

Pension plans in Canada, as of January 1, 2012

Released at 8:30 a.m. Eastern time in *The Daily*, Thursday, December 19, 2013

Membership in registered pension plans (RPPs) in Canada reached 6,114,600 in 2011, up 49,000 or 0.8% from the same date a year earlier.

Membership in public sector pension plans rose by 0.6% to 3,160,000, while the number of members in private sector plans increased 1.0% to 2,954,700. The public sector accounted for 52% of total membership in RPPs.

The participation of women in RPPs continued its long-term upward trend in 2011. Their membership increased 0.8% to 3,052,800. The number of men participating in these plans saw a similar increase, as membership rose to 3,061,900. In 2011, women represented 62% of membership in the public sector and 37% in the private sector.

Men accounted for 50.1% of total membership in 2011, while the percentage of women was 49.9%. In the early 1970s, men accounted for almost 75% of total membership in RPPs.

The pension coverage rate, that is, the proportion of all employees covered by an RPP, was 38.4% in 2011, down from 38.8% the year before.

More than 4,477,400 employees were in a defined benefit pension plan, down 0.1% from 2010. They accounted for nearly three-quarters (73%) of employees with an RPP, compared with 84% a decade earlier.

Membership in defined contribution plans, the other most frequent type, increased by 3.5% or 34,100 to 1,003,300. These plans accounted for 16.4% of all RPP membership and 85% of members in defined contribution plans worked in the private sector.

Other plans continued their upward trend. In 2011, more than 633,800 employees belonged to these plans, up 3.5% from 2010.

In 2011, total employer and employee contributions to RPPs reached a record high of \$58.9 billion. Employer contributions for unfunded liabilities accounted for \$11.7 billion of the total, up from \$10.8 billion in 2010. Employers and employees contributed 62% and 38%, respectively, when payment for unfunded liabilities are excluded.

The market value of assets in RPPs totalled \$1.3 trillion in 2011, up 4.8% from the previous year.

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, 2012.

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.

Other plans include plans having a hybrid, composite, defined benefit / defined contribution and other component.

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



Table 1
Registered pension plan membership, by sector and type of plan

	2010	2011	2010 to 2011	2010 to 2011
	number		net change	% change
All sectors: Total	6,065,751	6,114,641	48,890	0.8
Males	3,037,017	3,061,877	24,860	0.8
Females	3,028,734	3,052,764	24,030	0.8
Defined benefit plans	4,484,011	4,477,452	-6,559	-0.1
Males	2,124,889	2,109,110	-15,779	-0.7
Females	2,359,122	2,368,342	9,220	0.4
Defined contribution plans	969,207	1,003,310	34,103	3.5
Males	570,199	595,636	25,437	4.5
Females	399,008	407,674	8,666	2.2
Other plans ¹	612,533	633,879	21,346	3.5
Males	341,929	357,131	15,202	4.4
Females	270,604	276,748	6,144	2.3
Public sector	3,140,965	3,159,979	19,014	0.6
Males	1,188,948	1,191,175	2,227	0.2
Females	1,952,017	1,968,804	16,787	0.9
Defined benefit plans	2,953,976	2,973,696	19,720	0.7
Males	1,110,650	1,112,679	2,029	0.2
Females	1,843,326	1,861,017	17,691	1.0
Defined contribution plans	151,562	150,337	-1,225	-0.8
Males	61,593	61,377	-216	-0.4
Females	89,969	88,960	-1,009	-1.1
Other plans ¹	35,427	35,946	519	1.5
Males	16,705	17,119	414	2.5
Females	18,722	18,827	105	0.6
Private sector	2,924,786	2,954,662	29,876	1.0
Males	1,848,069	1,870,702	22,633	1.2
Females	1,076,717	1,083,960	7,243	0.7
Defined benefit plans	1,530,035	1,503,756	-26,279	-1.7
Males	1,014,239	996,431	-17,808	-1.8
Females	515,796	507,325	-8,471	-1.6
Defined contribution plans	817,645	852,973	35,328	4.3
Males	508,606	534,259	25,653	5.0
Females	309,039	318,714	9,675	3.1
Other plans ¹	577,106	597,933	20,827	3.6
Males	325,224	340,012	14,788	4.5
Females	251,882	257,921	6,039	2.4

1. Other plans include plans having a hybrid, composite, defined benefit / defined contribution and other component.

Note(s): Related CANSIM table 280-0016.

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

Definitions, data sources and methods: survey number 2609.

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