



CARP

ADVOCACY

2013 ANNUAL REPORT





CONTENTS

EXECUTIVE REPORT - 1

Making Good Ideas a Reality - Susan Eng, VP Advocacy

IN THE CORRIDORS OF POWER - 3

Getting Results

CARP IN THE MEDIA - 9

Making the Status Quo Uncomfortable

CARP CHAPTERS - 15

Extending Our Reach

CARP Poll - 17

What We Learn From Our Members

EXECUTIVE REPORT

Making Good Ideas a Reality



Good ideas don't sell themselves. Especially if it means hard work, goring sacred cows and facing down vested interests. That's CARP's job.

Of course, people should be able to save adequately for their own retirement. No one wants to outlive their money. People should be able to face their medical challenges in their own homes, not in a hospital or nursing home. Older workers want to be judged on their competence not their age. And no one approves of elder abuse and yet it haunts us still.

CARP has successfully shone a light on such fundamental quality of life issues that loom larger as we age and even pried loose election promises that became reality within our attention span – GIS top-up for the poorest seniors, caregiver tax credit, increased sentencing for elder abuse, ending mandatory retirement and pension reform. By sustaining the focus between elections, such issues have moved from the fringes of public discourse to the focus of public policy debates. The provincial premiers heralded their efforts at controlling drug costs and improving seniors' health care. Election headlines centre on attracting the seniors' vote. The Canadian Medical Association just weighed in calling

for better home care. They seem to be reading from CARP policy papers. CARP's *One Patient* model can be found in Ontario's Seniors' Strategy and the premiers' pronouncements.

Even good ideas need back up. CARP has earned its reputation for thorough research, providing a ready source of reliable information to policy makers and media alike. This allows CARP to sustain a policy position past the initial headline grabbing human-interest story to the potential for real institutional change. CARP's denouncement of a senior driver snitch line led to sustained media interest and focus on the need to professionally assess driving competence and safety.

Pension reform is an idea whose time has come. CARP's original proposal for a universal pension plan modelled on the CPP now has new support from think tanks, pension experts and bank executives alike – despite a five year detour while the federal government tried to sell a poor substitute. The opposition parties and most of the provinces support enhancing the CPP as a first step to helping Canadians better provide for their retirement. It's just a matter of time.



Politicians of all stripes now acknowledge it is a good idea to address seniors' issues precisely and better still, directly. CARP's political debates have become a mandatory stop in campaigns at all levels. This year's Liberal Leadership Forum was no exception. As with all candidates' debates hosted by local CARP chapters, politicians found themselves in front of well-informed and politically engaged CARP members who demand straight answers and common sense solutions to the issues that really matter to them.

The CARP Poll™ continues to be the mainstay of our political message: CARP members have clear ideas about the changes they want; their electoral decisions are intensely personal, informed by their hopes for their children and grandchildren and the time is long past for political bromides at election time. CARP works hard to unpack seemingly intractable issues so members can see clearly the consequences of their political choices. And the result is that CARP members are increasingly aligning their voting preferences with those political choices that will give them the changes they want and need.

The poll responses also demonstrate a surprising willingness of CARP members to grapple with some of life's most contentious issues – how long should we live, how do we control how we die – a reflection on what quality of life we want. Politicians shy away but CARP doesn't because the policy vacuum leaves families in such distress at their most difficult time. Instead, CARP creates a safe space for such discussions to better inform the broader policy debate and ultimately help prepare the ground for enlightened ideas.

Lillian Morganthau's good idea was to launch CARP in 1984. Starting with only 10 members, she and her husband Murray built CARP into the 300,000 + member powerhouse it is today. Lillian made sure that "attention must be paid" to the people whose hard work, taxes and commitment built the nation. CARP today is a powerful advocacy group whose voice cannot be ignored. The CARP family mourned Lillian's passing on June 13, 2013 and remains indebted to her for her leadership and dedication.

Susan Eng
VP of Advocacy, CARP

IN THE CORRIDORS OF POWER

Getting Results



CARP advocates for the kind of change that matters to us as we age – whether financial security in retirement or getting the health care we need when and where we need it or pushing back against discrimination. CARP members are a self-reliant lot but there are things that only government can facilitate and that's where CARP's recommendations must be heard. To get action on longstanding issues, however, is where **CARP has applied its resources, with solid research, a strong media profile and a persistent presence in the corridors of power.**

CARP shines a light on the issues that matter most to all Canadians as we age. In the wake of the global recession, CARP called for comprehensive pension reform to protect Canadians from the kind of personal financial loss suffered in the market meltdown and to help people save adequately for their retirement. And while we don't yet have CARP's proposed universal pension plan in place, the pension landscape has shifted irreversibly and the conversation is when and what change is needed – not whether.

CARP put caregiver support and home care at the centre of public discourse on health care for an aging population and even extracted an election promise for a caregiver tax credit. Governments at all levels now routinely talk about patient and seniors focused care and it anchors election platforms. Now that we have their attention, CARP has challenged each province to show us what progress has been made and our local chapters will be there to follow up.

CARP made sure that yet another story of elder abuse did not end with the media cycle by calling for stiffer sentencing for elder abuse convictions and a comprehensive strategy to eradicate this scourge. The Criminal Code was amended. Now, we're now taking the issue to the provinces, which can provide the services and provisions that can detect, investigate and prosecute abuse and help victims.

CARP fought a long and successful battle to end mandatory retirement at the federal level and has now turned public and political attention to the rights of older workers to remain engaged in the workplace without being subject to personal and systemic ageism. These issues seem a natural part of public discourse now, but that required sustained advocacy, thorough research, meeting with experts, surveying

CARP members, and engaging the media, non-governmental groups, and politicians. The results speak for themselves.

CARP called for an integrated care continuum to keep people out of hospitals and in the care of family. Patient centred health care – the idea that the healthcare system should consider the full spectrum of patient needs, from prevention, first diagnosis, to treatment and chronic care – seems now like an obvious goal of healthcare reform to address the needs of an aging population. But it's only recently that governments have begun to acknowledge, much less act, on the need for an integrated, continuum of care.

CARP has long advocated for measures to assist informal caregivers and brought national attention to issues of home and community care. But the federal government's refusal last year to re-negotiate the Health Accords with the provinces sidelined the opportunity for comprehensive health care reform.



Susan Eng with Dr. Samir Sinha and Minister Deb Matthews, Ontario Minister of Health and Long Term

CARP's *One Patient* model of healthcare reform, released in 2012/13, helped steer the conversation back towards healthcare that focuses on patient needs. CARP's *One Patient* model calls for an integrated care continuum. Our current health system has patients chasing care options in moments of crisis. CARP's *One Patient* model proposes a care continuum to address the full spectrum of health needs – emotional, mental, social, and physical – from first diagnosis, through acute and long term care, to end of life. That requires stable funding and mandatory standards of home care, income support for caregivers - especially those providing heavy care - geriatric care, assisted living services at home and in affordable housing, equitable access to decent nursing homes and quality end of life care.

The *One Patient* concept of care has caught on quickly with politicians, media, and the public. In Ontario, CARP's *One Patient* model was referenced by Dr. Samir K. Sinha, Director, Geriatrics, of Toronto's Mount Sinai Hospital in his report to the Ontario government *Living Longer, Living Well* - which informs the Ontario Government's Seniors Strategy. The Strategy incorporates many of CARP's recommendations, including increasing access to home and community based care, strengthening primary care, and improving coordination across healthcare providers.

A number of other provinces are now acting on patient and seniors focused care, including British Columbia which last year released its action plan: *Improving the Care of BC Seniors*. The provincial Premiers announced, after their 2013 Council of the Federation meeting, a *Seniors' Care* initiative that will examine the advantages of home care over institutional long-term care and identify innovative models of care. The Premiers healthcare working group will tackle dementia care and the unsustainable increase in drug costs, another issue of constant concern to CARP members.

Older workers want to, and need to, keep working. Their continued engagement in the workforce is a right that provides social inclusion, promotes overall well-being, and most importantly, helps Canadians achieve financial security and prepare for retirement.

Our successful campaign for the elimination of mandatory retirement in federally regulated industries removed the final major piece of legislated age discrimination, effective December 2012. But older workers still face barriers in keeping the jobs they have, in getting new ones, or returning to the workforce after leaving it to care for loved ones or to recover from the devastation of their savings in the recent market downturn.

CARP brought these concerns to the Commons' Human Resources Committee, calling on the federal government work with the provinces to develop, fund, and support phased retirement benefits and flexible work schedules; extension of workplace health and dental coverage; job match, skills training, and transition support programs; caregiver support, caregiver leave, and long-term care insurance coverage; and innovative management strategies to create an "emeritus" role for older workers, intergenerational sensitivity, and zero tolerance for workplace age discrimination.

We made the same recommendations to the National Seniors' Council. These and many similar submissions from others bore fruit with the \$5 million over three years given in Budget 2012 to the *Third Quarter* initiative to match prospective employers with qualified older workers. CARP chapters have worked with *Third Quarter* on establishing job fairs. CARP will continue to promote and monitor these initiatives.



Minister Jason Kenney, Minister of Employment and Social Development and Multiculturalism

CARP advocacy on older workers is helping to dispel the ageist attitudes that older workers block the path for younger workers. Older workers are often expected to "make room" for younger employees despite their experience, skills, and continued willingness to contribute to the economy. Some of the barriers are structural - such as the cessation of health benefits at a certain age - others are part of workplace dynamics largely based on negative attitudes and ageist presumptions about older workers.

Engaging employers is critical to ensuring that older workers are fairly treated in the workplace and judged on their competence rather than their age. CARP partnered with an employer services agency to poll CARP members for a perspective that employers needed to hear – that older workers want and need to keep working and that employers can employ cost-effective measures, such as flex and part time together with extended health coverage, to benefit from their continued contribution to the workplace. Changing the law does not necessarily change attitudes so this report sought to remove misconceptions and provide a mutually beneficial avenue to change the workplace.



Thomas Mulcair, Leader of Official Opposition, at last year's CARP Annual General Meeting

CARP has a long track record of advocating for better investor protection, but 2012/13 represented new opportunities to shape the conversation.

The past several years have been especially difficult for average investors. The financial crash wiped out savings for many and Canadians now find themselves in a slow growth economy, with few safe and robust ways to save and fewer protections when things go wrong.

CARP used the opportunity in 2008 when the federal government was seeking support for its National Securities Regulator (NSR) to call for a dedicated national investor protection agency to receive complaints, investigate crimes, and support prosecutions together with a tribunal with authority to order restitution, undo transactions, provide mediation, and order compliance, with access provided to retail investors; and a compensation fund to pay restitution.

The resulting report and 2009 Budget legislation included exactly such an investigative and enforcement agency. Despite a temporary setback in December 2011 when the Supreme Court disallowed a NSR on the federal government's proposed terms, Ontario and British Columbia have agreed with the federal government to form a Common Capital Markets Regulator, covering most of the securities activity in Canada, and including the investor protection provisions.

If that promised investor protection function materializes, it would represent a major advance in the cause of providing investors with a pathway to redress. Few jurisdictions can order restitution and the only existing national body with the mandate to mediate disputes can only recommend, not order compensation. Even still, major banks have been cancelling their voluntary participation in that body.

The financial advice industry is also recognizing the need to be more accountable and responsive and has sought CARP's input on behalf of older investors. CARP has used the opportunity at public forums convened by industry and regulators to call for better accountability from financial advisors - a self-regulated field - clearly articulated and reliable professional designations and a legislated duty to act in the best interest of clients.

CARP helped steer pension reform into the public and political spotlight and in the process helped secure for older Canadians a number of important changes that helped retired Canadians in the aftermath of the recession, including the 2011 GIS increase and temporary RRIF relief. But the key advance is that comprehensive pension reform remains a front burner issue.

No one was talking about pension reform when CARP called for a Universal Pension Plan in 2008 to help people save for their own retirement. Experts hired by the government and some think tanks supported the government's position that Canada's pension system was doing fine. CARP kept the issue at the forefront of public discourse, highlighting studies that confirmed that Canadians were indeed not saving enough, and repeated the call for a supplementary pension plan at parliamentary committees and public forums.

In 2010, there was a breakthrough. Federal and provincial finance ministers finally acknowledged that Canada's pension system needed reform and government had a role to play. They proposed to consider a modest CPP enhancement and proposed Pooled Registered Pension Plans (PRPPs). All three federal parties campaigned on some measure of pension reform in the 2011 election.



Justin Trudeau, MP, Leader of Liberal Party




Minister Mario Sergio, Ontario Minister Responsible for Seniors

Since then, federal PRPP enabling legislation has been enacted and provincial legislation has been tabled and is in various stages of approval – a response that CARP and many experts consider to be inadequate to the task of helping Canadians save adequately for their retirement. **But the PRPP clearly represents the government’s acknowledgement of a problem it had at first denied existed. Now that we have their attention, we can push for better solutions.**

One of those is the proposed modest enhancement to the CPP, a first step towards increasing access to a universally accessible pension, which the federal government has refused to advance despite a growing provincial consensus. June 2013 saw another opportunity for action pass by, as Finance Ministers did not meet as they promised to further discuss CPP enhancement. For the record, the opposition parties have committed to enhancing the CPP.

Pension reform is an issue most governments would sooner ignore than tackle head-on, like many complex policy issues that require long-term thinking and high levels of collaboration. The federal government expected PRPPs to mute the clamour for CPP enhancement. Instead, CARP advocacy through open letters and communication with governments and opposition parties, member polling, media engagement during the five year interval has provoked enough reflection that key pension experts, think tanks, and a prominent bank CEO, have lined up with CARP’s call for a universal pension plan modelled on the CPP.

CARP will continue to push for changes that will help all Canadians retire with pension security.

Reform is needed for all Canadians, including single seniors who struggle to make ends meet, retirees concerned about maintaining their standard of living throughout retirement, and for the 11 million Canadians without workplace pension plans. 

**“Every day you may make progress.
Every step may be fruitful.
Yet there will stretch out before you
an ever-lengthening, ever-ascending,
ever-improving path. You know you
will never get to the end of the
journey.
But this, so far from discouraging,
only adds to the joy and glory of the
climb.”**
- Winston Churchill

CARP IN THE MEDIA

Making the Status Quo Uncomfortable



Making the status quo uncomfortable for decision makers is a major instrument of advocacy that aligns well with the interests of the media. So CARP is a go-to source for analysis and comment and increasingly, CARP is the major voice juxtaposed with that of established proponents.

It was no accident. CARP names the issues that others avoid, calls for changes backed up by sound research and the authentic voice of CARP members and follows up over the long haul – a professionalism that journalists appreciate. So we can expect CARP issues to continue to corner the headlines.

Almost six years after the recession, we are still marked by it. And it has been the backdrop that has compelled CARP to pursue the broad range of issues rooted in the growing financial insecurity especially among those considering retirement.

This year was no exception – stories abounded about older Canadians taking on more debt – apparently a revelation to the banks and media examining the phenomenon. CARP was able to provide some context. CARP already knew from our polling that our members' savings had been devastated by the crisis, that seniors were struggling

and that many would never recover from the crash – so this was no surprise. CARP also learned that people were taking on debt not only for themselves but also to help their children.

Each such media inquiry was an opportunity to call for measures to relieve the financial burden, if not for today's seniors then for the future – jobs for older workers, caregiver support, long term care insurance, pharmacare and pension reform.

At the height of recession, CARP was virtually alone in raising the concern that Canadians were not saving enough and had no way of weathering such downturns unless government acted. Over time, the finance ministers first denied then acknowledged the need to act. What they promulgated, the PRPPs, is considered a poor substitute but the key is that CARP dogged their steps and each measure has had to take place in full public view.

They even tried to sideline something they themselves promised: a modest CPP enhancement. Alberta and Quebec vetoed the change at a finance ministers' meeting one year but the Quebec government changed the next year and signified its agreement in its November 2012 budget, meaning

that there was sufficient provincial consent pursuant to the statutory amending formula to make the promised change. That left the federal government as the holdout - which CARP pointed out.

CARP's revelation that the logjam was broken made the front page headline just before the December 2012 finance ministers' meeting which prompted the federal finance minister to argue unnecessarily that he wanted unanimity – giving the issue a second media cycle. CARP released an open letter to hold their feet to the fire, saying:

"This is the time – maybe the only time – that the provincial Finance ministers who have told us that they favour a CPP enhancement and better safeguards in the PRPPs, will have the leverage [by refusing to enact PRPP legislation] to actually fulfill their promise to provide a secure retirement for future generations."

At least one provincial minister stipulated CPP enhancement as a condition of his cooperation but the meeting ended with a declared commitment to consider it again at their June 2013 meeting – a third media cycle.

While the spring session of Parliament was given over to the Senate expenses scandal, CARP kept the pressure on in advance of the promised June meeting with a further news release:

"While MPs, who have no pension worries, squabble about the travel perks of senators, who have no income worries either, ordinary older Canadians are worried about having enough to live on in retirement. CARP members reject the PRPPs and the government's excuses and despite five years of delay and prevarication, are more convinced than ever that immediate action is needed and will make their demand for pension reform clear in the ballot box..."

The June meeting was not held. Parliament was prorogued. CARP polls still put CPP and pension reform up front and still make it a ballot issue. The CPP issue continues to be covered in depth in op-eds and magazine cover stories citing CARP as the protagonist. Anything that the recalcitrant politicians do or not do on this file will be met with sustained media scrutiny.





CARP Leadership Forum. From left to right: Susan Eng, Martin Cauchon, Martha Hall Findlay, Deborah Coyne, Joyce Murray, and Karen McCrimmon.

CARP as Media: Over the past five years, CARP has built a large and effective communications machine to support CARP's advocacy initiatives. Our bi-weekly newsletter *CARP ActionOnline*, has grown into an online magazine. CARP seeks input from its members via a richly detailed poll on current topics and policy issues every two weeks, which means we also regularly test the electoral preference of this bellwether group.

With over 90,000 opt-in subscribers, and a regular survey response rate of 2,000-5,000, *CARP ActionOnline* is the largest newsletter and regular polling that targets older Canadians. Our newsletter articles are frequently picked up by daily papers and our polls make the headlines of major news outlets on a regular basis.

Susan Eng, CARP's VP Advocacy is a frequent media commentator and a regular contributor to *Zoomer Magazine*, a regular guest and panellist on *Goldhawk Fights Back*, with Dale Goldhawk, *TVO's The Agenda*, *AM740*, *Classical 96.3* and *The Zoomer Report*. She also moderates *The CARP Debate™*, the country's only high-profile debates to be successfully hosted by an advocacy organization and broadcast on national TV.

Since its inception in 2010, the **CARP Debate™** has very quickly become a mandatory campaign stop. Candidates would not forego the chance showcase their knowledge of the issues that matter in a televised debate geared towards the only demographic segment that has a 70% voting rate.

In March of this year, CARP hosted the CARP Forum™ during the Liberal leadership race. The official Liberal leadership debates only featured one or two questions focused on seniors. The CARP Forum™ centred on the candidates' policy ideas about home care, pension reform, elder abuse and seniors' poverty. The debates provide an invaluable opportunity to ask the candidates questions no one else would ask and get them on the record on CARP's advocacy issues.

"We who engage in nonviolent direct action are not the creators of tension. We merely bring to the surface hidden tension that is already alive"

- Martin Luther King Jr.

Business / Personal Finance

Abilities, not age, are what truly matter in hiring

New research finds nearly half of all mature Canadians want to work beyond age 65. But they still encounter age discrimination.

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Susan Eng, vice-president of advocacy for CARP, says ending age discrimination is simply a basic premise of human rights: "If you are comparing two people of equal qualifications distinguished only by their age, there must be no underlying assumption that the younger person should have the job."

By: [Sheryl Smolkin](#) At Work, Published on Sun Sep 22 2013

New research reveals that nearly half of all mature workers want to continue working in some capacity beyond age 65. [EXPLORE THIS STORY](#)

REPORTING ELDERLY DRIVERS CROSSES LINE, SENIORS SAY

Sudbury police launch tipline

By KRISTOPHER MORRISON

In what a seniors advocate calls unfair targeting of older people, Sudbury police are urging motorists to anonymously report elderly motorists they feel are no longer fit to drive.

"It's someone's right to drive, sure, not someone's right to be targeted," says Susan Eng, vice-president of CARP, a seniors' advocacy group. "It's a huge infringement on their rights."

The North East Dementia Network Coalition Safe Driving Task Force, as it is called, was formed last month, with tips funnelled through Crime Stoppers. A plainclothes officer is then sent to the motorist's home to discuss the call.

"So, say Jane Doe's name is given. [We] will go to Jane Doe's house, knock on the door and speak to her and follow up. Firstly, to see if the tip is valid, if there are some identified problems with driving and go from there," said Sudbury Constable Meghan O'Malley.

"There are many people who call us and say, 'I have some concerns about my mom or my dad or family friend, neighbour, but they don't know who to go to.' See [SENIORS on Page B2](#)

Anonymous tip line to 'rat out' unfit elderly motorists unfairly targets seniors, critic says

KRISTOPHER MORRISON | 25/02/13 | Last Updated: 25/02/13 8:18 PM ET
More from Kristopher Morrison | [@KrisJayMorrison](#)



Reprint

In late February, CARP learned that the Sudbury police force was calling on the public to phone Crime Stoppers with information about seniors who they considered should not be driving.

The police spoke of helping seniors stay safe and helping families avoid difficult conversations. Initial media response seemed positive, probably because it was endorsed by the police and a coalition purporting to have special knowledge about the impact of dementia on older drivers.

Police proudly proclaimed they would follow up on every tip: "So, say Jane Doe's name is given. [We] will go to Jane Doe's house, knock on the door and speak to her and follow up. Firstly, to see if the tip is valid, if there are some identified problems with driving and go from there..."

CARP had a different take:

"Before we interfere with people's rights and snatch their licence from them, there should be options, and due process based on valid testing of the ability to drive, not based on presumptions about all older drivers. And the family members who care enough about their loved one's driving should screw up their courage and have the "talk" rather than call in the police. That conversation would be much easier if the remedial training were the norm and readily available. As the saying goes, If you only have a hammer, everything looks like a nail!"

What followed was another bout of the saturation media coverage that CARP members have come to expect on such issues and the initiative was soon dubbed "the Sudbury snitch line" in most media coverage. Twenty four hours after the first story appeared, Susan Eng had been interviewed by several columnists at the *National Post*, the *CBC*, *Global News*, *Goldhawk Fights Back*, *AM740*, *News*

Talk 1010 and a number of regional dailies. Forty-eight hours later, the Sudbury police chief issued an official apology and said that they had suspended the program as well as a proposed rollout to the rest of Ontario. Despite the retraction, incredulous journalists were still calling CARP for comment weeks later.

Media asked Ontario's Minister of Transportation if he would be meeting with CARP. We accepted the invitation given through the media and used the opportunity to ask the Minister to modernize licence renewals to be based on legitimate assessment of driving ability and not age and to make remedial training available.

The licence renewal process has long been a sore point for CARP members who feel they are being unfairly denied their licences. The snitch line was the last straw which, without CARP's immediate pushback, might have made a bad situation worse by effectuating a long standing prejudice against older drivers.

"The world changes according to the way people see it, and if you can alter, even by a millimetre, the way people look at reality, then you can change the world."

- James Baldwin

CARP has pushed back against the prevailing attitudes embodied in media catchphrases like "grey tsunami" "greedy geezers" and "bed blockers". Beyond being tiresome, such terminology shapes public attitudes and policy. No systemic change would be made if blame is directed only at the victims.

The first step is to make sure the public knows that there is someone ready to defend against such attacks. So when a politician said his 60-year old opponent was too old to be running against him, CARP called him out on the front page of the major newspaper in the province. He apologized in national radio panel with CARP but still lost the election.

When commentators dismissed our call for pension reform as the selfish demands of an entitled generation, CARP reminded journalists that any such reform could only benefit future generations. The government tried to forestall opposition to its raising





the eligibility age for Old Age Security (OAS) by telling older Canadians that they would not be affected but what CARP demonstrated through our polling was that our members were roused not by self-interest but their concern that the social safety net for their children not be torn up on their watch.

So it was with health care reform. Rather than just complaining about the persistent myth that the so-called “grey tsunami” would overwhelm the healthcare system, CARP redirected media attention to what could be done to relieve pressure on the system while responding to what people actually wanted - to stay out of the healthcare system and deal with their health challenges at home whenever and as long as possible. Today, media stories are more likely to cover the Canadian Medical Association calling for a national home care policy.

Over the past five years, CARP has gone from having to push ideas considered novel but not critical to the country’s well-being to providing a framework for considering some of the defining issues of our time. Through constant media engagement, CARP has been able to shape the public discourse on our ageing population and meaningful healthcare and pension reform.

The CARP Poll™ continues to be a valuable resource that allows CARP to project a sometimes surprising - and therefore, media worthy - profile of CARP members.

For example, CARP members polled about living to 120 said no thanks – unlike their American counterparts. Scientists say the first person that will live to be 150 years old is already 50 today. CARP’s polling revealed that CARP members were half as interested in radical life-extending treatments as Americans:

“Our members, for the most part, are happy with their lives, and don’t wish to extend them beyond a natural span. The American public, on the other hand, is always attracted to bright shiny objects, and the promise of immortality is one of the brightest and shiniest of these,”

Our news release made for a compelling media hook and several opportunities to raise the financial and health concerns of ageing.

CARP members’ support for legalization of doctor assisted suicide has also captured media attention. Our official position is that a national conversation must be engaged to address this most difficult of issues facing all Canadians – historically a political “hot potato”. A news report that the new Ontario Premier Kathleen Wynne and both Leaders of the Opposition agreed on the need for an end-of-life discussion linked CARP and the Ontario Medical Association, identifying them as the galvanizing forces behind the Premier’s statement: *“In May, the OMA said it would play a leading role in the creation of palliative care policy. And CARP... is pushing for action.”*

Media is a vital tool that has allowed CARP to disseminate our ideas, reach out to new audiences, and gain the credibility and influence that allows us to generate results in the corridors of power. 🦋

CARP CHAPTERS:

Extending Our Reach



CARP Chapters are a unified force that raises CARP's advocacy mission and vision to new levels across the country. Our network of Chapters is now 56 strong, including a chapter in every capital city, and is actively making CARP's vision into a reality within their communities. Chapters are bringing CARP's advocacy issues to their communities and local elected representatives.

Chapters bring local insight and value to CARP's national message and work. They engage with their communities to identify and pursue local priorities while extending CARP's objectives at the community level. They provide a local viewpoint on national issues, keeping us up to date on members' concerns and input. They legitimize the national voice of CARP Advocacy.

Chapters remind political candidates about the voting clout of older Canadians and gave them an opportunity to pitch them directly at all-candidates meetings. The **South Fraser** Chapter in British Columbia, led by Terri McKenzie, had their meeting broadcast live online. The CARP Chapter in **Windsor Essex**, Ontario, hosted candidates in the provincial

by-election for **Windsor and Tecumseh** for a public debate. In both events, CARP members asked probing questions and pressed the candidates from each party to address their local concerns and larger issues such as pensions, health care, elder abuse, and financial security.

Chapters are influencing and engaging their communities more than ever. Despite a shift in focus to strengthen the existing CARP chapters rather than growing the network, there was an undeniable push from the ground up to continue expanding CARP's network. Over 450 older adults in the community came to the launch gala of a new Chapter in Brampton with great enthusiasm to get involved.

Not long after its launch, the **Brampton** Chapter, led by Peter Howarth, joined the **Mississauga** Chapter, led by Murray Etherington, and partnered with the *Peel Elder Abuse Prevention Network* to host their 2nd Annual Wellness Walk and Community Fair. The fair raised funds to help provide more coordinated community services to elder abuse victims as part of World Elder Abuse Awareness Day.

Chapters are transforming their communities.

The **Ajax-Pickering** Chapter collaborated with the Rouge Valley Health System to host “Community First” - a roundtable discussion on transformational changes in the hospital sector, reflecting CARP’s call for more home and community-based care. Pat Douglas, Chair of the **Sudbury** Chapter, has lobbied steadily for geriatric day hospital program, based on the US program called Program of All-inclusive Care for the Elderly. Her efforts paid off: Sudbury’s Health Sciences North geriatric day hospital launched the Short Term Assessment and Treatment Centre with multidisciplinary health professional teams to prevent multiple hospital readmissions.

CARP Chapters are making CARP’s presence and advocacy mission known across the country.

For the first time in CARP’s history, over 40 CARP Chapters will be raising a CARP flag in their local city or community for National Seniors Day. Local politicians, governments, and the public will be introduced to their local Chapter and learn more about CARP’s new vision for aging.

CARP Chapters have made their voice heard in media across the country, reminding Canadians that the aging demographic cannot be ignored. Bruce Bird, Chair of the **North Fraser** Chapter, had an article published in The Vancouver Sun entitled, *Boomers*

and seniors not a burden on society. Edgar Williams, Chair of the **Avalon** Chapter, discussed the issue of seniors facing heavy debt in their so-called “golden years” on CBC Radio Noon and was featured in an article in the Telegram titled, *Insolvency among seniors rising*. CARP **Nova Scotia**’s Bill Van Gorder is a constant presence in print and broadcast media on issues varying from driver assessment, to health care and a go-to source to present CARP’s perspective on provincial budgets and the recent election.

Through the work of CARP chapters, CARP’s message is reaching more broadly and felt more deeply right across the country. 🐼

“Do your little bit of good where you are; it’s those little bits of good put together that overwhelm the world.”

– Desmond Tutu



New Brampton Chapter Launch Event with over 450 in attendance

THE CARP POLL™

What We Learn From Our Members



We have polled the CARP membership every two weeks for five years, since the federal election of 2008. The topics vary, from health care to pension reform to ethics in government, but we always get a good response, rarely less than 2,000 members.

The most popular polls, by far, in terms of response, are those that deal with health care. In April, we learned that one quarter of our members had experienced catastrophic drug costs, or knew someone who had, and this indicated the scope of the problem was greater than we thought. Catastrophic Drug Insurance became a priority issue for us.

Members also told us that their prescriptions became unaffordable at, on average, just less than \$2,000 a year, which allowed us to quantify the need for a National Pharmacare Program.

In August, we polled members on their attitudes to radical life extension and the possibility of living until 120 years. To our surprise, our members didn't really want to explore immortality, certainly much less than US respondents to a similar poll.

This is an altruistic choice, made with a clear eye on the future; most of the objections to super old age were centred around the depletion of resources and increased competition for jobs. These are not selfish considerations.

At the same time, we found Canadians *expected* to live longer than Americans (about the same age Americans *wished* to live - 89), but wished to live even longer (to 94 on average). This sets a bar to be cleared in the face of the current government's decision to raise the age for OAS.

Polls about pension reform are equally popular. We learned that our members weren't excited about the prospect of PRPPs as a substitute for true pension reform and that they probably will not invest in them, strongly preferring an enhancement to CPP instead.

We started noticing endorsements of our advocacy for CPP enhancement coupled with a supplementary Universal Pension Plan (UPP) being discussed and given the imprimatur by senior economists, business leaders and other advocates. **While these experts were on the right track, it was the CARP Poll™ that supplied the environmental data that proved them right.**

In May we learned that members thought the provinces should demand the federal government make a commitment to enhancing CPP as a condition of their participation in enacting PRPP legislation, which gave us a whole new pressure tactic. Once again, members' altruism is obvious, as they point out any enhancement to CPP won't benefit them, only future generations. The need for CPP enhancement became even more urgent for us when we realized

most of our members agreed that without it, senior poverty in Canada, on the decline for years, would increase.

In August, we learned that the proportion of members who say they live day-to-day and cheque-to-cheque (a measure we have tracked since the beginning) had increased markedly in just the past year, and the proportion saying they lived comfortably in retirement had decreased. This was a troubling trend indeed, and motivates our advocacy on pension reform even more. It helps explain our members' support for CARP's universal pension plan, modeled on the CPP, which they see as a major bulwark against poverty among seniors.

Older workers and their issues draw a great deal of interest. We have learned from our polling that two things are critical to recruiting and retaining older workers; extended health and dental benefits and flex-time/innovative work schedules such as job sharing, part-time and reduced hours.

Finally, politics are deeply interesting to our members, virtually all of whom vote regularly. They are most concerned about government transparency and their biggest complaint about elected politicians is that they toe the party line instead of doing what is best for their constituents (or the country).

Members want governments to work with the opposition to craft the best possible legislation, not to tear each other down. They deeply deplore the 'permanent campaign' mentality that is more common in Canada with every passing year (and with the advent of fixed election dates). They want the senate reformed, or eliminated. They want politicians to answer questions in Question Period, not read talking points.

We've asked the voting preference question about 100 times since we started. This gives us a remarkable database of political opinion among older Canadians, one that is unique in its length and consistency. For most of the five years we have been polling we saw the same results. The Conservatives, with minor stumbles, were always the favoured party of most of our membership. This is no longer the case. At one point the NDP actually polled first in

member preference, something that had never occurred before. The Liberals have now been in the lead for some months.

At CARP, we have always tried to understand the relationship between member attitudes to major policy issues and their vote, and we have tried for years to encourage older Canadians to use their vote to prompt change. Often, this has been a Sisyphean task. Electoral inertia is a challenge in any advocacy campaign.

CARP members are increasingly willing to vote their issues and this has led to greater volatility in their voting preferences. Our membership has consistently anticipated the nation's political direction. And contrary to the prevailing belief that older voters defend the status quo, their choice of a political party has now become a quest for meaningful change. 🦋

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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