

**CARP LGBT/RRIF Poll Report
July 14, 2014**

Key Findings - LGBT Seniors

CARP members identify as LGBT at the same rate as the general populace 65 years and older, and are just as likely to know someone who is gay, but they are about half as likely to have a gay family member. On the other hand, they are more likely than the general populace to know someone in a same sex marriage.

CARP members agree that LGBT seniors are more likely than not to face discrimination and homophobia as they age, but a through line to this report is that many members feel that LGBT seniors will suffer no more nor more differently than all seniors.

Ageism and homophobia are seen to be equally pernicious problems facing gay seniors, which reinforces the message they will experience the same problems as other seniors. More public education on diversity and more gay role models are seen to be the best answer to combating discrimination, ageism and homophobia.

Most agree Canadian social services are adequately inclusive of the needs of LGBT seniors, but there is also agreement LGBT seniors will face unique problems when they enter long-term care, including separation from partners and the possibility of discrimination from residents and staff.

RRIFs

Almost all members have (or will have) RRIFs, and one half agree that current withdrawal rules put them in danger of outliving their savings, where half as many do not agree. Half want the mandatory withdrawal rules eliminated and fewer want the amount of the withdrawal reduced. When asked directly two thirds agree mandatory RRIF withdrawals should be done away with entirely.

Electoral Preference

The Liberals have increased their vote share at the expense of the Conservatives, and the NDP remains in third place.

Detailed Findings - LGBT Seniors

The vast majority of CARP members know someone who is gay ((83%) and this incidence is up since February (79%). CARP members themselves identify as gay (3%) at the same rate as members of the general populace 65 years of age and older. A recent Forum Poll™ survey had 2.6% of 65+ respondents saying they were gay.

Are you or is someone you know lesbian, gay, bisexual or transgendered (LGBT)?

	February 2014	June 2014
YES	79%	83%
Me	2%	3%
Family member	14%	17%
Friend	16%	16%
Someone I know	31%	28%
More than one of these	17%	18%
No	21%	17%

More than one half of those who are gay (or are gay friends or relatives) are in same sex marriages (55%), and about one half of members who are gay are married (1%). CARP members are more likely than the general populace 65+ to know someone in a same sex marriage (Forum Poll™ - 34% among those 65+).

Do you know anyone who is in a same sex marriage?

	February 2014	June 2014
YES	45%	55%
Me	1%	1%
Family member	6%	7%
Friend	12%	15%
Someone I know	21%	23%
More than one of these	7%	9%
No	55%	45%

Just one tenth of CARP members believe the country is beyond homophobia (7%), and half think it occurs sometimes (49%). More troublesome is that more than a third think homophobic acts occur frequently or more often (36%).

Do gay Canadians suffer from discrimination because of their sexual identity?

No, we're past that	7%
Sometimes, not completely past that	49%
Frequently, many do not accept gay lifestyle	32%
All the time, homophobia is very common	4%
OTHER/DON'T KNOW	8%

There is a split in opinion on whether gay Canadian seniors will face greater or different problems as the age (51% yes, 49% no), but the largest single group thinks they will face the same challenges as other seniors (40%).

Will aging LGBT Canadians face different or more difficult challenges as they grow older than other Canadians?

YES	51%
Discrimination	10%
Isolation	6%
Economic hardship	2%
More than one of these	28%
OTHER	5%
NO	49%
Same challenges as all seniors	40%
Canada is a liberal country	3%
There is a vibrant LGBT community	2%
More than one of these	2%
OTHER	2%

CARP members are equally likely to believe homophobia (22%) or ageism (19%) are more problematic, but most say both are equally a problem (43%).

Both ageism and homophobia are forms of discrimination and stereotyping. Which do you think is more personally damaging to individuals?

Homophobia	22%
Ageism	19%
Both equally	43%
Homophobia is not a problem in Canada	1%
Ageism is not a problem in Canada	1%
Neither is a problem in Canada	5%
DON'T KNOW	10%

More public education (31%) and more positive role models (19%) are seen to be the best way to combat homophobia or ageism.

What is the best way to combat discrimination or stereotyping based on age or gender identity?

More public education on diversity	31%
More role models	19%
Better enforcement of anti-discrimination laws	9%
Publicly funded diverse housing	5%
Advocacy groups to demonstrate political clout	5%
Advocacy groups to demonstrate market clout	4%
Needs more study	3%
Something else	4%
THERE IS NO PROBLEM	7%
DON'T KNOW	13%

Most members think gay seniors will face the same problems as all seniors as they age (49%), although some admit discrimination and ageism (16%) and separation from partners while in care (16%) will also be problems.

What are the most serious problems LGBT seniors will face as they age?

Same problems as other seniors	45%
Discrimination and ageism	16%
Separation from partners in long term care	14%
Isolation upon death of a partner	6%
No/few close family for support	6%
Lack of affordable/diverse housing	4%
OTHER/DON'T KNOW	9%

Equal proportions agree Canada's social services deal fairly with gay seniors (41%) and also say they don't know if this is the case (39%), although most simply agree (36%).

Do you agree or disagree that social services and health care for seniors in Canada are inclusive of LGBT seniors' needs?

AGREE	41%
Agree strongly	5%
Agree	36%
DISAGREE	21%
Disagree	18%
Disagree strongly	3%
OTHER/DON'T KNOW	39%

Once again, members think gay seniors will face the same problems as all seniors first (36%), but some think discrimination by residents (18%), staff (12%) and stereotyping (11%) will occur.

What do you think are the most serious problems LGBT seniors in care facilities could face?

Same problems as other seniors	32%
Discrimination by residents	18%
Discrimination by staff	12%
Stereotyping	11%
Abuse/neglect by staff	7%
Isolation from other residents	7%
Abuse by residents	1%
NO PARTICULAR PROBLEMS	4%
OTHER/DON'T KNOW	9%

Most members disagree a gay senior can be open about his or her sexuality with nursing home staff (43%), although very few adopt the most extreme position (strongly disagree - 5%). Once again, fully a third don't know (32%).

Do you agree or disagree an LGBT senior in care can be open with staff and other residents in a long term care facility about his or her gender identity without suffering negative consequences?

AGREE	26%
Agree strongly	3%
Agree	23%
DISAGREE	43%
Disagree	38%
Disagree strongly	5%
OTHER/DON'T KNOW	32%

One half don't know if homophobia affects senior care in Canada (50%), although the plurality say it does (38%).

Does unspoken bigotry and homophobia affect the quality of care LGBT seniors receive in Canada?

Yes	38%
No	11%
DON'T KNOW	50%

Opinion is split on whether gay seniors will have to hide their gender identity when entering care, with one third agreeing (34%) and one third disagreeing (30%). Once again, a third don't know (37%).

Do you agree or disagree some gay seniors may have to abandon their identity and go back in the closet as they age?

AGREE	34%
Agree strongly	3%
Agree	31%
DISAGREE	30%
Disagree	26%
Disagree strongly	4%
OTHER/DON'T KNOW	37%

RRIFs

The wide majority of CARP members have (or will have) an RRIF (82%).

Do you have a Registered Retirement Investment Fund (RRIF) or will you have one when you turn 71?

Yes	82%
No	16%
DON'T KNOW	2%

One half agree current RRIF withdrawal rules will cause them to outlive their savings (52%), and as many as one fifth agree strongly (20%). A significant minority don't know if this will happen (15%).

Do you agree or disagree that the current RRIF rules which requires you to withdraw and pay taxes on prescribed amounts calculated to empty the RRIF by age 91 will lead you to outlive your savings?

AGREE	52%
Agree strongly	20%
Agree	32%
DISAGREE	25%
Disagree	20%
Disagree strongly	5%
DON'T/WON'T HAVE RRIF	8%
DON'T KNOW	15%

What would be the best solution to RRIFs for you?

Eliminate mandatory withdrawal	51%
Reduce amount of mandatory withdrawal	21%
Do nothing/leave as is	10%
Withdrawals to start later than 71	6%
OTHER/DON'T KNOW	13%

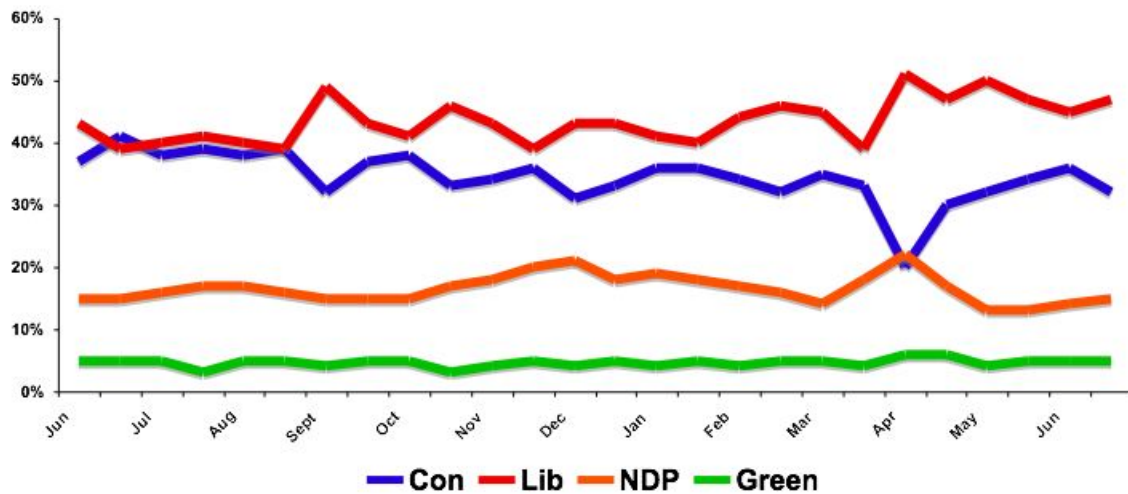
Two thirds of CARP members agree the minimum RRIF withdrawal should be abolished completely (66%) and one third say it strongly (35%).

Do you agree or disagree the mandatory withdrawal of RRIFs should be eliminated altogether?

AGREE	66%
Agree strongly	35%
Agree	34%
DISAGREE	17%
Disagree	15%
Disagree strongly	2%
OTHER/DON'T KNOW	14%

Electoral Preference

The Liberals (47% have increased their vote share at the expense of the Conservatives (32%%).



More than 2300 CARP Poll™ online panel members responded to this poll between June 27 and 30, 2014. The margin of error for a probability sample this size is about plus or minus 2%, 19 times out of 20