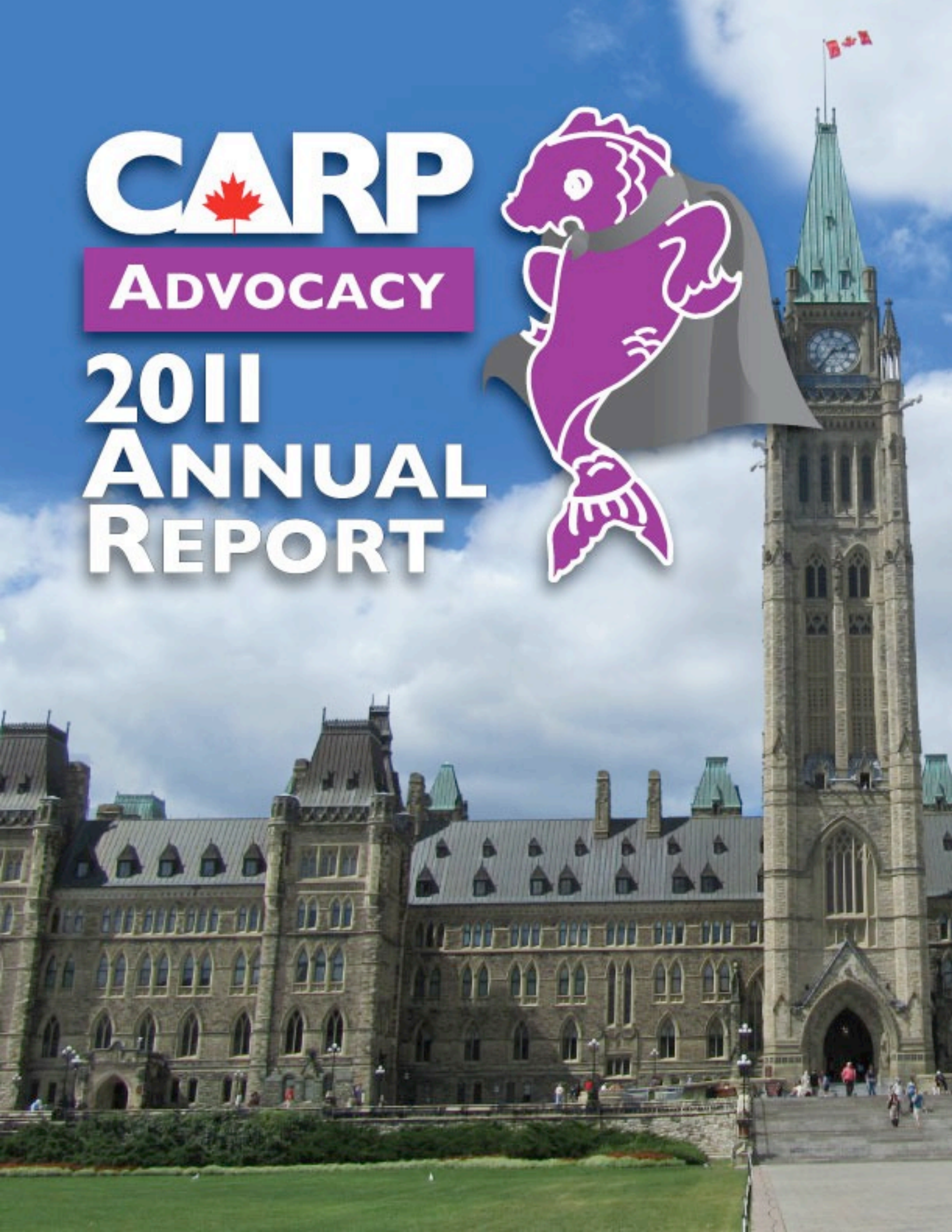


CARP

ADVOCACY

2011 ANNUAL REPORT



CARP is a national, non-partisan, non-profit organization committed to advocating for a New Vision of Aging for Canada, social change that will bring financial security, equitable access to health care and freedom from discrimination. CARP seeks to ensure that the marketplace serves the needs and expectations of our generation and provides value-added benefits, products and services to our members. Through our network of chapters across Canada, CARP is dedicated to building a sense of community and shared values among our members in support of CARP's mission.

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Photo - Top Row: Michael Nicin, John Corbett. Bottom Row: Carol Libman, Susan Eng, Pam Maher, Anne Gravel

EXECUTIVE REPORT

"CARP and its members across the country have done the hard work of getting our issues onto the Cabinet table. Without another chance to vote for another four years, keeping the government to its promises and improving on them is more work, not less. But with the pathways we have carved and the results we have to show for it, the way forward may not be any smoother but things will be happening much more quickly."

Susan Eng, Vice President Advocacy



The challenge of advocacy is not just making demands but getting results. That takes many paths but groundwork comes first. So in 2008, we gathered our resources and reviewed our mission in a new economic and political landscape. In 2009, we got traction. In 2010, we were framing the public discourse. In 2011, we got results. Each of CARP's major advocacy planks was addressed during the recent federal election and our attention now turns to making those promises a reality and a better one at that.

In a nutshell, the top-up Guaranteed Income Supplement (GIS) will help the poorest seniors and the caregiver tax credit is an important improvement in the support for the estimated 2.7 million Canadians caring for loved ones at home. Pension reform proposals reflect government leadership to help Canadians better save for their retirement, the promise to repeal mandatory retirement at the federal level will let people keep working if they prefer or must and the promise to take action on elder abuse will hearten vulnerable seniors.

The government repeated these promises in the Throne Speech and, with its decisive majority and an opposition that was even more expansive on our

issues, should be able to act swiftly. Indeed, the GIS increase has already rolled out.

Yet, as an advocacy group, CARP is hard wired to ask for more and the path we took is a good one to follow.

Is a \$300 million GIS top up enough? Or should the benchmark be that no one retires in poverty? Is a \$300 non-refundable tax credit enough help for family caregivers who have had to cut their hours or quit their jobs to provide daily care? Or should we ensure that Aging at Home can be a reality for everyone who needs it? Do our laws and policies help older workers keep working or just get in their way?

Canadians already spend \$192 billion on health care annually so it seems churlish to ask for more but we are entitled to ask if it is meeting our needs.

It matters more as we age. A fall in the garden or a stroke starts a chain of life-changing events that could leave older people in a hospital bed waiting for a way home safely, placement in rehab or long term care if necessary and/or helped to meet their medical challenges at home.

Canadians built the CanadArm, discovered the cystic fibrosis gene and lead the world in cancer care. But getting every loved one high quality, affordable care away from hospital continues to elude us.

The 2003 Health Accords designated home care as the next essential service. Eight years and billions of federal tax dollars later, that vision is still not a reality.

In recent elections, unprecedented attention was paid to issues that matter to CARP members across the country and indeed, to anyone who cares deeply about our quality of life as we age. And so they should. The message has got through to politicians that 70% of older Canadians vote regularly. And pay close attention in between elections.

CARP makes sure that this strong civic engagement is obvious – whether by hosting televised election debates in which the candidates address our issues or by inviting them to hold a town hall at our AGM.

We take our message to Parliament Hill

committees and right into MPs' offices. Many MPs welcomed CARP's deputations but none more warmly and personally than the late Jack Layton whose clear commitment to our priorities was much appreciated by CARP members.

CARP can sharpen public attention on intractable issues with a rapid response to developing media stories such as CARP's intervention following media reports of a grandmother forced to live in an unheated garage. Our news release the same day calling for federal action got nationwide media coverage which we cemented with a television special on elder abuse.

One of our demands - increased sentencing for elder abuse convictions – became an election promise which was repeated in the Throne Speech. Our Chapters on the east and west coast participated in round tables on elder abuse held by the new government – leaving no uncertainty about our united voice and the breadth and depth of our chapter network.



Jack Layton, NDP Leader

CARP and its members across the country have done the hard work of getting these issues onto the Cabinet table. Without another chance to vote for another four years, keeping the government to its promises and improving on them is more work, not less. But with the pathways we have carved and the results we have to show for it, the way forward may not be any smoother but things will be happening much more quickly. 🐾

**Susan Eng,
Vice President, Advocacy**

IN THE CORRIDORS OF POWER



2011 was a watershed year for CARP

Advocacy. CARP and its members sought and achieved real improvements in financial security for all Canadians through pension reform and addressing poverty among seniors, better support for family caregivers who help them deal with their health challenges at home and secured promises to protect their right to keep working and to be free from abuse.

The results we achieved in 2011 are a culmination of years of hard work. In 2009, we focused on entering the corridors of power and developing the dialogue on issues of aging. Last year, we seized the moment to become a national voice for older Canadians when the changing demographics of our nation could no longer be ignored. This year the work paid off.

CARP has played a crucial role in changing the perception of older Canadians across Canada. We made the case to politicians that older Canadians are their most engaged constituents. They turn out to vote consistently and our polling shows that they pay close attention to the issues. The media, likewise, got the message that old stereotypes no longer apply. Older Canadians cannot be reduced to the 'grey tsunami'.

Our members began to see that they and older

Canadians generally are a force to be reckoned with. Their dedication to political and civic life means that older Canadians can come in from the margins of the public arena and take centre stage.

CARP's message to government, media, and citizens alike became clear: older Canadians are the most impassioned voters, politicians would be wise to address the issues that resonate with them and CARP will continue to build on that enthusiasm to support the advocacy positions we take to government.

In 2011, CARP achieved results through dedication to the issues that matter to all Canadians as we age whether they are retired already, caring for elderly family members, or expecting to age with dignity.

We did it by advocating directly to government, engaging our members nationwide, and by taking our message to the media. And, while there is no substitute for hard work, good timing helps.

The spring federal election, during which CARP advocacy issues were addressed by all the political parties, demonstrated that CARP was not only successful in raising the issues of importance to our members, but also in getting politicians to act.

Pension reform has long been a central plank of CARP advocacy. The core goal of any country's pension system is to provide a safe and robust savings vehicle to the full breadth of the population, sufficient to prevent poverty in old age. It must be affordable by the employers and employees and strong enough to withstand major economic and demographic shocks.

CARP was among the few voices across Canada leading the charge on pension reform, when most politicians refused to acknowledge the problems of savings adequacy, market volatility, high fees, and financial insecurity. Not only were Canadians not saving enough for their own retirement, there were staggering reports showing that after great improvement for decades, the number of seniors living in poverty was increasing.



Wayne Marston, NDP Pension Critic

CARP members are legitimate voices in the public discourse – they are retired or facing retirement and most had their retirement savings devastated in the downturn. Most important, they could offer the wisdom of their experience. CARP made sure that this voice was heard above the political wrangling whether at Parliamentary committees, in MPs' offices or in the media.

CARP advocates for a universal pension plan (UPP) that would help all Canadians save for retirement adequately and safely. It is too easy to get lost in the details and indeed the flurry of competing expert reports touted different solutions that had vastly different results.

CARP kept its focus on the fundamentals

– universal access, affordability, adequate retirement income and sustainability, rather than adopt one model over another, in our submissions to the Expert Pension Panels in Ontario, Nova Scotia, BC and Alberta and the federal government.

Specifics like whether the plan should be mandatory, defined benefit or defined contribution, whether fees should be regulated and whether the types of investments should be restricted, all affect those fundamentals. Yet the debate before and during the recent federal election became whether the CPP should be expanded or whether the private sector be permitted to create a new pooled plan.

The federal and provincial finance ministers have opted to let the private sector create and administer pooled registered pension plans (PRPPs).

There is good research support that simply having access to a large, professionally managed pooled fund will help people save better for their retirement. But there are missing features – mandatory enrolment increases uptake, fee caps will improve return on savings, allowing public sector competitors like the CPP, Teachers' funds and other public sector fund managers to also offer PRPPs will further improve retirement security. CARP will be pursuing these improvements in the upcoming session of Parliament.

Only three years ago, pension reform barely registered as an issue. In the time since, CARP has been the key voice for older Canadians in the national conversation on pension reform and will continue to speak out so that all Canadians can look forward to a secure retirement.

Canadians receiving GIS are, by definition, in real financial need. Canada's success in reducing poverty levels to single digits created some complacency. CARP reminded politicians that nearly 300,000 Canadian seniors are still living in poverty.

The 1.6 million receiving GIS provide an even better measure of Canada's retirement insecurity. In our polls, more than 60% of our members were ready to switch parties over fundamental issues like helping the most vulnerable – a message that was not ignored in an election year.

Poverty is an issue governments would prefer to ignore since it is a measure of their failure to ensure an equitable safety net. CARP made sure they got the message that poverty among older Canadians was particularly challenging in the recent downturn and they are least able to change their financial circumstances. In parliamentary committees and pre-budget submissions, CARP not only presented the statistics but also offered solutions. Remove the HST from essentials like home heating and mitigate the escalating energy prices. But for those most at risk of living in poverty, increase their income supports.

CARP set the bar high – do whatever it takes to ensure that no senior lives in poverty. This includes raising income supports like the GIS but also includes affordable housing and reducing the cost of necessary medications.

During the recent election campaigns, the parties took up the challenge. Each of the major parties promised to increase the GIS. The Conservatives promised to increase GIS by \$300 million dollars, reaching up to 680,000 of the poorest seniors. The Liberal Party promised a \$700 million increase to GIS, while the NDP promised to raise the GIS to a sufficient level in the first budget to lift every senior in Canada out of poverty immediately. The parties were outbidding one another for the seniors' vote.

It was the right thing to do but they also got CARP's message that older Canadians vote at higher rates, at every level, than any other group of Canadians. So when CARP called for a longer-term view and a

comprehensive strategy to ensure that no Canadian senior lives in poverty, the political parties listened.

When the dust settled on the election, we got a \$300 million increase to the GIS and by now, hundreds of thousands of seniors across the country will have received bigger GIS cheques.

There is still some distance to go to get to “whatever it takes” to lift every senior out of poverty but one thing is certain: addressing financial insecurity among older Canadians is now a political imperative.



Diane Ablonczy, former Minister of State for Seniors

Caregiver support is a hard sell to make.

In politics, money speaks. The economy, government deficits and jobs are “hard” policy issues that command front page attention especially in the wake of a recession.

Caring for loved ones when they can no longer manage alone is a “soft” policy issue that sits on the back burner. Until, that is, CARP points out that support for caregivers could free up hospital and long term care beds - saving billions from the health care budget. CARP members agreed. In our polls, 84% urged action on caregiver support.

CARP made the case. Canadians say they want to stay at home as long as possible even if they have medical or mobility challenges. And some 2.7 million family caregivers are helping them do just that. But without the much needed home care support, they fear they will end up in institutional care.

The 2003 Health Care Accords recognized this gap in the health care system and identified home care as the next essential service calling for support for family caregivers. The federal government had even put billions of dollars behind the cause but until this year, caregiver support was not an election issue.

CARP has long called for a comprehensive caregiver policy – with real financial support, workplace protection and professional support from the formal health care system.

When we pitched this at the finance committees, the politicians knew that we had the informed support of our members.

In advocating for formal and financial recognition of the hard work of caregivers, CARP cast the issue as one of multi-generational implications. “The family members and close friends of older Canadians will play a crucial role in the changing dynamics of aging in Canada,” we told the federal and provincial governments in our submissions.

CARP made caregiver support an election issue. The months of parliamentary committee work and meetings with MPs paid off. In the federal election, the Liberals promised a new \$250 million, six-month, employment insurance benefit so that more Canadians can take time off work to care for gravely ill family members at home without having to quit their jobs. Both the Liberals and NDP proposed specific financial assistance for family caregivers, the Liberals in the form of a refundable tax credit and the NDP a tax free allowance. The Conservatives promised a \$300 non-refundable tax credit which is now law as part of the post-election budget.

In the recent Ontario election, workplace protection for family caregivers was promised as well as home renovation tax credits to help people stay at home longer.

These proposals represent a notable shift in Canadian public policy discourse. CARP played a crucial role in turning a seemingly ‘soft’ policy issue into a central

plank of the federal election and it will continue to garner serious attention in any election to come. We combined the clout of older voters, the multi-generational nature of the challenge, and a real economic benefit to the formal health care system to propel care giving ahead on the public policy agenda.

Action on elder abuse has typically been a patchwork of efforts. CARP members were looking for action rather than more awareness raising or research. They wanted more prevention strategies and tougher sentences for perpetrators. So CARP delivered that message to the politicians and got real action.



Alice Wong, Minister of State for Seniors

CARP members were aware of the federally sponsored television commercials depicting scenes of elder abuse but said in our polls that they wanted to see direct action to prevent, detect, intervene and punish elder abuse. They did not want all efforts directed only at research and trying to determine how widespread the problem was. Our own polling substantiated the current estimates of prevalence. But as each horrendous example comes to light, it is clear that even one such case is one too many.

We called on the Ministers for Seniors and Justice to act on:

1. Elder Abuse Hot Line – a single point of first contact: 911 or 1-800 line;
2. Duty to Report - modelled on child abuse and spouse abuse protocols;
3. Specialized Investigative Support for existing criminal offences;
4. Increased Sentencing for elder abuse; modelled on existing provisions for hate crimes and breach of trust;
5. New Criminal Offence of Elder Abuse if warranted following review;
6. Victim Support Services and Elder Shelters.

So CARP's focus turned to getting real action. The opportunity came in the spring of 2011. Just as the country was gearing up for the hotly contested election, the media reported on a grandmother forced to live in the garage of the family's home over a cold Toronto winter. CARP was the first point of contact for the media, allowing our call for action to reach across Canada through radio, television, and the newspapers.

CARP's description of the problem and our proposals for the solutions gained a wide audience and instant traction.

Just as the story was spreading, we hosted a nationally televised event on Vision TV that featured experts, police, and a family member of a recent victim discussing the realities of elder abuse.

By seizing the opportunity to show the real face of abuse nationally and raising the issue to the Ministers for Seniors and Justice, at election time, CARP was able to propel real progress on elder abuse.

The Conservative Party ran on a promise to impose tougher sentencing on people found guilty of elder abuse and reiterated their promise in the June 2011 Throne Speech.

Since being re-elected, the government has acted quickly to take steps to fulfil the promise, holding roundtables on elder abuse across the country. CARP chapters attended in Vancouver and Newfoundland leaving no mistake that we are a national network of committed members with deep local roots.

CARP will work to ensure that the promise is kept and continue to build on our advocacy against elder abuse until all Canadians can age in security.

CARP's long standing opposition to mandatory retirement as a form of legislated age-discrimination was almost rewarded when the Liberal private members' Bill C-481 to end mandatory retirement in federally regulated industries, reached third reading. The Bill died when the election was called but CARP's perseverance put the issue onto the spring campaign trail.



Forcing Canadians to retire at a given age, without consideration for their other job qualifications, is age-discrimination and that the Canadian Human Rights Act currently permits it makes it a form of legislated age discrimination.

CARP has campaigned to remove the offending section of the Act and has highlighted the case of the Air Canada pilots in support of the need for legislated change rather than leaving it to the courts.

Pilots present an important test case since their ability to fly is independently verified annually so forcing them to retire based solely on age is clearly discriminatory. Further, while some of them need to keep working, others just want to keep flying – giving up lucrative pension benefits to do so. CARP argues that it is their right to choose as it is for all Canadians.

In late 2010, CARP supported private member's Bill C-481, a bill to end mandatory retirement in federally regulated industries. The bill was designed to cover hundreds of thousands of Canadians who work in federally regulated industries, where mandatory retirement is still permissible.

Typically, private members bills do not get very far, and Bill C-481 was not guaranteed success. Two steps forward on the issue were often followed by one step back. Detractors of the bill argued for amendments that would allow a pension plan to require employees to retire at a given age.

In February, CARP told the House of Commons Standing Committee on Human Resources that any such amendment is effectively a loophole allowing the practice of forced retirement to continue under the guise of pension plan protection. As spring 2011 approached, CARP garnered media attention for the Bill and the Air Canada pilots' case. Bill C-481 passed committee without amendment, a step closer to becoming law before dying on the election call.

But the election presented a new opportunity for CARP to press the case through the media and with MPs. Ending mandatory retirement became a federal election promise.

The Liberal party, having supported Bill C-481 was already a proponent going into the election. Then, the Conservatives added the issue to their platform, promising to end mandatory retirement in all federally regulated industries should they get elected and put it in the Throne Speech when they formed government.

CARP is confident that this form of age discrimi-

nation has finally reached its end, but we will be watching the details closely.

There is still pressure from some employer groups and unions for a pension plan exemption.



Debating CARP issues, CARP Federal debate 2011

2011 was a banner year for CARP advocacy and for the issues that matter to all Canadians as they age.

We built upon the foundations of work laid in previous year to get results on all of our central issues. We took members' views to government, we structured our advocacy on hard facts and research, and made strategic use of the media to propel issues that had long been ignored.

Hard work got us most of the way, but the spring federal election allowed us to translate our advocacy into real results. CARP, together with the collective voice of our members, can effect change on the issues that matter to Canadians as they age. 🐾



“The greatest power of the mass media is the power to ignore.” ~Sam Smith, Author and Journalist

Advocacy must be seen to be heard. The mass media is at once the most important avenue to get our message across and the most difficult to access.

We can press our case at Parliamentary committees or in MPs’ offices but unless the politicians believe that CARP members across the country and the general public are hearing and supporting the same message, our entreaties can be ignored. By the same token, the media have no reason to give CARP recommendations any coverage unless they believe the government of the day might consider acting on them. A minority government - with an election always imminent - provided both an opportunity to be heard and the chance of being ignored in favour of political machinations. In 2011, CARP had to be pro-active.

That was the key to our success. CARP actively uses its direct communications channels to our members, and through that engagement, can speak authoritatively on issues that resonate with older Canadians. CARP members have become a constituency that the media cannot ignore.

Through our online newsletter, CARP Action Online, we reach 85,000 of our members – a large subsection that is keenly informed and politically engaged. We use the CARP Poll™ to take the membership’s pulse. In a matter of days, anywhere from 2,000 to 5,000 readers routinely answer our poll. The process has become central to our policy development process and has become a mainstream media focus in its own right.

Our network of chapters has also considerably grown its online and mainstream media presence. Most of the chapters are now using their websites to discuss local issues and local action and share their strategies and successes.

Through the pages of Zoomer magazine, CARP reaches 180,000 households and a broader constituency of 500,000 pass-along readers. We are able to partner with ZoomerMedia and its properties (including AM740, 96.3FM, Vision TV, Joy TV, One, MZTV Production & Distribution, 50Plus.com and Zoomers.ca) to collaborate on projects of mutual interest to our audiences. In partnership with MZTV Production & Distribution, we have hosted several instalments of CARP Action TV and produced several live webcasts.



Televised Elder Abuse Special

These direct channels of communication make it very difficult for mass media outlets to effectively exercise their power to ignore CARP. Instead, CARP has become the go-to source for comment on issues that affect our quality of life as we age. A Google search of virtually any policy issue that pertains to older Canadians will turn up CARP's website as a first suggestion.

All advocacy groups conduct and compile research, send out open letters and news releases. The key is to make sure that activity gets into the public domain and influences public policy discourse. The CARP Poll™ also sets us apart. CARP is the only group that regularly polls such a large sample of its membership on such complex issues.

Time was that older Canadians were considered patently “unsexy” and mainstream media outlets were actively exercising their power to ignore their issues. In 2011, CARP forced the doors open and put our advocacy issues at the forefront of the policy agenda. CARP is now impossible to ignore.

CARP stays ready with up to date policy research to make a timely public intervention when disaster strikes. The inescapable reality is that the media loves a horror story and whenever tragedy strikes, it is guaranteed to make headlines for a short time, only to be replaced by a new calamity.

When a Moncton woman left her mother to die of a preventable infection in a wheel chair in 2009, she made headlines at sentencing. By the time she was released on bail having served only 8 months of her four-year sentence she was no longer relevant to the 24-hour news cycle and CARP was among the only ones to comment on this outrage.

In early March 2011, the media reported that a Toronto couple had kept their 68-year old mother in their unheated garage all winter, despite the fact that they lived in a very spacious house and had two spare bedrooms.



Dwight Duncan, Ont. Minister of Finance, CARP AGM 2010

The woman was found unconscious, starving and suffering from frostbite. We were determined to not let the public treat this case with fleeting interest and to impress on them the scope of the problem as well as the fact that there were solutions.

CARP had already devoted hundreds of hours of policy research and analysis to the issue. The public had already found that child and spousal abuse was enough of an outrage that it called for special measures and intervention. It was about time we did the same for elder abuse. There is no better time to intervene, than at the moment when everyone is watching.

CARP got on top of the issue by issuing a public statement the same day that included our researched positions and called for specific government action.

We sent open letters challenging Ministers Julian Fantino and Rob Nicholson to take a tougher and more comprehensive approach to detecting, investigating and punishing the most egregious manifestations of elder abuse and to prevent abuse from occurring in the first place.

The result was impressive. Nationwide media coverage filled a 25-page compendium. Many of the stories were focused exclusively around CARP's proposals. The compendium did not include any non-English stories (there were at least a half-dozen Chinese language media stories). Susan Eng did a whirlwind media tour that included interviews with the CBC, City TV, CTV's Power Play, Zoomer Radio and OMNI News.

To drive home the point, CARP teamed up with Zoomer Media to produce a 30-minute live webcast and Vision TV broadcast dedicated to the issue of elder abuse in Canada, featuring an expert panel as well as a live studio audience. The program aired on March 15th 2011 and received the highest audience numbers for that time slot that season.

This proved infinitely more effective than the numerous submissions we had previously sent. Armed with actionable proposals, reporters challenged then Seniors' Minister Julian Fantino (a former Toronto Police Chief and OPP Commissioner) to respond to our call for changes to the Criminal Code.

Although he initially said the Criminal Code was sufficient to deal with elder abuse cases, the government later campaigned on a promise to exacerbate sentencing for elder abuse and the promise was repeated in the Throne Speech.

The media loves a horse race. When votes are at stake, they find it interesting if a core constituency is ready to change its vote over

government action. The CARP Polls™ give us the material to caution that the votes of CARP members and older Canadians generally could not be taken for granted.

CARP members' party allegiance generally skews towards the Conservative party but by mid-March, the government had made a series of decisions that members saw as attacking our parliamentary institutions and that eroded support.

CARP's consistent political polling charted the decline in their electoral fortunes amongst our members and veteran Hill watcher Carol Goar made it the sole focus of an in depth editorial: "Angry grey clouds on Tory horizon" was published March 17th 2011 by the Toronto Star.

"CARP members have been among the most loyal cohorts for the Conservative government, they nonetheless draw the line at the disparagement of parliamentary institutions, of which they are very proud and which they will defend. They will break party loyalty over this", said Susan Eng.

As Ms. Goar pointed out: "The Conservatives can't afford to lose the support of older Canadians. Not only do they make up 37 per cent of the electorate; they carry disproportionate weight because of their high voter turnout (70 per cent compared to a national average of 59)."

It's likely that both the Conservatives and Liberals had already taken notice of CARP's poll. Just a day earlier, Minister Fantino and then Opposition Leader Michael Ignatieff were among a crush of politicians from all levels of government to attend the launch of a CARP/Yee Hong caregiver education series in Markham where they were scrummed by reporters.

That day, the Toronto Star had also published a story on the Conservative's recent drop in popularity among CARP members adding:

“So it’s probably not a surprise that Liberal leader Michael Ignatieff and Seniors Minister Julian Fantino are making a stop today at a CARP event in Markham.”

Shortly thereafter, the Conservatives seemed more inclined to commit to budgetary measures that would help seniors. In previous meetings with CARP, senior government officials had indicated that they would not include a blanket GIS increase in the federal budget and were seeking more targeted measures.

The March 22, 2011 budget contained a GIS increase that would affect 680,000 seniors as well as an important nod to caregiver support. CARP’s public reaction through interviews and news releases was that these measures, while welcome, may not be sufficient to satisfy their biggest supporters and their largest voting base. CARP’s reaction must have had some effect because the federal Conservatives stepped up their game during the federal election.

Good research and comprehensive briefings take place behind closed doors. Accelerating the process of change requires a diplomatic negotiation of sorts in full public view – reminding politicians of the importance of addressing the priorities of their most loyal voters.



The CARP Debate™

The CARP Debate™ has become a mandatory stop in any election campaign. CARP’s inaugural Toronto Mayors’ Debate in 2010 brought together the five major contenders to tell CARP members what they would do to make Toronto an Age Friendly City. That event was held in front of a capacity crowd of 300 CARP members and garnered saturation media coverage which, along with the re-broadcast on Rogers TV, established the CARP Debate™ as the venue to reach CARP members directly and to spotlight promises that resonate with older voters.

CARP members can expect to hear from the most senior members of the major parties when most front runners decline to participate in any debates at all. So in the federal CARP Debate™ held in April, 2011, now interim Liberal leader Bob Rae squared off against the NDP pension critic, Wayne Marston and newcomer Bernard Trottier, who no doubt benefited from the CARP “bump” to defeat then Liberal leader Michael Ignatieff.

Another high wattage panel assembled for the Ontario provincial CARP Debate™. Since healthcare was top of mind for our members, Liberal Minister of Health Deb Matthews and Health Critic and Deputy PC leader Christine Elliott headlined our debate along with senior NDP critic Michael Prue and the leader of the Green Party, Mike Schreiner.

Knowing that the CARP Debate™ would be broadcast live on radio, web cast and re-broadcast on Vision TV which reaches 9 million homes nationwide sharpens the focus that the debaters bring to the issues that matter to our members – healthcare, caregiver support, retirement security, cost of living and taxes.

But the overriding reason that the CARP Debate™ will be a permanent fixture on the campaign trail is that politicians are becoming aware that older Canadians, and CARP members in particular, are their most politically engaged constituency.

“You’re about to hand billions of dollars in business over to a monopoly of banks and insurance companies. So, before you hand over all this business, let’s talk about some regulations.”

– Susan Eng, CARP VP of Advocacy, Toronto Star, 2010

Whoever said, “chase your passion not your pension”, likely had not experienced the most recent recession’s devastating effect on their savings.

No one was harder hit than pensioners who already had little to no risk tolerance. As Nortel went bankrupt, we were forced to face the facts: pension funds could be underfunded and people who had saved their whole lives could lose everything.



These events made for compelling news and brought attention to the facts: two-thirds of working Canadians have no workplace pensions, most of them are not saving nearly enough to retire while those who are saving privately are paying high fees and often fail to understand their risk exposure.

CARP first proposed a Universal Pension Plan in 2008 to address the savings gap that politicians were studiously denying. The confluence of events – the market downturn, the failure of “too-big- to-fail” companies and the impact on pensions – meant that media was ready to hear from the voice of retirees. But that media attention has been sustained through keeping on top of the developments and bringing the focus back time and again to the proper purpose of

the political deliberations – to give Canadians a supplementary savings vehicle to save effectively for their own retirement. CARP’s “expert” commentary is sought alongside that of leading pension experts, actuaries and economists.

We strive to stay a trusted source, constantly working to earn the right to participate in the public policy discourse. We regularly update our research and monitor and comment on developments. Media and policy makers know that we’ve done our homework, we’ve crunched the numbers and we’re here help. We’re always available to brief reporters on complex files and to share our research.

If the Finance Ministers are meeting, CARP is first out of the gate with a media release detailing our members’ expectations followed by critical analysis of the outcome. This work pays off in media appearances in print and broadcast. It also explains why on December 20th 2010, CBC’s The National called CARP when they needed informed commentary on the outcome of Kananaskis meeting.

In December, when Federal Finance Minister Jim Flaherty made it clear that he would promote Pooled Retirement Pension Plans (PRPPs), CARP cut through the spin, the inter-jurisdictional bickering and the panic to provide common sense analysis. CARP pointed out that while any measure to improve retirement security options for Canadians is a step in the right direction, the solution proposed by the Finance Minister did not address some of the larger issues that were eating through savings, namely no hedge against market fluctuations and excessive management fees.

This year an increasing number of stories about CARP - or featuring CARP - were carried across the country (published in the Financial Post, the National Post, Canada.com, Make Money, The Regina Leader Post, The Ottawa Citizen, The Vancouver Province, The Victoria Times Colonist and The Edmonton Journal to name a few) - a good indication that CARP makes the “real” news.

“Do not follow where the path may lead. Go instead where there is no path and leave a trail” ~Ralph Waldo Emerson

The first rule in media management is to not only answer the question you are asked but to also refocus the question to one you want to answer. CARP has followed this rule to become a thought leader.

We have gone from taking requests to provide journalists with token seniors with tales of woe to fit their storyline while trying to convince them to focus on the broader context to commandeering the story itself.



In February of this year, Moosehead brewery locked out 172 of its employees over a labour dispute concerning drug and health benefits. The company wanted employees to share in the expense by covering 30% of costs. When asked to comment on the labour dispute angle, Susan Eng, CARP VP of Advocacy, instead focused on the radically escalating drug costs now comprising 16% of the country's healthcare budget; second only to hospitals. She suggested the focus should be drug costs, not the labour dispute and that both parties should team up to take on the province and lobby for lower drug pricing. Her commentary struck a cord and literally became the story's new focus.

CBC News published “Moosehead union should fight drug costs: advocate” on February 23rd and The Winnipeg Free Press followed up with a longer piece entitled “The rising cost of drugs” on March 1st 2011. Both stories were supported by CARP's research and centred on CARP's comments and policy recommendations.

Improving the lives of Canadians as they age while redefining ageing requires radical imagination. We can't be satisfied with just identifying a problem.

Much of CARP's media success comes from taking an unexpected angle – we step back, look at the bigger picture and figure out how to look at a problem in a way that identifies the solution.

A study published this year showing that for-profit, long-term care homes were less likely to provide good care for seniors, provided a golden opportunity for CARP to exercise our thought leadership by refusing to be drawn into the public-private debate and outlining changes that need to occur to improve quality of care in all homes: “We have to disconnect the analysis from who owns the home and redirect it to the proper objective quality measurements that we should all have access to. There should be transparency and the ability to rate the homes.” in “Public care homes better: report”, CNEWS, January 24th 2011.



Now the media was to know what CARP thinks first. After the Federal Election, Susan Eng was flooded with media requests for CARP's view on what would be next in Federal politics. She was one of a handful of prominent Canadian thinkers to advise the prime minister on how he should govern now that he had his majority:

“Health care reform is your next major challenge and CARP members consistently call for restructuring public service delivery rather than increasing taxes, imposing user fees or cutting services. Home care, primary health care teams, chronic disease management, bulk purchasing of drugs and fending off demands to extend drug patent protection are opportunities to contain costs and ensure adequate funding for necessary public services.” Susan Eng, CARP VP of Advocacy, “Counsel from prominent Canadians”, The Ottawa Citizen, May 23rd 2011.

CARP's letter to Stephen Harper to the Prime Minister was subsequently republished in a number of other media outlets – a measure of the high level of interest the public had in knowing what CARP wanted and expected from our newly minted prime minister.

Now, when the media wants to know about issues affecting older Canadians, they call on CARP. 🦋



IN THE PRESS

PENSION SHORTFALLS BIG WORRY

“The ones left holding the bag are the pensioners themselves, who are in no position to change the circumstances for themselves.”

~Susan Eng, Halifax Chronicle Journal, September 2011

COUPLE ACCUSED OF KEEPING WOMEN, 68, IN GARAGE REMANDED INTO CUSTODY

“As a society, we're now far more open to talking about the hidden crimes of spousal and child abuse. Now we need to do the same for elder abuse.”

~Susan Eng, Globe & Mail, March 2011

AIR CANADA MUST REINSTATE RETIRED PILOTS

“CARP will continue to press federal lawmakers to close loopholes in the Human Rights Act that allow employers to discriminate based on age.”

~Susan Eng, Vancouver Sun, November 2011

RRIF PLANS GET DOSE OF FLEXIBILITY

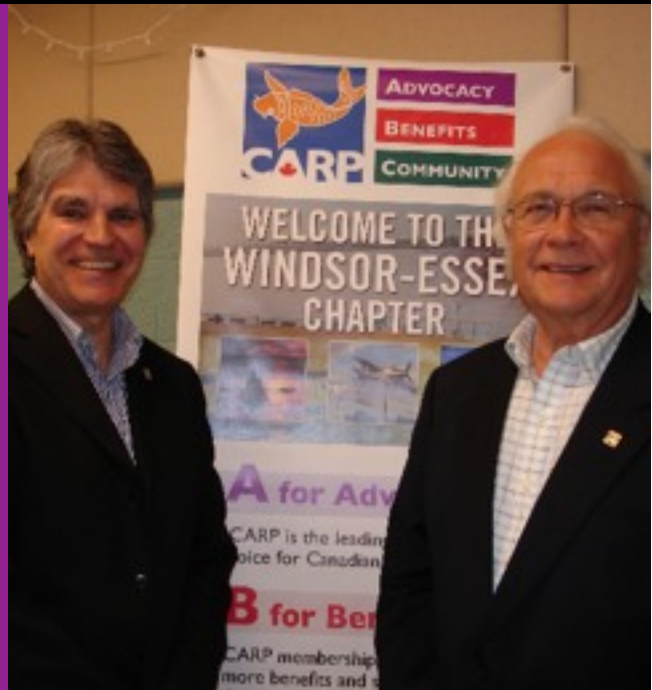
“For people who have watched their retirement savings disappear before their eyes, a 25% reduction in the mandated withdrawals is most certainly better than nothing but really doesn't go far enough to deal with the anxiety people are feeling [...] a moratorium is needed

~Susan Eng, National Post, July 2011

IN THE CONDUCT OF EACH, LIES THE FATE OF ALL

"An idea not coupled with action will never get any bigger than the brain cell it occupied."

Arnold H. Glasow, Businessman



CARP's ability to influence governments at all levels depends on our growing membership and on the strong, active grassroots engagement of the CARP Chapters across the country in ensuring that the national mission and advocacy priorities resonate at the regional level.

The CARP chapter network is now 50 strong, having quadrupled over the last three years. They are our ears, eyes and voices in communities from coast-to-coast. Thanks to them, CARP's presence in local media outlets has increased exponentially which has in turn raised the profile of CARP's issues in their communities.

Every seasoned campaign manager knows that political organizing requires more than good ideas – it requires people to carry out and execute the work. CARP's Chapters support our mission by contributing the elbow grease it takes to achieve it.

In municipal, federal and provincial elections, CARP Chapters across the country have organized all-candidates debates with support from CARP Advocacy. Usually headlined by a high profile moderator or star candidate, the national CARP Debate™ and the local debates or all-candidates

meetings have become obligatory campaign stops for the major parties at all levels of government.

The Edmonton Chapter organized a Federal Candidates Debate this spring that was moderated by long-time broadcaster, Fil Fraser. The Vaughan Chapter held an all-candidates forum for the Ontario provincial election featuring former finance minister Greg Sorbora. Several other chapters played a major role in the provincial elections that swept the country this Fall.

The parties are asked to respond to our issues at the most pertinent time: on the campaign trail - when they are most inclined to listen and commit to addressing our priorities.

CARP Chapters provide insight and intelligence about local issues and our on-the-ground political presence lets politicians know that CARP members are paying close attention to their actions. Coordination with the national office means that politicians would see that we speak with one voice - the policy issues that are important to our members in Ontario are equally important to our members in British Columbia, Nova Scotia or Alberta.

Local debates have made the Chapters newsmakers in their own right. Last Fall, Barrie and Calgary both held well-attended mayoral debates that garnered a flurry of local coverage. CBC News heralded Calgary's debate as "...evidence of senior's clout" (October 9th, 2010).

The Chapters help us punch above our weight and extend our resources. They work with the National Office to submit briefs to provincial governments and local media; they meet with politicians on our behalf, partner with local agencies and raise CARP's profile at local events. The CARP chapter presence was felt across the country.

CARP's British-Columbia, Nova Scotia, Calgary and Edmonton Chapters contacted their finance ministers in support of our pension reform initiatives. In consultation with CARP Advocacy, our Edmonton and Calgary Chapters submitted a joint brief to the Alberta government on pharmacare.

Ottawa Chapter Chair Janet Gray met with several politicians including Sophia Aggelonitis (Ontario's Minister for Seniors) and Bob Chiarelli (Ontario's Minister of Infrastructure) regarding an Aging in Place housing project in Ottawa and represents CARP on the Age Friendly Ottawa Committee.

White Rock-South Surrey Chapter member and BC Representative, April Lewis presented CARP's six-point plan to combat Elder Abuse at a Round Table on Elder Abuse in Delta BC, hosted by Kerry-Lynne Findlay, Parliamentary Secretary to the Minister of Justice and attended by Minister of Justice, Rob Nicholson and Minister of State for Seniors, Alice Wong. Minister Nicholson indicated that the government would be introducing measures in the Fall session.

CARP Nova Scotia's Bill VanGorder was elected Chair of the Group of IX Seniors Advisory Council which provides input to the Nova Scotia government on issues such as Pharmacare, Fair Drug Pricing and Continuing Care.


In June, CARP Nova Scotia found itself at the centre of a drug- pricing dispute between the government and the pharmacies. CARP Advocacy had encountered this highly charged issue when the Ontario government enacted its generic drug pricing reforms and helped prepare Bill for the media:

"We're talking about 100,000 seniors and 100,000 other low-income people who have Pharmacare cards and they're going to have to pay in advance for their prescriptions? They don't have the kind of cash flow to do this. They're really being caught in a terrible spot in an issue that is nothing of their doing." said Bill VanGorder, CARP Nova Scotia, "Seniors being used as pawns in drug- pricing dispute", CBC News, June 17, 2011.

Our Sudbury Chapter has pushed for increased access to medical technologies in the North and played a key role in lobbying the Sudbury Regional Hospital to launch a home nocturnal hemodialysis program to Sudbury for patients who require dialysis several times a week, but have accessibility issues. It continues to make headlines fighting to have PET scans made available in the North.

During her visit to Atlantic Canada, Seniors' Minister Alice Wong met with our PEI Chapter. In Newfoundland and Labrador, Minister Wong invited Avalon Chapter Chair Ed Williams to participate in an Elder Abuse roundtable following which she met with members of the Chapter about local issues of concern to seniors.

CARP's London Chapter has been a strong promoter of a graduated driver's licence for seniors and others and has cooperated with researchers at the University of Western Ontario on a Senior Driver Study to evaluate new technologies meant to help seniors drive safely.

Harnessing the energy and power of our collective voice is key to CARP's success. With a new and invigorated chapter network, CARP members are well represented across the country. 

We use the CARP Poll™ to both inform and solicit views and preferences so that members can make informed choices. For example, in April, 2010, it was put to members that low income Canadians have no hope of retiring comfortably on 18% of earnings saved (the government limit on tax-sheltered savings), and were asked what they thought was the best solution to this issue. The simplest solution, that of significantly increasing OAS and GIS payments was preferred.



We also use the CARP Poll™ to help us set priorities. Dealing with elder abuse is a multi-faceted task with every initiative a welcome and necessary one. From our polling in June 2009 and again in July 2011, we learned that members believe the police are best equipped to handle elder abuse, either with teams of support workers or on their own.

There is a desire for a dedicated Elder Protection Agency, something that doesn't exist in Canada. Few think the responsibility lies with third-party volunteer agencies. When forced to choose, members opt for direct intervention rather than more research. They see value in raising public awareness – but not necessarily in TV ads - but they also want stiffer penalties.

CARP's awareness raising took the form of rapid response to a nasty case reported in the media and a direct challenge to the Ministers for Seniors and Justice to take action – including increased sentencing - which garnered nationwide coverage just before the election call. The Conservatives campaigned on a promise to increase sentencing where there is vulnerability due to age and repeated the promise in the Throne Speech.

The CARP Poll™ also delves into the complexities of how to implement their public policy choices. When we polled in October, 2010, despite the array of priorities facing the government, the vast majority of members said a caregiver support program is an important priority, and more than a third said it was very important.

When asked how this program should be funded, relatively equal proportions thought it would pay for itself through reduced hospital stays, with the savings from the withdrawal from Afghanistan or through a roll-back of planned corporate tax cuts.

More than a third of members said they would be more likely to vote for a political party that sponsored a caregiver policy, compared to just one twentieth who said this would make them less likely to vote that party. All the parties campaigned on promises to support family caregivers. In the Throne Speech, the government promised a \$300 non-refundable tax credit for family caregivers, the first time their role in unpaid care has been recognized by government.

We developed these positions, polled our members on them, reported the polls and sent the results to those in power.

Decision-makers, aware of the political engagement and high turnout of older Canadians, were eager to adopt policies they knew had been tested and approved by CARP.



The CARP Voter

CARP members are politically engaged, believe they can make a difference and have a strong altruistic streak. They see older Canadians as a significant political force in the country and credit CARP with enhancing that position.

CARP members primarily hew to a conservative political philosophy, however, most group themselves squarely in the middle-right of the political spectrum. Most say their political philosophy has not changed in the past ten years, and those who say it has are twice as likely to have become more conservative as more liberal. Despite their conservative bent, members think the needs of the group are as important as or more important than those of the individual.

Members strongly believe their elected representative should do as constituents wish, not follow his or her conscience. Despite this belief in direct democracy, the majority of members disagree with the aims of the populist Tea Party.

CARP members give their loyalty primarily to the party at election time, with some consideration for the appeal of the individual candidate.

Voter turnout among CARP members is almost universal. As between the two most important electoral issues to CARP members, health care trumps pension reform as an issue that would make members change their vote.

While members believe those who vote should have more influence than those who don't vote, few believe decisions in this country are made to benefit older Canadians at the expense of younger Canadians, and few think this would be a good thing if it were true.

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