

Statistics Canada

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MAJOR RELEASES

Canada's retirement income programs, 1990 to 2000
 Benefits from Canada's retirement income programs accounted for three-quarters of the total income of seniors aged 65 and older in 1999, up from just under two-thirds in 1990.

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Canada's retirement income programs: A statistical overview 1990 to 2000

The publication *Canada's retirement income programs: A statistical overview* presents extensive up-to-date and detailed information on the major retirement income programs in Canada: Old Age Security programs, Canada/Quebec Pension Plans, Registered Pension Plans and Registered Retirement Savings Plans. This report outlines the major milestones in the development of the retirement programs in Canada, and presents analyses and statistics covering the period from 1990 to 2000. A chapter gives an overview of the role played by the retirement programs in the income of those aged 65 or older, and another provides an in-depth analysis of retirement savings through private plans based on the 1999 Survey of Financial Security.

In addition, this report features a summary of the provincial legislation governing Registered Pension Plans and their funding arrangements as well as a summary of additional provincial retirement income programs.

Canada's retirement income programs: A statistical overview, 1990–2000 (74-507-XIE, \$41), is now available. See *How to order products*. For more information or to obtain custom tabulations, contact Client Services (1-888-297-7355; 613-951-7355; fax: 613-951-3012; *income@statcan.ca*), Income Statistics Division.





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MAJOR RELEASES

Canada's retirement income programs

1990 to 2000

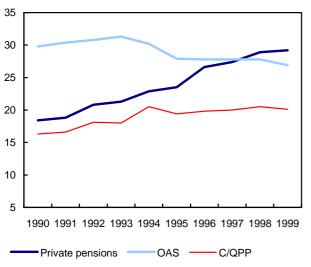
Benefits from Canada's retirement income programs accounted for three-quarters of the total income of seniors aged 65 and older in 1999, up from just under two-thirds in 1990.

Much of seniors' increased reliance on retirement programs was in the form of private pension income, largely from Registered Pension Plans and Registered Retirement Savings Plans (RRSPs). These accounted for 29% of their income in 1999, up from 18% in 1990. Over half of seniors (55%) received private pension income in 1999, compared with 38% in 1990.

The proportion of seniors receiving benefits from the Canada/Quebec Pension Plans also grew significantly in the 1990s. Just 72% of seniors collected such benefits in 1990, whereas close to 85% did in 1999. The maturing of these plans and the increased labour force participation among women were factors in this growth. Since the mid-1990s, Canada/Quebec Pension Plan benefits have accounted for about 20% of seniors' total income, compared with 16% in 1990.

Private pensions a growing source of income of those 65 and older





Investments remain the other significant source of income for seniors. Half the senior population received investment income in the mid-1990s, a sharp decline

Note to readers

A report on the retirement income programs in Canada is now available. Canada's retirement income programs: A statistical overview, 1990–2000, provides a complete overview of retirement income programs in Canada and a description of savings accumulated by Canadians.

Canada's retirement income programs include private pensions (employer-sponsored and individual plans) and public pensions (government-administered/sponsored plans).

There are three major types of retirement programs in Canada: Registered Pension Plans and Registered Retirement Savings Plans are private, and the Canada/Quebec Pension Plans are public. Another public plan, Old Age Security (including the Guaranteed Income Supplement and the Allowances) also provides income to seniors, but is unrelated to work history.

Savings outside these programs — including investments and personal savings, as well as assets such as a home — also provide an important source of income at retirement. For a discussion of the extent to which Canadians have saved for retirement, see the publication The assets and debts of Canadians: Focus on private pension savings (13-596-XIE).

from nearly two-thirds in 1990. By 1999, this proportion rebounded to 60%. Investments have also become less important for seniors in terms of income share. Investments represented 13% in 1999, down from 23% in 1990. Falling interest rates throughout most of the 1990s help to explain this.

Old Age Security provides income to 98% of all seniors. However, seniors' income from Old Age Security and Guaranteed Income Supplement has been decreasing, from 30% of their total income in 1990 to 27% in 1999. This can be explained by the growing importance of private pensions and the Canada/Quebec Pension Plans.

The proportion of seniors receiving income from employment is low. Through the 1990s, the proportion reporting it did ratchet up from 9% to 13%. However, as a share of their total income, employment accounted for only 6% in 1999, compared with 7% in 1990.

Men rely more on private pensions, women on Old Age Security and investments

Two-thirds (67%) of men had income from private pensions in 1999, well above the proportion of 46% among women. However, that gap was wider at the start of the decade, when the proportions were 54% among men and 27% among women. Men were also much more likely to receive income from the Canada/Quebec Pension Plan, but that gap has also been closing.

Women, as a result, rely on Old Age Security and investment income much more than men do. In 1999, senior women derived 35% of their income from Old Age Security and 15% from investments. For men, the shares were considerably lower, at 20% and 11%, respectively. From 1990 to 2000, about 65% of the people receiving both Old Age Security and the Guaranteed Income Supplement were women, whereas 35% were men.

The average income gap between senior men and women widened over the 1990s: average income for men grew 9%, whereas the average for women was virtually unchanged.

Total RRSP assets grew substantially over the decade

From 1990 to 2000, assets in RRSPs grew 159% (in current dollars), slightly more than the 148% increase for Registered Pension Plans. The amount held in the Canada/Quebec Pension Plan decreased until 1998 and then increased over the next two years. The increase coincided with a rise in the contribution rate from 6% in 1998 to 8% in 2000. As well, the Canada Pension Plan began to invest in the financial markets in 1998.

At the end of 2000, the assets accumulated Registered Plans. in RRSPs. Pension and the Canada/Quebec Pension **Plans** totalled almost \$1.16 trillion. Registered Pension Plans accounted for 71% of the total, RRSPs for about 25%, and the combined assets of the Canada/Quebec Pension Plans made up the remainder (less than 5%).

RRSPs surpassed Registered Pension Plans in 1995 as the program through which Canadians were investing the most. As of 1999, close to 39%

of retirement savings went into RRSPs, up from 31% in 1991. This was due to growth in both the number of contributors and the average amount contributed.

In 1999, 40% of the labour force put money into an RRSP, up from 32% at the start of the decade. In contrast, just one-third of the labour force contributed to a Registered Pension Plan in 1999, compared with 37% in 1991.

Information on methods and data quality available in the Integrated Meta Data Base: survey numbers, including related surveys, 2608 and 2620.

The publication *Canada's retirement income programs: A statistical overview*, 1990–2000 (74-507-XIE, \$41) is now available. See *How to order products*.

The report describing the concepts, methods and data quality of this release, *A guide to Statistics Canada pension and wealth surveys* (13F0026MIE, 2003, no. 1, free) is available on Statistics Canada's website (www.statcan.ca). From the Our products and services page, under Browse our Internet publications, choose Free, then Personal finance and household finance.

A table with data on the labour force and paid workers covered by a Registered Pension Plan is also available, free of charge on Statistics Canada's website (www.statcan.ca). On the Canadian statistics page, choose The people, then Labour, employment and unemployment and Employment insurance and pensions.

For more information, contact Client Services (1-888-297-7355; 613-951-7355; *income@statcan.ca*), Income Statistics Division.

OTHER RELEASES

Apartment Building Construction Price Index

Fourth quarter 2002

The composite price index for apartment building construction (1997=100) was 115.0 in the fourth quarter, up 0.7% from the third quarter and 2.9% from the fourth quarter of 2001, the highest year-over-year percentage gain since an identical one in the second quarter of 2001.

Ottawa recorded the highest quarterly change (+1.3%), followed by Toronto (+1.2%), Montréal (+0.8%), Halifax (+0.6%) and Calgary and Edmonton (+0.3% each). Vancouver registered no change.

Toronto saw the highest year-over-year gain from the fourth quarter of 2001 (+4.2%), followed by Ottawa (+3.5%), Halifax (+3.0%), Calgary (+2.8%), Edmonton (+2.7%), Montréal (+2.4%) and Vancouver (+1.3%).

Apartment Building Construction Price Index (1997=100)

	Fourth	Fourth	Third
	quarter	quarter	quarter
	2002	2001	to
		to	fourth
		fourth	quarter
		quarter	2002
		2002	
-		% change	
Composite	115.0	2.9	0.7
Halifax	111.4	3.0	0.6
Montréal	115.7	2.4	0.8
Ottawa	118.9	3.5	1.3
Toronto	122.1	4.2	1.2
Calgary	118.1	2.8	0.3
Edmonton	116.4	2.7	0.3
Vancouver	108.7	1.3	0.0

Note: The apartment building construction price indexes provide an indication of new construction cost changes in seven major urban areas across Canada (Halifax, Montréal, Ottawa, Toronto, Calgary, Edmonton and Vancouver).

Besides each of the urban areas' indexes and the composite index, there are further breakdowns of cost changes by trade groups within the building (structural, architectural, mechanical and electrical). These price indexes are derived from surveys of general and special trade-group contractors who report on the categories of costs (material, labour, equipment, taxes, overhead and profits) relevant to the detailed construction specifications included in the surveys.

Available on CANSIM: table 327-0040.

Information on methods and data quality available in the Integrated Meta Data Base: survey numbers, including related surveys, 2317 and 2330.

The fourth quarter 2002 issue of *Capital expenditure price statistics* (62-007-XPB, \$24/\$79) will be available in April. See *How to order products*.

For more information or to enquire about the concepts, methods or data quality of this release, contact Rebecca McDougall (613-951-9606; fax: 613-951-1539; infounit@statcan.ca), Prices Division. ■

Gender balance of employment in rural and small town Canada

1987 to 1999

The revitalization of rural areas of Canada is a high priority among policy-makers. Additionally, improving the economic status of women is seen as important in the promotion of a fair and equitable society. This paper addresses these two important themes by examining the employment characteristics of women in rural areas.

The study found that rural women were less active in the labour market than either rural men or urban women. The employment rate was lower among rural women and, among those who were employed, fewer worked full-time. Moreover, economic and business conditions constrained full-time employment for those working part-time and wishing full-time work. Lastly, rural women worked less paid and unpaid overtime than urban women.

The Rural and small town Canada analysis bulletin, Vol. 4, no. 3, titled The gender balance of employment in rural and small town Canada (21-006-XIE, free) is now available on Statistics Canada's website (www.statcan.ca). From the Our products and services page, under Browse our Internet publications, choose Free, then Population and demography.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Neil Rothwell (613-951-3719; neil-anthony.rothwell@statcan.ca) or Ray D. Bollman (306-379-4431; ray.bollman@statcan.ca), Agriculture Division.

Restaurants, caterers and taverns

December 2002

Total receipts of restaurants, caterers and taverns in December were an estimated \$2.85 billion, up 3.1% from the December 2001 estimate.

Available on CANSIM: table 355-0001.

The December 2002 issue of *Restaurant, caterer* and tavern statistics (63-011-XIE, \$6/\$55) will be available soon. See *How to order products*.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Bill Birbeck (613-951-3506), Service Industries Division.

Steel pipe and tubing

December 2002

Data on production and shipments of steel pipe and tubing are now available for December.

Available on CANSIM: table 303-0003.

Information on methods and data quality available in the Integrated Meta Data Base: survey number 2105.

The December 2002 issue of Production and shipments of steel pipe and tubing, Vol. 26, no. 12 (41-011-XIB,\$5/\$47) is now available. See *How to order products*.

For more information, or to enquire about the concepts, methods or data quality of this release, contact the dissemination officer (1-866-873-8789; 613-951-9497; *manufact@statcan.ca*), Manufacturing, Construction and Energy Division.

Aircraft movement statistics: Major airports

November 2002

There were 444,751 take-offs and landings recorded in November at the 99 airports with Nav Canada air traffic control towers or flight service stations, down 6.6% from the 98 airports reported in November 2001.

The November 2002 monthly report, Vol. 1 (TP141, free) is now available on Transport Canada's website (http://www.tc.gc.ca/pol/en/Report/tp141e/tp141.htm).

Note: The TP141 monthly report is issued in two volumes. Volume 1 presents statistics for the major

Canadian airports (those with Nav Canada air traffic control towers or flight service stations). Volume 2 presents statistics for the smaller airports (those without air traffic control towers). Both volumes are available free upon release on Transport Canada's website.

For more information about this website, contact Michel Villeneuve (613-990-3825; *villenm@tc.gc.ca*) or Sheila Rajani (613-993-9822; *rajanis@tc.gc.ca*), Transport Canada.

Information on methods and data quality available in the Integrated Meta Data Base: survey number 2715.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Kathie Davidson (613-951-0141; fax: 613-951-0010; aviationstatistics@statcan.ca), Transportation Division.

Fruit and vegetable production 2002

Fruit and vegetable growers alike were hit by poor weather conditions across Canada in 2002, as the impact of either a cold spring or a hot, dry summer cut yields for many crops.

Farmers planted an estimated 296,000 acres in vegetable crops (excluding potatoes) in 2002, down 9% from 2001, according to the annual Fruit and Vegetable Survey covering 9,800 growers. Total fruit acreage declined slightly to an estimated 251,000 acres.

The unseasonable weather hit two crops in particular. Production of sweet corn, the most widely planted vegetable, declined 11% to 599 million pounds. Ontario and Quebec alone accounted for almost 90% of Canada's total sweet corn area of just over 79,000 acres.

Apple production tumbled 15% to 909 million pounds. Ontario was the nation's largest apple-producing province with 22,000 acres, 36% of the total of 60,595 acres. Growers in Ontario were hit by an unseasonably cold spring that cut their yield a substantial 27% to 390 million pounds. Those in southern Ontario were hardest hit because trees blossomed early. Rain and snow during April and May caused extensive damage to the blossoms.

Ontario accounted for just over one-half (52%) of the total acreage in vegetables; Quebec, 33%; Western Canada, 11%; and the Atlantic provinces, 4%.

Farmers planted an estimated 149,000 acres in the three main vegetable crops: sweet corn, green peas and beans. The acreage in sweet corn fell 10%; green peas area was down 2% and beans area was down 8%.

Among Canada's fruit crops, blueberries, apples and grapes were the largest, totalling an estimated 195,000 acres, 78% of total fruit acreage.

Blueberry production nationwide declined 8% to 140 million pounds in 2002. Of Canada's total blueberry crop of 108,645 acres, Nova Scotia accounted for 38,180 acres, followed closely by Quebec, with 32,375 acres.

Quebec farmers alone experienced a 25% decline in blueberry production in 2002 due to a lack of rain during the growing season.

Grape production across Canada declined to 148 million pounds in 2002. Farmers reported a total of 25,750 acres in grapes. Ontario growers accounted for 69% of the area and British Columbia farmers 28%.

In Ontario, hot temperatures during the summer caused a 13% decrease in grape production. But the

quality was excellent, and the vintage for 2002 was expected to be the best on record, particularly for red wines. Grape production in British Columbia increased 45%, and the quality was also excellent.

Available on CANSIM: tables 001-0009 and 001-0013.

The February 2003 issue of *Fruit and vegetable production* (22-003-XIB, \$23/\$46), which is published twice a year in June and February, will be available soon. A print-on-demand service is also available at a different price. It can be ordered directly from *www.statcan.ca*. See *How to order products*.

For more information, or to enquire about the concepts, methods or data quality of this release, contact Brent Wilson (613-951-0730), Agriculture Division.

NEW PRODUCTS

Infomat — a weekly review, February 14, 2003 Catalogue number 11-002-XIE (\$3/\$109).

Infomat — a weekly review, February 14, 2003 Catalogue number 11-002-XPE (\$4/\$145).

A guide to Statistics Canada pension and wealth surveys, 2003, no. 1 Catalogue number 13F0026MIE (free).

Productivity growth in Canada, 2002 Catalogue number 15-204-XPE (\$46).

Rural and small town Canada analysis bulletin, 1987–1999, Vol. 4, no. 3 Catalogue number 21-006-XIE (free).

Production and shipments of steel pipe and tubing, December 2002, Vol. 26, no. 12 Catalogue number 41-011-XIB (\$5/\$47).

New motor vehicle sales, December 2002, Vol. 74, no. 12

Catalogue number 63-007-XIB (\$13/\$124).

Canada's retirement income program: A statistical overview, 1990–2000 Catalogue number 74-507-XIE (\$41).

All prices are in Canadian dollars and exclude sales tax. Additional shipping charges apply for delivery outside Canada.

Catalogue numbers with an -XIB or an -XIE extension are Internet versions; those with -XMB or -XME are microfiche; -XPB or -XPE are paper versions; -XDB are electronic versions on diskette and -XCB are electronic versions on compact disc.

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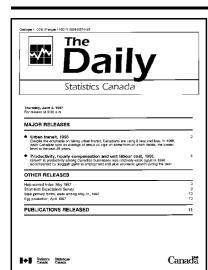
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RELEASE DATES: FEBRUARY 17 TO 21

(Release dates are subject to change.)

Release date	Title	Reference period
17	Leading Indicators	January 2003
18	Monthly Survey of Manufacturing	December 2002
19	Wholesale trade	December 2002
19	Livestock	January 1, 2003
19	Travel between Canada and other countries	December 2002
20	Canadian international merchandise trade	December 2002
20	Retail trade	December 2002
21	Household spending in food	2001