**Characteristics of bosrrowers (in percentage) (sample size: 2267)**

**Gender**

Male 48.7

Female 51.3

**Age group (years)**

18 to 24 6.1

25 to 34 21.2

35 to 54 53.1

55 or older 19.6

**Highest level of completed education**

No certificate, diploma or degree 2.8

High school diploma or equivalent 16.6

Trades or apprenticeship certificate 9.0

College or CEGEP certificate or diploma 26.9

University transfer program 0.2

University certificate or diploma below a bachelor's degree 4.3

Bachelor's degree 23.3

University certificate or diploma above a bachelor's degree 4.5

First professional degree 2.2

Master's degree 9.1

Doctoral degree 1.1

**Immigration status**

Canadian-born 79.4

Long-term immigrant (10 or more years in Canada) 13.7

Recent immigrant (less than 10 years in Canada) 6.9

Source: <https://www150.statcan.gc.ca/n1/pub/11f0019m/11f0019m2020011-eng.htm>

**Share of income (percentage out of 100)**

Lowest decile 2.7

Second decile 4.7

Third decile 6.0

Fourth decile 7.2

Fifth decile 8.4

Sixth decile 9.6

Seventh decile 10.9

Eighth decile 12.5

Ninth decile 15.0

Highest decile 23.0

**Upper income limit (in CAD)**

Lowest decile 24,100

Second decile 32,000

Third decile 39,400

Fourth decile 46,200

Fifth decile 53,400

Sixth decile 60,700

Seventh decile 69,500

Eighth decile 80,700

Ninth decile 99,600

Highest decile Unspecified

**Average income (59,600 CAD)**

Total deciles 59,600

Lowest decile 16,000

Second decile 28,300

Third decile 35,900

Fourth decile 42,700

Fifth decile 49,800

Sixth decile 57,100

Seventh decile 65,000

Eighth decile 74,800

Ninth decile 89,200

Highest decile 137,700

Source: <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110019301&pickMembers%5B0%5D=1.1&cubeTimeFrame.startYear=2016&cubeTimeFrame.endYear=2022&referencePeriods=20160101%2C20220101>

1. **Negative Scenario: 20% of Manual Workers/Laborers Lose Jobs to Automation and Tech**

**Predicted share of workers at high risk of automation-related job transformation (in percentage)**

**Occupation Title**

Office support occupations 35.7

Service supervisors and specialized service occupations 20

Industrial, electrical and construction trades 19.7

Sales representatives and salespersons—wholesale and retail trade 14.7

Service representatives and other customer and personal services occupations 13.7

Maintenance and equipment operation trades 13.2

Administrative and financial supervisors and administrative occupations 11.3

Technical occupations in health 8.2

Paraprofessional occupations in legal, social, community and education services 6.4

Technical occupations related to natural and applied sciences 4.4

Retail sales supervisors and specialized sales occupations 1.8

Professional occupations in natural and applied sciences 0.9

Professional occupations in business and finance 0.8

Specialized middle management occupations 0

Professional occupations in education services 0

Professional occupations in law and social, community and government services 0

**Sex**

Male 10.7

Female 10.6

**Age group (in years)**

18 to 24 13.3

25 to 34 7.6

35 to 54 10.1

55 or older 14.6

**Highest level of completed education**

No certificate, diploma or degree 33.4

High school diploma or equivalent 24.1

Trades or apprenticeship certificate 15.4

College or CEGEP certificate or diploma 9.9

University transfer program data unavailable

University certificate or diploma below a bachelor's degree 6.7

Bachelor's degree 3.6

University certificate or diploma above a bachelor's degree 5.5

First professional degree 6.1

Master's degree 1.3

Doctoral degree data unavailable

**Field of study (among postsecondary certificate or diploma holders)**

Personal improvement data unavailable

Education data unavailable

Visual and performing arts and communications technologies data unavailable

Humanities data unavailable

Social and behavioural sciences and law 10

Business, management and public administration 13.2

Physical and life sciences and technologies data unavailable

Mathematics, computer and information sciences 3.1

Architecture, engineering and related technologies 9.6

Agriculture, natural resources and conservation data unavailable

Health and related fields 12.9

Personal, protective and transportation services 6.6

Other / not stated data unavailable

**Field of study (among postsecondary degree holders)**

Personal improvement data unavailable

Education 1

Visual and performing arts and communications technologies data unavailable

Humanities 4.6

Social and behavioural sciences and law 3.9

Business, management and public administration 2.2

Physical and life sciences and technologies 4.7

Mathematics, computer and information sciences data unavailable

Architecture, engineering and related technologies 3.1

Agriculture, natural resources and conservation data unavailable

Health and related fields 1.8

Personal, protective and transportation services data unavailable

Other / not stated data unavailable

**No postsecondary qualifications**

Literacy proficiency level below 3 32.4

Literacy proficiency level 3 or above 18.4

Numeracy proficiency level below 3 28.7

Numeracy proficiency level 3 or above 20.5

Postsecondary certificate or diploma

Literacy proficiency level below 3 14.8

Literacy proficiency level 3 or above 8.1

Numeracy proficiency level below 3 15

Numeracy proficiency level 3 or above 7.1

**Postsecondary degree**

Literacy proficiency level below 3 4.5

Literacy proficiency level 3 or above 2.8

Numeracy proficiency level below 3 7.7

Numeracy proficiency level 3 or above 1.9

**Immigration status**

Canadian-born 10.7

Long-term immigrant (10 or more years in Canada) 10.3

Recent immigrant (less than 10 years in Canada) 10.5

**Employment income percentile**

Below 10th 26.8

10th to below 25th 16.6

25th to below 50th 13.7

50th to below 75th 5.5

75th to below 90th 3.1

90th or above 2.1

**Industry**

Construction 8.4

Manufacturing 26.6

Wholesale and retail trade 13.4

Transportation and warehousing 14.5

Finance and insurance, real estate and rental and leasing 4.8

Professional, scientific and technical services 7.2

Educational services 4.2

Health care and social assistance 12

Information and cultural industries 2.8

Accommodation and food services 15.4

Other services 5.6

Public administration 3.7

Source: <https://www150.statcan.gc.ca/n1/pub/11f0019m/11f0019m2020011-eng.htm>