



2024-2025

ANNUAL REPORT

Workforce Demographics

August 1, 2024, to July 31, 2025

Prepared by Human Resources



University
of Regina

Go far, together.

Headcount

As of July 31, 2025, the University employed **2,503 employees**, resulting in 2,510 unique employee group employees.

- **81%** were **staff** positions (2,028)
- **19%** were **academic** positions (482)

Headcount increased by <1% (+20) compared to July 31, 2024.

	% of Workforce	Count	Perm	Term	■ Perm% □ Term%
CUPE 5791	29%	729	396	333	54% 46%
*Academic	19%	482	465	17	96%
APT	17%	424	343	81	81% 19%
CUPE 2419	10%	259	0	259	100%
CUPE 5791 Research	10%	254	0	254	100%
Out-of-Scope	9%	223	190	33	85% 15%
Non-union	6%	139	0	139	100%
		2,510	1,394	1,116	

*Academic Excludes Sessionals

See [Appendix A](#) for further information on Employee Headcounts including employee group year-over-year comparisons and Academic headcounts within faculties and faculty ranks.

Sex

Female employees represented **56%** of total employees, unchanged from 2023/2024.

Excludes:
Non-Union employees
Sessionals
90 employees without a sex designation
8 employees listed as Non-Binary

Employee Group	Female	Male	■ Female □ Male
Out-of-Scope	150	66	69% 31%
APT	285	139	67% 33%
CUPE 5791	421	301	58% 42%
CUPE 2419	146	105	58% 42%
CUPE 5791 Research	119	95	56% 44%
Academic	225	254	47% 53%

See [Appendix B](#) for further information on Sex including Academic faculty and faculty ranks.

Age

Average age was 43 years, unchanged from 2023/24.

32% of employees are 50 years of age and over.



Excludes: Non-Union employees, Sessionals, Student Positions

See [Appendix C](#) for further information on Age including breakdown of employee groups.

Service

Average service was 8.4 years, a slight decrease from 2023/24.

65% of the workforce has less than 10 years of service.



Excludes: Non-Union employees, Student Positions, CUPE 5791 Research, Sessionals

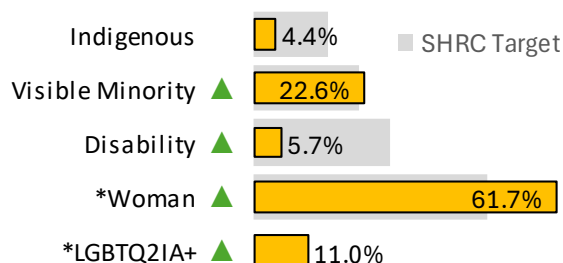
See [Appendix D](#) for further information on Years of Service by Employee Groups.

Diversity

UofR exceeded 2 of 4 SHRC Targets: Visible Minority and *Woman

Representation increased within 4 diversity groups from 2023/24

Note: diversity statistics represent employees who have completed the survey and chosen to self-identify



*Based on new survey only, representing 57% of the total workforce

See [Appendix E](#) for further information on Diversity

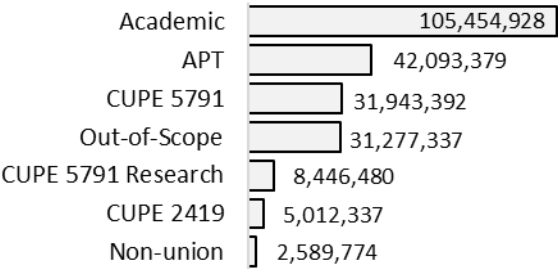
Compensation

In 2024/25, the University's total expenditure:

Salaries \$196 million

Benefits \$30.7 million.

Note: Excluding Sessionals



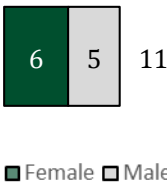
See [Appendix F](#) for further information on Salaries and Benefits by Employee Groups, Academics by years of service and market supplements.

Academic Promotions

11 promotions to Professor.

6 females and 5 males

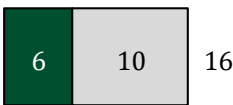
Average time for promotion was 6.6 years.



16 promotions to Associate Professor.

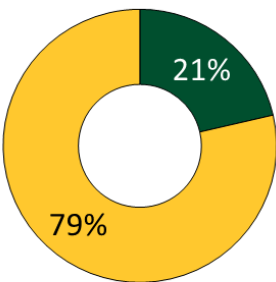
6 females and 10 males

Average time for promotion was 5.4 years.



See [Appendix G](#) for further information on Academic promotion including year-over-year by headcount, average years until promotion and promotion/denial rates.

Appointments



954 appointments in 2024/25, a 6% increase (+56) from 2023/24.

21% Permanent (204), up 15% (+27) from 2023/24.

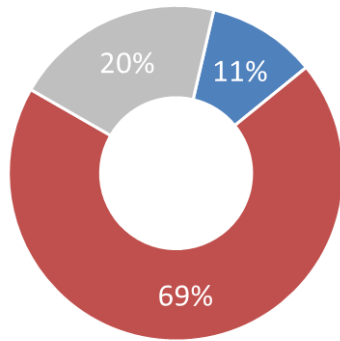
79% Term (750), up 4% (+29) from 2023/24.

- Of the term appointments, 15% (110) were reappointments and 85% (640) were new appointments.

Excludes Non-Union, student appointments, Sessionals, University Teaching Fellows, Casual appointments, and Research Chairs

See [Appendix H](#) for further information on Appointments including year-over-year comparisons

Departures



There were **133 departures in 2024/25**, a 13% decrease (-19) from 2023/24.

69% Voluntary, a 9% (-9) decrease

20% Retirements, a 34% (-14) decrease

11% Involuntary, a 40% (+4) increase

Of the **Voluntary turnover**, “Job Hugging”, a new trend where workers are staying longer at their jobs, can be inferred to Employee Groups APT and CUPE 5791, down 52% and 33% respectively since 2022/23.

Excludes Non-Union, student appointments, Sessionals, University Teaching Fellows, Casual appointments & Research Chairs.

See [Appendix I](#) for further information on Departures including year-over-year comparisons and diversity.

Retirements

Employee Group	F	M	Total
Academic	90	132	222
APT	35	26	61
CUPE 5791	83	52	135
OOS	46	31	77
Total Academic	90	132	222
Total Staff	164	109	273
Total	254	241	495

Academic excludes Sessionals

Over the next ten years, **495 employees** will reach their retirement date.

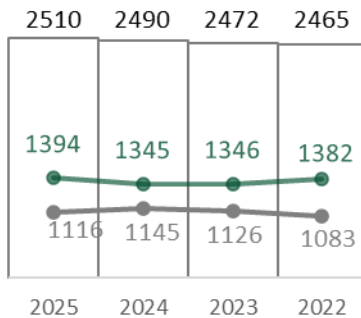
- **222 academic members**, representing **46% of current members**.
- **273 Staff employees**, representing **13% of current employees**.

See [Appendix I](#) for further information on Retirements over the next 10 years.

Appendix A

Headcount

Figure 1.1
Overall Workforce Headcount
YoY



Compared to 2024, **overall workforce position headcount increased by <1% (+20).**

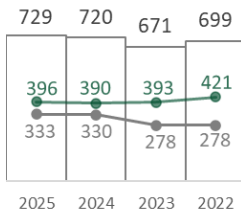
- Perm increased 3.6% (+49)
- Term decreased 2.5% (-29)

Since 2022, position headcount has increased by 1.8% (+45)

- Perm increased <1% (+12)
- Term increased 3.0% (+33)

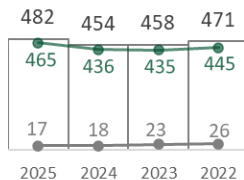
Year over Year Position Headcount by Working Group

Figure 1.2:
CUPE 5791 YoY
Headcount



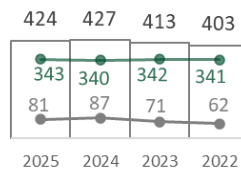
Compared to 2024:
Total +1.3% (+9)
Perm +1.5% (+6)
Term +<1% (+3)

Figure 1.3:
Academic YoY
Headcount



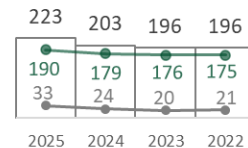
Compared to 2024:
Total +6.2% (+28)
Perm +6.7% (+29)
Term -5.6% (-1)

Figure 1.4:
APT YoY
Headcount



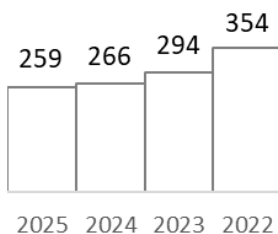
Compared to 2024:
Total -<1% (-3)
Perm +<1% (+3)
Term -6.9% (-6)

Figure 1.5:
Out of Scope YoY
Headcount



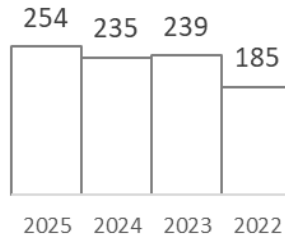
Compared to 2024:
Total +9.9% (+20)
Perm +6.1% (+11)
Term +37.5% (+9)

Figure 1.6:
CUPE 2419 YoY
Headcount
(all terms)



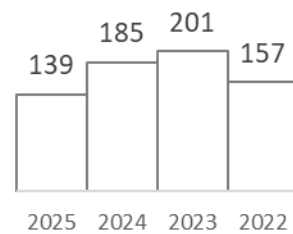
Compared to 2024:
Total -2.6% (-7)

Figure 1.7:
CUPE 5791 Research YoY
Headcount
(all terms)



Compared to 2024:
Total +8.1% (+19)

Figure 1.8:
Non-Union YoY
Headcount
(all terms)



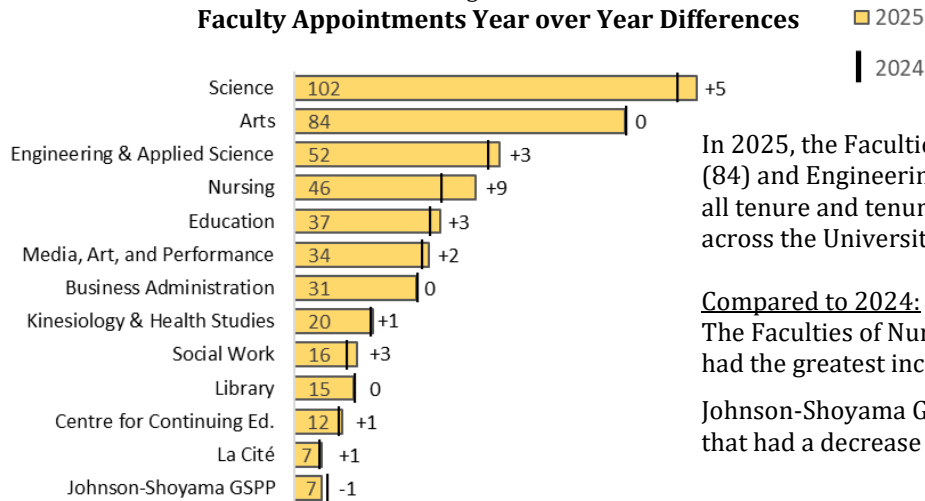
Compared to 2024:
Total -24.0% (-46)

Headcount: 2025 Tenure and Tenure Track Academics

Includes the 465 permanent members. Excludes the 17 term academic members.

Figure 1.9

Faculty Appointments Year over Year Differences



In 2025, the Faculties of Science (102), Arts (84) and Engineering (52) made up 51% of all tenure and tenure track appointments across the University.

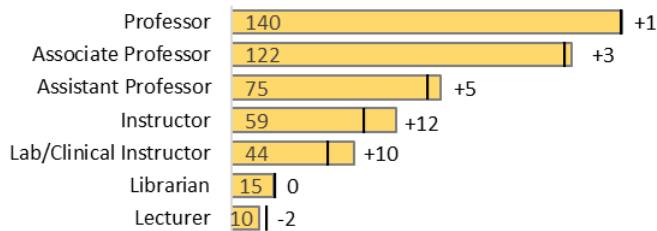
Compared to 2024:

The Faculties of Nursing (+9) & Science (+5) had the greatest increase in members.

Johnson-Shoyama GSPP was the only faculty that had a decrease in members (-1).

Figure 1.10

Faculty Rank Appointments Year over Year Differences



The Professor rank (140) made up 30% of all tenure and tenure track appointments in 2025.

Compared to 2024:

Instructor (+12) and Lab/Clinical Instructor (+10) had the greatest increase in members.

Lecturer had the greatest decrease (-2) in members.

Figure 1.11

2025 tenure and tenure track position rank appointments by Faculty

Faculty	Professor	Associate Professor	Assistant Professor	Lecturer	Instructor	Lab/Clinical Instructor	Librarian	Total
Arts	29	36	14	3	3			85
Business Administration	7	9	9		6			31
Centre for Continuing Ed.					12			12
Education	11	16	4		6	1		38
Engineering & Applied Science	23	11	5	1	2	10		52
Johnson-Shoyama GSPP	3	3	1					7
Kinesiology & Health Studies	6	7	2		4	1		20
La Cité	1	2	1		3			7
Library							15	15
Media, Art, and Performance	12	8	11		1	2		34
Nursing	2	7	5	3	18	11		46
Science	46	14	20		4	18		102
Social Work		9	3	3		1		16
Total	140	122	75	10	59	44	15	465

Headcount: Term and Sessional Appointments

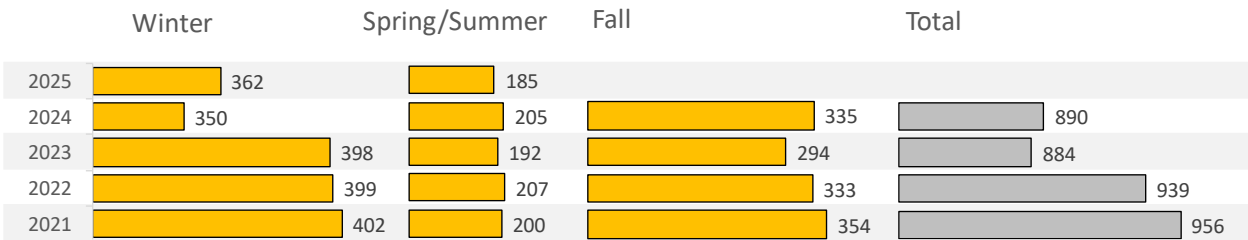
In addition to those academic staff members holding tenured and tenure track appointments, the University also appoints academic staff members to limited-term appointments. These appointments may be to fill vacancies where there is an ongoing search for a permanent position, to replace academic staff members on sabbatical or leave, or to facilitate the teaching and supervisory needs of an academic unit as part of the academic planning cycle. **At July 31, 2025, there were 17 academic staff members in limited-term appointments.**

The University also hires individuals each semester in a variety of sessional categories as described below. The number of individuals filling these positions may vary by semester. **Figure 1.12** shows the total number of individuals in sessional categories for the winter, spring/summer, and fall semesters for the years 2021-2025. Individuals in these categories may teach one or more courses in a Faculty, Department or Unit, or may provide services as a coach or supervisor. People on sessional contracts may also have several concurrent sessional contracts with the University and one or more of its federated colleges.

Sessional categories:

- Sessional Lecturers – to teach courses
- Sessional Laboratory Instructors – to teach lab sections of courses
- Sessional Supervisors – to supervise interns and pre-interns in the Faculty of Education
- Sessional Practica Coaches/Clinical Nursing Practica Coaches – to prepare Education students to enter the school systems/to prepare Nursing students to enter the health care system

Figure 1.12
Sessional Headcount over Years



Appendix B

Sex

2024 Tenure and Tenure Track Academics

Excludes the 17 term academic members

Female complement made up 47% of tenure and tenure track members. The female complement in 2024 was 46%.

Figure 2.1:
Tenure and Tenure Track Faculty by Sex

Faculty	Female	Male	Female	Male
Nursing	40	6	87%	13%
Johnson-Shoyama GSPP	5	1	83%	17%
Library	11	4	73%	27%
Education	26	11	70%	30%
Social Work	11	5	69%	31%
Centre for Continuing Ed.	8	4	67%	33%
Media, Art, and Performance	18	15	55%	45%
Kinesiology & Health Studies	10	10	50%	50%
Arts	38	47	45%	55%
La Cité	3	4	43%	57%
Business Administration	13	18	42%	58%
Science	26	76	25%	75%
Engineering & Applied Science	6	46	12%	88%

*table does not include three member who chose non-binary as their sex

Figure 2.2:
Rank by Sex

Academic Categories	Female	Male	Female	Male
Librarian	11	4	73%	27%
Lecturer	7	3	70%	30%
Instructor	40	19	68%	32%
Lab/Clinical Instructor	22	22	50%	50%
Assistant Professor	35	37	49%	51%
Associate Professor	54	68	44%	56%
Professor	46	94	33%	67%

*table does not include three member who chose non-binary as their sex

Appendix C

Age

Age by Working Groups

Figure 3.1:
APT Age Distribution

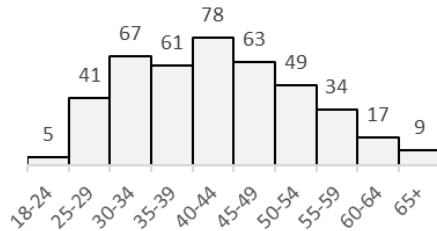


Figure 3.2:
CUPE 5791 Age Distribution

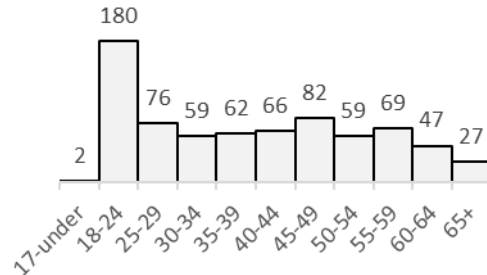


Figure 3.3:
OOS Age Distribution

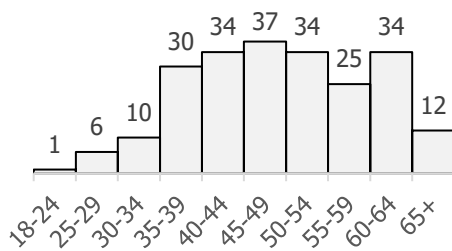


Figure 3.4:
CUPE 5791 Research Age Distribution

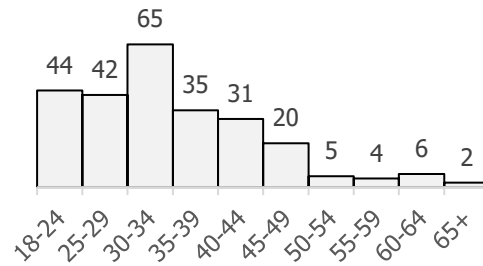


Figure 3.5:
Academic Age Distribution

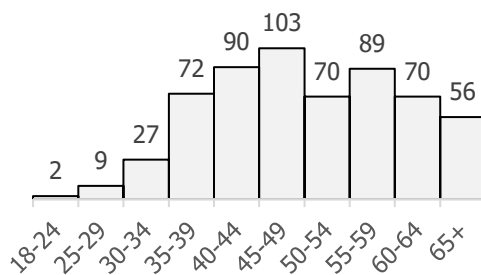
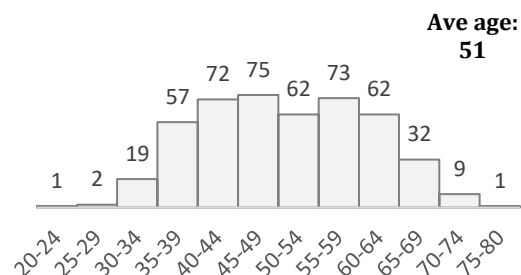


Figure 3.6:
Tenure & Tenure Track Academic Age Distribution



Appendix D

Service

Figure 4.1:
Years and Percentage of Service by Employee Group

Years of Service	% of Total	Faculty	APT	CUPE 5791	Out-of-Scope
0-9	65%	204	312	539	161
10-19	20%	136	77	122	40
20-29	12%	119	33	59	20
30-39	2%	21	2	6	1
40 - over	<1%	2	0	3	1

Years of Service by Working Groups

Figure 4.2:
CUPE 5791 by YoS

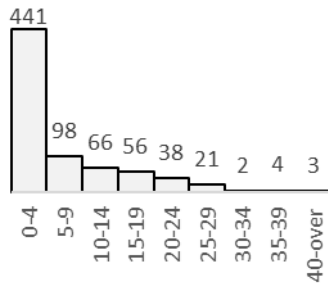


Figure 4.3:
APT by YoS

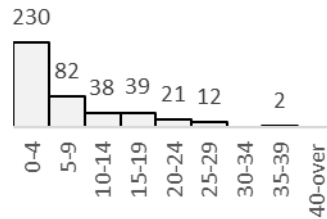


Figure 4.4:
OOS by YoS

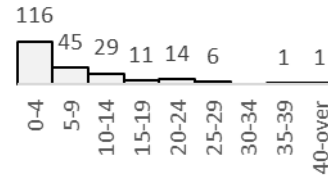


Figure 4.5:
Academic by YoS

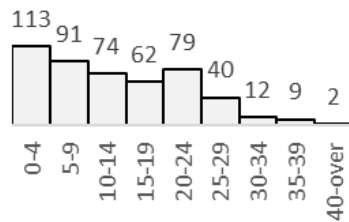
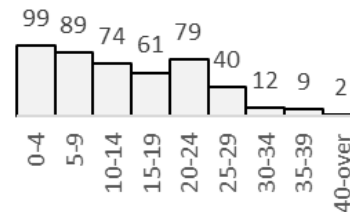


Figure 4.6:
Tenure & Tenure Track Academic
by YoS



Appendix E

Diversity

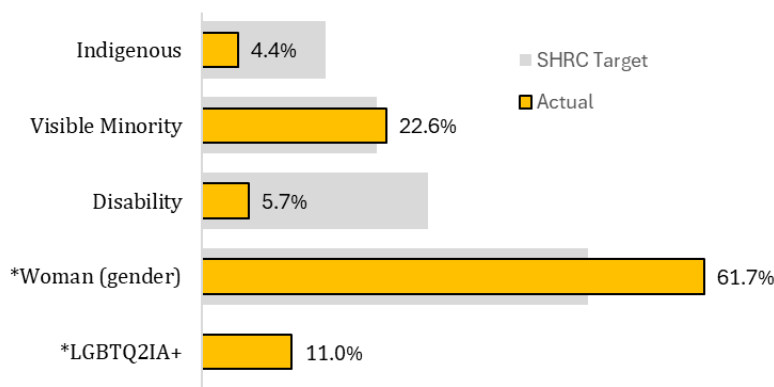
A representative workforce is one where the four diversity groups, as designated by the Saskatchewan Human Rights Commission, are represented at all occupational levels (entry level, middle and senior management) in proportion to the province's working age population.

The Saskatchewan Human Rights Commission (SHRC) updates the employment targets every 5 years. Current update was 2024. The targets for the diversity groups are as follows:

- Persons reporting an Indigenous identity: 15.2%
- Members of a visible minority group: 21.5% in Regina and Saskatoon
- Individuals reporting a disability: 27.7%
- Women: 47.5%

Although not a SHRC designated group, the University tracks LGBTQ2IA+ group designations but without a targeted measure.

Figure 5.1:
Diversity Statistics by Diversity Group



*Responses based on new survey only, representing 57% of the total workforce

As of July 31, 2025, the University increased representation of employees in four diversity groups compared to 2024:

- Persons reporting an Indigenous identity – **remained** at 4.4%
- Members of a visible minority group – **increased** from 22.2% to 22.6% ▲
- Individuals reporting a disability – **increased** from 5.5% to 5.7% ▲
- *Women (gender) – **increased** from 61.5% to 61.7% ▲
- *LGBTQ2IA+ - **increased** from 10.3% to 11.0% ▲

Note: diversity statistics represent employees who have completed the survey and chosen to self-identify as belonging to a designated group.

Appendix F

Compensation

Figure 6.1:
Salaries & Benefits by Employee Group

Employee Group	Salary	Benefits
Academic - Perm	59,716,732	10,450,108
Academic - Term	33,099,758	2,188,329
Total Academic	92,816,491	12,638,437
APT - Perm	27,393,686	5,509,648
APT - Term	7,621,902	1,568,143
Total APT	35,015,588	7,077,791
CUPE 5791 - Perm	21,254,747	4,677,952
CUPE 5791 - Term	5,334,359	676,334
Total CUPE 5791	26,589,106	5,354,286
Out-of-Scope - Perm	24,605,291	4,069,742
Out-of-Scope - Term	2,210,302	392,001
Total Out-of-Scope	26,815,593	4,461,744
CUPE 5791 Research	7,776,652	669,828
CUPE 2419	4,680,759	331,579
Non-union	2,380,736	209,039
TOTAL	196,074,924	30,742,702

Compensation: Tenure and Tenure Track Academics

Salaries and the cost of benefits are the major component of each Faculty's budget, and of the University's overall operating budget. Individual salaries vary considerably depending upon rank, years of service, past experience and academic discipline. The individual benefits cost for academic staff members varies depending on family status (single versus spouse and/or dependents) and age (members working beyond their Normal Retirement Date cease to be eligible for the Long Term Disability plan). However, the average benefits cost for academic staff members is 17%. The benefits percentage does not include paid time off for vacation, University closures, etc.

Figure 7.1 illustrates the current average base salaries for male and female academic staff members in the faculty ranks (*Professor, Associate Professor, Assistant Professor, Lecturer*). Note that **female salaries are 91.0% of male salaries**. **Figure 7.2** combines current average base salaries and average cost of benefits (17%) for male and female academic staff members in the faculty ranks.

Figure Notes: does not include three staff member who chose non-binary as their sex and average base salaries do not include market supplements or stipends.



The collective agreement also provides for market supplements to be paid when it can be demonstrated that competitive pressures in the academic market require such payments for the recruitment and retention of academic staff member. In addition to the base salaries identified in the following tables, market supplements are paid as follows:

Figure 6.7
Market Supplements by Faculty and Positions

Faculty/Department	Professor	Associate Professor	Assistant Professor	Lecturer	Lab/ Clinical Instructor III	Lab/ Clinical Instructor II	Lab/ Clinical Instructor I	Instructor III	Instructor II	Instructor I
Business Administration	15,424	17,965	30,060	14,100	-	-	-	16,390	14,585	-
Computer Science	-	14,372	16,700	-	6,556	5,834	-	-	-	-
Economics	-	5,390	6,680	-	-	-	-	-	-	-
Engineering & Applied Science	1,928	7,186	16,700	14,100	9,834	8,751	7,650	9,834	8,751	7,650
Nursing	-	10,779	13,360	22,560	9,834	14,585	17,850	13,112	20,419	-

Appendix G

Promotions: Tenured and Tenured Track Academics

A significant indicator of academic achievement is the success rate when applying for promotion. There are four Faculty ranks, with progression through the ranks from Lecturer to Assistant Professor to Associate Professor to Professor. Few appointments are made at the Lecturer level and generally, promotion to Assistant Professor is awarded immediately upon completion of the PhD.

Figures 7.1, 7.2, 7.3 and 7.4 show promotion counts over years and details the average time served in the previous rank before promotion over years.

Figure 7.1
**Promotions from
Assistant Professor to Associate Professor**

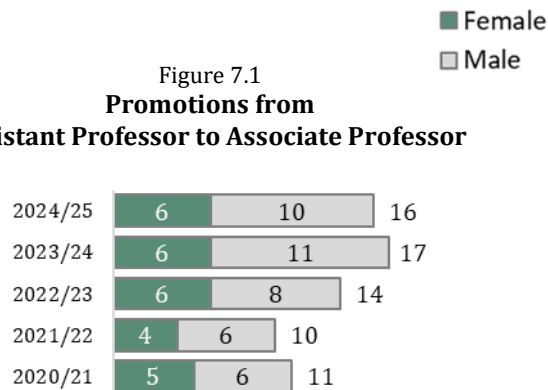
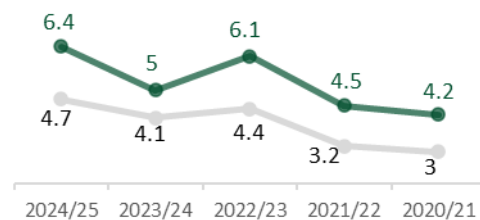


Figure 7.2
**Average Years in Rank Prior to Promotion:
Assistant Professor to Associate Professor**



On average, Males were promoted sooner to Associate Professor than Females by 1.7 years. Average years to promotion for Males is 4.7 years; Females 6.4 years. **Overall is 5.4 years.**

Figure 7.3
**Promotions from
Associate Professor to Professor**

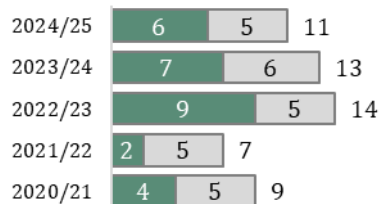
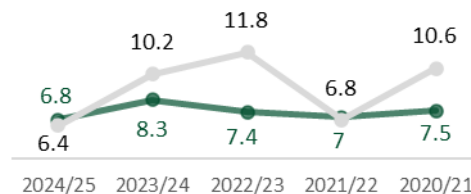


Figure 7.4
**Average Years in Rank Prior to Promotion:
Associate Professor to Professor**



On average, Males were promoted marginally sooner to Professor than Females by 0.4 years. Average years to promotion for Females is 6.8 years; Males 6.4 years. **Overall is 6.6 years.**

Additional promotions include:

- Two Lecturers were promoted to Assistant Professor
- One Instructor II was promoted to Instructor III
- One Instructor III was promoted to Assistant Professor
- One Clinical Instructor II was promoted to Instructor III
- One Librarian II was promoted to Librarian III
- One Librarian III was promoted to Librarian IV

Figure 7.5
**Success Rate: Promotions from
Assistant Professor to Associate Professor**

	Year	Number In Rank	Number Applied	Number Promoted	Number Denied	Percentage Who Applied	Success Rate of Applicants
Female	2024/2025	35	8	6	2	23%	75%
	2023/2024	30	6	6	0	20%	100%
	2022/2023	34	6	6	0	18%	100%
	2021/2022	38	4	4	0	11%	100%
	2020/2021	35	5	5	0	14%	100%
Male	2024/2025	37	10	10	0	27%	100%
	2023/2024	38	12	11	1	32%	92%
	2022/2023	40	9	8	1	23%	89%
	2021/2022	43	7	6	1	16%	86%
	2020/2021	41	6	6	0	15%	100%

Figure 7.6
**Success Rate: Promotions from
Associate Professor to Professor**

	Year	Number In Rank	Number Applied	Number Promoted	Number Denied	Percentage Who Applied	Success Rate of Applicants
Female	2024/2025	54	6	6	0	11%	100%
	2023/2024	53	6	6	0	11%	100%
	2022/2023	58	9	9	0	16%	100%
	2021/2022	61	3	2	1	5%	67%
	2020/2021	64	4	4	0	6%	100%
Male	2024/2025	68	5	5	0	7%	100%
	2023/2024	65	7	7	0	11%	100%
	2022/2023	61	5	5	0	8%	100%
	2021/2022	64	6	5	1	9%	83%
	2020/2021	67	5	5	0	8%	100%

Appendix H

Appointments

In 2024/25, there were **954 appointments**, a 6% increase from 2023/24.

Excludes Non-Union, student appointments, Sessionals, University Teaching Fellows, Casual appointments, and Research Chairs

21% were permanent appointments (204), a 15% increase (+27) in permanent appointments from 2023/24.

79% were term appointments (750), a 4% increase (+29) in term appointments from 2023/24.

Term appointments are designed for temporary staffing needs and to cover employee leaves such as medical, maternity/parental, education and transfers.

Of the term appointments, 15% (110) were reappointments and 85% (640) were new appointments.

Reappointments are term positions that are extended and those who have left their home position for a term position.

Figure 8.1
Appointments over Years

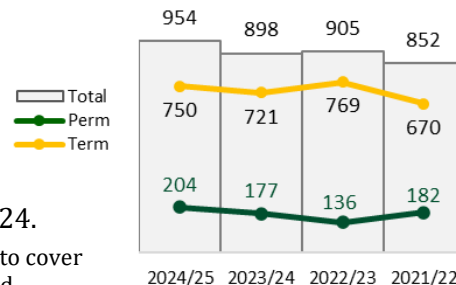


Figure 8.2
CUPE 5791 Appointments YoY

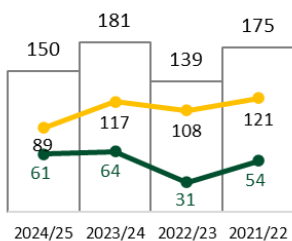


Figure 8.3
APT Appointments YoY

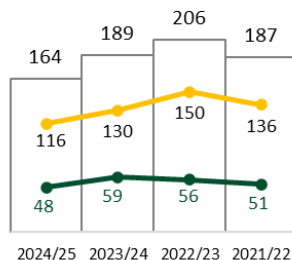


Figure 8.4
OOS Appointments YoY

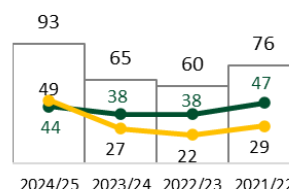


Figure 8.5
CUPE 5791 Research Appointments YoY

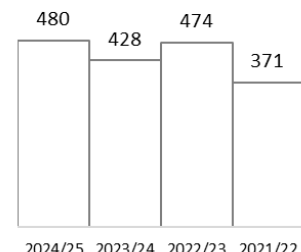


Figure 8.6
Academic Appointments YoY

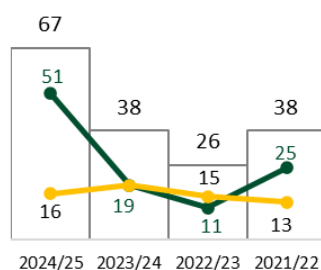
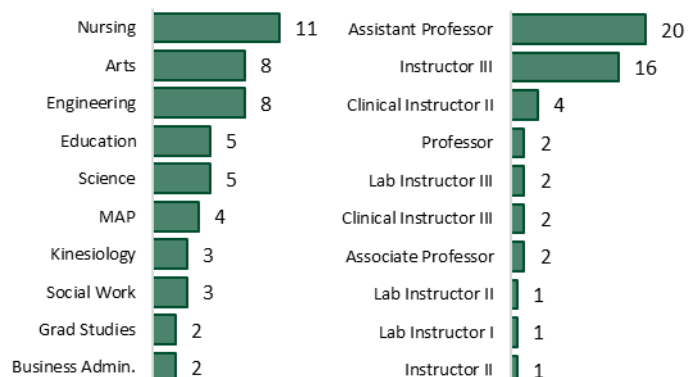


Figure 8.7
Tenure & Tenure Track Academic Appointments 2023/24



Additional Appointments:

- 2,105** CUPE 2419 Student appointments (1,886 Teaching Assistants & Research Assistants, 109 University Teaching Fellows, 1 Graduate Teaching Fellow)
- 520** CUPE 5791 Student Clerical Appointments
- 1,370** Sessional Lecturer Appointments

Senior Administrative Appointments:

- AVP, Financial Service Interim Dean, Faculty of Arts
- Dean, La Cite Interim Dean, Faculty of Nursing
- Interim AVP, Human Resources

Indigenous Engagement

In 2024/25, there were **290 engagements of elders and indigenous persons**, a **12% decrease from 2023/24** and a 115% increase from 2021/22.

Figure 8.8:
Indigenous Engagement YoY

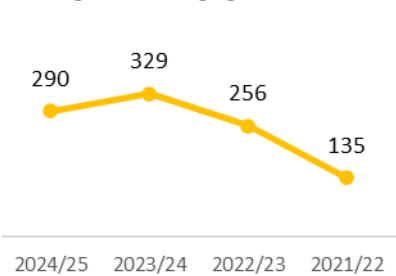


Figure 8.9:
Indigenous Engagement YoY Details

Engagement	2024/25	2023/24	2022/23	2021/22
Elder	96	107	111	77
Indigenous	194	222	145	58
Total	290	329	256	135

Engagements include both appointments and stipends.

Indigenous Engagement Notes:

- Active engagements at July 31, 2025 are included in Non-Union Headcount (Figure 1.1, 1.2 & 1.9).
- Engagements are not included in the self-declaration diversity statistics (Figure 5.1).
- 2024/25 engagements are included in Non-Union compensation (Figure 6.1 & 6.2).

Appendix I

Departures

In 2024/25, there were 133 departures, a 13% decrease (-19) from 2023/24.

Departures include:

Involuntary Turnover: Dismissals, Position Eliminations

Voluntary Turnover: Resignations

Retirements: Normal and Early Retirements.

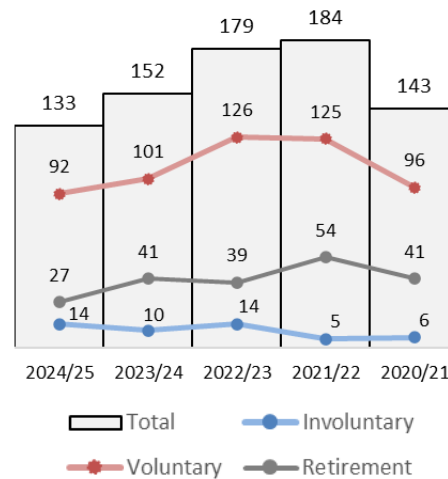
Excludes Non-Union, student appointments, Sessionals, University Teaching Fellows, Casual appointments & Research Chairs.

67% (92) were Voluntary, a 9% decrease (-9) from 2023/24.

20% (27) were Retirements, a 34% decrease (-14) from 2023/24.

11% (14) were Involuntary, an 40% (+4) increase from 2023/24.

Figure 9.1:
Departures YoY



Underrepresented Working Groups:

Of the 133 departures, 120 submitted a self-declaration diversity form while employed.

Of those 120 departures:

- 3% identified as Indigenous
- 6% identified as a Person with a Disability
- 25% identified as a Visible Minority
- 60% identified as a Woman.

Figure 9.2:
CUPE 5791
Departures YoY

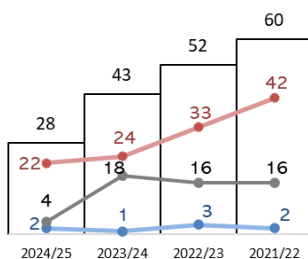


Figure 9.3:
APT
Departures YoY

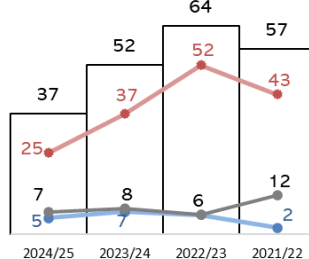


Figure 9.4:
OOS
Departures YoY

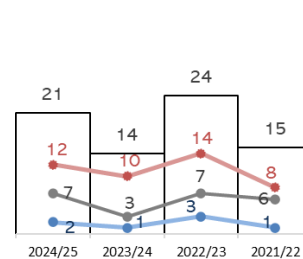


Figure 9.5:
CUPE 5791 Research
Departures YoY

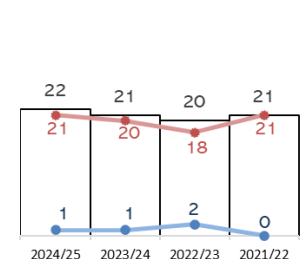


Figure 9.6:
Academic
Departures YoY

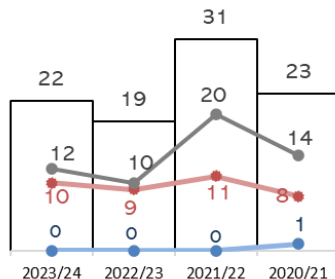
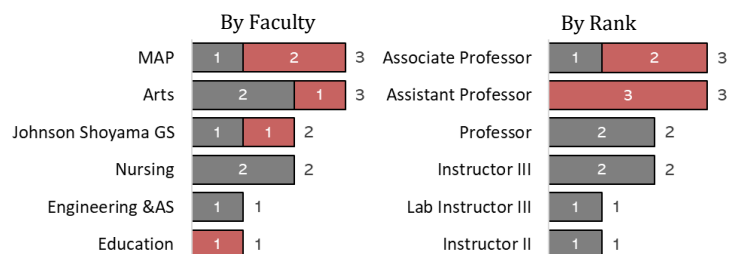


Figure 9.7
Tenure & Tenure Track Academic
Departures 2023/24



Appendix J

Projected Retirements

Over the next ten years, 495 employees – **222 academic members** and **273 administrative employees** will reach what had traditionally been viewed as their normal retirement date or their deferred retirement date or have already elected early retirement.

Figure 10.1:
2025-2035 Retirements by Employee Group

Employee Group	2025		2026		2027		2028		2029		2030		2031		2032		2033		2034		2035		Total
	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	
Academic	6	4	2	12	5	17	15	13	6	13	15	16	11	9	5	8	5	9	11	17	9	14	222
APT	0	1	1	3	1	1	4	2	2	2	6	3	2	1	4	3	5	6	7	1	3	3	61
CUPE 5791	2	4	5	4	5	6	7	4	7	8	9	4	13	6	8	5	8	4	7	4	12	3	135
OOS	1	2	3	1	5	5	4	5	5	4	5	5	5	2	2	3	6	2	6	2	4	0	77
Total Academic	10		14		22		28		19		31		20		13		14		28		23		222
Total Staff	10		17		23		26		28		32		29		25		31		27		25		273
Grand Total	20		31		45		54		47		63		49		38		45		55		48		495

Notes:

- Academic membership does not include sessional lecturers
- Out-of-Scope does not include Research or EX - Special Contracts
- Federated, Communities of Tomorrow, MAGI, PTRC not included
- Members on LTD not included