

# The Daily

Statistics Canada

**Friday, March 23, 2012**

Released at 8:30 a.m. Eastern time

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## Releases

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### **Consumer Price Index, February 2012** 2

Consumer prices rose 2.6% in the 12 months to February, following a 2.5% increase in January.  
On a seasonally adjusted monthly basis, consumer prices increased 0.1% from January to February.

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## Releases

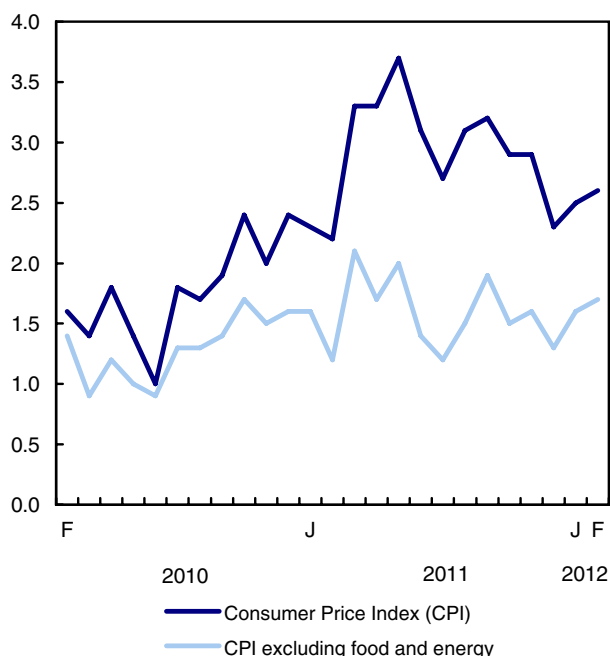
### Consumer Price Index

February 2012

Led by increases in energy and food, consumer prices rose 2.6% in the 12 months to February after increasing 2.5% in January.

#### The 12-month change in the CPI and the CPI excluding food and energy

12-month % change



#### Note to readers

The special aggregate "Energy" includes: electricity; natural gas; fuel oil and other fuels; gasoline; and fuel, parts and supplies for recreational vehicles.

The Bank of Canada's core index excludes eight of the Consumer Price Index's (CPI's) most volatile components (fruit, fruit preparations and nuts; vegetables and vegetable preparations; mortgage interest cost; natural gas; fuel oil and other fuels; gasoline; inter-city transportation; and tobacco products and smokers' supplies) as well as the effects of changes in indirect taxes on the remaining components.

Statistics Canada is moving to one release time, 8:30 a.m., for all data releases in The Daily. This will mean a change in the release time for the CPI, which is currently 7:00 a.m. This change will be implemented with the release of CPI data on April 20, 2012.

The cost of energy advanced 7.2% in the 12 months to February, led by increases in prices for gasoline (+8.9%) and electricity (+8.7%). The February increase in energy followed a 6.5% gain in January.

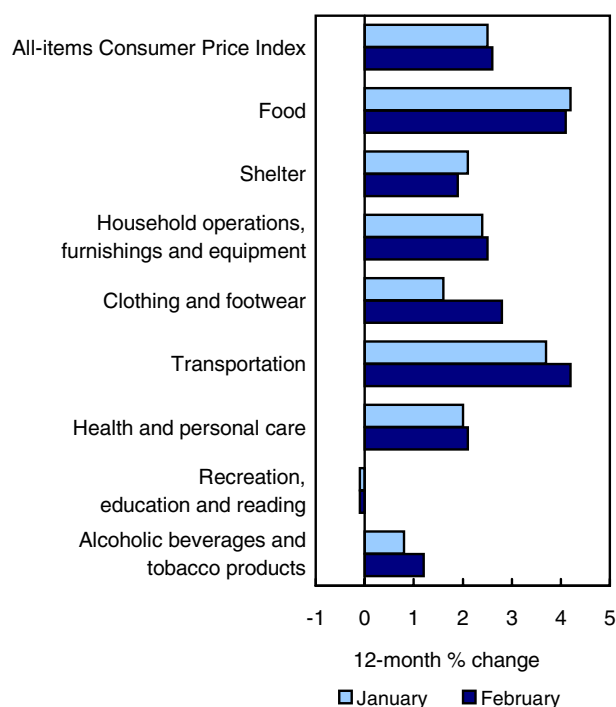
Food prices rose 4.1% on a year-over-year basis in February, following a 4.2% increase in January.

The Consumer Price Index (CPI), excluding food and energy, increased 1.7% in the 12 months to February, as passenger vehicle insurance premiums and homeowners' replacement costs rose. This followed a 1.6% gain in January.

#### 12-month change: Prices up in seven of eight major components

On a year-over-year basis, prices rose in seven of the eight major components in February. Transportation and food continued to post the largest increases.

## Transportation and food continue to post largest price increases



The cost of transportation increased 4.2% in the 12 months to February, after rising 3.7% in January. In addition to gasoline, passenger vehicle insurance premiums, prices for the purchase of passenger vehicles and air transportation costs went up.

Food prices rose 4.1% on a year-over-year basis in February, led by increases in food purchased from stores. Prices for meat rose 7.1%, after increasing 6.5% in January. Bread prices were up 7.2% in February, following a 9.9% increase the month before. Consumers also paid more for food purchased from restaurants in the 12 months to February.

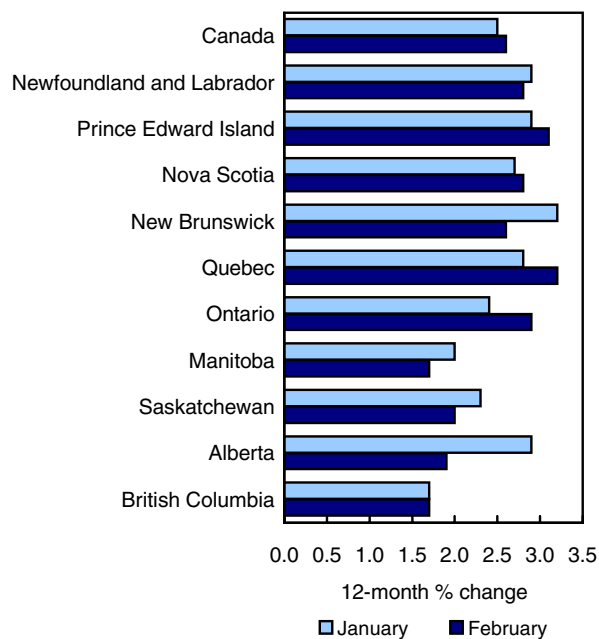
Shelter costs rose 1.9% in the 12 months to February. In addition to higher electricity prices, consumers paid 2.4% more in homeowners' replacement costs. Prices for natural gas continued to fall.

### Provincial summary

Consumer prices rose in every province in the 12 months to February. Quebec, Ontario and the Atlantic provinces recorded year-over-year price

gains at or above that of the Canada all-items CPI (+2.6%), while increases in the Western provinces were lower.

## Quebec posts largest price increase



In Quebec, prices rose 3.2% year over year in February, the largest increase among the provinces, compared with 2.8% in January. The main factors were increases in prices for gasoline (+13.4%), food purchased from restaurants and meat.

In Ontario, prices went up 2.9% in the 12 months to February, following a 2.4% increase in January. The 0.5 percentage point difference in these year-over-year growth rates was mainly attributable to rising prices for electricity (+8.9%) and gasoline (+9.5%). The 12-month increase in February in the electricity index was mostly due to monthly price declines early in 2011 rather than rising prices in recent months. Food purchased from stores, homeowners' replacement costs and passenger vehicle insurance premiums also contributed to the overall increase in Ontario's CPI in February.

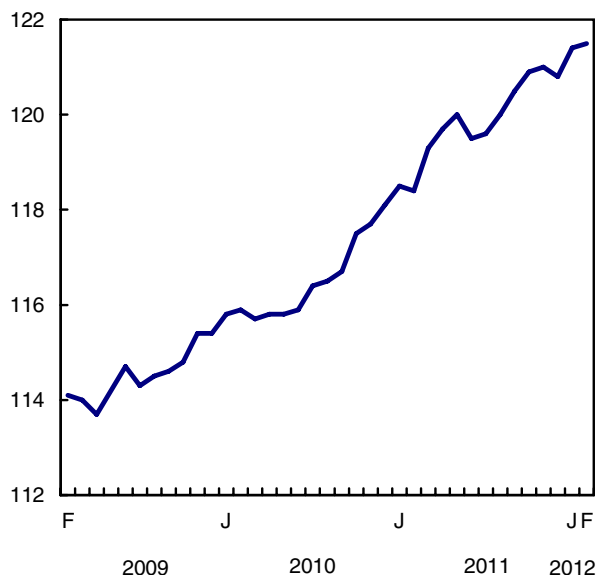
In Alberta, prices increased 1.9% on a year-over-year basis in February, after rising 2.9% in January. The main contributors to the 1.0 percentage point difference in the year-over-year growth rates were declines in natural gas prices (-22.3%), as well as a slower rate of increase in electricity prices.

## Seasonally adjusted monthly Consumer Price Index increases

On a seasonally adjusted monthly basis, consumer prices increased 0.1% from January to February after increasing 0.5% from December to January. Prices increased in all major components except shelter.

## Seasonally adjusted monthly Consumer Price Index advances

index (2002=100)



The transportation index rose 0.5% in February following a 1.3% increase the month before. The shelter index fell 0.2% after rising 0.2% in January.

## Bank of Canada's core index

The Bank of Canada's core index rose 2.3% in the 12 months to February, after increasing 2.1% in January. Notable price increases were recorded for electricity.

On a monthly basis, the seasonally adjusted core index increased 0.2% in February, after rising 0.3% the previous month.

For a more detailed analysis, consult the publication *The Consumer Price Index*.

**Available without charge in CANSIM: tables 326-0009, 326-0012, 326-0015 and 326-0020 to 326-0022.**

**Definitions, data sources and methods: survey number 2301.**

More information about the concepts and use of the Consumer Price Index (CPI) are also available online in *Your Guide to the Consumer Price Index* (62-557-X, free) from the *Key resource* module of our website under *Publications*.

The February 2012 issue of *The Consumer Price Index*, Vol. 91, no. 2 (62-001-X, free), is now available from the *Key resource* module of our website under *Publications*. A more detailed analysis of the CPI is available in this publication.

The Consumer Price Index for March will be released on April 20.

For more information, contact Statistics Canada's National Contact Centre (toll-free 1-800-263-1136; 613-951-8116; [infostats@statcan.gc.ca](mailto:infostats@statcan.gc.ca)) or the Media Hotline (613-951-4636; [mediahotline@statcan.gc.ca](mailto:mediahotline@statcan.gc.ca)), Communications Division.

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## Consumer Price Index and major components, Canada – Not seasonally adjusted

	Relative importance <sup>1</sup>	February 2011	January 2012	February 2012	January to February 2012	February 2011 to February 2012
	%	(2002=100)			% change	
<b>All-items Consumer Price Index (CPI)</b>	<b>100.00<sup>2</sup></b>	<b>118.1</b>	<b>120.7</b>	<b>121.2</b>	<b>0.4</b>	<b>2.6</b>
Food	15.99	125.3	130.2	130.4	0.2	4.1
Shelter	27.49	124.5	127.1	126.9	-0.2	1.9
Household operations, furnishings and equipment	11.55	110.1	112.2	112.8	0.5	2.5
Clothing and footwear	5.31	89.4	89.3	91.9	2.9	2.8
Transportation	20.60	122.6	127.4	127.8	0.3	4.2
Health and personal care	4.95	116.0	118.1	118.4	0.3	2.1
Recreation, education and reading	11.20	103.8	102.6	103.7	1.1	-0.1
Alcoholic beverages and tobacco products	2.91	135.0	136.3	136.6	0.2	1.2
<b>Special aggregates</b>						
Core CPI <sup>3</sup>	82.15	116.2	118.4	118.9	0.4	2.3
All-items CPI excluding energy	89.92	115.8	117.9	118.3	0.3	2.2
Energy <sup>4</sup>	10.08	146.3	155.5	156.9	0.9	7.2
Gasoline	5.80	164.6	174.7	179.2	2.6	8.9
All-items CPI excluding food and energy	73.93	113.7	115.2	115.6	0.3	1.7
Goods	47.80	110.8	113.6	114.1	0.4	3.0
Services	52.20	125.3	127.8	128.2	0.3	2.3

- 2009 CPI basket weights at April 2011 prices, Canada, effective May 2011. Detailed weights are available under the Documentation section of survey 2301 ([www.statcan.gc.ca/imdb-bmdi/index-eng.htm](http://www.statcan.gc.ca/imdb-bmdi/index-eng.htm)).
- Figures may not add up to 100% as a result of rounding.
- The Bank of Canada's core index excludes eight of the Consumer Price Index's most volatile components (fruit, fruit preparations and nuts; vegetables and vegetable preparations; mortgage interest cost; natural gas; fuel oil and other fuels; gasoline; inter-city transportation; and tobacco products and smokers' supplies) as well as the effects of changes in indirect taxes on the remaining components. For additional information on the core CPI, please consult the Bank of Canada website ([www.bankofcanada.ca/rates/price-indexes/cpi](http://www.bankofcanada.ca/rates/price-indexes/cpi)).
- The special aggregate "Energy" includes: electricity; natural gas; fuel oil and other fuels; gasoline; and fuel, parts and supplies for recreational vehicles.

## Consumer Price Index by province, and for Whitehorse, Yellowknife and Iqaluit – Not seasonally adjusted

	Relative importance <sup>1</sup>	February 2011	January 2012	February 2012	January to February 2012	February 2011 to February 2012
	%	(2002=100)			% change	
<b>Canada</b>	<b>100.00<sup>2</sup></b>	<b>118.1</b>	<b>120.7</b>	<b>121.2</b>	<b>0.4</b>	<b>2.6</b>
Newfoundland and Labrador	1.29	119.7	122.5	123.0	0.4	2.8
Prince Edward Island	0.35	121.1	123.6	124.8	1.0	3.1
Nova Scotia	2.56	120.9	123.7	124.3	0.5	2.8
New Brunswick	2.06	118.2	121.0	121.3	0.2	2.6
Quebec	21.21	116.7	119.7	120.4	0.6	3.2
Ontario	39.85	118.0	120.6	121.4	0.7	2.9
Manitoba	3.16	117.0	118.9	119.0	0.1	1.7
Saskatchewan	2.90	120.3	122.9	122.7	-0.2	2.0
Alberta	11.97	124.2	127.1	126.6	-0.4	1.9
British Columbia	14.47	115.2	116.8	117.2	0.3	1.7
Whitehorse	0.08	115.9	118.8	119.0	0.2	2.7
Yellowknife	0.07	119.2	124.1	123.1	-0.8	3.3
Iqaluit (Dec. 2002=100)	0.02	112.3	114.2	114.4	0.2	1.9

- 2009 Consumer Price Index basket weights at April 2011 prices, effective May 2011. Detailed weights are available under the Documentation section of survey 2301 ([www.statcan.gc.ca/imdb-bmdi/index-eng.htm](http://www.statcan.gc.ca/imdb-bmdi/index-eng.htm)).
- Figures may not add up to 100% as a result of rounding.

## Consumer Price Index and major components – Seasonally adjusted<sup>1</sup>

	Relative importance <sup>2</sup>	December 2011	January 2012	February 2012	December 2011 to January 2012	January to February 2012
	%	(2002=100)			% change	
<b>All-items Consumer Price Index (CPI)</b>	<b>100.00<sup>3</sup></b>	<b>120.8</b>	<b>121.4</b>	<b>121.5</b>	<b>0.5</b>	<b>0.1</b>
Food	15.99	129.7	130.1	130.3	0.3	0.2
Shelter	27.49	126.8	127.1	126.9	0.2	-0.2
Household operations, furnishings and equipment	11.55	112.1	112.4	112.7	0.3	0.3
Clothing and footwear	5.31	91.8	92.1	92.8	0.3	0.8
Transportation	20.60	127.0	128.6	129.2	1.3	0.5
Health and personal care	4.95	118.3	118.4	118.7	0.1	0.3
Recreation, education and reading	11.20	105.0	105.0	105.1	0.0	0.1
Alcoholic beverages and tobacco products	2.91	135.8	136.3	136.6	0.4	0.2
<b>Special aggregates</b>						
Core CPI <sup>4</sup>	82.15	118.5	118.8	119.0	0.3	0.2
All-items CPI excluding food and energy <sup>5</sup>	73.93	115.3	115.7	115.8	0.3	0.1

1. Each month, the previous month's seasonally adjusted index is subject to revision. On an annual basis, the seasonally adjusted values for the last three years are revised with the January data release. Since these revisions can lead to changes in both the levels and movements of the indexes, users employing the CPI for indexation purposes are advised to use the unadjusted indexes.
2. 2009 CPI basket weights at April 2011 prices, Canada, effective May 2011. Detailed weights are available under the Documentation section of survey 2301 ([www.statcan.gc.ca/imdb-bmdi/index-eng.htm](http://www.statcan.gc.ca/imdb-bmdi/index-eng.htm)).
3. Figures may not add up to 100% as a result of rounding.
4. The Bank of Canada's core index excludes eight of the Consumer Price Index's most volatile components (fruit, fruit preparations and nuts; vegetables and vegetable preparations; mortgage interest cost; natural gas; fuel oil and other fuels; gasoline; inter-city transportation; and tobacco products and smokers' supplies) as well as the effects of changes in indirect taxes on the remaining components. For additional information on the core CPI, please consult the Bank of Canada website ([www.bankofcanada.ca/rates/price-indexes/cpi](http://www.bankofcanada.ca/rates/price-indexes/cpi)).
5. The special aggregate "Energy" includes: electricity; natural gas; fuel oil and other fuels; gasoline; and fuel, parts and supplies for recreational vehicles.



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## Study: Household debt in Canada 2009

Two-thirds of households had outstanding debt that averaged \$114,000 in 2009, according to the Canadian Financial Capability Survey (CFCS).

Income and education were strongly associated with debt. Households with pre-tax income of at least \$100,000 owed about \$60,000 more than those with less than \$50,000 in pre-tax income. Similarly, postsecondary graduates owed \$26,000 more, on average, than those with less than a high school diploma. These results generally accord with lenders' assessments of borrowers' ability to carry loan payments.

Stage-of-life and life events also influenced debt. Debt levels generally declined with age and were much lower for retirees than for workers of a similar age. Debt levels were almost \$100,000 higher for homeowners than renters. Parents with children under age 25 averaged \$37,000 or more in outstanding debt compared with other family types.

The CFCS also measured financial knowledge with a series of 14 questions. People who answered more of these questions correctly were likely to have higher levels of debt, even after controlling for other factors usually associated with debt.

Self-assessed financial knowledge was also related to debt. Those who said they were "very knowledgeable" about financial matters averaged \$29,000 more debt than those stating they were "not very knowledgeable," when all else was held equal.

These results indicate that individuals who were more knowledgeable about financial matters held more debt and were likely more confident in their ability to assess the purposes, risks and terms of borrowing than those who borrowed less.

Debt was also more equally distributed within groups that held higher levels of debt—high-income households, those with children and the better-educated. Among unattached individuals, renters and the less-educated—groups generally considered more financially vulnerable—debt tended to be concentrated in fewer households.

Geographically, average debt corresponded to local housing prices and income levels, ranging from \$69,000 in the Atlantic provinces to \$158,000 in Alberta.

**Note:** The article "Household Debt in Canada" examines the distribution of total household debt across key characteristics, and studies the association between financial knowledge and household debt. Data were derived from the Canadian Financial Capability Survey, which was conducted in 2009 in collaboration with the Department of Finance Canada, Human Resources and Skills Development Canada, and the Financial Consumer Agency of Canada.

### Definitions, data sources and methods: survey number 5159.

The article "Household Debt in Canada" is now available in the March 2012 online edition of *Perspectives on Labour and Income*, Vol. 24, no. 2 (75-001-X, free), from the *Key resource* module of our website under *Publications*.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Raj Chawla (613-951-6901; [raj.chawla@statcan.gc.ca](mailto:raj.chawla@statcan.gc.ca)) or Sharanjit Uppal (613-951-3887; [sharanjit.uppal@statcan.gc.ca](mailto:sharanjit.uppal@statcan.gc.ca)), Labour Statistics Division.

For more information on *Perspectives on Labour and Income*, contact Ted Wannell (613-951-3546; [ted.wannell@statcan.gc.ca](mailto:ted.wannell@statcan.gc.ca)), Labour Statistics Division. ■

## Oilseed crushing statistics February 2012

Oilseed processors crushed 591 728 tonnes of canola in February. Oil production in February totalled 264 928 tonnes while meal production amounted to 336 814 tonnes.

### Available without charge in CANSIM: table 001-0005.

### Definitions, data sources and methods: survey number 3404.

The February 2012 issue of *Cereals and Oilseeds Review* (22-007-X, free) will be available in April.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Client Services (toll-free 1-800-465-1991; [agriculture@statcan.gc.ca](mailto:agriculture@statcan.gc.ca)), Agriculture Division. ■

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## Deliveries of major grains

February 2012

Data on major grain deliveries are now available for February.

**Available without charge in CANSIM: table 001-0001.**

**Definitions, data sources and methods: survey numbers, including related surveys, 3403, 3404, 3443, 5046 and 5153.**

The February 2012 issue of *Cereals and Oilseeds Review* (22-007-X, free) will be available in April.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Client Services (toll-free 1-800-465-1991; [agriculture@statcan.gc.ca](mailto:agriculture@statcan.gc.ca)), Agriculture Division. ■

## Canadian passenger bus and urban transit industries

2010 (preliminary)

Data from the Annual Passenger Bus and Urban Transit Survey are now available for 2010.

**Available without charge in CANSIM: tables 408-0005 to 408-0012.**

**Definitions, data sources and methods: survey number 2798.**

For more information, or to enquire about the concepts, methods or data quality of this release, contact Statistics Canada's National Contact Centre (toll-free 1-800-263-1136; 613-951-8116; [infostats@statcan.gc.ca](mailto:infostats@statcan.gc.ca)) or the Media Hotline (613-951-4636; [mediahotline@statcan.gc.ca](mailto:mediahotline@statcan.gc.ca)), Communications Division. ■

## Software development and computer services

2010

Data on the software development and computer services industry are now available for 2010.

The 2010 edition of *Service Bulletin: Software Development and Computer Services*, which contains industry highlights along with financial data including revenues, expenses and operating profit margins, is now available. The publication also includes product information as well as data by type of client and by geographic region.

**Available without charge in CANSIM: tables 354-0005, 354-0007 and 354-0008.**

**Definitions, data sources and methods: survey number 2410.**

The publication *Service Bulletin: Software Development and Computer Services*, 2010 (63-255-X, free), is now available from the *Key resource* module of our website under *Publications*.

For more information, contact Client Services (toll-free 1-877-801-3282; 613-951-4612; [servicesind@statcan.gc.ca](mailto:servicesind@statcan.gc.ca)). To enquire about the concepts, methods or data quality of this release, contact Irene Ross (613-951-6305; [irene.ross@statcan.gc.ca](mailto:irene.ross@statcan.gc.ca)), Service Industries Division. ■



## New products and studies

**Canadian Economic Observer**, March 2012, Vol. 25, no. 3  
**Catalogue number 11-010-X** (Free online; Print, \$25/\$243)

**The Consumer Price Index**, February 2012, Vol. 91, no. 2  
**Catalogue number 62-001-X** (PDF, free; HTML, free)

**Retail Trade**, January 2012, Vol. 84, no. 1  
**Catalogue number 63-005-X** (PDF, free; HTML, free)

**Perspectives on Labour and Income**, summer 2012, Vol. 24, no. 2  
**Catalogue number 75-001-X** (PDF, free; HTML, free)

**Software Development and Computer Services**, 2010  
**Catalogue number 63-255-X** (PDF, free; HTML, free)

Catalogue numbers with an -XWE, -XIB or an -XIE extension are Internet versions; those with -XMB or -XME are microfiche; -XPB or -XPE are paper versions; -XDB or -XDE are electronic versions on diskette; -XCB or -XCE are electronic versions on compact disc; -XVB or -XVE are electronic versions on DVD and -XBB or -XBE a database.



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<http://www.statcan.gc.ca/reference/copyright-droit-auteur-eng.htm>

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**Release dates:** March 26 to 30, 2012

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(Release dates are subject to change.)

<b>Release date</b>	<b>Title</b>	<b>Reference period</b>
26	<b>Control and sale of alcoholic beverages</b>	2011
29	<b>National tourism indicators</b>	Fourth quarter 2011
29	<b>Industrial product and raw materials price indexes</b>	February 2012
30	<b>Monthly gross domestic product by industry</b>	January 2012
30	<b>Payroll employment, earnings and hours</b>	January 2012