Income Statistics Division

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Retirement Income Programs: An inventory of data/information available at Statistics Canada

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Note of appreciation

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ABSTRACT

The intent of this document is to provide an inventory of the surveys, databases, publications, articles and work in progress in Statistics Canada that relate to Canada's retirement income programs. The inventory provides information on publications, output and relevant data elements produced by the surveys and databases. It does not provide an exhaustive description of these data sources, but instead focuses on the information that can be used for purposes of researching/analysing retirement income programs. Some of the information contained does not specifically relate to these programs but might be used as a secondary source when doing research in this area.

This inventory was put together by Pensions and Wealth Surveys Section of Income Statistics Division from input provided by the areas conducting the surveys/work.

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Introduction/Purpose

The intent of this document is to provide an inventory of the surveys, databases, publications, articles and work in progress in Statistics Canada that relate to Canada's retirement income programs. Some of the information contained does not specifically relate to these programs but might be used as a secondary source when doing research/analysis in this area. For example, the Labour Force Survey provides information on the number of paid workers; such information is required to calculate the proportion of the workforce covered by particular programs.

The inventory provides information on publications, output and relevant data elements produced by the surveys and databases. This is not an exhaustive list of all of these, only of those that can be used for purposes of researching/analysing retirement income programs.

This inventory was put together by Pensions and Wealth Surveys Section of Income Statistics Division from input provided by the areas conducting the surveys/work.

Acronyms

CD	Census Division
CLHIA	Canadian Life and Health Insurance Association
CMA	Census Metropolitan Area
CPP	Canada Pension Plan
CSD	Census Subdivision
CT	Census Tract
DPSP	Deferred Profit Sharing Plan
EA	Enumeration Area
EI	Employment Insurance
FA	Family Allowance
FSA	Forward Sortation Area
GIS	Guaranteed Income Supplement
GSS	General Social Survey
HRDC	Human Resources Development Canada
LAD	Longitudinal Data Analysis File
LFS	Labour Force Survey
LIF	Life Income Fund
LIRA	Locked-in Retirement Account
LRIF	Locked-in Retirement Income Fund
OAS	Old Age Security
PA	Pension Adjustment
PPIC	Pension Plans in Canada
PSPA	Past Service Pension Adjustment
QPP	Québec Pension Plan
RPP	Registered Pension Plan
RRIF	Registered Retirement Income Fund
RRSP	Registered Retirement Savings Plan
SA	Social Assistance
SCF	Survey of Consumer Finances
SHS	Survey of Household Spending
SIN	Social Insurance Number
SLID	Survey of Labour and Income Dynamics
SNA	System of National Accounts
SPA	Spouse's Allowance
SPNIFL	Survey of Persons Not in the Labour Force
SPSD/M	Social Policy Simulation Database and Model
SWA	Survey of Work Arrangements
TPF	Trusteed Pension Funds
T1FF	T1 Family File
UI	Unemployment Insurance

Regional Office Contacts

Region	Telephone	Facsimile
All Regional Offices	1-800-263-1136	
Atlantic - *Halifax*	902-426-5331	902-426-9538
Québec - *Montréal*	514-283-5725	514-283-9350
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-Winnipeg	204-983-4020	204-983-7543
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-Calgary	403-292-6717	403-292-4958
Pacific - *Vancouver*	604-666-3691	604-666-4863

1. Relevant surveys/databases

1.1 Census of Trusteed Pension Funds

Frequency: Annual until 1994, then biennial

Year First Available: 1957

Publication/Regular Output: 74-201: *Trusteed pension funds: financial statistics*

Other Major Output:

Division Responsible: Income Statistics Division, Statistics Canada

Contact: Client Services, toll free 1-888-297-7355 or (613) 951-7355,
e-mail: income@statcan.ca

Summary Description: This survey collects information on the financial operations of all trusteed pension funds in Canada and serves as the benchmark for its quarterly counterpart. Detailed data on the income and expenditures of these funds and on the distribution of the assets by type of investment are obtained. Information is similar to that produced for the quarterly survey but more detail is available on the characteristics of the fund.

Unit of Observation: Trusteed pension fund

Relevant Data Elements/Variables:
Contributory status
Sector: public, private
Type of organization, e.g., federal, provincial, municipal government, incorporated company
Income, receipts and gains:
- employee, employer contributions
- investment income
- net profit on sale of securities
- miscellaneous

Expenditures:
- pension payments
- cost of pension purchased
- cash withdrawals on death, separation, discontinuation of plan, change of funding agency
- administration cost
- realized loss on sale of securities
- other expenditures

Assets held (book value and market value):
- pooled, mutual and investment funds
- bonds
- stocks
- mortgages
- real estate and lease-backs
- cash, deposits and miscellaneous short term
- gross/net assets

Type of plan/retirement benefit: defined contribution, defined benefit
Investment decision-maker
Number of members

Strengths/weaknesses of this source for studying retirement income programs: This survey is the only source of information on the investments held by all trusteed pension funds in Canada. The money in these funds constitutes one of the largest pools of investment capital in the country, second only to that in chartered banks. The assets of trusteed pension funds represent two-thirds of all monies in registered pension plans. The information from this survey is not available by province.

1.2 Quarterly Survey of Trusteed Pension Funds

Frequency: Quarterly, sample survey of the largest trusteed pension funds

Year First Available: 1970

Publication/Regular Output: 74-001: *Quarterly estimates of trusteed pension funds*

Other Major Output:

Division Responsible: Income Statistics Division, Statistics Canada

Contact: Client Services, toll free 1-888-297-7355 or (613) 951-7355,
e-mail: income@statcan.ca

Summary Description: The assets held in trusteed pension funds constitute the largest proportion of the monies in retirement income programs. This survey collects information from the largest trusteed pension funds on the sources of income and expenditures of these funds, and on the vehicles in which the money is invested. Information for the smaller funds is estimated, making it possible to generate data for the universe of trusteed funds. Information is available at market and book values and for both public and private sector funds.

Unit of Observation: Trusteed pension fund

Relevant Data Elements/Variables:
Sector: public, private
Income, receipts and gains:
- employee, employer contributions
- investment income detail
- net profit on sale of securities
- miscellaneous

Expenditure:
- pension payments out of fund
- cost of pensions purchased from an insurance company
- cash withdrawals on death, separation, discontinuance of plan, change of funding agency
- administration cost
- net realized loss on sale of securities
- other expenditures

Assets held (book value and market value):
- pooled, mutual and investment funds
- bonds
- stocks
- mortgages
- real estate and lease-backs
- cash, deposits, miscellaneous short-term
- gross/net assets

Strengths/weaknesses of this source for studying retirement income programs: As for 1.1, except that this is a sample survey. Because the sample includes funds holding 85% of all assets, the estimates are very accurate.

1.3 Pension Plans in Canada (PPIC)

Frequency: Annual since 1989

Year First Available: 1960

Publication/Regular Output: 74-401: *Pension plans in Canada*

Other Major Output:

Division Responsible: Income Statistics Division, Statistics Canada

Contact: Client Services, toll free 1-888-297-7355 or (613) 951-7355,
e-mail: income@statcan.ca

Summary Description: This survey is a census of all RPPs in Canada and provides information on the membership in, contributions to, and terms and conditions of these plans. The information is obtained from the federal and provincial government pension authorities and is supplemented by a survey of those plans not registered with one of those authorities.

Unit of Observation: Registered pension plan (RPP)

Relevant Data Elements/Variables:
Number of members in plan by:
- sex
- province/territory of employment

Sector: public, private
Type of organization of principal employer, e.g., federal, provincial, municipal government, incorporated company
Type of plan/retirement benefit (defined benefit vs. defined contribution)
Eligibility conditions for membership
Funding arrangement of pension plans, e.g., insured, trusteed
Contribution and benefit rates
Amount contributed
Retirement age and conditions
Death benefits before retirement
Death benefits after retirement
Automatic escalation or indexing of pension benefits
Vesting conditions
Number of employers sponsoring plan

Strengths/weaknesses of this source for studying retirement income programs: This survey is the only source of information on the terms, conditions and membership of all registered pension plans. Because the information is not collected directly from the plans but comes primarily from administrative sources (the pension regulatory authorities), it is not available until 18 months after the reference period. Also, because the unit of observation is the pension plan, detailed information is not available for the plan members.

1.4 Survey of Financial Security (Asset and Debt Survey)

Frequency: Occasional

Year First Available: Six asset and debt surveys were conducted between 1955 and 1984; however, they produced limited information on assets in retirement income programs. Collection of information for the latest survey took place in May and June, 1999.

Publication/Regular Output:

Other Major Output:

Division Responsible: Income Statistics Division, Statistics Canada

Contact: Client Services, toll free 1-888-297-7355 or (613) 951-7355,
e-mail: income@statcan.ca

Summary Description: This household survey includes questions on family composition; for persons 15 years and older, questions on their citizenship, activity limitations, education, income and employment; and, for the family as a whole, questions on the value of each of their assets and debts. The intention is to estimate the value of RPP benefits accrued to date by linking the information collected from respondents who belong to an RPP with information on RPPs from the Pension Plans in Canada database. This estimation would be done for current plan members and for those receiving benefits.

Unit of Observation: Person (for certain information), economic family (including unattached individuals), and households

Relevant Data Elements/Variables:
Age, sex, marital status of all family members
For each person 15 years and older:

- current employment information (industry, length of employment)
- membership in RPP, group RRSP or DPSP
- value of RPP benefit for current members
- membership in a previous RPP
- benefits received from an RPP and value of that benefit
- for 1998: amount of PA; contributions to RPPs, RRSPs and the CPP/QPP; income received from employment, pension plans, RRSPs, OAS, CPP/QPP

For the family as a whole:

- value of RRSPs and LIRAs
- value of DPSPs
- value of RRIFs, LIFs and LRIFs
- value of annuities
- value of executive pension plans, foreign pension plans

Strengths/weaknesses of this source for studying retirement income programs: This survey will provide, for the first time, comprehensive information on the amounts families have accumulated in the different retirement income programs. The first output from the survey is planned for the fall of 2000. The survey is dependent on the accuracy of the information provided by respondents and may therefore be subject to some over- or under-reporting.

1.5 Survey of Consumer Finances (SCF)

Frequency: Annual since 1971, final year 1997 data (replaced by SLID commencing with 1998 data)

Year First Available: 1951

Publication/Regular Output:
13-207: *Income distributions by size in Canada*
13-208: *Family incomes, census families*
13-210: *Income after tax, distributions by size in Canada*
13-215: *Characteristics of dual-earner families*
13-217: *Earnings of men and women*
13-218: *Household facilities by income and other characteristics*

Other Major Output:
-Micro data files: Individuals, Census Families, Economic Families, Households (13M0001 to 13M0005)
-Flat files retrieved from Divisional Master File (DMF)
-Cost-recovery custom tabulations

Division Responsible: Income Statistics Division, Statistics Canada

Contact: Client Services, toll free 1-888-297-7355 or (613) 951-7355,
e-mail: income@statcan.ca

Summary Description: This survey, until 1997 the source of the Bureau's annual cross-sectional family income estimates, was an annual supplement to the Labour Force Survey, collecting data on the demographic, family and economic characteristics of the Canadian population. Detailed information is available on sources of income and the low income status of the population. These data can be used, among other things, to examine the income sources of seniors or persons receiving pension income and to compare persons above and below the low income cut-off. Commencing with 1998 data, annual cross-sectional estimates will be produced by SLID (see 1.6) and SCF will be terminated.

Unit of Observation: Individuals 15 and over

Relevant Data Elements/Variables:
Date of Birth
Sex
Marital Status
Province of residence
Job tenure
Employment status
Income components:
- -wages and salaries
- -net income from self-employment (farm, non-farm)
- -investment income (interest, dividends, other investment income)
- -OAS, GIS, SPA benefits (one field)
- -CPP/QPP benefits
- -Social Assistance and Provincial Income Supplements (provides top-up to GIS)
- -Veterans' Pensions and Civilian War Pension and Allowances (as of 1993)
- -Retirement pensions, superannuation and annuities (combined with next category until 1993)
- -RRSP annuities received and RRIF withdrawals
- -RRSP withdrawals (as of 1993)
- -Severance pay, retiring allowances (with "other money income")
- -Child Tax Benefit
- -UI benefits

-Workers’ Compensation benefits (as of 1993)
-alimony, child support (as of 1993)
-GST and provincial tax credits
-other money income
-total income
-income tax payable
-low income status

Strengths/Weaknesses of this source for studying retirement income programs: Up until 1997, this survey provided the only annual source of retirement income data collected by a cross-sectional household survey, providing detailed information on source and amount of pension income (government-sourced OAS/GIS, CPP/QPP, Veterans’ Pensions; non-government sourced retirement pensions, superannuation, non-RRSP annuities and RRIFs). The data were released in tabular form within 11 months of the income reference year and in public-use microdata file format within 17 months of the reference year. The data are available at the individual or family level (economic or census family), permitting analysis on an individual basis or within the context of the family. The presence of associated demographic, labour and other detailed non-pension income sources for the pension income recipient and for non-pensioner family members, broadens the scope of possible analysis for researchers. While the survey is cross-sectional and not longitudinal in nature, the existence of consistently-defined annual data sets in accessible electronic format back to 1971 permits some analysis of historical trends. As a supplement to the LFS, it is a representative sample for all private households in the 10 provinces.

Being an LFS supplement, however, also means that the work experience and job information is only available for the current job or most recently held job, with no available data on longer term job history. As a result, it is not possible to relate non-government pension income from employment to specific jobs held during the individual’s work career. As a sample survey collecting information provided by respondents, results are subject to sampling errors, response errors and errors due to non-response (historically, overall income response rate has been 80% to 85%). Since the SCF sample is two-thirds of the full LFS sample, analysis of detailed geographic or socio-economic groupings is somewhat limited. Also, while detailed pension sources are provided, there is still some aggregation of certain sources. Non-RRSP annuities are collected together with retirement pensions from employment as one field. As well, RRSP annuities and Veterans’ Pensions have only been identified as a separate sources since 1993.

With the integration of SCF and SLID, the production of annual data from SCF will be terminated commencing with the 1998 income reference year. Cross-sectional data instead will be produced from the SLID-based longitudinal sample (with the addition of a top-up sample). This will possibly result in a break in the time series, but every effort has been made to minimize such a break, and to explain any shifts that occur due to differing survey methodologies.

1.6 Survey of Labour and Income Dynamics (SLID)

Frequency: Annual

Year First Available: 1993

Publication/Regular Output: None

Other Major Output: Micro data files 75M0001

Division Responsible: Income Statistics Division, Statistics Canada

Contact: Client Services, toll free 1-888-297-7355 or (613) 951-7355,
e-mail: income@statcan.ca

Summary Description: This survey follows individuals and families for six years, collecting information on their labour market experiences, income and family circumstances. It replaces, and expands on, the Labour Market Activity Survey (LMAS), which collected data up to 1990. Respondents are contacted twice a year, once for labour market data and once for income data. Among other things, these data make it possible to study transitions between work and retirement and the impact this has on income.

Unit of Observation: Individual (labour and income detail for persons 16 years and older)

Relevant Data Elements/Variables:
Date of birth
Sex
Marital status
Province/territory of residence
Relationship to household members (changes to)
Employment (history and changes to)
Major activity
Immigration status
Years of lifetime work experience (full-time equivalents)
Level/type of education
Income
Detailed sources of income and annual amounts, including income taxes paid
Low income status
Job tenure (dates)
Job characteristics, including:
    -work schedule, absences
    -wage and benefits (covered by a pension plan connected with each job, not counting CPP/QPP, DPSPs or personal savings plans)
Receipt of compensation, e.g., EI benefits, Social Assistance, Workers' Compensation
Employer attributes:
    - industry
    - firm size
    - sector: public, private

Strengths/Weaknesses of this source for studying retirement income programs: One of the benefits of the longitudinal nature of the survey is that researchers are able to look at the changes in income as people move from work to retirement. In addition to general work history for each individual, detailed work information is available for the jobs held prior to retirement. Also available is detailed information on the income received before retirement (earnings, investment income, etc.) and after retirement (government-sourced OAS/GIS, CPP/QPP, Veterans' Pensions, non-government-sourced retirement pensions, superannuation, non-RRSP annuities, RRSP annuities or RRIFs). As individuals are in the sample only for a six-year period, the number of sample members making a transition from work to retirement may be too low for some analyses.

For the larger general population of retired persons (i.e. those persons who were retired prior to becoming part of the SLID sample and those who retire while they are part of the SLID sample), researchers can look at how a person's pension income relates to their family situation, work experience and educational attainment (background information collected from all survey respondents).

1.7 General Social Survey (GSS) - Cycles 4 and 9: Education, work and retirement

Frequency: Every five years

Year First Available: 1989

Publication/Regular Output:

11-612, No. 7:	*Human resource challenges of education, computers and retirement*, G. Lowe, 1992
89-546:	*Canada's changing retirement patterns: findings from the General Social Survey*, M. Monette, 1996

Other Major Output: *Age at retirement: A different perspective for men and women,* Fact Sheet, September 1995.

Division Responsible: Housing, Family and Social Statistics Division, Statistics Canada

Contact: Client Services and Dissemination (613) 951-5979, fax: (613) 951-0387,
e-mail: hfsslf@statcan.ca

Summary Description: These cycles of the General Social Survey were conducted in 1989 and 1994. The information collected makes it possible to examine the transition to retirement, reasons for retirement, retirement attitudes and behaviours and, for cycle 9 only, activity after retirement. The survey collects data from a sample of individuals aged 15 and over living in a private household in the 10 provinces of Canada. Because similar information was collected in 1989 and 1994, it is possible to analyse the changes that have take place over that period.

Unit of Observation: Selected individual in household

Relevant Data Elements/Variables:
Date of birth
Sex
Marital status
Province/territory of residence
Level of education
Main activity (includes "retired")
Employment status
Nature of employment
Provision of retirement pension plan (in addition to the CPP/QPP)
Retirement from former employer
Year of retirement/reason for retirement
Return to work after retirement:
-reason
-year
-nature of employment
Planned retirement age
View on mandatory retirement
Employment prior to retirement
Receipt of pension or retirement benefit from former employer
-adjusted for changes in CPI
Enjoyment of live after retirement /reason
Sources of income (yes/no response)
-from wages, salary, self-employment
-from government: FA, EI, SA, CPP/QPP, OAS
-from interest, dividends, investments

-from private pensions
-from other sources

Total income of self/household
View of financial situation before vs. after retirement

Strengths/weaknesses of this source for studying retirement income programs: This survey provides a great deal of information on living conditions and financial situations before and after retirement. Information related to the retirement process (age at retirement, return to the work force after retirement) and planning (RPPs) are also gathered. The definition used to select a sub-population of retirees requires that the person defined his/her main activity as “retired” the week preceding the survey. Also, information on personal and household income is only available for the 12 months preceding the survey.

1.8 General Social Survey (GSS) - Cycle 11: Social and Community Support

Frequency: Occasional

Year First Available: 1998

Publication/Regular Output: Public Use Micro Data File 12M0011

Other Major Output: *Who needs short-term help,* by Kelly Cranswick, in Canadian Social Trends, 11-008, Autumn 1998

Division Responsible: Housing, Family and Social Statistics Division, Statistics Canada

Contact: Client Services and Dissemination (613) 951-5979, fax: (613) 951-0387,
e-mail: hfsslf@statcan.ca

Summary Description: This cycle of the General Social Survey was conducted in 1996. The information looks at a range of issues related to social support including retirement income. The survey collected data from a sample of 12,800 individuals aged 15 and over living in a private household in the 10 provinces, with over-sampling of seniors.

Unit of Observation: Selected individual in household

Relevant Data Elements/Variables:
Income:
- -employment and self-employment
- -EI
- -CPP/QPP
- -OAS/GIS
- -retirement pensions
- -superannuation or annuities
- -child tax benefit
- -SA
- -child support and alimony
- -other income

Main source of income
Personal income
Other household members receiving income
Total household income

Strengths/weaknesses of this source for studying retirement income programs: The General Social Survey was designed to fill in some of the gaps in the existing information base that regular surveys do not cover. This cycle provides a great deal of information on the social support networks available to retired people. It also provides some data on income, including average incomes and sources of income. However, while the survey provides coverage at the national level, disaggregations at the sub-national level, both geographic and in terms of population sub-groups, are limited because of the small size of the sample. This cycle, however, supplemented the sample of the senior population.

1.9 PA/RRSP and RRSP room file

Frequency: Annual

Year First Available: 1991

Publication/Regular Output: 17C0011: *RRSP contribution limit or "room"*
74F0002: *Retirement savings through RPPs and RRSPs*

Other Major Output: Special tabulations (e.g., no micro data file) on a cost-recovery basis

Division Responsible: Income Statistics Division (PA/RRSP file), Small Area and Administrative Data Division(SAADD) (RRSP room file), Statistics Canada

Contact: Client Services, toll free 1-888-297-7355 or (613) 951-7355,
e-mail: income@statcan.ca (PA/RRSP file)
Client Services, SAADD, (613) 951-9720 (RRSP room file)

Summary Description: The PA/RRSP file is a longitudinal file, produced from information provided to Statistics Canada by Revenue Canada. It contains demographic, income and deduction data on each taxfiler for each year beginning with 1991. This information makes it possible, for the first time, to determine who is participating in RPPs and/or RRSPs, not just in one year but over several years. It also can be used to generate a profile of those who participate and those who do not and to see how much RRSP room is being used and by whom. This information is available for Canada and the 10 provinces.

The RRSP room file provides information for a single year on the amount of RRSP room available to taxfilers. This information is available for small geographic areas.

Unit of Observation: Individual taxfiler

Relevant Data Elements/Variables for PA/RRSP file:
Date of birth
Sex
Marital status
Date of death (if applicable)
Province/territory of residence
Postal code
OAS benefits (as of 1993)
CPP/QPP benefits (as of 1993)
CPP/QPP disability benefits (as of 1994)
Other pension income (as of 1993)
RRSP income (as of 1993)
Income, total
Income, net (as of 1993)
RPP deduction
RRSP - total contributions made (as of 1994)
RRSP - unclaimed contributions (as of 1994)
RRSP - Home Buyers Plan repayment (as of 1994)
RRSP - total deduction claimed
RRSP - transfer to spouse
RRSP - roll-over
RRSP - normal deduction (reduces RRSP room)
Unused RRSP room
Income, earned, and percent of earned
PA
PSPA (net)
RRSP room

Relevant Data Elements/Variables for the RRSP room file:
Date of birth
Sex
Marital status
Postal code (from which province/territory, community, FSA, walk and CMA can be derived)
New RRSP room
Unused RRSP room

Strengths/weaknesses of this source for studying retirement income programs: The PA/RRSP file makes it possible to provide the most complete picture yet available of who is saving for retirement through RPPs and/or RRSPs over time. Because the source is income tax data, one of its limitations is that there is no information on the nature of and changes to employment. Links have not been made between spouses so this picture can only be provided for individuals at the moment.

The RRSP room file, although its focus is RRSP room, is able to provide information at very small levels of geography. This is not possible with the PA/RRSP file.

1.10 T1 Preliminary File

Frequency: Annual

Year First Available: 1990

Publication/Regular Output: 17C0006: RRSP Contributors
17C0007: Canadian Investors
17C0008: Canadian Investment Income
17C0009: Canadian Savers
17C0010: Canadian Taxfilers

Other Major Output: Special tabulations can be produced. Essentially, most of the variables that appear on the main pages of the tax return (not all the information appearing on the schedules) are available for tabulation. These can be prepared for individuals by age group, gender and income group.

Division Responsible: Small Area and Administrative Data Division (SAADD), Statistics Canada

Contact: Client Services, SAADD, (613) 951-9720

Summary Description: SAADD produces data from a preliminary file of information reported to Revenue Canada on the T1 Individual Income Tax Return. The data are prepared for levels of geography from the postal walk up to the national level. The file is received from Revenue Canada in the fall of each year and the data are released between October and December.

Unit of Observation: Individual taxfiler

Relevant Data Elements/Variables:
Date of birth
Sex
Marital status
Postal code (from which province/territory, community, FSA, walk and CMA can be derived)
Sources of income, by item, including OAS, CPP/QPP, other pensions and non-taxable income such as SA and GIS/SPA
Deductions and tax credits, by item, including RPP and RRSP contributions

Strengths/weaknesses of this source for studying retirement income programs:
The preliminary file is a large, timely file which can be used to produce reliable estimates of individual taxfilers for small geographic areas. Although it has good coverage of individuals, it contains data for taxfilers only and therefore may contain information for only one member of an elderly couple. More complete coverage and detailed information is available on the T1FF but this file is not available as soon as the T1 Preliminary File.

1.11 T1 Family File (T1FF)

Frequency: Annual

Year First Available: 1982

Publication/Regular Output:

13C0015:	Neighbourhood Income and Demographics
13C0016:	Family Data
13C0017:	Economic Dependency Profiles
71C0018:	Labour Force Income Profiles
89C0021:	Community Profiles
89C0022:	Seniors' Income

Other Major Output: Special tabulations can be produced. Essentially, most of the variables that appear on the main pages of the tax return (not all the information appearing on the schedules) are available for tabulation. In addition, GST rebates, provincial refundable tax credits and Quebec provincial taxes are estimated at a micro level**.** Outputs can be prepared in either an individual or family context, by age group and gender.

Division Responsible: Small Area and Administrative Data Division (SAADD), Statistics Canada

Contact: Client Services, SAADD, (613) 951-9720

Summary Description: SAADD produces a final family file from the information reported to Revenue Canada on the T1 Individual Income Tax Return. The data are prepared for levels of geography from the postal walk up to the national level. This Revenue Canada file arrives in January and is processed for approximately 5-6 months to create a taxation family file (T1FF). The input file contains about 20 million records; the final T1FF contains over 28 million. Data are available for both individuals and families. The data are released in the summer each year.

Unit of Observation: Individual taxfilers and dependants and census families

Relevant Data Elements/Variables:
Date of birth
Sex
Marital status
Family structure
Postal code (from which province/territory, community, FSA, walk and CMA can be derived)
Sources of income, by item, including OAS, CPP/QPP, other pensions and non-taxable income such as SA, GIS/SPA
Deductions and tax credits, by item, including RPP and RRSP contributions

Strengths/weaknesses of this source for studying retirement income programs:
The T1FF file covers the entire population, not just tax filers. Thus, although it is not as timely as the preliminary file, it is much more complete. It contains excellent, thorough information on income. Its weakness however is that it contains limited demographic information.

1.12 Longitudinal Administrative Databank (LAD)

Frequency: Annual

Year First Available: 1982

Publication/Regular Output: 13C0019: Longitudinal Administrative Databank

Other Major Output: Special tabulations can be produced. Essentially, most of the variables that appear on the main pages of the tax return (not all the information appearing on the schedules) are available for tabulation. Outputs can be prepared in either an individual or family context, by age group and gender.

Division Responsible: Small Area and Administrative Data Division (SAADD), Statistics Canada

Contact: Client Services, SAADD, (613) 951-9720

Summary Description: The LAD is a 10% sample of individual taxfilers and non-filing spouses with a SIN. The file contains both individual and family information. Presently, the data exist for 16 years, up to and including 1997.

Unit of Observation: Individual taxfiler and imputed spouses with SINs, with both individual and family information**.**

Relevant Data Elements/Variables:
Date of birth
Sex
Marital status
Family structure
Postal code (from which province/territory, community, FSA, walk and CMA can be derived)
Sources of income, by item, including OAS, CPP/QPP, other pensions and non-taxable income such as SA, GIS/SPA
Deductions and tax credits, by item, including RPP and RRSP contributions

Strengths/weaknesses of this source for studying retirement income programs:
The 10% sample ensures reliable estimates for small populations of interest. It can be used for both longitudinal and cross-sectional analysis. Users should be aware of the inconsistent coverage of the population 65 years of age and over. Although coverage in recent years is high (96% in 1997), only 65% of this population was covered in 1982.

1.13 Survey on Ageing and Independence

Frequency: Conducted once, in September 1991

Year First Available:

Publication/Regular Output: *Ageing and independence: Overview of a national survey*, Health Canada, 1993

Other Major Output:

Division Responsible: Special Surveys Division, Statistics Canada

Contact: Client Services, 1-888-297-7355, email: ssd@statcan.ca

Summary Description: Conducted once, in September 1991, this survey measured factors contributing to the quality of life and independent living of seniors. It collected information from two age groups: those 65 years or older and those 45 to 64 years. Many characteristics were examined; the purpose was to study the assumption that independent living is influenced by physical and mental well-being, social life and income. The survey was conducted as a supplement to the Labour Force Survey. Specific topics included: preparation for retirement, financial situation, social support, health, activities and satisfaction.

Unit of Observation: Person aged 45 years and older

Relevant Data Elements/Variables:
Date of birth
Sex
Marital status
Province/territory of residence
Main activity:
- -full-time worker
- -part-time worker
- -retired
- -non-worker

Preparation for retirement
Age/expected age at retirement
Voluntary/non-voluntary retirement
Reason for retirement
Employment after retirement
Activities:
- -amount of/views on physical activity
- -nature of leisure activities/activities outside house

Health
Social support:
- -assistance provided to others (to whom)
- -assistance received (by whom)
- -contact with family/friends

Income:
- -adequacy of
- -total income of self/household
- -source (yes/no response)
  - -work
  - -retirement pension
  - -government pension (CPP/QPP, OAS)
  - -investments
  - -other

1.14 Quarterly Survey of Financial Statements

Frequency: Quarterly

Year First Available: 1960

Publication/Regular Output: 61-006: *Financial Institutions, financial statistics (until 3rd quarter, 1994)*
61-008: *Quarterly financial statistics for enterprises*

Other Major Output:

Division Responsible: Industrial Organization and Finance Division, Statistics Canada

Contact: Client Services, (613) 951-2604, fax: (613) 951-0319

Summary Description: This survey collects quarterly financial statements of non-government owned financial and industrial corporations operating in Canada. Covers chartered banks, trust companies, credit unions and insurance companies. Provides information on money held by these institutions in RRSPs.

Unit of Observation: Non-government owned financial or industrial corporation operating in Canada.

Relevant Data Elements/Variables:
Liabilities for RRSPs for:
-banking institutions (such as chartered banks, deposit-taking mortgage and trust companies)
-credit unions
-segregated funds
-investment funds

Strength/weaknesses of this source for studying retirement income programs: Provides stock figures relating to RRSP's by selected types of institution. Detailed information is not available for plan members. Excludes RRSP's in the general funds of life insurers and the portion of self-directed funds not deposited with financial institutions.

1.15 Survey of Household Spending (SHS)

Frequency: Periodic (up to 1996); annual since 1996

Year First Available: 1937. Surveys prior to 1969 have very small samples and restricted coverage. Of the 10 surveys conducted between 1969 and 1992, those for 1969, 1978, 1982, 1986 and 1992 covered both urban and rural areas in the 10 provinces. The surveys for 1996 on are similar in scope. The surveys for 1972, 1974, 1984, 1990 covered only selected cities.

Publication/Regular Output: 62-202: *Spending patterns in Canada*
62-555: *Family expenditure in Canada (to 1996)*

Other Major Output: Public use microdata files, and tables on micro-fiche are also available.

Division Responsible: Income Statistics Division, Statistics Canada

Contact: Client Services, toll free 1-888-297-7355 or (613) 951-7355,
e-mail: income@statcan.ca

Summary Description: This survey provides information on the socio-economic living conditions of households in Canada. It collects information on expenditures covering the complete budgets of private households, as well as information on household income and changes in assets and debts. These data are available by various social and demographic characteristics of households. The information is used to provide the expenditure weights needed to compile the Consumer Price Index. It is also used for studies on living costs and levels of living, on the redistribution effects of taxation, and to provide data on the demand for individual products. The information collected includes contributions to and income from the CPP/QPP and other registered pension plans and also on the net of contributions to and withdrawals from RRSPs.

Unit of Observation: Household

Relevant Data Elements/Variables:
All expenditures made during the calendar year
Age, sex, marital status, and income by source of household members, and their relationship to the household reference person (i.e. the person mainly responsible for its financial maintenance)
Characteristics of the dwelling occupied by the household (type of dwelling, period of construction, number of rooms, class of tenure)

Strengths/weaknesses of this source for studying retirement income programs: The survey provides expenditure patterns for households which can be characterized on an age and/or employment status basis. These patterns can also be related to other characteristics of the household, such as household income. The survey does not provide expenditure patterns for individuals within the household, and this poses a problem in characterizing households which comprise both elderly/non-elderly or employed/non-employed persons. Most elderly persons, however, live in households containing one person living alone or a husband-wife only.

1.16 Labour Force Survey (LFS)

Frequency: Monthly

Year First Available: 1945

Publication/Regular Output:	71-001:	*The labour force* (Monthly)
	71-005:	*Labour Force Update* (Quarterly)
	71-F0004:	*Labour Force Historical Review*

Other Major Output:

Division Responsible: Labour Statistics Division, Statistics Canada

Contact: Enquiries, (613) 951-2793

Summary Description: This survey is conducted to provide data on the labour market, such as employment and unemployment. This statistical activity, partly funded by Human Resources Development Canada, provides data on regional unemployment rates as input to the Employment Insurance program. The data are also used by the Department of Finance, the Prime Minister's Office and Cabinet for evaluation and planning of employment programs in Canada. The data are also made available to provincial statistical offices. This monthly survey collects data on the labour market activities of the working age population of Canada. It generates a wide range of estimates relating to the employed, the unemployed, and persons not in the labour force. These data can be used together with information on the number of people participating in the various retirement income programs to determine the percentage of the labour force and of paid workers covered by these programs.

Unit of Observation: Individual 15 years and older

Relevant Data Elements/Variables:
Date of birth (collected since 1997 only as a result of redesigned questionnaire)
Age
Sex
Marital status
Province of residence (data not available for the territories)
Educational attainment
Duration of unemployment
Labour force status (i.e. employment, unemployment, not in labour force)
Job tenure
Industry and occupation of employment
Full-time/part-time employment
Reason for leaving last job (reason may be identified as retirement)
Income (as of 1997)

Strengths/weaknesses of this source for studying retirement income programs:
The Labour Force Survey is the only source for timely labour market estimates tabulated by demographic characteristics such as age and sex. The LFS is a sample survey (currently the sample is 53,000 households), therefore estimates that are detailed especially at the provincial level should be used with caution due to sampling variability. The LFS cannot establish a definite date of retirement, since no direct question is asked. However, it can identify those who worked in the past year and left their last job (coded reasons include retired).

1.17 Census of Population

Frequency: Every five years

Year First Available: 1666 (first Census); first published data available as of 1851

Publication/Regular Output: 92-350: *1996 Census catalogue, (free on the Internet at www.statcan.ca)*

Nation Series	93F0029:	*Sources of Income earnings and total income, family and household income*
Dimension Series	94F0005:	*Canadian Income and Earnings for 1990 and 1995*
	94F0018:	*Total income of individuals*
	94F0019:	*Employment income of individuals*
	94F0020:	*Wages and salaries of paid workers*
	94F0021:	*Income of Census Families and Non-Family Persons*
	94F0022:	*Low-income among children, families and population*
	94F0023:	*Income of private households*
Basic Summary Tabulations	95F0247:	*Presence of income*
	95F0248:	*Presence of employment income*
	95F0249:	*Family income*
	95F0250:	*Household income*

Other Major Output: Public use micro data file (95M0010 - 95M0015)

Division Responsible: Census Operations Division, Statistics Canada

Contact: Regional Reference Centres, 1-800-263-1136

Summary Description: The Census is conducted primarily as a constitutional function to determine representation in the House of Commons. The Census also offers demographic, social and economic characteristics, not available elsewhere, of use to governments, academics, researchers and businesses. The Census, conducted every five years, provides the most complete source of data on the Canadian population. Included, for those interested in aging and retirement income, is information on the age of Canadians (making it possible to identify those in specific age groups), personal and family characteristics and income sources. Population figures can be used to determine, for example, the percentage of those 65 years and older who are receiving pension income. A large number of dissemination products are generated from these data; the ones listed above are a selection of those produced using 1996 Census data. The Internet catalogue (92-350) provides more detail on various sources of Census information.

Unit of Observation: Individual, household, family, dwelling

Relevant Data Elements/Variables:
Date of birth
Sex
Marital status
Family status
Province/territory of residence (sub-provincial information available)
Employment status
Industry of employment
Income, including:
- employment income

- net farm self-employment income
- net income of unincorporated non-farm business and/or professional practice
- dividends and interest
- OAS, GIS benefits
- CPP/QPP benefits
- retirement pensions, superannuation and annuities
- EI benefits
- FA
- Federal Child Tax Credit
- incidence of low income

Strengths/weakness of this source for studying retirement income programs: Ability to obtain sub-provincial estimates (including CD, CSD, CMA/CA, CT and EA level data) is a major strength of this data source.

1.18 Social Policy Simulation Database and Model (SPSD/M)

Frequency: Occasional

Year First Available: 1988

Publication/Regular Output: 89F0002 (CD-ROM)

Other Major Output:

Division Responsible: Social and Economic Studies Division

Contact: Brian Murphy, 951-3769

Summary Description: The Social Policy Simulation Database and Model (SPSD/M) is a micro computer-based product designed to assist those interested in analysing the financial interactions of governments and individuals in Canada. It can help one to assess the cost implications or income redistributive effects of changes in the personal taxation and cash transfer system. The SPSD is a non-confidential, statistically representative database of individuals in their family context, with enough information on each individual to compute taxes paid to and cash transfers received from government. The SPSM is a static accounting model which processes each individual and family on the SPSD, calculates taxes and transfers using legislated or proposed programs and algorithms, and reports on the results. Tax/transfer algorithms exist for all years from 1984 through 2001. The software uses a character based interface yet still gives the user a high degree of control over the inputs and outputs to the model and can allow the user to modify existing tax/transfer programs or test proposals for entirely new programs. The model comes with full documentation including an on-line help facility.

Unit of Observation: Household, economic family, census family, nuclear family and individual

Relevant Data Elements/Variables:
The database is composed of four microdata sources which have been statistically matched. The sources are the SCF, SHS (formerly FAMEX), EI administrative data and the 'Greenbook' sample of Revenue Canada T1 Tax returns. The database adjustment procedures constrain the data to match control totals drawn from the LFS, SNA, Census and SA administrative data. The procedures correct for known SCF under-reporting of CPP/QPP, EI, SA and interest income. Adjustments are also made which impute the institutionalized elderly population as well as high income individuals.

The SPSD/M has over 500 variables in the following areas:
Demography (age, sex, province, urbanization, immigration, marital status)
Education
Labour force status (industry, occupation, employment, weeks worked...)
EI claim histories
Housing
Family structure and characteristics
Market incomes (wages, self-employment, interest, dividends ...)
Federal and provincial transfer incomes (CPP/QPP, GIS, SPA, ...)
Federal and provincial income, payroll and commodity taxes (RRSP, RPP ...)
Family expenditures

Strengths/weaknesses of this source for studying retirement income programs: Can provide analysis of the financial interactions between government and the household sector, and simulate changes to the tax/transfer system through federal and provincial programs, cost implications and income redistributive effects.

2. Analytical publications

2.1 Catalogue 75-001: *Perspectives on Labour and Income* (updated up to and including Summer 1999)

Akyeampong, Ernest B.:
- *Saving for Retirement: RRSPs and RPP*s, Summer 1999
- *RRSP contributions and withdrawals: An update,* Spring 1998

Aldridge,D.:
- *RRSP contributions: The sooner the better*, Spring 1997

Alter, H.E., T.L. Greenberg:
- *Taxes, transfers and regional disparities*, Winter 1990

Chawla, R.K.:
- *Dependence on government transfer payments, 1971-1989*, Summer 1991

Che-Alford, J.:
- *Older Canadians on the move,* Spring 1998

Crompton, S.:
- *You wear it well: Health of older workers,* Autumn 1996
- *Facing retirement*, Spring 1993

Frenken, H.:
- *The RRSP Home Buyers' Plan,* Summer 1998
- *Tapping unused RRSP room,* Spring 1998
- *Low incomes and RRSPs,* Spring 1997
- *RRSP Rollovers,* Winter 1996
- *RRSP withdrawals revisited,* Winter 1996
- *Pension fact or fiction?,* Summer 1996
- *RRSPs - unused opportunities*, Winter 1995
- *Tax assistance for pensions and RRSPs*, Winter 1995
- *Pension plan potpourri,* Summer 1995
- *Update on RRSP contributions*, Spring 1995
- *RRSP withdrawals,* Spring 1994 (L. Standish)
- *An interview with Laurence E. Coward*, Winter 1993 (D. Duchesne)
- *RRSPs - new rules, new growth*, Winter 1993 (K. Maser)
- *Note on RRSP contributions and payouts*, Spring 1993
- *CPP/QPP costs and private pensions*, Autumn 1993
- *Employer-sponsored pension plans - Who is covered?*, Winter 1992 (K. Maser)
- *RRSPs - not just for retirement*, Winter 1992
- *Marriage, money and retirement*, Winter 1991
- *Women and RRSPs,* Winter 1991
- *The pension carrot: Incentives to early retirement*, Autumn 1991
- *RRSPs: Tax-assisted retirement savings*, Winter 1990

Galarneau, Diane:
- *Income after separation - people without children*, Summer 1998
- *Women approaching retirement*, Autumn 1991
- *The performance of trusteed pension funds*, Spring 1990

Gower, D.:

- *Income transition upon retirement,* Winter 1998
- *Retirement patterns of working couples*, Autumn 1998
- *Measuring the age of retirement*, Summer 1997
- *Men retiring early: How are they doing?*, Winter 1995

Leckie, N., C. Caron:

- *On non-wage labour income*, Winter 1991

Lowe, G.:

- *Retirement attitudes, plans and behaviour*, Autumn 1991

Maser, K.:

- *Who's saving for retirement?*, Winter 1995
- *RRSPs - new rules, new growth*, Winter 1993 (H. Frenken)
- *Employer-sponsored pension plans - Who is covered?*, Winter 1992 (H. Frenken)

Morissette, R.:

- *Are jobs in large firms better jobs?*, Autumn 1991

Poulin, S:

- *Dual-pensioner families*, Autumn 1996

Rashid, A.:

- *Government transfer payments and family income*, Autumn 1990

Saint-Pierre, Y.:

- *Do earnings rise until retirement?*, Summer 1996

Siroonian, J.:

- *A note on the recession and early retirement*, Winter 1993

Sturrock, Jim, D. Galarneau:

- Family income after separation, Summer 1997

Walsh, Mark:

- *Working past age 65*, Summer 1999

Report on a Symposium

- *Greying of the Workforce*, Spring 1995
- *Greying of the Workforce* (charts), Winter 1994

2.2 Catalogue 11-008*: Canadian Social Trends*

This publication also contains articles that focus more generally on the issue of ageing and seniors. These articles have been included below, as they might also be of interest to readers.

Bess, I.:
- *Widows living alone*, Summer 1999
- *Seniors behind the wheel*, Autumn 1999

Burke, M.A.:
- *Implications of an aging society*, Spring 1991

Burke, M.A., A. Spector:
- *Falling through the cracks: Women aged 55-64 living on their own*, Winter 1991

Chawla, R.:
- *Dependency ratios*, Spring 1991

Che-Alford, J.:
- *Older Canadians on the move,* Spring 1998

Che-Alford, J., B. Hamon:
- *Three generations living together,* Summer 1999

Corak, Miles:
- *Getting ahead in life: does your parents' income count?*, Summer 1998
- *Getting ahead in life: does your parents' education count?*, Summer 1998

Cranswick, Kelly:
- *Who needs short-term help,* Autumn 1998

Crompton, S., A. Kemeny:
- *In sickness and in health: The well-being of married seniors*, Winter 1999

Devereaux, M.S.:
- *1986 Census highlights: Aging of the Canadian population*, Winter 1987

Dunn, P.A.:
- *Seniors with disabilities*, Spring 1991

Fredrick J., J.E. Fast:
- *Elder Care in Canada: who does how much?,* Autumn 1999

Frenken, H.:
- *Retirement income programs in Canada*, Winter 1986

Gauthier, P.:
- *Canada's seniors*, Autumn 1991

Hagey, J.:
- *Help around the house: Support for older Canadians*, Autumn 1989

Jones, M.:
- *Time use of the elderly*, Summer 1990

Keith, J., L. Landry:
- *Well-being of older Canadians*, Summer 1992

Lavoie, L., J. Oderkirk:
- *Social consequences of demographic change*, Winter 1993

Lindsay, C.:
- *Seniors Aging Well,* Spring 1999
- *The decline in employment among men aged 55-64, 1975-1985*, Spring 1987

Lindsay, C., S. Donald:
- *Income of Canada's seniors*, Autumn 1988

Lowe, G.S.:
- *Canadians and retirement*, Autumn 1992

McDaniel, S.:
- *Emotional support and family contacts of older Canadians*, Spring 1993

McKie, C.:
- *Population aging: Baby boomers into the 21st century*, Summer 1993

Méthot, S.:
- *Low income in Canada*, Spring 1987
- *Employment patterns of elderly Canadians*, Autumn 1987

Monette, M.:
- *Retirement in the 90s: Going Back to Work*, Autumn 1996
- *Retirement in the 90s: Retired Men in Canada*, Autumn 1996

Ng, E.:
- *Children and elderly people: Sharing public income resources*, Summer 1992

Oderkirk, J.:
- *Government sponsored income security programs for seniors*, Spring 1996

Parliament, J.:
- *Increased life expectancy, 1921-1981*, Summer 1987

Prasil, S.:
- *Seniors 75 years and older: Lifestyles*, Autumn 1993

Priest, G.E.:
- *Seniors 75 years and older: Living arrangements*, Autumn 1993
- *The demographic future,* Summer 1990
- *Living arrangements of Canada's "older elderly" population*, Autumn 1988

<u>2.3 Catalogue 11-010*: Canadian Economic Observer*</u>

Akyeampong, E.:
- *Saving for retirement: self-employed vs employees,* August 1999

Clift, B.:
- *The components of personal saving*, November 1988

Corbeil, J.-P., T. Dufour:
- *The foreign investment of trusteed pension funds*, May 1993

Fellegi, I.P.:
- *Can we afford an aging society?*, October 1988

Frenken, H.:
- *RRSP Withdrawals Revisited*, January 1997
- *Capitalizing on RRSPs*, December 1995
- *RRSPs: A growing pool of investment capital*, May 1993

Galarneau, D.:
- Rates of return on trusteed pension funds, January 1990

Gower, D.:
- *Measuring the age of retirement*, July 1997

Love, R., S. Poulin:
- *Family income inequality in the 1980s*, September 1991

Owens, D.J.:
- *Tracking down discretionary income*, March 1991

Saint-Pierre, Y.:
- *Do earnings rise until retirement?,* June 1996

Wolfson, M.C.:
- *International perspective on the economics of aging*, August 1991

3. Other relevant Statistics Canada products/output

3.1 Publications

Statistics Canada has produced a wide range of reports that contain some information on pension coverage and retirement income. The following is a selection of a publications that focus on this topic or deal partly with retirement income issues. Survey/program specific publications are listed in Section 1 under the appropriate heading.

- 11F0019: *Analytical Studies Branch research paper series.*
  - *The evolution of pension coverage of young and prime-aged workers in Canada,* René Morissette and Marie Drolet, 1999, no. 138.
  - *How inflation and income tax affect the return on a safe investment,* Jacques Taillon, 1996, no. 1.
  - *Career earning and death: a longitudinal analysis of prime-aged Canadian men,* Monica Tomiak, Geoff Rowe, and Michael C. Wolfson, 1992, no. 46.
  - *Earnings and death-effects over a quarter century*, Jane Gentleman, 1990, no. 30.
  - *Consumption, income and retirement*, A. Leslie Robb, 1989, no. 21.
  - *Homemaker pensions and lifetime redistribution*, Michael C. Wolfson, 1987, no. 3.
  - *Modelling the lifetime employment patterns of Canadians*, Garnett Picot, 1986, no. 4.

- 11-519*: The elderly in Canada: A family studies teaching kit*, 1984.
  Out of print, copies available for consultation in Statistics Canada Reference Centres and in depository libraries.

- 13-575: *Expenditure Patterns & Income Adequacy for the Elderly, 1969-1976*, June 1980.
  Includes tables by income thirds for elderly unattached individuals and elderly husband-wife only spending units.

- 13-588 No. 1*: Changes in the distribution of wealth in Canada, 1970-1984*, G. Oja, 1987.

- 13-588 No. 2*: Pensions and incomes of the elderly in Canada, 1971-1985*, G. Oja, R. Love, 1988.

- 21-004: *VISTA on the agri-food industry and the farm community*, *Farmers not big contributors to RRSP's*, Marco Morin, March 1998.

- 68-508: *Public sector assets and liabilities, historical overview*, 1994.
  Includes Canada and Quebec Pension Plan balance sheets.

- 68-513: *Government finances and generational equity*,
  - *Introduction - Government finances and generational equity,* Miles Corak.
  - *The age distribution of the tax/transfer system in Canada*, Chantal Hicks.
  - *Applying Generational Accounting to Canada: findings and fallacies*, Philip Oeropoulos.

- 71-217: *Pension plan coverage in Canada: A profile of participants 1987 labour market experience*, 1991.

- 74-507: *Canada's retirement income programs: A statistical overview*, February 1996.

- 89-519*: A portrait of seniors in Canada*, C. Lindsay, October, 1999.

- 89-521*: Canadians in the pre-retirement years: A profile of people aged 55-64*, C. Lindsay, M.S. Devereaux, 1991.

- 89-553: *Labour Markets, social institutions, and the future of Canada's children.* Includes *«Intergenerational equity: the objectives of policy»,* Bob Baldwin, 1998.

- 89-569: *Cohort flow and the consequences of population ageing, an international analysis and review,* L. Stone, November 1999.

- 91-533*: Population ageing and the elderly*, B. Desjardins, J. Dumas, 1993.

- 96-321: *1991 Census Monograph Series, Growing Old in Canada*, 1996.

3.2 Other products/output

- Summary Tabulations, Statistics Canada Item No. 71F0005, 71C0020: *Tracking Study of Federal Employees*, July 1994.
  This was a one-time survey, conducted in July 1994. It included a sample of 1,044 persons representing 8,560 persons who separated from federal government jobs in 1991-1992 in the Ottawa-Hull area. It provides information on sources of income: e.g., federal government and other retirement pensions, spouse's pensions, and earnings, for early-retired and retired individuals.
  Contact: Stephan Roller, (613) 951-4625

- *CPP Disability Beneficiaries Survey*, 74C0004, May 1995.
  This was a one-time sample survey of 4,000 CPP disability beneficiaries, conducted in May 1995. It provides information on the effect of disability benefits on beneficiaries and their families. Tabulations are available through a microdata file.
  Contact: Client Services, 1-888-297-7355, email: ssd@statcan.ca

4. Work in progress or planned

Title: Survey of Investment in Selected Retirement Programs (SISRP)
Author/contact: Thomas Dufour, (613) 951-2088
Summary description: This survey would fill many gaps in our knowledge of the amount held in financial institutions in Canada's retirement income programs. For example, it would examine growing amounts in self-directed RRSPs; how much of the money in RRSPs is "employer-sponsored" (i.e. group plans rather than individual), how much is locked-in and therefore **must** be used to provide an income at retirement, and how much is being invested outside the country. In 1997-1998, a pilot study was conducted. Respondents to this survey were financial institutions. The survey was conducted as a cooperative venture between what is now the Pensions and Wealth Surveys Section, Income Statistics Division and the Industrial Organization and Finance Division. Further development is required to fully implement this survey.

Title: Workplace and Employee Survey
Author/contact: Howard Krebs, (613) 951-4063
Summary description: This is a new pilot survey recently conducted by Statistics Canada for Human Resources Development Canada. This survey, called the "Workplace and Employee Survey" (WES) and developed jointly by the two agencies, represents the first attempt in Canada at conducting a large-scale linked employer-employee survey. The survey consists of two components: (1) an establishment survey on the adoption of technologies, organizational change, training and other human resource practices, business strategies, and labour turnover in the establishment; and (2) a survey of workers within these same establishments to obtain data on their wages, hours of work, job type, human capital, other characteristics, use of technologies, and training taken. This data source provides, for the first time in Canada, detailed linked micro data on establishments and their workers.
Projected release: Findings from the pilot study have been published in the following publication: 71-583: *The Evolving workplace: findings from the pilot Workplace and Employee Survey*. No data are available yet from the full implementation of this survey.

5. Selected data sources external to Statistics Canada

These sources have been included because they provide regular information on the functioning of Canada's retirement income programs produced in most cases by the administrators of these programs.

- **Office of the Superintendent of Financial Institutions**
  Publication/Regular Output: *Canada Pension Plan Seventeenth Actuarial Report as at 31 December 1997*,
  Third Actuarial Report as at 31 December 1993 on the Old Age Security Program.
  (http://www.osfi-bsif.gc.ca/AndreE/Pubs.htm)
  Summary Description: Examines changes since the previous valuations in economic conditions, demographic profiles and other relevant circumstances and weigh their financial implications on each program. For the Canada and Quebec Pension Plans, changes in the current employee/employer contribution schedule are recommended for consideration by federal/provincial ministers of finance.

- **Program Statistics Section, Income Security Programs Branch, Human Resources Development Canada (HRDC)**
  Publication/Regular Output: *Annual Statistics on the Canada Pension Plan and Old Age Security*, *Canada Pension Plan Account, Canada Pension Plan and Old Age Security Statistical Bulletin, Canada Pension Plan Contributors*
  (http:/www.hrdc-drhc.gc.ca/isp/common/pubind_e.shtml)
  Summary description: This federal department administers the OAS, GIS, SPA and CPP programs. The reports listed above, produced from administrative data, contain information on these programs. For example, for the CPP, information includes: the number of contributors, the amount contributed, the number of beneficiaries, benefits received and the income, expenditures and balance in the account. Demographic information is available on contributors and beneficiaries.

- **Direction de l'évaluation, Régie des rentes du Québec**
  Publication/Regular Output: *Le Régime de rentes du Québec, Statistiques; Analyse actuarielle du Régime de rentes du Québec au 31 décembre 1997*
  (http://www.rrq.gouv.gc.ca/an/doc/publ.htm)
  Summary description: This provincial government organization administers the QPP. Information on contributors, contributions, beneficiaries, benefits and the revenue and expenditures of the fund is published annually.

- **Canadian Life and Health Insurance Association Inc. (CLHIA)**
  Publication/Regular Output: *Survey of Annuity Business in Canada*
  Summary description: This association conducts an annual survey of annuity business in Canada. The survey provides information on insurance company activity with respect to RPPs, DPSPs, RRSPs, RRIFs and LIRAs. Included is information on the number of plans and members, the amount contributed and the reserves held.

- **Statistical Services Division, Revenue Canada**
  Publication/Regular Output: *Tax Statistics on Individuals (formerly Taxation Statistics)*
  Summary description: This publication and/or data file contain information based on a sample of T1 individual income tax returns. The data can be used to develop a profile of different types of taxfilers, among others, those who contribute to or receive benefits from retirement income programs such as OAS, CPP/QPP, RPPs and RRSPs.

Publication Index

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- ***Alphabetical Index***