



**The CBC Pensioners
National Association**

Preserving our Future, Sharing our Past

**L'Association nationale
des retraités de la SRC**

Assurer notre avenir, partager notre passé

Results of a Survey of CBC/RC Pensioners

**Conducted by the CBC Pensioners National
Association**

February - April 2022

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Survey Objectives



This survey was commissioned by the CBC National Pensioners Association.

The main objectives of the survey were to:

- ¢ Contact a representative group of CBC/RC pensioners, whether they were members of the Association or not;
- ¢ Collect data that would form the basis of recruitment programs and efforts for the Association going forward;
- ¢ Understand whether members felt excluded by the Association, and
- ¢ Enable the Association to contact non-members as a means to increase membership in the Association.



Survey Overview



Methodology

10,164 pensioners of CBC/Radio-Canada, including members and non-members of the CBC Pensioners National Association and their surviving spouses were contacted.

- ¢ CBC/RC pensioners who were not members of the Association received their invitation to participate in the survey from CBC/RC.
- ¢ Retirees who deferred their CBC/RC pension were excluded from the survey.

Data was collected using two different methods

¢ online via SurveyMonkey

- ¢ 6,064 invitations were sent to 3,556 members and 2,508 non-members.
- ¢ Data collected between February 17 and March 18 - 23.
- ¢ Only members of the Association received a reminder call.

¢ By mail

- ¢ 4,100 questionnaires were mailed out to 1,544 members and 2,556 non-members.
- ¢ Data from mail respondents was collected between March 8 and April 7 2022.

3,764 pensioners* participated in the survey (as of April 9, 2022):

- ¢ 2,433 Members via SurveyMonkey; response rate of 68%
- ¢ 482 members by mail: response rate of 31%
- ¢ 580 non-members via SurveyMonkey: response rate of 23%
- ¢ 269 non-members by mail: response rate of 11%

*12 questionnaires were not included in the analysis.



Caveats



The analysis has been impacted by two important constraints:

- ⌘ The variability in the extent to which the four sub-groups (online members, online non-members, members who responded by mail and non-members who responded by mail) agreed to participate in the survey. Response rates ranged from a low of 11% for non-members who responded by mail to a high of 68% for online members.
 - ⌘ As a result, data will be presented based on each of the four sub-groups separately. It is not possible to provide results based on all respondents.
- ⌘ Both the mail questionnaire and the online survey contained significant non-response, with the amount of missing data increasing with the age of the respondent.
 - ⌘ Due to the smaller sample size and significant non-response, data from the mail questionnaire should be used with caution. Is a paper survey the best way to collect data from an older cohort?

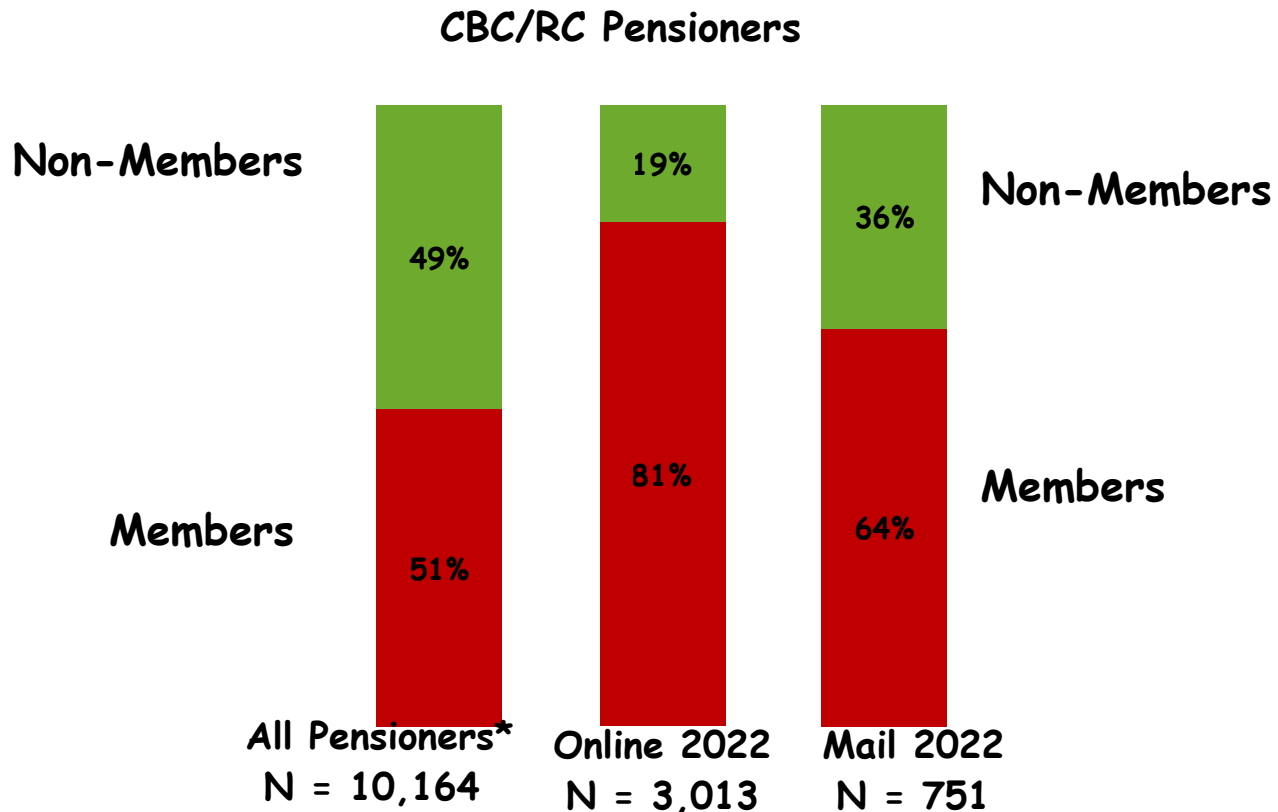


Socio-demographic Profile of the Four Groups

Association Membership of Online and Mail Respondents Compared to All CBC/RC Pensioners



- ¢ In 2021, 51% of CBC/RC pensioners belonged to the CBC Pensioners National Association.*
- ¢ Not surprisingly, survey respondents were more likely to be members of the Association.
 - ¢ While more than four-fifths (81%) of online respondents indicated that they belonged to the Association, 64% of those who responded by mail claimed to belong to the Association.



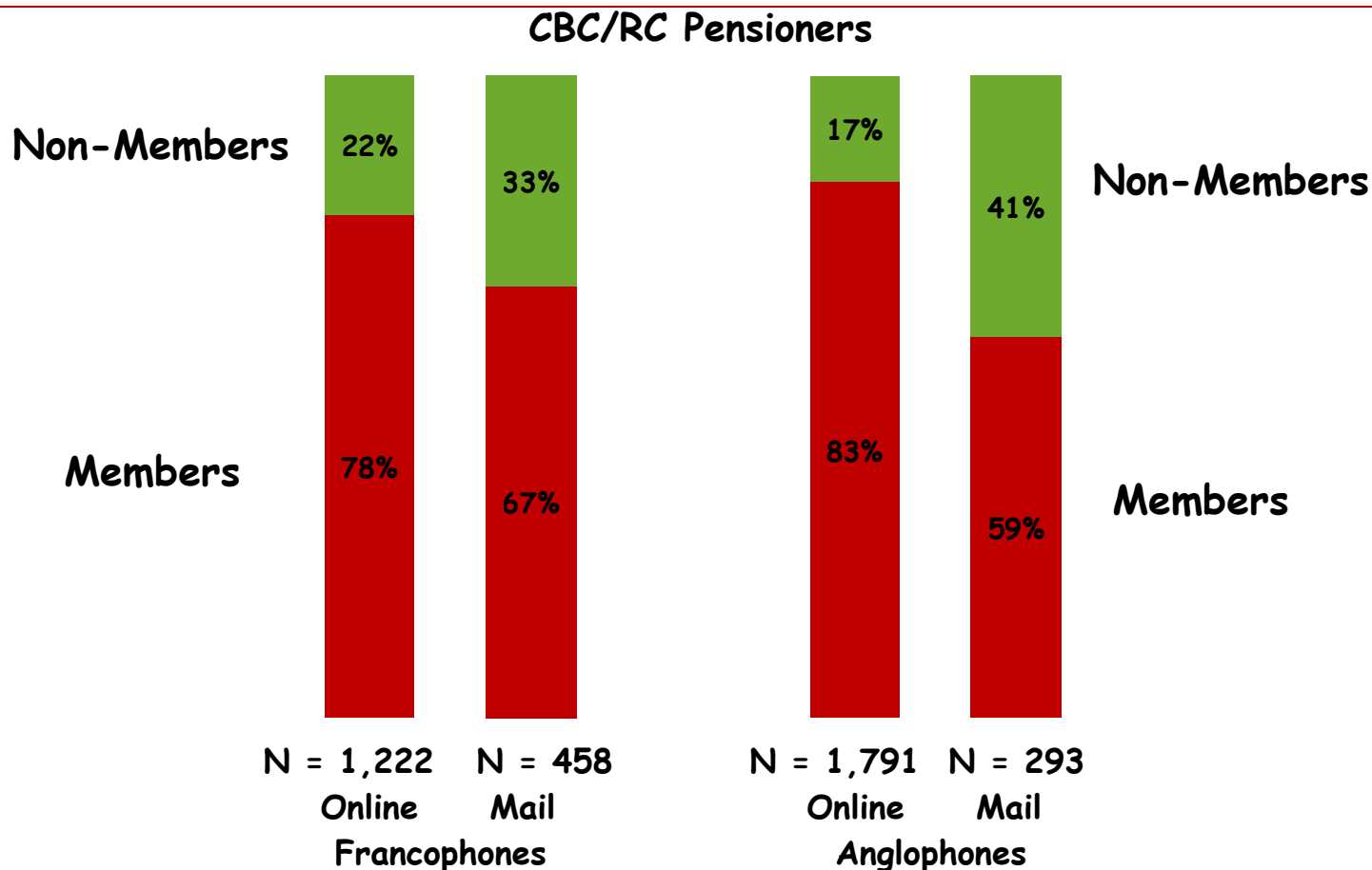
*2021 Data: CBC/RC Pension Administration Centre

2022 Data: Survey conducted among CBC/RC pensioners, February -April 2022 - N = 3,764

Membership in the Association by Language and Survey Method



¢ Members accounted for about four-fifths of francophone and anglophone **online** respondents (78% and 83%, respectively).



Members/Non-Members by Survey Method and Selected Variables



	Members		Non-members	
	Online %	Mail %	Online %	Mail %
<u>Gender</u>				
Female	35	47	34	48
Male	65	53	66	52
<u>Age</u>				
69 yrs and younger	36	10	62	33
70-79 years	43	34	30	33
80 yrs and older	21	56	8	34
<u>Education</u>				
Primary or Secondary	20	33	14	28
Community College	41	43	41	39
University	39	24	45	33
<u>Province of Residence</u>				
Atlantic Canada	16	5	7	6
Quebec	43	62	56	53
Ontario	34	21	33	29
Western Canada	6	3	3	4
	N = 2,433	N = 482	N = 580	N = 269

Source: Survey conducted among CBC/RC pensioners, February - April, 2022. Non-response for each of the variables varies between 15 and 30 per cent.

Members and Non-Members of the Association By Years Worked for CBC/RC, Years Retired and Workplace Affiliation



	Members		Non-members	
	Online %	Mail %	Online %	Mail %
<u>Years Worked for CBC/RC</u>				
Less than 30 years	38	35	41	47
30 - 33 years	33	33	31	24
34 years or more	29	32	28	29
<u>Number of Years Retired</u>				
Less than 11 years	33	9	56	44
11 - 20 years	31	23	30	25
21 years or more	36	69	13	31
<u>Retiree belonged to ...</u>				
A union	63	69	62	73
An Association	12	12	13	9
Management	24	19	25	18
<u>Took CBC Pension on Retirement</u>	90	89	87	88
	N = 1,999	N = 373	N = 422	N = 168

Source: Survey conducted among CBC/RC pensioners, February - April, 2022.



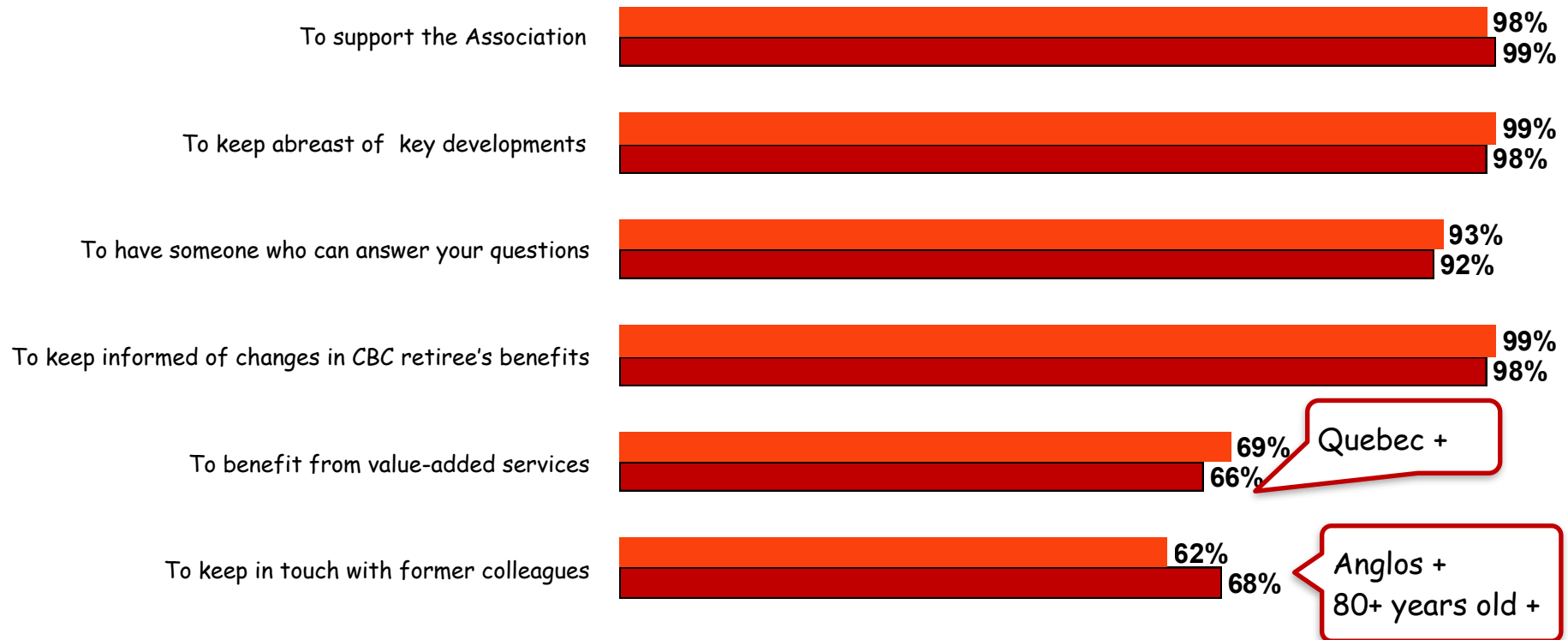
Online Members Compared to Members Who Responded by Mail



Importance of Various Reasons For Joining the Association

- ☛ In terms of why they joined the Association, the three most important reasons, considered important by virtually all members was to be kept informed of changes to CBC retiree's benefits, to keep abreast of key judicial and legislative developments and to support the Association that defends their interests.
- ☛ More than nine in ten members indicated that it was important to have someone in the Association's office who could answer their questions.
- ☛ About two-thirds of respondents felt that benefits from value-added services and keeping in touch with former colleagues were important reasons in their decision to join the Association.

Online Members (Red: N = 2,433) and Mail Members (Orange: N = 474) Somewhat or Very Important



Source : Survey conducted among CBC/RC pensioners , February - April, 2022.

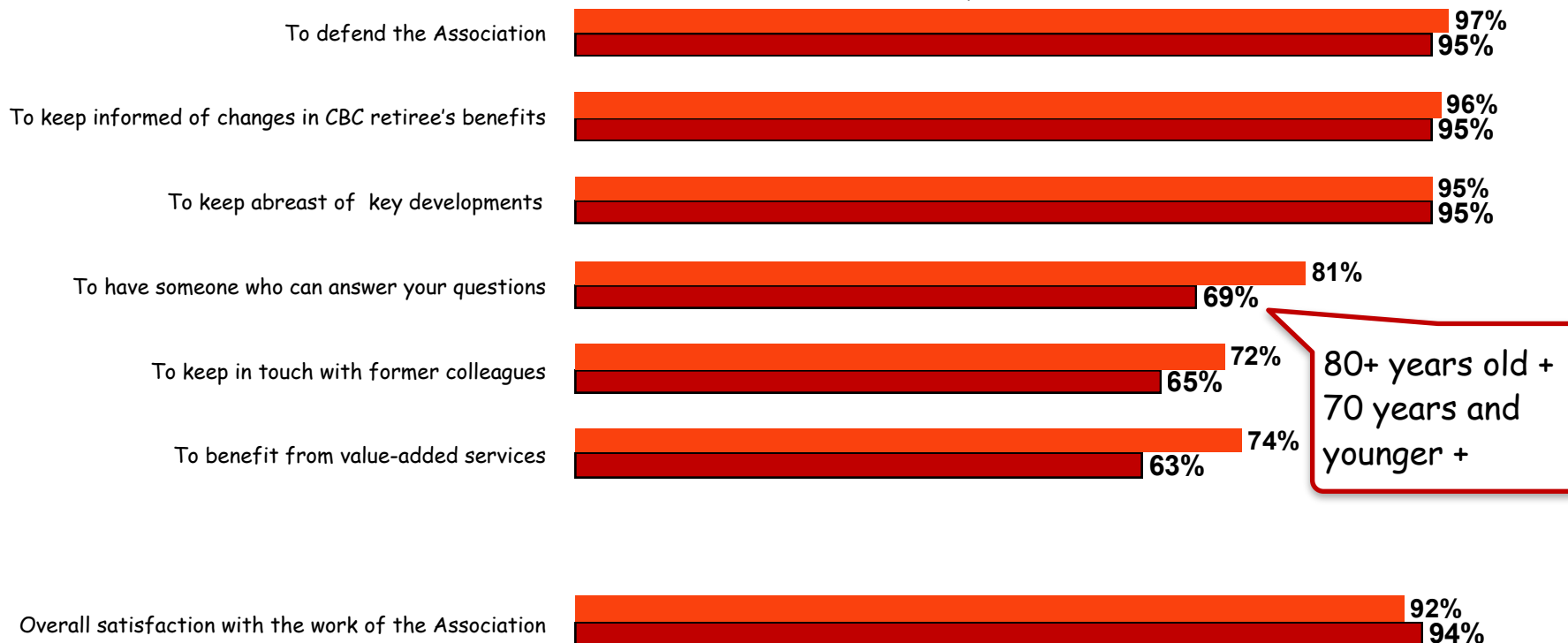
Satisfaction with the Work of the Association



- Overall, over nine in ten members, whether they responded online or by mail, are satisfied with the work of the Association.
- Virtually all members are satisfied that the Association defends their interests, keeps them informed of changes in their benefits and keeps them abreast of key legislative developments.
- About two-thirds of online members are satisfied that the Association has someone available to answer their questions, enables them to keep in touch with former colleagues and allows them to benefit from value-added services.
 - Satisfaction with these three items was slightly higher among those members who responded by mail.

Online Members (Red: N = 2,220) and Members by Mail (Orange: N = 424)

Somewhat and Very Satisfied

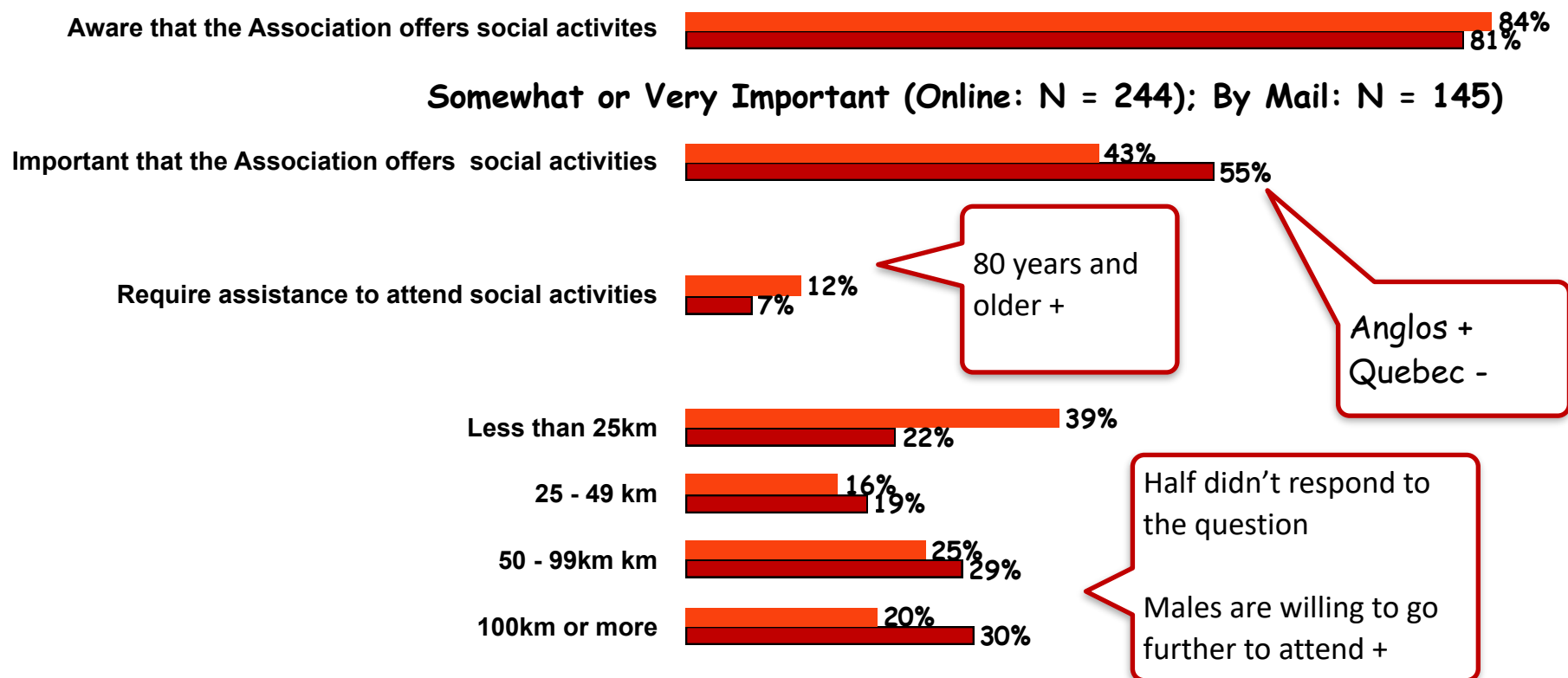


Awareness of and Importance of Various Types of Social Activities



- While more than four in five online and mail respondents are aware that the Association offers social activities, only 55% of online members and 43% of those who responded by mail feel that it is important that the Association offers social activities.
- About three-fifths (59%) of online members are willing to travel 50 or more km to attend a social event. Note, however, that one-half of respondents failed to provide a response to this question.

Online Members (Red: N = 1,806) (Members By Mail (Orange: N = 378)



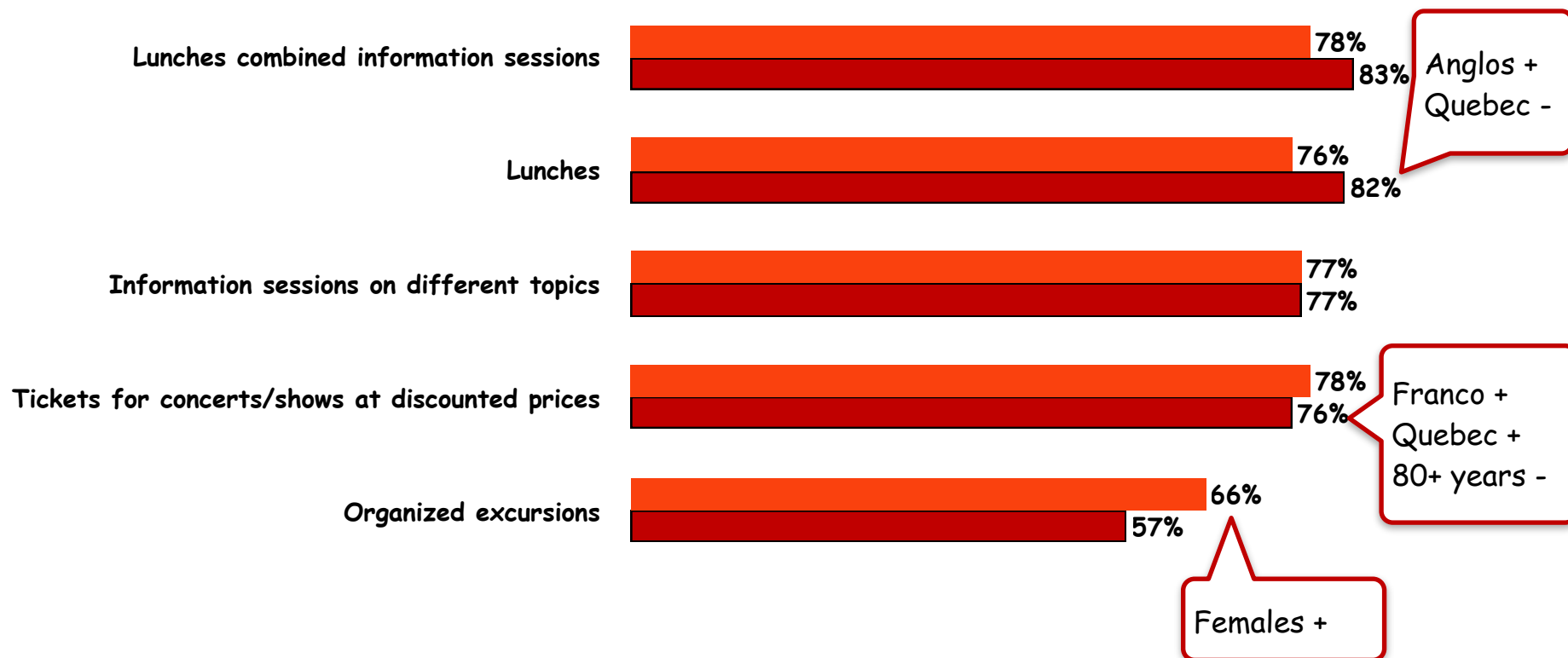
Interest in Various Types of Social Activities



- Among those members interested in social activities, at least three in four would like the Association to offer lunches combined with information sessions, lunches in a restaurant, information sessions, and tickets for concerts/shows at discounted prices.
- There was slightly less interest in organized excursions.

Online Members (Red: N = 1806); Mail Members (Orange: N = 378)

Would like the Association to offer ...

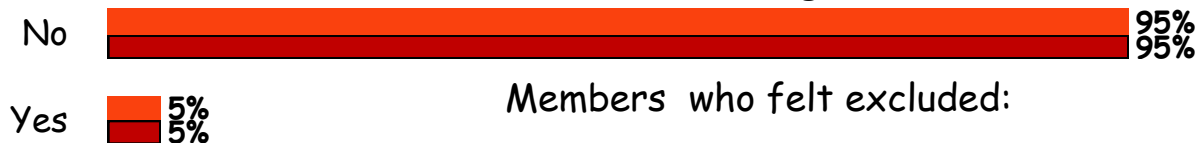


Perception that Member has been Excluded by the Association



- ¢ Only 5% of members, whether they responded online or by mail, felt that they had been excluded by the Association.

Online Members (Red: N = 2,433); Mail Members (Orange: N = 474)



Members who felt excluded:

In French - N = 41

In English - N = 91

Principal reasons for feeling excluded:

Francophones:

- ¢ Lack information or contacts (13)
- ¢ Not inclusive when events are happening (11)
- ¢ Too far (6)
- ¢ Too costly (3)
- ¢ **COVID** (3)

Anglophones:

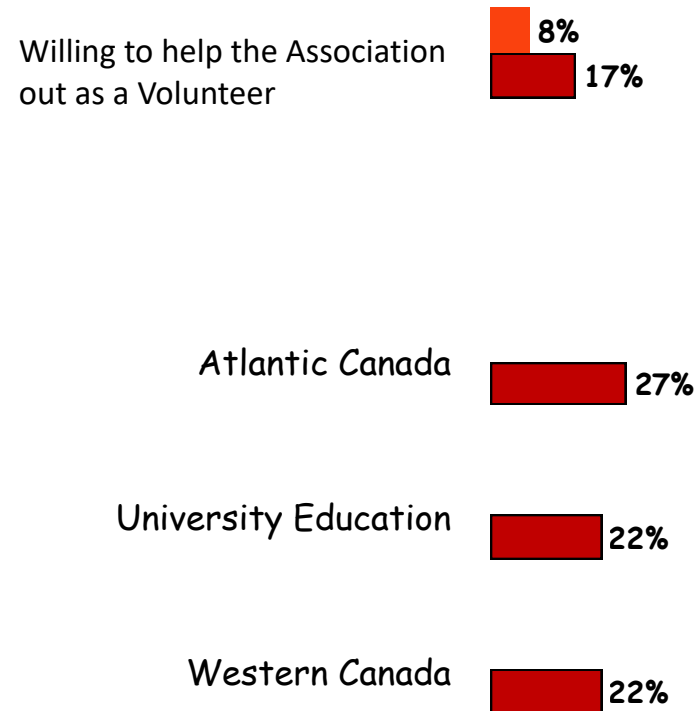
- ¢ Isolated, events too far away (24)
- ¢ Surviving spouse, out of touch (6)
- ¢ **COVID** (3)
- ¢ Feel excluded (2)
- ¢ No information on social events (3)

Interest in Helping the Association Out as a Volunteer



Online Members: (Red N = 2,204) and
Members by Mail (Orange: N = 420)

- One in six online members would be interested in helping the Association out as a volunteer. This is twice as high as members who responded by mail.
- 'Potential' Volunteers were more likely to reside in the East or West of Canada and to have a university education.



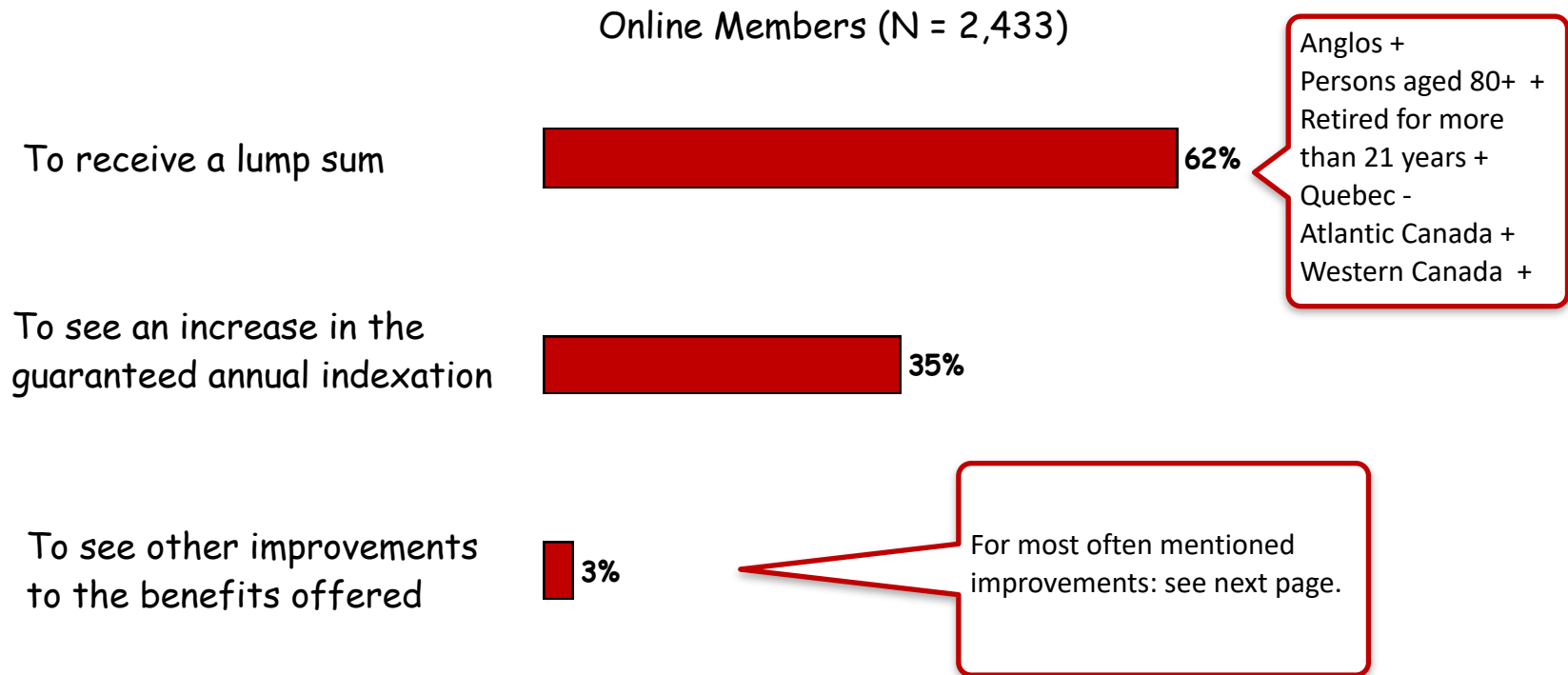


Among Members Who Responded Online Only



Disposition of Possible Pension Surplus

- ☛ Three in five (62%) members would like to receive a lump sum in the eventuality of a pension surplus, while one in three (35%) would prefer to see an increase in the guaranteed annual rate of indexation.
 - ☛ Note: Only members who responded to the survey online were asked this question.
- ☛ Anglophones, persons aged 80 years and older and persons who had been retired for more than 21 years were all more likely to favour receiving a lump sum.
 - ☛ While more than one-half of residents of Quebec would also like to receive a lump sum, over two-fifths would also like to see an increase in the guaranteed annual rate of indexation.





How Pension Surplus Could be Used to Improve the Plan's Benefits

- ☞ Three per cent of francophones and four per cent of anglophones would like the pension surplus to be used to improve specific benefits.
- ☞ Verbatims: "Un tiens vaut mieux que deux tu l'indexeras". "Ce n'est pas parce qu'on vieillit qu'on n'a plus de dents ou d'yeux hein".
- ☞ I'd like to be offered the option to reinvest my share of a surplus in the pension plan, to increase my base pension. The other option would be to receive a lump sum.

Members who would prefer that the pension surplus be used to improve specific benefits:

In French: (N = 170); In English: (N = 88)

Yes  4%
3%

Specific Mentions:

In French:

- ☞ Lump sum chosen, as a result of aging (45)
- ☞ Increase the annual cost of living index (35)
- ☞ Increase dental, eye or other coverage (26)
- ☞ Distribute the surplus as was done in 2000 (29)
- ☞ General comments (29)

In English:

- ☞ Increase dental, eye or other coverage (34)
- ☞ Use pension surplus to improve other benefits (15)
- ☞ Want lump sum (10)
- ☞ Improve benefits for surviving spouses (4)

Priorities for Future Improvements to the Pension Plan



- ¢ Four in five members feel that that it is important to increase the surviving spouse benefit from 60 to 65%.
- ¢ Expanding pension coverage to include post-retirement surviving spouses was also viewed as important, with 71% of members indicating that post-retirement surviving spouses should be included in the Plan.

Note: This question was only asked of members who responded to the survey online.

Online Members: (N = 2,433)

Somewhat and Very Important

**To expand coverage to include
post-retirement surviving spouses**



71%

Anglos +
Men +
Quebec -
Atlantic Canada +
Western Canada +

**To increase the surviving spouse
benefit from 60% to 65%**



80%

Men +
Atlantic Canada +



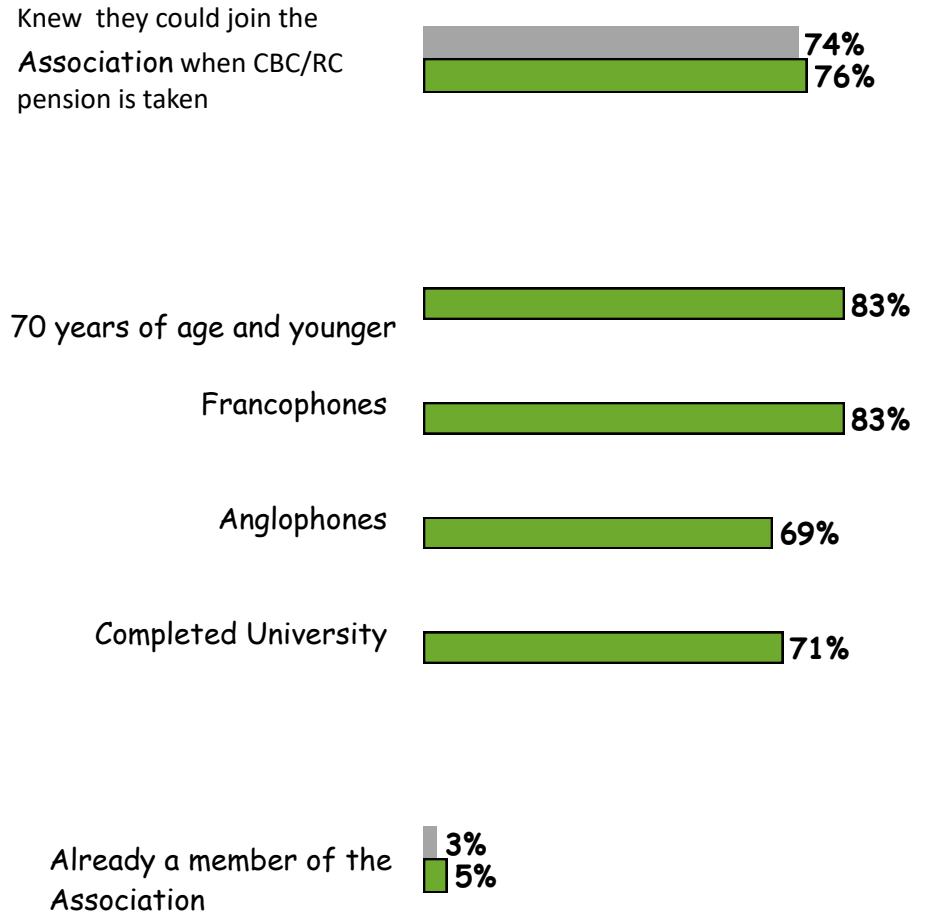
Online Non-members Compared to Non-members Who Responded by Mail

Awareness of Eligibility to Join the Association When the CBC/RC Pension was Taken



- ☛ About nine in ten CBC/RC pensioners took their CBC/RC pension when they retired.
 - ☛ This was true, regardless of whether they responded online or by mail.
- ☛ When they retired, three-quarters of non-members, whether they responded to the survey online or by mail, said they knew they could join the Association when they started to take their CBC pension.
 - ☛ This proportion is slightly higher among pensioners 70 years of age and younger (83%) and among francophones (83%).
 - ☛ Just over two-thirds of anglophones (69%) and those who have completed university (71%), on the other hand, indicated that they knew they could join the Association when they started taking their CBC pension.
- ☛ Only a very small percentage (3-5%) of non-members of the Association had previously been a member of the Association.

Online Non-members (Green: N = 535) and Mail Non-members (Grey: N = 109)



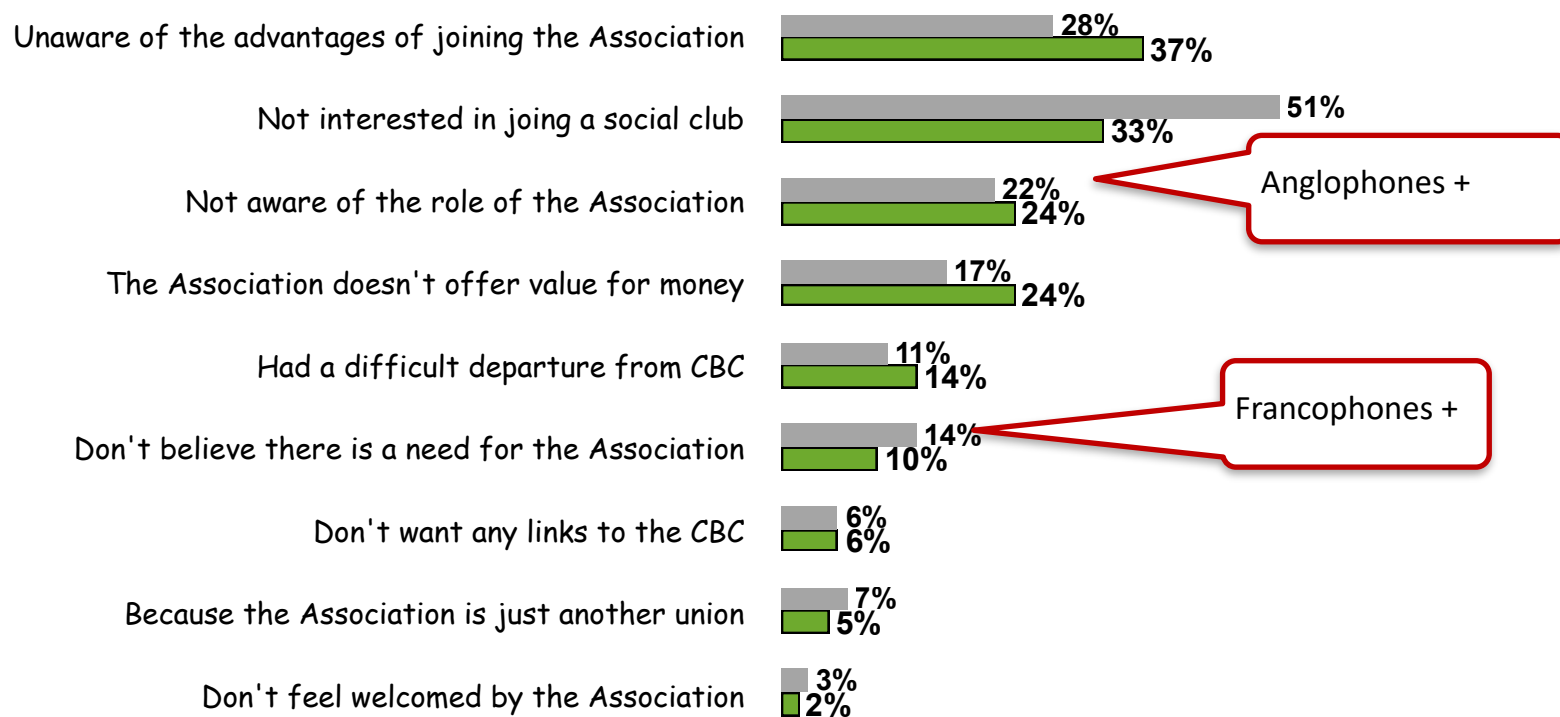
Reasons Why CBC/RC Pensioners Have Chosen Not to Join the Association



- Among non-members who responded online, one-third said they were unaware of the advantages of joining the Association, while another third said they were not interested in joining a social club.
 - Other important mentions by online non-members included not being aware of the role of the Association (24%) and the feeling that the Association doesn't provide good value for the cost to join it (24%).
 - One in five non-members who responded online said that they had not chosen to join the Association because they had a difficult departure from CBC or that they didn't want any links to the CBC.**
- Among non-members who responded by mail, the most important reason, which accounted for one-half of the mentions was that they were not interested in joining a social club.

Online Non-members (Green: N = 527) and Mail Non-members (Grey: N = 235)

More than one response possible



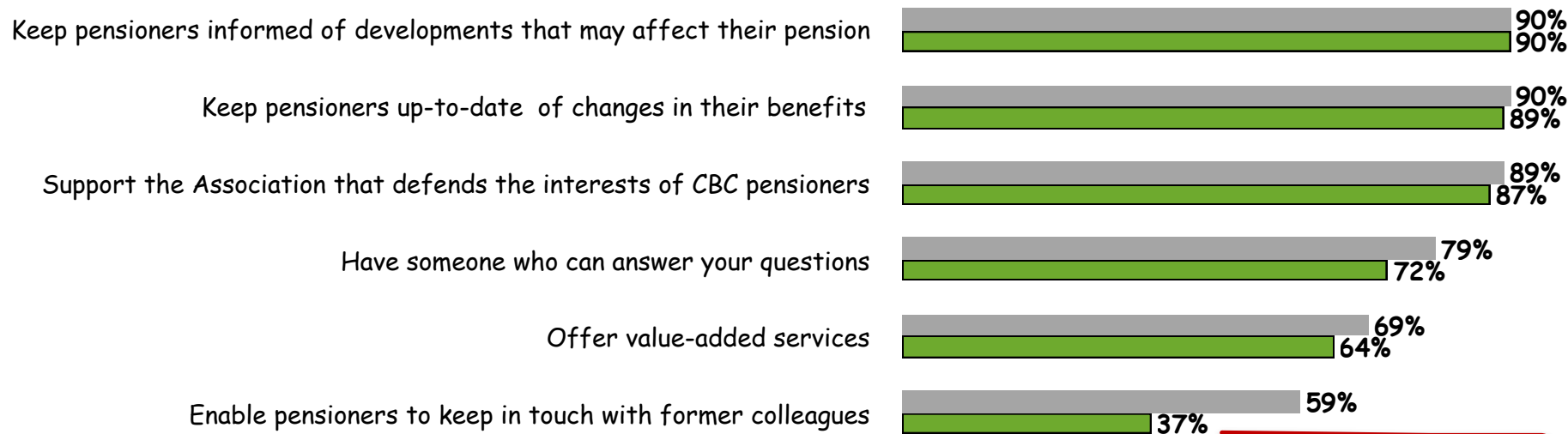
Non-members Views on the Need for an Association Representing CBC Pensioners to ...



- Even though, they have chosen not to join the Association, nine in ten non-members feel that it is important that an Association exist to keep pensioners informed of legislative and judicial developments that may affect their pension, to keep retirees up-to-date of changes in their benefits and to defend the interests of CBC/RC pensioners.
- Non-members believe that it is less important that the Association enable retirees to keep in touch with former colleagues.
 - This is particularly true of non-members who responded online, with only 37% saying that is important for the Association to enable pensioners to keep in touch with former colleagues.

Online Non-members (Green: N = 458) and Mail Non-members (Grey: N = 216)

Somewhat and Very Important



Anglophones +


Surviving Spouses Who are Not Members and Their Awareness of the Association




- Surviving spouses of non-members represent 13% of all non-members who responded to the survey.
- Most surviving spouses of non-members were female.
- About one-half of surviving spouses who are not members are aware of the Association and understand that if they are receiving a CBC/RC pension they are eligible to join the Association.
- About one in ten surviving spouses who are not members indicated that they would be interested in attending an information session about the Association.

Surviving Spouses Who Are Not Members (N = 107)

Awareness of the Association Yes  55%

Knowledge that they are eligible
to become a member Yes  56%

Interest in attending an information
session about the Association Yes  10%



**Among Members and Non-members, Online
Compared to Mail**

Member and Non-member Suggestions as to How the Association Could Better Respond to Their Needs by Language



- ¢ About half of francophone and anglophone pensioners responded to the open-ended question asking them to give their suggestions as to how the Association could better meet their needs.
 - ¢ Among those providing a response, the overwhelming majority were positive.
- ¢ Some pensioners were concerned about the cost to join the Association, the perceived rise in the cost of living and the erosion of their health benefits coverage.

	Francophones	Anglophones
Did not answer the question	860	945
Answered the question	823	1,094
Nothing/Don't know/Not sure	189	225
Positive (Satisfied, OK, Excellent work)	302	297
Specific suggestions:	387	387
Social activities/Communications	153	170
Supplemental Health/Travel Benefits	66	77
Cost to join the Association	45	14
Surviving Spouse/New spouse	10	48
Relationship of Association to CBC management	31	12
Management of Possible Pension Surplus	29	42
Need to Increase Membership	-	18
Diversity/Inclusion	6	6
Other	11	-
	N = 1,683	N = 2,039

Source: Survey conducted among CBC/RC pensioners, February - April, 2022

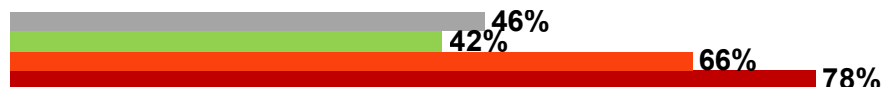
Awareness of the Cost to Join the Association and Access to a Supplementary Health Insurance Plan



- Three-quarters of members who responded online and two-thirds of those who responded by mail were aware of how much they paid to belong to the Association.
- Not surprisingly, fewer than half of non-members were aware of what it would cost to become a member of the Association.
- About two to three out of ten non-members and members do not have supplementary health insurance.

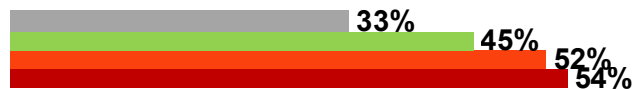
Online members (Red N = 2,124); Members by Mail (Orange N = 449); Online non-members (Green N = 452); Non-members by Mail (Grey N = 241)

Aware of Cost to Join the Association

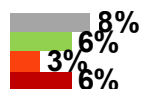


Have access to Supplementary Health Insurance

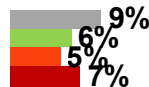
Yes, the CBC Retirees' supplementary health care plan



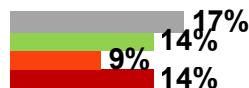
Yes, a plan with another employer



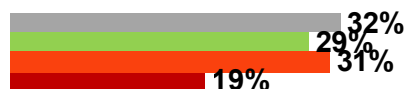
Yes, a private plan



Yes, through a spouse's coverage



I have no supplementary health insurance



Men +
69 years of age and
younger +
Atlantic Canada +
Western Canada +

Source : Survey conducted among CBC/RC pensioners, February - April, 2022. Non-response is about 15% for this question.

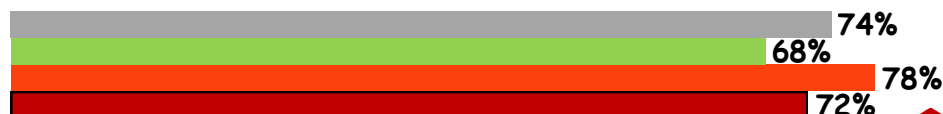
How Could the Association Improve the Benefits of Its Supplementary Health Insurance Plan



- More than 8 in ten CBC/RC pensioners, whether they were members or not, and regardless of whether they participated online or by mail, would like to see the Supplementary Health Insurance Plan surplus be used to keep premiums as low as possible.
- About seven in ten CBC/RC pensioners felt that Supplementary Health Insurance could be improved by increasing the number of medications covered or by increasing coverage for visits for physiotherapy, massages etc.

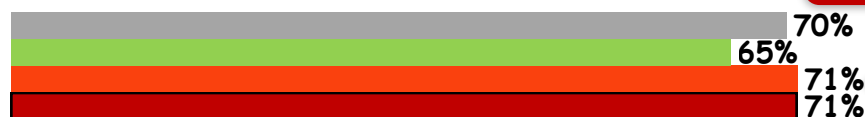
Online members (Red N = 1,871); Members by Mail (Orange N = 243); Online non-members (Green N = 388; Non-members by Mail (Grey N = 150)

Increase the number of medications covered



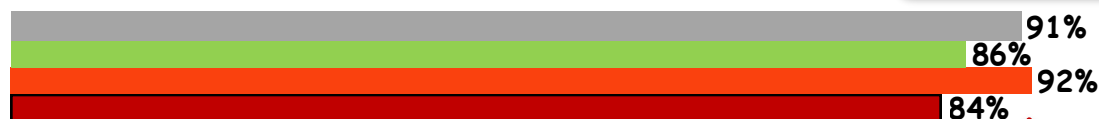
Atlantic Canada +
Western Canada +
Ontario -

Increase coverage for visits for physiotherapy, massages, etc...



Women +
Less than 70
years of age +
Quebec-

Use the Supplementary Health Insurance Plan surplus to keep premiums as low as possible



Atlantic Canada +

Source : Survey conducted among CBC/RC pensioners, February - April, 2022. Note, about 25% of respondents did not answer this question.

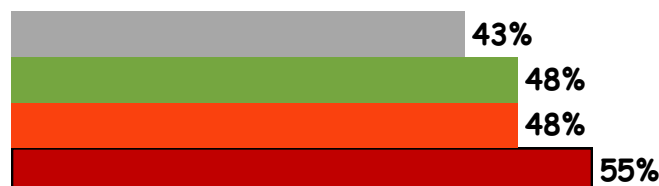
Interest in Attending a Retirement Seminar



- ¢ About one-half of members or non-members, regardless of whether they responded online or by mail, indicated that they had attended a retirement seminar before they had left CBC/RC.
- ¢ Of those who had not attended a retirement seminar, less than one in ten expressed an interest in attending one.

Online members (Red N = 2,065); Members by Mail (Orange N = 382); Online non-members (Green N = 429); Non-members by Mail (Grey N = 174)

**Attended a retirement seminar
before leaving CBC/RC**

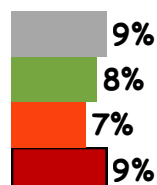


CBC/RC Pensioners Who Had Not Attended a Retirement Seminar

Online Members (Red N = 926); Members by Mail (Orange N = 198);

Online non-members (Green N = 219); Non-members by Mail (Grey N = 98)

**Interest in attending a retirement
seminar**

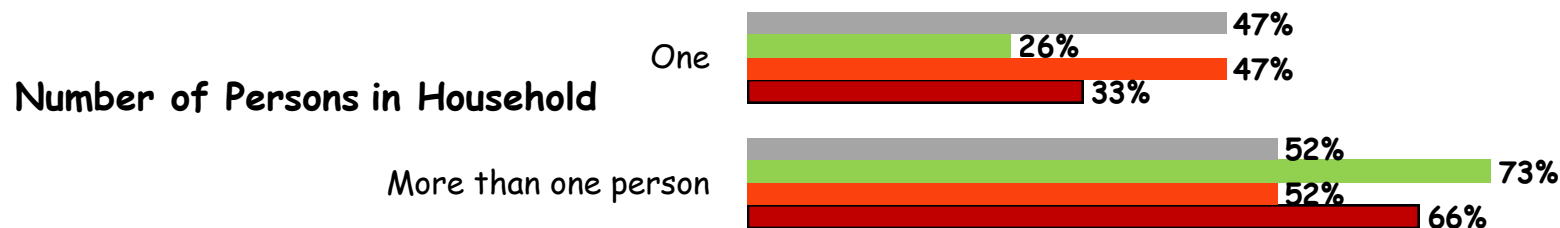


Number of Persons in the Household and New Spouse Since Retirement

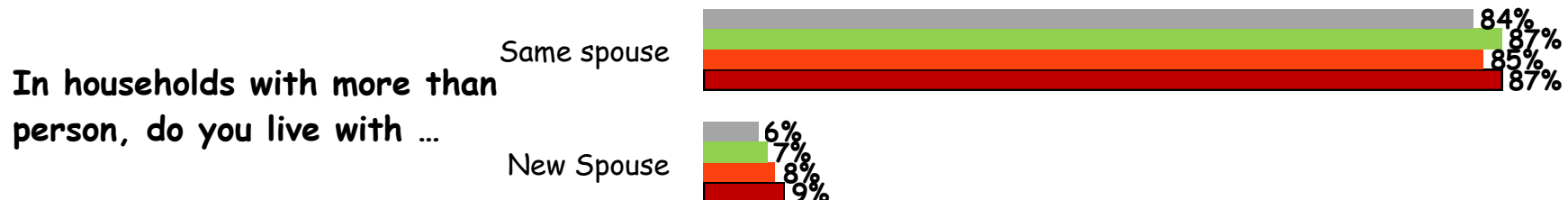


- ⌘ About one-half of respondents to the mail questionnaire indicated that they lived alone, whereas two in three online respondents indicated that they lived with someone.
- ⌘ Among those pensioners who indicated that they lived in a household with more than one person, nine in ten indicated that they were living with the same spouse.

Online members (Red N = 2,057); Members by Mail (Orange N = 470); Online non-members (Green N = 446; Non-members by Mail (Grey N = 259)



Online members (Red N = 1,362); Members by Mail (Orange N = 239); Online non-members (Green N = 331; Non-members by Mail (Grey N = 134)

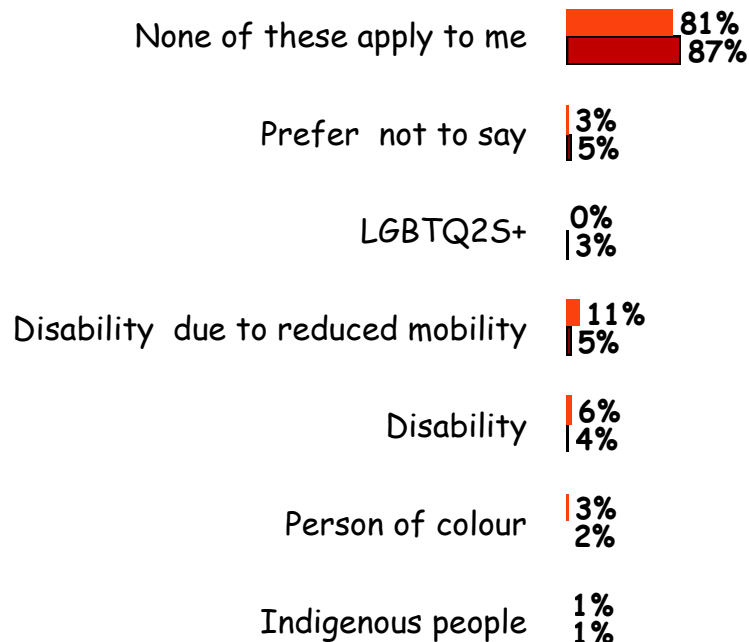




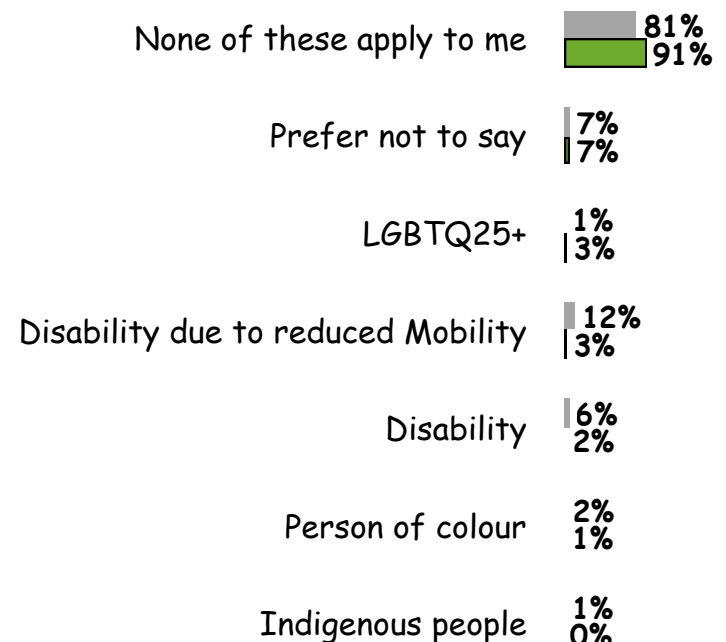
Self-identification of Survey Respondents

- ☛ In response to the question 'Which group do you self identify with?', nine in ten members and eight of ten non-members said that none of the categories applied to them.
- ☛ About one in ten CBC/RC pensioners who responded to the survey by mail, whether they were members of to the Committee membershe Association or not, indicated that they were handicapped due to reduced mobility.

Online Members (Red N = 1,943) and Members by Mail (Orange N= 438)



Online Non-members (Green N = 414) and Non-members by Mail (Grey N= 236)



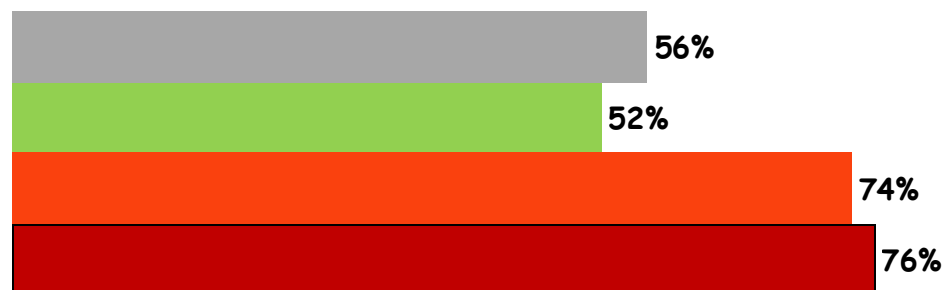
Willingness to be Contacted by the Association



- ¢ Not surprisingly, more members were willing to be contacted by the Association in the future than non-members.
- ¢ While three-quarters of members indicated a willingness to be contacted in the future, one in two non-members agreed to provide their contact information.
- ¢ The survey has provided the Association with the ability to contact about 400 non-members (188 in French and 202 in English).

Online members (Red N = 2,433); Members by Mail (Orange N = 482); Online non-members (Green N = 580); Non-members by Mail (Grey N = 269)

**Agree to be contacted
by the Association**





Conclusion



- ¢ The response rate was impacted by the survey method and whether the respondent received a reminder to complete the survey.
 - ¢ Only members who responded online were provided with a reminder call.
- ¢ The survey method influenced the socio-demographic profile of respondents:
 - ¢ Respondents who participated online were more likely to be male, under the age of 80, university educated, and live in a multi person household.
 - ¢ Respondents who answered the questionnaire by mail, on the other hand, were equally likely to be males or females, older (80 of years and older) and have a primary or secondary education.



¢ Members:

- ¢ Virtually all feel that it is important that the Association keep them informed of changes to CBC retiree's benefits, to keep abreast of key judicial and legislative developments and to support the Association that defends their interests.
- ¢ Overall, they are **very** satisfied with the work of the Association.
- ¢ Very few (only 5%) feel that they had been excluded by the Association, while almost one in five online members indicated that they would be interested in helping the Association out as volunteer.
- ¢ In the eventuality of a possible pension surplus, most (62%) members who responded online would like to receive a lump sum payment, while one in three (35%) would prefer to see an increase in the guaranteed annual rate of indexation.
- ¢ With respect to future improvements, four in five members feel that it is important to increase the surviving spouse benefit from 60 to 65%, while seven in ten believe coverage should be expanded to include post-retirement surviving spouses.
- ¢ At least two-thirds of members were aware of how much they paid to belong to the Association.



¢ Non-members:

- ¢ The two most important reasons for not joining the Association were that they were unaware of the advantages of joining the Association and that they were not interested in joining a social club.
 - ¢ One in five non-members who responded online said that they had not chosen to join the Association because they had a difficult departure from CBC or that they didn't want any links to the CBC.
 - ¢ Other important mentions by online non-members included not being aware of the role of the Association (24%) and the perception that the Association doesn't provide good value for the cost to join it (24%).
- ¢ Even though, they have chosen not to join the Association, nine in ten non-members feel that it is important that an Association exist to keep pensioners informed of legislative and judicial developments that may affect their pension, to keep retirees up-to-date of changes in their benefits and to defend the interests of CBC/RC pensioners.
- ¢ One in two non-members agreed to provide their contact information.
 - ¢ The survey has provided the Association with the ability to contact about 400 non-members (188 in French and 202 in English).



Appendix

Distribution of Sample Compared to the 'Population'



	All CBC/RC Pensioners	All Pensioners		Survey	
		Members	Non-members	Members	Non-members
	N = 10,123	N = 5,156	N = 4,967	N = 2,519	N = 707
Under 70 yrs	39%	28%	51%	31%	51%
70-79 yrs	31%	38%	24%	41%	31%
80 yrs & older	30%	35%	25%	27%	18%
	N = 9,930	N = 5,038	N = 4,892	N = 2,107	N=636
Atlantic Canada	10%	13%	14%	14%	7%
Quebec:	43%	40%	46%	49%	57%
Ontario:	30%	29%	32%	32%	33%
Western Canada	16%	18%	8%	5%	3%

Source : Pension Administration Centre for CBC/SRC and The CBC Pensioners National Association.

Survey conducted among CBC/RC pensioners, February - April, 2022. Non-response fluctuates between 15 et 30%.

Profile of Members Who Responded Online Compared to Members Who Responded by Mail



Observations:

Gender

- ¢ Members who responded online are more likely to be male (65%) than female (35%).
- ¢ Males and females, however, were equally likely to have responded by mail.

Note : According to data* provided by the CBC/RC's Pension Administration Centre in 2020, males comprised 54% of the pensioners and females 46%.

Age

- ¢ Members who responded online tend to be younger than members who responded by mail.
- ¢ 79% of members who responded online were under the age of 80 compared to 44% who responded by mail.
- ¢ Among members who responded by mail, more than half (56%) were 80 years of age or older compared to 21% of those who responded online.

Note: According to data provided by the Association, 35% of its members 80 years of age or older.

Education

- ¢ Members who responded online tend to have a slightly higher level of education than members who responded by mail.
- ¢ While 39% of online respondents indicated that they had completed university, this was true of only 24% of mail respondents.

Province of Residence

- ¢ Most online members and members who responded by mail live in either Quebec or Ontario (77% and 91%, respectively).
- ¢ Members who resided in Western Canada were under-represented among both online and mail respondents.

Note: According to 2021 data* for all CBC/RC retirees, 43% lived in Quebec, 30% in Ontario, 16% in Western Canada, 10% in Atlantic Canada and 1% lived outside Canada.

Source: Survey conducted among CBC/RC pensioners, February - April, 2022.

*Validation Data was provided by CBC/RC's Pension Administration Centre.

Profile of Non-members of the Association Who Responded Online Compared to Those Who Responded by Mail



Observations:

Gender

- ☞ Non-members who responded online are more likely to be male (66%), whereas non-members who responded by mail were equally likely to be males or females.

Note : According to data* provided by the CBC/RC's Pension Administration Centre in 2020, males comprised 54% of the pensioners and females 46%.

Age

- ☞ Non-members who responded online tend to be younger than non-members who responded by mail.
 - ☞ 62% of non-members who responded online were under the age of 70 compared to 33% who responded by mail.
 - ☞ Among non-members who responded by mail, one-third (34%) were 80 years of age or older compared to only 8% of those who responded online.

Note: According to data provided by the Association, 25% of the non-members are aged 80+.

Education

- ☞ Members who responded online tend to have a slightly higher level of education than members who responded by mail.
 - ☞ While nearly one-half (45%) of online non-members indicated that they had completed university, this was true of only one-third of non-members who responded by mail.

Province of Residence

- ☞ Most online non-members and non-members who responded by mail live in either Quebec or Ontario (89% and 82%, respectively).

Note: According to 2021 data* for all CBC/RC pensioners, 43% lived in Quebec, 30% in Ontario, 16% in Western Canada, 10% in Atlantic Canada and 1% lived outside Canada.

Source: Survey conducted among CBC/RC pensioners, February - April, 2022.

*Validation Data was provided by CBC/RC's Pension Administration Centre.

Francophone Members/Non-Members by Survey Method and Selected Variables



	Members		Non-members	
	Online %	Mail %	Online %	Mail %
<u>Gender</u>				
Female	36	43	30	48
Male	64	57	70	52
<u>Age</u>				
69 yrs and younger	41	10	71	41
70-79 years	45	40	24	32
80 yrs and older	14	50	5	27
<u>Education</u>				
Primary or Secondary	11	29	11	22
Community College	43	47	47	43
University	46	24	42	35
<u>Province of Residence</u>				
Atlantic Canada	8	13	2	3
Quebec	88	69	96	91
Ontario	3	8	2	6
Western Canada	1	10	-	-
	N = 948	N = 308	N = 274	N = 150

Source: Survey conducted among CBC/RC pensioners, February - April, 2022. Non-response for each of the variables varies between 15 and 30 per cent.

Anglophone Members/Non-Members by Survey Method and Selected Variables



	Members		Non-members	
	Online %	Mail %	Online %	Mail %
<u>Gender</u>				
Female	34	54	37	47
Male	66	45	63	53
<u>Age</u>				
69 yrs and younger	33	11	54	24
70-79 years	42	23	36	33
80 yrs and older	25	66	10	43
<u>Education</u>				
Primary or Secondary	26	41	17	35
Community College	39	34	35	34
University	35	25	48	31
<u>Province of Residence</u>				
Atlantic Canada	24	13	12	13
Quebec	6	8	12	10
Ontario	60	68	67	67
Western Canada	10	10	6	10
	N = 1,485	N = 174	N = 306	N = 119

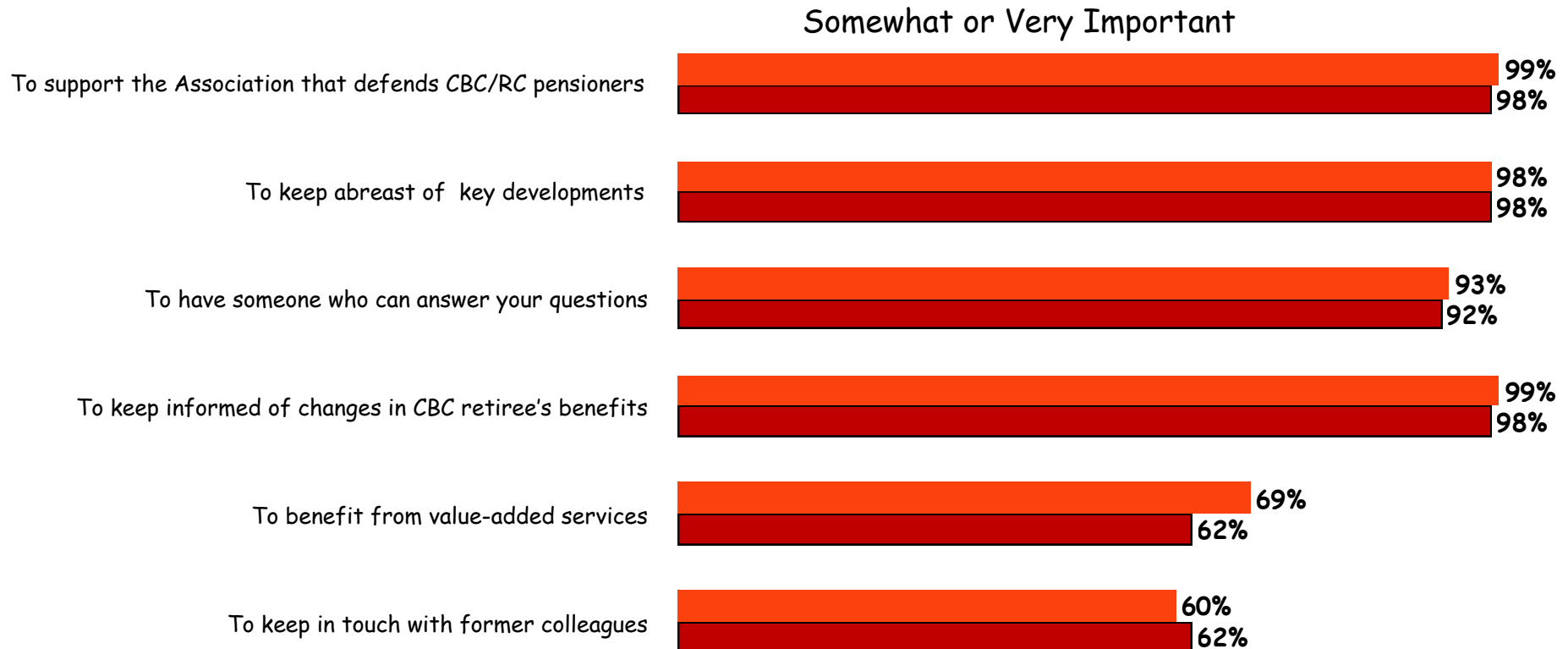
Source: Survey conducted among CBC/RC pensioners, February - April, 2022. Non-response for each of the variables varies between 15 and 30 per cent.

Importance of Various Reasons in Decision to Join the Association Among Francophones



- Virtually all francophone members, regardless of whether they responded online or by mail, believe it is important that the Association keep them informed, keep them abreast of new developments and defend their interests.
- More than nine in ten francophone members indicated that it was important to have someone in the Association's office who could answer their questions.
- Francophone members felt that benefiting from value-added infinity programs and keeping in touch with former colleagues were less important reasons in their decision to join the Association.

Online Members (Red: N = 948) and Mail Members (Orange: N = 308)



Importance of Various Reasons in Decision to Join the Association Among Anglophones



- Virtually all members, regardless of whether they responded online or by mail, believe it is important that the Association keep them informed, keep them abreast of new developments and defend their interests.
- More than nine in ten members indicated that it was important to have someone in the Association's office who could answer their questions.
- About two-thirds of respondents felt that benefits from value-added services and keeping in touch with former colleagues were important reasons in their decision to join the Association.

Online Members (Red: N = 1,485) and Mail Members (Orange: N = 174)

Somewhat or Very Important

