



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

### **Executive Summary**

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 benefits 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 benefit 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.<sup>1</sup>

## Summary of findings

### 1. Survey of active members

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#### 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.

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<sup>1</sup> 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

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### 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**

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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.

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Alethea Woods, President  
Phoenix Strategic Perspectives