



Results of the 2019 Public Service Pension and Benefit Plans Member Survey

Final Report

Prepared for the Treasury Board of Canada Secretariat

November 2019

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This public opinion research report presents the results of two surveys conducted by the Canadian public opinion research firm Phoenix SPI on behalf of the Treasury Board of Canada Secretariat. The surveys were conducted with public service pension and benefit plans members between June 14 and August 1, 2019. In total, 2,550 active members and 2,045 retired members responded to the online survey. Upon request, the survey was available for completion by telephone.

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EXECUTIVE SUMMARY

The Treasury Board of Canada Secretariat's (TBS) Pensions and Benefits Sector (PBS) is responsible for communicating public service pension and benefits plans information to the 1.5 million Canadians who are members, including public service employees (active members), retirees (retired members), and their dependants and survivors. The Canadian public opinion research firm Phoenix SPI was commissioned to conduct survey research related to the federal government's public service pension and benefit plans.

Research objectives and purpose

The objective of the survey was to identify public service pension and benefits plans members' information needs and preferred methods of communication. The survey results will support PBS' three year plan member engagement strategy, which seeks to better communicate pension and benefits information.

Methodology

Two surveys were conducted, one for active plan members and one for retired plan members. The primary method of data collection was online; however, an option to complete the surveys by telephone was available upon request.

In total, 2,550 surveys were completed by active plan members between July 3 and 26, 2019. Based on a sample of this size, the overall findings for active members can be considered to be accurate to within $\pm 1.9\%$, 19 times out of 20. Between June 14 and August 1, 2019, 2,045 surveys were completed by retired plan members. One hundred and twenty-nine ($n=129$) surveys were completed by phone, and the rest ($n=1,916$) were completed online. The overall findings for retired members can be considered to be accurate to within $\pm 2.2\%$, 19 times out of 20.¹

Summary of findings

1. Survey of active members

A. Perceived importance of the public service pension and benefit plans

The pension plan, salary and paid leave offered by the federal government are important to most active plan members, particularly in terms of their decision to continue working in the federal public service.

- Most active members attributed at least moderate importance to the pension plan (93%), salary (93%), and paid leave (91%) as factors affecting their decision to join the public service. However, the pension plan (68%) was most likely to be viewed as very important compared to paid leave (52%) and salary (50%). When it came to their decision to continue working in the federal public service, more members viewed the pension plan (78%), salary (60%), and paid leave (59%) as very important factors influencing this decision.

¹ Since these surveys collected information from a sample of active and retired plan members as opposed to the entire population, the results are subject to sampling error. Sampling error occurs because not every member of the target population, in this case active and retired plan members, was asked to respond to the survey. The margin of error represents the maximum amount by which the survey estimates can be expected to differ from the results that would be generated if the entire population was administered the survey. If the margin of error is $\pm 2\%$, the true value of a survey estimate of 55% could be 57% (+2%) or 53% (-2%). If the margin of error is $\pm 10\%$, the true of that same estimate could be 65% (+10%) or 45% (-10%).

- Male members were more likely than female members to rank the public service pension plan as the most important factor in their decision to join the public service and to continue working for the public service.
- When the focus shifts to the public service benefit plans, 89% of active members attributed at least moderate importance to the Public Service Health Care Plan, 87% to the Public Service Dental Care Plan, and 80% to the retirement health and dental plans as factors affecting their decision to join the public service. Slightly larger proportions felt each was at least a moderately important factor in their decision to continue working in the federal government (the Public Service Health Care Plan (94%), the Public Service Dental Care Plan (93%), and the retirement health and dental plans (87%).
- Note: This research focused exclusively on components of the federal public sector compensation package. Should this study have had a broader focus on recruitment and retention, the importance attributed to the pension and benefits plans may be different when considered alongside other factors, such as, but not limited to, meaningful work, opportunities for growth and career advancement, and work-life balance.

B. Views on how the public service pension and benefit plans compared to plans offered by other employers

Majority think the public service pension plan is better than plans offered by other employers; respondents were less certain about dental and health care plans and disability insurance. Similar proportions rated the federal public service benefit plans and insurance as better or about the same as other employers' plans.

- In comparison to pension plans offered by other employers, more than three-quarters of active members think the federal government pension plan is much (46%) or somewhat (31%) better.
- Female members and members aged 60+ were more likely to say the Public Service Health Care Plan and Public Service Dental Care Plan are much better than those offered by other employers. Female plan members were also more likely to attribute importance to the Public Service Health Care Plan, the Public Service Dental Care Plan, and the disability insurance plans.

C. Views on how the public service pension and benefit plans contribute to well-being

Most consider the pension and benefit plans to be important to their overall well-being.

- Virtually all respondents attributed at least slight importance to the plans offered by the federal government in terms of supporting their overall well-being. Those rated as being of highest importance included the pension plan (73%), the Public Service Health Care Plan (62%), the Public Service Dental Care Plan (52%), and the disability insurance plans (43%).
- Plan members under 35 were less likely to say the pension plan is very important in supporting their overall well-being.

D. Knowledge of the public service pension and benefit plans

Majority of active members feel at least moderately informed about the pension and benefit plans; fewer have advanced knowledge of the various features of the plans.

- More than two-thirds of surveyed active members described themselves as moderately (50%) or very (18%) informed about the pension plan, while three-quarters are moderately (55%) or very (19%) informed about the benefit plans.

- When asked to rate their knowledge of various features of the pension and benefit plans, relatively few active members characterized their knowledge level as advanced. Advanced knowledge was highest with respect to how to buy back pensionable service (22%), Public Service Health Care Plan benefits (20%), and Public Service Dental Care Plan benefits (20%).

E. Perceptions of pension and benefit plans information issues, interest in receiving more information, and suggestions for improvement

Overall, the picture that emerges is of a membership that trusts information about the pension and benefit plans and is interested in knowing more, but does not necessarily think the information provided is understandable, easy to find, nor sufficient to enable them to make financial decisions.

- Active members were provided with a set of statements about the public service pension and benefit plans and asked to identify the extent to which they agreed or disagreed with each one. In response:
 - 84% would like more information about the pension plan;
 - 68% would like more information about the benefit plans;
 - 59% know where to find information about the pension plan;
 - 54% trust the information provided about the pension plan;
 - 46% know who to contact if they have questions about the pension plan;
 - 43% think the information provided about the pension plan is understandable;
 - 36% think it is easy to find information about the pension plan; and
 - 30% think members receive sufficient information about the public service pension plan to make financial decisions.
- Among those interested in learning more about the public service pension and benefit plans (n=2,471), 87% would like more information about retirement benefits. Following this, there is also significant interest in receiving personalized information (78%), such as pensionable service and benefit amounts, and learning more about indexation (68%), survivor benefits (63%), what happens to members' pension and benefits should they go on leave (57%), the supplementary death benefit (57%), eligible health care expenses (55%), eligible dental care expenses (54%), disability benefits (52%), and contributions (52%).
- The two most prominent suggestions for how the Government of Canada can improve public service pension plan information are to offer information sessions, seminars, and/or classes (14%), and to provide on-demand access to annual pension plan statements (13%). Following at a distance, 7% recommended the provision of more information and better access to information.

F. Accessing and receiving pension and benefit plans information

Active members would like to receive information about the pension and benefit plans at specific intervals or when changes are made. Currently, they use a variety of sources to obtain this information. In terms of format, they expressed a preference for receiving this information electronically.

- The sources consulted at least some of the time by the greatest proportion of active members to obtain information about the public service pension and benefit plans are the Compensation Web Applications tool (76%), insurance companies (71%), and colleagues (66%). Following this, approximately half use their departmental intranet site (52%), the Canada.ca/pension-benefits website (50%), and their Pension and Insurance

Benefits Statement (49%) at least some of the time when they want this type of information.

- Most active members would like to receive information about the public service pension and benefit plans annually (83%) or when changes are made (82%).
- Regardless of the type of information, email (e-newsletter) is the method for receiving information about the public service pension and benefit plans preferred by the single greatest proportion of respondents. Approximately two-thirds of active members would like to receive information about plan changes (68%) and the availability of new pension and benefits information (67%) by email. In addition, more than half prefer email for general pension or benefit plan information (58%), and conferences and events that will host a pension and benefits kiosk (56%).

Recollection of receiving Government of Canada communications about the public service pension and benefit plans is not high.

- Active members were most likely to recall receiving information from the Government of Canada about Sun Life digital services in the past year. Specifically, 38% mentioned insurance companies as the source of this information, 13% a departmental email, 8% colleagues, and 5% the Intranet.
- Over half of the active members surveyed responded that they were not informed, or cannot recall being informed, about the annual report on the public service pension plan (87%), expansion of coverage for contraceptives (85%), the public service pension plan contribution rates (72%), and the Public Service Dental Care Plan benefit entitlements (64%).

More active members use their work computer than their home computer or mobile device for accessing online public service pension and benefit plans information. A majority does not want to receive public service pension and benefit plans information via social media.

- Nearly 7 in 10 (69%) active members usually (36%) or always (33%) access online public service pension and benefit plans information using their work computer. Just over half (55%) use their home computer to access this information at least some of the time, while 31% use a mobile device for this purpose.
- Almost two-thirds (64%) of active members indicated that they would not like to receive public service pension and benefit plan information via social media. An additional 20% volunteered that they do not use social media.

Many active members visited the Government of Canada pension and benefits website in the past year and those who did found some or all of what they were looking for.

- 6 in 10 (60%) active members reported visiting the Government of Canada pension and benefits website in the past year.
- Those active members who visited the Government of Canada pension and benefits website in the past year (n=1,536) were most likely to have done so to use the pension calculator (69%) and to obtain pension information (63%).
- Most active members who visited the Government of Canada pension and benefits website in the past year found some (64%) or all (22%) of what they were looking for.

2. Survey of retired members

A. Perceived importance of the public service pension and benefit plans

Similar to the results for active members, the pension and benefit plans offered by the federal government are important to most retired plan members.

- Roughly 7 in 10 (72%) retired members attributed at least moderate importance to the pension and benefit plans as a reason for initially joining the public service. In terms of their decision to continue working for the federal government, significantly more (84%) attributed at least moderate importance to their pension and benefit plans, with approximately half (49%) viewing the plans as very important.

Retired members also consider the pension plan, salary and paid leave important factors in their decisions to join and continue working for the federal government.

- Many retired members ranked salary (70%), paid leave (68%), and retirement health and dental plans (60%) among the top three factors affecting their decision to join the federal government. Following this 44% ranked the public service pension plan as one of the top three factors affecting their decision to join the federal government. While all of these factors are important, more retired members ranked the pension plan (29%) and the retirement health and dental plans (23%) as the most important factors.
- Two-thirds of retired members ranked salary (67%) and paid leave (66%) among the top three factors affecting their decision to continue working for the federal government. When it comes to the most important factor, however, retired members were more likely to assign top ranking to the pension plan (37%).
- Note: This research focused exclusively on components of the federal public sector compensation package. Should this study have had a broader focus on recruitment and retention, the importance attributed to the pension and benefits plans may be different when considered alongside other factors, such as, but not limited to, meaningful work, opportunities for growth and career advancement, and work-life balance.

B. Views on how the public service pension and benefit plans compared to plans offered by other employers

The majority of retired members surveyed think the public service pension plan is better than plans offered by other employers. Retired members were less certain about the Public Service Health Care Plan and the Pensioners' Dental Services Plan.

- In comparison to other pension and benefit plans, three-quarters of retired members think the federal government pension plan is much better (45%) or somewhat better (29%) than plans offered by other employers.
- Fifty-six percent think the Public Service Health Care Plan is somewhat or much better than other employers' plans, while 47% feel this way about the Pensioners' Dental Services Plan.

C. Knowledge of the public service pension and benefit plans

Retired members feel well informed about their pension and benefit plans; most report intermediate or advanced knowledge of various features of the plans.

- 9 in 10 (90%) retired members described themselves as at least moderately informed about the public service pension and benefit plans.
- When asked to rate their knowledge of various features of the pension and benefit plans, at least 6 in 10 (60%) retired members said they have intermediate or advanced

knowledge of all the plan features assessed. Advanced knowledge was highest for benefit indexing (41%), followed by how one's pension is calculated (34%), and health care plan benefits (33%).

D. Perceptions of pension and benefit plans information issues and interest in receiving more information

Perceptions of pension and benefit plans information issues vary considerably. Majorities of retired members would like to learn more about the survivor benefit, the supplementary death benefit, and eligible health care expenses.

- Retired members were provided with a set of statements about the public service pension and benefit plans and asked to identify the extent to which they agreed or disagreed with each one. The level of agreement was highest for three issues: knowing where to get information about the plan (82% for the pension plan and 73% for the benefit plans), trusting the information they are provided (77% for the pension plan and 74% for the benefit plans), and understanding the information they receive (74% about the pension plan and 70% about the benefit plans).
- Majorities of retired members also expressed agreement with the following: knowing who to contact if they have a question (71% for the pension plan and 67% for the benefit plans), being provided with sufficient information about the pension (69%) and about the benefit (59%) plans to make financial decisions, and being able to easily find information (64% on the pension plan and 58% on the benefit plans).
- Roughly half of retired members would like to receive more information about the pension plan (49%) and the benefit plans (50%) and approximately two-thirds are interested in learning more about the pension (66%) and benefit (68%) plans. Among those interested in learning more about these plans (n=1,875), at least half would like to learn more about the survivor benefit (57%), the supplementary death benefit (55%), and eligible health care expenses (52%). Eligible dental care expenses (48%) and indexation (42%) were a priority for many as well.

E. Accessing and receiving pension and benefit plans information

Retired members use a variety of sources to obtain information about the public service pension and benefit plans and most would like to receive information about the plans when changes are made.

- The top three sources used at least some of the time to obtain information about the pension and benefit plans are insurance companies (72%), print publications (70%), and the Annual Pensioners' Statement (69%).
- Most retired members (84%) would like to receive information about the public service pension and benefit plans when there are changes, while many (61%) said that annually would be their preference.

More retired members use a computer than a mobile device for accessing online public service pension and benefit plans information and interest in receiving pension and benefit plans information via social media is low.

- More than four in five (83%) retired members use a computer at least some of the time to access online public service pension and benefit plans information. In contrast, only one-third (33%) use a mobile device for this purpose.
- Three in 10 (29%) retired members have no interest in receiving public service pension and benefit plans information via social media and 43% do not use social media.

Nearly half visited the Government of Canada pension and benefits website in the past year and those who did found some or all of what they were looking for.

- Forty-seven percent of surveyed retired members reported that they had visited the Government of Canada pension and benefits website in the past year. Those who visited the website (n=966) were most likely to have done so to access retirement health and dental plans (60%) and pension information (44%).
- Most retired members who visited the website in the past year found some (54%) or all (35%) of what they were looking for.

Regardless of the type of information, email (e-newsletter) is the method of receipt preferred by the single greatest proportion of retired members who participated in the survey.

- 6 in 10 (60%) would like to receive information about the availability of new pension and benefit plans information, 59% regarding plan changes, and 57% about general pension or benefit plans information by email.
- Following email, mailed publications were preferred by more than half of retired members. Website ranked a distant third, with approximately one in three preferring to receive information about the availability of new pension and benefits information (31%), plan changes (31%), and general plan information (32%).

Recollection of receiving Government of Canada communications about the public service pension and benefit plans is mixed.

- Retired members were most likely to recall receiving information from the Government of Canada about Public Service Health Care Plan contribution rates (53%) and Sun Life digital services (46%) in the past year. Most, however, could not recall how they were informed about the Tabling in Parliament of the annual report on the public service pension plan (23%) or indicated that they were not informed about this (61%).
- The top source mentioned was Canada.ca/pension-benefits.

F. Interest in expanded online services

A majority of retired members are interested in expanded online services, but fewer would consider using a mobile app to access these services.

- The majority of retired members surveyed would be somewhat (32%) or very (47%) likely to use online services if the Government of Canada were to expand this offering to retired plan members. Among those at least somewhat likely to use these services (n=1,806), 69% would consider updating their address and contact information, 66% downloading newsletters, and 63% downloading tax slips.
- Approximately one-third (34%) of retired members would be somewhat or very likely to download a mobile application to their smart phone or tablet to access online Government of Canada services. Among those at least somewhat likely to do so (n=897), half or more would consider getting pushed updates (63%), downloading newsletters (61%), updating their address and contact (54%) or banking (53%) information through a mobile app.

3. Comparison of active and retired members

When comparing the results for active and retired plan members, a number of differences are evident and worth noting.

- Active members were more likely to rank the public service pension plan and salary among the top reasons for joining and continuing with the public service.
- Active members were more likely to say that the public service pension plan is better than pension plans offered by other employers. In contrast, retired members were more inclined to think the Public Service Health Care Plan is better than benefit plans offered by other employers.
- Active members were more likely than retired members to express interest in receiving more information about the public service pension and benefit plans and to want information about their pension and benefit plans annually, as well as upon retirement and when they experience certain life events.
- Retired members were more likely than active members to perceive themselves as knowledgeable about how the pension is calculated, benefits for survivors, indexing, pension benefit options, and the Public Service Health Care Plan benefits.
- Retired members were more likely than active members to offer positive assessments of pension and benefit plans communications, including knowing where to go for information, being able to easily find the information they need, understanding and trusting the information provided, getting the information needed to understand the plan, and knowing who to contact if they have questions.
- Retired members were more likely than active members to prefer to receive information about the public service pension and benefit plans via print publications.

The contract value was \$97,054.37 (including HST).

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Alethea Woods, President
Phoenix Strategic Perspectives

INTRODUCTION

The Treasury Board of Canada Secretariat commissioned Phoenix SPI to conduct survey research in support of the public service pension and benefit plans.

Background and objectives

The Treasury Board of Canada Secretariat's (TBS) Pensions and Benefits Sector (PBS) is responsible for communicating public service pension and benefit plan information to public service employees (active members), retirees (retired members), and their dependants and survivors. The objectives of these communications include educating target audiences about their pension and benefit entitlements, and raising awareness about the plans.

To fulfill this mandate, multiple communication media are used, including online, print, and in-person interactions. Efforts to review and modernize these media are ongoing, in order to make effective use of new technology and adopt improved communication best practices to meet the expectations of plan members.

In preliminary support of these efforts, in 2009 PBS commissioned a baseline survey of active and retired plan members to assess awareness, knowledge and understanding of the plans. The results enabled PBS to better understand the impact of communication efforts and products, as well as provide key indicators in order to help improve future communications with plan members.

Since then, technology and plan member needs have continued to evolve. Audiences now expect communications tailored to their personal and career circumstances. To reach these audiences with targeted information, many employers are now using tools such as websites, social media and e-newsletters.

The main objective of the current survey was to identify plan members' information needs and preferred methods of communication. Specifically, the survey was designed to explore the following:

- perceptions of pension and benefit plans and their entitlements;
- knowledge and awareness of plan provisions and features;
- information needs about the plans;
- preferred methods of communication;
- preferred methods of accessing information, and;
- satisfaction with respect to the current communication program.

The survey results will support PBS' plan member engagement strategy, which seeks to better communicate pension and benefit information to the 1.5 million Canadians who are active and retired plan members, their dependents and survivors.

Methodology

To meet these research objectives, two surveys, one for active plan members and one for retired plan members, were conducted. The primary means of data collection was online; however, an option to complete the surveys by telephone was available upon request.

In total, 2,550 surveys were completed by active plan members between July 3 and 26, 2019. Based on a sample of this size, the overall findings for active members can be considered to be accurate to within $\pm 1.9\%$, 19 times out of 20. Between June 14 and August 1, 2019, 2,045 surveys were completed by retired plan members. One hundred and twenty-nine (n=129) surveys were

completed by phone, and the rest (n=1,916) were completed online. The overall findings for retired members can be considered to be accurate to within $\pm 2.2\%$, 19 times out of 20.²

More information on the methodology can be found in the Appendix entitled: Detailed Methodological Note.

Notes to reader

- All results in the report are expressed as a percentage, unless otherwise noted.
- Throughout the report, percentages may not always total to 100 due to rounding and/or multiple responses by members surveyed.
- The number of respondents differs throughout the report because questions were asked of sub-samples of the survey population. Accordingly, readers should consider this when interpreting results based on smaller numbers of respondents.
- Where base sizes are reported in tables and graphs, they reflect the actual number of respondents.
- Demographic differences are identified in the report. When reporting subgroup variations, only differences that are significant at the 95% confidence level and that pertain to a subgroup sample size of more than 30 respondents (n=30) are discussed in the report. If one or more categories in a subgroup are not mentioned in a discussion of subgroup differences (for example, if two out of four age groups are compared), it can be assumed that significant differences were found only among the categories reported.
- Where applicable, reference is made to findings from the 2009 baseline survey. Specifically, differences that are significant at the 95% confidence level are drawn to the reader's attention in text boxes. Symbols indicating the direction have been included for ease of reference: red=a decline over time, green=an increase over time, and gray=no change.
- The survey questionnaires can be found as appendices, along with more information about the research methodology.

² Since these surveys collected information from a sample of active and retired plan members as opposed to the entire population, the results are subject to sampling error. Sampling error occurs because not every member of the target population, in this case active and retired plan members, was asked to respond to the survey. The margin of error represents the maximum amount by which the survey estimates can be expected to differ from the results that would be generated if the entire population was administered the survey. If the margin of error is $\pm 2\%$, the true value of a survey estimate of 55% could be 57% (+2%) or 53% (-2%). If the margin of error is $\pm 10\%$, the true of that same estimate could be 65% (+10%) or 45% (-10%).

I. DETAILED FINDINGS: ACTIVE MEMBERS

Profile of respondents

The following tables present the employment characteristics of active members who responded to the survey. In total, 74% of respondents completed the survey in English, and 26% completed the survey in French.

Work location	Percent
National Capital Region (NCR)	39
Atlantic Region	11
Quebec Region (excluding the NCR)	14
Ontario Region (excluding the NCR)	14
Western Region	11
Pacific Region	9
Outside Canada	1

Date member joined federal public service	Percent
On or before December 31, 2012 (Usually Group 1)	78
On or after January 1, 2013 (Usually Group 2)	20
No response	2

Length of time working for federal public service	Percent
Less than 2 years	5
2-6 years	13
7-14 years	30
15-24 years	30
25-34 years	18
35 years or more	3
No response	2

Employee status	Percent
Indeterminate	95
Term	4
Seasonal	<1%
No response	1

Work status	Percent
Full-time work	98
Part-time work	2

EX classification	Percent
EX	3
Non-EX	95
No response	2

The following tables present the age, relationship status, and gender of active members who responded to the survey.

Age	Percent
24 years and under	<1%
25 to 29 years	4
30 to 34 years	7
35 to 39 years	12
40 to 44 years	15
45 to 49 years	15
50 to 54 years	18
55 to 59 years	16
60 years and over	9
No response	5

Relationship status	Percent
Single	15
Married	51
Common-law	19
Widowed	1
Divorced	7
Separated	3
No response	4

The likelihood of members identifying themselves as single (34%) or common-law (32%) was highest among those under 35 years of age.

Gender ³	Percent
Male	45
Female	53
No response	2

³ Respondents had the option to select male, female, or another gender. Less than 0.5% of respondents identified as another gender.

Overall perceptions of the public service pension and benefit plans

This section presents active plan members’ general perceptions of the federal public service pension and benefit plans.

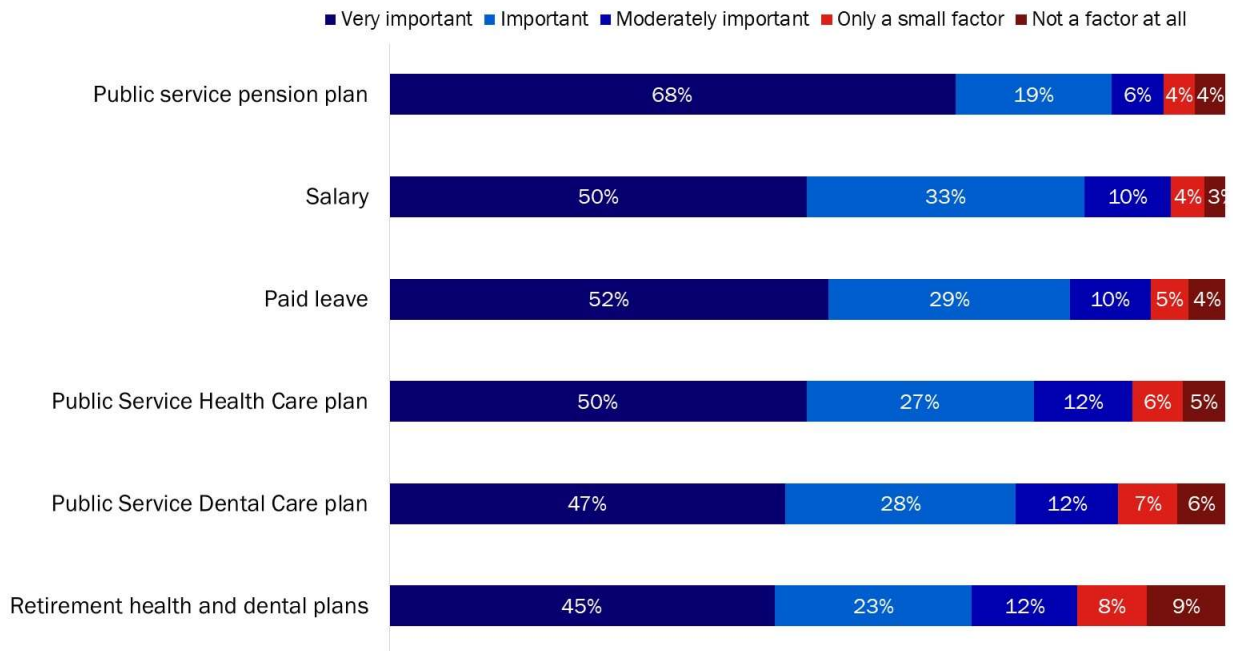
Pension plan, salary and paid leave are considered important, particularly when deciding to continue working for the federal government

The public service pension plan and salary are important to most active plan members, although this is much more likely to be the case in terms of their decision to continue working in the federal public service rather than their decision to join the federal government.

Note: This research focused exclusively on components of the federal public sector compensation package. When respondents rate the importance of the pension and benefits plans to their decision to join and continue working for the federal government, they are not considering other potential factors that may affect employee recruitment and retention, such as, but not limited to, meaningful work, opportunities for growth and career advancement, and work-life balance. Should this study have had a broader focus on recruitment and retention, the importance attributed to the pension and benefits plans may be different when considered alongside these other factors.

Looking first at members’ decision to join the public service, 93% attributed at least moderate importance to both the pension plan and salary, while 91% felt this way about paid leave. The pension plan, however, was more likely to be viewed as very important compared to salary and paid leave (68% versus 50% and 52%, respectively).

Figure 1: Factors impacting decision to join the federal public service



Q1. To what extent were the following important factors in your decision to **join** the federal public service?

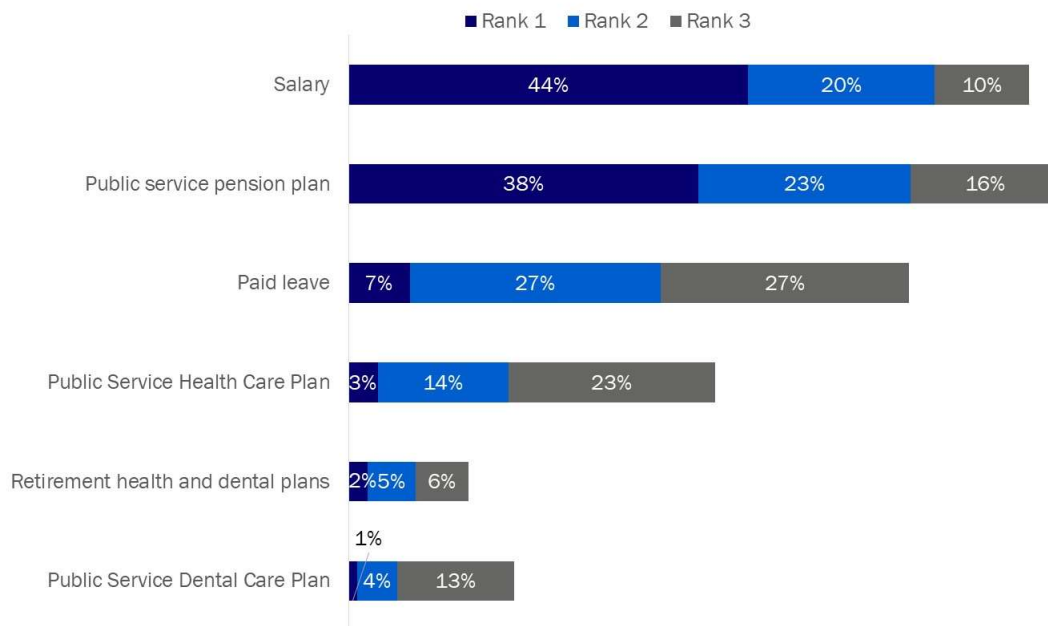
Base: n=2,550; all respondents. Dk/nr⁴: <0.5% - 3%

⁴ Dk/nr is used to refer to “Don’t know/no response”.

When the focus shifts to the public service benefit plans, 89% attributed at least moderate importance to the Public Service Health Care Plan, 87% to the Public Service Dental Care Plan, and 80% to the retirement health and dental plans as factors affecting their decision to join the public service. Notably, between 68% and 77% of respondents viewed these plans as “important” or “very important”. However, the degree of importance is less than that attributed to the pension plan. High importance ranged from 52% for paid leave to 45% for the retirement health and dental plans.

Asked to rank these factors in order of relative importance, strong majorities ranked the pension plan and salary in the top three factors having affected their decision to join the federal government, although more members ranked salary (44%) as opposed to the pension plan (38%) as the number one factor when deciding to join the federal government. Paid leave ranks a distant third, overall, with just 7% of members reporting that this was the most important factor affecting their decision to join the federal public service. While all of these factors were important to respondents, salary and the pension plan stand out when members considered their value against the other benefits.

Figure 2: Ranking of priorities when joining the federal public service

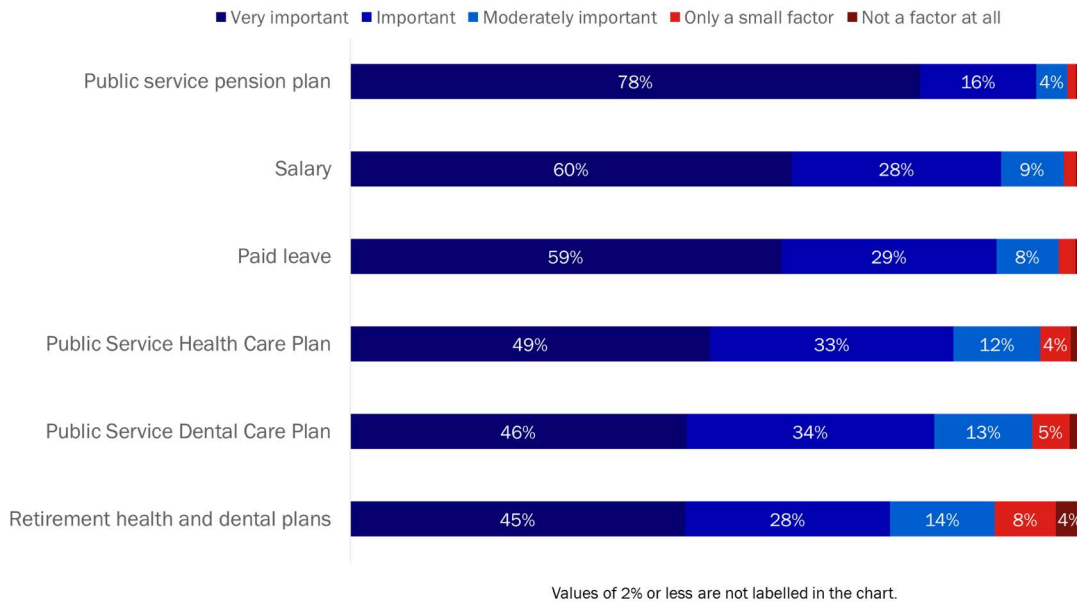


Q2. Now, please rank the importance of the following in your decision to **join** the federal public service, with 1 being the most important factor and 6 being the least important factor. Base: n=2,550; all respondents. Dk/nr: 5%

The likelihood of ranking the public service pension plan as the most important factor in their decision to join the public service was higher among males (43% versus 35% of females). Salary was more likely to be ranked first by female members (47% versus 42% of males). For context, note that females who responded to the survey are more likely than males to be single (17% versus 13% of males), while males are more likely to be married (57% versus 48% of females) and 60 years of age or older (11% versus 8% of females).

Significantly more members viewed the pension plan (78%), salary (60%), and paid leave (59%) as very important factors when it came to their decision to continue working in the federal public service.

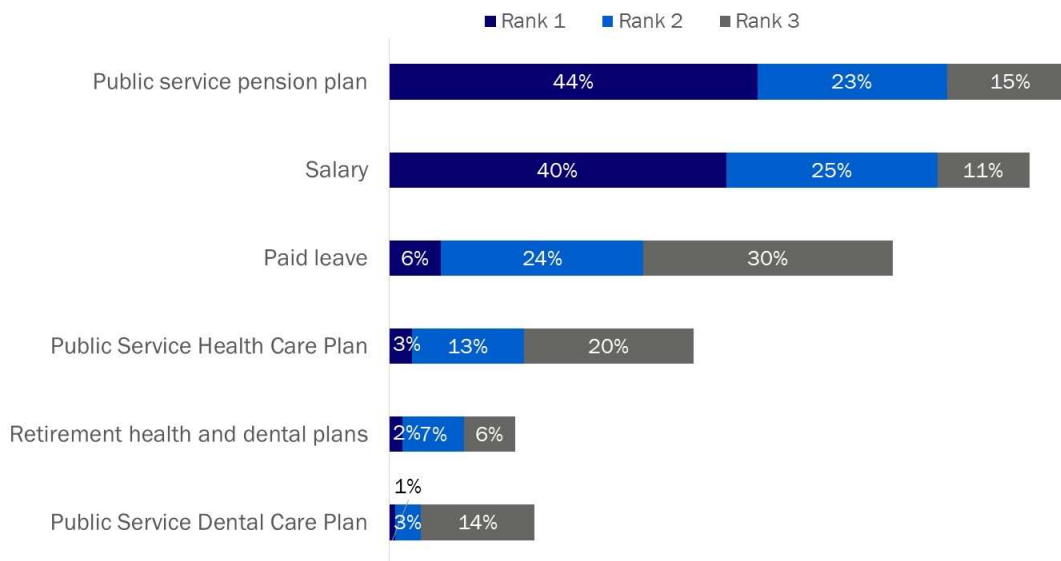
Figure 3: Factors impacting decision to continue working for the federal public service



Q3. To what extent were the following important factors in your decision to **continue working** for the federal public service? Base: n=2,550; all respondents. Dk/nr: <0.5% - 2%

As was the case when it came to joining the federal public service, the pension plan, salary and paid leave were ranked as the top three factors affecting plan members' decision to continue working in the federal government. Slightly more members ranked the pension plan (44%) as opposed to salary (40%) as the number one factor in their decision to continue working in the federal government.

Figure 4: Ranking of priorities when continuing to work for the federal public service



Q4. Now, please rank the importance of the following in your decision to **continue working** for the federal public service, with 1 being the most important factor and 6 being the least important factor. Base: n=2,550; all respondents. Dk/nr: 4%

The likelihood of ranking the public service pension plan as the most important factor in their decision to continue working for the public service was higher among males (47% versus 41% of females) and members aged 60+ (52% versus 33% of members under 35).

Positive views of the importance of the public service pension plan have increased significantly. In 2009, only 26% viewed the pension plan as a very important factor in their decision to join the public service. In 2019, more than two-thirds (68%) said this was a very important factor affecting their decision to join the public service. When it comes to members' decision to continue working for the federal public service, 78% said the pension plan is a very important factor compared to 52% in 2009 when the baseline survey was conducted by TBS.

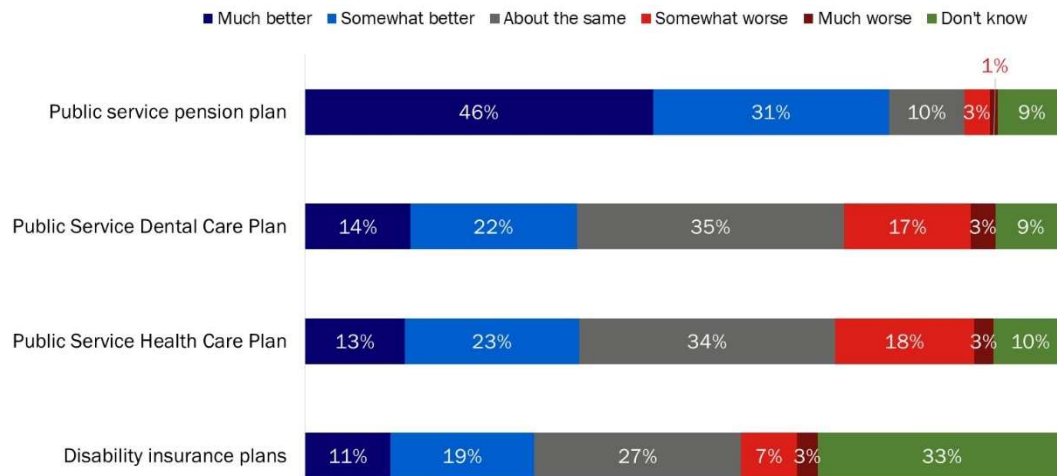
The importance attributed by plan members to the public service benefit plans⁵ has also increased significantly. In 2009, only 22% viewed the plans as very important factors in their decision to join the public service. In 2019, more than half (55%) said the plans were a very important factor affecting their decision to join the public service. When it comes to members' decision to continue working for the federal public service, 56% said the benefit plans are very important factors compared to 36% in 2009.

Majority think the public service pension plan is better than plans offered by other employers

In comparison to other pension plans, more than three-quarters think the federal government pension plan is much better (46%) or somewhat better (31%) than plans offered by other employers. Very few plan members think the federal public service pension plan is worse than other plans.

Respondents were less certain about dental and health care plans and disability insurance. Similar proportions rated the federal public service benefit plans and insurance as better or about the same as other employers' plans.

Figure 5: Federal public service pension and benefit plans vs. other employers' plans



Q5. How do you think the following public service pension and benefit plans compare to those offered by other employers? Base: n=2,550; all respondents.

⁵ In 2009, respondents were asked to rate the importance of the public service benefit plans (i.e., health care, dental care, disability) in aggregate. In 2019, respondents were asked to rate the importance of each plan separately: Public Service Health Canada Plan, Public Service Dental Care Plan, and retirement health and dental plans. In order to compare this year's results (2019) to those from 2009, a new variable was computed to aggregate the results for each of the benefit plans. As such, the comparisons to 2009 should be viewed with some caution.

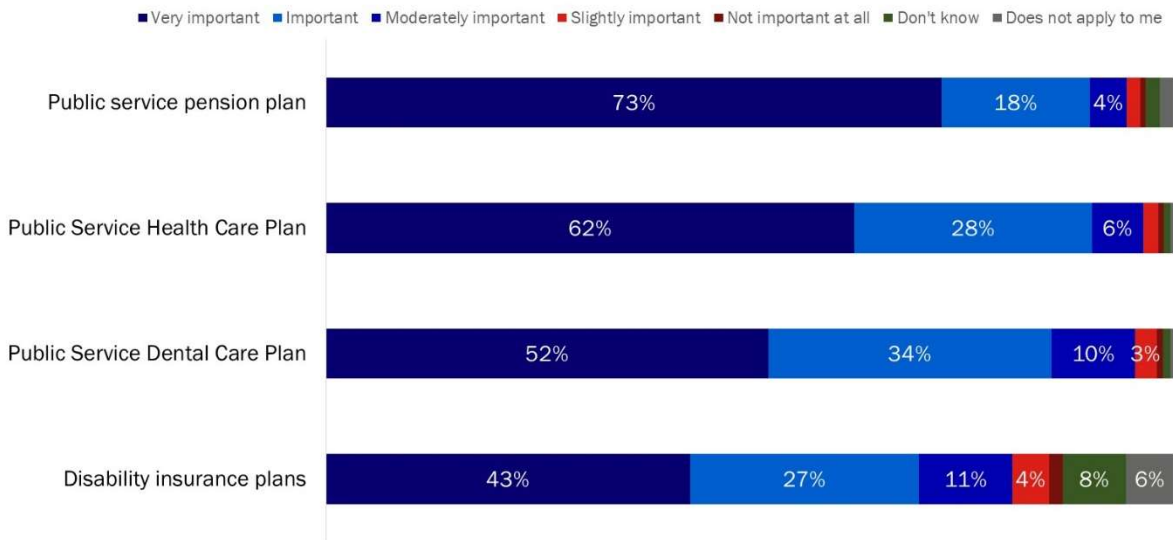
Female members and members aged 60+ were more likely to say the Public Service Health Care Plan (15% of females versus 12% of males; 19% of members 60+ versus 11% of 35-49 year olds) and Public Service Dental Care Plan (16% of females versus 12% of males; 20% of members 60+ versus 12% of 35-49 year olds) are much better than those offered by other employers.

↑ Compared to 2009, significantly more active members think the public service pension plan is much better than what is offered by other employers. In 2009, 26% viewed the pension plan as much better than plans offered by other employers. In 2019, 46% said this about the public service pension plan.

Benefit plans are considered important to members' well-being, but less so than the pension plan

Virtually everyone surveyed attributed at least slight importance to the plans offered by the federal government in terms of supporting their overall well-being. Focusing on high importance, 73% said the pension plan is very important, while 62% said this about the Public Service Health Care Plan, 52% about the Public Service Dental Care Plan, and 43% about disability insurance plans.

Figure 6: Importance of public service plans to overall well-being



Values of 2% or less are not labelled in the chart.

Q6. How important are the following public service plans in supporting your overall well-being (includes mental and physical well-being)? Base: n=2,550; all respondents.

Plan members under 35 were less likely to say the pension plan is very important in supporting their overall well-being (85% versus 90% or more of members aged 35+). There were no significant age-related differences when it comes to the benefit plans. While there were no significant differences based on gender when it comes to the pension plan and one's overall well-being, females were more likely than males to attribute importance to the Public Service Health Care Plan (93% versus 87% of males), the Public Service Dental Care Plan (89% versus 83% of males), and the disability insurance plans (73% versus 66% of males).

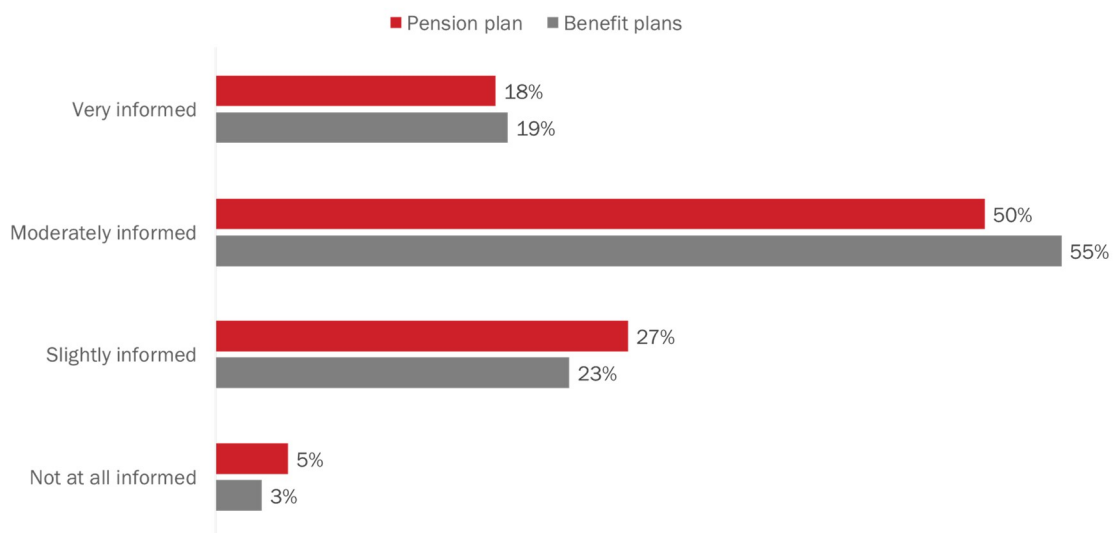
Knowledge of the public service pension and benefit plans

This section explores surveyed plan members’ knowledge of the federal public service pension and benefit plans.

Plan members feel moderately informed about their pension and benefit plans

A majority of surveyed plan members described themselves as at least moderately informed about the public service pension and benefit plans. Specifically, more than two-thirds are moderately (50%) or very (18%) informed about the pension plan, while three-quarters are moderately (55%) or very (19%) informed about the benefit plans. Those who did not characterize themselves as at least moderately informed were more likely to describe themselves as slightly informed than not at all informed about the plans.

Figure 7: Extent to which members feel informed about the plans



Q7/Q8. How informed do you think you are about the public service pension plan / benefit plans? Base: n=2,550; all respondents. Dk/nr: <0.5%

The likelihood of describing oneself as “very informed” about the public service pension plan increased with age, while female members, members with six or fewer years of employment and Group 2 employees were less likely to describe themselves as informed about the public service pension plan. There were no noteworthy subgroup differences when it comes to the extent to which members feel informed about the benefit plans.

Few have advanced knowledge of the various features of the plans; most have intermediate or beginner knowledge

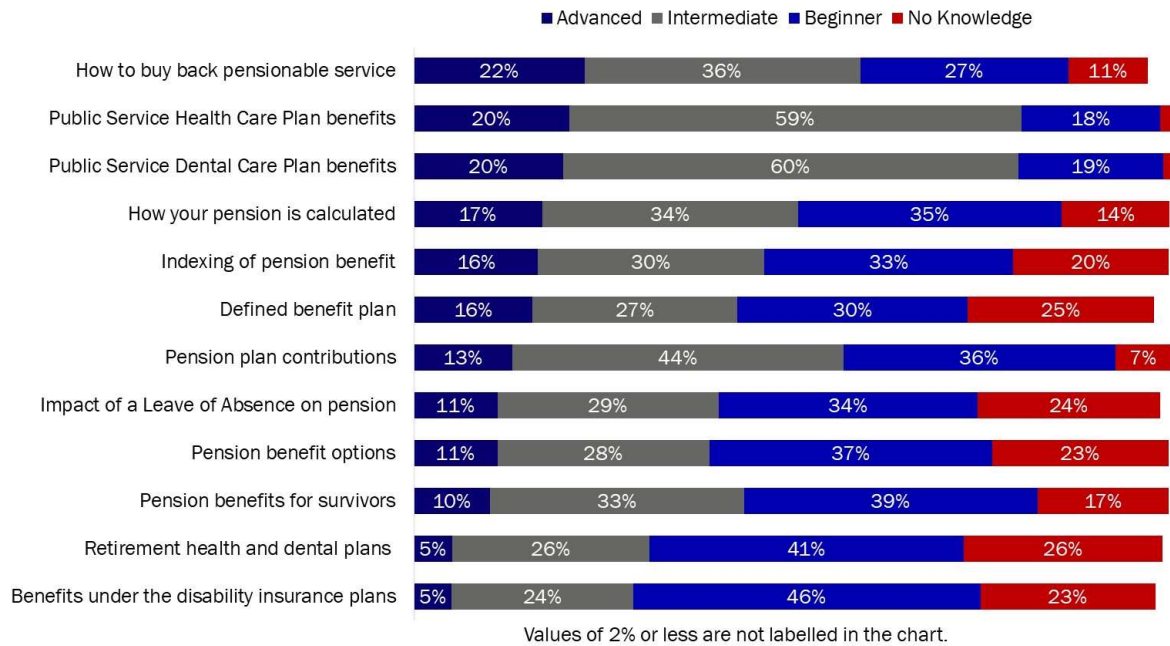
When asked to rate their knowledge of various features of the pension and benefit plans, relatively few active members characterized their knowledge level as advanced. Advanced knowledge was highest with respect to how to buy back pensionable service (22%), Public Service Health Care Plan benefits (20%), and Public Service Dental Care Plan benefits (20%).

At the other end of the spectrum, approximately one-quarter said they have no knowledge about pension benefit options (23%), benefits under the disability insurance plans (23%), the impact of

a leave of absence on one's pension (24%), the defined benefit pension plan (25%), and retirement health and dental plans (26%).

The majority of active members characterized their level of knowledge about features of the plans as intermediate or beginner.

Figure 8: Knowledge of plan features



Q9. Please rate your knowledge of the following plan features. Base: n=2,550; all respondents. Dk/nr: <0.5%-3%; Does not apply: 3% or less

Male members were more likely than female active members to rate their knowledge of many of the plan features as advanced. In addition, members with some or a high level of knowledge about the pension and benefits plans were slightly more likely than members with low or no knowledge to view these plans as important in terms of their decision to join and continue working for the public service.

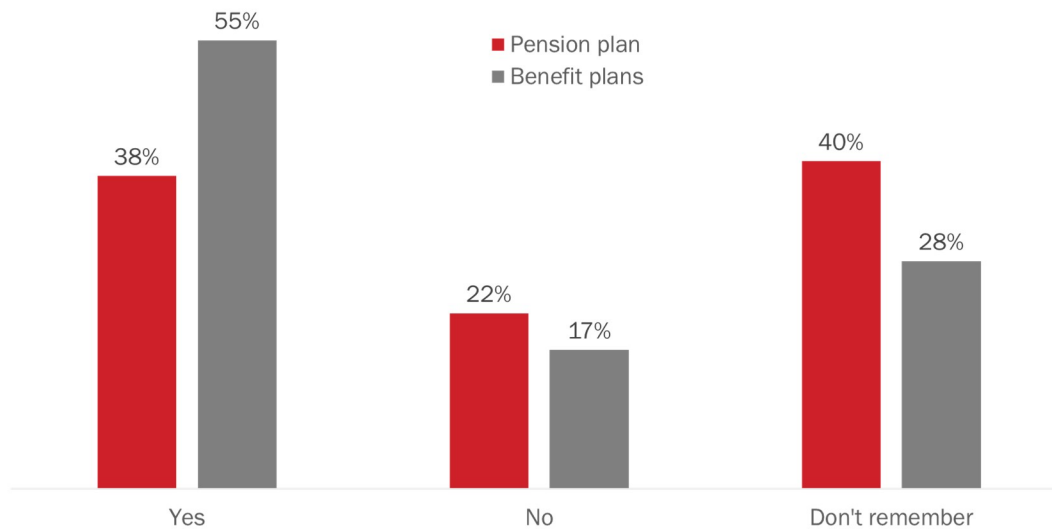
Perceptions of public service pension and benefit plans communications

This section explores issues related to the information needs of plan members.

Active members are more likely to recall receiving information about the benefit plans than the pension plan when they joined the federal public service

Just over half of active members surveyed (55%) said they recalled receiving information about the public service benefit plans when they joined the federal public service. In contrast, fewer (38%) said they recalled receiving information about the pension plan.

Figure 9: Recall of receipt of plan information when joining the federal public service



Q10/Q13. When you joined the federal public service, did you receive information about the public service pension plan / benefit plans? Base: n=2,550; all respondents

Members under 35 years of age were less likely to say they received information about the pension and benefit plans when they joined the public service. Male members were more likely to say they received information about the pension plan when they joined the federal public service.

Perceptions of pension and benefit plans information issues vary considerably

Respondents were provided with a set of statements about the public service pension and benefit plans and were asked to identify the extent to which they agreed or disagreed with each. The statements were:

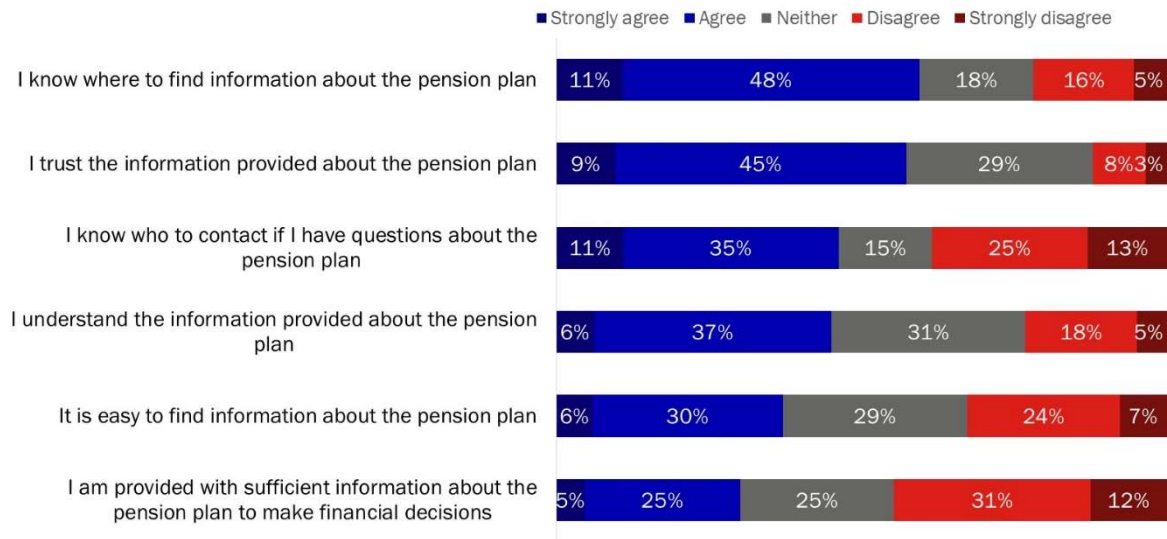
- I know where to find information about the public service pension/benefit plans.
- It is easy to find information about the public service pension/benefit plans.
- I understand the information provided about the public service pension/benefit plans.
- I trust the information provided about the public service pension/benefit plans.
- I am provided with sufficient information about the public service pension/benefit plans to make financial decisions.
- I know who to contact if I have questions about the public service pension/benefit plans.

The levels of agreement with these statements varied considerably. Looking first at pension plan information issues, small majorities agreed that they know where to find information about the

public service pension plan (59%) and that they trust the information provided about the pension plan (54%). Somewhat fewer think that they know who to contact if they have questions about the pension plan (46%) and that the information provided about the pension plan is understandable (43%).

Opinion was somewhat divided in terms of whether members receive sufficient information about the public service pension plan to make financial decisions (30% agreed; 43% disagreed), and whether it is easy to find information about the pension plan (36% agreed; 31% disagreed).

Figure 10: Perceptions of public service pension plan information issues



Q11. To what extent do you agree or disagree with the following statements about the public service pension plan? Base: 2,550; all respondents. Dk/nr: <0.5% - 5%

The likelihood of agreeing with the following tended to be higher among older plan members, members with more years of service, and Group 1 employees:

- I know where to find information about the pension plan.
- It is easy to find information about the pension plan.
- I understand the information provided about the pension plan.
- I am provided with sufficient information to make financial decisions.

Male active members were more likely to agree that they understand and trust the information provided about the pension plan and feel that they are provided with sufficient information to make financial decisions.

Compared to 2009, in 2019, fewer active members know where to find information about the public service pension plan, find it easy to locate plan information, and trust the information provided to them about the plan. However, members' understanding of the pension plan has increased five percentage points.

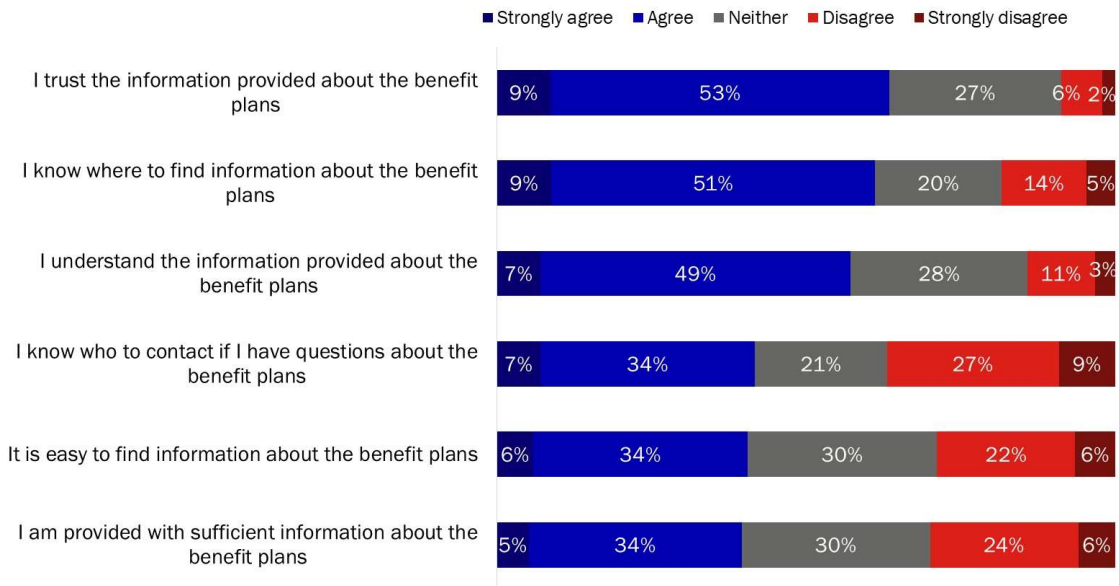
	2009	2019	Change
I know where to find information about the pension plan	66%	59%	↓
I trust the information provided about the pension plan	67%	54%	↓
I understand the information provided about the pension plan	38%	43%	↑
It is easy to find information about the pension plan	43%	36%	↓

*The percentages above are the percentage of respondents agreeing with each statement (i.e., scores of 4-5 on a 5-point scale).

NOTE: These statements were not asked about the benefit plans in 2009; therefore, no comparisons are available.

Turning to benefit plans information issues, small majorities agreed that they trust the information provided about the public service benefit plans (62%) and that they know where to find information about these plans (60%). Somewhat fewer, but still a majority, agreed that the information provided about the benefit plans is understandable (56%). Smaller proportions know who to contact if they have questions (41%), find it easy to locate information about the benefit plans (40%), and think they are provided with sufficient information about the plans to make financial decisions (39%).

Figure 11: Perceptions of public service benefit plans information issues



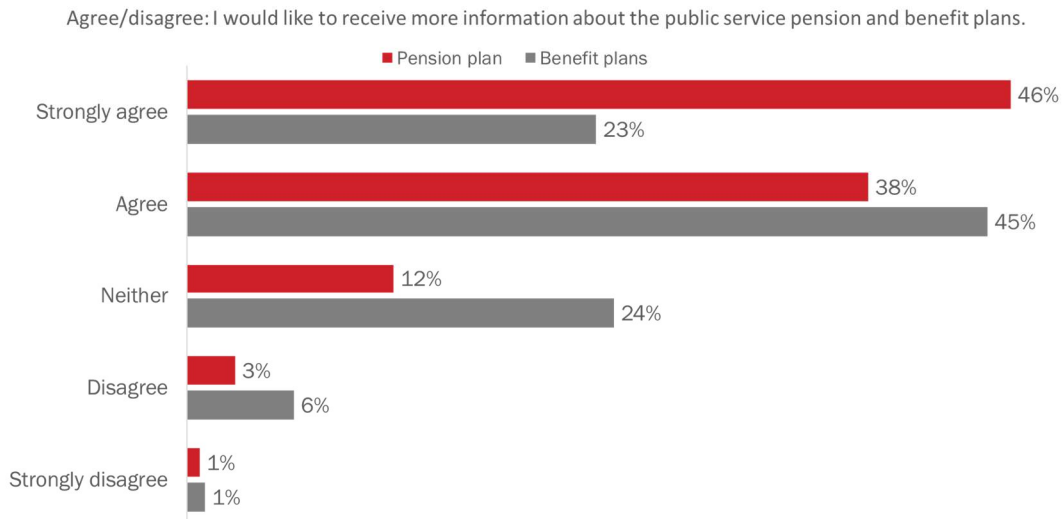
Q14. To what extent do you agree or disagree with the following statements about the public service benefit plans? Base: n=2,550; all respondents. Dk/nr: 1% - 3%

Agreement with these statements about benefit plans information tended to be higher among female members, members with more years of service and Group 1 employees.

Plan members would like to receive more information about the pension and benefit plans

Eighty-four percent of active members are interested in receiving more information about the public service pension plan, including 46% who expressed strong interest. Just over two-thirds (68%) are interested in receiving more information about the benefit plans.

Figure 12: Interest in receiving more information about public service plans

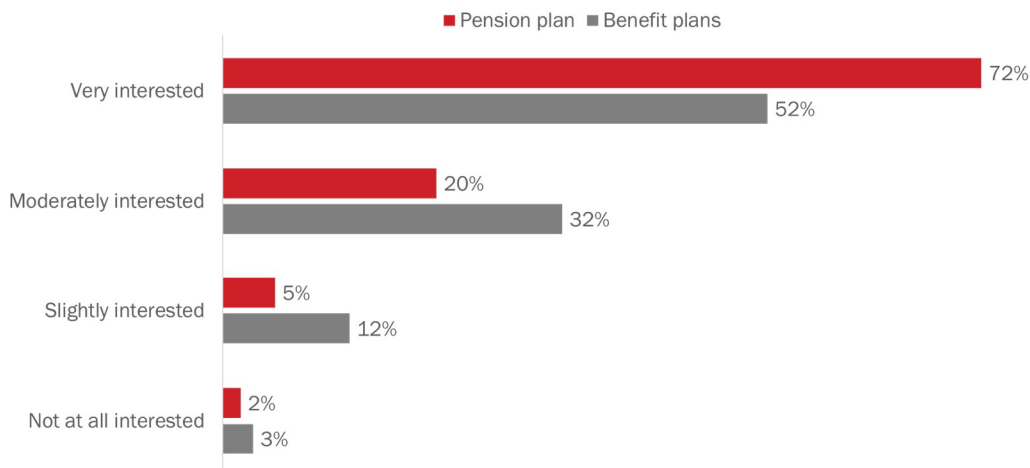


Q11f/Q14f. To what extent do you agree or disagree with the following statements about the public service pension / benefit plan? Base: 2,550; all respondents.

Younger members, female members, members with fewer years of service, and Group 1 employees were more likely to express interest in receiving more information about the pension plan. When it came to the benefit plan, there were no noteworthy differences.

Underscoring interest in receiving more information about the plans, most active members said they are moderately or very interested in learning more about the public service pension (92%) and benefit (84%) plans.

Figure 13: Interest in learning more about public service plans



Q16. How interested, if at all, are you in learning more about the public service...? Base: n=2,550; all respondents. Dk/nr: less than 1%

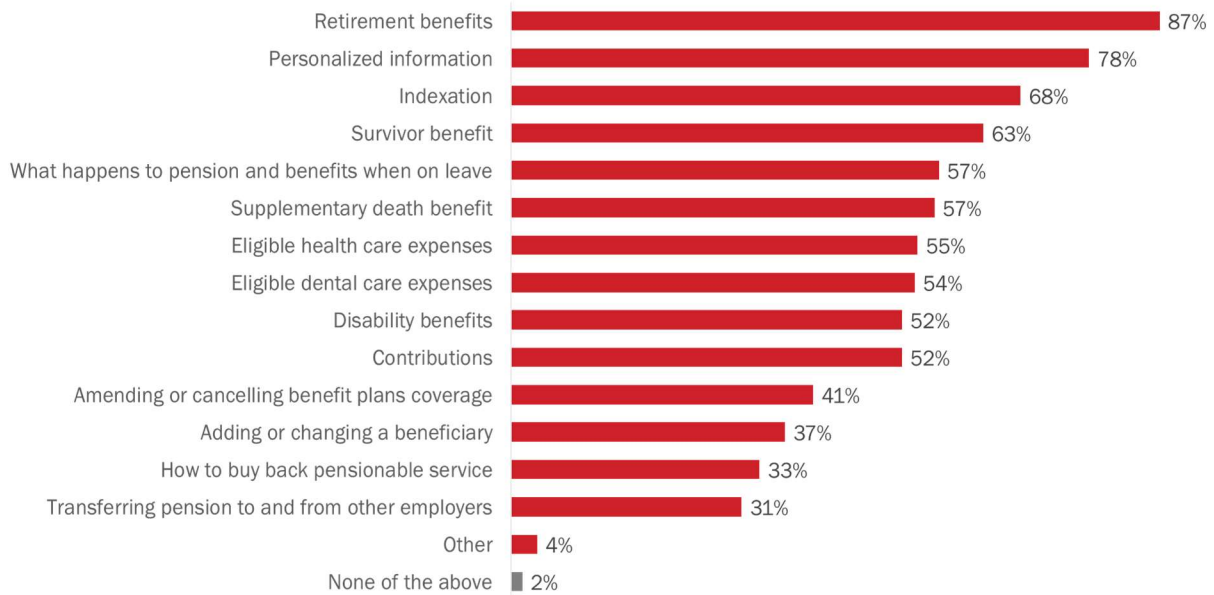
There were no noteworthy demographic differences in interest in learning more about the public service pension or benefit plans.

Retirement benefits tops the list of topics about which active members would like to learn more

Active members interested in learning more about the public service pension and benefit plans (n=2,471) were asked to select items of interest from a detailed list of topics. Almost 9 in 10 (87%) active members would like to learn more about retirement benefits. Following this, 78% expressed interest in personalized information, such as pensionable service and benefit amounts, while 68% would like to learn more about indexation and 63% would like more information about survivor benefits. There is also significant interest in learning more about what happens to members’ pension and benefits should they go on leave (57%), the supplementary death benefit (57%), eligible health care expenses (55%), eligible dental care expenses (54%), disability benefits (52%), and contributions (52%).

Other topics are of interest to smaller proportions, as detailed in Figure 14.

Figure 14: Pension and benefit topics members are interested in learning more about



Q17. Which public service pension and benefit topics would you be interested in learning more about? [Multiple responses accepted] Base: n=2,471; respondents interested in receiving more information.

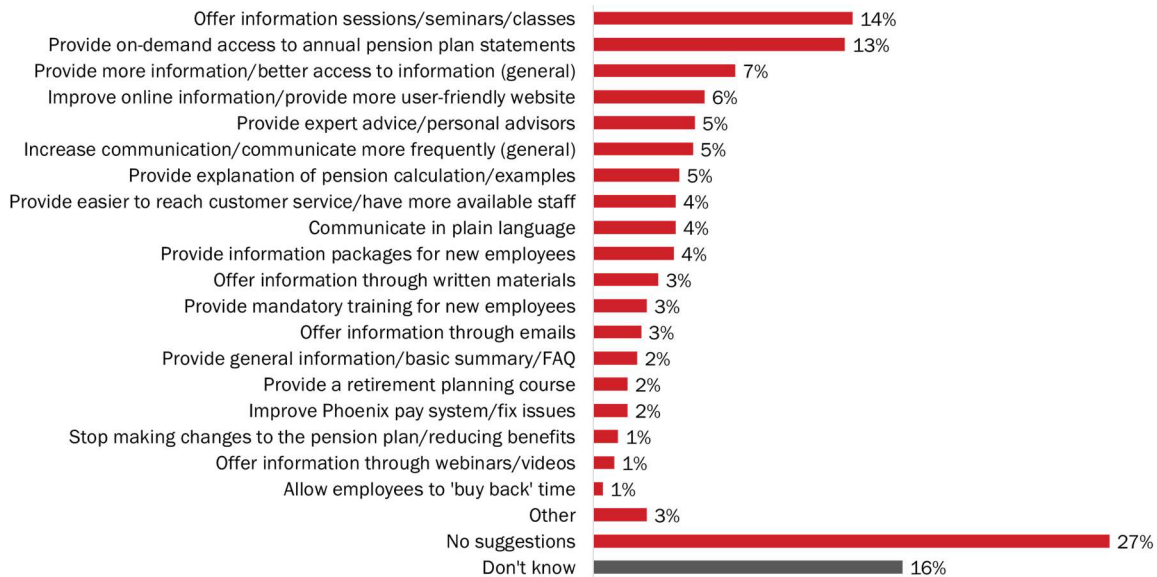
Plan members under 35 were less likely to be interested in learning more about retirement benefits and more likely to be interested in what happens to their pension/benefits when on leave, disability benefits, transferring a pension, buying back pensionable service, contributions, applying for benefit plan coverage, and eligible health care and dental care expenses. Female members were more likely to express interest in learning more about their personalized information, indexation, and what happens to their pension and benefits if they go on leave. In contrast, male members were more likely to be interested in learning more about eligible health care and dental care expenses.

Varied suggestions were offered to improve the public service pension plan information

Respondents were asked in an open-ended manner to suggest ways in which the Government of Canada can improve public service pension plan information. More than 4 in 10 members offered no suggestions (27%) or indicated that they do not know how this information could be improved by the Government of Canada (16%).

The suggestions mentioned with the greatest frequency were to offer information sessions, seminars or classes (14%) and to provide on-demand access to annual pension plan statements (13%).

Figure 15: Suggestions to improve public service pension plan information



Q12. What, if anything, can the Government of Canada do to improve public service pension plan information? [Multiple responses accepted] Base: n=2,550; all respondents.

There were no noteworthy differences based on age, years of service, or date of joining the public service. Female members were more likely than males to suggest that the Government of Canada offer information sessions, seminars and classes and provide expert advice or personal advisors.

Few suggestions were offered to improve the public service benefit plans information

Respondents were also asked in an open-ended manner to suggest ways in which the Government of Canada can improve public service benefit plans information. Two-thirds of members offered no suggestions (44%) or indicated that they do not know how this information could be improved by the Government of Canada (21%).

Figure 16: Suggestions to improve public service benefit plans information



Q15. What, if anything, can the Government of Canada do to improve public service benefit plans information? [Multiple responses accepted] Base: n=2,550; all respondents.

There were no noteworthy differences based on gender, age, years of service, or date of joining the public service.

Communications products

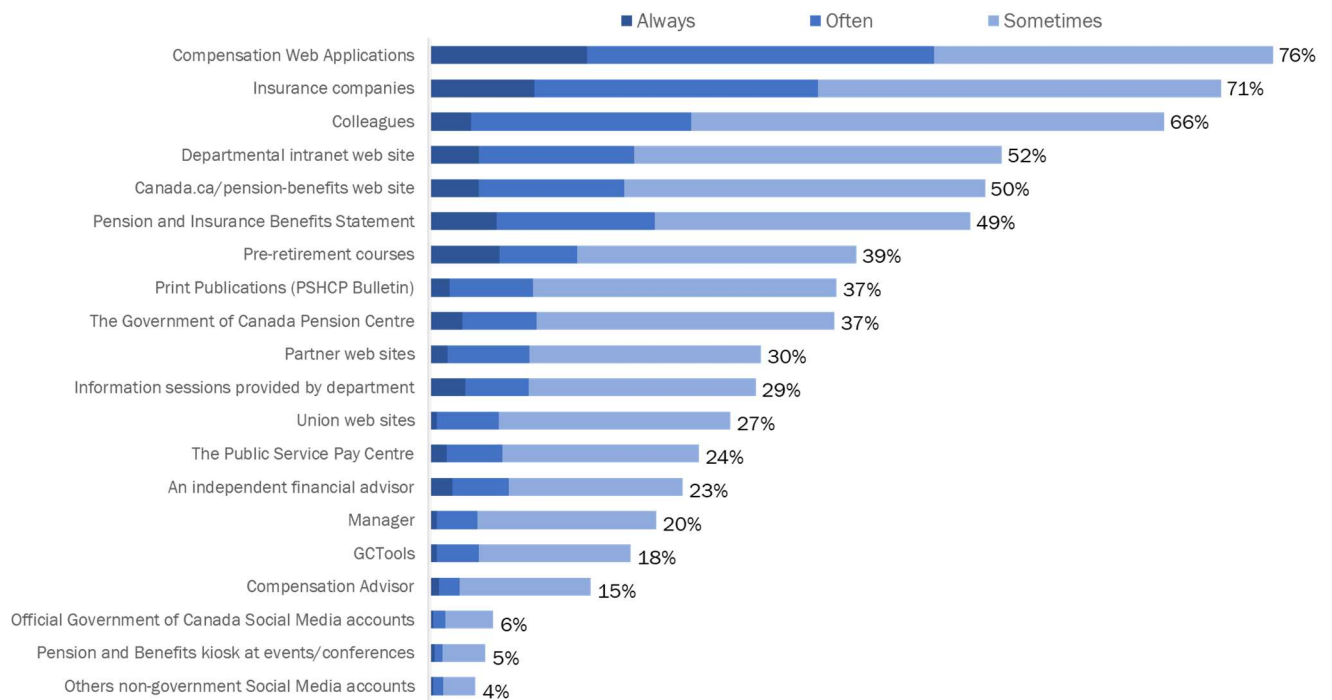
This section explores issues related to the communications products in support of the public service pension and benefit plans.

Active members use a variety of sources to obtain information about the public service pension and benefit plans

Active members are most likely to consult the Compensation Web Applications tool to obtain information about the public service pension and benefit plans. Specifically, 76% consult it at least some of the time, with 45% indicating they often or always use it.

Following this, 71% consult insurance companies at least some of the time (including 35% who do so often or always), and 66% rely on colleagues to obtain this information at least some of the time (including 24% who do so often or always).

Figure 17: Frequency of using various sources to obtain information



Q18. How often do you use the following sources to obtain information about the public service pension and benefit plans? Base: n=2,550; all respondents. Dk/nr: 8% or less

Approximately half of members said they use their departmental intranet site (52%), the Canada.ca/pension-benefits website (50%), and their Pension and Insurance Benefits Statement (49%) at least some of the time when they want information about the public service pension and benefit plans.

Use of other sources of information varied widely, from 15% who said they use their compensation advisor at least some of the time, to 39% who have sometimes taken pre-retirement courses to obtain pension and benefit information.

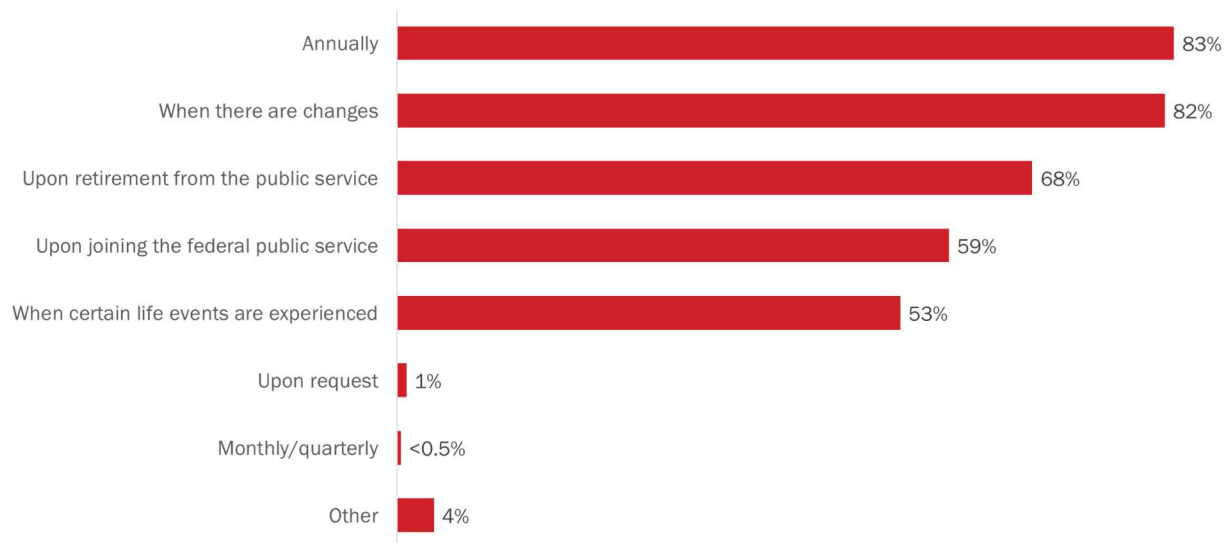
Respondents are least likely to use social media accounts (6% official Government of Canada accounts; 4% non-government accounts) and the pension and benefits kiosk at events and conferences (5%) to obtain information about the public service pension and benefit plans. Eighty-four percent have never consulted non-government social media accounts, 81% have never consulted official Government of Canada social media accounts, and 75% have never sought information from the pension and benefits kiosk at events and conferences.

Male active members were more likely to rarely or never consult many of these sources, including GCTools, colleagues or managers, their department intranet or pre-retirement courses, the pension and benefits kiosk, print publications, insurance companies, a financial advisor, the Government of Canada Pension Centre, and Canada.ca/pension-benefits.

The majority of active members would like to receive information about the public service pension and benefit plans annually or when changes are made

Most active members would like to receive information about the public service pension and benefit plans annually (83%) and when there are changes to the plans (82%). Slightly more than two-thirds (68%) would like to receive this information upon retirement from the public service, and more than half would prefer this information when they join the federal public service (59%) and when they experience certain life events (53%).

Figure 18: Preferred frequency of receiving information about public service pension or benefits plans



Q20. When do you want to receive information about your public service pension and benefit plans? [Multiple responses accepted] Base: n=2,550; all respondents. Dk/nr:<0.5%

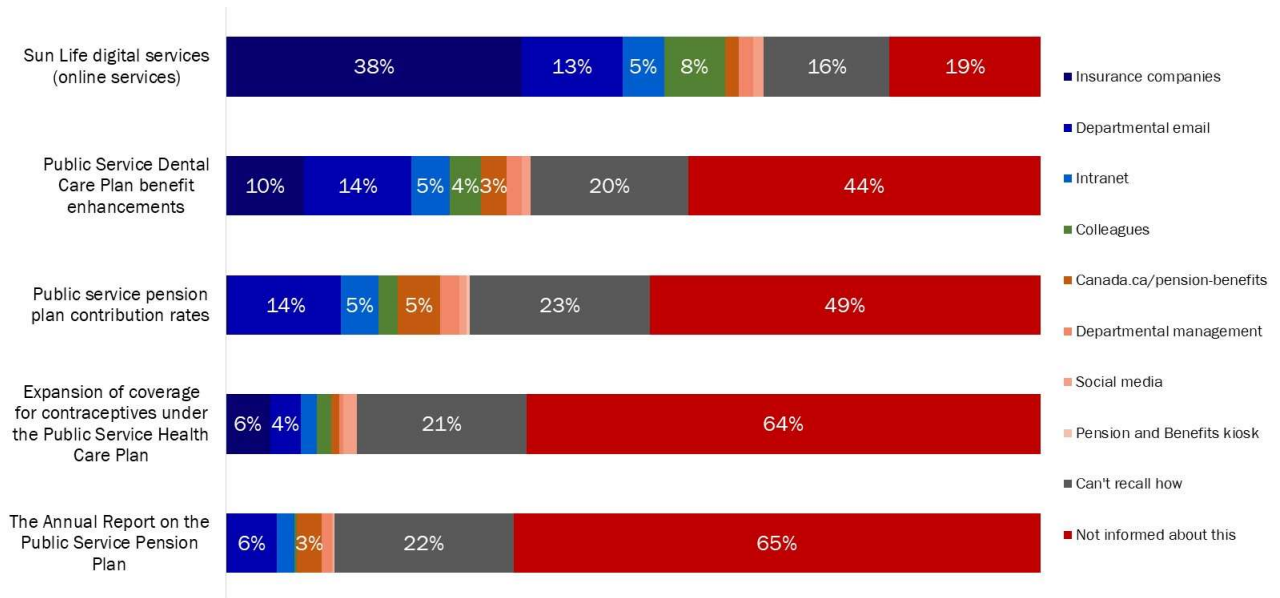
Older plan members were less likely to be interested in receiving this information on annual basis, while active members under 35 were more likely to want to receive this information when they join the public service and when they experience certain life events. Female members were more likely than males to want this information annually.

Recollection of receiving Government of Canada communications about the public service pension and benefit plans is not high

Active members were most likely to recall receiving information from the Government of Canada about Sun Life digital services in the past year. While 19% said they were not informed about this and 16% could not recall having received some type of communication from the Government of Canada, the majority (65%) said they were informed. Specifically, 38% mentioned insurance companies as the source of this information, 13% a departmental email, 8% colleagues, and 5% the Intranet (2% or fewer pointed to other sources).

Over half responded that they were not informed, or cannot recall being informed, about the Public Service Dental Care Plan benefit entitlements, the public service pension plan contribution rates, expansion of coverage for contraceptives, and the annual report on the public service pension plan.

Figure 19: Recall of Government of Canada communications about the public service pension and benefit plans



Values of 2% or less are not labelled in the chart.

Q21. In the past year, the Government of Canada communicated the following information regarding the public service pension and benefit plans. Please indicate how you were informed about each. [Multiple responses accepted] Base: n=2,550; all respondents.

The likelihood of saying they were not informed about this information was generally higher among younger plan members, plan members with fewer years of service, and Group 2 employees. Females were more likely to say they heard about the Sun Life digital services from colleagues and males were more likely to say they were not informed about these services.

Email is the preferred method of receiving information about the public service pension and benefit plans

Active members surveyed were asked how they would prefer to receive the following types of information about the public service pension and benefit plans:

- personalized pension and benefits information;

- retirement planning;
- plan changes;
- availability of new pension and benefits information;
- general pension or benefit plans information, and;
- conferences and events that will host a pension and benefits kiosk.

Regardless of the type of information, email (e-newsletter) is the method preferred by the single greatest proportion of respondents. Specifically, more than two-thirds would like to receive information about plan changes (68%) and the availability of new pension and benefits information (67%) by email. More than half prefer email for general pension or benefit plan information (58%), and conferences and events that will host a pension and benefits kiosk (56%).

Strong minorities also expressed a preference for receiving information about retirement planning (46%) and personalized pension and benefits information (44%) by email. There was a fairly even split with preferring to receive personalized pension and benefit information by mail (37%). Following email and mail, an online web tool (32%) was preferred when it comes to receiving personalized pension and benefit plans information.

For retirement planning information, email was followed by in-person (38%), website (29%) and an online web tool (29%) as the top channels. Website, mailed publications, and an online web tool followed email as the preferred methods of receiving information about plan changes, the availability of new pension and benefits information, general pension or benefit plan information, and conferences and events hosting a pension and benefits kiosk.

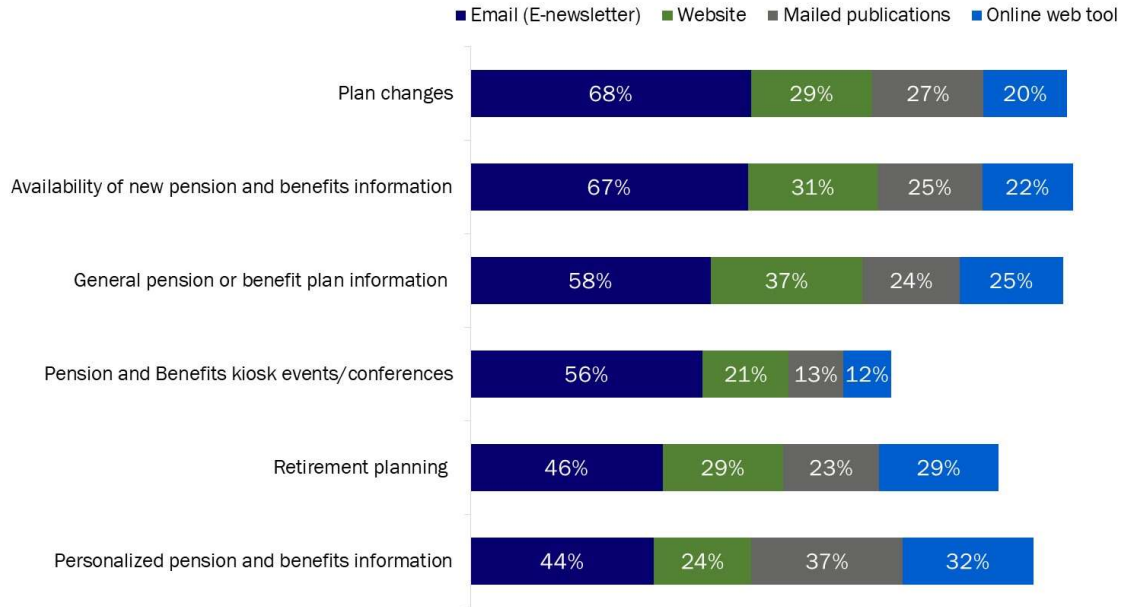
Figure 20: Preferred method to receive information about the public service pension and benefit plans

	Website	App	Online web tool	Mail	Contact Centre	In-person	Videos	Social media	Email
Personalized pension and benefits information	24%	18%	32%	37%	8%	21%	2%	1%	44%
Retirement planning	29%	14%	29%	23%	9%	38%	6%	2%	46%
Plan changes	29%	15%	20%	27%	5%	14%	3%	3%	68%
Availability of new pension and benefits information	31%	15%	22%	25%	5%	14%	4%	2%	67%
General pension or benefit plan information	37%	16%	25%	24%	6%	16%	4%	3%	58%
Pension and Benefits kiosk events/conferences	21%	9%	12%	13%	3%	13%	3%	3%	56%

Q22. How would you prefer to receive the following types of information about the public service pension and benefit plans? You may choose more than one source for each type of information. [Multiple responses accepted]. Base: n=2,550; all respondents. Dk/nr: 3-18%

The graph below presents the more frequently preferred communication methods by type of information:

Figure 21: Top methods to receive information about the public



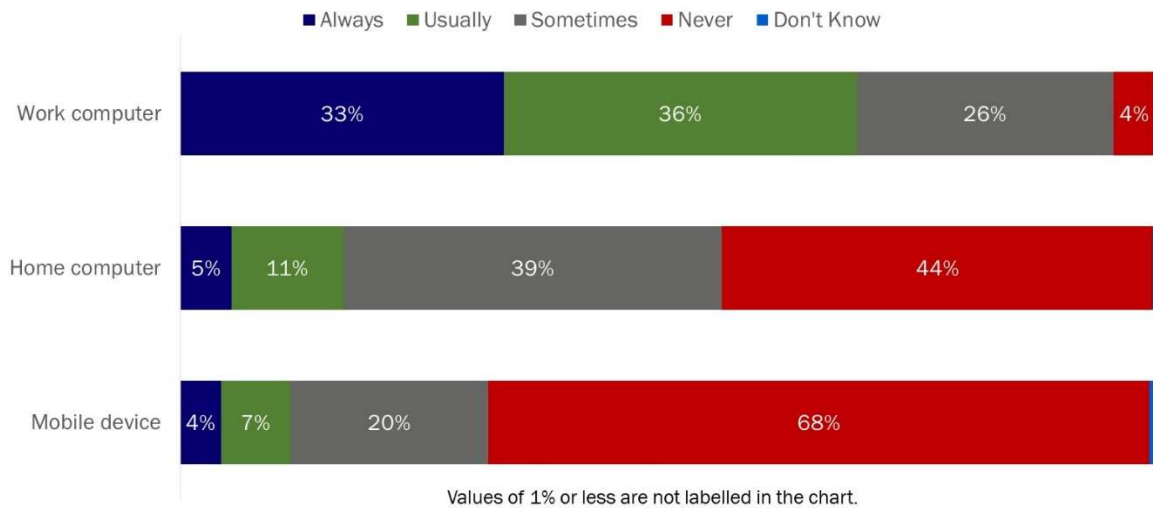
Q22. How would you prefer to receive the following types of information about the public service pension and benefit plans? You may choose more than one source for each type of information. [Multiple responses accepted]. Base: n=2,550; all respondents. Dk/nr: 3-18%

The likelihood of preferring email to receive most types of information was higher among members under 35 years of age compared to members aged 60+. Beyond this, other differences in preferences by age, gender, years of service and date of joining the public service did not follow a consistent pattern.

Work computers are more likely to be used for accessing online public service pension and benefit plans information

Nearly 7 in 10 (69%) surveyed active members usually (36%) or always (33%) access online public service pension and benefit plans information using their work computer. The rest (30%) do so sometimes (26%) or never (4%). Just over half (55%) use their home computer to access this information at least some of the time, while 31% use a mobile device for this purpose.

Figure 22: Frequency of accessing online public service pension and benefit plans information



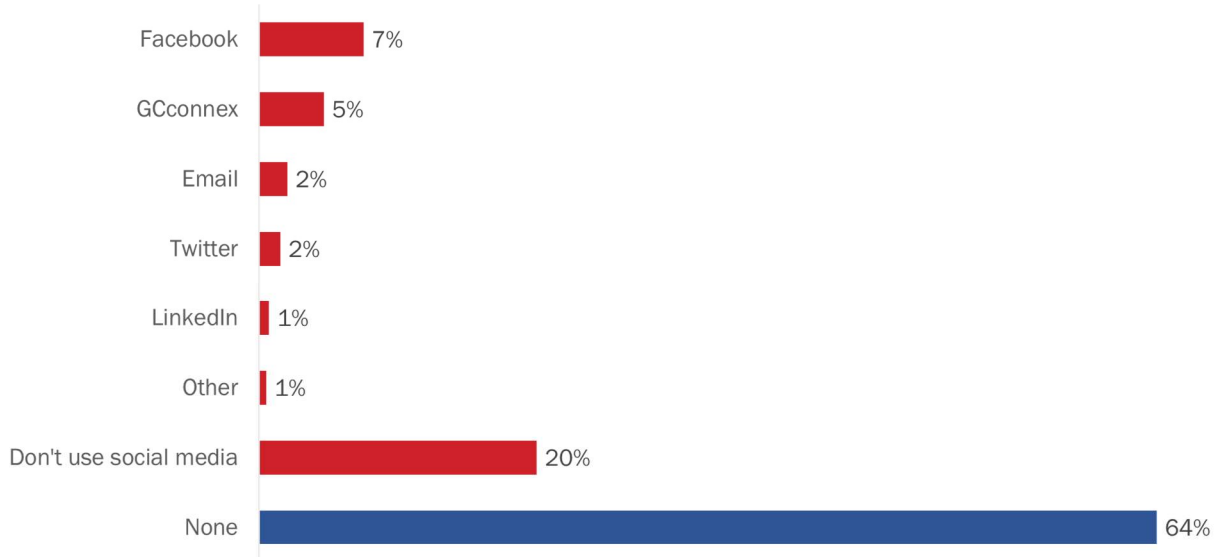
Q23. How often do you tend to access online public service pension and benefit plans information from the following sources? Base: n=2,550; all respondents.

Older members, members with more years of service, and Group 1 employees were more likely to say they never use a mobile device to access online public service pension and benefit plans information. Female members were more likely than male members to say they never use their home computer to access this information.

A majority does not want to receive public service pension and benefit plan information via social media

Almost two-thirds (64%) of active members indicated that they would not like to receive public service pension and benefit plan information via social media. An additional 20% volunteered that they do not use social media.

Figure 23: Preferred social media platform to receive public service pension and benefit plans information



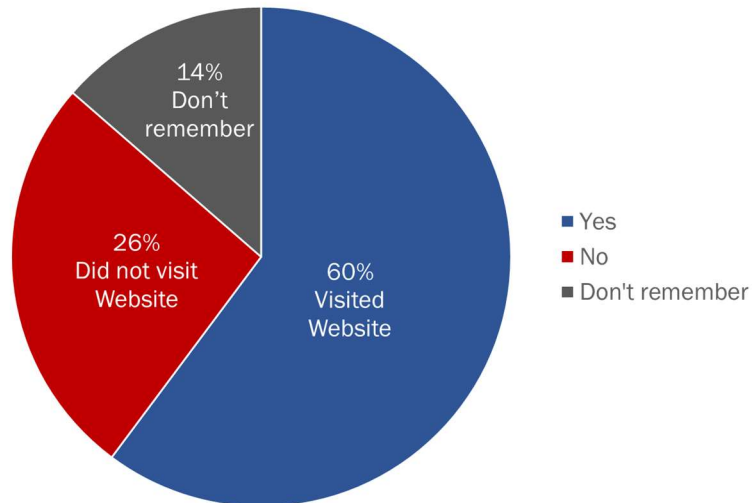
Q24. Through which social media platform would you prefer to receive public service pension and benefit plans information? Base: n=2,550; all respondents.

The likelihood of active plan members saying they would not use social media for this type of information increased as age decreased. Male members were more likely to say they would not use social media for this type of information, whereas female members were more likely to say they would prefer to receive public service pension and benefit plans information via Facebook and email.

More than half of respondents visited the Government of Canada pension and benefits website in the past year

Six in 10 (60%) surveyed active members reported that they had visited the Government of Canada pension and benefits website in the past year. The rest of the survey respondents did not visit the website (26%) or could not recall having done so in the last year (14%).

Figure 24: Visited Government of Canada pension and benefits website



Q25. Have you visited the Government of Canada Pension and Benefits website in the past year? Base: n=2,550; all respondents.

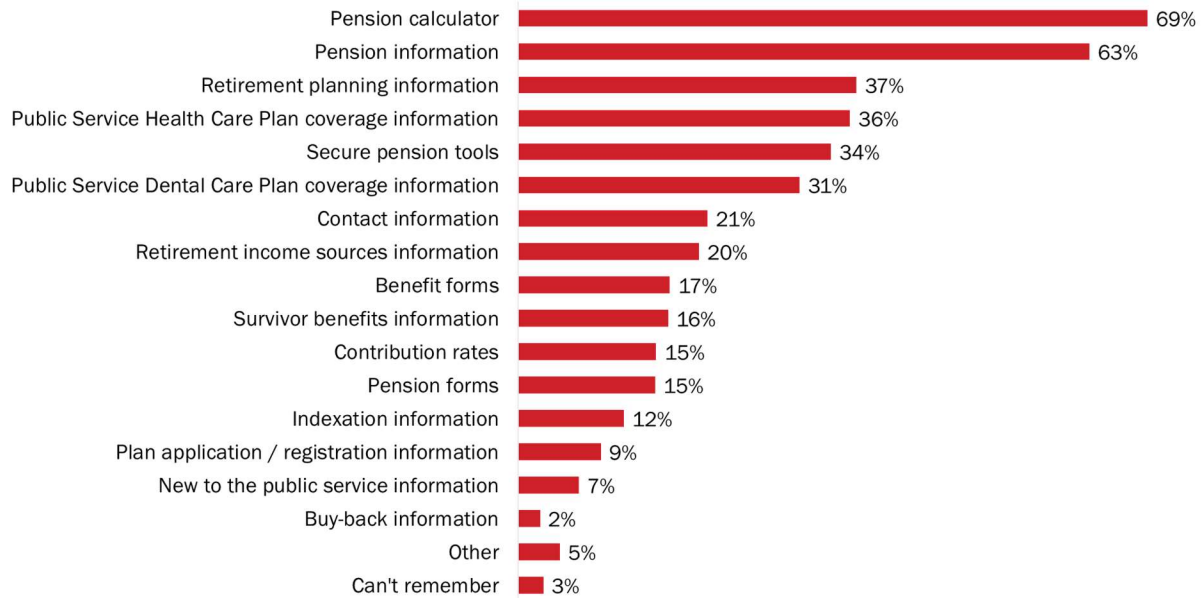
The likelihood of visiting the Government of Canada pension and benefits website was higher among members aged 50+ and those with 35+ years of service. Male and female members were similarly likely to have visited the website in the past year.

Pension calculator and information are the top items sought on the pension and benefits website

Those who visited the Government of Canada pension and benefits website in the past year (n=1,536) were asked what they were looking for on the site. The items mentioned more frequently than any others were the pension calculator (69%) and pension information (63%). At least 3 in 10 active members said they visited the site in the past year to access information about retirement planning (37%), Public Service Health Care Plan coverage (36%), secure pension tools (34%), and Public Service Dental Care Plan coverage (31%).

A wide variety of other types of information was sought by smaller proportions, as depicted in Figure 25.

Figure 25: Information sought when visiting the pension and benefits website



Q26. What were you looking for when you visited the pension and benefits website this past year? [Multiple responses accepted] Base: n=1,536; those who visited the website.

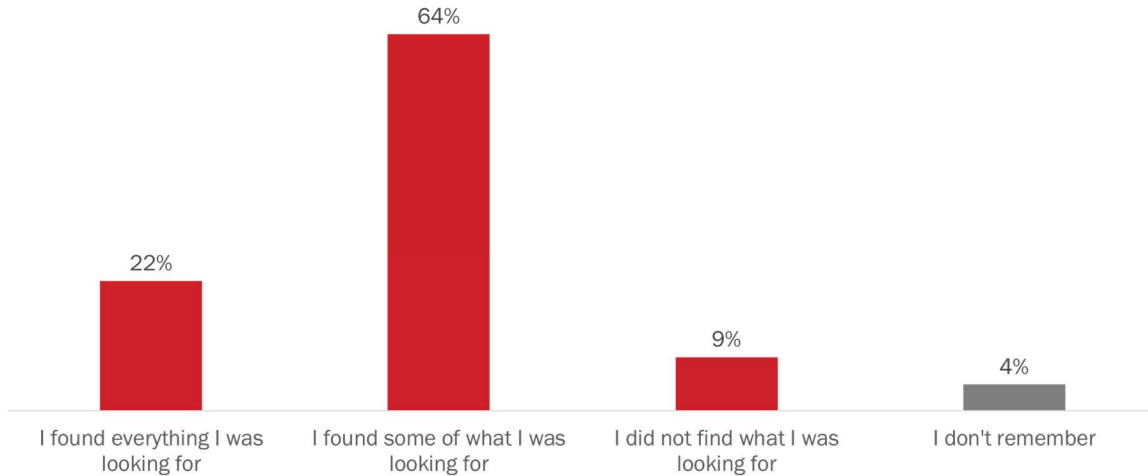
Members aged 50+ were more likely to have visited the website to look for pension information or to use the pension calculator. In contrast, members under 35 were more likely than older members to have visited the website for Public Service Health Care Plan and Public Service Dental Care plan coverage information.

In terms of gender differences, male members were more likely than female members to have sought pension information, secure pension tools, Public Service Dental Care Plan coverage information, survivor benefits information, contribution rates, and indexation information. Female members were more likely than male members to have visited the website for retirement planning information.

Most site visitors found all or some of what they sought

Most active members surveyed who visited the Government of Canada pension and benefits website in the past year found some (64%) or all (22%) of what they were looking for. Among the rest, 9% did not find what they were looking for and 4% could not recall whether or not their search on the site was successful.

Figure 26: Outcome of website visit



Q27. Were you generally able to find what you were looking for when you visited the pension and benefits website this past year? Base: n=1,536; those who visited the website.

There were no noteworthy differences based on age, years of service, or date of joining the public service. Male members were more likely to say they found everything they were looking for, whereas female members were more likely to say they found most of what they were looking for on the website.

II. DETAILED FINDINGS: RETIRED MEMBERS

Profile of respondents

The following tables present the employment characteristics of retired members who responded to the survey. In total, 73% of respondents completed the survey in English, and 27% completed the survey in French.

Length of time working for the federal public service	Percent
Less than 2 years	<1%
2-6 years	2
7-14 years	9
15-24 years	18
25-34 years	44
35 years or more	26
No response	1

Number of years since retirement	Percent
Less than 2 years	7
2-6 years	24
7-14 years	35
15-24 years	25
25 years or more	8
No response	1

The following tables present the location of residence, age, relationship status, and gender of retired members who responded to the survey.

Location of residence	Percent
National Capital Region (NCR)	30
Atlantic Region	10
Quebec Region (excluding the NCR)	19
Ontario Region (excluding the NCR)	15
Western Region	11
Pacific Region	12
Outside Canada	1
No response	1

Age	Percent
Under 50	<1
50-54	<1
55-64	28
65-74	46
75 and older	23
No response	2

Relationship status	Percent
Single	9
Married	63
Common-law	8
Widowed	9
Divorced	7
Separated	1
No response	2

Gender ⁶	Percent
Male	55
Female	43
No response	2

⁶ Respondents had the option to select male, female, or another gender. No-one selected another gender.

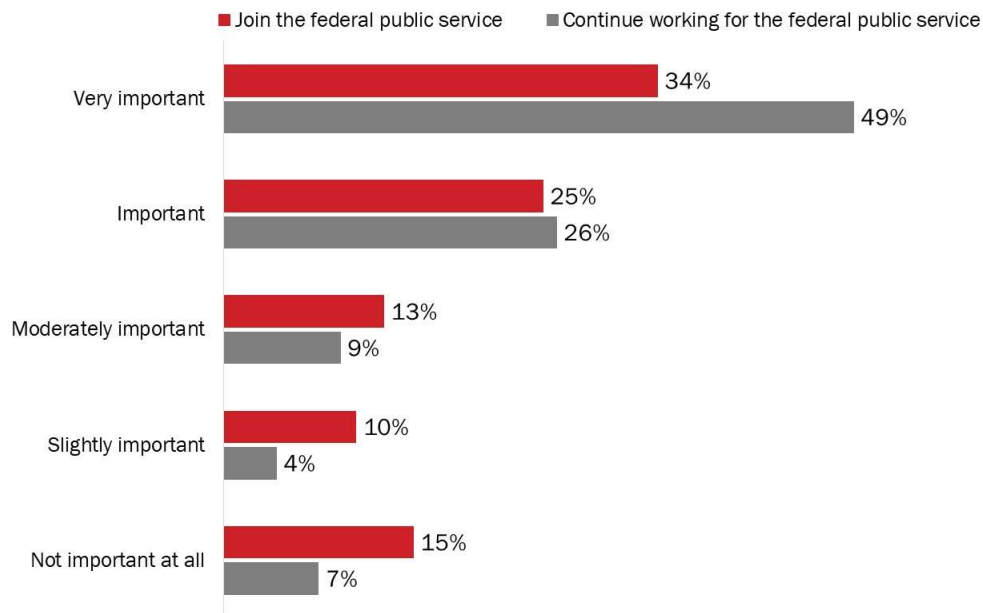
Overall perceptions of the public service pension and benefit plans

This section presents retired plan members' general perceptions of the federal public service pension and benefit plans.

Pension and benefit plans are considered important to retired members

Similar to the results for active members, the pension and benefit plans offered by the federal government are important to most retired plan members. Once again, this is more likely to be the case in terms of their decision to continue working in the federal public service.⁷ In total, 84% of retired members attributed at least moderate importance to the pension and benefit plans in terms of their decision to continue working for the federal government, with approximately half (49%) viewing the plans as very important. Roughly 7 in 10 (72%) attributed at least moderate importance to the pension and benefit plans as a reason for initially joining the public service.

Figure 27: Factors impacting decision to join and continue working for the federal public service



Q1. To what extent was the pension and benefit plans offered by the Government of Canada an important factor in your decision to? Base: n=2,045; all respondents. Dk/nr: 3.5% - 4%

The likelihood of saying the pension and benefit plans was a very important factor in their decision to join the federal public service was higher among female members, retired members under 65 years of age, and those who have been retired for fewer than two years⁸. When looking at respondents' decision to continue working for the federal public service, the results at the subgroup level were similar: specifically, female members, those under 65 years, those who have been retired for fewer than two years, and members who spent 15+ years working for the federal public service were more likely to say the pension and benefit plans was an important or very important factor.

⁷ It is worth noting that 70% of retired members who completed the survey reported 25+ years of service; therefore, it is reasonable to assume that recall of factors affecting one's decision to join the public service may not be top-of-mind when this decision was made 25+ years ago.

⁸ Not surprisingly, differences based on length of time since retirement and members' age follow a similar pattern.

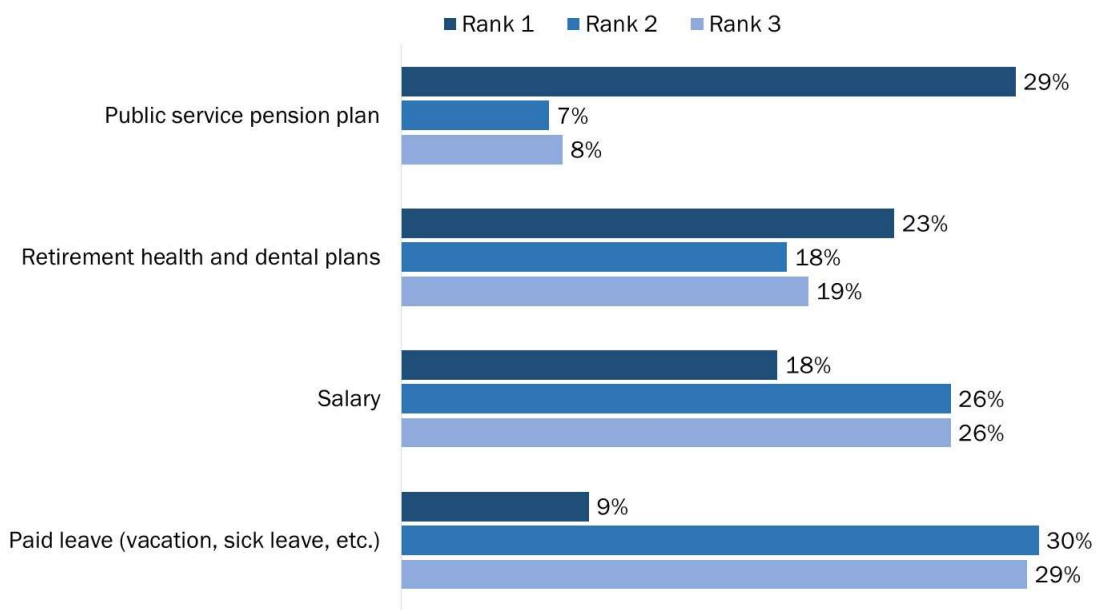
Pension plan, salary and paid leave are considered important, particularly when deciding to continue working for the federal government

Retired members were asked to rank the importance of the following in their decision to join and continue working for the federal public service:

- public service pension plan;
- retirement health and dental plans;
- salary, and;
- paid leave (vacation, sick leave, etc.).

Many ranked salary (70%), paid leave (68%), and retirement health and dental plans (60%) among the top three factors affecting their decision to join the federal government. Following this, 44% placed the public service pension plan among the top three factors affecting their decision to join the federal government. While all of these factors are important to respondents, more retired members ranked the pension plan (29%) and the retirement health and dental plans (23%) as the top factor compared to the retirement health and dental plans, salary, and paid leave.

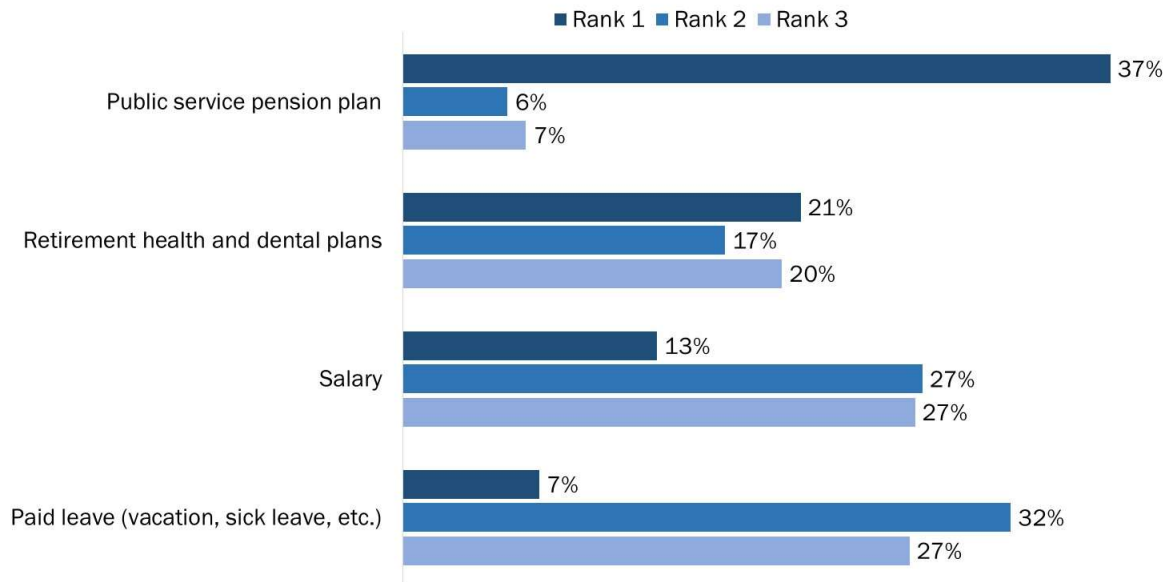
Figure 28: Ranking of priorities when joining the federal public service



Q2. Please rank the importance of the following in your decision to **join** the federal public service, with 1 being the most important factor and 5 being the least important factor. Base: n=2,045; all respondents.

As was the case when it came to joining the federal public service, more retired members ranked salary (67%) and paid leave (66%) among the top three factors affecting their decision to continue working for the federal government. When it comes to the most important factor, however, retired members were more likely to assign top ranking to the pension plan (37%).

Figure 29: Ranking of priorities when continuing to work for the federal public service



Q3. Please rank the importance of the following in your decision to **continue working** for the federal public service, with 1 being the most important factor and 5 being the least important factor. Base: n=2,045; all respondents.

The likelihood of ranking the pension and benefit plans as the most important factor in their decision to join, and continue working for, the federal public service was higher among retired members with 25+ years of service. Female members were more likely to rank salary as the most important factor in their decision to join, and continue working for, the federal public service was salary.

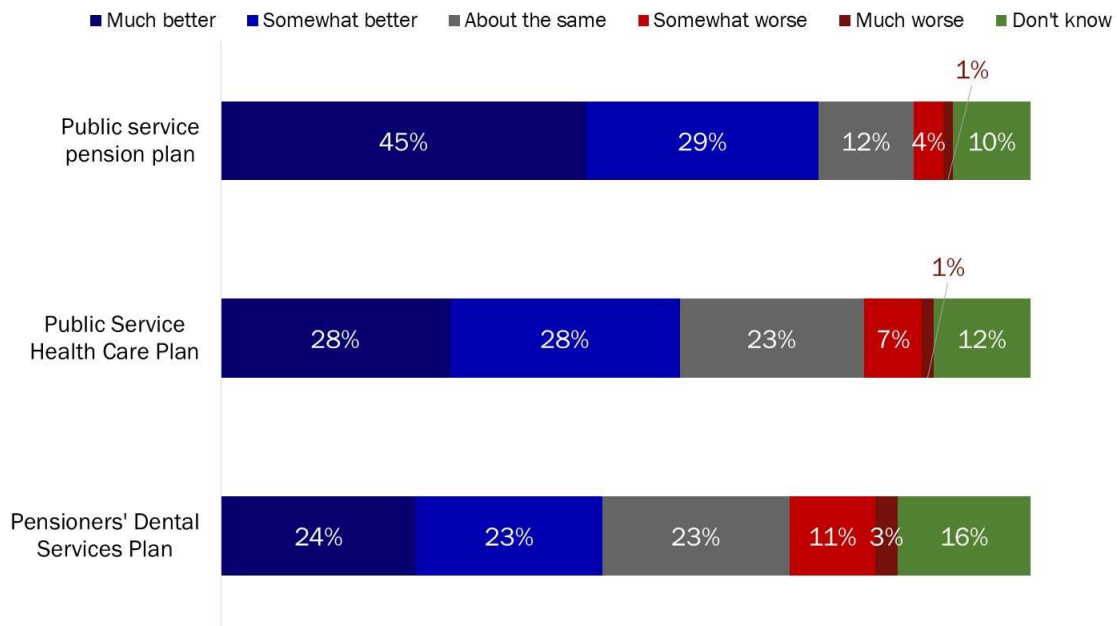
Note: This research focused exclusively on components of the federal public sector compensation package. When respondents rate the importance of the pension and benefits plans to their decision to join and continue working for the federal government, they are not considering other potential factors that may affect employee recruitment and retention, such as, but not limited to, meaningful work, opportunities for growth and career advancement, and work-life balance. Should this study have had a broader focus on recruitment and retention, the importance attributed to the pension and benefits plans may be different when considered alongside these other factors.

Majority think that the public service pension plan is better than the plans offered by other employers

In comparison to other pension and benefit plans, three-quarters of retired members think the federal government pension plan is much better (45%) or somewhat better (29%) than plans offered by other employers. Very few plan members think the federal public service pension plan is worse than other plans.

Respondents were less certain about the Public Service Health Care Plan and the Pensioners' Dental Services Plan. Fifty-six percent think the Public Service Health Care Plan is somewhat or much better than other employers' plans, while 47% feel this way about the Pensioners' Dental Services Plan.

Figure 30: Federal public service pension and benefit plans vs. other employers' plans



Q4. How do you think the following public service pension and benefit plans compare to those offered by other employers? Base: n=2,045; all respondents.

➔ **Compared to 2009, views of the public service pension plan have not changed overall, but they have increased in intensity.** In 2009, 74% viewed the pension plan as better than plans offered by other employers, with 32% of retired members saying the federal public service plan is much better. In 2019, 74% also viewed the plan as better, although a greater proportion (45%) said the public service pension plan is much better than what is offered by other employers.

Male members, retired members under the age of 75 and those who have accrued 25+ years of service were more likely to say the public service pension plan is somewhat or much better than plans offered by other employers.

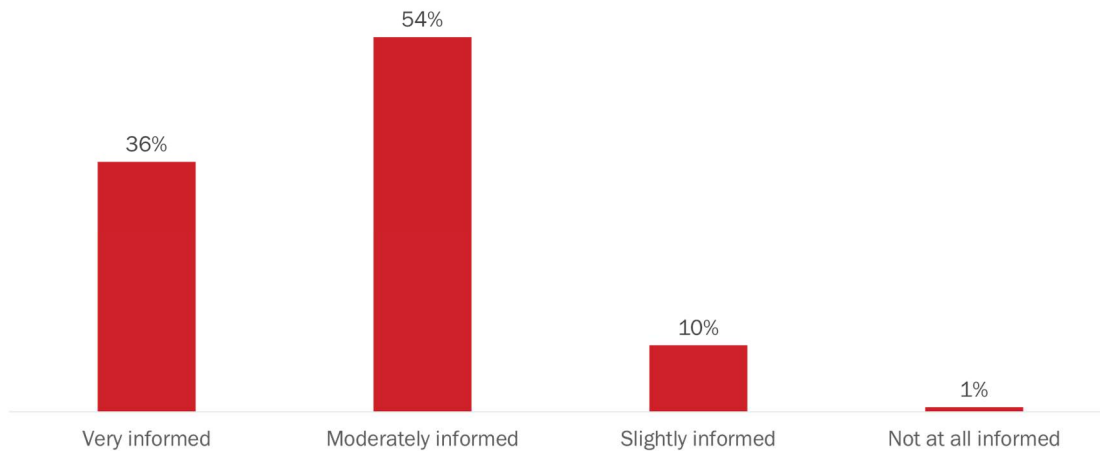
Knowledge of the public service pension and benefit plans

This section explores surveyed plan members' knowledge of the federal public service pension and benefit plans.

Plan members feel well informed about their pension and benefit plans

Nine in 10 (90%) retired plan members described themselves as at least moderately informed about the public service pension and benefit plans. Specifically, 54% characterized themselves as moderately informed and 36% as very informed. The rest were more likely to rate themselves as slightly informed (10%) than not at all informed (1%).

Figure 31: Extent to which members feel informed about plans



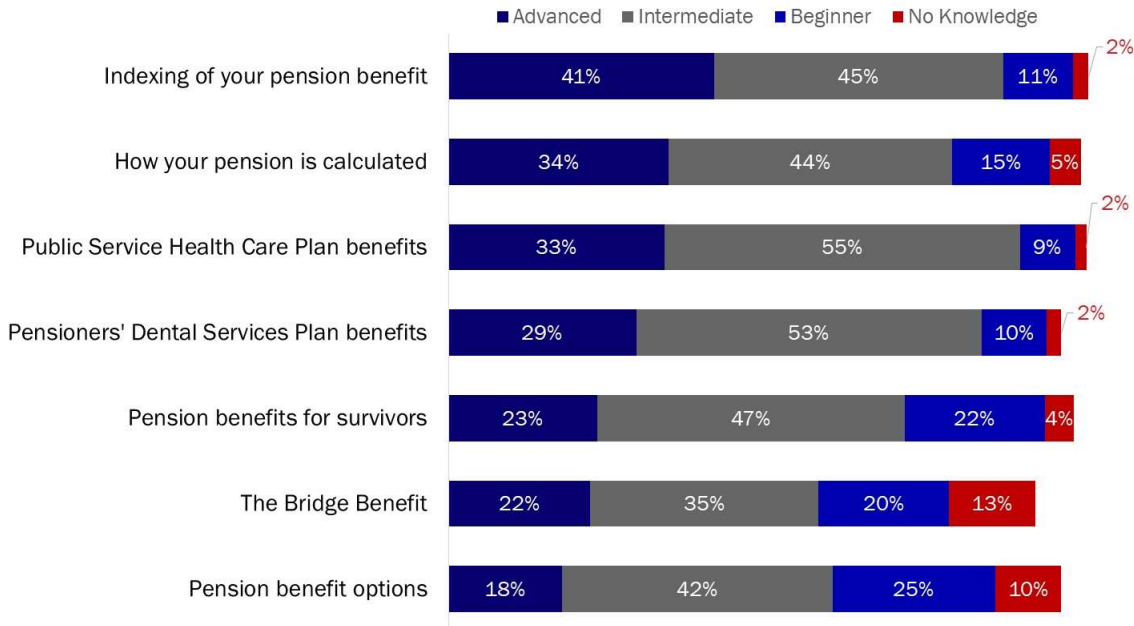
Q5. How informed do you think you are about the public service pension and benefit plans? Base: n=2,045; all respondents. Dk/nr: <0.5%

Plan members under the age of 75 and those who have been retired for fewer than 15 years were more likely to feel moderately or very informed about the public service pension and benefit plans. The extent to which retired plan members feel informed did not differ by gender; male and female members were similarly likely to characterize themselves as moderately or very informed about the plans.

Most retired members report intermediate or advanced knowledge of various features of the plans

When asked to rate their knowledge of various features of the pension and benefit plans, relatively few retired members said they have no knowledge. At least 6 in 10 (60%) retired members said they have intermediate or advanced knowledge of all these plan features. Advanced knowledge was highest for benefit indexing (41%), followed by how one's pension is calculated (34%), and health care plan benefits (33%).

Figure 32: Knowledge of plan features



Q6. Please rate your knowledge of the following plan features. Base: n=2,045; all respondents. Dk/nr: <0.5% - 3%; Does not apply: 7% or less

Knowledge of specific features of the plan was generally higher among members under 65, and for many of the features, knowledge tended to decrease as the number of years since retirement increased. In addition, retired male members were more likely than retired female members to say they have advanced knowledge of how their pension is calculated, the bridge benefit, indexing, and pension benefit options.

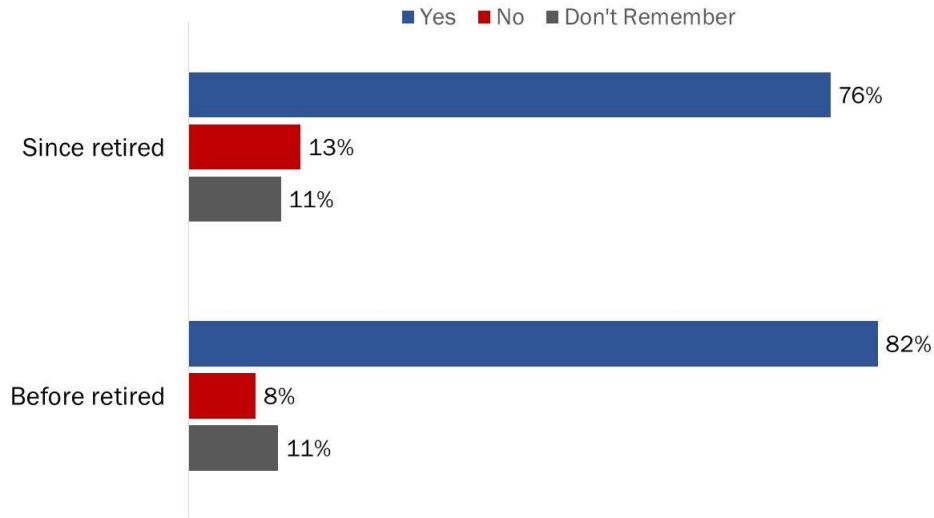
Perceptions of the public service pension and benefit plans communications

This section explores issues related to the information needs of plan members.

Majorities received information about the pension and benefit plans pre- and post-retirement

Most retired members said they received information about the public service pension plan before (82%) and since (76%) they retired.

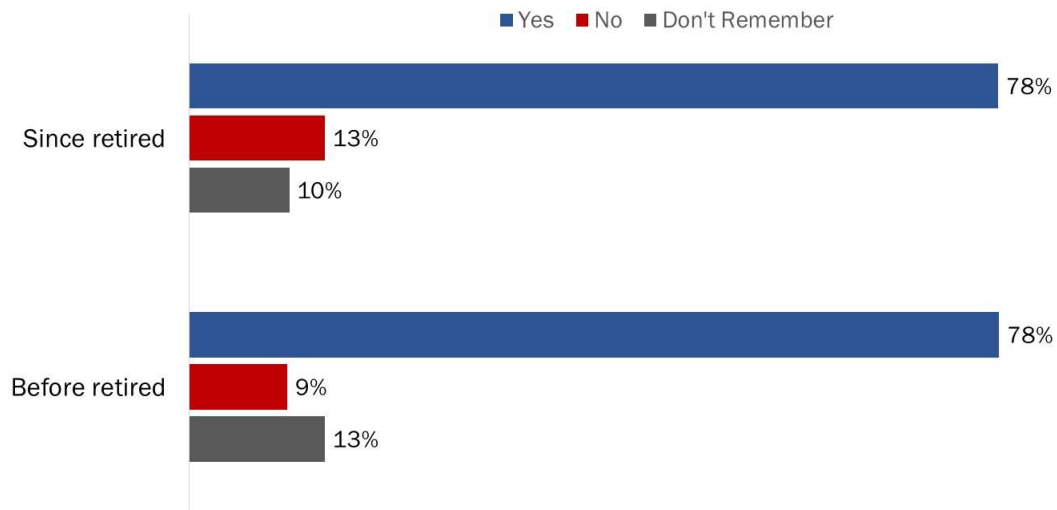
Figure 33: Recall of receipt of pension plan information



Q7. Did you receive information about the public service pension plan...? Base: n=2,045; all respondents.

Nearly four in five (78%) retired members said they received information about the public service benefit plans before and since they retired.

Figure 34: Recall of receipt of benefit plans information



Q10. Did you receive information about the public service benefit plans? Base: n=2,045; all respondents.

Plan members under the age of 75 and those who have accrued 25+ years of pensionable service were more likely to say they received information about the pension and benefit plans before they retired. Compared to female members, male members were more likely to say they received information about the pension plan since they retired from the public service.

Perceptions of pension and benefit plans information issues vary considerably

Respondents were provided with a set of statements about the public service pension and benefit plans and asked to identify the extent to which they agreed or disagreed with each statement. The statements were:

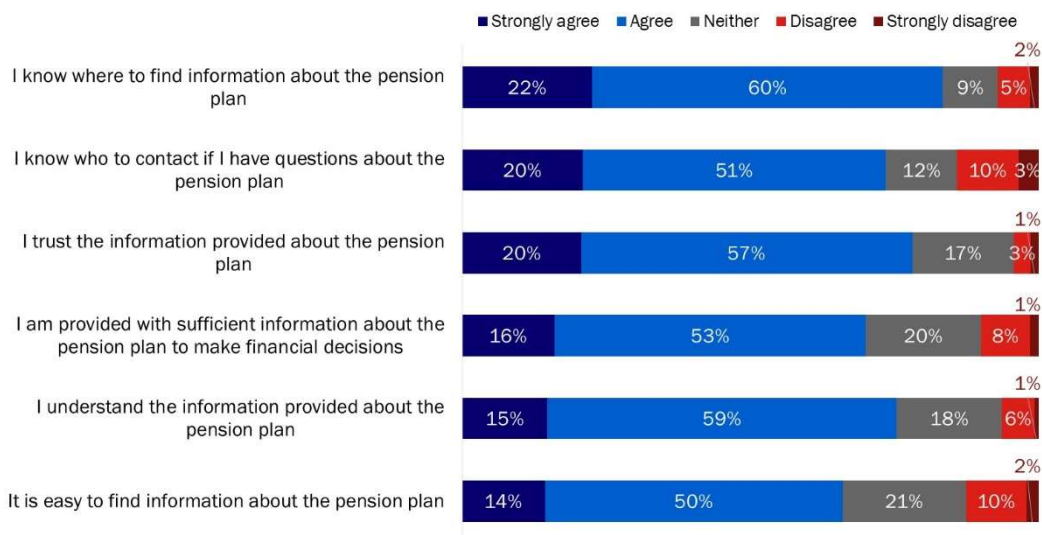
- I know where to find information about the public service pension/benefit plans.
- It is easy to find information about the public service pension/benefit plans.
- I understand the information provided about the public service pension/benefit plans.
- I trust the information provided about the public service pension/benefit plans.
- I am provided with sufficient information about the public service pension/benefit plans to make financial decisions.
- I know who to contact if I have questions about the public service pension/benefit plans.

While the levels of agreement with these statements varied, it was quite similar for many of the statements. The level of agreement was highest (three-quarters or more) for three issues – knowing where to get information about the plan (82%), trusting the information they are provided about the pension plan (77%), and understanding the information they receive about the plan (74%).

Approximately two-thirds or more expressed agreement with each of the following issues: knowing who to contact if they have a question (71%), being provided with sufficient information about the pension plan to make financial decisions (69%), and being able to easily find information on the plan (64%).

For all of the issues identified above, the levels of disagreement were relatively low, ranging from 4% to 13%.

Figure 35: Perceptions of pension plan information issues



Q8. To what extent do you agree or disagree with the following statements about the public service pension plan? Base: n=2,045; all respondents. Dk/nr: 2% - 3%

Compared to 2009, in 2019, fewer retired members trust and understand the information provided to them about the pension plan, while slightly more know where to find information.

	2009	2019	Change
I know where to find information about the public service pension plan	77%	82%	↑
I trust the information provided about the public service pension plan	85%	77%	↓
I understand the information provided about the public service pension plan	77%	74%	↓
It is easy to find information about the public service pension plan	65%	64%	→

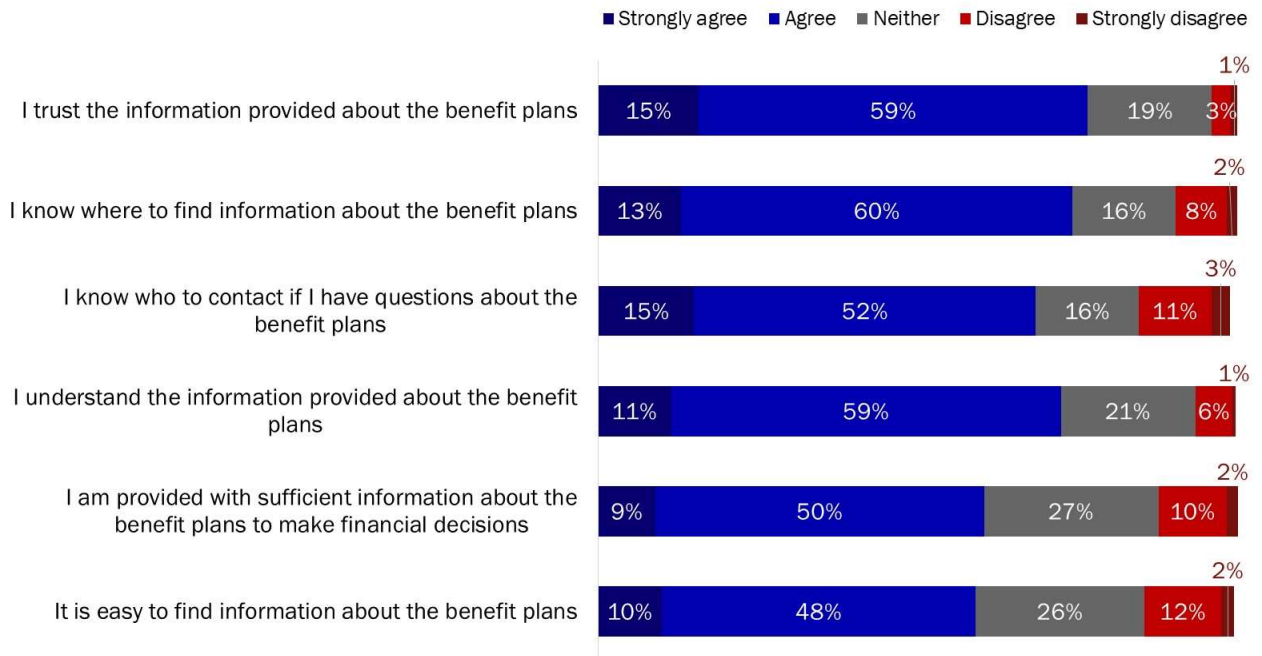
*The percentages above are the percentage of respondents agreeing with each statement (i.e., scores of 4-5 on a 5-point scale).

NOTE: These statements were not asked about the benefit plans in 2009; therefore, no comparisons are available.

Members under 75 were more likely to know where to find information about the pension plan and to know who to contact if they have questions, and less likely to trust pension plan information. Male retired members were more likely to agree that they understand information about the public service pension plan, that they trust the information, and that they are provided with sufficient information to make financial decisions.

Turning to benefit plans information issues, half or more of the retired plan members surveyed agreed with each of these statements. Agreement, however, was more likely to be moderate than strong.

Figure 36: Perceptions of benefit plans information issues



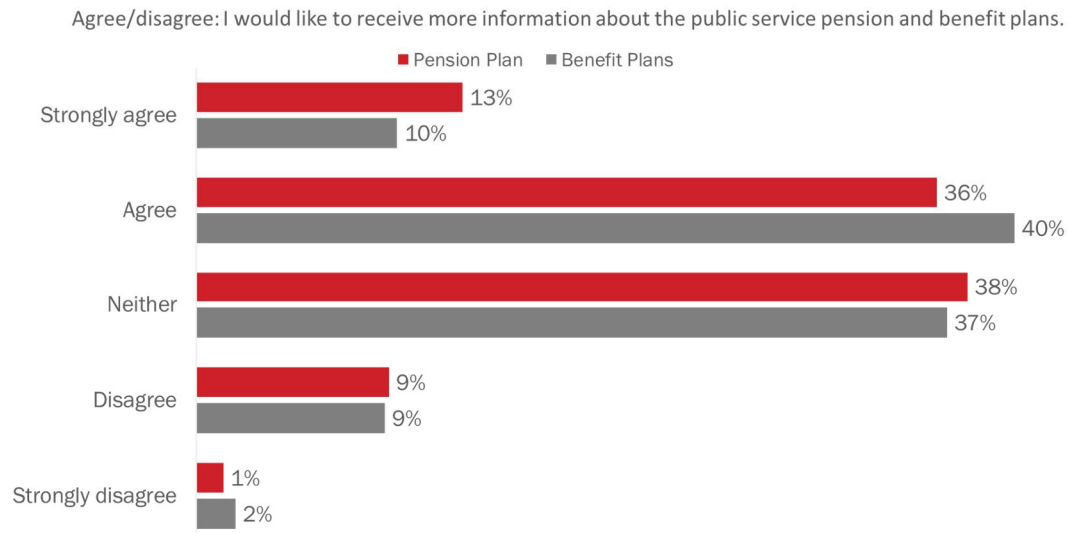
Q11. To what extent do you agree or disagree with the following statements about the public service benefit plans? Base: n=2,045; all respondents. Dk/nr: 3% - 4%

Members under 75 were more likely to know where to find information about the benefit plans, to find it easy to locate this information, and to know who to contact if they have questions about the plans. Female members were more likely to agree that they know who to contact if they have questions about the public service benefit plans.

Retired members have modest interest in receiving more information about the pension and benefit plans

Unlike active members where strong majorities expressed interest in receiving more information, just half of retired members expressed this sentiment: 49% would like more information about the pension plan and 50% about the benefit plans.

Figure 37: Interest in receiving more information about plans

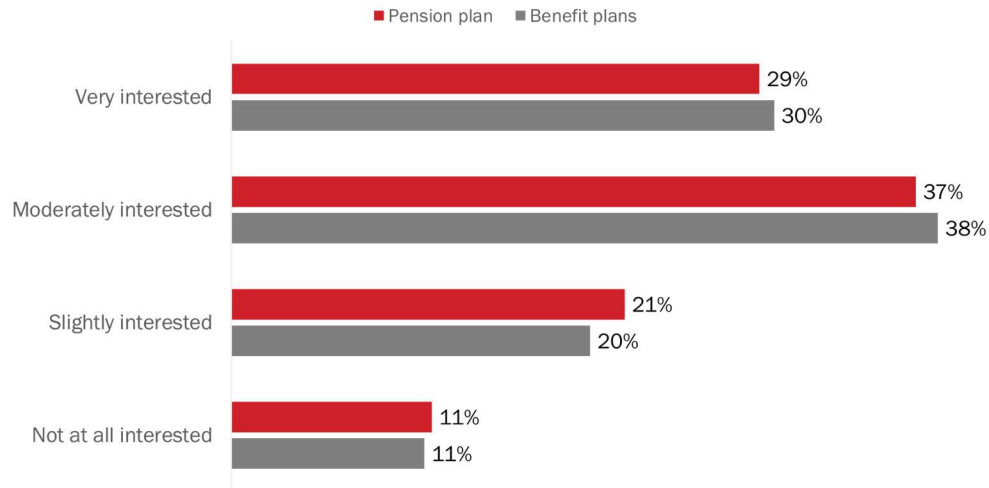


Q8/Q11. To what extent do you agree or disagree with the following statements about the public service pension / benefit plans? Base: n=2,045; all respondents.

There were no notable differences based on members’ age or number of years since retirement. Female retired members were more likely than male members to say they would like to receive more information about the public service pension and benefit plans.

Just half of retired members expressed interest in receiving more information about the public service pension and benefit plans, but approximately two-thirds said they are moderately or very interested in learning more about the pension (66%) and benefit (68%) plans.

Figure 38: Interest in learning more about plans



Q13. How interested, if at all, are you in learning more about the public service...? Base: n=2,045; all respondents. Dk/nr: 2%

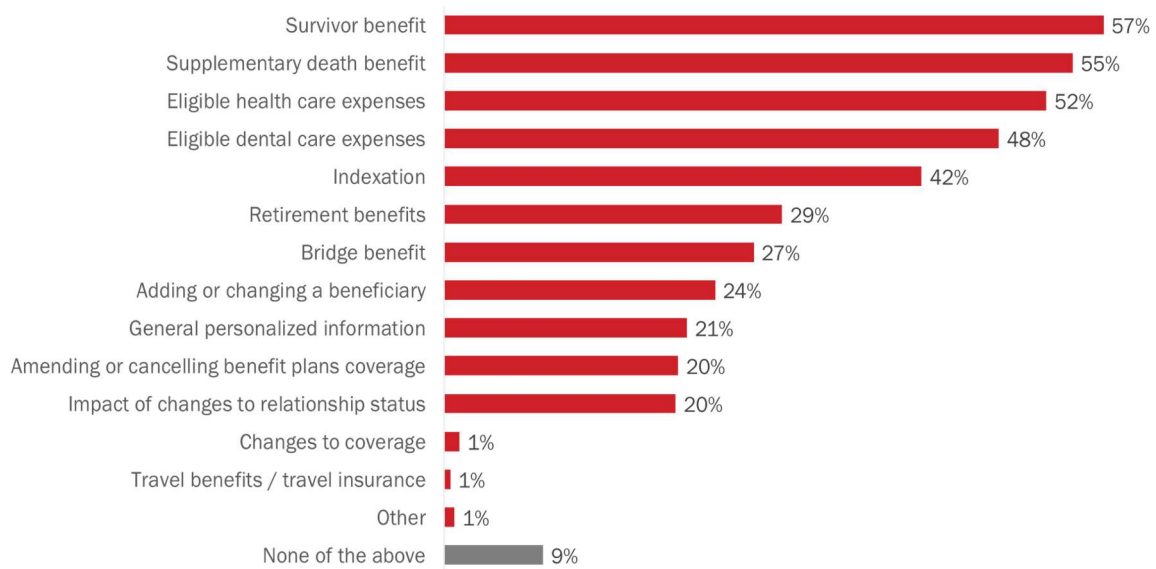
Members under 75 years of age were more likely to be very interested in learning more about the pension plan, and moderately or very interested in learning more about the benefit plans. Lack of interest in learning more was higher among members who have been retired from the federal public service for 25+ years. Retired female members were more likely than retired male members to be very interested in learning more about the public service pension and benefit plans.

Survivor benefit, supplementary death benefit, and eligible health care expenses top the list of topics about which retired members would like more information

Retired members interested in learning more about the public service pension and benefit plans were asked to select topics of interest. At least half would like to learn more about the survivor benefit (57%), supplementary death benefit (55%), and eligible health care expenses (52%).

Eligible dental care expenses (48%) and indexation (42%) were a priority for many as well. Other topics are of interest to smaller proportions, as detailed in Figure 39.

Figure 39: Pension and benefit topics members are interested in learning more about



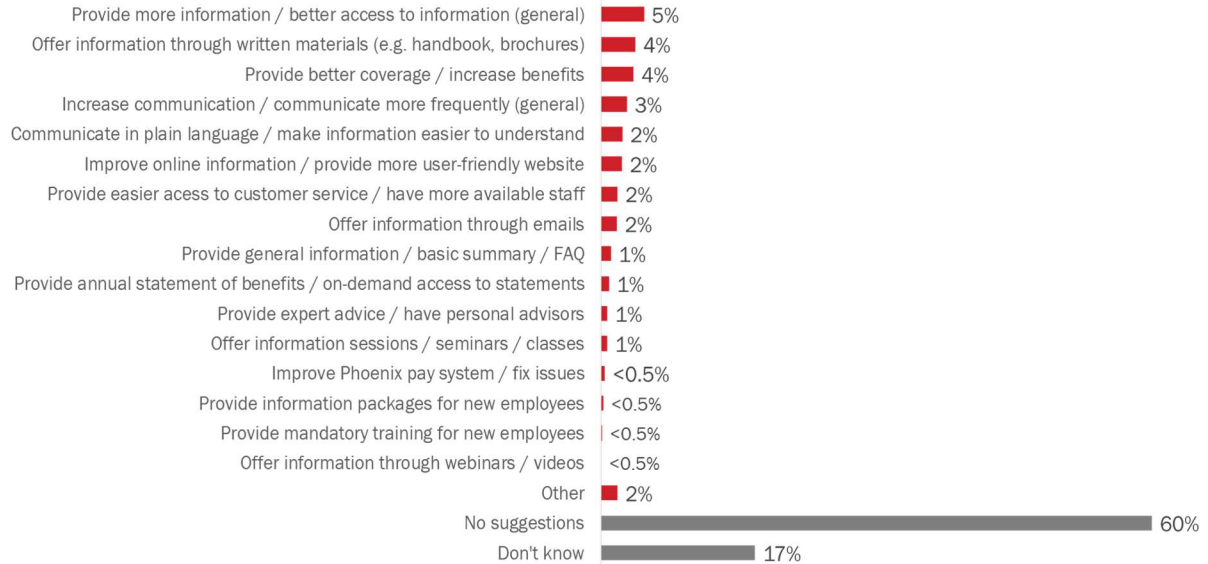
Q14. Which public service pension and benefit topics would you be interested in learning more about? [Multiple responses accepted] Base: n=1,875; respondents interested in receiving more information.

Members aged 65+ were more likely to be interested in the survivor benefit and the supplementary death benefit, while interest in eligible health and dental care expenses was higher among 65 to 74 year olds. The likelihood of expressing an interest in learning more about the bridge benefit decreased as retirement years increased. Differences based on gender included the following: female members were more likely to be interested in learning more about the bridge benefit, adding or changing a beneficiary, and the impact of changes to one’s relationship status, while male members were more likely to be interested in the survivor benefit.

Few suggestions were offered to improve the benefit plans information

Respondents were asked in an open-ended manner to suggest ways in which the Government of Canada can improve public service benefit plan information. More than three-quarters of retired members offered no suggestions (60%) or indicated that they do not know how this information could be improved by the Government of Canada (17%).

Figure 40: Suggestions to improve benefit plans information



Q12. What, if anything, can the Government of Canada do to improve public service benefit plans information? [Multiple responses accepted] Base: n=2,045; all respondents.

There were no noteworthy differences based on members' age or number of years since retirement. Female retired members were more likely to suggest that the Government of Canada could offer information through written materials and increase communication and/or communicate more frequently.

Communications products

This section explores issues related to the communications products in support of the public service pension and benefit plans.

Retired members use a variety of sources to obtain information about the public service pension and benefit plans

Like active members, retired members also use a variety of sources to obtain information about the pension and benefit plans. The top three sources used at least some of the time are insurance companies (72%), print publications (70%), and the Annual Pensioners' Statement (69%).

Figure 41: Frequency of using various sources to obtain information



Q16. How often do you use the following sources to obtain information about the public service pension and benefit plans? Base: n=2,045; all respondents.

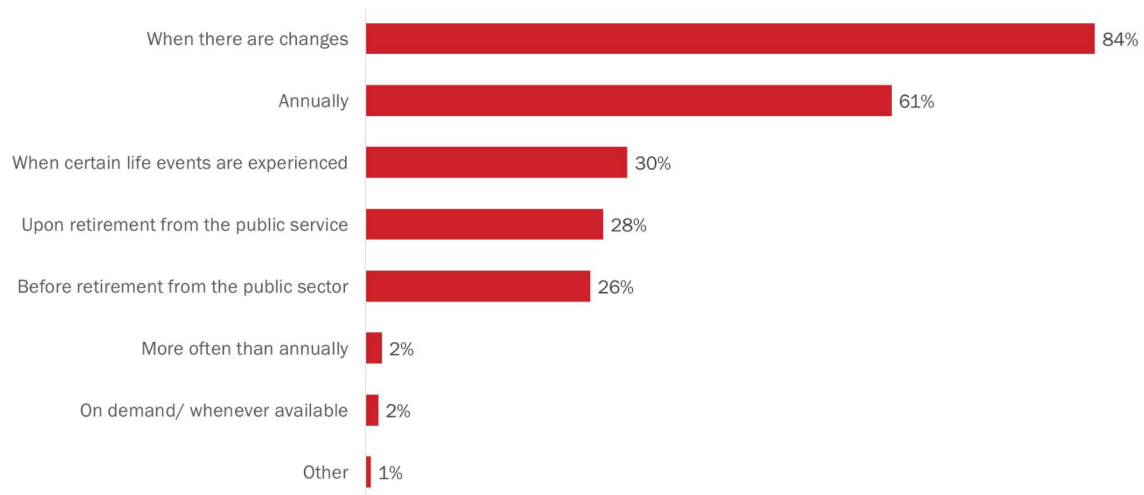
Respondents are least likely to use social media accounts, their former department, and the pension and benefits kiosk at the National Association of Federal Retirees (NAFR) - Annual General Meeting.

There were no noteworthy differences based on members' age or number of years since retirement. Female members were more likely to say they consult the Canada.ca/pension-benefits website, the Government of Canada Pension Centre, other federal retirees, and partner websites.

Most retired members would like to receive information about the public service pension and benefit plans when there are changes or annually

More than 8 in 10 (84%) retired members would like to receive information about the public service pension and benefit plans when there are changes, while 6 in 10 (61%) said that annually would be their preference.

Figure 42: Preferred frequency of receiving information about public service pension or benefit plans



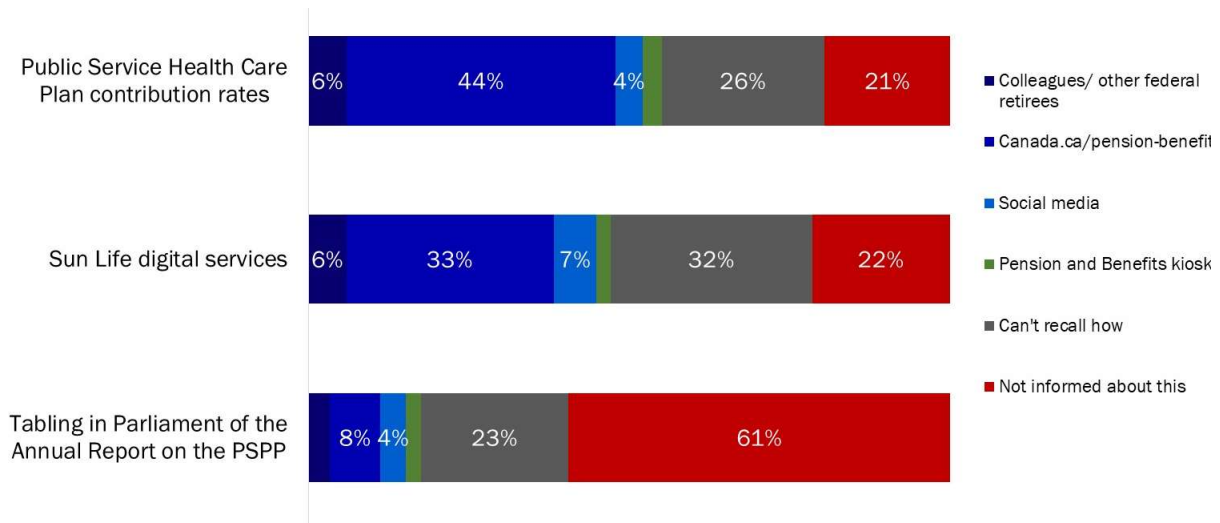
Q17. When do you want to receive information about your public service pension and benefit plans? Base: n=2,045; all respondents.

Plan members who have been retired for fewer than two years were more likely to say they want to receive information about their public service pension and benefit plans upon and before retirement. Preferences regarding the frequency of receiving information about the pension and benefit plans did not differ by gender.

Recollection of Government of Canada communications about the public service pension and benefit plans is mixed

Retired members were most likely to recall receiving information from the Government of Canada about Public Service Health Care Plan contribution rates and Sun Life digital services in the past year. The top source mentioned was Canada.ca/pension-benefits. In contrast, the vast majority were not informed, or cannot recall being informed, about the tabling in Parliament of the annual report on the public service pension plan.

Figure 43: Recall of Government of Canada communications about the pension and benefit plans



Values of 3% or less are not labelled in the chart.

Q18. In the past year, the Government of Canada communicated the following information regarding the public service pension and benefit plans. Please indicate how you were informed about each. [Multiple responses accepted] Base: n=2,045; all respondents.

Retired members aged 75+ were less likely to have been informed about the Public Service Health Care Plan contribution rates and Sun Life digital services via Canada.ca/pension-benefits, while members who have been retired for 25+ years were more likely to say they were not informed about Sun Life digital services. Male retired members were more likely to say they were informed about Public Service Health Care Plan contribution rates and the tabling in Parliament of the Annual report on the public service pension plan through Canada.ca/pension-benefits. Female retired members were more likely to say they were informed about Sun Life digital services through colleagues and other federal retirees.

Email is the preferred method of receiving information about the public service pension and benefit plans

Retired members surveyed were asked how they would prefer to receive the following types of information about the public service pension and benefit plans:

- plan changes;
- availability of new pension and benefit plans information, and;
- general pension or benefit plan information.

Regardless of the type of information, email (e-newsletter) is the method preferred by the single greatest proportion of respondents. Specifically, 6 in 10 (60%) would like to receive information

about the availability of new pension and benefit plans information, 59% regarding plan changes, and 57% about general pension or benefit plans information by email.

Following email, mailed publications were preferred by more than half of active retired members surveyed for receiving this type of information. Website ranked a distant third, with approximately 1 in 3 preferring to receive information about the availability of new pension and benefits information (31%), plan changes (31%), and general plan information (32%).

Figure 44: Preferred method to receive information about the public service pension and benefit plans

	Website	App	Online web tool	Mail	Contact Centre	In-person	Videos	Social media	Email
Availability of new pension and benefits information	31%	9%	12%	54%	4%	2%	1%	2%	60%
Plan changes	31%	9%	12%	55%	4%	2%	1%	2%	59%
General pension or benefit plans information	32%	9%	12%	53%	4%	2%	1%	2%	57%

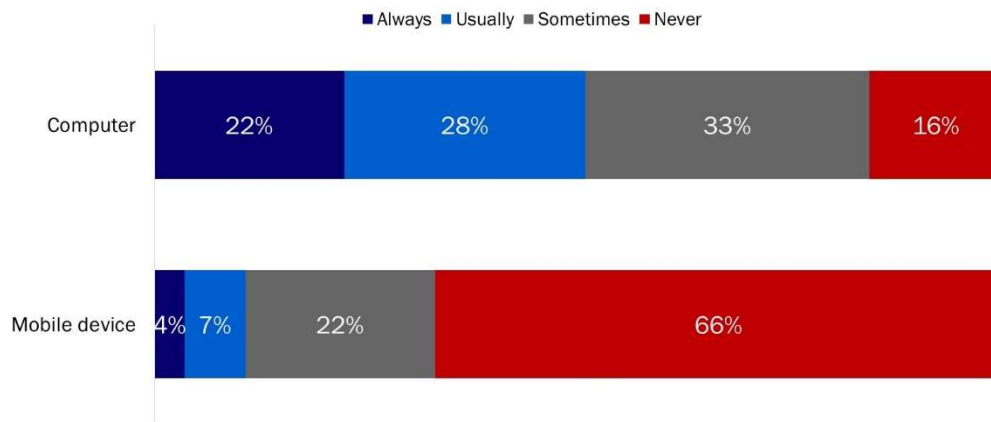
Q19. How would you prefer to receive the following types of information about the public service pension and benefit plans? You may choose more than one source for each type of information. Base: n=2,045; all respondents. Dk/nr: 1%

Retired plan members aged 75+ were more likely to prefer to receive these types of information about the public service pension and benefits plans through mail. Those who have been retired for fewer than 15 years were more likely to want to hear about plan changes, the availability of new pension and benefits information, and general pension or benefit plans information through email. Female members were more likely to prefer to receive information through mailed publications.

A computer is used more frequently than a mobile device for accessing online public service pension and benefit plans information

More than 4 in 5 (83%) retired members use a computer at least some of the time to access online public service pension and benefit plans information. In contrast, only one-third (33%) use a mobile device for this purpose.

Figure 45: Frequency of accessing online public service pension and benefit plans information



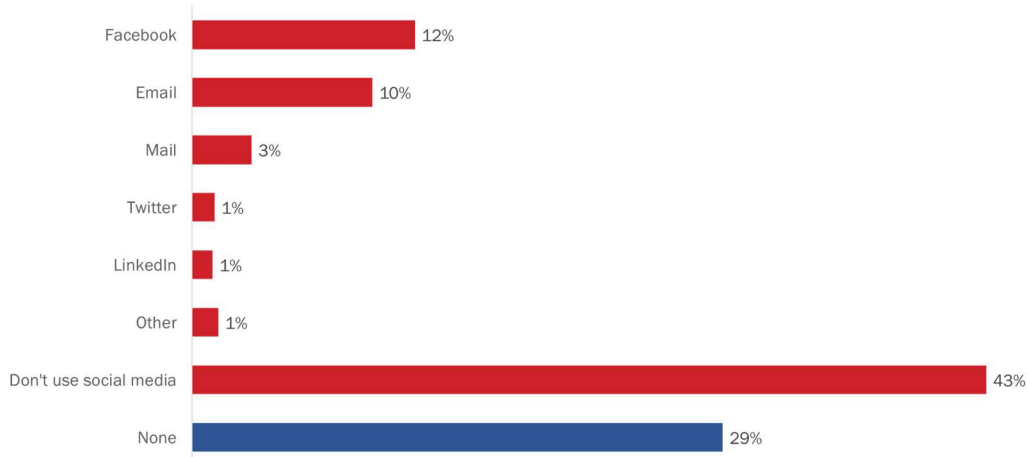
Q20. How often do you tend to access online public service pension and benefit plans information from the following sources? Base: n=2,045; all respondents. Dk/nr: 1%

Plan members aged 75+ were more likely than younger retirees to say they never use a computer or a mobile device to access online pension and benefit plans information. Female retired members were more likely to say they never use a computer and more likely to say they use a mobile device for this purpose.

Few want to receive public service pension and benefit plans information via social media

Three in 10 (29%) have no interest in receiving public service pension and benefit plans information via social media and 43% do not use social media. Among the 25% who find social media an acceptable channel through which to receive pension and benefit plans information, 12% prefer Facebook, 10% email, 1% Twitter, 1% LinkedIn, and 1% some other means. Three percent volunteered that they would like to receive this type of information via mail (despite the focus of the question being social media platforms).

Figure 46: Preferred social media platform to receive information



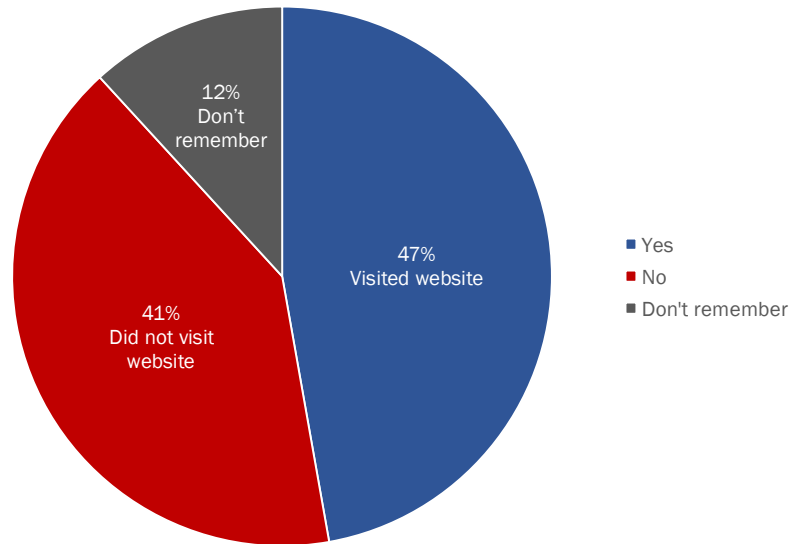
Q21. Through which social media platform would you prefer to receive public service pension and benefit plans information? Base: n=2,045; all respondents.

There were no noteworthy differences by age or retirement years. In terms of gender, female retired members were more likely to prefer to receive pension and benefit plans information via Facebook and email. Male retired members, on the other hand, were more likely to say they do not use social media.

Nearly half visited the Government of Canada pension and benefits website in the past year

Forty-seven percent of surveyed retired members reported that they had visited the Government of Canada pension and benefits website in the past year. The rest of the survey respondents did not visit the website (41%) or could not recall having done so in the last year (12%).

Figure 47: Visited Government of Canada pension and benefits website



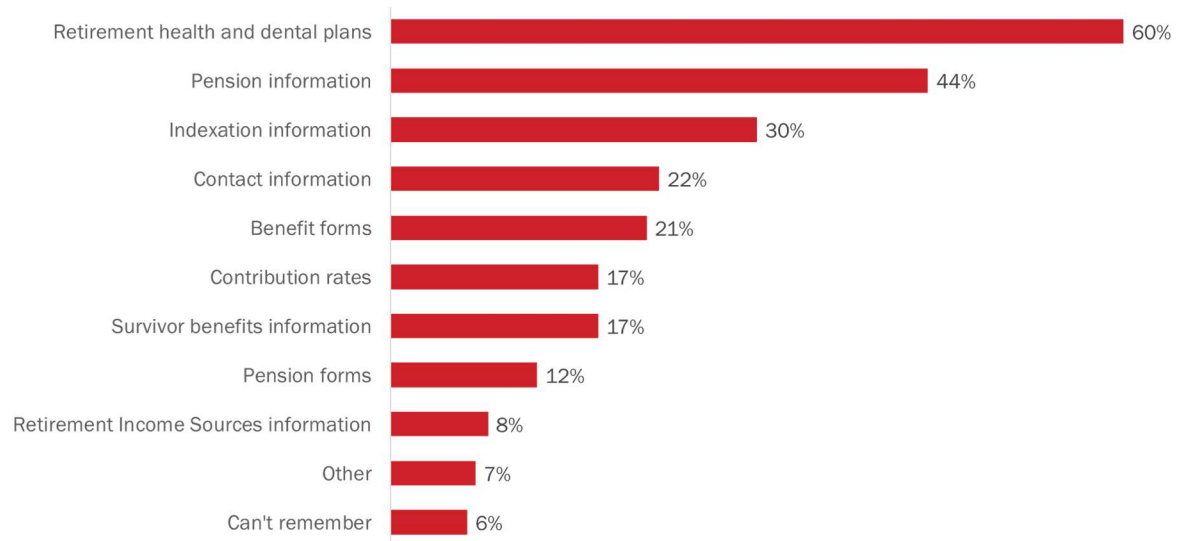
Q22. Have you visited the Government of Canada Pension and Benefits website in the past year? Base: n=2,045; all respondents.

The likelihood of having visited the Government of Canada Pension and Benefits website was higher among those between the ages of 55 and 64 years and those who have been retired for fewer than two years. There was no difference in the likelihood of visiting the website based on gender.

Top items sought on the pension and benefits website were retirement health and dental plans, followed by pension information

Those who visited the Government of Canada pension and benefits website in the past year (n=966) were asked what they were looking for on the site. The items mentioned more frequently than any others were the retirement health and dental plans (60%) and pension information (44%). A wide variety of other types of information was sought by smaller proportions, as depicted in Figure 48.

Figure 48: Information sought when visiting the pension and benefits website



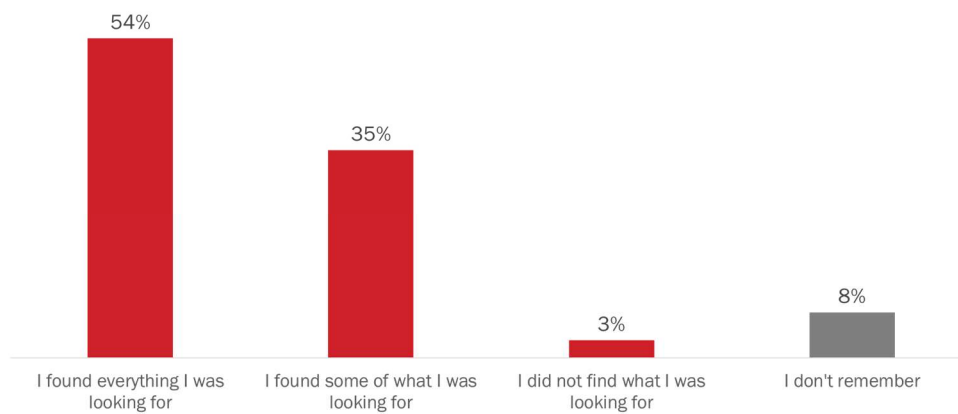
Q23. What were you looking for when you visited the pension and benefits website this past year? [Multiple responses accepted] Base: n=966; those who visited the website.

Retirees aged 75+ were less likely than younger retirees to have been looking for many of these different types of information. Those who retired fewer than two years ago were most likely to say they were looking for pension information, contact information and pension forms on the website. Male retired members were more likely to say they were looking for indexation information, whereas female retired members were more likely to say they were looking for retirement income sources information.

Most site visitors found all or some of what they sought

Of the retired members who visited the Government of Canada pension and benefits website in the past year, most found some (54%) or all (35%) of what they were looking for.

Figure 49: Outcome of web site visit



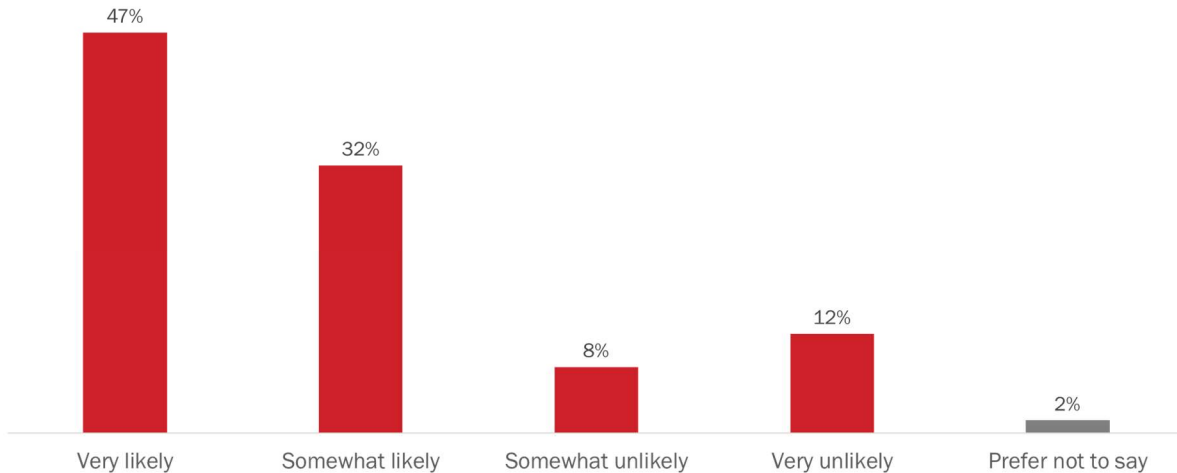
Q24. Were you generally able to find what you were looking for when you visited the Pension and Benefits website this past year? Base: n=966; those who visited the website.

There were no noteworthy differences by age or retirement years. Male members were more likely to say they found everything they were looking for on the website.

A majority expressed interest in using expanded online services

Approximately 4 in 5 (79%) of those surveyed would be somewhat (32%) or very (47%) likely to use online services if the Government of Canada were to expand this offering to retired plan members. One in five would be somewhat (8%) or very (12%) unlikely to do so.

Figure 50: Likelihood of using expanded online services



Q25. The Government of Canada is considering the possibility of expanding its online services to include services to retired members. How likely would it be for you to use such services given the opportunity? Base: n=2,045; all respondents.

Interest in using online web services was higher among plan members under 65 years of age. There were no differences based on gender.

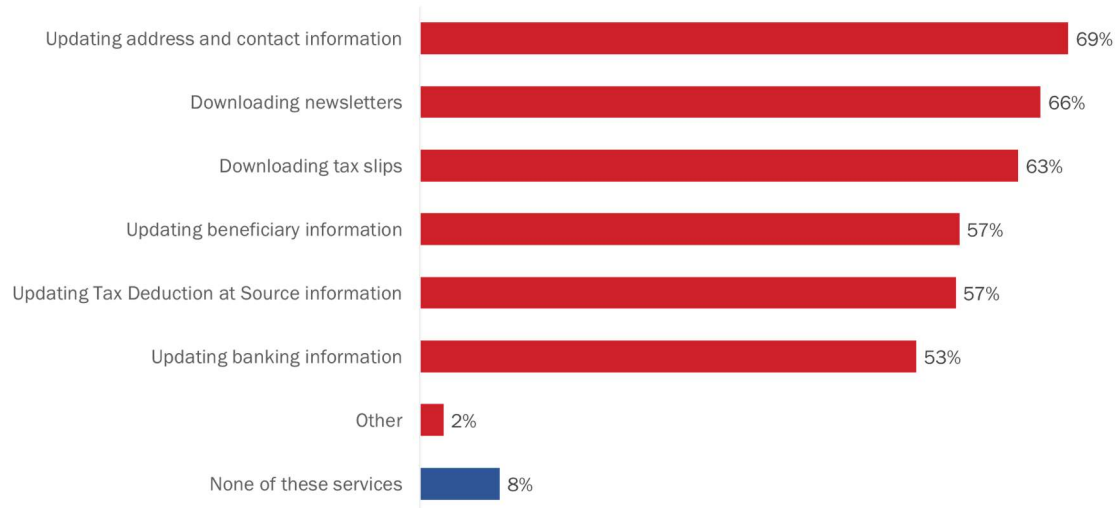
Many potential online services are of interest to retired plan members

Respondents that were at least somewhat likely to use Government of Canada online services (n=1,806) were asked whether they would consider using any of the following potential services:

- updating address and contact information;
- updating banking information;
- updating beneficiary information;
- downloading newsletters;
- downloading tax slips, and;
- updating Tax Deduction at Source information.

Nearly 7 in 10 respondents would consider updating their address and contact information (69%), followed by downloading newsletters (66%), and downloading tax slips (63%). More than half (57%) would consider updating both beneficiary and tax deduction at source information. Fewer, but still more than half (53%), would consider updating their banking information. A small proportion (8%) of retired members would not use any of these online services.

Figure 51: Online services retired members would consider using



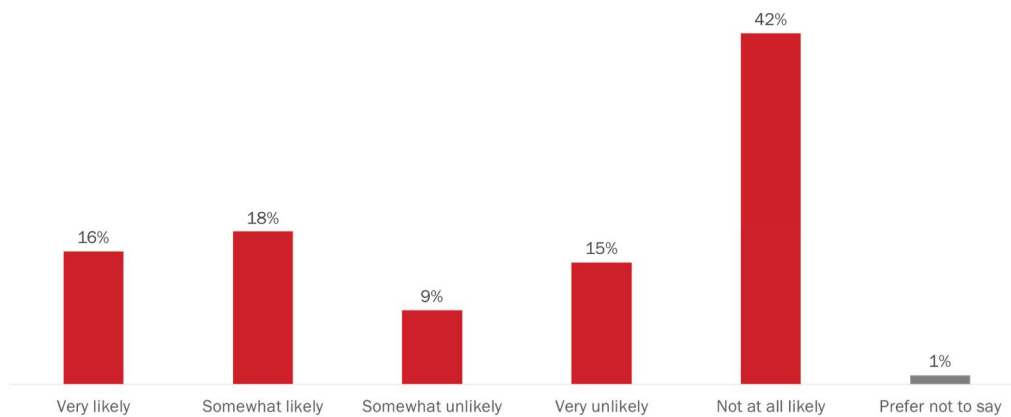
Q26. Which online services would you consider using? [Multiple responses accepted] Base: n=1,806; those likely to use government online services.

Interest in using many of these online services tended to be higher among retired members under 65 years of age. Male members were more likely to say they would consider downloading tax slips, while female members were more likely to say they would consider updating their address and contact information.

Relatively limited interest in using a Government of Canada mobile app

One-third (34%) of retired members would be somewhat or very likely to download a mobile application to their smart phone or tablet to access online Government of Canada services. The rest are unlikely to do so, with 42% not at all likely, 15% very unlikely, and 9% somewhat unlikely.

Figure 52: Likelihood of using a mobile app



Q27. The Government of Canada is considering the possibility of expanding its digital services to members through a mobile application that could be downloaded to your smart phone or tablet. How likely would it be for you to download such an application? Base: n=2,045; all respondents.

Interest in downloading and using a Government of Canada mobile application was higher among plan members under 65 years of age. There were no differences based on gender.

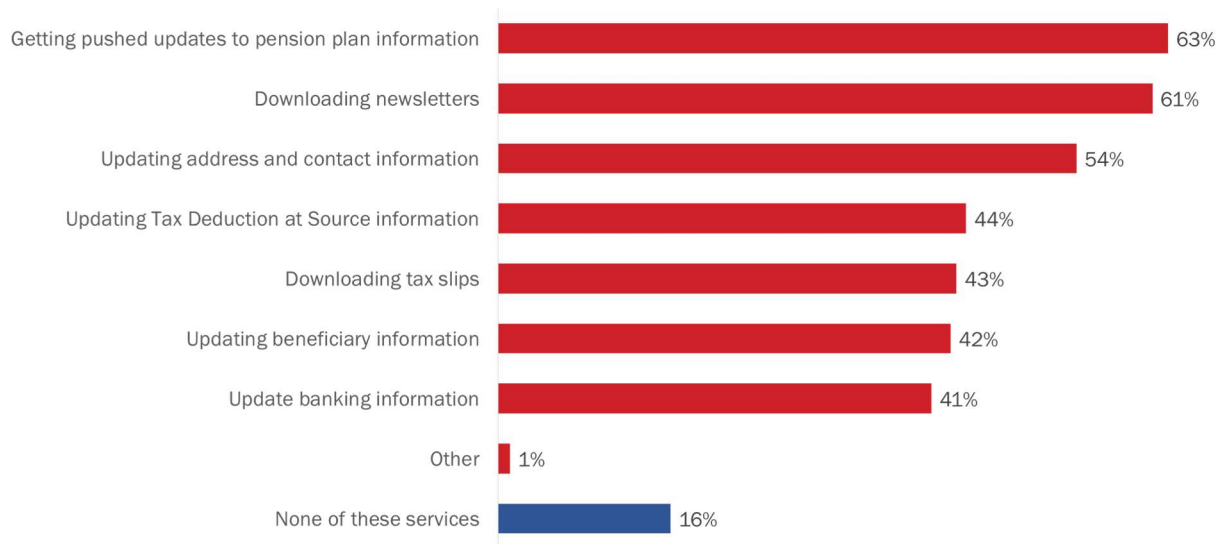
Retired plan members would use a digital app to access a number of potential online services

Respondents who were at least somewhat likely to download a Government of Canada mobile application (n=897) were asked whether they would consider using the app to access any of the following potential services:

- updating address and contact information;
- updating banking information;
- updating beneficiary information;
- downloading newsletters;
- downloading tax slips;
- updating Tax Deduction at Source information, and;
- getting pushed updates to pension plan information.

Half or more would consider getting pushed updates (63%), downloading newsletters (61%), and updating their address and contact information (54%) through a mobile app. Fewer, but still more than half, would consider updating their banking information (53%). Sixteen percent of retired members would not use any of these online services through a mobile application.

Figure 53: Online services retired members would consider using via an app



Q28. Which digital services would you consider using through a mobile application? [Multiple responses accepted] Base: n=897; those who are likely to use government mobile application

Interest in using many of these digital services tended to be higher among plan members under 65 years of age. There were no differences based on gender.

III. COMPARISON OF ACTIVE AND RETIRED MEMBERS

The table below compares the survey results for active pension plan and retired pension plan members, with statistically significant differences between the two populations identified using bold font. When comparing the results for the two populations, a number of differences are worth noting:

Active members are more likely to:

- rank the public service pension plan and salary among the top reasons for joining and continuing with the public service;
- say that the public service pension plan is better than pension plans offered by other employers;
- express interest in receiving more information and learning more about the public service pension and benefit plans;
- express interest in all of the topics for which additional information could be provided, particularly personalized information as well as information about retirement benefits and indexation;
- want information about their public service pension and benefit plans annually, as well as at specific points in time—upon retirement and when they experience certain life events;
- have visited the Government of Canada pension and benefits website in the past year and to have sought pension-related information; and
- not want public service pension and benefit plans information to be shared with them via social media.

Retired members are more likely to:

- think the Public Service Health Care Plan is better than benefit plans offered by other employers;
- perceive themselves as knowledgeable about various plan features;
- agree with most statements regarding pension and benefit plans communications, including knowing where to go for information, being able to easily find the information they need, understanding and trusting the information provided, getting the information needed to understand the plan, knowing who to contact if they have questions;
- agree that they are provided with sufficient information about the plans to make financial decisions; and
- prefer to receive information about the public service pension and benefit plans via print publications.

		Active %	Retired %
Overall perceptions		[n=2,500]	[n=2,045]
Pension ranked as the top factor affecting decision to join the public service	% ranking it 1st	38%	29%
Pension ranked as the top factor affecting decision to continue with the public service	% ranking it 1st	44%	37%
Salary ranked as the top factor affecting decision to join the public service	% ranking it 1st	44%	18%
Salary ranked as the top factor affecting decision to continue with the public service	% ranking it 1st	40%	13%
Public service pension plan is better than pension plans offered by other employers	% saying better	77%	74%
Public Service Health Care Plan is better than benefit plans offered by other employers	% saying better	36%	57%
Knowledge		[n=2,500]	[n=2,045]
Perceived as knowledgeable of how pension is calculated	% knowledgeable	51%	78%
Perceived as knowledgeable of pension benefits for survivors	% knowledgeable	43%	71%
Perceived as knowledgeable of indexing of pension benefit	% knowledgeable	46%	86%

		Active %	Retired %
Perceived as knowledgeable of pension benefit options	% knowledgeable	39%	59%
Perceived as knowledgeable of Public Service Health Care Plan benefits	% knowledgeable	80%	88%
Perceptions of pension plan communications		[n=2,500]	[n=2,045]
Know where to find information about public service pension plan	% agree	59%	82%
It is easy to find information about the public service pension plan	% agree	35%	64%
Understand the information provided about the public service pension plan	% agree	43%	74%
Trust the information provided about the public service pension plan	% agree	55%	77%
Provided with sufficient information about pension plan to make financial decisions	% agree	29%	67%
I would like to receive more information about the public service pension plan	% agree	85%	49%
I know who to contact if I have questions about the public service pension plan	% agree	45%	71%
Perceptions of benefit plan communications		[n=2,500]	[n=2,045]
I know where to find information about public service benefit plans	% agree	60%	72%
It is easy to find information about the public service benefits plan	% agree	40%	57%
I understand the information provided about the public service benefit plans	% agree	56%	70%
I trust the information provided about the public service benefit plans	% agree	62%	75%
I am provided with sufficient information about the public service benefit plans	% agree	39%	59%
I would like to receive more information about the public service benefit plans	% agree	68%	50%
I know who to contact if I have questions about the public service benefit plans	% agree	41%	67%
Information needs		[n=2,500]	[n=2,045]
Interest in learning more about the public service pension plan	% interested	93%	66%
Interest in learning more about the public service benefit plans	% interested	84%	68%
Preferred type of plan information <i>*asked of respondents interested in receiving more information</i>		[n=2,471]	[n=1,875]
Retirement benefits	% interested	87%	29%
Survivor benefit	% interested	63%	58%
Indexation (cost of living increase)	% interested	68%	42%
Personalized information	% interested	78%	21%
Eligible dental care expenses	% interested	54%	48%
Applying for amending or cancelling benefit plan coverage	% interested	41%	24%
Adding or changing a beneficiary	% interested	37%	24%
Use of communication products		[n=2,500]	[n=2,045]
Use of the Canada.ca/pension-benefits website	% use	18%	12%
Use of insurance companies	% use	35%	29%
Use of print publications	% use	9%	32%
Use of the Government of Canada Pension Centre	% not use	61%	54%
Use of official Government of Canada social media accounts	% not use	92%	88%
Use of other non-government social media accounts	% not use	94%	92%
Use of partner websites	% not use	68%	76%
Desired frequency of information distribution		[n=2,500]	[n=2,045]
When there are changes to the pension and benefit plans	% selecting	82%	84%
Annually	% selecting	83%	61%
Upon retirement from the public service	% selecting	68%	28%
When I experience certain life events	% selecting	54%	30%
Social media platforms preferred for pension and benefits plans information		[n=2,500]	[n=2,045]
Facebook	% preferred	7%	12%
Email	% preferred	2%	10%
Don't use social media		20%	43%
None	% preferred	64%	29%

		Active %	Retired %
Visited Government of Canada pension and benefits website		[n=2,500]	[n=2,045]
Yes, visited	% visited	60%	47%
Information sought on Canada pension and benefits website <i>*asked of respondents who visited the website</i>		[n=1,536]	[n=966]
Pension information	% interested	63%	46%
Indexation information	% interested	12%	30%
Benefit forms	% interested	17%	21%
Retirement income sources information	% interested	20%	8%
Pension forms	% interested	15%	12%

APPENDIX 1

Detailed Methodological Note

Surveys were conducted with active and retired members of the federal public service pension and benefit plans. The following specifications applied to these surveys:

- An online probability survey was conducted with active (still working) members of the plans from July 3 to 26, 2019. Upon request, the survey could be completed by telephone. In total, 2,550 surveys were completed, which exceeded the target of 1,200 surveys. All but one survey was completed online. Based on a sample of this size, the overall findings can be considered to be accurate to within $\pm 1.9\%$, 19 times out of 20.
- An online probability survey was conducted with retired members of the plans from June 14 to August 1, 2019. Upon request, the survey could be completed by telephone. In total, 2,045 surveys were completed, which exceeded the target of 1,200 surveys. One hundred and twenty-nine (n=129) surveys were completed by phone, and the rest (n=1,916) were completed online. Based on a sample of this size, the overall findings can be considered to be accurate to within $\pm 2.2\%$, 19 times out of 20.
- There were two separate, but overlapping, questionnaires to accommodate the two populations: active and retired plan members. The questionnaires were available in French and English (as was all collateral materials, such as invitations and reminders). Both questionnaires averaged 20 minutes to complete.
- To ensure that the questionnaires measured what they were intended to measure and that respondents understood the questions, they were tested in advance of the fieldwork. This pre-testing consisted of one-on-one cognitive interviews, which included the administration of the survey (self-administered online) and completion of a short debrief phone interview. The following also applied to the pre-test:
 - A total of 17 interviews were conducted; six interviews conducted with active members, and 11 with retired members. Ten were conducted in English and seven in French.
 - A guide for the debrief interviews was developed by Phoenix SPI to explore respondents' understanding of the survey questions and probe any areas of potential confusion.
 - Incentives of \$40 were paid to retired members; no incentives were paid to active members. Active members were provided time to complete the survey during work hours.
 - The results of the cognitive pre-testing were provided to the TBS in a summary report (under separate cover).
 - Following completion of the cognitive pre-testing, revisions were made to the questionnaires in consultation with TBS officials.
 - These pre-test participants were not contacted during the main survey fieldwork, and the data collected during the cognitive testing was not retained as part of the final sample.
 - The details of the cognitive pre-testing specific to each of the survey populations are provided below.
- Sponsorship of the surveys was revealed (i.e. Government of Canada).

The following applied to the survey of active members:

- A sample was randomly drawn by Public Services and Procurement Canada (PSPC) from their database in proportion to language, gender, and number of pensionable years.
- An electronic file containing the sample was provided to Phoenix SPI, which included the first and last name of plan members, language preference, and email address. In total, 11,800 records were provided to Phoenix SPI.
- An invitation email was sent by Phoenix SPI. The survey was password-protected and accessed via a URL included in the invitation. Prior to going 'live', the programming was carefully reviewed and tested by Phoenix SPI and TBS officials to ensure proper functioning.
- As discussed above, the survey was pre-tested via cognitive interviews with a selection of active members who were randomly recruited using an online questionnaire. During the interviews (conducted by Phoenix SPI staff), participants completed the survey online, describing aloud their thinking/thought process while doing so. Following this, participants took part in a debrief interview about the questionnaire.
- Online support was available, in both official languages, if respondents encountered any difficulties while completing the questionnaire.
- Two email reminders were sent; additional reminders were not necessary due to the overwhelming response to the survey.
- Of the 11,800 active members invited to participate in the online survey, 2,550 responded during the data collection period. This represents a response rate of 21.6%, calculated by dividing the total number of responding units (n=2,550) by the total number of eligible cases (n=11,800).

The following applied to the survey of retired members:

- Privacy laws restricted access to the list of retired members; however, mailing addresses are available for this population. Consequently, potential participants were invited by mail to take part in the survey. The mail-out was undertaken by TBS/PSPC.

The sample was randomly drawn by PSPC from their database in proportion to language, gender, and number of years since retirement.

- Invitations to complete the survey were sent by mail to a random sample of 11,800 retired members. The survey invitation letter introduced Phoenix SPI as the firm hired to conduct the study on behalf of the TBS, offered assurances of confidentiality, provided information on how to complete the survey, encouraged participation, and provided the name and coordinates of a contact person at the TBS who could confirm the legitimacy of the research and answer any questions. A URL and password was provided for retired members to complete the survey online, and a 1-800 number and email address for those who preferred to complete the survey offline.
- The specifications for the online survey were the same as those described for the survey of active members.
- Just like the survey of active members, the survey of retired members underwent cognitive pre-testing in advance of the fieldwork. However, since only mailing information was available for this retired member population, the following approach applied to the cognitive testing:
 - A recruitment letter was developed by Phoenix SPI and mailed by TBS/PSPC to a small sample of retired members (n=200). The letter explained the purpose of the research, introduced Phoenix as the firm hired to conduct the study on behalf of TBS, solicited participation in the interviews, described the incentive to be paid to participants, and provided a 1-800 phone number for members wanting to schedule an interview. In

addition, the letter included the name and coordinates of a contact person at the TBS who could confirm the legitimacy of the research and answer questions.

- Interviewing was conducted by phone, with participants completing the survey online.
- Of the 11,800 retired members invited to participate in the online survey, 2,045 responded during the data collection period. This represents a response rate of 17.3%, calculated by dividing the total number of responding units (n=2,045) by the total number of eligible cases (n=11,800).

In terms of the analysis, none of the data were weighted because there was no reliable information available (during the analysis phase) about the characteristics of each population against which to weight the survey results. The characteristics of survey respondents, however, were compared to the characteristics of the sampling frame to assess how closely the survey sample matched the sampling frame. This comparison revealed the following:

- The survey sample of active members overrepresented members who have 7-14 years of service and who have 25+ years of service and underrepresented members with 15-24 years of service.

Years of Service	Survey Sample	Sample Frame
6 or fewer	18%	17%
7-14 years	30%	16%
15-24 years	30%	53%
25+ years	21%	14%

- The survey sample of retired members fairly closely reflected the sample frame, although this sample slightly overrepresented those who have been retired for 6 or fewer years and underrepresented those who have been retired for 25 or more years.

Years in Retirement	Survey Sample	Sample Frame
6 or fewer	31%	25%
7-14 years	35%	32%
15-24 years	25%	27%
25+ years	8%	16%

- Non-response bias is the bias that results when survey respondents differ in meaningful ways from non-respondents. As the two tables above suggest, the results of both surveys can be expected to have some bias resulting from survey non-response.
- Following the analysis, data about the population was made available. The tables below present the distribution of the survey sample by age, gender and work location compared to the population of Government of Canada (GC) employees. This comparison indicates that the survey sample fairly closely matches the population. Noteworthy differences include the following: the survey sample underrepresented younger employees (those under 35 years of age) as well as members working in the National Capital Region.

Age	Survey Sample	GC Population
60 and over	9%	8%

55 to 59	16%	12%
50 to 54	18%	14%
45 to 49	15%	14%
40 to 44	15%	15%
35 to 39	12%	13%
30 to 34	7%	10%
25 to 29	4%	8%
24 and under	0%	5%

Gender	Survey Sample	GC population
Male	45%	44%
Female	53%	55%

Work Location	Survey Sample	GC population
National Capital Region (NCR)	39%	46%
Atlantic Region	11%	11%
Quebec Region (excluding the NCR)	14%	10%
Ontario Region (excluding the NCR)	14%	12%
Western Region	11%	11%
Pacific Region	9%	8%
Outside Canada	1%	1%

APPENDIX 2

Active members – Survey

LANDING PAGE

Please select the language in which you wish to complete the survey.

- English/Anglais
- French/Français

[NEXT]

SURVEY INTRODUCTION PAGE

Thank you for agreeing to take part in this short survey being conducted on behalf of the Government of Canada by Phoenix Strategic Perspectives Inc, an independent Canadian survey research firm. Click <[here](#)> if you wish to verify the authenticity of this survey.

The Treasury Board of Canada Secretariat (TBS) will use the survey feedback to improve communications about the public service pension and benefit plans.

The survey should take no more than 15 minutes to complete and is voluntary and completely confidential. Please be assured that all opinions will remain anonymous and will not be attributed to you personally in any way. To view our privacy policy, click <[here](#)>.

PRIVACY NOTICE STATEMENT

The information in the Federal Public Service Pension Plan Survey 2019 is collected by the Treasury Board of Canada Secretariat (TBS) under the authority of the Financial Administration Act. Phoenix Strategic Perspectives Inc. is a third party firm that will be conducting the survey on behalf of TBS.

Participation in this survey is voluntary and will not impact your pension benefits or access to Government of Canada services. Please do not include any sensitive, confidential, or personal information about yourself or any other individual in your responses. Any personal information collected in this survey, if you have provided any, will be used and protected in accordance with the Privacy Act, and as described in Personal Information Bank PSU 938 (Outreach Activities) and PSU 914 (Public Communications).

Because survey responses are intended to be collected anonymously and are not attributed to any one individual, TBS may not be able to provide rights to access or correct information you have submitted.

If you require clarification about this statement, please communicate with the TBS Access to Information and Privacy Coordinator at 1-866-312-1511. If you are not satisfied with TBS' response to your privacy concern, you may wish to contact the Office of the Privacy Commissioner at 1-800-282-1376.

[NEXT]

PROGRAMMING NOTES:

a) Click [here](#) if you wish to verify the authenticity of this survey. A new window will open if a respondent selects this. The text will read:

If you have any questions about the survey, please contact Emma Blackburn, Phoenix Strategic Perspectives Inc., at (613) 260-1700 ext. 221 (eblackburn@phoenixspi.ca).

b) To view our privacy policy, click [here](#). A new window will open if a respondent selects this. The text will read:

Phoenix Strategic Perspectives Inc. supports and strictly adheres to the Standards for the Conduct of Government of Canada Public Opinion Research—Online Surveys, industry standards and guidelines for Internet and other types of research.

On January 1, 2004, the Canadian government enacted the Personal Information Protection and Electronic Documents Act (PIPEDA), which protects the privacy and rights of the public while recognizing and supporting legitimate market research practices. Phoenix SPI continuously monitors its security and data management practices to ensure it is in full compliance with the Act. You can learn more about PIPEDA legislation at <https://laws-lois.justice.gc.ca/eng/acts/p-8.6/>. Your personal identifying information (name, e-mail address, etc.) will never be shared with any third party without your express consent. Additionally, your responses are combined with those of other people and are tabulated in the aggregate. Any answers you provide to survey questions will remain entirely confidential.

c) SECTION TITLES SHOULD NOT APPEAR ON SCREEN FOR RESPONDENTS.

d) DO NOT PRESENT QUESTION NUMBERS ON SCREEN FOR RESPONDENTS.

e) SECTION 5: DEMOGRAPHICS QUESTIONS ARE MANDATORY.

f) UNLESS OTHERWISE STATED, ALLOW ONE RESPONSE PER QUESTION.

SECTION 1: OVERALL PERCEPTIONS

1. To what extent were the following important factors in your decision to **join** the federal public service?

[GRID FORMAT]

[ROWS; ROTATE ITEMS]

- a) Public service pension plan
- b) Public Service Health Care Plan
- c) Public Service Dental Care Plan
- d) Retirement health and dental plans
- e) Salary
- f) Paid leave (vacation, sick leave, etc.)

[COLUMNS]

- Not a factor at all
- Only a small factor
- Moderately important
- Important
- Very important
- Don't know

2. Now, please rank the importance of the following in your decision to **join** the federal public service, with **1** being the most important factor and **6** being the least important factor. Please assign a value between 1 and 6 for each item you are ranking. You cannot repeat values. Each item must be given a unique value. [ROTATE ITEMS IN TABLE]

	Rank
a) Public service pension plan	
b) Public Service Health Care Plan	
c) Public Service Dental Care Plan	
d) Retirement health and dental plans	
e) Salary	
f) Paid leave (vacation, sick leave, etc.)	

- Don't know

3. To what extent were the following important factors in your decision to **continue working** for the federal public service?

[GRID FORMAT]

[ROWS; ROTATE ITEMS]

- a) Public service pension plan
- b) Public Service Health Care Plan
- c) Public Service Dental Care Plan
- d) Retirement health and dental plans
- e) Salary
- f) Paid leave (vacation, sick leave, etc.)

[COLUMNS]

- Not a factor at all
- Only a small factor
- Moderately important
- Important
- Very important
- Don't know

4. Now, please rank the importance of the following in your decision to **continue working** for the federal public service, with **1** being the most important factor and **6** being the least important factor. Please assign a value between 1 and 6 for each item you are ranking. You cannot repeat values. Each item must be given a unique value.
[ROTATE ITEMS IN TABLE]

	Rank
a) Public service pension plan	
b) Public Service Health Care Plan	
c) Public Service Dental Care Plan	
d) Retirement health and dental plans	
e) Salary	
f) Paid leave (vacation, sick leave, etc.)	

- Don't know

5. How do you think the following public service pension and benefit plans compare to those offered by other employers? [Other employers refers to employers outside the Government of Canada].

[GRID FORMAT]

[ROWS; ROTATE ITEMS]

- a) Public service pension plan
- b) Public Service Health Care Plan
- c) Public Service Dental Care Plan
- d) Disability insurance plans

[COLUMNS]

- Much worse
- Somewhat worse
- About the same
- Somewhat better
- Much better
- Don't know

6. How important are the following public service plans in supporting your overall well-being (includes mental and physical well-being)?

[GRID FORMAT]

[ROWS; ROTATE ITEMS]

- a) Public service pension plan
- b) Public Service Health Care Plan
- c) Public Service Dental Care Plan

- d) Disability insurance plans

[COLUMNS]

- Not important at all
- Slightly important
- Moderately important
- Important
- Very important
- Does not apply to me
- Don't know

SECTION 2: SELF-EVALUATION

7. How informed do you think you are about the public service **pension plan**?

- Not at all informed
- Slightly informed
- Moderately informed
- Very informed
- Don't know

8. How informed do you think you are about the public service **benefit plans**?

- Not at all informed
- Slightly informed
- Moderately informed
- Very informed
- Don't know

9. Please rate your knowledge of the following plan features. To do so, use the following definitions:

- 'Beginner' means you have heard of the feature but do not fully understand it.
- 'Intermediate' means you understand the feature.
- 'Advanced' means you understand the feature well and could explain it to others.

[GRID FORMAT]

[ROWS; ROTATE ITEMS]

- a) Public service pension plan contributions
- b) Defined benefit plans
- c) How your pension is calculated
- d) Impact of a leave of absence on your pension
- e) How to buy back pensionable service
- f) Pension benefits for survivors in the event of your death
- g) Indexing (cost of living increase) of your pension benefit
- h) Pension benefit options (immediate annuity, deferred annuity, annual allowance, transfer value)
- i) Public Service Health Care Plan benefits
- j) Public Service Dental Care Plan benefits
- k) Benefits under the public service disability insurance plans
- l) Retirement health and dental plans

[COLUMNS]

- No knowledge
- Beginner
- Intermediate
- Advanced
- Does not apply to me
- Don't know

SECTION 3: PERCEPTION OF PENSION AND BENEFIT PLAN COMMUNICATIONS

10. When you joined the federal public service, did you receive information about the public service **pension plan**?

- Yes
- No
- I don't remember

11. To what extent do you agree or disagree with the following statements about the public service **pension plan**?

[GRID FORMAT]

[ROWS; ROTATE ITEMS]

- a) I know where to find information about the public service pension plan.
- b) It is easy to find information about the public service pension plan.
- c) I understand the information provided about the public service pension plan.
- d) I trust the information provided about the public service pension plan.
- e) I am provided with sufficient information about the public service pension plan to make financial decisions.
- f) I would like to receive more information about the public service pension plan.
- g) I know who to contact if I have questions about the public service pension plan.

[COLUMNS]

- Strongly disagree
- Disagree
- Neither disagree nor agree
- Agree
- Strongly agree
- Don't know

12. What, if anything, can the Government of Canada do to improve public service **pension plan** information?

[COMMENT – OPEN TEXT BOX – 500 CHARACTER LIMIT]

- No suggestions
- Don't know

13. When you joined the federal public service, did you receive information about the public service **benefit plans** (for example, the Public Service Health Care Plan)?

- Yes
- No
- I don't remember

14. To what extent do you agree or disagree with the following statements about the public service **benefit plans**?

[GRID FORMAT]

[ROWS; ROTATE ITEMS]

- a) I know where to find information about the public service benefit plans.
- b) It is easy to find information about the public service benefits plan.
- c) I understand the information provided about the public service benefit plans.
- d) I trust the information provided about the public service benefit plans.
- e) I am provided with sufficient information about the public service benefit plans.
- f) I would like to receive more information about the public service benefit plans.
- g) I know who to contact if I have questions about the public service benefit plans.

[COLUMNS]

- Strongly disagree
- Disagree
- Neither disagree nor agree
- Agree
- Strongly agree
- Don't know

15. What, if anything, can the Government of Canada do to improve public service **benefit plans** information?

[COMMENT – OPEN TEXT BOX – 500 CHARACTER LIMIT]

- No suggestions
- Don't know

16. How interested, if at all, are you in learning more about the public service...?

[GRID FORMAT]

[ROWS; ROTATE ITEMS]

- a) ...pension plan
- b) ...benefit plans

[COLUMNS]

- Not at all interested
- Slightly interested
- Moderately interested
- Very interested
- Don't know

[DO NOT ASK RESPONDENTS WHO ARE NOT AT ALL INTERESTED; EVERYONE ELSE, INCLUDING THOSE WHO SAY DON'T KNOW TO BE ASKED Q15]

17. Which public service pension and benefit topics would you be interested in learning more about?

Select all that apply.

[ROTATE LIST ITEMS]

- Retirement benefits
- Indexation (cost of living increase)
- Survivor benefit
- Personalized information (pensionable service, benefit amounts, etc.)
- Supplementary death benefit
- Adding or changing a beneficiary
- What happens to my pension and benefits if I go on leave
- Disability benefits
- Transferring your pension to and from other employers
- How to buy back pensionable service
- Contributions
- Applying for benefit plan coverage (e.g. health, disability)
- Eligible health care expenses (e.g. drug coverage, vision care)
- Eligible dental care expenses (e.g. orthodontic, annual maximums, annual deductible)
- Other. Please specify: [TEXT BOX]
- None of the above

SECTION 4: COMMUNICATION PRODUCTS

18. How often do you use the following sources to obtain information about the public service pension and benefit plans?

[GRID FORMAT]

[ROWS; ROTATE ITEMS]

- a) Canada.ca/pension-benefits website
- b) Your Pension and Insurance Benefits Statement
- c) Compensation Web Applications (CWA)
- d) Information sessions provided by your department
- e) Pension and benefits kiosk at events and conferences
- f) Pre-retirement courses (private or offered by your department)
- g) Your manager
- h) Public Service Pay Centre
- i) Your Compensation Advisor
- j) Government of Canada Pension Centre
- k) Departmental intranet website
- l) An independent financial advisor
- m) Your colleagues
- n) Official Government of Canada social media accounts
- o) Other (non-government) social media accounts
- p) GCTools (e.g. GCintranet, GCpedia, GCconnect)
- q) Union websites
- r) Partner websites (Federal Public Service Health Care Plan Administration Authority, National Joint Council)
- s) Insurance companies (Sun Life, Great-West Life, Industrial Alliance)
- t) Print publications (PSHCP Bulletin)

[COLUMNS]

- Never
- Rarely
- Sometimes
- Often
- Always

- Don't know

19. What other sources, if any, do you use to obtain information about the public service pension and benefit plans?

[COMMENT – OPEN TEXT BOX]

- Do not use any other sources
- Don't know

20. When do you want to receive information about your public service pension and benefit plans?

Select all that apply.

[ROTATE LIST ITEMS]

- When I join the federal public service
- Annually
- When I experience certain life events (i.e. getting married, having children, illness, etc.)
- When there are changes to the pension and benefit plans
- When I leave or retire from the federal public service
- Other. Please specify: [TEXT BOX]

21. In the past year, the Government of Canada communicated the following information regarding the public service pension and benefit plans. Please indicate how you were informed about each. You may choose more than one source for each type of information.

If you have not heard about an item, select “I was not informed about this”. [PLACE THIS ABOVE THE TABLE NOT IN THE QUESTION]

[MULTIPLE MENTION GRID]

[ROWS; ROTATE ITEMS]

- a) Public service pension plan contribution rates
- b) Public Service Dental Care Plan benefit enhancements
- c) Sun Life digital services (online services)
- d) Annual report on the public service pension plan
- e) Expansion of coverage for contraceptives under the Public Service Health Care Plan

[COLUMNS]

- I was not informed about this
- Canada.ca/pension-benefits
- Social media
- Departmental management
- Colleagues
- Pension and benefits kiosk (outreach events)
- Department email
- Intranet
- Insurance companies (Sun Life, Great-West Life, Industrial Alliance)
- Can't recall how I heard of this

22. How would you prefer to receive the following types of information about the public service pension and benefit plans? You may choose more than one source for each type of information.

[MULTIPLE MENTION GRID]

[ROWS; ROTATE ITEMS]

- a) Your personalized pension and benefits information
- b) Retirement planning
- c) Plan changes
- d) Availability of new pension and benefits information
- e) General pension or benefit plan information
- f) Conferences and events that will host a pension and benefits kiosk

[COLUMNS]

- Website
- Application for smart phone or tablet
- Online web tool
- Mailed publications (e.g. newsletters/booklets, Pension and Insurance Benefits Statement (PIBS))
- Contact Centre
- In person
- Videos
- Social media
- Email (e-newsletter)
- Don't know

23. How often do you tend to access online public service pension and benefit plan information from the following sources?

[GRID FORMAT]

[ROWS; ROTATE ITEMS]

- a) Work computer
- b) Home computer
- c) Mobile device

[COLUMNS]

- Never
- Sometimes
- Usually
- Always
- Don't know

24. Through which social media platform would you prefer to receive public service pension and benefit plans information?

- Facebook
- Twitter
- LinkedIn
- GConnex
- Other. Please specify: [TEXT BOX]
- I would not use social media for this type of information
- I don't use social media

25. Have you visited the Government of Canada pension and benefits website (www.canada.ca/pension-benefits) in the past year?

- Yes
- No
- I don't remember

[DO NOT ASK Q24 AND Q25 OF RESPONDENTS WHO SAID NO OR DON'T REMEMBER]

26. What were you looking for when you visited the pension and benefits website this past year?

Select all that apply.

[ROTATE LIST ITEMS]

- New to the public service information
- Retirement planning information
- Pension information
- Indexation information
- Pension forms
- Benefit forms
- Contribution rates
- Public Service Health Care Plan coverage information
- Public Service Dental Care Plan coverage information
- Plan application / registration information
- Contact information
- Secure pension tools
- Survivor benefit information
- Pension calculator
- Retirement income sources information
- Other. Please specify: [TEXT BOX]
- I can't remember

27. Were you generally able to find what you were looking for when you visited the pension and benefits website this past year?

- I found **everything** I was looking for
- I found **some** of what I was looking for
- I did not find what I was looking for
- I don't remember

SECTION 5: DEMOGRAPHICS

These last questions are for background purposes only. Please remember that your responses to these and other survey questions will be kept confidential. Data will be analyzed at a group level only.

28. What is your gender?

(Refers to current gender which may be different from sex assigned at birth and may be different from what is indicated on legal documents.)

- Male

- Female
- Another gender. [TEXT]
- Prefer not to say

29. What is your relationship status?

- Single
- Married
- Common-law
- Widowed
- Divorced
- Separated
- Prefer not to say

30. In which location do you currently work?

- National Capital Region (NCR)
- Atlantic Region (Newfoundland and Labrador, Prince Edward Island, Nova Scotia, New Brunswick)
- Quebec Region (excluding the NCR)
- Ontario Region (excluding the NCR)
- Western Region (Manitoba, Saskatchewan, Alberta, Nunavut, Northwest Territories)
- Pacific Region (British Columbia, Yukon)
- Outside Canada
- Prefer not to say

31. When did you most recently join the federal public service?

- On or before December 31, 2012 (Usually Group 1)
- On or after January 1, 2013 (Usually Group 2)
- Prefer not to say / I don't know

32. In total, how long have you worked for the federal public service?

- Less than 2 years
- 2-6 years
- 7-14 years
- 15-24 years
- 25-34 years
- 35 years or more
- Prefer not to say

33. What is your employee status?

- Indeterminate
- Term
- Seasonal
- Prefer not to say

34. Do you work full-time or part-time?

- Full-time
- Part-time

35. Are you in the Executive (EX) category?

- Yes
- No
- Prefer not to say

36. In which of the following age groups do you belong?

- 24 years and under
- 25 to 29 years
- 30 to 34 years
- 35 to 39 years
- 40 to 44 years
- 45 to 49 years
- 50 to 54 years
- 55 to 59 years
- 60 years and over
- Prefer not to say

CLOSING PAGE

**Thank you. That completes the survey.
Your participation is very much appreciated.**

[Link sends respondents to www.canada.ca/pension-benefits]

Retired members – Survey

LANDING PAGE

Please select the language in which you wish to complete the survey.

- English/Anglais
- French/Français

SURVEY INTRODUCTION PAGE

Thank you for agreeing to take part in this short survey being conducted on behalf of the Government of Canada by Phoenix Strategic Perspectives Inc., an independent Canadian survey research firm. Click [<here>](#) if you wish to verify the authenticity of this survey.

The survey should take no more than 15 minutes to complete and is voluntary and completely confidential. Please be assured that all opinions will remain anonymous and will not be attributed to you personally in any way. To view our privacy policy, click [<here>](#).

PRIVACY NOTICE STATEMENT

The information in the Federal Public Service Pension Plan Survey 2019 is collected by the Treasury Board of Canada Secretariat (TBS) under the authority of the Financial Administration Act. Phoenix Strategic Perspectives Inc. is a third party firm that will be conducting the survey on behalf of TBS.

Participation in this survey is voluntary and will not impact your pension benefits or access to Government of Canada services. Please do not include any sensitive, confidential, or personal information about yourself or any other individual in your responses. Any personal information collected in this survey, if you have provided any, will be used and protected in accordance with the Privacy Act and as described in Personal Information Bank PSU 938 (Outreach Activities) and PSU 914 (Public Communications).

Because survey responses are intended to be collected anonymously and are not attributed to any one individual, TBS may not be able to provide rights to access or correct information you have submitted.

If you require clarification about this statement, please communicate with the TBS Access to Information and Privacy Coordinator at 1-866-312-1511. If you are not satisfied with TBS' response to your privacy concern, you may wish to contact the Office of the Privacy Commissioner at 1-800-282-1376.

[NEXT]

PROGRAMMING NOTES:

a) Click [here](#) if you wish to verify the authenticity of this survey. A new window will open if a respondent selects this. The text will read:

If you have any questions about the survey, please contact Emma Blackburn, Phoenix Strategic Perspectives Inc., at (613) 260-1700 ext. 221 (eblackburn@phoenixspi.ca).

b) To view our privacy policy, click [here](#). A new window will open if a respondent selects this. The text will read:

Phoenix Strategic Perspectives Inc. supports and strictly adheres to the Standards for the Conduct of Government of Canada Public Opinion Research—Online Surveys, industry standards and guidelines for Internet and other types of research.

On January 1, 2004, the Canadian government enacted the Personal Information Protection and Electronic Documents Act (PIPEDA), which protects the privacy and rights of the public while recognizing and supporting legitimate market research practices. Phoenix SPI continuously monitors its security and data management practices to ensure it is in full compliance with the Act. You can learn more about PIPEDA legislation at <https://laws-lois.justice.gc.ca/eng/acts/p-8.6/>. Your personal identifying information (name, e-mail address, etc.) will never be shared with any third party without your express consent. Additionally, your responses are combined with those of other people and are tabulated in the aggregate. Any answers you provide to survey questions will remain entirely confidential.

c) SECTION TITLES SHOULD NOT APPEAR ON SCREEN FOR RESPONDENTS.

d) DO NOT PRESENT QUESTION NUMBERS ON SCREEN FOR RESPONDENTS.

e) SECTION 5: DEMOGRAPHICS QUESTIONS ARE MANDATORY.

f) UNLESS OTHERWISE STATED, ALLOW ONE RESPONSE PER QUESTION.

SECTION 1: OVERALL PERCEPTIONS

1. To what extent was the pension and benefit plans offered by the Government of Canada an important factor in your decision to...

[GRID FORMAT]

[ROWS; ROTATE ITEMS]

- a) **join** the federal public service
- b) **continue working** for the federal public service

[COLUMNS]

- Not an important factor at all
- Slightly important factor
- Moderately important factor
- An important factor
- A very important factor
- Don't know/prefer not to say

2. Please rank the importance of the following in your decision to **join** the federal public service, with **1** being the most important factor and **5** being the least important factor. You may not assign the same ranking to more than one option. [ROTATE ITEMS IN TABLE]

	Rank
a) Public service pension plan	
b) Employee group insurance benefit plans	
c) Retirement health and dental plans	
d) Salary	
e) Paid leave (vacation, sick leave, etc.)	

- Don't know

3. Please rank the importance of the following in your decision to **continue working** for the federal public service, with **1** being the most important factor and **5** being the least important factor. You may not assign the same ranking to more than one option. [ROTATE ITEMS IN TABLE]

	Rank
Public service pension plan	
Employee group insurance benefit plans	
Retirement health and dental plans	
Salary	
Paid leave (vacation, sick leave, etc.)	

- Don't know

4. How do you think the following public service pension and benefit plans compare to those offered by other employers? [Other employers refers to employers outside the Government of Canada].

[GRID FORMAT]

[ROWS; ROTATE ITEMS]

- a) Public service pension plan
- b) Public Service Health Care Plan
- c) Pensioners' Dental Services Plan

[COLUMNS]

- Much worse
- Somewhat worse
- About the same
- Somewhat better
- Much better
- Don't know

SECTION 2: SELF-EVALUATION

5. How informed do you think you are about the public service pension and benefit plans?

- Not at all informed
- Slightly informed
- Moderately informed
- Very informed
- Don't know

6. Please rate your knowledge of the following plan features. To do so, use the following definitions:

- 'Beginner' means you have heard of the feature but do not fully understand it.
- 'Intermediate' means you understand the feature.
- 'Advanced' means you understand the feature well and could explain it to others.

[GRID FORMAT]

[ROWS; ROTATE ITEMS]

- a) How your pension is calculated
- b) The Bridge Benefit (coordination with Canada Pension Plan / Quebec Pension Plan)
- c) Pension benefits for survivors in the event of your death
- d) Indexing (cost of living increase) of your pension benefit
- e) Pension benefit options (immediate annuity, deferred annuity, annual allowance, transfer value)
- f) Public Service Health Care Plan benefits
- g) Pensioners' Dental Services Plan benefits

[COLUMNS]

- No knowledge
- Beginner
- Intermediate
- Advanced
- Does not apply to me
- Don't know

SECTION 3: PERCEPTION OF PENSION AND BENEFIT PLAN COMMUNICATIONS

7. Did you receive information about the public service **pension plan**...

[GRID FORMAT]

[ROWS]

- a) ...since you retired?
- b) ...before you retired?

[COLUMNS]

- Yes
- No
- I don't remember

8. To what extent do you agree or disagree with the following statements about the federal public service **pension plan**?

[GRID FORMAT]

- a) I know where to find information about the public service pension plan.
- b) It is easy to find information about the public service pension plan.
- c) I understand the information provided about the public service pension plan.
- d) I trust the information provided about the public service pension plan.
- e) I am provided with sufficient information about the public service pension plan to make financial decisions.
- f) I would like to receive more information about the public service pension plan.
- g) I know who to contact if I have questions about the public service pension plan.

[COLUMNS]

- Strongly disagree
- Disagree
- Neither disagree nor agree
- Agree
- Strongly agree
- Don't know

9. What, if anything, can the Government of Canada do to improve public service **pension plan** information?

[COMMENT – OPEN TEXT BOX – 500 CHARACTER LIMIT]

- No suggestions
- Don't know

10. Did you receive information about the public service **benefit plans** (for example, the Public Service Health Care Plan) ...

[GRID FORMAT]

[ROWS]

- a) ...since you retired?
- b) ...before you retired?

[COLUMNS]

- Yes
- No
- I don't remember

11. To what extent do you agree or disagree with the following statements about the public service **benefit plans**?

[GRID FORMAT]

[ROWS; ROTATE ITEMS]

- a) I know where to find information about the public service benefit plans.
- b) It is easy to find information about the public service benefits plan.
- c) I understand the information provided about the public service benefit plans.
- d) I trust the information provided about the public service benefit plans.
- e) I am provided with sufficient information about the public service benefit plans.
- f) I would like to receive more information about the public service benefit plans.
- g) I know who to contact if I have questions about the public service benefit plans.

[COLUMNS]

- Strongly disagree
- Disagree
- Neither disagree nor agree
- Agree
- Strongly agree
- Don't know

12. What, if anything, can the Government of Canada do to improve public service **benefit plans** information?

[COMMENT – OPEN TEXT BOX – 500 CHARACTER LIMIT]

- No suggestions
- Don't know

13. How interested, if at all, are you in learning more about the public service...?

[GRID FORMAT]

[ROWS; ROTATE ITEMS]

- a) ...pension plan
- b) ...benefit plans

[COLUMNS]

- Not at all interested
- Slightly interested
- Moderately interested
- Very interested
- Don't know

[DO NOT ASK RESPONDENTS WHO ARE NOT AT ALL INTERESTED; EVERYONE ELSE, INCLUDING THOSE WHO SAY DON'T KNOW TO BE ASKED Q14]

14. Which public service pension and benefit topics would you be interested in learning more about?

Select all that apply.

[ROTATE LIST ITEMS]

- Retirement benefits
- Bridge benefit (coordination with the Canada Pension Plan / Quebec Pension Plan)
- Indexation (cost of living increase)
- Adding or changing a beneficiary
- Survivor benefit
- Impact of changes to relationship status
- General personalized information (pension number, certificate number, etc.)
- Supplementary death benefit
- Applying for, amending or cancelling benefit plans coverage
- Eligible health care expenses (e.g., drug coverage, vision care)
- Eligible dental care expenses (e.g., Orthodontic, annual maximums, annual deductible)
- Other. Please specify: [TEXT BOX]
- None of the above

SECTION 4: COMMUNICATION PRODUCTS

15. How often do you use the following sources to obtain information about the public service pension and benefit plans?

[GRID FORMAT]

[ROWS; ROTATE ITEMS]

- a) Canada.ca/pension-benefits web site
- b) Annual Pensioners' Statement
- c) The Pension and Benefits kiosk at National Association of Federal Retirees (NAFR) - Annual General Meeting

- d) Your former department (manager, colleagues)
- e) The Government of Canada Pension Centre
- f) An independent financial advisor
- g) Other federal retirees
- h) Official Government of Canada Social Media accounts
- i) Others non-government Social Media accounts
- j) Post-retirement association websites (NAFR)
- k) Partner websites (Federal Public Service Health Care Plan Administrative Authority, National Joint Council)
- l) Insurance companies (Sun Life,)
- m) Print Publications (PSHCP Bulletin, Liaison Newsletter and PDSP Communiqué)

[COLUMNS]

- Never
- Rarely
- Sometimes
- Often
- Always
- Don't know

16. What other sources, if any, do you use to obtain information about the public service pension and benefit plans?

[COMMENT – OPEN TEXT BOX]

- Do not use any other sources
- Don't know

17. When do you want to receive information about your public service pension and benefit plans?

Select all that apply.

[ROTATE LIST ITEMS]

- Upon retirement from the public service
- Annually
- When I experience certain life events (i.e., getting divorced, re-employment, living outside of Canada)
- When there are changes to the pension and benefit plans
- Before retirement from the public service
- Other. Please specify: [TEXT BOX]

18. In the past year, the Government of Canada communicated the following information regarding the public service pension and benefit plans. Please indicate how you were informed about each. You may choose more than one source for each type of information.

If you have not heard about an item, select “I was not informed about this”. [PROGRAMMER
NOTE: ADD THIS DIRECTLY ABOVE THE TABLE NOT IN THE QUESTION ITSELF]
[MULTIPLE MENTION GRID]

[ROWS; ROTATE ITEMS]

- a) Public service health care plan contribution rates
- b) Sun Life digital services (online services)
- c) Tabling in Parliament of the Annual Report on the Public Service Pension Plan

[COLUMNS]

- I was not informed about this
- Canada.ca/pension-benefits
- Social Media
- Colleagues/other federal retirees
- Pension and Benefits kiosk (outreach events) at NAFR AGM
- Can't recall how I heard of this

19. How would you prefer to receive the following types of information about the public service pension and benefit plans? You may choose more than one source for each type of information.

[MULTIPLE MENTION GRID]

[ROWS; ROTATE ITEMS]

- a) Plan changes
- b) Availability of new pension and benefits information
- c) General pension or benefit plan information

[COLUMNS]

- Website
- Application for smart phone or tablet
- Online web tool
- Mailed publications (e.g., newsletters/booklets)
- Contact Centre
- In person
- Videos
- Social media
- Email (E-newsletter)
- Don't know

20. How often do you tend to access online public service pension and benefit plan information from the following sources?

[GRID FORMAT]

[ROWS; ROTATE ITEMS]

- d) Computer
- e) Mobile device

[COLUMNS]

- Never
- Sometimes
- Usually
- Always
- Don't know

21. Through which social media platform would you prefer to receive public service pension and benefit plans information?

- Facebook
- Twitter
- LinkedIn
- Other. Please specify: [TEXT BOX]
- None
- I don't use social media

22. Have you visited the Government of Canada Pension and Benefits website (www.canada.ca/pension-benefits) in the past year?

- Yes
- No
- I don't remember

[RESPONDENTS WHO SAID NO OR DON'T REMEMBER SKIP Q23 AND Q24]

23. What were you looking for when you visited the Pension and Benefits website this past year?

Select all that apply.

[ROTATE LIST ITEMS]

- Pension information
- Indexation information
- Pension forms
- Benefit forms
- Contribution rates
- Retirement group insurance benefit plans
- Retirement health and dental plans
- Contact information
- Survivor benefits information
- Retirement Income Sources information
- Other. Please specify: [TEXT BOX]
- I can't remember

24. Were you generally able to find what you were looking for when you visited the Pension and Benefits website this past year?

- I found **everything** I was looking for
- I found **some** of what I was looking for
- I did not find what I was looking for
- I don't remember

25. The Government of Canada is considering the possibility of expanding its online web services to include services to retired members. How likely would it be for you to use such services given the opportunity?

- Very unlikely
- Somewhat unlikely
- Somewhat likely
- Very likely

[SKIP IF VERY UNLIKELY]

26. Which online services would you consider using?

Select all that apply.

[ROTATE LIST ITEMS]

- Update Address and contact information
- Update Banking information
- Updating Beneficiary information
- Downloading newsletters
- Downloading tax slips
- Updating your Tax Deduction at Source information
- Other: _____
- None of these services

27. The Government of Canada is considering the possibility of expanding its digital services to members through a mobile application that could be downloaded to your smart phone or tablet. How likely would it be for you to download such an application?

- Not at all likely
- Very unlikely
- Somewhat unlikely
- Somewhat likely
- Very likely

[SKIP IF VERY UNLIKELY]

28. Which digital services would you consider using through a mobile application?

Select all that apply.

[ROTATE LIST ITEMS]

- Update address and contact information
- Update banking information
- Updating Beneficiary information
- Downloading newsletters
- Downloading tax slips
- Updating your Tax Deduction at Source information
- Getting pushed updates to pension plan information
- Other: _____
- None of these services

SECTION 5: DEMOGRAPHICS

These last questions are for background purposes only. Please remember that your responses to these and other survey questions will be kept confidential. Data will be analyzed at a group level only.

29. What is your gender?

(Refers to current gender which may be different from sex assigned at birth and may be different from what is indicated on legal documents.)

- Male
- Female
- Another gender. [TEXT]
- Prefer not to say

30. What is your relationship status?

- Single
- Married
- Common-law
- Widowed
- Divorced
- Separated
- Prefer not to say

31. Where do you currently live?

- National Capital Region (NCR)
- Atlantic Region (Newfoundland and Labrador, Prince Edward Island, Nova Scotia, New Brunswick)
- Quebec Region (excluding the NCR)
- Ontario Region (excluding the NCR)
- Western Region (Manitoba, Saskatchewan, Alberta, Nunavut, Northwest Territories)
- Pacific Region (British Columbia, Yukon)
- Outside Canada
- Prefer not to say

32. In total, how long did you work for the federal public service?

- Less than 2 years
- 2-6 years
- 7-14 years
- 15-24 years
- 25-34 years
- 35 years or more
- Prefer not to say

33. In total, how long have you been retired from the federal public service?

- Less than 2 years
- 2-6 years
- 7-14 years
- 15-24 years
- 25 years or more
- Prefer not to say

34. In which of the following age groups do you belong?

- Under 50
- 50-54
- 55-64
- 65-74
- 75 and older
- Prefer not to say

CLOSING PAGE

**Thank you. That completes the survey.
Your participation is very much appreciated.**

[Link sends respondents to www.canada.ca/pension-benefits]