

NHS in Brief

Education and occupation of high-income Canadians



National Household Survey (NHS), 2011

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Standard symbols

The following symbols are used in Statistics Canada publications:

- not available for any reference period
- .. not available for a specific reference period
- ... not applicable
- 0 true zero or a value rounded to zero
- 0^s value rounded to 0 (zero) where there is a meaningful distinction between true zero and the value that was rounded
- P preliminary
- r revised
- X suppressed to meet the confidentiality requirements of the *Statistics Act*
- E use with caution
- F too unreliable to be published
- * significantly different from reference category (p < 0.05)

Box 1: National Household Survey

This is the third release of data from the National Household Survey (NHS). Roughly 4.5 million households across Canada were selected for the NHS, representing about one-third of all households.

This *NHS in Brief* article, together with the article [Persons living in low-income neighbourhoods](#), Catalogue no. 99-014-X2011003, complements the analytical document [Income Composition in Canada](#), Catalogue no. 99-014-X2011001.

Further information on the National Household Survey can be found in the [National Household Survey User Guide](#), Catalogue no. 99-001-X. Specific information on the quality and comparability of NHS data on income can be found in the [Income Reference Guide, National Household Survey](#), Catalogue no. 99-014-X2011006.

The top 10% of Canadians had incomes over \$80,400

According to the 2011 NHS, 10% of Canadians¹ had total incomes of more than \$80,400² in 2010,³ almost triple the national median income of \$27,800.⁴ To be in the top 5%, Canadians needed to have a total income of slightly above \$102,300 and to be in the top 1% required just over \$191,100, nearly seven times the national median income.

The top 10% of Canadians made an average income of \$134,900, with the top 5% making one third more (\$179,800) and the top 1% almost triple that amount (\$381,300). Meanwhile, the bottom 90% had an average income of \$28,000.

High-income Canadians tended to be men, lived in a married or common-law relationship, were late middle aged, and lived in large CMAs

Men accounted for 79.5% of the top 1% of income recipients, while accounting for 74.4% and 69.1%, of the top 5% and top 10% respectively in 2010. Of the Canadians in the top 1%, 61.9% were between 45 and 64 years of age. For the top 10% and 5%, 55.0% and 58.1% were in this same age group. A large majority of the top 1%, 83.9%, were in a married or common-law relationship and living together.

Ontario and Alberta accounted for 64.0% of persons in the top 1%. Of all provinces and territories, Albertans had the highest proportion of its population in the top 1% in 2010, at 2.0%.

In terms of census metropolitan areas (CMAs), more than half of the top 1% lived in Toronto, Montreal, Calgary or Vancouver. Leading all the CMAs, 2.9% of Calgary residents made it into Canada's top 1%. They were followed by residents of Toronto (1.6%), Edmonton (1.5%), and Vancouver (1.2%).

1. 'Canadians' in this document refers to all persons aged 15 years and over (born before May 10, 1996) who usually live in private households in Canada. The 2011 National Household Survey (NHS) estimated 27,259,500 Canadians aged 15 years and over living in private households.
2. The income threshold values from NHS are lower than those in the CANSIM table 204-0001, High income trends of tax filers in Canada. The differences range from \$800 for the top 10% to \$10,300 for the top 1%. This is mainly because the CANSIM table 204-0001 used a different population for the calculation: only living tax filers were included.
3. The income data collected in NHS 2011 represents that of the previous calendar year (2010).
4. Persons with zero or negative total income are included in the calculation of medians and averages in this document.

Education and occupation of high-income Canadians

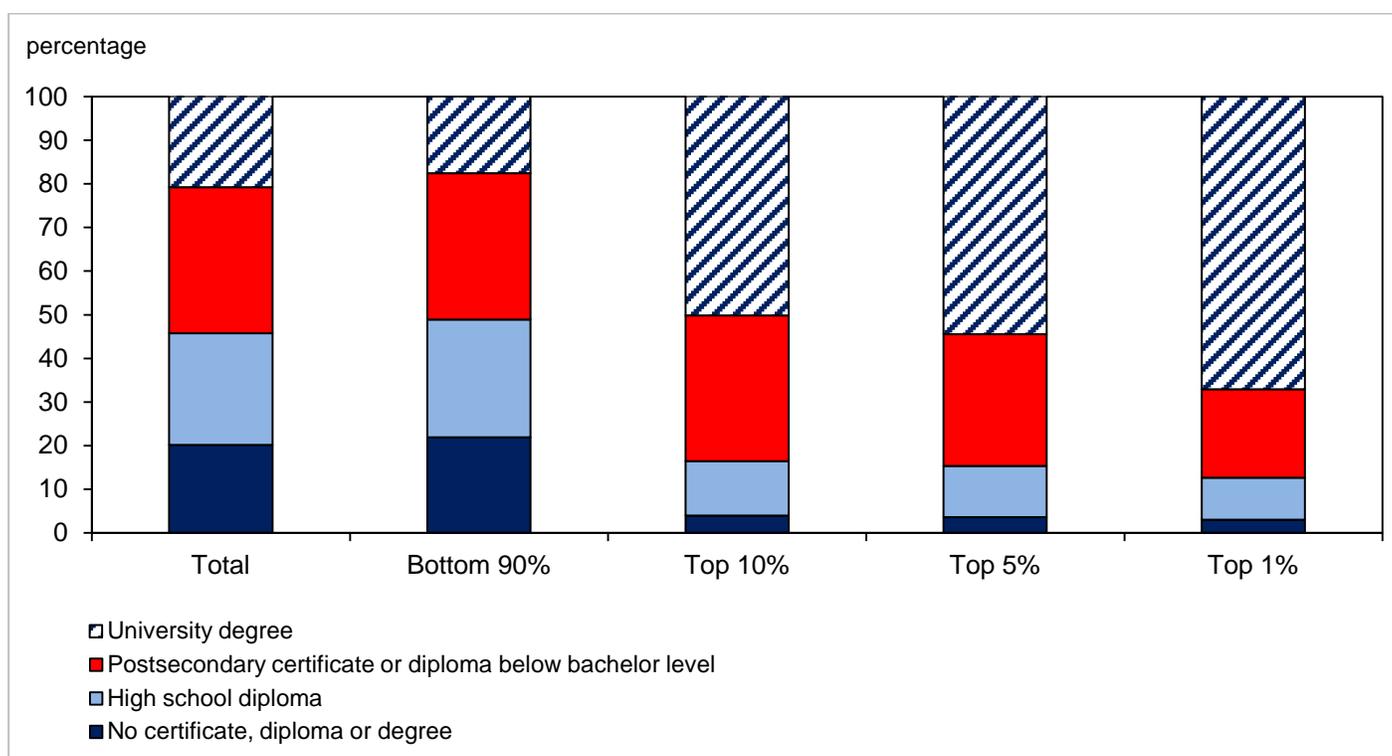
High-income Canadians are more likely to be highly educated

High-income Canadians tended to be highly educated. Over two thirds (67.1%) of the top 1% had attained a university degree compared to 54.6% of the top 5%, 50.3% of the top 10% and 20.9% of all Canadians aged 15 and over.

Highly educated Canadians are also more likely to have high incomes. Nearly one in four (24.1%) of those who held a university degree were in the top 10% in 2010.

In contrast, one in ten of those who had a postsecondary certificate or diploma below bachelor level made it into the top 10%, while just under one in twenty of those with a high school diploma and one in fifty of those who had no certificate, diploma or degree were in this group.

Figure 1 Distribution of persons by income group and highest level of education attainment



Note: Please refer to [Box 2: Concepts and definitions](#) at the end of the document for concepts and definitions.

Source: Statistics Canada, National Household Survey, 2011.

Those with a university degree also had the highest median incomes compared to persons with other levels of educational attainment. Their median incomes were respectively \$105,800, \$137,300 and \$271,600 in the top 10%, 5% and 1%.

Canadians with a postsecondary certificate or diploma below bachelor level had the lowest median income among all education groups in the top 10%, 5% and 1% (\$99,800, \$125,700, and \$248,700, respectively).⁵

5. Those with a postsecondary certificate or diploma below bachelor level also made the lowest average income of all education groups in each of the top 10%, top 5% and top 1%.

Education and occupation of high-income Canadians

Overall, 20.1% of Canadians aged 15 years and over had no certificate, diploma or degree. The proportion dropped to less than 4% for the top 10%, top 5% and top 1% (3.9%, 3.5% and 3.0%, respectively).

While less than 4% of the top 1% did not have a certificate, diploma or degree (no high school diploma), their median income (\$262,700) was higher than that of people in the top 1% with a postsecondary certificate or diploma below bachelor level (\$248,700) and lower than those with a university degree (\$271,600). However, in terms of average incomes, among the top 1% those without a certificate, diploma or degree (no high school diploma) had the highest average income (\$405,100) of any educational attainment group.

Most of postsecondary graduates in the top 1% studied in three major fields of study: business, health, and engineering

Of the top 1%, 87.4% had a postsecondary qualification. Among them, over half (55.1%) studied in one of three major fields: business (29.2%), health (14.5%), or engineering (11.4%). These were also the three most common major fields of study for postsecondary graduates in the other high-income groups, accounting for 46.2% in the top 5% and 41.7% in the top 10%.

Of all fields of study, postsecondary graduates who studied in dental, medical and veterinary residency programs were most likely to be in the top 1%, with 25.7% of them doing so. This was followed by legal professions and studies, where 7.4% of graduates from this major field of study were in the top 1%.

Most of the workers in the top 1% worked in management or health related occupations

The vast majority of workers (87.7%) in the top 1% worked⁶ in five of the ten broad occupation groups⁷: management occupations (38.8%), health occupations (14.3%), business, finance and administration occupations (13.7%), occupations in education, law and social, community and government services (11.0%) and natural and applied sciences and related occupations (9.9%). These five occupation groups held 51.9% of all Canadian workers, 77.4% of workers in the top 10% and 79.7% of workers in the top 5%.

Among workers in the top 1%, persons with a university degree accounted for over 90% of workers in two occupation groups: health occupations (97.7%) and occupations in education, law and social, community and government services (93.9%). The average incomes for those in the top 1% in these two occupation groups (\$333,600 and \$365,800) were lower than the average income of their counterparts in both management occupations and business, finance and administration occupations (\$421,200 and \$398,500). The latter two occupation groups also had a smaller proportion with a university degree (61.1% and 67.7%).

6. 'Workers' refers to those who answered 'in 2010' or 'in 2011' to the question 'When did this person last work for pay or in self-employment, even for a few days?'. Persons who did not report working in 2010 or 2011 do not have occupation information, and were therefore excluded from the occupation related analysis. 'Non-workers' accounted for 29.8% of Canadians overall and 5.3%, 5.0%, and 5.6% of the top 10%, 5% and 1%, respectively.

7. Occupation was classified with the National Occupational Classification (NOC) 2011. It consists of 10 broad occupational categories which are subdivided into 40 major groups. 'Occupation groups' in this article refer to the 1-digit broad occupational categories, whereas 'occupation sub-groups' refer to the 2-digit major groups in NOC 2011.

Education and occupation of high-income Canadians

One in five workers in senior management occupations were in the top 1%

Nearly 5% of all managers made the top 1%, whereas almost 20% of senior managers did so.⁸ Overall, senior managers accounted for 43% of all managers in the top 1% in Canada.

Persons in the health occupations had the next highest probability of being in the top 1%, with slightly more than 3% doing so. Looking at more detailed occupations within this group,⁹ professionals in health (except nursing) had the highest chance of being in the top 1% (14.9%).

Senior managers in the top 1% earned an average total income of \$466,300 which was 23% higher than that of all workers in the top 1% (\$380,400). In contrast, professionals in health occupations (except nursing) in the top 1% made on average \$334,300 (Table 1).

Table 1 Five largest occupation groups in top 1% and selected sub-groups

Occupation Group Sub-group ¹	Number per 100 workers in the occupation	Distribution of workers by occupation (%)	Average income (\$)
Management occupations	4.9	38.8	421,200
Senior management occupations	19.0	16.7	466,300
Specialized middle management occupations	4.1	11.0	388,700
Health occupations	3.1	14.3	333,600
Professional occupations in health (except nursing)	14.9	13.8	334,300
Business, finance and administration occupations	1.1	13.7	398,500
Professional occupations in business and finance	4.0	9.4	407,400
Occupations in education, law and social, community and government services	1.3	11.0	365,800
Professional occupations in law and social, community and government services	4.6	8.7	384,400
Natural and applied sciences and related occupations	1.9	9.9	335,600
Professional occupations in natural and applied sciences	2.9	8.0	347,600
Other occupation groups	0.3	12.3	335,000

1. Only occupation sub-groups with a share of top 1% earners of 8% or more are shown beneath each selected occupation group. The estimates for the occupation sub-groups do not add to the total.

Note: Please refer to [Box 2: Concepts and definitions](#) at the end of the document for concepts and definitions.

Source: Statistics Canada, National Household Survey, 2011.

8. The broad category of management occupations are subdivided into four sub-groups: senior management occupations, specialized middle management occupations, middle management occupations in retail and wholesale trade and customer services, and middle management occupations in trades, transportation, production and utilities.

9. The broad category of health occupations are subdivided into four sub-groups: professional occupations in nursing, professional occupations in health (except nursing), technical occupations in health, and assisting occupations in support of health services.

Box 2: Concepts and definitions

'Canadians' in this document refers to Canadians in private households aged 15 years and over (born before May 10, 1996). The 2011 National Household Survey (NHS) estimated 27,259,500 Canadians aged 15 years and over living in private households.

Education: Educational attainment is measured using the variable '[Highest certificate, diploma or degree](#),' which provides information indicating the person's highest certificate, diploma or degree obtained. This is a derived variable obtained from the educational qualifications questions, which asked for all certificates, diplomas and degrees to be reported. This NHS Brief groups the educational attainment into four categories:

- Less than secondary school graduation (no certificate, diploma or degree)
- Secondary (high) school diploma or equivalent
- Postsecondary certificate or diploma below bachelor level: Apprenticeship or trades certificate or diploma; College, CEGEP or other non-university certificate or diploma; University certificate or diploma below bachelor level
- University certificate diploma or degree at bachelor level or above: bachelor's degree; university certificate or diploma above bachelor level; degree in medicine, dentistry, veterinary medicine or optometry; master's degree; earned doctorate.

Throughout this document, certain category names are shortened for ease of use in text and graphics. These short forms are outlined here:

1. The term 'high school diploma' refers to 'Secondary (High) school diploma or equivalent.'
2. The term 'university degree' refers to 'University certificate diploma or degree at bachelor level or above.'
3. The terms 'postsecondary qualifications' or 'postsecondary credentials' include 'Postsecondary certificate or diploma below bachelor level' and 'university degree.'

Income refers to total income before tax excluding capital gains throughout the article. Detailed information about income components is available in the NHS analytical document [Income Composition in Canada](#), Catalogue no. 99-014-X2011001.

The income data collected in NHS 2011 is the income that persons received during the previous year (2010), while data for characteristics such as age or education represent those collected for the reference date of the NHS, May 10, 2011.

Income threshold is based on ranking Canadians within the national individual income distribution. Individuals who had zero or negative incomes were included in the income distribution, and accounted for 4.9% of the population.

Median income is the income amount that one half of the population made an income at the same or higher level. Similarly, the threshold income of the top 10% is the 90th percentile or the level of income that was exceeded by one tenth of the population. Bottom 90% then refers to persons whose income is below the 90th percentile.

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Major field of study refers to the predominant discipline or area of learning or training of a person's highest completed postsecondary certificate, diploma or degree classified according to the Classification of Instructional Programs (CIP) Canada 2011.

Throughout this document, certain category names are shortened for ease of use in text and graphics. These short forms are outlined here:

1. The term 'business field' refers to the major field of study of 'business, management, marketing and related support services.'
2. The term 'health field' refers to the major field of study of 'health professions and related programs.'

Occupation was classified with National Occupational Classification (NOC) 2011. The NOC 2011 is composed of four levels of aggregation, of which the first two levels were used in the analysis in this document. According to the first two levels of aggregation, there are 10 broad occupational categories which are subdivided into 40 major groups. Occupation groups in this article refer to the 1-digit broad occupational categories, whereas occupation sub-groups refer to the 2-digit major groups as in NOC 2011.

A complete list of all occupational groups and sub-groups can be found in [National Occupational Classification \(NOC\)](#), Catalogue no. 12-583-XWE. Occupation usually relates to the individual's job held during the week of Sunday, May 1 to Saturday, May 7, 2011. However, if the person did not work during that week but had worked at some time since January 1, 2010, the information relates to the job held longest during that period.

'**Workers**' refers to those who answered 'in 2010' or 'in 2011' to the question 'When did this person last work for pay or in self-employment, even for a few days?'. Those who answered 'before 2010' or 'never' were not required to answer questions about occupation and thus had no occupation information.

Additional information

Additional information on income can be found in the [NHS Data Tables](#), Catalogue nos. 99-014-X2011032 through 99-014-X2011044, the [NHS Profile](#), Catalogue no. 99-004-X, as well as in the [NHS Focus on Geography Series](#), Catalogue no. 99-010-X2011005.

One thematic map on high-income Canadians is available: [Percentage of population in top five percent of total income in 2010 by 2011 census division \(CD\)](#).

For details on the concepts, definitions, universes, variables and geographic terms used in the 2011 National Household Survey, please consult the [National Household Survey Dictionary](#), Catalogue no. 99-000-X. For detailed explanations on concepts and for information on data quality, please refer to the reference guides on the [2011 National Household Survey \(NHS\)](#) website.

Note to readers

Random rounding and percentage distributions: To ensure the confidentiality of responses collected for the 2011 National Household Survey while maintaining the quality of the results, a random rounding process is used to alter the values reported in individual cells. As a result, when these data are summed or grouped, the total value may not match the sum of the individual values, since the total and subtotals are independently rounded. Similarly, percentage distributions, which are calculated on rounded data, may not necessarily add up to 100%.

Due to random rounding, estimates and percentages may vary slightly between different 2011 National Household Survey products, such as the analytical documents and various data tables.

Comparability between estimates from the 2006 Census long form and the 2011 National Household Survey estimates: When comparing estimates from the 2006 Census long form and estimates from the 2011 National Household Survey (NHS) users should take into account the fact that the two sources represent different populations. The target population for the 2006 Census long form includes usual residents in collective dwellings and persons living abroad whereas the target population for the NHS excludes them. Moreover, the NHS estimates are derived from a voluntary survey and are therefore subject to potentially higher non-response error than those derived from the 2006 Census long form.

Comparability of income estimates: When comparing income indicators from one source to another, users should be aware that the methodology of how the information was collected, the concepts used and response patterns can affect the comparability of income information. Given the sensitivity of most income indicators to such methodological differences, users should use caution when comparing income estimates from the NHS to other household income surveys, administrative data, or 2006 Census or earlier censuses. In this NHS in Brief, no comparisons are presented.

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