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Investment Income, RRSP Contributions and Charitable Donations Technical Reference Guide

T1 Family File, Preliminary Estimates

2016

by Income Statistics Division, Statistics Canada

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- . not available for any reference period
- .. not available for a specific reference period
- ... not applicable
- 0 true zero or a value rounded to zero
- 0^s value rounded to 0 (zero) where there is a meaningful distinction between true zero and the value that was rounded
- ^P preliminary
- ^r revised
- X suppressed to meet the confidentiality requirements of the *Statistics Act*
- ^E use with caution
- F too unreliable to be published
- * significantly different from reference category ($p < 0.05$)

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T1 Family File, Preliminary Estimates

by **Income Statistics Division, Statistics Canada**

Data source

The financial and donors data sets 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 2016 tax year, most income tax returns were filed by April 30, 2017.

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

The data for the products associated with this release are derived from an early version of a file that Statistics Canada receives from Canada Revenue Agency (CRA). The file benefits from timeliness, but loses some accuracy because of it. This earlier tax file, often referred to as the T1 preliminary file, contains about 97% of the records on the CRA file received four to five months later.

Data Frequency

Data are updated on an annual basis.

Data quality

a) Number of Canadian Tax Filers

The data used are direct counts from T1 preliminary tax file. For the 2016 tax year, 26.4 million Canadians or 72.1% filed tax returns.

Table A
Number of Canadian Tax Filers

Tax year	Number of tax filers ('000)	Date of Population Estimate	Population ('000)	Coverage (%)
1991	18,786	01-Apr-92	28,270	66.5%
1992	19,267	01-Apr-93	28,601	67.4%
1993	19,882	01-Apr-94	28,907	68.8%
1994	20,184	01-Apr-95	29,212	69.1%
1995	20,536	01-Apr-96	29,514	69.6%
1996	20,772	01-Apr-97	29,818	69.7%
1997	21,113	01-Apr-98	30,080	70.2%
1998	21,431	01-Apr-99	30,315	70.7%
1999	21,893	01-Apr-00	30,594	71.6%
2000	22,249	01-Apr-01	30,911	72.0%
2001	22,804	01-Apr-02	31,252	73.0%
2002	22,968	01-Apr-03	31,548	72.8%
2003	23,268	01-Apr-04	31,846	73.1%
2004	23,625	01-Apr-05	32,143	73.5%
2005	23,952	01-Apr-06	32,471	73.8%
2006	24,258	01-Apr-07	32,818	73.9%
2007	24,624	01-Apr-08	33,191	74.2%
2008	24,987	01-Apr-09	33,604	74.4%
2009*	24,321	01-Apr-10	34,002	71.5%
2010*	24,495	01-Apr-11	34,368	71.3%
2011*	24,842	01-Apr-12	34,754	71.5%
2012*	25,160	01-Apr-13	35,025	71.8%
2013*	25,483	01-Apr-14	35,416	71.9%
2014*	25,922	01-Apr-15	35,755	72.5%
2015*	26,187	01-Apr-16	36,147	72.4%
2016*	26,350	01-Apr-17	36,561	72.1%

Percent coverage is based on a comparison of the number of tax filers in the Income Statistics Division's tax filers data set and the population estimates from the Statistics Canada CANSIM table 051-0005, now available on the Statistics Canada web site www.statcan.gc.ca.

* Since 2009, the count of tax filers is based on the T1 preliminary tax file from the Canada Revenue Agency.

b) 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.

c) Low Income

Persons below a certain level of income 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 still likely to file tax returns in order 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. To protect the confidentiality of Canadians, all data are subject to the confidentiality procedures of rounding and suppression.

All 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.

Starting with the 2007 data, all aggregate amounts are rounded to the nearest \$5,000 dollars. Also as of 2007, median incomes in the data tables are rounded to the nearest ten dollars (prior to 2007 they were rounded to the nearest hundred 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.

Note: *Counts* represent the number of persons. *Reported amounts* are aggregate dollar amounts reported.

In the data tables:

- Medians, percentiles and average amounts are rounded to the nearest ten dollars.
- Percentages are published with no decimal and calculated on rounded data; therefore, the sum of percentages might not equal 100% in the case of small counts.

Suppressed Data

To maintain confidentiality, data cells have been suppressed whenever:

- areas comprise less than 100 tax filers;
- cells represent less than 15 tax filers;
- cells were dominated by a single filer;
- cells for median income were based on a rounded count of less than 20 tax filers.

Suppressed data may occur:

a) Within one area:

- when one of the *income* categories is suppressed, a second category must also be suppressed to avoid disclosure of confidential data by subtraction (called residual disclosure);
- when one of the *gender* categories is suppressed, the other *gender* category must also be suppressed to avoid residual disclosure;
- when one age group category is suppressed, another age group must also be suppressed to avoid residual disclosure.

b) 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.

RRSP Contributors

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

Starting in 2013, tax filers who contributed to a Pooled registered pension plan (PRPP) are also included.

The content of the data set is as follows:

Table R-01: Summary (CANSIM 111-0039)

- Total number of tax filers
- Number of RRSP contributors
- Average age of RRSP contributors
- Median employment income of RRSP contributors
- 75th percentile of employment income of RRSP contributors
- Amount of RRSP dollars reported (in thousands of dollars)
- Median RRSP contribution

Table R-02: Age groups (CANSIM 111-0039)

- Total number of tax filers
- Total number of RRSP contributors
- Percent of contributors 0 to 24 years of age
- Percent of contributors 25 to 34 years of age
- Percent of contributors 35 to 44 years of age
- Percent of contributors 45 to 54 years of age
- Percent of contributors 55 to 64 years of age
- Percent of contributors 65+ years of age

Table R-03: Sex (CANSIM 111-0039)

- Total number of tax filers
- Percent of tax filers who are male
- Percent of tax filers who are female
- Total number of RRSP Contributors
- Percent of contributors who are male
- Percent of contributors who are female
- Total amount of RRSP dollars reported (in thousands of dollars)
- Percent of contributions reported by males
- Percent of contributions reported by females
- Median RRSP contribution of all contributors
- Median RRSP contribution of males
- Median RRSP contribution of females

Table R-04: Income groups (CANSIM 111-0039)

Total number of tax filers

Total number of RRSP contributors

Percent of RRSP contributors with total income less than \$20,000

Percent of RRSP contributors with total income between \$20,000 and \$39,999

Percent of RRSP contributors with total income between \$40,000 and \$59,999

Percent of RRSP contributors with total income between \$60,000 and \$79,999

Percent of RRSP contributors with total income \$80,000+

Total amount of RRSP dollars reported (in thousands of dollars)

Percent of total RRSP amount reported by contributors with total income less than \$20,000

Percent of total RRSP amount reported by contributors with total income between \$20,000 and \$39,999

Percent of total RRSP amount reported by contributors with total income between \$20,000 and \$39,999

Percent of total RRSP amount reported by contributors with total income between \$40,000 and \$59,999

Percent of total RRSP amount reported by contributors with total income between \$60,000 and \$79,999

Percent of total RRSP amount reported by contributors with total income \$80,000+

RRSP Contribution Limits (Room)

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

Starting in 2013, Pooled registered pension plan (PRPP) contributions are included.

Total RRSP Room represents the *deduction limit* that Canadians can claim with respect to contributions made to RRSPs/ PRPPs. 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.

Table B
New Room – Calculation of RRSP/PRPP Contribution Limits

Earned income in tax year	New room	Unused room	Total room (for tax year+1)
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	1991 to 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
2008	For 2009	1991 to 2008	Unused room + new room
2009	For 2010	1991 to 2009	Unused room + new room
2010	For 2011	1991 to 2010	Unused room + new room
2011	For 2012	1991 to 2011	Unused room + new room
2012	For 2013	1991 to 2012	Unused room + new room
2013	For 2014	1991 to 2013	Unused room + new room
2014	For 2015	1991 to 2014	Unused room + new room
2015	For 2016	1991 to 2015	Unused room + new room
2016	For 2017	1991 to 2016	Unused room + new room

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 2016:

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

\$20,000 for 2008

\$21,000 for 2009

\$22,000 for 2010

\$22,450 for 2011

\$22,970 for 2012

\$23,820 for 2013

\$24,270 for 2014

\$24,930 for 2015

\$25,370 for 2016

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 2016 (Room 2001 to Room 2017):

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 for RRSP Room

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 tax filer 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.

Starting in 2013, Pooled registered pension plan (PRPP) contributions are included.

This year’s release of the RRSP Room data is based on 2016 income tax returns. Contributions towards these limits can be made up to February 2018, to be reported on the 2017 tax returns. The mailing address at the time of filing is the basis for the geographic information in the tables.

The content of the data set is as follows:**Table RR-01: Persons with room (CANSIM 111-0040)**

- Amount of Room dollars reported (in thousands of \$)
- Amount of Unused Room dollars reported (in thousands of \$)
- Amount of New Room dollars reported (in thousands of \$)
- Number of tax filers with Room
- Number of tax filers with Unused Room
- Number of tax filers with New Room

Table RR-02: Characteristics of persons with new room (CANSIM 111-0040)

- Number of tax filers with New Room
- Average Age of tax filers with New Room
- Percentage Female tax filers with New Room
- Median Earned Income of tax filers with New Room
- Average New Room
- Percentage of tax filers with New Room between \$500 and \$2,399

Percentage of tax filers with New Room between \$2,400 and \$4,699

Percentage of tax filers with New Room between \$4,700 and \$7,799

Percentage of tax filers with New Room between \$7,800 and \$12,999

Percentage of tax filers with New Room greater than \$13,000

Canadian savers

T1 Line 121 Interest and other investment income

This data set provides information on tax filers who have been classified as savers.

Savers are defined as tax filers who reported interest and investment income on T1 line 121, but no dividend income on T1 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.

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

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

The content of the data set is as follows:

Table CS-01: Summary (CANSIM 111-0036)

- Total number of tax filers
- Number of savers
- Average age of savers
- Median total income of savers
- Total amount of interest dollars reported (in thousands of dollars)
- Median of interest dollars

Table CS-02: Age groups (CANSIM 111-0036)

- Total number of tax filers
- Total number of savers
- Percent of savers 0-24 years of age
- Percent of savers 25-34 years of age
- Percent of savers 35-44 years of age
- Percent of savers 45-54 years of age
- Percent of savers 55-64 years of age
- Percent of savers 65+ years of age
- Total amount of interest income dollars reported (in thousands of dollars)
- Percent of interest income reported by age group 0-24
- Percent of interest income reported by age group 25-34

Percent of interest income reported by age group 35-44

Percent of interest income reported by age group 45-54

Percent of interest income reported by age group 55-64

Percent of interest income reported by age group 65+

Table CS-03: Sex (CANSIM 111-0036)

Total number of tax filers

Percent of tax filers who are male

Percent of tax filers who are female

Total number of savers

Percent of savers who are male

Percent of savers who are female

Total amount of interest income reported (in thousands of dollars)

Percent of interest income reported by males

Percent of interest income reported by females

Median interest income of all savers

Median interest income of all male savers

Median interest income of all female savers

Table CS-04: Income groups (CANSIM 111-0036)

Total number of tax filers

Total number of savers

Percent of savers with total income less than \$20,000

Percent of savers with total income between \$20,000 and \$39,999

Percent of savers with total income between \$40,000 and \$59,999

Percent of savers with total income between \$60,000 and \$79,999

Percent of savers with total income \$80,000+

Total amount of interest income reported (in thousands of dollars)

Percent of interest income reported by savers with total income less than \$20,000

Percent of interest income reported by savers with total income between \$20,000 and \$39,999

Percent of interest income reported by savers with total income between \$40,000 and \$59,999

Percent of interest income reported by savers with total income between \$60,000 and \$79,999

Percent of interest income reported by savers with total income \$80,000+

Canadian Investors

T1 Line 120 Taxable amount of dividends from taxable Canadian corporations

T1 Line 121 Interest and other investment income

This data set provides information on tax filers classified as investors.

Investors include tax filers who reported dividend income on T1 line 120 of their personal tax return. They may or may not have also reported interest and other investment income on T1 line 121. When income is also reported on T1 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 data set is as follows:

Table CI-01: Summary (CANSIM 111-0037)

- Total number of tax filers
- Number of investors
- Average age of investors
- Median total income of investors
- Amount of investment dollars (in thousands of dollars)
- Percentage of the investment income derived from dividends
- Median investment income

Table CI-02: Age groups (CANSIM 111-0037)

- Total number of tax filers
- Total number of investors
- Percent of investors 0-24 years of age
- Percent of investors 25-34 years of age
- Percent of investors 35-44 years of age
- Percent of investors 45-54 years of age
- Percent of investors 55-64 years of age
- Percent of investors 65+ years of age
- Total amount of investment income dollars reported (in thousands of dollars)
- Percent of investment income reported by age group 0-24
- Percent of investment income reported by age group 25-34
- Percent of investment income reported by age group 35-44
- Percent of investment income reported by age group 45-54
- Percent of investment income reported by age group 55-64
- Percent of investment income reported by age group 65+

Table CI-03: Sex (CANSIM 111-0037)

Total number of tax filers
Percent of tax filers who are male
Percent of tax filers who are female
Total number of investors
Percent of investors who are male
Percent of investors who are female
Total amount of investment income reported (in thousands of dollars)
Percent of investment income reported by males
Percent of investment income reported by females
Median investment income of all investors
Median investment income of all male investors
Median investment income of all female investors

Table CI-04: Income groups (CANSIM 111-0037)

Total number of tax filers
Total number of investors
Percent of investors with total income less than \$20,000
Percent of investors with total income between \$20,000 and \$39,999
Percent of investors with total income between \$40,000 and \$59,999
Percent of investors with total income between \$60,000 and \$79,999
Percent of investors with total income \$80,000+
Total amount of investment income reported (in thousands of dollars)
Percent of investment income reported by investors with total income less than \$20,000
Percent of investment income reported by investors with total income between \$20,000 and \$39,999
Percent of investment income reported by investors with total income between \$40,000 and \$59,999
Percent of investment income reported by investors with total income between \$60,000 and \$79,999
Percent of investment income reported by investors with total income \$80,000+

Canadian Investment Income

T1 Line 120 Taxable amount of dividends from taxable Canadian corporations

T1 Line 121 Interest and other investment income

This data set provides information on tax filers who reported dividend income on T1 line 120 of the tax return, or interest and other investment income on T1 line 121, or both. These tax filers include those designated as savers and those designated as investors in two other data sets available: *Canadian Savers* and *Canadian Investors*. In this data set, 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 data set is as follows:

Table CII-01: Summary (CANSIM 111-0038)

Total number of tax filers

Number of tax filers with investment income

Average age of tax filers with investment income

Median total income of tax filers with investment income

Reported investment income dollars for all tax filers with investment income (in thousands of dollars)

Median investment income for all tax filers with investment income

Table CII-02: Age groups (CANSIM 111-0038)

Total number of tax filers

Total number of receivers of investment income

Percent of receivers of investment income 0-24 years of age

Percent of receivers of investment income 25-34 years of age

Percent of receivers of investment income 35-44 years of age

Percent of receivers of investment income 45-54 years of age

Percent of receivers of investment income 55-64 years of age

Percent of receivers of investment income 65+ years of age

Total amount of investment income dollars reported (in thousands of dollars)

Percent of investment income reported by age group 0-24

Percent of investment income reported by age group 25-34

Percent of investment income reported by age group 35-44

Percent of investment income reported by age group 45-54

Percent of investment income reported by age group 55-64

Percent of investment income reported by age group 65+

Table CII-03: Sex (CANSIM 111-0038)

Total number of tax filers
 Percent of tax filers who are male
 Percent of tax filers who are female
 Total number of receivers of investment income
 Percent of receivers of investment income who are male
 Percent of receivers of investment income who are female
 Total amount of investment income reported (in thousands of dollars)
 Percent of investment income reported by males
 Percent of investment income reported by females
 Median investment income of all receivers of investment income
 Median investment income of all male receivers of investment income
 Median investment income of all female receivers of investment income

Table CII-04: Income groups (CANSIM 111-0038)

Total number of tax filers
 Total number of receivers of investment income
 Percent of receivers of investment income with total income less than \$20,000
 Percent of receivers of investment income with total income between \$20,000 and \$39,999
 Percent of receivers of investment income with total income between \$40,000 and \$59,999
 Percent of receivers of investment income with total income between \$60,000 and \$79,999
 Percent of receivers of investment income with total income \$80,000+
 Total amount of investment income reported (in thousands of dollars)
 Percent of investment income reported by receivers of investment income with total income less than \$20,000
 Percent of investment income reported by receivers of investment income with total income between \$20,000 and \$39,999
 Percent of investment income reported by receivers of investment income with total income between \$40,000 and \$59,999
 Percent of investment income reported by receivers of investment income with total income between \$60,000 and \$79,999
 Percent of investment income reported by receivers of investment income with total income \$80,000+

Canadian Capital Gains

T1 Line 127 Taxable amount of capital gains

This data set provides information on tax filers 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 data set reflects the total capital gains received; amounts reported have been grossed up to reflect this total.

The content of the data set is as follows:

Table CG-01 (CANSIM 111-0042)

Total number of tax filers

Number of tax filers reporting capital gains

Percent of tax filers reporting capital gains who had a total income under \$20,000

Percent of tax filers reporting capital gains who had a total income between \$20,000 and \$39,999

Percent of tax filers reporting capital gains who had a total income between \$40,000 and \$59,999

Percent of tax filers reporting capital gains who had a total income between \$60,000 and \$79,999

Percent of tax filers reporting capital gains who had a total income of \$80,000+

Total value of capital gains (in thousands of dollars)

Percent of capital gains reported by tax filers with a total income under \$20,000

Percent of capital gains reported by tax filers with a total income between \$20,000 and \$39,999

Percent of capital gains reported by tax filers with a total income between \$40,000 and \$59,999

Percent of capital gains reported by tax filers with a total income between \$60,000 and \$79,999

Percent of capital gains reported by tax filers with a total income of \$80,000+

Canadian Tax Filers

This data set provides a demographic and income profile of Canadians who filed a personal tax return in the reference year, according to the T1 preliminary file.

The content of the data set is as follows:

Table CT-01: Summary (CANSIM 111-0041)

- Number of tax filers
- Percent of tax filers 0-24 years of age
- Percent of tax filers 25-34 years of age
- Percent of tax filers 35-44 years of age
- Percent of tax filers 45-54 years of age
- Percent of tax filers 55-64 years of age
- Percent of tax filers 65+ years of age
- Average age of tax filers
- Median total income of tax filers
- 75th percentile of total income of tax filers
- 85th percentile of total income of tax filers
- 95th percentile of total income of tax filers
- Median employment income of tax filers
- 75th percentile of employment income of tax filers

Table CT-02: Income Groups (CANSIM 111-0041)

- Number of tax filers
- Percent of tax filers with total income less than \$20,000
- Percent of tax filers with total income between \$20,000 and \$39,999
- Percent of tax filers with total income between \$40,000 and \$59,999
- Percent of tax filers with total income between \$60,000 and \$79,999
- Percent of tax filers with total income \$80,000+
- Value of total income (in thousands of dollars)
- Percent of total income reported by tax filers with total income less than \$20,000
- Percent of total income reported by tax filers with total income between \$20,000 and \$39,999
- Percent of total income reported by tax filers with total income between \$40,000 and \$59,999
- Percent of total income reported by tax filers with total income between \$60,000 and \$79,999
- Percent of total income reported by tax filers with total income \$80,000+

Charitable Donations

T1 Line 340 Allowable charitable donations and government gifts

This data set provides information on tax filers classified as charitable donors. Charitable donors are defined as tax filers reporting donations on T1 line 340 of the tax return.

Canadians contribute in many ways to charitable organizations. The data set on charitable donors provides information on tax filers who claimed a tax credit for charitable donations on their income tax return in the reference year. These data may include donations that might be denied by the Canada Revenue Agency (CRA) after an audit. To find out more about why donations might be denied (i.e. tax shelter gifting arrangements, false receipting) please go to the Canada Revenue Agency website: www.cra-arc.gc.ca

Persons making charitable donations, but not reporting them on their personal tax return are not included in this data set. These include donations for which no receipt was provided and donations for which the receipt was lost. No estimate of such donations is included in these data.

Only donations made to approved organizations are allowable as deductions in the tax system. Donations are eligible if made to Canadian registered charities and Canadian amateur athletic associations. They are also eligible if made to: prescribed universities outside Canada; certain tax exempt housing organizations in Canada; Canadian municipalities; the United Nations; and certain charities outside Canada to which the Government of Canada has made a gift.

It is possible to carry donations forward for up to five years after the year in which they were made. In the reference year, it is possible to claim donations made in any of the previous five years, as long as they were not already claimed in a prior year. The donations made in the reference year could be claimed the same year, or could be carried forward to any of the next five years. According to tax laws, tax filers are permitted to claim both their donations and those made by their spouses to get better tax benefits. Consequently, the number of persons who made charitable donations may be higher than the number who claimed tax credits.

A change was introduced in the 2016 tax year for tax filers with a taxable income over \$200,000 who made charitable donations of over \$200 to a recognized charity (as outlined above). They now qualified for the following higher charitable donation tax credit:

- 15% of their donations up to \$200;
- 33% of lesser of (1) their donations over \$200, and (2) their taxable income over \$200,000; and
- 29% of their donation over \$200 not qualifying for the 33% tax credit rate.

Tax filers who contributed to a recognized charity with a taxable income of \$200,000 or under continue to calculate their credit at 15% of donations up to \$200 plus 29% of their donations over \$200.

First-time donor's super credit (FDSC) (line 343 of Schedule 9)

Since 2013, first-time donors can claim up to an additional \$1,000 of yearly donations made. The credit is 25% of the eligible amount of the cash gift, up to \$1000, for a maximum credit of \$250. To qualify as a first-time donor, neither the tax filer nor their spouse or common-law partner can have claimed and been allowed a charitable donations tax credit for any year after 2007.

The content of the data set is as follows:

Table CD-01: Summary (CANSIM 111-0001)

Total Number of tax filers
Number of charitable donors

Average age of donors
 Average donation for age group 0-24
 Average donation for age group 25-34
 Average donation for age group 35-44
 Average donation for age group 45-54
 Average donation for age group 55-64
 Average donation for age group 65+
 Total amount of charitable donations (thousands of \$)
 Median donation
 Median total income of donors
 75th percentile of donors' total income

Table CD-02: Age and Sex (CANSIM 111-0002)

Total Number of tax filers
 Percent of tax filers who are male
 Percent of tax filers who are female
 Number of charitable donors
 Percent of charitable donors who are male
 Percent of charitable donors who are female
 Percent of donors 0 - 24 years of age
 Percent of donors 25 - 34 years of age
 Percent of donors 35 - 44 years of age
 Percent of donors 45 - 54 years of age
 Percent of donors 55 - 64 years of age
 Percent of donors 65+ years of age
 Total median donation
 Median donation of males
 Median donation of females
 Total amount of charitable donations (thousands of \$)
 Total amount of charitable donations for males (thousands of \$)
 Total amount of charitable donations for females (thousands of \$)

Table CD-03: Income Groups (CANSIM 111-0003)

Total number of tax filers
 Total number of charitable donors
 Percent of charitable donors with total income less than \$20,000
 Percent of charitable donors with total income between \$20,000 and \$39,999
 Percent of charitable donors with total income between \$40,000 and \$59,999

Percent of charitable donors with total income between \$60,000 and \$79,999

Percent of charitable donors with total income \$80,000+

Total value of charitable donations (in thousands of dollars)

Percent of donations reported by donors with total income under \$20,000

Percent of donations reported by donors with total income between \$20,000 and \$39,999

Percent of donations reported by donors with total income between \$40,000 and \$59,999

Percent of donations reported by donors with total income between \$60,000 and \$79,999

Percent of donations reported by donors with total income \$80,000+

Statistical Tables - Footnotes and Historical Availability

RRSP Contributors

- Table R-01 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 R-02 (age groups) and table R-03 (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 R-04 (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.
- Starting in 2013, tax filers who contributed to a Pooled registered pension plan (PRPP) are included.
- Starting in 2013, contributions made by the tax filer to a Pooled Registered Pension Plan (PRPP) are included (employer contributions to PRPP are not included).

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 RR-02 (\$500, \$2,400, \$4,700, \$7,800 and \$13,000) are close to the 25th, 50th, 75th, 90th and 97th percentiles of new room and are recalculated periodically.
- Starting in 2013, Pooled registered pension plan (PRPP) contributions are included.

Canadian Savers

- Table CS-01 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 CS-02 (age groups) and table CS-03 (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 CS-04 (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 CI-01 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 CI-01).
- Table CI-02 (age groups) and table CI-03 (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 CI-04 (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 CII-01 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 CII-02 (age groups) and table CII-03 (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 CII-04 (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 Tax Filers

- Table CT-01 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 CT-01 has been suppressed.
- Table CT-02 (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.

Charitable Donations

- Table CD-01 (summary) is available 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.
- Changes were made to the age groups in table CD-01 in 1991 and in 1997.
- Table CD-02 (age groups) is available starting with the 1995 data, for the postal geography and for CMAs. CDs are available starting with the 1995 data and FEDs with the 1997 data.
- Changes were made to the age groups in table CD-02 in 1997.
- Table CD-03 (Income groups) is available in its current format starting with the 2007 data, for the postal geography, for CMAs, CDs and FEDs. From 1997 to 2006, the income groups were cumulative.

Glossary of Terms

75th percentile

Total income values are ranked from highest to lowest and the value reported as being the 75th percentile indicates that 25% of the tax filers report an income equal or above that amount and 75% fall below. Percentiles are calculated for each geographical level. For example, if the 75th 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.

85th percentile

Starting with the 2007 data, the dollar value of the 85th percentile appears in the tables instead of the percentage above the 85th percentile like it was in previous years. Total income values are ranked from highest to lowest and the value reported as being the 85th percentile indicates that 15% of the tax filers report an income equal or above that amount and 85% fall below. Percentiles are calculated for each geographical level. For example, if the 85th percentile of total income is shown as \$65,000 this means that 15% of the tax filers has a total income greater than or equal to \$65,000

95th percentile

Starting with the 2007 data, the dollar value of the 95th percentile appears in the tables instead of the percentage above the 95th percentile like it was in previous years. Total income values are ranked from highest to lowest and the value reported as being the 95th percentile indicates that 5% of the tax filers report an income equal or above that amount and 95% fall below. Percentiles are calculated for each geographical level. For example, if the 95th percentile of total income is shown as \$90,000 this means that 5% of the population under review has a total income greater than or equal to \$90,000

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 data set has been grossed up to represent the total capital gains received.

Charitable donation

Is the allowable portion of total donations, as reported on the income tax return. Canadians contribute in many ways to charitable organizations. These data include only amounts given to charities and approved organizations for which official tax receipts were provided and claimed on tax returns. It is possible to carry donations forward for up to five years after the year in which they were made. Therefore, donations reported for the 2012 taxation year could include donations that were made in any of the five previous years. According to tax laws, tax filers are permitted to claim both their donations and those made by their spouses to receive better tax benefits. Consequently, the number of people who made charitable donations may be higher than the number who claimed tax credits.

Charitable donor

Is defined as a tax filer reporting a charitable donation amount on line 340 of the personal income tax form.

CityID

Since municipality names can be, in some cases, quite long and cumbersome for handling in electronic files, municipalities are given a “city identification number”. Starting in 2007, the CityID is a five digits alphanumeric component. It is created with the first letter of **Postal Code** followed by “9” and a four digits number. Each first letter of **Postal Code** is allocated a range of number from 1 to 9999 (more explanation in geography section).

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/PRPP 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/PRPP deduction limit, earned income from the previous year is used.

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) and Tax Exempted Indian Employment Income (new in 1999 for wages and salaries, commissions, and in 2010 for self-employment income).

Interest income

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

Investment income

Includes both interest income and dividend income.

Investors

Tax filers 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

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.

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 RRSP room

For 2016 this amount is calculated as 18% of 2015 earned income (from definition above) to a maximum of \$25,370 minus pension adjustment (PA) minus past service pension adjustment (PSPA). Since the focus of these data is for net new room for potential RRSP/ PRPP 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.

Pooled registered pension plan (PRPP)

Pooled registered pension plan is an accessible retirement savings option for individuals, including self-employed individuals. PRPP contributions made by an employer are not a taxable benefit to the tax filer, but they do reduce the tax filer's RRSP/ PRPP deduction room.

Registered disability savings plan income (RDSP)

Beginning in 2008, the RDSP is for individuals for whom a valid disability certificate has been filed. Contributions can be made by the beneficiary or by qualified persons legally authorized to act for the beneficiary. The contributions are not deductible but the income earned is not taxable as long as it remains into the plan. Contributions are subject to a lifetime limit of \$200,000; they will be matched in some degree by government contributions.

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.

RRSP contributions

RRSP contributions includes money put into a Registered Retirement Savings Plan (RRSP) or a Pooled Registered Pension Plan (PRPP) during the tax year under review. For PRPPs, only the tax filers portion is included in the contributions. Employer contributions to PRPP are not included.

RRSP contributors

Canadian tax filers who contributed to Registered Retirement Savings Plan (RRSP) or a Pooled Registered Pension Plan (PRPP) during the tax year under review

Savers

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

Tax filer

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

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 tax filers from any of the following sources:

- Employment income
 - ▶ Wages/Salaries/Commissions
 - ▶ Other Employment Income as reported on line 104 of the tax form (tips, gratuities, royalties, etc.)
 - ▶ Net Self-Employment
 - ▶ Tax Exempted Employment Income for Indians (Wages/Salaries/Commissions) for Indians (new in 1999)
 - ▶ Tax Exempted Self-Employment Income for Indians (since 2010)
- Investments
 - ▶ Interest and other investment income;
 - ▶ Dividend income;
- Government Transfers
 - ▶ Employment Insurance
 - Unemployment Insurance/ Employment Insurance since 1982;
 - Quebec Parental Insurance Plan since 2006;
 - ▶ Pension Income
 - Old Age Security since 1982;
 - Net Federal Supplements (previously included in other income, shown separately since 1992)
 - Guaranteed Income Supplement created in 1967 and Spousal Allowance created in 1975, available since 1992;
 - Spousal Allowance (included in Net Federal Supplements since 1992; previously included in non-taxable income.

- Canada and Quebec Pension plans benefits, since 1982;
- ▶ Child Benefit;
 - Family Allowance program up to 1992;
 - Child Tax Credit up to 1992;
 - Canada Child Tax Benefit (starting with 1993);
 - Universal Child Care Benefit since 2006;
- ▶ Federal Tax, Goods and Services Tax, Harmonized Sales Tax
 - Federal Sales Tax Credit (from 1988 to 1990);
 - Goods and Services Tax (GST) credit from 1990 to 1996;
 - Harmonized Sales Tax (HST) credit since 1997
- ▶ Workers' Compensation (included in other income prior to 1992 and shown separately since 1992);
- ▶ Social Assistance (included in other income prior to 1992 and shown separately since 1992);
- ▶ Provincial Refundable Tax Credits/Family Benefits – for a complete list please see the “Provincial Refundable Tax Credits/Family Benefits” section.
- ▶ Other Government Transfers
 - Working Income Tax Benefit (starting in 2007 depending on the province or territory; included since 2010 in the statistical tables);
 - Children's Fitness tax credit (starting with 2015)
 - Eligible Educator School Supply tax credit (starting with 2016)
- Private Pensions
- Registered Retirement Savings Plan/ Pooled Registered Pension Plan Income (since 1994; previously in “other income” ; since 1999, only for tax filers 65+)
- Other Income
 - ▶ Net limited partnership income
 - ▶ Alimony
 - ▶ Net rental income
 - ▶ Other incomes as reported on line 130 of the tax form (fellowships, bursaries, etc.)
 - ▶ Registered Disability Savings Plan (RDSP) Income as reported on line 125 of the tax form (introduced in 2008)

Monies not included in income above are: veterans' disability and dependent pensioners' payments, war veterans' allowances, lottery winnings and capital gains.

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 tax filers 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/PRPP contribution room (unused room)

The amount of the RRSP/PRPP deduction limit that is not claimed by the tax filer, 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 B).

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

- Canada
- Provinces and Territories

Census geography

- Economic Regions
- Census Divisions
- Census Metropolitan Areas
- Census Agglomerations
- Census Tracts
- Federal Electoral Districts (2013 Representation Order)

Postal geography

- City Totals
- Urban Forward Sortation Areas (excludes Rural Routes and Suburban Services, and Other Urban Areas within City)
- Suburban Services*
- Rural Routes (Within City)*
- Rural **Postal Code** Areas (Within City)
- Other Urban Areas (Non-residential within city)
- Rural Communities (not in City)
- Other Provincial Totals

*These postal geography levels were available in the past but are no longer available for this data.

User-defined areas:

For cost recovery tabulations, users may select specific areas of interest which do not correspond to standard areas. To obtain aggregated data for such areas, users can provide a list of lower level postal or census geography (**Postal Codes**, forward sortation areas, census tracts, census subdivisions, etc.) grouped according to their defined areas. These areas must satisfy our confidentiality requirements. See the “Special Geography” section for further information.

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.): 12

Area: Canada

Description:

This level of data is an aggregation of the provincial/territorial totals (code 11). The national total is identified by the region code Z99099.

Level of Geography (L.O.G.): 11

Area: Province or Territory Total

Description:

This level of data is an aggregation of the following geographies within a province:

City Totals = Code 08

Rural Communities = Code 09

Other Provincial Totals = Code 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 = Y99060

Level of Geography (L.O.G.): 61

Area: Census Tract

Description:

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 were initially delineated by a committee of local specialists (such as planners, health and social workers and educators) in conjunction with Statistics Canada.

The 2016 data tables contain 5,574 areas coded as level of geography 61, based on 2016 Census.

Level of Geography (L.O.G.): 51

Area: Economic Region

Description:

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 2016 data tables contain 76 areas coded as level of geography 51, based on 2016 Census.

Level of Geography (L.O.G.): 42**Area:** Census Agglomeration**Description:**

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 2016 data tables contain 136 area codes as level of geography 42, based on the 2016 Census: 117 CAs, 6 provincial parts for the 3 CAs which cross provincial boundaries and 13 residual geographies called Non CMA-CA, one for each province and territory.

Level of Geography (L.O.G.): 41**Area:** Census Metropolitan Area**Description:**

The general concept of a census metropolitan area (CMA) is one of a very large urban area, together with adjacent urban and rural areas that have a high degree of economic and social integration with that urban area. CMAs have an urban core population of at least 100,000, based on the previous census.

The 2016 data tables contain 37 areas coded as level of geography 41, based on 2016 Census:

001, St. John's, Newfoundland and Labrador
 205, Halifax, Nova Scotia
 305, Moncton, New Brunswick
 310, Saint John, New Brunswick
 408, Saguenay, Quebec
 421, Québec, Quebec
 433, Sherbrooke, Quebec
 442, Trois-Rivières, Quebec
 462, Montréal, Quebec
 505, Ottawa-Gatineau (3 items: combined, Quebec part and Ontario part)
 521, Kingston, Ontario
 522, Belleville, Ontario
 529, Peterborough, Ontario
 532, Oshawa, Ontario
 535, Toronto, Ontario
 537, Hamilton, Ontario
 539, St-Catharines-Niagara, Ontario
 541, Kitchener-Cambridge-Waterloo, Ontario
 543, Brantford, Ontario
 550, Guelph, Ontario
 555, London, Ontario
 559, Windsor, Ontario
 568, Barrie, Ontario
 580, Greater Sudbury, Ontario
 595, Thunder Bay, Ontario
 602, Winnipeg, Manitoba
 705, Regina, Saskatchewan
 725, Saskatoon, Saskatchewan
 810, Lethbridge, Alberta
 825, Calgary, Alberta
 835, Edmonton, Alberta
 915, Kelowna, British Columbia
 932, Abbotsford-Mission, British Columbia
 933, Vancouver, British Columbia
 935, Victoria, British Columbia

Level of Geography (L.O.G.): 31**Area:** Federal Electoral District**Description:**

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 338 FEDs in Canada according to the 2013 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 2016 data tables contain 338 areas coded as level of geography 31.

Level of Geography (L.O.G.): 21**Area:** Census Division**Description:**

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 2016 Census contain 293 areas coded as level of geography 21; however, the 2016 data tables contain 295 areas since the CD of Halton (Ont.) straddles 2 Economic Regions.

Starting in 2007, Census divisions are identified in the tables by a six digits code:

2 first digits = Province

2 next digits = Economic Region

2 last digits = Census Division

Changes in Census Geography – 2016 boundaries as compared to 2011 boundaries

When comparing data between the 2015 and 2016 reference years, users should consider that some of the changes in the data can be due to Census boundary changes. The data for the 2015 reference year are produced according to the 2011 Census boundaries, while the data for the 2016 reference year are based on the 2016 Census boundaries.

Changes to Census Metropolitan Areas (CMA)

For the 2016 Census, Belleville (Ont.) and Lethbridge (Alta.), which were both a census agglomeration (CA) in 2011, became census metropolitan areas (CMA). In addition, census subdivisions (CSD) previously considered to be outside CMAs were added in eleven CMAs (Table C). Census subdivision is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes (e.g., Indian reserves, Indian settlements and unorganized territories).

Table C

Census Metropolitan Area		Census Subdivision added	
Code	Name	Code	Name
305	Moncton	1306001	Hopewell
310	Saint John	1305016	Norton
408	Saguenay	2494250	Bégin
421	Québec	2433095	Saint-Antoine-de-Tilly
462	Montréal	2456083	Saint-Jean-sur-Richelieu
		2463048	Saint-Lin--Laurentides
505	Ottawa - Gatineau	2480050	Thurso
		2480055	Lochaber
		2480060	Lochaber-Partie-Ouest
		3507065	North Grenville
522	Belleville	3512001	Tyendinaga
		3512020	Stirling-Rawdon
541	Kitchener - Cambridge - Waterloo	3530020	Wilmot
580	Greater Sudbury / Grand Sudbury	3552013	Markstay-Warren
705	Regina	4706011	Lajord No. 128
725	Saskatoon	4715018	Aberdeen No. 373
		4715019	Aberdeen

There was also a few boundary changes which impact the total area covered by specific CMAs. Most notably, there was an overall small increase in the land area of the Edmonton CMA (Table D) primarily because of changes in the land area of these CDS:

Table D

Census Metropolitan Area		Census Subdivision change in land area	
Code	Name	Code	Name
835	Edmonton	4810066	Bruderheim
		4811012	Leduc County
		4811016	Leduc
		4811018	Devon
		4811034	Parkland County
		4811052	Strathcona County
		4811059	Sturgeon County

Changes to Census Agglomerations (CA)

For the 2016 Census:

Eight new census agglomerations were introduced: Gander (N.L.), Sainte-Marie (Que.), Arnprior (Ont.), Carleton Place (Ont.), Wasaga Beach (Ont.), Winkler (Man.), Weyburn (Sask.) and Nelson (B.C.).

The Amos (Que.) and Temiskaming Shores (Ont.) census agglomerations were retired in 2016 because they no longer met the appropriate population criteria. Another census agglomeration no longer is present since the Saint-Jean-sur-Richelieu (Que.) census agglomeration has been merged into the Montréal (Que.) census metropolitan area.

Belleville (Ont.) and Lethbridge (Alta.), which were both a census agglomeration in 2011, became census metropolitan areas.

In Alberta, two additional census agglomerations, Grande Prairie and Wood Buffalo, now meet the population criteria for which census tracts are generated.

Census Subdivisions (CSD) previously considered to be outside census agglomerations were added in six census agglomerations which altered the land area and population they include (Table E).

Table E

Census Agglomeration		Census Subdivision added	
Code	Name	Code	Name
320	Fredericton	1303005	Tracy
		1310004	Manners Sutton
		1310005	Harvey
		1310017	Hanwell
		1310021	Queensbury
447	Drummondville	2449020	Lefebvre
		2449025	L'Avenir
		2449100	Saint-Edmond-de-Grantham
450	Granby	2447047	Roxton Pond
562	Sarnia	3538035	Plympton-Wyoming
575	North Bay	3548031	Chisholm
		3548094	Nipissing, Unorganized, North Part
		3549060	Powassan
		3549071	Nipissing
930	Chilliwack	5909034	Fraser Valley D
		5909035	Fraser Valley H
		5909837	Cheam 1
		5909844	Popkum 1

In addition, there are twenty six census agglomerations (Table F) which exist in both the 2011 Census and 2016 Census where boundary changes alter the area they cover.

Table F

Code	Name	Census Agglomeration	
		Code	Name
015	Corner Brook	485	Rouyn-Noranda
105	Charlottetown	530	Kawartha Lakes
328	Bathurst	553	Stratford
330	Campbellton	569	Orillia
335	Edmundston	610	Brandon
404	Rimouski	640	Thompson
405	Rivière-du-Loup	735	North Battleford
406	Baie-Comeau	745	Prince Albert
411	Dolbeau-Mistassini	821	High River
428	Saint-Georges	831	Sylvan Lake
430	Thetford Mines	850	Grande Prairie
444	Shawinigan	943	Courtenay
454	Sorel-Tracy	952	Quesnel

Changes to Census Divisions (CD)

Between the 2011 Census and 2016 Census, one census division changed name: Lajemmerais (Que.) was renamed as Marguerite-D'Youville.

There were also several changes in boundaries between pairs of adjacent census divisions which caused both the land area and the populations of census divisions to change. While most of these changes lead only to very small changes in the actual population counts, changes in the pairs of adjacent census divisions listed in Table G were more significant.

Table G

Province/Territory	2016 Census Division			
	Code	Name	Code	Name
N.B.	1309	Northumberland	1315	Gloucester
Man.	4602	Division No. 2	4603	Division No. 3
Man.	4604	Division No. 4	4608	Division No. 8
Man.	4607	Division No. 7	4615	Division No. 15
N.W.T.	6105	Region 5	6106	Region 6

For more information on specific boundary changes, please refer to the section "How to obtain more information" at the end of this document.

Geographic Levels – Postal Geography

The various data compiled from the tax file are available for different levels of the postal geography. Coded geographic indicators appearing on the data tables are shown below with a brief description.

Level of Geography (L.O.G.): 12

Postal Area: Canada

Description:

This level of data is an aggregation of the provincial/territorial totals (code 11). The national total is identified by the region code Z99099.

Level of Geography (L.O.G.): 11

Postal Area: Province or Territory Total

Description:

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 = Y99060

Level of Geography (L.O.G.): 10

Postal Area: Other Provincial Total ("P" Pot)

Description:

This level of data is an aggregation of small communities in the province that had less than 100 tax filers, 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 = Y89060

Level of Geography (L.O.G.): 09**Postal Area:** Rural Communities (Not in City)**Description:**

For data obtained prior to reference year 2011, this level of geography was called "Rural Postal Codes (Not in a City)".

This level of geography pertains to rural communities that have one and only one rural Postal Code. These rural communities are based on areas serviced by Canada Post. These areas are often very close to the official boundaries of rural communities. Rural Postal Codes can be identified by a "zero" in the second position of the Postal Code.

The 2016 data tables contain 3,912 areas coded as level of geography 09.

Level of Geography (L.O.G.): 08**Postal Area:** City Total (Postal city)**Description:**

In postal geography, this city concept is often linked to older city boundaries or to neighbourhoods. Most often, this geography does not correspond to official municipal limits.

This level of data is an aggregation of the following geographies for unique place names within a province/territory:

Urban FSA (Residential) = Code 03

Rural Route= Code 04

Suburban Services = Code 05

Rural Postal Code Areas (within city) = Code 06

Other Urban Area = Code 07

As of 2011, data for L.O.G. 04 and 05 are suppressed but included in the city totals.

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").

Data based on the true municipal limits (census subdivisions) is only available through cost recovery data tabulations.

The 2016 data tables contain 1,735 areas coded as level of geography 08.

Level of Geography (L.O.G.): 07**Postal Area:** Other Urban Area (Non-residential within city - "E" Pot)**Description:**

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 tax filers 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 2016 data tables contain 427 areas coded as level of geography 07.

Level of Geography (L.O.G.): 06**Postal Area:** Rural Postal Code Areas (Within City)**Description:**

For data obtained prior to reference year 2011, this level of geography was called "Rural Postal Codes (Within a 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 can

be identified by a "zero" in the second position of the Postal Code. Although data is disseminated individually for each rural Postal Code associated with a community, only the community name appears with the disseminated data. The actual rural Postal Codes are not displayed with the disseminated data. Therefore, for this level of geography, community names will appear more than once.

The 2016 data tables contain 629 areas coded as level of geography 06.

Level of Geography (L.O.G.): 05

Postal Area: Suburban Service

Description:

No longer available.

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).

Level of Geography (L.O.G.): 04

Postal Area: Rural Route

Description:

No longer available.

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.

Level of Geography (L.O.G.): 03

Postal Area: Urban FSA (Partial FSA in Residential Area)

Description:

Forward Sortation Areas (FSA) are identified by the first three characters of the Postal Code. This version of urban FSA only includes Postal Codes associated with regular residential mail delivery in an urban areas. They exclude the geography levels 04, 05 and 07) and therefore are often just a subset of the true complete urban FSA.

An Urban FSA of this type can be identified by the FSA followed by three blanks. One FSA can be split in different parts if it is associated with more than one city.

Data based on the true FSA delivery limits (without any FSA splits) is only available through cost recovery data tabulations for both urban and rural areas.

The 2016 data tables contain 2,509 areas coded as level of geography 03.

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.

Urban FSAs (LOG 3), Rural Routes (LOG 4), suburban services (LOG 5), Rural **Postal Code** Areas within a city (LOG 6) and Other Urban Areas (LOG 7) add up to City Totals (LOG 8).

City Totals (LOG 8), Rural Communities not in a city (LOG 9) and Other Provincial Totals (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:

$$3 + 4 + 5 + 6 + 7 = 8$$

$$8 + 9 + 10 = 11$$

City identification number (CityID)

The CityID is created for postal cities. This concept of cities does not correspond to the official boundaries of municipalities.

As of 2007, CityID has been modified.

Previous to 2007:

- CityID was a 4 digits number
- Each postal city had a unique number between 1 and 9999
- Almost every number was allocated to a postal city. Few numbers remained available for future new postal cities.

Starting with 2007 data:

To create more possibilities without changing the CityID length in our systems:

- CityID number is now combined with 1st letter of **Postal Code**
- Each 1st letter of **Postal Code** has a possibility of numbers, ranged from 1 to 9999 (Table I)
- Old numbers have been kept for existing postal cities and 1st letters of **Postal Code** have been added to them (Table H)
- New postal cities have been assigned a new CityID number in new format (Table H)

Table H

Postal Code	Postal city name	2006 and Prior	2007 and Follow
K1A xxx	Ottawa	2434	K2434
G3C xxx	Stoneham-et-Tewkesbury	n/a	G2

Table I

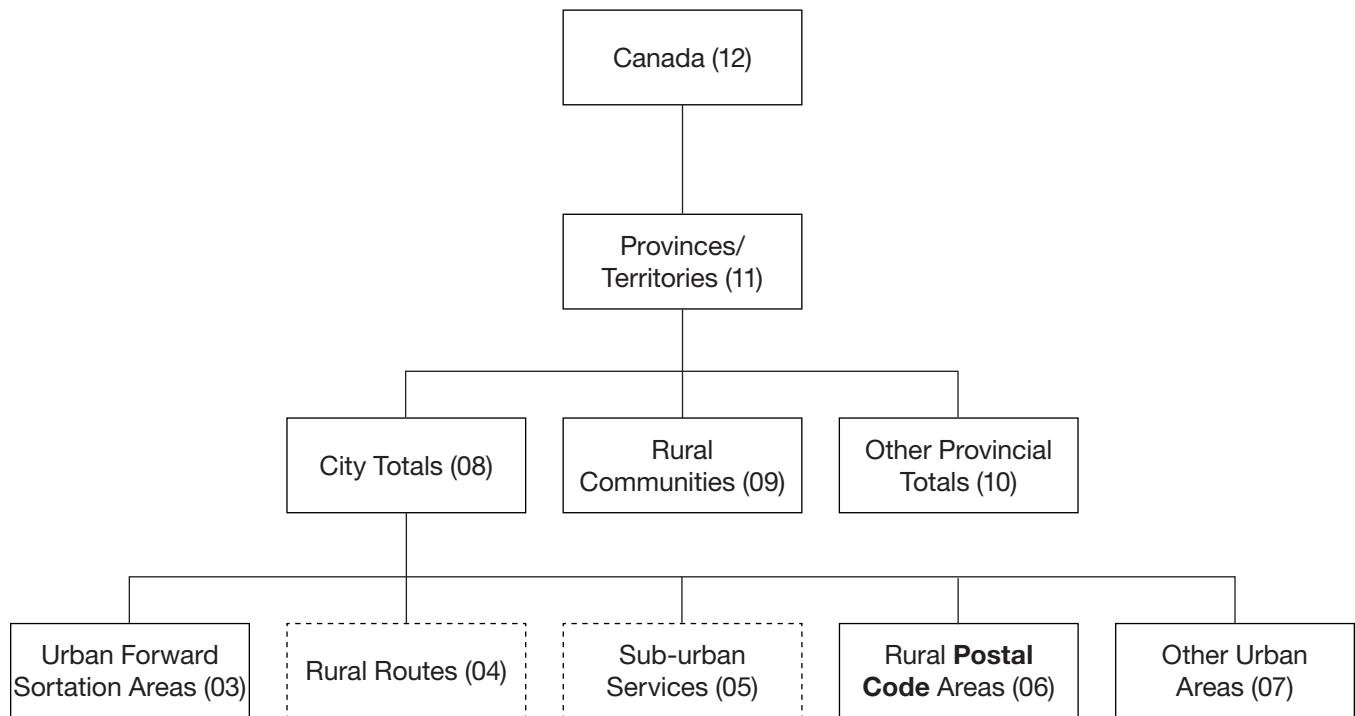
Province	Letter file	Range of number
Newfoundland & Labrador	A	1 – 9999
Prince Edward Island	C	1 – 9999
Nova Scotia	B	1 – 9999
New Brunswick	E	1 – 9999
Quebec	G	1 – 9999
Quebec	H	1 – 9999
Quebec	J	1 – 9999
Ontario	K	1 – 9999
Ontario	L	1 – 9999
Ontario	M	1 – 9999
Ontario	N	1 – 9999
Ontario	P	1 – 9999
Manitoba	R	1 – 9999
Saskatchewan	S	1 – 9999
Alberta	T	1 – 9999
British Columbia	V	1 – 9999
Yukon	Y	1 – 9999
Northwest Territories	X	1 – 9999
Nunavut	X	1 – 9999

Therefore, it is now essential to identify a postal city by adding the **Postal Code** 1st letter to the number in order to get the proper postal city in the proper province (Table J):

Table J

Letter	Number	Postal city name	Province
A	2	Avondale	NL
B	2	Bible Hill	NS
T	2	Rocky View	AB
G	2	Stoneham-et-Tewkesbury	QC

Hierarchy of postal geography



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 lower level geographies such as Postal Codes or census tracts that make up their user defined areas. We will then aggregate the micro data to correspond to that area of interest. If there is more than one level of geography within the areas submitted by the client, this must be clearly indicated. A list of low level geographies which rollup into user defined areas is commonly referred to as a conversion file and is usually supplied to us in an Excel format.

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.

How to obtain more detailed information

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

Client Services, Income Statistics Division
Telephone: Toll Free 1-888-297-7355 or 613-951-7355
Statistics Canada, R. H. Coats Building, 15th Floor
Ottawa, Ontario K1A 0T6
Online requests: STATCAN.income-revenu.STATCAN@canada.ca

List of available data products

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

List of Available Data Products

Product name	Product number	Release date
RRSP Contributors	17C0006	Winter
RRSP Contribution Limits (Room)	17C0011	Winter
Canadian Savers	17C0009	Winter
Canadian Investors	17C0007	Winter
Canadian Investment Income	17C0008	Winter
Canadian Taxfilers	17C0010	Winter
Canadian Capital Gains	17C0012	Winter
Charitable Donors	13C0014	Winter
Individuals	13C0015	Spring - Summer
Economic Dependency Profile	13C0017	Spring - Summer
Labour Income Profile	71C0018	Spring - Summer
Families	13C0016	Spring - Summer
Seniors	89C0022	Spring - Summer