

**CARP CPP Poll Report  
November 15, 2013**

**Key Findings**

**CARP members are frustrated that the federal government will not act on enhancing CPP, they see the government's stated reason, a weak economy and threats to job-creation, as disingenuous and they are convinced the government will not act because of an ideological bias against social supports in general and CPP specifically.**

**Virtually all members collect CPP, it accounts for, on average, about 30% of their income and they agree this is not enough. They agree Canadians can't save enough for retirement and they say they couldn't have either in this economic climate.**

**There is wide agreement that enhancing CPP is the only logical solution to this problem, and that others will not suffice. While they like the idea of supplementary provincial plans, all agree enhancing CPP is preferable. They recognize the opposition to CPP enhancement by some provinces is more ideologically than truly regionally motivated.**

**Wes Sheridan's PEI plan for gradually enhancing CPP is well-liked and there is agreement it is affordable and not risky. Members agree that enhancing CPP now for a benefit that will only accrue to future generations is the right thing to do, and most will deny the government their vote if it doesn't act accordingly.**

**The Liberals continue to lead the Conservatives in voting preference, and the NDP is in third place.**

## Detailed Findings

Almost all CARP members collect CPP (91%).

### *Do you collect CPP?*

<b>Yes</b>	91%
<b>No</b>	9%

On average, those who collect CPP see it make up about 30% of their income.

### *What proportion of your income is made up by CPP?*

<b>25% or less</b>	55%
<b>25% to 35%</b>	19%
<b>35% to 50%</b>	9%
<b>50% to 65%</b>	5%
<b>65% to 85%</b>	2%
<b>85% to 100%</b>	2%
<b>AVG. PERCENTAGE</b>	<b>30%</b>
<b>DON'T COLLECT CPP</b>	8%

Two thirds say the 25% target of pre-retirement income embodied in CPP is too little (66%), and a quarter say it is about right (23%). Very few think it is too much (2%).

### *CPP is intended to replace about 25% of pre-retirement income. Is this target too much, too little or about right?*

<b>Too much</b>	2%
<b>About right</b>	23%
<b>Too little</b>	68%
<b>DON'T KNOW</b>	7%

Three quarters disagree the average Canadian can save enough for retirement (74%).

***Do you agree or disagree the average Canadian can save enough for retirement?***

<b>AGREE</b>	<b>23%</b>
<b>Agree strongly</b>	3%
<b>Agree</b>	20%
<b>DISAGREE</b>	<b>74%</b>
<b>Disagree</b>	48%
<b>Disagree strongly</b>	26%
<b>DON'T KNOW</b>	3%

Two thirds say they wouldn't be able to or have been able to save a little extra for retirement in the current climate (65%) and one tenth wouldn't be able to save at all.

***In the current economic situation, would you be able to, or would you have been able to save a little extra for your retirement?***

<b>YES</b>	<b>33%</b>
<b>NO</b>	<b>65%</b>
<b>Wouldn't save more than planned</b>	26%
<b>Wouldn't save as much as planned</b>	30%
<b>Would not be able to save at all</b>	9%
<b>OTHER</b>	3%

Increasing CPP, either significantly (34%) or modestly (17%) is seen to be the logical answer to helping Canadians save for retirement. Workplace plans (13%), personal savings (12%) and supplementary plans (12%) are also mentioned.

***What is the best way to improve how Canadians plan and save for retirement?***

<b>Significant increase to CPP</b>	<b>34%</b>
<b>Modest increase to CPP</b>	<b>17%</b>
<b>Workplace plan with employer contributions</b>	13%
<b>Supplementary Universal Pension Plan</b>	12%
<b>Incent more personal savings</b>	12%
<b>Voluntary DC plans</b>	7%
<b>NO NEED FOR IMPROVEMENTS</b>	2%
<b>OTHER/DON'T KNOW</b>	4%

Three quarters agree enhancing CPP will help Canadians plan and save for retirement (75%).

***Do you agree or disagree that enhancing CPP would help people plan and save for retirement?***

<b>AGREE</b>	<b>75%</b>
<b>Agree strongly</b>	27%
<b>Agree</b>	48%
<b>DISAGREE</b>	<b>18%</b>
<b>Disagree</b>	15%
<b>Disagree strongly</b>	3%
<b>DON'T KNOW</b>	7%

One half agree no other solution makes as much sense as CPP enhancement (47%), Few think CPP doesn't need enhancing (5%).

***Would any other solution be as effective in helping people plan and save for retirement as enhancing CPP contributions and benefits?***

<b>Yes</b>	24%
<b>No</b>	47%
<b>CPP DOESN'T NEED ENHANCING</b>	5%
<b>DON'T KNOW</b>	24%

The majority agree with Ontario's plan for a provincial pension (57%).

***Charles Sousa, Finance Minister of Ontario, has suggested creating a provincial pension plan to supplement CPP if the federal government does not act on enhancing CPP. Do you agree or disagree this is a good plan?***

<b>AGREE</b>	<b>57%</b>
<b>Agree strongly</b>	14%
<b>Agree</b>	43%
<b>DISAGREE</b>	<b>31%</b>
<b>Disagree</b>	21%
<b>Disagree strongly</b>	10%
<b>DON'T KNOW</b>	12%

Among the reasons members think Ontario is pursuing this plan are because they want to push the federal government into action (18%) or because they're tired of waiting for the provinces (17%). Other reasons include the fact it may really be a good idea (15%) or because the need is so urgent (12%).

***Why do you think Ontario's Finance Minister wants to create a supplementary provincial pension plan?***

<b>Wants to push federal government into action</b>	<b>18%</b>
<b>Tired of waiting for other governments to act</b>	<b>17%</b>
<b>Really thinks it's a good idea for Ontarians</b>	<b>15%</b>
<b>Need is urgent/can't wait</b>	<b>12%</b>
<b>Given up on federal government</b>	<b>9%</b>
<b>Believes federal government will never act</b>	<b>8%</b>
<b>OTHER/DON'T KNOW</b>	<b>21%</b>

Two thirds agree the provinces should create their own plans if the federal government doesn't act (66%).

***Do you agree the provinces should form supplementary provincial/regional pension plans if the federal government refuses to enhance CPP?***

<b>AGREE</b>	<b>66%</b>
<b>Agree strongly</b>	<b>19%</b>
<b>Agree</b>	<b>47%</b>
<b>DISAGREE</b>	<b>26%</b>
<b>Disagree</b>	<b>18%</b>
<b>Disagree strongly</b>	<b>8%</b>
<b>DON'T KNOW</b>	<b>8%</b>

Very few agree more funds will unbalance CPP (10%) and three quarters disagree (76%).

***Do you agree or disagree that adding more funds to CPP will make the plan too big?***

<b>AGREE</b>	<b>10%</b>
<b>Agree strongly</b>	<b>2%</b>
<b>Agree</b>	<b>8%</b>
<b>DISAGREE</b>	<b>78%</b>
<b>Disagree</b>	<b>60%</b>
<b>Disagree strongly</b>	<b>18%</b>
<b>DON'T KNOW</b>	<b>14%</b>

The main reason CPP enhancing isn't moving ahead is a government ideological bias against the program (39%), followed by an abandonment of leadership (20%). Fewer think economic conditions won't permit this (14%) or jobs will be threatened (13%).

***What is the one key reason CPP enhancement isn't proceeding now?***

<b>Federal government has ideological bias</b>	39%
<b>Federal government abandoned leadership</b>	20%
<b>Economy too weak</b>	14%
<b>Increased contributions threaten jobs</b>	13%
<b>Provinces can't agree</b>	7%
<b>OTHER/DON'T KNOW</b>	8%

Two thirds disagree with the Finance Minister that the economy is too weak to permit CPP enhancement (63%).

***Federal Finance Minister Jim Flaherty has argued the economy is too weak to sustain increases in CPP contributions. Do you agree or disagree this is the case?***

<b>AGREE</b>	<b>29%</b>
<b>Agree strongly</b>	5%
<b>Agree</b>	24%
<b>DISAGREE</b>	<b>63%</b>
<b>Disagree</b>	46%
<b>Disagree strongly</b>	17%
<b>DON'T KNOW</b>	8%

Once again, ideological bias is seen as the biggest reason the government will not act on CPP (27%), followed by the fact they are out of touch with seniors (18%) or because of the influence of the insurance lobby (12%) or because seniors are not seen to be an important voting bloc (10%). Fewer think it is because the government is genuinely concerned about the economy (11%)

***Why do you think the federal government is not acting on CPP enhancement?***

<b>Ideological bias</b>	<b>27%</b>
<b>Out of touch with ordinary retirees</b>	<b>18%</b>
<b>Financial industry lobbyists exert too much influence</b>	<b>12%</b>
<b>Genuinely concerned about the economy</b>	<b>11%</b>
<b>Don't consider seniors important voting bloc</b>	<b>10%</b>
<b>Assume they already have the senior vote</b>	<b>8%</b>
<b>Prudent managers/managing taxpayers money</b>	<b>7%</b>
<b>Uninformed/don't have the facts</b>	<b>1%</b>
<b>OTHER/DON'T KNOW</b>	<b>7%</b>

Six tenths would deny the government their vote over CPP inaction (60%), and just three tenths say they would vote for the government (29%). This is lower than their current voter preference level (34%).

***If the federal government continues to refuse to enhance CPP, would you deny them your vote?***

<b>YES</b>	<b>60%</b>
<b>Would no longer vote for them</b>	<b>31%</b>
<b>Never voted for them</b>	<b>29%</b>
<b>NO</b>	<b>29%</b>
<b>OTHER/DON'T KNOW</b>	<b>10%</b>

Members agree senior poverty will increase if CPP isn't enhanced (43%). Other outcomes include a loss of trust in the government by seniors, provincially-created plans or...nothing (15% each).

***What would be the outcome if the federal government refused to enhance CPP, against the will of the provinces?***

<b>Senior poverty will increase</b>	<b>43%</b>
<b>Government will lose trust of seniors</b>	<b>15%</b>
<b>Provinces will create their own plans</b>	<b>15%</b>
<b>Nothing will happen/will be forgotten</b>	<b>15%</b>
<b>Government will be voted out of office</b>	<b>7%</b>
<b>OTHER/DON'T KNOW</b>	<b>5%</b>

Two thirds will be frustrated if CPP enhancement doesn't proceed (69%).

***Would you be frustrated or not frustrated if the federal government does not act on CPP enhancement?***

<b>FRUSTRATED</b>	<b>69%</b>
<b>Extremely frustrated</b>	<b>18%</b>
<b>Very frustrated</b>	<b>19%</b>
<b>Frustrated</b>	<b>32%</b>
<b>NOT FRUSTRATED</b>	<b>24%</b>
<b>Not very frustrated</b>	<b>16%</b>
<b>Not at all frustrated</b>	<b>8%</b>
<b>CPP DOESN'T NEED ENHANCEMENT</b>	<b>4%</b>
<b>DON'T KNOW</b>	<b>4%</b>



Six tenths agree with PEI finance minister Sheridan's plan for gradually enhancing CPP (61%). Just one fifth disagree (20%), but as many as a fifth have no opinion (19%).

***Wes Sheridan, the Finance Minister of PEI has proposed the following enhancements to CPP: increase benefits from 25% to 40% of pre-retirement income, a modest increase in premiums shared between employer and employee, raising the coverage to \$100,000 income [benefits at 15% of pre-retirement income] and exempting low income earners from both premium and benefit increases. Do you agree or disagree this is a good plan?***

<b>AGREE</b>	<b>61%</b>
<b>Agree strongly</b>	14%
<b>Agree</b>	47%
<b>DISAGREE</b>	<b>20%</b>
<b>Disagree</b>	14%
<b>Disagree strongly</b>	6%
<b>DON'T KNOW</b>	19%

Two thirds agree Sheridan's plan as explained is affordable (67%).

***Under Minister Sheridan's plan, someone earning \$40,000 a year would pay \$500 more each year, to get \$2,300 a year more CPP benefits. Someone earning \$75,000, who is not currently covered, would pay \$1,500 a year in contributions for \$7,500 in annual benefits. Do you agree or disagree this is affordable?***

<b>AGREE</b>	<b>67%</b>
<b>Agree strongly</b>	13%
<b>Agree</b>	54%
<b>DISAGREE</b>	<b>17%</b>
<b>Disagree</b>	12%
<b>Disagree strongly</b>	5%
<b>DON'T KNOW</b>	16%

Two thirds also agree this plan could be implemented without threatening job creation (67%).

***Do you agree or disagree that Minister Sheridan's plan, which would be phased in over a number of years, could be enacted without threatening job creation or new hiring?***

<b>AGREE</b>	<b>67%</b>
<b>Agree strongly</b>	15%
<b>Agree</b>	52%
<b>DISAGREE</b>	<b>14%</b>
<b>Disagree</b>	11%
<b>Disagree strongly</b>	3%
<b>DON'T KNOW</b>	19%

Two thirds agree that it is chiefly ideological differences which keep provinces apart on CPP reform (67%), not regional differences (22%).

***Some provinces support CPP enhancement, like Ontario, PEI and Quebec, and some provinces, like Alberta, oppose it. Do you think this is because of genuine regional concerns or differences in political ideology?***

<b>Ideological differences</b>	67%
<b>Regional differences</b>	22%
<b>OTHER/DON'T KNOW</b>	11%

More than half think reforming CPP now for future generations is good (54%), mostly because it consists of planning for the future (32%). Those who think it isn't good (34%) do so because seniors need help now (29%).

***If CPP is enhanced now or in the near future, the benefits won't accrue to current retirees, or even to those about to retire, but to the next generation. Is this a good thing or a bad thing?***

<b>GOOD THING</b>	<b>54%</b>
Planning for future	32%
Take care of children/grandchildren	10%
Confidence helps economy for all	8%
(OTHER)	4%
Neither a good thing nor a bad thing	9%
<b>BAD THING</b>	<b>34%</b>
Seniors need help now	29%
Future generations must care for themselves	2%
Shouldn't force people to save	2%
(OTHER)	1%
<b>DON'T KNOW</b>	<b>4%</b>

Virtually all members say it is important that the provinces agree to a common position on enhancing CPP (90%)

***The provincial finance ministers will meet this week to discuss CPP and to come up with a provincial position to take to the federal government. How important is it that the provinces all agree on a common demand to enhance CPP?***

<b>IMPORTANT</b>	<b>90%</b>
Extremely important	32%
Very important	33%
Important	25%
<b>NOT IMPORTANT</b>	<b>5%</b>
Not very important	4%
Not at all important	1%
<b>CPP DOESN'T NEED ENHANCEMENT</b>	<b>3%</b>
<b>DON'T KNOW</b>	<b>2%</b>

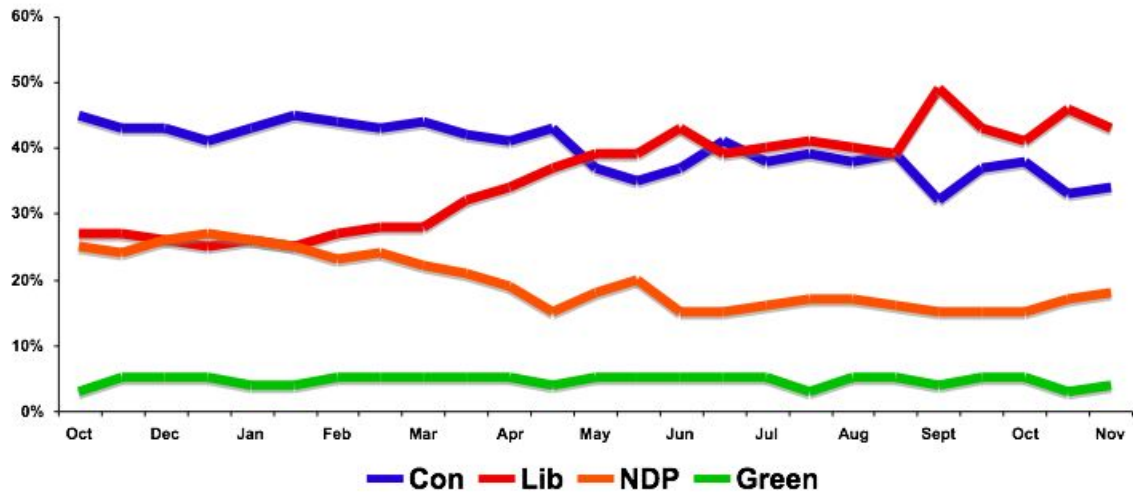
Fewer than half of our members will contact their MP or MPP about CPP reform (40%), although one quarter say they are somewhat likely (27%).

***How likely are you to send an e-mail or make a phone call to your MP or MPP to demand action on CPP enhancement?***

<b>LIKELY</b>	<b>40%</b>
Very likely	13%
Somewhat likely	27%
<b>DISAGREE</b>	<b>52%</b>
Not very likely	32%
Not at all likely	20%
<b>CPP DOESN'T NEED ENHANCEMENT</b>	<b>4%</b>
<b>DON'T KNOW</b>	<b>5%</b>

## Electoral Preference

Since the surge in Liberal popularity noted two month ago, when they peaked at 49%, the Conservatives and the Liberals converged again, but are now far apart (Liberals 43%, Conservatives 34%), with the Liberals still in the lead. The NDP, on the other hand, have relinquished second place, and are now the third party at 18%.



***More than 2300 CARP Poll™ panel members responded to this poll between October 18 and 21, 2013. The margin of error for a probability sample this size is about plus or minus 2%, 19 times out of 20***