

# CARP Advocacy

## 2015 Annual Report



**CARP**

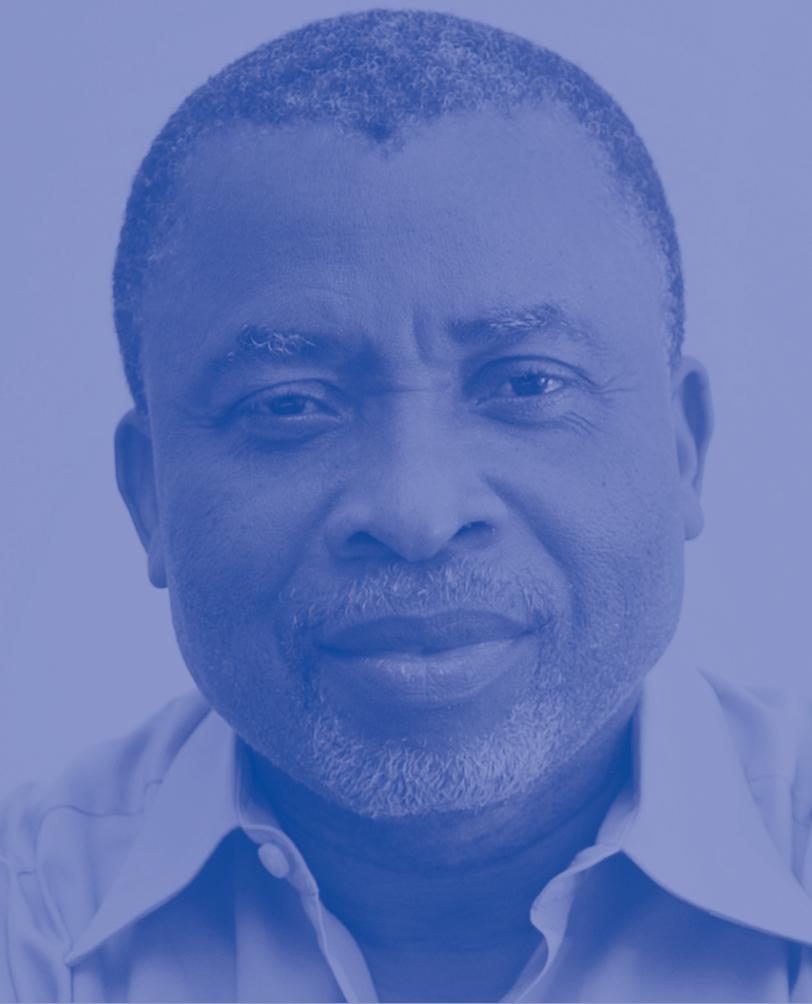
*Dear Prime Minister,*  
**I am a CARP member.**  
**I vote.**

Tell me what **you** will do to:

- ✓ Increase the Canada Pension Plan
- ✓ Reduce drug costs
- ✓ Get more home care
- ✓ Reduce poverty among seniors
- ✓ Help older workers
- ✓ Other: \_\_\_\_\_

Learn more about  
CARP's Call to Action at  
[www.CARP.ca](http://www.CARP.ca)







*The CARP Advocacy Team (from left to right) Sarah Park, Director, Strategic Communications • Michael Nicin, Director of Policy & Strategic Planning • Carol Libman, Advocacy Consultant • Anne Gravel, Newsletter Editor, Webmaster • Peyton Thomas, Policy Writer & Researcher • Anna Sotnykova, Media & Communications Coordinator • John Corbett, Pollster • Susan Eng, Executive VP of CARP*

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# A Year of Disruption

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***What have we done for you lately? CARP asks itself this all the time although the politicians we buttonhole might re-phrase it: “What have we done for you lately?” But that’s our job: to disrupt the status quo because the status quo is not good enough.***

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This year began and ended with elections at all levels of government – some results sticking to the status quo, some introducing change and some creating massive disruption. CARP’s year was also spent at the fulcrum of current events.

Starting with the first major pension reform in a generation, the imminent Ontario Registered Pension Plan, the year was book-ended by both Opposition leaders addressing our AGMs and making promises on issues

that came into play in the recent federal election. The spring budget highlighted measures of particular value to CARP members and older Canadians generally. The year's achievements have been a testament to CARP's continuing influence in shaping public policy and helping Canadians better meet the challenges of aging.

The budget measures alone include reducing mandatory RRIF withdrawal rates, extending EI compassionate leave to care for terminally ill loved ones, investments in brain research to help dementia sufferers and their families and an age-friendly home renovation tax credit. On the healthcare front, CARP prodded improvements to home care, drug costs and the *Healthcare Citizen*. CARP's call for patient-centred care is the lead recommendation of the ground-breaking Health Innovation Report.

And that was before the federal election started. As always, election campaigns are the best of times for advocacy groups and even better if the campaigners pick their issues from our song sheet. Increasing the CPP was an early wedge issue followed closely by increasing GIS for the poorest seniors, support for single seniors, removing the terminal diagnosis requirement for EI compassionate leave, and returning the OAS eligibility age back to 65.

CARP members, already among Canada's most politically engaged and avid voters, joined in our *Get-Out-the-Vote* initiative to bring hitherto non-voters in their circle to the voting booth. Voter turnout increased to 68.5% – coincidence? Candidates on their doorstep were met with door hangers challenging them to say how they would fix the high cost of drugs, inadequate home care and seniors' poverty – rather than their usual talking points. We are now challenging Prime Minister Trudeau to fulfill his promises. It shouldn't be hard.

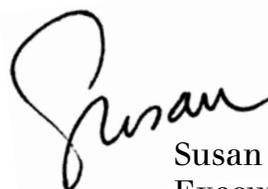
CARP is a mandatory campaign stop and this election was no exception. The Trudeau

campaign stopped at CARP HQ to make major announcements which tracked the advocacy priorities of CARP members. The NDP also made several promises for which CARP was pleased to voice support as we did for the Conservative government's budget measures.

CARP endorsements were promoted in the media, culminating in an ad that played during the final ALDS Blue Jays game, the Ottawa Senators' hockey game, and on CBC's *The National* – worth millions in earned media, a major spike to CARP's already steady exposure in newspapers, radio and television. We continue to benefit from the synergies afforded by our access to ZoomerMedia radio and television properties, and in the print voice of CARP, *Zoomer Magazine*. CARP's media presence ensures that our advocacy priorities help shape the public policy discourse.

The CARP Chapter Network is 60 local chapters strong, spread across the country to engage our members in their communities, bring national advocacy messages to local politicians and to connect local voices with local media outlets. This year, we welcomed the revitalized CARP Pride Network, an online community serving our LGBTQ members.

Effective June 1, 2015, Ross Mayot, long-serving Vice President, Community Development and General Manger, left CARP to pursue other endeavours. Ross developed the CARP Chapter Network from 17 chapters to the robust network we now have. Ross saw CARP through its major transition from leadership under Lillian and Murray Morgenthau and his warmth and professional leadership was very much appreciated by the national office and the chapter chairs.



Susan Eng,  
Executive Vice President, CARP



# In The Corridors of Power

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*What have we done for you lately? That's the guiding question for CARP Advocacy, as we work to disrupt the status quo and improve the quality of life for our 300,000 strong membership and all Canadians as they age. CARP was instrumental this year before the election in pushing government action on a number of key issues, including help for Canadians to better save for their own retirement and new, historic support for caregivers, among many other issues.*

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**MORE WAYS TO SAVE**

Got TFSA limit doubled, providing more opportunities for Canadians to save. Two thirds of CARP members support increasing TFSA limits.



*Joe Oliver, Minister of Finance met with Susan Eng, Executive VP, CARP, in December 2014 to discuss ways to improve saving options for Canadians.*



**MORE FLEXIBILITY AND CONTROL OVER RETIREMENT INCOME**

Got minimum RRIF withdrawal rates reduced in the 2015 budget. Almost 90% of CARP members have or will have RRIFs, but more than half are worried they will outlive their savings.



*CARP gets national media coverage on CARP's advocacy wins in the 2015 federal budget that contained measures aimed at helping older Canadians.*

This year's long election campaign brought new focus on CARP's advocacy, as all the major parties courted older voters with a wide variety of promises to act on our core issues of pension security, seniors' poverty, home care funding, and a reversal of the OAS age eligibility back to 65.

CARP will hold the newly elected majority government to their promises on the issues that matter most to our members.

This year, CARP got results on our longstanding advocacy to reduce or eliminate mandatory Registered Retirement Income Fund (RRIF) withdrawals and increase TFSA savings room to help more Canadians save for retirement while protecting their hard earned savings when they reach retirement.

According to a CARP Poll™, two-thirds of CARP members support increasing the TFSA limit from \$5,500 to \$10,000 and a vast majority (81%) of them have a TFSA. The Liberal government campaigned on reversing the TFSA increase, but CARP will fight to ensure that Canadians continue to have the extra savings room in TFSA's.

The RRIF minimum withdrawal rate has now been lowered from 7.38% to 5.28% at the starting age of 71, thanks in large part to CARP advocacy. The new rates will allow almost 50% more capital to be preserved to age 90, as opposed to the old rules which ensured that almost all RRIF savings were withdrawn by age 91. Although the mandatory withdrawal was not completely eliminated, reducing the withdrawal rate is an important first step to ensuring Canadians are not forced to outlive their savings.

CARP's continued advocacy on caregiver

*Continued on next page.*



### EXPANDED SUPPORTS FOR CAREGIVERS

Got the federal EI Compassionate Care Benefit increased from 6 weeks to 6 months, which provides greater financial security for working caregivers taking care of a loved one with a terminal illness. CARP calls for removing the need for terminal diagnosis and the new government promised to do so in the election campaign.



*Susan Eng on CTV Power Play with host Don Martin (April, 2015) speaking about the increased compassionate care benefit as a welcome improvement, especially for caregivers with modest income who have to quit work to care for a loved one. Eng notes that the requirement for a terminal diagnosis does not support families providing care to a loved one living with a chronic condition, and says that the criteria should be broadened to offer this benefit to such families.*



*Susan Eng quoted in The Chronicle Herald (April, 2015) welcoming the increase from 6 weeks to 6 months of EI Compassionate Care Benefits, but identifying the requirement for a terminal diagnosis as a barrier in accessing the benefit – a barrier that should be removed altogether.*

needs led to an important step forward this year, when the Conservative federal government announced an extension of the Employment Insurance Compassionate Care Benefit as part of the annual budget.

The significantly extended Employment Insurance Compassionate Care Benefit will now give eligible caregivers 26 weeks (6 months) of EI funded leave and job protection for those caring for a terminally ill family member.

The newly elected Liberal government, in response to CARP advocacy, has pledged to expand the EI Compassionate Care Benefit to eligible Canadians providing care to a seriously ill family member, not just those caring for someone with a terminal diagnosis.

Most Canadians want to age and receive care at home. On that front, CARP welcomed the new Home Accessibility Tax Credit, which will provide up to \$1,500 in tax relief for renovation expenses meant to make the home more accessible. This new tax credit will help more people remain in their own homes longer.

CARP advocacy on homecare also led to all parties campaigning to do more to help people age at home. The new government has promised an investment of \$4 billion over the course of its first four years in office to improve home care and related services.

For people who need institutional nursing care, it's imperative that the right to personal safety accompanies high quality, affordable care. This became especially clear in 2014, when a tragic fire at a nursing

home in L'Isle Verte, Quebec killed 32 residents, in large part due to a lack of fire suppression sprinklers and poor emergency response.

Prior to the L'Isle Verte fire, only residences built after 1997 were required by the National Building Code to have fire suppression sprinklers, resulting in a patchwork of provincial regulations that left many nursing home residents across Canada vulnerable to potential fire danger. CARP's push on nursing home safety led provincial governments to act.

This year, Quebec joined the ranks of Ontario, Newfoundland and Labrador, Prince Edward Island and New Brunswick, all of which have mandatory sprinkler system legislation in place. Shortly thereafter, Alberta and Manitoba followed suit by making funding announcements and promises to ensure that in a prescribed amount of time, all of their care facilities will be retrofitted with sprinkler systems.

Pension reform is a central advocacy plank for CARP. With 600,000 seniors still living in poverty and 2 out of 3 working Canadians without access to a pension plan, it's more clear now than ever that Canadians need help saving for retirement.

CPP enhancement is widely considered the best way to help current and future generations of working Canadians save for retirement.

During the election campaign, all three major parties took positive positions on CPP. The Conservatives broke from their longstanding position and promised to look for ways of allowing people to voluntarily contribute to the CPP. The NDP and

*Continued on next page.*



**ENABLE CANADIANS TO AGE AT HOME**

Got a new Home Accessibility Tax Credit in the 2015 budget that will provide Canadians up to \$1,500 in tax relief for eligible renovations, which will help people to age at home.



**ENHANCE FIRE SAFETY IN NURSING HOMES**

Got the law changed in Alberta, Manitoba and Quebec to make sprinkler systems mandatory all nursing homes, ensuring greater safety for residents in those provinces. Alberta and Manitoba have also dedicated funding to improve fire safety.

*Quebec announced that sprinkler systems are to be mandatory in most seniors' residences, giving residences five years for installations and providing up to \$260 million to help with the upgrades (February, 2015).*



*Radio Canada International features Susan Eng and the release of CARP's Open letter to Ministers responsible for fire safety in nursing homes and CARP's efforts to change legislation to require sprinkler systems in every nursing home across Canada to protect its most vulnerable citizens (January, 2015).*

*CARP has been calling on all governments to make sprinkler systems mandatory in nursing homes across the country. This article was published by the New AM 740 Radio (January, 2015).*





**ENHANCE THE CPP TO IMPROVE RETIREMENT INCOME SECURITY FOR ALL CANADIANS** – CARP

has long advocated for better retirement security, specifically through an increase to the CPP. Ontario's proposed provincial plan was the first pension reform in a generation.



*Susan Eng responds to the Conservative government's proposal to allow Canadians voluntary additional contributions to the Canada Pension Plan. Although this is a welcome shift in their position, the proposal falls short of providing Canadians with meaningful improvements*

*to their retirement security, which would be best achieved by mandatory contributions to CPP (May, 2015).*

*The Liberal and NDP federal leaders have clearly stated that they support a mandatory enhancement to the CPP. Both have stated this in person to CARP members at CARP's Annual General Meetings.*



*Leader of the NDP Party, Thomas Mulcair, at CARP's AGM 2012, promised that if elected, his party would double the CPP.*

*Leader of Liberal Party, Justin Trudeau, at CARP's AGM 2014, promised that if elected, his party would work with provinces and territories to enhance the CPP.*



Liberals promised to work with provincial and territorial governments on a gradual, mandatory increase to the CPP.

With a majority government and promises made during the election campaign to work cooperatively with provincial governments, CARP expects action on Prime Minister Trudeau's promise to meet with provincial leaders within three months of the election to discuss how best to gradually enhance the CPP.

Healthcare remains the highest priority for Canadians and a more immediate focus as we age. This year, CARP ramped up advocacy on the issue, calling for a full system re-design of the healthcare system to provide a comprehensive 360 degrees of care. The redesigned system should treat Canadians as "healthcare citizens" – with the right to expect timely and appropriate care and equal treatment regardless of age, income and postal code, from acute care all the way through chronic and continuing care, and quality end of life care.

Healthcare is often overlooked in federal election campaigns, but not this year. The newly elected federal government ran on an election platform that included promises to negotiate a new Health Accord with provincial and territorial governments, develop a pan-Canadian collaboration on health innovation, and make investments in caregiver support, and homecare. Making meaningful strides on healthcare transformation will take time,

but CARP will continue to push all levels of government to transform healthcare so that all Canadians can expect equal access to high quality care, from first diagnosis through chronic and continuing care, and ultimately, end of life care.

CARP has been recommending universal pharmacare for a number of years and continues to call on the federal and provincial governments to act together and move in the best interest of Canadians.

CARP is calling for an approach to pharmacare that will:

- Expand coverage to include all medically necessary drugs, including catastrophic drugs
- Ensure equal access for all Canadians regardless of pocketbook or postal code
- Save money through more effective pricing so that drugs are affordable and the system is sustainable

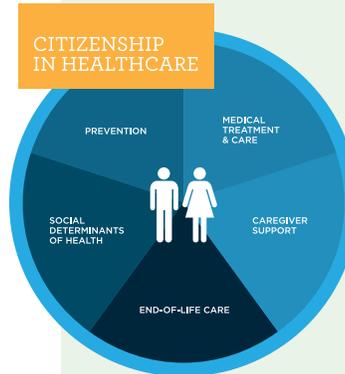
In recent years, provincial governments created the Pan Canadian Pharmaceutical Alliance to reduce the cost of some drugs and improve access across the country. Progress has been slow, but already the cost has been reduced for a handful of generic drugs. More recently, Dr. Eric Hoskins, Ontario's Minister of Health and Long-Term Care, convened an expert roundtable on pharmacare to further reduce costs and improve access to drugs, ensuring equitable access for all Canadians. All three major federal parties campaigned on reducing drug costs. CARP members will press for action to follow as Canada remains the only industrialized country with universal healthcare that doesn't provide citizens with universal drug access and coverage. ■



### HEALTHCARE TRANSFORMATION THAT PRIORITIZES CANADIANS

CARP is calling for the health care system to wrap 360 degrees around Canadians, prioritizing the needs of patients rather than the service providers. CARP will continue to call for healthcare transformation that will treat Canadians as "healthcare citizens" - with the right to expect timely and quality care - and better serve the needs of all Canadians as we age.

*CARP meets with Canada's Minister of Health, Rona Ambrose, discussing how the healthcare system requires fundamental change in how it is organized, financed and delivered to better meet Canadian's needs (December, 2014).*



CARP's submission in 2014 to the Advisory Panel on Healthcare Innovation, called for a full system re-design of the healthcare system to provide comprehensive 360 degrees of care that includes five major inter-related components: social determinants of health, prevention, medical treatment and care, caregiver support, and end-of-life care - which was front and centre

*in the Advisory Panel's report "Unleashing Innovation: Excellent Healthcare for Canada." (July, 2015).*



**NATIONAL PHARMACARE** - CARP has long called for universal pharmacare that will ensure equal access and affordability. CARP will continue to call on provinces and the federal government to create a national pharmacare plan.



*CARP met with Dr. Hoskins, Ontario's Minister of Health and Long-Term Care, in August 2015 to discuss the need for a national pharmacare program and better access to home and community care.*

# CARP's 2015 TOP TEN

CARP takes the long view in advocating for social, financial, and health transformation in Canada. But quickly evolving political priorities means that politicians can be reluctant to champion policies with benefits that won't be realized until well after the next election cycle. • As Canadians live longer and the population ages, governments will have to lengthen their time horizon in addressing the challenges and opportunities that lie ahead. Here are CARP's 2015 top 10 advocacy issues that will require real political commitment and long term investment from governments.

**1 RETIREMENT INCOME SECURITY:** Since 2008, CARP advocated for a supplementary Universal Pension Plan (UPP), starting with a modest increase to the CPP. Canadians are not adequately saving on their own. 12 million are without a pension plan, and 600,000 over 65 live in poverty. In 2013/14, CARP played a pivotal role in the introduction of the Ontario Retirement Pension Plan (ORPP), and we will continue to advocate for a UPP for all Canadians. Now, with a new federal government that campaigned on a promise to enhance CPP, Canadians should expect federal and provincial governments to meet in early 2016 to act on expanding the CPP. Pension reform is urgent. But until then, the federal government should administer the ORPP and let the CPPIB handle the investments.



**2 HEALTHCARE TRANSFORMATION:** The current post-acute healthcare system is fragmented and designed with the priorities of service providers in mind, not those of the people it is supposed to serve. Services are separated into discrete silos with funding models that increase costs, leaving patients to navigate the system on their own. CARP calls for healthcare transformation that will treat patients as healthcare citizens, providing clear and direct access to care from first diagnosis or acute episode, to acute care, to home and community-based long term care, to end-of-life needs. CARP will continue to advocate for a high quality integrated continuum of care and the right to timely, appropriate, and equal treatment regardless of age, income and postal code.



**3 UNIVERSAL PHARMACARE:** Canadians want to see universal pharmacare become a reality. The health of Canadians depends on it, and the sustainability of our healthcare system depends on it. 75% of CARP members polled want government action on universal pharmacare. A majority agree drug prices should be identical across Canada. CARP calls for a universal pharmacare that: 1) Includes catastrophic coverage and a more comprehensive range of drugs; 2) Ensures Canadians have equal access to affordable drugs regardless of their location and income; 3) Saves money through effective pricing, promoting affordability and system sustainability. As a first step, the new federal government plans to introduce intragovernmental bulk buying to drive down prices.



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## **HOMECARE:**

Access to homecare is essential for Canadians to age in their communities safely, comfortably, and independently. Unfortunately, many seniors spend long periods waiting for homecare due to insufficient coordination, substandard management, and inadequate funding. CARP calls for national homecare standards and sustained funding to ensure people can age at home for as long as possible, starting with the new federal government following through on their election promise of \$4 billion in new funding for homecare services.



## **5 SUPPORT FOR**

**CAREGIVERS:** Eight million Canadians provide informal, unpaid care to loved ones, bearing tremendous stress while helping people avoid hospitals or nursing homes. CARP calls for comprehensive caregiver support, including financial assistance, workplace protection, respite care, and formal training. CARP successfully advocated for the Caregiver Tax Credit in 2011. This year, CARP advocacy led to the historic support for caregivers in Canada through the Employment Insurance Compassionate Care Benefits, which were extended from 6 weeks to 26 weeks for those caring for the terminally ill. CARP will work to ensure that the new government acts on its election promise to make the EI Compassionate Care Benefits more flexible and remove the requirement for a terminal diagnosis.

## 6 OLDER WORKERS:

The right to work and remain engaged in the workforce is under threat for many older Canadians pressured to “make room” for younger employees, even though they have the experience, skills, and potential to continue making contributions. Some barriers are structural; others are part of workplace age discrimination. Today’s growing cohort of older workers is ready to stay engaged and demonstrate their value to the economy and society. Governments and businesses have a vested interest in encouraging and removing barriers to continued contributions from older workers.



## 7 AGE FRIENDLY CITIES:

CARP is calling on municipalities across Canada to make major urban centers model Age-Friendly Cities. Nearly 80% of older Canadians 55-plus already live in urban areas, while others are moving to cities at increasing rates. The aging demographic places greater urgency on ensuring older residents can continue to meet their daily living and healthcare needs, remain physically active and engaged in their communities, and contribute to civic life. As older Canadians confront health or financial challenges, many ask themselves, “Will I have to move?” In a truly Age-Friendly City, the answer is “no.”



## 8 INVESTOR PROTECTION:

Canadian retail investors face a complex range of financial products, an unevenly regulated industry environment, and a lack of legal recourse and financial restitution for professional fraud or misconduct. To truly level the playing field between retail investors and the financial advisory industry, CARP calls for a legislated fiduciary duty that will protect investors from conflicts of interest, misconduct, and fraud, and improve access to restitution.



## 9 END-OF-LIFE CARE:

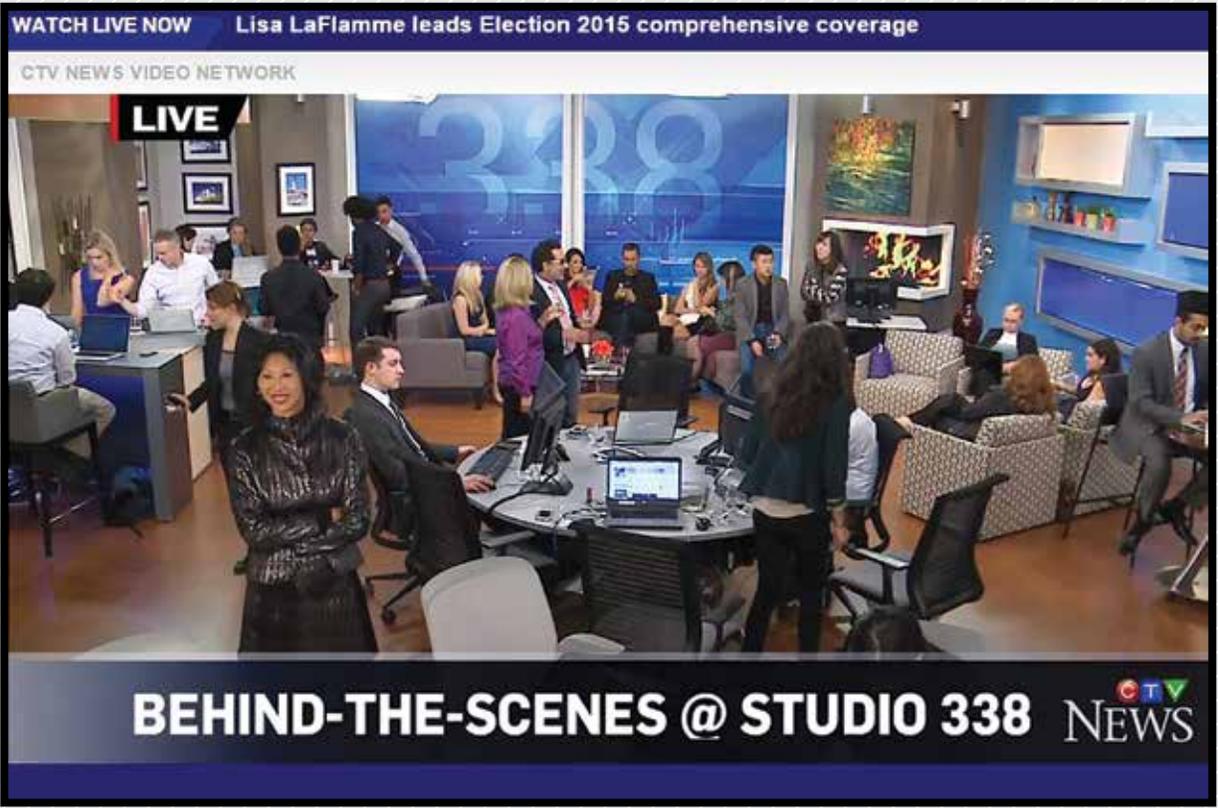
Improving end-of-life-care must become a healthcare priority. A majority of CARP members polled say a ‘good death,’ one in which the patient has control, choice, and dignity, is not yet possible across Canada. In 2014, CARP hosted a televised discussion on end-of-life, which included MP Steven Fletcher, who tabled two Private Member’s Bills to facilitate physician-assisted death. Since then, the Supreme Court of Canada (SCC) has ruled that the criminal ban on assisted dying is unconstitutional for those who are grievously and irremediably ill and suffering unbearably, and gave federal and provincial governments until February 2016 to craft legislation to respond to the ruling. CARP is calling for an immediate response to the SCC ruling, which the new government has proposed along with new federal funding for palliative care.



## 10 NATIONAL DEMENTIA CARE STRATEGY:

Dementia is an illness that robs people of their personality, cognitive ability, independence, control, and well-being – essential traits that make people who they are. As a result, living in the world of dementia is often frightening, daunting, and unpredictable for patients, as well as family and friends providing intensive round-the-clock care. 750,000 Canadians were living with dementia in 2011, and millions more were providing informal care. Within 20 years, the number of Canadians with dementia is expected to double to 1.4 million. To address the unique challenges of dementia and invest in supporting those living with it, CARP is calling for a paradigm shift in how we care for dementia. Canadians need a comprehensive approach that includes greater caregiver support, mandatory dementia care training for healthcare providers, and more funding for innovation, home care and long-term care.





## *CARP in the Media*

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*It's not every day that seniors' issues garner national attention, but in 2015, seniors became the central focus of public discourse. From fighting Canada Post's cuts to home mail delivery to seeing this year's election dubbed "a seniors' election," CARP led the public debate on the needs of seniors, while others clambered to keep up with the conversation.*

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Susan Eng, Executive VP of CARP, featured on the Prime Minister's 24/7 website, welcoming 2015 federal budget items on the expansion of TFSAs, reduced RRIF withdrawal rates, home renovation tax credit, and caregiver supports.

Tom Mulcair highlights CARP's support for greater income support for seniors in a live national broadcast during the NDP's campaign announcement to boost GIS and reverse the OAS eligibility age back to 65.



National networks broadcast live Justin Trudeau's campaign announcement at CARP's headquarters on Sept 14, 2015. On October 14, CARP reached a cable audience of 11.5 million when a clip from the same CARP event appeared in a Liberal campaign advertisement during the Blue Jays playoff game against the Texas Rangers.

CARP's calls for real change to improve retirement security, increase access to health care and home care, lower the cost of prescription drugs, and improve caregiver support were heard across the nation. CARP became a go-to source for prime-time national news broadcasts, major newspapers, blogs and regional media outlets. CARP's earned-media value easily reached tens of millions of dollars.

During the election campaign, federal candidates of all parties aggressively courted older voters, particularly CARP members. Everyone wanted the CARP stamp of approval. For instance, Thomas Mulcair, leader of the New Democratic Party, quoted a statement from

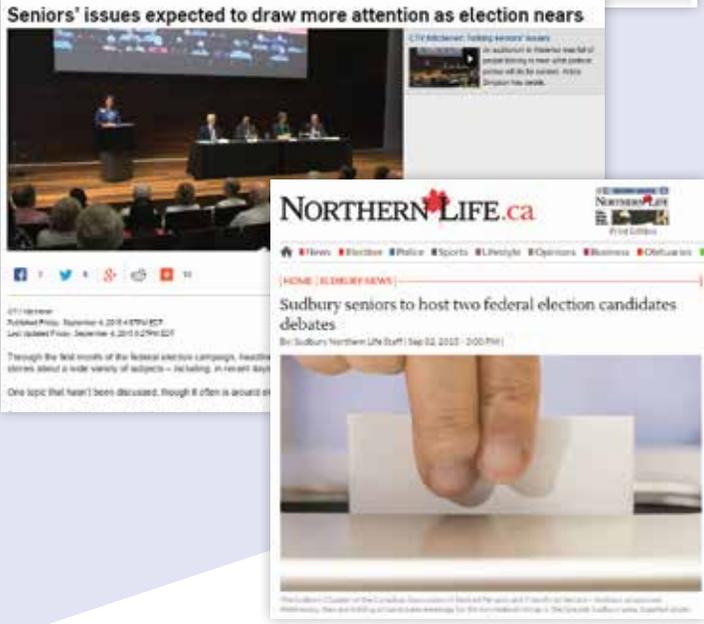
CARP on national television while announcing his campaign platform to invest in health care improvements for seniors.

CARP invited all party leaders to our national headquarters to speak directly to CARP members about their election commitments on CARP's priority issues. Justin Trudeau, leader of the Liberal Party, accepted CARP's invitation. He held a town hall event at CARP's headquarters and announced, before an audience of CARP members, his commitment to boost income supports for low-income seniors, enhance the CPP and provide additional support for caregivers. The event was broadcast live by national networks including CTV News Channel

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# ELECTION

# BUDGET



# NATIONAL



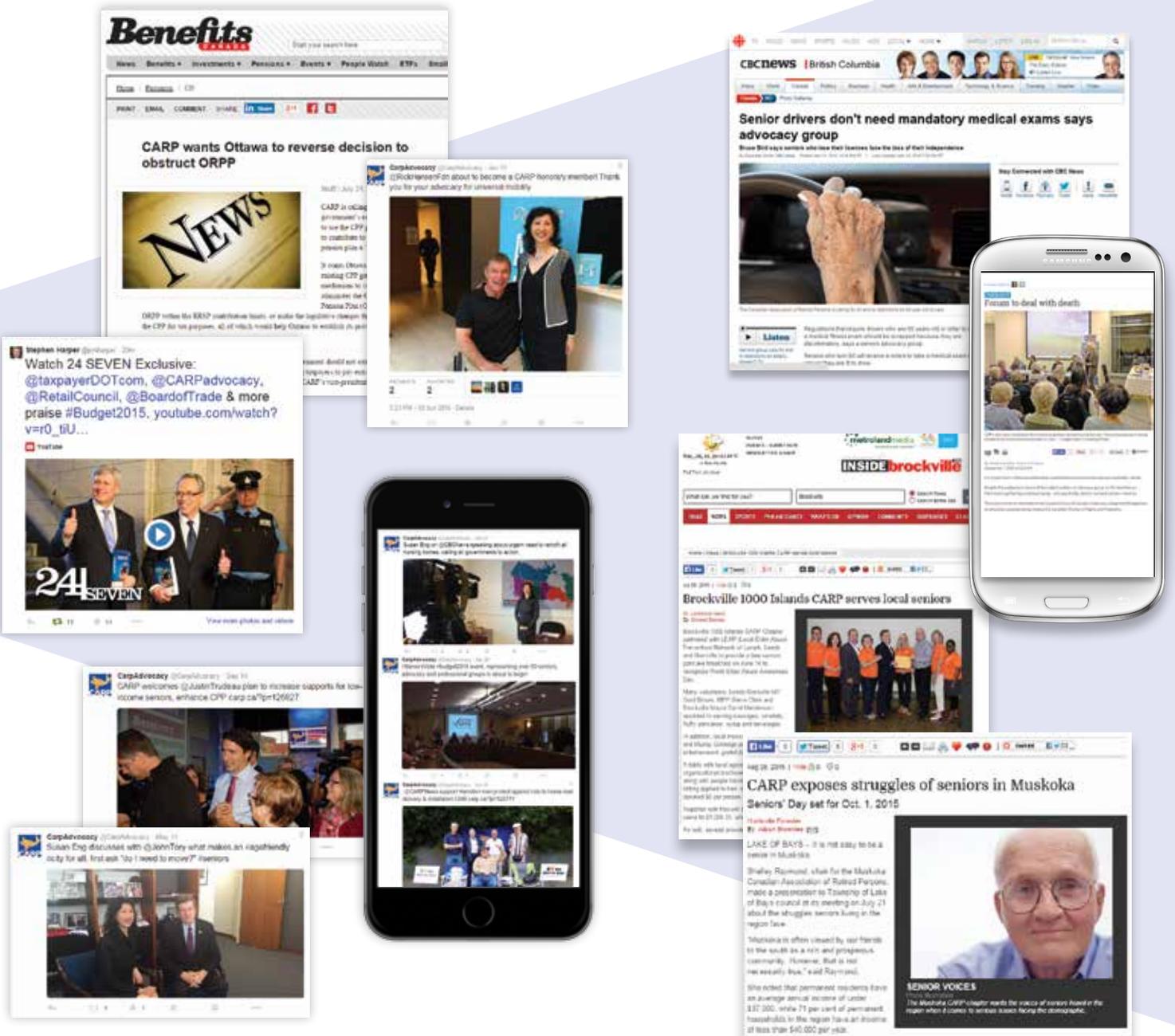
and CBC News. It also received wide coverage from Cable Public Affairs Channel (CPAC), the Canadian Press, CP24 and many more.

During the Blue Jays' October 14 playoff

game against the Texas Rangers, CARP reached a cable audience of 11.5 million when a clip from CARP's event with Trudeau was broadcast in a Liberal campaign advertisement featuring

# PROVINCIAL

# CHAPTERS



“Hurricane Hazel” McCallion, former mayor of Mississauga. Millions of TVs displayed the CARP logo numerous times over the course of the most-watched sports game in Canada.

Seniors are no longer a secondary issue, but the talk of the town. In the media landscape and public discourse, CARP has driven the debate and made seniors’ issues into Canadian issues. ■



*Hamilton Chapter Chair, Doug Stone, (second from left) and CARP member, Amar Chil (second from right) sit-in with Henry Evans-Tenbrinke (sitting) in protest against community mailboxes.*

## **CARP Chapters** *Advocacy On the Ground*

CARP chapters actively demonstrate CARP's clout in shaping laws and policies. Whether it is participating in a local sit-in, talking to media or meeting with elected officials, CARP chapters are committed to raising their voices and disrupting the status quo. They refuse to sit on the sidelines; they'd rather be on the frontlines fighting for better retirement security, drug coverage and affordability, rights of older workers, and essential services like home mail delivery and home and community care.

As a group of committed volunteers, CARP chapters punch above their weight in raising CARP's advocacy issues. The network of 60 CARP chapters across the country deepens CARP's advocacy work locally in their communities while being CARP's eyes and ears on the ground. CARP chapters' role in advocacy has been essential in influencing policy changes and ensuring that CARP's concerns are heard.

**CHAPTERS SAT IN PROTEST** against Canada Post's plan to stop home delivery – a plan that threatens the safety, well-being and independence of older Canadians and those with disabilities. In Ontario, CARP Hamilton Chapter Chair, Doug Stone, and chapter member, Amar Chahil, hand delivered a letter of support to Henry Evans-Tenbrinke, a retired healthcare worker, and joined his sit-in protest on the concrete pad where Canada Post intends to place a community mailbox and end door-to-door delivery of mail in his neighbourhood.



*CARP's Halifax Chapter in Nova Scotia raises the CARP flag with Mayor Mike Savage and city councillors.*

**CHAPTERS RAISED SENIORS' ISSUES WITH OUR FLAGS** on October 1st, National Seniors Day, at CARP's annual flag raising event, in the midst of the Federal Election campaign. Across Canada, 42 CARP chapters raised the CARP flag with their mayors and other local elected representatives, calling for government action on retirement income security, health reform, housing and income inequality. In addition, eight chapters, including the Victoria Chapter in British Columbia and the Avalon Chapter in Newfoundland, held election debates with local candidates on CARP's electoral priorities.



*CARP's Richmond Chapter in BC raises the CARP flag with Minister Alice Wong.*

**CHAPTERS TURNED UP THE HEAT ON GOVERNMENT.**

In New Brunswick, CARP's Fredericton Chapter joined other local seniors' organizations to protest the province's proposal to introduce asset-testing for nursing home fees. The government had to withdraw its proposal.



*Stewart Nam, Chair of CARP's North York Chapter, represents CARP at a special announcement regarding the Seniors Community Grant Program made by Ontario Minister for Seniors, Mario Sergio (left) and Ontario Premier, Kathleen Wynne (right.)*

*Vancouver Chapter participates in the Vancouver Pride Parade for the first time to stand for a more inclusive Canada and recognize older LGBTQ Canadians.*



*Cynthia Lazarenko, CARP Edmonton Chapter member, discusses senior housing issues with NDP Leader Thomas Mulcair at a Federation of Canadian Municipalities conference.*

**CHAPTERS CHALLENGE THE STATUS QUO.** Chapters' local voices bring strength and legitimacy to CARP National advocacy. Many of them are now go-to sources for media and are representatives on important issues in their community. For example, the Ajax-Pickering Chapter participates in a focus group for the Rouge Valley Health System and their Community Advisory Group on end-of-life strategies, providing input on services and actions needed by the community.



# **The CARP Poll™ Strengthening Political Leverage**

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*The CARP Poll™ is the voice of our members, informing our advocacy priorities and shaping our message to media and politicians alike.*

*CARP polls its members every two weeks through the CARP ActionOnline e-newsletter, receiving several thousand responses each time on a variety of topics from health care to pensions to politics.*

*RRIF rules, the Ontario Retirement Pension Plan (ORPP), end-of-life issues and nursing home safety were four particular issues over the past year on which CARP's polling substantiated CARP's understanding of members' needs and gave us greater political leverage.*

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## **Three quarters (75%) of polled members agree RRIF rules need to be changed so seniors don't outlive their money.**

This year's federal budget announced new, lower RRIF minimum withdrawal rates for ages 71 to 94 inclusive "to better reflect more recent long-term historical real rates of return and expected inflation".

## **Three quarters (73%) agree the ORPP is a good tool to solve the retirement problem, and few disagree (18%).**

Ontarians not already enrolled in a sizeable workplace pension plan will be phased into the Ontario Retirement Pension Plan (ORPP) between January 2017 and January 2020 based on employer size, the provincial government announced in August. Benefit payouts meanwhile will commence for ORPP participants age 65 or older starting in 2022.

## **Two thirds or more of members have supported assisted suicide since we started asking this question in 2010, and this proportion has increased recently.**

In February 2015, the country's top court ruled that people suffering from grievous and irremediable medical conditions should have the right to ask a doctor to help them die. The federal and provincial governments are now obligated to write new legislation to respond to the court's ruling.

## **The vast majority, three quarters, (76%) agreed that retrofitting all nursing homes with sprinklers is the best solution to preventing fatalities in nursing home fires. One tenth mentioned better staff training (10%).**

More than a year after 32 seniors died in a Quebec nursing home fire, only five provinces had moved to require life-saving sprinklers in older care facilities.

Quebec became the fifth province in February when it announced new regulations that will require older seniors' residences to be retrofitted with sprinkler systems. Alberta followed suit shortly thereafter.

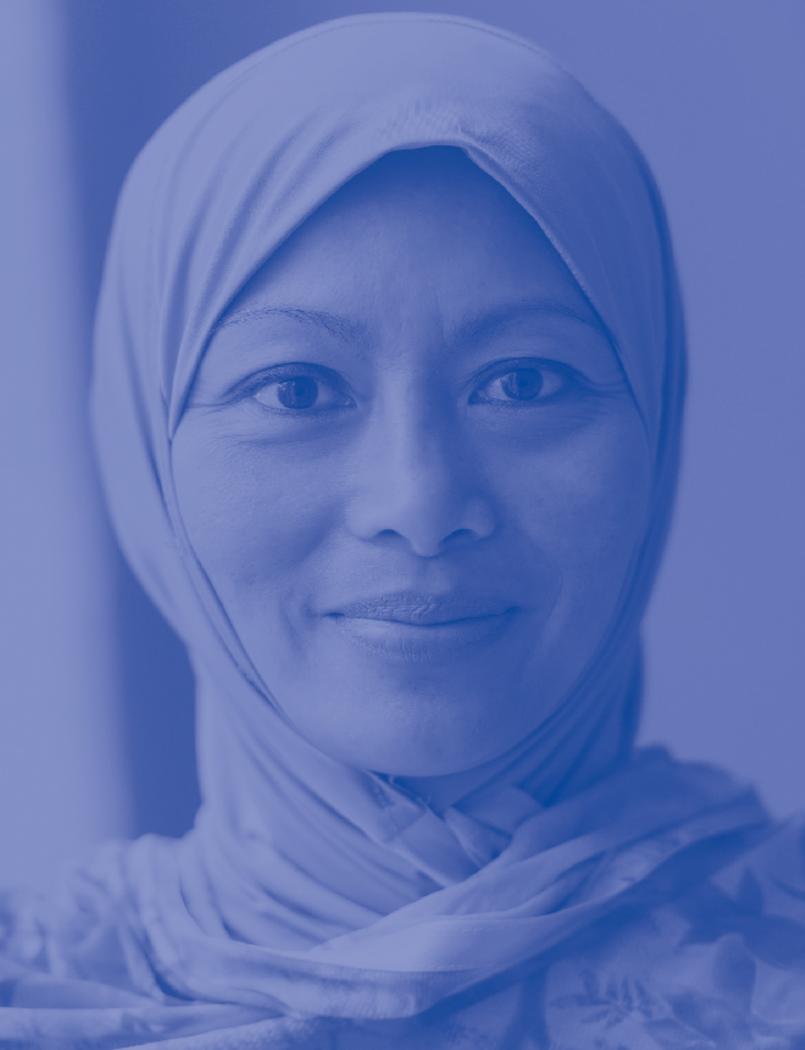
## ***Almost all CARP members (91%) voted in the Federal Election***

CARP tracked the 2015 federal election through the CARP Poll™, with seven separate waves of polling during the 11 week campaign. Sample sizes ranged between 1,500 and 3,000 per wave, including the final wave of polling, which had 18,000 responses. While the CARP Poll™ results mirrored the general population polling results, in many cases, our members anticipated shifts in the popular vote before they occurred in media polls. We saw the NDP decline right from the beginning of the campaign, and we were first to see the Liberals surge into the lead. Our final result, which gave the Liberals a commanding lead, also foresaw the eventual Liberal majority. ■

CARP is a national, non-partisan, non-profit organization committed to advocating for social change that will bring financial security, equitable access to healthcare 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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# CARP Advocacy

## 2015 Annual Report



**CARP**

*Dear Prime Minister,*  
**I am a CARP member.**  
**I vote.**

Tell me what **you** will do to:

- ✓ Increase the Canada Pension Plan
- ✓ Reduce drug costs
- ✓ Get more home care
- ✓ Reduce poverty among seniors
- ✓ Help older workers
- ✓ Other: \_\_\_\_\_

Learn more about  
CARP's Call to Action at  
[www.CARP.ca](http://www.CARP.ca)

