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*LIFE AFTER SERVICE STUDIES (LASS) SECONDARY ANALYSIS
(RELEASE 18)*

Economic Loss: Is it related to age or disability rating?

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Research Question

What is the extent of economic loss for Veterans in receipt of disability benefits by disability rating compared to Veterans without benefits of the same age group?

Introduction

The New Veterans Charter (NVC) was introduced in 2006. Previously, post-Korean War Veterans applied for compensation under the *Pension Act* introduced in 1919. The intent of the NVC was to offer, in lieu of a monthly disability pension cheque, a suite of benefits and services that encourages wellness and is consistent with the principles of modern disability management. Part of modernizing was to separate compensation for economic and non-economic loss. This dual award approach is similar to that used other countries providing Veteran compensation such as the United Kingdom (UK) and Australia who both adopted dual award approaches prior to Canada and by the vast majority of Workers Compensation Boards in Canada (see MacLean and Pound, 2014 for details).

Several analyses have compared financial benefits provided under the *Pension Act* to those provided under the NVC (VAC 2010, Aiken 2011, OVO of Canada 2013). However, it is unknown to what extent compensation provided under the *Pension Act* compensates for actual economic losses incurred by Veterans. A previous study (MacLean, Sweet and Poirier, 2011), using 2010 Life After Service Studies Income Study data, compared the income replacement rates of medically and non-medically released Veterans. However, the medically released are a diverse population, some with quite severe injuries and illnesses and others with minor conditions. Also, medically released Veterans are on average older than non-medically released Veterans and age is a particularly important factor determining the trajectory of earnings.

This study compared income replacement rates, and in particular labour market earnings, to examine economic loss, of Veterans in receipt of VAC disability benefits by disability rating to those without disability benefits. Further, this study controlled for age differences and examined not only the average replacement rate but also the distribution of income replacement within each disability level.

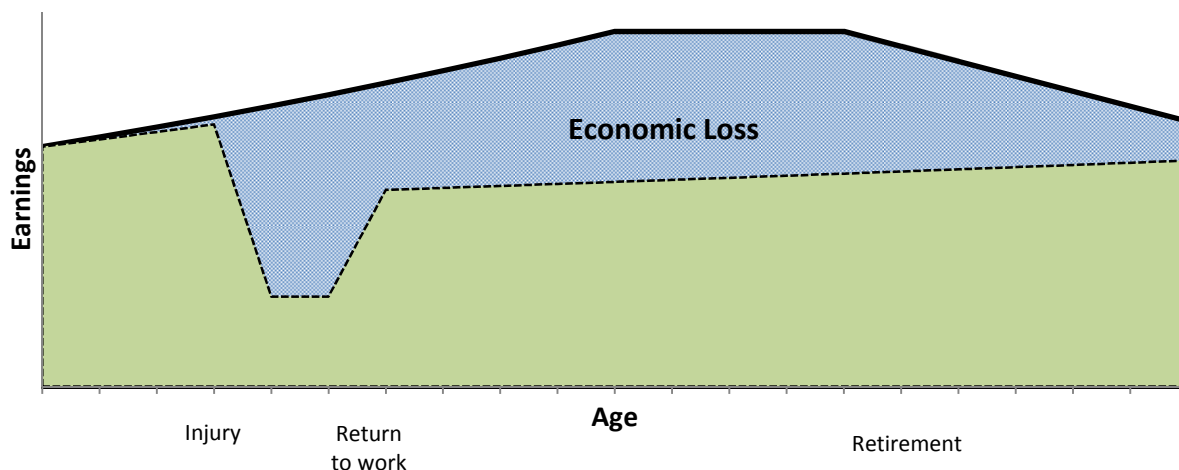
Background

Disability Compensation

Disability compensation strives to deal with economic and non-economic loss. Non-economic loss includes "pain and suffering" and loss of quality of life. Economic loss includes loss of earnings, employment benefits and medical and rehabilitation costs. In general, labour-market earnings increase rapidly in the early years of labour-force participation, level off while employees are in their late 40s and early 50s and decrease in later years with retirement (Institute for Work and Health, 2011). Figure 1 depicts the concept of economic losses (Hunt, 2004). If a younger worker, who generally has a steeper earnings trajectory than an older worker, is injured and unable to return to their pre-injury earnings level, they would have economic losses. The earnings of older workers close to retirement would have been expected to decline in the future resulting

in lower or no economic loss. In Figure 1, the solid line represents typical earnings trajectory over the work life and into retirement. The dotted line represents earnings in the event of work injury. Economic loss is calculated as the difference between these two trajectories. The adequacy of compensation, therefore, is measured as the extent to which the combination of labour-market earnings and benefits replace the earnings that the worker would have had if not injured/disabled (MacLean and Campbell, 2014).

Figure 1: Conceptual Model of Injury-Related Earnings Losses



Veteran Disability Compensation in Canada

Currently, about 82,000 Canadian Armed Forces members and Veterans are in receipt of disability benefits from VAC. This includes about 48,000 in receipt of a monthly pension under the *Pension Act* (Disability Pension), about 49,000 in receipt of a lump-sum disability award under the NVC and about 15,000 in receipt of both a pension and an award. The Disability Pension, is a tax-free monthly payment, provided for life, to recognize and compensate for the economic (loss of earnings, etc.) and non-economic (pain and suffering) impacts of service-related disabilities on Veterans and their families. Both the Disability Pension and Award are based on an assessment rating for conditions which is awarded on a scale of 0% to 100%, based mainly on the conditions associated with level of impairment and adjusted for the degree of relationship to service awarded in fifths, i.e. 1/5th to 5/5ths related to service.

Under the NVC, non-economic loss is compensated by lump-sum Disability Awards while economic loss is compensated by benefits and services from the Rehabilitation Services and Vocational Assistance Program and the financial benefits programs of Earnings Loss (EL), Permanent Impairment Allowance (PIA), the PIA Supplement and the Supplemental Retirement Benefit. Financial benefits are paid to those who participate in the Rehabilitation Program, which includes medically-released Veterans or Veterans experiencing barriers to re-establishment in civilian life.

Veterans participating in the Rehabilitation Program receive EL benefits at a rate of 75%

of pre-release earnings. If deemed Totally and Permanently Incapacitated (TPI) for work, Earnings Loss benefits may continue to age 65. TPI means that the Veteran is incapacitated in performing any occupation that would be considered “suitable gainful employment.” This is defined as employment that provides at least 66 2/3 of pre-release military salary. PIA and the PIA Supplement are based on meeting a higher threshold of impairment and are paid in recognition of loss of career progression. The Supplemental Retirement Benefit is paid as a lump sum at age 65 to those deemed TPI and is paid in recognition of lost retirement savings.

Method

Data Source

The 2013 Income Study (MacLean et al, 2014a), part of the Life After Service Studies program of research, examined pre and post-release income trends, for both Regular and Reserve Force Veterans. Statistics Canada produced aggregate tables from a linkage of records on military releases, VAC client status and tax files for three population groups: (1) 51,990 Regular Force Veterans (released 1998-2011); (2) 15,596 Class A/B Reserves; and (3) 3,185 Class C Reserves (both released 2003-2011). The study included income from all taxable sources. VAC disability benefits are non-taxable and therefore were not included in the income tax data.

Two sets of tables were provided by Statistics Canada. The Table 1 series included total income (both before and after taxes) and sources of income from the pre-release year to up to 13 years post-release by client type. The Table 2 series, reflecting a cohort of the same Veterans, compared pre-release income to income for the first three years post release by demographic characteristics and sources of income.

For this study, a breakdown of total income and labour-market earnings by age and disability level was generated from the Table 1 series. Total income includes earnings, pensions (ex. superannuation and RRSPs), other employment income (includes taxable earnings loss benefits such as those paid by SISIP and VAC) and government transfers (ex. social assistance, Canada Pension Plan and Old Age Security). Labour-market earnings were calculated as "earnings" less "other employment income." Other employment income included wage loss compensation benefits such as VAC and Service Income Security Insurance Plan (SISIP) earnings loss benefits (see Appendix A for details).

Study Population and Analysis

This study examined the Regular Force population (51,990) and the incomes of 36,890 Regular Force Veterans from the Table 1 series whose records were linked to tax data in the year of release. Characteristics important in explaining earnings trajectories were identified in a previous literature review (MacLean and Campbell, 2014). Some of these characteristics (age, gender, years of service and medical release) were examined among the Regular Force population.

This study examined the incomes of clients in receipt of disability benefits which

includes those receiving monthly pensions under the *Pension Act* and/or lump-sum awards under the NVC. Income was examined for six groups, including five categories of disability benefit clients grouped by disability level (less than 5%, 5 to 17%, 18 to 27%, 28 to 47% and 48% plus) and one group not in receipt of disability benefits.

Economic loss was defined as the difference between the labour-market earnings replacement rates of Veterans without disability benefits and those with benefits at each age group and disability rating. Income replacement rates were calculated by comparing incomes (total and labour-market earnings) at each year post release to that in the pre-release year. Before tax income was used in this study. Before and after tax total income was found to be similar across disability ratings. Income replacement rates measure the degree to which on average each group was able to replace their pre-release income. The income replacement rates by age group at release (less than 40, 40 to 54 and 55 plus) at the sixth year post-release were examined. To examine the extent of reliance on labour-market earnings, the share of labour-market earnings to total income was also examined by disability rating and age. In order to determine the distribution of replacement rates across the disability rating groups, the proportion of the population with less than a 50% replacement rate and more than 100% replacement of their pre-release income was calculated for the sixth year post-release.

Results

Study Population and VAC/SISIP Clients

Among the study population of Regular Force Veterans, one-third (33%) were in receipt of disability benefits as of March 2013 and the remainder (67%) had no disability benefits (Table 1). Almost half (49%) of the population was less than age 40, almost half (48%) had served for 20 years or more and 13% were female. About one in five (21%) had been medically released and would have received SISIP earnings loss benefits for at least two years. Few (8%) Veterans participated in the Rehabilitation Program.

Table 1: Regular Force Veterans Released from 1998 to 2011 N=51,990

	Total Pop	Medically Released	Rehabilitation as of March 2013				Aged < 40	Female	20 yrs + service
			Participating	Completed	TPI*	Ever in Program			
No Disability Benefits	67%	7%	0%	0%	0%	0.3%	59%	13%	38%
<5%	2%	33%	25%	1%	1%	26%	40%	17%	58%
5-17%	13%	33%	8%	2%	1%	10%	29%	13%	70%
18-27%	5%	51%	14%	4%	2%	18%	23%	13%	76%
28-47%	5%	58%	20%	6%	4%	26%	26%	11%	69%
48%+	8%	77%	34%	8%	16%	46%	35%	10%	58%
Total	100%	21%	6%	2%	2%	8%	49%	13%	48%

* Either participating in or completed the Rehabilitation program.

Veterans without disability benefits were younger (59% less than age 40) than those with benefits (23%-40% were less than age 40) and served for longer. They were also more likely to have been medically released. The proportion having ever participated in the

Rehabilitation Program generally increased with disability rating (26% to 46% compared to less than 1% among those without benefits). Compared to other disability benefit recipients, Veterans at the highest disability rating were younger and less likely to have served for 20 years or more. They were also the most likely to have ever participated in the Rehabilitation Program (46%). This group was also the most likely to have been deemed TPI (16%).

Among clients in receipt of disability benefits, one-quarter were assessed at 48% or above (Table 2). Over half (56%) of disability benefit clients were in receipt of a monthly pension only, almost one-quarter (23%) were in receipt of a lump sum award and 21% were in receipt of both. Veterans at the lowest disability rating were the most likely to have a disability pension only, while those at the highest disability rating were most likely to have both a pension and an award.

Table 2: Regular Force Veterans Released from 1998 to 2011 in Receipt of Disability Benefits N=17,145

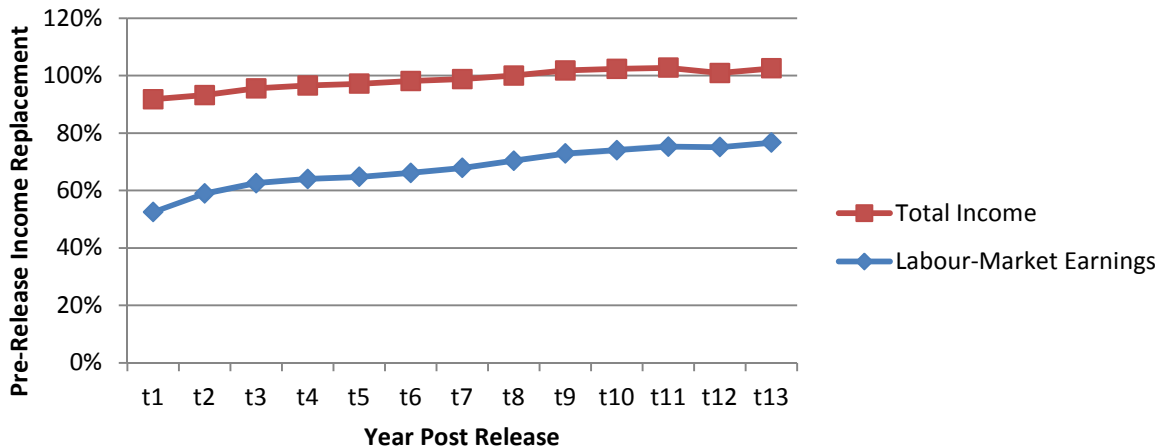
Disability Rating	Proportion	Disability Benefits		
		Pension, No Award	Award, No Pension	Pension and Award
<5%	7%	69%	31%	0%
5-17%	39%	61%	32%	7%
18-27%	14%	59%	18%	23%
28-47%	16%	52%	17%	31%
48%+	24%	45%	12%	42%
Total	100%	56%	23%	21%

Total Income Replacement Rates

Overall, total income replacement¹ rates increased slightly post-release from 92% in the year after release to just over 100% in the 13th year post-release (Figure 2). One-hundred percent replacement was reached by the eighth year post-release. About half (53%) of pre-release labour-market earnings were replaced in the year after release. However, replacement rates increased considerably and by the 13th year post-release about three-quarters of pre-release earnings were replaced.

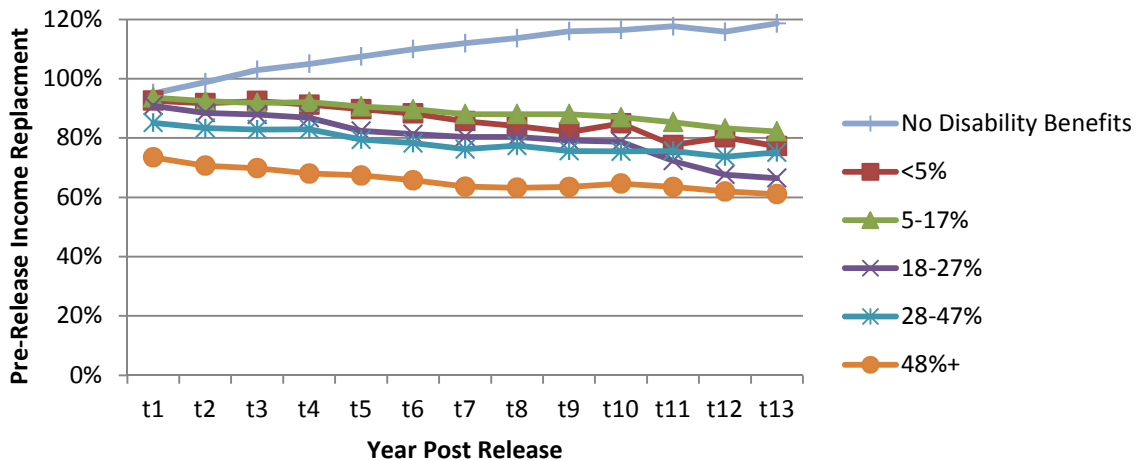
¹ Includes earnings, pensions, other employment income and government transfers. Labour-market earnings were calculated as "earnings" less "other employment income."

Figure 2: Income Replacement Rate



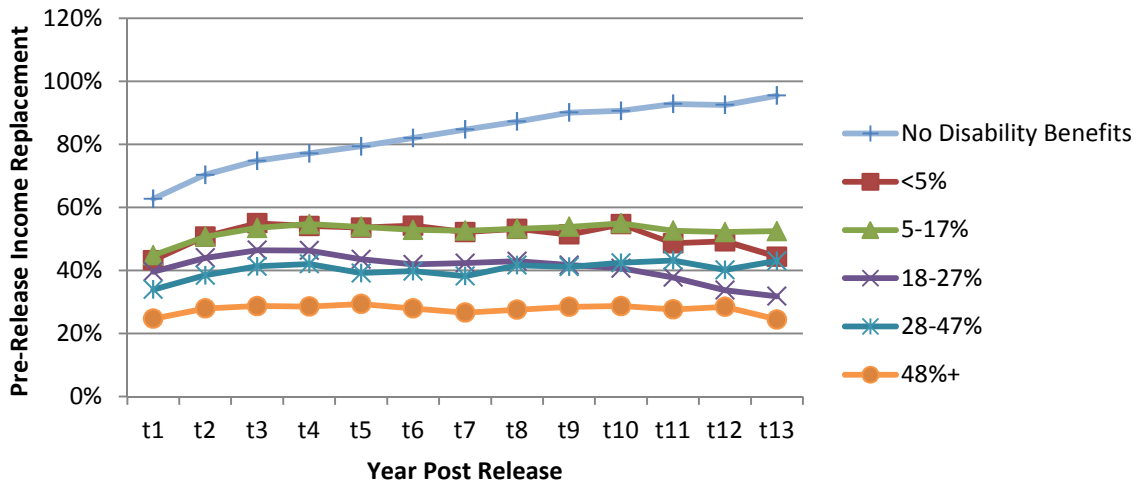
Total income replacement rates were higher among Veterans with no disability benefits and increased steadily post release (Figure 3). In contrast, income replacement rates among those at the highest disability rating declined to around 60%, half that of those without disability benefits (120%).

Figure 3: Income Replacement Rate by Disability Rating



Veterans without disability benefits had higher labour-market replacement rates than those with disability benefits and replacement rates declined as disability ratings rose (Figure 4). The replacement rate for those without disability benefits increased steadily from about 60% in the first year post release to 95% by the 13th year post release. Replacement rates among those at the highest disability rating (about 30% in the 13th year post-release) were one-third that of those without disability benefits (95%).

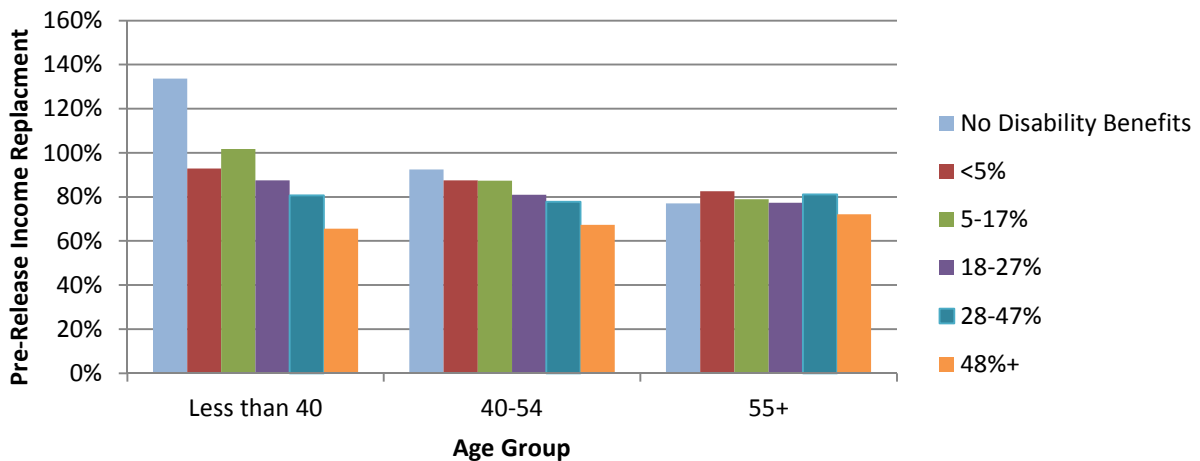
Figure 4: Labour-Market Earnings Replacement Rate by Disability Rating



Income Replacement Rates by Age at Release

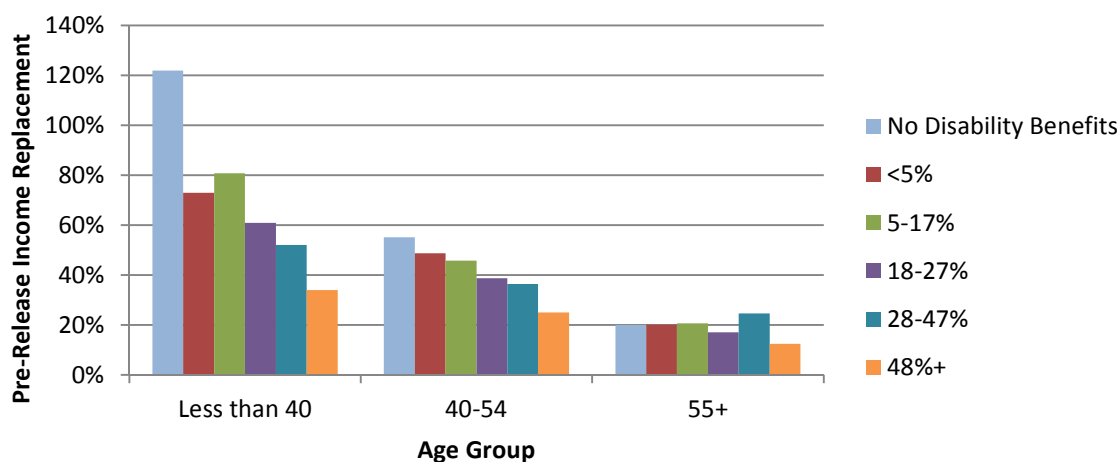
Veterans aged less than 40 at the highest disability rating had the lowest total income replacement rate at 65%, half that of those without disability benefits at 134% (Figure 5 and Appendix B for details). Replacement rates among those aged 55 or older at release were similar for those with and without benefits.

Figure 5: Total Income Replacement Rate in Sixth Year Post-Release



Economic losses were experienced by younger Veterans in receipt of disability benefits but not older Veterans (Figure 6 and Appendix B for details). The labour-market earnings replacement rates among Veterans aged less than 40 without disability benefits was 122% while Veterans with disability benefits replaced between 34% (highest rating) and 81% (rated at 5 to 7%). The labour-market replacement rates among Veterans aged 55 or older were similar (about 20%) among those with disability benefits and those without, suggesting no economic losses.

Figure 6: Labour Market Earnings Replacement Rate in Sixth Year Post-Release



Younger Veterans, regardless of disability rating, relied more on labour market earnings as a source of income than older Veterans. Among Veterans aged younger than 40 without disability benefits, labour-market earnings accounted for 88% of total income compared to 21% for those aged 55 and older (Table 3). Among Veterans aged 55 and older, labour market earnings accounted for around 20% of total income among those without disability benefits and across disability ratings.

Table 3: Labour Market Earnings as Share of Total Income in Sixth Year Post-Release

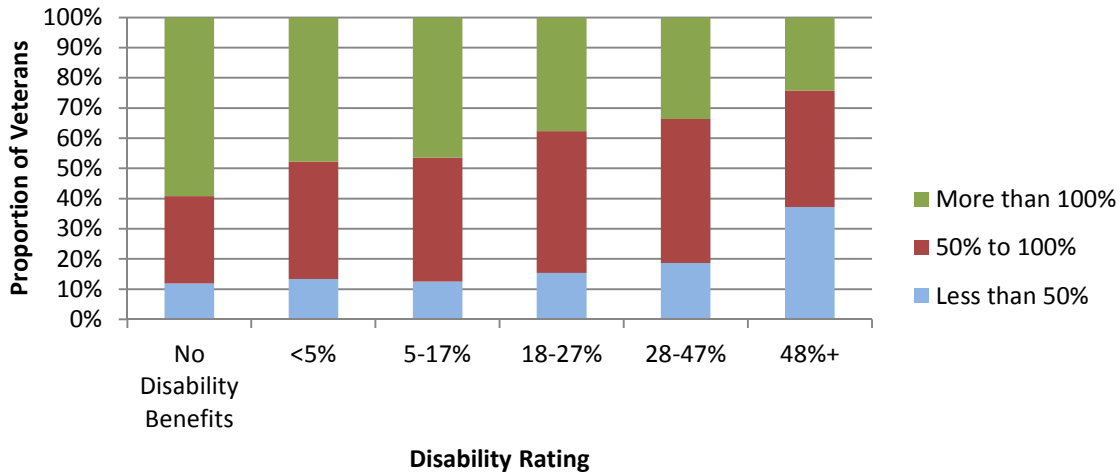
Disability Rating	Total	Age Group at Release		
		<40	40 - 54	55+
No Disability Benefits	71%	88%	58%	21%
<5%	60%	76%	54%	22%
5-17%	57%	78%	51%	23%
18-27%	50%	68%	47%	20%
28-47%	50%	63%	46%	26%
48%+	41%	51%	36%	15%
Total	65%	83%	54%	22%

Distribution of Replacement Rates

By the sixth year post-release, more than half (59%) of Veterans without disability benefits had incomes that exceeded their pre-release income, 12% had a replacement rate of less than 50% and the remainder (29%) had replaced between 50% and 100% of their pre-release income (Figure 7). While Veterans with Disability Benefits were less likely to have replaced more than 100% of their pre-release income, many did. For example, almost one-quarter of those at the highest disability rating replaced more than 100% of their pre-release income. Similarly, while 35% of those at the highest disability

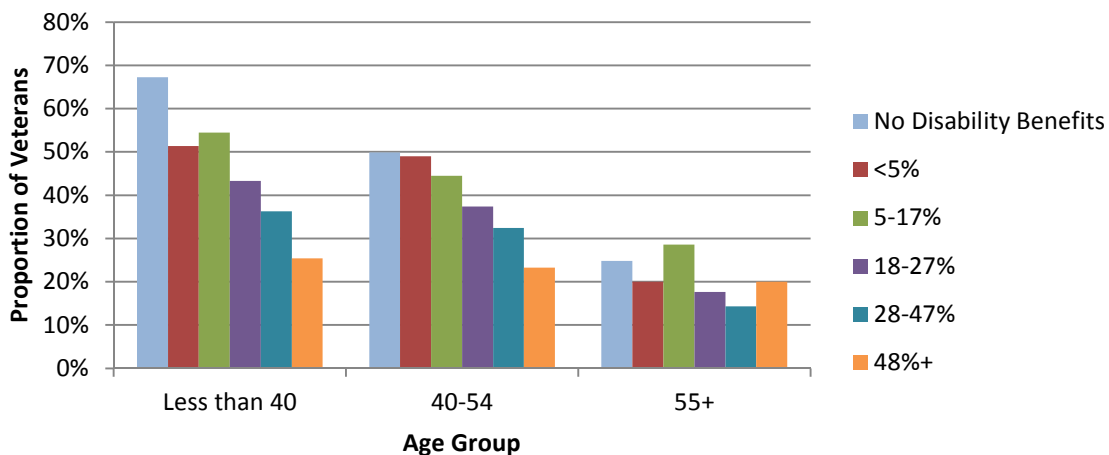
rating experienced poor income replacement (<50%) some (12%) Veterans with no disability benefits also experienced poor income replacement.

Figure 7: Distribution of Total Income Replacement Rate in Sixth Year Post-Release by Disability Rating



At younger age groups, the proportion of Veterans with more than 100% income replacement declined with rising disability rating (Figure 8). However, across all ages, many Veterans at the highest rating of disability had greater than 100% replacement. Over two-thirds (67%) of Veterans less than age 40 without disability benefits had replaced more than 100% of their income compared to about one-quarter (25%) of those at the highest disability rating. Among Veterans aged 55 plus, the proportion with more than 100% replacement was similar for those with and without benefits. At the highest disability rating, across the age groups 20% to 25% had greater than 100% replacement.

Figure 8: More than 100% Total Income Replacement Rate in Sixth Year Post-Release



Discussion

Among Veterans released 1998 to 2011, more than one-third were in receipt of VAC's disability benefits. Particularly at risk of economic losses were Veterans less than age 40 at release who were at the highest disability rating. Veterans less than age 40 without disability benefits replaced 122% of their labour-market earnings while those with high disability ratings replaced only 34% of their earnings. In contrast, among Veterans aged 55 and older, labour-market earnings replacement rates were similar among those with and without benefits. The lack of economic losses among those aged 55 and older at release appears to be explained by their low reliance on labour-market earnings. Among Veterans aged 55 and older without disability benefits, labour-market earnings accounted for only 21% of total income compared to 88% among those aged 40 or younger.

Lower income replacement rates among younger disabled Veterans could be addressed in several ways. A simple response would have policies that increase earnings loss benefits across the board, however this would over-compensate older Veterans with no economic losses, and the more generous benefits can negatively affect employment integration and labour-market earnings for all age groups (MacLean and Campbell 2014, OECD 2009). A more effective response would restructure EL benefits with policies that provide greater benefits for younger Veterans, as is done in the UK. Policies based on compensation for loss of earning capacity are used by workers compensation boards across Canada, and offered to Veterans in Australia (MacLean and Pound, 2014). A loss-of-earnings capacity approach takes into account individual factors that impact earnings capacity and is designed to encourage labour market engagement. A greater focus on labour market engagement would both reduce economic losses and improve well-being. Work plays a major role in both identity and self-worth, while also contributing positively to physical and mental health. Work also plays an important role in transition to civilian life, since employed Veterans had lower rates of difficult adjustment to civilian life (MacLean et al, 2014b).

Within each disability rating, income replacement rates varied significantly. This is not surprising given the link between impairment and earnings capacity is weaker than commonly assumed. Even minor impairments can result in significant earnings losses since factors such as gender, age, transferable skills and labour market conditions may all bear on earnings capacity (Waddell and Burton 2004, Tompa 2010, Institute for Work and Health 2011). In the late 1960s, the USVA studied earnings capacity loss among disabled veterans, controlling for age, education, and region of residence. The USVA found their ratings generally overcompensated loss. The report noted that earnings capacity was more related to their skills than their ability to perform physical labour (General Accounting Office, 1997). In Canada, Veteran EL benefits are provided at a rate of 75% of pre-release earnings regardless of age, and additional compensation

for loss of career progression (PIA) is based on impairment alone.

Rehabilitation Program participation included less than half of Veterans in receipt of disability benefits. Further research is needed to determine whether the program is reaching those that could benefit from participation. This study found that labour-market earnings replacement rates among Veterans without disability benefits ranged from 122% for Veterans under age 40 to 20% for Veterans age 55 or older. These findings are in contrast to the 66.6% earnings replacement rate considered “suitable and gainful employment” by the Rehabilitation Program, and used as the threshold for TPI compensation. The current policies of the Rehabilitation Program are not consistent with a loss of earnings capacity approach, that would assess partial earnings capacity for all participants (including TPI), set goals to improve capacity, and after earnings capacity is maximized, then compensation would be based on the difference between expected earnings and earnings capacity.

This study improved on a previous study on income replacement rates (MacLean, Sweet and Poirier 2011) by examining various ratings of disability and controlling for age. However, this study has a few limitations. First, as tax data was available only until 2011 at the time of the data linkage, the impact of changes to the NVC in 2011 is not reflected in this study. These NVC changes provided additional economic loss compensation for the most seriously disabled. Assessing the impact of these changes on income replacement rates and labour-market earnings would require income data beyond 2011. Second only age has been controlled for in this study, however, other factors such as education, skills, or type of release may also impact replacement rates. Third, disability benefit payments are not reflected in this study. These benefits are non-taxable and were therefore not included in the tax data used in the study. However, these benefits are not meant as compensation for economic loss (earnings loss), but rather for non-economic loss or pain and suffering.

Conclusion

Among Veterans released 1998 to 2011, one-third were in receipt of disability benefits related to service. On average, younger Veterans in receipt of disability benefits experienced economic losses, while those older at release (aged 55 or older) had virtually no economic losses. Income replacement rates varied considerably among those without disability benefits and by disability rating, suggesting factors other than disability play a role in earnings capacity. To address economic loss, the department could consider restructuring economic loss benefits to recognize the steeper earnings trajectory of younger Veterans and compensate for economic loss after recognizing a Veteran’s earnings capacity.

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Appendix A: Income Data Definitions

1. Total income is the sum of all sources of taxable income filed with the Canada Revenue Agency, as described on this page.

After tax income = total income less income tax

Market income = total income less government transfers

2. Earnings

Wages and salaries

o Earnings from T4 slips

o Other employment income (gratuities, training, wage loss replacement (e.g. VAC's Earnings Loss and Permanent Impairment Allowance), employee benefit plans (e.g. SISIP Long-term Disability Insurance for medically released Veterans)

Self-employment income (business, professional, commissions, farming, fishing)

3. Pensions

Pension and superannuation income

Foreign pensions converted into Canadian funds

RRSP income of individuals aged 65 and over (RRSPO); annuity payments from an RRSP in 1986 and 1987

Excludes Old Age Security pension, Canada/Quebec Pension Plan (government transfers)

Nontaxable and not on tax file War Veterans' Allowance, Veterans' and dependents' Disability Pension/Disability Award

4. Government transfers

Old Age Security pension

Canada/Quebec Pension Plan

Employment insurance

Social assistance

Net federal supplements

Tax Credits Goods and Services tax credit, Provincial refundable tax credits

Nontaxable but measured and on tax file Social assistance, Workers' compensation, Child Tax Benefits, Family benefits

5. Investment

Interest and other investment income (not capital gains)

Dividends

Limited partnership income

Rental income

6. Other income (or other private income)

Alimony or separation allowances

Gratuities, director fees, foreign employment

Scholarships, research grants, artist grants, project grants, amateur athlete trust

Retiring allowances

Registered education savings plan income

Training allowances

Annuity payments (e.g. Guaranteed Annual Income Plan)

Source: Statistics Canada, Longitudinal Administrative Data Dictionary: 2004, Catalogue no. 12-585-XIE

Total Income, Earnings and Labour-Market Earnings in Sixth Year Post-Release

	Total Income (1)	Pensions/ Government Transfers/ Investment/ Other Income (2)	Earnings (3)	Other Employment Income- VAC/SISIP Earnings Loss Benefits* (4)	Labour-Mark et Earnings** (5) (3)-(4)
No Disability Benefits	\$70,860	\$19,560	\$51,300	\$860	\$50,440
<5%	\$71,260	\$27,160	\$44,100	\$1,720	\$42,380
5-17%	\$76,510	\$31,410	\$45,100	\$1,280	\$43,820
18-27%	\$68,300	\$32,300	\$36,000	\$1,670	\$34,330
28-47%	\$64,770	\$30,370	\$34,400	\$2,330	\$32,070
48%+	\$52,040	\$28,440	\$23,600	\$2,140	\$21,460
Total	\$69,520	\$23,220	\$46,300	\$1,200	\$45,100

* May include items such as gratuities, training, non-VAC/SISIP wage loss replacement or employee benefit plans.

** Includes earnings from T4 slips and self-employment income.

Income is before tax in 2011 dollars

Appendix B: Total and Labour Market Income Replacement Rates

Table 1: Total Income Replacement Rates in Sixth Year Post Release*

Disability Rating	Total	Age Group at Release		
		<40	40 - 54	55+
No Disability Benefits	110%	134%	92%	77%
<5%	88%	93%	87%	83%
5-17%	90%	102%	87%	79%
18-27%	81%	88%	81%	77%
28-47%	78%	81%	78%	81%
48%+	66%	66%	67%	72%
Total	98%	119%	87%	78%

* Table 3 divided by Table 2.

Table 2: Total Income in Year Prior to Release

Disability Rating	Total	Age Group at Release		
		<40	40 - 54	55+
No Disability Benefits	\$64,530	\$45,630	\$92,870	\$109,880
<5%	\$80,780	\$64,630	\$88,000	\$119,190
5-17%	\$85,320	\$67,890	\$90,780	\$114,300
18-27%	\$83,980	\$68,550	\$87,500	\$105,830
28-47%	\$82,770	\$70,000	\$86,370	\$108,340
48%+	\$79,110	\$68,920	\$84,630	\$101,220
Total	\$70,890	\$50,650	\$90,480	\$110,230

Table 3: Total Income in Sixth Year Post Release

Disability Rating	Total	Age Group at Release		
		<40	40 - 54	55+
No Disability Benefits	\$70,860	\$60,980	\$85,770	\$84,630
<5%	\$71,260	\$60,010	\$76,950	\$98,340
5-17%	\$76,510	\$69,030	\$79,230	\$90,220
18-27%	\$68,300	\$60,000	\$70,780	\$81,780
28-47%	\$67,770	\$56,410	\$67,210	\$87,810
48%+	\$52,040	\$45,140	\$57,010	\$72,940
Total	\$69,520	\$60,300	\$78,840	\$85,460

Table 4: Labour-Market Earnings Replacement Rate*

Disability Rating	Total	Age Group at Release		
		<40	40 - 54	55+
No Disability Benefits	82%	122%	55%	20%
<5%	54%	73%	49%	20%
5-17%	53%	81%	46%	21%
18-27%	42%	61%	39%	17%
28-47%	40%	52%	36%	25%
48%+	28%	34%	25%	12%
Total	66%	102%	48%	20%

* Table 3 divided by Table 2.

Table 5: Labour-Market Earnings in Year Prior to Release

Disability Rating	Total	Age Group at Release		
		<40	40 - 54	55+
No Disability Benefits	\$61,620	\$43,790	\$90,480	\$90,530
<5%	\$78,300	\$62,810	\$86,100	\$109,560
5-17%	\$82,850	\$66,720	\$89,090	\$101,330
18-27%	\$81,960	\$67,010	\$86,430	\$95,730
28-47%	\$80,540	\$68,900	\$84,870	\$93,260
48%+	\$77,090	\$67,530	\$83,000	\$86,380
Total	\$68,200	\$48,930	\$88,490	\$93,630

Table 6: Labour-Market Earnings in Sixth Year Post Release

Disability Rating	Total	Age Group at Release		
		<40	40 - 54	55+
No Disability Benefits	\$50,440	\$53,360	\$49,870	\$18,020
<5%	\$42,380	\$45,790	\$41,890	\$21,920
5-17%	\$43,820	\$53,840	\$40,740	\$20,840
18-27%	\$34,330	\$40,760	\$33,340	\$16,280
28-47%	\$32,070	\$35,790	\$30,890	\$22,920
48%+	\$21,460	\$22,880	\$20,750	\$10,660
Total	\$45,100	\$50,030	\$42,320	\$18,480