

CARP Advocacy

Highlights of CARP's Current Work And How They Affect You

June 2014

1. Pension Reform

The Ontario government introduced its 2014 **Budget the Ontario Retirement Pension Plan** (ORPP), based on key features CARP has been advocating for years, including mandatory contributions shared equally by employers and employees, low fees, independent governance, professional management, and ability to allow other provinces to join and expand to a pan-Canadian plan. This came shortly after the federal government vetoed the provinces' unanimous agreement on the need for an increase to the CPP at the Finance Ministers' meeting in Dec 2013. Now that the election is over, the government has committed to moving forward with the ORPP and CARP will continue to push the province to design the ORPP to work for Ontarians. CARP will continue to advocate for pension reform across the country.

The Alberta government proposed changes to its public sector pension plan, which would erode many of the benefits current and older employees have earned over their working careers, including early retirement provisions and cost of living adjustments for benefits in retirement. CARP Advocacy, along with Edmonton and Calgary Chapter representatives, met with Minister Horner, Alberta's Minister of Finance, and raised the concern that the proposed changes would erode the define benefit plans, compromising retirement security of those under the plan. The Alberta government withdrew the proposed changes and instead, is holding public consultations for next steps. CARP's Edmonton Chapter represented CARP in the public consultations and presented before the Committee. CARP will continue to monitor for developments.

The federal government is also proposing changes to the pension plans of federally regulated private sector and Crown corporations. It held a public

consultation process on the potential framework for a Target Benefit Plan (TBP). Although the TBPs are not necessarily a poor pension option, the proposal could allow employers who are already providing more robust Defined Benefit plans, to convert to a TBP, which can erode active and retiree benefits. CARP submitted its recommendation, for the retirement security of all people with DB plans, that TBPs only be made available to employers who do not offer pension plans now or only offer lesser Defined Contribution plans.

2. Caregiver Support

CARP called on governments to implement a National Family Caregiver Strategy to support the millions of Canadians, who are providing informal care to an older loved one, through financial support, workplace protection, and formal integration of informal caregiving into the health care system.

The federal government in 2011 announced the Caregiver Tax Credit, which provides up to \$300 annually as a non-refundable tax credit. CARP is now advocating that the tax credit be made refundable, so that Canadians who have no income to report could receive the credit.

Recently, on June 23, 2014, the federal government announced its <u>Canadian Employer for Caregivers</u>
<u>Plan</u> that aims to help identify cost-effective workplace solutions to support employed caregivers in balancing work and caregiving responsibilities.

CARP will monitor the development of their report that expected at the end of 2014.

In April 2014, Ontario's Employment Standards

Amendment Act (Leaves to Help Families) passed,
allowing working caregivers up to 8 weeks of unpaid
leave. This will be effective in Nov 2014.

In the recent Ontario election, the NDP platform included a new fully refundable \$1,275/year Caregiver Tax credit for informal caregivers, the Liberal platform included respite and training supports for informal caregivers, and the PC platform was silent on this issue. CARP will continue to call on the government and the opposition parties to work together to follow through on the platform proposals and promises that would help improve quality of life for all Ontarians.

CARP recently released <u>CARP's New Vision for</u>
<u>Caregiver Support</u> policy paper, which can be found under on CARP's website under "Resources".

3. Older Workers

CARP has long been advocating for the rights of older workers and been recommending governments and employers to work together to remove systemic barriers and disincentives to continued employment, help unemployed older Canadians transition to new opportunities, and create job opportunities and promote the value of older workers.

In February 2014, CARP's Toronto and Mississauga Chapters successfully created together a job fair and volunteer expo, specifically for older workers. It aimed to address the challenges, and opportunities faced by older workers and connect employers with older workers. The fair had over 600 attendees and received positive feedback from attendees, sponsors, and speakers on the value and importance of the event. More job fairs are expected in 2015.

4. Older Drivers

CARP called on the Ontario Transportation Minister to end the outdated licensing protocols that unfairly target older drivers in Feb 2013. At the end of April 2014, Ontario government implemented changes to the licensing renewal program for drivers over the age of 80. The new program is less onerous, shorter, and simpler than the existing program. Instead of a written knowledge test, drivers will undergo a short pen-and-paper cognitive assessment. Drivers can retake the assessments multiple times at no additional costs and at no point in the process will older drivers fear the risk of having their license removed. Although this is an improvement to the status quo, CARP continues to advocate that license renewal should be based on ability to drive and not age.

While Ontario moves forward, <u>British Columbia</u> continues to use ageist practices to test older drivers. In BC, the DriveAble program is a costly, computer-based program that discriminates against those who are not comfortable with computer interfaces. CARP will work with its local Chapters to advocate for fair assessments that tests for driving-ability to ensure the public's safety and protect people's ability to drive.

5. End of Life

End-of-life care is becoming a priority issue for CARP and many Canadians across the country. Recently, MP Steven Fletcher introduced two bills that legalize physician-assisted death with provisions that protect vulnerable individuals and empower competent adults to make their own decisions. In addition, MP Charlie Angus introduced a motion to create a Pan-Canadian Palliative and End-of-life Care Strategy that would create flexible, integrated model of palliative care for all Canadians, including improving the quality and access to end-of-life care as well as greater caregiver supports. CARP is advocating for a national discussion around end-of-life care and greater clarity for Canadians and their families as they prepare and deal with end-of-life issues.

6. Dementia

A new policy paper on CARP's position on dementia care will be released this summer, in which CARP recommends a comprehensive approach to dementia care focused on providing greater caregiver support, mandatory dementia care training for health care providers, and more funding for home and long-term care. Although greater research and funding is needed for the discovery of treatments and cures, CARP's recommendations address the immediate needs of informal caregivers, families, and people struggling with dementia today. The impact of dementia is widespread, impacting over 750,000 Canadians and their families, and will continue to grow. Therefore, it is critical that governments act now.