# **Index**

# ABORIGINAL LABOUR FORCE **STATISTICS**

Average income. § 1:52 Composition of income, § 1:52 Education levels, § 1:27 [Table 1-10(a)], 1:52 [Table 1-10(b)] Unemployment rates, § 1:51

# AGE-EARNINGS PROFILES

See also EARNINGS Generally, § 1:12, 3:20-3:28 Business cycle, impact on, § 3:25 Canadian dataset, § 3:26 Cohort effects, § 3:24 Decline prior to retirement, § 3:28 Differences between men's and women's profiles, § 1:36, 3:23-3:25 Education, impact on, § 3:22 Merit increases, § 3:21 Self-employed, use of, § 6:25 Statistical profiles versus historical trends, § 1:5, 3:28 Tenure increases, § 3:21 Work experience, impact on, § 3:21

## ALBERTA'S CIVIL PRACTICE NOTE

Note No. 5, § 15:4-15:8

## **BRAIN INJURY**

Generally, § 5:34, 5:35 Case law on employability, § APP 5C Data from 1991 HALS, § 5:35 Impact on employment and return to work, § 5:34

## CANADA PENSION PLAN

Contribution rates, § 2:13 [Table 2-7]

# CANADIAN SURVEY ON DISABILITY (CSD)

Generally, § 5:16 Comparison of CSD and PALS results, § 5:24 2012 CSD Survey, § 5:16, 5:23 2017 CSD Survey, § 5:16.50, 5:17, 5:23.30

# CARE, COMPANIONSHIP AND GUIDANCE (LOSS OF)

Generally, § APP 7D

#### **CHILDREN**

Cost of raising, § 12:1-12:8 Disfigurement of, § 1:28 Gender distinctions, § 1:4 [Table 1-3], 1:9, 1:28 Growth in level of, § 1:25 Effect on time spent on household work, § 9:8 [Table 9-3] Effect on women's employment, § 4:12 Expenditures, § 12:5, 12:6 [Table 12-2] Predicting career path of, § 1:24-1:28 Case law regarding, § 1:27 Effect of parent's level of education, I.Q., occupation, § 1:24-1:28 Impact of family background, socioeconomic status, § 1:26 [Table 1-7, Table 1-8, Table 1-9] Predicting duration of dependency on parents, § 12:8 Sexual Assault of

Case law, § 11:8

Economic effects of, § 11:9

#### **COLLATERAL BENEFITS**

Generally, § 1:14-1:23 Benefits received in fatality cases, § 1:23 CPP disability benefits, § 1:22 Employment benefits, § 1:17 Gifts, § 1:15 Health insurance, § 1:21 Insurance benefits, § 1:16 Unemployment insurance, § 1:19

#### CONSUMER PRICE INDEX

Compared to SEPH data, § 1:8, 1:13, 9:25, 10:6

Importance for discount rate, § 8:4 Importance for earnings growth, § 3:3 Importance for tax gross-up, § 7:45 Use for wage increases, § 1:13

# **CONTINGENCIES**

Business failure, § 6:13

Cost of care awards, § 10:9

Dependency loss claims

Divorce, § 7:29, 7:30, 9:25

Remarriage, § 7:29, 7:30, 9:25

Disability, § 4:25-4:31

Health

Impact on housekeeping award, § 9:23

Mortality, § 4:3-4:15, 9:24

Non-wage (Fringe) benefits, § 2:3-2:15

Offsetting, § 4:55-4:57

Participation, § 4:6-4:15

Guidelines for applying, § 4:15

Selection of data for, § 4:8

Part-time work, § 4:14, 5:9

Pension, § 2:16, 2:17-2:22

Self-employed persons, § 6:26

Unemployment, § 4:17-4:24

## COST OF CARE

Generally, § 10:1

Awards by type of injury, § 10:12, 10:13

Brain injury cases, § APP 10C, APP

Soft tissue injuries, § APP 10E

Spinal cord injured plaintiffs, § 10:13

Paraplegic, § APP 10A

Quadriplegic, § APP 10B

Calculating present value of, § 10:2-10:9

Application of a discount rate, § 10:3,

Discretionary discount rates, § 10:4 Legislated discount rates, § 10:3

Multipliers, use of, § 10:11

Rate of productivity, § 10:5-10:7

Sample table — present value with multipliers, § 10:10 [Table 10-1],

10:11 Contingencies on, § 10:9

Life expectancy, § 10:8

Management fees, § 10:15, 10:16

Overlap with other heads of damage,

§ 10:17, 10:18

Loss of future housekeeping capacity, § 10:18

Loss of future income, § 10:17

Tax Gross-up. § 10:14

# COST OF RAISING CHILDREN

Generally, § 12:1-12:8

# COST OF RAISING CHILDREN

-Cont'd

Case law on, § 12:1

Extra costs for children, § 12:6 [Table 12-2]

Predicting children's span of dependency, § 12:8

The cost (or "Budget") approach, § 12:4

The EXPENDITURE approach, § 12:5 [Table 12-1]

Theoretical bases for, § 12:2

# **CPP SURVIVORSHIP BENEFITS**

Generally, § 2:28

## "DAUBERT" HEARINGS

Generally, § 15:3, 15:4-15:8

#### DEFAMATION

Slander, general damages, § 11:19

Slander, special damages, § 11:18

## DEPENDENCY LOSSES

See also PERSONAL CONSUMPTION RATES

Calculation of, § 7:3, 7:10-7:19

Determining deceased's disposable income, § 7:5

Divorce contingency, § 7:29, 7:30

Age at divorce, § 7:30

Consideration of support payments, § 7:29, 7:30

2005 divorce rates, § **7:30** 

Formula for support payments, § 7:29, 7:30

Families with joint financial arrangements, § 7:4

Household Services, interrelationship with, § 7:8, 7:19, APP 7B

Remarriage Contingency, § 7:29, 7:30 Advances in computation of, § 7:32,

7:33

Case law regarding, § APP 7B

CPP survivorship benefits, deduction of, § 2:28

Dissolution of married state, § 7:29, 7:30

Replacement of income upon remarriage, § 7:29, 7:30

Filial Piety Claims, § 7:31

Case law regarding, § APP 7C

Housekeeping awards, § APP 7A

#### DEPENDENCY LOSSES—Cont'd

Loss of care, guidance & companionship, § APP 7D

Loss of inheritance, § 7:32, 7:33 Loss of pecuniary benefits, § APP 7C Low Income Cutoffs (LICO's), § 7:12, 7:18

Low income families, § 7:18

Personal consumption rates (PCR),

§ 7:10-7:27 [Table 7-4, Table 7-5]

Household budgets, § 7:15

Income level, by, § 7:11, 7:12

RRSP contributions and, § 7:24

Savings and, § 7:23

Survey of Household Spending (SHS), Survival of actions claims, see also LOST YEARS' AWARD, § 7:20-7:27, 7:35, 7:36

Comparison of deductions in survival of actions and fatal accidents claims, § 7:38

Overlap with fatal accidents (dependency loss) claims, § 7:37, 7:38

Survivorship pensions, treatment of, § 2:23-2:27

Survivor's potential loss of income, § 7:34

Tax gross-up of awards, § 7:39-7:46

Evidence and variables to consider, § 7:44

Literature, § 7:40

Typical Assumptions, § 7:45

## DISABILITY

Brain injured plaintiffs, § 5:34, 5:35 Case law on employability of, § APP 5D, APP 5E, APP 5F

Data from 2012 CSD Survey, § 5:16, 5:23

Data from 2017 CSD Survey, § 5:16.50, 5:23.30

Data from 1991 HALS, § 5:13, 5:18, 5:20, 5:35

Data from 2001 PALS, § **5:14**, **5:19** Data from 2006 PALS, § **5:15**, **5:21** 

Impact on employment and return to work, § 5:34

Canada Pension Plan disability data, § 4:31 [Table 4-20(a), Table 4-20(b), Table 4-20(c)]

Definitions of, § 5:8-5:24

#### DISABILITY—Cont'd

Estimating contingency for, § 4:31 HALS/PALS/CSD analysis, § 5:12-5:24 Impact

Analysis of, § **5:1-5:6** 

Assessing the duration of income loss amp imputing mitigating income, § 5:6

Earnings, on, § 5:10

Case law regarding, **§ 5:25-5:30** 

Effect of delay in education, § 5:3

By province, § **5:15** [**Figure 5-7**]

Hours worked, on, § 5:9

Interdependent relationships, on, § 5:4

Labour force participation, on, § 5:9

Using Work-life Expectancy, § 5:19 [Table 5-4]

Other sources of income, on, § 5:11 Severity of, § APP 5A

Incidence of, § 4:28, 4:31 [Table 4-20(a)]
Databases relevant to, § 5:12-5:16

1991 Health and Activity Limitation Survey (HALS), § 4:18, 5:12-5:24

Statistics regarding, § 4:26

Prevalence, relationship to, § 4:27

Measurement of

CPP actuarial data, use of, § 4:31

HALS data, use of, § 5:13, 5:18

Mitigation of, § 5:36

In self-employed cases, § 6:17

Prevalence of, § 4:28

Incidence, relationship to, § 4:27

Severity levels of disability, § 5:15

[Figure 5-1], 5:16.50 [Figure 5-16, Figure 5-17], 5:18 [Table 5-3], 5:19 [Table 5-4], 5:20 [Table 5-5], 5:21 [Table 5-6], 5:22 [Table 5-7, Figure

5-3, Figure 5-4, Figure 5-9], 5:23.70 [Table 5-12, Table 5-13]

Comparison of, § 5:16 [Figure 5-10], 5:23.70 [Figure 5-24, Figure 5-25]

Distribution by age, \$ **5:16** [Figure 5-12], **5:24** [Figure 5-26, Figure 5-27]

Special cases, see also BRAIN INJURY, § 5:32-5:35

Spinal cord injured plaintiffs, § 5:32, 5:33

Case law on employability of, § APP

5D

#### DISABILITY—Cont'd

Spinal cord injured plaintiffs, § 5:32, 5:33
—Cont'd

Data from 1991 HALS, § 5:33

Tax credit, § 10:14

Type of disability, § 5:15 [Figure 5-9], 5:16 [Figure 5-11], 5:22 [Table 5-8], 5:23.30 [Table 5-14], 5:24 [Table 5-15]

#### DISCOUNTING LUMP SUM AWARDS

Annuity rates, relationship to, § 8:5-8:9
Canada and U.S. interest rate policy,
§ 8:11

Case law regarding, § 8:2

Choosing an investment vehicle, § 8:5-8:9

Canadian real return bond, § 8:8

Canadian recommendation — investment instruments, § 8:6

U.S. Investment instrument — 10-year inflation indexed note, § 8:7

U.S. recommendations, § 8:5

Cost of care awards, § 10:2-10:9

Discretionary, § 10:4

Legislated, § 10:3

Dissipation of awards, § 8:5-8:9

Forecasting real discount rate, § 8:4

History of real discount rate, § 8:10-8:12

Canadian experience, the, § 8:11

Canadian Institute of Actuaries and, § 8:13 [Table 8-3]

Chartered bank rates, § 8:13 [Table 8-4]

Summary of Canadian forecasts, § 8:12 U.S. experience, the, § 8:10

Interest Rates, § 8:11 [Table 8-1], 8:12,

8:13 [Table 8-5, Table 8-6] Investment (management) fees, § 8:14 Mandated (legislated) rates, § 8:2, 8:11

[Table 8-2]

Online present value calculator, § 4:54 Real Return Bonds (RRBs), § 8:8

Rule 53.09(1), interpretation of, § **8:11** 

Selection of discount rate, § 8:13

Taxation of lump sum awards, § 1:2, 7:39-7:46, 10:14

#### DISCRIMINATION

Wage gap

Ethnic and other, § 1:51

Gender based, § 1:31-1:51

# DISFIGUREMENT

Generally, § 1:28 Impact of, § 5:5

#### DIVORCE

See also MARRIAGE BREAKDOWN

Age at divorce, § 7:30

Contingency in dependency loss claims, § 7:29, 7:30

Contingency in housekeeping, § 9:25 2005 divorce rates, § 7:30

## EARNING CAPACITY

See also DISABILITY; EARNINGS Children, predicting career paths, § 1:24-1:28

Disability, impact on

Case law regarding, § 5:25-5:30

Distinguished from loss of earnings, § 1:1, 1:2, 5:25-5:30

Loss of

See DISABILITY

Real and substantial possibility case law regarding, § 1:4, 1:5

Young Adults, § 1:24-1:28, 12:8

# **EARNINGS**

Aboriginals in Canada, § 1:52

Age-earnings profiles, § 1:12, 3:21, 3:26, 3:28

Children

Predicting career paths of, § 1:24-1:28
Data sources

Collective agreements, § 1:10, 1:11, APP 1B

Employment Insurance benefits, inclusion in, § 1:19, 2:10

Establishing

Individual's employment and earning history, use of, § 1:3
Information required, § 1:3 [Table

1-1]
Statistical Benchmarks, use of, § 1:6-1:23

Census data, § 1:8, 1:11

Public Use Micro data Files (PUMF), § 1:8

Distinguishing between data sources, § 1:7-1:10, APP 1A

Educational institutional surveys, **§ APP 1D** 

Evaluation of sources, § 1:8, 1:11

EARNINGS—Cont'd

#### Data sources—Cont'd Future, growth of, § 3:1—Cont'd Establishing—Cont'd Gender differences, consideration of Statistical Benchmarks, use of, Case law, § 1:32 § 1:6-1:23—Cont'd Implications, § 1:50 National Occupational Code Wage gap, § 1:34-1:51 (NOC), § 1:8 Immigrants in Canada, § 1:53 Private Sector Salary Surveys, Self-employed persons, § 6:1-6:27 § 1:10, 1:11, APP 1E Sexual assault, impact on, § 11:8-11:15 Provincial wage surveys, § 1:10, Sexual harassment, impact on, § 11:16, 1:11 11:17 Standard Industrial Classification Wage inflation and housekeeping rates, (SIC), § 1:13 § 9:21, 9:22 Survey of Consumer Finances Wage inflation from incident to trial, (SCF), § 1:9, 1:11 § 1:13 Survey of Labour and Income Wrongful confinement/imprisonment, Dynamics (SLID), § 1:9, impact on, § 11:5-11:7 1:11 Young adults, § 1:24-1:28 Trade or professional association Employment histories, § 1:24-1:28 surveys, **§ 1:10, APP 1C** Relationship of job to education, § 1:25 Promotion, § 3:28 **EDUCATION** Disability, effect on, see also DISABIL-ITY, § 5:10, 5:11 Aboriginal population, § 1:26 [Table Case law regarding, § 5:25-5:30 1-10(b)] Education, impact on, § 3:22 Attainment of, disabled vs. non-disabled, § 5:17-5:24 Future, growth of, § 3:1 Children Case law regarding, § 3:2-3:8 Predicting career paths, § 1:6-1:23, Collective agreements and, § 3:11 1:26 [Figure 1-2, Figure 1-3] Forecasting, § 3:1 Earnings, impact on real wage growth, Inflation, impact on, § 3:1, 3:3 § 3:22 Economic Data, § 3:9 Effect of delays on wages, § 5:3 Productivity, impact on, § 3:1, 3:4 Effect of sexual assault on attainment of, Economic Data, § 3:10-3:14 § 11:10 Economic definition of, § 3:6 Indian population, § 1:26 [Table 1-10(a)] Factors Affecting, § 3:15-3:18 Rising levels of, § 1:7-1:11, 1:25 [Table Canadian economy, § 3:7, 3:15 1-5] Industry variations, § 3:16-3:18 Young adults, relationship to job, § 1:25 Other variations, § 3:14 Forecasts, § 3:19 **EMPLOYMENT** Relationship to standard of living, Generally, § 4:17-4:24 After childbirth, § 4:13 Sources of data to measure, § 3:12 Benefits, § 1:17, 1:19, 2:10 Use in cost of care items, § 10:5-Effect of disability on, § 4:25-4:31 10:7 Job tenure, § **4:23** Real Wage, § 3:1, 3:8 Unemployment, § 4:18-4:20 Business cycle, impact on, § 3:25 Education, impact on, § 3:22 **EXPERT WITNESSES** Evaluation of data used to Generally, § 15:2-15:13 construct, § 3:26 Alberta's civil practice note no. 5, § 15:9-Gender, impact on, § 3:23-3:25 15:13 Work experience, impact on, § 3:21 Authorship by experts, § 15:8

EARNINGS—Cont'd

## **EXPERT WITNESSES—Cont'd**

BC's "Rule 11-6," § 15:13

Challenge to expert admissibility, § 15:6

"Daubert" & "Kumho" (U.S. cases), § 15:3

Expert "bias," § 15:5, 15:7

Guidelines for experts in Canada, § 15:9-15:13

Nova Scotia's "Rule 55," § 15:13

Providing information to a quantum expert, § 15:16

Range of scenarios required, § 15:13

"R. v. Mohan" case, § 15:4-15:8

Selection of, § 15:15

"White Burgess" case, § 15:5

# FAMILY RELIEF ACT CLAIMS

Generally, § 13:19

# FATAL ACCIDENT CLAIMS

See DEPENDENCY LOSSES

#### FRINGE BENEFITS

See also NON-WAGE BENEFITS

Generally, § 2:3-2:8

Part-time employees, § 2:6

#### **GENDER**

Disability, differences in effect on employment, § 5:17-5:24

Education levels, differences based on, § 1:7-1:10

Fringe benefits and, § 2:3-2:8

Future income, relevance to

Case law, § 1:32

Implications in litigation, § 1:50

Wage Gap, § 1:34-1:51

Definition of, § 1:34

Size of, § 1:35

Explained portion, § 1:47, 1:48

Residual portion, § 1:49

Housekeeping Activities

Differences based on gender, § 9:8

Impact on Awards, § 9:4

Impact on earnings, real wage growth, § 3:23-3:25

Marriage Breakdown, consequences of sexual division of labour, § 13:2-

13:7

Effects of absences from the labour

force, § 13:5

General effects, § 13:4

Impact upon marital dissolution, § 13:6

## GENDER—Cont'd

Marriage Breakdown, consequences of sexual division of labour, § 13:2-

**13:7**—Cont'd

Tied migration, § 13:7

Sexual Assault, economic effect on women, § 11:10

Sexual Harassment, economic consequences of, § 11:17

Wage gap, § 1:34-1:51

Variation in size of, § 1:37

# HALS/PALS/CSD ANALYSIS

Generally, § 5:12-5:24

Case law and, § 5:25-5:30

2012 CSD, § 5:16, 5:23, 5:24

2017 CSD, § 5:16.50, 5:23.70, 5:24

1991 HALS, § **5:13, 5:18** 

2001 PALS, § 5:14, 5:19, 5:20, 5:22

2006 PALS, § 5:15, 5:21, 5:22

# HEALTH AND ACTIVITY LIMITATION SURVEY (HALS)

Generally, § 5:12-5:24

Categorizing severity of disability, § APP 5A

Survey data, § 5:13, 5:18, 5:20

Use of, § 5:18

Brain-injured plaintiffs, § 5:35 Spinal cord injured plaintiffs, § 5:33

# HOURS OF WORK

Census definition of full-time work week, § 1:8

Occupation, by, § 4:15, 4:16 [Table 4-13] On unpaid work, § 9:8 [Table 9-1, Table

9-2, Table 9-3]

Self-employed versus employees, § 1:3, 4:15, 4:16 [Table 4-13]

# HOUSEKEEPING CAPACITY

Generally, § 9:1

Assessment of Loss, § 9:5-9:26

Age of cessation of housekeeping loss, § 9:26

Age of plaintiff, § 9:8

Methods of valuation, § 9:13

Rate of growth of, § 9:22

Statistical, § 9:15, 9:19 [Table 9-6]

Case law regarding, § 9:2-9:4, APP 9B

Statistical analysis, § 9:4

By province, era, severity of injury, gender, and income

# HOUSEKEEPING CAPACITY—Cont'd Assessment of Loss, § 9:5-9:26—Cont'd Case law regarding, § 9:2-9:4, APP 9B -Cont'd Statistical analysis, § 9:4—Cont'd level, § 9:3, 9:4 [Figure 9-1-Figure 9-5] Summary, § APP 7A, APP 9B Children, presence of, § 9:8 [Table 9-31 Composition of time by task, 2010, § 9:12 [Figure 9-6] Definition of, § 9:5-9:12 Employment status, § 9:8 Gender, § 9:8 General Social Survey data, § 9:8 [Table 9-1, Table 9-2, Table 9-3] Health contingency, § 9:23 Marital status, § 9:8 Measurement of Time use, § 9:5-9:12 Advantages of time diaries, § 9:7 Diary of Household Activities, § APP 9A Disadvantages of time Use studies, § 9:6 Factors affecting, § 9:12 Time-use data, Canada, § 9:8 [Table 9-1, Table 9-2, Table 9-3] Time-use data, U.S., § 9:11 [Table 9-4, Table 9-5] On-line housekeeping calculator, § 9:27 Overlap with other heads of damages, § 9:29 Overlap with cost of care, § 10:18 Productivity of hired experts, § 9:20 Replacement rates, § 9:13-9:22 [Table 9-61 Agency rates, § 9:15 Deflation of hourly rates, Canada, 1991 to 2020, **§ 9:21** [**Table** 9-7] Omnibus survey, § 9:21 Rate of growth of, § 9:22 Tax Gross-up on, § 9:28 Seniors and, § 9:21 [Table 9-7], 9:23 [Table 9-8(a), Table 9-8(b)] **IMMIGRANTS** Wage data, § 1:53

# IMMIGRANTS—Cont'd

Wage data, § 1:53—Cont'd
By age, § 1:53 [Table 1-33]
By period of immigration, § 1:53
[Figure 1-9, Table 1-34, Figure 1-10]

#### **INCOME**

See EARNINGS
Definitions of income, § 1:7

# **INCOME TAX BULLETINS**

Generally, § 1:2

# INCOME TAX ON LUMP SUM AWARDS

Generally, § 1:2, 7:39-7:46, 10:14

# **INFLATION**

See also CONSUMER PRICE INDEX Bank of Canada target for, § 8:2 Price inflation, § 1:13 Wage inflation, § 3:9

# INFORMATION REQUIRED FOR QUANTUM EXPERTS

Generally, § 1:3 [Table 1-1], 6:7 [Table 6-4]

# INHERITANCE, LOSS OF

Generally, § 7:32, 7:33

Accelerated inheritance offset loss of inheritance, § 7:33

## INSURANCE REFORMS

Bill 53 (Insurance Amendment Act, 2003 (No. 2)), S.A. 2003, c. 40, **§ 14:4-14:9** 

Nova Scotia minor injury cap, § 14:10 Ontario no fault economic calculations, § 14:2

Saskatchewan no-fault economic calculations, § 14:3

# **INTEREST RATES**

See also DISCOUNTING LUMP SUM AWARDS

Forecasts, § 8:13

Historical real interest rates: Canada, § 8:11 [Table 8-1]

Legislated real discount rates in Canada, § 8:11 [Table 8-2]

Nominal rates, § 8:4

Overnight rate (Bank of Canada), § 8:13 Real rates, § 8:4

As a percentage of non-immigrant income, § 1:53 [Table 1-35]

# INTEREST RATES—Cont'd

Relationship with inflation, § 8:4

## **INVESTMENT FEES**

See also MANAGEMENT FEES Generally, § 8:14, 10:15, 10:16

# LABOUR FORCE ATTACHMENT (LFA)

Generally, § 4:7

Hours of work, § 4:16

How LFA affects application of participation contingency, § 4:15

Job changes, § 1:24-1:28, 4:23

Youths, § 1:24-1:28

Labour force interruptions

Illness/Disability, § 4:10

Maternity leave, § 4:11, 4:14

Part-time work, § 4:16

# LIFE-EXPECTANCY (MORTALITY)

Generally, § 4:3-4:5

Aboriginals in Canada, § 4:4

Canadian statistics, § 4:3-4:5

Cost of care, § 10:8

Housekeeping capacity, § 9:23

Income loss, § 4:3-4:5

International statistics, § 4:3-4:5

Sub-standard mortality, § 4:5

# LOSS OF EARNINGS/LOSS OF EARNING CAPACITY

See also EARNINGS; EARNING CAPA-CITY

Introduction, § 1:1

# LOSS OF INHERITANCE

Generally, § 7:32, 7:33

## LOSS OF INSURABILITY

Generally, § 2:15

Value of foregone disability insurance, § 2:15

Value of foregone life insurance, § 2:15

#### LOST YEARS' AWARD

See also DEPENDENCY LOSSES

Generally, § 7:35, 7:36

Calculation on income from employment only, § 7:36

Comparison of deductions in SAA and FAA cases, § 7:38

Comparison of income streams in SAA and FAA cases, § 7:37, 7:38

## LOST YEARS' AWARD—Cont'd

"Life-cycle" deduction, § 7:36

Lost years' deduction, § 7:36

Overlap between fatal accident (dependency loss) and, § 7:37, 7:38

Sub-standard mortality, § 4:5

#### MANAGEMENT FEES

See also INVESTMENT FEES Generally, § 8:14, 10:15, 10:16

### **MARRIAGE**

Age at first, § 7:30, 12:8

# MARRIAGE BENEFIT, LOSS OF

Loss of opportunity of family income (loss of marriage benefit), § 5:4

#### MARRIAGE BREAKDOWN

Generally, § 2:18, 13:1

Calculation of spousal support awards, § 13:18

Amount of award, § 13:18

Apportioning compensatory support award, § 13:17

Converting lump sum awards into periodic payments, § 13:16

Duration of, § 13:18

Economic assumptions, § 13:15-13:17

Case law regarding, § 13:8-13:10

Post-Moge support awards: differences from prior awards, § 13:9

Principle for support arising from Moge and Bracklow, § 13:8

Use of expert economic evidence, § 13:10

Contingency in wrongful death cases, § 7:5

Identification of advantages and disadvantages, § 13:12-13:14

Breadwinner spouse's career, impact on, § 13:13

Disadvantaged spouse's career, impact on, § 13:12

Matrimonial property, § 13:14

Pensions, § 2:18

Date of valuation, § 2:18

Pro-rata (benefits) method, § 2:20

Pro-rata (service) method, § 2:20

Retirement method, § 2:18, 2:19

Termination method, § 2:18, 2:19

Unreduced pension, § 2:18

Unreduced retirement, § 2:18

#### MARRIAGE BREAKDOWN—Cont'd

Identification of advantages and disadvantages, § 13:12-13:14—Cont'd
Pensions, § 2:18—Cont'd
Value-added method, § 2:20
Roles adopted during marriage
Implications for quantifying based
on, § 13:11

Tied migration, § 13:7

Traditional marriage roles, § 13:2-13:7

# MEDICAL TAX CREDITS

Generally, § 10:14

#### **MINORS**

See CHILDREN

#### MITIGATION

Assessing the duration of income loss & imputing mitigating income, § 5:6

Personal injury cases, § 5:36

Self-employed, sale of business, § 6:17

Wrongful dismissal cases, effect of, § 11:4

#### NO FAULT BENEFITS

Generally, § 15:15

#### NO FAULT ECONOMIC LOSS CLAIMS

Comparison, various provinces in Canada, § 14:1-14:3 [Table 14-1]

Ontario no fault economic calculations, § 14:2

Saskatchewan no-fault economic calculations, § 14:3

# NON-WAGE BENEFITS

Generally, § 2:1, 2:3-2:8, 2:14, 2:16, 2:17-2:22

Automobile allowance, § 2:14, 11:2

Canada Pension Plan, § 2:13

Disability benefits, § 2:12

Long term disability (LTD) benefits, § 2:12

Short term disability (STD) benefits, § 2:12

Fringe benefits

Expense account, § 2:9-2:13 Gender differences, § 2:3-2:8 Group insurance, § 2:12 Health premiums (provincial), § 2:2 Job-specific, § 2:14

# NON-WAGE BENEFITS—Cont'd

Fringe benefits—Cont'd

Long term disability (LTD) benefits, § 2:12

Method of using survey data, § 2:4

Part-time employees and, § 2:3

Pension losses, § 2:19-2:22

Short term disability (STD) benefits, § 2:12

Sick leave pay, § 2:2

Treatment in case law, § 2:2

Value of, § 2:3-2:8 [Table 2-4]

Vehicle allowance, § 2:9-2:13

Importance by industry sector, § 2:3-2:8

Non-wage compensation, § 2:1, 2:3-2:8, 2:14

Employment insurance, § 2:10

Perquisites ("perks"), § 2:6

Undervaluation of benefits, § 2:6

Worker's Compensation, § 2:11

Self employed, business and personal expenses, § 6:22

Undervaluation of, § 2:6

Unionization, § 2:3-2:8

U.S. benefits, § 2:16

Workplace and Employee Compendium 2005 ("WES"), § 2:3-2:8

Wrongful dismissal cases, § 11:4

### **PARTICIPATION**

Generally, § 4:6-4:15

Childrearing, § 4:11

Children, presence of, § 9:8 [Table 9-2]

Effects of absences from the labour force, § 13:5

Guidelines for applying, § 4:15

Hours of work, § 4:15, 9:8 [Table 9-1, Table 9-2, Table 9-3]

Housekeeping activities, differences based on gender, § 9:8

Illness/Disability, § 4:10, 5:9

Labour force attachment, § 4:7

Labour force interruptions, § 4:10

Retirement, return to work after, § 4:49

Retirement, working past age 65, § 4:50

Self-employment, contingencies for, § 4:55-4:57, 6:26

Tailoring data for, § 4:8

Working life expectancy, § 4:1-4:54

# PARTICIPATION AND ACTIVITY LIMITATION SURVEY (PALS), 2001 WAGE GAPS

Generally, § 5:19, 5:20, 5:22 Case law and, § 5:25-5:30

# PARTICIPATION AND ACTIVITY LIMITATION SURVEY (PALS), 2006 WAGE GAPS

Generally, § 5:21, 5:22 Case law and, § 5:25-5:30 Comparable to 2001 PALS, § 5:22 Self-employment and, § 5:22

# PART-TIME WORK

Generally, § 4:16

Application of part-time contingency, § **4:16** 

Average hours per week and weeks per year

Occupational group, by, § 4:16

Fringe benefits and, § 2:3

Incidence by age, education, marital status, § 4:16

Reasons for working part-time, § 4:16

#### PENSIONS

Generally, § 2:16, 2:17-2:22 [Table 2-8] Coverage in Canada, § 2:17-2:22 Employer contributions — sample plans, § 2:21

CPP (Canada Pension Plan), § 2:13 Pay as you go, § 2:13

Fringe benefits and, § 2:3-2:8

Indexation (cost-of-living increases), § 2:18

Pension adjustment, § 11:2

Private pension plans

Calculating commuted value, § 2:22 Employer contribution rates, § 2:21 Participation in Canada, § 2:18

RRSP (Registered Retirement Savings Plan), § 7:46 [Table 7-15]

BUR (Benefit unit rate) plan, § 2:19

Defined Benefit, § 2:19

Defined Contribution, § 2:19

RPP (Registered Pension Plan), § 2:21

Survivorship pensions, § 2:23-2:27

Valuation principles, § 2:19

Matrimonial cases, § 2:23-2:27 [Table 2-13]

Retirement method, § 2:24

## PENSIONS—Cont'd

Valuation principles, § 2:19—Cont'd Matrimonial cases, § 2:23-2:27 [Table 2-13]—Cont'd Termination method, § 2:24 Wrongful Dismissal cases, § 11:4

# PERSONAL CONSUMPTION RATES, SFREF

Generally, § 7:10-7:21 [Table 7-4, Table 7-5]

Before-tax income and, § 7:13

Budgets of families and, § 7:15

Case law and, § 7:10-7:19

Economies of scale and, § 7:17

Income level, by, § 7:11, 7:12

"PUMFs" v. custom tabulations, § 7:14

RRSPs and, § 7:24

Savings and, § 7:23

2007-08 SHS basis for PCRs, § 7:20-7:27

Transportation expenditure and, § 7:21, 7:22

Unusual expenditures and, § 7:26

## PRESENT VALUE

See DISCOUNTING LUMP SUM AWARDS

Online present value calculator, § 4:54

# PRODUCTIVITY RATE

Generally, § 3:4, 3:10-3:18

Canadian Institute of Actuary data by time period, § 3:10 [Table 3-1]

Case law regarding, § 3:4

Cost of care services, § 10:5-10:7

Economic data, § 3:10-3:14 [Table 3-1, Table 3-2(b)]

Goods vs. services industry, § 3:16

Economic definition of, § 3:6

Factors affecting productivity growth, § 3:15-3:18

Canadian economy, § 3:7, 3:15

Differences across industries, § 3:16

Differential sources, § 3:17

Firm characteristics, § 3:18

Labour productivity differences: Canada amp the US, § 3:15

Sources of data to measure, § 3:12

Sources of labour productivity growth, § 3:15

Future productivity forecasts by industry, § 3:19 [Table 3-8], 3:20-3:28

# PRODUCTIVITY RATE—Cont'd

Future productivity forecasts for economy, § 3:19

Industry-wide productivity, § 3:4, 3:15-3:17

Relationship to standard of living, § 3:7

# REAL AND SUBSTANTIONAL POSSIBILITY

Introduction, § 1:4 [Table 1-3]

# RETIREMENT

Generally, § 4:32-4:52

Baby boomers, § 4:33-4:35

Canadian Occupational Projection System, § 4:52

Determinants of, § 4:49

Education, § 4:38 [Figure 4-6], 4:46 [Figure 4-7]

2007 GSS cycle 21, § 4:44-4:48

2002 GSS cycle 16 data, § **4:36-4:43** 

Health, § 4:39, 4:47

Immigrants, § 4:33-4:35

Income level, § 4:43

Marital status, § 4:42

Matrimonial cases: retirement age assumption, § 2:26

Occupation, § 4:37 [Figure 4-4], 4:45 [Figure 4-5]

Pension benefits, § 4:41

Public and Private sector employment, § 4:48 [Table 4-22]

Reasons, § 4:40, 4:48

Retirement age, § 4:33-4:35

Working past age 65, **§ 4:51** 

Returning to work after, § 4:50

Self-employment status, § 4:48 [Table 4-22]

Trends, § 4:33-4:35

# **RRSPS**

Generally, § 2:2, 7:46

Trends and statistics in Canada, § 7:46 [Table 7-15]

Valuing by using contributions, § 7:46

# **SALARY SURVEYS**

Generally, § 1:10, APP 1A, APP 1C, APP 1E

Evaluation of, **§ 1:11 [Table 1-4]** 

Merit Contractors' Association, § 2:5, APP 1E

Towers Watson, § 8:13, APP 1E

# SASKATCHEWAN NO-FAULT ECONOMIC CALCULATIONS

Generally, § 14:3

#### SELF-EMPLOYMENT

Generally, § 6:1 [Table 6-2(a), Table 6-2(b)]

Case law regarding, § 6:2-6:6

Contingencies for, § 4:55-4:57, 6:26

Corporations

Independent claim, pure economic loss, § 6:3

Information sources required, § 6:7

Shareholder loans, § 6:12

Taxes, § 6:16

Economic data to predict business trends, **§ 6:11, 6:25, 14:1-14:3** 

Eligible and ineligible dividends, § 7:3

Failure rate of businesses, § 6:13 [Table 6-5], 6:25, 14:1-14:3

Farmers, **§ 6:5** 

Information sources required, § 6:7

Financial statement analysis, § 6:19-6:25

Adjustment for depreciation, § 6:21

Deduction for personal expenses, § 6:22

Expense ratios, § 6:22

Growth of business income, § 6:11, 6:25, 14:1-14:3

Interpretation of, § 6:19

Balance sheet (definition of), § 6:19 Income statement (definition of),

§ 6:19

Loss of investment income, § 6:23

Redundant assets and non-recurring expenses, § 6:20

Fishers, **§ 6:6** 

Franchise loss, § 6:25

How self-employment affects application of partcipation contingency, § 4:15

Impact of injury

Causality, § 6:9

Predicting business trends, § 6:11, 6:25, 14:1-14:3

Income

Adjusting for record-keeping anomalies, § 6:12

Income splitting, § 6:15

Non-wage benefits, Chapter 2, § 6:22

Unreported income, § 6:12

### SELF-EMPLOYMENT—Cont'd

Information sources required, by type of self-employment, § 6:7

Lost profits and fixed costs, § 6:10

Market values on replacement cost, § 6:14

Mitigation of losses: sale of business, **§ 6:17** 

Partnerships

Information sources required, § 6:7

PCRs and, § 5:22

Prevalence in Canada of, § 6:1

Retirement, § 4:33-4:35, 4:48 [Table 4-22]

Small business income for federal tax rate, § 6:19

Sole Proprietor

Information sources required, § 6:7

Working life expectancy, § 6:18

## SEXUAL ASSAULT

Generally, § 11:8-11:15

Case law regarding, § 11:8, APP 11A

Distribution of sexual assault on females in Canada, by age, region, marital status, education and skill level, § 11:10

Economic consequences of, § 11:9

On women, § 11:10

General social survey data (1993),

**§ 11:10** General social survey data (1999), **§ 11:11** 

General social survey data (1999), General social survey data (2004),

§ 11:12-11:15

Tied migration, effects of, § 11:7

# SEXUAL HARASSMENT

Generally, § 11:16, 11:17

Case law regarding, § 11:16

Economic consequences of, § 11:17

SLID income data, § 1:9 [Table 1-3(a), Table 1-3(b)]

# SPINAL CORD INJURY

Generally, § 4:5, 5:32, 5:33

Case law on employability after, § APP 5B

Impact on employment

Data from 1991 HALS, § 5:33

## SPOUSAL SUPPORT

Generally, § 13:20

Dependency losses (divorce), § 7:30

## SPOUSAL SUPPORT—Cont'd

Spousal support guidelines, § 13:18

# STATISTICAL SALARY SOURCES

Generally, § 1:10, 1:14-1:23, APP 1A

Census data, § 1:8

Education level, by, § APP 1D

Occupation, by, § 1:10, APP 1B, APP 1C, APP 1E

Collective agreements, § APP 1B

NOC (National Occupational Classification), by, § 1:8

SIC (Standard Industrial Classification), by, § 1:13

# SURVIVAL OF ACTIONS LEGISLATION

See LOST YEARS' AWARD

## **TAXATION**

Entries on Canadian tax returns, § 1:3

[Table 1-2], 14:1 [Table 14-1]

In wrongful death cases, § 7:5

Of income in interrupted earning cases, § 14:1

Of lump sums, § 1:2

#### TAX GROSS-UP

Bill 10 (Justice Statutes Amendment Act, 2004), S.A. 2004, c. 11, **§ 14:10** 

Cost of care awards, § 10:14

Deducting legal fees, § 7:41, 7:45

Dependency loss claims, § 7:39-7:46

Evidence and variables to be considered, § 7:44

Literature regarding, § 7:40

Typical assumptions, § 7:45

Disability tax credit, § 10:14

Housekeeping awards, § 9:27

Income tax bulletin, § 1:2, 7:39-7:46,

10:14

Interest income only basis, § 7:43

Loss of income awards, § 1:2, 10:14

Lump sum and pre-trial awards, § 1:2, 7:39-7:46, 10:14

Management fees and, § 7:41

Medical expense tax credit, § 10:14

SAA vs. FAA cases, § 7:45

Subrogated claims, § 7:42

WCB claims, § 7:42

### TIME USE

Generally, § 9:5-9:26

#### TIME USE—Cont'd

2006 Census and time use, **§ 9:10** 

Cohort analysis of time use (20- to 30-year-olds), § 9:9

Composition of time use in Canada by task, § 9:8

Factors affecting, § 9:12

Composition of time use on activities, 2010, **§ 9:12 [Figure 9-6]** 

Hourly rates for Canada, 1991 to 2019, **§ 9:21 [Table 9-7**]

Participation of seniors in housework, § 9:23 [Table 9-8(a)], 9:24 [Table 9-8(b)]

Replacement rates across Canada, § 9:19 [Table 9-6]

Seniors needing assistance, § 9:23, 9:26 [Table 9-9]

General Social Survey, Canada (1986, 1992, 1996, 2010, 2015), **§ 9:8** [**Table 9-1**]

2010 & 2015 General Social Survey data, Canada, **§ 9:8** [Table 9-2, Table 9-3]

International comparisons of time use, § 9:8, 9:11

Measurement of, § 9:5-9:12

Advantages of time diaries, § 9:7 Disadvantages of time use studies, § 9:6

U.S. time use, § 9:11 [Table 9-4, Table 9-5]

# UNEMPLOYMENT

Generally, § 4:17-4:24

Applying unemployment contingencies, § **4:24** 

Benefits, § 1:17, 1:19, 2:10

Causes of variations in unemployment rate, § 4:18

Displacement costs, § 4:21, 11:4

Duration of, by gender, province & era, § 4:19 [Table 4-14, Table 4-15]

Forecasts of unemployment rates, § 4:22

Historical unemployment rates, § 4:22 [Table 4-18]

Job Tenure, § **4:23** 

Problems with measures of, § 4:20

Rates by age, gender, education level, era, § 4:22 [Table 4-17]

Rates by occupation, gender and year, § 4:22 [Table 4-18]

#### UNIONS

Collective agreements, § 1:11
Impact on growth of earnings, § 3:11
Union membership, § 3:11
Union wages vs. consumer price index, § 3:11

#### UNPAID WORK

See also TIME USE
By 20-29 years old, § 9:9
Hours spent on, § 9:8 [Table 9-1], 9:9,
9:23 [Table 9-2, Table 9-3]

## WAGE DEFICIT APPROACH

Generally, § 5:12-5:24, 5:30

#### **WAGE GAP**

See DISCRIMINATION; GENDER

#### WAGE GROWTH

CPI (Consumer Price Index) versus wage inflation, § 1:13

Employment, Earnings and Hours / SEPH/ NAICS, § 1:13, 9:21, 9:22

Productivity, § 1:13, 3:4, 3:5, 3:10-3:14

Real wage growth, see also AGE-EARN-INGS PROFILES, § 1:12, 3:8, 3:20-3:28

WCB benefits, § 1:20, 2:11

## WORKING LIFE EXPECTANCY

Generally, § 4:1-4:54

Aboriginals, § 4:4

LPED Method, § 4:2-4:52

Disability (see also HALS), § 4:25-4:31

Employment, § 4:17-4:24

Displacement costs, § 4:21

Job tenure, § **4:23** 

Unemployment

Applying contingency, § 4:24

Duration of, § 4:19 [Table 4-14, Table 4-15]

Problems with measures of, § 4:20

Rate, § 4:18, 4:22 [Table 4-18]

Life Expectancy (mortality), § 4:3-4:5

Participation, § 4:6-4:15

Childrearing, § 4:11

Effect of pre-birth on employment, § 4:12

Employment after, § 4:11

Guidelines for applying, § 4:15

Labour force interruptions, § 4:10

# WORKING LIFE EXPECTANCY —Cont'd

LPED Method, § 4:2-4:52—Cont'd
Participation, § 4:6-4:15—Cont'd
Part-time work, § 4:15
Selection of data for, § 4:8
Rates of Canadian Women, § 4:8,
4:16 [Table 4-10, Table 4-12,
Table 4-13]

Modeling women's participation, § 4:14

Trends in Canadian Labour Market, § 4:7

Retirement, § 4:32-4:52
Determinants of, § 4:49
On-line calculator, § 4:54
Reduced earnings before, § 4:43
Reduced hours before, § 4:51
Retirement age, § 4:33-4:35
Working past age 65, § 4:51
Returning to work after, § 4:50

Self-employed, § **6:18** Tables, § **4:53**, **4:54** 

Canadian data, § 4:54

All education levels, § APP 4A
High school completed, § APP 4C
Less than high school, § APP 4B
Some college or university but no
degree, § APP 4D
University degree, § APP 4E

# WORKING LIFE EXPECTANCY —Cont'd

Tables, § 4:53, 4:54—Cont'd Methodology, § 4:53 Use of working life tables to account for impact of disability, § 5:31

## WRONGFUL DEATH

See DEPENDENCY LOSSES; LOST YEARS' AWARD

# WRONGFUL DISMISSAL

Generally, § 11:2-11:4
Assessment principles, § 11:4
Automobile allowance, § 2:14, 11:2
Case law regarding, § 11:2
Use of expert evidence, § 11:3

# WRONGFUL

# IMPRISONMENT/CONFINEMENT

Generally, § 11:5-11:7

Assessment principles, § 11:6

Family of imprisoned person, § 11:7

Wrongfully imprisoned person, § 11:6

Case law regarding, § 11:5

#### YOUNG ADULTS

Education related to job, § 1:30
Job changing, § 1:29 [Table 1-12], 1:30
Number of jobs held, § 1:29, 1:30
Living with parents, § 12:8
Participation, § 1:29, 1:30
Unemployment, § 1:29, 1:30