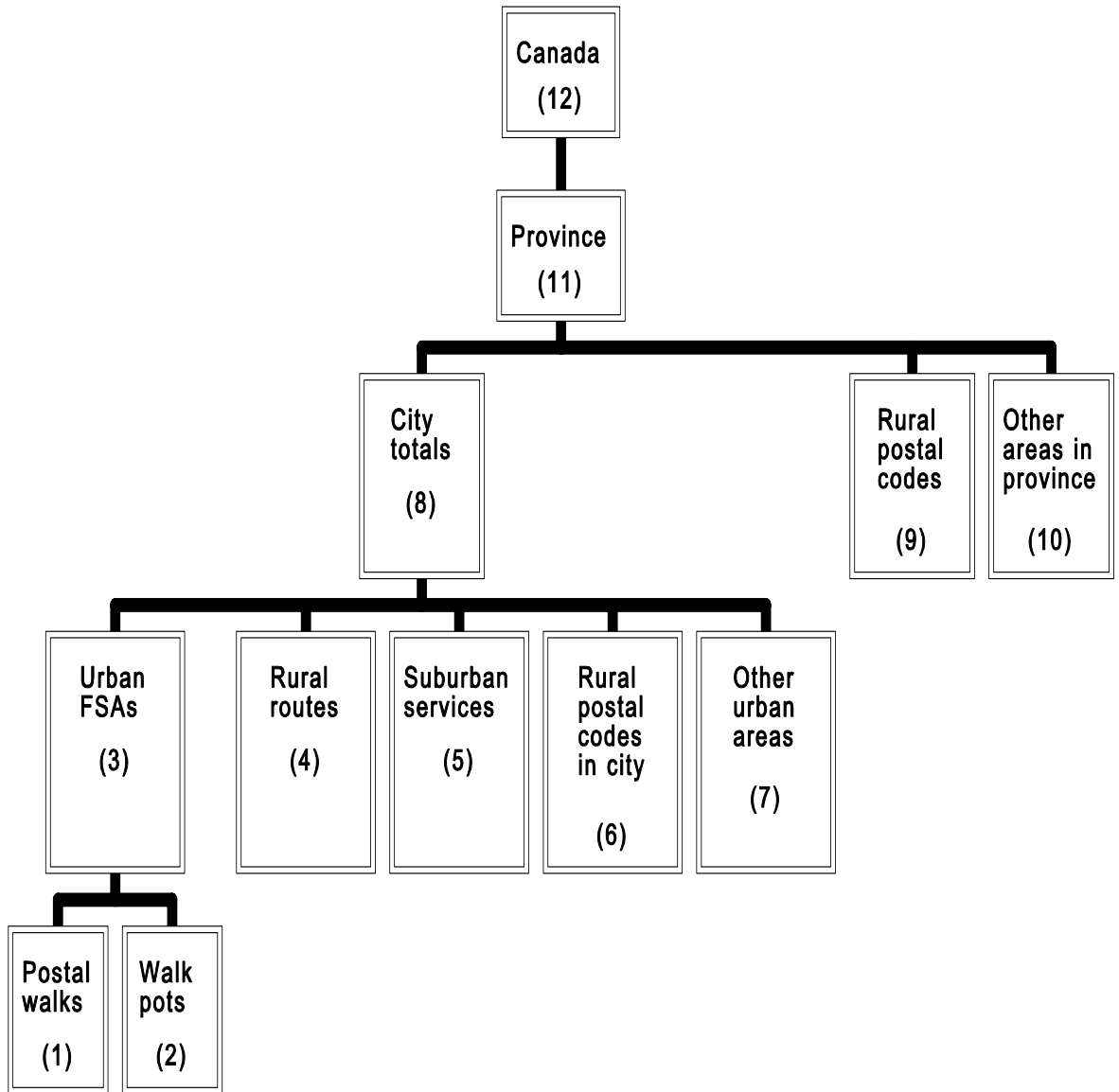
Provincial/territorial totals (LOG 11) add up to the Canada total (LOG 12).

Thus, using the Level of geography codes:

$$01 + 02 = 03$$

$$03 + 04 + 05 + 06 + 07 = 08$$

$$08 + 09 + 10 = 11$$



## 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 2007 databanks were coded from a May 2008 Canada Post Corporation file.

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

## Geographic Levels - Census Geography

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

Level of Geography	Name	Description
41	Census Metropolitan Area	<p>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.</p> <p>There are 33 CMAs in the 2007 databanks (2006 Census):</p> <ul style="list-style-type: none"> <li>001, St. John's, Newfoundland</li> <li>205, Halifax, Nova Scotia</li> <li>305, Moncton, New Brunswick</li> <li>310, Saint John, New Brunswick</li> <li>408, Saguenay, Québec</li> <li>421, Québec, Québec</li> <li>433, Sherbrooke, Québec</li> <li>442, Trois-Rivières, Québec</li> <li>462, Montréal, Québec</li> <li>505, Ottawa-Gatineau (Québec part)</li> <li>505, Ottawa-Gatineau (Ontario part)</li> <li>521, Kingston, Ontario</li> <li>529, Peterborough, Ontario</li> <li>532, Oshawa, Ontario</li> <li>535, Toronto, Ontario</li> <li>537, Hamilton, Ontario</li> <li>539, St-Catharines-Niagara, Ontario</li> <li>541, Kitchener, Ontario</li> <li>543, Brantford, Ontario</li> <li>550, Guelph, Ontario</li> <li>555, London, Ontario</li> <li>559, Windsor, Ontario</li> <li>568, Barrie, Ontario</li> <li>580, Greater Sudbury, Ontario</li> <li>595, Thunder Bay, Ontario</li> <li>602, Winnipeg, Manitoba</li> <li>705, Regina, Saskatchewan</li> <li>725, Saskatoon, Saskatchewan</li> <li>825, Calgary, Alberta</li> <li>835, Edmonton, Alberta</li> <li>915, Kelowna, British Columbia</li> </ul>

	932, Abbotsford, British Columbia 933, Vancouver, British Columbia 935, Victoria, British Columbia
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Level of Geography	Name	Description
31	Federal Electoral District	<p>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.</p> <p>The 2007 databanks contain 308 areas coded as level of geography 31.</p>
21	Census Division	<p>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.</p> <p>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, Manitoba, Saskatchewan and Alberta), Statistics Canada defines equivalent areas for statistical reporting purposes in cooperation with these provinces and territories.</p> <p>The 2007 databanks contain 288 areas coded as level of geography 21, based on the 2006 Census.</p>



## Geographic Levels - Special Geography

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

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

## 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 Small Area and Administrative Data Division.

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

Note:

1) The conversion file should have a record length of 10 bytes. The first six bytes should represent the postal code and the following four bytes should represent the user-defined area.

2) The postal code does not have a space between the third and fourth characters.

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

Our system cannot accommodate user-defined areas with hierarchical levels. In the previous example, areas 0001 and 0002 could not add up to their own total, with areas 0003 and 0004 adding up to their own separate total. Generating this type of hierarchical information means submitting this conversion file to our programs several times 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  
Small Area and Administrative Data Division  
Statistics Canada  
Room 1306, Main Building  
Ottawa, Ontario K1A 0T6

Telephone: (613) 951-9720  
Toll-Free (866) 652-8443  
Fax: (613) 951-4745  
Toll-Free (866) 652-8444  
[saadinfo@statcan.ca](mailto:saadinfo@statcan.ca)

**National enquiries line**

**1-800-263-1136**

**National telecommunications device for the hearing impaired**

**1-800-363-7629**

**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 Small Area and Administrative Data Division of Statistics Canada tabulates statistical data derived from administrative records - most notably, the taxfile. The resulting demographic and socio-economic databanks available are listed in the table below, along with their identifying product number and the usual release dates.

<b>Product name</b>	<b>Product number</b>	<b>Release date</b>
RRSP Contributors	17C0006	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