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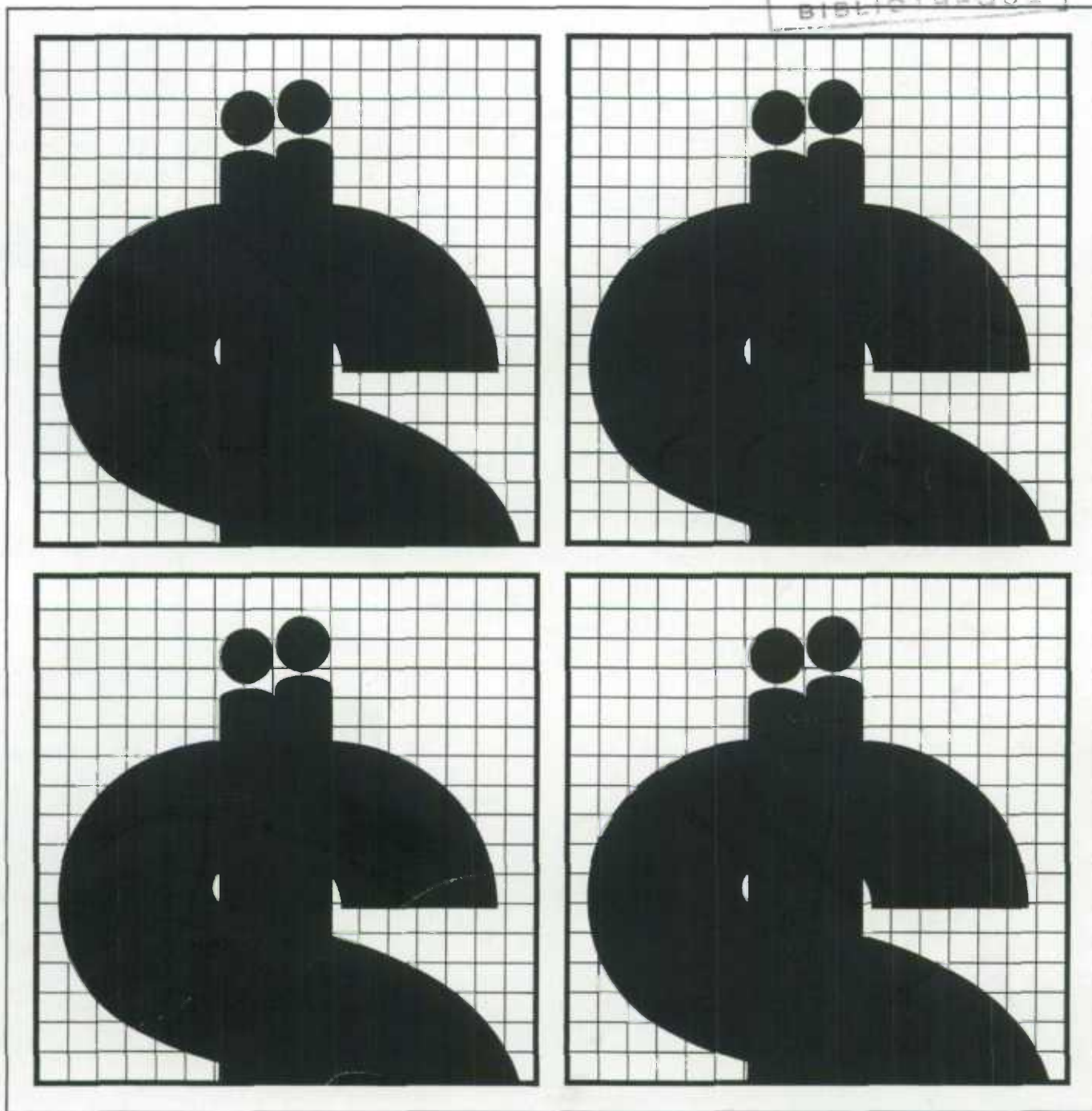
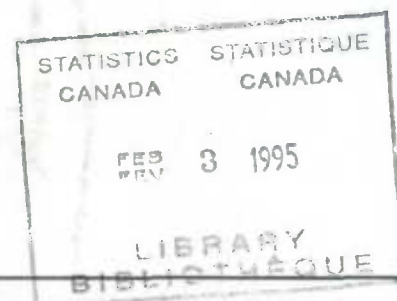
Catalogue 74-401SE Biennial



Pension Plans in Canada

Statistical Highlights and Key Tables

January 1, 1993



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Statistics Canada
Labour Division Pensions Section

Pension Plans in Canada

Statistical Highlights and Key Tables

January 1, 1993

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Note of Appreciation

Canada owes the success of its statistical system to a long-standing cooperation involving Statistics Canada, the citizens of Canada, its businesses, governments and other institutions. Accurate and timely statistical information could not be produced without their continued cooperation and goodwill.

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Introduction

Data on registered pension plans (RPPs) have been produced by the Pensions Section, Labour Division, Statistics Canada since 1960. A publication, entitled **Pension plans in Canada** (catalogue no. 74-401) has been produced every second year (except for 1990) beginning with the reference period January 1, 1974. Data for the interim years have recently been made available in summary reports; this one presents data for January 1, 1993.

The tables in this report provide information on the key elements of the terms and conditions of registered pension plans. A significant number of additional tabulations and more detailed data are also available on request. For more information contact Thomas Dufour at (613) 951-2088.

Information on the assets accumulated by RPPs funded on a trustee basis, and an analysis of the investment vehicles used, may be obtained from separate studies, published annually and quarterly, under the titles **Trusteed pension funds: financial statistics** (catalogue no. 74-201) and **Quarterly estimates of trustee pension funds** (catalogue no. 74-001).

Between January 1, 1987 and January 1, 1990, the governing bodies of five jurisdictions (Ontario, Québec, Nova Scotia, Alberta and the Federal jurisdiction) amended their pension regulatory legislation. Since that time, other provinces have followed suit. Prior to 1987, pension laws required little more than that pension contributions be vested after a specified time (generally when an employee turned 45 and had 10 years of service). The revised legislation deals with many more issues; it provides for coverage for part-time workers, eligibility after a specified time, rights on termination of employment (lowered vesting requirements, mandatory transferability etc.), disclosure to members, survivor benefits, etc. The analysis in this publication will contrast the data for January 1, 1993 with that of January 1, 1986 in order to see how these changes have affected pension plan provisions and membership.

Highlights

- At the beginning of 1993, over 5.2 million workers participated in 15,800 registered (i.e. employer) pension plans, a 12% increase in membership from 1986.

Female membership continues to rise

- Since 1986, the number of women belonging to pension plans has climbed over 37%. The number of men in these plans, on the other hand, is almost unchanged. As a result, at January 1, 1993, women accounted for 42% of all plan members, up from 35% in 1986.

Coverage unchanged

- Somewhat under half (47.4%) of the paid workforce belonged to employer pension plans at January 1, 1993. This is up slightly from the rate for 1986 (46%) but relatively unchanged from the rate of the earlier 1980s.
- The gap in the coverage rates for men and women has been narrowing in the past five years. At the beginning of 1986, 37% of female workers belonged to employer pension plans; 43.5% did in 1993. Over that same period the rate for men actually dropped, from 53% to 51%.

Public and private sector membership

- Although only 7% of all registered pension plans were in the public sector, at the beginning of 1993, they represented almost half (49%) of all RPP members.

Members concentrated in larger plans

- The large majority (95%) of plan members belong to the larger plans (those with at least 100 members). Plans with less than 10 members, on the other hand, accounted for 38% of all plans but covered less than half a percent of all members.

Public sector plans mostly contributory

- Almost all of the members of public sector plans were required to make contributions while less than half (47%) of the private sector participants were required to do so.

Defined benefit plan members continue to dominate

- Most (90%) plan members continued to be covered by defined benefit plans; this proportion is only slightly lower than its peak of 94% in the early 1980s.

Industrial composition of members changing

- There have been some small but steady shifts in the industrial composition of plan members between 1986 and 1993, most notably, a decrease in the proportion of plan participants in the manufacturing industry (from 22% to 18%) and an increase for those employed in public administration and defense (30% to 33%).

Scope and method of survey

Registered pension plans are frequently referred to as private pension plans to differentiate them from the public Canada and Québec pension plans. They are employee retirement benefit programs provided in essence largely voluntarily by employers or by unions in both the public and private sectors of the economy. Therefore, not only does this study include plans sponsored by individual companies, groups of employers, unions, religious and charitable organizations and all other private sector employers, but also plans designed for employees of the three levels of government. Thus, the various pension plans for employees of the federal, provincial and municipal governments and enterprises, for members of the Canadian Forces and of the RCMP, and for employees of government boards, commissions and Crown corporations are included.

As of January 1, 1993, nine provinces plus the government of Canada had implemented legislation to protect the rights of pension plan members. The ten jurisdictions having pension regulatory legislation in effect as of January 1, 1993 and the date when the original legislation took effect are:

Ontario	-	January 1, 1965
Québec	-	January 1, 1966
Alberta	-	January 1, 1967
Federal	-	October 1, 1967
Saskatchewan	-	January 1, 1969
Manitoba	-	July 1, 1976
Nova Scotia	-	January 1, 1977
Newfoundland	-	January 1, 1985
New Brunswick	-	December 31, 1991
British Columbia	-	January 1, 1993

Significant changes to the original legislation had taken effect as of the reference date for these data. The different pieces of legislation are similar and govern the terms of the pension plan, the funding and the investments of the pension fund. Selected provisions of these acts are summarized in Appendix I.

There are some exclusions under these acts. Certain plans for federal and provincial government public servants are not subject to this legislation but have their own acts regulating their operations. Furthermore, as of January 1, 1993, no regulatory legislation was in effect in Prince Edward Island.

The early studies of registered pension plans, in 1960 and 1965, were based on direct surveys conducted by Statistics Canada. Since 1970, administrative data have gradually replaced the survey as the data source, thanks to a co-operative statistical program developed in 1969 by Statistics Canada and the pension supervisory authorities in five of the ten jurisdictions listed above. The program has now been expanded to include all ten jurisdictions. Much credit for this and preceding reports must be attributed to these pension supervisory authorities and their continued co-operation. This co-operative statistical program enabled us to obtain from the different supervisory authorities data for 92% of the RPPs in Canada that were effective at January 1, 1993 (covering 70% of the members). These administrative data, however, only include plans that have been registered with one of these authorities; plans currently in the process of being registered may not be included in the data even though they might well be in operation.

Every other year, Statistics Canada conducts a survey of those plans for which data are not available from one of the pension supervisory authorities. The last such survey was done for plans in effect as of January 1, 1992. However, updated information as of January 1, 1993 was obtained for plans covering 96% of these members. These plans are identified with the assistance of information provided by Revenue Canada.

The combination of these two data sources forms the basis of this report. The database, maintained by Statistics Canada, contains information on all RPPs in Canada.

The prime objective of this report is to provide data on the terms and conditions of registered pension plans. Since the effective date of new plans and of amendments to the existing plans most frequently is January 1, the reference date for this report is January 1, 1993. Included are all amendments and registered new plans effective up to and including that date. However, the number of plan members reported and the contributions made to the plans are those as of the plan year end occurring in the calendar year 1992. Most frequently the plan year end is December 31.

Updated membership and contribution data were reported for 76% of plans covering 96% of all members. Those plans for which it was not possible to obtain current membership and contribution data were primarily small plans. A more detailed description of the quality of the data can be found in Appendix II, **Technical notes**.

Table 1. Number of contributors and amount contributed to selected retirement income programs

Type of program	1982	1992	
Contributors			
	No. ,000	No. ,000	Change %
C/QPP	10,769	11,890	10.4
RPP	4,626	5,245	13.4
RRSP	2,100	4,836	130.3
Total contributions			
	\$,000,000	\$,000,000	%
C/QPP	4,743	11,626	145.1
RPP	10,297	19,678	91.1
RRSP	4,317	14,784	242.5
Average contribution			
	\$	\$	%
C/QPP	440	978	122.3
RPP	2,226	3,752	68.6
RRSP	2,056	3,057	48.7

Sources: *Taxation Statistics, Revenue Canada, Taxation*
National Income and Expenditures Accounts, Statistics Canada (Catalogue no. 13-001).
Statistics Canada pension plan database.

Relative importance of registered pension plans

Income support for seniors in Canada is essentially based on a three-tiered system. The first tier is made up of the Old Age Security/Guaranteed Income Supplement program (OAS/GIS) providing benefits unrelated to work history. The OAS portion is a flat-rate amount; the GIS component is earnings-related. The second tier consists of the contributory Canada and Québec pension plans (C/QPP) which are earnings-related and comprehensive in

their coverage of all workers in Canada. Registered pension plans (RPPs), registered retirement savings plans (RRSPs) and other personal savings are generally regarded as the third tier.

While the focus of this report is on RPPs, placing the latter within the context of the total retirement income system for Canada may be useful. The relative importance of RPPs can be shown in terms of the contributions made to the various retirement programs, the assets held by them and the benefits paid. This information, for the years 1982 and 1992, is given in Tables 1, 2 and 3.

In 1992, 11,890,000 individuals claimed contributions to the C/QPP as an allowable deduction on their income tax return; the large number is because of the mandatory participation in these two plans of all workers between the ages of 18 and 65 (or, if the individual chooses, until age 70), whether paid worker or self-employed. As can be seen in Table 1, total contributions to C/QPP in 1992 from both employers and employees (including all self-employed) amounted to \$11.6 billion, an average of \$978 per contributor.

According to the information in the above-mentioned database maintained by the Pensions Section of Statistics Canada, RPP members numbered 5,245,000 in 1992. Contributions by these plan participants, as well as by employers on behalf of the members, amounted to \$19.7 billion in 1992, \$3,752 per member.

Finally, according to Revenue Canada, Taxation, the 4,836,000 RRSP contributors in 1992 claimed \$14.8 billion in RRSP contributions, an average of \$3,057 per contributor. Self-employed persons are able to contribute to RRSPs and could be included in these numbers; however, certain self-employed (those in unincorporated businesses) are not eligible for participation in RPPs.

The total contributions paid in 1992 to the C/QPP, RPPs and RRSPs amounted to more than \$46 billion. For the two years shown by Table 1, both total and average contributions made to RPPs were higher than for any of the other programs. However, the contributions made to RPPs have grown at a lower rate (+91%) between 1982 and 1992 than was true for either RRSPs (+243%) or the C/QPP (+145%).

The aggregate assets generated by these three programs amounted to more than \$580 billion at the end of 1992 (see Table 2). At that time, the assets in RPPs accounted for about 65% of the total. From 1982 to 1992 total assets in all three programs grew 215%. By far the largest growth was seen in RRSPs: 447% compared with increases of 201% for RPPs and 75% for the C/QPP.

Finally, the importance of registered pension plans as a source of retirement income can be seen in Table 3, which shows the benefits paid, for 1982 and 1992, under OAS/GIS, the C/QPP and under RPPs. An historical series of benefits paid as a result of amounts accumulated in RRSPs is not now available. Benefits from RPPs rose from \$5.2 billion in 1982 to \$20.0 billion in 1992, and from 28% to 36% of the total benefits paid by these three programs. The average benefit paid under the C/QPP more than doubled from 1982 to 1992, compared with a growth of 50% for OAS/GIS. The average RPP benefit almost doubled, but was considerably higher (\$10,494 in 1992) than the benefit for either OAS/GIS (\$5,632) or the C/QPP (\$4,360).

Between January 1, 1987 and January 1, 1990, the governing bodies of five jurisdictions (Ontario, Québec, Nova Scotia, Alberta and the Federal jurisdiction) amended their pension regulatory legislation. Since that time, other provinces have followed suit. Prior to 1987, pension laws required little more than that pension contributions be vested after a specified time (generally when an employee turned 45 and had 10 years of service). The revised legislation deals with many more issues; it provides for coverage for part-time workers, eligibility after a specified time, rights on termination of employment (lowered vesting requirements, mandatory transferability etc.), disclosure to members, survivor benefits, etc. The analysis in this publication will contrast the data for January 1, 1993 with that of January 1, 1986 in order to see how these changes have affected pension plan provisions and membership.

Table 2. Accumulated assets in selected retirement income programs, at December 31

Type of program	1982		1992 ¹	
	\$,000,000	%	\$,000,000	%
Public plans				
Canada Pension Plan ¹	23,663	12.8	42,347	7.3
Québec Pension Plan ²	8,877	4.8	14,447	2.5
Total public plans	32,540	17.6	56,794	9.8
Registered pension plans (RPPs)				
Funding agency / arrangement:				
Trusted ³				
Private sector	33,571	18.2	92,219	15.8
Public sector ⁴	36,970	20.0	143,131	24.6
Total trusted	70,541	38.2	235,350	40.4
Government consolidated revenue funds				
Federal ⁵	29,957	16.2	79,805	13.7
Provincial ⁶	9,152	5.0	26,530	4.6
Total government consolidated revenue funds	39,109	21.2	106,335	18.3
Insurance companies ⁷	14,960	8.1	35,617	6.1
Government of Canada annuities ⁸	733	0.3	512	0.1
Total RPPs	125,343	67.8	377,814	64.9
Registered Retirement Savings Plans (RRSPs):				
Money held by:				
Trust companies ⁵	8,939	4.8	29,649	5.1
Credit unions ⁵	3,773	2.0	18,034	3.1
Chartered banks ⁵	6,940	3.8	45,778	7.9
Other deposit-taking intermediaries ⁵	56	..	826	0.1
Investment (mutual) funds ⁵	2,100	1.1	22,044	3.8
Insurance companies ⁷	5,100	2.8	30,925	5.3
Total RRSPs⁸	26,908	14.6	147,256	25.3
Grand total	184,791	100.0	581,864	100.0

¹ Source: Canada Pension Plan Account Monthly Reports, Income Security Programs, Health and Welfare Canada.

² Source: Financial statements, Régie des rentes du Québec.

³ Deducted from gross assets is the insurance company portion of trusted pension funds that have part of their portfolio in deposit administration and/or segregated funds of insurance companies.

⁴ Includes the following types of organizations: municipalities and municipal enterprises, provincial and federal Crown corporations and government agencies, and, before 1983, all educational and health institutions and organizations. Private sector educational and health institutions were excluded in 1983 and subsequent years.

⁵ Source: Government of Canada, Public Accounts

⁶ Sources: Various provincial governments financial reports.

⁷ Sources: (1992) Canadian Life and Health Insurance Association Inc (CLHIA), Survey of Annuity Business in Canada; (1982) various sources.

⁸ Reserves in some self-administered RRSPs are not included.

⁹ Revised figures

Table 3. Number of beneficiaries and benefits paid under selected retirement income programs

Type of program	1982	1992	
Beneficiaries			
	No. ,000	No. ,000	Change %
OAS/GIS	2,507	3,365	34.2
C/QPP	1,908	3,847	101.6
RPP	958	1,905	98.8
Total benefits			
	\$,000,000	\$,000,000	%
OAS/GIS	9,397	18,953	101.7
C/QPP	3,878	16,776	332.6
RPP	5,182	19,992	285.8
Average benefit			
	\$	\$	%
OAS/GIS	3,748	5,632	50.3
C/QPP	2,032	4,360	114.5
RPP	5,409	10,494	94.0

Sources: *Monthly Statistics, Income Security Programs, Health and Welfare Canada*
Statistics Outlook, Régie des rentes du Québec
Taxation Statistics, Revenue Canada, Taxation

Number of plans and members

At the beginning of 1993, more than 5.2 million paid workers participated in 15,800 registered pension plans. This represented a membership increase of 12% from 1986. Between 1980 and 1986, membership rose by only 4%.

The 12% growth in membership since 1986 was entirely attributable to the increase (+37%) in female RPP participation. Women therefore constituted 42% of all plan members at the beginning of 1993, up substantially from 35% in 1986. This change can be directly related to the growing number of women entering the paid workforce (+17%) and to the previously mentioned changes to pension plan legislation, more specifically, those regarding part-time employees. The growth in female membership has however slowed somewhat in the past few years. The number of men participating in pension plans, on the other hand, declined by 1% between 1986 and 1993 - the past recession having adversely affected their RPP participation. For example, the industries (mainly manufacturing and construction) that experienced reductions in both employment and pension plan membership over this period predominantly employ men.

Pension plan coverage

Much public interest has centered around the extent to which the labour force in Canada is covered by RPPs.

When comparing the labour force to pension plan membership, the annual average estimates of the labour force¹ are used. However, pension plan membership for most plans was reported as the number of active, employed participants as at the plan year end, which, for the purposes of this report, could have been at different points in time during the calendar year. Therefore, the reference date for these two data sources may not be identical. Also, it must be pointed out that the Canadian Forces, which are normally excluded from the Labour Force Survey, have been added for the purposes of this study, since the pension plan established by the Canadian Forces Superannuation Act is included in the pensions' data base. Bearing these constraints and differences in mind, an analysis of labour force coverage can still provide useful information.

To simply state that only 38% of the labour force was covered by registered pension plans at the beginning of 1993 (see Table 4) tends to understate coverage since many workers included in the labour force were not able to participate in these plans. Participation in registered pension plans is restricted to paid workers having an employer-employee relationship; therefore, the self-employed working in unincorporated businesses, unpaid family workers and the unemployed are not eligible for membership. If the estimates of these groups are eliminated from the labour force, it can then be said that 47.4% of all paid workers were covered by registered pension plans at the beginning of 1993. This rate has edged up only slightly from the 46.0% recorded in 1986.

Table 4. Proportion of labour force¹ and paid workers covered by a RPP, by sex, at January 1

	1986	1993
Females		
Number of RPP members	1,621,221	2,219,933
Percentage of labour force	30.2	35.7
Percentage of paid workers	37.0	43.5
Males		
Number of RPP members	3,047,160	3,024,770
Percentage of labour force	42.0	39.5
Percentage of paid workers	52.9	50.7
Total		
Number of RPP members	4,668,381	5,244,703
Percentage of labour force	37.0	37.8
Percentage of paid workers	46.0	47.4

¹ The data used from the Labour Force Survey are annual averages for 1985 and 1992 to which the number of Canadian Forces members was added. The difference between the labour force and paid workers is equal to the sum of unpaid family workers, the self-employed (in unincorporated companies) and the unemployed.

The coverage rate for men (50.7%) is down more than 2 percentage points from 1986 (52.9%). The number of men belonging to pension plans has varied only slightly since 1986; changes in their coverage rate have been largely a function of the rise and fall in the number of men in the paid workforce.

Over the past several decades, women have increased their representation in the labour market. During the period from 1983 to 1993, the proportion of the paid workforce that was female climbed from 42% to 46%; annual increases over this period were consistently higher for women than for men. This growth is reflected in the number of women covered by registered pension plans.

¹ See *The Labour Force*, monthly publication, cat. No. 71-001.

After fluctuating around 37% during the early eighties, coverage for females has increased significantly, to 44% at the beginning of 1993. As a result of the growth in the number of women belonging to pension plans, the gap between the coverage rates for men and women has been narrowing, from 16 points higher for men only seven years ago, to 7 points higher at January 1, 1993.

Provincial distribution

Table 5 gives the provincial distributions of RPP members and of the labour force as well as pension plan coverage rates by province of employment. As this table demonstrates, the percentage distributions of RPP members and of the total labour force are very similar, with Ontario having the highest proportion of both.

Table 5. Proportion of labour force and paid workers covered by a RPP by area of employment, January 1, 1993¹

Area of employment	RPP members	Percentage of total members	Labour force	Percentage of labour force	RPP members as a percentage of labour force	RPP members as a percentage of paid workers
	No.	%	No.	%	%	%
Newfoundland	93,948	1.8	237,145	1.7	39.6	55.0
Prince Edward Island	16,265	0.3	64,303	0.5	25.3	35.9
Nova Scotia	168,358	3.2	428,248	3.1	39.3	49.8
New Brunswick	116,767	2.2	335,186	2.4	34.8	43.6
Québec	1,377,957	26.3	3,395,017	24.5	40.6	50.8
Ontario	2,017,956	38.5	5,311,383	38.3	38.0	46.8
Manitoba	228,353	4.4	538,439	3.9	42.4	54.5
Saskatchewan	172,723	3.3	480,927	3.5	35.9	49.8
Alberta	438,462	8.4	1,378,410	9.9	31.8	40.1
British Columbia	580,084	11.1	1,701,759	12.3	34.1	42.6
Other	33,830 ²	0.6	5,684 ³
Total	5,244,703	100.0	13,876,501	100.0	37.8	47.4

¹ The data used from the Labour Force Survey are annual averages for 1992 to which the number of Canadian Forces members was added.

² Includes plan members in Yukon, Northwest Territories and outside Canada.

³ Represents members of the Canadian Forces in Yukon, Northwest Territories and outside Canada only. Other members of the labour force in the Yukon and Northwest Territories are not included as they are not included in the LFS.

The difference between the coverage rate for the entire labour force and for employed paid workers can vary from province to province. This difference is largely due to the disproportionate impact of the unemployed in each province. (As was stated earlier, paid workers exclude this group.) If, for example, the numbers of unemployed increases more in one province than in another, all other conditions being equal, this will impact on the number of paid workers and consequently on the coverage rate for that group.

The coverage rate for paid workers was highest in Newfoundland (55.0%), followed by that for Manitoba

(54.5%), Québec (50.8%), Saskatchewan and Nova Scotia (49.8%); the other provinces had rates under the national average of 47.4%. It should be noted that the coverage rate can also be affected by the response rate for any given province. If it is low, the number of pension plan members for that province may not be up-to-date. For a more detailed discussion of response rates for the provinces, consult Appendix II, **Technical notes**.

Public and private sectors

This report covers all registered pension plans in Canada in both the public and private sectors. Public sector plans are defined as those designed for employees of the three levels of government, including Crown corporations, boards and commissions. These employees could be involved in administrative and regulatory activities or could work for government enterprises conducting commercial activities (e.g. Ontario Hydro).

Table 6. Number of RPPs and members, by type of organization and sector, January 1, 1993

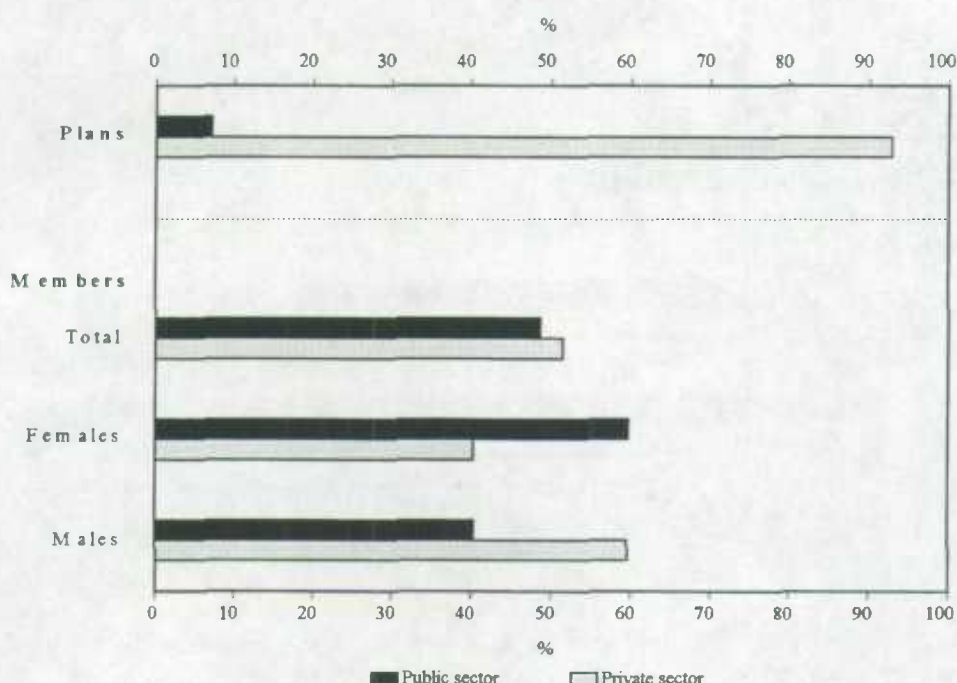
Type of organization	Plans		Members					
			Males		Females		Total	
	No.	%	No.	%	No.	%	No.	%
Public sector								
Municipal government	546	3.5	246,152	8.1	241,175	10.9	487,327	9.3
Municipal enterprise	40	0.3	22,191	0.7	3,141	0.1	25,332	0.5
Provincial government	171	1.1	560,203	18.5	894,512	40.3	1,454,715	27.7
Provincial enterprise	48	0.3	69,654	2.3	32,032	1.4	101,686	1.9
Federal government	16	0.1	269,983	8.9	137,389	6.2	407,372	7.8
Federal enterprise	13	0.1	48,374	1.6	10,706	0.5	59,080	1.1
Other	282	1.8	4,522	0.1	6,718	0.3	11,240	0.2
Sub-total	1,116	7.1	1,221,079	40.4	1,325,673	59.7	2,546,752	48.6
Private sector								
Incorporated company	13,258	83.9	1,691,620	55.9	796,217	35.9	2,487,837	47.4
Unincorporated company	201	1.3	3,520	0.1	5,281	0.2	8,801	0.2
Co-operative	148	0.9	22,210	0.7	17,755	0.8	39,965	0.8
Trade or employee association	472	3.0	43,688	1.4	14,192	0.6	57,880	1.1
Religious and charitable organization	422	2.7	28,325	0.9	45,673	2.1	73,998	1.4
Other	183	1.2	14,328	0.5	15,142	0.7	29,470	0.6
Sub-total	14,684	92.9	1,803,691	59.6	894,260	40.3	2,697,951	51.4
Total	15,800	100.0	3,024,770	100.0	2,219,933	100.0	5,244,703	100.0

Even though there were only 1,116 public sector plans at the beginning of 1993, just 7% of all RPPs, these plans covered 2,546,752 members, almost half (49%) of all RPP participants (see Table 6). The remaining 14,684 plans covered 2,697,951 private sector members.

Almost 60% of female pension plan members worked in the public sector; males however were more likely

to be employed in the private sector (see Figure 1). As a result, at January 1, 1993, women accounted for more than half (52%) of all public sector plan members; in the private sector, they still represented only 33% of the participants.

Figure 1. Percentage distribution of RPPs and members, by sector, at January 1, 1993



Size of plans

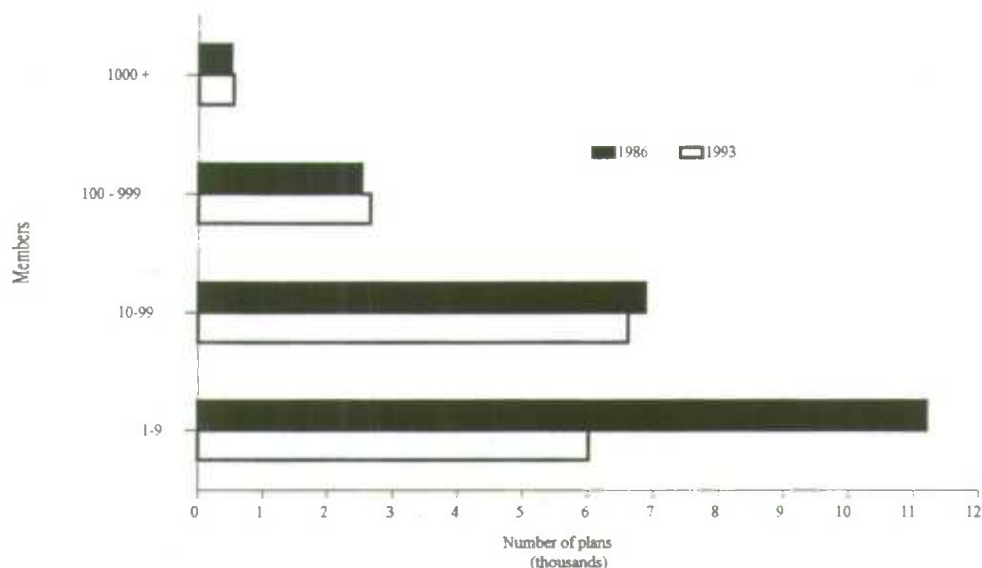
At the beginning of 1993 there were 15,800 RPPs, 25% fewer than in 1986. As can be seen in Table 7 and Figure 2, the most important changes have taken place in the number of plans with less than 10 members. These plans numbered 6,001 (38% of all RPPs) in 1993 but covered less than half a percent of the total membership (20,890 persons). These small plans declined 46% from 1986 (their peak), after having grown very significantly in the first half of the eighties. A large proportion of these plans are set up for executives and other high income

Table 7. Number of RPPs and members, by membership size group, at January 1

Membership size group	1986				1993			
	Plans		Members		Plans		Members	
	No.	%	No.	%	No.	%	No.	%
1 - 9	11,200	53.1	36,205	0.8	6,001	37.9	20,890	0.4
10 - 99	6,875	32.6	231,962	5.0	6,612	41.8	237,733	4.5
100 - 499	2,122	10.1	462,489	9.9	2,252	14.3	496,558	9.5
500 - 999	395	1.9	275,164	5.9	399	2.5	277,373	5.3
1,000 - 9,999	443	2.1	1,184,314	25.4	475	3.0	1,227,329	23.4
10,000 - 29,999	37	0.2	585,603	12.5	39	0.2	687,434	13.1
30,000 and over	22	0.1	1,892,644	40.5	22	0.1	2,297,386	43.8
Total	21,094	100.0	4,668,381	100.0	15,800	100.0	5,244,703	100.0

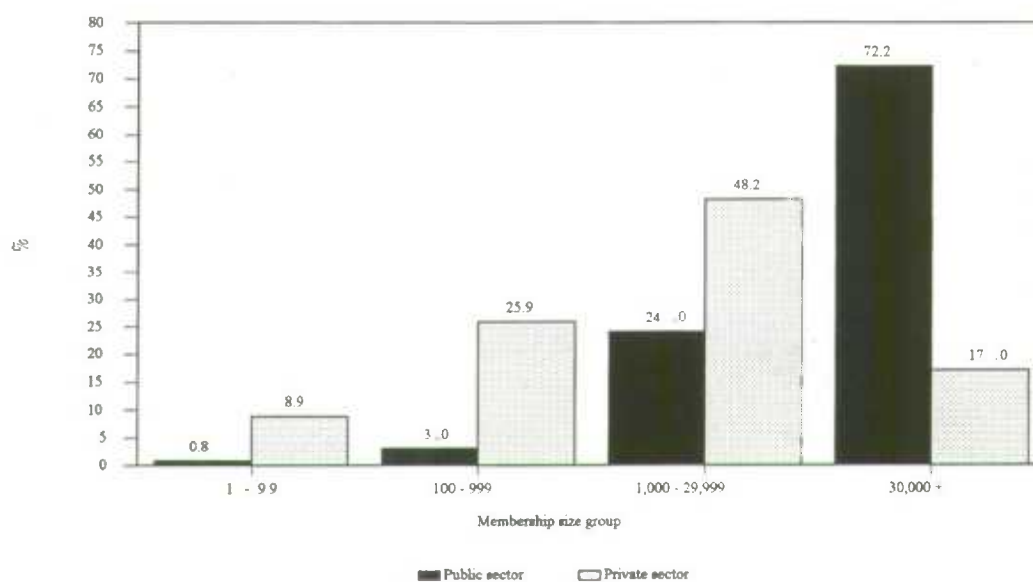
earners. The administrative requirements imposed by the revised pensions regulatory legislation may have influenced these individuals to seek other retirement income options such as RRSPs, contributing to the recent decline in small plans. However, because these plans covered such a small proportion of the membership, a drop in their numbers has had little impact on coverage.

Figure 2. Number of RPPs, by membership size group, at January 1



At the beginning of 1993, there were 22 plans with 30,000 members or more. They covered 44% of all RPP members and accounted for 70% of the increase in total membership from 1986 to 1993. Fourteen of these large plans were in the public sector and they covered about 1.8 million members, 72% of the public sector membership, as can be seen in Figure 3. The remaining eight with membership of 30,000 or more were private sector plans that covered just 17% of all private sector members. The largest proportion (48%) of private sector members belonged to plans with 1,000 to 29,999 members.

Figure 3. Percentage distribution of members, by membership size group, at January 1, 1993



The membership growth in plans with 30,000 members or more is almost totally attributable to the rise in female members. In fact, the number of women participating in those plans increased 48% between 1986 and 1993 compared with only 2% for men. As a result, in 1993 women accounted for 52% of the members of these large plans, up from 42% in 1986.

Contributory and non-contributory plans

As Table 8 shows, 58% of the 15,800 registered pension plans at the beginning of 1993 were contributory. Under these plans, both employers and employees were required to contribute; 73% of all RPP members belonged to this type of plan. The number of these plans declined 18% from the beginning of 1986, compared with a decrease of 34% in non-contributory plans. However, in terms of membership, the picture is rather different; there was a 17% growth in the number of members in contributory plans and only a 1% increase in non-contributory plan participation.

Table 8. Number of RPPs and members, by contributory status and sector, at January 1

	Plans						Members					
	Contributory		Non-contributory		Total		Contributory		Non-contributory		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Both sectors												
1986	11,184	53.0	9,910	47.0	21,094	100.0	3,236,819	69.3	1,431,562	30.7	4,668,381	100.0
1993	9,218	58.3	6,582	41.7	15,800	100.0	3,804,115	72.5	1,440,588	27.5	5,244,703	100.0
Public sector												
1986	889	94.9	48	5.1	937	100.0	2,073,887	99.4	12,319	0.6	2,086,206	100.0
1993	1,067	95.6	49	4.4	1,116	100.0	2,537,743	99.6	9,009	0.4	2,546,752	100.0
Private Sector												
1986	10,295	51.1	9,862	48.9	20,157	100.0	1,162,932	45.0	1,419,243	55.0	2,582,175	100.0
1993	8,151	55.5	6,533	44.5	14,684	100.0	1,266,372	46.9	1,431,579	53.1	2,697,951	100.0

Almost all of the members of public sector plans were required to make contributions; less than half (47%) of the private sector participants were required to do so. Consequently, non-contributory plan members belonged almost exclusively to private sector plans.

The number of non-contributory private sector plans more than doubled in the early 1980s, peaking in 1986 (9,862 plans); this number dropped to 6,533 by the beginning of 1993. The number of members in these plans, however, has remained relatively stable; despite some fluctuations from 1986 to 1993, membership was just 1% higher at the end of this period (1,431,579) than at the beginning.

Non-contributory plans are generally smaller than contributory plans. At the beginning of 1993, the former had, on average, 219 members compared with 413 for contributory plans.

On a national basis, 27.5% of all RPP members participated in non-contributory plans at January 1, 1993. That proportion was the largest (50%) in Ontario; that province also registered the highest percentage of RPP members working in the private sector.

The industrial distribution of members of contributory and non-contributory plans shows some significant differences. At the beginning of 1993, most (43%) of the members of non-contributory plans were employed in the manufacturing sector whereas 46% of those in contributory plans worked in public administration and defense.

Employee and employer contributions

The employee and employer contributions to all registered pension plans in Canada amounted to \$19.7 billion during 1992, an increase of 57% over the amount contributed in 1985. As can be seen in Table 9, just over 64% of these contributions, \$12.6 billion, was paid by the employers while the remainder, \$7.1 billion, came from the employees. The employer contributions were made up of \$9.2 billion for current service and \$3.4 billion to meet actuarial deficiencies and unfunded liabilities.

Table 9. Annual contributions made to RPPs, by sector and contribution source

Contribution source	1985		1992	
	\$,000,000	%	\$,000,000	%
Both sectors				
Employee	4,367	34.8	7,052	35.8
Employer :				
Current service	5,840	46.6	9,246	47.0
Actuarial deficiencies and unfunded liabilities	2,334	18.6	3,380	17.1
Total employer contributions	8,175	65.2	12,626	64.1
Total contributions	12,541	100.0	19,678	100.0
Public sector				
Employee	3,178	39.5	5,519	39.0
Employer :				
Current service	3,504	43.5	6,299	44.5
Actuarial deficiencies and unfunded liabilities	1,365	17.0	2,326	16.4
Total employer contributions	4,869	60.5	8,625	61.0
Total contributions	8,046	100.0	14,144	100.0
Private sector				
Employee	1,189	26.4	1,534	27.7
Employer :				
Current service	2,337	52.0	2,947	53.3
Actuarial deficiencies and unfunded liabilities	969	21.6	1,053	19.0
Total employer contribution	3,306	73.6	4,000	72.3
Total contributions	4,495	100.0	5,534	100.0

Virtually all (99.6%) public sector members were in contributory plans and, in aggregate, the employee contributions of \$5.5 billion in 1992 accounted for 39% of the total contributions to public sector pension plans. Because a much lower proportion (only 47%) of the private sector members were in contributory plans, the employee contributions of \$1.5 billion represented just 28% of the total contributions to private sector plans.

Contributions to public sector plans increased by more than 75% between 1985 and 1992 while those to private sector plans increased 23%. Although employee and employer contributions made to public sector plans increased almost equally from 1985 to 1992, in the private sector, growth in contributions made by the employees surpassed that of the employers (29% vs 21%).

Contributions to public sector plans accounted for 72% of all contributions in 1992, despite the fact that these plans covered less than half of the members.

Type of plan

Even though pension plans frequently provide benefits in the event of death, disability or termination of employment prior to retirement, the main purpose of the plan is to provide a retirement benefit to the member. Various methods are used to calculate retirement benefits and the method used identifies the type of plan. There are two basic types of RPPs: defined contribution and defined benefit.

Under the defined contribution method, the employer and, in the case of contributory plans, the employees are committed to a specified contribution rate. Pension benefits will vary depending on the amount of contributions accumulated and the return on the investment of these monies. Under the defined benefit method, benefits are established by a formula and are stipulated in the plan text. The employer contributions are generally not predetermined but are calculated on the basis of actuarial valuations i.e. they are a function of the cost of providing the promised benefit, taking into consideration employee contributions, if any.

Defined contribution plans are essentially money purchase plans, where contributions are a fixed percentage of the employees' earnings, a fixed dollar amount or a specified amount per year of service/participation or per hour worked. Profit sharing pension plans are a type of money purchase plan, differing only in the basis on which contributions are made. Contributions by the employer are a function of the firm's profits with a defined minimum rate equal to 1% of employees' earnings regardless of whether a profit has in fact been realized. These profit sharing pension plans are registered pension plans and should not be confused with deferred profit sharing plans, which are not included in this survey.

Defined benefit plans may be subdivided into two categories: unit benefit and flat benefit plans. Flat benefit plans, as the term indicates, provide a fixed benefit under a formula that usually is not related to earnings of the participants. Such a benefit might be, for example, \$40.00 per month for each year of service. In other cases, the retirement benefit is simply a fixed amount, regardless of earnings or years of service, for example \$200 per month.

Unit benefit plans are by far the most prominent category of plans in terms of membership. Under these plans, members earn a unit of pension, usually expressed as a fixed percentage of earnings, for each year of credited service/participation. The earnings base for the calculation of benefits varies and unit benefit plans can be subdivided into separate classifications subject to the base used. Final average earnings plans are those in which the unit of pension for each year of service/participation is expressed as a fixed percentage of the employee's earnings averaged over a specified period immediately before retirement. In average best plans, the average earnings during a specified period of the employee's highest earnings are used as the earnings base. In career average plans, the pension benefit is based on the participant's average earnings over the entire period of service/membership. The earnings base for some career average plans is sometimes indexed; it may also be amended, excluding earnings before a specific date. For example, the earnings considered may be only those since January 1, 1985.

Another development that has gained increasing popularity in recent years is the creation of plans that have a defined benefit formula (usually flat benefit) and also a defined employer contribution rate. These plans are usually for union workers and the contribution frequently is negotiated with the employer(s). These plans are considered in this study to be defined benefit plans and must not be confused with composite or hybrid plans, which also possess the characteristics of both defined benefit and defined contribution plans, but are somewhat different.

Table 10. Number of RPPs and members, by type of plan, at January 1

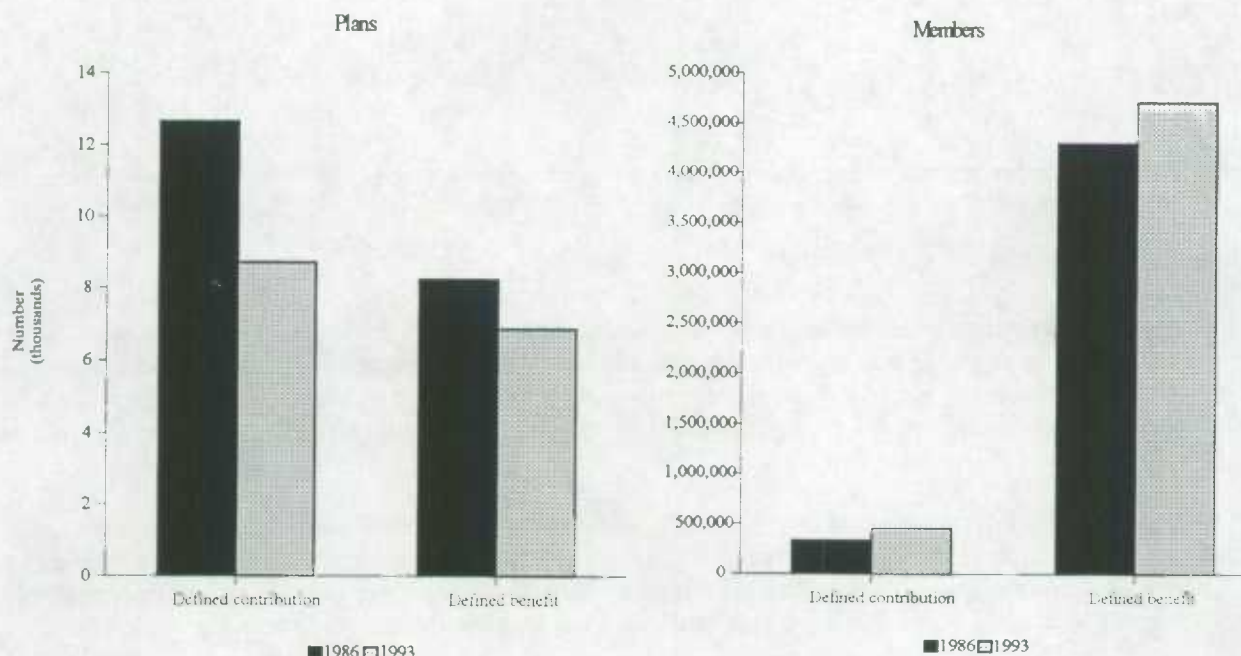
Type of plan	1986		1993	
	Plans			
	No.	%	No.	%
Defined contribution plans				
Money purchase	12,163	57.7	8,501	53.8
Profit sharing	474	2.2	212	1.3
Sub-total	12,637	59.9	8,713	55.1
Defined benefit plans				
Final earnings ¹	3,689	17.5	3,595	22.8
Career average earnings	3,096	14.7	2,058	13.0
Flat benefit	1,430	6.8	1,212	7.7
Sub-total	8,215	38.9	6,865	43.4
Composite, hybrid and other	242	1.1	222	1.4
Total	21,094	100.0	15,800	100.0
	Members			
Defined contribution plans				
Money purchase	310,442	6.6	451,802	8.6
Profit sharing	14,878	0.3	8,564	0.2
Sub-total	325,320	7.0	460,366	8.8
Defined benefit plans				
Final earnings ¹	2,817,898	60.4	3,335,082	63.6
Career average earnings	551,707	11.8	482,507	9.2
Flat benefit	926,086	19.8	891,160	17.0
Sub-total	4,295,691	92.0	4,708,749	89.8
Composite, hybrid and other	47,370	1.0	75,588	1.4
Total	4,668,381	100.0	5,244,703	100.0

¹ Includes final average earnings and average best earnings plans.

As can be seen in Table 10 and Figure 4, the number of defined contribution plans fell 31% between the beginning of 1986 and 1993, accounting for 74% of the total decrease in RPPs over that time. This can be linked

to the decline in the number of small plans, as defined contribution plans are mostly smaller plans (see Table 11). In fact, at the beginning of 1993, defined contribution plans accounted for 63% of those plans with less than 100 members but just 23% of those covering 100 persons or more. Even though defined contribution plans constituted 55% of all RPPs at January 1, 1993, they covered only 460,366 members, less than 9% of the total. The members belonging to these plans have increased from 325,320 in 1986, but the proportion covered continues to be relatively low.

Figure 4. Number of RPPs and members, by type of plan, at January 1



Defined benefit plans represented 43% of all RPPs at the beginning of 1993 but covered 90% of all RPP members. This proportion is only slightly lower than its peak of 94% in the early 1980s. Of the 4.7 million members of this type of plan, 3.3 million belonged to final average or average best plans. Although the number of these plans dropped by 3% from 1986, their membership has increased by 18% over this period. This can be contrasted with declines of 34% in the number of career average plans and of 13% in the number of their members.

An examination of plans in the public and private sectors reveals that 93% of the members of public sector plans are in plans where pension credits are based on earnings close to retirement, generally the period of the employee's highest earnings. In the private sector, however, only 36% of the members accrue pensions based on such earnings.

Table 11. Number of RPPs,¹ by type of plan and membership size group, January 1, 1993

Membership size group	Defined contribution				Defined benefit			
	Plans		Members		Plans		Members	
	No.	%	No.	%	No.	%	No.	%
1 - 9	3,913	44.9	15,647	3.4	2,038	29.7	5,065	0.1
10 - 99	4,072	46.7	126,740	27.5	2,446	35.7	106,491	2.2
100 - 499	624	7.2	125,064	27.2	1,574	22.9	359,316	7.6
500 - 999	59	0.7	40,505	8.8	331	4.8	230,124	4.9
1,000 - 9,999	42	0.5	102,360	22.3	419	6.1	1,085,794	23.0
10,000 - 29,999	3	--	50,050	10.9	35	0.5	624,573	13.3
30,000 and over	--	--	--	--	22	0.3	2,297,386	48.8
Total	8,713	100.0	460,366	100.0	6,865	100.0	4,708,749	100.0

¹ Excludes 222 plans labelled 'composite, hybrid and other' in table 10.

Industry

There have been some small but steady shifts in the industrial composition of plan members since 1986. At that time, persons employed in manufacturing constituted 22% of plan participants; they now represent 18%. The most notable increases have been for those employed in public administration and defense (30% to 33%) and the community, business and personal service industries (16% to 18%). These changes mirror variations observed in the labour force over this period.

Females represented a good deal more than half of the members in certain industries, most notably finance, insurance and real estate (69%) and the community business and personal service industries (59%). They accounted for well under half in others: manufacturing (21%), construction (2%), transportation and communication (26%) and wholesale trade (28%). This is of course related to the composition of the workforce in these industries.

Key Tables

Reference period:
Jan. 1, 1993

Registered Pension Plans

Table 1

Number of members by area
of employment and sex

Pension Section
Statistics Canada

Area of employment	Males	%	Females	%	Total	%
Newfoundland	55,034	1.8	38,914	1.8	93,948	1.8
Prince Edward Island	8,420	0.3	7,845	0.4	16,265	0.3
Nova Scotia	100,758	3.3	67,600	3.0	168,358	3.2
New Brunswick	71,462	2.4	45,305	2.0	116,767	2.2
Quebec	777,831	25.7	600,126	27.0	1,377,957	26.3
Ontario	1,175,496	38.9	842,460	37.9	2,017,956	38.5
Manitoba	123,630	4.1	104,723	4.7	228,353	4.4
Saskatchewan	93,138	3.1	79,585	3.6	172,723	3.3
Alberta	255,051	8.4	183,411	8.3	438,462	8.4
British Columbia	339,771	11.2	240,313	10.8	580,084	11.1
Yukon Territory	1,764	0.1	1,061		2,825	0.1
Northwest Territories	3,347	0.1	1,648	0.1	4,995	0.1
Outside Canada	19,068	0.6	6,942	0.3	26,010	0.5
Total	3,024,770	100.0	2,219,933	100.0	5,244,703	100.0

Reference period:
Jan. 1, 1993

Registered Pension Plans
Table 2
Number of plans and members by jurisdiction of
plan registration

Pension Section
Statistics Canada

Jurisdiction of plan registration	Plans	%	Members					
			Males	%	Females	%	Total	%
Newfoundland	262	1.7	35,675	1.2	29,521	1.3	65,196	1.2
Prince Edward Island(1)	85	0.5	4,495		5,164	0.2	9,659	0.2
Nova Scotia	578	3.7	43,955	1.5	27,565	1.2	71,520	1.4
New Brunswick	542	3.4	40,679	1.3	30,714	1.4	71,393	1.4
Quebec	2,488	15.7	415,578	13.7	132,609	6.0	548,187	10.5
Ontario	7,592	48.1	1,113,186	36.8	770,146	34.7	1,883,332	35.9
Manitoba	515	3.3	73,598	2.4	72,020	3.2	145,618	2.8
Saskatchewan	412	2.6	51,261	1.7	48,931	2.2	100,192	1.9
Alberta	1,207	7.6	210,966	7.0	88,213	4.0	299,179	5.7
British Columbia(1)	1,149	7.3	187,400	6.2	169,199	7.6	356,599	6.8
Federal	922	5.8	268,595	8.9	216,995	9.8	485,590	9.3
Quebec/Federal	8	0.1	5,627	0.2	2,370	0.1	7,997	0.2
Not registered	40	0.3	573,755	19.0	626,486	28.2	1,200,241	22.9
Total	15,800	100.0	3,024,770	100.0	2,219,933	100.0	5,244,703	100.0

1. Plans not yet registered with these jurisdictions. Plans appearing beside these provinces have members only in that province.

Reference period:
Jan. 1, 1993

Registered Pension Plans
Table 3
Number of plans and members by
membership-size group

Pension Section
Statistics Canada

Membership size	Plans	%	Males		Females		Total	%
				%		%		
1	1,572	9.9	1,387		185		1,572	
2 - 9	4,429	28.0	12,779	0.4	6,539	0.3	19,318	0.4
10 - 49	4,937	31.2	78,126	2.6	40,469	1.8	118,595	2.3
50 - 99	1,675	10.6	80,781	2.7	38,357	1.7	119,138	2.3
100 - 499	2,252	14.3	347,862	11.5	148,696	6.7	496,558	9.5
500 - 999	399	2.5	198,764	6.6	78,609	3.5	277,373	5.3
1,000 - 4,999	426	2.7	612,038	20.2	272,753	12.3	884,791	16.9
5,000 - 9,999	49	0.3	225,021	7.4	117,517	5.3	342,538	6.5
10,000 - 29,999	39	0.2	362,500	12.0	324,934	14.6	687,434	13.1
30,000 +	22	0.1	1,105,512	36.5	1,191,874	53.7	2,297,386	43.8
Total	15,800	100.0	3,024,770	100.0	2,219,933	100.0	5,244,703	100.0

Reference period:
Jan. 1, 1993

Registered Pension Plans
Table 4
Number of plans and members by industry

Pension Section
Statistics Canada

Industry	Plans		Members					
		%	Males	%	Females	%	Total	%
Agriculture	98	0.6	2,248	0.1	1,029		3,277	0.1
Forestry	95	0.6	7,241	0.2	906		8,147	0.2
Fishing and trapping	10	0.1	101		117		218	
Mining	345	2.2	79,190	2.6	12,137	0.5	91,327	1.7
Manufacturing :								
Food and beverages	562	3.6	77,313	2.6	27,861	1.3	105,174	2.0
Tobacco products	14	0.1	4,059	0.1	1,990	0.1	6,049	0.1
Rubber and plastics products	206	1.3	25,587	0.8	6,957	0.3	32,544	0.6
Leather	28	0.2	1,267		1,293	0.1	2,560	
Textile	123	0.8	11,000	0.4	6,289	0.3	17,289	0.3
Knitting mills	15	0.1	290		737		1,027	
Clothing	99	0.6	4,275	0.1	13,105	0.6	17,380	0.3
Wood	230	1.5	56,090	1.9	5,103	0.2	61,193	1.2
Furniture and fixtures	84	0.5	4,346	0.1	1,370	0.1	5,716	0.1
Paper and allied industries	268	1.7	77,247	2.6	9,199	0.4	86,446	1.6
Printing and publishing	380	2.4	42,575	1.4	21,058	0.9	63,633	1.2
Primary metals	221	1.4	63,791	2.1	5,831	0.3	69,622	1.3
Metal fabricating	629	4.0	50,397	1.7	6,880	0.3	57,277	1.1
Machinery	385	2.4	36,623	1.2	10,324	0.5	46,947	0.9
Transportation equipment	318	2.0	137,425	4.5	23,547	1.1	160,972	3.1
Electrical products	289	1.8	50,048	1.7	21,928	1.0	71,976	1.4
Non-metallic mineral products	214	1.4	26,841	0.9	5,033	0.2	31,874	0.6
Petroleum and coal products	29	0.2	17,895	0.6	5,108	0.2	23,003	0.4
Chemical	364	2.3	43,709	1.4	20,133	0.9	63,842	1.2
Miscellaneous	213	1.3	10,171	0.3	5,816	0.3	15,987	0.3
Subtotal	4,671	29.6	740,949	24.5	199,562	9.0	940,511	17.9
Construction	1,137	7.2	282,722	9.3	6,965	0.3	289,687	5.5
Transportation and communication	956	6.1	314,922	10.4	112,559	5.1	427,481	8.2
Trade :								
Wholesale	1,983	12.6	92,239	3.0	36,417	1.6	128,656	2.5
Retail	1,124	7.1	144,787	4.8	169,559	7.6	314,346	6.0
Subtotal	3,107	19.7	237,026	7.8	205,976	9.3	443,002	8.4
Finance, insurance & real estate	1,163	7.4	110,078	3.6	242,650	10.9	352,728	6.7
Community business and personal service	3,468	21.9	390,861	12.9	559,216	25.2	950,077	18.1
Public administration and defence	715	4.5	858,650	28.4	878,415	39.6	1,737,065	33.1
Industry unspecified	35	0.2	782		401		1,183	
Total	15,800	100.0	3,024,770	100.0	2,219,933	100.0	5,244,703	100.0

Note: One plan may have members working in several industries. For these plans, all members are included in the industry where the majority work.

Reference period:
Jan. 1, 1993

Registered Pension Plans

Pension Section
Statistics Canada

Table 5
Number of plans and members by funding instrument

Funding instrument	Plans	%	Males		Members		Total	%
				%	Females	%		
Insurance company contract								
- individual or group annuity	1,063	6.7	28,451	0.9	15,740	0.7	44,191	0.8
- deposit administration	4,341	27.5	130,141	4.3	78,211	3.5	208,352	4.0
- segregated funds - individual account	99	0.6	15,769	0.5	10,569	0.5	26,338	0.5
- segregated funds - pooled funds	408	2.6	41,058	1.4	23,075	1.0	64,133	1.2
- segregated funds - type unknown	1,061	6.7	56,471	1.9	43,786	2.0	100,257	1.9
- type unknown	202	1.3	27,469	0.9	11,510	0.5	38,979	0.7
- combination of above	4,131	26.1	120,436	4.0	66,826	3.0	187,262	3.6
Subtotal	11,305	71.6	419,795	13.9	249,717	11.2	669,512	12.8
Trust agreement								
- trust company	3,264	20.7	1,239,027	41.0	646,555	29.1	1,885,582	36.0
- individual trustee	943	6.0	738,178	24.4	666,399	30.0	1,404,577	26.8
- combination of above	30	0.2	15,274	0.5	11,359	0.5	26,633	0.5
Subtotal	4,237	26.8	1,992,479	65.9	1,324,313	59.7	3,316,792	63.2
Combination - insured and trustee	196	1.2	54,899	1.8	37,399	1.7	92,298	1.8
Pension fund society	14	0.1	23,403	0.8	38,016	1.7	61,419	1.2
Consolidated revenue arrangement	24	0.2	366,416	12.1	234,028	10.5	600,444	11.4
Other	24	0.2	167,778	5.5	336,460	15.2	504,238	9.6
Total	15,800	100.0	3,024,770	100.0	2,219,933	100.0	5,244,703	100.0

Reference period:
Jan. 1, 1993

Registered Pension Plans

Pension Section
Statistics Canada

Table 6

Number of plans and members by class of employees eligible for the plan

Class of employees	Plans	%	Males		Females		Total	%
				%		%		
All employees	8,163	51.7	1,732,529	57.3	1,702,210	76.7	3,434,739	65.5
Salaried	1,329	8.4	146,074	4.8	96,513	4.3	242,587	4.6
Hourly	589	3.7	93,707	3.1	17,968	0.8	111,675	2.1
Executives (1)	3,372	21.3	15,508	0.5	5,740	0.3	21,248	0.4
Supervisors	130	0.8	5,371	0.2	1,376	0.1	6,747	0.1
Union employees	1,039	6.6	675,665	22.3	187,471	8.4	863,136	16.5
Non-union employees	116	0.7	26,204	0.9	8,620	0.4	34,824	0.7
Other	685	4.3	107,111	3.5	77,979	3.5	185,090	3.5
Combination	377	2.4	222,601	7.4	122,056	5.5	344,657	6.6
Total	15,800	100.0	3,024,770	100.0	2,219,933	100.0	5,244,703	100.0

1 Includes significant shareholders/Connected Persons

Reference period:
Jan. 1, 1993

Registered Pension Plans

Pension Section
Statistics Canada

Table 7

Number of plans and members by compulsory and voluntary participation
for new employees

Participation requirement	Plans	%	Members					
			Males	%	Females	%	Total	%
Compulsory membership	8,681	54.9	2,742,487	90.7	2,039,902	91.9	4,782,389	91.2
Voluntary membership	6,372	40.3	236,167	7.8	149,105	6.7	385,272	7.3
Closed to new members	725	4.6	45,355	1.5	30,284	1.4	75,639	1.4
Other	18	0.1	637		523		1,160	
Not known	4		124		119		243	
Total	15,800	100.0	3,024,770	100.0	2,219,933	100.0	5,244,703	100.0

Reference period:
Jan. 1, 1993

Registered Pension Plans

Pension Section
Statistics Canada

Table 8

Number of plans and members by type of plan

Type of plan	Plans		Members					
		%	Males	%	Females	%	Total	%
Defined benefit								
- final/average best earnings	3,595	22.8	1,659,882	54.9	1,675,200	75.5	3,335,082	63.6
- career average earnings	2,058	13.0	294,716	9.7	187,791	8.5	482,507	9.2
- flat benefit	1,212	7.7	736,647	24.4	154,513	7.0	891,160	17.0
Subtotal	6,865	43.4	2,691,245	89.0	2,017,504	90.9	4,708,749	89.8
Defined contribution								
- money purchase	8,501	53.8	278,576	9.2	173,226	7.8	451,802	8.6
- profit sharing	212	1.3	5,356	0.2	3,208	0.1	8,564	0.2
Subtotal	8,713	55.1	283,932	9.4	176,434	7.9	460,366	8.8
Better of defined benefit/ defined contribution	11	0.1	3,300	0.1	2,418	0.1	5,718	0.1
Composite/combination	160	1.0	33,394	1.1	16,284	0.7	49,678	0.9
Other	51	0.3	12,899	0.4	7,293	0.3	20,192	0.4
Total	15,800	100.0	3,024,770	100.0	2,219,933	100.0	5,244,703	100.0

Reference period:
Jan. 1, 1993

Registered Pension Plans

Pension Section
Statistics Canada

Table 9

Number of plans and members by employee contribution rate (1)

Employee contribution rate	Plans	%	Males		Members		Total	%
				%		%		
No contributions required	6,582	41.7	1,030,756	34.1	409,832	18.5	1,440,588	27.5
Percentage of earnings								
Less than 3.0%	863	5.5	55,207	1.8	27,370	1.2	82,577	1.6
3.0 - 3.9%	1,226	7.8	64,983	2.1	29,881	1.3	94,864	1.8
4.0 - 4.9%	887	5.6	107,547	3.6	68,719	3.1	176,266	3.4
5.0 - 5.9%	3,963	25.1	355,694	11.8	344,089	15.5	699,783	13.3
6.0 - 6.9%	440	2.8	292,220	9.7	284,562	12.8	576,782	11.0
7.0 - 9.9%	332	2.1	898,894	29.7	984,500	44.3	1,883,394	35.9
10.0% and over	22	0.1	613		148		761	
Subtotal	7,733	48.9	1,775,158	58.7	1,739,269	78.3	3,514,427	67.0
Dollars per year								
Less than \$500	108	0.7	10,534	0.3	2,155	0.1	12,689	0.2
\$ 500 - \$1,499	68	0.4	5,727	0.2	434		6,161	0.1
\$1,500 - \$2,499	27	0.2	209		80		289	
\$2,500 - \$3,499	5		11		5		16	
\$3,500 - \$4,499	181	1.1	899		502		1,401	
\$4,500 and over	3		422				422	
Subtotal	392	2.5	17,802	0.6	3,176	0.1	20,978	0.4
Cents per hour								
Less than 10	7		3,530	0.1	2,995	0.1	6,525	0.1
10 - 19	27	0.2	4,298	0.1	413		4,711	0.1
20 - 29	23	0.1	2,124	0.1	57		2,181	
30 and over	28	0.2	117,830	3.9	310		118,140	2.3
Subtotal	85	0.5	127,782	4.2	3,775	0.2	131,557	2.5
Variable up to 18% of earnings (including employer contributions)								
Variable	68	0.4	268		125		393	
Other	706	4.5	41,487	1.4	29,051	1.3	70,538	1.3
Other	234	1.5	31,517	1.0	34,705	1.6	66,222	1.3
Total	15,800	100.0	3,024,770	100.0	2,219,933	100.0	5,244,703	100.0

1. Plans with two levels of contribution rates were tabulated using the upper level.

Reference period:
Jan. 1, 1993

Registered Pension Plans
Table 10

Pension Section
Statistics Canada

Number of plans and members by employer contribution rate (1)

Employer contribution rate	Plans	%	Members				Total	%
			Males	%	Females	%		
Balance of cost (2)	6,808	43.1	2,234,356	73.9	1,839,953	82.9	4,074,309	77.7
Per collective agreement (3)	71	0.4	162,859	5.4	76,222	3.4	239,081	4.6
Percentage of earnings								
Less than 3.0%	1,087	6.9	33,435	1.1	19,587	0.9	53,022	1.0
3.0 - 3.9%	1,116	7.1	38,229	1.3	18,619	0.8	56,848	1.1
4.0 - 4.9%	494	3.1	21,808	0.7	9,672	0.4	31,480	0.6
5.0 - 5.9%	2,353	14.9	86,611	2.9	75,925	3.4	162,536	3.1
6.0 - 6.9%	231	1.5	14,936	0.5	12,744	0.6	27,680	0.5
7.0 - 9.9%	303	1.9	11,722	0.4	10,011	0.5	21,733	0.4
10.0% and over	131	0.8	26,241	0.9	8,979	0.4	35,220	0.7
Subtotal	5,715	36.2	232,982	7.7	155,537	7.0	388,519	7.4
Dollars per year								
Less than \$500	83	0.5	4,589	0.2	1,034		5,623	0.1
\$ 500 - \$1,499	105	0.7	10,557	0.3	526		11,083	0.2
\$1,500 - \$2,499	52	0.3	3,384	0.1	175		3,559	0.1
\$2,500 - \$3,499	14	0.1	1,011		20		1,031	
\$3,500 - \$4,499	855	5.4	2,545	0.1	1,529	0.1	4,074	0.1
\$4,500 and over	1		3				3	
Subtotal	1,110	7.0	22,089	0.7	3,284	0.1	25,373	0.5
Cents per hour								
Less than 10	4		2,195	0.1	3,012	0.1	5,207	0.1
10 - 19	45	0.3	8,076	0.3	647		8,723	0.2
20 - 29	42	0.3	5,634	0.2	818		6,452	0.1
30 and over	118	0.7	148,869	4.9	5,127	0.2	153,996	2.9
Subtotal	209	1.3	164,774	5.4	9,604	0.4	174,378	3.3
Based on employer's profit	334	2.1	5,135	0.2	3,092	0.1	8,227	0.2
Variable up to 18% of earnings (including employee contributions)	252	1.6	788		316		1,104	
Variable	1,021	6.5	54,720	1.8	29,845	1.3	84,565	1.6
Other	280	1.8	147,067	4.9	102,080	4.6	249,147	4.8
Total	15,800	100.0	3,024,770	100.0	2,219,933	100.0	5,244,703	100.0

1. Plans with two levels of contribution rates were tabulated using the upper level.
2. Includes all defined benefit plans except those with a specific employer contribution rate.
3. Includes modified defined benefit plans where the specific employer contribution rate is not known.

Reference period:
Jan. 1, 1993

Registered Pension Plans

Table 11

Pension Section
Statistics Canada

Number of plans and members
by current service benefit (1)

Benefit	Plans	%	Members				Total	%
			Males	%	Females	%		
No prescribed benefit (defined contribution plan)	8,714	55.2	283,933	9.4	176,434	7.9	460,367	8.8
Percentage of earnings								
Less than 1.0%	48	0.3	4,410	0.1	3,938	0.2	8,348	0.2
1.00 - 1.24%	235	1.5	35,121	1.2	19,896	0.9	55,017	1.0
1.25 - 1.49%	213	1.3	65,745	2.2	76,049	3.4	141,794	2.7
1.50 - 1.74%	756	4.8	197,418	6.5	136,151	6.1	333,569	6.4
1.75 - 1.99%	397	2.5	100,067	3.3	72,304	3.3	172,371	3.3
2.00%	3,440	21.8	1,422,008	47.0	1,488,989	67.1	2,910,997	55.5
Over 2.00%	264	1.7	77,841	2.6	35,428	1.6	113,269	2.2
Subtotal	5,353	33.9	1,902,610	62.9	1,832,755	82.6	3,735,365	71.2
Dollars per month per year of service								
Less than \$5.00	67	0.4	12,979	0.4	3,605	0.2	16,584	0.3
\$ 5.00 - \$9.99	146	0.9	23,076	0.8	7,878	0.4	30,954	0.6
\$10.00 - \$14.99	300	1.9	40,606	1.3	13,967	0.6	54,573	1.0
\$15.00 - \$19.99	181	1.1	32,532	1.1	4,900	0.2	37,432	0.7
\$20.00 - \$24.99	100	0.6	94,421	3.1	59,907	2.7	154,328	2.9
\$25.00 - \$29.99	68	0.4	40,952	1.4	5,099	0.2	46,051	0.9
\$30.00 - \$34.99	57	0.4	130,312	4.3	14,226	0.6	144,538	2.8
\$35.00 - \$39.99	21	0.1	47,820	1.6	16,477	0.7	64,297	1.2
\$40.00 - \$49.99	20	0.1	13,576	0.4	525		14,101	0.3
\$50.00 - \$59.99	11	0.1	3,885	0.1	408		4,293	0.1
\$60.00 - \$69.99	12	0.1	8,806	0.3	29		8,835	0.2
\$70.00 and over	47	0.3	6,725	0.2	881		7,606	0.1
Subtotal	1,030	6.5	455,690	15.1	127,902	5.8	583,592	11.1
Dollar per month for every 'x' hours worked	19	0.1	28,838	1.0	253		29,091	0.6
Combination of benefit formula	168	1.1	35,814	1.2	19,677	0.9	55,491	1.1
Variable	95	0.6	78,382	2.6	8,844	0.4	87,226	1.7
Other	421	2.7	239,503	7.9	54,068	2.4	293,571	5.6
Total	15,800	100.0	3,024,770	100.0	2,219,933	100.0	5,244,703	100.0

1. Plans with two levels of benefit rates were tabulated using the upper level.

Reference period:
Jan. 1, 1993

Registered Pension Plans
Table 12
Number of plans and members
by normal retirement age(1)

Pension Section
Statistics Canada

Normal retirement age	Plans	%	Males		Members		Total	%
				%	Females	%		
Less than 55	2		2		1		3	
55	11	0.1	1,114		187		1,301	
56 - 59	2		2				2	
60	1,220	7.7	295,216	9.8	191,118	8.6	486,334	9.3
61 - 64	120	0.8	37,238	1.2	12,908	0.6	50,146	1.0
65	14,381	91.0	2,526,305	83.5	1,903,783	85.8	4,430,088	84.5
66 - 69	6		1,487		478		1,965	
70	30	0.2	20,785	0.7	14,965	0.7	35,750	0.7
Over 70								
Other	28	0.2	142,621	4.7	96,493	4.3	239,114	4.6
Total	15,800	100.0	3,024,770	100.0	2,219,933	100.0	5,244,703	100.0

1. Defined as the earliest age at which members may retire and commence receiving full accrued pension payments without reduction.

Reference period:
Jan. 1, 1993

Registered Pension Plans
Table 13
Number of plans and members
by early retirement conditions

Pension Section
Statistics Canada

Early retirement conditions	Plans	%	Members					
			Males	%	Females	%	Total	%
No early retirement	67	0.4	32,239	1.1	21,002	0.9	53,241	1.0
Anytime	460	2.9	18,198	0.6	8,296	0.4	26,494	0.5
10 years before normal retirement age	10,939	69.2	1,047,346	34.6	685,916	30.9	1,733,262	33.0
Minimum age	311	2.0	30,545	1.0	9,440	0.4	39,985	0.8
Minimum years of service or participation	56	0.4	15,027	0.5	14,750	0.7	29,777	0.6
Minimum age and years of service	3,768	23.8	1,429,482	47.3	1,081,319	48.7	2,510,801	47.9
Service or participation plus age equals	18	0.1	20,952	0.7	11,819	0.5	32,771	0.6
Other	181	1.1	430,981	14.2	387,391	17.5	818,372	15.6
Not known								
Total	15,800	100.0	3,024,770	100.0	2,219,933	100.0	5,244,703	100.0

Reference period:
Jan. 1, 1993

Registered Pension Plans
Table 14
Number of plans and members
by pension payable on postponed retirement

Pension Section
Statistics Canada

Pension payable	Plans		Members					
		%	Males	%	Females	%	Total	%
No postponed retirement	2,297	14.5	551,042	18.2	400,733	18.1	951,775	18.1
Pension actuarially increased	3,829	24.2	612,044	20.2	477,234	21.5	1,089,278	20.8
Pension actuarially increased with accrual of additional benefits	7,684	48.6	684,540	22.6	550,334	24.8	1,234,874	23.5
Pension not actuarially increased	145	0.9	223,914	7.4	141,064	6.4	364,978	7.0
Pension not actuarially increased but with accrual of additional benefits	1,806	11.4	943,830	31.2	647,775	29.2	1,591,605	30.3
Other	32	0.2	8,796	0.3	2,522	0.1	11,318	0.2
Not known	7		604		271		875	
Total	15,800	100.0	3,024,770	100.0	2,219,933	100.0	5,244,703	100.0

Reference period:
Jan. 1, 1993

Registered Pension Plans
Table 15
Number of plans and members by vesting conditions
on termination of employment

Pension Section
Statistics Canada

Vesting conditions	Plans	%	Members					
			Males	%	Females	%	Total	%
Benefits not vested	2		3,471	0.1	7,302	0.3	10,773	0.2
Full and immediate	4,524	28.6	101,354	3.4	41,344	1.9	142,698	2.7
Years of service								
1	96	0.6	26,799	0.9	8,545	0.4	35,344	0.7
2	1,155	7.3	650,029	21.5	709,805	32.0	1,359,834	25.9
3	69	0.4	23,821	0.8	15,070	0.7	38,891	0.7
4	25	0.2	11,262	0.4	12,190	0.5	23,452	0.4
5	1,120	7.1	279,306	9.2	164,195	7.4	443,501	8.5
6 - 9	57	0.4	17,695	0.6	2,798	0.1	20,493	0.4
10	323	2.0	159,958	5.3	90,823	4.1	250,781	4.8
More than 10	57	0.4	7,824	0.3	22,119	1.0	29,943	0.6
Subtotal	2,902	18.4	1,176,694	38.9	1,025,545	46.2	2,202,239	42.0
Years of participation								
1	41	0.3	2,873	0.1	767		3,640	0.1
2	7,831	49.6	1,261,131	41.7	825,450	37.2	2,086,581	39.8
3	14	0.1	2,055	0.1	201		2,256	
4	2		28		15		43	
5	104	0.7	214,079	7.1	163,459	7.4	377,538	7.2
6 - 9	12	0.1	234		65		299	
10	57	0.4	89,406	3.0	124,840	5.6	214,246	4.1
More than 10	17	0.1	232		174		406	
Subtotal	8,078	51.1	1,570,038	51.9	1,114,971	50.2	2,685,009	51.2
Other	288	1.8	172,654	5.7	30,498	1.4	203,152	3.9
Not known	6		559		273		832	
Total	15,800	100.0	3,024,770	100.0	2,219,933	100.0	5,244,703	100.0

Reference period:
Jan. 1, 1993

Registered Pension Plans
Table 16
Number of plans and members
by automatic adjustment of pension
(defined benefit plans only)

Pension Section
Statistics Canada

Method of adjustment	Plans		Members					
		%	Males	%	Females	%	Total	%
No automatic adjustment	5,376	78.3	1,597,979	59.4	938,071	46.5	2,536,050	53.9
Adjustment based on:								
- full increase in CPI (1)	601	8.8	396,646	14.7	294,832	14.6	691,478	14.7
- partial increase in CPI	648	9.4	577,937	21.5	694,442	34.4	1,272,379	27.0
- excess interest earnings	51	0.7	9,359	0.3	7,356	0.4	16,715	0.4
Percentage increase (not based on CPI)								
Less than 2.0%	2		529		762		1,291	
2.0 - 3.9%	14	0.2	7,756	0.3	4,026	0.2	11,782	0.3
4.0 and over	6	0.1	2,244	0.1	958		3,202	0.1
Subtotal	22	0.3	10,529	0.4	5,746	0.3	16,275	0.3
Other	167	2.4	98,795	3.7	77,057	3.8	175,852	3.7
Total with automatic adjustment	1,489	21.7	1,093,266	40.6	1,079,433	53.5	2,172,699	46.1
Not known								
Total	6,865	100.0	2,691,245	100.0	2,017,504	100.0	4,708,749	100.0

Reference period:
Jan. 1, 1993

Registered Pension Plans

Pension Section
Statistics Canada

Table 17

Number of plans and members by death benefit
after retirement - normal form of pension
(defined benefit plans only)

Death benefits	Plans	%	Members					
			Males	%	Females	%	Total	%
Life annuity	1,228	17.9	757,655	28.2	589,762	29.2	1,347,417	28.6
Guaranteed benefit payment period (in months)								
Less than 60	20	0.3	5,490	0.2	3,551	0.2	9,041	0.2
60	2,017	29.4	639,089	23.7	347,260	17.2	986,349	20.9
61 - 119	11	0.2	1,686	0.1	1,304	0.1	2,990	0.1
120	2,072	30.2	283,951	10.6	142,135	7.0	426,086	9.0
121 - 179	3		27		50		77	
180	295	4.3	11,171	0.4	4,680	0.2	15,851	0.3
Over 180								
Subtotal	4,418	64.4	941,414	35.0	498,980	24.7	1,440,394	30.6
Employee contributions less pension payments made	158	2.3	275,546	10.2	469,736	23.3	745,282	15.8
Total contributions less pension payments made	90	1.3	83,370	3.1	137,422	6.8	220,792	4.7
Other	97	1.4	125,658	4.7	6,248	0.3	131,906	2.8
Not known	874	12.7	507,602	18.9	315,356	15.6	822,958	17.5
Total	6,865	100.0	2,691,245	100.0	2,017,504	100.0	4,708,749	100.0

Reference period:
Jan. 1, 1993

Registered Pension Plans

Pension Section
Statistics Canada

Table 18

Number of plans and members by death benefit after retirement -
for married pensioner
(defined benefit plans only)

Death benefits	Plans	%	Members					
			Males	%	Females	%	Total	%
Joint and survivor or spouse's pension provided (with reduction of initial benefit)								
% of retiree's pension								
Less than 50%								
50%	115	1.7	20,200	0.8	25,363	1.3	45,563	1.0
51 - 59%								
60%	4,471	65.1	1,386,087	51.5	809,985	40.1	2,196,072	46.6
61 - 74%	245	3.6	107,943	4.0	89,230	4.4	197,173	4.2
75 - 99%	5	0.1	2,944	0.1	732		3,676	0.1
100%	3		179		54		233	
Subtotal	4,839	70.5	1,517,353	56.4	925,364	45.9	2,442,717	51.9
Joint and survivor or spouse's pension (no reduction of initial benefit)								
% of retiree's pension								
Less than 50%	3		16		12		28	
50%	67	1.0	546,327	20.3	615,871	30.5	1,162,198	24.7
51 - 59%	8	0.1	19,411	0.7	18,169	0.9	37,580	0.8
60%	1,237	18.0	317,280	11.8	150,691	7.5	467,971	9.9
61 - 74%	201	2.9	14,946	0.6	9,584	0.5	24,530	0.5
75 - 99%	14	0.2	8,784	0.3	1,042	0.1	9,826	0.2
100%	12	0.2	1,380	0.1	610		1,990	
Subtotal	1,542	22.5	908,144	33.7	795,979	39.5	1,704,123	36.2
No joint and survivor or spouse's pension	13	0.2	1,675	0.1	314		1,989	
Not known	471	6.9	264,073	9.8	295,847	14.7	559,920	11.9
Total	6,865	100.0	2,691,245	100.0	2,017,504	100.0	4,708,749	100.0

APPENDIX I

SELECTED PROVISIONS OF REGULATORY PENSION LEGISLATION

JURISDICTION	ELIGIBILITY	RIGHTS ON TERMINATION OF EMPLOYMENT	SURVIVOR BENEFITS		EARLY RETIREMENT
		Minimum Vesting and Locking- in Requirements	Before Retirement	After Retirement	
FEDERAL (incl. Yukon and Northwest Territories) The Pension Benefits Standard Act Original Act: October 1, 1967					
	No requirement	Age 45 and 10 years of service	No requirement	No requirement	No requirement
Revised Act: January 1, 1987	Full-time employees after 2 years of service. Part-time employees who have earned at least 35% of YMPE for 2 consecutive years.	2 years of plan participation (for benefits earned after 1986).	Full commuted value of deferred pension earned after 1986 as an immediate or deferred annuity to spouse; or transfer to spouse's locked-in-RRSP or pension. If the member dies after becoming eligible for an early retirement, post-retirement survivor benefits are paid.	To a spouse, at least 60% of pension payable when both spouses alive (for pensions commencing after 1986.) Actuarial adjustment and spousal waiver allowed. May be reduced on death of either spouse.	Election of early retirement allowed (within 10 years of normal retirement date). Actuarial reduction allowed.
BRITISH COLUMBIA¹					
Pension Benefits Standards Act, January 1, 1993	Employees who have earned at least 35% of YMPE for 2 consecutive calendar years.	5 years of continuous service (for benefits earned after 1992).	Pension payable to spouse equal in value to: accumulated employee contributions plus interest prior to 1993, and 60% of commuted value of deferred vested pension accrued after 1992 (only if married). If no spouse, beneficiary entitled to receive lump sum payment. If no beneficiary, estate receives refund.	To a spouse, at least 60% of pension payable (for pensions commencing after 1992). Actuarial adjustment and spousal waiver allowed. May be reduced on death of either spouse.	Election of early retirement at age 55. Actuarial reduction allowed.

JURISDICTION	ELIGIBILITY	RIGHTS ON TERMINATION OF EMPLOYMENT	SURVIVOR BENEFITS		EARLY RETIREMENT
		Minimum Vesting and Locking- in Requirements	Before Retirement	After Retirement	
ALBERTA					
Original Act: The Pension Benefits Act, January 1, 1967	No requirement	Age 45 and 10 years of service	No requirement	No requirement	No requirement
Revised Act: The Employment Pension Plans Act, January 1, 1987	Employees who have earned at least 35% of YMPE for 2 con- secutive calendar years after 2 years of service.	5 years of service (for benefits earned after 1986).	Pension payable to spouse equal in value to: accumulated employee contributions prior to 1987, and 60% of commuted value of deferred vested pension accrued after 1986 (only if married). If no spouse, beneficiary entitled to receive refund of contributions with interest. If no beneficiary, estate receives refund.	To a spouse, at least 60% of pension payable (for pensions commencing after 1986). Actuarial adjustment and spousal waiver allowed. May be reduced on death of either spouse.	Election of early retirement allowed (within 10 years of normal retirement date). Actuarial reduction allowed.
SASKATCHEWAN					
The Pension Benefits Act					
Original Act: January 1, 1969	No requirement	Age 45 and 10 years of service	No requirement	No requirement	No requirement
Revised Act: July 1, 1981	No requirement	At least 1 year of service. Age plus service total 45. (retro- active since January 1, 1969)	No requirement	To a spouse, at least 50% pension payable on member's death. Actuarial adjustment and spousal waiver allowed.	No requirement
Revised Act: January 1, 1993 ¹	Full-time employees after 2 years of service. Part-time employees who have earned at least 35% of YMPE or worked at least 700 hours for 2 consecutive years.	2 years of continuous employment (for benefits earned after 1993).	Greater of value of member's contributions with interest or the full commuted value of deferred pension earned after 1993 to spouse as immediate or deferred pension. If no spouse, beneficiary or estate receives lump sum payment. If member dies after becoming eligible for early retirement, post-retirement survivor benefits are paid.	To a spouse, at least 60% of pension payable when both spouses alive (for pensions commencing after 1992). Actuarial adjustment and spousal waiver allowed. May be reduced on death of either spouse.	Election of early retirement allowed (within 10 years of normal retirement date). Actuarial reduction allowed.

JURISDICTION	ELIGIBILITY	RIGHTS ON TERMINATION OF EMPLOYMENT	SURVIVOR BENEFITS		EARLY RETIREMENT
		Minimum Vesting and Locking- in Requirements	Before Retirement	After Retirement	
MANITOBA					
The Pension Benefits Act					
Original Act: July 1, 1976	No requirement	10 years of service or participation in the plan for vesting. Age 45 and 10 years of service or participation for locking-in.	No requirement	No requirement	No requirement
Revised Act: January 1, 1984 (some amendments January 1, 1985 and January 1, 1990)	If plan exists, compulsory membership for full-time employees after 2 years of service and part-time employees who have earned at least 25% of YMPE for 2 consecutive years. All employees eligible after two years of service, regardless of earnings.	2 years of service (for benefits earned after 1984).	Full commuted value of deferred pension earned after 1984 as an immediate or deferred annuity to spouse. If no spouse, beneficiary or estate receives commuted value of deferred life annuity.	At least 66.7% of pension payable during joint lifetime must continue to survivor (legal or common law spouse). Actuarial adjustment and spousal waiver allowed.	Election of early retirement allowed (after reasonable age and service requirement). Actuarial reduction allowed.
ONTARIO					
The Pension Benefits Act					
Original Act: January 1, 1965	No requirement	Age 45 and 10 years of service.	No requirement	No requirement	No requirement
Revised Act: January 1, 1988	Full-time employees after 2 years of service. Part-time employees who have earned at least 35% of YMPE or worked at least 700 hours for 2 consecutive years.	2 years of plan participation (for benefits earned after 1986).	Full commuted value of deferred pension earned after 1986 as immediate or deferred annuity to spouse or as lump sum payment to spouse. If no spouse, beneficiary receives commuted value of deferred pension. If no beneficiary, estate receives commuted value.	To a spouse, at least 60% of pension payable when both spouses alive (for pensions commencing after 1987). Actuarial adjustment and spousal waiver allowed. May be reduced on death of either spouse.	Election of early retirement allowed (within 10 years of normal retirement date). Actuarial reduction allowed.

JURISDICTION	ELIGIBILITY	RIGHTS ON TERMINATION OF EMPLOYMENT	SURVIVOR BENEFITS		EARLY RETIREMENT
		Minimum Vesting and Locking- in Requirements	Before Retirement	After Retirement	
QUÉBEC					
The Supplemental Pension Plans Act					
Original Act: January 1, 1966	No requirement	Age 45 and 10 years of service	No requirement	No requirement	No mandatory retirement
Revised Act: January 1, 1990	Employees (part-time or full- time) who have earned at least 35% of YMPE or completed 700 hours of service in the preceding calendar year.	2 years of plan membership (for benefits earned after 1989).	Full commuted value of deferred pension earned after 1989 plus contributions and interest prior to 1990 payable to spouse or beneficiary as an annuity or lump sum payment.	At least 60% of pension payable during joint lifetime must continue to survivor (for pensions commencing after 1989). Actuarial adjustment and spousal waiver allowed.	Election of early retirement allowed (within 10 years of normal retirement date). Actuarial reduction allowed.
NOVA SCOTIA					
The Pension Benefits Act					
Original Act: January 1, 1977	No requirement	Age 45 and 10 years of service	No requirement	No requirement	No requirement
Revised Act: January 1, 1988	Full-time employees after 2 years of service. Part-time employees who have earned at least 35% of YMPE for 2 con- secutive years.	2 years of plan participation (for benefits earned after 1987).	Pension equal in value to 60% of commuted value of deferred pension earned after 1987. Pension or lump sum payable to spouse. If there is no spouse, estate is entitled to receive refund of contributions with interest.	To a spouse, at least 60% of pension payable when both spouses alive (for pensions commencing after 1987). Actuarial adjustment and spousal waiver allowed. May be reduced on death of either spouse.	Election of early retirement allowed (within 10 years of normal retirement date). Actuarial reduction allowed.
NEW BRUNSWICK					
The Pension Plan Registration Act, September 1, 1973					
The Pensions Benefits Act, December 31, 1991	Full-time employees after 2 years of service. Part-time employees who have earned at least 35% of YMPE for 2 con- secutive years.	5 years of continuous service (for benefits accruing after 1991).	60% of commuted value of deferred pension payable to spouse, beneficiary or estate as a lump sum.	At least 60% of pension payable during joint lifetime must continue to survivor (for pensions commencing after 1991). Actuarial adjustment and spousal waiver allowed.	Election of early retirement allowed (within 10 years of normal retirement date). Actuarial reduction allowed.

JURISDICTION	ELIGIBILITY	RIGHTS ON TERMINATION OF EMPLOYMENT	SURVIVOR BENEFITS		EARLY RETIREMENT
		Minimum Vesting and Locking- in Requirements	Before Retirement	After Retirement	
PRINCE EDWARD ISLAND ²					
Pension Benefits Act, Passed April 26, 1990	Full-time employees after 2 years of service. Part-time employees who have earned at least 35% of YMPE or worked at least 700 hours for 2 consecutive years.	2 years of plan membership (for benefits accrued after implementation date).	60% of commuted value of deferred pension earned after implementation date payable to spouse as a lump sum or annuity. If there is no spouse, estate or beneficiary is entitled to receive refund of employee contributions with interest.	At least 60% of pension payable during joint lifetime must continue to survivor. Actuarial adjustment and spousal waiver allowed.	Election of early retirement allowed (within 10 years of normal retirement date). Actuarial reduction allowed.
NEWFOUNDLAND					
The Pension Benefits Act, January 1, 1985	No requirement	Age 45 and 10 years of service	No requirement	No requirement	No requirement

¹ Although the legislation for British Columbia and the revised legislation of Saskatchewan were in effect as of January 1, 1993, their conditions are not reflected in the data.

² The legislation for P.E.I. which was not in effect as of January 1, 1993, is included in this appendix for information only.

Note: The dates given are the dates when the legislation was proclaimed in effect. In some cases, an act may have provisions that came into effect at different times. The date when the majority of the provisions took effect is given in these instances.

APPENDIX II Technical notes

1. Objectives

The pension plans in Canada survey is a census of all registered pension plans (RPPs) in the country. It provides information on the terms and conditions of RPPs, membership in them and contributions made on behalf of the members. The data can be produced for a large number of variables, e.g. province of employment, sector, male/female, type of plan, etc.

2. Target population

The target population is all RPPs in Canada. The survey frame is drawn from information on plans registered with federal and provincial government pension authorities and, for plans not subject to their legislation, from Revenue Canada. Data are reported to us only when the plan has been registered by the pension authorities; some plans may exist that have not completed this registration process.

3. Data sources

The statistics contained in this report are derived largely from administrative data provided by nine pension supervisory authorities (eight provincial, one federal; even though British Columbia legislation became effective on January 1, 1993, plans subject to this legislation were surveyed directly). The provision of these data is governed by a co-operative statistical program established by these authorities and the Pensions Section of Statistics Canada. Data on those plans not subject to the legislation of one of these authorities are collected by means of a direct survey of sponsoring employers/unions. In certain cases, the data are taken from annual reports.

4. Data collection

All plans registered with one of the pension supervisory authorities must submit to the appropriate authority an Annual Information Return (AIR). This document must be submitted no later than June 30 of each year. It provides information on plan membership and on contributions made to the plan for the year in question. In addition, all new plans and amendments to existing plans, as well as plan transfers and terminations must be reported to the pension authority. This information is used to supply the data required for the pension plans in Canada survey. The survey content is agreed upon jointly by the Pensions Section of Statistics Canada and the pension authorities. Data can be reported to Statistics Canada up to 13 months after the reference period. Some of the jurisdictions provide the information electronically, others report on paper.

For those plans that are not registered with one of the pension authorities, a brief questionnaire is sent directly to the sponsoring employer/union once every two years requesting the necessary information. If possible this information is taken from annual reports.

5. Reference period

January 1st was selected as the reference date as that is most often when new plans and amendments to existing plans take effect. However, the data on plan members and contributions are as of the plan year end occurring in the calendar year preceeding January 1. Most plans have a fiscal year end of December 31.

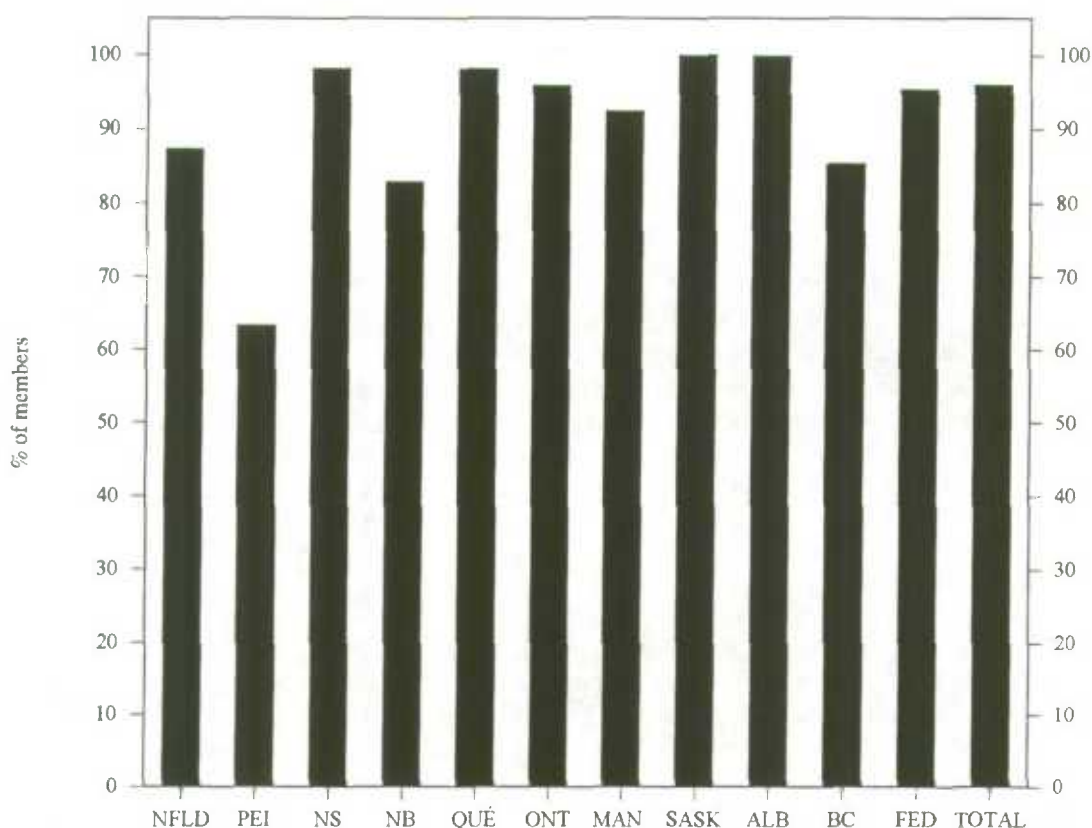
6. Reliability of the data

Errors can arise in a number of ways: non-response, coverage and classification errors, differences in the

interpretation of questions, incorrect information from respondents and mistakes in recording, coding and processing the data. Efforts to reduce these errors include careful design of the questionnaire, editing of the data, follow-up, imputation for non-response and thorough control of processing operations.

Quality controls exist at the data capture and editing stages to minimize errors. These controls monitor the completeness, accuracy and consistency of the reported data. Procedures are in place to follow-up for non-response and to impute when data are not available.

Figure 1. Response rate in terms of number of members, January 1, 1993



7. Response rate

The response rate is determined by calculating, for those pension plans in the known universe, the percentage for which we have up-to-date membership and contribution data. For the January 1, 1993 file, up-to-date information was obtained for 76% of plans, covering 96% of the members. Most of the non-respondants, therefore, were small plans. The response rates vary considerably from one jurisdiction to another, as Figure 1 indicates. The jurisdictions for which the response rate was low represented a relatively small proportion of plan members.

For another 14% of plans (covering 3% of the members) the data were for 1990 or 1991. Once again, these percentages vary considerably from one jurisdiction to another.

It is not currently possible to determine whether all existing plans have been reported to us by the pension authorities. In other words, there is no measure of the number of pension plans that may be missing from our database. Work is currently being done to establish such a measure.

8. Imputation

Data on plan members and contributions are imputed if not reported by using the same figures that were most recently reported to us. (As stated earlier, up-to-date information for the January 1, 1993 file was reported for plans covering 96% of the members.)

9. Coverage errors

Coverage errors can occur because the establishment or termination of a pension plan may not be reported to us when it becomes effective, but only when the administrative procedures undertaken by the pension authority are complete.

10. Data editing and correction

The edit procedures make it possible to compare, for each plan, current information on members and contributions with that last reported. Whenever a large change is detected or the data for a given plan appear inconsistent, the plan is identified by a computer edit and is subject to correction or acceptance, as required.

11. Comparability over time

With the exception of the following, the data available from the pension plans in Canada survey are comparable over time.

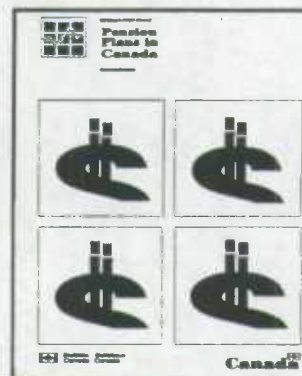
The classification of plans by sector has recently been the subject of re-examination. A new definition of public sector was adopted for the January 1, 1992 file, one that corresponds more closely to that used by the Standards Division and the Public Institutions Division of Statistics Canada. The changes to sector classification have not been made retroactively. Therefore some of the changes observed between 1993 and years preceding 1992 with respect to data by sector are due to this reclassification. Most notably, the majority of the plans for universities, previously coded to the private sector, are now considered to be public sector plans. For more information on the effect of this reclassification, contact Thomas Dufour (613) 951-2088.

12. Confidentiality of the data

The information presented in the publication has been reviewed to ensure that the confidentiality of data on individual pension plans is respected. The data have been tabulated in such a way as to make it impossible to determine the identify of any specific plan.



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January 1, 1993



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