

“Federal and provincial governments need to hear from Canadians on policies and legislation that sooner or later affect us all. CARP ensures that older Canadians’ voices are heard in Parliament and that vital political promises are made and kept.”

Moses Znaimer, CARP President

Our Mission

CARP advocates for better healthcare, financial security and freedom from age discrimination for Canadians as we age.

Our Community

- More than 300,000 Canadians
- Dozens of chapter leaders from coast to coast
- Stakeholders & special interest groups
- Expert opinion leaders in healthcare, finance & ageism
- Corporate partners & sponsors
- Journalists & media organizations



2016: A Landmark Year

The document you now hold in your hands reports our impact in 2016. We can be justly proud of our accomplishments. In a typical year we'd cheer and celebrate a win for retirement security, or impoverished seniors or grievously ill Canadians who want care at home. In 2016, we secured all those wins - and more.

It didn't happen by accident.

In 2015, the Federal Liberals proudly talked up their membership; they were closing in on 300,000 members. CARP members and Zoomer magazine (its affiliate) readers are more than double that number. If we were a political party we'd be far and away the largest in the country. Our workloads may be easing up and our bodies slowing down, but when we speak with a united voice, we can still make ourselves heard. In the 2015 election we used our numbers to call for change and in 2016 it was delivered.

For years CARP has fought for the rights and interests of Canadians as we age; this is important work. I'm delighted that our wins in 2016 will take the pressure off the pocket books of our members and others. But I'm perhaps even more pleased that our wins include alleviation of poverty for low-income seniors, and enhancements to retirement security, not for current retirees, but for those whose retirements are decades in the future. My personal thanks to the partners, volunteers and staff members who worked so hard for all we achieved in 2016.



-Moses

We would not be here without you.

Moses Znaimer, CARP President

2017: Success by the Droplet

How do you transform healthcare? How do you reform investor protection?

When faced with problems of this magnitude, it's tempting to pull out a metaphorical axe. But sometimes a paring knife is more effective. Lasting change often comes not in a sweeping tidal wave, but as a steady drip, drip, drip.

As we look forward to 2017, we have identified particular areas where we believe practical, achievable changes can make a real difference in the lives of Canadians as we age. We'll be focusing on a few key areas, like reducing healthcare waiting times, improving support for caregivers and abolishing mandatory RRIF withdrawals. With a BC election in the near future and Ontario heading to the polls in 2018, we'll be asking MLA and MPP candidates to speak to the issues of greatest concern to our members; 98% of whom, voted in the last federal election.



Wanda Morris

We look forward to working with you to make sure our elected officials hear your voices loud and clear.

Wanda Morris, CARP VP Advocacy

CARP Wins Big in 2016

In a typical year, we'd be excited by one big win, but 2016 saw us score five major victories.

Increasing the CPP

Only 1/3 of Canadians have a workplace pension plan. The median value of retirement assets of those aged 55 to 65 with no accrued employer pension benefits is just over \$3,000. This spells a looming retirement crisis.

In 2016 the majority of provinces agreed to an enhancement to the Canadian Pension Plan. When fully implemented, individuals will retire with a pension equal to 33% of their workplace earnings (up from 25%). The pension will cover earnings of up to \$82,700 (up from \$54,000).

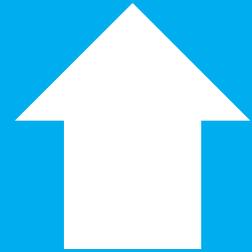
This is a significant step forward in ensuring financial security for future generations of retirees. When CPP enhancement seemed impossible, CARP worked with the Ontario Liberals to promote a provincial alternative. 2016 saw a majority of other provinces come on board so that all Canadians will have enhanced retirement security.

Restoring OAS Eligibility to 65

In 2012 then Prime Minister Stephen Harper announced that the age of eligibility for retirees to receive supplementary income was being raised from 65 to 67. This change was reflected in the budget issued later that year.

CARP challenged both the decision itself and the cavalier process by which it was made; a process involving no consultation with Canadians. CARP was especially concerned about people in poor health as they reached their mid-sixties and were unable to continue to work. Most long-term disability benefit plans, as they stand now, end at the age of 65. The result may have been a two year gap without a real source of income for disabled Canadians.

CARP strongly supports the many individuals who choose to work longer and fund benefits as people are living longer, but we will ensure any future changes will be made in consultation with us and other key stakeholders.



Pensions will increase from 25% to 33% of earnings.

Eligible pension earnings will increase from \$54,000 to \$82,700 annually.



In 2016 the Federal Liberals announced that eligibility for OAS benefits would be restored to age 65.

A \$3 Billion Commitment to Homecare

Our members have repeatedly told us they want to live out their golden years at home, not in long-term care facilities or intensive care wards. They've also told us they support the right to autonomy at end of life. The key to achieving these goals is homecare support that allows individuals to access quality medical care outside of a hospital or assisted living facility.

"In 2016 the Federal Liberals announced \$3 billion in homecare funding for the provinces. This commitment to homecare will significantly increase the ability of individuals to control where and how they live out their final years," says Wanda Morris, VP Advocacy.

An Extra \$1,000 a Year for Canada's Poorest Seniors

The 2016 federal budget included an increase of up to \$1,000 a year for Canada's lowest-income single seniors. CARP had been pushing for this change for many years and was delighted that our most financially vulnerable elderly citizens received some relief.



Reduced Drug Co-pays in Ontario and Nova Scotia

In both Ontario and Nova Scotia, provincial governments sought to reduce pharmaceutical spending by increasing the share of drug costs borne by seniors (known as co-pays). Thanks to strong advocacy from national and regional spokespeople, both governments reversed these courses of action.

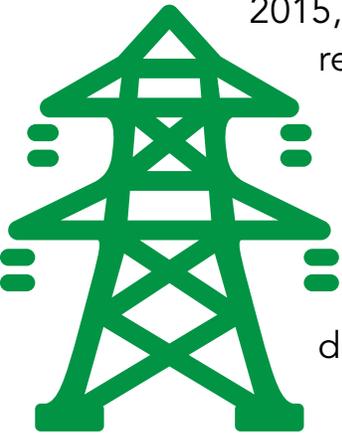
"While increases of \$1.00 a prescription might not seem like a burden, these co-pays add up because older Canadians often take multiple medications and the costs are difficult to absorb on fixed incomes that hover near the poverty level," says Wanda Morris.

CARP's Top 5 Priorities

In 2017, CARP will continue to be the leading advocate for improved healthcare and financial security. Based on input from our members and volunteers, here are some of the issues we'll be tackling this year.

1 Restore Sanity to Electricity Rates:

Ontario residents pay twice the rate for electricity paid by their neighbours in Manitoba and Quebec. In the past ten years, the average price of electricity in Ontario has doubled. In 2015, nearly 60,000 Ontario residential customers couldn't pay their bills and were disconnected. Seniors are penalized by the province's peak rates as many are home during the day. CARP wants a minimum 25% reduction in electricity rates and the adoption of progressive rates, so that those who use little power pay a cheaper average rate than those who consume a lot of power.



2 Homecare:

Access to homecare is vital for aging Canadians. CARP is calling for the federal liberals to honour their pledge for \$3 billion in homecare funding and for the provinces to reallocate resources so more care is provided to patients living at home. If they were terminally ill, 58% of CARP members would choose to be at home; 25% would opt for hospice and less than 1% would want to be hospitalized. Resources need to be allocated to palliative care so that people can end their lives at home or in hospice, with the ease of full medical support and the comfort of loved ones around.



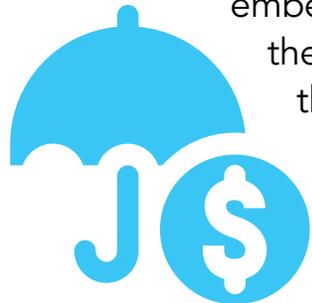
3 Caregivers:

An estimated \$25 billion or 80% of care is provided annually by 8 million informal, unpaid caregivers. CARP is urgently calling for action to reduce the devastating emotional impact on caregivers, nearly half of whom will experience stress or depression. CARP wants a refundable federal tax credit, expanded EI coverage for Compassionate Care Benefits, a caregiver's allowance for low income caregivers and a significant expansion of respite care.



4 Investor Protection: Of 26 countries rated in a recent assessment, Canada ranked 26th, receiving a D- for our high investment fees and expenses.

In 2017, CARP will work to eliminate embedded fees and fight the conflicts of interest that are prevalent in the financial services industry.



Your money should stay with you, not your financial advisor.



CARP will also fight for improved enforcement starting with legislation enabling



regulatory bodies to collect the \$30 million in

finances outstanding right now from convicted rule-breakers.

With record low interest rates and increased life expectancies, too many Canadians worry about outliving their savings. CARP will be fighting to eliminate mandatory RRIF withdrawals.

On Guard

We know that no matter how well we plan, other issues will arise. Whether it's proposed cuts to benefits or allowances, or planned increases in costs or taxes, we'll watch out not only for our members, but also for those seniors who are most vulnerable and in need of our support. No doubt the media will uncover stories that discourage and dismay us. CARP will be there to provide practical solutions, call for action and ensure that the needs of our most vulnerable Canadians are not forgotten.

5 Elder Abuse: In 2017, we will develop recommendations to stop elder abuse and improve the financial, physical and emotional security of Canadians as we age. 8-10% percent of seniors are likely to experience abuse; 15% of CARP members have witnessed abuse firsthand in the past two years.



Financial abuse, the most common type of abuse, can have dire consequences. Adults over 65 currently make up 24% of shelter users in Canada and in Toronto and adults over 45 are the fastest growing users of foodbanks.

We'll be reviewing potential reforms such as eliminating probate fees, and introducing mandatory reporting and broadcast alerts. We'll also be exploring other ways to reduce this horrific crime impacting 800,000 seniors every year.

CARP Has Your Back

While we advocate daily for better laws and regulations to protect your health and finances, you still have to cope with the shortcomings that exist here and now. Learn your rights and arm yourself by checking out these free on-line e-resources.



Your Community

Find CARP in your area at carp.ca/chapters and join our online community. Sign up online at carp.ca/newsletters to receive CARP's advocacy priorities right in your inbox.

Toll Free 1-888-363-9736 | Email support@carp.ca

