

## Canadian Pensioners Mortality 1983-1992 Study

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### *Abstract*

The results of a mortality study for Canadian pensioners are presented. The data for this study come from the Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) retired lives records for pension paid in the 10-year period from 1983 to 1992 inclusive. Probabilities of death during the next year are calculated by age from age 60 to age 96, as allowed by the nature of the data. Figures are calculated by source of data (CPP-QPP), age, sex, calendar period and income level. The study shows that mortality rates experienced over this 10-year period are higher than those expected from the 1983 Group Annuity Mortality Table (GAM 1983), a mortality table in common use currently for many pension plan calculations in Canada. Moreover, the level of retirement pension, which is directly linked to the earnings history prior to retirement, is shown to be inversely related to the level of mortality after retirement.

