

# Coast Capital Savings Survey

# Detailed tables

Do you think it's fair or unfair that those who have more money to invest get higher rates on their term deposits? Is that very or somewhat (fair/unfair)?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K  
Overlap formulae used. \* small base

		REGION						AGE			GENDER	
	Total	BC	AB	SK/MN	ON	QC	ATL	18-34	35-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents												
Unweighted Base	1270	401	97	68	380	247	77	317	552	349	607	663
Weighted Base	1001	132	97*	68*	379	247	77*	294	380	294	484	517
Very fair	138 14%	23 17%	12 12%	9 13%	56 15%	33 13%	6 8%	30 10%	61 16%	41 14%	92 19%	47 9%
Somewhat fair	213 21%	28 21%	18 19%	19 28%	80 21%	48 19%	20 25%	70 24%	73 19%	66 23%	126 26%	87 17%
Somewhat unfair	197 20%	24 18%	21 22%	11 16%	68 18%	61 25%	12 15%	73 25%	75 20%	46 15%	78 16%	119 23%
Very unfair	410 41%	52 40%	37 38%	20 30%	160 42%	102 41%	39 51%	115 39%	155 41%	123 42%	167 35%	243 47%
(DK/NS)	42 4%	5 4%	9 9%	9 14%	15 4%	4 2%	1 1%	5 2%	16 4%	19 6%	21 4%	21 4%
Summary												
Top2box (Fair)	351 35%	51 39%	30 31%	27 40%	136 36%	81 33%	26 33%	100 34%	134 35%	107 37%	218 45%	133 26%
Low2box (Unfair)	608 61%	76 57%	58 60%	31 46%	228 60%	163 66%	51 66%	188 64%	230 61%	168 57%	245 51%	362 70%

		EDUCATION				INCOME		
	Total	<HS	HS	Post Sec	Univ Grad	<\$30K	\$30K-\$59K	\$60K+
		A	B	C	D	E	F	G
Base: All respondents								
Unweighted Base	1270	103	268	386	503	229	358	507
Weighted Base	1001	88*	206	292	407	196	285	388
Very fair	138 14%	8 9%	29 14%	34 12%	67 16%	18 9%	32 11%	73 19%
Somewhat fair	213 21%	18 21%	38 18%	61 21%	95 23%	40 21%	53 19%	90 23%
Somewhat unfair	197 20%	22 25%	38 18%	67 23%	71 17%	39 20%	64 23%	74 19%
Very unfair	410 41%	35 39%	93 45%	118 40%	159 39%	85 43%	130 45%	142 37%
(DK/NS)	42 4%	5 6%	8 4%	12 4%	16 4%	14 7%	6 2%	8 2%
Summary								
Top2box (Fair)	351 35%	26 30%	67 32%	95 33%	161 40%	58 30%	85 30%	163 42%
Low2box (Unfair)	608 61%	57 65%	131 64%	185 63%	230 56%	124 63%	194 68%	217 56%

*Thinking about term deposits, that is Guaranteed Investment Certificates (GICs) or RRSP term deposits, financial institutions often advertise or post their term deposit rates, but consumers can negotiate a better rate than what's posted. Were you aware or unaware that consumers can negotiate or haggle with financial institutions about interest rates for term deposits?*

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K  
Overlap formulae used. \* small base

		REGION						AGE			GENDER	
	Total	BC	AB	SK/MN	ON	QC	ATL	18-34	35-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents												
Unweighted Base	1270	401	97	68	380	247	77	317	552	349	607	663
Weighted Base	1001	132	97*	68*	379	247	77*	294	380	294	484	517
Yes, I was aware	447 45%	58 44%	41 42%	33 49%	172 45%	104 42%	39 50%	98 33%	158 41%	171 58%	240 50%	207 40%
No, I was not aware	549 55%	74 56%	55 57%	33 49%	206 54%	143 58%	38 50%	196 67%	222 58%	119 40%	243 50%	306 59%
(DK/NS)	5 0	0 0	1 1%	2 2%	1 0	1 0	0 -	0 -	1 0	4 1%	1 0	4 1%

*Thinking about term deposits, that is Guaranteed Investment Certificates (GICs) or RRSP term deposits, financial institutions often advertise or post their term deposit rates, but consumers can negotiate a better rate than what's posted. Were you aware or unaware that consumers can negotiate or haggle with financial institutions about interest rates for term deposits?*

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - E/F/G  
Overlap formulae used. \* small base

		EDUCATION				INCOME		
	Total	<HS	HS	Post Sec	Univ Grad	<\$30K	\$30K-\$59K	\$60K+
		A	B	C	D	E	F	G
Base: All respondents								
Unweighted Base	1270	103	268	386	503	229	358	507
Weighted Base	1001	88*	206	292	407	196	285	388
Yes, I was aware	447 45%	36 41%	89 43%	135 46%	183 45%	69 35%	123 43%	190 49%
No, I was not aware	549 55%	51 58%	117 57%	155 53%	222 55%	126 64%	162 57%	197 51%
(DK/NS)	5 0	1 1%	0 -	3 1%	1 0	1 1%	0 -	0 -

*Thinking about mortgages, financial institutions often advertise or post their mortgage rates, but consumers are usually able to negotiate a better rate than what's posted. Before now, were you aware that you can negotiate or haggle with financial institutions about your mortgage rates?*

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K  
Overlap formulae used. \* small base

	Total	REGION						AGE			GENDER	
		BC	AB	SK/MN	ON	QC	ATL	18-34	35-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents												
Unweighted Base	1270	401	97	68	380	247	77	317	552	349	607	663
Weighted Base	1001	132	97*	68*	379	247	77*	294	380	294	484	517
Yes, I was aware	700	99	72	45	270	161	53	161	296	215	360	340
	70%	75%	74%	66%	71%	65%	68%	55%	78%	73%	74%	66%
		E						G	G	G	K	
No, I was not aware	289	32	22	22	104	84	25	131	83	71	120	168
	29%	24%	23%	33%	27%	34%	32%	45%	22%	24%	25%	32%
						A		HI			J	
(DK/NS)	13	2	3	1	5	2	0	1	2	8	3	10
	1%	1%	3%	1%	1%	1%	-	0	0	3%	1%	2%
										GH		

*Thinking about mortgages, financial institutions often advertise or post their mortgage rates, but consumers are usually able to negotiate a better rate than what's posted. Before now, were you aware that you can negotiate or haggle with financial institutions about your mortgage rates?*

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D - E/F/G  
Overlap formulae used. \* small base

	Total	EDUCATION				INCOME		
		<HS	HS	Post Sec	Univ Grad	<\$30K	\$30K-\$59K	\$60K+
		A	B	C	D	E	F	G
Base: All respondents								
Unweighted Base	1270	103	268	386	503	229	358	507
Weighted Base	1001	88*	206	292	407	196	285	388
Yes, I was aware	700	36	134	194	329	88	192	326
	70%	41%	65%	66%	81%	45%	67%	84%
			A	A	ABC		E	EF
No, I was not aware	289	48	68	96	76	104	89	61
	29%	55%	33%	33%	19%	53%	31%	16%
		BCD	D	D		FG	G	
(DK/NS)	13	4	4	2	2	4	4	1
	1%	4%	2%	1%	0	2%	1%	0
		CD	D			G		

## Coast Capital Savings Survey

Do you generally like or dislike negotiating or haggling over the price of a product or service? Would that be a lot or a little?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K  
Overlap formulae used. \* small base

## Detailed tables

		REGION						AGE			GENDER	
	Total	BC	AB	SK/MN	ON	QC	ATL	18-34	35-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents												
Unweighted Base	1270	401	97	68	380	247	77	317	552	349	607	663
Weighted Base	1001	132	97*	68*	379	247	77*	294	380	294	484	517
Like it a lot	188 19%	22 17%	17 17%	13 19%	68 18%	56 23%	13 16%	50 17%	86 23%	46 16%	121 25%	68 13%
Like it a little	201 20%	26 19%	17 17%	16 23%	71 19%	59 24%	13 16%	59 20%	78 20%	58 20%	87 18%	114 22%
Dislike it a little	238 24%	35 26%	24 25%	16 23%	89 23%	50 20%	25 32%	92 31%	86 23%	53 18%	122 25%	116 22%
Dislike it a lot	343 34%	45 34%	37 38%	17 25%	141 37%	78 32%	25 33%	91 31%	126 33%	117 40%	142 29%	202 39%
(DK/NS)	31 3%	5 4%	3 3%	7 10%	10 3%	4 2%	2 2%	2 1%	5 1%	21 7%	13 3%	18 3%
Summary												
Top2box (Like it)	389 39%	48 36%	33 34%	28 42%	139 37%	115 47%	25 33%	109 37%	164 43%	104 35%	207 43%	182 35%
Low2box (Dislike it)	581 58%	79 60%	61 63%	33 48%	230 61%	128 52%	50 65%	182 62%	212 56%	170 58%	264 55%	317 61%

		EDUCATION				INCOME		
	Total	<HS	HS	Post Sec	Univ Grad	<\$30K	\$30K-\$59K	\$60K+
		A	B	C	D	E	F	G
Base: All respondents								
Unweighted Base	1270	103	268	386	503	229	358	507
Weighted Base	1001	88*	206	292	407	196	285	388
Like it a lot	188 19%	19 22%	36 17%	46 16%	86 21%	34 17%	44 16%	82 21%
Like it a little	201 20%	18 20%	49 24%	59 20%	74 18%	33 17%	65 23%	77 20%
Dislike it a little	238 24%	20 23%	44 21%	68 23%	104 26%	50 26%	65 23%	92 24%
Dislike it a lot	343 34%	20 23%	74 36%	112 38%	133 33%	61 31%	104 37%	134 35%
(DK/NS)	31 3%	11 12%	3 2%	8 3%	8 2%	18 9%	6 2%	2 1%
Summary								
Top2box (Like it)	389 39%	37 42%	84 41%	105 36%	161 40%	67 34%	110 39%	159 41%
Low2box (Dislike it)	581 58%	40 46%	119 58%	180 62%	238 58%	111 57%	169 59%	226 58%

## Coast Capital Savings Survey

### Do you currently have a mortgage with a financial institution?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K  
Overlap formulae used. \* small base

		REGION						AGE			GENDER	
	Total	BC	AB	SK/MN	ON	QC	ATL	18-34	35-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents												
Unweighted Base	1270	401	97	68	380	247	77	317	552	349	607	663
Weighted Base	1001	132	97*	68*	379	247	77*	294	380	294	484	517
Yes	418 42%	58 44%	47 49%	30 45%	150 40%	99 40%	33 42%	110 37%	212 56% GI	87 30%	228 47% K	190 37%
No	575 57%	73 55%	50 51%	38 55%	226 60%	143 58%	45 58%	184 63% H	167 44%	202 69% H	252 52%	323 62% J
(DK/NS)	9 1%	1 1%	0 -	0 -	3 1%	5 2%	0 -	0 -	1 0	5 2% GH	4 1%	5 1%

### Do you currently have a mortgage with a financial institution?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D - E/F/G  
Overlap formulae used. \* small base

		EDUCATION				INCOME		
	Total	<HS	HS	Post Sec	Univ Grad	<\$30K	\$30K-\$59K	\$60K+
		A	B	C	D	E	F	G
Base: All respondents								
Unweighted Base	1270	103	268	386	503	229	358	507
Weighted Base	1001	88*	206	292	407	196	285	388
Yes	418 42%	21 23%	70 34%	122 42% A	202 50% ABC	32 16%	105 37% E	232 60% EF
No	575 57%	65 74% CD	134 65% D	169 58% D	203 50%	163 83% FG	179 63% G	155 40%
(DK/NS)	9 1%	3 3% CD	2 1%	1 0	2 0	2 1%	1 0	0 0

## Coast Capital Savings Survey

## Detailed tables

**Do you currently have term deposits, that is, Guaranteed Investment Certificates (GICs), and RRSP term deposits with a financial institution?**

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K  
Overlap formulae used. \* small base

		REGION						AGE			GENDER	
	Total	BC	AB	SK/MN	ON	QC	ATL	18-34	35-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents												
Unweighted Base	1270	401	97	68	380	247	77	317	552	349	607	663
Weighted Base	1001	132	97*	68*	379	247	77*	294	380	294	484	517
Yes	513	75	54	34	193	120	37	101	230	167	257	256
	51%	57% E	56%	50%	51%	49%	48%	34%	60% G	57% G	53%	50%
No	456	53	37	31	173	122	40	190	146	107	221	235
	46%	40%	38%	46%	46%	49% A	52%	65% HI	38%	36%	46%	45%
(DK/NS)	32	4	5	3	14	6	1	2	4	20	6	26
	3%	3%	6%	5%	4%	2%	1%	1%	1%	7% GH	1%	5% J

**Do you currently have term deposits, that is, Guaranteed Investment Certificates (GICs), and RRSP term deposits with a financial institution?**

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D - E/F/G  
Overlap formulae used. \* small base

		EDUCATION				INCOME		
	Total	<HS	HS	Post Sec	Univ Grad	<\$30K	\$30K-\$59K	\$60K+
		A	B	C	D	E	F	G
Base: All respondents								
Unweighted Base	1270	103	268	386	503	229	358	507
Weighted Base	1001	88*	206	292	407	196	285	388
Yes	513	34	99	130	247	48	157	247
	51%	39%	48%	45%	61% ABC	24%	55% E	64% EF
No	456	48	105	152	148	144	125	138
	46%	54% D	51% D	52% D	36% 36%	73% FG	44% G	36%
(DK/NS)	32	6	2	10	11	5	3	3
	3%	7% B	1%	4%	3%	2%	1%	1%

## Coast Capital Savings Survey

## Detailed tables

**Overall, would you be more likely or less likely to deal with a financial institution that eliminates haggling and promises to offer you their best rates on term deposits and mortgages, or would it really make no difference to you? Is that much or somewhat (more/less) likely?**

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K  
Overlap formulae used. \* small base

		REGION						AGE			GENDER	
	Total	BC	AB	SK/MN	ON	QC	ATL	18-34	35-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents												
Unweighted Base	1270	401	97	68	380	247	77	317	552	349	607	663
Weighted Base	1001	132	97*	68*	379	247	77*	294	380	294	484	517
Much more likely	307 31%	44 34%	31 32%	15 21%	126 33%	63 26%	27 35%	91 31%	120 32%	84 29%	150 31%	157 30%
Somewhat more likely	222 22%	31 23%	23 24%	16 24%	76 20%	54 22%	21 27%	75 26%	85 22%	56 19%	98 20%	124 24%
Somewhat less likely	45 4%	5 4%	1 1%	2 2%	12 3%	23 9%	3 4%	12 4%	16 4%	17 6%	21 4%	24 5%
Much less likely	38 4%	6 5%	1 2%	6 8%	11 3%	12 5%	2 2%	6 2%	15 4%	15 5%	22 5%	16 3%
No real impact	382 38%	45 34%	37 38%	30 44%	152 40%	95 39%	23 30%	110 37%	141 37%	118 40%	189 39%	193 37%
(DK/NS)	8 1%	1 1%	3 3%	0 -	3 1%	0 -	1 2%	0 -	3 1%	5 2%	4 1%	3 1%
Summary												
Top2box (More Likely)	529 53%	75 57%	55 57%	31 46%	202 53%	117 47%	48 62%	166 56%	205 54%	140 48%	248 51%	281 54%
Low2box (Less Likley)	83 8%	11 8%	2 2%	7 11%	22 6%	35 14%	5 6%	18 6%	31 8%	31 11%	43 9%	40 8%

## Coast Capital Savings Survey

## Detailed tables

*Imagine there was a financial institution that eliminated haggling and promised their best rate for all term deposits regardless of the amount deposited, meaning that someone with \$1,000 to invest would get the same preferred rate as someone with a \$1 million investment. If you needed a term deposit, would this make you more likely to deal with this financial institution, or less likely, or would it have no real impact either way? Would that be much or somewhat (more/less) likely?*

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K  
Overlap formulae used. \* small base

		REGION						AGE			GENDER	
	Total	BC	AB	SK/MN	ON	QC	ATL	18-34	35-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents												
Unweighted Base	1270	401	97	68	380	247	77	317	552	349	607	663
Weighted Base	1001	132	97*	68*	379	247	77*	294	380	294	484	517
Much more likely	368 37%	51 38%	44 45%	23 34%	152 40%	67 27%	31 40%	117 40%	146 38%	95 32%	175 36%	193 37%
Somewhat more likely	231 23%	31 24%	20 21%	16 24%	83 22%	63 25%	18 23%	70 24%	84 22%	69 24%	102 21%	129 25%
Somewhat less likely	41 4%	5 4%	2 2%	5 7%	7 2%	18 7%	4 5%	11 4%	16 4%	12 4%	26 5%	15 3%
Much less likely	52 5%	4 3%	3 4%	5 7%	15 4%	21 9%	4 5%	12 4%	18 5%	20 7%	27 6%	25 5%
No real impact	288 29%	39 29%	27 28%	17 25%	114 30%	73 30%	18 23%	81 28%	111 29%	84 29%	149 31%	139 27%
(DK/NS)	22 2%	2 2%	1 1%	2 4%	9 2%	4 2%	3 3%	1 1%	5 1%	14 5%	5 1%	17 3%
Summary												
Top2box (More Likely)	599 60%	82 62%	64 66%	39 57%	235 62%	130 53%	49 63%	187 64%	230 61%	164 56%	277 57%	321 62%
Low2box (Less Likely)	93 9%	9 7%	5 5%	9 14%	21 6%	40 16%	8 10%	23 8%	34 9%	32 11%	52 11%	40 8%