



The Daily

Statistics Canada

Wednesday, August 6, 1997
For release at 8:30 a.m.

MAJOR RELEASES

- **Seniors' income, 1995** 2
Median total income for individuals 65 years of age and over increased \$800 to \$15,600 in 1995. This increase surpassed the inflation rate as measured by the Consumer Price Index.

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Seniors' income 1995

Data derived from 1995 income tax returns filed in the spring of 1996 are an excellent source of income and demographic information on small areas, and are ideal for supporting market analyses and policy decisions.

The data are available by province and territory, city, town, census metropolitan area and census division, as well as by forward sortation area (first three characters of the postal code) and letter carrier walk (grouping of postal codes). Data are available for more than 26,000 postal areas.

Among the census metropolitan areas, the median total income for senior (65 years of age and older) husband-wife families ranged from \$52,300 in Ottawa-Hull (Ontario side) to \$30,000 in Sherbrooke, Quebec.

For further information on this release, contact Client Services (613-951-9720; fax: 613-951-4745; Internet: saadinfo@statcan.ca), Small Area and Administrative Data Division.

MAJOR RELEASES

Seniors' income

1995

Median total income for seniors (65 years of age and over) increased \$800 to \$15,600 in 1995. This rate of increase surpassed the inflation rate as measured by the Consumer Price Index.

Individuals in the near-senior age group (55- to 64-years-old) had a median total income of \$20,800, seniors aged 65 to 74 had a median total income of \$16,600 and those aged 75 and over had a median total income of \$14,700. All of these age groups experienced increases in median total income which exceeded the rate of inflation over the past year.

Individuals 65 years of age and over in Hampstead, Quebec, had the highest median total income in Canada (\$34,300), followed by Westmount, Quebec (\$32,000), and Deep River, Ontario (\$27,200).

Seniors withdrawing from their Registered Retirement Savings Plans

Almost 12% of all seniors withdrew some money from their Registered Retirement Savings Plans (RRSP) in 1995. However, these transactions were either withdrawals or RRSP annuity payments and do not include income generated from the conversion of RRSPs to registered retirement income funds (RRIFs). People aged 55- to 64-years-old withdrew an average of \$7,595, those aged 65 to 74 withdrew an average of

Definitions

A senior husband-wife family is a married or common-law couple where the older spouse is 65 years of age or more.

Total income includes employment income, investment income, transfer payments, RRSP income and other income (net rental income, alimony, income from a limited partnership, and other taxable income not mentioned above).

Investment income is the sum of dividends received from taxable Canadian corporations, interest and other investment income.

Transfer payments include benefits from: Unemployment Insurance, Old Age Security and net federal supplements, Canada and Quebec pension plans, benefits from private pensions, Child Tax Benefits, GST credit, Workers' Compensation, Social Assistance and Provincial Refundable Tax Credits (Quebec, Ontario, Manitoba, British Columbia and the Northwest Territories).

Median total income is the amount at which half the families/individuals have a higher total income and half have a lower total income.

\$6,054 and those 75 years of age and over withdrew an average of \$4,831.

Senior families' incomes increased

Increases in median total incomes of senior families also surpassed the rate of inflation. The median of senior husband-wife families was \$34,200 in 1995, an increase of 4.6%. Among the provinces and territories, this median total income ranged from \$37,900 in Ontario to \$23,800 in Newfoundland. □

Median total income of families with a person 65 years of age and over 1995

	Husband-wife families	Lone-parent families and non-family persons
	(\$)	
Canada	34,200	15,800
Newfoundland	23,800	12,500
Prince Edward Island	29,900	13,500
Nova Scotia	30,900	14,400
New Brunswick	29,100	13,800
Quebec	30,600	14,100
Ontario	37,900	18,000
Manitoba	32,700	15,600
Saskatchewan	32,400	15,100
Alberta	34,400	15,900
British Columbia	35,500	16,500
Yukon	37,300	15,700
Northwest Territories	29,900	14,600
Census metropolitan areas		
St. John's	31,900	14,200
Halifax	39,700	17,300
Saint John	33,600	15,500
Chicoutimi-Jonquière	32,700	14,300
Québec	35,100	15,300
Sherbrooke	30,000	14,100
Trois-Rivières	30,300	13,700
Montréal	34,300	14,700
Ottawa-Hull (Quebec side)	34,600	15,600
Ottawa-Hull (Ontario side)	52,300	23,300
Oshawa	37,700	18,600
Toronto	39,800	17,600
Hamilton	38,400	18,600
St. Catharines-Niagara	36,400	17,900
Kitchener	37,700	18,100
London	40,600	20,600
Windsor	39,400	19,200
Sudbury	35,100	17,700
Thunder Bay	38,500	17,300
Winnipeg	36,800	16,600
Regina	39,000	16,500
Saskatoon	37,000	16,300
Calgary	38,600	16,900
Edmonton	37,000	16,200
Vancouver	37,900	16,600
Victoria	43,800	20,500

Income sources for senior husband-wife families

Senior husband-wife families reported receiving their largest share of total income from pensions (Old Age Security, net federal supplements, Canada/Quebec Pension plans and private pensions). Pensions made up 55% of their total income, followed by employment income (19.5%), investment income (15.6%) and other income (9.9%).

Components of total income of senior husband-wife families

	1995	1994
	Total income (%)	
Pensions		
Old Age Security / Net federal supplements	17.7	16.5
Canada / Quebec Pension Plan	15.7	16.0
Other pensions	21.6	21.3
Employment income		
Wages, salaries and commissions	17.0	17.7
Self-employment	2.5	2.5
Investment	15.6	14.0
Other income	9.9	12.0
Total income	100.0	100.0

Investment income

The income component showing the largest change from 1994 for senior husband-wife families was investment income. This was the first year since 1990 in which investment income increased. In 1995, investment made up 16% of total income for senior husband-wife families; however, this is still far removed from the 26% of total income in 1990.

For further information on this release, contact Client Services (613-951-9720; fax: 613-951-4745; Internet: saadinfo@statcan.ca), Small Area and Administrative Data Division. □

**Median total income of individuals
1995**

	Age groups				
	55 +	55 to 64	65 +	65 to 74	75 +
Newfoundland	12,500	15,200	12,000	12,400	11,600
Prince Edward Island	14,000	17,100	13,100	14,000	12,400
Nova Scotia	15,000	18,500	14,200	15,100	13,500
New Brunswick	14,000	17,100	13,400	14,000	12,800
Quebec	14,700	18,300	13,900	14,500	13,200
Ontario	19,200	23,600	17,700	18,800	16,300
Manitoba	16,000	19,100	15,300	16,700	14,400
Saskatchewan	15,600	18,500	14,900	16,400	13,900
Alberta	16,800	20,400	15,800	16,700	14,900
British Columbia	17,800	21,800	16,400	17,600	15,400
Yukon	19,900	26,100	15,900	16,800	14,100
Northwest Territories	14,800	19,800	13,200	13,600	12,500
Canada	16,800	20,800	15,600	16,600	14,700



OTHER RELEASES

Short-term Expectations Survey

Every month, Statistics Canada canvasses a group of economic analysts for one-month-ahead forecasts of key economic indicators. Participants in this survey forecast the year-over-year changes in the Consumer Price Index, unemployment rate, participation rate, merchandise exports and imports, and monthly change in gross domestic product (GDP) at factor cost.

The mean forecast for July's Consumer Price Index is a year-over-year change of +1.8%. Opinions range from +1.7% to +1.9%. The mean forecast for June (+1.5%) underestimated the outcome (+1.8%).

Forecasters estimate July's unemployment rate to be 9.1% (minimum 8.9% and a maximum of 9.4%). In June, the mean forecast (9.5%) overestimated the outcome (9.1%). The mean forecast for the participation rate in the labour force is 64.9%. Forecasts range from 64.0% to 65.0%. The mean forecast for June (65.0%) overestimated the outcome (64.8%).

The mean forecast for exports in June is \$24.7 billion. Opinions range from \$24.4 billion to \$25.0 billion. Last month's forecast (\$24.7 billion) overestimated the outcome (\$24.5 billion). The mean forecast for imports for June is \$22.7 billion. Forecasts range from \$22.1 billion to \$23.0 billion. Last month's forecast (\$22.9 billion) overestimated the outcome of \$22.5 billion.

The mean forecast for real GDP in June is a 0.5% increase. Opinions range from +0.3% to +0.8%. The May forecast (+0.4%) slightly overestimated the outcome (+0.3%).

The next release will be on September 3. For a set of tables, or for further information on this release, contact Heather Prieur (613-951-3055). ■

Non-residential building construction price indexes

Second quarter 1997

The composite price index for non-residential building construction (1986=100) rose to 133.4 in the second quarter of 1997, an increase of 0.9% over the previous quarter and up 2.2% from the same quarter one year ago.

Between the first and second quarters of 1997, the index for Montréal increased by 2.2%, followed by Calgary (+0.9%), Ottawa, Toronto and Edmonton (+0.7%), and Vancouver (+0.6%). The index for Halifax dropped by 4.0%.

The index for Halifax fell to 111.7 in the second quarter largely because the price indexes for this city

no longer include the provincial sales tax on materials (repealed on April 1, 1997) nor do they include the new HST (treated similarly to the GST). These changes, coupled with market conditions, pushed the second quarter index for Halifax down 3.5% from a year earlier.

Non-residential building construction price indexes provide an indication of changes in construction cost in seven major urban areas across Canada (Halifax, Montréal, Ottawa, Toronto, Calgary, Edmonton and Vancouver). Three construction categories — industrial, commercial and institutional buildings — are represented by selected models (a light factory building, an office building, a warehouse, a shopping centre and a school).

Besides the city indexes and seven city composites, further breakdown of the changes in costs are available by trade group — structural, architectural, mechanical and electrical — within the building types. These price indexes are derived from surveys of general and special trade group contractors. They report data on various categories of costs (material, labour, equipment, taxes, overhead and profit) relevant to the detailed construction specifications included in the surveys.

Non-residential building construction price indexes (1986=100)

	Second quarter 1997	Second quarter 1996 to second quarter 1997	First quarter to second quarter 1997
	% change		
Composite	133.4	2.2	0.9
Halifax	111.7	-3.5	-4.0
Montréal	122.1	3.3	2.2
Ottawa	136.3	1.6	0.7
Toronto	137.8	2.1	0.7
Calgary	134.8	2.2	0.9
Edmonton	136.8	2.1	0.7
Vancouver	132.6	2.1	0.6

Available on CANSIM: matrices 2042 and 2043.

The second quarter 1997 issue of *Construction price statistics* (62-007-XPB, \$24/\$79) will be available in September. See *How to order publications*.

For further information on this release, contact Elvira Marinelli (613-951-3350; fax: 613-951-2848), Client Services Unit, Prices Division. ■

For further information on this release, contact Michael Lynch (613-951-2201) or Sam Lee (613-951-0663), Accommodation and Food Services Section, Services Division. ■

Traveller accommodation statistics

1995/96

Data from the 1995/96 annual Survey of Accommodation Service Industries are now available.

The data will be released in *Traveller accommodation statistics, 1995/96* (63-204-XPB, \$28), which will be available shortly. See *How to order publications*.

Building permits erratum

June 1997

The May and June 1997 column headings were reversed in the Value of building permits table in the August 5 *Daily*. The following table is what should have appeared in the Building permits release. □

Value of building permits

	May 1997	June 1997	May to June 1997	First quarter 1997	Second quarter 1997	First to second quarter 1997
Seasonally adjusted						
	\$ millions		% change	\$ millions		% change
Canada	2,430	2,557	5.2	7,473	7,758	3.8
Residential	1,542	1,445	-6.3	4,761	4,518	-5.1
Non-residential	888	1,112	25.3	2,712	3,240	19.5
Newfoundland	20	21	6.1	75	56	-24.8
Residential	10	10	-3.1	56	30	-45.1
Non-residential	9	11	16.6	19	26	34.6
Prince Edward Island	14	13	-5.6	25	32	29.4
Residential	6	6	6.6	14	15	8.6
Non-residential	8	7	-13.9	11	17	57.1
Nova Scotia	50	51	2.0	203	142	-29.7
Residential	34	37	7.3	170	96	-43.2
Non-residential	16	14	-9.6	33	46	40.0
New Brunswick	30	29	-1.2	135	110	-18.7
Residential	18	19	8.5	71	59	-17.7
Non-residential	12	10	-16.1	64	51	-19.8
Quebec	436	446	2.3	1,282	1,377	7.4
Residential	231	240	4.0	693	710	2.4
Non-residential	206	207	0.4	589	667	13.2
Ontario	930	1,009	8.4	3,099	3,165	2.1
Residential	624	580	-7.1	1,993	1,866	-6.3
Non-residential	307	429	39.9	1,106	1,299	17.4
Manitoba	59	60	0.8	186	169	-9.0
Residential	26	25	-3.7	96	78	-18.8
Non-residential	33	34	4.3	90	91	1.4
Saskatchewan	45	59	33.1	132	151	14.1
Residential	19	16	-17.8	59	59	0.0
Non-residential	26	44	70.5	73	92	25.6
Alberta	316	327	3.4	1,013	1,042	2.8
Residential	214	178	-16.6	672	593	-11.7
Non-residential	102	149	45.3	342	449	31.4
British Columbia	525	518	-1.2	1,309	1,482	13.2
Residential	356	330	-7.3	927	1,002	8.1
Non-residential	168	188	11.7	382	480	25.5
Yukon	4	5	33.7	7	12	67.4
Residential	3	3	10.2	6	8	35.4
Non-residential	1	2	91.8	2	5	180.6
Northwest Territories	2	18	1,046.5	6	21	224.9
Residential	1	0	-88.2	5	2	-68.4
Non-residential	1	18	2,224.8	1	19	1,817.9

Note: Data may not add to totals due to rounding.

PUBLICATIONS RELEASED

Canada's balance of international payments, 1926
to 1996 and first quarter 1997
Catalogue number 67-001-XPB
(Canada: \$38/\$124; outside Canada: US\$38/US\$124).

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
MAJOR RELEASES

- **Urban transit, 1995** 2
Despite the emphasis on taking urban transit, Canadians are using it less and less. In 1996, each Canadian took an average of about 5.1 trips on some form of urban transit, the lowest level in the past 25 years.
- **Productivity, hourly compensation and unit labour cost, 1995** 4
Growth in productivity among Canadian businesses was modest weak again in 1996 accompanied by sluggish gains in employment and slow economic growth during FY 1996.

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