

Views on CPP/QPP Expansion

New poll: Canadian workers do not support the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) expansion if employers had to freeze or cut their wages. The majority of Canadian workers and retirees want the federal and provincial governments to consult the public on the CPP/QPP expansion. Most do not understand the CPP/QPP or their expansion.

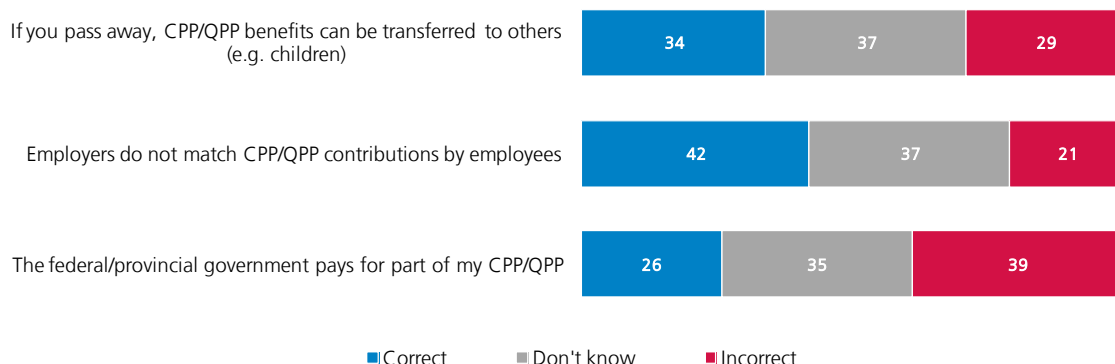
Queenie Wong, Senior Research Analyst

Public Opinion Poll Results on CPP/QPP Expansion

Figure 1:

**Please select True or False for the following statements about the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion
(% response)**

All of Canada

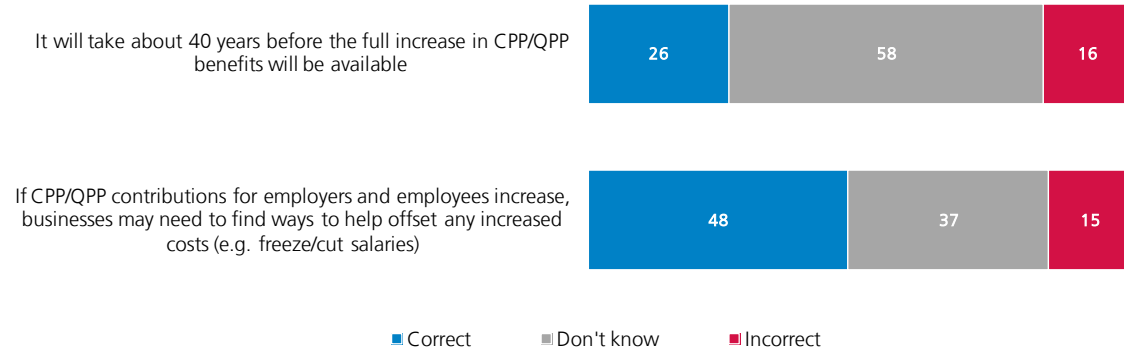


Respondents are considered correct when they indicate "True" for statements that are true.
Respondents are considered correct when they indicate "False" for statements that are false.
Respondents are considered incorrect when they indicate "True" for statements that are false.
Respondents are considered incorrect when they indicate "False" for statements that are true.

Figure 2:

Please select True or False for the following statements about the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion
(% response)

All of Canada



Respondents are considered correct when they indicate "True" for statements that are true.
Respondents are considered correct when they indicate "False" for statements that are false.
Respondents are considered incorrect when they indicate "True" for statements that are false.
Respondents are considered incorrect when they indicate "False" for statements that are true.

Figure 3:

Please select True or False for the following statements about the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion (% response)

All of Canada (excluding Quebec)

In the CPP expansion plan, the CPP contribution rate will gradually increase from 5% to 6% of an employee's earnings up to \$2,200 for both employers and employees



The maximum CPP benefit replacement rate on pensionable income will be increased to 33% from the current 25%



■ Correct ■ Don't know ■ Incorrect

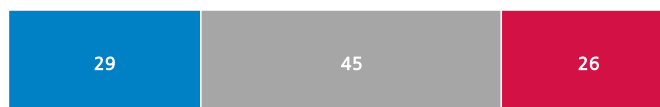
Respondents are considered correct when they indicate "True" for statements that are true.
 Respondents are considered correct when they indicate "False" for statements that are false.
 Respondents are considered incorrect when they indicate "True" for statements that are false.
 Respondents are considered incorrect when they indicate "False" for statements that are true.

Figure 4:

Please select True or False for the following statements about the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion (% response)

All of Canada

Current retirees will see benefit increases from a CPP/QPP expansion



■ Correct ■ Don't know ■ Incorrect

Respondents are considered correct when they indicate "True" for statements that are true.
 Respondents are considered correct when they indicate "False" for statements that are false.
 Respondents are considered incorrect when they indicate "True" for statements that are false.
 Respondents are considered incorrect when they indicate "False" for statements that are true.

Figure 5:

Please select True or False for the following statements about the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion
(% response)

Retired only

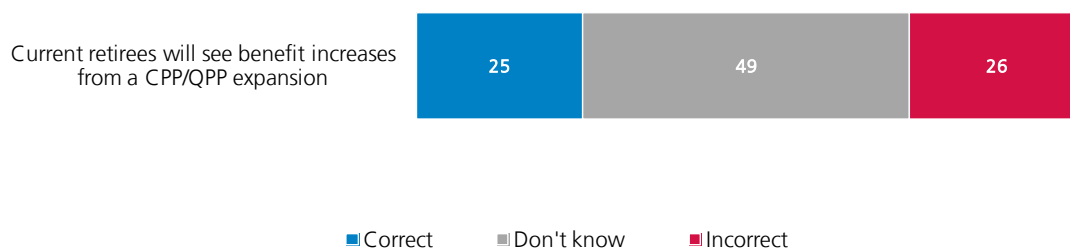


Respondents are considered correct when they indicate "True" for statements that are true.
 Respondents are considered correct when they indicate "False" for statements that are false.
 Respondents are considered incorrect when they indicate "True" for statements that are false.
 Respondents are considered incorrect when they indicate "False" for statements that are true.

Figure 6:

Please select True or False for the following statements about the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion
(% response)

Employed only

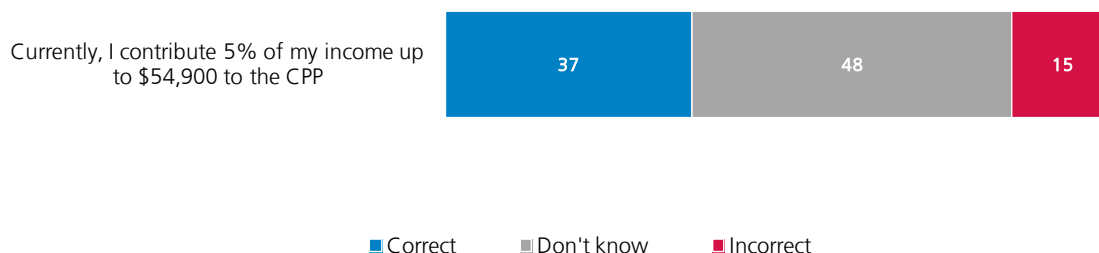


Respondents are considered correct when they indicate "True" for statements that are true.
 Respondents are considered correct when they indicate "False" for statements that are false.
 Respondents are considered incorrect when they indicate "True" for statements that are false.
 Respondents are considered incorrect when they indicate "False" for statements that are true.

Figure 7:

Please select True or False for the following statements about the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion
(% response)

All of Canada (excluding Quebec), employed only

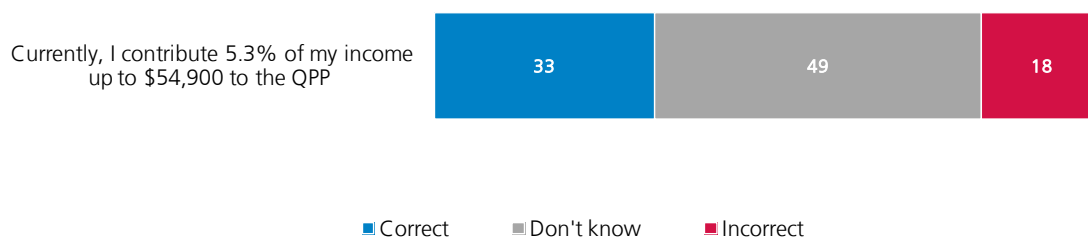


Respondents are considered correct when they indicate "True" for statements that are true.
 Respondents are considered correct when they indicate "False" for statements that are false.
 Respondents are considered incorrect when they indicate "True" for statements that are false.
 Respondents are considered incorrect when they indicate "False" for statements that are true.

Figure 8:

Please select True or False for the following statements about the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion
(% response)

Quebec only, employed only



Respondents are considered correct when they indicate "True" for statements that are true.
 Respondents are considered correct when they indicate "False" for statements that are false.
 Respondents are considered incorrect when they indicate "True" for statements that are false.
 Respondents are considered incorrect when they indicate "False" for statements that are true.

Figure 9:

Do you agree or disagree with the following statements on the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion?
 (% response)

All of Canada

The federal and provincial governments should consult the public on a CPP/QPP expansion



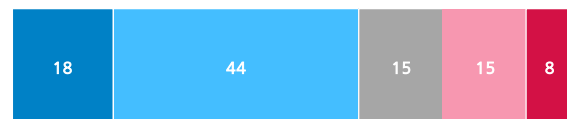
■ Strongly Agree ■ Somewhat Agree ■ Don't know ■ Somewhat Disagree ■ Strongly Disagree

Figure 10:

Do you agree or disagree with the following statements on the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion?
 (% response)

All of Canada (excluding Quebec), employed only

I believe that the proposed increases to CPP contributions for employers and employees are modest and I would be able to afford it



■ Strongly Agree ■ Somewhat Agree ■ Don't know ■ Somewhat Disagree ■ Strongly Disagree

Figure 11:

Do you agree or disagree with the following statements on the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion?
 (% response)

Quebec only, employed only

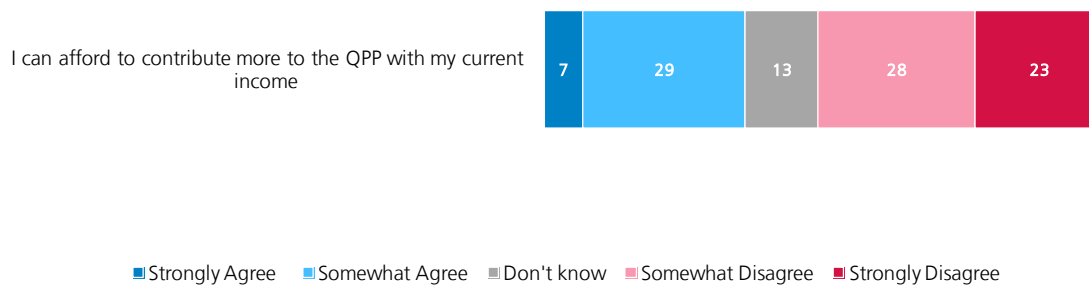


Figure 12:

How supportive are you of expanding the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) if your employer had to take the following actions over a 7-year period? (% response)

Freeze your wages/salary

All of Canada, employed only

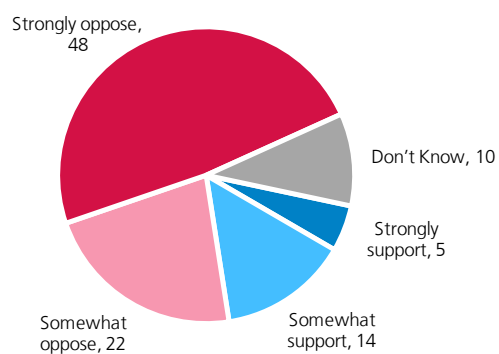
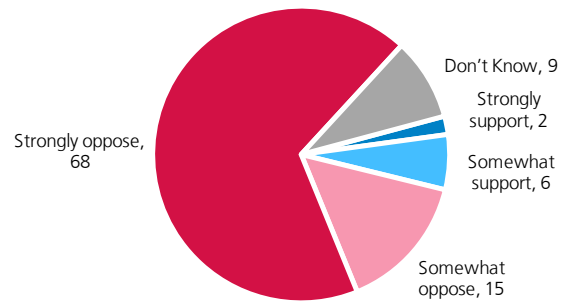


Figure 13:

How supportive are you of expanding the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) if your employer had to take the following actions over a 7-year period? (% response)

Cut your wages/salary

All of Canada, employed only



Methodology

Public Opinion Poll Conducted for CFIB by Ipsos

About the public opinion poll

These are some of the findings of an Ipsos poll conducted between August 25 and August 29, 2016, on behalf of Canadian Federation of Independent Business. For this survey, a sample of 2,003 employed (excluding self-employed) or retired Canadians from Ipsos' online panel was interviewed online. Weighting was then employed to balance demographics to ensure that the sample's composition reflects that of the adult population according to Census data and to provide results intended to approximate the sample universe. The precision of Ipsos online polls is measured using a credibility interval. In this case, the poll is accurate to within +/- 2.5 percentage points, 19 times out of 20, had all employed (excluding self-employed) or retired Canadian adults been polled. The credibility interval will be wider among subsets of the population. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage error, and measurement error. Discrepancies in or between totals are due to rounding.

Appendix

Table A1:

Please select True or False for the following statements about the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion (% response)

"If you pass away, CPP/QPP benefits can be transferred to others (e.g. children)"

By province

| | BC | AB | SK/MB | ON | QC | Atlantic | Total |
|------------|----|----|-------|----|----|----------|-------|
| Correct | 39 | 31 | 41 | 36 | 29 | 24 | 34 |
| Incorrect | 23 | 24 | 26 | 29 | 35 | 29 | 29 |
| Don't Know | 38 | 45 | 34 | 35 | 36 | 47 | 37 |

Respondents are considered correct when they indicate "True" for statements that are true.

Respondents are considered correct when they indicate "False" for statements that are false.

Respondents are considered incorrect when they indicate "True" for statements that are false.

Respondents are considered incorrect when they indicate "False" for statements that are true.

Table A2:

Please select True or False for the following statements about the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion (% response)

"Employers do not match CPP/QPP contributions by employees"

By province

| | BC | AB | SK/MB | ON | QC | Atlantic | Total |
|------------|----|----|-------|----|----|----------|-------|
| Correct | 44 | 42 | 50 | 42 | 40 | 43 | 42 |
| Incorrect | 17 | 23 | 17 | 23 | 23 | 17 | 21 |
| Don't Know | 39 | 36 | 33 | 36 | 37 | 40 | 37 |

Respondents are considered correct when they indicate "True" for statements that are true.

Respondents are considered correct when they indicate "False" for statements that are false.

Respondents are considered incorrect when they indicate "True" for statements that are false.

Respondents are considered incorrect when they indicate "False" for statements that are true.

Table A3:

Please select True or False for the following statements about the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion
(% response)

"The federal/provincial government pays for part of my CPP/QPP"

By province

| | BC | AB | SK/MB | ON | QC | Atlantic | Total |
|------------|----|----|-------|----|----|----------|-------|
| Correct | 26 | 31 | 34 | 22 | 30 | 14 | 26 |
| Incorrect | 40 | 33 | 32 | 43 | 37 | 41 | 39 |
| Don't Know | 33 | 36 | 35 | 35 | 34 | 45 | 35 |

Respondents are considered correct when they indicate "True" for statements that are true.

Respondents are considered correct when they indicate "False" for statements that are false.

Respondents are considered incorrect when they indicate "True" for statements that are false.

Respondents are considered incorrect when they indicate "False" for statements that are true.

Table A4:

Please select True or False for the following statements about the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion
(% response)

"Currently, I contribute 5% of my income up to \$54,900 to the CPP"

By province (excluding Quebec), employed only

| | BC | AB | SK/MB | ON | Atlantic | Total |
|------------|----|----|-------|----|----------|-------|
| Correct | 37 | 37 | 48 | 36 | 33 | 37 |
| Incorrect | 18 | 10 | 8 | 18 | 11 | 15 |
| Don't Know | 45 | 53 | 44 | 46 | 57 | 48 |

Respondents are considered correct when they indicate "True" for statements that are true.

Respondents are considered correct when they indicate "False" for statements that are false.

Respondents are considered incorrect when they indicate "True" for statements that are false.

Respondents are considered incorrect when they indicate "False" for statements that are true.

Table A5:

Please select True or False for the following statements about the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion
(% response)

“Current retirees will see benefit increases from a CPP/QPP expansion”

By province

| | BC | AB | SK/MB | ON | QC | Atlantic | Total |
|------------|----|----|-------|----|----|----------|-------|
| Correct | 25 | 27 | 38 | 29 | 32 | 25 | 29 |
| Incorrect | 27 | 20 | 25 | 26 | 30 | 24 | 26 |
| Don't Know | 49 | 53 | 38 | 45 | 38 | 51 | 45 |

Respondents are considered correct when they indicate “True” for statements that are true.

Respondents are considered correct when they indicate “False” for statements that are false.

Respondents are considered incorrect when they indicate “True” for statements that are false.

Respondents are considered incorrect when they indicate “False” for statements that are true.

Table A6:

Please select True or False for the following statements about the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion
(% response)

“It will take about 40 years before the full increase in CPP/QPP benefits will be available”

By province

| | BC | AB | SK/MB | ON | QC | Atlantic | Total |
|------------|----|----|-------|----|----|----------|-------|
| Correct | 21 | 19 | 31 | 27 | 28 | 21 | 26 |
| Incorrect | 14 | 12 | 18 | 15 | 19 | 20 | 16 |
| Don't Know | 65 | 70 | 51 | 58 | 53 | 59 | 58 |

Respondents are considered correct when they indicate “True” for statements that are true.

Respondents are considered correct when they indicate “False” for statements that are false.

Respondents are considered incorrect when they indicate “True” for statements that are false.

Respondents are considered incorrect when they indicate “False” for statements that are true.

Table A7:

Please select True or False for the following statements about the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion
(% response)

"In the CPP expansion plan, the CPP contribution rate will gradually increase from 5% to 6% of an employee's earnings up to \$2,200 for both employers and employees"

By province (excluding Quebec)

| | BC | AB | SK/MB | ON | Atlantic | Total |
|------------|----|----|-------|----|----------|-------|
| Correct | 36 | 26 | 28 | 37 | 35 | 34 |
| Incorrect | 3 | 7 | 7 | 6 | 3 | 6 |
| Don't Know | 61 | 67 | 65 | 57 | 63 | 60 |

Respondents are considered correct when they indicate "True" for statements that are true.

Respondents are considered correct when they indicate "False" for statements that are false.

Respondents are considered incorrect when they indicate "True" for statements that are false.

Respondents are considered incorrect when they indicate "False" for statements that are true.

Table A8:

Please select True or False for the following statements about the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion
(% response)

"If CPP/QPP contributions for employers and employees increase, businesses may need to find ways to help offset any increased costs (e.g. freeze/cut salaries)"

By province

| | BC | AB | SK/MB | ON | QC | Atlantic | Total |
|------------|----|----|-------|----|----|----------|-------|
| Correct | 48 | 53 | 50 | 51 | 45 | 36 | 48 |
| Incorrect | 15 | 11 | 19 | 12 | 21 | 16 | 15 |
| Don't Know | 37 | 36 | 31 | 37 | 34 | 48 | 37 |

Respondents are considered correct when they indicate "True" for statements that are true.

Respondents are considered correct when they indicate "False" for statements that are false.

Respondents are considered incorrect when they indicate "True" for statements that are false.

Respondents are considered incorrect when they indicate "False" for statements that are true.

Table A9:

Please select True or False for the following statements about the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion
(% response)

“The maximum CPP benefit replacement rate on pensionable income will be increased to 33% from the current 25%”

By province (excluding Quebec)

| | BC | AB | SK/MB | ON | Atlantic | Total |
|------------|----|----|-------|----|----------|-------|
| Correct | 20 | 23 | 23 | 27 | 19 | 24 |
| Incorrect | 5 | 8 | 11 | 7 | 4 | 7 |
| Don't Know | 74 | 69 | 66 | 66 | 77 | 69 |

Respondents are considered correct when they indicate “True” for statements that are true.

Respondents are considered correct when they indicate “False” for statements that are false.

Respondents are considered incorrect when they indicate “True” for statements that are false.

Respondents are considered incorrect when they indicate “False” for statements that are true.

Table A10:

Do you agree or disagree with the following statements on the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and its expansion?
(% response)

“The federal and provincial governments should consult the public on a CPP/QPP expansion”

By province

| | BC | AB | SK/MB | ON | QC | Atlantic | Total |
|-------------------|----|----|-------|----|----|----------|-------|
| Strongly Agree | 43 | 45 | 39 | 49 | 41 | 44 | 45 |
| Somewhat Agree | 39 | 37 | 34 | 34 | 39 | 33 | 36 |
| Somewhat Disagree | 8 | 6 | 12 | 7 | 7 | 10 | 8 |
| Strongly Disagree | 2 | 1 | 7 | 3 | 2 | 2 | 3 |
| Don't Know | 7 | 11 | 7 | 7 | 11 | 10 | 9 |

Table A11:

Do you agree or disagree with the following statements on the Canadian Pension Plan (CPP) expansion? (% response)

"I believe that the proposed increases to CPP contributions for employers and employees are modest and I would be able to afford it"

By province (excluding Quebec), employed only

| | <i>BC</i> | <i>AB</i> | <i>SK/MB</i> | <i>ON</i> | <i>Atlantic</i> | <i>Total</i> |
|--------------------------|-----------|-----------|--------------|-----------|-----------------|--------------|
| <i>Strongly Agree</i> | 20 | 16 | 26 | 17 | 13 | 18 |
| <i>Somewhat Agree</i> | 46 | 41 | 51 | 42 | 47 | 44 |
| <i>Somewhat Disagree</i> | 13 | 12 | 10 | 17 | 19 | 15 |
| <i>Strongly Disagree</i> | 7 | 14 | 6 | 8 | 6 | 8 |
| <i>Don't Know</i> | 14 | 17 | 7 | 15 | 14 | 15 |

Table A12:

How supportive are you of expanding the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) if your employer had to take the following actions over a 7-year period? (% response)

Freeze Wages/Salary

By province, employed only

| | <i>BC</i> | <i>AB</i> | <i>SK/MB</i> | <i>ON</i> | <i>QC</i> | <i>Atlantic</i> | <i>Total</i> |
|-------------------------|-----------|-----------|--------------|-----------|-----------|-----------------|--------------|
| <i>Strongly Support</i> | 6 | 2 | 5 | 6 | 7 | 0 | 5 |
| <i>Somewhat Support</i> | 14 | 14 | 15 | 13 | 15 | 13 | 14 |
| <i>Somewhat Oppose</i> | 29 | 22 | 29 | 20 | 22 | 23 | 22 |
| <i>Strongly Oppose</i> | 38 | 51 | 44 | 52 | 45 | 53 | 48 |
| <i>Don't Know</i> | 12 | 11 | 7 | 8 | 11 | 11 | 10 |

Cut Wages/Salary

By province, employed only

| | <i>BC</i> | <i>AB</i> | <i>SK/MB</i> | <i>ON</i> | <i>QC</i> | <i>Atlantic</i> | <i>Total</i> |
|-------------------------|-----------|-----------|--------------|-----------|-----------|-----------------|--------------|
| <i>Strongly Support</i> | 5 | 0 | 3 | 3 | 2 | 0 | 2 |
| <i>Somewhat Support</i> | 5 | 4 | 7 | 5 | 7 | 9 | 6 |
| <i>Somewhat Oppose</i> | 20 | 12 | 16 | 12 | 17 | 16 | 15 |
| <i>Strongly Oppose</i> | 61 | 75 | 67 | 72 | 64 | 64 | 68 |
| <i>Don't Know</i> | 9 | 9 | 7 | 9 | 10 | 12 | 9 |