

**CARP Pension/Driving Poll Report
March 22, 2013**

KEY FINDINGS - PENSIONS

Members agree that that CARP's Universal Pension Plan, or its companion advocacy piece, enhancements to CPP and PRPPs, are good because they will provide for a secure retirement and will be financially feasible. They are less likely to be seen as politically feasible, though. The government's pension solution, Pooled Retirement Pension Plans (PRPPs), are not seen to be useful.

There is equal agreement that a recommendation from a major financial industry figure to enhance CPP *and* add a UPP layers is good, because it is both secure and financially doable. Members recognize business has enlightened self-interest at heart and knows secure retirement means better sales, jobs and is good for the economy. They agree CARP and the financial industry are on the right pension track, not the government. Members share the opinion that secure retirement plans are good for the economy, good for business and good for government.

There is strong agreement the Indalex pension insolvency decision was incorrect and that pensioners deserve rights equal to, or just behind current employees and equal with secured creditors when a firm goes bankrupt. In the case of Air Canada, they are split as to whether the company should have been granted more time to top up their pension plan or not.

DRIVING

Almost all members drive all the time and all find it very important, or important, at least, to their lives. Many know someone who has either hung up their keys voluntarily or been coerced into it, but this is rarely the member. Most members agree that road test for older drivers are the best way to keep driving safe, but just fewer think road tests should be for all drivers. The same applies to remedial training. Some think it should be just for older drivers, some for all drivers.

ELECTORAL PREFERENCE

The Liberals have firmly entrenched themselves in second place again, and the NDP are fading. Meanwhile, the Conservatives have a commanding lead in first.

Detailed Findings - Pension Reform

CARP members were presented with the progress of our advocacy in pension reform along with the government and industry response. CARP's original UPP proposal is widely thought to be a good thing (78%), because it provides secure retirement (44%) and is financially feasible (21%). The government's PRPPs are not well liked (35% good thing), if anything for their security (10%) and feasibility (15%). Close to half think they are not good (47%), mostly because they won't help people save (28%). CARP's secondary call, in the absence of a UPP, to enhance CPP and toughen PRPP regulations is well-liked (71% good thing), mostly because it will provide a secure retirement (34%). A plan combining UPP and an enhanced CPP, by an industry executive is also well-liked (69%), for its security (26%) and feasibility (21%)

CARP has called for a Universal Pension Plan, or UPP to help all Canadians adequately save for retirement modeled on the CPP payroll deduction system, with mandatory employer contributions, auto-enrolled with an opt out, managed by the same CPP investment board or a parallel board, at the same low cost./During the past five years, the federal and provincial governments ultimately acknowledged the need to help Canadians save for retirement but responded with Pooled Retirement Pension Plans (PRPPs), voluntary pension plans for all Canadians, administered by the private sector. This was coupled with talk about CPP enhancement but there is no firm proposal./CARP has called on provinces to withhold legislation to facilitate PRPPs until there is agreement to enhance the CPP and improve PRPPs with mandatory employer contributions to bring the package closer to CARP's Universal Pension Plan./This month, a senior executive for one of Canada's banks recommended adding a voluntary layer to the CPP and increasing the mandatory layer of CPP. What is your reaction to these proposals?

	UPP	PRPPs	Enhance CPP	Bank Exec
GOOD THING	78%	35%	71%	69%
Secure retirement	44%	10%	34%	26%
Politically achievable	7%	5%	12%	8%
Financially feasible	21%	13%	13%	21%
OTHER	6%	7%	12%	14%
Neither good/not good	3%	10%	6%	7%
NOT A GOOD THING	13%	47%	15%	15%
Not needed/won't help	3%	28%	3%	7%
Politically unachievable	1%	2%	2%	1%
Financially infeasible	7%	8%	6%	4%
OTHER	2%	9%	4%	3%
DON'T KNOW	6%	10%	8%	10%

CARP members agree the business executive who proposed the comprehensive plan was just acknowledging retirement security was good for the economy (31%), followed by those who think businesses prefer CPP to their own pension plans (22%). A similar proportion think businesses realize that retirement security is good for their own profits (21%), while many think they should have endorsed CARP's advocacy years ago (12%).

This Banker's position on increasing CPP was recently endorsed by Canadian Business magazine. What is your reaction to this new level of awareness of pension reform among banks and corporations?

They realize secure retirement good for economy	31%
See value in CPP over their own pension plans	22%
They realize secure retirement good for their business	21%
Should have endorsed UPP years ago	12%
Better late than never	7%
Big business has always supported pension security	1%
OTHER	2%
DON'T KNOW	4%

Two thirds of members agree CARP's position, backed up by the financial industry is the correct one (62%) when compared to a government that doesn't want to invest in retirement security (8%). Somewhat more think both are correct (15%).

Major players in Canada's financial community have come to adopt CARP's UPP model to help Canadians adequately save for retirement. The government has said the economy cannot support mandatory pension contributions at this time. In this case, who is correct?

CARP/financial industry	62%
Government	8%
Both	15%
Neither	4%
DON'T KNOW	11%

Many members agree the economy benefits from retirement security for all (28%), while others say Canadians need to be forced to save (18%) when explaining their feelings about retirement savings. Relatively equal proportions think retirement security takes pressure off OAS? GIS (15%), that more spending and economic activity occurs with retirement security (13%) or that taxpayers benefit (11%).

Which of the following best reflects your attitude about retirement saving?

Economy benefits with secure retirement plans	28%
People need to be forced to save	18%
Secure retirement means less pressure on OAS/GIS	15%
More spending with retirement security	13%
Taxpayers benefit with retirement security	11%
Government has no role in forcing savings	7%
Business benefits with retirement security	5%
Government has no role in retirement plans	1%
OTHER	1%
DON'T KNOW	2%

Three quarters of members agree that the Supreme Court's decision in Indalex regarding pension rights in insolvency was incorrect (73%), while one fifth agree the outcome is unfair but that risks must be shared (18%). Few think the decision fair (5%).

The Supreme Court recently ruled that pensioners of an insolvent company called Indalex had no special rights in insolvency or bankruptcy proceedings, and would have to go to the end of the line for repayment along with other unsecured creditors. What is your reaction to this ruling?

Unfair, law must change	73%
Unfair, but pensioners must share risk	18%
Fair, pensioners shouldn't have special rights	5%
OTHER	1%
DON'T KNOW	4%

One half agree pensioners in insolvency cases should be at the head of the line for repayment, along with current employees (50%), and preference for further down the line declines after that, with one fifth favouring close to first, after employees (17%) and somewhat fewer opting for before secured creditors (13%) or equal to them (12%).

Where in line for repayment should pensioners be when a company goes bankrupt?

First in line with current employees	50%
Close to first, after current employees	17%
After employees, before secured creditors	13%
After employees, equal to secured creditors	12%
After employees/secured creditors, before unsecured	4%
Equal to unsecured creditors	2%
OTHER	1%
DON'T KNOW	2%

There is a relatively even split in opinion on whether Air Canada should have been allowed more time to top up it's pension deficit, with half disagreeing (48%) and just fewer agreeing (44%).

In another situation, Air Canada asked for more time than currently permitted by law to top up its pension shortfall. Do you agree or disagree with this decision?

AGREE	44%
Agree strongly	6%
Agree	38%
DISAGREE	48%
Disagree	31%
Disagree strongly	17%
DON'T KNOW	9%

The plurality of members think employers should be given time to top up their plans, as job security for current employees is most important (29%), while just fewer disagree, thinking pensions should be topped up immediately, pension security being more important than job security (20%). A similar proportion say topping up is a legal requirement (19%) while fewer say to take time while the economy recovers (13%).

Should companies be given as much time as they need to top up their pension funds to ensure solvency without disruption, or should they be required to top them up immediately regardless of the disruption?

Take time, job security most important	29%
Top up now, pension security most important	20%
Top up now, it's the law	19%
Take time, economy will recover	13%
Take time, airlines key to economy	8%
Top up now, economy will not recover	4%
OTHER	2%
DON'T KNOW	6%

Older Drivers

Almost all members drive (97%), most every day (65%).

Do you drive?

YES	97%
Every day	65%
Frequently	24%
Occasionally	6%
Not on the highway/at night	2%
NO	3%

Four-in-ten members know someone who voluntarily hung up their car keys due to age (45%), though rarely themselves (2%).

Have you or has anyone you know voluntarily handed in their car keys because they felt they were no longer safe to drive?

YES	45%
Me	2%
Someone I know	43%
NO	55%

A similar proportion know someone who had to be convinced to hang up the keys rather than doing so voluntarily (44%) though, once again, rarely the member (1%).

Have you or has anyone you know had to be convinced by family, friends or a doctor to give up driving?

YES	44%
Someone I know	43%
Me	1%
NO	56%

Driving is important to almost all members (90%) and it is very important to half (51%).

How important is driving to your daily living?

IMPORTANT	90%
Very important	51%
Important	39%
Neither important nor not important	5%
NOT IMPORTANT	5%

Almost all members would stop if they felt they could no longer drive (96%).

What would you do if you felt unsafe driving at night or on major highways?

Wouldn't drive if I felt unsafe	96%
Would keep driving/have no options	51%
OTHER	2%
DON'T KNOW	1%

The plurality of members agree regular road tests for older drivers are the best way to ensure safe driving (21%), while somewhat fewer suggest regular road tests at license renewal for all drivers (16%). About one tenth think optional remedial driver training is a solution, or renewal road tests for seniors (13% each) or remedial driver training in place of road testing (10%).

What do you think is the best way to make sure all older drivers are able to drive safely as long as they need or want to?

Regular road tests for older drivers	21%
Road tests at renewal for all drivers	16%
Optional remedial driver training for older drivers	13%
Road test at renewal for older drivers	13%
Remedial driver training instead of road testing	10%
Remedial training at renewal for older drivers	6%
Remedial training at renewal for all drivers	5%
Mandatory remedial driver training for older drivers	5%
OTHER	5%
DON'T KNOW	5%

One half disagree with Sudbury’s “elderly driver snitch line” (53%), but a significant proportion agree with it (42%).

One Canadian city has a program where police encourage family or neighbours to anonymously report elderly drivers who may be unsafe drivers. The drivers are then visited and counseled by police. Do you agree or disagree with this program?

AGREE	42%
Agree strongly	8%
Agree	34%
DISAGREE	53%
Disagree	27%
Disagree strongly	26%
OTHER	5%

Few think it reasonable for insurance companies to charge higher rates to older drivers (7%).

Do you think it’s reasonable and fair to charge older drivers higher insurance premiums because of their age?

Yes	7%
No	89%
DON’T KNOW	4%

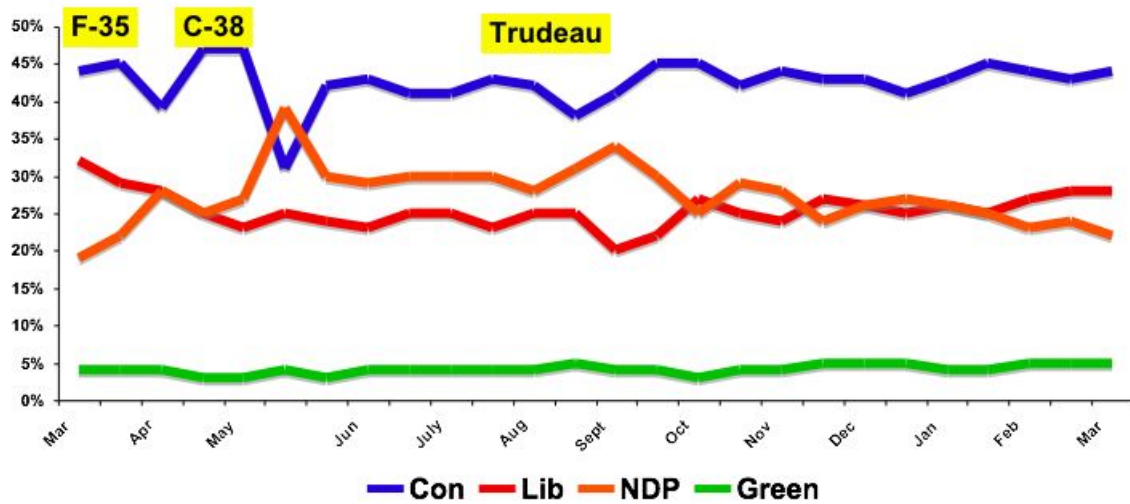
The minority are aware of age-blind public auto insurance in BC (37%).

Did you know that the Insurance Corporation of British Columbia does not charge higher rates for older drivers, in fact provides a 25% discount for seniors and sets rates based on driving record, claims history and business or leisure use, not age?

Yes	37%
No	63%

Electoral Preference

The Liberals now lead the NDP, 28% to 22% for second place, but the Conservatives remain comfortably in first (44%). The NDP has been steadily losing ground since last May.



More than 1300 CARP Poll™ panel members responded to this poll between March 8 and 11, 2013. The margin of error for a probability sample this size is about plus or minus 3%, 19 times out of 20