



VIEWS ON PUBLIC INPUT INTO CROWN CORPORATION GOVERNANCE AND PAYDAY LOAN RATES

SEPTEMBER 7, 2020

CONSUMERS ASSOCIATION OF CANADA



PROBE RESEARCH INC.

FOR MORE INFORMATION:

Curtis Brown
Principal

PROBE RESEARCH INC.

603 – 191 Lombard Ave.
Winnipeg, MB R3B 0X1
(204) 894-3298
curtis@probe-research.com

www.probe-research.com



KEY FINDINGS

- The following are the key findings from an online survey of a representative sample of 1,049 Manitoba adults conducted August 19th to 29th, 2020.

Crown Corporation Input and Decision-Making

- When asked who should set prices and create customer classes for publicly-owned Crown corporations in Manitoba, citizens are most likely to prefer to give an independent, arms-length commission or board these powers.
 - Fully one-half say independent bodies should have the power to set prices for the products sold by Crown corporations, with one-quarter saying the Crown corporation itself is the most appropriate body to set prices.
 - Four-in-ten say these bodies are most appropriate for establishing customer classes, with only about one-third saying the Crown corporation that sells the product is the most appropriate body to create customer classes, and one-quarter say it should set product prices.
 - For both prices and customer classes, only about one-in-ten feel it is most appropriate for the provincial premier and cabinet to have these powers.
- When asked to rank the most important factors to consider when setting pricing for Crown corporation products, Manitobans are most likely to select the cost of producing or delivering the product and the cost of living in Manitoba.
 - About four-in-ten provide a top-3 ranking for the ability of customers to pay, with this sentiment more likely to be expressed by those from lower-income households.

KEY FINDINGS

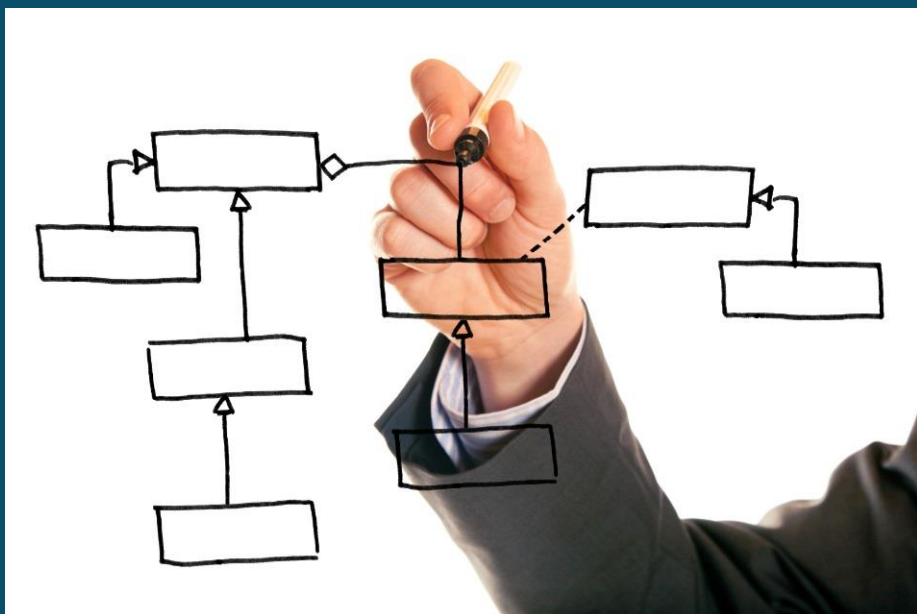
Crown Corporation Input and Decision-Making (cont'd)

- Nearly six-in-ten Manitobans agree the general public should have input into Crown corporations' long-term strategic plans. This is nearly the same proportion as those who say the Crown corporations themselves should weigh in on these plans.
 - Again, when asked which is the most appropriate body for approving these strategic plans, one-half said an independent, arms-length commission should do so.

Payday Loan Rates

- On the issue of payday loans, Manitobans overwhelmingly agree they should continue to have access to information about the rates the provincial government allows lenders to charge, and that they should continue to be able to provide input into what these rates should be. This sentiment is widely shared across all demographic groups.

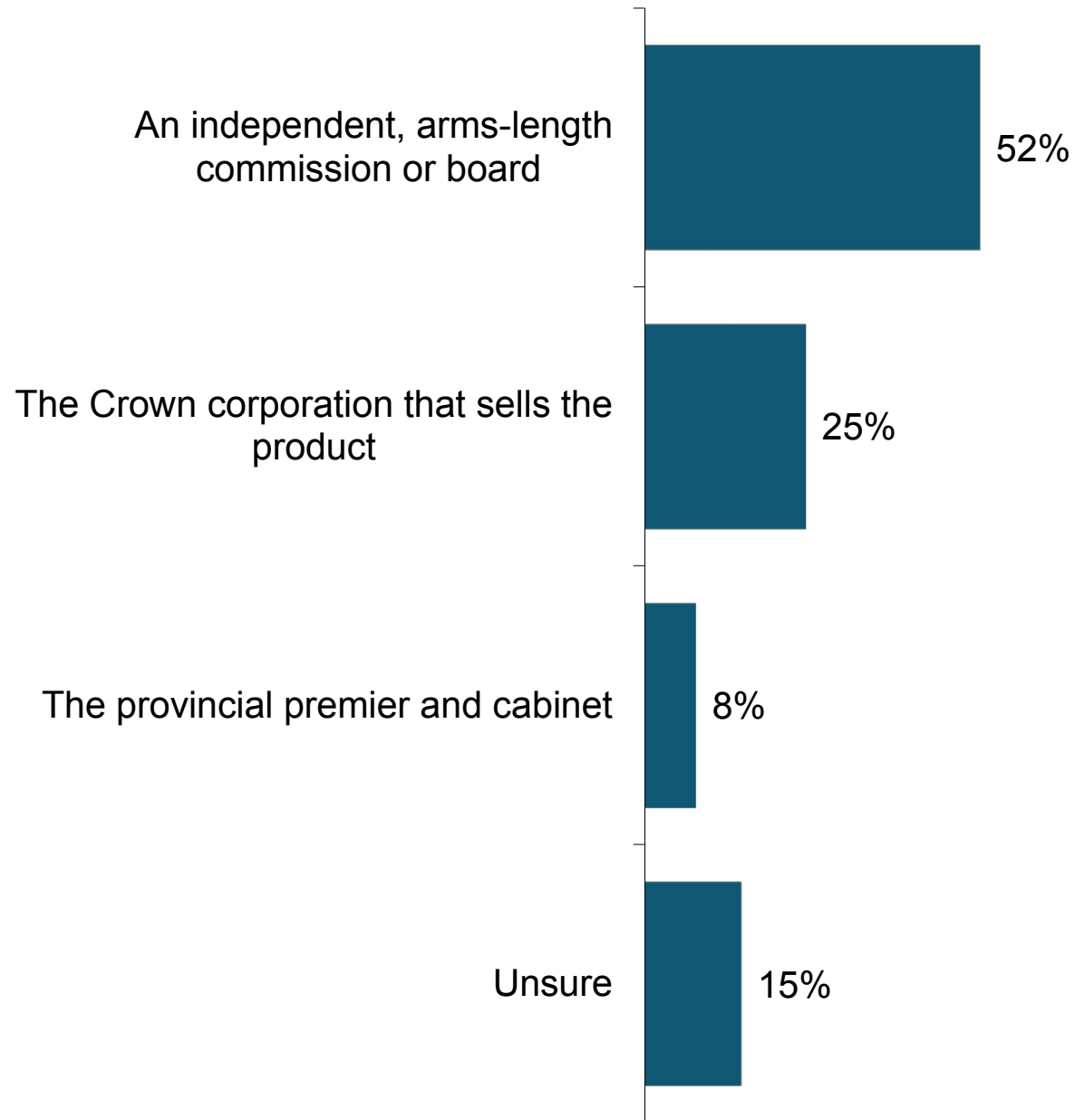
METHODOLOGY



- Between August 19th and 29th, 2020, Probe Research surveyed a representative sampling of 1,049 Manitoba adults. The sample was provided by Probe Research's proprietary panel and supplemented by respondents from a national panel provider.
 - This includes an oversampling of Manitoba's North, with a total of N=87 respondents from this region completing the survey. Northern Manitoba was oversampled to measure any comparisons between this region and other parts of the province.
- An online survey is a sample of convenience, so no margin of error can be ascribed. However, a random and representative non-convenience sample of 1,049 Manitoba adults would have a margin of error of ± 3.0 percentage points, 19 times out of 20. The margin of error is higher within each of the survey's population sub-groups.
- As is standard public opinion research practice, minor statistical weighting has been applied to this sample to ensure that age and gender characteristics properly reflect known attributes of the province's population. All data analysis was performed using SPSS statistical analysis software.
- The survey questions were designed by Probe Research in close collaboration with the Consumers Association of Canada (CAC), with technical expertise from Dr. Patricia Fitzpatrick (University of Winnipeg).
- Results provided in this report may not add to exactly 100% due to rounding.

ONE-HALF SAY AN INDEPENDENT BODY SHOULD SET PRICES FOR CROWN CORP PRODUCTS

B2. “And, in your view, which of the following is the most appropriate body for setting prices on products purchased from Crown corporations?”



Base: All respondents (N=1,049)

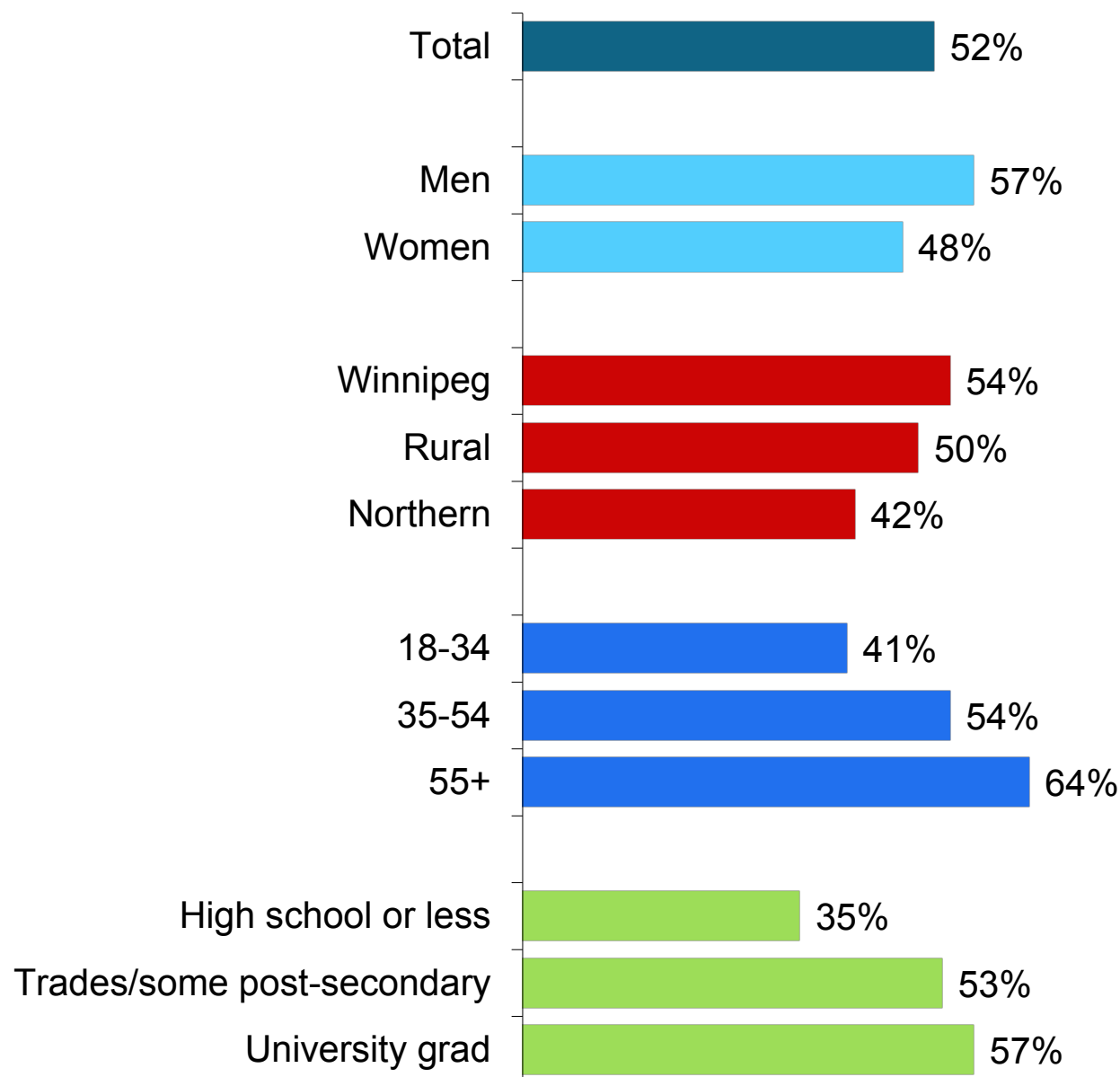
PROBE RESEARCH INC.

MEN, OLDER ADULTS MORE LIKELY TO WANT AN INDEPENDENT BODY TO SET PRICES FOR CROWN PRODUCTS

B2. "And, in your view, which of the following is the most appropriate body for setting prices on products purchased from Crown corporations?"

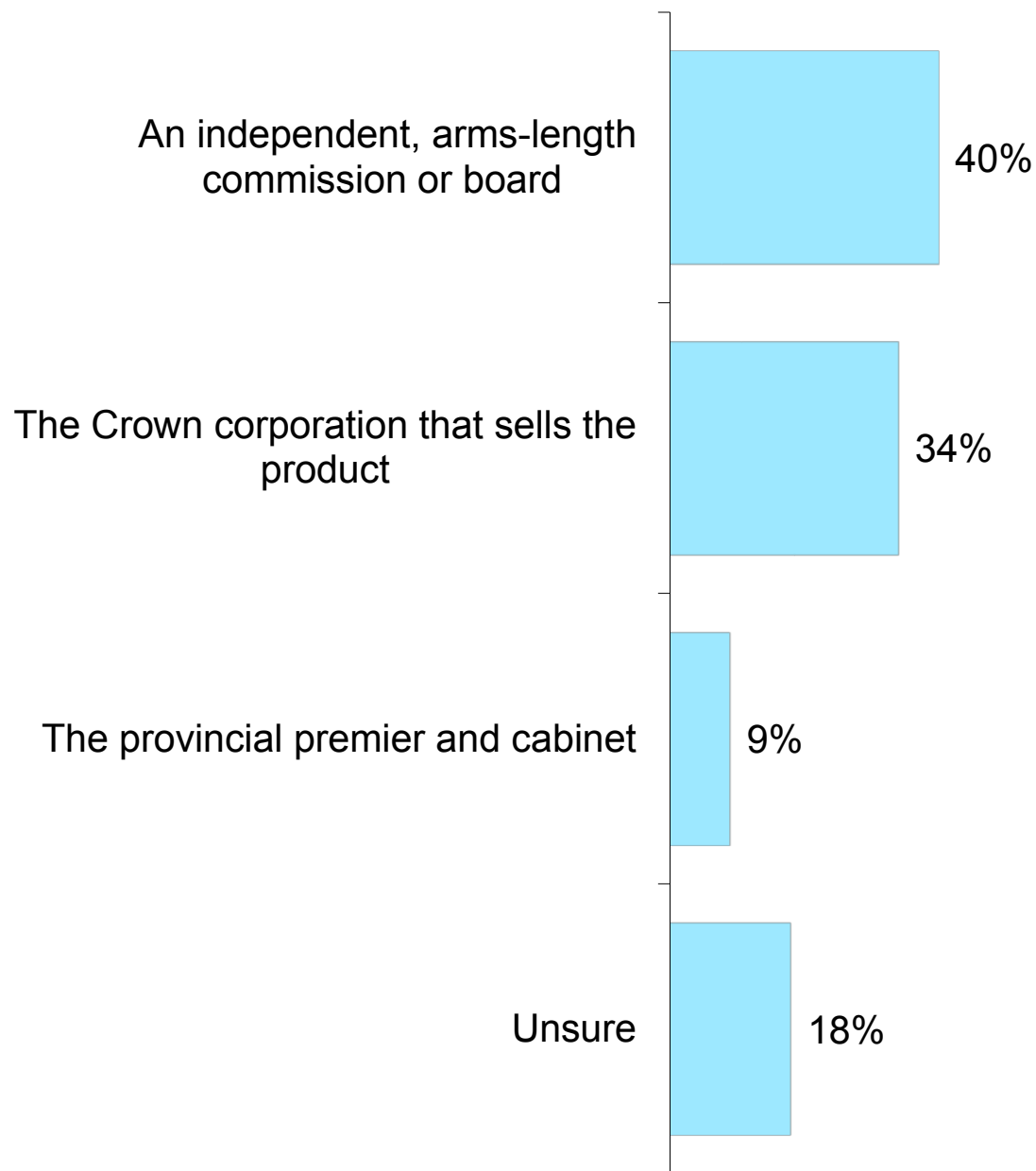
Base: All respondents (N=1,049)

% who say **an independent body** should set prices for Crown corporation products



FOUR-IN-TEN WANT AN INDEPENDENT BODY TO SET CROWN CORP CUSTOMER CLASSES

B1. "Services provided by Crown corporations often have different customer classes, with specific policies and rates for each class. For example, with automobile insurance, the customer types include private passenger vehicles, motorcycles, taxis and ride shares, rental vehicles, etc. In your opinion, which of the following individuals or groups do you think is the most appropriate body that should have the power to create these customer classes? Please select only one response."



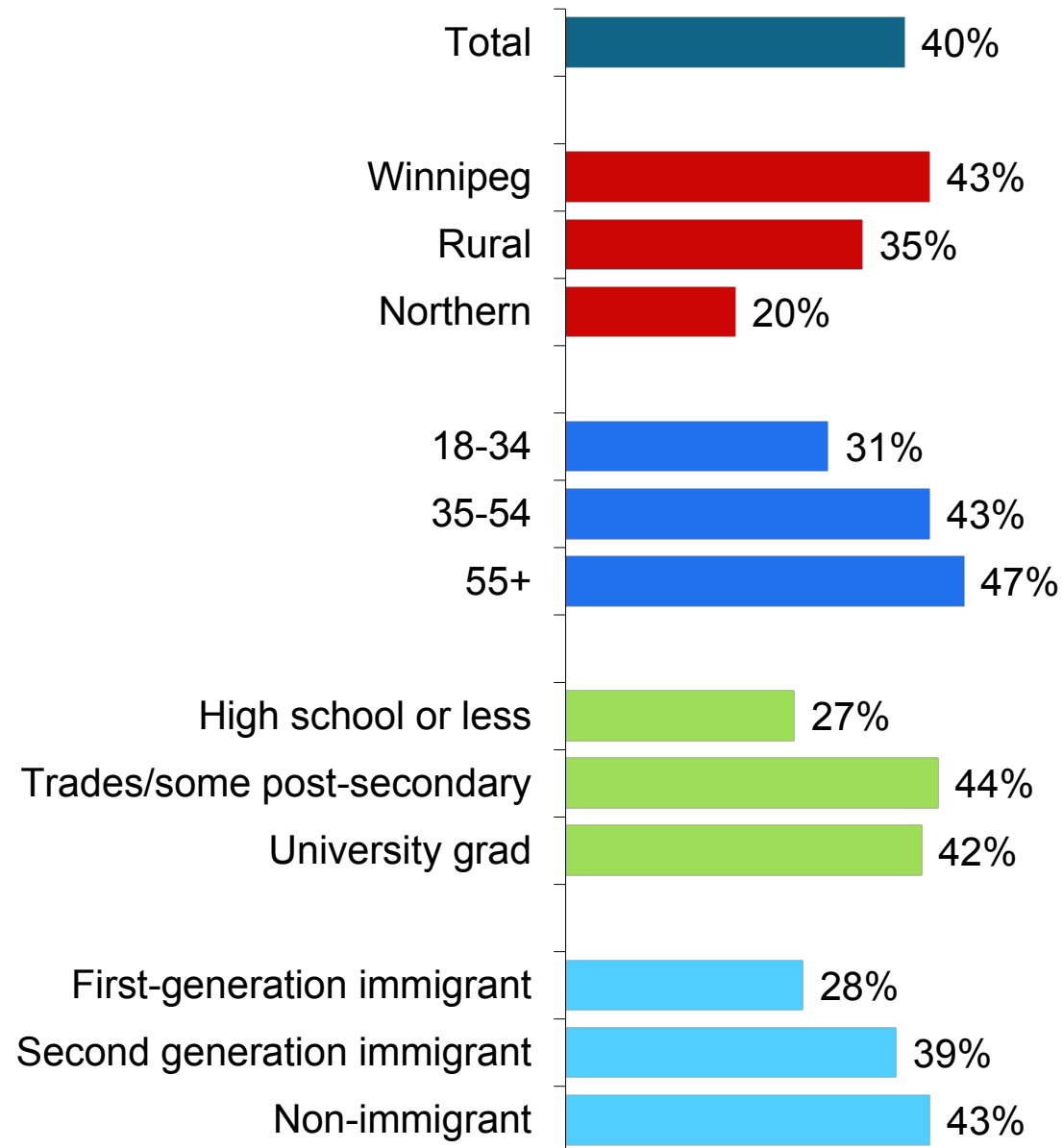
Base: All respondents (N=1,049)

SIMILAR GROUPS WANT TO SEE INDEPENDENT BODIES CREATE CUSTOMER CLASSES FOR CROWN CORPS

B1. "...In your opinion, which of the following individuals or groups do you think is the most appropriate body that should have the power to create these customer classes? Please select only one response."

Base: All respondents (N=1,049)

% who say **an independent body** should create customer classes for Crown corporations

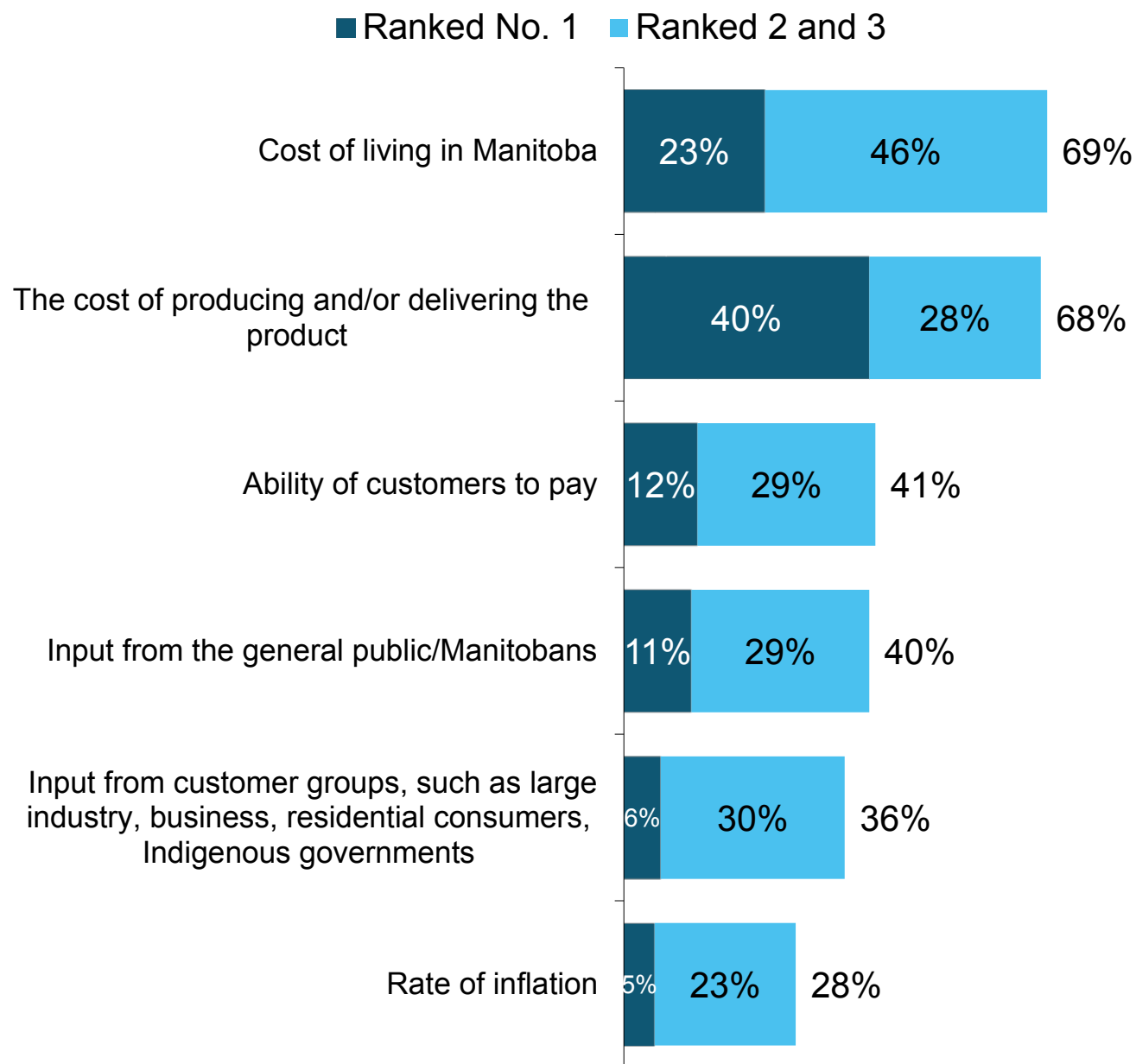


PRODUCTION COSTS, COST OF LIVING MOST IMPORTANT FACTORS FOR CROWN CORP PRODUCTS

B3. "How important are each of the following when setting prices on products purchased from Crown corporations? From the list below, please rank the top-three items in order of their importance:"

Base: All respondents (N=1,049)

Multiple answers accepted. Totals will add to more than 100%.



OLDER, WEALTHIER INDIVIDUALS MORE LIKELY TO RANK PRODUCTION AND DELIVERY COSTS HIGHLY



Those most likely to be concerned about product cost/delivery:

- Older adults aged 55+ (78% rank it in their top-3)
- Those with higher levels of education (74% among university graduates) and household income (76% among those earning \$100K+).



- Conversely, younger adults are more likely to cite the cost of living as an important factor (78% among those 18-34 and 71% among those 35-54 vs. 55% among those 55+).



- The ability of customers to pay, on the other hand, is more likely to be cited by those from lower-income households (52% among those earning <\$50K vs. 36% among those earning \$100K+).

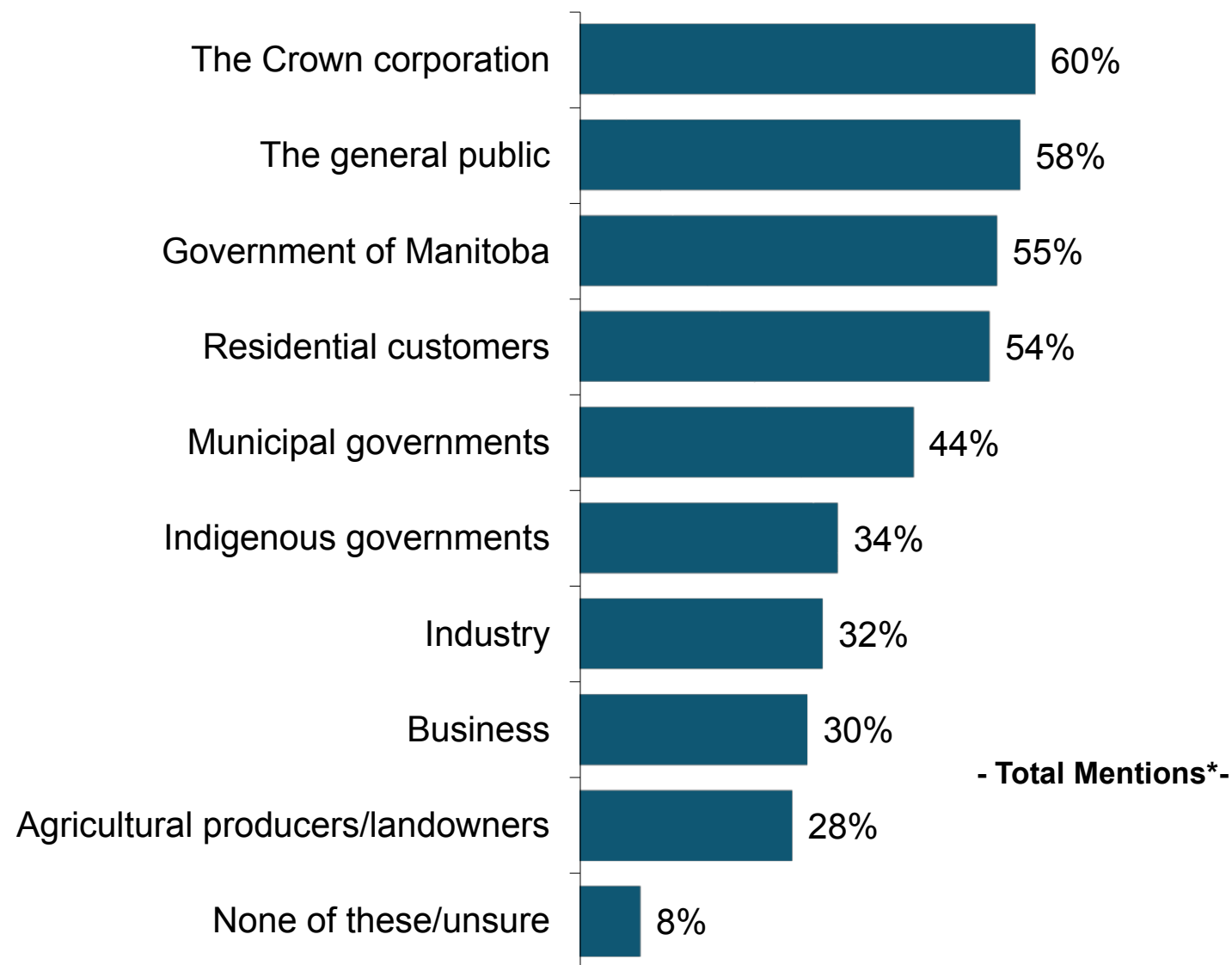
B3. "How important are each of the following when setting prices on products purchased from Crown corporations? From the list below, please rank the top-three items in order of their importance:"

Base: All respondents (N=1,049)

Multiple answers accepted. Totals will add to more than 100%.

SIX-IN-TEN SAY THE PUBLIC SHOULD HAVE INPUT INTO CROWN CORPORATION STRATEGIC PLANS

B4. "When a Crown corporation develops a long-term, strategic plan for service delivery, who, if anyone, should have input in developing the plan? Choose all that apply:"



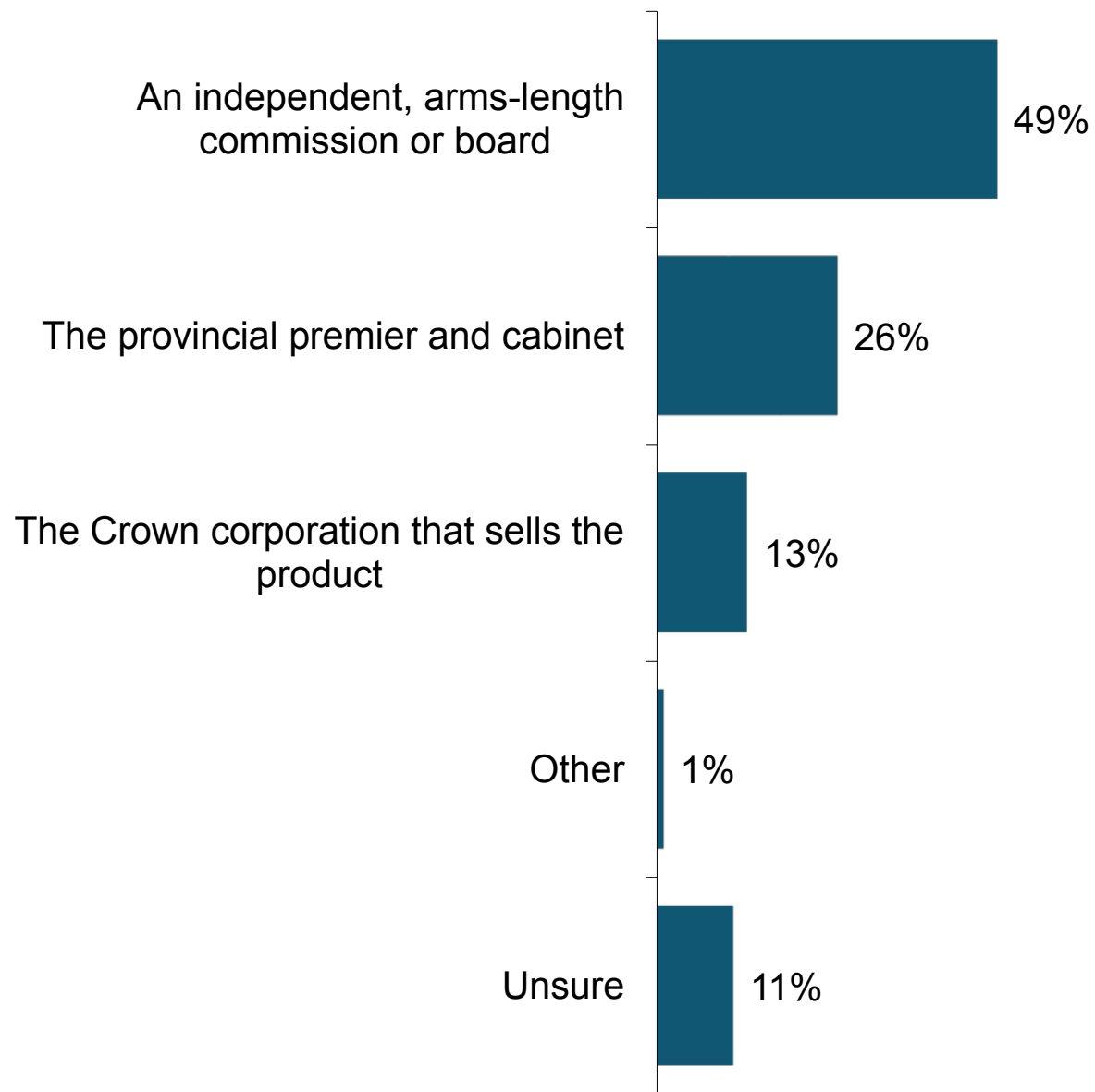
- Those in rural Manitoba are most likely to say agricultural producers should have a say into these strategic plans (35% vs. 23% among those living in Winnipeg and 20% among Northerners).
- Indigenous Manitobans (47%) and women (37% vs. 29% among men) are more likely to say Indigenous governments should have input into these strategies.

Base: All respondents (N=1,049)

*Multiple answers accepted.
Totals will add to more than 100%.

ONE-HALF BELIEVE AN INDEPENDENT COMMISSION SHOULD APPROVE CROWN CORP STRATEGIC PLANS

B5. "When a Crown corporation develops a strategic plan, who should ultimately be responsible for approving that plan? Please select one option from the list below."



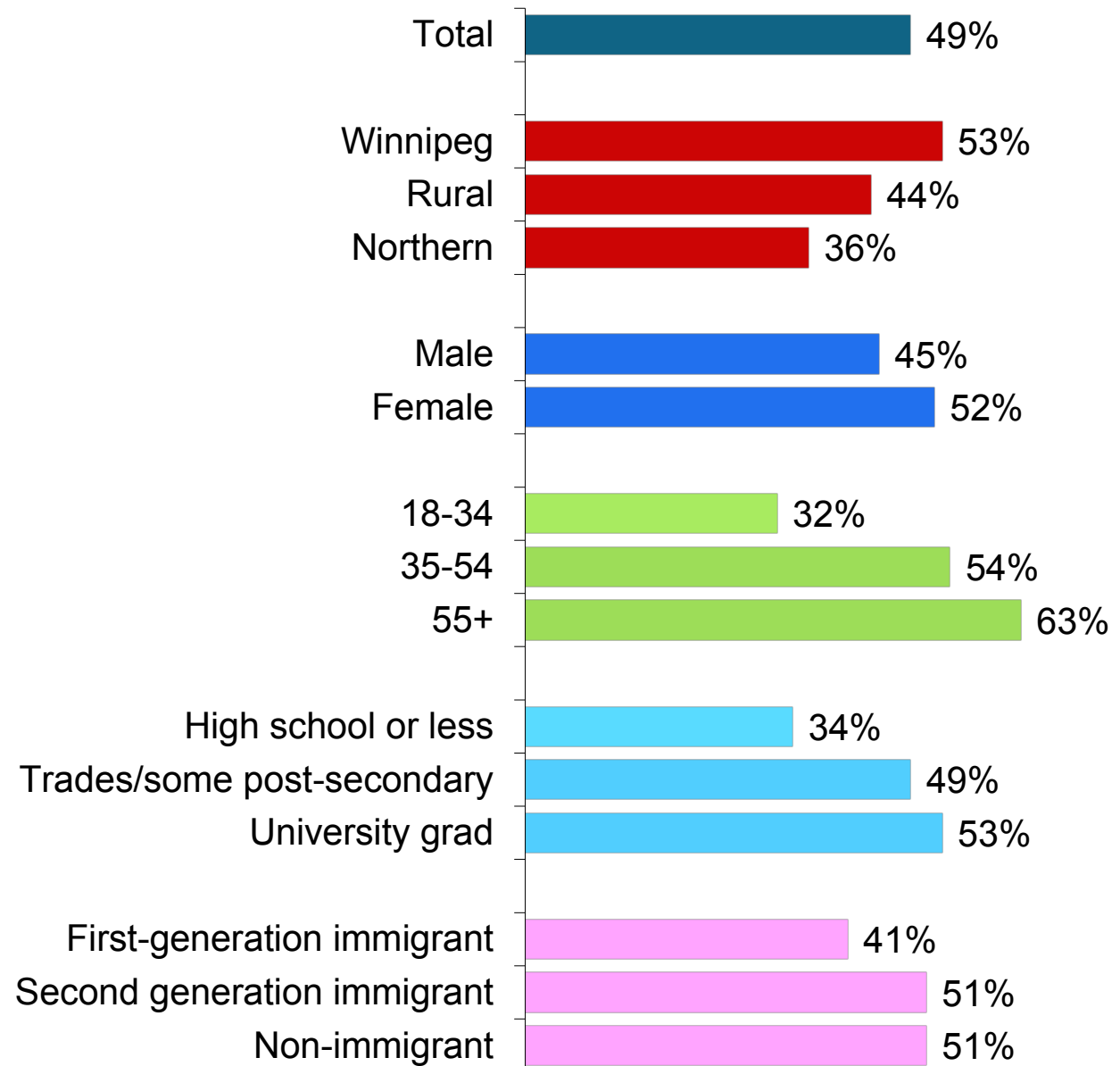
Base: All respondents (N=1,049)

OLDER ADULTS, WINNIPEGGERS MOST LIKELY TO WANT INDEPENDENT APPROVAL OF CROWN CORP STRATEGIC PLANS

B5. "When a Crown corporation develops a strategic plan, who should ultimately be responsible for approving that plan? Please select one option from the list below."

Base: All respondents (N=1,049)

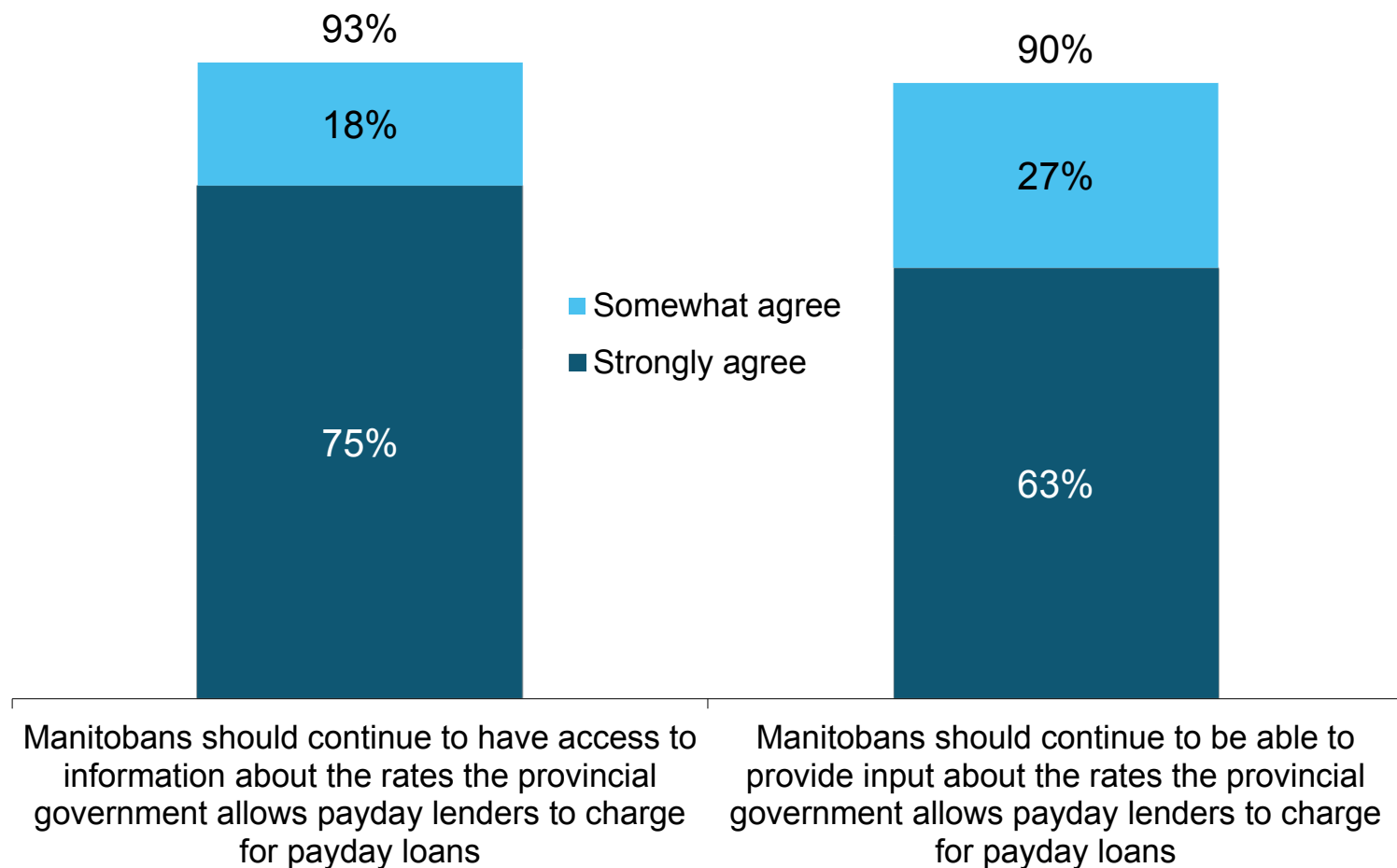
% who say **an independent body** should approve Crown corporation strategic plans



NINE-IN-TEN MANITOBANS AGREE THEY SHOULD BE ABLE TO PROVIDE INPUT, ACCESS INFORMATION ON PAYDAY LOAN RATES

B6. “The following question is about payday loans, which are short term loans provided by non-traditional lenders. To what extent do you agree or disagree with the following statements?”

Base: All respondents (N=1,049)



OLDER MANITOBANS MOST LIKELY TO EXPRESS STRONG AGREEMENT WITH PUBLIC PARTICIPATION IN SETTING LOAN RATES

B6. “The following question is about payday loans, which are short term loans provided by non-traditional lenders. To what extent do you agree or disagree with the following statements?”



Older Manitobans aged 55+ are more likely to **strongly** agree that citizens should be able to both access information and provide input on payday loan rates (86% and 72% respectively).



Northern Manitobans are most likely to strongly agree that citizens should be able to provide input on the rates the government allow lenders to charge (75% vs. 61% among those in rural Manitoba and 64% among those living in Winnipeg).

Base: All respondents (N=1,049)