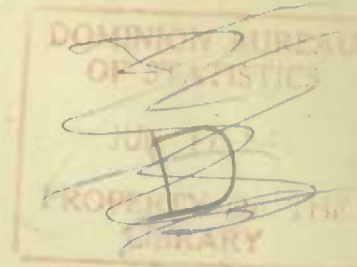


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DOMINION BUREAU OF STATISTICS
HEALTH AND WELFARE DIVISION

SURVEY
OF
INDUSTRIAL PENSION AND WELFARE PLANS, 1947
PRELIMINARY REPORT



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HEALTH AND WELFARE DIVISION

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PRELIMINARY REPORT

SURVEY OF INDUSTRIAL PENSION AND WELFARE PLANS, 1947

(Tentative Figures)

The development of pension and health plans has been of widespread and growing interest to management and staff, as well as to the general public, but little information is available on the extent and characteristics of such plans. In order to collect that information, the Dominion Bureau of Statistics in collaboration with the Department of Labour and the Department of National Health and Welfare sent, in October and November, 1947, questionnaires to all industrial firms in Canada which normally employ fifteen or more employees.

Those employed in public administration, in educational and other publicly or privately owned institutions, and those employed by private organizations as charitable associations, political parties, etc., are therefore not covered so far by this survey.

The following is a preliminary report giving tentative figures on pension plans and some preliminary estimates on other welfare plans reported by employers under this survey. Pension plans cover only formal plans for retirement pensions and annuities, leaving out any arrangements individual employees may have for their own retirement, or arrangements whereby the employer pays such benefits to certain employees but without any formal plan.

Of 17,040 questionnaires sent out, 15,437, or 90.6 per cent, were answered, representing 96.5 per cent of the total employment in firms under survey. Because in a number of cases several questionnaires sent out were answered in one return and, on the other hand, some firms submitted several returns though they originally received but one questionnaire, the above figure does not quite conform with the number of actual returns received.

Returns received cover approximately 1,960,000 employees on payroll on October 1, 1947.

The number of returns received from firms other than railway companies, is 14,551, covering a total of 1,764,251 employees on payroll. Table 1 gives their distribution by industries.

Pension Plans

Table II shows, by main industrial groups, that out of 1,073,321 employees on payroll in establishments having pension plans, 629,233 employees

are actually covered by these plans; in addition there is an unknown proportion of 60,755 employees on the staff of 214 reporting units which in their returns did not state the number covered. Figures of those employed by railway companies are shown separately from other employees because of the high percentage of coverage among railway employees and because railways operate establishments in all main industrial groups with exception of Finance.

Table III gives the breakdown by provinces of units reporting pension plans, and of the coverage, excluding railway companies.

Table IV gives the number of units reporting pension plans, by size of reporting unit, the number of employees on payroll in such units and of employees covered by pension plans. This table covers only industrial establishments not operated by railway companies and shows the total broken down by main industrial groups and size of reporting unit. This latter term requires some explanation. The firms under survey were asked to complete a separate return for each of their establishments. In a number of cases, however, they stated they were unable to do so due to their administrative organization. The returns therefore do not clearly distinguish between "firms" and "establishments", and in some cases one return covers several establishments of one firm in a single province. "Reporting Units" in the following tabulations therefore do not accurately reflect either "firms" or "establishments". The figures shown in this table may, however, give at least some idea of the distribution of pension plans by size of reporting unit, that is, by the number of employees on payroll in each unit.

While 3,248, or 95.0 per cent, of reporting units with pension plans are units with less than 1,000 employees on payroll, they have only 47.8 per cent of the total number of employees on payroll and 39.3 per cent of the total number of employees actually covered by pension plans. The 4.9 per cent of the units with 1,000 or more employees on payroll account for the majority of employees covered by pension plans. The extent to which this is true varies in the different industrial groups and does not apply in Logging, Construction, Services and Finance.

Five reporting units with 137 employees covered by pension plans did not state the total number of employees on payroll and could, therefore, not be classified according to size.

Again there is the residual group of 214 reporting units that did not state the number of employees covered by pension plans.

Table V shows the number of pension plans by year the plan became effective. 2,533, or 71.6 per cent, of the 3,539 pension plans reported were inaugurated by Canadian industry, other than railways, since 1938. Only 4.6 per cent of the plans were in effect prior to 1919. Finance is the only industrial group where the majority of pension plans was instituted prior to 1938.

From Table VI will be seen that in 3,499, or 98.6 per cent, of all pension plans reported in this survey, other than those reported by railway companies, the employer either contributes to the cost or, for almost one third of employees covered, bears the entire cost. The table also indicates who administers the plans, whether employer, employer and employees, or some outside underwriter.

The column "other and not stated" contains mostly plans where the administration is divided, e.g., where a commercial company underwrites a plan to supplement Government Annuities.

None of the reported plans are administered solely by employees and only in a small number of plans are the employees the only contributors. But it may well be that some such plans were not reported, as the returns in this survey were filed by the employers who may have no information on plans in which they have no part.

Other Welfare Plans

Tabulation of this part of the survey is not sufficiently advanced to permit more than an approximate estimate in this report of the number of employees covered by each type of plan. These estimates cover firms from which replies were received in this survey as indicated in Table I, and railway companies. The estimated number of employees covered by the type of plan indicated is as follows: Group Life Insurance, 620,000; Cash Benefits for Medical and Hospital Services, 300,000; Medical Care Services, 230,000; Hospital Care Services, 450,000.

A further report on this survey is in preparation.

Survey of Pension and Welfare Plans, 1947

Table I - Number of Reporting Units and Employment covered by
Survey, by Industrial Groups

(excl. establishments operated by railway companies)

Industrial Group	Number of reporting units	Number of employees on payroll
All Industries	14,551	1,764,251
Manufacturing	7,412	1,043,624
Logging	425	70,639
Mining	424	69,911
Communication	52	36,905
Transportation	581	78,630
Construction	1,325	130,663
Services	819	53,073
Trade	2,692	243,951
Finance	821	36,855

Table II - Distribution of Pension Plans and Employment
Involved, by Main Industrial Groups

Industrial Group	Number of units report- ing plans	Employees on payroll	Employees covered by plans	Number of employees covered not stated	
				Number of reporting units	Employees on payroll
<u>All Industries</u>					
Railways	-	194,207	181,788	-	-
Other Industries	3,419	879,114	447,445	214	60,755
Total		1,073,321	629,233	214	60,755
<u>Manufacturing</u>					
Railways	-	46,051	44,474	-	-
Other Industries	1,456	503,606	262,617	68	30,918
Total		549,657	307,091	68	30,918
<u>Logging</u>					
Railways	-	29	27	-	-
Other Industries	62	40,618	2,862	3	1,642
Total		40,647	2,889	3	1,642
<u>Mining</u>					
Railways	-	117	108	-	-
Other Industries	71	31,136	20,120	-	-
Total		31,253	20,228	-	-
<u>Communication</u>					
Railways	-	7,830	7,538	-	-
Other Industries	40	35,917	31,417	1	54
Total		43,747	38,955	1	54
<u>Transportation</u>					
Railways	-	96,323	87,456	-	-
Other Industries	203	48,062	28,762	9	854
Total		144,385	116,218	9	854
<u>Construction</u>					
Railways	-	37,503	36,173	-	-
Other Industries	108	39,530	3,091	13	18,317
Total		77,033	39,264	13	18,317
<u>Services</u>					
Railways	-	6,259	5,917	-	-
Other Industries	52	8,968	2,028	4	213
Total		15,227	7,945	4	213
<u>Trade</u>					
Railways	-	95	95	-	-
Other Industries	821	139,514	78,125	51	4,460
Total		139,609	78,220	51	4,460
<u>Finance</u>					
Railways	-	-	-	-	-
Other Industries	606	31,763	18,423	65	4,297
Total		31,763	18,423	65	4,297

Survey of Pension and Welfare Plans, 1947

Table III - Number of Units Reporting Pension
Plans and number of Employees covered, by Provinces

(excl. establishments operated by railway companies)

Province	Number of units reporting plans	Number of employees on payroll	Number of employees covered (1)
Canada	3,419	879,114	447,445
Prince Edward Island	16	409	101
Nova Scotia	128	34,704	25,437
New Brunswick	107	16,567	7,417
Quebec	673	280,041	128,566
Ontario	1,351	378,940	200,119
Manitoba	283	45,693	29,400
Saskatchewan	209	21,524	9,737
Alberta	286	33,433	17,807
British Columbia	366	67,803	28,861

(1) Excludes those in 214 reporting units, with 60,755 employees on payroll, which did not state the number of employees covered by plans.

Survey of Pension and Welfare Plans 1947

Table IV - Distribution of Pension Plans by Main Industrial Groups
and by Size⁽¹⁾ of Reporting Unit

(excl. establishments operated by railway companies)

Industrial Group	Size ⁽¹⁾ of Reporting Unit																Total		Number of employees covered not stated	
	1 - 19		20 - 49		50 - 99		100 - 499		500 - 999		1000 - 4999		5000 and over		size not stated					
	No. of units	No. of employees covered	No. of units	No. of employees covered	No. of units	No. of employees covered	No. of units	No. of employees covered	No. of units	No. of employees covered	No. of units	No. of employees covered	No. of units	No. of employees covered	No. of units	No. of employees covered	No. of units	No. of employees covered	No. of units	No. of employees on payroll
All Industries	693	3,604	759	11,403	658	20,320	935	82,020	200	58,242	146	120,966	23	150,753	5	137	3,419	447,445	214	60,755
Manufacturing	122	725	262	3,628	297	7,995	546	50,295	131	41,382	83	81,778	13	76,800	2	14	1,456	262,617	68	30,918
Logging	1	13	5	42	6	79	28	957	8	390	14	1,381	-	-	-	-	62	2,862	3	1,642
Mining	9	24	13	203	12	550	20	2,176	9	1,603	7	8,006	1	7,558	-	-	71	20,120	-	-
Communication	5	44	12	262	7	351	8	455	-	-	6	7,005	2	23,300	-	-	40	31,417	1	54
Transportation	30	136	46	786	45	1,255	66	6,371	9	3,581	5	6,191	2	10,442	-	-	203	28,762	9	854
Construction	5	20	16	117	22	371	51	1,623	9	825	4	135	1	-	-	-	108	3,091	13	18,317
Services	-	-	18	140	12	248	16	413	5	1,127	1	100	-	-	-	-	52	2,028	4	213
Trade	185	1,050	249	3,792	184	6,530	150	13,740	23	6,644	23	13,593	4	32,653	3	123	821	78,125	51	4,460
Finance	336	1,592	138	2,433	73	2,941	50	5,990	6	2,690	3	2,777	-	-	-	-	606	18,423	65	4,297

(1) Number of employees on payroll

Survey of Pension and Welfare Plans, 1947

Table V - Number of Pension Plans by Year Plan became
Effective, by Industrial Groups

(excl. establishments operated by railway companies)

Industrial Group	Before 1900	1900 to 1918	1919 to 1937	1938 to 1947	Not stated	Total
All Industries	3	159	711	2,533	133	3,539 ⁽¹⁾
Manufacturing	1	23	258	1,177	38	1,497
Logging	-	-	1	61	-	62
Mining	-	-	25	45	1	71
Communication	-	7	8	20	5	40
Transportation	-	3	35	160	8	206
Construction	-	-	12	89	8	109
Services	-	-	10	42	2	54
Trade	-	42	112	669	31	854
Finance	2	84	250	270	40	646

(1) Of these, 120 plans are reported by units that have more than one pension plan in operation.

Table VI - Administration of Pension Plans by Source of Funds
(excl. establishments operated by railway companies)

Source of Funds	Administered by															
	Employer		Employees		Employer and Employees		Commercial Company		Government Annuities		Voluntary non-profit Agency		Other and not stated		Total	
	No. of plans	No. of employees covered	No. of plans	No. of employees covered	No. of plans	No. of employees covered	No. of plans	No. of employees covered	No. of plans	No. of employees covered	No. of plans	No. of employees covered	No. of plans	No. of employees covered	No. of plans	No. of employees covered
Employer	516	219,815	-	-	12	14,479	33	4,025	25	5,608	3	259	15	423	604	244,609
Employees	4	44	-	-	2	25	3	60	4	131	-	-	5	238	18	498
Employer and employees	592	23,869	-	-	179	27,503	894	67,320	770	44,747	65	6,166	395	32,345	2,895	201,950
Not stated	-	-	-	-	-	-	3	23	1	4	-	-	18	361	22	388
TOTAL	1,112	243,728	-	-	193	42,007	933	71,428	800	50,490	68	6,425	433	33,367	3,539 ⁽¹⁾	447,445

(1) Of these, 120 plans are reported by units that have more than one plan in operation; 214 units, with 60,755 employees on payroll, did not state the number covered by plans.

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