



The World's Largest Open Access Agricultural & Applied Economics Digital Library

This document is discoverable and free to researchers across the globe due to the work of AgEcon Search.

Help ensure our sustainability.

Give to AgEcon Search

AgEcon Search
<http://ageconsearch.umn.edu>
aesearch@umn.edu

Papers downloaded from AgEcon Search may be used for non-commercial purposes and personal study only. No other use, including posting to another Internet site, is permitted without permission from the copyright owner (not AgEcon Search), or as allowed under the provisions of Fair Use, U.S. Copyright Act, Title 17 U.S.C.

No endorsement of AgEcon Search or its fundraising activities by the author(s) of the following work or their employer(s) is intended or implied.

Statistics Canada
Agriculture Division

WORKING PAPER #41

RRSP CONTRIBUTIONS BY CANADIAN FARM PRODUCERS IN 1994

Marco Morin
Agriculture Division, Statistics Canada

March 1999

Catalogue no. 21-601-MIE99041

The responsibility for the analysis and interpretation of the data is that of the authors and not of Statistics Canada.

© Minister of Industry, Statistics Canada, 1999. All rights reserved. No part of this paper may be reproduced, stored in a retrieval system or transmitted in any form or by any means, electronic, mechanical, photocopying, recording or otherwise.

RRSP CONTRIBUTIONS BY CANADIAN FARM PRODUCERS IN 1994

BY
MARCO MORIN

ABSTRACT

Registered retirement savings plans (RRSPs) are gaining in popularity as tools for building a retirement fund. How taxfilers use these plans, therefore, is an interesting area for investigation. This study focusses on a specific group of taxfilers, namely, farm producers. It describes RRSP contribution habits by farm producers from two points of view. First, it compares farmers with other groups of workers. Second, it takes a closer look at the specific situation of farm producers by exploring a number of characteristics specific to this group. The main results indicate that farm producers are among those who use RRSPs least, and who contribute the smallest amounts to RRSPs. The data also indicate, however, that farm producers who do contribute to RRSPs take full advantage of the opportunities provided by this tool. Like other workers, Canadian farm producers are most likely to contribute to RRSPs when their incomes are higher and as they approach retirement age. The farm producer's province is another variable (albeit less important than the first two) that explains RRSP contribution habits. When full-time and part-time farm producers are examined separately, part-time producers are found to contribute to RRSPs more frequently and in larger amounts than their full-time colleagues. Full-time farm producers use the deduction limit as often as their part-time colleagues, however, and even more when only contributors are examined. Finally, the type of farm enterprise and the value of total sales are two factors that influence RRSP participation by Canadian farm producers.

Note: Words in bold face in the text are explained in Appendix A.

Introduction

Actuarial forecasts suggest that premiums for public retirement plans -- specifically the Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) -- must increase considerably if these plans are to maintain their present level of generosity (Mathews, 1996). In addition, even with the existing schedule of CPP/QPP increases, "some employers may be unwilling or unable to sponsor a supplementary plan for their workers" (Frenken, 1993). Some authors (eg, Thérioux, 1996) suggest that people should plan their retirement using other means for building a retirement fund, before political decisions are made in this matter. One such means is a **Registered Retirement Savings Plan (RRSP)**.

Target audience

The target audience for this study is composed of five groups: farm producers and their representatives; financial institutions that offer RRSPs (especially those operating in areas where farming is an important industry); federal and provincial departments of agriculture and other government agencies with an interest in this topic; university and economic researchers; and the general public.

Organizations that defend the interests of farm producers, like the Canadian Federation of Agriculture (CFA), are interested in knowing how their members

prepare for retirement. This information will tell them whether they need to educate their members with regard to preparation for retirement or, if need be, lobby decision-makers to make RRSPs more responsive to the needs of Canadian farm producers.

This information will also be useful to financial institutions, as an indication of the extent to which their farmer customers are major users of RRSPs. Consequently, they can adapt their product promotion strategies to the needs of farm producers. Government decision-makers can use the results to decide whether farm income legislation, regulations and programs are satisfactory or should be modified.

The study provides university and economic researchers with new information on an increasingly common personal financial management tool. The public is interested in the situation of farm producers, because farming is an important link in the agri-food chain.

Topic of the study

This study examines how Canadian **farm producers** use RRSPs. Farmers are **self-employed workers**. Therefore, unlike **wage earners**, they do not have access to an employer registered pension plan (RPP); on the other hand, they are entitled to accumulate fixed assets. In addition, one of the objectives of the RRSP program since it was inaugurated in 1957 was to provide a means to build a retirement fund to people who could not benefit from the tax advantages of an employer-funded RPP. These differences form the basis for the hypothesis that farm producers use RRSPs differently from other workers. In addition to comparing farm producers and other classes of workers (wage earners, **business, professionals, commission employees** and **fishermen**), the study examines in depth the characteristics of farm producers who contribute to RRSPs.

Review of the literature

No study in the literature examines the use of RRSPs by Canadian farm producers. Other studies of RRSP use in general, however, may shed some light on this topic.

One of these studies (Frenken, 1990) lists a number of factors that describe taxpayers likely to contribute to RRSPs. One determining factor is income. The author demonstrated that people earning \$50,000 and more (in the study year, 1987) were more likely to contribute to RRSPs. The second variable identified by the author is age: he concludes that "*the probability that a taxfiler contributes to an RRSP increases with age, at least until age 59. After age 59, the participation rate declines.*" Furthermore, people in their fifties accounted for the largest share (22%) of contributions in the study year. A third factor is source of revenue: RRSP participation depends on whether the main source of revenue for a taxfiler

is work for pay or self-employed work. For example, “*Self-employed professionals and salespersons, though only 3% of the taxfilers, represented 5% of RRSP contributions and were responsible for 10% of the contributions. Their average contribution was nearly twice that of the remaining contributors.*”

Another study (Frenken and Maser, 1993) using 1991 data concluded that income (\$60,000 and over) and age (increase to age 60) were still the main determinants of RRSP contribution.

Studies using 1993 data confirmed the importance of the income and age variables (Frenken, 1995b). The author notes that “age and income play important roles in the decision to contribute and in the extent to which available room is used. Older taxfilers and those with high incomes are more likely to maximize their contribution opportunities than are younger or less well off persons, since they generally have greater discretionary income and greater incentive to reduce their tax liability.”

In her study of people who save for retirement, Maser (1995) stresses that “participation [in RPPs or RRSPs] was very heavy among those with annual incomes averaging \$30,000 or more during this three-year period [1991-1993]; 94% belonged to an RRP and/or made RRSP contributions in at least one year; 83% did so all three years.” She adds that the situation is very different for people with an average income under \$20,000; the situation of those with income between \$20,000 and \$29,999 falls between that of other two groups.

Analytic framework

The study methodology is based essentially on comparisons between the study group and other classes of workers or farm producers. The objective is to draw the most complete portrait possible of farm producers’ RRSP situation.

The variables identified as important in the studies cited above will receive attention in this study as well. The **age** of contributors is one such variable. Income will be studied in a somewhat special way: focus will be placed on **earned income**, the quantity used to calculate **RRSP contribution room**. Worker classes such as those listed above, as well as classes of farm producers (full-time vs part-time), are also important variables. Data will be examined by province for each of these classes. Finally, since farm producers are the primary focus of this study, data on RRSP contributions by farm type and amount of sales will be presented.

Data sources

The two types of information described above arise from two distinct data sources. Data on RRSP contributions and related matters come from the **RRSP Contributors** file of the Small Area and Administrative Data Division. The second data source is the **Taxation Data Program** of the Agriculture Division. Data from 1994, the most recent year for which complete data were available, were used for this study.

Farm producer and other classes of workers

The proportion of taxfilers who contribute to an RRSP has been growing steadily since the early 1990s (see Table 1), from 22% in 1990 to 27% in 1994. In the same period, the average contribution per contributor has grown by a factor of 1.4, from \$2,781 to \$3,915. Among taxfilers reporting agricultural income on their income declaration, the proportion of RRSP contributors increased as well (see Table 2), from 29% to close to 34%. The average contribution by members of this group also increased by \$1,100, from \$3,252 in 1990 to \$4,319 in 1994. Even if the values for taxfilers reporting agricultural income are greater than those for all Canadian taxfilers, both sets of figures nonetheless indicate the same thing: that there are more and more people contributing to RRSPs, and that contributions are growing.

Table 1: Number of taxfilers and RRSP contributors, and total value of contributions, Canada, 1990 to 1994 (constant dollars)

YEAR	TAXFILERS (number)	CONTRI- BUTORS (number)	PROPORTION CONTRI- BUTING (%)	TOTAL CONTRIBU- TIONS (\$000)	AVERAGE CONTRIBU- TION (\$)
1990	17,980,500	4,036,950	22.45	11,226,651	2,781
1991	18,372,610	4,596,030	25.02	14,647,967	3,187
1992	18,775,710	4,792,830	25.53	16,050,274	3,349
1993	19,469,430	5,140,200	26.40	19,227,541	3,741
1994	19,529,270	5,334,690	27.32	20,883,715	3,915

Source: Small Area and Administrative Data Division, RRSP Contributors, 1990 to 1994.

Table 2: Number of taxfilers and RRSP contributors, and total value of contributions, for taxfilers declaring agricultural income, Canada, 1990 to 1994 (constant dollars)¹

YEAR	TAXFILERS (number)	CONTRI- BUTORS (number)	PROPORTION CONTRI- BUTING (%)	TOTAL CONTRIBU- TIONS (\$000)	AVERAGE CONTRIBU- TION (\$)
1990	369,240	108,075	29.27	351,475	3,252
1991	364,650	111,705	30.63	367,674	3,291
1992	364,120	115,175	31.63	406,574	3,530
1993	369,125	119,335	32.33	479,372	4,017
1994	372,105	125,770	33.80	543,259	4,319

Source: Agriculture Division, Taxation Data Program, 1990 - 1994.

Using these definitions, the number of taxfilers selected for analysis fell from 19.5 million to 14.2 million (see Tables 1 and 3), indicating that close to three quarters (73%) of taxfilers were selected. This smaller population, however, accounts for 97% of all RRSP contributions. This is logical, because earned income (which is used to calculate RRSP contributions) is made up primarily of **employment income**.

In 1994, Canadian wage earners accounted for the largest share of taxfilers (89%) and RRSP contributors (90%) (see Table 3). On the other hand, professionals contribute most to RRSPs (61%) and contribute the highest average amount (\$8,966). Farm producers, the target group for this study, have the second lowest rate of RRSP participation (27%) among the six groups considered. Only fishermen (25%) have a proportionally lower rate. Contributing farm producers also have the second lowest average RRSP contribution (\$4,072), followed only by wage earners (\$3,700). In the case of wage earners, however, the presence of the **pension adjustment** (which limits the amount that they are entitled to contribute to a RRSP) may explain this low average contribution.²

¹ Values from the Agriculture Division's Taxation Data Program are estimates, which may explain many of the differences between data from this source and comparable data from the RRSP Contributors file of the Small Area and Administrative Data Division. Appendix B presents the list of coefficients of variation. In addition, sums of data presented in tables from the Taxation Data Program may not equal the totals.

² Hubert Frenken, specialist in RRSPs and pension plans at Statistics Canada, claims that close to half of wage earners have a pension adjustment. On the other hand, very few self-employed workers have a pension adjustment. Therefore, the pension adjustment is not examined in the first part of the results.

Table 3: Number of taxfilers and RRSP contributors, and total value of contributions, by class of worker, Canada, 1994

CLASS OF WORKER	TAXFILERS (number)	CONTRIBUTORS (number)	PROPORTION CONTRIBUTING (%)	TOTAL CONTRIBUTIONS (\$000)	AVERAGE CONTRIBUTION (\$)
Wage earners	12,628,600	4,665,930	36.95	17,265,770	3,700
Business	916,390	259,170	28.28	1,118,561	4,316
Professionals	202,480	124,170	61.32	1,113,330	8,966
Comm empl	76,370	25,970	34.01	139,652	5,377
Fishermen	38,220	9,390	24.57	41,546	4,424
Non-farm S/E (subtotal)	1,233,460	418,700	33.95	2,413,089	5,763
Farmers	300,200	82,270	27.41	335,005	4,072
Total	14,162,260	5,166,900	36.48	20,013,864	3,873

Source: Small Area and Administrative Data Division, RRSP Contributors, 1994.

Table 4 presents the situation by province. Here again, wage earners make up the largest contingent of workers in each province by far, while professionals participate most in RRSPs and make the largest RRSP contributions. Farm producers in Saskatchewan participate most in RRSPs (31%), while those in Newfoundland participate least (16%). Interestingly, these same two provinces also contain the largest (69,690) and smallest (310) number of farm producers. With the exception of New Brunswick (20%), participation rates in all other provinces fall between 24% and 29%, ie, close to the Canadian average. Farm producers in Quebec contribute least to RRSPs on average (\$3,171); at the other extreme, Newfoundland farm producers contribute \$6,400 on average.

Table 4: Number of taxfilers and RRSP contributors, and total value of contributions, by province and class of worker, Canada, 1994

CLASS OF WORKER	TAXFILERS (number)	CONTRI- BUTORS (number)	PROPORTION CONTRI- BUTING (%)	TOTAL CONTRIBU- TIONS (\$000)	AVERAGE CONTRIBU- TION (\$)
NEWFOUNDLAND					
Wage earners	234,390	53,780	22.94	182,890	3,401
Business	8,070	1,830	22.68	6,885	3,762
Professionals	1,710	1,190	69.59	12,734	6,958
Comm empl	650	200	30.77	1,091	5,455
Fishermen	12,520	2,830	22.60	11,655	4,118
Non-farm S/E (subtotal)	22,951	6,050	26.36	32,365	5,350
Farmers	310	50	16.13	320	6,400
Total	257,650	59,880	23.24	215,575	3,600
PEI					
Wage earners	60,160	15,270	25.38	52,327	3,427
Business	3,600	890	24.72	3,464	3,892
Professionals	560	330	58.93	3,324	10,073
Comm empl	140	50	35.71	257	5,140
Fishermen	2,320	810	34.91	3,521	4,347
Non-farm S/E (subtotal)	6,620	2,080	31.42	10,566	5,080
Farmers	2,030	580	28.57	2,800	4,828
Total	68,810	17,930	26.06	65,693	3,664
NOVA SCOTIA					
Wage earners	395,320	115,590	29.24	407,305	3,524
Business	22,740	5,660	24.89	22,305	3,941
Professionals	4,610	2,930	63.56	28,817	9,835
Comm empl	1,220	460	37.70	2,458	5,343
Fishermen	9,080	2,240	24.67	11,125	4,967
Non-farm S/E (subtotal)	37,650	11,290	29.99	64,705	5,731
Farmers	3,030	740	24.42	3,545	4,791
Total	436,000	127,620	29.27	475,753	3,728
NEW BRUNSWICK					
Wage earners	336,040	87,080	25.91	282,805	3,248
Business	18,520	4,380	23.65	26,984	6,161
Professionals	3,040	1,780	58.55	16,201	9,102
Comm empl	1,040	370	35.58	1,703	4,603
Fishermen	2,720	620	22.79	2,054	3,313
Non-farm S/E (subtotal)	25,380	7,150	28.17	46,942	6,565
Farmers	2,280	460	20.18	1,585	3,446
Total	363,640	94,690	26.04	331,332	3,499
QUEBEC					
Wage earners	3,165,220	1,105,600	34.93	3,498,290	3,164
Business	172,620	42,430	24.58	152,085	3,584
Professionals	57,000	34,260	60.11	294,436	8,594
Comm empl	19,780	6,730	34.02	31,318	4,653
Fishermen	1,440	350	24.31	1,320	3,771
Non-farm S/E (subtotal)	250,840	83,770	33.40	479,159	5,720
Farmers	37,110	10,480	28.24	33,234	3,171
Total	3,453,170	1,199,850	34.75	4,010,683	3,343

Table 4: Number of taxfilers and RRSP contributors, and total value of contributions, by province and class of worker, Canada, 1994 (continued)

CLASS OF WORKER	TAXFILERS (number)	CONTRI- BUTORS (number)	PROPORTION CONTRI- BUTING (%)	TOTAL CONTRIBU- TIONS (\$000)	AVERAGE CONTRIBU- TION (\$)
ONTARIO					
Wage earners	4,751,200	1,824,710	38.41	7,265,694	3,982
Business	357,320	103,010	28.83	468,416	4,547
Professionals	84,930	53,410	62.89	500,901	9,378
Comm empl	29,050	10,530	36.25	58,294	5,536
Fishermen	340	70	20.59	307	4,386
Non-farm S/E (subtotal)	471,640	167,020	35.41	1,027,918	6,154
Farmers	71,860	19,930	27.73	88,170	4,424
Total	5,294,700	2,011,660	37.99	8,381,782	4,167
MANITOBA					
Wage earners	463,670	176,840	38.14	583,141	3,298
Business	37,030	11,340	30.62	44,687	3,941
Professionals	6,630	4,210	63.50	38,664	9,184
Comm empl	2,290	970	42.36	5,080	5,237
Fishermen	930	70	7.53	187	2,671
Non-farm S/E (subtotal)	46,880	16,590	35.39	88,618	5,342
Farmers	32,700	7,840	23.98	29,693	3,787
Total	543,250	201,270	37.05	701,452	3,485
SASKATCHEWAN					
Wage earners	372,090	147,250	39.57	471,049	3,199
Business	32,510	9,980	30.70	37,399	3,747
Professionals	4,590	2,970	64.71	27,622	9,300
Comm empl	2,120	900	42.45	5,047	5,608
Fishermen	200	10	5.00	51	5,100
Non-farm S/E (subtotal)	39,420	13,860	35.16	70,119	5,059
Farmers	69,690	21,690	31.12	86,729	3,999
Total	481,200	182,800	37.99	627,897	3,435
ALBERTA					
Wage earners	1,212,900	487,180	40.17	1,941,549	3,985
Business	105,380	30,900	29.32	133,762	4,329
Professionals	12,690	7,300	57.53	57,859	7,926
Comm empl	6,270	...	...	...	...
Fishermen	140	...	...	...	...
Non-farm S/E (subtotal)	124,480	...	...	...	...
Farmers	66,100	16,950	25.64	71,643	4,227
Total	1,403,480	542,330	38.64	2,204,813	4,065
BRITISH COLUMBIA					
Wage earners	1,593,950	639,780	40.14	2,523,123	3,944
Business	156,190	48,070	30.78	219,193	4,560
Professionals	26,350	15,600	59.20	131,134	8,406
Comm empl	13,770	5,760	41.83	34,404	5,973
Fishermen	8,430	2,390	28.35	11,326	4,739
Non-farm S/E (subtotal)	204,740	71,820	35.08	396,057	5,515
Farmers	15,040	3,550	23.60	17,286	4,869
Total	1,813,730	715,150	39.43	2,936,466	4,106

Source: Small Area and Administrative Data Division, RRSP Contributors, 1994

When considered province by province, however, the situation of farm producers is somewhat different. Farm producers in four provinces have the lowest RRSP participation rate of the six classes of workers: Newfoundland (16%), Nova Scotia (24%), New Brunswick (20%) and British Columbia (24%). Farm producers score fourth place at best in two other provinces, Prince Edward Island (29%) and Quebec (28%). Newfoundland farmers score second among all worker groups in their province with regard to mean value of RRSP contribution (\$6,400).

Farmers in Prince Edward Island (\$4,828) and British Columbia (\$4,869) are in third place in their respective provinces. Quebec farm producers (\$3,171) barely avoid last place in that province, beating out wage earners (\$3,164) by a few dollars.

As was well demonstrated in the review of the literature, income is a strong determinant of RRSP participation. Table 5 illustrates this result eloquently. For all worker categories, the mean earned income of RRSP contributors is higher than the overall mean income for their group. Farm producers who contribute to RRSPs have an average earned income (\$21,177) double that of producers in general (\$10,921). Those who are better off, therefore, take most advantage of RRSPs.

Table 5: Mean earned income of taxfilers and RRSP contributors, by class of worker, Canada, 1994

CLASS OF WORKER	TAXFILERS (number)	EARNED INCOME (\$000)	AVERAGE EARNED INCOME (\$)	CONTRIBUTORS (number)	EARNED INCOME (\$000)	AVERAGE EARNED INCOME (\$)
Wage earners	12,628,600	336,498,988	26,646	4,665,930	185,478,985	39,752
Business	916,390	12,203,570	13,317	259,170	6,792,990	26,211
Professionals	202,480	11,671,810	57,644	124,170	10,250,854	82,555
Comm empl	76,370	1,381,069	18,084	25,970	911,392	35,094
Fisherman	38,220	598,271	15,653	9,390	243,307	25,911
Non-farm S/E (sub-total)	1,233,460	25,854,720	20,961	418,700	18,198,543	43,464
Farmers	300,200	3,278,575	10,921	82,270	1,791,593	21,777
Total	14,162,260	365,632,283	25,817	5,166,900	205,469,121	39,766

Source: Small Area and Administrative Data Division, RRSP Contributors, 1994

When considered in conjunction with Table 3, however, this table is even more revealing. Excluding wage earners (because of the pension adjustment), there is a perfect correlation between earned income for the various worker groups and RRSP contribution. In other words, mean contribution increases with mean earned income (slight difference between self-employed business operators and fishermen). Furthermore, under the assumption that the pension adjustment for these workers is nil (see note 2), RRSP contribution room for the current year is determined simply as 18% of earned income. For each class of workers (considering only RRSP contributors) this yields the following deduction limits: business, \$4,718; professionals, \$14,860;³ commission employees, \$6,317; fishermen, \$4,664; and farm producers, \$3,920. As illustrated by these data, only farm producers have an average RRSP contribution (\$4,072) that exceeds the mean deduction limit (\$3,920), indicating that they exceed their limit by 4%.⁴

³ In fact, the limit for this worker group is \$13,500. The deduction limit is the lesser of \$13,500 or 18% of earned income for 1994. Therefore, for workers whose earned income exceeds \$75,000 (\$75,000 X 18% = \$13,500), the deduction limit is \$13,500.

⁴ At first glance, exceeding the RRSP limit may appear to defy logic. Consider the following, however: since 1991, the law has allowed contributors to take advantage of unused contribution room from previous years. Furthermore, as of the study year (1994) the law permitted contributors to contribute an additional sum (up to \$8,000) in their RRSPs. This latter provision was modified in

Age⁵ is another variable frequently cited in the literature (see Table 6). Workers in general contribute more to RRSPs as they get older, to age 64. In fact, this upward trend begins at age 25, for both participation rates and average contribution. Canadian farm producers follow this trend: their participation rate increases regularly for all age groups between 24 and 64 years of age (from 29% to 34%), while the average contribution increases by about \$500 for these same groups (from \$3,223 to \$4,720). Somewhat unexpectedly, however, the average contribution remains very high (\$4,216), even if the participation rate decreases from 65 years onward (28%). This phenomenon is not unique to farm producers, however: the other classes of workers also report high average contributions, although participation declines. Finally, as was the case with the breakdown by province, the breakdown by worker class confirms that farm workers do not have the highest RRSP participation rate and do not contribute the most. At best, they fall in third place among the six worker classes for participation rate (15%) and average contribution (\$2,280) among workers under 25 years.

the federal budget of February 27, 1995; a contributor may now only over-contribute by \$2,000. This over-contribution does not, however, appear on T1 slips.

⁵ In 1994, RRSP contributors were required to withdraw sums deposited in their RRSP accounts during the year of their 71st birthday. The federal budget of March 6, 1996 moved this age limit forward to 69 years.

Table 6: Number of taxfilers and RRSP contributors, and total value of contributions, by age group and worker class, Canada, 1994

CLASS OF WORKER	TAXFILERS (number)	CONTRI- BUTORS (number)	PROPORTION CONTRI- BUTING (%)	TOTAL CONTRIBU- TIONS (\$000)	AVERAGE CONTRIBU- TION (\$)
< 25 YRS					
Wage-earners	2,124,850	226,910	10.68	336,871	1,485
Business	37,230	5,080	13.64	10,964	2,158
Professionals	1,020	910	89.22	2,078	2,284
Comm empl	3,390	520	15.34	1,038	1,996
Fishermen	4,030	430	10.67	1,316	3,060
Non-farm S/E (subtotal)	45,670	6,940	15.20	15,396	2,218
Farmers	8,740	1,330	15.22	3,033	2,280
Total	2,179,260	235,180	10.79	355,300	1,511
25 - 34 YRS					
Wage-earners	3,430,450	1,185,670	34.56	3,194,812	2,695
Business	203,670	48,990	24.05	166,601	3,401
Professionals	37,990	20,770	54.67	148,618	7,155
Comm empl	14,000	4,770	34.07	19,248	4,035
Fishermen	9,460	1,610	17.02	6,768	4,204
Non-farm S/E (subtotal)	265,120	76,140	28.72	341,235	4,482
Farmers	38,830	11,190	28.82	36,069	3,223
Total	3,734,400	1,273,000	34.09	3,572,116	2,806
35 - 44 YRS					
Wage-earners	3,373,250	1,424,860	42.24	4,933,854	3,463
Business	276,670	79,850	28.86	334,397	4,188
Professionals	66,880	43,440	64.95	400,675	9,224
Comm empl	21,670	8,370	38.62	44,876	5,362
Fishermen	10,310	2,340	22.70	10,364	4,429
Non-farm S/E (subtotal)	375,530	134,000	35.68	790,312	5,898
Farmers	61,630	19,880	32.26	75,149	3,780
Total	3,810,410	1,578,740	41.43	5,799,315	3,673
45 - 54 YRS					
Wage-earners	2,371,250	1,177,030	49.64	4,863,900	4,132
Business	211,730	68,420	32.31	307,530	4,495
Professionals	49,670	32,720	65.87	312,990	9,566
Comm empl	19,890	8,060	40.52	45,865	5,690
Fishermen	7,980	2,070	25.94	9,075	4,384
Non-farm S/E (subtotal)	289,270	111,270	38.47	675,460	6,070
Farmers	55,550	18,770	33.79	79,891	4,256
Total	2,716,070	1,307,070	48.12	5,619,251	4,299
55 - 64 YRS					
Wage-earners	1,086,900	571,540	52.58	3,408,576	5,964
Business	129,500	44,010	33.98	218,410	4,963
Professionals	26,530	17,900	67.47	173,879	9,714
Comm empl	10,940	4,660	42.60	27,663	5,936
Fishermen	4,800	1,320	27.50	5,634	4,268
Non-farm S/E (subtotal)	171,770	67,890	39.52	425,586	6,269
Farmers	59,950	20,270	33.81	95,674	4,720
Total	1,318,620	659,700	50.03	3,929,836	5,957

Table 6: Number of taxfilers, number of RRSP contributors and total value of contributions, by age group and worker class, Canada, 1994 (continued)

CLASS OF WORKER	TAXFILERS (number)	CONTRI- BUTORS (number)	PROPORTION CONTRI- BUTING (%)	TOTAL CONTRIBU- TIONS (\$000)	AVERAGE CONTRIBU- TION (\$)
65 YRS AND + Wage-earners	241,930	79,940	33.04	527,757	6,602
Business	57,580	12,850	22.32	69,879	5,438
Professionals	17,380	8,440	48.56	75,932	8,997
Comm empl	6,480	2,040	31.48	13,393	6,565
Fishermen	1,640	290	17.68	1,088	3,752
Non-farm S/E (subtotal)	83,080	23,620	28.43	160,292	6,786
Farmers	75,520	10,850	14.37	45,741	4,216
Total	400,530	114,410	28.56	733,790	6,414

Source: Small Area and Administrative Data Division, RRSP Contributors, 1994.

A number of conclusions emerge from this comparison of RRSP contribution habits among farm producers. First, farm producers contribute very little to RRSPs. They have one of the lowest participation rates of all worker classes. In addition, with the exception of wage earners, they make the smallest average contribution. They also have the lowest average income per contributor, however, which explains in large part their small RRSP contributions. Finally, like all other workers, Canadian farm producers contribute more to RRSPs when their incomes are higher and as they approach retirement age.

Comparisons among farm producers

In the first part of this study, farm producers were defined as deriving more than 50% of their income from agriculture. It may be assumed not only that these workers' chief livelihood is agriculture, but that they work full-time at this activity. In this second part, therefore, they will be called "full-time farm producers." Other taxfilers reporting agricultural income, however, should not be overlooked. For example, they may have earned less than half of their income from agriculture in the study year because they had a smaller harvest or received lower prices that year. Alternatively, they may be part-time farm producers. Although such farm operations usually generate fewer sales than those operated by producers whose main activity is farming, there are enough of them to warrant inclusion in the study. This second group will be called "part-time farm producers" in this second part.

According to these definitions, three out of five Canadian farmers worked their farms full time in 1994 (see Table 7). These farmers' RRSP participation, however, is lower than that of their part-time colleagues. Barely one in four full-time farmers contributed to an RRSP, compared to 46% of part-time farmers. The difference in average contribution between the two groups, however, is smaller. Full-time farmers contributed an average of \$4,054, while part-time farmers invested an average of \$4,550.

Table 7: Number of taxfilers and RRSP contributors, and total value of contribution, by class of farmer, Canada, 1994

CLASS OF FARMER	TAXFILERS (number)	CONTRIBUTORS (number)	PROPORTION CONTRIBUTING (%)	TOTAL CONTRIBUTIONS (\$000)	AVERAGE CONTRIBUTION (\$)
Part time	146,710	67,415	45.95	306,725	4,550
Full time	225,395	58,350	25.89	236,531	4,054
Total	372,105	125,770	33.80	543,259	4,319

Source: Agriculture Division, Taxation Data Program, 1994.

These Canada-wide trends regarding rates of RRSP participation by farmers are also true in each province (see Table 8). The greatest difference occurs in Nova Scotia, where one out of five full-time farm producers contributed to an RRSP in 1994, while more than half (52%) of part-time farmers in this province did so. The province next door, Prince Edward Island, reports the smallest difference between the two (less than 10%). Part-time farmers do not contribute more on average to RRSPs than their full-time colleagues in all provinces, however: in Newfoundland, Nova Scotia, New Brunswick and Manitoba, full-time farmers contribute more to RRSPs on average; in all other provinces (except British Columbia), less than \$210 separates the two groups.

Table 8: Number of taxfilers and RRSP contributors, and total value of contributions, by province and class of farm producer, Canada, 1994

CLASS OF FARMER	TAXFILERS (number)	CONTRIBUTORS (number)	PROPORTION CONTRIBUTING (%)	TOTAL CONTRIBUTIONS (\$000)	AVERAGE CONTRIBUTION (\$)
NEWFOUNDLAND					
Part-time	310	100	32.26	429	4,293
Full-time	275	...	...	...	...
Total	585	150	25.64	753	5,017
PEI					
Part-time	965	325	33.68	1,611	4,958
Full-time	1,615	390	24.15	1,904	4,882
Total	2,585	720	27.85	3,524	4,894
NOVA SCOTIA					
Part-time	1,695	880	51.92	3,823	4,345
Full-time	2,285	465	20.35	2,407	5,177
Total	3,985	1,350	33.88	6,243	4,624
NEW-BRUNSWICK					
Part-time	1,545	670	43.37	2,153	3,214
Full-time	1,785	345	19.33	1,332	3,862
Total	3,330	1,010	30.33	3,486	3,452
QUEBEC					
Part-time	13,425	5,945	44.28	19,795	3,330
Full-time	28,715	8,130	28.31	25,376	3,121
Total	42,135	14,080	33.42	45,168	3,208
ONTARIO					
Part-time	37,545	18,390	48.98	81,131	4,412
Full-time	53,440	12,785	23.92	55,512	4,342
Total	90,990	31,180	34.27	136,652	4,383
MANITOBA					
Part-time	13,320	4,965	37.27	17,373	3,499
Full-time	22,025	5,730	26.02	21,601	3,770
Total	35,340	10,690	30.25	38,969	3,645
SASKATCHEWAN					
Part-time	25,925	12,230	47.17	51,173	4,184
Full-time	55,970	16,940	30.27	68,060	4,018
Total	81,890	29,175	35.63	119,227	4,087
ALBERTA					
Part-time	36,920	16,625	45.03	78,530	4,724
Full-time	48,115	11,205	23.29	51,016	4,553
Total	85,030	27,835	32.74	129,536	4,654
BRITISH COLUMBIA					
Part-time	15,050	7,280	48.37	50,688	6,963
Full-time	11,190	2,310	20.64	9,017	3,903
Total	26,235	9,590	36.55	59,702	6,225

Source: Agriculture Division, Taxation Data Program 1994.

The uses to which farm producers put their RRSPs are interesting as well. As illustrated in Table 9, there are differences in this regard between full-time and part-time farmers. For all filing farm producers, average earned income of part-time producers is three and one half times that of their full-time colleagues. In addition, the pension adjustment for part-time producers is greater than \$1,600,

while it is negligible for full-time producers.⁶ Despite these differences, however, full-time farmers only used 66% of their limit in 1994, compared to 69% for part-time farmers. Full-time farmers, therefore, contribute less than their part-time colleagues, in part apparently because the contribution limits for the two classes of farm producer are very different.

Table 9: Use of RRSP by farm producers, by class of farm producer, Canada, 1994

CLASS OF FARM PRODUCER	TAXFILERS (number)	AVERAGE EARNED INCOME (\$)	AVERAGE LIMIT (\$)	AVERAGE PENSION ADJUSTMENT (\$)	AVERAGE CONTRIBUTION (\$)	PERCENTAGE OF LIMIT USED (%)
Part time	146,710	30,298	5,454	1,661	2,091	68.79
Full time	225,395	8,876	1,598	7	1,049	66.08
Total	372,105	17,323	3,118	659	1,460	67.96

Source: Agriculture Division, Taxation Data Program, 1994.

Furthermore, the picture is just as striking if only contributing farm producers are considered (see Table 10). In absolute terms, average earned income, average limit, average pension adjustment and average contribution are higher for contributing part-time farmers than for contributing full-time farmers. On the other hand, part-time farmers only used 91% of their limit in 1994. In the same year, full-time farmers exceeded their limit by more than 16%.

Table 10: RRSP use by contributing farm producers, by class of farm producer, Canada, 1994

CLASS OF FARM PRODUCER	TAXFILERS (number)	AVERAGE EARNED INCOME (\$)	AVERAGE LIMIT (\$)	AVERAGE PENSION ADJUSTMENT (\$)	AVERAGE CONTRIBUTION (\$)	PERCENTAGE OF LIMIT USED (%)
Part time	67,415	40,306	7,255	2,064	4,550	91.16
Full time	58,350	19,410	3,494	12	4,054	116.37
Total	125,770	30,610	5,510	1,112	4,319	98.57

Source: Agriculture Division, Taxation Data Program, 1994.

With the exception of persons aged 65 years and over, Canadian farmers use RRSPs more and contribute larger sums as they get older (see Table 11). Despite a slight dip in participation by farmers aged 5 to 64 years, the trend is constant across all age groups. Interestingly, in no group did participation by full-time farmers exceed 32%, which is less than the participation rate by all farm producers (34%). Average contribution increases steadily, from \$2,295 for part-time farmers less than 25 years to \$6,066 for part-time farmers aged 55 to 64 years. Full-time farmers under 25 years contribute \$2,553 on average, compared with \$4,863 for the 55 – 64 year old group.

⁶ To some extent, this information reflects the initial assumption that part-time farmers obtain less than half their income from agriculture. Since farmers (like other self-employed workers) do not have access to an employer pension plan. Few if any of them have to report a pension adjustment on their T1 slips. On the other hand, almost all wage earners have a pension adjustment. This suggests that most part-time farmers are wage earners.

Table 11: Number of taxfilers and RRSP contributors, and total value of contributions, by age group and class of farm producer, Canada, 1994

CLASS OF FARMER	TAXFILERS (number)	CONTRIBUTORS (number)	PROPORTION CONTRIBUTING (%)	TOTAL CONTRIBUTIONS (\$000)	AVERAGE CONTRIBUTION (\$)
< 25 YRS					
Part time	4,740	1,365	28.80	3,132	2,295
Full time	3,655	660	18.06	1,685	2,553
Total	8,395	2,015	24.00	4,817	2,391
25 - 34 YRS					
Part time	28,030	11,890	42.42	40,470	3,404
Full time	23,635	6,820	28.86	22,271	3,265
Total	51,665	18,710	36.21	62,741	3,353
35 - 44 YRS					
Part time	46,380	21,160	45.62	86,755	4,100
Full time	39,845	12,355	31.01	47,476	3,843
Total	86,225	33,515	38.87	134,231	4,005
45 - 54 YRS					
Part time	42,435	21,845	51.48	110,065	5,038
Full time	41,780	13,340	31.93	53,663	4,023
Total	84,215	35,185	41.78	163,728	4,653
55 - 64 YRS					
Part time	19,190	9,425	49.11	57,173	6,066
Full time	46,920	14,715	31.36	71,565	4,863
Total	66,110	24,140	36.51	128,738	5,333
65 YRS AND +					
Part time	5,940	1,725	29.04	9,142	5,300
Full time	69,560	10,455	15.03	39,875	3,814
Total	75,500	12,180	16.13	49,017	4,024

Source: Agriculture Division, Taxation Data Program, 1994.

To complete the portrait of farm producers, two other variables bear mention: type of farm and amount of sales.

Table 12 presents data by type of farm. Like the other tables, it confirms that RRSP participation is greater among part-time farmers than among full-time farmers. The table does contain one very interesting piece of data, however. For all producers, the four types of operation with the highest RRSP participation are, in order: tobacco (46%), poultry and eggs (41%), grains and oilseeds (38%), and dairy (36%). Furthermore, when only full-time farmers are considered, the top three are tobacco (45%), dairy (35%) and poultry and eggs (34%). These three types of operations, however, operate under supply management, indicating that these producers enjoy a more stable income than their colleagues in other types of agriculture and are therefore more likely to use RRSPs. In fact, they are like wage earners in this regard; other types of farmers, by contrast, are more like self-employed business operators. As indicated in Table 3, the participation rate of self-employed business operators (28%) is barely higher than that of farmers (27%). In addition, RRSP participation rate for full-time producers in other types of agriculture never exceeds 30%.

In the case of four of the farm types listed, average RRSP contribution is higher for full-time producers than for part-time producers: hog (\$3,787 vs \$4,435), poultry and eggs (\$4,650 vs \$3,639), tobacco (\$5,073 vs \$3,632) and potatoes (\$4,509 vs \$3,537). For all types of farm output, average contributions were fairly close to the Canadian average; one exception was greenhouses and nurseries (\$10,968).

Table 12: Number of taxfilers and RRSP contributors, and value of total contributions, by type of farm and class of farm producer, Canada, 1994

CLASS OF FARMER	TAXFILERS (number)	CONTRIBUTORS (number)	PROPORTION CONTRIBUTING (%)	TOTAL CONTRIBUTIONS (\$000)	AVERAGE CONTRIBUTION (\$)
DAIRY					
Part time	2,530	1,150	45.45	4,168	3,624
Full time	29,890	10,430	34.89	37,054	3,553
Total	32,415	11,575	35.71	41,215	3,561
CATTLE					
Part time	51,630	21,615	41.87	94,472	4,371
Full time	58,275	10,540	18.09	38,577	3,660
Total	109,905	32,160	29.26	133,052	4,137
HOG					
Part time	4,500	1,250	27.78	4,294	3,435
Full time	8,370	1,815	21.68	6,874	3,787
Total	12,870	3,070	23.85	11,168	3,638
POUL & EGG					
Part time	3,690	1,715	46.48	6,240	3,639
Full time	3,385	1,160	34.27	5,394	4,650
Total	7,070	2,880	40.74	11,624	4,036
LIVESTOCK					
Part time	1,135	320	28.19	867	2,708
Full time	2,430	...	...	...	...
Total	3,560	760	21.35	2,318	3,050
TOBACCO					
Part time	305	165	54.10	599	3,632
Full time	1,885	855	45.36	4,337	5,073
Total	2,195	1,015	46.24	4,948	4,875
POTATOES					
Part time	520	255	49.04	902	3,537
Full time	1,285	375	29.18	1,691	4,509
Total	1,810	635	35.08	2,601	4,096
FRUITS / VEG					
Part time	6,555	3,120	47.60	13,373	4,286
Full time	7,845	1,725	21.99	7,072	4,100
Total	14,405	4,845	33.63	20,451	4,221
GREEN / NURS					
Part time	2,080	940	45.19	14,602	15,534
Full time	2,670	...	...	...	...
Total	4,750	1,580	33.26	17,329	10,968
GR / OILSDS					
Part time	45,620	23,870	52.32	111,600	4,675
Full time	88,030	26,365	29.95	115,628	4,386
Total	133,645	50,240	37.59	227,215	4,523
OTHER					
Part time	28,150	13,015	46.23	55,632	4,274
Full time	21,325	4,000	18.76	15,706	3,927
Total	49,480	17,020	34.40	71,342	4,192

Source: Agriculture Division, Taxation Data Program, 1994.

Some interesting observations can be made regarding RRSP contribution behavior by farm producers , when data are broken down by total sales (see Table 13).

Table 13: Number of taxfilers and RRSP contributors, and value of total contributions, by total sales⁷ and class of farm producer, Canada, 1994

CLASS OF FARMER	TAXFILERS (number)	CONTRIBUTORS (number)	PROPORTION CONTRIBUTING (%)	TOTAL CONTRIBUTIONS (\$000)	AVERAGE CONTRIBUTION (\$)
< \$10,000					
Part time	67,360	32,340	48.01	155,623	4,812
Full time	45,300	5,160	11.39	21,539	4,174
Total	112,660	37,495	33.28	177,160	4,725
\$10 – 24,999					
Part time	33,000	14,670	44.45	60,459	4,121
Full time	34,315	5,730	16.70	19,273	3,364
Total	67,320	20,395	30.30	79,738	3,910
\$25 – 49,999					
Part time	20,795	9,640	46.36	42,299	4,388
Full time	31,590	6,920	21.91	28,080	4,058
Total	52,390	16,560	31.61	70,387	4,250
\$50 – 99,999					
Part time	14,200	6,110	43.03	25,330	4,146
Full time	40,655	11,910	29.30	42,622	3,579
Total	54,860	18,025	32.86	67,958	3,770
\$100 – 249,999					
Part time	9,155	3,790	41.40	18,274	4,822
Full time	55,390	21,520	38.85	86,339	4,012
Total	64,540	25,305	39.21	104,605	4,134
\$250 – 499,999					
Part time	1,685	680	40.36	3,534	5,196
Full time	14,385	5,755	40.01	30,036	5,219
Total	16,075	6,435	40.03	33,580	5,218
\$500,000 +					
Part time	505	200	39.60	1,189	5,947
Full time	3,755	1,350	35.95	8,637	6,397
Total	4,270	1,545	36.18	9,851	6,376

Source: Agriculture Division, Taxation Data Program, 1994.

RRSP contribution among full-time farm producers is more common as sales increase (except for the \$500,000 and over class). The opposite holds for part-time farmers, whose participation rate decreases as sales increase (except for the \$10,000-\$24,999 class). This is not too surprising, considering that full-time farmers, unlike part-time farmers, draw most of their employment income from their farm. The data also show a sharp break between two groups with respect to average contribution. Specifically, for farms with fewer than \$250,000 in sales, average RRSP contributions (for all categories considered together) never exceed \$5,000. For farms with \$250,000 and over in sales, no average contribution is less than \$5,000. In addition, on farms with less than \$250,000 in sales, part-time farmers contribute larger amounts; the opposite is true for farms with sales exceeding \$250,000.

⁷ Gross sales

In summary, part-time farm producers are more inclined to participate in RRSPs than their full-time colleagues, and tend to contribute larger amounts. Total contributions by RRSP contributors, however, are heavily dependent on the farmer's province of residence, type of farm and total sales. Finally, full-time farm producers use their deduction limit as much as their part-time colleagues, if not more so.

Conclusion

The objective of this study was to examine how farm producers use RRSPs. Comparisons with other classes of workers indicate that farmers are among those who use RRSPs least and contribute the smallest amounts. The data indicate, however, that farm producers who do contribute to RRSPs take full advantage of the opportunities offered by this tool.

Like other workers, Canadian farmers contribute more to RRSPs as their incomes rise and they approach retirement age. The farmer's province is another variable that explains RRSP contribution habits, albeit to a somewhat lesser extent than the other two.

When full-time farmers are considered separately from part-time farmers, results show part-time farmers participate more in the RRSP program than their full-time colleagues do, and contribute higher amounts. Nonetheless, full-time farmers use their deduction limit as much as their part-time colleagues, and even more so if only contributors are considered.

Finally, type of farm operation and total farm sales are two factors that explain RRSP participation by Canadian farmers.

Acknowledgements

The author would like to thank all those who assisted the present study. Cécile Dumas managed the *Data Interpretation Workshop* course and supervised the entire research and analysis process. In addition, Hubert Frenken gave freely of his time and supplied valuable comments and advice.

Thanks also go to the Small Area and Administrative Data Division for providing RRSP contribution data, especially David Aldridge, Sue Briske, Pat Granger and Francine Lavoie. Finally, the Whole Farm Data Project of the Agriculture Division provided access to the database of the Taxation Data Project. Particular thanks go to Marcelle Dion, Section Head, as well as Jacques Lemieux and Gaétan St-Louis.

Appendix A

Notes for Users

Age: Calculated as of December 31 in the reference year (here, 1994).

RRSP Contributors: This database contains information on Canadian taxfilers who contributed to a Registered Retirement Savings Plan (RRSP) during a particular taxation year. Data are drawn from income tax returns. Most tax returns are completed in the spring following the reference year. For example, for taxation year 1994, income tax returns were submitted by April 30, 1995. In 1994, slightly over 19,500,000 Canadians (66.8% of the population) completed an income tax return. This database has some limitations. Longitudinal studies are not supported, because the database does not include a mechanism for following the same taxfiler from one year to the next. Second, the database contains data on individuals and not households. Household financial situation, however, may be a better predictor of RRSP usage behaviour.

Taxfiler: Individual who completed an income tax return for the year in question.

RRSP contribution room: This is the deduction limit, that is, the maximum contribution that a taxfiler is entitled to make to an RRSP during a particular year. Revenue Canada calculates this quantity from earned income, pension adjustment, past service pension adjustment, and unused RRSP contribution room brought forward. The limit for the current year is 18% of earned income for the previous year. The legislation does, however, set a ceiling that may not be exceeded. For 1994, this ceiling was set at \$13,500.⁸

Commission employee: See definition of *Self-employed worker*.

Self-employed business operator: See definition of *Self-employed worker*.

Pension adjustment: Measure of the value of an earned benefit for the preceding year under an employer-sponsored registered pension plan and/or deferred profit-sharing plan. In 1994, for example, the pension adjustment to calculate RRSP contribution room was determined from benefits earned in 1993. This pension adjustment reduces the RRSP contribution room. This amount is declared on line 206 of the T1 form.

Fisherman: See definition of *Self-employed worker*.

Farm producer: T1 tax forms that provide data for the Small Area and Administrative Data and Agriculture divisions do not collect data on respondents'

⁸ Transfers to an RRSP may involve certain types of income, such as retirement allowance, severance pay, or pension benefits transferred to a spouse's RRSP. For more details on this subject, consult the study by Frenken (1996).

occupation(s). Farmers operating non-incorporated farms, however, must report gross agricultural income on line 168 of form T1, and their net agricultural income on line 141 of the same form. Because this study compares farm producers (whose primary activity is agriculture) with other worker classes, it assumes that "true" farmers draw more than half their income from agriculture. In mathematical terms, this study defines a farm producer as: $> 50\% \left(\text{line 141} / (\text{line 101} + \text{line 104} + \text{line 135} + \text{line 137} + \text{line 139} + \text{line 141} + \text{line 143}) \right)$. Note that in the second part of this study, the expression **part-time farm producer** includes taxfilers with net agriculture income less than or equal to half their wage income. Therefore, the first definition refers to full-time farmers. In this study, "farmer" and "farm producer" are used indiscriminately.

Professional: See definition of *Self-employed worker*.

Taxation Data Program: Data base of the Whole Farm Data Project (WFDP) of the Agriculture Division, constructed from a sample of T1 and T2 tax forms. Only form data are used here. Information on off-farm income are transcribed at Revenue Canada and transmitted to the WFDP. On the other hand, Revenue Canada transmits farm financial data to the WFDP for transcription. Farmers who attach more than one financial report to their T1 form are excluded, however, because they create estimation problems. For 1994, there were an estimated 263,325 non-incorporated farmers. When multiple farms are excluded, this number declines to 258,605; this is the number in the database used in this investigation. Therefore, there are 5,290 unincorporated farm operators with multiple farms (2% of the initial estimate). The sample received from Revenue Canada contained 60,000 T1 forms and 10,000 T2 forms. A sampling weight equal to the inverse of the selection probability was associated with each of the observations. This database has some limitations. First, it is sample based, so that sampling error may creep in. Second, the fiscal year for self-employed workers may not be the calendar year, so that some observations may be missing. Third, sampling is based on gross and net income reported on the T1 form. If some farmers reported these data elsewhere, they may have been eliminated from the sample. Fourth, the database provides no information on the value of assets possessed by the farm producer. This value may influence the farmer's RRSP participation if he or she believes that the sale of the farm may generate sufficient income for retirement. Fifth, the two limitations noted for the **RRSP Contributors** database apply here as well.

Registered Retirement Savings Plan (RRSP): An individual retirement plan registered with Revenue Canada. This personal savings plan allows for tax deductible contributions under certain conditions; income from investments under the plan is tax-free. Withdrawals from an RRSP or benefits paid from an RRSP are the only taxable items. There are individual and group RRSPs. In group RRSPs, a single agreement or trust is established on behalf of the employees of a company or members of a professional or trade association. Contributions are pooled as well. Nevertheless, each participant has a RRSP contract registered in

his or her name; individual accounts are maintained. Taxfilers report the amount contributed annually under this plan on line 208 of form T1.

Employment income: Includes salary, wages, commissions and net income from self-employment.

Earned income: Used to calculate maximum RRSP contributions for the current year. Includes employment income (paid employment and self-employment), net rental income, alimony received (less alimony paid), and benefits for certain kinds of lost income or disability payments. Note that income from investment, pension and government transfer payments are not included in the definition of earned income. Mathematically, earned income is calculated as line 101 + line 104 + line 212 + line 229 + line 135 + line 137 + line 139 + line 141 + line 143 + line 152 + line 126 + line 128 – line 220 of form T1. Because the data bases used in this study do not support longitudinal studies, however, it is assumed that earned income has not changed materially between 1993 and 1994. This assumption rests on data indicating that Canadian taxfilers earned a total of \$365.5 billion in 1993 and \$366.9 in 1994 (preliminary data in the latter case), a difference of barely 0.4%.

Wage earner: T1 tax forms that form the basis for the construction of data bases in the Small Area and Administrative Data and Agriculture divisions do not ask the respondent's occupation. Wage earners, however, must report their employment income on lines 101 and 104 of form T1. For purposes of comparing taxfilers in different occupational groups, the assumption was made that "real" wage earners were those who obtained more than half their income in the form of a wage from employment income. Mathematically, a wage earner in this study corresponds to: $> 50\% ((\text{line 101} + \text{line 104}) / (\text{line 101} + \text{line 104} + \text{line 135} + \text{line 137} + \text{line 139} + \text{line 141} + \text{line 143}))$.

Self-employed worker: T1 tax forms that form the basis for the construction of data bases in the Small Area and Administrative Data and Agriculture divisions do not ask the respondent's occupation. Self-employed workers, however, may be grouped into five categories using information provided on lines 162 to 170 inclusive (gross income) and lines 135 to 143 inclusive (net income). These categories are: self-employed business operators, professionals, commission employees, farmers and fishermen:

Commission employees: For purposes of comparing taxfilers in different occupational groups, the assumption was made that "real" commission employees were those who obtained more than half their income in the form of commissions. Mathematically, a commission employee in this study corresponds to: $> 50\% ((\text{line 139}) / (\text{line 101} + \text{line 104} + \text{line 135} + \text{line 137} + \text{line 139} + \text{line 141} + \text{line 143}))$.

Self-employed business operators: For purposes of comparing taxfilers in different occupational groups, the assumption was made that “real” self-employed business operators were those who obtained more than half their income from a business. Mathematically, an entrepreneur in this study corresponds to: $> 50\% ((\text{line 135}) / (\text{line 101} + \text{line 104} + \text{line 135} + \text{line 137} + \text{line 139} + \text{line 141} + \text{line 143}))$.

Fishermen: For purposes of comparing taxfilers in different occupational groups, the assumption was made that “real” fishermen were those who obtained more than half their income from fishing. Mathematically, a fisherman in this study corresponds to: $> 50\% ((\text{line 143}) / (\text{line 101} + \text{line 104} + \text{line 135} + \text{line 137} + \text{line 139} + \text{line 141} + \text{line 143}))$.

Professional⁹: For purposes of comparing taxfilers in different occupational groups, the assumption was made that “real” professionals were those who obtained more than half their income from a liberal profession. Mathematically, a professional in this study corresponds to: $> 50\% ((\text{line 137}) / (\text{line 101} + \text{line 104} + \text{line 135} + \text{line 137} + \text{line 139} + \text{line 141} + \text{line 143}))$.

⁹ Use of the term “professional” is more appropriate in English than in French, in the sense of someone who practises a liberal profession. Because no stylistically appropriate French synonym could be found, the word “professional” is used in the above sense in both the French and English versions of this report.

Appendix B

List of Coefficients of Variation¹⁰

Table 2A: Number of taxfilers and RRSP contributors, and total value of contributions, for taxfilers declaring agricultural income, Canada, 1990 to 1994 (constant dollars)

YEAR	TAXFILERS (number)	C.V.	CONTRI- BUTORS (number)	C.V.	TOTAL CONTRI- BUTIONS (\$000)	C.V.
1990	369,240	0.45	108,075	1.62	351,475	3.15
1991	364,650	0.44	111,705	1.47	367,674	2.51
1992	364,120	0.45	115,175	1.47	406,574	2.91
1993	369,125	0.45	119,335	1.43	479,372	3.10
1994	372,105	0.43	125,770	1.33	543,259	3.26

Source: Agriculture Division, Taxation Data Program, 1990 to 1994.

Table 7A: Number of taxfilers and RRSP contributors, and total value of contribution, by class of farmer, Canada, 1994

TYPE OF FARMER	TAXFILERS (number)	C.V.	CONTRI- BUTORS (number)	C.V.	TOTAL CONTRI- BUTIONS (\$000)	C.V.
Part time.	146,710	1.28	67,415	2.27	306,725	5.13
Full time	225,395	0.78	58,350	1.47	236,531	3.58
Total	372,105	0.43	125,770	1.33	543,259	3.26

Source: Agriculture Division, Taxation Data Program, 1994.

¹⁰ The Whole Farm Data Project section suggests that coefficients of variation be interpreted as follows:

0.01%-4.99% - very good

5.0%-9.99% - good

10.0%-14.99% - acceptable but use with caution

15.0%-24.99% - use with caution unless independent data source concurs with the estimate value
25% + - unreliable

Table 8A: Number of taxfilers and RRSP contributors, and total value of contributions, by province and class of farm producer, Canada, 1994

TYPE OF FARMER	TAXFI LERS (numb er)	C.V.	CONTRI- BUTORS (number)	C.V.	TOTAL CONTRI- BUTIONS (\$000)	C.V.
NEWFOUNDLAND						
Part time.	310	1.47	100	3.29	429	6.33
Full time	275	1.51	...	...	...	...
Total	585	0.56	150	2.86	753	5.25
PEI						
Part time.	965	5.83	325	11.87	1,611	23.40
Full time	1,615	3.23	390	3.09	1,904	3.95
Total	2,585	1.79	720	5.58	3,524	10.94
NOVA SCOTIA						
Part time.	1,695	9.98	880	16.62	3,823	18.47
Full time	2,285	6.96	465	3.12	2,407	6.53
Total	3,985	4.10	1,350	10.91	6,243	11.61
NEW BRUNSWICK						
Part time.	1,545	7.84	670	15.60	2,153	18.34
Full time	1,785	6.03	345	9.89	1,332	4.96
Total	3,330	3.03	1,010	10.57	3,486	11.39
QUÉBEC						
Part time.	13,425	4.96	5,945	8.96	19,795	20.29
Full time	28,715	1.98	8,130	3.00	25,376	4.20
Total	42,135	1.57	14,080	4.07	45,168	9.16
ONTARIO						
Part time.	37,545	2.90	18,390	4.88	81,131	7.19
Full time	53,440	1.92	12,785	3.78	55,512	8.21
Total	90,990	1.03	31,180	3.12	136,652	5.32
MANITOBA						
Part time.	13,320	3.13	4,965	6.09	17,373	8.94
Full time	22,025	1.73	5,730	3.26	21,601	7.74
Total	35,340	1.01	10,690	3.19	38,969	5.77
SASKATCHEWAN						
Part time.	25,925	2.91	12,230	4.91	51,173	7.84
Full time	55,970	1.36	16,940	2.60	68,060	4.51
Total	81,890	0.67	29,175	2.39	119,227	4.16
ALBERTA						
Part time.	36,920	2.50	16,625	4.49	78,530	7.40
Full time	48,115	1.79	11,205	3.91	51,016	11.96
Total	85,030	0.89	27,835	2.94	129,536	6.44
BRITISH COLUMBIA						
Part time.	15,050	3.30	7,280	6.26	50,688	23.72
Full time	11,190	3.78	2,310	6.93	9,017	5.36
Total	26,235	1.50	9,590	4.88	59,702	20.14

Source: Agriculture Division, Taxation Data Program, 1994.

Table 9A: Earned income and total value of pension adjustment for agricultural producers who filed tax returns, by class of farmer, Canada, 1994

CLASS OF FARMER	TAXFILERS (number)	C.V.	EARNED INCOME (\$000)	C.V.	TOTAL PENS ADJUSTMT (\$000)	C.V.
Part time	146,710	1.28	4,445,057	2.09	243,628	3.63
Full time	225,395	0.78	2,000,696	1.09	1,548	20.64
Total	372,105	0.43	6,445,792	1.47	245,178	3.61

Source: Agriculture Division, Taxation Data Program, 1994.

Table 10A: Earned income and total value of pension adjustment for agricultural producers who contributed to an RRSP, by class of farmer, Canada, 1994

CLASS OF FARMER	CONTRIBUTORS (number)	C.V.	EARNED INCOME (\$000)	C.V.	TOTAL PENS ADJUSTMT (\$000)	C.V.
Part time	67,415	2.27	2,717,235	3.11	139,149	5.33
Full time	58,350	1.47	1,132,586	1.35	693	16.71
Total	125,770	1.33	...	...	...	...

Source: Agriculture Division, Taxation Data Program, 1994.

Table 11A: Number of taxfilers and RRSP contributors, and total value of contributions, by age group and class of farm producer, Canada, 1994

CLASS OF FARMER	TAXFILERS (number)	C.V.	CONTRIBUTORS (number)	C.V.	TOTAL CONTRIBU- TIONS (\$000)	C.V.
< 25 YEARS						
Part time	4,740	9.72	1,365	17.87	3,132	24.12
Full time	3,655	8.19	660	12.98	1,685	18.30
25-34 YEARS						
Part time	28,030	3.66	11,890	5.94	40,470	8.24
Full time	23,635	2.12	6,820	3.86	22,271	4.95
35-44 YEARS						
Part time	46,380	2.72	21,160	4.27	86,755	6.33
Full time	39,845	1.62	12,355	2.63	47,476	3.63
45-54 YEARS						
Part time	42,435	2.97	21,845	4.44	110,065	11.84
Full time	41,780	1.94	13,340	3.01	53,663	4.54
55-64 YEARS						
Part time	19,190	4.46	9,425	6.61	57,173	11.42
Full time	46,920	2.07	14,715	3.00	71,565	9.09
65 YEARS & +						
Part time	5,940	8.47	1,725	15.59	9,142	19.84
Full time	69,560	2.10	10,455	5.06	39,875	11.30

Source: Agriculture Division, Taxation Data Program, 1994.

Table 12A: Number of taxfilers and RRSP contributors, and total contributions, by type of farm and class of farm producer, Canada, 1994

CLASS OF FARMER	TAXFILERS (number)	C.V.	CONTRIBUTORS (number)	C.V.	TOTAL CONTRIBUTIONS (\$000)	C.V.
DAIRY						
Part time	2,530	8.88	1,150	17.04	4,168	20.02
Full time	29,890	1.30	10,430	2.24	37,054	2.60
Total	32,415	1.35	11,575	2.61	41,215	3.08
CATTLE						
Part time	51,630	2.58	21,615	4.30	94,472	6.82
Full time	58,275	1.93	10,540	3.88	38,577	5.25
Total	109,905	1.47	32,160	3.13	133,052	5.06
HOG						
Part time	4,500	8.86	1,250	14.75	4,294	20.39
Full time	8,370	4.17	1,815	5.65	6,874	6.31
Total	12,870	4.10	3,070	6.88	11,168	8.75
POULT / EGG						
Part time	3,690	11.90	1,715	18.07	6,240	22.02
Full time	3,385	8.09	1,160	9.70	5,394	7.89
Total	7,070	7.26	2,880	11.45	11,624	12.35
LIVESTOCK						
Part time	1,135	17.11	320	26.82	867	20.85
Full time	2,430	7.87	...	...	...	...
Total	3,560	7.63	760	13.64	2,318	12.64
TOBACCO						
Part time	305	20.74	165	27.15	599	22.77
Full time	1,885	6.81	855	9.82	4,337	9.79
Total	2,195	6.51	1,015	9.30	4,948	9.02
POTATOES						
Part time	520	18.98	255	28.11	902	25.22
Full time	1,285	9.87	375	8.26	1,691	7.33
Total	1,810	8.90	635	12.38	2,601	10.01
FRUIT / VEG						
Part time	6,555	7.81	3,120	12.07	13,373	15.05
Full time	7,845	5.34	1,725	7.10	7,072	14.65
Total	14,405	4.52	4,845	8.16	20,451	11.05
GREEN / NURS						
Part time	2,080	16.04	940	24.53	14,602	79.84
Full time	2,670	10.02	...	...	...	...
Total	4,750	8.98	1,580	15.33	17,329	67.26
GR / OILSDS						
Part time	45,620	2.50	23,870	3.72	111,600	5.97
Full time	88,030	1.41	26,365	2.24	115,628	6.67
Total	133,645	1.11	50,240	2.06	227,215	4.46
OTHER						
Part time	28,150	4.21	13,015	6.53	55,632	9.61
Full time	21,325	4.48	4,000	10.17	15,706	15.67
Total	49,480	2.91	17,020	5.48	71,342	8.22

Source: Agriculture Division, Taxation Data Project, 1994.

Table 13A: Number of taxfilers and RRSP contributors, and value of total contributions, by total sales¹¹ and class of farm producer, Canada, 1994

CLASS OF FARMER	TAXFILERS (number)	C.V.	CONTRIBUTORS (number)	C.V.	TOTAL CONTRIBUTIONS (\$000)	C.V.
< \$10,000						
Part time	67,360	2.50	32,340	4.28	155,623	9.65
Full time	45,300	3.37	5,160	11.90	21,539	23.47
Total	112,660	1.36	37,495	3.89	177,160	8.89
\$10-24,999						
Part time	33,000	2.06	14,670	3.31	60,459	6.16
Full time	34,315	1.95	5,730	5.30	19,273	10.39
Total	67,320	1.18	20,395	2.72	79,738	5.26
\$25-49,999						
Part time	20,795	2.63	9,640	4.08	42,299	5.87
Full time	31,590	2.02	6,920	4.61	28,080	21.11
Total	52,390	1.44	16,560	2.98	70,387	9.10
\$50-99,999						
Part time	14,200	2.47	6,110	4.08	25,330	5.57
Full time	40,655	1.17	11,910	2.57	42,622	4.59
Total	54,860	0.90	18,025	2.09	67,958	3.49
\$100-249,999						
Part time	9,155	2.51	3,790	3.96	18,274	6.18
Full time	55,390	0.70	21,520	1.45	86,339	2.01
Total	64,540	0.60	25,305	1.32	104,605	1.95
\$250-499,999						
Part time	1,685	3.73	680	6.19	3,534	7.86
Full time	14,385	1.08	5,755	1.94	30,036	2.49
Total	16,075	1.00	6,435	1.83	33,580	2.36
\$500,000 +						
Part time	505	4.72	200	9.97	1,189	6.02
Full time	3,755	1.96	1,350	2.10	8,637	2.59
Total	4,270	1.80	1,545	2.21	9,851	2.37

Source: Agriculture Division, Taxation Data Project, 1994.

¹¹ Gross sales

Bibliography

De Villers, Marie-Éva, Multidictionnaire des difficultés de la langue française, Québec/Amérique, Montreal, 1988, 1143 p (in French).

Frenken, Hubert, *RRSPs: Tax-assisted retirement savings*, in Perspectives on Labour and Income, catalogue no 75-001E, Statistics Canada, Ottawa, Volume 2, Number 4, Winter 1990, pp 9 to 21.

Frenken, Hubert, *C/QPP costs and private pensions*, in Perspectives on Labour and Income, catalogue no 75-001E, Statistics Canada, Ottawa, Volume 5, Number 3, Autumn 1993, pp 31 to 36.

Frenken, Hubert, *Tax assistance for pensions and RRSPs*, in Perspectives on Labour and Income, catalogue no 75-001E, Statistics Canada, Ottawa, Volume 7, Number 4, Winter 1995, pp 9 to 13.

Frenken, Hubert, *RRSPs – unused opportunities*, in Perspectives on Labour and Income, catalogue no 75-001E, Statistics Canada, Ottawa, Volume 7, Number 4, Winter 1995, pp 20 to 25.

Frenken, Hubert, *Rollovers in RRSPs*, in Perspectives on Labour and Income, catalogue no 75-001E, Statistics Canada, Ottawa, Volume 8, Number 4, Winter 1996, pp 21 to 24.

Frenken, Hubert et Karen Maser, *RRSPs – new rules, new growth*, in Perspectives on Labour and Income, catalogue no 75-001E, Statistics Canada, Ottawa, Volume 5, Number 4, Winter 1993, pp 36 to 45.

Maser, Karen, *Who saves for retirement?*, in Perspectives on Labour and Income, catalogue no 75-001E, Statistics Canada, Ottawa, Volume 7, Number 4, Winter 1995, pp 15 to 21.

Mathews, Georges, *Réforme du régime de rentes: des hypothèses irréalistes* (Pension plan reform: unrealistic assumptions), in La Presse, La Presse Ltée, Montreal, 112th year, issue 314, Saturday, September 7, 1996, p B3 (in French).

Revenue Canada, General tax guide and declaration, Government of Canada, Ottawa, 1995, 46 pp.

Revenue Canada, RRSPs and other registered retirement plans, Government of Canada, Ottawa, 1995, 32 pp.

Statistics Canada, Whole Farm Data Base, Reference Manual, no 21C0005GPF, Agriculture Division, Whole Farm Data Project, Ottawa, September 1996, 13 pp.

Statistics Canada, RRSP Contributors, User's Guide, no 17C0006, Small Area and Administrative Data Division, Ottawa, October 1996, 13 pp.

Statistics Canada, *Registered Retirement Savings Plans, in Canada's Retirement Income Programs: A statistical overview*, catalog no 74-507-XPB, Labour Division, Pension Section, Ottawa, February 1996, pp. 73 to 86.

Statistics Canada, RRSP Room, User's Guide, no 17C0011, Small Area and Administrative Data Division, Ottawa, October 1996, 13 pp.

Thérioux, Pierre, *Les Québécois ont versé quatre milliards de dollars dans leurs REER en 1994; Depuis 10 ans, le nombre annuel de cotisants a doublé, passant de 608 415 en 1984 à 1,2 M l'an dernier* (Quebeckers contributed \$4 billion to RRSPs in 1994; in 10 years, the annual number of contributors has doubled from 608,415 in 1984 to 1.2 million last year), in Les Affaires, Publications Transcontinental inc., Montreal, vol LXVIII, no 7, week of February 17-23, 1996, p B2 (in French).



Agriculture and Rural Working Papers Series

The Agriculture Division publishes working papers on research, analytical results, statistical techniques, methods and concepts. Contact the Agriculture Division by calling toll-free 1-800-465-1991 to order your copy. (Some of the Working Papers are available on the Statistics Canada Internet site).

No. 1	(21-601-MPE80001)	A Description of Theil's RMPSE Method in Agricultural Statistical Forecasts (1980)	Stuart Pursey
No. 3	(21-601-MPE81003)	A Review of the Livestock Estimating Project with Recommendations for the Future (1981)	Bernard Rosien and Elizabeth Leckie
No. 4	(21-601-MPE84004)	An Overview of the Canadian Oilseed Industry (1984)	Glenn Lennox
No. 5	(21-601-MPE84005)	Preliminary Analysis of the Contribution of Direct Government Payments to Realized Net Farm Income (1984)	Lambert Gauthier
No. 6	(21-601-MPE84006)	Characteristics of Farm Entrants and their Enterprises in Southern Ontario for the Years 1966 to 1976 (1984)	Jean B. Down
No. 7	(21-601-MPE84007)	A Summary of Commodity Programs in the United States (1984)	Allister Hickson
No. 8	(21-601-MPE84008)	Prairie Summerfallow Intensity: An Analysis of 1981 Census Data (1984)	Les Macartney
No. 9	(21-601-MPE85009)	The Changing Profile of the Canadian Pig Sector (1985)	Mike Shumsky
No. 10	(21-601-MPE86010)	Revisions to the Treatment of Imputed House Rents in the Canadian Farm Accounts, 1926 - 1979 (1986)	Mike Trant
No. 11	(21-601-MPE92011)	The Ratio Estimator: an Intuitive Explanation and Its Use in Estimating Agriculture Variables (1992)	François Maranda and Stuart Pursey
No. 12	(21-601-MPE91012)	The Impact of Geographic Distortion Due to the Headquarters Rule (1991)	Rick Burroughs
No. 13	(21-601-MPE91013)	The Quality of Agriculture Data – Strengths and Weaknesses (1991)	Stuart Pursey
No. 14	(21-601-MPE92014)	Alternative Frameworks for Rural Data (1992)	A.M. Fuller, Derek Cook and Dr. John Fitzsimons
No. 15	(21-601-MPE93015)	Trends and Characteristics of Rural and Small Town Canada (1993)	Brian Biggs, Ray Bollman and Michael McNames
No. 16	(21-601-MPE92016)	The Microdynamics and Farm Family Economics of Structural Change in Agriculture (1992)	Phil Ehrensaft and Ray Bollman
No. 17	(21-601-MPE94017)	Grains and Oilseeds Consumption by Livestock and Poultry, Canada and Provinces 1992	Livestock and Animal Products Section
No. 18	(21-601-MPE94018)	Trends and Patterns of Agricultural Structural Change: Canada / US Comparison	Ray Bollman, Leslie A. Whitener and Fu Lai Tung
No. 19	(21-601-MPE94019)	Farm Family Total Income by Farm Type, Region and Size for 1990 (1994)	Saiyed Rizvi, David Culver, Lina Di Piétra and Kim O'Connor
No. 20	(21-601-MPE94020)	Adjustment in Canadian Agriculture (1994)	George McLaughlin
No. 21	(21-601-MPE93021)	Microdynamics of Farm Size Growth and Decline: A Canada-United States Comparison	Fred Gale and Stuart Pursey



No. 22	(21-601-MPE92022)	The Structures of Agricultural Household Earnings in North America: Positioning for Trade Liberalization -	Leonard Apedaile, Charles Barnard, Ray Bollman and Blaine Calkins
No. 23	(21-601-MPE92023)	Potatoes: A Comparison of Canada/USA Structure	Glenn Zepp, Charles Plummer and Barbara McLaughlin
No. 24	(21-601-MPE94024)	Farm Structure Data: A US-Canadian Comparative Review	Victor J. Oliveira, Leslie A. Whitener and Ray Bollman
No. 25	(21-601-MPE94025)	Grain Marketing Statistics Statistical Methods Working Paper Version 2	Karen Gray
No. 26	(21-601-MPE94026)	Farm Business Performance: Estimates from the Whole Farm Database	W. Steven Danford
No. 27	(21-601-MPE94027)	An Attempt to Measure Rural Tourism Employment	Brian Biggs
No. 28	(21-601-MPE95028)	Delineation of the Canadian Agricultural Ecumene for 1991	Timothy J. Wershler
No. 29	(21-601-MPE95029)	Mapping the Diversity of Rural Economies: A Preliminary Typology of Rural Canada	Liz Hawkins
No. 30	(21-601-MPE96030)	Structure and Trends of Rural Employment: Canada in the Context of OECD Countries	Ron Cunningham and Ray D. Bollman
No. 31	(21-601-MPE96031)	A New Approach to Non-CMA\CA Areas	Linda Howatson-Leo and Louise Earl
No. 32	(21-601-MPE96032)	Employment in Agriculture and Closely Related Industries in Rural Areas: Structure and Change 1981-1991	Sylvain Cloutier
No. 33	(21-601-MPE98033)	Hobby Farming – For Pleasure or Profit?	Stephen Boyd
No. 34	(21-601-MPE98034)	Utilization of Document Imaging Technology By the 1996 Canadian Census of Agriculture	Mel Jones and Ivan Green
No. 35	(21-601-MPE98035)	Employment patterns in the non-metro workforce	Robert Mendelson
No. 36	(21-601-MPE98036)	Rural and small town population is growing in the 1990s	Robert Mendelson and Ray D. Bollman
No. 37	(21-601-MPE98037)	The composition of business establishments in smaller and larger communities in Canada	Robert Mendelson
No. 38	(21-601-MPE98038)	Off-farm Work by Census-farm Operators: An Overview of Structure and Mobility Patterns	Michael Swidinsky, Wayne Howard and Alfons Weersink
No. 39	(21-601-MPE99039)	Human Capital and Rural Development: What Are the Linkages?	Ray D. Bollman
No. 40	(21-601-MPE99040)	Computer Use and Internet Use by Members of Rural Households	Margaret Thompson-James
No. 41	(21-601-MPE99041)	RRSP Contributions By Farm Producers in 1994	Marco Morin
No. 42	(21-601-MPE99042)	Integration of Administrative Data with Survey and Census Data	Michael Trant and Patricia Whitridge

Prices: **1 copy** **Free**
2 to 10 copies **\$50.00**
11 to 25 copies **\$75.00**
26 to 38 copies **\$100.00**



ORDER FORM

Statistics Canada

TO ORDER:

MAIL

Agriculture Division
Statistics Canada
12th floor, Jean Talon Bldg.
Tunney's Pasture
Ottawa, Ontario
K1A 0T6

PHONE

1 800 465-1991
Charge to VISA or
MasterCard. Outside
Canada and the U.S.,
and in the Ottawa area
call (613) 951-7134.
Please do not send
confirmation.

FAX

1 613 951-1680
VISA, MasterCard
and purchase orders
only. Please do not
send confirmation.
A fax will be treated
as an original order.

INTERNET

agriculture@statcan.ca

(Please Print)

Company

Department

Attention

Title

Address

City

Province

() ()

Postal Code

Phone

Fax

E-mail address:

METHOD OF PAYMENT:

(Check only one)

Please Charge my:

VISA

MasterCard

Card Number

Expiry Date

Cardholder (please print)

Signature

Payment enclosed \$ _____

Purchase Order Number _____
(please enclose)

Authorized Signature

Working Paper Number	Title	Catalogue Number	No. of copies	Total \$

►PRICES: 1 copy Free
2 to 10 copies \$50.00
11 to 25 copies \$75.00
26 to 38 copies \$100.00

►Prices are subject to change. To confirm current prices call 1 800 465-1991.

►Catalogue prices for clients outside Canada are shown in US dollars. Clients outside Canada pay total amount in US funds drawn on a US bank.

►Canadian clients pay in Canadian funds and add 7% GST and applicable PST or HST.

►Cheque or money order should be made payable to the Receiver General for Canada.

► GST Registration # R121491807

SUBTOTAL (please circle Canadian or U.S. funds)

Cnd./ U.S. \$

\$

Discount (if applicable)

GST (7%) (Canadian clients only, where applicable)

Applicable PST (Canadian clients only, where applicable)

Applicable HST (N.S., N.B., Nfld.)

GRAND TOTAL

\$

PF097177



THANK YOU FOR YOUR ORDER!



Statistics Canada

Statistique Canada

Canada