

# The Daily

Statistics Canada

**Monday, May 9, 2011**

Released at 8:30 a.m. Eastern time

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## Releases

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### **Pension plans in Canada, as of January 1, 2010**

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Membership in registered pension plans (RPPs) in Canada edged up 0.2% in 2009 to nearly 6,024,000, the slowest rate of growth in four years. For the first time, RPP membership in the public sector accounted for more than half of total membership.

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### **New products and studies**

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## Releases

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### Pension plans in Canada

As of January 1, 2010

Membership in registered pension plans (RPPs) in Canada edged up 0.2% in 2009 to nearly 6,024,000. This was the slowest rate of growth in four years.

The entire increase came from the public sector, where RPP membership rose 2.6% to 3,026,400. In the private sector, the number of members fell 2.1% to 2,997,300.

As a result, for the first time, membership in the public sector accounted for more than half (50.2%) of the total membership in RPPs. A decade ago, public sector plans represented 46% of total membership.

Women accounted for two-thirds of the increase in RPP membership in the public sector during 2009. As of January 1, 2010, women represented 62% of membership in the public sector.

On an industry basis, membership rose in public administration (+52,350), finance, insurance and real estate (+34,860) and educational services and health care (+23,250). The largest decline occurred in manufacturing (-62,000).

As of January 1, 2010, there were 19,128 registered pension plans in Canada, down slightly from 19,179 on the same date a year earlier and the second consecutive annual decline.

#### Participation of women still on an upward trend

In total, male participation in RPPs fell for the first time since 2006. On the other hand, the participation of women continued the long-term upward trend which began in 1998.

In 2009, membership among women increased 1.6% to just over 2,998,000, while among men, it fell 1.0% to 3,026,000. During the recent economic downturn, the number of male workers in the private sector fell by 4.5%, with the manufacturing sector accounting for almost half of the decline.

As of January 1, 2010, men accounted for 50.2% of total membership, down from 50.9% on the same date a year earlier, while the percentage of women rose from 49.1% to 49.8%, their highest ever.

The pension coverage rate, that is, the proportion of all employees covered by an RPP, was 39.2% in 2009 (40.4% for women and 38.1% for men). The rate for women was higher because of the high proportion of women employed in the public sector,

#### Note to readers

Registered pension plans (RPPs) are established by employers or unions for employees. These data come from the Pension Plans in Canada Survey as of January 1, 2010.

A defined benefit plan defines the benefits to be paid according to a formula stipulated in the plan text. The employer's contributions are not predetermined, but are a function of the cost of providing the promised pension.

A defined contribution plan specifies the contributions made by the employer, as well as by the employee if the plan is contributory. Pension benefits paid are a function of accumulated contributions and investment returns.

Membership is defined as active members of the pension plan currently making contributions to the pension plan or for whom contributions are being made.

A plan has a solvency deficiency when its assets divided by its liabilities (values determined as if the plan had terminated) is less than 1.

where the majority (87.3%) of female employees are covered by a pension plan.

The coverage rate for RPPs in the private sector was just over 25%.

#### Defined benefit plans most prevalent

Just over 4,529,000 people, or 75% of those with a RPP, were in a defined benefit pension plan, a 0.5% increase. The rate of participation in these plans has declined constantly from more than 85% a decade earlier.

Membership in the other most frequent type of plan, defined contribution, increased 2.4% to 961,845. This type has gained in popularity over the years and accounted for 16% of all RPP membership as of January 1, 2010. More than 85% of defined contribution members are in the private sector.

Membership in hybrid and combination pension plans accounted for 9% of total membership.

#### Contributions reach record high

Total employer and employee contributions to RPPs in 2009 amounted to a record high of \$53.4 billion. Employers contributed 71% of the total, up from 67% in 2008.

About 33% of the employer contributions, roughly \$12.6 billion, were for unfunded liabilities, more than twice the amount in 2008.

The market value of assets in RPPs reached \$1,098 billion in 2009, up 8.0% from 2008, when significant losses were recorded as a result of the economic downturn. However, assets in 2009 remained 5.0% below the high of \$1,155 billion in 2007.

In terms of solvency, the latest results for the three-year period ending in 2009 show that 83% of RPPs had unfunded liabilities. This means their liabilities were greater than their assets. However, less than 30% of RPPs had a solvency ratio of less than 80%, that is, 80 cents of assets for each dollar of liabilities.

Available on CANSIM: tables 280-0008 to 280-0014 and 280-0016 to 280-0027.

Definitions, data sources and methods: survey number 2609.

For further information, or to enquire about the concepts, methods or data quality of this release, contact Statistics Canada's National Contact Centre (613-951-8116; toll-free 1-800-263-1136; [infostats@statcan.gc.ca](mailto:infostats@statcan.gc.ca)), Communications Division.

### Registered pension plan membership by sector and type of plan

	2008	2009	2008 to 2009	
	number		net change	% change
<b>All sectors: Total</b>	<b>6,009,721</b>	<b>6,023,741</b>	<b>14,020</b>	<b>0.2</b>
<b>Males</b>	<b>3,057,299</b>	<b>3,025,544</b>	<b>-31,755</b>	<b>-1.0</b>
<b>Females</b>	<b>2,952,422</b>	<b>2,998,197</b>	<b>45,775</b>	<b>1.6</b>
Defined benefit plans	4,505,211	4,529,059	23,848	0.5
Males	2,192,403	2,162,425	-29,978	-1.4
Females	2,312,808	2,366,634	53,826	2.3
Defined contribution plans	939,157	961,845	22,688	2.4
Males	554,462	564,082	9,620	1.7
Females	384,695	397,763	13,068	3.4
Other <sup>1</sup>	565,353	532,837	-32,516	-5.8
Males	310,434	299,037	-11,397	-3.7
Females	254,919	233,800	-21,119	-8.3
<b>Public sector</b>	<b>2,948,907</b>	<b>3,026,397</b>	<b>77,490</b>	<b>2.6</b>
<b>Males</b>	<b>1,139,163</b>	<b>1,164,212</b>	<b>25,049</b>	<b>2.2</b>
<b>Females</b>	<b>1,809,744</b>	<b>1,862,185</b>	<b>52,441</b>	<b>2.9</b>
Defined benefit plans	2,753,625	2,841,155	87,530	3.2
Males	1,056,070	1,085,009	28,939	2.7
Females	1,697,555	1,756,146	58,591	3.5
Defined contribution plans	134,857	143,364	8,507	6.3
Males	56,040	56,404	364	0.6
Females	78,817	86,960	8,143	10.3
Other <sup>1</sup>	60,425	41,878	-18,547	-30.7
Males	27,053	22,799	-4,254	-15.7
Females	33,372	19,079	-14,293	-42.8
<b>Private sector</b>	<b>3,060,814</b>	<b>2,997,344</b>	<b>-63,470</b>	<b>-2.1</b>
<b>Males</b>	<b>1,918,136</b>	<b>1,861,332</b>	<b>-56,804</b>	<b>-3.0</b>
<b>Females</b>	<b>1,142,678</b>	<b>1,136,012</b>	<b>-6,666</b>	<b>-0.6</b>
Defined benefit plans	1,751,586	1,687,904	-63,682	-3.6
Males	1,136,333	1,077,416	-58,917	-5.2
Females	615,253	610,488	-4,765	-0.8
Defined contribution plans	804,300	818,481	14,181	1.8
Males	498,422	507,678	9,256	1.9
Females	305,878	310,803	4,925	1.6
Other <sup>1</sup>	504,928	490,959	-13,969	-2.8
Males	283,381	276,238	-7,143	-2.5
Females	221,547	214,721	-6,826	-3.1

1. Included in this category are the following types of plans: hybrid, composite and other.



## New products and studies

There are no new products and studies today.

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# The Daily

Statistics Canada

Thursday, June 5, 1997  
For release at 9:30 a.m.

#### MAJOR RELEASES



- **Urban transit, 1995** 2  
Despite the emphasis on taking urban transit, Canadians are using it less and less. In 1996, each Canadian took an average of about 40 trips on some form of urban transit, the lowest level in the past 25 years.
- **Productivity, hourly compensation and unit labour cost, 1995** 4  
Growth in productivity among Canadian businesses was noticeably weak again in 1996, accompanied by sluggish gains in employment and slow economic growth during the year.

#### OTHER RELEASES

- **Harbour Index: May 1997** 3
- **Short-term Expectations Survey** 3
- **Steel primary forms, value ending May 31, 1997** 12
- **Egg production, April 1997** 12

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### Statistics Canada's official release bulletin

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