



Public Opinion on Old Age Security Reform

February 3, 2012

January 31 to February 2, 2012
n=1,209 Canadians, 18 years of age and older

Methodology

The survey was conducted online with 1,209 respondents in English and French using an internet survey platform. A random sample of panelists was invited to participate in the survey from a larger internet representative panel of 150,000 Canadians. The survey was completed from January 31 to February 2, 2012.

Steps were taken to ensure that the survey respondents were representative of the population over 18 years of age. The sample distribution was balanced to match the distribution of actual census data for age, gender, education, and province. Moreover, statistical weighting was applied to the data after the completion of the survey for age, gender, education, region, and previous federal vote.

Since the online survey was not a random, probability based sample, a margin of error could not be calculated. The margin of error for a survey of 1,209 respondents using a probability sample is +/- 2.9%, 19 times out of 20.



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National Survey - n=1,209, January 31 to February 2, 2012

Abacus Poll: A majority of Canadians oppose raising the age eligibility for OAS to 67 by either 2017 or 2025.

Respondents aged 30 to 60 are most opposed and only one in three trust Harper when he says current retirees and those close to retirement won't be affected.

Please refer to the survey as: QMI - Abacus Data Poll

1,209 Canadians were interviewed from January 31 to February 2, 2012

Ottawa – A new survey from Ottawa-based Abacus Data finds that most Canadians surveyed are either very or somewhat concerned about having enough to pay for their retirement and a majority oppose reforms to OAS that would raise the retirement age to 67 from 65 by either 2017 or by 2025.

Concern about Retirement

When asked if they are concerned about having enough income when they retire, 47% of respondents said they were very concerned while another 33% said they were somewhat concerned. Women were more concerned than men (women 50% very concerned, men 44% very concerned) while those aged 45 to 60 were the most concerned with almost six in ten (58%) saying they are very concerned. Not surprisingly, Canadian Millennials or those aged 18 to 29 were the least concerned with 33% saying they are very concerned about having enough income when they retire.

Reforms to Old Age Security

After reading a short explanation on the Old Age Security Program and the demographic trends that will impact the program, respondents were asked their opinion about three possible policy options: (1) raising the retirement to 67 from 65 by 2017, (2) raising the retirement age to 67 from 65 by 2025, and (3) leaving OAS as is and paying for the increased cost from higher income taxes and other spending cuts.

Overall, a majority of Canadians surveyed opposed any increase in the retirement age. The two time frames presented did little to change opinion.

Raise the Retirement Age to 67 by 2017

On the first policy proposal (raising the retirement age to 67 by 2017), 38% of respondents supported the option while 55% opposed it (34% strongly opposed). Respondents aged 40 to 59 were the most likely to be opposed with 65% in opposition and only 29% in support of the idea. Those aged 60 and over were most likely to support the proposal with 46% supporting it and 37% opposing.

Conservative Party supporters were split on the proposal with 51% supporting the proposal and 43% opposing it. NDP and Liberal Party supporters were more likely to be opposed (NDP 62% opposed, Liberal 58% opposed).

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Raise the Retirement Age to 67 by 2025

When asked whether they would support or oppose a plan to raise the retirement age to 67 by 2025 or 8 years later than the first proposal, support increased only marginally to 41%. A majority of respondents still oppose the plan (51%). However, there was a noticeable shift in support among those aged 44 to 59.

Opposition to Retirement Age under OAS All Respondents by Age Group

Age Group	Raise to 67 in 2017	Raise to 67 in 2025	Difference
18 to 29	46%	44%	-2
30 to 44	48%	47%	-1
45 to 59	65%	55%	-10
60 and over	50%	53%	+3

Politically, the longer-term option is no less risky for the Conservative government. While a small majority of Tory supporters support the plan (51%), 42% are still opposed even with the longer time horizon. NDP and Liberal supporters also remain largely opposed although 40% of Liberal Party supporters said they support the idea.

Leave OAS As Is But Pay for Cost Increase with Tax Increases and Other Spending Cuts

A majority of respondents (57%) support the keeping the OAS program as is even if it means tax increases and other spending cuts while 32% said they were opposed. Those aged 44 to 59 were most likely to support this option (66% support) while a majority of supporters of all three parties could get behind this idea with 52% of Tory supporters, 61% of NDP supporters, and 63% of Liberal supporters saying they support leaving OAS as is but paying for the cost increase with tax increases and other spending cuts.

Is the Federal Government Genuinely Trying to Approve Old Age Security?

When asked which of two statements, if either, came closest to their view on retirement policy, four in ten Canadians (43%) believed that the federal government could not be trusted to reform Old Age Security because they only look out for the interests of wealthy Canadians and big businesses. Twenty-nine percent (29%) believed that the federal government genuinely wants to improve the Old Age Security system so it is affordable and sustainable for future generations of Canadians. The remaining 28% of respondents said they either agreed with neither statement or were unsure.

Prime Minister Harper's Pledge Not to Hurt Retirees or Those Close to Retirement: Do you believe him?

When asked whether they believe the Prime Minister when he promised not to make changes to OAS that would affect current retirees or those close to retirement, 37% said they did believe him while 63% said they did not.

Not surprisingly, answers were strongly correlated with party support: 68% of Conservative supporters said they believed the Prime Minister while 32% said they did not. In contrast, 19% of NDP supporters and 26% of Liberal supporters said they believed the Prime Minister.



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Perhaps most worrying for the government is the fact that only 34% of those aged 40 to 59 said they believed the Prime Minister would keep his promise.

The Big Picture

The results of this survey demonstrate that the debate over retirement policy reform is highly divisive. It pits middle-aged Canadians against those already or nearing retirement and younger Canadians.

In most research on policy issues, Canadians usually divide fairly clearly across partisan lines. However, on the issue of OAS, the partisan lines are blurred with a significant percentage of Tory supporters saying they would oppose the federal government raising the retirement age to 67 by either 2017 or 2025.

At the early stages of this debate, the public's reaction to proposals with set transition periods suggests there is significant risk for the government as it decides how to approach this issue in its 2012 budget. While a slight majority of Conservative Party supporters support both proposals to raise the retirement age to 67 by 2017 or 2025, a large percentage of the party's supporters are opposed and most of those are aged 40 to 59 and those who are more likely to vote than those in younger age groups.

Expanding the transition period to 2025 does move attitudes slightly among those aged 44 to 59 but not enough to make it a majority opinion among that important voting group.

As retirement income remains a very serious concern for almost a majority of Canadians, if the government plans to reform OAS it has much work to do in convincing its own supporters as well as Canadians in general that it is the right thing to do.

Methodology

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Since the online survey was not a random, probability based sample, a margin of error could not be calculated. The margin of error for a survey of 1,209 respondents using a probability sample is +/- 2.9%, 19 times out of 20.

These questions were posed as part of the Abacus Data monthly omnibus survey.

For more information about the survey findings, please contact Dr. David Coletto, CEO Abacus Data Inc. at (613) 884-4730 or david@abacusdata.ca

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The table below reports the unweighted and weighted distribution by region or province.

Region/Province	Unweighted Count (All Respondents)	Weighted Count (All respondents)
Atlantic Canada	67	90
Quebec	231	287
Ontario	338	471
Prairies (MB and SK)	59	78
Alberta	398	121
BC	116	158
Total	1,209	1,205

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		Generally speaking, how concerned are you about having enough income when you retire?					Count
		Very concerned	Somewhat concerned	Not that concerned	Not at all concerned	Unsure	Unweighted Count
		Percentage	Percentage	Percentage	Percentage	Percentage	
Region	Canada	47	33	14	3	4	1209
	Atlantic	62	23	10	3	3	67
	Quebec	34	38	20	3	6	231
	Ontario	50	31	13	3	4	338
	Central	41	33	21	5	0	59
	Alberta	46	38	10	3	2	398
	British Columbia	54	31	10	3	2	116
Gender	Male	44	32	16	4	4	581
	Female	50	33	12	2	3	628
Age Group	18 to 29	33	37	17	5	9	226
	30 to 44	46	35	12	2	5	321
	45 to 59	58	29	10	2	1	403
	60 and over	39	32	23	5	1	259
Education	High school or less	50	30	12	2	6	444
	College or some university	48	34	14	3	2	479
	University degree	40	35	18	5	2	286
Union household	Yes	46	35	15	2	2	356
	No	47	32	14	3	4	853
Federal Vote Intention	Conservative Party	44	34	17	4	1	468
	Liberal Party	43	33	16	4	3	203
	New Democratic Party	55	29	11	3	2	283
	Green Party	53	24	14	6	3	70
	Bloc Quebecois	30	44	20	0	7	61
	Undecided	48	33	4	1	13	124

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The next three questions followed the following preamble:

The Old Age Security program (OAS) is one of the programs that help Canadians when they retire. It is a taxable monthly social security payment available to most Canadians 65 years of age or older. The amount provided each month is determined by a person's retirement income. As of July 2011, the basic amount was \$540 per month for anyone with less than \$69,000 of retirement income.

The problem with the system is changing demographics in Canada. Baby boomers are heading toward retirement and there will be fewer Canadians in the workforce to support programs through taxes. The federal government says that without reform, OAS will become unsustainable, increasing in cost from \$36.5 billion in 2010 to \$108 billion by 2030.

We are going to list a number of proposals the government may consider to change OAS. For each, tell us whether you support or oppose the proposal.

Raise the retirement age to 67 from 65 by 2017.

		Strongly support	Somewhat support	Somewhat oppose	Strongly oppose	Unsure	Count
		Percentage	Percentage	Percentage	Percentage	Percentage	Unweighted Count
Region	Canada	12	26	21	34	7	1209
	Atlantic	8	23	12	49	8	67
	Quebec	11	19	31	31	8	231
	Ontario	10	30	17	36	6	338
	Central	9	30	14	39	8	59
	Alberta	17	28	19	29	6	398
	British Columbia	21	27	20	22	10	116
Gender	Male	15	26	20	35	4	581
	Female	10	26	21	32	10	628
Age Group	18 to 29	11	31	23	23	11	226
	30 to 44	12	32	21	27	9	321
	45 to 59	11	18	21	44	6	403
	60 and over	16	30	17	33	4	259
Education	High school or less	11	23	21	35	11	444
	College or some university	12	25	21	35	6	479
	University degree	15	32	19	29	5	286
Union household	Yes	11	23	23	37	5	356
	No	13	28	19	32	8	853
Federal Vote Intention	Conservative Party	19	32	18	25	5	468
	Liberal Party	12	26	18	40	4	203
	New Democratic Party	8	22	23	39	9	283
	Green Party	14	31	26	18	11	70
	Bloc Quebecois	6	18	31	42	3	61
	Undecided	6	21	18	38	17	124

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Raise the retirement age to 67 from 65 by 2025.

		Strongly support	Somewhat support	Somewhat oppose	Strongly oppose	Unsure	Count
		Percentage	Percentage	Percentage	Percentage	Percentage	Unweighted Count
Region	Canada	11	30	24	27	9	1209
	Atlantic	5	24	21	41	9	67
	Quebec	8	25	32	26	10	231
	Ontario	11	31	20	29	8	338
	Central	13	30	18	29	10	59
	Alberta	12	34	23	21	9	398
	British Columbia	14	35	24	17	10	116
Gender	Male	13	31	22	28	6	581
	Female	9	29	25	26	12	628
Age Group	18 to 29	10	34	21	23	13	226
	30 to 44	11	29	24	23	13	321
	45 to 59	11	27	23	32	7	403
	60 and over	9	33	26	27	5	259
Education	High school or less	10	27	25	27	12	444
	College or some university	9	30	25	28	7	479
	University degree	14	34	19	25	8	286
Union household	Yes	9	29	24	32	7	356
	No	11	30	23	25	10	853
Federal Vote Intention	Conservative Party	16	35	20	22	7	468
	Liberal Party	10	30	25	29	6	203
	New Democratic Party	6	25	28	31	10	283
	Green Party	11	29	23	19	17	70
	Bloc Quebecois	3	30	27	35	5	61
	Undecided	7	25	20	28	20	124

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Leave OAS as it is now and find ways of paying for the increased costs either through income tax increases or spending cuts in other areas.

		Strongly support	Somewhat support	Somewhat oppose	Strongly oppose	Unsure	Count
		Percentage	Percentage	Percentage	Percentage	Percentage	Unweighted Count
Region	Canada	25	32	18	14	11	1209
	Atlantic	33	20	23	14	11	67
	Quebec	23	34	21	11	11	231
	Ontario	29	36	14	12	10	338
	Central	24	29	23	15	8	59
	Alberta	23	29	18	17	12	398
	British Columbia	15	29	21	19	16	116
Gender	Male	27	29	18	17	9	581
	Female	23	35	18	10	14	628
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Union household	Yes	26	34	20	12	8	356
	No	25	31	17	14	13	853
Federal Vote Intention	Conservative Party	19	33	19	18	10	468
	Liberal Party	31	32	15	13	9	203
	New Democratic Party	26	35	17	12	9	283
	Green Party	21	25	18	16	20	70
	Bloc Quebecois	25	35	29	5	7	61
	Undecided	30	24	16	6	24	124

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Which of the following statements, if either, comes closest to your view on the issue of retirement policy and the federal government? [rotate statements]

		The federal government genuinely wants to improve the Old Age Security system so it is affordable and sustainable for future generations of Canadians.	The federal government cannot be trusted to reform Old Age Security because they only look out for the interests of wealthy Canadians and big businesses.	Neither	Unsure	Count
		Percentage	Percentage	Percentage	Percentage	Unweighted Count
Region	Canada	29	43	13	15	1209
	Atlantic	19	45	18	17	67
	Quebec	20	49	18	13	231
	Ontario	31	42	11	16	338
	Central	37	43	3	17	59
	Alberta	36	39	9	15	398
	British Columbia	31	41	12	16	116
Gender	Male	33	42	11	14	581
	Female	25	44	14	17	628
Age Group	18 to 29	24	38	14	25	226
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	60 and over	34	44	10	12	259
Education	High school or less	29	41	12	18	444
	College or some university	27	45	12	16	479
	University degree	31	44	14	11	286
Union household	Yes	25	49	12	14	356
	No	30	41	13	16	853
Federal Vote Intention	Conservative Party	52	22	13	13	468
	Liberal Party	26	49	16	8	203
	New Democratic Party	15	60	10	15	283
	Green Party	17	45	8	30	70
	Bloc Quebecois	10	63	18	10	61
	Undecided	8	47	12	33	124

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		Prime Minister Stephen Harper has promised that any changes to OAS will not affect current retirees or those close to retirement. Do you believe him?		
		Yes	No	Count
		Percentage	Percentage	Unweighted Count
Region	Canada	37	63	1209
	Atlantic	30	70	67
	Quebec	28	72	231
	Ontario	35	65	338
	Central	49	51	59
	Alberta	54	46	398
	British Columbia	41	59	116
Gender	Male	41	59	581
	Female	33	67	628
Age Group	18 to 29	32	68	226
	30 to 44	36	64	321
	45 to 59	34	66	403
	60 and over	48	52	259
Education	High school or less	41	59	444
	College or some university	31	69	479
	University degree	40	60	286
Union household	Yes	31	69	356
	No	39	61	853
Federal Vote Intention	Conservative Party	68	32	468
	Liberal Party	26	74	203
	New Democratic Party	19	81	283
	Green Party	24	76	70
	Bloc Quebecois	20	80	61
	Undecided	17	83	124