

Pension planning in the non- profit sector: current gaps and future dreams

September 2025



Words of Appreciation

Volunteer Alberta extends our sincere gratitude to the dedicated individuals who formed the Non-Profit Pension Research Task Force. Their commitment, expertise, and countless hours of voluntary effort were instrumental in guiding this research from its inception through the completion of this first phase. We particularly wish to acknowledge Haripaul Pannu (Deputy Superintendent of Pensions at GoA), Anne Davidson (Executive Director, Community Engagement at GoA), Michelle Smook (Director, Nonprofit/Voluntary Sector Policy & Strategy Unit at GoA), Liz O'Neill (Community Consultant), Karen Ball (former President & CEO at the Nonprofit Chamber), Dave Ford (former Director, Programs & Operations at the Nonprofit Chamber), Mike Grogan (President & CEO at IntegralOrg), Gemma Dunn (Executive Director at ECVO), and Russ Dahms (Community Consultant). This research would not have been possible without their collective vision and hard work in championing the critical issue of retirement security for the non-profit sector.

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Warmly,

Miki Stricker-Talbot, Executive Director

Graeme Dearden, Manager, Learning and Inquiry

Andrés Alvarez, Research and Knowledge Mobilization Specialist, Chair of the Task Force



Introduction: Addressing Retirement Security in the Non-profit Sector

The Alberta social impact, non-profit, and voluntary sector plays a vital role in our communities – delivering essential services, nurturing community wellbeing, and supporting social and economic development in every corner of our province. This work is driven by dedicated individuals who often accept lower salaries and fewer benefits compared to their for-profit counterparts, despite their invaluable contributions that account for a significant portion of Canada's GDP and employment ([Statistics Canada](#); [Imagine Canada](#)). This report presents key findings from a comprehensive survey conducted in 2025, aimed at understanding the current landscape of pension and retirement savings plans within the non-profit sector, and assessing the interest in and readiness for establishing new, more equitable solutions.

This initiative was spearheaded by the Non-Profit Pension Research Task Force led by Volunteer Alberta, with the support of the Alberta Nonprofit Network (ABNN), and established with the core mission of exploring avenues to enhance retirement security for non-profit employees. Our outreach strategy was designed to engage a broad audience across the sector, leveraging various communication channels. This included traditional methods such as informative newsletters, alongside more modern and engaging approaches like the use of memes on social media, to effectively disseminate information and encourage participation in our critical surveys.

The insights gathered from both sector employees and leaders shed light on pervasive challenges and strong aspirations for improved retirement provisions. This document will:

- delve into the respondents' experiences of retirement savings plans,
- highlight the comparative perspectives of employees and leaders,
- analyze detailed salary data, and
- present the varied feedback concerning organizational contributions and the overall need for sector-wide retirement solutions.

The findings underscore the urgent need to address the long-standing disparity in benefits, particularly in pension offerings, to ensure that those who dedicate their careers to social good can also look forward to a secure retirement.

Executive Summary

This report presents key findings from two surveys exploring pension plan perspectives within Alberta's non-profit sector, encompassing insights from both employees and organizational leaders. Conducted to understand the current landscape of retirement savings and the interest in new pension models, this research highlights an important area for enhancing long-term financial security for non-profit workers.

Key Findings:

Current State: A substantial portion of non-profit employees currently lack access to formal pension plans, often relying on personal savings or limited employer-supported RRSPs. Leaders acknowledge this gap, with many expressing dissatisfaction with their current provisions. Currently, over one-third of non-profit organizations offer no retirement savings benefits.

Employee Demand: Non-profit employees demonstrate a strong and consistent desire for formal pension plans, including both modest and more robust Defined Benefit (DB) and Defined Contribution (DC) options. They show a considerable willingness to contribute financially to such plans, underscoring their commitment to securing their retirement.

Leadership Interest and Challenges: Leaders share a general interest in providing better pension benefits, particularly for more modest plans. However, their readiness to implement new plans is often tempered by significant financial and operational concerns. Budgetary constraints, funding instability, and a perceived lack of expertise or capacity are frequently cited as major barriers to adopting more comprehensive or costly pension solutions.

Bridging the Gap: A notable gap exists between the high desire for pensions among employees and the perceived capacity of leaders to provide them, especially for more expensive, guaranteed plans. This disparity points to the need for innovative, affordable, and flexible pension models that can address financial limitations while still offering meaningful long-term security.

Implications: The findings suggest that while there is clear alignment on the importance of retirement planning, strategic solutions are needed to overcome the financial and operational hurdles faced by non-profit organizations. Addressing these challenges through tailored plan designs, collaborative approaches, and potentially new funding mechanisms will be important for improving compensation and retention within this vital sector.

Methodology

To gain a comprehensive understanding of pension and retirement plan perspectives within Alberta's non-profit sector, this research employed a dual-survey approach targeting both employees and organizational leaders.

Survey Design and Outreach:

Two distinct surveys were developed:

1. Employee Survey: Designed to capture the individual experiences, needs, and opinions of non-profit employees regarding retirement savings.
2. Leadership Survey: Aimed at gathering insights from organizational leaders regarding the feasibility, challenges, and current practices related to providing pension and retirement benefits. Leaders were also encouraged to complete the employee survey to provide their personal perspectives.

Our outreach strategy utilized a multi-faceted approach to maximize participation and ensure respondents were well-informed. This included disseminating survey links through newsletters and engaging social media campaigns, which incorporated humour to enhance visibility and engagement. To ensure respondents felt prepared to answer questions about pension plans, an explainer video titled "Pension 101" by Haripaul Pannu, Deputy Superintendent of Pensions at the Government of Alberta, was embedded into the survey. A concise, summarized information sheet was also made available. This proactive educational approach proved effective, as only two respondents reported finding the survey outside of the scope of their financial literacy.

Sample Collection and Data Cleaning:

Our initial sample goal for the employee survey was 300 responses. We successfully exceeded this target, collecting 302 initial responses for the employee survey and 111 for the leadership survey. Following the data collection phase, a rigorous cleaning process was undertaken to ensure data quality. This involved identifying and removing incomplete responses and submissions flagged as bots. The cleaned datasets form the basis for the analysis presented in this report (225 employee responses, 91 leader responses).

Survey Results: Employee Perspectives on Pension and Retirement Planning

This report now shifts its focus to the detailed findings from the employee survey. The following sections will present a comprehensive overview of the responses, offering insights into the demographic profile of the non-profit workforce, their current employment and retirement planning landscapes, and their expressed interest and readiness for various pension plan models. Each question's data will be summarized and interpreted to highlight key trends and areas of significance for future policy and program development.

Employee Demographics and Organizational Context (Q4 - Q17)

This section provides a summary of key demographic and organizational characteristics of the employees who responded to the survey, offering context for their perspectives on pension and retirement planning.

Q4. If you currently work for more than one organization, please check here and complete the following for your primary place of employment (where you work the most hours).

Respondents: 20 out of 225 answered this question, while 205 skipped it.

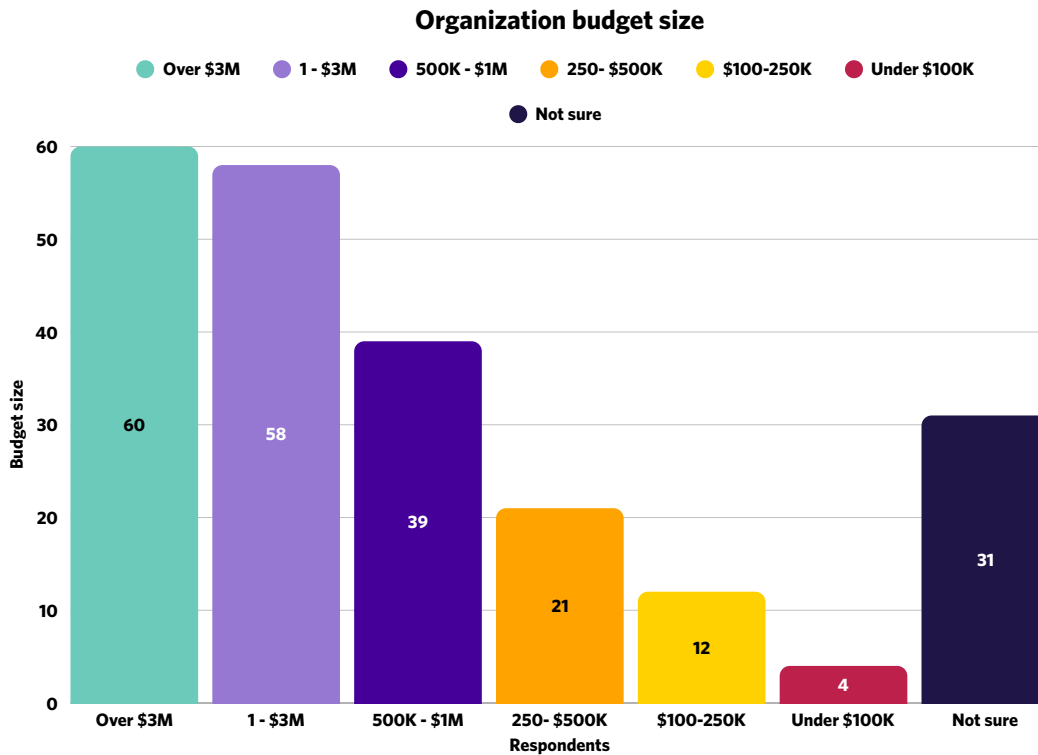
Findings: All 20 respondents (100%) indicated that they currently work for more than one organization, suggesting a segment of the non-profit workforce holds multiple jobs.

Q5. Organization budget size (estimate is fine)

Respondents: 225 answered this question, with no skips.

Findings:

Over \$3M	60 respondents	26.67%
1- \$3M	58 respondents	25.78%
500K - \$1M	39 respondents	17.33%
250 - 500K	21 respondents	9.33%
\$100 - 250K	12 respondents	5.33%
Under \$100K	4 respondents	1.78%
Not sure	31 respondents	13.78%



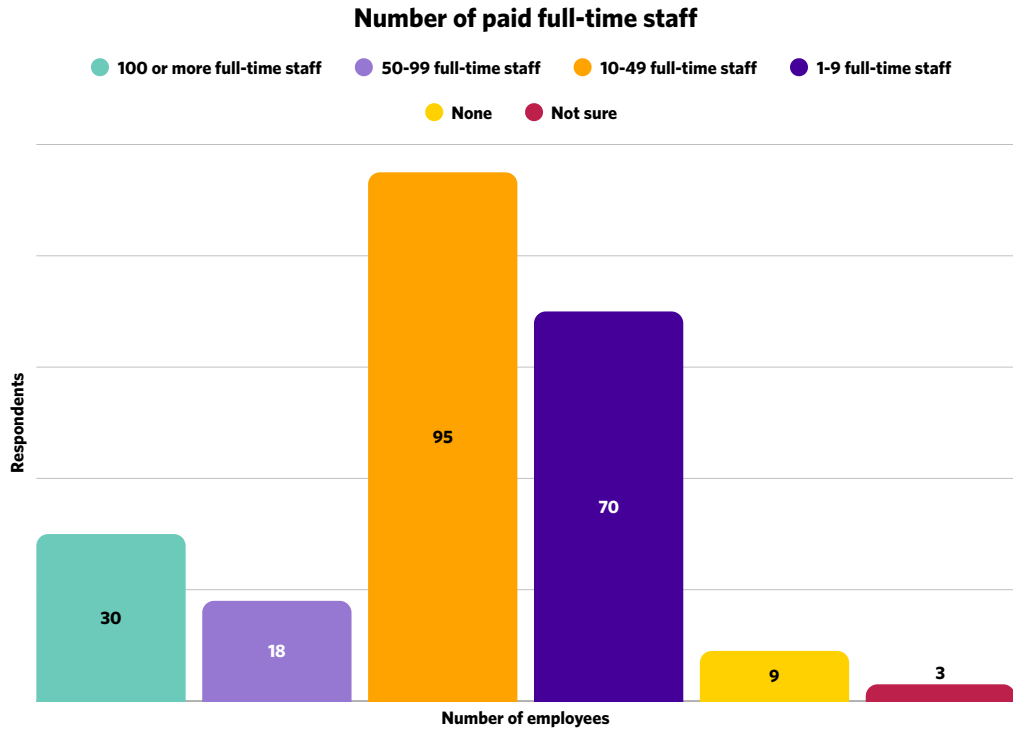
Interpretation: The distribution of respondents across organization budget sizes is varied, with a significant concentration in larger organizations. The majority of employee respondents (approximately 52.45%) work for organizations with budgets over \$1 million, indicating that larger non-profit organizations are well-represented in the survey.

Q6. Number of paid full-time staff

Respondents: 225 answered, 0 skipped.

Findings:

100 or more full-time staff	30 respondents	13.33%
50-99 full-time staff	18 respondents	8.00%
10-49 full-time staff	95 respondents	42.22%
1-9 full-time staff	70 respondents	31.11%
None	9 respondents	4.00%
Not sure	3 respondents	1.33%



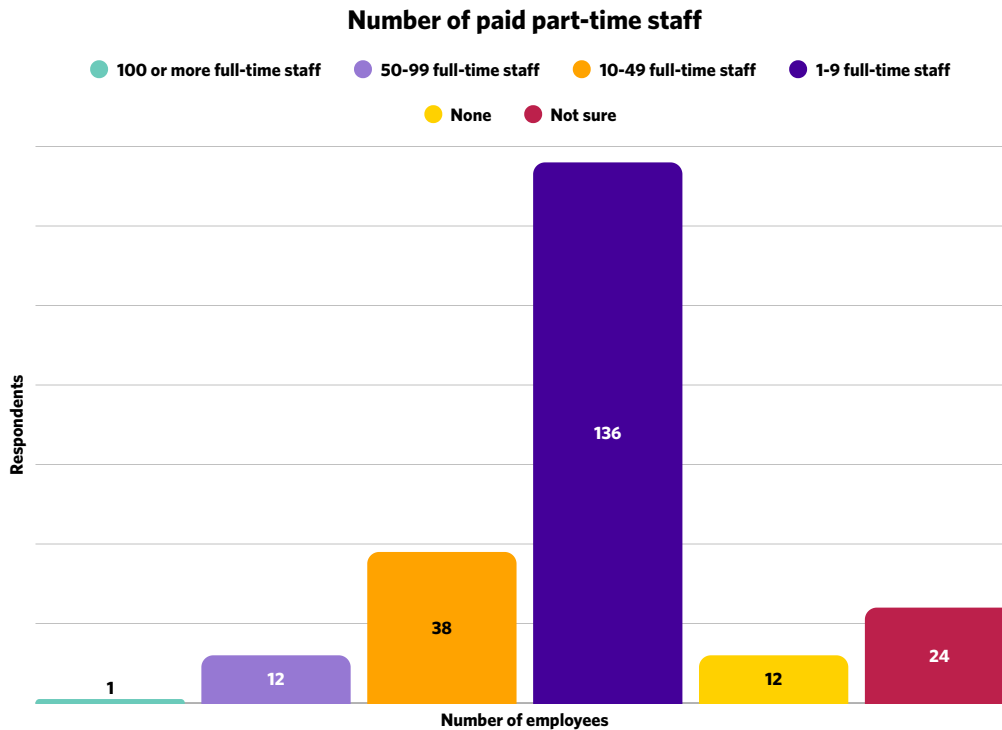
Interpretation: A large portion of employees work for organizations with a moderate number of full-time staff (10-49), followed by smaller organizations (1-9). This aligns with the budget size distribution, where a mix of organization sizes is represented.

Q7. Number of paid part-time staff

Respondents: 225 answered, 0 skipped.

Findings:

100 or more part-time staff	1 respondent	0.44%
50-99 part-time staff	12 respondents	5.33%
10-49 part-time staff	38 respondents	16.89%
1-9 part-time staff	136 respondents	60.44%
None	14 respondents	6.22%
Not sure	24 respondents	10.67%



Interpretation: The vast majority of responding organizations (over 60%) employ a small number of part-time staff (1-9), highlighting the prevalence of organizations relying on a limited part-time workforce and/or volunteers.

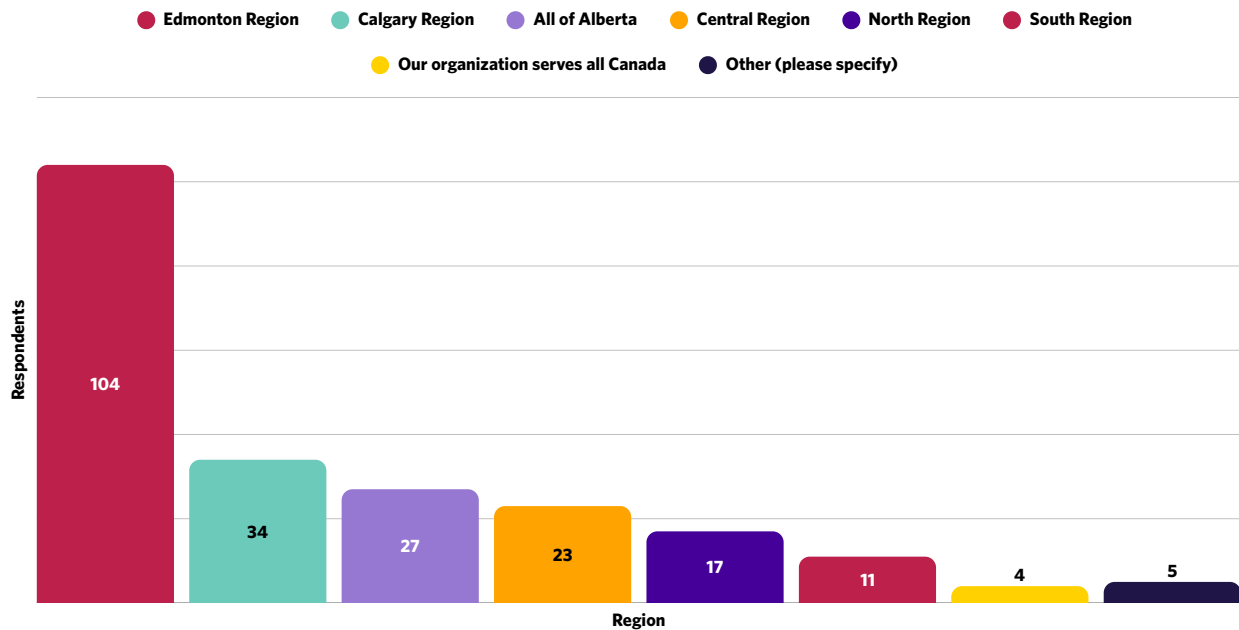
Q8. Based on the Alberta Regions Map above, please indicate which region(s) your organization primarily serves.

Respondents: 225 answered, 0 skipped.

Findings:

Edmonton Region	104 respondents	46.22%
Calgary Region	34 respondents	15.11%
All of Alberta	27 respondents	12.00%
Central Region	23 respondents	10.22%
North Region	17 respondents	7.56%
South Region	11 respondents	4.89%
Our organization serves all of Canada	4 respondents	1.78%
Other (please specify)	5 respondents	2.22%

Regions served by organizations



Interpretation: Nearly half of respondents serve the Edmonton Region (46.22%), followed by the Calgary Region (15.11%), and province-wide organizations (12%). Survey participation was higher in urban centres, with lower representation from northern, southern, and other regional areas. This highlights opportunities for future outreach to better capture perspectives from across the province.

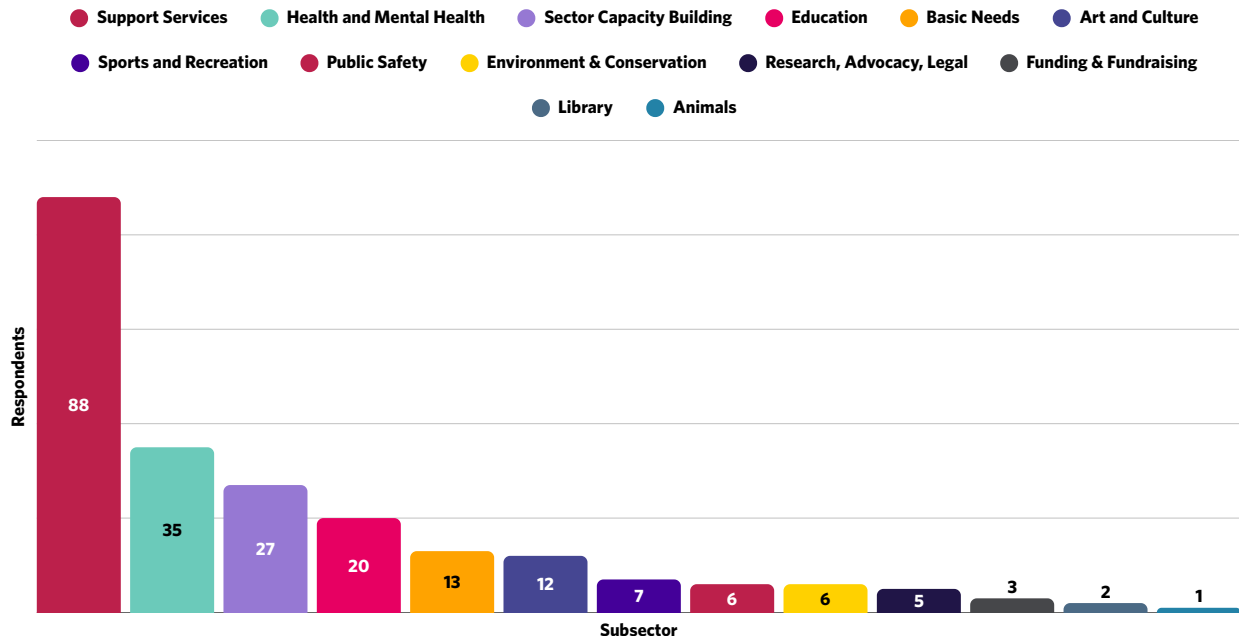
Q9. Please indicate which subsector your organization serves:

Respondents: 225 answered, 0 skipped.

Findings: (see next page)

Support Services (Daycare/preschool/afterschool programs, Services for seniors, Disability supports, Family and support services, Community and Social supports, Violence/abuse, Settlement and support services)	88 respondents	39.11%
Health and Mental Health	35 respondents	15.56%
Sector Capacity Building, Business, Professional Association, and Leadership Development	27 respondents	12.00%
Education	20 respondents	8.89%
Basic Needs (Food and basic needs, Shelter/housing, Employment, Transportation, Financial Supports)	13 respondents	5.78%
Arts and Culture (Cultural/heritage/historical, Arts)	12 respondents	5.33%
Sports and Recreation	7 respondents	3.11%
Public Safety	6 respondents	2.67%
Environment and Conservation	6 respondents	2.67%
Research, Advocacy, and Legal	5 respondents	2.22%
Funding and Fundraising	3 respondents	1.33%
Library	2 respondents	0.89%
Animals	1 respondent	0.44%

Subsectors served



Interpretation: "Support Services" is by far the largest represented subsector, indicating a strong focus on direct community and social support organizations among the survey respondents. Health and Mental Health, and Sector Capacity Building, also have significant representation.

Q11. To which gender identity do you most identify with?

Respondents: 225 answered, 0 skipped.

Findings:

Woman	177 respondents	78.67%
Man	31 respondents	13.78%
Nonbinary or gender non-conforming	4 respondents	4.89%
Prefer not to answer	4 respondents	1.78%
Trans Man	2 respondents	0.89%
Trans Woman	0 respondents	0.00%
Two Spirit	0 respondents	0.00%

Interpretation: The majority of respondents identify as women, which is consistent with the gender demographics prevalent in the non-profit sector.

Q12. Do you identify as:

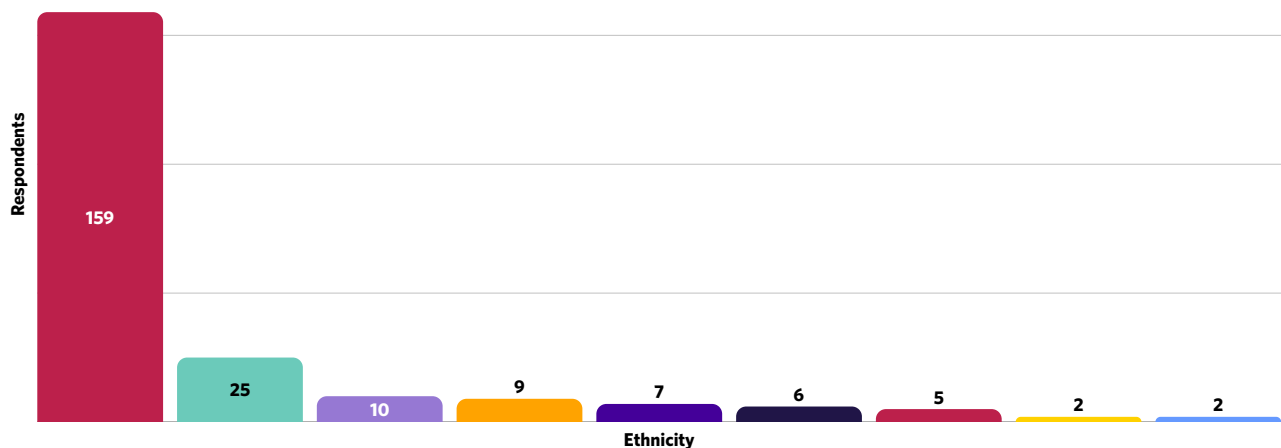
Respondents: 225 answered, 0 skipped.

Findings:

White/Caucasian	159 respondents	70.67%
Asian	25 respondents	11.11%
Indigenous (First Nations, Métis, Inuit)	10 respondents	4.44%
Black/African Canadian	9 respondents	4.00%
Prefer not to say	7 respondents	3.11%
Other (please specify)	6 respondents	2.67%
Mixed ethnicity	5 respondents	2.22%
Latin American	2 respondents	0.89%
Middle Eastern	2 respondents	0.89%

Regions served by organizations

- White/Caucasian
- Asian
- Indigenous (First Nations, Métis, Inuit)
- Black/African Canadian
- Prefer not to say
- Other (please specify)
- Mixed ethnicity
- Latin American
- Middle Eastern



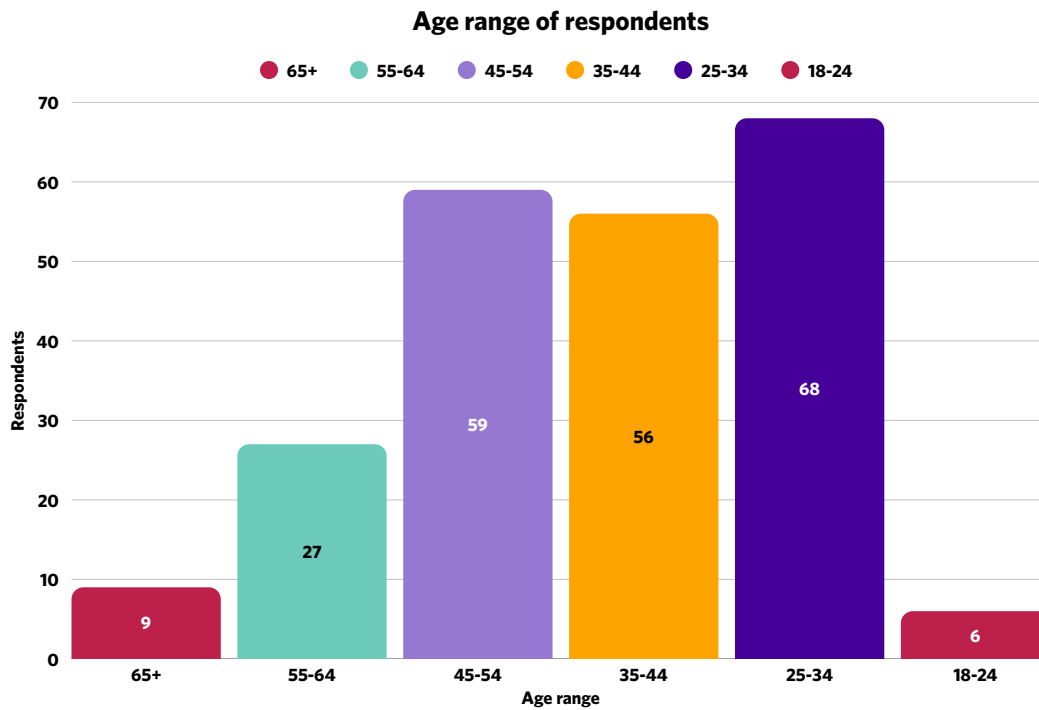
Interpretation: The majority of respondents identify as White/Caucasian, indicating a need to ensure broad representation in future surveys.

Q13. To what age range do you belong:

Respondents: 225 answered, 0 skipped.

Findings:

65+	9 respondents	4.00%
55-64	27 respondents	12.00%
45-54	59 respondents	26.22%
35-44	56 respondents	24.89%
25-34	68 respondents	30.22%
18-24	6 respondents	2.67%



Interpretation: The majority of respondents fall within the 25-54 age range, representing individuals who are actively building their careers and are at critical stages for establishing and enhancing their retirement savings. This distribution underscores the importance of accessible and effective pension plans for a significant portion of the non-profit workforce, whether they are beginning to plan, are in their peak savings years, or are nearing retirement and assessing their financial security.

Salary Data Overview

This section summarizes the salary information gathered from non-profit employees, specifically addressing Question 14 of the survey: "Please provide your salary: \$_____/year or hourly wage:\$ _____/hour." This data offers insights into the compensation structures within the non-profit sector from the employee perspective.

Data Collection:

The survey collected salary information in two option formats: yearly salaries and hourly wages. 183 respondents provided their salary as a yearly amount. 76 respondents provided their wage on an hourly basis.

Key Findings:

To provide a more comprehensive view of compensation, we have calculated the median and mode salaries based on the raw survey data, alongside the average.

- Median Salary: \$69,000
- Mode Salary: \$70,000
- Average (Mean) Salary: \$69,922.02

For a quick refresher on these terms:

Average (Mean): This is the value you get when you add up all the salaries and divide by the number of people who reported. It's the most common measure, but it can be influenced by a few very high or very low salaries, which can sometimes skew the result.

Median: The median is the salary that sits right in the middle when all the reported salaries are lined up from lowest to highest. It is an excellent way to understand what a "typical" salary looks like because it isn't affected by a few extreme values.

Mode: The mode is the salary that was reported most frequently. In this survey, \$70,000 was the single salary value that appeared more often than any other.

These values were calculated using the reported annual salaries and the hourly wages, which were converted to an annual equivalent based on a standard 40-hour work week.

Range of Annual Salaries:

The highest yearly salary reported was \$166,147.
The lowest yearly salary reported was \$11,000.* (part time)

Range of Hourly Wages:

The highest hourly wage reported was \$80.
The lowest hourly wage reported was \$17.

Data considerations:

It is important to note that the range of yearly salaries includes some lower values, which may reflect respondents working part-time rather than full-time positions. This variability in working hours can naturally lead to a wider range in reported annual incomes.

Q15. Do you currently have a spouse (married/common-law):

Respondents: 225 answered, 0 skipped.

Findings:

Yes	146 respondents	64.89%
No	79 respondents	35.11%

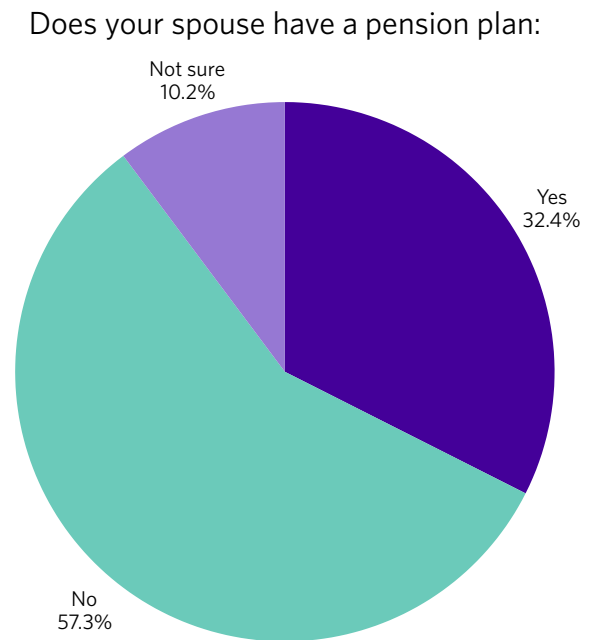
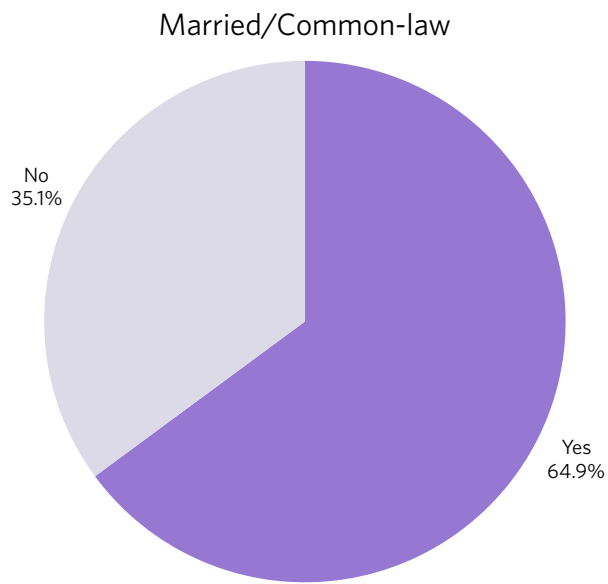
Interpretation: A significant majority of respondents are married or in a common-law relationship, which can influence household financial planning and reliance on spousal benefits.

Q16. If yes, does your spouse have a workplace pension plan:

Respondents: 225 answered, 0 skipped.

Findings:

Yes	73 respondents	32.44%
No	129 respondents	57.33%
Not sure	23 respondents	10.22%



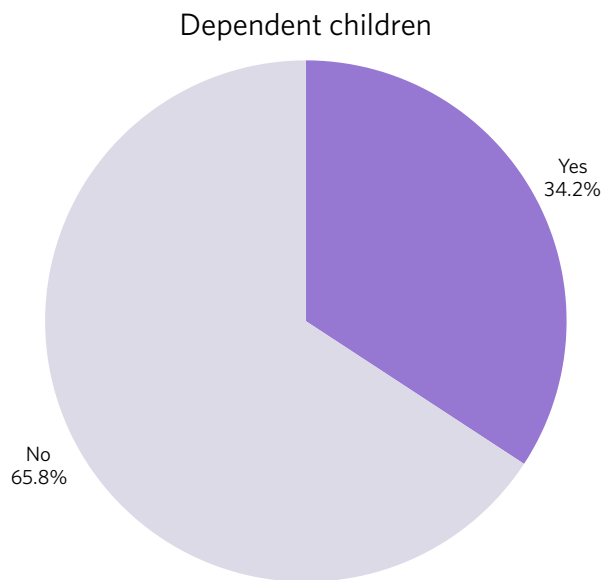
Interpretation: A majority of respondents with a spouse indicated that their spouse does not have a workplace pension plan, potentially increasing the household's reliance on their own retirement savings or highlighting a broader lack of pension coverage.

Q17. Do you currently have dependent children:

Respondents: 225 answered, 0 skipped.

Findings:

Yes	77 respondents	34.22%
No	148 respondents	65.78%



Interpretation: Approximately one-third of respondents have dependent children, which can impact financial priorities and the urgency of retirement planning.

Retirement System Overview

Before delving into the detailed survey results and discussions, this section provides a brief glossary of key terms related to pensions and Canada's retirement system. Our aim is to ensure all readers, regardless of their financial background, have a clear understanding of the concepts and acronyms used throughout this report, facilitating a more accessible and informed review of the findings.

Canada's retirement system can be described as a three-legged stool, consisting of the following components that are essential for a secure retirement:

Government Programs:

- Canada Pension Plan (CPP): An employer/employee contributory, earnings-based benefit available only to those who contributed while working; max monthly amount in 2025 is \$1,387.08.
- Old Age Security (OAS): Based on residency (minimum 10 years in Canada), not work history; max monthly amount is \$727.67 (ages 65–74) or \$800.44 (75+). Note: This will be delivered regardless of work history.
- Guaranteed Income Supplement (GIS): Supplement for low-income seniors receiving OAS; max monthly amount is \$1,086.88 (single) or \$654.23 (with a partner who receives full OAS). Note that the GIS is dependent on what other income you receive, so you will likely not receive it if you are getting the maximum CPP benefit.
 - Combining CPP and OAS, or OAS and GIS depending on if you receive CPP, these programs can provide over \$2,000/month.

2. Personal Savings:

- Mainly through Registered Retirement Savings Plans (RRSPs) or Tax Free Savings Accounts (TFSA).
- Individuals can contribute up to 18% of previous year's income to an RRSP, with the 2025 maximum being \$32,490.
- Contributions are tax-deductible and grow tax-free in an RRSP.
- Contributions are tax-sheltered in a TFSA.

3. Workplace Pensions:

- Provided by employers or unions, and must be registered and legislatively compliant.
- Two main types that provide a lifetime benefit to plan members:

- Defined Benefit (DB): Variable contribution plan based on service/earnings; employer and members bear investment risk. The amount earned (benefit) of the plan is easy to determine in advance.
- Defined Contribution (DC): Retirement income depends on investment returns; the member bears the risk. The amount earned (benefit) of the plan is dependent on investment performance.
- New hybrid DB plans offer fixed contributions with modest benefits, reducing variability.

Organization Contributions to Pension/Retirement Plans

This section summarizes the responses to Question 24 of the "Pension Plan Survey for Non-profit Employees - Perspectives from Workers in the Sector": "If your organization offers any of the above, what can you share with us about the contribution your organization makes (e.g. is it a percentage of your salary? A flat annual rate? Anything else you'd like us to know about it?)". This data highlights the various ways non-profit organizations contribute to their employees' retirement savings.

Data Collection:

- 211 respondents answered this question.
- 14 respondents skipped this question.

Key Findings:

The most pervasive responses indicate that employer contributions typically fall into a few main categories:

Percentage of Salary Matching: This is a very common approach, where organizations match a percentage of the employee's contribution to a retirement savings plan, often an RRSP. 67 respondents reported this type of contribution. Common percentages cited range from 2% to 5%, with some indicating higher matching or tiered systems based on years of service.

Flat Rate Contributions: Some organizations offer a fixed monetary contribution, either monthly or annually. 16 respondents reported a flat rate contribution. Examples include \$150 per month, up to \$170 a month, \$100 per month, up to \$75 a month, \$3500 per year, or \$3000 per year.

No Contribution or No Plan: A significant number of responses indicate that the organization does not offer any pension or retirement savings plan, or that the respondent is unaware of any offerings. 100 respondents explicitly stated they have no plan, the organization offers nothing, or they are unsure/unaware of any plan.

Leadership-Specific Plans: 2 respondents indicated that pension or retirement benefits are limited to leadership staff.

Other Contributions: 1 respondent noted charitable donations matching.

Uncertainty/Unsure: Approximately 20 respondents explicitly stated they were unsure or could not remember details about their organization's contributions. This highlights a potential area for improved communication within organizations.

Other responses that did not fit within the previous categories are the following:

- "SATISFIED"
- "Would like a percentage"
- "A deduction is taken from pay cheques and applied to the RRSP"
- "A variable amount determined annually but not guaranteed"
- "Organization covers premium."
- "There is some sort of a plan."
- "Just my "savings" (haha anything extra goes towards student loans)."

Q36. None of the above. Explain:

This section summarizes the responses to Question 36 of the "Pension Plan Survey for Non-profit Employees - Perspectives from Workers in the Sector": "None of the above. Explain:". This question was presented as an open-ended option for respondents to elaborate if their situation didn't fit the predefined categories.

Data Collection:

- 14 respondents answered this question.
- 210 respondents skipped this question.

Key Findings:

The responses to this open-ended question provided varied reasons for not selecting the other options or offered additional context about their current retirement planning. The main themes observed are:

Financial Constraints: 2 respondents explicitly stated they cannot financially afford to contribute or that it's not financially feasible.

Current Plan Satisfaction/Existing Plan: 2 respondents indicated satisfaction with their current organizational offering or that they already have a plan and are not interested in making a change, especially given impending retirement. One respondent detailed their current employer and employee contribution percentages.

Lack of Knowledge/Unsure: 1 respondent expressed not knowing enough about typical pension plans to have a knowledgeable opinion.

Not Applicable/Not Interested: 4 respondents provided general "N/A" or "Not interested in this option" responses. One respondent stated "Not interested in RRSP's".

Approaching Retirement/Low Risk Tolerance: 1 respondent mentioned low risk tolerance due to approaching retirement. Another specified that it doesn't make sense to change given they are about to retire.

Personal Circumstances/Other: 1 respondent mentioned it's not possible for them personally and may differ based on income.

Q37. Do you have other comments to share with the Non-Profit Pension Research Task Force?

This section summarizes the open-ended comments provided by respondents to Question 37 of the "Pension Plan Survey for Non-profit Employees - Perspectives from Workers in the Sector": "Do you have other comments to share with the Non-Profit Pension Research Task Force?". These comments offer diverse perspectives, concerns, and suggestions directly from non-profit employees.

Data Collection:

- 35 respondents answered this question.
- 189 respondents skipped this question.

Key Findings:

The comments reveal several overarching themes, reflecting both the challenges and the strong desire for improved retirement security in the non-profit sector:

Positive Support/Need for Pension Plans: 11 respondents expressed strong support for the initiative and highlighted the critical need for pension plans in the non-profit sector. There is a prevailing sentiment that it is inequitable for human services workers to receive lower compensation and lack access to pensions, particularly in comparison to provincial employees. However, the feedback did not clarify whether the roles in question are directly comparable.

Several respondents emphasized that the introduction of a pension would serve as a significant incentive for individuals to remain in the non-profit sector. It was also noted that such a measure could help mitigate the loss of newer hires who leave for higher-paying positions with superior benefits. The availability of a pension was described as “very meaningful,” offering the potential for a more secure and stable retirement.

Financial Feasibility/Low Wages as a Barrier: 10 respondents highlighted their low salaries and the high cost of living as significant barriers to contributing to a pension plan. They expressed concerns about mandatory contributions when they can barely afford current expenses. Some believe advocating for higher wages or matching the cost of living is more crucial than mandatory pension plans.

Skepticism/Mistrust/Concerns about Management: 3 individuals expressed skepticism about the sustainability or management of a pension plan. Concerns include not trusting that adequate funds will be available in the future and a desire for non-profit oversight rather than government control (e.g., specific concerns about AimCo and government decisions impacting pension plans).

Desire for Optionality/Flexibility: 2 respondents emphasized that participation in any new plan should be optional rather than mandatory. One person indicated satisfaction with their current plan's ability to check and change their investment portfolio based on life stages.

Impact on Workforce (Retention/Attraction): 3 respondents noted that the lack of pensions is a considerable deterrent for entering and remaining in the non-profit sector. They believe that a pension option would make it easier to hire and retain employees, especially younger generations who are concerned about retirement prospects and are deterred from entering the sector due to lack of benefits. There's also a sentiment that existing "old guards" cannot retire due to lack of pensions, preventing younger generations from advancing.

Suggestions/Specific Plan Features: 3 respondents included specific suggestions for plan design, such as considering TFSA group plans over RRSPs for tax flexibility or advocating for employer matching plans. One respondent mentioned that their current organization offers 11% matching for employees who contribute 10%.

Survey Feedback/Financial Literacy Concerns: 2 respondents provided feedback on the survey itself, suggesting it might be too complicated or requires a high level of financial literacy.

General/No Comments: The remaining 4 responses included general "NO" or "n/a" responses or stated "None at this time".

These insights underscore the complex interplay of financial realities, employee expectations, and organizational capacity in shaping retirement benefits within the non-profit sector.

Employment Status and Retirement Intentions (Q18 - Q38)

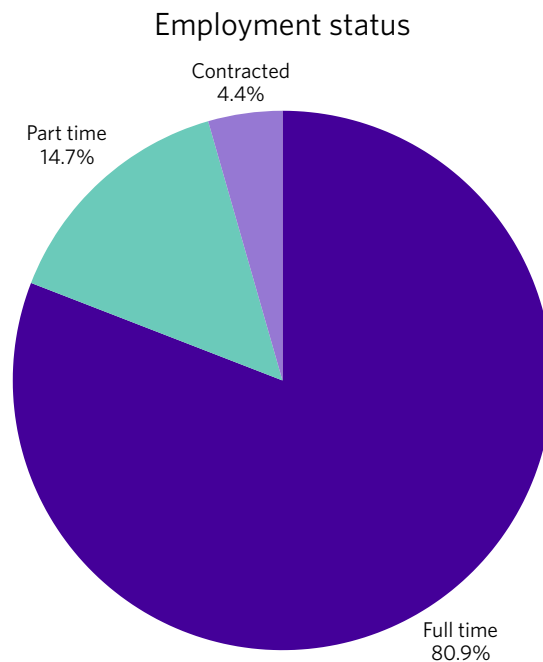
This section summarizes and interprets responses related to employees' work status and retirement plans, and their perspectives on various pension plan options.

Q18. Are you a: (Full time vs. Part time employee)

Respondents: 225 answered, 0 skipped.

Findings:

Full time	182 respondents	80.89%
Part time	33 respondents	16.67%
Contracted	10 respondents	4.44%



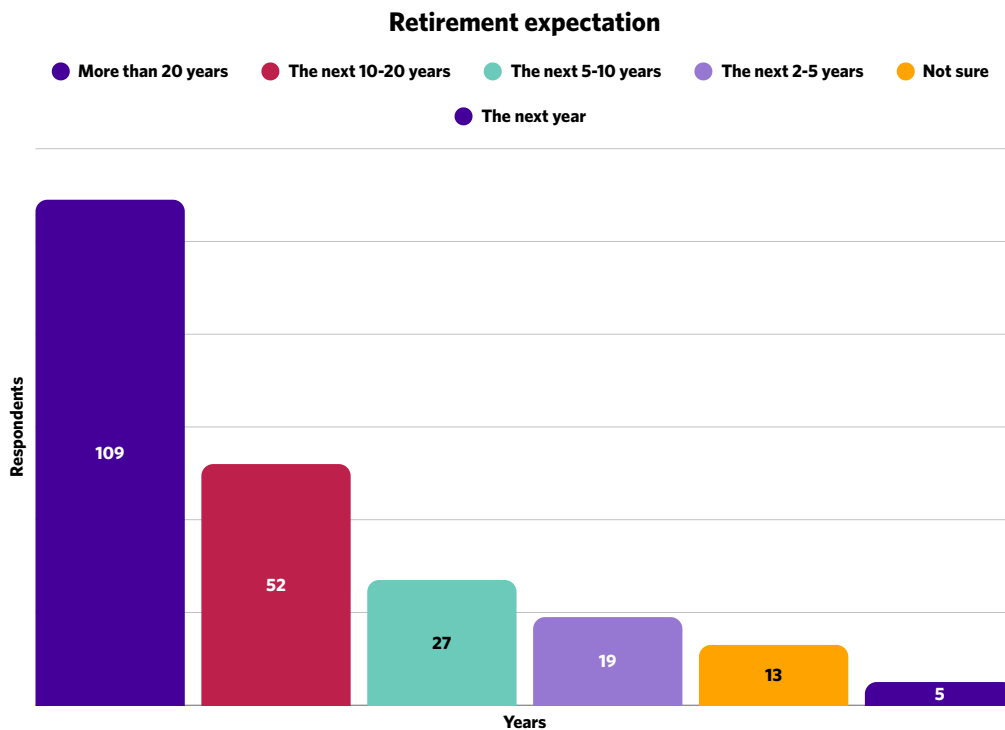
Interpretation: The vast majority of employee respondents are employed full-time, indicating that the survey predominantly captures the perspectives of stable, long-term workers in the non-profit sector.

Q19. You plan to retire in:

Respondents: 225 answered, 0 skipped.

Findings:

More than 20 years	109 respondents	48.44%
The next 10-20 years	52 respondents	23.11%
The next 5-10 years	27 respondents	12.00%
The next 2-5 years	19 respondents	8.44%
Not sure	13 respondents	5.78%
The next year	5 respondents	2.22%



Interpretation: A significant majority of respondents (over 70%) anticipate retiring in more than 10 years, suggesting a substantial portion of the non-profit workforce is still in their mid-career to later-career stages, with a strong interest in long-term retirement planning.

Q20. You have been at your primary place of employment for ____ years.

Respondents: 225 answered, 0 skipped.

Interpretation: This question gathered numerical data on tenure, which would provide insights into workforce stability. Specific findings are not presented in a summarized format in the provided document.

Q21. (If part-time) You work, on average, ____ hours per week.

Respondents: 61 answered, 164 skipped.

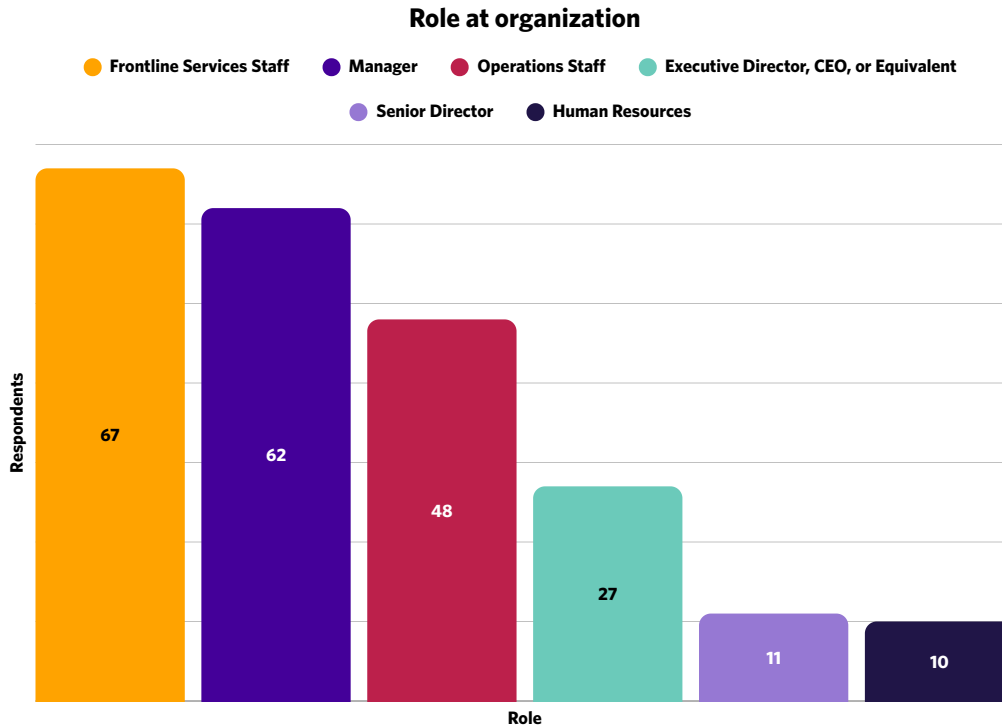
Interpretation: This question provided specific details for part-time employees. Specific findings are not presented in a summarized format in the provided document.

Q22. Your role in your organization can best be described as:

Respondents: 225 answered, 0 skipped.

Findings:

Frontline Services Staff	67 respondents	29.78%
Manager	62 respondents	27.56%
Operations Staff	48 respondents	21.33%
Executive Director, CEO, or equivalent	27 respondents	12.00%
Senior Director	11 respondents	4.89%
Human Resources	10 respondents	4.44%



Interpretation: The largest proportion of respondents are Frontline Services Staff and Managers, providing a strong voice from those directly engaged in service delivery and middle management within non-profit organizations.

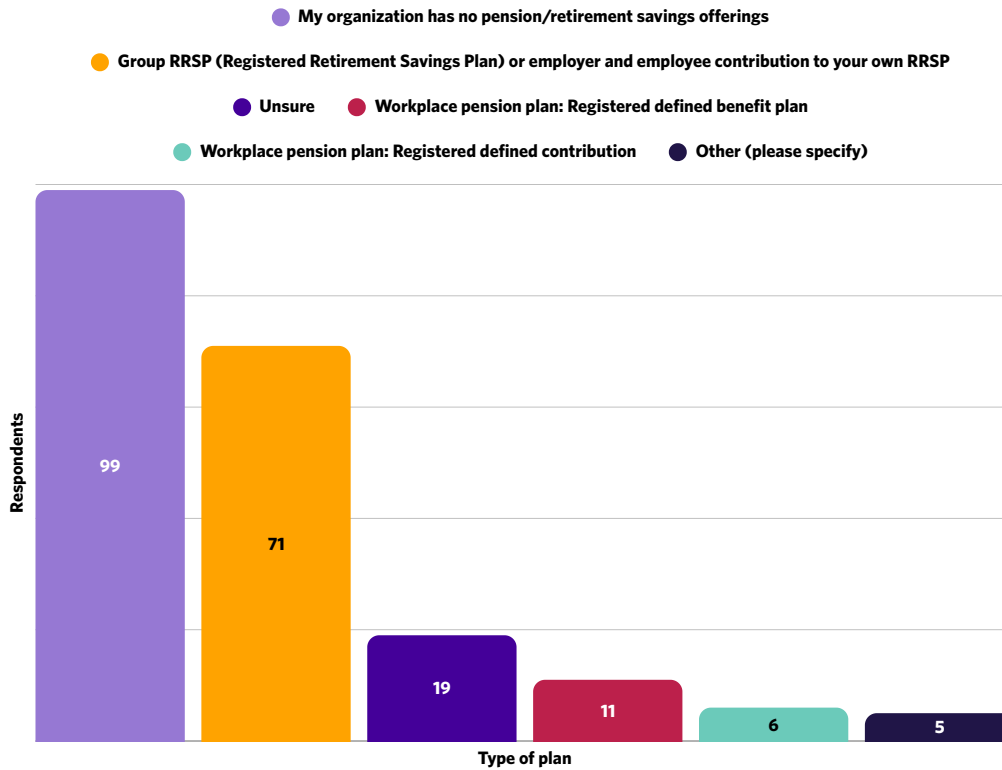
Q23. Does your organization offer its staff any of the following?

Respondents: 211 answered, 14 skipped.

Findings:

My organization has no pension/retirement savings offerings	99 respondents	46.92%
Group RRSP (Registered Retirement Savings Plan) or employer and employee contribution to your own RRSP	71 respondents	33.65%
Unsure	19 respondents	9.00%
Workplace pension plan: Registered defined benefit plan	11 respondents	5.21%
Workplace pension plan: Registered defined contribution	6 respondents	2.84%
Other (please specify)	5 respondents	2.37%

Pension plan availability



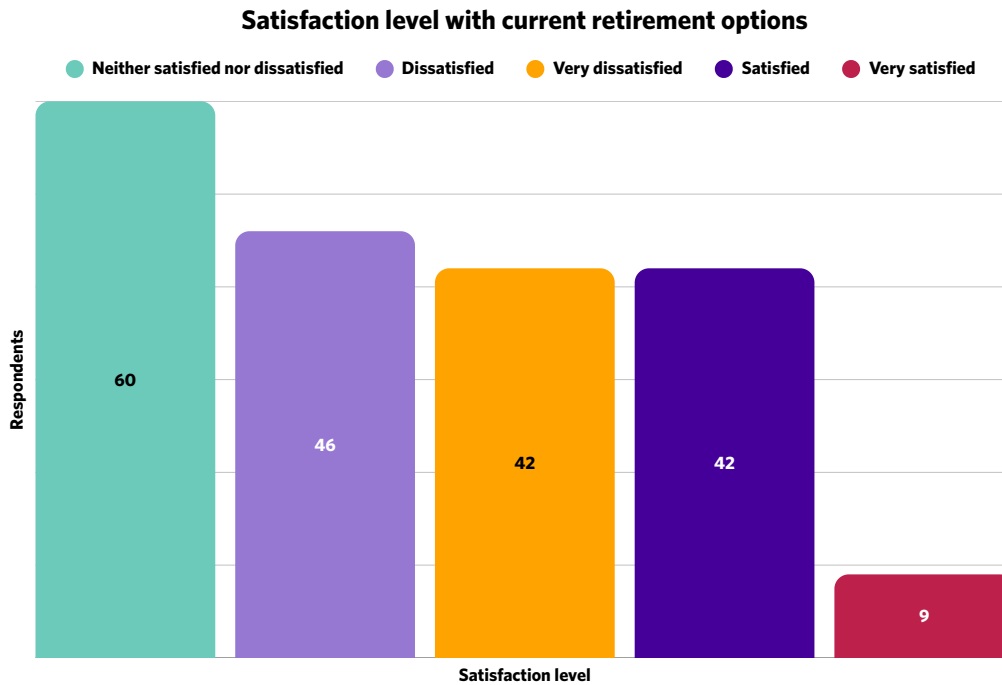
Interpretation: Nearly half of the respondents stated their organization offers no pension or retirement savings plans, highlighting a significant gap in benefits within the non-profit sector. Group RRSPs are the most common offering where plans exist.

Q25. How satisfied are you with the current retirement savings benefits offered at your organization?

Respondents: 199 answered, 26 skipped.

Findings:

Neither satisfied nor dissatisfied	60 respondents	30.15%
Dissatisfied	46 respondents	20.12%
Very dissatisfied	42 respondents	21.11%
Satisfied	42 respondents	21.11%
Very satisfied	9 respondents	4.52%



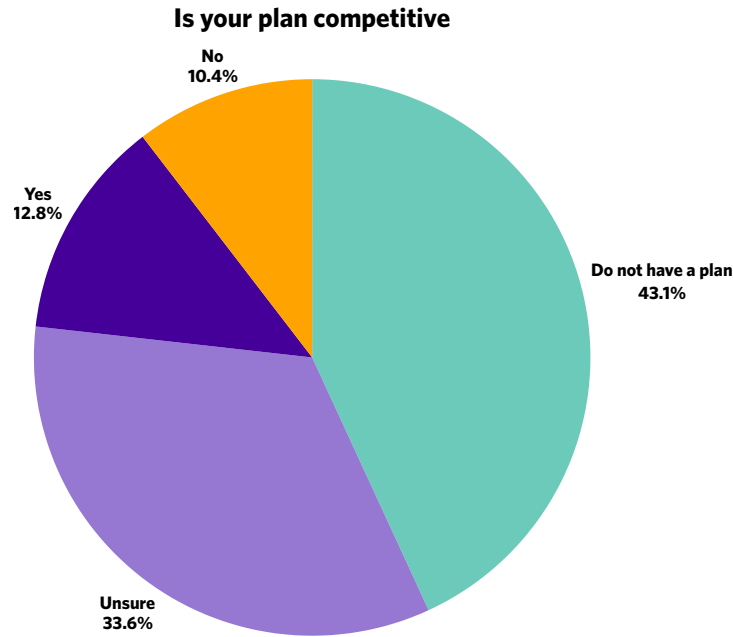
Interpretation: A substantial portion of employees (over 44%) are dissatisfied or very dissatisfied with their current retirement savings benefits, with another 30% being neutral. This indicates a strong desire for improvement in this area.

Q26. Is your current employer sponsored group retirement savings plan competitive with others offered within the non-profit voluntary and or private sectors?

Respondents: 211 answered, 14 skipped.

Findings:

Do not have a plan	91 respondents	43.13%
Unsure	71 respondents	33.65%
Yes	27 respondents	12.80%
No	22 respondents	10.43%



Interpretation: The largest response here is "Do not have a plan", consistent with Q23. Among those who have a plan or are unsure, a significant percentage are either uncertain about competitiveness or believe their plan is not competitive. This further emphasizes the perceived inadequacy of current offerings.

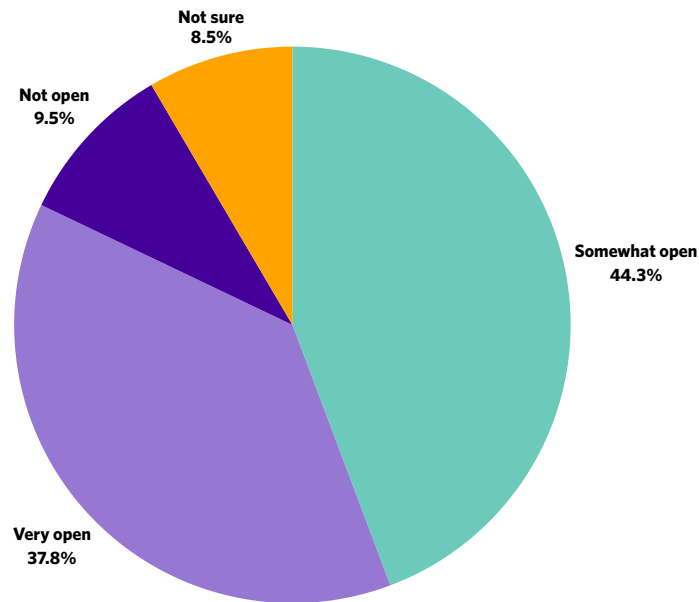
Q27. How open would you be to a pension plan if it meant you would receive a smaller pay cheque each month?

Respondents: 201 answered, 24 skipped.

Findings:

Somewhat open	89 respondents	44.28%
Very open	76 respondents	37.81%
Not open	19 respondents	9.45%
Not sure	17 respondents	8.46%

How open would you be to a pension plan if it meant you would receive a smaller pay cheque each month?



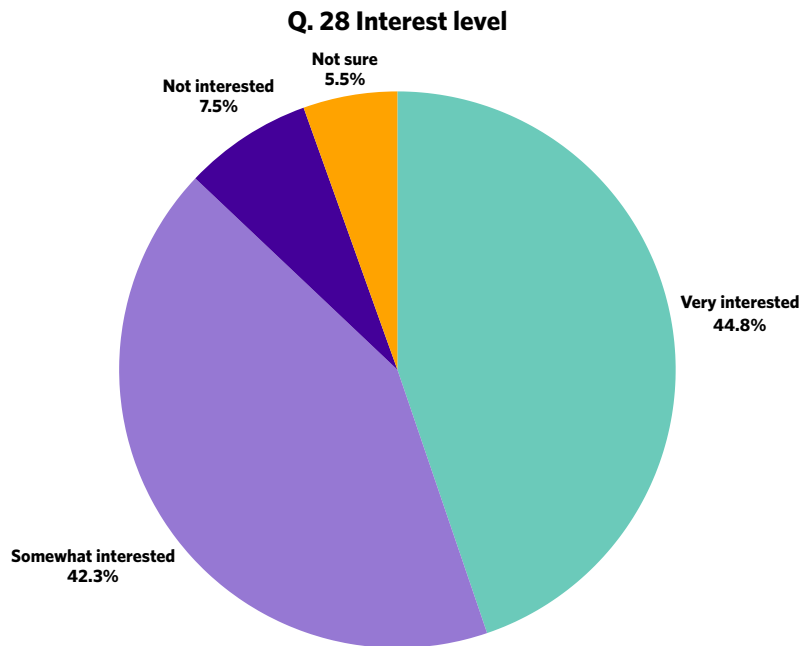
Interpretation: A strong majority of respondents (over 82%) are either "Very Open" or "Somewhat Open" to a pension plan even if it means a smaller monthly paycheck. This highlights a significant willingness among employees to contribute financially for the benefit of future retirement security.

Q28. For each of the pension plan types below, please indicate your level of interest and your financial readiness to contribute. a1) An affordable but modest and flexible defined benefit (DB) plan that starts with 1% + 1% contributions each from the employer and employee, and which can be ramped up over time as budgets allow. This would give a small but guaranteed pension for retired workers.

Respondents: 201 answered, 24 skipped.

Findings:

Very interested	90 respondents	44.78%
Somewhat interested	85 respondents	42.29%
Not interested	15 respondents	7.46%
Not sure	11 respondents	5.47%



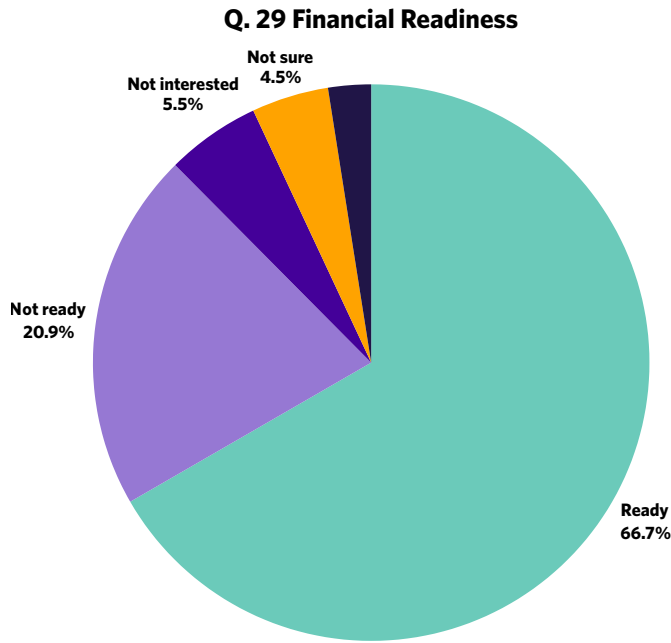
Interpretation: There is high interest (over 87% combined "Very Interested" and "Somewhat Interested") in an affordable, modest, and flexible defined benefit plan with a guaranteed pension.

Q29. a2) How financially ready are you to join this type of plan?

Respondents: 201 answered, 24 skipped.

Findings:

Ready	134 respondents	66.67%
Not ready	42 respondents	20.90%
Not interested	11 respondents	5.47%
Not sure	9 respondents	4.48%
Our organization already offers this	5 respondents	2.49%



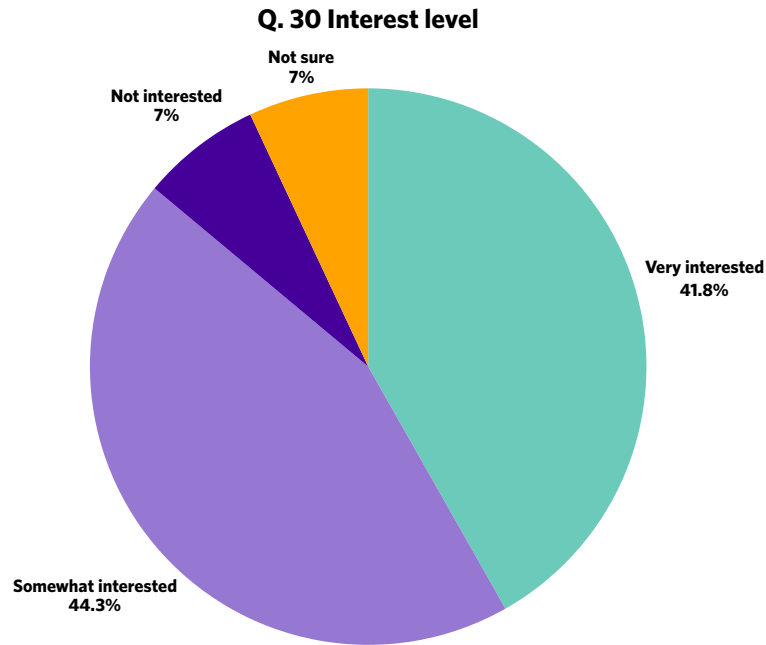
Interpretation: Two-thirds of respondents indicated they are "Ready" to join this type of modest DB plan, further reinforcing the strong demand for such a benefit.

Q30. b1) A slightly more expensive DB plan (e.g., 3% + 3% contribution rates) that potentially adds on to an existing broader sector pension plan, such as those common for public sector employees in Alberta (like the Local Authorities Pension Plan [LAPP] or the Public Service Pension Plan)? This would cost more in premiums (i.e. in this example, you'd receive 3% less on your pay cheque) but would provide a modestly larger and guaranteed pension for retired workers.

Respondents: 201 answered, 24 skipped.

Findings:

Very interested	84 respondents	41.79%
Somewhat interested	89 respondents	44.28%
Not interested	14 respondents	6.97%
Not sure	14 respondents	6.97%



Interpretation: High interest (over 86% combined "Very Interested" and "Somewhat Interested") persists even for a slightly more expensive DB plan linked to existing public sector plans, suggesting a strong desire for more robust, guaranteed pensions.

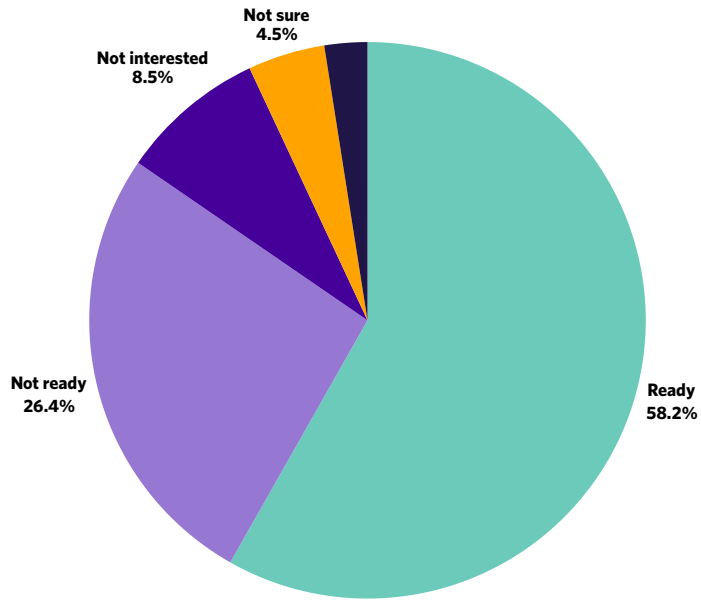
Q31. b2) How financially ready are you to join this type of plan?

Respondents: 201 answered, 24 skipped.

Findings:

Ready	117 respondents	58.21%
Not ready	53 respondents	23.37%
Not interested	17 respondents	8.46%
Not sure	9 respondents	4.48%
Our organization already offers this	5 respondents	2.49%

Q. 31 Financial Readiness



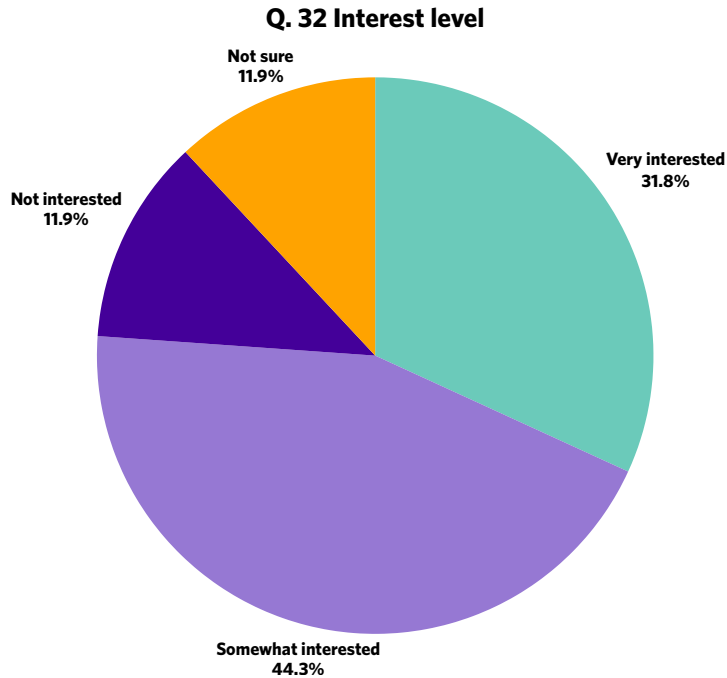
Interpretation: While slightly lower than the 1%+1% plan, over half of the respondents (58%) are still "Ready" for a 3%+3% contribution plan, indicating continued financial willingness despite the higher cost.

Q32. c1) A more expensive DB plan (e.g., 5% + 5% contribution rates) that adds on to an existing broader sector pension plan, such as those common for public sector employees in Alberta (like the Local Authorities Pension Plan [LAPP] or the Public Service Pension Plan)? This would cost more in premiums (i.e. in this example, you'd receive 5% less on your pay cheque) but would provide a larger and guaranteed pension for retired workers.

Respondents: 201 answered, 24 skipped.

Findings:

Very interested	64 respondents	31.84%
Somewhat interested	89 respondents	44.28%
Not interested	24 respondents	11.94%
Not sure	24 respondents	11.94%



Interpretation: Interest remains strong (over 76% combined "Very Interested" and "Somewhat Interested") even for the most expensive DB plan option, suggesting that the appeal of a larger, guaranteed pension outweighs the increased personal contribution for a significant portion of employees.

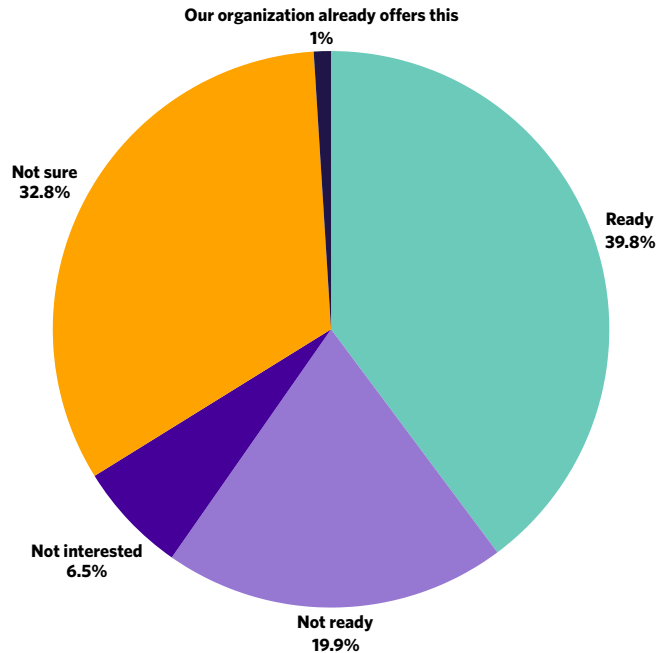
Q33. c2) How financially ready are you to join this type of plan?

Respondents: 201 answered, 24 skipped.

Findings:

Ready	80 respondents	39.80%
Not ready	40 respondents	19.90%
Not interested	13 respondents	6.47%
Not sure	66 respondents	32.84%
Our organization already offers this	2 respondents	1.00%

Q. 33 Financial Readiness



Interpretation: Financial readiness for this most expensive DB option is still notable at nearly 40%, but "Not sure" responses become more prominent, indicating some hesitation or uncertainty at higher contribution rates.

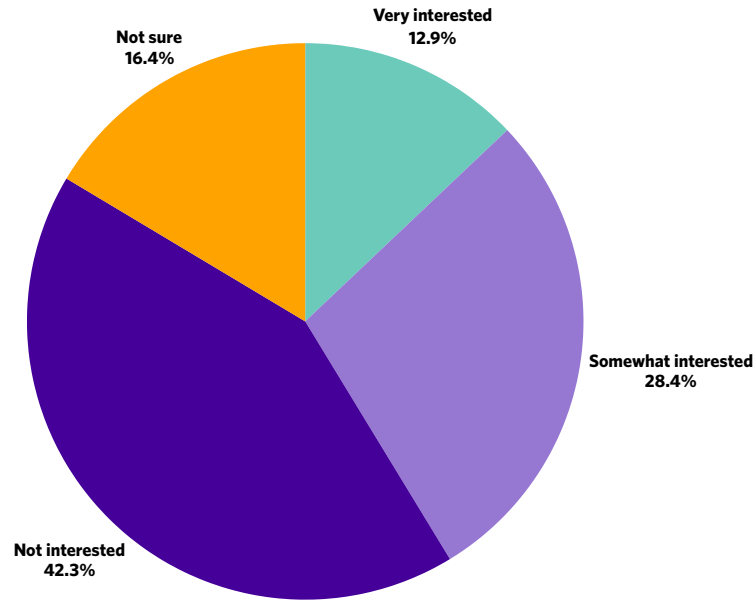
Q34. d1) A modest defined contribution (DC) plan that carries no risk for employers, minimizes administrative fees compared to Group RRSPs, but does not guarantee a particular income level for retirees? This would offer predictable costs to employers, but workers would not know how much they could expect to retire on.

Respondents: 201 answered, 24 skipped.

Findings:

Very interested	26 respondents	12.94%
Somewhat interested	57 respondents	28.36%
Not interested	85 respondents	42.29%
Not sure	33 respondents	16.42%

Q. 34 Interest level



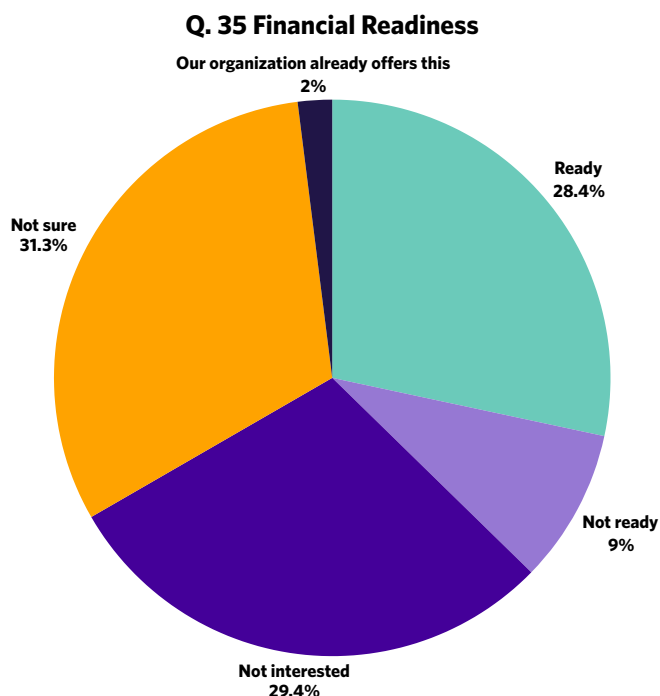
Interpretation: Interest in a Defined Contribution (DC) plan is significantly lower than for DB plans, with the highest response being "Not Interested". This suggests employees prioritize the guaranteed income and predictability of a DB plan over the cost predictability for employers inherent in DC plans.

Q35. d2) How financially ready are you to join this type of plan?

Respondents: 201 answered, 24 skipped.

Findings:

Ready	57 respondents	28.36%
Not ready	18 respondents	8.96%
Not interested	59 respondents	29.35%
Not sure	63 respondents	31.34%
Our organization already offers this	4 respondents	1.99%



Interpretation: Readiness for a DC plan is also lower, with a significant number of respondents "Not sure" or "Not Interested". This reinforces the preference for DB structures, even with potentially higher personal contributions.

Survey Results: Organizational Leaders Perspectives on Pension and Retirement Planning

The responses from non-profit employees clearly indicate a significant and often unmet need for enhanced retirement savings and pension options. While many currently rely on personal savings or limited employer-provided RRSPs, there is a strong expressed interest in more robust pension plans, including both modest and more expensive Defined Benefit (DB) and Defined Contribution (DC) models. Employees generally demonstrate a willingness to contribute financially to such plans, underscoring their desire for greater financial security in retirement. This widespread interest highlights a critical opportunity for the non-profit sector to address a key aspect of employee well-being and long-term retention.

Understanding the aspirations and needs of employees is crucial, but implementing comprehensive pension solutions requires a parallel understanding of organizational capacity and leadership perspectives. The following section delves into the insights gathered from non-profit leaders, exploring their organizations' current retirement offerings, their satisfaction with these

benefits, and their readiness—both financial and operational—to adopt new pension plan models. By examining the views of leaders, we can gain a clearer picture of the opportunities, challenges, and practical considerations involved in advancing pension provision across the sector.

Summary of Leadership Survey:

This summary provides an overview of the responses from Question 2 to Question 30 of the Pension Plan Survey for Non-profit Leaders, offering insights into the demographics of the participating organizations, their current retirement offerings, satisfaction levels, and readiness to join various pension plans.

Organizational Demographics and Structure

Q2. If you currently work for more than one organization, please check here and complete the following for your primary place of employment (where you work the most hours).

Respondents: 91 answered, 0 skipped.

Findings: Only 4 respondents (4.40%) indicated they work for more than one organization.

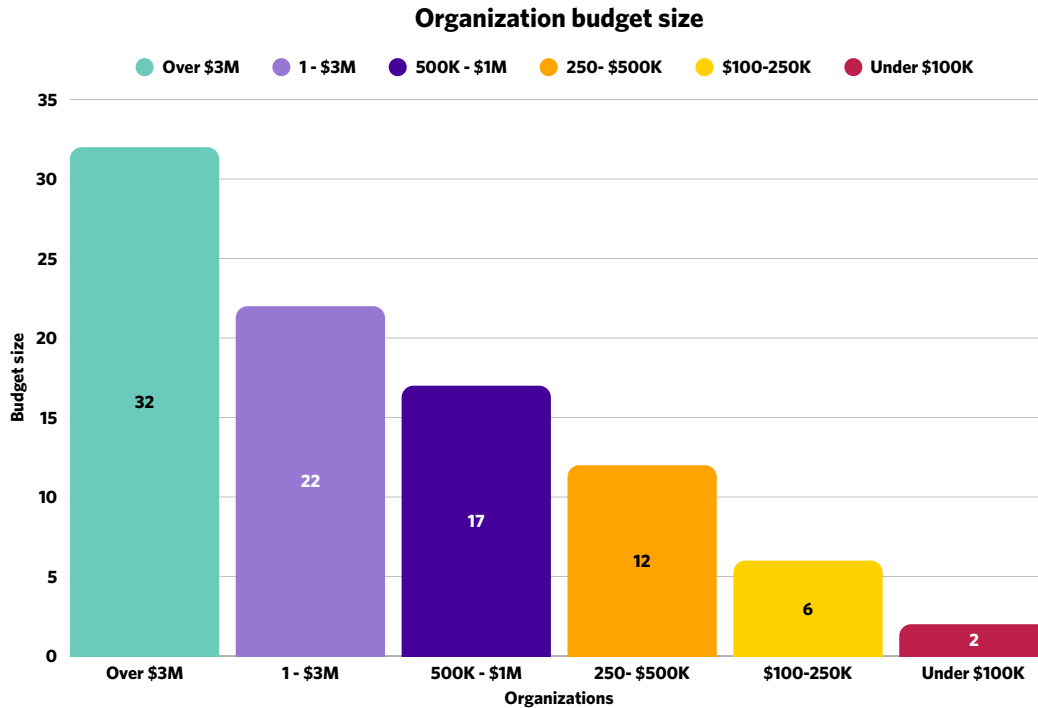
Interpretation: The vast majority of leaders surveyed focus their primary efforts on a single non-profit organization, making their responses directly applicable to that specific entity.

Q3. Organization Budget Size

Respondents: 91 answered, 0 skipped.

Findings:

Over \$3M	32 organizations	35.16%
1- \$3M	22 organizations	24.18%
500K - \$1M	17 organizations	18.68%
250 - 500K	12 organizations	13.19%
\$100 - 250K	6 organizations	6.59%
Under \$100K	2 organizations	2.20%



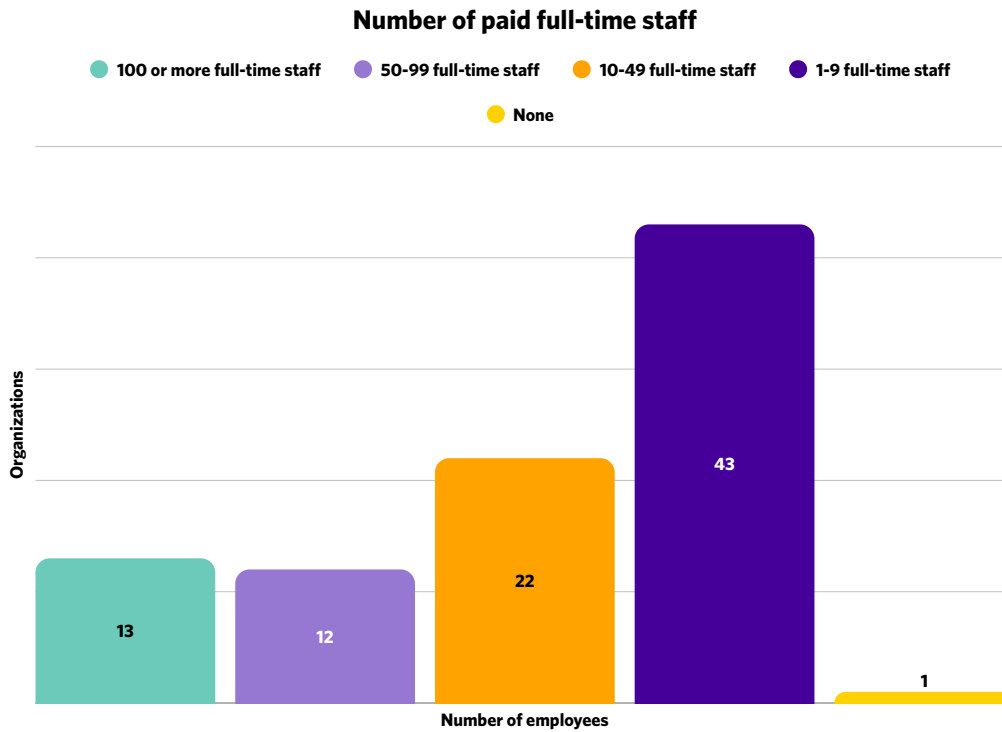
Interpretation: The survey primarily captures the perspectives of leaders from mid-to-large sized non-profit organizations, with a significant concentration in the over \$1-million budget range. This indicates the findings are most representative of organizations with substantial operational capacities.

Q4. Number of Paid Full-Time Staff

Respondents: 91 answered, 0 skipped.

Findings:

100 or more full-time staff	13 organizations	14.29%
50-99 full-time staff	12 organizations	13.19%
10-49 full-time staff	22 organizations	24.18%
1-9 full-time staff	43 organizations	47.25%
None	1 organization	1.10%



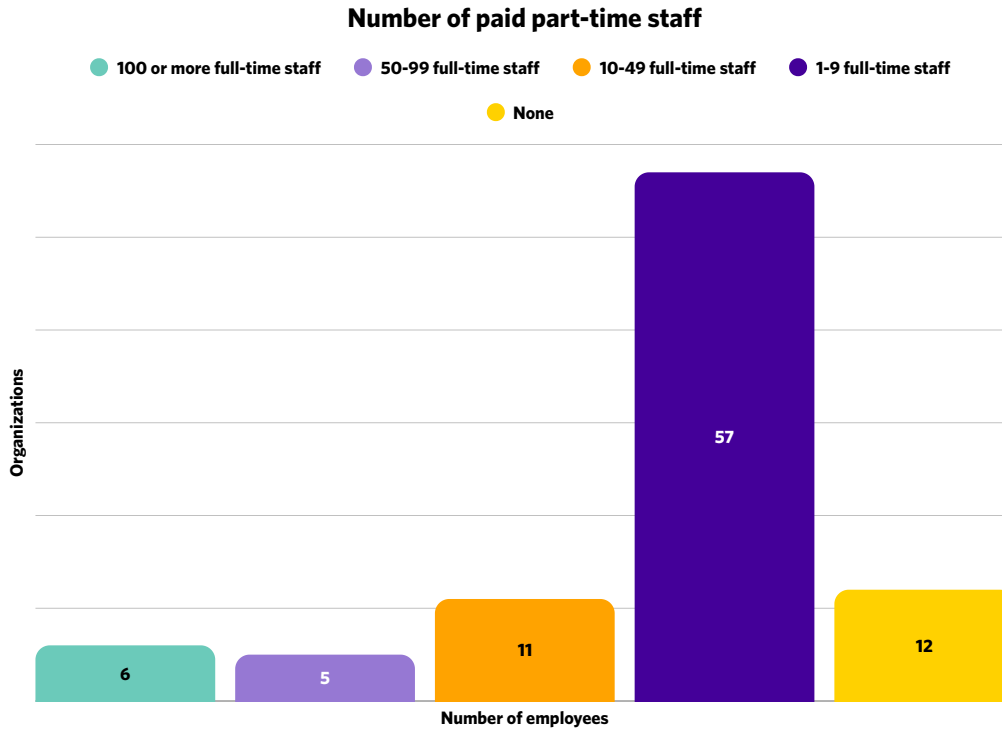
Interpretation: While budget sizes vary, nearly half of the organizations surveyed operate with relatively small full-time staff teams (1-9 employees). This suggests that many non-profits might have lean operational structures in terms of full-time equivalents.

Q5. Number of Paid Part-Time Staff

Respondents: 91 answered, 0 skipped.

Findings:

100 or more part-time staff	6 organizations	6.59%
50-99 part-time staff	5 organizations	5.49%
10-49 part-time staff	11 organizations	12.09%
1-9 part-time staff	57 organizations	62.64%
None	12 organizations	13.19%



Interpretation: Part-time employment is a common staffing model across the surveyed non-profit organizations, with most employing a small number of part-time staff. This highlights the prevalence of flexible staffing arrangements in the sector.

Q6. Region(s) Primarily Served

Respondents: 91 answered, 0 skipped.

Findings:

Edmonton Region	39 organizations	42.86%
Calgary Region	23 organizations	25.27%
All of Alberta	12 organizations	13.19%
North Region	6 organizations	6.59%
South Region	5 organizations	5.49%
Central Regios	3 organizations	3.30%
Other (please specify)	3 organizations	3.30%

Interpretation: The majority of responding organizations are concentrated in Alberta's major urban centres (Edmonton and Calgary), followed by those serving the entire province. This geographic distribution reflects the broader population and non-profit activity concentrations within Alberta (Alberta Non-Profit Listing, [Alberta Non-Profit Listing Dashboard](#)).

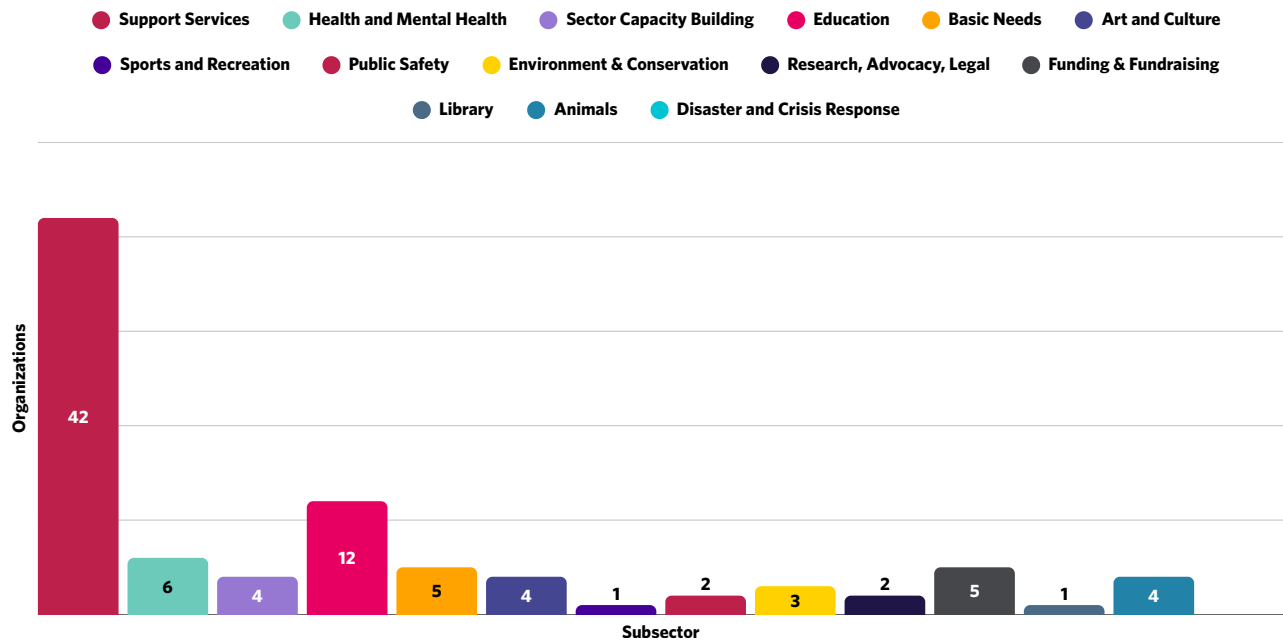
Q7. Subsector Served

Respondents: 91 answered, 0 skipped.

Findings:

Support Services (Daycare/preschool/afterschool programs, Services for seniors, Disability supports, Family and support services, Community and Social supports, Violence/abuse, Settlement and support services)	42 organizations	46.15%
Education	12 organizations	13.19%
Health and Mental Health	6 organizations	6.59%
Basic Needs (Food and basic needs, Shelter/housing, Employment, Transportation, Financial Supports)	5 organizations	5.49%
Funding and Fundraising	5 organizations	5.49%
Arts and Culture (Cultural/heritage/historical, Arts)	4 organizations	4.40%
Sector Capacity Building	4 organizations	4.40%
Animals	4 organizations	4.40%
Environment and Conservation	3 organizations	3.30%
Research, Advocacy, and Legal	2 organizations	2.20%
Public Safety	2 organizations	2.20%
Sports and Recreation	1 organization	1.10%
Library	1 organization	1.10%
Disaster and Crisis Response (Crisis response, Disaster resources)	0 organizations	0.00%

Subsectors served



Interpretation: The “Support Services” subsector—encompassing daycare, senior, disability, and community support—accounts for nearly half of respondents (46.15%). This aligns with Alberta’s non-profit landscape, where community-based social service organizations make up a notably large portion of non-profit employment and activity, placing “non-profit institutions serving households” (which include social services) as one of the largest contributors to non-profit jobs and GDP in Alberta ([Alberta Sector Profile: Social Assistance](#)). These organizations are among the province’s major non-profit employers, which likely increases their visibility and likelihood of participating in sector-wide surveys.

Current Retirement Offerings and Satisfaction

Q8. Current Retirement Savings Offerings

Respondents: 91 answered, 0 skipped.

Findings: (see next page)

Group RRSP (Registered Retirement Savings Plan) or employer and employee contribution to your own RRSP	46 organizations	50.55%
My organization has no pension/retirement savings offerings	34 organizations	37.36%
Other (please specify)	4 organizations	4.40%
Workplace pension plan: Registered defined benefit plan	3 organizations	3.30%
Workplace pension plan: Registered defined contribution	2 organizations	2.20%
Unsure	2 organizations	2.20%

Pension plan availability



Other (please specify):

1. Bonuses
2. 18% for employees to contribute to a benefit plan, or their RRSP, or take as cash (taxable or non-taxable)
3. Employees have a salary top up to invest in their own RRSP (if they choose to use this way). We once sent cheques to their RRSP provider but our small staff wanted more control so we topped up salaries instead.
4. Organization contributes 5% of employees gross monthly to group Tax Free Savings.

Interpretation: Just over half of the responding non-profit organizations offer some form of group RRSP. Critically, more than one-third offer no retirement savings benefits at all, highlighting a significant gap in formal pension provision within the sector.

Q9. If your organization offers any of the above, what can you share with us about the contribution your organization makes (e.g. is it a percentage of your salary? A flat annual rate? Anything else you'd like us to know about it?)

Respondents: 87 answered, 4 skipped.

Findings: Responses varied widely, including:

- Matching employee contributions (e.g., up to 4%, 3-5% based on service, up to 6%).
- Percentage of salary (e.g., 2.5% to 7.5% based on tenure, 1% to 3% based on tenure).
- Flat annual rates (e.g., up to \$2000/year, starting at \$500).
- Some contributions are subject to year-end budget availability.*
- Several responses indicated "N/A" or "None," reinforcing the lack of offerings in some organizations.

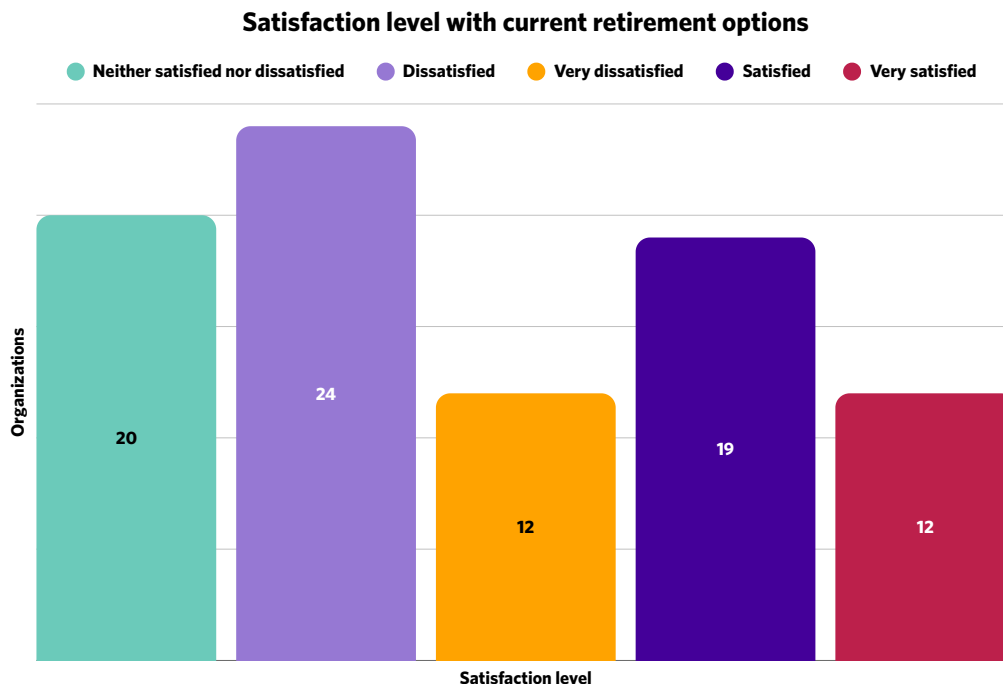
Interpretation: Among organizations offering retirement benefits, contribution structures are diverse. *The mention of contributions being dependent on year-end funds underscores the financial precarity many non-profits face, impacting their ability to consistently offer robust benefits.

Q10. Overall, how satisfied are you with your organization’s current retirement savings benefits?

Respondents: 87 answered, 4 skipped.

Findings:

Neither satisfied nor dissatisfied	20 organizations	22.00%
Dissatisfied	24 organizations	27.50%
Very dissatisfied	12 organizations	13.79%
Satisfied	19 organizations	21.84%
Very satisfied	12 organizations	13.79%



Interpretation: There is considerable dissatisfaction among non-profit leaders regarding their organization's current retirement savings benefits, with over 41% expressing some level of dissatisfaction. This signals a strong recognition among leaders of the need for improved offerings.

Q11. Please expand on your response above. What are the biggest challenges or opportunities in providing benefits/pensions for staff?

Respondents: 72 answered, 19 skipped.

Findings: Key themes include:

- Difficulty competing with public sector pensions (e.g., LAPP) for talent.
- Budget limitations and lack of funds.
- Lack of knowledge or expertise to set up and manage pension plans.
- Concerns about the tax implications of employer contributions.
- Challenges with short-term contracts affecting long-term benefits.

Interpretation: The challenges highlighted by leaders are primarily financial and logistical. Opportunities lie in addressing these barriers through education, simplified plan options, and stable funding to enhance the sector's ability to offer competitive benefits and retain skilled staff.

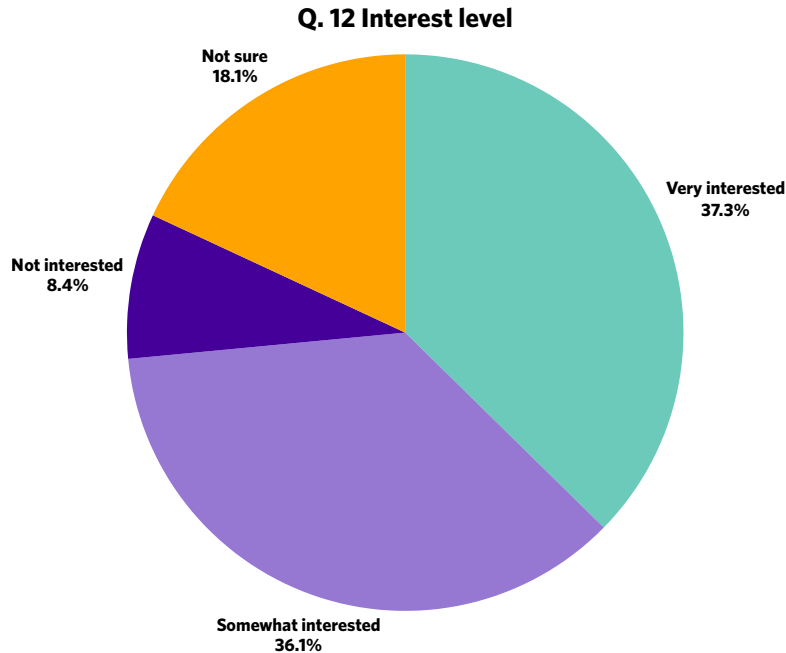
Interest and Readiness for New Pension Plan Models

Q12. How interested would you be in an affordable but modest and flexible defined benefit (DB) plan that starts with 1% + 1% contributions each from the employer and employee?

Respondents: 83 answered, 8 skipped.

Findings:

Very interested	31 organizations	37.35%
Somewhat interested	30 organizations	36.14%
Not interested	7 organizations	8.43%
Not sure	15 organizations	18.07%



Interpretation: There is strong interest from leaders in a modest and flexible DB plan, with nearly three-quarters expressing some level of interest. This indicates an openness to exploring guaranteed pension options, especially if they are designed to be affordable.

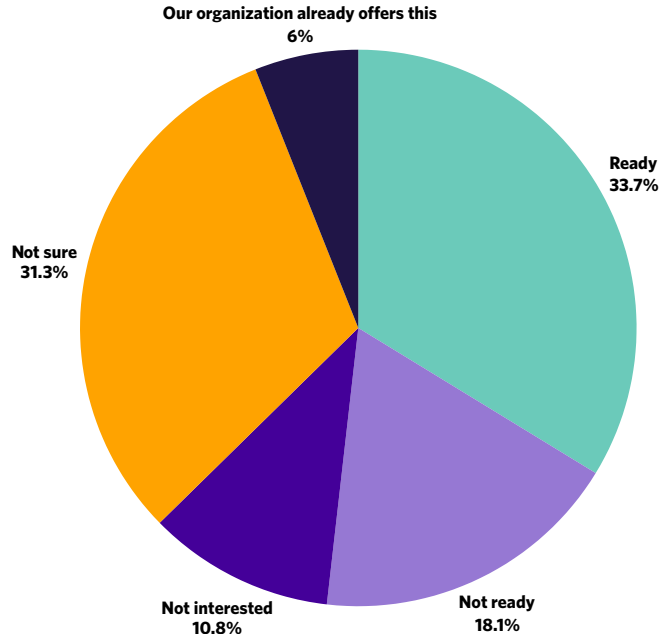
Q13. How ready is your organization, financially, to participate in an affordable but modest and flexible defined benefit (DB) plan that starts with 1% + 1% contributions each from the employer and employee?

Respondents: 83 answered, 8 skipped.

Findings:

Ready	28 organizations	33.73%
Not ready	15 organizations	18.07%
Not sure	26 organizations	31.33%
Not interested	9 organizations	10.84%
Our organization already offers this	5 organizations	6.02%

Q. 13 Financial Readiness



Interpretation: Financial readiness for even a modest DB plan is mixed. While one-third feel ready, another third are unsure, and a significant portion feel unprepared. This suggests that affordability, even at lower contribution rates, remains a key consideration for many organizations.

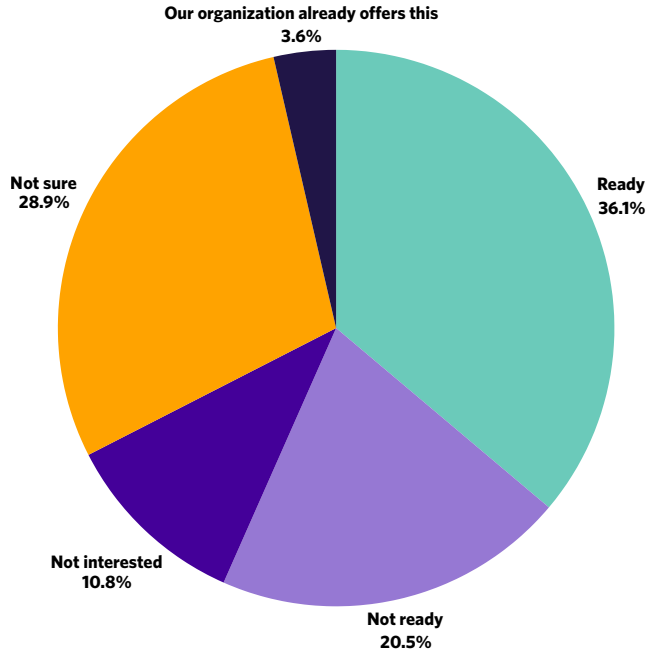
Q14. How ready is your organization, operationally, to participate in an affordable but modest and flexible defined benefit (DB) plan that starts with 1% + 1% contributions each from the employer and employee?

Respondents: 83 answered, 8 skipped.

Findings:

Ready	30 organizations	36.14%
Not ready	17 organizations	20.48%
Not sure	24 organizations	28.92%
Not interested	9 organizations	10.84%
Our organization already offers this	3 organizations	3.61%

Q. 14 Operational Readiness



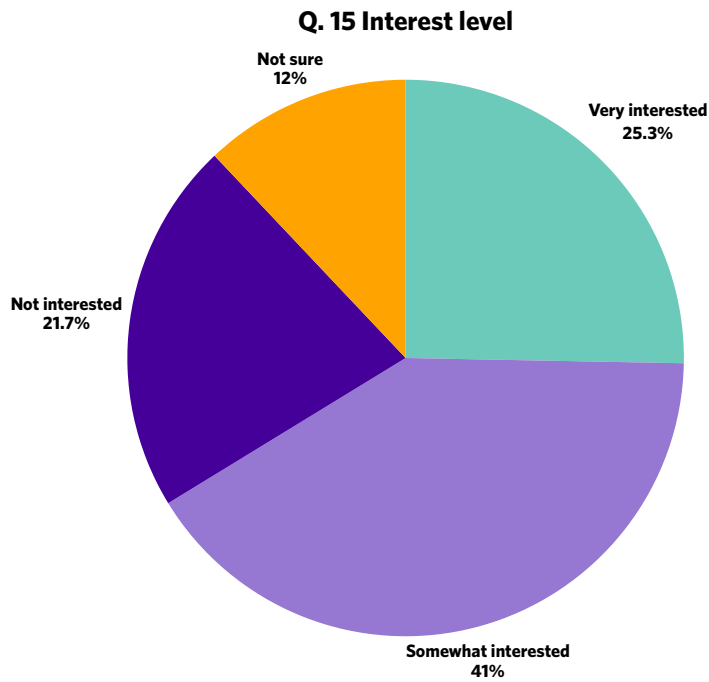
Interpretation: Operational readiness mirrors financial readiness, with a significant portion of leaders feeling ready, but also a considerable number who are unsure or not ready. This highlights the need for simple, easy-to-implement solutions if new pension plans are introduced.

Q15. How interested would you be in a slightly more expensive DB plan (e.g., 3% + 3% contribution rates) that potentially adds on to an existing broader sector pension plan (e.g., LAPP)?

Respondents: 83 answered, 8 skipped.

Findings:

Very interested	21 organizations	25.30%
Somewhat interested	34 organizations	40.96%
Not interested	18 organizations	21.69%
Not sure	10 organizations	12.05%



Interpretation: Interest in a more expensive DB plan is still present, but the percentage of "Not Interested" responses significantly increases compared to the modest plan. This suggests that while leaders see the value in robust plans, the higher cost becomes a more substantial barrier.

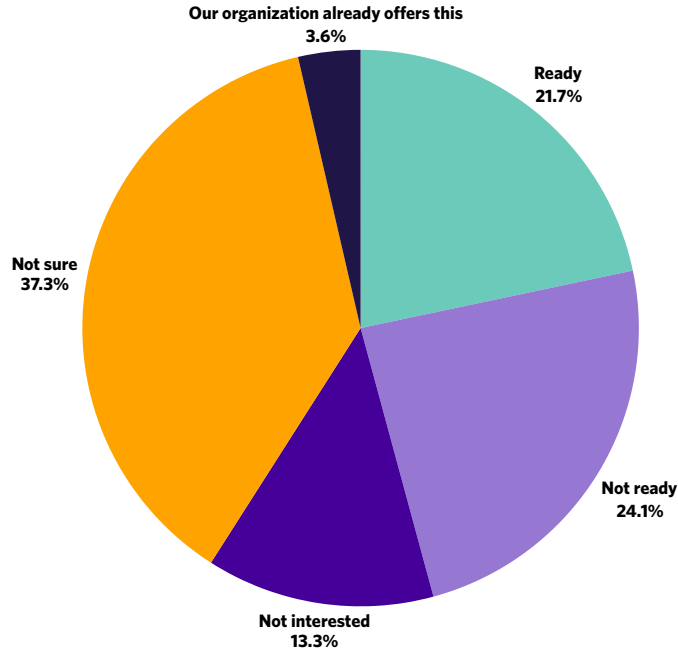
Q16. How ready is your organization, financially, to participate in a slightly more expensive DB plan (e.g., 3% + 3% contribution rates) that potentially adds on to an existing broader sector pension plan (e.g., LAPP)?

Respondents: 83 answered, 8 skipped.

Findings:

Ready	18 organizations	21.69%
Not ready	20 organizations	24.10%
Not sure	31 organizations	37.35%
Not interested	11 organizations	13.25%
Our organization already offers this	3 organizations	3.61%

Q. 16 Financial Readiness



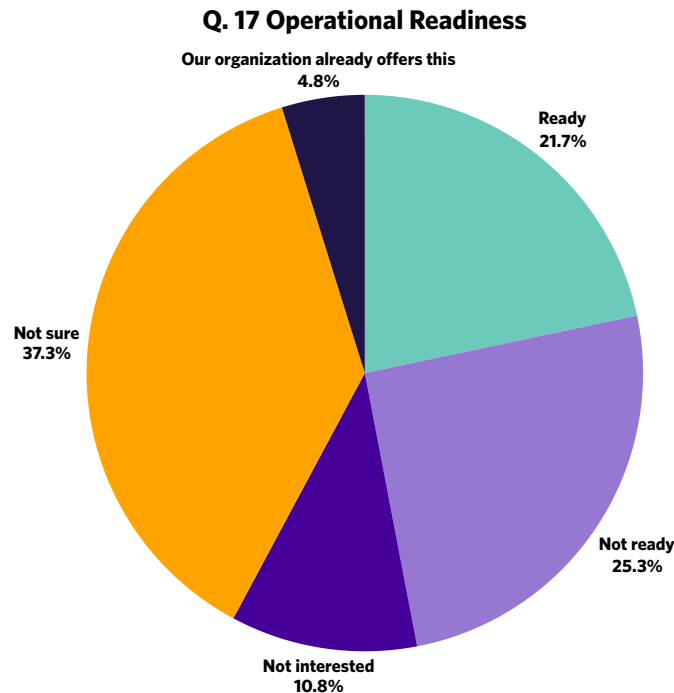
Interpretation: Financial readiness for a more expensive DB plan drops considerably, with a combined majority (over 61%) being either "Not sure" or "Not ready". This strongly indicates that the financial burden of higher contribution rates is a significant concern for non-profit organizations, limiting their capacity to adopt such plans.

Q17. What is your organization's operational readiness to join this type of plan?

Respondents: 83 answered, 8 skipped.

Findings:

Ready	18 organizations	21.69%
Not ready	21 organizations	25.30%
Not sure	31 organizations	37.35%
Not interested	9 organizations	10.84%
Our organization already offers this	4 organizations	4.82%



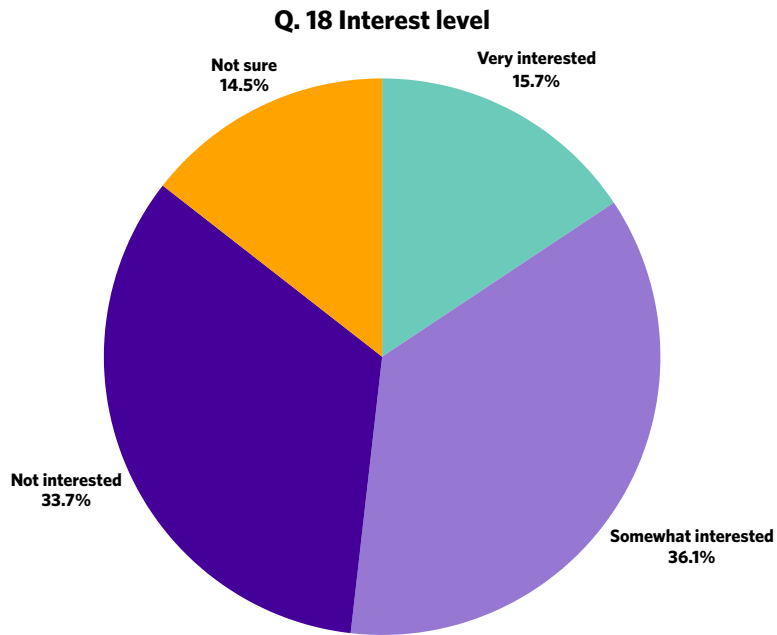
Interpretation: Similar to financial readiness, operational readiness for this plan is also mixed, with a large segment expressing uncertainty or unreadiness. This suggests a need for clear, simplified implementation guidelines and resources for new pension plan models.

Q18. A more expensive DB plan (e.g., 5%+5% contribution rates) that adds on to an existing broader sector pension plan, such as those common for public sector employees in Alberta (like the Local Authorities Pension Plan [LAPP] or the Public Service Pension Plan)? This would cost more in premiums (i.e. in this example, you'd receive 5% less on your pay cheque) but would provide a larger and guaranteed pension for retired workers.

Respondents: 83 answered, 8 skipped.

Findings:

Very interested	23 organizations	15.66%
Somewhat interested	30 organizations	36.14%
Not interested	28 organizations	33.73%
Not sure	12 organizations	14.46%



Interpretation: While a notable percentage shows some interest in a more expensive, guaranteed DB plan, there is also significant disinterest, likely due to the higher financial commitment required.

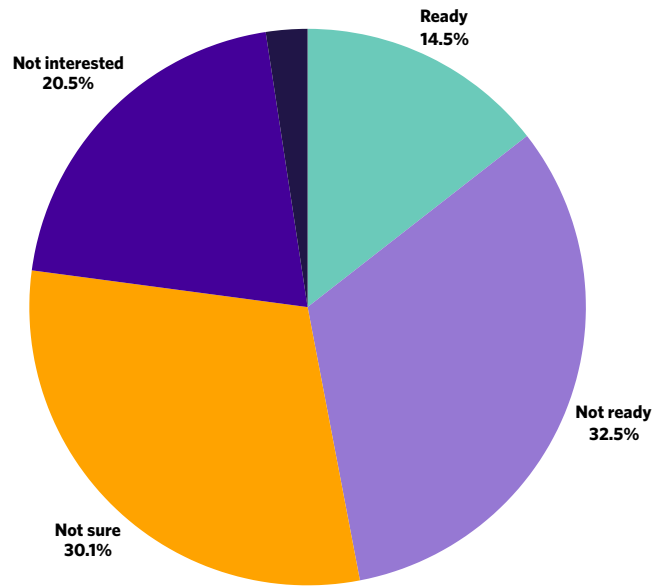
Q19. How financially ready are you to join this type of plan?

Respondents: 83 answered, 8 skipped.

Findings:

Ready	12 organizations	14.46%
Not ready	27 organizations	35.53%
Not sure	25 organizations	30.12%
Not interested	17 organizations	20.48%
Our organization already offers this	2 organizations	2.41%

Q. 19 Financial Readiness



Interpretation: Over 62% of the organization leaders are either not ready or unsure about their financial capacity to join a more expensive DB plan, reinforcing cost as a primary obstacle.

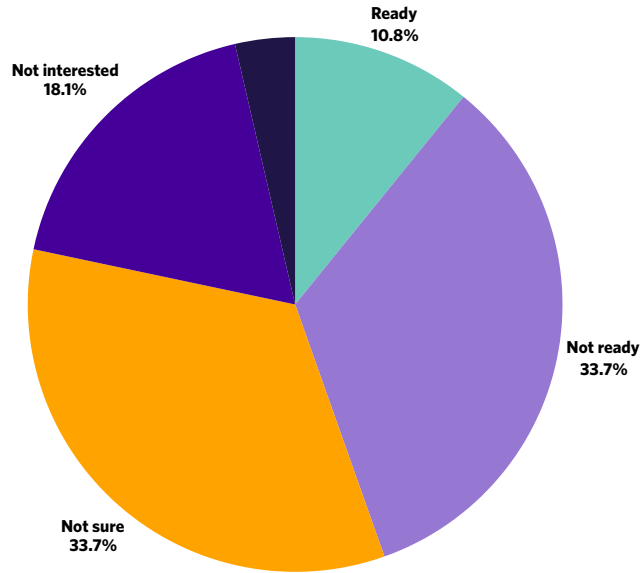
Q20. What is your organization's operational readiness to join this type of plan?

Respondents: 83 answered, 8 skipped.

Findings:

Ready	9 organizations	10.84%
Not ready	28 organizations	33.73%
Not sure	28 organizations	33.73%
Not interested	15 organizations	18.07%
Our organization already offers this	3 organizations	3.61%

Q. 20 Operational Readiness



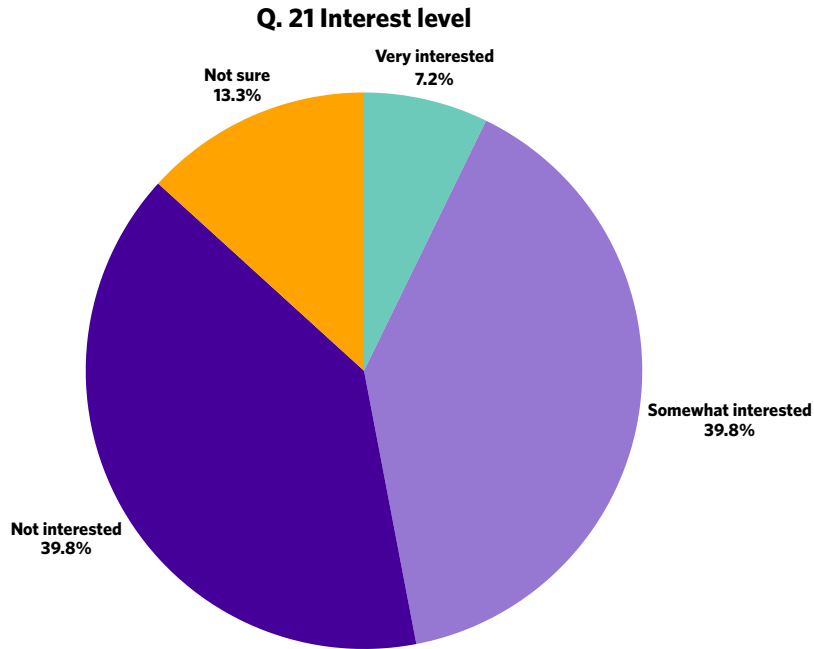
Interpretation: Operational readiness for a more expensive DB plan is also a significant concern, with two-thirds of organizations indicating they are either not ready or unsure.

Q21. A modest defined contribution (DC) plan that carries no risk for employers, minimizes administrative fees compared to Group RRSPs, but does not guarantee a particular income level for retirees? This would offer predictable costs to employers but workers would not know how much they could expect to retire on.

Respondents: 83 answered, 8 skipped.

Findings:

Very interested	6 organizations	7.23%
Somewhat interested	33 organizations	39.76%
Not interested	33 organizations	39.76%
Not sure	11 organizations	13.25%



Interpretation: There's a clear split in interest for a modest DC plan, with almost equal numbers being "Somewhat Interested" and "Not Interested." This highlights the trade-off between employer risk and employee benefit certainty.

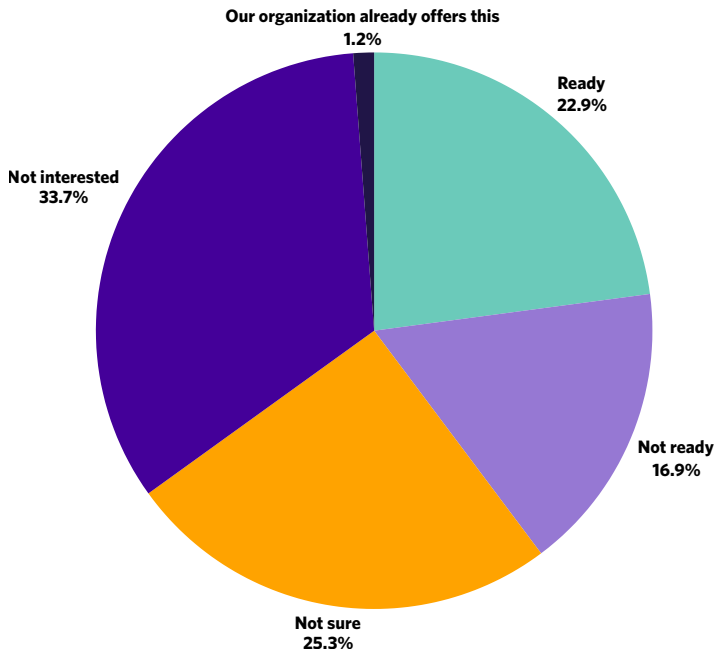
Q22. How financially ready are you to join this type of plan?

Respondents: 83 answered, 8 skipped.

Findings:

Ready	19 organizations	22.89%
Not ready	14 organizations	16.87%
Not sure	21 organizations	25.30%
Not interested	28 organizations	33.73%
Our organization already offers this	1 organization	1.20%

Q. 22 Financial Readiness



Interpretation: Financial readiness for a modest DC plan is varied. A third of respondents are not interested, while a significant portion remains unsure or not ready, suggesting that even lower-risk options may still pose financial challenges.

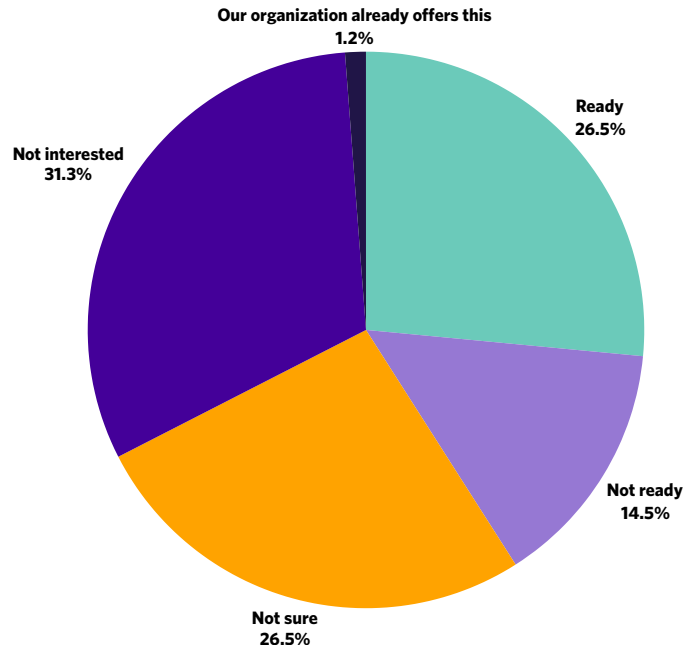
Q23. What is your organization's operational readiness to join this type of plan?

Respondents: 83 answered, 8 skipped.

Findings:

Ready	22 organizations	26.51%
Not ready	12 organizations	14.46%
Not sure	21 organizations	26.51%
Not interested	28 organizations	31.33%
Our organization already offers this	1 organization	1.20%

Q. 23 Operational Readiness



Interpretation: Similar to financial readiness, operational readiness for a modest DC plan is split, with a substantial number of organizations being either not interested, unsure, or not ready.

Q24. None of the above. Explain:

Respondents: 14 answered, 77 skipped.

Findings: Reasons for not being interested in the proposed plans include:

- Already offering matching RRSPs or existing pension plans.
- Financial inability to afford additional plans or concerns about employees' ability to contribute more.
- Satisfied with current Group RRSP due to minimal administrative support and predictable expense.
- Facing significant funding cuts and uncertain financial security.
- Lack of time to discuss with the board.
- Belief that a pension program might not benefit older staff more than an RRSP.

Interpretation: The explanations reveal that existing solutions, financial constraints, and administrative preferences are key reasons why some organizations are not considering new pension plan models. Funding instability in the non-profit sector is also a major deterrent.

Q25. If you expressed interest in joining any of these plans but are not financially ready to join, how long would it take to get to a state of financial readiness?

Respondents: 40 answered, 51 skipped.

Findings: Responses varied significantly, ranging from:

- "Probably six months"
- "18 Months - 2 Years"
- "3 to 5 years"
- "At least one fiscal year"
- "Unknown" due to reliance on government grants and funding agreements.
- "Next budget year prior to implementation."

Interpretation: The timeline for financial readiness is highly variable and often dependent on external funding, budget cycles, and the specific plan's cost. This highlights the unpredictable financial landscape many non-profits operate within.

Q26. Do you have other comments to share with the Non-Profit Pension Research Task Force?

Respondents: 25 answered, 66 skipped.

Findings: Comments include:

- Importance of comparing pensions to other benefits in the non-profit sector, noting that frontline staff (often younger) may have limited health & dental despite pension being a great benefit.
- Concerns about 100% mandated participation increasing costs for organizations and staff.
- Importance of retention in the non-profit sector, especially when competing with public sector roles offering better compensation, benefits, and pensions.
- Invitation to share information about the YMCA National Pension Plan.

Interpretation: These comments emphasize the broader challenges in non-profit compensation and retention, and the need to consider the full benefits package. They also suggest that mandatory pension participation could be a financial strain for both organizations and employees.

Q27. What else would you like us to know about what would be needed for your organization to be able to get to a place of operational readiness?

Respondents: 22 answered, 69 skipped.

Findings: Key needs for operational readiness include:

- Increase in multi-year funding sources, with money specifically allocated to this initiative.
- Board of Directors must be trained on this topic.
- Buy-in from all staff.
- More data on the performance and composition (DC vs. DB) of existing provincial pension plans.
- Clarity on what "operational readiness" and "financial readiness" mean.
- Knowing significantly more about the potential plan and having discussions with staff.

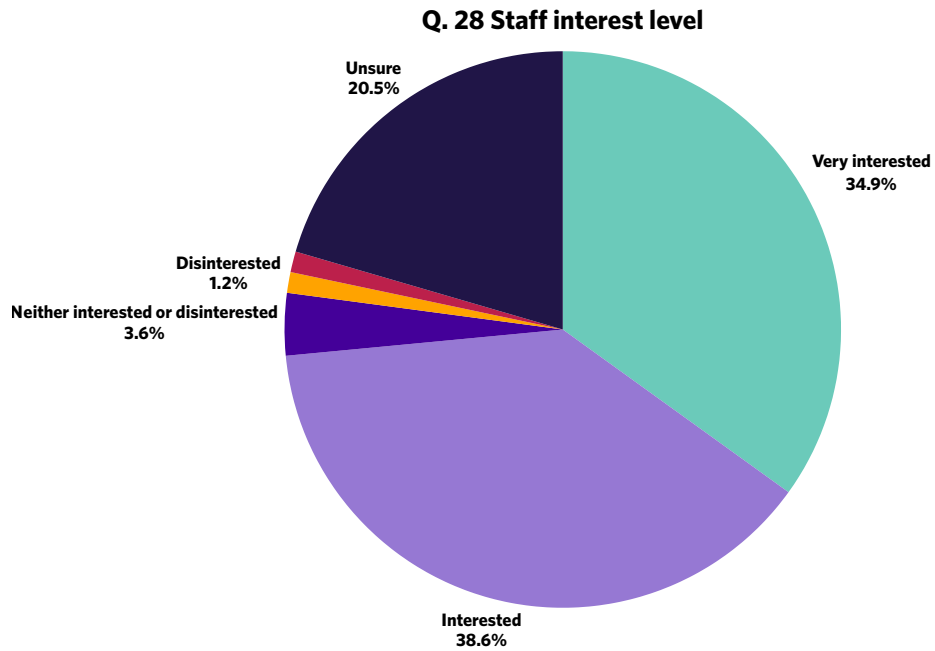
Interpretation: Achieving operational readiness requires not only financial support but also internal capacity building (board training, staff buy-in) and comprehensive information about potential plans. Dedicated funding and clear definitions are crucial.

Q28. To what degree would your staff be interested in a pension plan?

Respondents: 83 answered, 8 skipped.

Findings:

Very interested	29 organizations	34.94%
Interested	32 organizations	38.55%
Neither interested or disinterested	3 organizations	3.61%
Disinterested	1 organization	1.20%
Very disinterested	1 organization	1.20%
Unsure	17 organizations	20.48%



Interpretation: A strong majority of leaders believe their staff would be interested in a pension plan, with over 73% indicating "Interested" or "Very Interested." This suggests a significant demand for such benefits among non-profit employees.

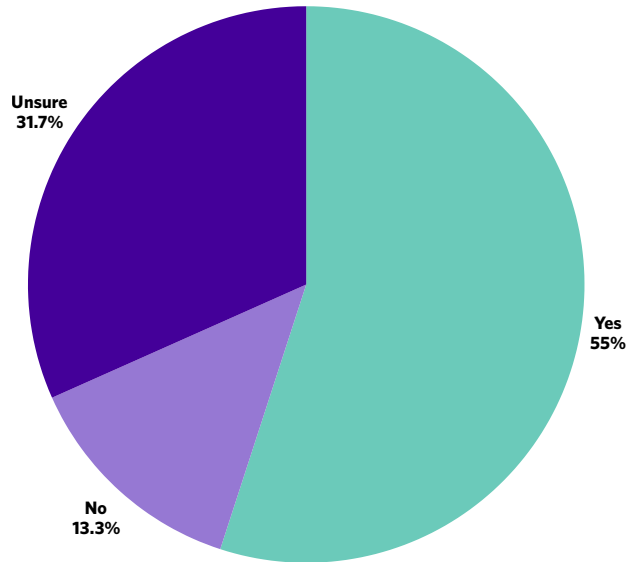
Q29. If your staff is not currently interested, do you think that education on the topic would increase their level of interest?

Respondents: 60 answered, 31 skipped.

Findings:

Yes	33 organizations	55.00%
No	8 organizations	13.33%
Unsure	19 organizations	31.67%

Q. 29 Would education increase interest?



Interpretation: Most leaders believe that education could increase staff interest in pension plans, indicating a potential role for awareness campaigns or informational resources.

Q30. Do you have other comments to share with the Non-Profit Pension Research Task Force?

Respondents: 78 answered, 13 skipped.

Findings: Comments include:

- Non-profits struggle with revenue, making it difficult to pinpoint a suitable plan.
- Pensions are a great idea, and the research is important for the community.
- Organizations are prioritizing immediately impactful benefits like permanent contracts, 4-day work weeks, paid time off, and health & dental before pursuing pensions.

Interpretation: These comments reiterate the financial challenges within the non-profit sector and highlight that many organizations are focused on providing immediate, tangible benefits to their staff as a priority over long-term pension plans, due to both financial constraints and retention goals.

Similarities and Gaps Between Employees and Leaders

Based on the survey results, a clear alignment exists between non-profit employees and leaders on the importance of retirement planning, but identified gaps emerge when considering implementation.

Similarities:

Shared Recognition of Need: Both groups recognize that current retirement offerings in the non-profit sector are often inadequate. A large number of leaders reported dissatisfaction with their current benefits, mirroring the employee-side desire for more robust options.

Interest in Enhanced Plans: Both employees and leaders expressed interest in new pension plan models. The strongest consensus was on the appeal of an affordable, modest, and flexible Defined Benefit (DB) plan.

Value of Retirement Security: Both groups view a pension as a valuable benefit for long-term financial security and as a tool for attracting and retaining talent. Leaders, in their comments, frequently noted their difficulty in competing with organizations that offer strong pension plans, such as those in the public sector.

Gaps:

Financial Readiness vs. Willingness: While employees showed a high willingness to contribute to more expensive plans (e.g., a 3%+3% DB plan), leaders demonstrated considerably less financial readiness. A majority of leaders were "not sure" or "not ready" for a more expensive plan, highlighting the disparity between employee aspirations and the financial realities of non-profit organizations.

Operational Capacity: Leaders' responses revealed significant concerns about the operational aspects of implementing a new pension plan, including a lack of administrative expertise and board buy-in. This indicates that a successful pension solution for the sector must be not only financially feasible but also administratively straightforward.

Priorities and Trade-offs: Leaders' comments suggested a prioritization of other, more immediate benefits (e.g., permanent contracts, health benefits, flexible work) over pensions, especially when faced with funding constraints. Employees, while valuing these benefits, appear to place a higher immediate priority on establishing long-term retirement security.

Conclusions

The findings from this survey, which serves as Phase 1 of our research, lead to three main conclusions about the non-profit sector in Alberta:

A Clear Mandate for Change: The data provides a clear mandate for action. The existing retirement savings landscape is insufficient, and both employees and leaders agree on the need for improvement. The high level of interest in new pension models is a strong indicator that the sector is ready to explore innovative solutions.

Financial Feasibility is Paramount: The primary barrier to pension provision in the non-profit sector is financial. Any successful solution must be affordable and must address the funding uncertainties inherent in the sector. The hesitation from leaders on more expensive plans underscores that cost-effectiveness and predictability will be the most critical factors for adoption.

The Power of Simplicity and Education: The gap in operational readiness and the comments from leaders suggest that a new pension plan must be simple to administer. Furthermore, there is a clear opportunity for education and knowledge-sharing. Providing leaders with clear, accessible information on pension plan types, costs, and implementation would help to bridge the knowledge gap and build greater confidence in their ability to provide this benefit.

Next Steps

This initial research provides a solid foundation for the next phases of our project. To build on these findings and move closer to a viable solution for the non-profit sector, we suggest the following next steps:

Conduct Focused Research: In August 2025, the research team will convene a series of focus groups with volunteers from both survey groups. These sessions will be designed to add greater depth to our survey findings by exploring the nuanced motivations, concerns, and potential solutions related to pension plan adoption.¹

Assemble a Task Force of Experts: Following the focus groups, we will assemble a second task force composed of pension experts and representatives from the non-profit sector. This group will be tasked with using our research findings to develop or find specific pension models tailored to the unique financial and operational realities of Alberta's non-profit organizations.

1. In August 2025, we conducted two of the planned focus groups. The conversations provided valuable qualitative insights that will be used to inform and enrich the next phase of our pension research. Due to their qualitative nature, these findings are not presented as concrete data within this report but will be instrumental in developing future recommendations.

Develop and Test Potential Models: Based on the expert task force's work and subject to the availability of funding to continue this work, we will propose potential pension models. These models will be designed to be affordable, administratively simple, and appealing to both employees and employers. We will then engage with the sector to gather feedback and test the viability of these options.

Advocate for Systemic Change: The insights gained from this entire process will be used to advocate for policy and funding changes that support the widespread adoption of pension plans in the non-profit sector. This will involve engaging with funders, government bodies, and key industry stakeholders to create an environment where providing a pension is not just a goal, but a sustainable reality.





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