

Canada 1997: Survey Information*

*The information presented here is based on the Robustness Assessment Report on Income Distribution Data for Canada by Philip Giles, Kevin Bishop, Christian Nadeau, Michel Dumoulin, Statistics Canada.

This document also includes information about the Survey of Labor and Income Dynamics (SLID) but be aware that it is the **Survey of Consumer Finances** that is included in LIS, the information about SLID is just there for your information.

In a second part you will find more information with regard to the content of the original income variables. It is useful to use this information together with the **lisification** table.

Part 1: SURVEY INFORMATION

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A. General Characteristics

Name

Survey of Consumer Finances (1971 (*) – 1997) (SCF)

(*) The Survey of Consumer Finances was first conducted in 1951. Tabulated data in publications is available from this date. However, electronic files exist only from 1971, so no additional data can be obtained prior to then.

Survey of Labor and Income Dynamics (1993 – ongoing) (SLID)

Purpose

Both surveys provide detailed annual data on personal and family incomes. In addition, SLID provides a longitudinal dimension to allow a better understanding of the linkage between labor market activity, income and family composition, and any changes which occur.

Administrative unit responsible

Income Statistics Division
Statistics Canada
5-C2 Jean Talon Building
Tunney's Pasture
Ottawa, Ontario CANADA
K1A 0T6
e-mail : giles@statcan.ca
Phone: 613-951-2891
Fax: 613-951-3253

B. Population, sample size and sampling methods

Population size

30,300,400 persons in 1998;
For 1996, 28,846,760 persons in 10,820,050 households and 7,883,700 families

Population covered

Exclusion	Size of group excluded (individuals)	Likely effects on income analysis
Geographical areas: Persons residing outside the ten Canadian provinces or on an Indian Reserve	100,000 in territories 400,000 on Indian Reserves	Data users must recognize the exclusions, as income distributions are lower in these areas.
Groups defined by place of birth, citizenship, immigration status, nationality or ethnic origin: None	N/A	N/A
Homeless people Persons without a usual place of residence	Small	Minor
People in hospital, care or nursing homes: Excluded only if expected stay is more than 6 months	Small	Minor

People in hostels (students, nurses etc): Not excluded	N/A	N/A
Children's homes: Not excluded	N/A	N/A
Military, police, their families, civilians living in military installations: Only those living in barracks are excluded.	Small	Minor
Foreign armed forces, diplomats etc. – Excluded	Small	Minor
Prisoners – Excluded	Small	Minor
Others (<i>E.g defined by economic activity, age, income level, family size</i>) No other exclusions	N/A	N/A

The effects on the results for the non-coverage of certain population groups are considered to be non significant.

Sample Frame

The sample frame used is the Labor Force Survey area frame. Both surveys use the actual LFS samples: SCF is conducted annually at the same time as the LFS and SLID uses households who have rotated out of the LFS to select a new longitudinal panel of respondents every three years.

The overall sampling fraction is about 0.2%. The sample is stratified by province, then sub-provincially by urban/rural and by major metropolitan areas
Overall, the stratification reduces the sampling error. The clustered sample design increases the sampling error.

Sample size and response rates

For SCF, the overall income response rate is calculated as the number of income respondents as a percentage of income recipients (recipients equals respondents plus non-respondents), multiplied by the LFS response rate. Since SCF is a supplement to the LFS, the overall individual non-response for SCF incorporates the LFS response rate. For SCF,

an income respondent is an individual who reports at least the principal source of income, even if some item non-response is present. For LFS, a respondent is an individual that answers at least one question for the labor component of LFS.

Over the last several years, SCF response rates have ranged from the mid to high seventies in percentage terms. The number of respondents has ranged from 60,000 to 70,000.

For SLID, the response rate is actually calculated as the number of longitudinal adults in responding households as a percentage of adults in the panel. A responding household is one in which at least one adult reported data. For the reference year 1997, the response rate for the first panel of SLID (after 5 years of survey) is 83% and the response rate for the second panel (after 2 years of survey) is 87%. These response rates do not incorporate the LFS response rate from which the panels were selected. For the same reference year, the number of persons aged 16 or more in panel 1 was 27,483 and, for panel 2 it was 30,030. The cross-sectional sample includes 31,914 responding households including 61,576 persons aged 16 or more.

Weighting procedure

Sampling weights are available for every person in the sample. Post-stratification is done to province / age / sex counts of individuals. In the future, household and family counts will be added to the post-stratification adjustment.

D. Data collection and acquisition

How are the data collected?

Questionnaires are mailed to respondents to provide them with the opportunity to complete them as their time allows. The current collection approach is to use decentralized computer-assisted telephone interviews, with the interviewers working from their homes. In most cases, one knowledgeable household member will provide information for himself/herself and proxy information for all other household members, if the questionnaire had not previously been completed.

How are the different sources matched?

For SLID income data, respondents are given the choice of responding to a traditional interview or of authorizing Statistics Canada to use the information that they have submitted for income tax purposes. Statistical matching is used to link the list of SLID respondents who have authorized access to income tax files to the administrative income tax files.

For SCF, all data is collected by interview.

When are the data collected?

Income data are collected for SCF as part of the April LFS interview. The labor data refer to the previous week and the income data to the previous calendar year.

For SLID, a labor interview is conducted each January, and an income interview each May. Both these interviews use the previous calendar year as the reference period.

Collecting income data in the spring is preferred as income tax forms must be filed by April 30.

Income data, reference period

Income data are collected as an annual amount, corresponding to the previous calendar year.

Monthly receipt of Employment Insurance, Workers' Compensation and Social Assistance are collected for SLID as yes/no flags, with the total received only collected for the year as a whole.

Changes over time

With only a few minor exceptions, SLID has adopted concepts and definitions used by SCF. Comparison studies have indicated very little differences in income distributions between the two surveys. Changes to income variables over time have been necessitated primarily by changes in social programs, and thus in government transfers.

D. Definition of the survey units

Unit of observation

Data are collected independently for each individual. Household and family income data are obtained by aggregating income for all individuals in the unit.

Dwelling

In general terms a dwelling is defined as a set of living quarters. Two types of dwelling are identified: collective dwellings and private dwellings. The former pertains to dwellings, which are institutional, communal or commercial in nature. The latter pertains to a separate set of living quarters, which has private access.

Private dwelling

Private dwelling refers to a separate set of living quarters with a private entrance either from outside the building or from a common hall, lobby, vestibule or stairway inside the building. The entrance to the dwelling must be one that can be used without passing through the living quarters of some other person or group of persons.

Household

A household is generally defined as being composed of a person or group of persons who co-reside in, or occupy, a dwelling.

Economic family

Economic family is defined as a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption.

How are individuals assigned to household or family?

Individuals are assigned to a household and family based on two data items. First, individuals are assigned to households based on their usual place of residence. Two individuals can only be in the same household or family if they have the same usual place of residence. The determination of a usual place of residence is not always straightforward, as the examples indicated in the question prove. The second data item required for family assignment is the household relationships.

Family relationships

Family relationships are clearly identified. For SCF, the relationship of every person to one household reference person is collected. SLID collects the relationship between every pair of persons in the household.

Sharing of income

Neither survey collects information, which allows the explicit determination of who shares economic resources.

Census family

Statistics Canada's standard definition has recently been modified to follow international standards established by the United Nations. SLID derives census families based on this new definition. Initial studies have indicated that this will not have a significant impact on income data at the census family level.

A census family is now defined as a now-married couple, a common-law couple or a lone-parent with a child or youth who is under the age of 25 and who does not have his or her own spouse or child living in the household. Now-married couples and common-law couples may or may not have such children and youth living with them. By definition, all persons who are members of a census family are also members of the same economic family.

This definition differs from that used by the Census of Population in the past and from that used by the Survey of Consumer Finances (SCF). The Census of Population will be changing to this definition for the 2001 census. The following family situations are treated differently among the three statistical programs above:

Marital status of children: The “old” census definition and SCF require that children be never legally married to be grouped in the same census family as their parents. This requirement is not present in the “new” census definition.

Age of children: While there is no restriction on marital status for the “new” census definition, it does require that children can only be grouped with their parents if they are under age 25. There are no age restrictions for the other two definitions.

Guardians: SCF groups children under age 18 with another adult relative if no parent is present. The two census definitions permit only spouses, parents and children to be in the same census family. So children not living with at least one parent are not assigned to a census family.

Three generation families: The “old” census program grouped the older two generations into one census family. The other two (“new” census and SCF) group the younger two generations.

Children

Children are defined in many ways for different purposes. To be included in the survey, children must be living with their parents. For census family definitions, SCF distinguishes between ever married and never married children, whereas SLID distinguishes on age: children living with their parents are only in the same census family if they are under age 25.

Income data is not collected for persons under a certain age. For SCF, the cutoff is 15 and for SLID it is 16.

Students and income

Student status is not a consideration in household and family assignment. Income data are collected for all persons aged above the appropriate cutoff. Household and family assignment are based on the criteria outlined in Question 7.8 above.

E. Quality of data

How much of the income data was collected by proxy?

The “true” proxy rate is unknown. Questionnaires are mailed to each respondent for completion in advance of the survey. At collection, a lone household member is typically the contact person for the interviewer. This contact would either relay the details from each completed questionnaire or would provide proxy responses. However, both cases are considered to be proxy responses.

For SLID reference year 1997, 73% of the people in responding households gave permission to access their tax data, and 14% responded to the income interview. The other 13% were imputed. Among the respondents to the income interview, 44% of the data were collected by proxy (according to the broad definition of proxy).

Non-response

It is suspected that people with high income are less inclined to answer. For SLID, a segmentation modeling approach is used to correct for non-response, using that data, which are known for the non-respondents.

The comparisons with external data sources are minimal and they did not indicate any obvious non-response bias.

For SCF, an internal study was conducted comparing SCF reported values for the year 1995 with corresponding Revenue Canada records. It showed an under-reporting of investment sources in SCF. The under-reporting problem is less of a concern for SLID because a large part of the income data comes directly from tax files.

For SLID, renters and young single males are those for which the non-response rate is the highest. The non-response adjustment model compensates for these.

Income variables with a high risk for non-response bias.

Investment income is subject to non-response bias. Recipients of large amounts of investment income, representing a substantial proportion of the total for investment income, tend to be a small group of individuals concentrated in the upper end of the distribution. Not only is their representation in the distribution underestimated due to under-representation in the sample, there is the possibility that they may tend to be more likely not to respond when sampled for the survey. For middle and lower income individuals, there is likelihood that a small amount of investment income (e.g. Small amounts of interest from bank accounts) goes unreported.

Income items with high non-response rates

For SCF, Child Tax Benefit (CTB), Goods and Services Tax (GST) and Provincial Tax Credits (PTC) have a 40% to 60% rate of imputation/assignment.

For SLID, CTB and GST (33% imputation rate), and Old Age Security Pension, Guaranteed Income Supplement and Spouse's Allowance (OASGI) (21% imputation rate) are the highest. However, these rates include the total imputation of income variables for non-respondents in responding households.

Categorical variables affected by non response

For SCF, Weeks Worked and Weeks Unemployed have a non-response rate of about 5%. These variables are used to categorize records for complete income imputation by hot-deck assignment. For SLID, item non-response rates vary around 3 % for most categorical variables.

Imputation

A deterministic approach is used for government transfer programs while a hot-deck technique is used for labor variables.

The use of the previous year data to impute missing values of income is the method used whenever possible. Such a method may lead to an under-estimation of income mobility.

How is the net income reported?

SCF imputes approximately 35% of the Tax Payable but the deterministic imputation procedure produces comparable results to Revenue Canada and Administrative Data. For SLID, Tax Payable is imputed through a regression model for those not giving the permission to access their tax data and for those for which it was not possible to do so. They constitute 27% of the SLID sample. As a result, there is no significant impact on the resulting after-tax income distributions.

Has there been other editing besides imputation?

SLID/SCF: Apart from complete record imputation for 20% - 25% of the sample due to income non-response for SCF and 15% for SLID, there are no other edits affecting more than 5% of respondents. At the data collection stage, income range checks, total/summation checks and internal consistency checks are performed.

Which income items are most sensitive to imputation?

Based on informed judgment, the low-income rates for specific population subgroups are thought to be the most sensitive to editing and imputation procedures. For the elderly, the income distribution is clustered around the low-income cut-offs, due to the nature of the Old Age Security benefits. For this group, relatively small changes in total income resulting from edits/assignments can lead to relatively large differences in the low-income rates.

How much of the data on earned income was checked against employers' records?

No income data are obtained from the employer. However for SLID, if the respondent gives permission, all income data are taken from the administrative files containing individual income tax returns. All SCF data are collected by interview.

PART 2: CONTENT OF THE INCOME VARIABLES USED IN THE SURVEY

It is best to use this documentation together with the lissification table, the descriptions below offer more detailed information about the content of the original income variables

WAGES AND SALARIES

Description

This variable gives the sum of amounts reported by all individuals in the family on account of wages and salaries from all types of civilian employment. It also includes the sum of amounts reported by all individuals in the family on account of service as a regular member of the Armed Forces of Canada or as a member of a reserve unit, as well as payments to dependents of such servicemen. Special benefits paid upon discharge are also included.

Included are gross cash wages and salaries received during the reference year from all jobs, before deductions for pension funds, hospital insurance, income taxes, Canada Savings Bonds, etc. Tips of such employees as waiters and porters, earnings of farm laborers, cleaning women, newspaper boys and baby-sitters as well as net commissions (gross commissions less expenses) of a salesperson who worked for only one company at a time and did not pay for his/her own office and staff are included here.

The value of taxable allowances and benefits provided by the employers, such as free lodging, bursaries, travel expenses etc. are not included. The wages and salaries reported should amount to the "total earnings before deductions" as shown in box 14 of the T-4 slips less the value of "taxable allowances and benefits" shown in boxes 30 to 40 plus tips and gratuities and casual earnings for which no T-4 slips were provided.

This variable is always positive.

NET INCOME FROM NON-FARM SELF-EMPLOYMENT

Description

This variable gives the sum of amounts reported by all individuals in the family on account of various types of non-farm self-employment activities. It also includes the sum of net income from roomers and boarders reported by all individuals in the family. Payments from relatives are not included.

Self-employment income is defined as that income received as a result of being a partner in, or sole owner of an unincorporated business or professional practice. Only the individual's share of net income is included in the case of partnerships. A salesperson who has his/her own office or staff, or who works for more than one firm at a time, reports income under self-employment. Net income is calculated by deducting operating expenses (wages, rent, interest payments, etc.) and depreciation costs from the gross revenue of the business. Items of a capital nature (e.g. investment in new buildings) are excluded from expenses.

Income received from businesses, which have corporate status is reported as wages and salaries or as dividends (under investment income).

This variable may be positive, indicating a business profit, or negative, indicating a loss.

NET INCOME FROM FARM SELF-EMPLOYMENT

Description

This variable gives the sum of amounts reported by all individuals in the family on account of net income from farm self-employment.

Net income from farming is calculated by deducting operating expenses (wages, rent, interest payments, etc.) and depreciation costs from the gross revenue of the farm. Items of a capital nature (e.g. investment in new buildings) are excluded from expenses. Government supplementary payments are included in gross revenue. The value of income in kind is not included. In the case of partnerships, only the individual's share of net income is included.

Income from farms, which have a corporate status is recorded as wages and salaries or dividends, not self-employment income.

This variable may be positive, indicating profits, or negative, indicating losses.

TOTAL NET INCOME FROM SELF-EMPLOYMENT

Description

This variable gives the sum of amounts reported by all individuals in the family on account of net income from self-employment (both farm and non-farm). It equals the sum of the two previous variables.

This variable may be positive or negative.

TOTAL EARNINGS

Description

This variable gives the sum of amounts reported on account of wages and salaries and/or net income from both farm and non-farm self-employment.

This variable is given separately on this file for the total family, head and spouse.

This variable may be positive or negative.

TOTAL INVESTMENT INCOME

Description

This variable gives the sum of amounts reported by all individuals in the family on account of investment income.

This source of income includes interest received on bonds, deposits and savings certificates from Canadian or foreign sources, dividends received from Canadian and foreign corporate stocks, cash dividends received from insurance policies, net rental income from real estate and farms, interest received on loans and mortgages, regular income from an estate or trust fund and other investment income.

This variable may be positive or negative.

CHILD TAX BENEFIT

Description

This variable gives the amount of the Child Tax Benefit from the Federal government plus payments from BC Family Bonus, New Brunswick Child Tax Benefit (including the New Brunswick Working Income Supplement), Alberta Family Employment Tax Credit, Quebec Family Allowances and Quebec Allowance for Newborn Children. The person to whom the Child Tax Benefit cheque was made out was to report the payments. Child Tax Benefits were assigned to some families because the amounts they reported did not fall within limits defined by the number and ages of children in the family at the time of the survey and the province of residence.

This variable is always positive.

OLD AGE SECURITY, GUARANTEED INCOME SUPPLEMENT AND SPOUSE'S ALLOWANCE

Description

This variable gives the sum of amounts received by all individuals 65 years of age and over in the family on account of Old Age Security Pensions and the Guaranteed Income Supplement and Spouses' Allowances received by eligible spouses age 60-64.

Supplements from provincial governments are included in "Social Assistance and Provincial Income Supplements".

This variable is always positive.

CANADA/QUEBEC PENSION PLAN BENEFITS

Description

This variable gives the sum of amounts reported by all individuals in the family as benefits received under the Canada/Quebec Pension Plans.

This includes retirement pensions, survivor's benefits such as widow's pensions, disabled widower's pensions, orphan's benefits, and disability pensions with benefits for dependent children of disability pensioners. Lump sum death benefits received under these plans are not included.

This variable is always positive.

EMPLOYMENT INSURANCE BENEFITS PRESTATIONS D'ASSURANCE-EMPLOI

Description

This variable gives the sum of the amounts reported by all individuals in the family on account of the Employment Insurance scheme. This should equal the amount from the "Total benefits" box of the T-4U Income Tax slip and includes benefits for sickness, maternity, work-sharing, retraining and retirement.

Benefits paid to self-employed fishermen are also included.

This variable is always positive.

SOCIAL ASSISTANCE AND PROVINCIAL INCOME SUPPLEMENTS

Description

This variable gives the sum of amounts reported by all individuals in the family as received for social assistance from provincial or municipal governments. Also included are payments received from provincial income supplement programs.

Benefits include assistance to needy mothers with dependent children, to the blind and disabled as well as other cash payments to any persons in need.

For persons in receipt of federal Guaranteed Income Supplement/Spouse's Allowance, payments from provincial "top-up" programs are reported here, e.g. GAINS (Seniors) in Ontario, ASB in Alberta, Seniors Supplement in British Columbia.

This variable is always positive.

OTHER INCOME FROM OVERNMENT SOURCES

Description

This variable gives the sum of amounts reported by all individuals in the family on account of all other payments received from federal, provincial or municipal governments not reported in previous variable fields. It also includes refundable provincial tax credits, and the Goods and Services Tax/ Harmonized Sales Tax Credit as claimed on Individual Income Tax Return Forms.

Examples of payments included are veteran's pensions, pensions to widows and dependents of veterans, civilian war allowances, worker's compensation, payments received from training programs sponsored by the federal and provincial governments, Quebec Work Assistance programs, Quebec Maternity Allowance, regular payments received from provincial automobile insurance plans and provincial grants for home ownership promotion, mortgage interest rate reduction and property improvement.

Refundable provincial tax credits included are the amounts claimed on the Individual Income Tax Returns under "Summary of Tax and Credits". Quebec's Real Estate Tax Refund as claimed on Schedule B is also included. These amounts may have been received in cash (probably during the survey year) or may have resulted in a reduction in total income tax paid.

This variable is always positive.

TOTAL GOVERNMENT TRANSFER PAYMENTS

Description

This variable gives the sum of amounts received by all individuals on account of Child Tax Benefit, Old Age Security, Guaranteed Income Supplement and Spouse's Allowance, Canada/Québec Pension Plan Benefits, Employment Insurance Benefits, Social Assistance and Provincial Income Supplements and Other Income from Government Sources, as specified in the previous 4 items. This variable is given separately on this file for the total family, head and spouse.

This variable is always positive.

TAXABLE GOVERNMENT TRANSFER PAYMENTS

Description

This variable gives the sum of amounts reported as receipts from government transfer programs, which are taxable. This amount is calculated during the survey processing, **not** reported by individuals as the amounts reported on their individual Income Tax Returns. This variable should be used with this in mind and any reports or publications derived from this file using this variable should mention our reservations about its use. The following amounts were included:

1. Basic Old Age Security (OAS) – amounts reported as OAS-GIS could be separated into the two components only by assuming that all amounts up to and including a value equal to the basic OAS amount for reference year were OAS for each recipient;

2. Canada/Quebec Pension Plan Benefits – all amounts;

3. Employment Insurance Benefits - all amounts;

and

4. Any other income from government sources –respondents were requested to specify the source of these payments.

This variable is given separately on this file for the total family, head and spouse. This variable is always positive.

NON-TAXABLE GOVERNMENT TRANSFER PAYMENTS

Description

Non-taxable transfers are also calculated during the survey processing and are subject to the same types of errors as taxable transfers. The following amounts are included:

1. Guaranteed Income Supplement (GIS).

Amounts reported as OAS/GIS by any individual, which are in excess of the basic OAS maximum value are assumed to be GIS and therefore non-taxable. This is not a strictly accurate procedure as payments received only part of the year may total less than the basic OAS maximum value but may, in fact, include GIS amounts.

2. Social Assistance and Provincial Income Supplements - all amounts.

3. Other Income from Government Sources.

Respondents were asked to specify the source of these payments. The following sources were non-taxable:

- (a) Veteran's pensions;
- (b) Pensions to widows and dependents of veterans;
- (c) Worker's Compensation;
- (d) Naval Pension; and
- (e) Automobile Insurance Board of Quebec.

4. Child Tax Benefit.

5. Refundable Provincial Tax Credits.

NON-TAXABLE GOVERNMENT TRANSFER PAYMENTS - Concluded

Description - Concluded

6. Goods and Services Tax/Harmonized Sales Tax Credit.

This variable is given separately on this file for the total family, head and spouse. This variable is always positive.

RETIREMENT PENSIONS, SUPERANNUATION AND ANNUITIES

Description

This variable gives the sum of amounts received from pension plans of one or more employers, plus annuities from the Canadian Government Annuities Fund, insurance companies and matured RRSPs.

Widows or other relatives of a deceased pensioner, who have pension rights under a pension plan or who become beneficiaries in cases guaranteed for a minimum period even if the pensioner dies, include this pension income here (unless it falls under the Canada or Quebec Pension Plan benefits). Also included are pensions of retired R.C.M.P. officers, armed forces personnel and civil servants. Government Annuities Fund, insurance companies or other sources whether or not it was this person who purchased the annuity originally. Pensions received from matured registered retirement savings plans in the form of a life annuity, a fixed term annuity, a registered retirement investment fund or an income-averaging annuity contract are also included.

Pensions received from abroad are included in Other Money Income (see next page). Refunds of pension fund contributions because an employee has resigned, are not considered income, and therefore, are not included. Withdrawals from a pension plan or RRSP, or refunds of over-contributions as well as all lump sum benefits are not included. Severance pay is reported in "Other Money Income".

This variable is always positive.

OTHER MONEY INCOME AUTRE REVENU MONÉTAIRE

Description

This variable gives the sum of amounts reported by all individuals in the family on account of other money income not included in the previous variables.

Included in this amount are:

- (a) Money received for the care of children being cared for on behalf of the Children's Aid Society.
- (b) Income received from abroad in Canadian dollar equivalent (excluding interest and dividends).
- (c) Non-refundable scholarships and bursaries.
- (d) Alimony, separation allowance and child support payments.
- (e) Royalties on books, oil wells, etc.
- (f) Strike and sick pay from trade unions.
- (g) Payments from an income maintenance insurance plan or a guaranteed annual wage plan.

- (h) Severance pay or retiring allowances (not regular pension benefits)
- (i) Money from persons outside this household to help with household expenses.

Excluded are:

- (a) Gambling gains and losses.
- (b) Money inherited during the year in a lump sum.
- (c) Capital gains or losses.
- (d) Receipts from the sale of property or personal belongings.
- (e) Income tax refunds.
- (f) Loans repaid to the respondent as lender.
- (g) Loans received.
- (h) Lump sum settlements of insurance policies.

OTHER MONEY INCOME - Concluded

Description - Concluded

Excluded are- concluded

- (i) Rebates received on property taxes or other taxes.
 - (j) Refunds of pension contributions.
 - (k) Income in kind.
 - (l) Lump sum withdrawals from a Registered Retirement Savings Plan (RRSP).
- This variable is always positive.

TOTAL INCOME

Description

Total income is the sum of receipts from the sources described on the previous pages. The Family Total Income variable is equal to the sum of the following family income items: Total Earnings, Total Investment Income, Total Government Transfer Payments, Retirement Pensions, Superannuation and Annuities, and Other Money Income. This variable is given separately on this file for the total family, head and spouse. This variable may be positive, negative or zero.

TOTAL INCOME TAX

Description

This variable gives the total federal and provincial income tax payable by all individuals in the family for the reference year. This is the sum of the amounts stated on each individual Income Tax Return for the family, i.e. income tax actually paid

Excludes any CPP/QPP contributions on self-employment earnings and other earnings, social benefits repayment and supplementary CPP/QPP contribution. This variable is always positive.

INCOME AFTER TAX

Description

This variable is the sum of the calculated amounts of income after tax for all individuals in the family. Income after tax is calculated as 'Total Income' minus 'Total Income Tax' for each individual.

This variable may be positive or negative.