

**CARP Seniors' Discounts Poll Report**  
**July 27, 2012**

**Key Findings**

**CARP members are very enthusiastic about seniors' discounts, primarily because they aid those on fixed incomes, and they agree they should be offered at between 60 and 65 years of age.**

**The vast majority do not agree withdrawing seniors' no-fee accounts at banks is a good business strategy and agree it is important banks continue to offer these accounts. While most want the federal government to guarantee seniors' accounts, most do not know most banks already offer no-frills, basic accounts.**

**Seniors' accounts are seen to be a good thing because they, once again, aid those on fixed incomes, and most think they should be offered to all seniors, not just those in low income groups, and most would move their business if their bank no longer offered them. Few have ever been offered a no-fee seniors' account.**

**The wide majority think seniors' discounts should apply to a broad range of services and utilities, mostly heating and electricity, and property taxes.**

**Most disagree with the trend to paperless bills and a charge for paper bills, most characterize them as "not such a good thing", and this is primarily because seniors don't always have computers. Many think seniors should be exempted from paper bill fees, either wholesale or upon request. The majority would take their business elsewhere, if there were an option, if faced with a paper bill charge.**

**Members do not believe the federal government will live up to its commitment to fund additional social assistance costs to the provinces. Most believe the government is counting on seniors' reluctance to apply for social assistance to bridge the gap from 65 to 67 to save money.**

**Members want the provinces either to reject the OAS changes and make the government run on them in the next election, or to work together to coordinate existing social assistance for seniors 65 to 67 across all provinces.**

**The Conservative Party leads voter preference, but the NDP are firmly in second place and catching up.**

## SENIORS' DISCOUNTS

The vast majority of members agree with seniors' discounts (85%), one half of them "very strongly" (49%).

*How much do you agree that discounts on goods and services should be based on age, such as seniors' discounts?*

<b>AGREE</b>	<b>85%</b>
<b>Agree strongly</b>	49%
<b>Agree</b>	36%
<b>DISAGREE</b>	<b>12%</b>
<b>Disagree</b>	9%
<b>Disagree strongly</b>	3%
<b>DON'T KNOW</b>	3%

The vast majority characterize seniors' discounts as a "good thing" (92%), primarily because many seniors are on fixed incomes (57%).

*Which of the following best describes your attitude to seniors' discounts?*

<b>GOOD THING</b>	<b>92%</b>
<b>Many seniors on fixed incomes</b>	57%
<b>Fair reward for years of contribution</b>	19%
<b>Everyone likes to save money</b>	15%
<b>OTHER</b>	1%
<b>Neither a good thing nor not such a good thing</b>	4%
<b>NOT SUCH A GOOD THING</b>	<b>5%</b>
<b>Means higher prices in the end</b>	2%
<b>Singles seniors out as needing help</b>	1%
<b>Don't need this help</b>	1%
<b>OTHER</b>	1%
<b>DON'T KNOW</b>	*

On average, members think 62 is a good age to offer seniors' discounts, and this is a mid point between 60 (41%) and 65 (38%).

***At what age do you think it's appropriate to offer seniors' discounts?***

50 years old	1%
55 years old	10%
60 years old	41%
65 years old	38%
Older than 65	5%
<b>AVERAGE AGE</b>	<b>62 years</b>
<b>SENIORS' DISCOUNTS NOT APPROPRIATE</b>	5%
<b>DON'T KNOW</b>	1%

The wide majority of members disagree that ending seniors' discounts because of more seniors is a sensible business strategy (82%).

***As the population ages and more Canadians become seniors, more businesses may withdraw their seniors' discounts. How much do you agree this is a sensible business strategy?***

<b>AGREE</b>	<b>15%</b>
Agree strongly	3%
Agree	12%
<b>DISAGREE</b>	<b>82%</b>
Disagree	38%
Disagree strongly	44%
<b>DON'T KNOW</b>	4%

The vast majority of members think it important that banks continue to offer no-fee seniors' accounts (91%), and half use the strongest terms ("extremely important" - 50%).

***A number of banks have suggested ending their no-fee seniors' accounts. How important is it that banks continue to offer no-fee senior's accounts?***

<b>IMPORTANT</b>	<b>91%</b>
Extremely important	50%
Very important	25%
Important	16%
<b>NOT IMPORTANT</b>	<b>8%</b>
Not very important	6%
Not at all important	2%
<b>DON'T KNOW</b>	1%

Three quarters of members think the federal government should require banks to offer no-fee seniors' accounts (72%), and half use the strongest terms ("agree strongly" - 49%).

***How much do you agree the federal government should require banks to continue offering no-fee seniors' accounts?***

<b>AGREE</b>	<b>72%</b>
<b>Agree strongly</b>	49%
<b>Agree</b>	23%
<b>DISAGREE</b>	<b>24%</b>
<b>Disagree</b>	16%
<b>Disagree strongly</b>	8%
<b>DON'T KNOW</b>	4%

Relatively few know Canadian law requires banks to offer basic, no-frills accounts (18%).

***Did you know Canadian law requires all banks to offer low-cost, no-frills bank accounts?***

<b>Yes</b>	18%
<b>No</b>	83%

Almost all members characterize seniors' bank accounts as a "good thing" (92%), primarily because seniors are on fixed incomes (45%) and because banking is an essential service where there are few options (29%). Others also say seniors deserve this (16%).

***Which of the following best describes your attitude to no-fee seniors' bank accounts?***

<b>GOOD THING</b>	<b>92%</b>
<b>Many seniors on fixed incomes</b>	45%
<b>Banking is an essential service with no options</b>	29%
<b>Seniors deserve this</b>	16%
<b>OTHER</b>	2%
<b>Neither a good thing nor not such a good thing</b>	4%
<b>NOT SUCH A GOOD THING</b>	<b>5%</b>
<b>Should be means-tested</b>	2%
<b>Few seniors need this</b>	1%
<b>Singles seniors out as poorer than others</b>	1%
<b>OTHER</b>	1%
<b>DON'T KNOW</b>	*

Two thirds of members believe all seniors should be entitled to no-fee seniors' accounts (69%), while one quarter think only lower income seniors need them (26%).

***Do you believe all seniors' should be entitled to no-fee seniors' bank accounts, or just those in low income groups?***

<b>All seniors</b>	69%
<b>Only lower income seniors</b>	26%
<b>NO NEED FOR THESE ACCOUNTS</b>	3%
<b>DON'T KNOW</b>	2%

Just more than 4-in-10 members would move their business elsewhere if their bank no longer offered no-fee seniors' accounts.

***Would you take your business elsewhere if the bank you dealt with decided to no longer offer seniors' no-fee accounts?***

<b>Yes - if I needed a no-frills account</b>	43%
<b>Yes - even if I didn't need a no-frills account</b>	32%
<b>No</b>	16%
<b>DON'T KNOW</b>	9%

Just one third have been offered a no-fee seniors' account (36%) in the past. One half have not (54%).

***Have you ever been offered a low cost, no frills bank account?***

<b>Yes</b>	36%
<b>No</b>	54%
<b>DON'T KNOW</b>	10%

Three quarters of members characterize seniors' discounts as valuable savings (74%), compared to just one tenth who think of them as marketing gimmicks (10%).

***Do you think seniors' discounts are valuable savings or cheap marketing gimmicks?***

<b>Valuable savings</b>	74%
<b>Cheap marketing gimmicks</b>	10%
<b>NEITHER</b>	11%
<b>OTHER</b>	2%
<b>DON'T KNOW</b>	3%

The wide majority of members think seniors' discounts for a variety of essential services are important (82%).

***Do you think it is important to have seniors' discounts for essential services like telephone, utilities, and banking services?***

<b>Yes</b>	82%
<b>No</b>	13%
<b>DON'T KNOW</b>	6%

Heating/electricity and property taxes are the two services members would most like to see discounts for (36% and 27%, respectively), followed by banking (12%) and public transit (11%).

***Which of the following services do you think is the most important to be discounted for seniors?***

<b>Heating/electricity</b>	<b>36%</b>
<b>Property taxes</b>	<b>27%</b>
<b>Banking</b>	<b>12%</b>
<b>Public transit</b>	<b>11%</b>
<b>Groceries</b>	<b>6%</b>
<b>Transportation - air, rail, bus</b>	<b>5%</b>
<b>Cable TV</b>	<b>1%</b>
<b>Telephone</b>	<b>1%</b>
<b>Internet</b>	<b>1%</b>
<b>OTHER</b>	<b>2%</b>

## **PAPERLESS BILLS**

Three quarters of members disagree with banks and utilities charging for paper bills (75%).

***Many utilities and services are switching to online paperless billing, and charging \$1 to \$2 for each paper bill. How much do you agree with this strategy?***

<b>AGREE</b>	<b>24%</b>
<b>Agree strongly</b>	<b>5%</b>
<b>Agree</b>	<b>19%</b>
<b>DISAGREE</b>	<b>75%</b>
<b>Disagree</b>	<b>31%</b>
<b>Disagree strongly</b>	<b>44%</b>
<b>DON'T KNOW</b>	<b>1%</b>

Two thirds of members characterize paper bill charges as “not such a good thing” (66%), primarily because many seniors don’t have computers (44%).

***Which of the following best describes your attitude to paperless bills with a charge for supplying a paper bill?***

<b>GOOD THING</b>	<b>29%</b>
Eliminates paper waste	14%
Keeps costs down for most people	10%
More efficient bookkeeping	4%
<b>OTHER</b>	1%
Neither a good thing nor not such a good thing	5%
<b>NOT SUCH A GOOD THING</b>	<b>66%</b>
Many seniors don’t have computers	44%
Prefer paper bills for bookkeeping	11%
Will cost more for those on fixed incomes	9%
<b>OTHER</b>	2%
<b>DON’T KNOW</b>	*

Four-in-ten members think seniors should be exempted from paper bill charges (40%), one quarter think they should be exempted upon request (23%) and a significant minority think paper bill fees should be banned (15%).

***What should be done when companies switch to paperless billing and charge fees for paper bills?***

Exempt seniors from paper bill fees	40%
Exempt seniors on request from paper bill fees	23%
Prohibit paper bill fees	15%
Prohibit paper bill fees if there is no competitor	7%
Lower paper bill fees for seniors	5%
Lower paper bill fees for seniors on request	5%
<b>NO NEED TO DO ANYTHING</b>	4%
<b>DON’T KNOW</b>	1%

Six-in-ten members would take their business elsewhere if they were confronted with a paper bill fee and they had the option of switching suppliers (60%).

***If a company you dealt with switched to paperless billing and charged you for a paper bill, would you take your business elsewhere if you could?***

<b>Yes</b>	60%
<b>No</b>	24%
<b>DON’T KNOW</b>	16%



## OAS

When asked what CARP should do now that the OAS changes have become law, most suggest advocating for repeal (29%), followed by accepting the change (22%), monitoring change to keep members informed (18%) and working to exempt the poorest seniors from the law (15%).

***Barring Royal Assent, which is assured, the increase in age for OAS from 65 to 67 has passed into law. How do you think CARP should proceed on this issue now?***

<b>Continue to advocate to have law repealed</b>	29%
<b>Accept the change</b>	22%
<b>Monitor change/outcome/keep members informed</b>	18%
<b>Work to exempt poorest seniors</b>	11%
<b>Ensure GIS continues to be paid at 65, not 67</b>	9%
<b>Ensure federal government funds provincial costs</b>	5%
<b>Push provinces to create OAS replacement</b>	3%
<b>OTHER</b>	*
<b>DON'T KNOW</b>	2%

More than half do not believe the federal government will live up to its promise to fund extra costs for the provinces caused by the OAS change (56%).

***Do you believe the federal government will abide by its commitment to fully cover the additional costs to the provinces of seniors applying for social assistance to replace OAS/GIS from 65 to 67 years?***

<b>Yes</b>	19%
<b>No</b>	56%
<b>DON'T KNOW</b>	25%

Two thirds believe the government is relying on the reluctance of seniors to seek social assistance in saving costs on OAS transition support (64%).

***It has been suggested seniors in need will be reluctant to apply for social assistance from the province to cover the two years from 65 to 67, and that the federal government counts on this tendency to save costs. How much do you agree that this is true?***

<b>AGREE</b>	<b>64%</b>
Agree strongly	24%
Agree	40%
<b>DISAGREE</b>	<b>19%</b>
Disagree	15%
Disagree strongly	4%
<b>DON'T KNOW</b>	<b>17%</b>

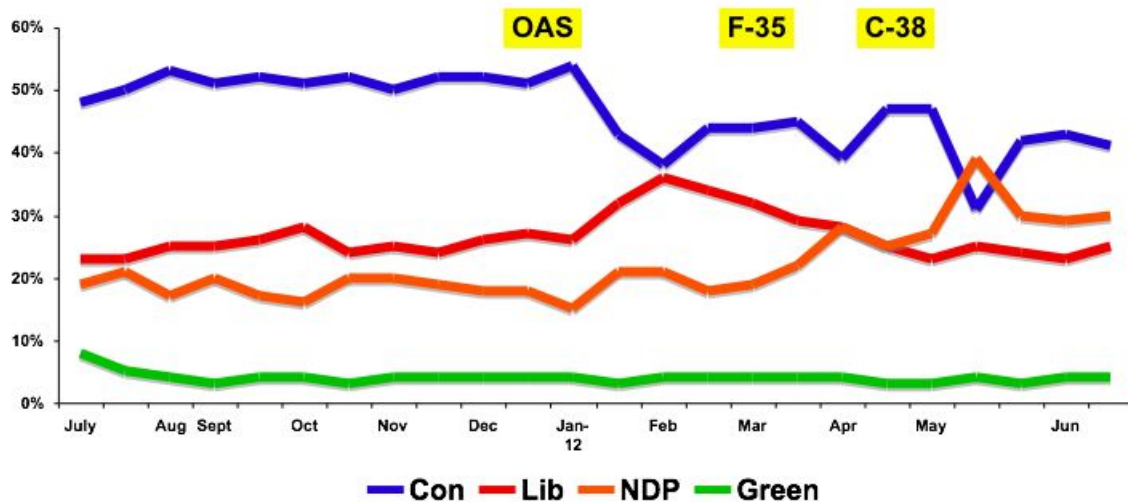
Members want the provinces to coordinate existing social assistance for those 65 to 67 across provinces (23%), reject the change and let the government run on it in the next election (20%), extend existing social assistance to those 65 to 67 (18%), set up an OAS replacement fund (15%) or accept the change and work with the government to smooth the transition (14%).

***What can the provinces do together to prepare for seniors applying for provincial social assistance to replace OAS from 65 to 67 years?***

<b>Coordinate social assistance across provinces</b>	<b>23%</b>
<b>Reject OAS change/let government run on it in election</b>	<b>20%</b>
<b>Extend social assistance to those 65 to 67</b>	<b>18%</b>
<b>Set up OAS replacement fund</b>	<b>15%</b>
<b>Accept change/work with govt to smooth transition</b>	<b>14%</b>
<b>OTHER</b>	<b>1%</b>
<b>DON'T KNOW</b>	<b>9%</b>

## ELECTORAL PREFERENCE

The Conservative Party leads (41%), but at a diminished level since the OAS, F-35 and Bill C-38 issues made news. After leading the Conservatives for one polling cycle immediately after the debate around the Omnibus Budget Bill C-38, the NDP (30%) have outstripped the Liberals (25%) and are firmly in second place.



***Close to 4700 CARP Poll™ panel members responded to this poll between July 3 and 7. The margin of error for a probability sample this size is plus or minus 1.5%, 19 times out of 20. That is, if you asked all members of the CARP Poll™ panel the identical questions, their responses would be within 2%, either up or down, of the results shown here, 95% of the time***