

# Pension plans in Canada, as of January 1, 2014

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Membership in registered pension plans (RPPs) totalled 6,185,000 in 2013, virtually unchanged from 2012.

Membership in public sector pension plans rose 0.2% to 3,184,300, while the number of members in private sector plans declined 0.2% to 3,000,900. The public sector accounted for 51.5% of total membership in RPPs.

Although the participation of women in RPPs decreased by 0.5% from 2012, male and female membership remained fairly equal in 2013 at 3.1 million. Women represented 62.8% of membership in the public sector plans in 2013 and 35.9% in the private sector.

The pension coverage rate, the proportion of all employees covered by an RPP, was 37.9% in 2013, down from 38.5% the year before.

In 2013, almost 4,402,000 employees were in defined benefit pension plans, down 0.5% from 2012. They accounted for 71.2% of employees with an RPP, compared with more than 84% a decade earlier.

Membership in defined contribution plans, the other most common type of plan, increased 0.6% to 1,037,000 in 2013, accounting for 16.8% of all RPP membership. Just over 86% of members in defined contribution plans worked in the private sector.

Other plan types, such as hybrid or composite plans, continued their upward trend in 2013, with more than 746,000 employees belonging to these plans, up 2.0% from 2012.

In 2013, total employer and employee contributions to RPPs reached a high of \$66.7 billion. Employer contributions for unfunded liabilities accounted for \$15.1 billion of the total, up from \$12.9 billion in 2012. When payments for unfunded liabilities are excluded, employers contributed 61.4% of the total, while employee contributions accounted for the remaining 38.6%.

The market value of assets in RPPs totalled \$1.5 trillion in 2013, up 9% 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, 2014.*

*A **defined benefit plan** defines the benefits to be paid according to the terms and conditions of the plan. 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 those having a hybrid, composite, defined benefit/defined contribution or 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.*

*An **unfunded liability** generally corresponds to any amount by which the assets of a pension plan are less than its liabilities.*



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

	2012	2013	2012 to 2013	2012 to 2013
	number		net change	% change
<b>All sectors: Total</b>	<b>6,184,990</b>	<b>6,185,159</b>	<b>169</b>	<b>0.0</b>
<b>Males</b>	<b>3,092,479</b>	<b>3,108,762</b>	<b>16,283</b>	<b>0.5</b>
<b>Females</b>	<b>3,092,511</b>	<b>3,076,397</b>	<b>-16,114</b>	<b>-0.5</b>
Defined benefit plans	4,422,838	4,401,970	-20,868	-0.5
Males	2,053,060	2,044,367	-8,693	-0.4
Females	2,369,778	2,357,603	-12,175	-0.5
Defined contribution plans	1,030,319	1,036,747	6,428	0.6
Males	616,941	625,165	8,224	1.3
Females	413,378	411,582	-1,796	-0.4
Other plans <sup>1</sup>	731,833	746,442	14,609	2.0
Males	422,478	439,230	16,752	4.0
Females	309,355	307,212	-2,143	-0.7
<b>Public sector</b>	<b>3,179,312</b>	<b>3,184,276</b>	<b>4,964</b>	<b>0.2</b>
<b>Males</b>	<b>1,183,046</b>	<b>1,185,486</b>	<b>2,440</b>	<b>0.2</b>
<b>Females</b>	<b>1,996,266</b>	<b>1,998,790</b>	<b>2,524</b>	<b>0.1</b>
Defined benefit plans	2,995,771	3,002,068	6,297	0.2
Males	1,104,591	1,107,382	2,791	0.3
Females	1,891,180	1,894,686	3,506	0.2
Defined contribution plans	146,290	143,034	-3,256	-2.2
Males	60,749	59,493	-1,256	-2.1
Females	85,541	83,541	-2,000	-2.3
Other plans <sup>1</sup>	37,251	39,174	1,923	5.2
Males	17,706	18,611	905	5.1
Females	19,545	20,563	1,018	5.2
<b>Private sector</b>	<b>3,005,678</b>	<b>3,000,883</b>	<b>-4,795</b>	<b>-0.2</b>
<b>Males</b>	<b>1,909,433</b>	<b>1,923,276</b>	<b>13,843</b>	<b>0.7</b>
<b>Females</b>	<b>1,096,245</b>	<b>1,077,607</b>	<b>-18,638</b>	<b>-1.7</b>
Defined benefit plans	1,427,067	1,399,902	-27,165	-1.9
Males	948,469	936,985	-11,484	-1.2
Females	478,598	462,917	-15,681	-3.3
Defined contribution plans	884,029	893,713	9,684	1.1
Males	556,192	565,672	9,480	1.7
Females	327,837	328,041	204	0.1
Other plans <sup>1</sup>	694,582	707,268	12,686	1.8
Males	404,772	420,619	15,847	3.9
Females	289,810	286,649	-3,161	-1.1

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

Source(s): 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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