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Business Ownership and Employment in Immigrant-owned Firms in Canada

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- .. not available for a specific reference period
- ... not applicable
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- 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 ($p < 0.05$)

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Business Ownership and Employment in Immigrant-owned Firms in Canada

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This *Economic Insights* article addresses the extent to which immigrants contribute to economic growth. For the first time, the business ownership and job-creation activities of immigrants are addressed. A longer, more detailed study is also available.¹

The extent to which immigrants contribute to economic growth is one of the central questions in immigration research. Newly created data enable researchers to address an important dimension of this issue for the first time—namely, the business ownership and job-creation activities of immigrants.

In the major immigrant-receiving Western countries, immigrants are seen as more entrepreneurial than the native-born population as they are more likely to be self-employed (Fairlie and Lofstrom 2013). This holds true in Canada (Hou and Wang 2011). Data from the Labour Force Survey indicate that in 2009, 17.5% of immigrants aged 18 to 69 were self-employed compared with 14.4% of the Canadian-born population. However, self-employment can mean many things, from owning and managing a large private incorporated company with many employees to pursuing an unincorporated activity a few hours a week after working at a full-time paid job. Until now, researchers have been unable to estimate the prevalence of immigrant-owned businesses and the number of jobs they create, mainly because of a lack of information on the immigration status of business owners. This problem has been solved in a new dataset created by Statistics Canada² which is used to study these issues.

The types of businesses included in the study

Two types of business ownership are examined in this study.

(1) Private incorporated businesses: These privately-owned businesses are considered immigrant-owned if at least one owner is an immigrant. Owners with at least a 10% share of the company are identified in the study. Only Canadian-controlled private incorporated businesses with employees are included.

(2) Unincorporated self-employed: These self-employed individuals are unincorporated, and very few have employees. For just over one-half (54%) of unincorporated self-employed

immigrants, their business is their main economic activity, accounting for at least one-half of their total earnings. These individuals are referred to as primarily self-employed. For the remainder, unincorporated self-employment is a secondary activity, and their earnings from paid employment exceed those from self-employment (see Appendix Table 1).

Ownership of publicly traded companies is excluded from this study because such ownership is typically widely dispersed and because stockholders are not considered entrepreneurs and typically have little direct effect on the day-to-day management and direction of a company. Ownership of foreign-controlled private incorporated companies is also excluded.

Immigrant business ownership during the first decade in Canada

There is a well-known assimilation effect regarding immigrant earnings, which sees earnings increase in the years after entry to Canada. There is a similar effect for business ownership and employment in immigrant-owned businesses, as immigrant business ownership and self-employment, as well as the number of associated jobs, increase with time in Canada. This could occur because immigrants acquire knowledge of business networks, sources of financing and business opportunities, and possibly because their wealth and assets increase over time. It may also be that some immigrants are ‘pushed’ into self-employment because of difficulties finding an appropriate paid job.

Among the 2000 immigrant entry cohort—the group of immigrants who became permanent residents in 2000—the number of immigrant owners of private incorporated businesses increased from 1,800 one year after entry (in 2001) to roughly 8,000 nine years later (in 2010). By 2010, 5.3% of immigrant taxfilers in the 2000 entry cohort owned a private company (Chart 1). This compared with 4.8% of the comparison group³ of

1. D. Green, H. Liu, Y. Ostrovsky and G. Picot. *Immigration, Business Ownership and Employment in Canada*. 2016. Analytical Studies Branch Research Paper Series, no. 375. Ottawa: Statistics Canada.

2. The data source is the Canadian Employer-Employee Dynamics Database (CEEDD). See the study indicated in Footnote 1 for details on the new dataset.



taxfilers, composed mainly of persons born in Canada⁴ (right side of Chart 1). In short, after immigrants have been in Canada for a number of years, their propensity to own a private incorporated business surpasses that of the comparison group.

An immigrant can also be an unincorporated self-employed person. Here too ownership rates rise quickly with years in Canada. Among the 2004 immigrant entry cohort,⁵ the incidence of unincorporated self-employment rose from 10.8% among taxfilers the first year after entry (in 2005) to 19.6% six years after entry (in 2010). By way of comparison, 16.1% of the comparison group was unincorporated self-employed in 2010. As with private incorporated business ownership, unincorporated self-employment among entering immigrants surpassed that of the comparison group after a number of years in Canada.

For many unincorporated self-employed immigrants, self-employment is not their primary economic activity. As noted above, 46% of the unincorporated self-employed immigrants

hold paid jobs that provide the majority of their earnings⁶ (Appendix Table 1). Much of this secondary self-employment—about one-half—is in real estate and rental and leasing, either in rental-unit ownership or in real-estate brokerage. The remaining 54% of unincorporated self-employed immigrants receive the majority of their annual earnings from self-employment—again, a group identified as the primarily self-employed.

Some 11% of immigrant taxfilers from the 2004 entering cohort were primarily self-employed six years after entry to Canada (in 2010), well above the 7.5% rate among the comparison group (Chart 1).⁷

Immigrant business ownership and employment in immigrant-owned businesses in 2010

The results above highlight business ownership and self-employment among recent cohorts of immigrants. To gain a broader perspective on these issues, business ownership among

Chart 1

The percentage of immigrant taxfilers who are business owners, by years since immigration, 2000 and 2004 immigrant entry cohorts



Note: The comparison group consists of mainly Canadian-born persons.

Source: Statistics Canada, authors' calculations based on data from the Canadian Employer-Employee Dynamics Database.

3. Part of the difference in the ownership rates between recent immigrants and the comparison group may be because of age differences. Recent immigrants tend to be younger than the general Canadian population (or the comparison group), and younger people are less likely to be business owners. To account for this possibility, the immigrant ownership rates were age-adjusted by producing a hypothetical set of ownership rates for recent immigrants that would have been observed had the immigrants had the same age distribution as the comparison group. This adjustment did not make much difference. For example, for recent immigrants owning private incorporated businesses, the age-adjusted ownership rates increased from 1.4% in the 1st year to 4.6% in the 10th year, compared with 4.8% for the comparison group. For the unincorporated self-employed, the age-adjusted rates increased from 10.7% in the 1st year to 19.5% in the 6th year, compared with 16.1% for the comparison group.
4. The comparison group includes the Canadian-born population aged 18 to 64, plus immigrants of the same age who entered Canada prior to 1980. The Canadian-born population constitutes 93% of the comparison group.
5. The computations are based on immigrants aged 18 to 69.
6. That is, annual earnings from paid jobs exceed the annual net income from unincorporated self-employment.
7. This chart compares the business ownership trajectory of the 2000 and 2004 entering cohorts of immigrants with the comparison-group results for 2010. The immigrant ownership trajectories may vary across immigrant cohorts entering in different years because of cohort effects, and the ownership rates for the comparison group may vary across years. Hence, the results reported here may vary depending on the immigrant cohort selected and the years chosen for the comparison group. However, based on unpublished trajectories for other immigrant cohorts and the results for the comparison group for other years, the overall result that the ownership rate among an immigrant cohort surpasses that of the comparison group after immigrants have been in Canada for a number of years generally holds regardless of the cohort selected.



immigrants who have been in Canada for 10 to 30 years—that is, those who entered Canada between 1980 and 2000 is now examined. They are referred to as longer-term immigrants. Again, the comparison group includes the Canadian-born plus immigrants who entered Canada prior to 1980.⁸

In 2010, longer-term immigrants tended to be more entrepreneurial than members of the comparison group. About 5.8% of longer-term immigrant taxfilers were owners of private incorporated companies compared with 4.8% of the comparison group. The unincorporated self-employment rate⁹ was also higher among longer-term immigrants than among the comparison group in 2010, at 22.3% and 16.1%, respectively. The result is the same if the comparison is restricted to the primarily self-employed, with rates of 11.6% and 7.6% among longer-term immigrants and the comparison group respectively. Hence, ownership rates are higher among longer-term immigrants than among the Canadian-born population. This has been observed for the self-employed, at least, in other Canadian studies (Hou and Wang 2011).

Generally speaking, private incorporated firms owned by immigrants tend to be smaller than those owned by their Canadian-born counterparts. In 2010, private incorporated firms owned by longer-term immigrants employed, on average, about four employees.¹⁰ Private incorporated firms owned by the comparison group employed seven employees, on average.

To assess the effect of ownership rates and firm size on employment in immigrant-owned businesses, a per capita job-creation rate is estimated.¹¹ For the longer-term immigrants, this rate is simply the number of jobs created through immigrant-owned private incorporated firms divided by a population-based estimate of the number of longer-term immigrants. In this case, the number of taxfilers¹² is used as a proxy for the population size. In 2010, about 0.170 jobs were created per longer-term immigrant through private incorporated companies, compared with 0.237 jobs per comparison-group member. So in terms of employment in immigrant-owned businesses, high business ownership rates among longer-term immigrants is offset to some extent by smaller firm size, resulting in a lower per capita job-creation rate.

But what about employment in unincorporated immigrant-owned firms? Only about 2.5% of unincorporated self-employed immigrants have employees, so these self-employed individuals create jobs for themselves, but few jobs otherwise. And, as noted earlier, almost one-half of the unincorporated self-employed rely on paid work, not self-employment, as their main source

of earnings. Hence, individuals who rely primarily on self-employment for their earnings typically create one job each: a job for themselves. On this basis, per capita employment in immigrant-owned businesses is higher among longer-term immigrants than among the comparison group, since 11.6% of immigrant taxfilers have created one job for themselves (i.e., they were primarily self-employed) compared with 7.6% of the comparison group.

Overall, the level of employment within private incorporated businesses is lower for immigrant owners than for owners in the comparison group, while the opposite is true for employment in unincorporated businesses. This is the first time in Canada that such estimates of employment in immigrant-owned businesses, and the associated comparisons, have been presented.

Industrial distribution

Among immigrants who entered Canada since 1980, about one-half (52%) of immigrant-owned private incorporated businesses are found in five industries. In rank order these are: professional, scientific and technical services; retail trade; accommodation and food services; transportation and warehousing; and construction (Table 1). Immigrant-owned private businesses are more likely than those owned by the Canadian-born population to be in accommodation and food services, transportation and warehousing, and retail trade, and less likely to be in construction.

Among the primarily self-employed immigrants, about three-quarters are in six industries. In rank order these are: real estate and rental and leasing; administrative and support, waste management and remediation services; professional, scientific and technical services; health care and social assistance; construction; and transportation and warehousing. There is little difference between immigrants and the comparison group in the industrial distribution of these self-employed businesses, although the self-employed immigrants are more likely to be in transportation and warehousing.

Who are the immigrant business owners?

The likelihood of being a business owner varies across immigrants with different characteristics, including education, age, immigrant class, source country and gender. Earlier research on self-employed immigrants found that, in many countries, more highly educated immigrants are more likely to open a business than those who are less educated (Fairlie and Lofstrom 2013). Age matters, in part because one of the main predictors of business ownership is wealth. The lack of wealth accumulation among the young

8. Combining the Canadian-born population and longer-term immigrants may not be problematic, since other research has shown that longer-term immigrants tend to resemble the Canadian-born population across a host of dimensions, including earnings, poverty and health outcomes. Furthermore, the Canadian-born population constitutes 93% of the comparison group.

9. This rate is calculated as the number of unincorporated self-employed divided by the number of taxfilers.

10. The employment count is an estimate based on the firms' payroll. For any firm, the annual employment is estimated by dividing the total annual payroll by the average annual salary of employees in firms in the same province and industry, and with the same firm size. The result could be a mix of part-time and full-time employees.

11. To assess the effect of both the number of firms per capita and the number of employees per firm on aggregate employment in immigrant-owned businesses, the following two ratios are simply multiplied together: $(BO/POP) * (JOBS/BO)$. BO is the number of business owners, POP is the population (the number of taxfilers), and $JOBS$ is the total employment in the private firms. This leads to the ratio $JOBS/POP$, the number of jobs created relative to the population size.

12. In Canada, 90% to 95% of working-age individuals file a tax return, even if they have no earned income, to receive tax benefits.



Table 1
Percentage distribution of businesses owned by immigrants and the comparison group, by industry, 2010

Industry ¹	Private incorporated businesses		Primarily self-employed	
	Immigrants ²	Comparison group ³	Immigrants	Comparison group
	percent			
Agriculture, forestry, fishing and hunting	1.2	4.8	1.9	11.5
Mining, quarrying, and oil and gas extraction	0.2	1.2	0.1	0.2
Utilities	0.0	0.1	0.0	0.1
Construction	7.3	14.0	6.9	6.3
Manufacturing	3.9	5.4	1.4	1.2
Wholesale trade	5.3	5.4	1.0	1.0
Retail trade	11.2	9.6	5.6	5.1
Transportation and warehousing	8.5	4.5	6.6	2.5
Information and cultural industries	1.0	1.3	1.0	1.1
Finance and insurance	1.5	3.3	2.2	1.7
Real estate and rental and leasing	2.5	4.1	35.1	32.9
Professional, scientific and technical services	14.3	13.8	9.4	10.1
Management of companies and enterprises	0.6	1.7	0.0	0.0
Administrative and support, waste management and remediation services	3.6	4.6	13.1	9.0
Educational services	1.1	0.9	1.2	1.0
Health care and social assistance	7.2	6.1	7.7	7.1
Arts, entertainment and recreation	0.6	1.4	1.6	3.2
Accommodation and food services	11.1	5.1	1.1	1.0
Other services (except public administration)	5.4	6.4	4.2	5.0
Unknown	13.6	6.3

... not applicable

1. Industry is defined by the 2-digit North American Industry Classification System (NAICS) 2012 code.

2. Immigrants aged 18 to 69 who entered Canada after 1980.

3. Canadian-born population aged 18 to 69, plus immigrants of the same age who entered Canada prior to 1980.

Source: Statistics Canada, Canadian Employer-Employee Dynamics Database.

may hamper their ability to own a business, perhaps along with a lack of experience (Fairlie and Lofstrom 2013). Immigrants who enter Canada in the business class would be expected to have a higher propensity to be business owners than those who enter in the family or economic classes. And earlier research showed that immigrants from some source regions, notably Europe, have a greater propensity to be self-employed (Li 2001). Finally, men have traditionally had a greater likelihood of business ownership than women, although recently there has been a lot of interest in women entrepreneurs. The new Canadian data employed here generally support these broad findings.

While immigrants who are university educated are more likely to be private business owners than those who are less educated, the difference is small. Among immigrants who entered Canada since 1980, university-educated immigrants were about 1.5 times more likely to be private business owners and 1.1 times more likely to be primarily self-employed than their counterparts with a high-school education or less. And about one-half of the immigrants who were primarily self-employed and 41% of the private business owners had a high-school education or less. In short, immigrants from across the education spectrum participate in ownership.

In 2010, immigrants aged 45 to 54 were most likely to be private business owners, and those older than 45 were most likely to be primarily self-employed. But, again, business owners came from all age groups; one-half of both private business owners and the primarily self-employed were under the age of 45.

As with the comparison group, immigrant¹³ men were far more likely than women to be owners of private incorporated businesses or primary self-employed. Indeed, men were over twice as likely to be business owners as women and accounted for two-thirds of all immigrant private business owners and 57% of self-employed immigrants in 2010.

Business traditions in the source country, and the related business experience prior to entry, can affect the likelihood of immigrants owning businesses. However, there was little difference in the prevalence of private business ownership and primary self-employment across most source regions. In 2010, between 5% and 7% of immigrant taxfilers from most regions owned a business, and between 11% and 16% were primarily self-employed. There are a few outliers, notably immigrants from Africa, Latin America and Southeast Asia (the Philippines, Vietnam and other countries), where entrepreneurial rates in Canada were lower.¹⁴

13. Immigrants are those who have entered Canada since 1980 and who were aged 18 to 69 in 2009.

14. Between 1.6% and 3.3% of immigrant taxfilers from these regions owned a private business, and 6.3% to 8.0% were primarily self-employed.



Immigrant class

The propensity to own a business or to be primarily self-employed also varies across immigrant class. Five classes are studied: business class, economic class, family class, refugees and other. The business class consists of programs for entrepreneurs, for the self-employed and for investors. During the past decade, roughly 80% of the immigrants in the business class were in the investor program. Immigrants in this program are expected to invest in the Canadian economy, although not necessarily to own a private company (Citizenship and Immigration Canada 2014). Immigrants in the entrepreneur program are expected to be business owners, as are those in the self-employed program. The economic class consists mainly of immigrants who entered under the Federal Skilled Worker Program, but also includes provincial nominees and immigrants who entered under other smaller programs. The family class is designed for family reunification; refugees enter Canada for humanitarian reasons; and the 'other' class includes any remaining small groups.

It is important to remember that for the economic and business classes, the data include not only the principal applicant (the family member assessed for entry), but also his or her spouse and children. While business class principal applicants may have a high propensity to own a private business, this may not hold for the spouses, who are also included in the statistics. For that reason, a few statistics shown in Table 2 are calculated based only on the principal applicants.

As expected, members of the business class have the highest propensity to own a business or be primarily self-employed, but they are a relatively small group. Hence, most of the private business ownership and primary self-employment is associated with the other four classes, particularly the economic class. In 2010, about 9% of immigrant taxfilers in the business class owned a private incorporated company, and 16% were primarily self-

employed. Hence, approximately one-quarter were involved in such entrepreneurial activity. This compares with about 15% of immigrant taxfilers in all the other classes. Interestingly, refugees were as likely to be private business owners or primarily self-employed as members of the economic and family classes (Table 2). In terms of the distribution of business ownership, the economic class is much larger than the other groups, so it accounted for the largest share of private business ownership (44%) and primary self-employment (37%). Because of the smaller size of the business class, it accounted for only about 12% of private business ownership and 9% of the primarily self-employed immigrants.

But again, the discussion above includes principal applicants and their spouses and dependants. If the analysis is restricted only to principal applicants, then 15% of the taxfilers in the business class owned a private business in 2010, and 25% were primarily self-employed (unincorporated). Hence, about 40% were involved in business ownership in a significant way in 2010. This compares with 17% among the economic class principal applicants in 2010 (Table 2).

In spite of not being selected for economic reasons, roughly 40% of the immigrant private business owners and 47% of the primarily self-employed were in the family or refugee classes. Immigrants from all classes participated in a significant way in business ownership and primary self-employment in 2010.

Conclusion

In the first few years after entry to Canada, immigrants understandably have relatively low rates of business ownership and job creation compared with the Canadian-born population. But these outcomes change quickly with years spent in Canada, so that after four to seven years, the propensity of immigrants to own a private incorporated business or to be unincorporated self-employed surpasses that of the Canadian-born population.

Table 2
Distribution and rate of business ownership, by immigrant class, 2010

	Distribution					
	Private incorporated businesses			Primarily self-employed		
	All immigrants	All immigrants	Principal applicants	All immigrants	All immigrants	Principal applicants
	percent	percent share of taxfilers		percent	percent share of taxfilers	
Immigrant¹ class						
Family class	28.0	4.3	...	30.0	10.6	...
Economic class	43.5	5.0	6.2	36.7	9.8	11.1
Business class	12.1	9.1	15.0	9.4	16.4	25.5
Refugees	11.3	3.5	...	16.8	11.9	...
Other	5.0	3.0	...	7.2	10.1	...
All immigrants	100	4.6	...	100	10.8	...

... not applicable

1. Immigrants aged 18 to 69 who have entered Canada since 1980.

Note: The sum of the figures may not correspond to the totals shown because of rounding.

Source: Statistics Canada, Canadian Employer-Employee Dynamics Database.



But while rates of private business ownership and unincorporated self-employment are higher among immigrants, average firm size is smaller among immigrant-owned private incorporated businesses than among similar firms owned by members of the comparison group (mainly Canadian-born). Hence, in terms of job creation the higher propensity for business ownership is offset by smaller firm size, so on a per capita basis the rate of employment in immigrant-owned private incorporated companies in 2010 was lower for longer-term immigrants than for the mainly Canadian-born comparison group.

For almost one-half (46%) of the unincorporated self-employed immigrants, self-employment is secondary to paid work. One-half of these secondary self-employment jobs are in real estate and rental and leasing, either as rental providers or brokers. For the remaining 54% of unincorporated self-employed immigrants, self-employment is their main source of earnings. But very few of these primarily self-employed immigrants have paid employees. Since the propensity to be primarily self-employed is higher among immigrants than among the comparison group, job creation by self-employment is higher among immigrants.

Immigrants who entered Canada in the business class had a higher propensity for business ownership (private or unincorporated self-employed) than those in the economic, family or refugee classes. However, the business class is quite small, so it accounted for only 11% of private business ownership and 9% of primary self-employment among immigrants in 2010. Immigrants in the economic class accounted for the largest share, at around 40%. Even though family class immigrants and refugees were not selected for economic reasons, they had about the same propensity to be private business owners or primarily self-employed as economic immigrants. These two classes accounted for a significant share (about 40%) of private company ownership and for 47% of primarily self-employed immigrants.

Finally, the propensity to be a private business owner or to be unincorporated self-employed varies depending on the immigrant's age, education, source region and gender. But all of these groups were strongly represented in business ownership and self-employment in 2010. ■

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Appendix

Appendix Table 1
Average net self-employment income, T4 earnings and total earnings of unincorporated self-employed immigrants and non-immigrants, by quintiles of net self-employment income, 2010

	Average net self-employment income	Average T4 earnings ¹	Average total earnings ²
		dollars	
Immigrants³			
Lowest quintile	-5,608	45,067	39,458
Low-middle quintile	1,017	30,651	31,667
Middle quintile	5,146	13,561	18,707
Middle-high quintile	11,249	6,269	17,518
Highest quintile	41,614	6,611	48,225
Non-immigrants⁴			
Lowest quintile	-7,511	47,313	39,802
Low-middle quintile	321	37,457	37,777
Middle quintile	3,469	24,980	28,449
Middle-high quintile	11,091	13,910	25,001
Highest quintile	67,912	11,424	79,337

1. Includes paid employment earnings (wages and salaries).

2. Average T4 earnings plus average net self-employment income.

3. Immigrants who have entered Canada since 1980.

4. Canadian-born population, plus immigrants who entered Canada prior to 1980.

Note: The sum of the figures may not correspond to the totals shown because of rounding.

Source: Statistics Canada, Canadian Employer-Employee Dynamics Database.