

NEWS RELEASE



MEDIA INQUIRIES:

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FOR IMMEDIATE RELEASE

Two thirds want CPP contributions, benefits increased

Very few see pension contributions as “payroll tax”

TORONTO August 20th, 2015 -In a random sampling of public opinion taken by the Forum Poll™ among 1473 Canadian voters, just less than two thirds agree Canada Pension Plan contributions and benefits should be increased (61%), and this is similar to the proportion who said this last month (July 8 - 65%). Agreement is common to the oldest (65+ - 73%), the less wealthy (\$20K to \$40K - 69%) and the least educated (secondary school - 68%). One quarter do not agree CPP needs increasing (24%) and one sixth don't know (15%). The very wealthiest (\$100K to \$250K - 31%) and Conservative supporters (31%) are most opposed.

Two thirds agree CPP not enough to help retire

Two thirds of voters disagree that CPP's target of 25% of pre-retirement earnings is enough to help them retire (66%), while just one fifth say it is enough (21%). Almost no one says it is too much (2%). Those in pre-pension age groups are especially likely to agree (55 to 64 - 76%) as are those slightly younger (45 to 54 - 75%). Those in mid income groups are vulnerable (\$60K to \$80K - not enough - 75%). Liberal supporters are the most likely to find CPP insufficient for its goal (75%), followed by New Democrats (68%), but even a majority of Conservatives agree 25% of pre-retirement income is not enough (55%).

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HIGHLIGHTS:

- Just less than two thirds agree Canada Pension Plan contributions and benefits should be increased (61%).
- Two thirds of voters disagree that CPP's target of 25% of pre-retirement earnings is enough to help them retire (66%), while just one fifth say it is enough (21%).

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Most describe employee pension contributions as “retirement insurance”, not a “payroll tax”

Close to 3-in-10 Canadian voters describe the pension contributions employees make as “retirement insurance” (29%), followed by one quarter who describe them as a “personal savings plan” (23%). Few characterize these contributions as a “payroll tax” (12%), even among Conservative supporters (10%), whose party has vigorously deployed this trope. One sixth say these contributions are “something else” (15%), while one fifth don’t know how to describe them (20%).

“This is an issue on which the Conservative Party has pinned a lot of messaging, to the effect that pension contributions are just another tax. Well, Canadians don’t agree, and, what’s more, they see their current national pension plan as insufficient for its purpose, and want to see it expanded, with higher contributions and higher benefits.” 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 or at (416) 960-9603.

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HIGHLIGHTS:

- Close to 3-in-10 Canadian voters describe the pension contributions employees make as “retirement insurance” (29%).
- “This is another issue on which the Conservative Party has pinned a lot of messaging, to the effect that pension contributions are just another tax. Well, Canadians don’t agree, and, what’s more, they see their current national pension plan as insufficient and want to see it expanded, with higher contributions for higher benefits. The popular view is politicians care so little about pensions because they have such gold-plated ones themselves, and results like these just emphasize this disparity of opinion,” 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 1473 randomly selected Canadians 18 years of age or older. The poll was conducted from August 17th to 19th, 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

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

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CPP Amount

'The Canada Pension Plan, or CPP, is designed to replace about 25% of pre-retirement income. Is this enough, too much or not enough to help Canadians retire in comfort?'

[All Respondents]

Age / Gender

%	Total	18-34	35-44	45-54	55-64	65+	Male	Female
Sample	1473	267	222	246	360	378	829	644
Too much	2	4	2	2	0	1	3	2
Not enough	66	53	62	75	76	69	65	66
Enough to help Canadians retire	21	25	23	15	20	19	23	18
Don't know	12	18	13	9	3	12	9	15

Region

%	Total	Atl	Que	ON	Man/Sask	AB	BC	English	French
Sample	1473	166	373	316	180	197	241	1148	325
Too much	2	0	4	1	3	1	4	2	4
Not enough	66	67	63	69	66	59	62	67	62
Enough to help Canadians retire	21	22	19	19	18	26	22	21	19
Don't know	12	11	14	10	13	14	11	11	15

Federal Vote Preference

%	Total	Conservative	Liberal	NDP	Green	Bloc	Other Parties
Sample	1473	406	357	448	92	62	43
Too much	2	2	3	1	2	2	3
Not enough	66	55	75	68	66	70	51
Enough to help Canadians retire	21	33	14	17	18	19	38
Don't know	12	10	8	15	13	9	8

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CPP Contributions and Benefits to Increase

'Do you agree or disagree that Canada Pension Plan contributions and benefits should be increased?'

[All Respondents]

Age / Gender

%	Total	18-34	35-44	45-54	55-64	65+	Male	Female
Sample	1473	267	222	246	360	378	829	644
Agree	61	55	54	62	67	73	63	60
Disagree	24	27	28	29	17	15	24	24
Don't know	15	18	18	9	16	13	13	17

Region

%	Total	Atl	Que	ON	Man/Sask	AB	BC	English	French
Sample	1473	166	373	316	180	197	241	1148	325
Agree	61	61	59	63	60	60	62	62	58
Disagree	24	16	24	26	25	27	19	24	24
Don't know	15	23	17	11	15	13	19	14	18

Federal Vote Preference

%	Total	Conservative	Liberal	NDP	Green	Bloc	Other Parties
Sample	1473	406	357	448	92	62	43
Agree	61	55	65	67	57	60	48
Disagree	24	31	25	17	21	24	35
Don't know	15	14	10	16	22	16	17

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Employee Pension Contributions: Description

‘How would you describe employee pension contributions?’

[All Respondents]

Age / Gender

%	Total	18-34	35-44	45-54	55-64	65+	Male	Female
Sample	1473	267	222	246	360	378	829	644
Payroll tax	12	15	12	10	8	12	13	11
Personal savings plan	23	21	26	25	24	22	27	20
Retirement insurance	29	26	32	32	31	28	30	29
Something else	15	18	13	14	16	14	15	15
Don't know	20	20	17	19	21	25	15	25

Region

%	Total	Atl	Que	ON	Man/Sask	AB	BC	English	French
Sample	1473	166	373	316	180	197	241	1148	325
Payroll tax	12	15	8	11	13	12	18	14	6
Personal savings plan	23	20	24	25	22	19	22	23	24
Retirement insurance	29	29	34	28	31	27	25	28	34
Something else	15	8	13	17	15	15	19	16	13
Don't know	20	28	21	18	19	27	17	20	22

Federal Vote Preference

%	Total	Conservative	Liberal	NDP	Green	Bloc	Other Parties
Sample	1473	406	357	448	92	62	43
Payroll tax	12	10	9	14	20	6	21
Personal savings plan	23	28	22	22	18	26	25
Retirement insurance	29	26	35	31	20	44	20
Something else	15	17	15	14	22	9	18
Don't know	20	19	19	19	20	15	16

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