2026 HOOPP Canadian Employer Pension Survey

October 2026



HOOPP

Research Background & Methodology

The Healthcare of Ontario Pension Plan (HOOPP) partnered with The Logit Group on its Canadian Employer Pension Survey. This annual survey captures the perspectives of Canadian employers on their attitudes towards pension plans, understanding their awareness, perceptions and decision-making on defined benefit (DB) pension offerings. To ensure robust healthcare-specific insights, the study included an oversample targeting healthcare organizations involved in pension decision making.

Data collection method:	• Online survey conducted between August 21st and September 8th, 2026 (Wave 5)
Sample source:	• Respondents sourced from a random B2B sample, including healthcare-specific organizations for oversample
Survey length:	• Approximately 20 minutes
Eligibility:	• All Employers respondents (aged 18+) must be a company owner or have a senior leadership position and must influence or make HR-related decisions for their organization • Businesses must have 20+ employees • Healthcare organization oversample must make pension or employee benefit-related decisions and organizations must have 10+ employees • Mix of those offering and not offering DB
Sample size:	• All Employers: n=803 • Healthcare Employers: n=350
Accuracy:	• Results are accurate to within the following percentages, 19/20 times: • All Employers: +/- 3.5% • Healthcare Employers: +/- 5.2%
Note:	• *Graphs/tables may not always total 100% due to rounding values rather than any error in the data*



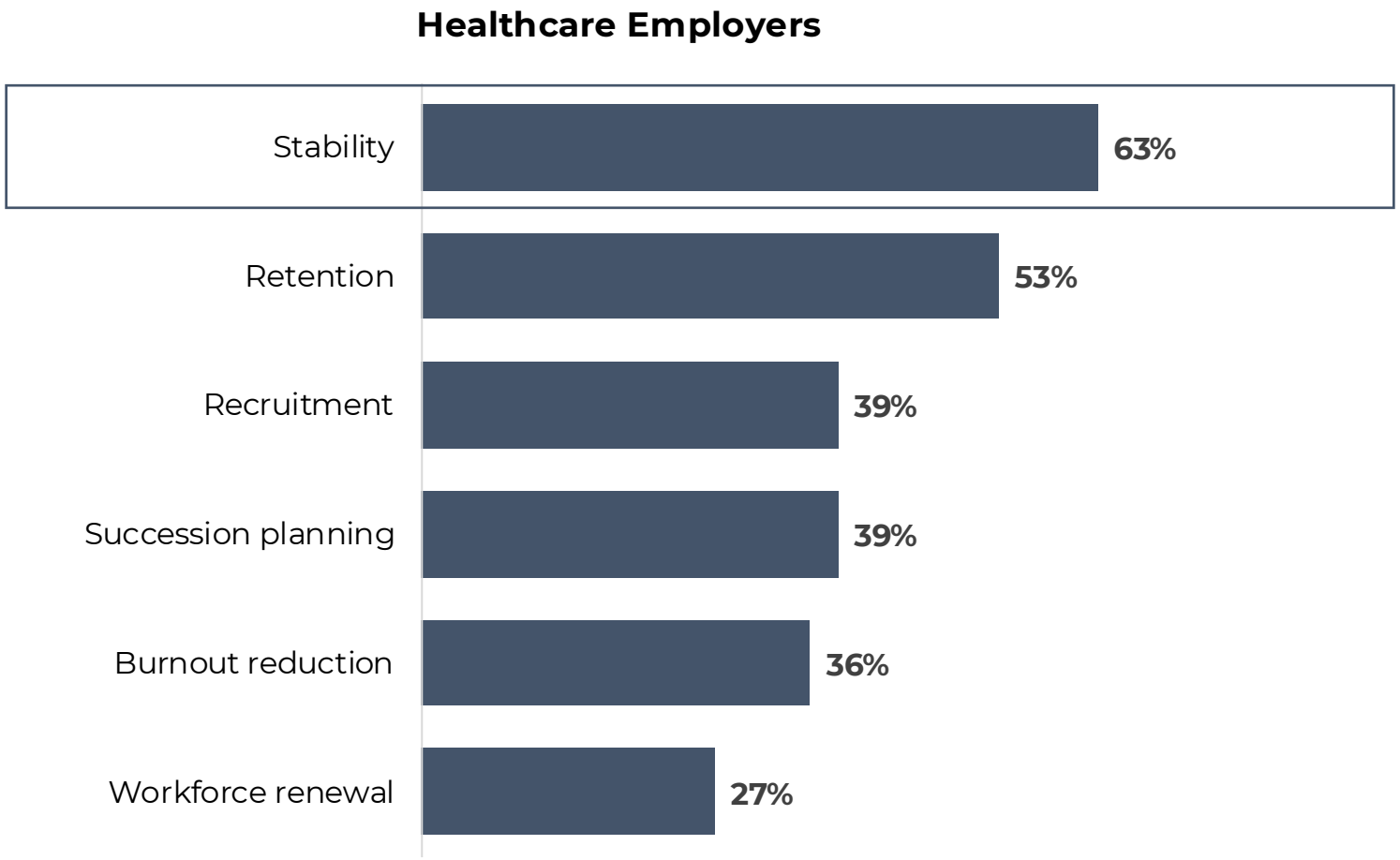
Detailed Findings

SECTION 1:

Defined Benefit (DB) Pensions Help Healthcare Employers Build the Stable Workforce they Need

Most Important Workforce Outcomes

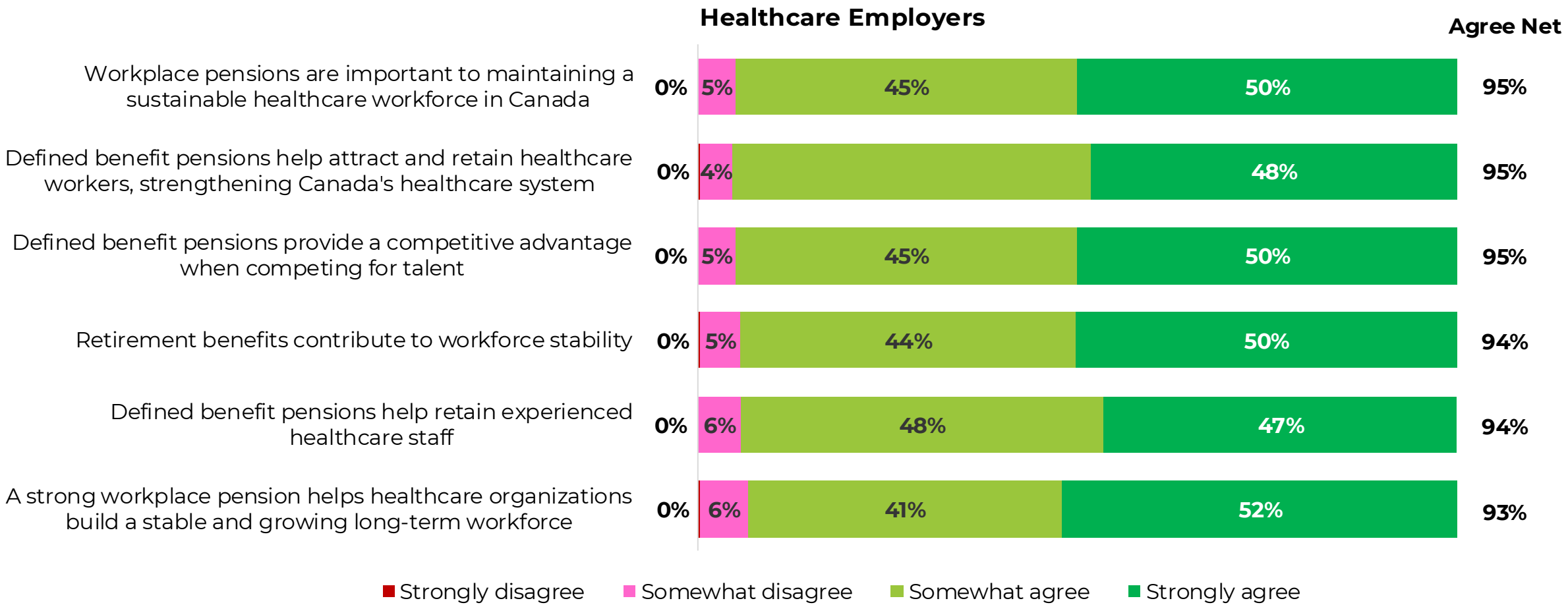
Workforce stability and retention emerge as key priorities, highlighting the value of strategies that keep experienced employees in the workforce. Stability is an outcome that is particularly important among healthcare employers.



Healthcare Employers: n=350
A20. Which workforce outcomes are most important to your organization? Please select up to 3 options only.

Impact of Retirement Benefits on Stability

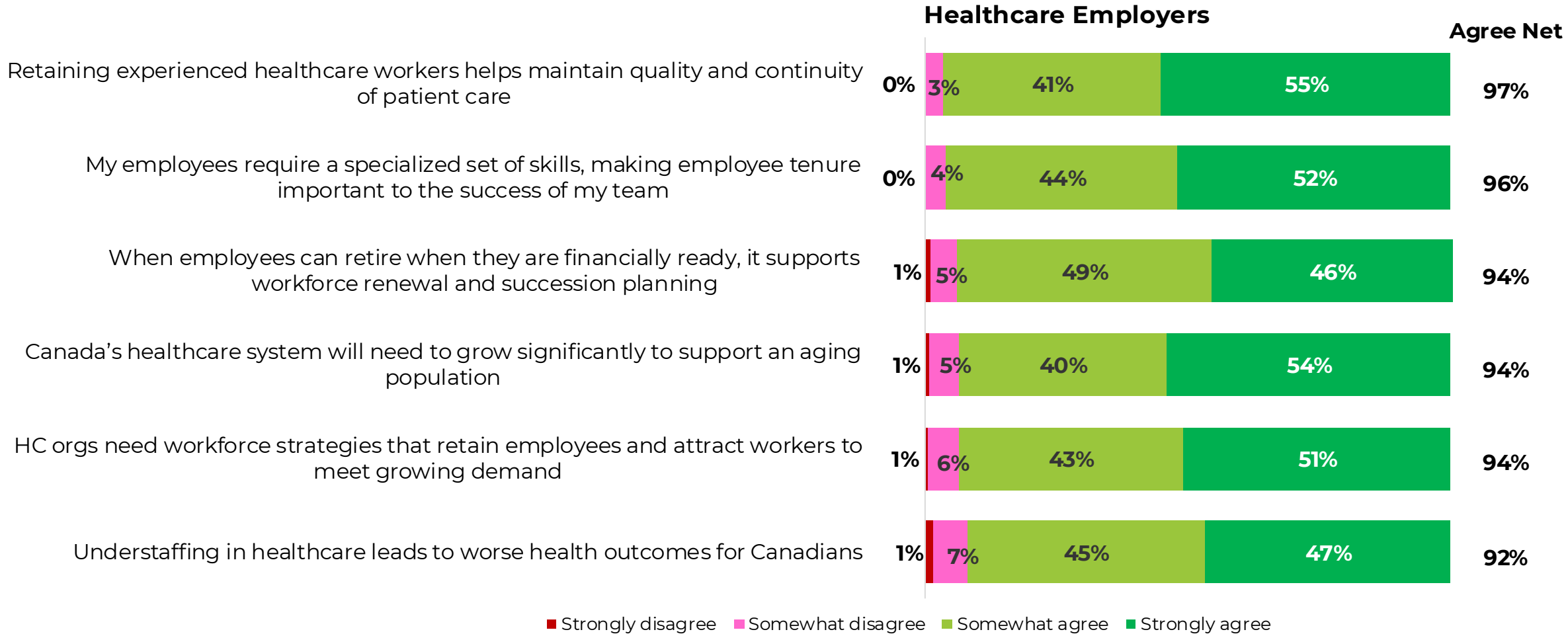
Healthcare employers overwhelmingly associate retirement benefits with workplace stability and staff retention.



Healthcare Employers: n=350
C2. To what extent do you agree or disagree with the following statements?

Attitudes Toward Work

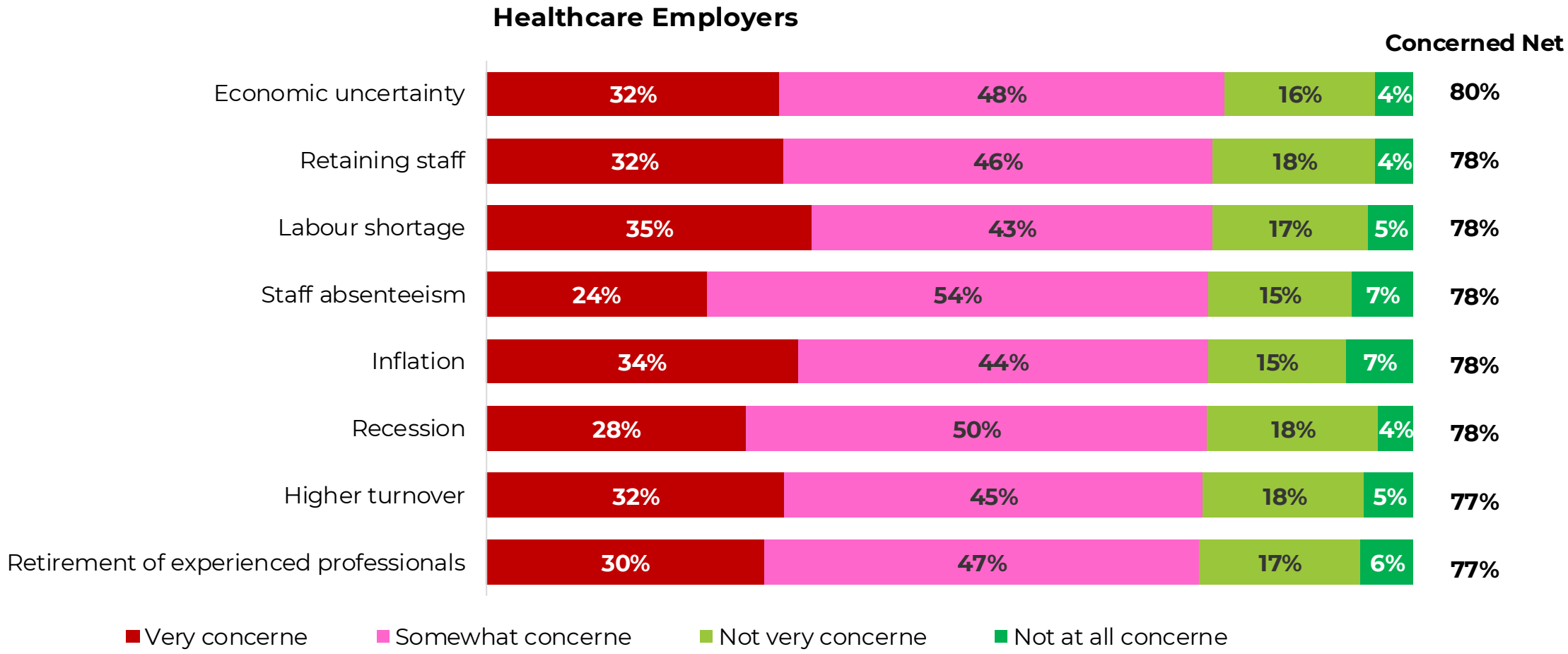
The healthcare workforce is preparing for growing demand and need strategies to attract and retain employees to ensure quality patient care.



Healthcare Employers: n=350
C3_2024. To what extent do you agree or disagree with the following statements?

Top 8 Future Workplace Concerns

Workforce stability and retention are among healthcare employers' biggest concerns for the next year.



Healthcare Employers: n=350
Note: "Don't know/ Not applicable" removed from calculations
A4. How concerned or not concerned are you about the impact that each of the following will have on your business/organization in the next year?

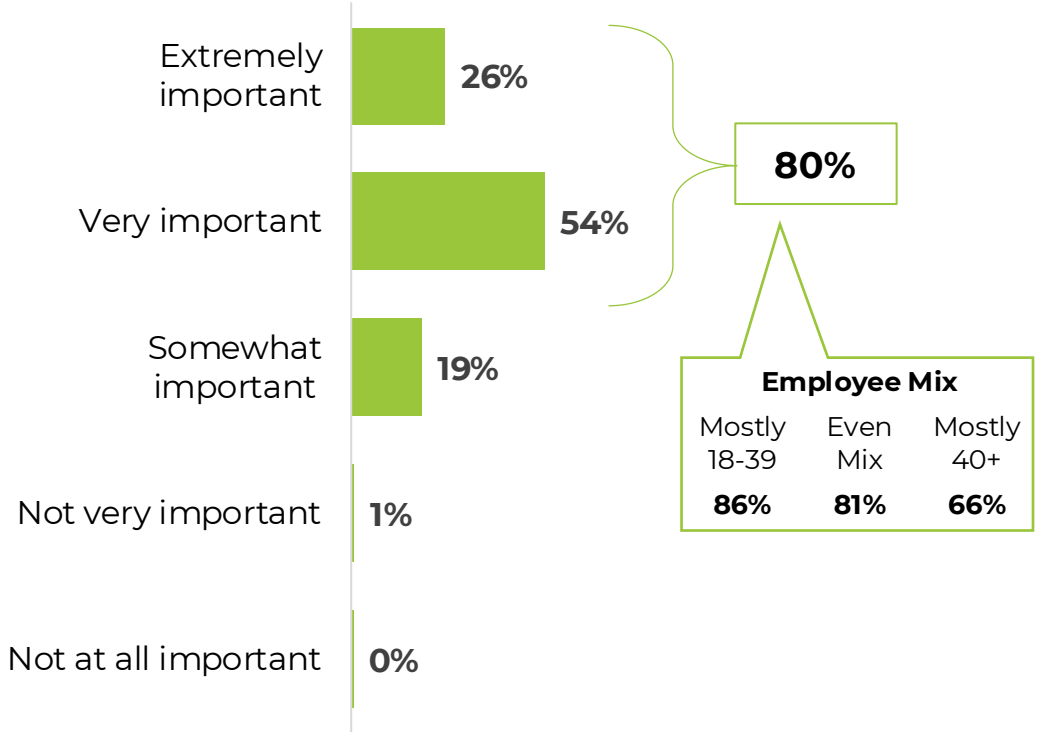
SECTION 2:

DB Pensions are Core to Compensation, Especially in Health Care

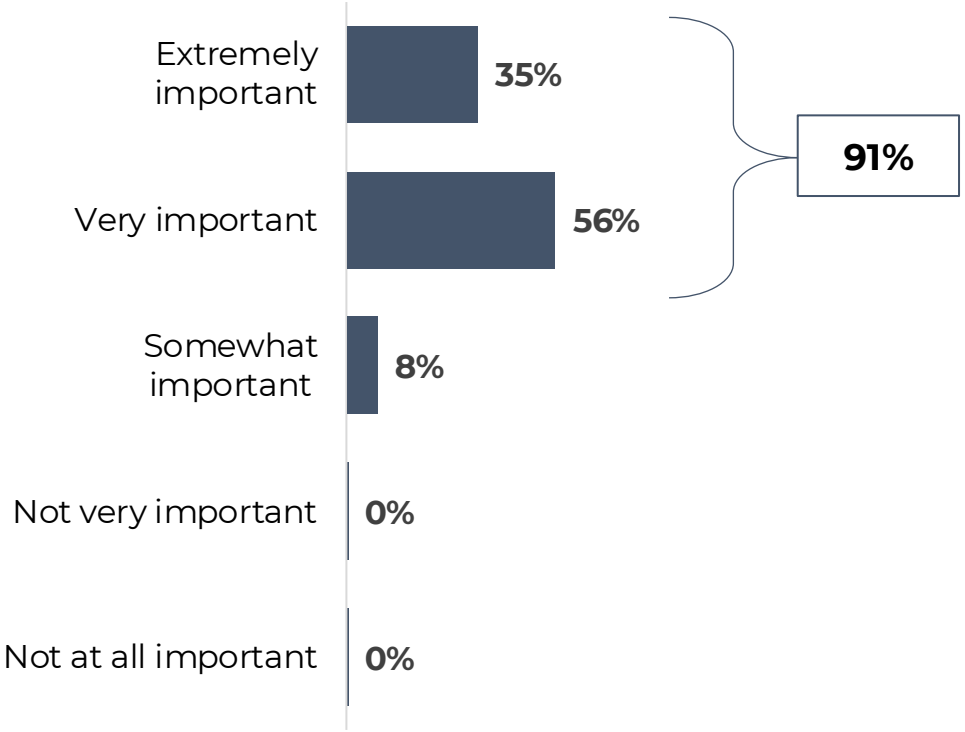
Overall Importance of Retirement Benefits

Retirement benefits are viewed as highly important to employees, with 80% of employers saying they are very or extremely important. Importance is even higher among healthcare employers (91%).

All Employers



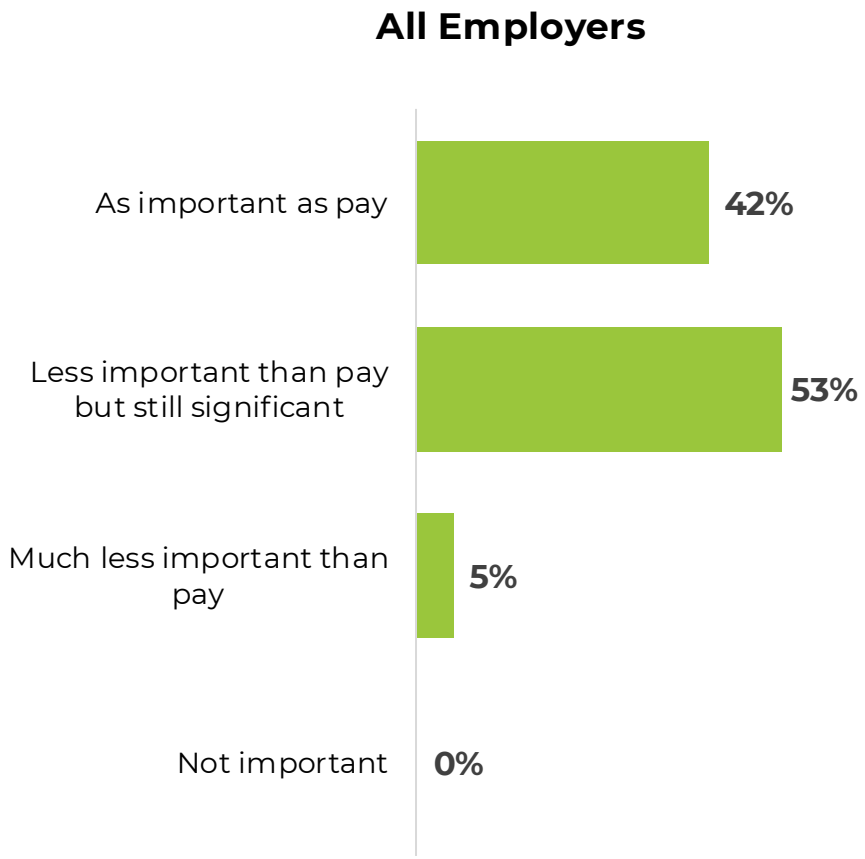
Healthcare Employers

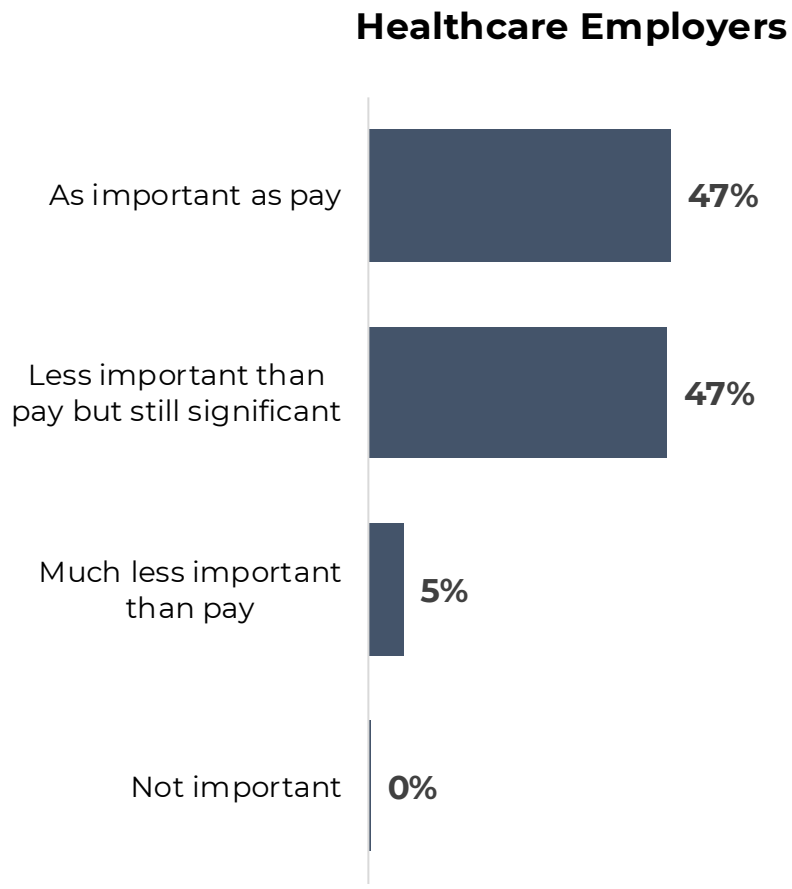


All Employers: n=803
Healthcare Employers: n=350
E4a. Overall, how important are retirement benefits to your employees?
S5b (Employee Mix). Which of the following best represents the age ranges of the employees working at your organization? (Mostly 18-39: n=84) | Even Mix: n=606 | Mostly 40+: n=113)

Pension Importance Vs. Pay

Pensions are viewed as an important component of compensation, particularly among employers that offer a pension.

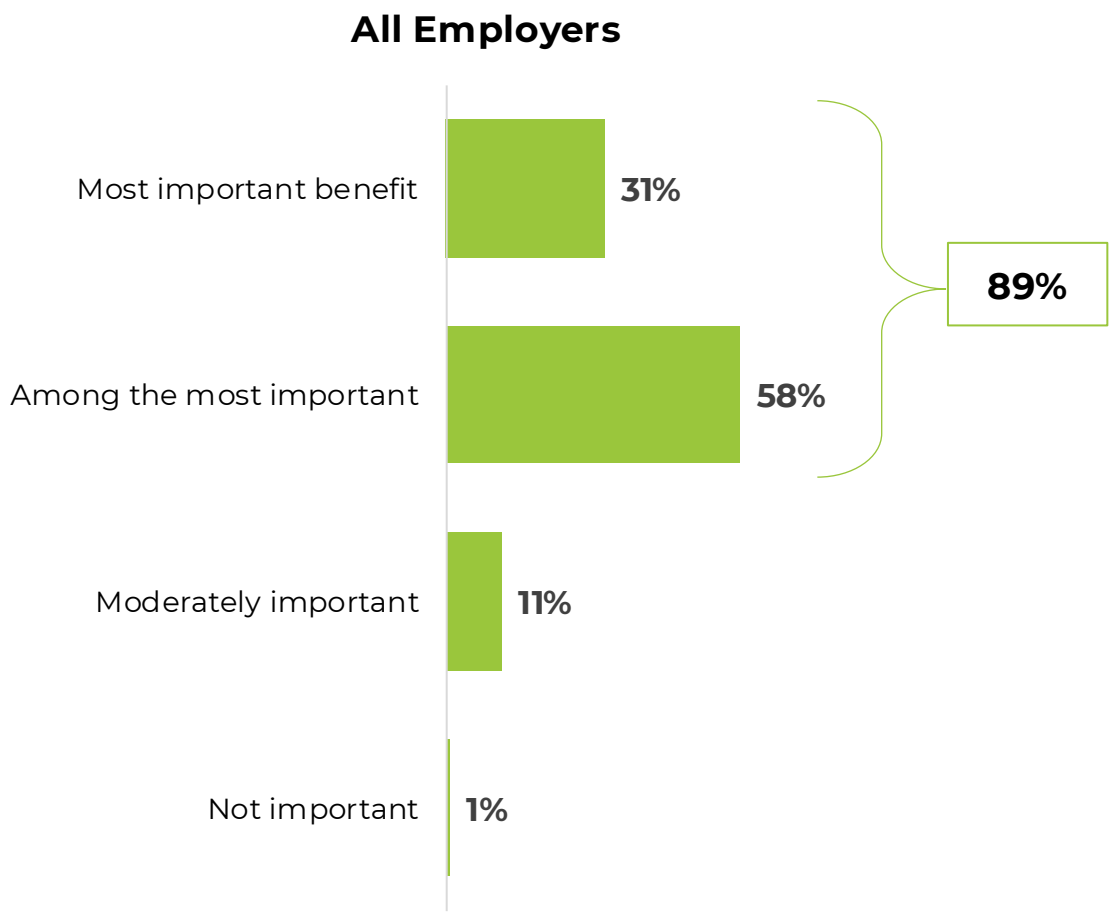


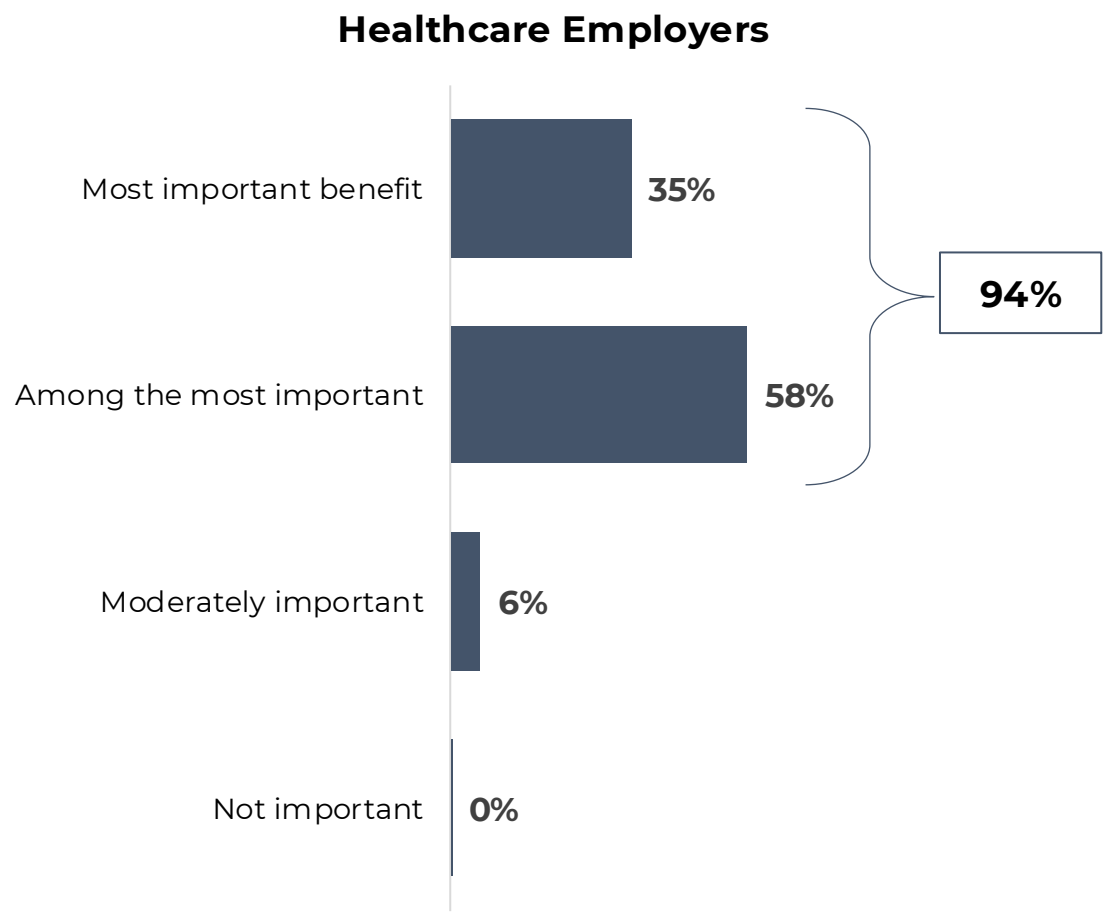


All Employers: n=803
Healthcare Employers: n=350
E3a. How important do you think a pension is to the overall compensation for your employees?

Pension Importance Vs. Other Benefits

Retirement benefits rank among the most important benefits employers believe they can offer employees. Healthcare employers and workers are aligned in their perceptions of the importance of pensions.



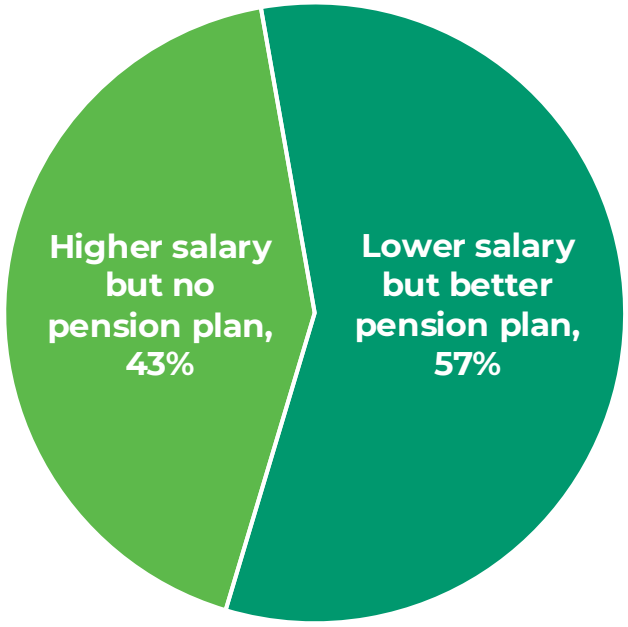


All Employers: n=803
Healthcare Employers: n=350
E3b. Compared to other benefits (such as health and dental benefits, etc.), how would you rate employee demand for a workplace pension?

Employee Trade-offs and Preferences for Benefits and Pensions Over Wages

Employers believe that employees would take a lower salary for a better pension.

All Employers



Healthcare Employers

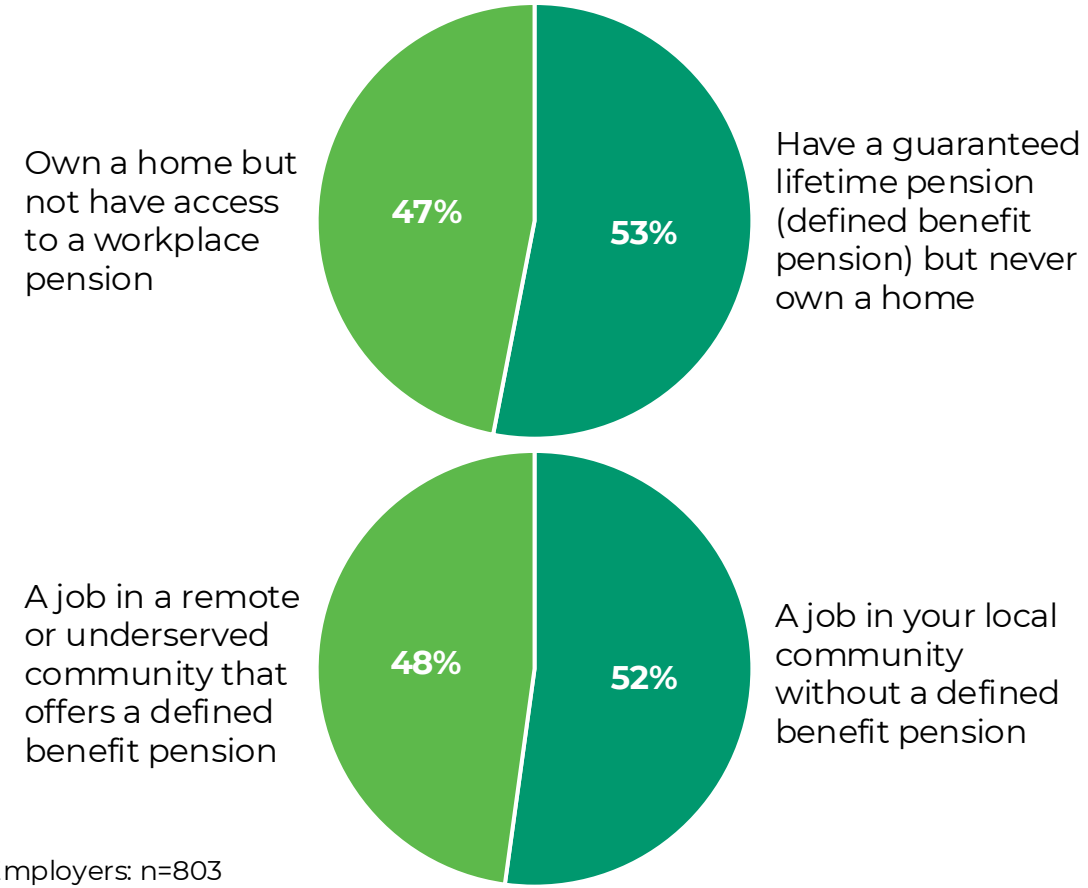


All Employers: n=803
Healthcare Employers: n=350
A8. Which ONE of the following measures do you consider to be the best way to attract new hires to your business/organization when facing a competitive labour market?
B6. If the employees at your organization could choose one of the following, what do you think they would select?

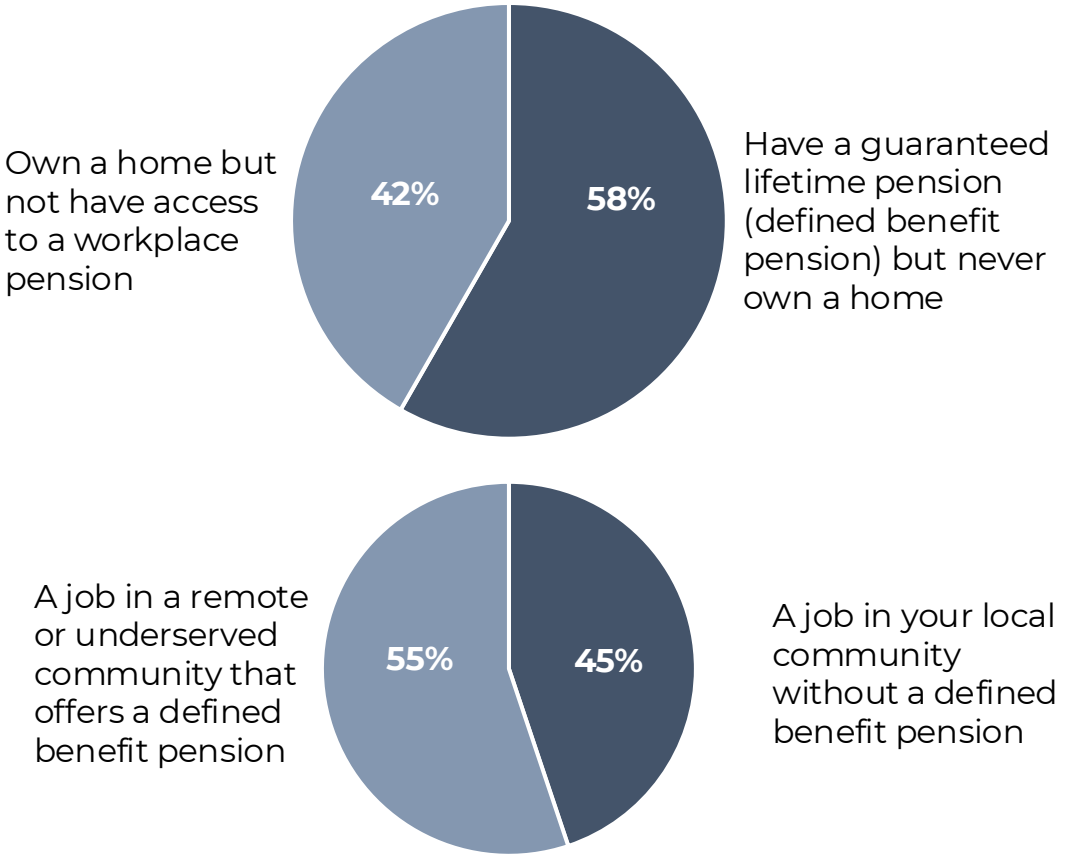
Employee Trade-offs and Preferences for Defined Benefit (DB) Pensions

Employers perceive meaningful willingness to trade other financial or lifestyle benefits for pension security. Healthcare employers show particularly strong preference for pension security when considering remote or underserved positions.

All Employers



Healthcare Employers



All Employers: n=803
Healthcare Employers: n=350
E2a. I want you to consider a number of trade-offs. Between each set, please select the option you believe your employees would prefer.
E2b. Would they prefer...

SECTION 3:

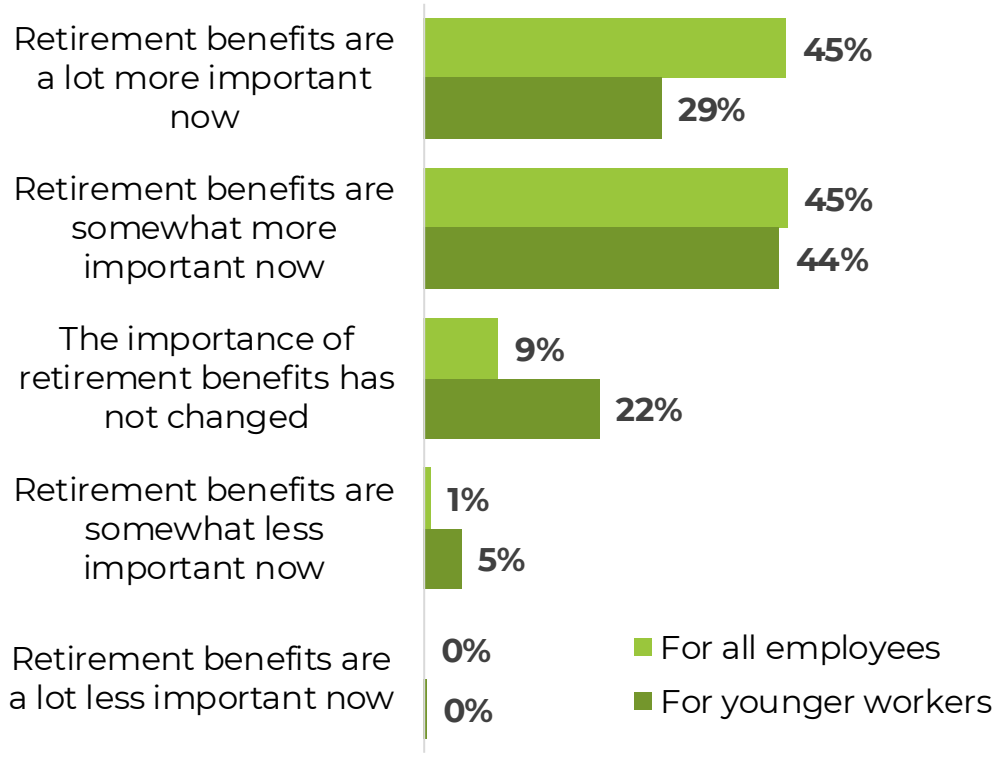
DB Pensions Help Healthcare Employers Compete for Younger Talent

Retirement Benefit Momentum in Past 5 Years

The perceived importance of retirement benefits has increased substantially over the past five years across both the broader employer sample and healthcare. Healthcare employers see particularly strong growth in the importance of retirement benefits among younger workers.

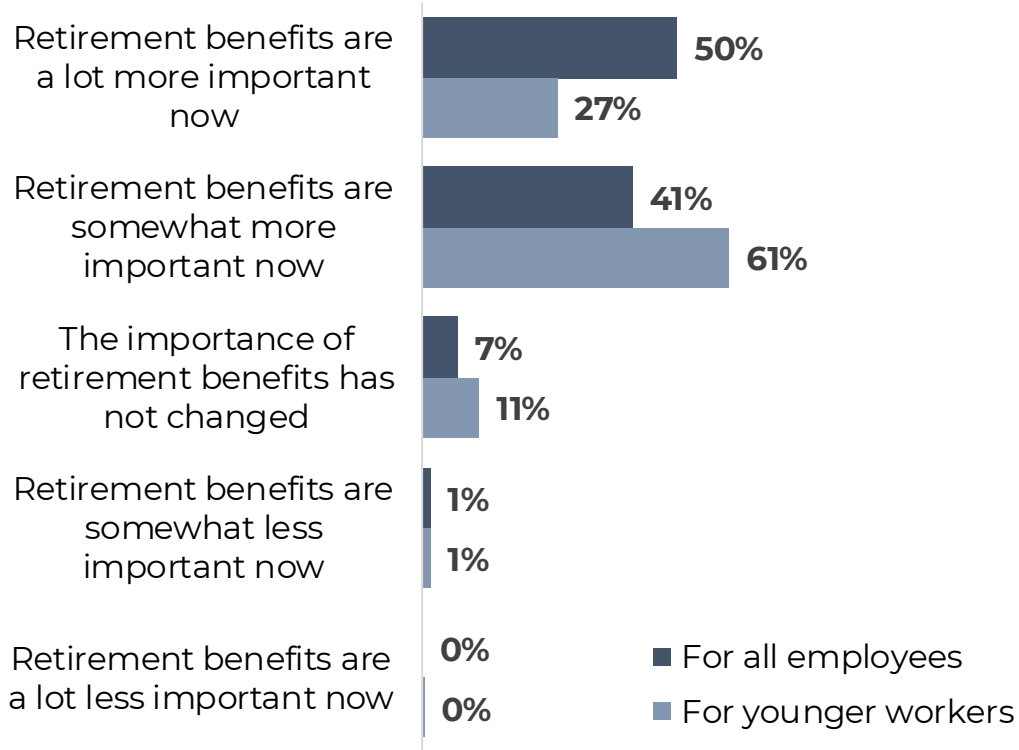
All Employers

More Important Now Net
For all employees: **90%** | For younger Workers: **73%**



Healthcare Employers

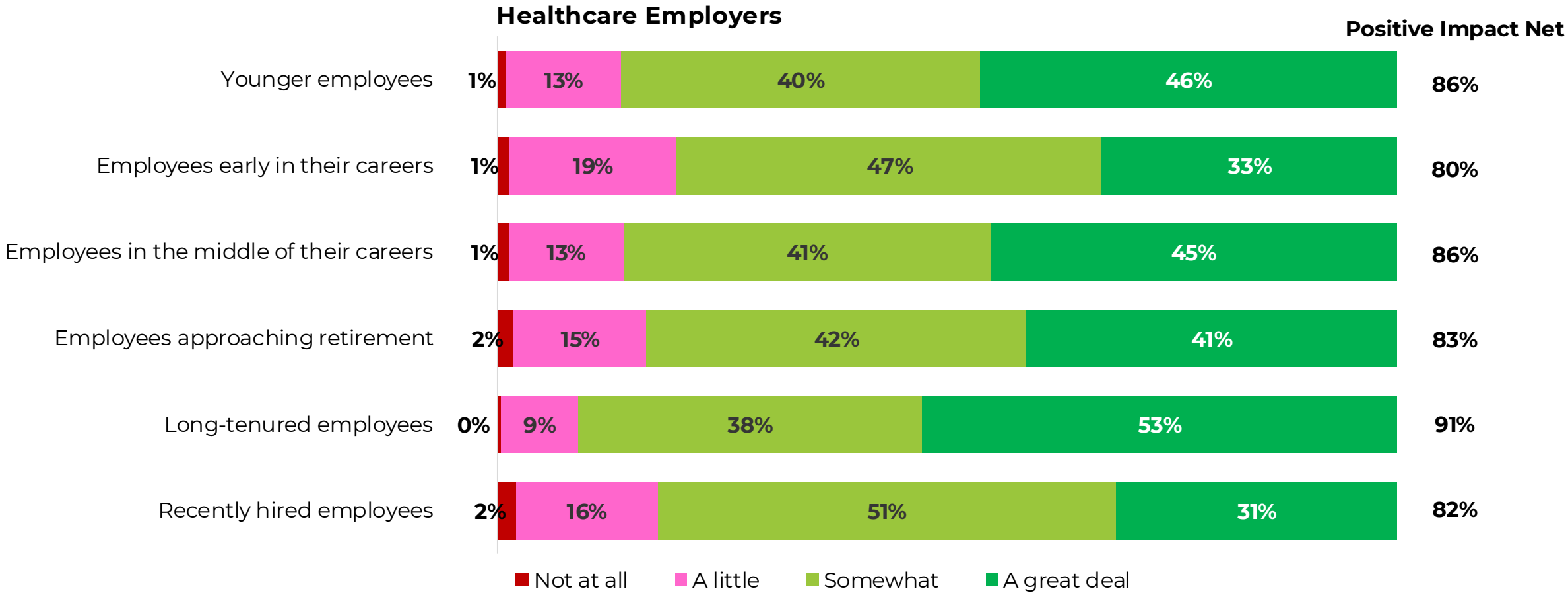
More Important Now Net
For all employees: **92%** | For younger Workers: **87%**



All Employers: n=803
Healthcare Employers: n=350
E4b. How has the perceived importance of retirement benefits changed for your employees in the past 5 years, if at all?

Impact of Retirement Benefits on Key Employee Groups

Retirement benefits are perceived to have the greatest retention impact among younger and long-tenured employees, extending their value across the employee lifecycle. Healthcare employers see particularly strong retention benefits among long-tenured and younger employees.



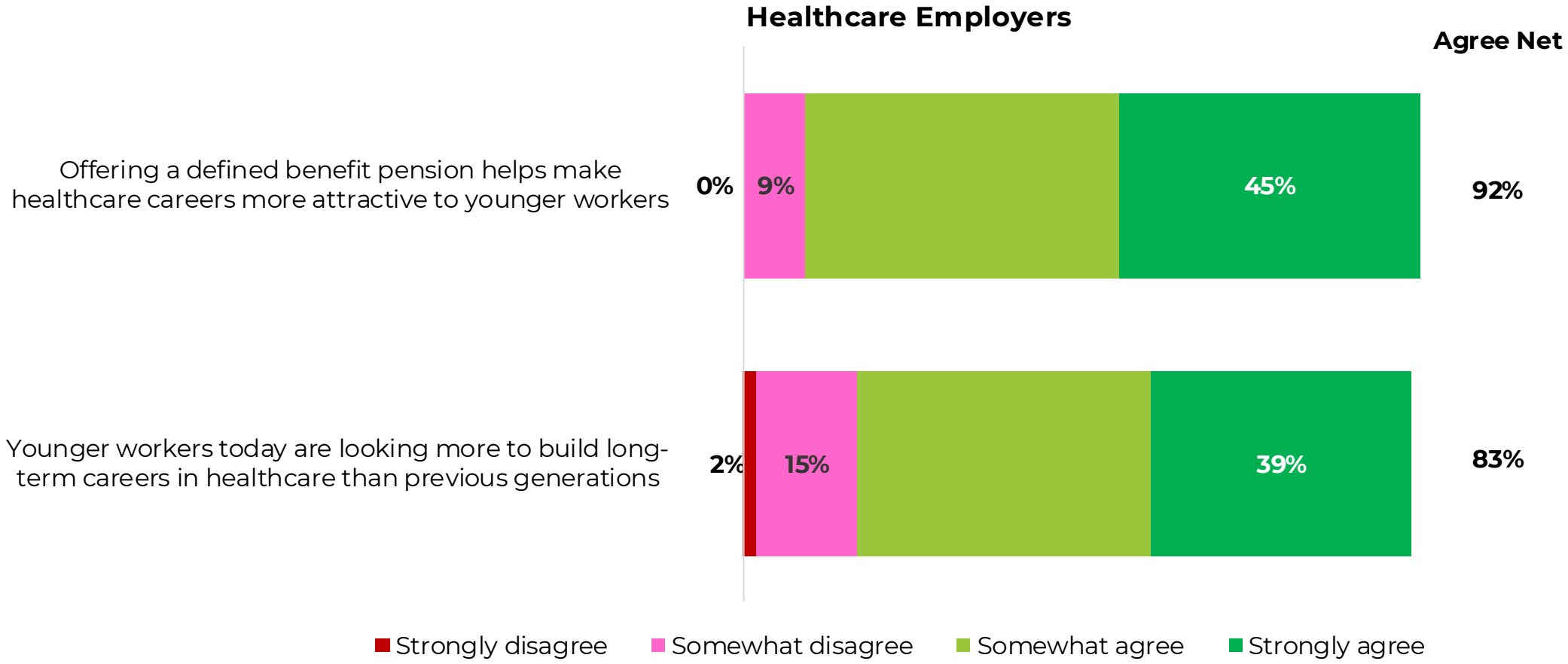
Healthcare Employers: n=350

Note: "Don't know/ Not applicable" removed from calculations

C4c. To what extent do you believe offering retirement benefits [IF offering benefits (CODES 1-4) at A13, SAY: helps your organization, IF CODE 5, SAY: could help your organization] retain employees in each of the following employee groups?

Detailed Impressions of Younger Workers in Healthcare

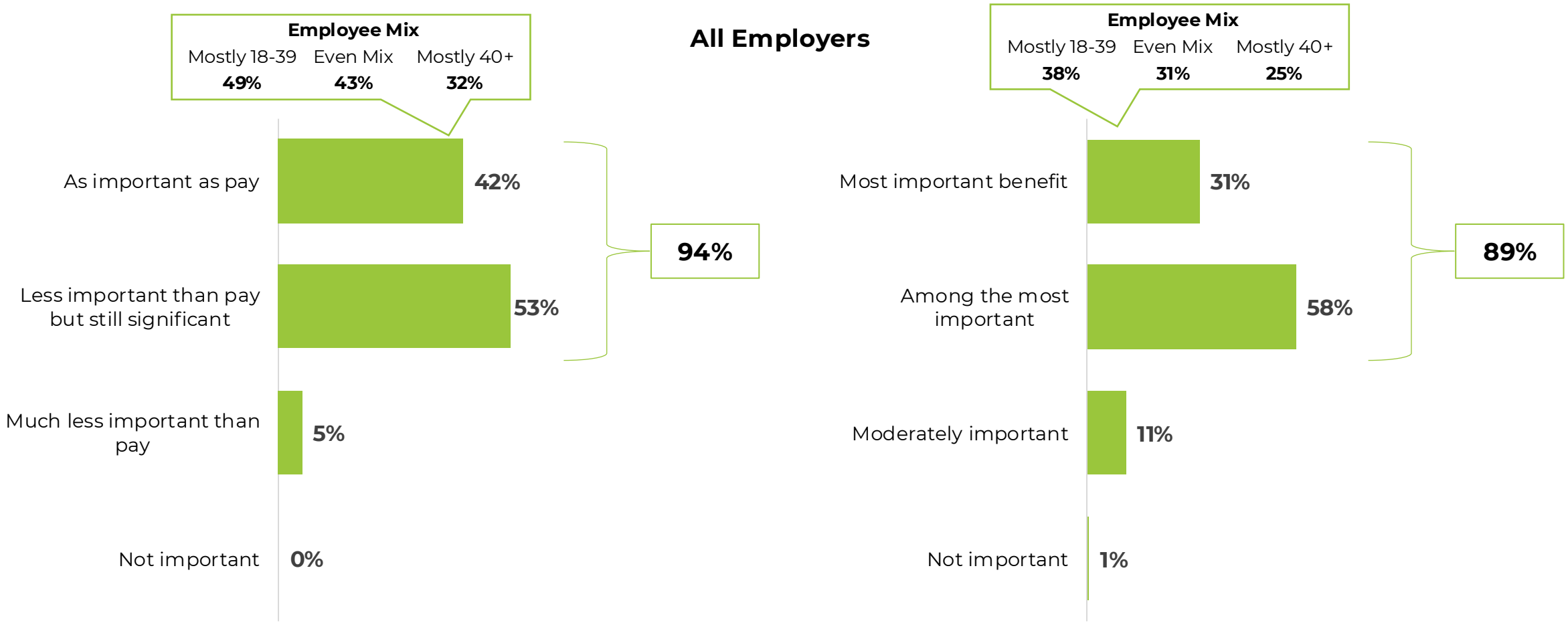
There is near-universal agreement that employers have a role to play in reducing employee financial stress and supporting adequate retirement income. Employers also see retirement benefits as having broader public and health implications, linking financial security with better health and reduced burnout.



Healthcare Employers: n=350
C2. To what extent do you agree or disagree with the following statements?

Pension Importance Relative to Pay and Other Benefits

Importance of retirement benefits increases notably among organizations with younger workforces.

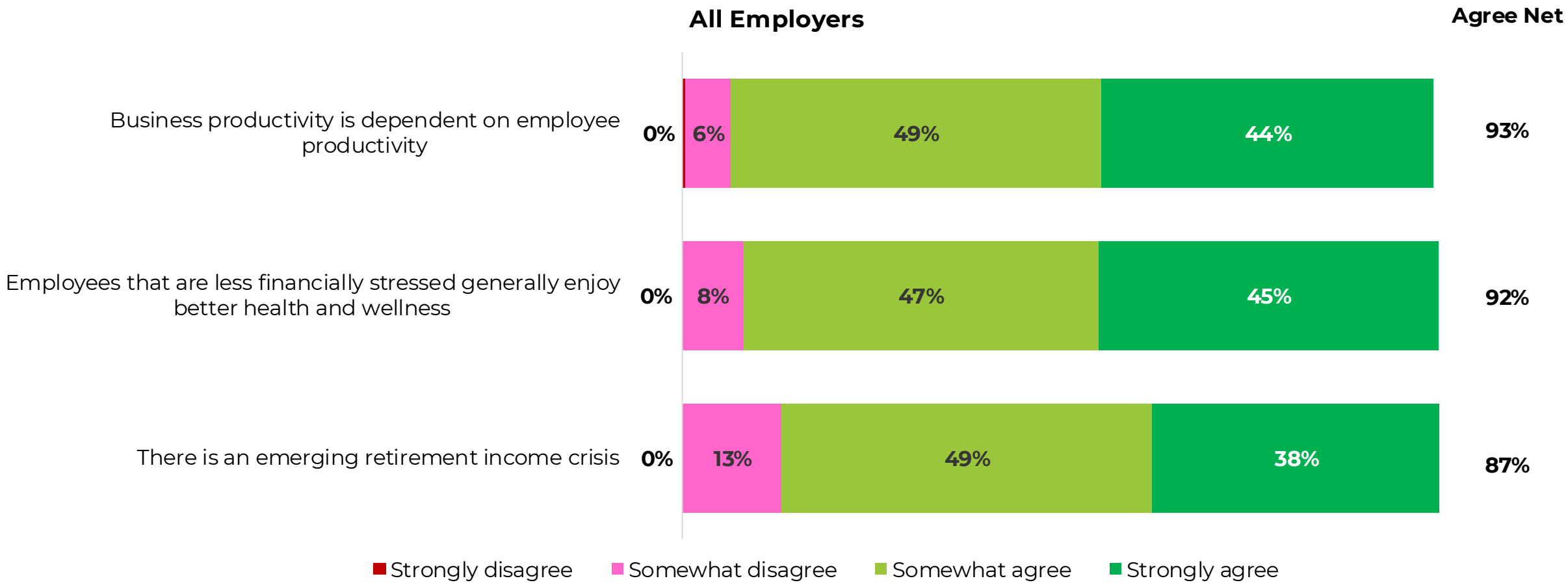


All Employers: n=803
E3a. How important do you think a pension is to the overall compensation for your employees?
E3b. Compared to other benefits (such as health and dental benefits, etc.), how would you rate employee demand for a workplace pension?
S5b (Employee Mix). Which of the following best represents the age ranges of the employees working at your organization? (Mostly 18-39: n=84) | Even Mix: n=606 | Mostly 40+: n=113)

SECTION 4:
Retirement Security Fuels Workforce Performance

Detailed Impressions of Pensions

Employers recognize that retirement security is not just a financial issue but also a workforce issue.



All Employers: n=803
C2. To what extent do you agree or disagree with the following statements?

Main Benefits of Offering Retirement Benefits for Employees

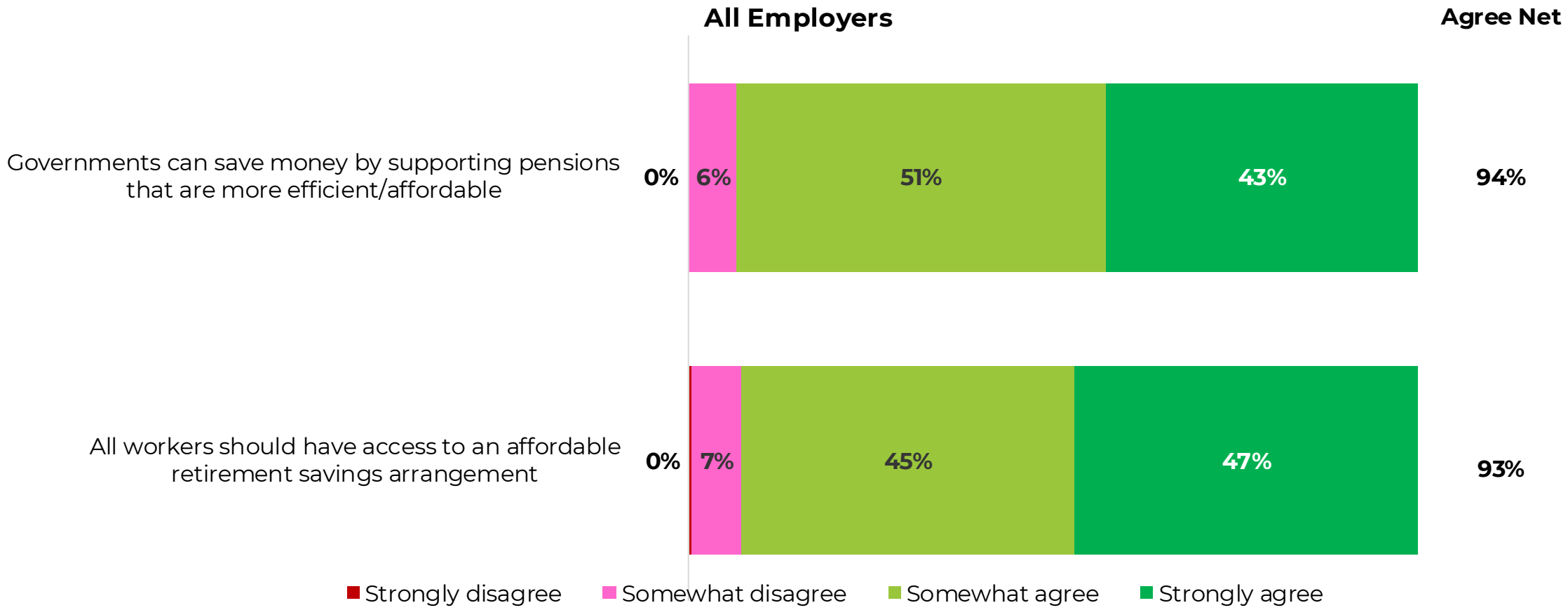
Canadian employers see retirement benefits as a tool for attracting and retaining talent, supporting workforce stability and reducing employee financial stress. The role retirement benefits play varies by workforce age. Older-workforce organizations are more likely to see retirement benefits as a retention and stability tool.



All Employers: n=803
C1. Which of the following do you think are/would be the main benefits to your organization of offering retirement benefits for its employees?
S5b (Employee Mix). Which of the following best represents the age ranges of the employees working at your organization? (Mostly 18-39: n=84) | Even Mix: n=606 | Mostly 40+: n=113)

Detailed Impressions Of Pensions

Support for retirement savings solutions is nearly universal.



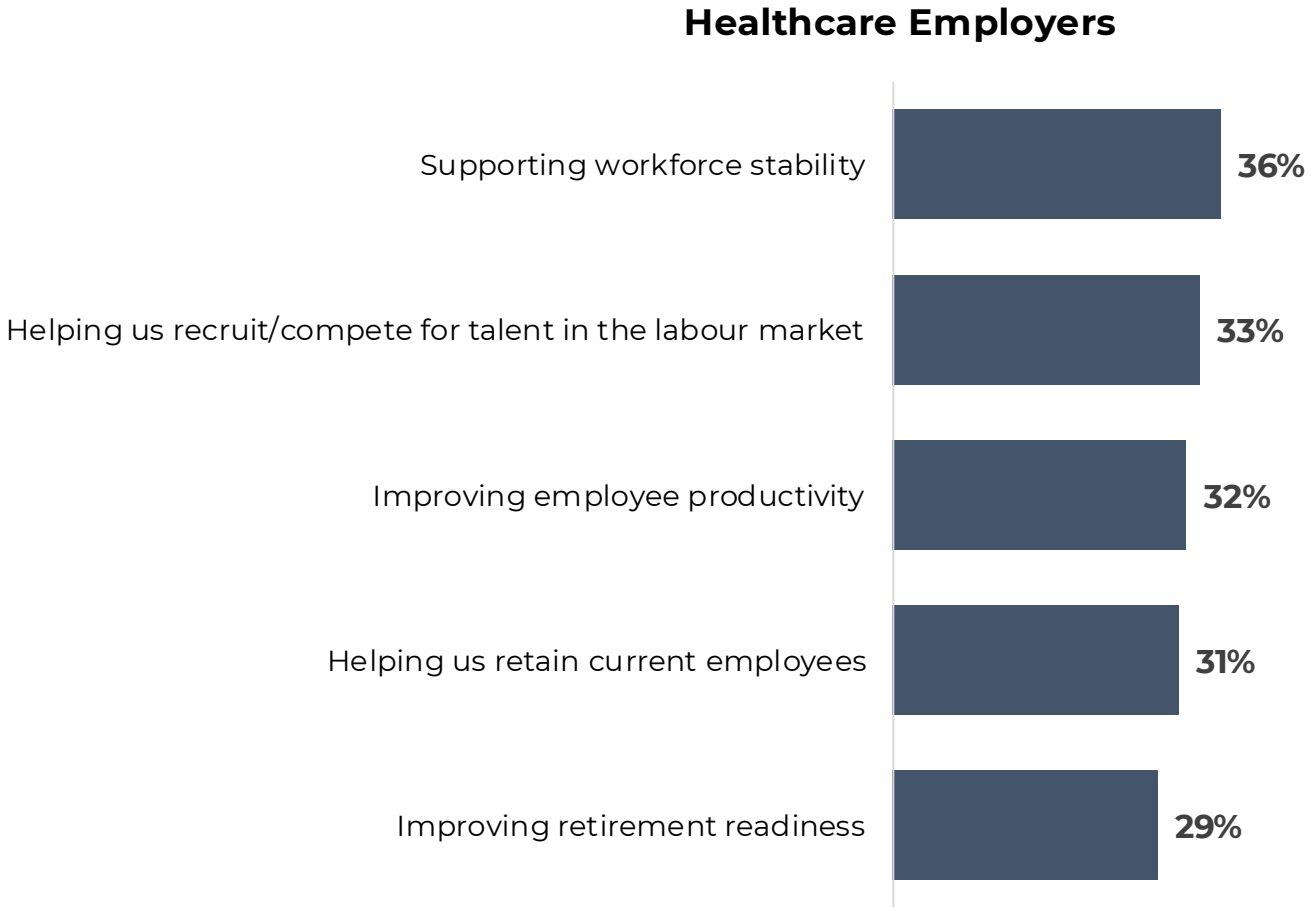
All Employers: n=803
C2. To what extent do you agree or disagree with the following statements?

APPENDIX



Top 5 Benefits Of Offering Retirement Benefits For Employees

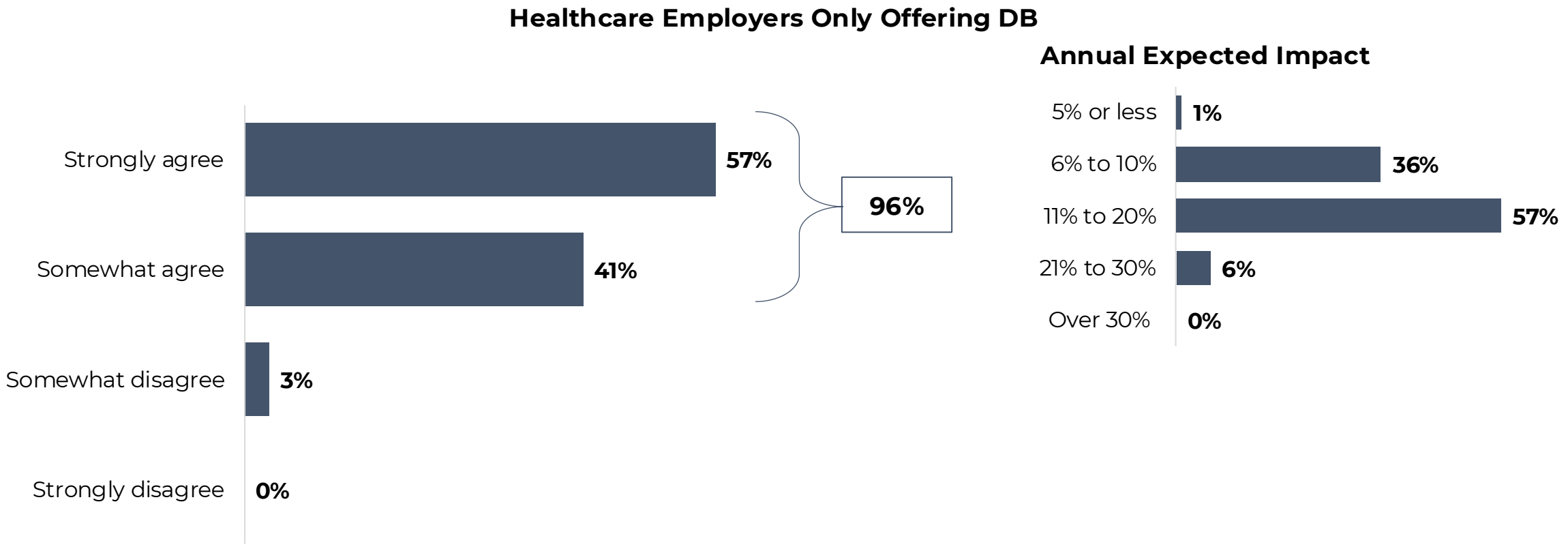
Canadian healthcare employers see retirement benefits as a tool for attracting and retaining talent, supporting workforce stability and reducing employee financial stress.



Healthcare Employers: n=350
C1. Which of the following do you think are/would be the main benefits to your organization of offering retirement benefits for its employees?

How Much is Employee Turnover Reduced With Retirement Benefits

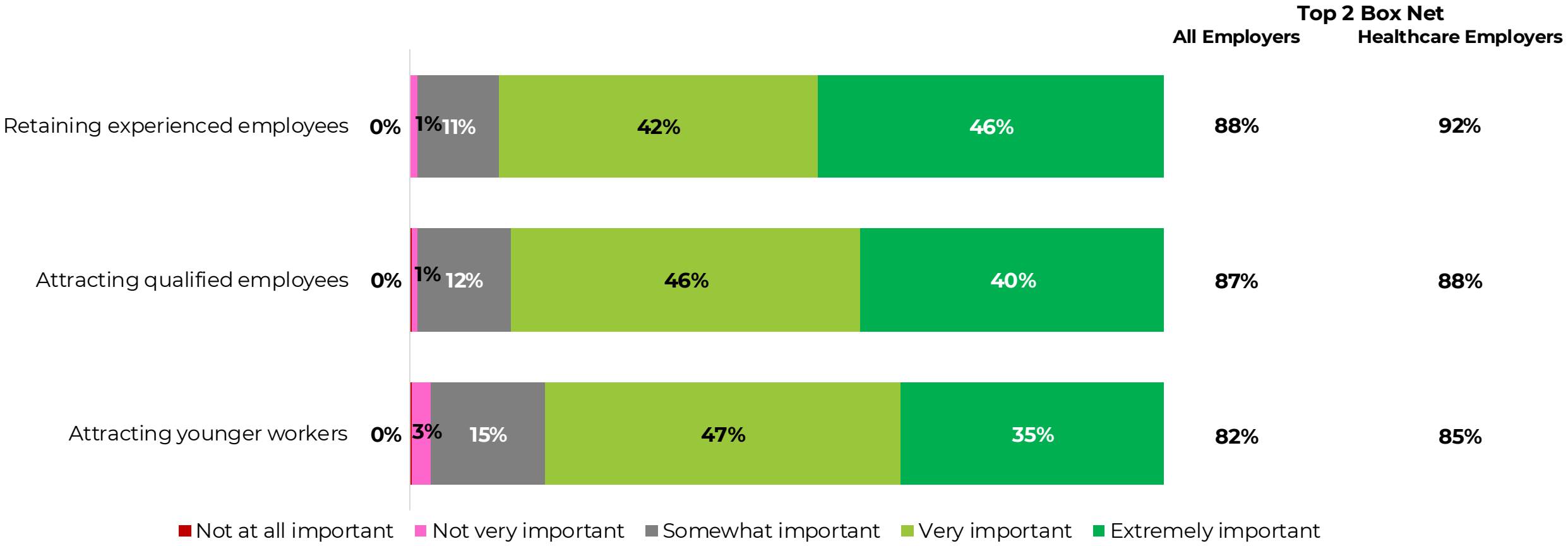
Among healthcare employers who only offer DB and believe retirement benefits reduce turnover, most estimate the impact at 11%–20% annually, indicating a substantial perceived retention benefit.



C4_2025. To what extent do you agree or disagree with the following statements?
C4b. You indicated that offering retirement benefits helps reduce employee turnover within the organization. By approximately what percentage do you believe offering retirement benefits reduces employee turnover in your organization each year?
A13 (Offering DB). Does your business/organization offer any of the following retirement benefits to its employees? (Healthcare employers offering only DB: n=69 for C4_2025; n=67 for C4b)

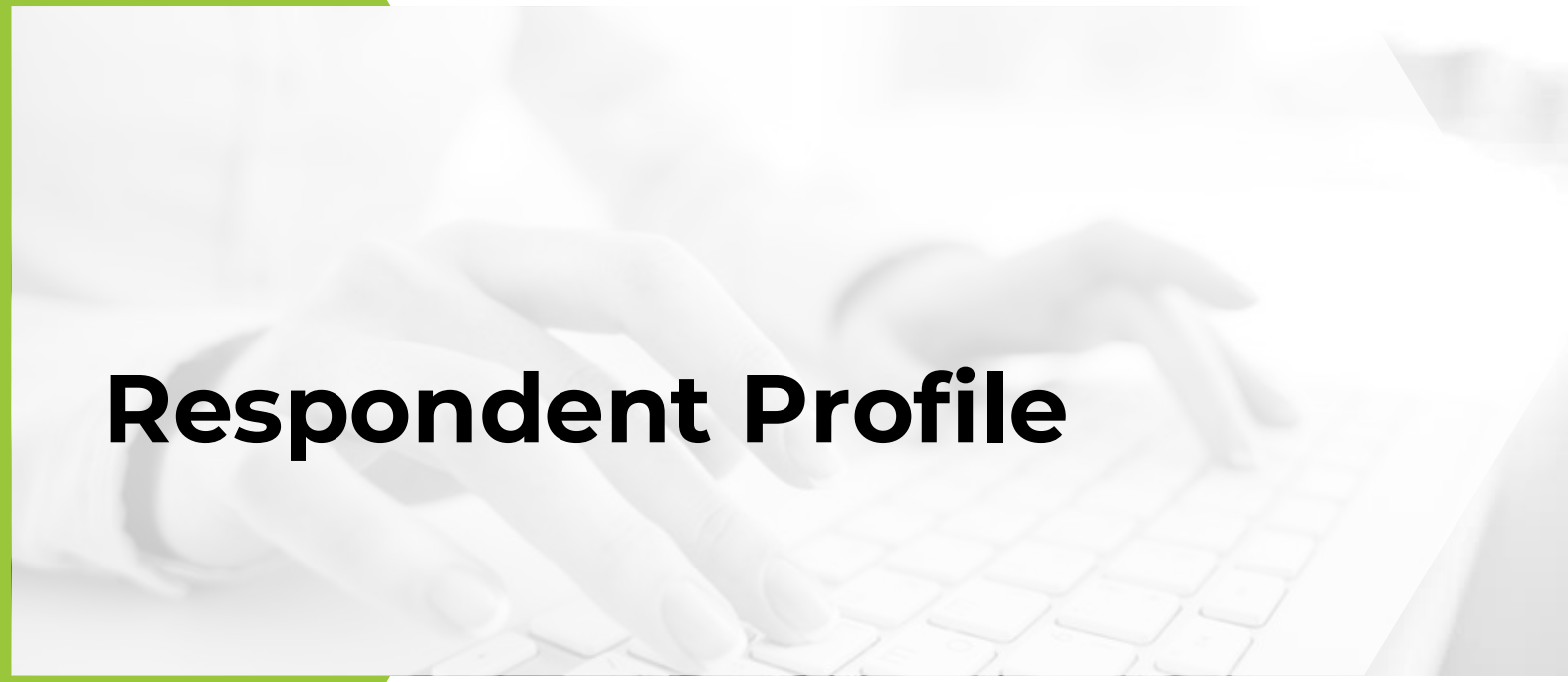
Importance of Retirement Benefits for Key Groups

Retaining experienced employees is a clear priority, although pensions are also seen as important for attracting qualified and younger workers. Healthcare employers place especially high importance on retirement benefits for retaining experienced employees (critical in a sector facing persistent workforce pressures).



All Employers: n=803
Healthcare Employers: n=350
C3. How important are retirement benefits in helping your organization with each of the following?

Respondent Profile



Respondent Profile & Firmographics

	All Employers (n 803)	Healthcare Employers (n 350)
PROVINCE		
British Columbia	**8%**	**14%**
Alberta	**5%**	**7%**
Saskatchewan	**2%**	**3%**
Manitoba	**2%**	**2%**
Ontario	**56%**	**41%**
Quebec	**22%**	**23%**
PEI	**0%**	**1%**
Nova Scotia	**2%**	**2%**
New Brunswick	**1%**	**2%**
Newfoundland and Labrador	**1%**	**1%**
Territories	**0%**	**0%**
GENDER		
Male	**76%**	**65%**
Female	**24%**	**35%**
AGE GROUP		
18 to 24	**0%**	**1%**
25 to 34	**14%**	**17%**
35 to 44	**49%**	**51%**
45 to 54	**33%**	**27%**
55 to 64	**4%**	**3%**
65 or older	**1%**	**1%**

	All Employers (n 803)	Healthcare Employers (n 350)
PROVINCE		
Single	**10%**	**10%**
Married/Living together	**88%**	**88%**
Divorced/Separated	**2%**	**1%**
Widowed	**0%**	**0%**
Other	**0%**	**0%**
EDUCATION		
High school graduate	**1%**	**1%**
Some college/university	**2%**	**2%**
Graduated college/university	**33%**	**34%**
Some graduate studies	**9%**	**9%**
Completed graduate degree	**51%**	**51%**
Trade/vocational school	**4%**	**3%**
VISIBLE MINORITY		
Yes	**18%**	**23%**
No	**80%**	**74%**
Prefer not to say	**2%**	**3%**

Respondent Profile & Firmographics

	All Employers (n 803)	Healthcare Employers (n 350)
HOUSEHOLD INCOME		
Less than $20,000	**0%**	**14%**
$20,000 to $39,999	**1%**	**7%**
$40,000 to $59,999	**1%**	**3%**
$60,000 to $79,999	**7%**	**2%**
$80,000 to $99,999	**13%**	**41%**
$100,000 to $124,999	**21%**	**23%**
$125,000 to $149,999	**22%**	**1%**
$150,000 to $199,999	**23%**	**2%**
$200,000 or more	**12%**	**2%**
ETHNICITY (TOP MENTIONS)		
British	**59%**	**47%**
French (France)	**13%**	**16%**
Black/African/Afro American	**10%**	**15%**
Aboriginal/Native American	**7%**	**9%**
South Asian	**2%**	**2%**
Eastern European	**2%**	**3%**
Irish	**2%**	**1%**
EMPLOYEE AGE RANGES		
Mostly 18-39 years	**10%**	**11%**
Roughly even mix of 18-39 and 40+ years	**75%**	**83%**
Mostly 40+ years	**14%**	**7%**

	All Employers (n 803)	Healthcare Employers (n 350)
DECISION MAKING – HR		
Primary	**78%**	**75%**
Shared	**20%**	**21%**
Influence	**2%**	**4%**
DECISION MAKING – PENSIONS		
Primary	n/a	**61%**
Shared	n/a	**35%**
Influence	n/a	**4%**
NUMBER OF EMPLOYEES		
1 to 9	**0%**	**0%**
10 to 19	**0%**	**8%**
20 to 49	**24%**	**19%**
50 to 99	**28%**	**21%**
100 to 249	29%	**29%**
250 to 499	**13%**	**9%**
500 or more	**7%**	**15%**
REVENUE IN PAST YEAR		
$100,000 to less than $500,000	**1%**	**1%**
$500,000 to less than $1,000,000	**4%**	**8%**
$1,000,000 to less than $5,000,000	**33%**	**32%**
$5,000,000 to less than $10,000,000	**28%**	**26%**
$10,000,000 to less than $25,000,000	**21%**	**17%**
$25,000,000 or more	**13%**	**16%**

Respondent Profile & Firmographics

	All Employers (n 803)	Healthcare Employers (n 350)
INDUSTRY		
Health Care	**35%**	n/a
Business/Professional Services	**21%**	n/a
Retail	**11%**	n/a
Manufacturing	**11%**	n/a
Technology and Telecommunications	**8%**	n/a
Construction & Trades	**4%**	n/a
Life Sciences & Research	**4%**	n/a
Financial Services, Pension & Insurance	**3%**	n/a
Food & Beverage Manufacturers	**2%**	n/a
Restaurant & Quick Service Restaurant	**2%**	n/a
Agriculture, Agribusiness and Natural Resources	**1%**	n/a
Real Estate	**1%**	n/a
Education	**1%**	n/a
Energy Sector	**1%**	n/a
Hotels & Tourism	**1%**	n/a
Transportation, Wholesale & Logistics	**1%**	n/a
Irish	**2%**	n/a
MINORITY-OWNED BUSINESS		
Yes	**24%**	**33%**
No	**73%**	**66%**
Don't know	**3%**	**1%**

	All Employers (n 803)	Healthcare Employers (n 350)
HEALTHCARE SETTING		
Private healthcare organization	n/a	**42%**
Public hospital	n/a	**22%**
Community health organization	n/a	**9%**
Pharmacy	n/a	**7%**
Physician office/clinic/group	n/a	**5%**
Vision clinic or care centre	n/a	**4%**
Dental office/clinic	n/a	**3%**
Provincial health authority	n/a	**3%**
Long-term care home	n/a	**3%**
Nurse practitioner clinic	n/a	**1%**
Midwifery practice	n/a	**1%**
TIME IN BUSINESS		
Less than 1 year	**0%**	**0%**
1-4 years	**7%**	**5%**
5-9 years	**41%**	**35%**
10+ years	**51%**	**60%**

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Thank You