

# Pension plans in Canada, as of January 1, 2017

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Membership in registered pension plans (RPPs) in Canada totalled 6,262,900 in 2016, up 1,100 members from 2015.

Female RPP membership grew significantly in 2016, climbing by nearly 36,000, while male membership fell by almost 35,000. Total female membership of 3,156,500 hit a new all-time high, with women accounting for just over half of overall membership.

Membership in public sector pension plans increased by more than 47,000 members in 2016 (females increased by 35,600 and males by 11,700), to 3,276,700. At the same time, the number of members in private sector plans dropped by 46,200 (males declined by 46,400 and females were up 200), to 2,986,200. The public sector accounted for 52.3% of total RPP membership in 2016.

In 2016, females increased their share of membership in both sectors. Females represented 63.3% (+0.2%) of membership in public sector plans and 36.2% (+0.5%) of membership in private sector plans.

The pension coverage rate, the proportion of all paid workers covered by an RPP, was 37.5% in 2016, down from 37.8% in 2015. For men, the pension coverage rate fell 0.6% in 2016 to 35.6%, while the coverage rate for women was stable at 39.5%.

In 2016, 4,212,300 employees were members of defined benefit pension plans, up 0.2% from 2015. Defined benefit plans accounted for 67.3% of employees with an RPP in 2016, a slight increase from 67.1% in 2015, but down from over 90% in the 1980s.

Membership in defined contribution plans, the next most common type of plan, fell 0.5% in 2016 to 1,122,500, accounting for 17.9% of all RPP membership. Approximately 87% of members in defined contribution plans work in the private sector.

Membership in other plan types, excluding defined benefit and defined contribution, such as hybrid, composite and defined benefit / defined contribution plans, were stable in 2016. There are now over 928,000 people belonging to plans not classified as the conventional defined benefit or defined contribution models. Membership in these other plan types has increased significantly over the past decade.

Total employer and employee contributions to RPPs climbed by more than \$2 billion in 2016 to \$69.3 billion, up 3% over 2015. Employer contributions for unfunded liabilities accounted for \$9.6 billion of the total, compared with \$11.4 billion in 2015. When payments for unfunded liabilities are excluded, employers contributed \$36.3 billion, or 61% of the total, while employee contributions accounted for the remaining 39%, or \$23.4 billion.

The market value of assets in RPPs climbed nearly \$62.0 billion in 2016. Assets totalled \$1.77 trillion, a 3.6% increase over 2015. Nearly 56% of these assets were held by 31 large plans, each with 30,000 or more members. Almost half of the total RPP membership were members of these 31 plans.



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### **Note to readers**

Registered pension plans are established by employers or unions for employees. These data come from the Pension Plans in Canada Survey as of January 1, 2016.

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**

	2015	2016	2015 to 2016	2015 to 2016
	number		net change	% change
<b>Total, all sectors</b>	<b>6,261,820</b>	<b>6,262,893</b>	<b>1,073</b>	<b>0.0</b>
<b>Males</b>	<b>3,141,083</b>	<b>3,106,383</b>	<b>-34,700</b>	<b>-1.1</b>
<b>Females</b>	<b>3,120,737</b>	<b>3,156,510</b>	<b>35,773</b>	<b>1.1</b>
Defined benefit plans	4,203,840	4,212,348	8,508	0.2
Males	1,922,872	1,898,127	-24,745	-1.3
Females	2,280,968	2,314,221	33,253	1.5
Defined contribution plans	1,128,397	1,122,465	-5,932	-0.5
Males	690,350	678,448	-11,902	-1.7
Females	438,047	444,017	5,970	1.4
Other plans <sup>1</sup>	929,583	928,080	-1,503	-0.2
Males	527,861	529,808	1,947	0.4
Females	401,722	398,272	-3,450	-0.9
<b>Public sector</b>	<b>3,229,410</b>	<b>3,276,698</b>	<b>47,288</b>	<b>1.5</b>
<b>Males</b>	<b>1,190,351</b>	<b>1,202,024</b>	<b>11,673</b>	<b>1.0</b>
<b>Females</b>	<b>2,039,059</b>	<b>2,074,674</b>	<b>35,615</b>	<b>1.7</b>
Defined benefit plans	2,939,459	2,981,745	42,286	1.4
Males	1,066,688	1,075,889	9,201	0.9
Females	1,872,771	1,905,856	33,085	1.8
Defined contribution plans	146,121	148,317	2,196	1.5
Males	60,243	61,268	1,025	1.7
Females	85,878	87,049	1,171	1.4
Other plans <sup>1</sup>	143,830	146,636	2,806	2.0
Males	63,420	64,867	1,447	2.3
Females	80,410	81,769	1,359	1.7
<b>Private sector</b>	<b>3,032,410</b>	<b>2,986,195</b>	<b>-46,215</b>	<b>-1.5</b>
<b>Males</b>	<b>1,950,732</b>	<b>1,904,359</b>	<b>-46,373</b>	<b>-2.4</b>
<b>Females</b>	<b>1,081,678</b>	<b>1,081,836</b>	<b>158</b>	<b>0.0</b>
Defined benefit plans	1,264,381	1,230,603	-33,778	-2.7
Males	856,184	822,238	-33,946	-4.0
Females	408,197	408,365	168	0.0
Defined contribution plans	982,276	974,148	-8,128	-0.8
Males	630,107	617,180	-12,927	-2.1
Females	352,169	356,968	4,799	1.4
Other plans <sup>1</sup>	785,753	781,444	-4,309	-0.5
Males	464,441	464,941	500	0.1
Females	321,312	316,503	-4,809	-1.5

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

Source(s): Table 11-10-0106-01 (formerly CANSIM 280-0016).

**Table 2**  
**Percentage of paid workers covered by a registered pension plan (RPP)**

	1996	2001	2006	2011	2016
<b>All sectors: Total</b>	<b>42.4</b>	<b>40.2</b>	<b>38.4</b>	<b>38.6</b>	<b>37.5</b>
<b>Males</b>	<b>43.9</b>	<b>41.0</b>	<b>37.7</b>	<b>37.1</b>	<b>35.6</b>
<b>Females</b>	<b>40.6</b>	<b>39.4</b>	<b>39.1</b>	<b>40.2</b>	<b>39.5</b>
Defined benefit plans	36.9	33.3	30.5	28.2	25.2
Males	37.7	33.3	28.9	25.6	21.7
Females	36.0	33.4	32.3	31.1	29.0
Defined contribution plans	4.8	5.9	6.0	6.3	6.7
Males	5.3	6.6	6.8	7.2	7.8
Females	4.1	5.1	5.1	5.4	5.6
Other plans <sup>1</sup>	0.7	1.0	1.9	4.0	5.6
Males	0.9	1.2	2.0	4.3	6.1
Females	0.5	0.9	1.7	3.7	5.0
<b>Public sector</b>	<b>87.0</b>	<b>86.6</b>	<b>83.7</b>	<b>88.0</b>	<b>88.0</b>
<b>Males</b>	<b>87.6</b>	<b>88.4</b>	<b>84.1</b>	<b>85.7</b>	<b>85.9</b>
<b>Females</b>	<b>86.4</b>	<b>85.4</b>	<b>83.5</b>	<b>89.5</b>	<b>89.2</b>
Defined benefit plans	82.7	81.2	78.2	82.8	80.1
Males	83.2	82.4	77.7	80.1	76.9
Females	82.4	80.3	78.5	84.6	82.0
Defined contribution plans	3.6	4.5	4.0	4.2	4.0
Males	3.5	4.7	4.5	4.4	4.4
Females	3.6	4.4	3.7	4.0	3.7
Other plans <sup>1</sup>	0.6	0.9	1.5	1.0	4.0
Males	0.8	1.3	1.8	1.2	4.7
Females	0.5	0.7	1.2	0.9	3.5
<b>Private sector</b>	<b>29.0</b>	<b>27.6</b>	<b>25.8</b>	<b>24.1</b>	<b>23.0</b>
<b>Males</b>	<b>33.7</b>	<b>31.5</b>	<b>28.7</b>	<b>27.3</b>	<b>26.0</b>
<b>Females</b>	<b>22.9</b>	<b>22.4</b>	<b>22.2</b>	<b>20.1</b>	<b>19.1</b>
Defined benefit plans	23.1	20.3	17.3	12.3	9.5
Males	27.0	23.5	19.4	14.5	11.2
Females	18.0	16.2	14.7	9.4	7.2
Defined contribution plans	5.1	6.2	6.5	7.0	7.5
Males	5.8	6.9	7.2	7.8	8.4
Females	4.3	5.3	5.7	5.9	6.3
Other plans <sup>1</sup>	0.7	1.1	2.0	4.9	6.0
Males	0.9	1.1	2.0	5.0	6.4
Females	0.5	1.0	1.9	4.8	5.6

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

Source(s): Tables [11-10-0133-01](#) and [14-10-0027-01](#).

**Available tables:** [11-10-0062-01](#) to [11-10-0064-01](#) , [11-10-0094-01](#) to [11-10-0099-01](#) , [11-10-0106-01](#), [11-10-0111-01](#), [11-10-0114-01](#) to [11-10-0122-01](#) , [11-10-0124-01](#) and [11-10-0133-01](#).

**Definitions, data sources and methods:** survey number [2609](#).

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