

# NEWS RELEASE



**FOR IMMEDIATE RELEASE**

## **CPP seen to be insufficient, ORPP needed**

### **Most think ORPP needed even if CPP expanded**

TORONTO November 5<sup>th</sup>, 2015 -In a random sampling of public opinion taken by the Forum Poll™ among 1158 Ontario voters, the majority agree that the Canada Pension Plan, or CPP, in replacing about 25% of pre-retirement income, is insufficient (52%), while just one quarter think it's about right (27%) and very few think it too much (5%). Belief CPP is too little is common to the least wealthy (less than \$20K - 64%), in Northern Ontario (65%), among New Democrats (61%) and Greens (60%).

### **Plurality approves of ORPP to supplement CPP**

Close to one half of voters approve of the newly created Ontario Retirement Pension Plan, or ORPP when it is explained it is intended to supplement CPP (44%), while about one third disapprove (34%) and more than a quarter don't know (27%). Approval of the ORPP is common to younger voters (35 to 44 - 49%), the least wealthy (less than \$20K - 52%, \$20K to \$40K - 59%), in the Toronto 416 area code (49%), among Liberals, of course (64%) and New Democrats (53%) but not PCs (21%). It is also common to mothers (53%) and the best educated (post grad 52%).

### **Plurality thinks ORPP will be needed even if CPP expanded**

Roughly 3-in-10 (29%) see no need for pension expansion, either at the federal level with CPP (3%) or at the provincial level with ORPP (26%). The largest group of voters, just less than a third, believes ORPP will be necessary even if, as the new Prime Minister has promised, CPP is enhanced (31%). About half this proportion believe ORPP is only a stopgap measure until the federal government enhances CPP (17%). The oldest are most likely to think ORPP is only a stop gap (21%), while the young mid aged are especially likely to see the need for both CPP expansion and ORPP (36%).

"Canadians think a lot about our pensions, especially as about 70% of us don't have one, other than CPP. The ORPP has tested relatively well in the past, and still does, even though it appears that the new government's intention to expand the federal pension plan might make it unnecessary," said Forum Research President, Dr. Lorne Bozinoff.

Lorne Bozinoff, Ph.D. is the president and founder of Forum Research. He can be reached at [lbozinoff@forumresearch.com](mailto:lbozinoff@forumresearch.com) or at (416) 960-9603.

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### **TORONTO**

**November 5<sup>th</sup>, 2015**

### **HIGHLIGHTS:**

- The majority agree that the Canada Pension Plan, or CPP, in replacing about 25% of pre-retirement income is insufficient (52%).
- Close to one half of voters approve of the newly created Ontario Retirement Pension Plan, or ORPP when it is explained it is intended to supplement CPP (44%).
- Roughly 3-in-10 (29%) see no need for pension expansion, either at the federal level with CPP (3%) or at the provincial level with ORPP (26%).
- "Canadians think a lot about our pensions, especially as about 70% of us don't have one, other than CPP. The ORPP has tested relatively well in the past, and still does, even though it appears that the new government's intention to expand the federal pension plan might make it unnecessary," said Forum Research President, Dr. Lorne Bozinoff.

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## **Methodology**

The Forum Poll™ was conducted by Forum Research with the results based on an interactive voice response telephone survey of 1158 randomly selected Ontarians 18 years of age and older. The poll was conducted from November 2<sup>nd</sup> to November 4<sup>th</sup>, 2015.

Results based on the total sample are considered accurate +/- 3%, 19 times out of 20. Subsample results will be less accurate. Margins of error for subsample (such as age, gender) results are available at [www.forumresearch.com/samplestim.asp](http://www.forumresearch.com/samplestim.asp)

Where appropriate, the data has been statistically weighted by age, region, and other variables to ensure that the sample reflects the actual population according to the latest Census data.

This research is not necessarily predictive of future outcomes, but rather, captures opinion at one point in time. Forum Research conducted this poll as a public service and to demonstrate our survey research capabilities. Forum houses its poll results in the Data Library of the Department of Political Science at the University of Toronto.

With offices across Canada and around the world, 100% Canadian-owned Forum Research is one of the country's leading survey research firms. This Forum Poll™ and other polls may be found at Forum's poll archive at [www.forumresearch.com/polls.asp](http://www.forumresearch.com/polls.asp)

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## CPP Amount

*'The Canada Pension Plan, or CPP, is designed to replace about 25% of pre-retirement income. Is this too much, too little or about right?'*

[All Respondents]

## Age / Gender

%	Total	18-34	35-44	45-54	55-64	65+	Male	Female
Sample	1158	198	179	202	270	309	641	517
Too much	5	9	5	3	4	4	7	4
Too little	52	48	53	55	52	53	52	52
About right	27	28	27	23	35	26	27	27
Don't know	15	15	16	19	9	17	14	17

## Region

%	Total	E. Ont	416	905	GTA	SW. Ont	N. Ont
Sample	1158	165	176	356	532	266	195
Too much	5	5	5	6	6	7	2
Too little	52	47	51	48	49	54	65
About right	27	34	25	29	28	27	19
Don't know	15	15	19	16	17	13	14

## Provincial Party Preference

%	Total	Progressive Conservative	Liberal	NDP	Green	Other parties
Sample	1158	447	336	235	81	24
Too much	5	9	5	3	3	0
Too little	52	42	54	61	60	47
About right	27	33	27	22	25	33
Don't know	15	17	15	15	12	20

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**ORPP**

*'The Ontario Retirement Pension Plan, or ORPP, is intended to supplement CPP by a further 15% of pre-retirement income. Do you approve or disapprove of the ORPP?'*

*[All Respondents]*

**Age / Gender**

%	Total	18-34	35-44	45-54	55-64	65+	Male	Female
Sample	1158	198	179	202	270	309	641	517
Approve	44	46	49	41	44	38	39	49
Disapprove	34	31	29	38	38	38	42	28
Don't know	22	23	23	20	18	24	19	24

**Region**

%	Total	E. Ont	416	905	GTA	SW. Ont	N. Ont
Sample	1158	165	176	356	532	266	195
Approve	44	43	49	42	45	43	43
Disapprove	34	39	30	37	34	34	29
Don't know	22	18	21	21	21	22	28

**Provincial Party Preference**

%	Total	Progressive Conservative	Liberal	NDP	Green	Other parties
Sample	1158	447	336	235	81	24
Approve	44	21	64	53	52	36
Disapprove	34	62	13	24	22	46
Don't know	22	17	23	24	26	18

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**ORPP: Best Option**

*‘Which of the following is the best option for the Ontario Retirement Pension Plan, or ORPP?’*

*[All Respondents]*

**Age / Gender**

%	Total	18-34	35-44	45-54	55-64	65+	Male	Female
<b>Sample</b>	<b>1158</b>	<b>198</b>	<b>179</b>	<b>202</b>	<b>270</b>	<b>309</b>	<b>641</b>	<b>517</b>
No need for the ORPP	26	23	22	30	31	28	34	19
ORPP is only needed until CPP is expanded	17	17	15	19	14	21	18	17
ORPP will still be needed after CPP is expanded	31	35	36	31	29	22	27	35
CPP doesn't require expansion	3	2	1	4	2	3	2	3
Something else	6	7	9	1	8	7	5	7
Don't know	16	17	16	14	14	19	13	19

**Region**

%	Total	E. Ont	416	905	GTA	SW. Ont	N. Ont
<b>Sample</b>	<b>1158</b>	<b>165</b>	<b>176</b>	<b>356</b>	<b>532</b>	<b>266</b>	<b>195</b>
No need for the ORPP	26	32	22	28	26	27	20
ORPP is only needed until CPP is expanded	17	17	17	19	18	16	17
ORPP will still be needed after CPP is expanded	31	27	34	27	30	34	36
CPP doesn't require expansion	3	2	4	4	4	2	0
Something else	6	7	5	5	5	5	12
Don't know	16	16	18	17	17	16	14

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### *Provincial Party Preference*

%	Total	Progressive Conservative	Liberal	NDP	Green	Other parties
Sample	1158	447	336	235	81	24
No need for the ORPP	26	51	10	16	14	32
ORPP is only needed until CPP is expanded	17	11	22	20	25	7
ORPP will still be needed after CPP is expanded	31	17	43	37	32	30
CPP doesn't require expansion	3	4	1	4	0	0
Something else	6	5	6	7	12	0
Don't know	16	13	18	16	17	32

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