Report On The Earnings Of Self-Employed Lawyers For The Department Of Justice Canada In Preparation For The 2007 Judicial Compensation And Benefits Commission

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Table of Contents

Data 2
Process 3
Analysis 4
Major Metropolitan Centers 8
Judicial Annuity Scheme 9
Percentile Ranking of Judicial Compensation 12
Other Compensation Issues 13
Appendix A 14
Appendix B 15
Appendix C 16
Appendix D 17

Haripaul Pannu has been retained by the Department of Justice Canada to conduct an analysis of the net income of self-employed lawyers as reported by individuals who filed personal income taxes for the 2002 to 2005 tax years. The study will be used in preparation for the Judicial Compensation and Benefits Commission. The purpose of the study is to analyze the data and identify significant trends in the income of self-employed lawyers. This analysis will then be used to make comparisons of the income of federally appointed judges with the income of self-employed lawyers.

Data

Data for the analysis of the earnings of self-employed lawyers was provided by the Department of Justice. The source of the data was the 2002 to 2005 personal taxation information of self-employed lawyers in Canada collected and supplied by Canada Revenue Agency ("CRA").

CRA extracted data from the T1 Assessing Master Database, which is CRA's master database system for capturing all filed individual tax returns since 1985. The T1 assessing master database captures assessed individual tax data. This is taxation data that is the current or updated form of the initial assessed data. This means that CRA has validated and verified the quality, precision and integrity of the data.

The information was for self-employed lawyers as identified by the North American Industry Classification code for lawyers:

- who were between 35 and 69 years of age;
- with no duplicated records;
- excluding those filing from abroad; and
- excluding those whose employment income exceeded income from self-employment, but including those whose employment income was less than their income from self-employment.

For the 2003 Commission, a study was conducted based on similar self-employed lawyers' income data but with 2001 personal taxation information. It was found by the previous Commission not to be reliable and useful, so I have decided not to compare the current tax data with the 2001 tax data.

The data provided for this study is more reliable than the income data used for the previous Commission. The previous data was initial assessed data while the current data is the current or updated form of the initial assessed data, that is, the current data has up-to-date amounts that either the tax-filer has updated or was updated at the request of the auditors or CRA. In particular, the previous data included self-employed lawyers who filed twice in the same tax year. The first filing was for an income of zero or $1 and a second filing with the actual income. This situation is not present in the current

data as all amounts used were the most current assessed incomes and does not include duplicate entries.

I have conducted tests of the 2002 to 2005 data for the purposes of determining its reliability and comparability. I tested the internal consistency of the 2002 to 2005 data by examining the totals for Canada with the provincial totals and with the totals from the major urban centers. The net income across the age-bands was also reviewed for consistency.

The number of self-employed lawyers filing tax information is provided below:

2002 to 2005 Number of Self-Employed Lawyers

	2002	2003	2004	2005
Number of Lawyers	23,183	23,174	22,645	21,334

I contacted CRA to inquire about the decrease in the number of self-employed lawyers from 2002 to 2005. CRA has informed me that this is not an unusual situation. The 2005 income data was filed in 2006 and may not include all self-employed lawyers who will file income tax information. It is CRA's belief that the 2005 income data will not change materially. The number of self-employed lawyers may increase but the overall statistics will not change.

I have concluded that the 2002 to 2005 taxation data is reliable based on my own internal tests and the information received from CRA.

A detailed summary of the data is included as Appendix D.

Process

Studies conducted for previous Judicial Compensation and Benefit Commissions arrived at their findings by concentrating on self-employed lawyers earnings in excess of an income threshold who were 44 to 56 years old. This group was chosen as it represents the group where a majority of lawyers are appointed to the bench. However, it does not represent the entire pool of eligible candidates from which judges would be appointed. The use of such a narrow band of data may not provide the appropriate information and could result in inappropriate conclusions.

The first exclusion was lawyers earning below an income threshold ($60,000 for the 2003 Commission). The rationale for focusing on lawyers earning above $60,000 was that those earning below this amount were likely to be working part-time. However a parallel rationale could be used to exclude lawyers earning in excess of an identified salary amount, as they would not likely accept an appointment to the bench due to a significant salary reduction. It is a common statistical practice to eliminate both the very low values and the very large values of the data as opposed to just the low values. In this way, the data is not skewed by the inclusion of extreme values. In addition, those lawyers earning below $60,000 may not necessarily be working on a part time basis. They may have made a life style choice to lessen their workload for a period of time so that they may raise a family, take care of older family members or for other personal reasons. As well, a lawyer with a net income below $60,000 may have had a large

gross income. However, the lawyer deducted a lot of expenses in that year, which resulted in a net income below $60,0000. The exclusion of such lawyers does not mean that they are not suitable candidates for an appointment to the bench.

In addition, previous studies focused on lawyers who were aged 44 to 56 as this was the group from which the majority of lawyers were appointed as judges. The use of such exclusions does not properly reflect the entire pool of lawyers who may be appointed as judges and excludes data that should be incorporated into the analysis. It is a better reflection of the information to include all of the available data.

There are statistical methods that will take into account the majority and include the minority information as well. One such technique to ensure that all of the data is included is to weight the data so that the larger group is given a larger emphasis than the smaller group.

I have decided to base my analysis on the entire range of available data, but to give more emphasis to the group where the majority of judges are appointed. I do not propose to use one statistical value but to provide a range of values and leave it to the readers to determine what the most suitable statistic is for their purposes.

In addition, as the judicial annuity provided to judges is a significant and important portion of a judge's compensation, I have provided a separate analysis including this benefit as a part of the judge's compensation. In most cases, self-employed lawyers would have to use a portion of their income to fund for their retirement. Thus to make the comparison more equitable between self-employed lawyers and judges, the judicial annuity should be included as part of the judicial compensation.

Analysis

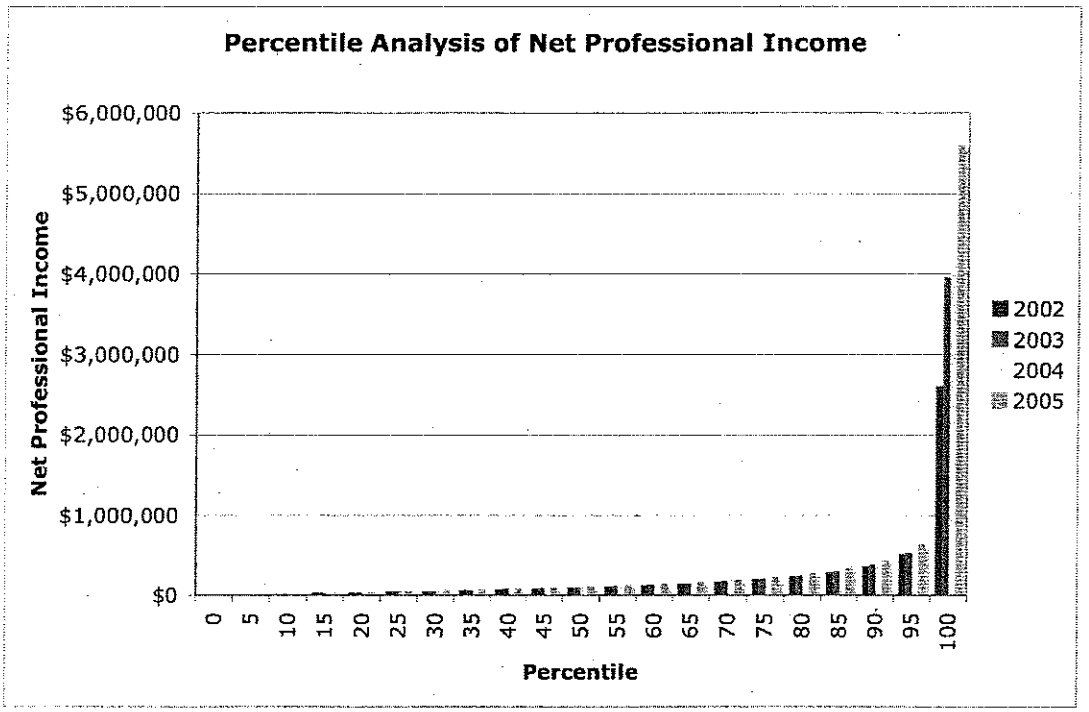
The analysis of the data is based on the percentile net income information for the 2002 to 2005 taxation years provided by CRA.

The range of income information for the years 2002 to 2005 is presented in the table below:

Lowest and Highest Net Income Percentiles

Year	Fifth Percentile Income	Highest Percentile Income
2002	$11,694	$2,613,180
2003	$11,834	$3,955,463
2004	$12,628	$4,486,646
2005	$12,607	$5,601,264

The shape of the distribution of net incomes over the whole group is markedly skewed to the right, as the following chart demonstrates in terms of the sharp rise in the net income for each percentile.



As the data is markedly skewed, an appropriate representation of the net incomes can be obtained by examining the median net income. The median is the middle point of the data. That is, half the data is larger than this amount and half the data is smaller than this amount. It is not impacted by the extreme values at either end of the tails.

Median Net Income - 2002 to 2005 Taxation Years

	Net Professional Income
2002	$98,696
2003	$102,896
2004	$111,233
2005	$112,646

However, it is reasonable to assume that judge's salaries should not be based on the median but rather the 65th percentile or the 75th percentile. It is a common practice in compensation studies to use the 65th percentile or 75th percentile as benchmarks in ensuring the recruitment and retention of exceptional individuals.

These statistics would provide a better representation of the most likely comparator group for judges. That is, those in the top third or quarter of the legal profession, assuming that incomes are a proxy for talent.

65th and 75th Percentile Net Income

	65th Percentile	75th Percentile
2002	$147,077	$198,950
2003	$153,491	$207,429
2004	$168,523	$229,797
2005	$170,261	$233,932

A further refinement can be made by examining the income of self-employed lawyers by age bands. Data was provided for lawyers in the following age bands:

- under age 44
- age 44 to under age 48;
- age 48 to under age 52;
- age 52 to under age 56;
- age 56 to under age 60;
- age 60 to under age 64; and
- older than age 64.

As judges are appointed to the bench at various ages, it would be appropriate to factor this into determining the income.

The approach I have used is to weight the income from the age bands by the proportion of judges that were appointed from that age band and then arrive at a single age-weighted income.

Information was obtained from the Department of Justice on the ages of appointment of federal judges. The information was for judges appointed to the bench from January 1, 1997 to March 31, 2007. This information is outlined in Appendix C.

Summarizing the information:

Age at Appointment	Appointments	Percentage
Under 44	30	5.9%
44 to under 48	121	23.8%
48 to under 52	133	26.1%
52 to under 56	127	25.0%
56 to under 60	68	13.4%
60 to under 64	24	4.7%
64 and over	6	1.2%
Total	509	100%

Therefore to obtain a weighted average for the income of all lawyers, the following formula was used:

$$\text{income}_{\text{all lawyers}} = 5.9\% \times \text{income}_{\text{under 44}} + 23.8\% \times \text{income}_{44\text{-}47} + 26.1\% \times \text{income}_{48\text{-}51} + 25.0\% \times \text{income}_{52\text{-}55} + 13.4\% \times \text{income}_{56\text{-}59} + 4.7\% \times \text{income}_{60\text{-}63} + 1.2\% \ \text{income}_{64\text{ and over}}$$

The results for the 65th percentile and 75th percentile are outlined below.

65th Percentile Age-Weighted 2005 Income

Age	Weight	66th Percentile Income	Age-Weighted
Under 44	5.9%	$155,065	$9,139
44 to under 48	23.8%	$188,107	$44,717
48 to under 52	26.1%	$184,722	$48,267
52 to under 56	25.0%	$185,910	$46,386
56 to under 60	13.4%	$177,234	$23,678
60 to under 64	4.7%	$159,901	$7,540
64 and over	1.2%	$131,598	$1,551
Age-Weighted 65th Percentile 2005 Income			$181,278

75th Percentile Age-Weighted 2005 Income

Age	Weight	75th Percentile Income	Age-Weighted
Under 44	5.9%	$207,594	$12,235
44 to under 48	23.8%	$247,242	$58,775
48 to under 52	26.1%	$258,482	$67,540
52 to under 56	25.0%	$264,093	$65,894
56 to under 60	13.4%	$239,400	$31,983
60 to under 64	4.7%	$217,606	$10,260
64 and over	1.2%	$189,119	$2,229
Age-Weighted 75th Percentile 2005 Income			$248,916

The 65th and 75th percentile incomes increase by 6% when an age-weighted basis is used.

Major Metropolitan Centers

The above was an analysis of the income of self-employed lawyers over the entire country. However, we should also examine the distribution of such incomes in the major metropolitan centers in Canada to determine whether there are any centers where the net income is significantly different from the national number.

I have analyzed the incomes of self-employed lawyers for the major metropolitan centers in Canada and have outlined the 65th percentile and 75th percentile incomes. The results are presented below.

65th Percentile Income for Major Metropolitan Centers

Metropolitan Area	Income	% Difference from Canada
Toronto	$274,393	61%
Montreal	$163,107	(4)%
Vancouver	$192,550	13%
Edmonton	$155,215	(9)%
Calgary	$231,589	36%
Quebec City	$138,830	(18)%
Ottawa / Gatineau	$182,506	7%
Hamilton	$174,512	2%
Winnipeg	$138,717	(19)%
London	$164,981	(3)%
All Canada	$170,261	

75th Percentile Income for Major Metropolitan Centers

Metropolitan Area	Income	% Difference from Canada
Toronto	$393,790	68%
Montreal	$235,305	1%
Vancouver	$252,899	8%
Edmonton	$196,236	(16)%
Calgary	$326,348	40%
Quebec City	$178,755	(24)%
Ottawa / Gatineau	$238,075	2%
Hamilton	$214,905	(8)%
Winnipeg	$183,119	(22)%
London	$215,238	(8)%
All Canada	$233,932	

A comparison of the major metropolitan centers indicates that the 65th percentile figures for Toronto, Vancouver, Calgary, Ottawa / Gatineau and Hamilton are higher than the national number and 75th percentile figures for Toronto, Montreal, Vancouver, Calgary and Ottawa / Gatineau Hull are higher than the national number.

Judicial Annuity Scheme

The final part of our analysis is the impact of the judicial annuity on the judge's total compensation in comparison with the income of a self-employed lawyer. The judicial annuity is an important benefit available to judges. The magnitude of this benefit should not be overlooked when comparing judicial compensation with that of self-employed lawyers. As in most likelihood, self-employed lawyers would have to save for their own retirement.

The judicial annuity scheme as it currently exists has the following provisions:

- an annuity of 2/3 of final year earnings is provided at retirement;
- a judge is eligible to retire with a full annuity when:
  - they have served at least 15 years and their combined age and service is at least 80;
  - they have attained age 75 and have at least 10 years of service;
  - they are a judge of the Supreme Court of Canada with at least 10 years of service; or
  - they become disabled
- if the judge is not eligible for a full annuity, the annuity is reduced as follows:
  - if the judge has less than 10 years of service and is 75, the annuity is reduced by 1/10 for each year of service below 10 years;
  - if the judge has less than 80 points (age plus service) and is retiring prior to age 75, a pro-rated annuity is provided with an additional reduction if the annuity is commencing prior to age 60 of 5% per year for each year prior to age 60.
- the annuity is payable for the life of the judge and if the judge has a spouse or common-law partner 50% of the annuity will be paid to the spouse or common-law partner for their lifetime on the death of the judge;
- the annuity is indexed at 100% of the increase in CPI; and
- judges contribute 7% of earnings each year towards the plan. The contributions drop to 1% of earnings when a judge is eligible for an unreduced annuity.

A detailed summary of the judicial annuity scheme is outlined in Appendix A.

In order to compare the incomes of self-employed lawyers and judges, the value of the judicial annuity should be included as part of the overall compensation package of judges. One method to accomplish this is to determine the value of the judicial annuity as a percent of the judge's income and then gross-up the judicial income by that amount.

In particular, I calculated the value of the judicial annuity at appointment ages from 40 to 65, in 5 year increments. From this value, the impact of the judge's contributions was removed to reflect the portion that is not funded by the judge's own contributions. This value was then stated as a level percent of a judge's career income to reflect the average annual benefit.

It is important that the value not include the impact of the judge's contributions. This is a more representative value of the "additional benefit" judges receive from participating in the judicial annuity scheme. Likewise, self-employed lawyers would be able to deduct contributions to their personal RRSP's from income. Thus it is reasonable to exclude the judge's own contributions to the judicial annuity scheme from the pension value.

The method and assumptions used in determining the value of the judicial annuity are outlined in Appendix B.

The value of the judicial annuity as a level percent of a judge's career income is outlined below.

Value of Judicial Annuity

Appointment Age to Bench	Pension Value
Under 44	18.2%
44 to under 48	19.7%
48 to under 52	23.5%
52 to under 56	25.8%
56 to under 60	30.0%
60 to under 64	39.5%
64 and over	52.9%

To determine a single pension value applicable to all judges, I have calculated an age-weighted pension value. The age of appointment information was obtained from the Department of Justice, previously used in determining the age-weighted percentile value. Each pension value determined above was weighted by the proportion of judges who were appointed from that age band.

Therefore to obtain a weighted average of the pension value, the following formula was used:

$$\text{Pension Value} = 5.9\% \times \text{pension value}_{\text{under } 44} + 23.8\% \times \text{pension value}_{44\text{-}47} + 26.1\% \times \text{pension value}_{48\text{-}51} + 25.0\% \times \text{pension value}_{52\text{-}55} + 13.4\% \times \text{pension value}_{56\text{-}59} + 4.7\% \times \text{pension value}_{60\text{-}63} + 1.2\% \times \text{pension value}_{64 \text{ and over}}$$

The result of the pension value is outlined below.

Weighted Average Value of Judicial Annuity Based on Age at Appointment

Appointment Age to Bench	Percentage Appointment	Pension Value	Weighted Average Pension Value
Under 44	5.9%	18.0%	1.1%
44 to under 48	23.8%	19.5%	4.6%
48 to under 52	26.1%	23.3%	6.1%
52 to under 56	25.0%	25.5%	6.4%
56 to under 60	13.4%	29.7%	4.0%
60 to under 64	4.7%	39.1%	1.8%
64 and over	1.2%	52.4%	0.6%
Weighted Average			24.6%

Taking a weighted average of the pension value based on a judge's appointment age results in a pension value of 24.6%.

Federally appointed judges received an income of $237,400 per annum in 2005 ($252,000 per annum in 2007). Taking into account the value of the pension and grossing up the income to include this value increases judicial compensation to $295,777 per annum ($237,400 x 1.246).

Percentile Ranking of Judicial Compensation

By combining the above analysis, I have determined the percentile ranking of the judicial salary both including and excluding the gross-up for the annuity scheme in relation to that of self-employed lawyers for each major urban center. That is, using the judges' 2005 salary of $237,400 per annum and incorporating the gross-up for the judicial annuity scheme by increasing the salary to $295,777.

The following would be the percentile ranking of the corresponding salaries:

Percentile Rankings of Judicial Compensation

Metropolitan Area	Percentile Ranking (excluding Judicial Annuity)	Percentile Ranking (including Judicial Annuity)
Toronto	60th to 65th	65th to 70th
Montreal	75th to 80th	80th to 85th
Vancouver	70th to 75th	75th to 80th
Edmonton	80th to 85th	85th to 90th
Calgary	65th to 70th	70th to 75th
Quebec	85th to 90th	90th to 95th
Ottawa / Gatineau	70th to 75th	80th to 85th
Hamilton	80th to 85th	85th to 90th
Winnipeg	80th to 85th	90th to 95th
London	75th to 80th	85th to 90th
All Canada	75th to 80th	80th to 85th

The judicial salary of $237,400 per annum would place it in the 75th to 80th percentile nationally and the judicial salary would be in at least the 70th percentile in all major urban centers in Canada, except for Toronto (60th to 65th) and Calgary (65th to 70th). This would mean the judicial salary is greater than 75% of the net income of self-employed lawyers.

When the value of the judicial annuity is included as part of the judicial compensation the percentile ranking increases to over the 80th percentile, nationally and for all major urban centers except for Toronto, Vancouver and Calgary. This would mean that judicial compensation exceeds the net income of at least 80% of self-employed lawyers.

Other Compensation Issues

One final aspect which should be considered when a comparison of compensation is done between self-employed lawyers and judges is the generous benefits package in addition to the judicial annuity that is provided to judges. In particular, the judges have:

- an extensive group benefits plan which includes:
  - basic life insurance, supplementary life insurance, post-retirement life insurance and dependents' life insurance;
  - accidental death and dismemberment insurance;
  - a health care plan;
  - a dental service plan

  Most self-employed lawyers would have to provide for their own individual extended health/dental benefits; and

- the option to elect supernumerary status. Supernumerary judges are judges who are eligible to retire with a full annuity (have at least 15 years of service and whose combined age and number of years in judicial office is not less than 80 or who have attained the age of 70 and have at least 10 years of judicial service) and have elected supernumerary office, which permits them to work a reduced workload (commonly understood to be around 50%) for a full salary.

Appendix A

Summary of the Plan Provisions of the Judicial Annuity Scheme

Retirement	Age 75 (70 for certain judges appointed prior to March 1, 1987); or Age plus years of service of at least 80 years (minimum 15 years of service); or 10 or more years of service, if a judge of the Supreme Court of Canada
Retirement Pension	66 2/3% of salary at the time of retirement. If less than 10 years of service, the pension is reduced by 1/10 for each year of service below 10 years.
Early Retirement	Age 55 with 10 years of service.
Early Retirement Reduction	5% per year that the pension commences before age 60
Normal Form of Pension	Conjugal relationship: Joint life and 50% survivor pension. otherwise: Lifetime pension with no guarantee.
Cost-of-Living Adjustments	100% of the Consumer Price Index
Death Before Retirement	A lump sum equal to one-sixth of salary is paid to the surviving spouse or common-law partner or to the estate if there is no survivor. Conjugal relationship: A pension is payable to the surviving spouse or common-law partner equal to one-third of the annual salary of the judge. Dependents: A pension is payable to each surviving dependent equal to 20% of the surviving spouse's or common-law's pension, with a reduction if there are more than four dependent children. The pension for a surviving dependent is doubled if that child is an orphan.
Termination prior to retirement	Refund of contributions, with interest.
Disability	Immediate unreduced pension.
Employee Contributions	For judges appointed before February 17, 1975: 1.5% of salary. For judges appointed after February 16, 1975: 1% of salary to the Supplementary Retirement Benefits Account plus 6% of salary to the Consolidated Revenue Fund if the judge is not eligible for an unreduced pension. Contributions cease when a judge elects supernumerary status

Appendix B

Assumption and Methods Employed in Determining Pension Values

Actuarial assumptions	Interest rate	6.0% per year
	Rate of future increase in income	3.0% per year
	Consumer Price Index increase	2% per year
	Post-retirement pension indexing	100% of increase in Consumer Price Index
	Termination of employment, disability or death prior to retirement	Nil
	Retirement age	Retirement rates specifed in the actuarial report on the Pension Plan for Federally Appointed Judges as at 31 March 2004 prepared by the Office of the Chief Actuary of the Office of the Superintendent of Financial Institutions
	Mortality after retirement	UP1994 mortality table projected to 2015 (unisex 67% male, 33% female)
	Relationship status at retirement	conjugal relationship, with spouse of opposite gender and same age as the member
Actuarial valuation method		Projected Benefit

Appendix C

Judicial Ages at Appointment from January 1, 1997 to March 31, 2007

Appointment Age	Number
41	7
42	7
43	16
44	17
45	36
46	35
47	33
48	40
49	25
50	33
51	35
52	31
53	26
54	40
55	30
56	19
57	23
58	15
59	11
60	5
61	9
62	5
63	5
64	2
65	4
Total	509

Gender of Judicial Appointments from January 1, 1997 to March 31, 2007

Gender	Number
Male	328
Female	181
Total	509

Appendix D

Self-Employed Lawyer Income Data

Percentile Analysis of Net Professional Income

Percentiles	2002	2003	2004	2005
0	$0	$0	$0	$0
5	$11,694	$11,834	$12,628	$12,607
10	$21,224	$21,785	$23,265	$23,297
15	$30,011	$30,898	$32,904	$33,133
20	$38,534	$39,717	$42,139	$42,710
25	$47,451	$48,474	$52,267	$53,195
30	$56,310	$58,019	$62,413	$63,247
35	$65,561	$68,205	$73,254	$73,970
40	$75,258	$78,703	$84,854	$85,198
45	$86,407	$90,093	$97,597	$98,036
50	$98,696	$102,896	$111,233	$112,646
55	$112,296	$117,207	$127,351	$129,232
60	$128,015	$134,330	$146,396	$148,007
65	$147,077	$153,491	$168,523	$170,261
70	$170,390	$177,786	$195,821	$198,009
75	$198,950	$207,429	$229,797	$233,932
80	$239,082	$248,772	$274,363	$278,905
85	$288,192	$303,333	$336,435	$348,289
90	$368,984	$384,357	$437,219	$448,784
95	$521,725	$539,313	$634,531	$648,062
100	$2,613,180	$3,955,463	$4,486,646	$5,601,264
Number	23,183	23,174	22,645	21,334

2005 Net Income Percentiles - By Age Bands

Percentiles	Age < 44	44<=Age<48	48<=Age<52	52<=age<56	56<=age<60	60<=age<64	Age>64
0(Min)	$0	$0	$0	$0	$0	$0	$0
5	$12,406	$15,271	$16,377	$15,054	$13,877	$11,524	$5,920
10	$22,757	$26,963	$28,112	$26,663	$26,181	$20,369	$12,094
15	$31,697	$36,565	$38,910	$37,005	$35,741	$30,267	$19,110
20	$39,828	$46,415	$49,933	$48,599	$46,168	$40,246	$26,000
25	$49,143	$56,105	$60,338	$60,266	$56,894	$50,264	$34,325
30	$58,079	$67,088	$71,765	$69,728	$68,855	$61,282	$43,891
35	$67,679	$77,722	$82,757	$80,193	$78,480	$69,932	$53,455
40	$77,483	$91,320	$94,234	$94,204	$90,711	$81,328	$61,925
45	$88,261	$105,356	$107,244	$107,780	$102,797	$93,703	$73,236
50	$101,422	$122,464	$123,044	$124,133	$117,368	$106,127	$85,817
55	$117,219	$139,265	$142,009	$141,511	$133,885	$121,822	$100,972
60	$135,520	$162,369	$159,933	$160,701	$153,687	$138,246	$113,243
65	$155,065	$188,107	$184,722	$185,910	$177,234	$159,901	$131,598
70	$177,915	$214,954	$216,910	$220,340	$204,410	$185,052	$156,321
75	$207,594	$247,242	$258,482	$264,093	$239,400	$217,606	$189,119
80	$242,066	$292,957	$319,762	$314,966	$288,212	$263,582	$234,334
85	$290,220	$360,978	$402,966	$388,273	$358,102	$334,123	$285,899
90	$366,983	$473,210	$520,529	$511,774	$462,739	$438,756	$383,437
95	$481,207	$661,677	$763,417	$763,947	$696,590	$642,117	$543,099
100 (Max)	>$1M	>$1M	>$1M	>$1M	>$1M	>$1M	>$1M
Number	**3,918**	**3,005**	**3,202**	**3,467**	**3,260**	**2,542**	**1,940**

2005 Percentile Analysis of Total Net Income

City	Toronto	Montreal	Vancouver	Edmonton	Calgary	Quebec City	Ottawa/ Gatineau	Hamilton	Winnipeg	London	All Top 10 CMA's
Percentiles											
0(Min)	$0	$0	$0	$0	$0	$0	$0	$0	$1,143	$0	$0
5	$17,498	$8,210	$11,407	$13,710	$12,580	$9,010	$12,189	$22,718	$12,754	$22,321	$12,594
10	$32,583	$14,272	$23,186	$22,762	$24,348	$20,201	$23,584	$33,949	$20,807	$36,402	$23,297
15	$45,535	$19,894	$34,056	$32,122	$35,000	$29,016	$36,186	$47,435	$33,133	$49,077	$33,789
20	$59,262	$27,018	$43,302	$39,850	$50,609	$36,527	$45,054	$58,668	$41,964	$61,688	$44,193
25	$74,087	$33,627	$54,567	$53,423	$58,005	$43,620	$56,715	$69,805	$52,196	$72,306	$55,949
30	$87,601	$41,324	$64,388	$60,000	$68,371	$52,045	$68,259	$77,452	$59,000	$84,670	$67,775
35	$103,009	$50,935	$76,735	$70,860	$83,242	$63,506	$80,004	$87,334	$66,676	$94,122	$80,157
40	$121,652	$61,384	$91,455	$80,476	$97,558	$72,824	$93,494	$98,335	$75,007	$104,108	$94,748
45	$142,778	$73,685	$106,985	$94,070	$116,205	$81,366	$105,857	$114,366	$82,883	$114,765	$110,808
50	$167,743	$88,489	$127,321	$107,541	$133,019	$95,719	$120,827	$126,366	$94,658	$125,043	$129,757
55	$196,940	$108,672	$147,932	$120,817	$159,376	$110,385	$138,170	$141,069	$110,629	$139,788	$151,617
60	$232,994	$134,024	$168,309	$137,255	$191,723	$122,483	$158,658	$154,178	$124,851	$156,159	$175,769
65	$274,393	$163,107	$192,550	$155,215	$231,589	$138,830	$182,506	$174,512	$138,717	$164,981	$204,899
70	$327,793	$193,136	$217,665	$177,537	$271,666	$157,209	$205,566	$187,076	$158,479	$182,917	$239,547
75	$393,790	$235,305	$252,899	$196,236	$326,348	$178,755	$238,075	$214,905	$183,119	$215,238	$282,803
80	$460,340	$278,857	$305,686	$223,559	$390,874	$196,860	$274,657	$235,241	$202,772	$243,833	$338,874
85	$559,204	$336,386	$370,112	$250,562	$480,366	$227,961	$315,197	$291,732	$246,530	$275,963	$413,655
90	$710,440	$411,846	$444,472	$308,845	$648,716	$261,848	$387,340	$342,526	$295,424	$317,353	$522,696
95	$938,608	$557,157	$569,546	$354,786	$883,635	$346,910	$502,071	$458,778	$353,793	$450,512	$752,269
100 (Max)	>$1M	>$1M	>$1M	>$1M	>$1M	>$1M	>$1M	<$1M	<$1M	<$1M	>$1M
Number	6,352	3,183	1,575	489	741	630	1,030	418	539	382	15,339