



CANADIAN ASSOCIATION OF RETIRED PERSONS



MEMBERSHIP GUIDE 2026

OUR TOP FEDERAL PRIORITIES FOR 2026

Home Care & Community Care

CARP is urging governments to recognize that a 'home first' approach will take pressure off other parts of the health system and improve the care provided to our seniors. Over 95% of our members tell us they want to age in place, but the majority of spending is focused on institutional care. It is paramount that federal and provincial governments work together to significantly expand investments in the amount of home care provided. CARP demands an increase in support for in-home, respite care, and day programs – to help seniors stay safe and age in place.

Old Age Security Protection & Strengthening

CARP demands the protection and strengthening of Old Age Security (OAS), including an immediate 10% increase for ages 65-74, matching the payments for seniors 75-plus. No senior should be penalized for their age, and OAS must keep pace with the real cost of living so older Canadians can retire with dignity. To protect widows and widowers from poverty, Canada must boost the Canada Pension Plan (CPP) survivor benefit by 25%. CARP supports a national CPP and stands in opposition to any provincial efforts to withdraw from the CPP funds. Retirement security should not be weakened or put at risk through fragmentation.

Investor Protection & Fair Financial Advice

CARP advocates for stronger investor protections so older Canadians can invest with confidence and receive financial advice at bank branches that is transparent, suitable, and free from harmful conflicts of interest. Too often, seniors face sales pressure, confusing titles, and incentive-driven product recommendations that leave them vulnerable to poor outcomes. Investor protection must be designed with seniors in mind to ensure retirement savings are safeguarded.

End Mandatory RRIF Withdrawals

Today, Canadians must convert their RRSPs (Registered Retirement Savings Plan) to RRIFs (Registered Retirement Income Fund) starting at 71, and begin drawing down those funds each year. CARP is fighting to end mandatory RRIF withdrawals. Older Canadians deserve the right to be in control of their savings and their financial retirement strategy based on their individual circumstances and needs.

Frauds Prevention, Enforcement & Redress

Fraud and scams are the number one crime committed against seniors in Canada, estimated to be billions of dollars annually, with close to 95% of it going unreported. CARP demands stronger protections, enforcement, and more severe consequences for those who perpetrate fraud against seniors. Over the last decade, Canada has implemented a prevention through education strategy, which has failed our seniors.

Vaccinations Expert-Recommended Free for All

CARP advocates for a universal seniors' vaccination strategy, enabling older Canadians to access all five major Health Canada/NACI-recommended vaccines at no cost: RSV, Influenza, COVID-19, Pneumococcal, and Shingles. CARP urges continued federal support for COVID-19 vaccines for all ages and influenza vaccines for those 65+. By focusing on vaccine accessibility, CARP aims to enhance the health of older Canadians while reducing healthcare burdens in the long-term.

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Cover image: Peggy's Cove, Nova Scotia

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