



Financial Consumer
Agency of Canada

Agence de la consommation
en matière financière du Canada

Financial Consumer Agency of Canada Survey of Canadians' understanding and awareness of Open Banking

Methodological Report

Prepared for the Financial Consumer Agency of Canada

Supplier name: Advanis Inc.

Contract number: 5R000-212081/001/CY

Contract value: \$104,111.56 (including HST)

Award date: March 23, 2022

Delivery date: December 22, 2022

Registration number: POR 140-21

For more information on this report, please contact the Financial Consumer Agency of Canada at:
information@fcac-acfc.gc.ca

Ce rapport est aussi disponible en français.

Canada

Financial Consumer Agency of Canada Survey of Canadians' Understanding and Awareness of Open Banking Methodological Report

Prepared for the Financial Consumer Agency of Canada

Supplier Name: Advanis Inc.

December 2022

This report presents the methodological details for the *Financial Consumer Agency of Canada Survey of Canadians' Understanding and Awareness of Open Banking* conducted by Advanis Inc. on behalf of the Financial Consumer Agency of Canada (FCAC). The survey was administered among 5,470 members of the adult Canadian general public aged 18 or older, between May 16 and June 28, 2022.

Ce rapport est aussi disponible en français sous le titre: Agence de la consommation en matière financière du Canada, Sondage sur la compréhension et la sensibilisation des Canadiens au système bancaire ouvert: rapport méthodologique.

This publication may be reproduced for non-commercial purposes only. Prior written permission must be obtained from the Financial Consumer Agency of Canada. For more information on this report, please contact the Financial Consumer Agency of Canada at: information@fcac-acfc.gc.ca

6th Fl.

427 Laurier Ave W.

Ottawa, Ontario K1R 1B9

Canada

Catalogue Number: FC5-79/2022E-PDF

International Standard Book Number (ISBN): 978-0-660-44932-6

Related publications (registration number: POR 140-21):

Catalogue number: FC5-79/2022F-PDF (Methodological Report, French)

International Standard Book Number (ISBN): 978-0-660-44933-3 (French)

© His Majesty the King in right of Canada, as represented by Financial Consumer Agency of Canada, 2022

TABLE OF CONTENTS

TABLE OF CONTENTS	3
1. EXECUTIVE SUMMARY	4
<i>1.1 Background and Objectives</i>	<i>4</i>
<i>1.2 Methodology</i>	<i>4</i>
<i>1.3 Contract Value</i>	<i>5</i>
<i>1.4 Political Neutrality Requirement</i>	<i>5</i>
2. SAMPLING	6
<i>2.1 Project Characteristics</i>	<i>6</i>
<i>2.2 Sampling Plan</i>	<i>6</i>
3. INVITATIONS	7
<i>3.1 Details of email and SMS invites/reminders</i>	<i>7</i>
4. CATI INTERVIEWS.....	8
5. COMPLETES AND TARGETS.....	8
<i>5.1 Completes and targets</i>	<i>8</i>
6. NON-RESPONSE BIAS	9
7. WEIGHTING	10
8. DATABASE AND BANNERS.....	10
9. SURVEY DESIGN	10
APPENDICES	12
<i>Appendix A: Survey weights</i>	<i>12</i>
<i>Appendix B: Response rate calculation (Phone survey).....</i>	<i>22</i>
<i>Appendix C: Questionnaire</i>	<i>23</i>

1. Executive Summary

1.1 BACKGROUND AND OBJECTIVES

The Financial Consumer Agency of Canada (FCAC) is an independent federal government agency tasked with ensuring that federally regulated financial entities comply with consumer protection measures set out in legislation, public commitments, and codes of conduct. Mandated to protect Canadian financial consumers, FCAC also promotes financial education to strengthen the knowledge, skills and confidence of Canadians and raise awareness of consumer rights and responsibilities. FCAC is further mandated to monitor trends and issues that could impact financial consumers.

Open Banking (OB) is “a framework where consumers and businesses can authorize third party financial service providers to access their financial transaction data, using secure online channels”.¹ In 2018, the Minister of Finance announced a review into the merits of open banking and tasked an Advisory Committee on Open Banking with leading the review. The final report from the consultation was released in August 2021 and is being used in 2022 as a road map to implement an OB framework in Canada.²

Currently, Canadian consumers’ awareness, understanding, and impressions of OB are not well understood; neither are their knowledge of and expectations for consumer protections in non-traditional financial services (e.g., fintech). As part of FCAC’s commitment to contribute in 2022-23 to the development of a Canadian open banking (OB) framework, the objective of this research was to support FCAC’s mandate by learning more about Canadian consumers’ knowledge and perceptions of OB through public opinion research.

The results will be used to inform FCAC in its consumer protection and consumer education and awareness functions, including the development of timely, evidence-based analysis and advice on emerging issues that may impact financial consumers.

1.2 METHODOLOGY

This study was completed from May 16 to June 28, 2022 through the use of Advanis’ General Population Representative Sample (GPRS) sample and through Random digit dialing (RDD).

Advanis sought a probability-based sample of 5,000 Canadian adults aged 18 or older drawn from the general population. The study was drawn from a random sample and can be extrapolated to the broader population only on a national level.

Data was collected using a multimodal approach, collecting survey responses online and on the phone, to obtain a nationally representative sample. First, participants taken from Advanis’ GPRS sample were recruited by phone and were invited to participate in a Web survey. Those who agreed to participate received an email or SMS inviting them to take part in the survey.

To target key sub-groups who are often more difficult to reach online, other participants were reached on the phone and were asked if they wanted to complete the survey with an interviewer. Those who agreed

¹ Government of Canada (Department of Finance), 2019: <https://www.canada.ca/en/department-finance/programs/consultations/2019/open-banking.html>

² Government of Canada (Department of Finance), 2022: <https://www.canada.ca/en/department-finance/programs/financial-sector-policy/open-banking-implementation.html>

to participate in the survey answered it on the phone with the use of a Computer Assisted Telephone Interviewing (CATI) methodology. These participants were taken from Advanis' GPRS sample and others were reached through Random digit dialing (RDD). If a participant expressed the desire to complete the survey online, they were sent an email or SMS invitation.

A pre-test was conducted from May 9 to May 15 with 37 respondents (21 in English and 16 in French). Among those, 33 completed the survey on the phone and 4 online. After the pre-test, the questionnaire was edited by FCAC, with the help of Advanis, to reduce its length and to make certain questions easier to understand. The pre-test data was not included in the final analysis.

Respondents who mentioned not having an internet access were removed from the study.

1.3 CONTRACT VALUE

The contract value for this study was \$104,111.56 (including HST).

1.4 POLITICAL NEUTRALITY REQUIREMENT

Political neutrality certification

I hereby certify as Senior Officer of Advanis that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Policy on Communications and Federal Identity and the Directive on the Management of Communications.

Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings with the electorate or ratings of the performance of a political party or its leaders.

Signed: 

Nicolas Toutant, Vice-President, Research and Evaluation

2. SAMPLING

2.1 PROJECT CHARACTERISTICS

The survey was conducted from May 16 to June 28, 2022. Overall, 5,470 people completed the survey. On the web, 4,401 completed the survey among 17,088 recruits for a response rate of 25.8%. On the phone, 1,416 agreed to participate in the survey out of 23,770 people called for a response rate of 6.0%. Of those 1,416, 1,069 were eligible and completed the survey on the phone. The margin of error for this study is 1.32% (19 times out of 20).

2.2 SAMPLING PLAN

The target audience for this project was Canadians, across all provinces and territories, who are 18 years and older. A sample plan was elaborated to reach key sub-populations and groups of particular interest. The sampling plan was based on the 2016 Census as the data for 2021 was not available. The targeted number of completed surveys was 5,000 Canadian adults. Questions within the survey further filtered out responses from anyone under the age of 18.

Table 1: Sample plan by age group

Age	Percentage of population	Target population
Persons aged: 18-34	27.3%	1,365
Persons aged: 35-54	34.1%	1,705
Persons aged: 55+	38.6%	1,930
Total	100%	5,000

Table 2: Sample plan by other key sub populations

Sub-populations	Percentage of population	Target population
Low-income households (below \$60,000)	29.4%	1,470
High school education or less education	44.8%	2,240
Recent immigrants (10 years)	7.8%	390
Indigenous persons	4.9%	245
Newfoundland and Labrador	1.4%	70
Prince Edward Island	0.4%	20
Nova Scotia	2.5%	125
New Brunswick	2.1%	105
Manitoba	3.6%	180
Saskatchewan	3.1%	155
Territories	0.3%	15

3. INVITATIONS

3.1 DETAILS OF EMAIL AND SMS INVITES/REMINDERS

Invitations were sent by SMS/email and grouped by province, to ensure that they were sent out during appropriate hours within each time zone.

A total of 16,902 people received an SMS invitation to participate in the survey and 186 agreed to receive an email invitation to answer the survey. Of those, 4,401 completed the web version of the survey for a response rate of 25.8% among recruits (4,401 completed surveys/17,088 web recruits).

After sending the initial invitation, a reminder message was sent 3 days later to applicants who did not complete a survey or who were not screened out of the survey. A maximum of 2 reminder messages were sent. Overall, 44,212 SMS and 456 emails were sent during data collection for this study.

Table 3: Number of SMS invitations/reminders sent

Message ID	Purpose	Total Sent
1	Invitation (EN)	13,371
2	Invitation (FR)	3,531
3	Reminder 1 (EN)	11,427
4	Reminder 1 (FR)	2,759
5	Reminder 2 (EN)	10,506
6	Reminder 2 (FR)	2,618
Total		44,212

Table 4: Number of email invitations/reminders sent

Message ID	Purpose	Total Sent
1, 4	Invitation (EN)	106
10, 11	Invitation (FR)	80
5, 7	Reminder 1 (EN)	76
12, 14	Reminder 1 (FR)	46
6, 9, 16	Reminder 2 (EN)	83
13, 15, 17	Reminder 2 (FR)	65
Total		456

Each survey had a unique number embedded in the hyperlink to eliminate the possibility of duplicate responses from one participant.

4. CATI INTERVIEWS

Participants who completed the survey on the phone were reached between May 16 and June 27, 2022. Interviews were either conducted in French or English based on the official language preference associated with their client profile. Responses were collected using CATI system. In total, 26,134 phone numbers were called. From these phone numbers, 23,770 people were reached and 1,416 agreed to participate in the survey for a response rate of 6.0% (1,416 who agreed to participate on the phone/23,770 people reached).

Of those who agreed to participate, 97 were ineligible and 250 could not complete the survey because we had reached our maximum number of respondents in their age group. In total, 1,069 respondents completed the survey on the phone. The more detailed calling statistics can be found in Appendix B.

5. Completes and Targets

The average survey length of the survey was 17.9 minutes on the phone and 12.6 online. In total, 5,470 questionnaires were completed during the data-collection period.

5.1 COMPLETES AND TARGETS

Table 5: Number of completes and targeted number of completes per age groups

Age	Completed the survey	Target population
Persons aged: 18-34	1,422	1,365
Persons aged: 35-54	1,929	1,705
Persons aged: 55+	2,119	1,930
Total	5,470	5,000

Table 6: Number of completes and targeted number of completes per other key sub populations

Sub-populations	Completed the survey	Target population
Low-income households (below \$60,000)	1,346	1,470
High school education or less education	859	2,240
Recent immigrants (10 years)	368	390
Indigenous persons	256	245
Newfoundland and Labrador	63	70
Prince Edward Island	21	20
Nova Scotia	202	125
New Brunswick	105	105
Manitoba	209	180
Saskatchewan	154	155
Territories	12	15

6. Non-response Bias

Non-response bias occurs when non-responders differ in a meaningful way from respondents and this difference impacts the information gathered. It is difficult to assess the presence of non-response bias since information about why non-responders did not participate is usually not unavailable. That said, one way to gauge the potential impacts of non-response bias is to evaluate if the sample is representative by comparing the respondents' characteristics and gauge if they reflect known population characteristics. Where possible, we can check the distribution of respondents across various demographics (e.g., age and gender) and geographic categories and compare those distributions against known population characteristics. If the variation is fairly small and we have no reason to believe there are other factors impacting respondents' willingness to participate, we can conclude that the likelihood of non-response bias impacting the information gathered in the study is minimal. This is the case with the current study.

Several strategies were employed to increase response rates and reduce the effects of non-response bias. This includes:

- Outpulsing a local phone number (rather than a toll-free number) and the name of the study sponsor ("GovCanada"), which increases pick-up rates (reducing call screening).
- Systematically setting the next call date and time based on the outcome of the current call, which ensures that each respondent is called methodically across days of the week and times of the day. Especially for respondents that are difficult to reach, this maximizes the likelihood of reaching them.
- Informing the potential respondent of the study sponsor to enhance credibility and reassure the respondent that the call is not a scam.
- Offering the survey in both official languages to maximize ease of completion.
- Routing calls from respondents to a live interviewer when they call the number that we out-pulse, allowing us to recruit them.
- Clearly stating the name of the interviewer and of Advanis to show that we are above-board and, again, to reduce the perception that it is a scam.

7. Weighting

Two different weights were separately applied to the final data. The first weight was based on 3 variables: age, gender and region. A direct weighting method was used for this weight. The population sizes are based on the latest Statistics Canada census results published—the 2021 census.

A rake weighting approach was used for the second weight. Weights were on age, gender, region, level of education and income. The population sizes are based on the latest Statistics Canada census results published—the 2021 census, except for the education variable, since only 2016 population sizes were available. Weight values for both weighting methods can be found in Appendix A.

8. Database and Banners

The database was cleaned to remove any errors at the end of the data-collection phase, and all unique identifiers in the client profiles were removed in the final data set provided to FCAC. All survey answers have been matched and compiled into banner tables.

Two different banner table files were created. One showed the results with the rake weights and the other showed the results with the direct weights. New variables were created to include in the banner tables. Using the responses to the survey questions, Advanis created variables for the following subgroups to facilitate further analysis:

- Age groups (18 to 34, 35 to 44, 45 to 54, 55 to 64 and 65 + for the rake weights banners and 18 to 34, 35 to 54 and 55+ for the direct weights banners);
- Region (Atlantic, Quebec, Ontario, Prairies, Alberta, BC + Territories);
- Household income (less than \$60,000, \$60,000 and more);
- Education (high school education or less, more than high school); and
- Immigration status (recent immigrant (in Canada for 10 years or less, not a recent immigrant).

9. Survey design

The survey draft was provided by FCAC; the French translation was prepared by Advanis and both versions were programmed using SurveyBuilder, a software program that is proprietary to Advanis. The surveys were available to be completed online and on the phone.

The online survey was compatible with both desktop computers and mobile devices (tablets and smartphones). The surveys were housed on a website hosted by Advanis.

The surveys were designed to include multiple-choice questions, including scaled, open-ended and demographic questions. Skip logic was applied throughout, including 3 thank-you messages used for the screening out of ineligible participants (being in an age group for which we had enough respondents, being under the age of 18, refusing to provide the age). The survey was thoroughly pre-tested to ensure that skip patterns and survey questions were correctly programmed.

Non-response bias **occurs when non-responders from a sample differ in a meaningful way from respondents**. It is difficult to assess the presence of a non-response bias since information about the non-responders is unavailable. It remains possible to evaluate the participants' distribution and see if it reflects

the known population when data on the population exist. In such cases, we can check the distribution of respondents among the different age categories and regions. If the variation is fairly small, this allows us to assess that the non-response bias is potentially minimal since the distribution of respondents is relatively similar to that of the population studied on a defined set of metrics that remains limited. This is the case with the current study.

APPENDICES

APPENDIX A: SURVEY WEIGHTS

Table 7: Weights for the direct weighting method

Weight category	Unweighted N	Weighted N	Weight
18-34, Female, Atlantic	38	42	1.102
18-34, Male, Atlantic	31	43	1.39
18-34, Female, Quebec	163	154	0.944
18-34, Male, Quebec	166	157	0.947
18-34, Female, Ontario	228	286	1.256
18-34, Male, Ontario	340	297	0.873
18-34, Female, Prairies	34	49	1.447
18-34, Male, Prairies	55	51	0.935
18-34, Female, Alberta	92	86	0.933
18-34, Male, Alberta	102	88	0.859
18-34, Female, BC/Terr.	69	102	1.473
18-34, Male, BC/Terr.	104	104	1.004
35-54, Female, Atlantic	73	57	0.783
35-54, Male, Atlantic	56	54	0.958
35-54, Female, Quebec	205	198	0.968
35-54, Male, Quebec	253	199	0.787
35-54, Female, Ontario	318	349	1.096
35-54, Male, Ontario	406	327	0.804
35-54, Female, Prairies	68	57	0.834
35-54, Male, Prairies	60	56	0.934
35-54, Female, Alberta	93	109	1.173
35-54, Male, Alberta	129	109	0.845
35-54, Female, BC/Terr.	116	126	1.09
35-54, Male, BC/Terr.	152	120	0.792
55+, Female, Atlantic	102	90	0.886
55+, Male, Atlantic	91	81	0.89
55+, Female, Quebec	225	290	1.289
55+, Male, Quebec	228	260	1.142
55+, Female, Ontario	409	454	1.11
55+, Male, Ontario	358	400	1.116
55+, Female, Prairies	85	72	0.85
55+, Male, Prairies	61	65	1.066
55+, Female, Alberta	119	111	0.936
55+, Male, Alberta	135	103	0.766
55+, Female, BC/Terr.	162	170	1.048
55+, Male, BC/Terr.	144	152	1.059

Table 8: Weights for the rake weighting method

Weight category	Unweighted N	Weighted N	Weight
18-34, High school education or less, Female, Less than \$60,000, Atlantic	4	10	2.473
18-34, High school education or less, Female, Less than \$60,000, Quebec	14	43	3.048
18-34, High school education or less, Female, Less than \$60,000, Ontario	16	47	2.917
18-34, High school education or less, Female, Less than \$60,000, Prairies	2	5	2.504
18-34, High school education or less, Female, Less than \$60,000, Alberta	10	24	2.419
18-34, High school education or less, Female, Less than \$60,000, BC/Terr.	8	22	2.769
18-34, High school education or less, Female, \$60,000 and more, Atlantic	2	6	2.901
18-34, High school education or less, Female, \$60,000 and more, Quebec	2	7	3.577
18-34, High school education or less, Female, \$60,000 and more, Ontario	11	38	3.422
18-34, High school education or less, Female, \$60,000 and more, Prairies	4	12	2.938
18-34, High school education or less, Female, \$60,000 and more, Alberta	8	23	2.837
18-34, High school education or less, Female, \$60,000 and more, BC/Terr.	1	3	3.249
18-34, High school education or less, Female, Unknown, Atlantic	2	5	2.638
18-34, High school education or less, Female, Unknown, Quebec	2	7	3.251
18-34, High school education or less, Female, Unknown, Ontario	7	22	3.111
18-34, High school education or less, Female, Unknown, Prairies	2	5	2.671
18-34, High school education or less, Female, Unknown, Alberta	4	10	2.58
18-34, High school education or less, Female, Unknown, BC/Terr.	5	15	2.953
18-34, High school education or less, Male, Less than \$60,000, Atlantic	3	6	2.025
18-34, High school education or less, Male, Less than \$60,000, Quebec	16	40	2.496
18-34, High school education or less, Male, Less than \$60,000, Ontario	40	96	2.388
18-34, High school education or less, Male, Less than \$60,000, Prairies	7	14	2.05
18-34, High school education or less, Male, Less than \$60,000, Alberta	14	28	1.98
18-34, High school education or less, Male, Less than \$60,000, BC/Terr.	8	18	2.267
18-34, High school education or less, Male, \$60,000 and more, Quebec	9	26	2.928
18-34, High school education or less, Male, \$60,000 and more, Ontario	19	53	2.802
18-34, High school education or less, Male, \$60,000 and more, Prairies	7	17	2.405
18-34, High school education or less, Male, \$60,000 and more, Alberta	15	35	2.323
18-34, High school education or less, Male, \$60,000 and more, BC/Terr.	13	35	2.66
18-34, High school education or less, Male, Unknown, Atlantic	1	2	2.159
18-34, High school education or less, Male, Unknown, Quebec	4	11	2.662
18-34, High school education or less, Male, Unknown, Ontario	8	20	2.547
18-34, High school education or less, Male, Unknown, Prairies	1	2	2.186
18-34, High school education or less, Male, Unknown, Alberta	3	6	2.112
18-34, High school education or less, Male, Unknown, BC/Terr.	5	12	2.418
18-34, More than high school, Female, Less than \$60,000, Atlantic	8	4	0.551
18-34, More than high school, Female, Less than \$60,000, Quebec	48	33	0.679
18-34, More than high school, Female, Less than \$60,000, Ontario	56	36	0.65
18-34, More than high school, Female, Less than \$60,000, Prairies	3	2	0.558
18-34, More than high school, Female, Less than \$60,000, Alberta	22	12	0.539
18-34, More than high school, Female, Less than \$60,000, BC/Terr.	19	12	0.617
18-34, More than high school, Female, \$60,000 and more, Atlantic	18	12	0.646
18-34, More than high school, Female, \$60,000 and more, Quebec	90	72	0.797
18-34, More than high school, Female, \$60,000 and more, Ontario	118	90	0.763
18-34, More than high school, Female, \$60,000 and more, Prairies	19	12	0.655
18-34, More than high school, Female, \$60,000 and more, Alberta	41	26	0.632
18-34, More than high school, Female, \$60,000 and more, BC/Terr.	35	25	0.724
18-34, More than high school, Female, Unknown, Atlantic	3	2	0.588
18-34, More than high school, Female, Unknown, Quebec	6	4	0.724

Weight category	Unweighted N	Weighted N	Weight
18-34, More than high school, Female, Unknown, Ontario	15	10	0.693
18-34, More than high school, Female, Unknown, Prairies	2	1	0.595
18-34, More than high school, Female, Unknown, Alberta	4	2	0.575
18-34, More than high school, Male, Less than \$60,000, Atlantic	10	5	0.451
18-34, More than high school, Male, Less than \$60,000, Quebec	46	26	0.556
18-34, More than high school, Male, Less than \$60,000, Ontario	59	31	0.532
18-34, More than high school, Male, Less than \$60,000, Prairies	10	5	0.457
18-34, More than high school, Male, Less than \$60,000, Alberta	14	6	0.441
18-34, More than high school, Male, Less than \$60,000, BC/Terr.	20	10	0.505
18-34, More than high school, Male, \$60,000 and more, Atlantic	13	7	0.529
18-34, More than high school, Male, \$60,000 and more, Quebec	71	46	0.652
18-34, More than high school, Male, \$60,000 and more, Ontario	190	119	0.624
18-34, More than high school, Male, \$60,000 and more, Prairies	27	14	0.536
18-34, More than high school, Male, \$60,000 and more, Alberta	47	24	0.518
18-34, More than high school, Male, \$60,000 and more, BC/Terr.	51	30	0.593
18-34, More than high school, Male, Unknown, Atlantic	3	1	0.481
18-34, More than high school, Male, Unknown, Quebec	14	8	0.593
18-34, More than high school, Male, Unknown, Ontario	18	10	0.568
18-34, More than high school, Male, Unknown, Prairies	2	1	0.487
18-34, More than high school, Male, Unknown, Alberta	8	4	0.471
18-34, More than high school, Male, Unknown, BC/Terr.	5	3	0.539
18-34, Unknown, Female, Less than \$60,000, Ontario	1	1	1.063
18-34, Unknown, Female, Less than \$60,000, Prairies	1	1	0.912
18-34, Unknown, Female, \$60,000 and more, Ontario	1	1	1.247
18-34, Unknown, Female, Unknown, Atlantic	1	1	0.961
18-34, Unknown, Female, Unknown, Quebec	1	1	1.185
18-34, Unknown, Female, Unknown, Ontario	3	3	1.134
18-34, Unknown, Female, Unknown, Prairies	1	1	0.973
18-34, Unknown, Female, Unknown, Alberta	3	3	0.94
18-34, Unknown, Female, Unknown, BC/Terr.	1	1	1.076
18-34, Unknown, Male, Less than \$60,000, Quebec	1	1	0.909
18-34, Unknown, Male, Less than \$60,000, Ontario	2	2	0.87
18-34, Unknown, Male, Less than \$60,000, Alberta	1	1	0.722
18-34, Unknown, Male, \$60,000 and more, Ontario	2	2	1.021
18-34, Unknown, Male, Unknown, Atlantic	1	1	0.787
18-34, Unknown, Male, Unknown, Quebec	5	5	0.97
18-34, Unknown, Male, Unknown, Ontario	2	2	0.928
18-34, Unknown, Male, Unknown, Prairies	1	1	0.797
18-34, Unknown, Male, Unknown, BC/Terr.	2	2	0.881
35-44, High school education or less, Female, Less than \$60,000, Atlantic	1	2	2.444
35-44, High school education or less, Female, Less than \$60,000, Quebec	9	27	3.013
35-44, High school education or less, Female, Less than \$60,000, Ontario	8	23	2.883
35-44, High school education or less, Female, Less than \$60,000, Prairies	2	5	2.475
35-44, High school education or less, Female, Less than \$60,000, Alberta	2	5	2.39
35-44, High school education or less, Female, Less than \$60,000, BC/Terr.	5	14	2.737
35-44, High school education or less, Female, \$60,000 and more, Atlantic	2	6	2.868
35-44, High school education or less, Female, \$60,000 and more, Quebec	1	4	3.535
35-44, High school education or less, Female, \$60,000 and more, Ontario	9	30	3.382
35-44, High school education or less, Female, \$60,000 and more, Prairies	2	6	2.904
35-44, High school education or less, Female, \$60,000 and more, Alberta	5	14	2.804

Weight category	Unweighted N	Weighted N	Weight
35-44, High school education or less, Female, \$60,000 and more, BC/Terr.	3	10	3.211
35-44, High school education or less, Female, Unknown, Quebec	1	3	3.213
35-44, High school education or less, Female, Unknown, Ontario	1	3	3.075
35-44, High school education or less, Female, Unknown, Alberta	1	3	2.549
35-44, High school education or less, Female, Unknown, BC/Terr.	1	3	2.919
35-44, High school education or less, Male, Less than \$60,000, Atlantic	2	4	2.001
35-44, High school education or less, Male, Less than \$60,000, Quebec	5	12	2.467
35-44, High school education or less, Male, Less than \$60,000, Ontario	8	19	2.36
35-44, High school education or less, Male, Less than \$60,000, Alberta	5	10	1.957
35-44, High school education or less, Male, Less than \$60,000, BC/Terr.	6	13	2.241
35-44, High school education or less, Male, \$60,000 and more, Atlantic	3	7	2.348
35-44, High school education or less, Male, \$60,000 and more, Quebec	6	17	2.894
35-44, High school education or less, Male, \$60,000 and more, Ontario	16	44	2.769
35-44, High school education or less, Male, \$60,000 and more, Prairies	2	5	2.377
35-44, High school education or less, Male, \$60,000 and more, Alberta	7	16	2.296
35-44, High school education or less, Male, \$60,000 and more, BC/Terr.	5	13	2.629
35-44, High school education or less, Male, Unknown, Ontario	3	8	2.517
35-44, High school education or less, Male, Unknown, Prairies	1	2	2.161
35-44, High school education or less, Male, Unknown, BC/Terr.	1	2	2.39
35-44, More than high school, Female, Less than \$60,000, Atlantic	7	4	0.545
35-44, More than high school, Female, Less than \$60,000, Quebec	20	13	0.671
35-44, More than high school, Female, Less than \$60,000, Ontario	23	15	0.642
35-44, More than high school, Female, Less than \$60,000, Prairies	7	4	0.551
35-44, More than high school, Female, Less than \$60,000, Alberta	6	3	0.533
35-44, More than high school, Female, Less than \$60,000, BC/Terr.	7	4	0.61
35-44, More than high school, Female, \$60,000 and more, Atlantic	22	14	0.639
35-44, More than high school, Female, \$60,000 and more, Quebec	72	57	0.788
35-44, More than high school, Female, \$60,000 and more, Ontario	93	70	0.754
35-44, More than high school, Female, \$60,000 and more, Prairies	23	15	0.647
35-44, More than high school, Female, \$60,000 and more, Alberta	34	21	0.625
35-44, More than high school, Female, \$60,000 and more, BC/Terr.	37	26	0.715
35-44, More than high school, Female, Unknown, Atlantic	4	2	0.581
35-44, More than high school, Female, Unknown, Quebec	13	9	0.716
35-44, More than high school, Female, Unknown, Ontario	8	5	0.685
35-44, More than high school, Female, Unknown, Prairies	6	4	0.588
35-44, More than high school, Female, Unknown, Alberta	7	4	0.568
35-44, More than high school, Female, Unknown, BC/Terr.	7	5	0.65
35-44, More than high school, Male, Less than \$60,000, Atlantic	4	2	0.446
35-44, More than high school, Male, Less than \$60,000, Quebec	21	12	0.55
35-44, More than high school, Male, Less than \$60,000, Ontario	18	9	0.526
35-44, More than high school, Male, Less than \$60,000, Prairies	10	5	0.451
35-44, More than high school, Male, Less than \$60,000, Alberta	7	3	0.436
35-44, More than high school, Male, Less than \$60,000, BC/Terr.	12	6	0.499
35-44, More than high school, Male, \$60,000 and more, Atlantic	21	11	0.523
35-44, More than high school, Male, \$60,000 and more, Quebec	97	63	0.645
35-44, More than high school, Male, \$60,000 and more, Ontario	142	88	0.617
35-44, More than high school, Male, \$60,000 and more, Prairies	19	10	0.53
35-44, More than high school, Male, \$60,000 and more, Alberta	48	25	0.512
35-44, More than high school, Male, \$60,000 and more, BC/Terr.	42	25	0.586
35-44, More than high school, Male, Unknown, Atlantic	2	1	0.476

Weight category	Unweighted N	Weighted N	Weight
35-44, More than high school, Male, Unknown, Quebec	7	4	0.586
35-44, More than high school, Male, Unknown, Ontario	10	6	0.561
35-44, More than high school, Male, Unknown, Alberta	6	3	0.465
35-44, More than high school, Male, Unknown, BC/Terr.	4	2	0.532
35-44, Unknown, Female, Less than \$60,000, Ontario	1	1	1.051
35-44, Unknown, Female, \$60,000 and more, Quebec	1	1	1.288
35-44, Unknown, Female, \$60,000 and more, Ontario	1	1	1.233
35-44, Unknown, Female, Unknown, Quebec	1	1	1.171
35-44, Unknown, Female, Unknown, Ontario	2	2	1.12
35-44, Unknown, Female, Unknown, Alberta	1	1	0.929
35-44, Unknown, Female, Unknown, BC/Terr.	2	2	1.064
35-44, Unknown, Male, Less than \$60,000, Atlantic	2	1	0.729
35-44, Unknown, Male, Less than \$60,000, Quebec	1	1	0.899
35-44, Unknown, Male, Less than \$60,000, Alberta	1	1	0.713
35-44, Unknown, Male, \$60,000 and more, Quebec	1	1	1.055
35-44, Unknown, Male, \$60,000 and more, Ontario	1	1	1.009
35-44, Unknown, Male, \$60,000 and more, BC/Terr.	1	1	0.958
35-44, Unknown, Male, Unknown, Quebec	2	2	0.959
35-44, Unknown, Male, Unknown, Ontario	2	2	0.917
35-44, Unknown, Male, Unknown, Prairies	2	2	0.787
35-44, Unknown, Male, Unknown, Alberta	1	1	0.761
35-44, Unknown, Male, Unknown, BC/Terr.	2	2	0.871
45-54, High school education or less, Female, Less than \$60,000, Atlantic	4	10	2.526
45-54, High school education or less, Female, Less than \$60,000, Quebec	6	19	3.114
45-54, High school education or less, Female, Less than \$60,000, Ontario	9	27	2.98
45-54, High school education or less, Female, Less than \$60,000, Prairies	1	3	2.558
45-54, High school education or less, Female, Less than \$60,000, Alberta	4	10	2.471
45-54, High school education or less, Female, Less than \$60,000, BC/Terr.	3	8	2.829
45-54, High school education or less, Female, \$60,000 and more, Atlantic	1	3	2.964
45-54, High school education or less, Female, \$60,000 and more, Quebec	4	15	3.654
45-54, High school education or less, Female, \$60,000 and more, Ontario	3	10	3.496
45-54, High school education or less, Female, \$60,000 and more, Prairies	1	3	3.001
45-54, High school education or less, Female, \$60,000 and more, Alberta	1	3	2.899
45-54, High school education or less, Female, \$60,000 and more, BC/Terr.	3	10	3.319
45-54, High school education or less, Female, Unknown, Atlantic	1	3	2.695
45-54, High school education or less, Female, Unknown, Ontario	2	6	3.178
45-54, High school education or less, Female, Unknown, Prairies	1	3	2.728
45-54, High school education or less, Female, Unknown, BC/Terr.	1	3	3.017
45-54, High school education or less, Male, Less than \$60,000, Atlantic	2	4	2.068
45-54, High school education or less, Male, Less than \$60,000, Quebec	4	10	2.55
45-54, High school education or less, Male, Less than \$60,000, Ontario	12	29	2.44
45-54, High school education or less, Male, Less than \$60,000, Prairies	2	4	2.094
45-54, High school education or less, Male, Less than \$60,000, Alberta	3	6	2.023
45-54, High school education or less, Male, Less than \$60,000, BC/Terr.	6	14	2.316
45-54, High school education or less, Male, \$60,000 and more, Atlantic	2	5	2.427
45-54, High school education or less, Male, \$60,000 and more, Quebec	9	27	2.991
45-54, High school education or less, Male, \$60,000 and more, Ontario	16	46	2.862
45-54, High school education or less, Male, \$60,000 and more, Prairies	2	5	2.457
45-54, High school education or less, Male, \$60,000 and more, Alberta	4	9	2.373
45-54, High school education or less, Male, \$60,000 and more, BC/Terr.	7	19	2.717

Weight category	Unweighted N	Weighted N	Weight
45-54, High school education or less, Male, Unknown, Ontario	2	5	2.602
45-54, High school education or less, Male, Unknown, BC/Terr.	2	5	2.47
45-54, More than high school, Female, Less than \$60,000, Atlantic	7	4	0.563
45-54, More than high school, Female, Less than \$60,000, Quebec	10	7	0.694
45-54, More than high school, Female, Less than \$60,000, Ontario	24	16	0.664
45-54, More than high school, Female, Less than \$60,000, Prairies	10	6	0.57
45-54, More than high school, Female, Less than \$60,000, Alberta	3	2	0.551
45-54, More than high school, Female, Less than \$60,000, BC/Terr.	9	6	0.63
45-54, More than high school, Female, \$60,000 and more, Atlantic	19	13	0.66
45-54, More than high school, Female, \$60,000 and more, Quebec	55	45	0.814
45-54, More than high school, Female, \$60,000 and more, Ontario	109	85	0.779
45-54, More than high school, Female, \$60,000 and more, Prairies	13	9	0.669
45-54, More than high school, Female, \$60,000 and more, Alberta	22	14	0.646
45-54, More than high school, Female, \$60,000 and more, BC/Terr.	34	25	0.739
45-54, More than high school, Female, Unknown, Atlantic	4	2	0.6
45-54, More than high school, Female, Unknown, Quebec	11	8	0.74
45-54, More than high school, Female, Unknown, Ontario	23	16	0.708
45-54, More than high school, Female, Unknown, Prairies	1	1	0.608
45-54, More than high school, Female, Unknown, Alberta	5	3	0.587
45-54, More than high school, Female, Unknown, BC/Terr.	3	2	0.672
45-54, More than high school, Male, Less than \$60,000, Atlantic	3	1	0.461
45-54, More than high school, Male, Less than \$60,000, Quebec	15	9	0.568
45-54, More than high school, Male, Less than \$60,000, Ontario	15	8	0.544
45-54, More than high school, Male, Less than \$60,000, Prairies	4	2	0.467
45-54, More than high school, Male, Less than \$60,000, Alberta	2	1	0.451
45-54, More than high school, Male, Less than \$60,000, BC/Terr.	4	2	0.516
45-54, More than high school, Male, \$60,000 and more, Atlantic	13	7	0.541
45-54, More than high school, Male, \$60,000 and more, Quebec	73	49	0.667
45-54, More than high school, Male, \$60,000 and more, Ontario	134	85	0.638
45-54, More than high school, Male, \$60,000 and more, Prairies	15	8	0.547
45-54, More than high school, Male, \$60,000 and more, Alberta	40	21	0.529
45-54, More than high school, Male, \$60,000 and more, BC/Terr.	53	32	0.605
45-54, More than high school, Male, Unknown, Atlantic	2	1	0.492
45-54, More than high school, Male, Unknown, Quebec	11	7	0.606
45-54, More than high school, Male, Unknown, Ontario	18	10	0.58
45-54, More than high school, Male, Unknown, Prairies	1	0	0.498
45-54, More than high school, Male, Unknown, Alberta	4	2	0.481
45-54, More than high school, Male, Unknown, BC/Terr.	3	2	0.55
45-54, Unknown, Female, Less than \$60,000, Quebec	1	1	1.135
45-54, Unknown, Female, Less than \$60,000, Ontario	1	1	1.086
45-54, Unknown, Female, Unknown, Atlantic	1	1	0.982
45-54, Unknown, Female, Unknown, Ontario	1	1	1.158
45-54, Unknown, Female, Unknown, Prairies	1	1	0.994
45-54, Unknown, Female, Unknown, Alberta	2	2	0.96
45-54, Unknown, Female, Unknown, BC/Terr.	1	1	1.099
45-54, Unknown, Male, \$60,000 and more, Quebec	1	1	1.09
45-54, Unknown, Male, \$60,000 and more, Ontario	2	2	1.043
45-54, Unknown, Male, \$60,000 and more, BC/Terr.	1	1	0.99
45-54, Unknown, Male, Unknown, Ontario	7	7	0.948
45-54, Unknown, Male, Unknown, Prairies	2	2	0.814

Weight category	Unweighted N	Weighted N	Weight
45-54, Unknown, Male, Unknown, Alberta	1	1	0.786
45-54, Unknown, Male, Unknown, BC/Terr.	3	3	0.9
55-64, High school education or less, Female, Less than \$60,000, Atlantic	6	15	2.51
55-64, High school education or less, Female, Less than \$60,000, Quebec	9	28	3.094
55-64, High school education or less, Female, Less than \$60,000, Ontario	15	44	2.961
55-64, High school education or less, Female, Less than \$60,000, Prairies	4	10	2.542
55-64, High school education or less, Female, Less than \$60,000, Alberta	2	5	2.455
55-64, High school education or less, Female, Less than \$60,000, BC/Terr.	5	14	2.811
55-64, High school education or less, Female, \$60,000 and more, Quebec	5	18	3.63
55-64, High school education or less, Female, \$60,000 and more, Ontario	5	17	3.474
55-64, High school education or less, Female, \$60,000 and more, Prairies	4	12	2.982
55-64, High school education or less, Female, \$60,000 and more, Alberta	2	6	2.88
55-64, High school education or less, Female, \$60,000 and more, BC/Terr.	5	16	3.297
55-64, High school education or less, Female, Unknown, Atlantic	2	5	2.677
55-64, High school education or less, Female, Unknown, Quebec	2	7	3.3
55-64, High school education or less, Female, Unknown, Ontario	3	9	3.158
55-64, High school education or less, Female, Unknown, BC/Terr.	1	3	2.998
55-64, High school education or less, Male, Less than \$60,000, Atlantic	3	6	2.055
55-64, High school education or less, Male, Less than \$60,000, Quebec	10	25	2.533
55-64, High school education or less, Male, Less than \$60,000, Ontario	8	19	2.424
55-64, High school education or less, Male, Less than \$60,000, Prairies	2	4	2.081
55-64, High school education or less, Male, Less than \$60,000, Alberta	5	10	2.01
55-64, High school education or less, Male, Less than \$60,000, BC/Terr.	2	5	2.301
55-64, High school education or less, Male, \$60,000 and more, Atlantic	7	17	2.411
55-64, High school education or less, Male, \$60,000 and more, Quebec	6	18	2.972
55-64, High school education or less, Male, \$60,000 and more, Ontario	21	60	2.844
55-64, High school education or less, Male, \$60,000 and more, Prairies	2	5	2.441
55-64, High school education or less, Male, \$60,000 and more, Alberta	5	12	2.358
55-64, High school education or less, Male, \$60,000 and more, BC/Terr.	5	13	2.7
55-64, High school education or less, Male, Unknown, Atlantic	2	4	2.192
55-64, High school education or less, Male, Unknown, Ontario	4	10	2.585
55-64, High school education or less, Male, Unknown, BC/Terr.	1	2	2.454
55-64, More than high school, Female, Less than \$60,000, Atlantic	8	4	0.559
55-64, More than high school, Female, Less than \$60,000, Quebec	21	14	0.689
55-64, More than high school, Female, Less than \$60,000, Ontario	19	13	0.66
55-64, More than high school, Female, Less than \$60,000, Prairies	5	3	0.566
55-64, More than high school, Female, Less than \$60,000, Alberta	8	4	0.547
55-64, More than high school, Female, Less than \$60,000, BC/Terr.	17	11	0.626
55-64, More than high school, Female, \$60,000 and more, Atlantic	29	19	0.656
55-64, More than high school, Female, \$60,000 and more, Quebec	53	43	0.809
55-64, More than high school, Female, \$60,000 and more, Ontario	102	79	0.774
55-64, More than high school, Female, \$60,000 and more, Prairies	18	12	0.664
55-64, More than high school, Female, \$60,000 and more, Alberta	31	20	0.642
55-64, More than high school, Female, \$60,000 and more, BC/Terr.	39	29	0.735
55-64, More than high school, Female, Unknown, Atlantic	3	2	0.597
55-64, More than high school, Female, Unknown, Quebec	9	7	0.735
55-64, More than high school, Female, Unknown, Ontario	25	18	0.704
55-64, More than high school, Female, Unknown, Prairies	6	4	0.604
55-64, More than high school, Female, Unknown, Alberta	17	10	0.583
55-64, More than high school, Female, Unknown, BC/Terr.	8	5	0.668

Weight category	Unweighted N	Weighted N	Weight
55-64, More than high school, Male, Less than \$60,000, Atlantic	3	1	0.458
55-64, More than high school, Male, Less than \$60,000, Quebec	19	11	0.564
55-64, More than high school, Male, Less than \$60,000, Ontario	28	15	0.54
55-64, More than high school, Male, Less than \$60,000, Prairies	5	2	0.464
55-64, More than high school, Male, Less than \$60,000, Alberta	12	5	0.448
55-64, More than high school, Male, Less than \$60,000, BC/Terr.	6	3	0.513
55-64, More than high school, Male, \$60,000 and more, Atlantic	16	9	0.537
55-64, More than high school, Male, \$60,000 and more, Quebec	53	35	0.662
55-64, More than high school, Male, \$60,000 and more, Ontario	89	56	0.634
55-64, More than high school, Male, \$60,000 and more, Prairies	19	10	0.544
55-64, More than high school, Male, \$60,000 and more, Alberta	35	18	0.525
55-64, More than high school, Male, \$60,000 and more, BC/Terr.	37	22	0.602
55-64, More than high school, Male, Unknown, Atlantic	2	1	0.488
55-64, More than high school, Male, Unknown, Quebec	8	5	0.602
55-64, More than high school, Male, Unknown, Ontario	18	10	0.576
55-64, More than high school, Male, Unknown, Alberta	5	2	0.478
55-64, More than high school, Male, Unknown, BC/Terr.	6	3	0.547
55-64, Unknown, Female, \$60,000 and more, Quebec	1	1	1.323
55-64, Unknown, Female, \$60,000 and more, Ontario	2	3	1.266
55-64, Unknown, Female, \$60,000 and more, Alberta	1	1	1.049
55-64, Unknown, Female, Unknown, Quebec	2	2	1.203
55-64, Unknown, Female, Unknown, Ontario	2	2	1.151
55-64, Unknown, Female, Unknown, Prairies	2	2	0.988
55-64, Unknown, Female, Unknown, Alberta	2	2	0.954
55-64, Unknown, Female, Unknown, BC/Terr.	2	2	1.092
55-64, Unknown, Male, Less than \$60,000, Quebec	1	1	0.923
55-64, Unknown, Male, \$60,000 and more, Ontario	1	1	1.036
55-64, Unknown, Male, \$60,000 and more, Alberta	2	2	0.859
55-64, Unknown, Male, \$60,000 and more, BC/Terr.	1	1	0.984
55-64, Unknown, Male, Unknown, Atlantic	2	2	0.799
55-64, Unknown, Male, Unknown, Ontario	4	4	0.942
55-64, Unknown, Male, Unknown, Alberta	5	4	0.781
55-64, Unknown, Male, Unknown, BC/Terr.	1	1	0.894
65+, High school education or less, Female, Less than \$60,000, Atlantic	5	14	2.786
65+, High school education or less, Female, Less than \$60,000, Quebec	12	41	3.434
65+, High school education or less, Female, Less than \$60,000, Ontario	20	66	3.286
65+, High school education or less, Female, Less than \$60,000, Prairies	1	3	2.821
65+, High school education or less, Female, Less than \$60,000, Alberta	3	8	2.725
65+, High school education or less, Female, Less than \$60,000, BC/Terr.	8	25	3.119
65+, High school education or less, Female, \$60,000 and more, Atlantic	3	10	3.269
65+, High school education or less, Female, \$60,000 and more, Quebec	5	20	4.029
65+, High school education or less, Female, \$60,000 and more, Ontario	14	54	3.855
65+, High school education or less, Female, \$60,000 and more, Prairies	5	17	3.31
65+, High school education or less, Female, \$60,000 and more, Alberta	7	22	3.197
65+, High school education or less, Female, \$60,000 and more, BC/Terr.	5	18	3.66
65+, High school education or less, Female, Unknown, Quebec	4	15	3.663
65+, High school education or less, Female, Unknown, Ontario	12	42	3.505
65+, High school education or less, Female, Unknown, Prairies	2	6	3.009
65+, High school education or less, Female, Unknown, BC/Terr.	3	10	3.327
65+, High school education or less, Male, Less than \$60,000, Atlantic	9	21	2.281

Weight category	Unweighted N	Weighted N	Weight
65+, High school education or less, Male, Less than \$60,000, Quebec	7	20	2.812
65+, High school education or less, Male, Less than \$60,000, Ontario	8	22	2.69
65+, High school education or less, Male, Less than \$60,000, Prairies	3	7	2.309
65+, High school education or less, Male, Less than \$60,000, Alberta	3	7	2.231
65+, High school education or less, Male, Less than \$60,000, BC/Terr.	5	13	2.554
65+, High school education or less, Male, \$60,000 and more, Atlantic	4	11	2.676
65+, High school education or less, Male, \$60,000 and more, Quebec	8	26	3.299
65+, High school education or less, Male, \$60,000 and more, Ontario	8	25	3.156
65+, High school education or less, Male, \$60,000 and more, Prairies	5	14	2.71
65+, High school education or less, Male, \$60,000 and more, Alberta	6	16	2.617
65+, High school education or less, Male, \$60,000 and more, BC/Terr.	10	30	2.996
65+, High school education or less, Male, Unknown, Ontario	1	3	2.869
65+, High school education or less, Male, Unknown, Prairies	1	2	2.463
65+, High school education or less, Male, Unknown, Alberta	1	2	2.379
65+, More than high school, Female, Less than \$60,000, Atlantic	17	11	0.621
65+, More than high school, Female, Less than \$60,000, Quebec	29	22	0.765
65+, More than high school, Female, Less than \$60,000, Ontario	38	28	0.732
65+, More than high school, Female, Less than \$60,000, Prairies	10	6	0.629
65+, More than high school, Female, Less than \$60,000, Alberta	19	12	0.607
65+, More than high school, Female, Less than \$60,000, BC/Terr.	18	13	0.695
65+, More than high school, Female, \$60,000 and more, Atlantic	19	14	0.728
65+, More than high school, Female, \$60,000 and more, Quebec	45	40	0.898
65+, More than high school, Female, \$60,000 and more, Ontario	105	90	0.859
65+, More than high school, Female, \$60,000 and more, Prairies	17	13	0.737
65+, More than high school, Female, \$60,000 and more, Alberta	19	14	0.712
65+, More than high school, Female, \$60,000 and more, BC/Terr.	40	33	0.815
65+, More than high school, Female, Unknown, Atlantic	9	6	0.662
65+, More than high school, Female, Unknown, Quebec	25	20	0.816
65+, More than high school, Female, Unknown, Ontario	41	32	0.781
65+, More than high school, Female, Unknown, Prairies	6	4	0.67
65+, More than high school, Female, Unknown, Alberta	7	5	0.647
65+, More than high school, Female, Unknown, BC/Terr.	10	7	0.741
65+, More than high school, Male, Less than \$60,000, Atlantic	7	4	0.508
65+, More than high school, Male, Less than \$60,000, Quebec	21	13	0.626
65+, More than high school, Male, Less than \$60,000, Ontario	29	17	0.599
65+, More than high school, Male, Less than \$60,000, Prairies	4	2	0.515
65+, More than high school, Male, Less than \$60,000, Alberta	6	3	0.497
65+, More than high school, Male, Less than \$60,000, BC/Terr.	12	7	0.569
65+, More than high school, Male, \$60,000 and more, Atlantic	31	18	0.596
65+, More than high school, Male, \$60,000 and more, Quebec	77	57	0.735
65+, More than high school, Male, \$60,000 and more, Ontario	100	70	0.703
65+, More than high school, Male, \$60,000 and more, Prairies	16	10	0.604
65+, More than high school, Male, \$60,000 and more, Alberta	38	22	0.583
65+, More than high school, Male, \$60,000 and more, BC/Terr.	49	33	0.668
65+, More than high school, Male, Unknown, Atlantic	5	3	0.542
65+, More than high school, Male, Unknown, Quebec	18	12	0.668
65+, More than high school, Male, Unknown, Ontario	36	23	0.639
65+, More than high school, Male, Unknown, Prairies	2	1	0.549
65+, More than high school, Male, Unknown, Alberta	8	4	0.53
65+, More than high school, Male, Unknown, BC/Terr.	8	5	0.607

Weight category	Unweighted N	Weighted N	Weight
65+, Unknown, Female, Less than \$60,000, Ontario	1	1	1.197
65+, Unknown, Female, Less than \$60,000, Alberta	1	1	0.993
65+, Unknown, Female, \$60,000 and more, Ontario	1	1	1.405
65+, Unknown, Female, Unknown, Atlantic	1	1	1.083
65+, Unknown, Female, Unknown, Quebec	3	4	1.335
65+, Unknown, Female, Unknown, Ontario	4	5	1.277
65+, Unknown, Female, Unknown, Prairies	5	5	1.096
65+, Unknown, Female, Unknown, BC/Terr.	1	1	1.212
65+, Unknown, Male, \$60,000 and more, Ontario	1	1	1.15
65+, Unknown, Male, Unknown, Ontario	2	2	1.046
65+, Unknown, Male, Unknown, Prairies	2	2	0.898
65+, Unknown, Male, Unknown, Alberta	4	3	0.867
65+, Unknown, Male, Unknown, BC/Terr.	1	1	0.993

APPENDIX B: RESPONSE RATE CALCULATION (PHONE SURVEY)

Canada Response Rate	Total	TOTAL
Generated	26134	100.0%
Used	26134	100.0%
No service	1421	5.4%
Not residential/business	317	1.2%
Line problems	417	1.6%
Fax	182	0.7%
Wrong number	27	0.1%
Invalid	2364	9.0%
Potentially Eligible	23770	91.0%
U. No answer	5394	22.7%
U. Busy	30	0.1%
U. Answering machine/voicemail	7505	31.6%
U. Unresolved	12929	49.5%
IS. Language barrier	178	0.7%
IS. Illness/incapacity	33	0.1%
IS. Household refusals	1015	4.3%
IS. Respondent refusal	6512	27.4%
IS. Appointments	1687	7.1%
IS. In-Scope Non-Responding	9425	36.1%
R. Non eligible	97	0.4%
R. Quota Blocked	250	1.1%
R. Completed	1069	4.5%
R. Responding Units	1416	6.0%

% REFUSAL	31.7%
% COMPLETED	4.5%
COOPERATION RATE	13.1%
RESPONSE RATE	6.0%

Open Banking 2022

Government of Canada



Languages: English

Section CATI Only *Show if isCATI*

IntRDD, RDDref, CB2, T2, confirmemail, EndEmail, confirmsms, EndSMS

Page CATI Recruit *Show if Outbound*

IntRDD *Show if notStarted*

Hello/Bonjour, my name is _____ from Advanis and I'm calling on behalf of the Financial Consumer Agency of Canada. I'd just like to ask you a few questions.

(Show if CATI) If needed: Let the respondent know their answers will help to make informed recommendations to the Government of Canada.

If needed: The survey will take 15min to complete and is about Financial Technology in Canada.

If needed: Inform respondents they can verify the legitimacy of the survey using the CRIC link on the Help Page.

If needed: Offer the survey in English or French

- 1 Yes, continue
- 2 Refusal (Continue to offer online survey text/email)
- 3 Call back

RDDref *Show if Inb or IntrRDD refusal*

Instead would you be interested in completing the survey online?

(Show if CATI) REFUSAL HELP:

We are doing an important study on Open Banking in Canada. Your answers will help to make informed recommendations to our Government.

IF NEEDED: The survey will take approximately 12 minutes online.

- 1 Yes, send SMS/text message
- 2 Yes, send SMS/text message to a different mobile number
- 3 Yes, but please email me a link to the survey
- 4 Refused
- 5 Call back

CB2 *Show if Callback IntRDD or RDDref*

Arrange callback.

Status Code: 1001

T2 *Show if refusal outbound*

Thank you for your time. Goodbye.

Status Code: 1000

Page CATI Recruit to Web

confirmemail *Show if sendemail*

What email address would you like us to send the survey link to?

(Show if CATI) Please take down email address and then read back and confirm using phonetic alphabet.

EndEmail *Show if sendemail*

(if is GPRS) You will be receiving an email message shortly from sday+finance@tellcityhall.ca with the subject line "Financial Consumer Agency of Canada Survey". Have a nice day.

(if is RDD) You will be receiving an email message shortly from sday+finance@advanis.net with the subject line "Financial Consumer Agency of Canada Survey". Have a nice day.

Status Code: 480

confirmsms *Show if sms all new*

What mobile phone number would you like us to send the survey link to?

(Show if CATI) Read back phone number to confirm

EndSMS *Show if sendsms*

You will be receiving an SMS message shortly with a link to the survey from 13333.

Status Code: 480

Section Web Only *Show if isWeb*

LoginTCHAdvanisRun, LoginRDD

LoginRDD *Show if is RDD*



Thank you for taking the time to have your voice heard for an important study on Financial Technology in Canada. Your answers will help to make informed recommendations to the Government of Canada. We hope that you and your loved ones are safe and healthy at this time.

Si vous préférez répondre au sondage en français, veuillez cliquer sur « Français ». Your input is valuable to us, and the survey will take **approximately 12-15 minutes** to complete.

If you get interrupted while doing the survey, you **can click on the same link** to pick up right where you left off.

Your answers will remain anonymous and the information you provide will be administered according to the requirements of the Privacy Act, the Access to Information Act, and any other pertinent legislation.

The Financial Consumer Agency of Canada has contracted an independent public opinion research company, [Advanis \(http://advanis.net\)](http://advanis.net), to conduct the research on The Government of Canada's behalf.

This survey is registered with the Canadian Research Insights Council's (CRIC) Research Verification Service. The project verification number is: 20220328-AD810. Click [here \(https://www.canadianresearchinsightscouncil.ca/rvs/home/\)](https://www.canadianresearchinsightscouncil.ca/rvs/home/) to verify the legitimacy of this survey.

© 2022 [Privacy Policy \(https://advanis.net/privacy_policy2.html\)](https://advanis.net/privacy_policy2.html) CRIC Pledge

[\(https://www.canadianresearchinsightscouncil.ca/wp-content/uploads/2020/09/CRIC-Pledge-to-Canadians.pdf\)](https://www.canadianresearchinsightscouncil.ca/wp-content/uploads/2020/09/CRIC-Pledge-to-Canadians.pdf)

Section Screeners and Community

QYearBorn, TerminateYearBornOver2004, QAge, TerminateAge, AgeQB

Page Screeners

QYearBorn

(Show if CATI) Please note that this call may be recorded for quality assurance purposes and that your participation is voluntary. Your responses are confidential and will be grouped with those from other participants

In what year were you born?

(Show if Web) Before we begin we want to remind you that your participation is voluntary and that your responses are confidential and will be grouped with those from other participants.

In what year were you born?

Minimum: 1900, Maximum: 2022

-8 Prefer not to answer

TerminateYearBornOver2004 *Show if QYearBorn Over2004*

(Show if CATI) Thank you for your interest in this survey, but you must be 18 or older to participate.

(Show if Web)

Thank you for your interest in this survey, but you must be 18 or older to participate.

Please respond to surveys like this (from legit research firms like us at [Advanis](http://advanis.net) (<http://advanis.net>)) when you turn 18. Research is very important to help governments, not-for-profits, and private businesses make better decisions and develop better services and products.

If you'd like to see what kind of insights we all get from research, check out [tellcityhall.ca/surveys](http://www.tellcityhall.ca/surveys) (<http://www.tellcityhall.ca/surveys.html>).

Thanks again,



ADVANIS

(<http://www.advani.ca>)
and our public policy service



Status Code: 501

QAge *Show if QYearBorPNTS*

Would you be willing to indicate your age range?

(Show if CATI) Do not read list

- 1 Under 18
- 2 18 to 24
- 3 25 to 29
- 4 30 to 34
- 5 35 to 39
- 6 40 to 44
- 7 45 to 49
- 8 50 to 54
- 9 55 to 59
- 10 60 to 64
- 11 65 to 69
- 12 70 to 74

- 13 75 or older
- .8 Prefer not to say

TerminateAge *Show if QAge Under18 PNTS*

(Show if CATI) Thank you for your interest, but we must know your age range to participate in this study.

(Show if Web)

Thank you for your interest, but we must know your age range to participate in this study.

Research is very important to help governments, not-for-profits, and private businesses make better decisions and develop better services and products.

If you'd like to see what kind of insights we all get from research, check out [tellcityhall.ca/surveys](http://www.tellcityhall.ca/surveys) (<http://www.tellcityhall.ca/surveys.html>).

Thanks again,

Status Code: 502

AgeQB *Show if Age Quota Block*

(Show if CATI) Thank you for your interest, but we already have enough participants with a similar demographic profile to yours.

(Show if Web) Thank you for your interest, but we already have enough participants with a similar demographic profile to yours.

Research is very important to help governments, not-for-profits, and private businesses make better decisions and develop better services and products.

If you'd like to see what kind of insights we all get from research, check out [tellcityhall.ca/surveys](http://www.tellcityhall.ca/surveys) (<http://www.tellcityhall.ca/surveys.html>).

Thanks again,

Status Code: 570

Section Content

Q11, Q8, Q7, Q7a, Definition1, Q1, Q9, Q4a, Q4b, Q4c, Q5, Q6, Q14, Q15, Q2, Definition2, Q2a, Q2b, Q3, Q16, Q17, Q34to37, Q19, Q20, Q21, Q24, Q25, Q26, Q26a, Q27, Q30, Q31, Q32, Q33

Page KNOWLEDGE OF PERSONAL FINANCES

Q11

(Show if CATI) How would you rate your level of financial knowledge?

If needed : for example: how to budget, save, repay debt, or invest]]

(Show if Web) How would you rate your level of financial knowledge? **?

** For example: how to budget, save, repay debt, or invest

** For example: how to budget, save, repay debt, or invest

- 1 Very knowledgeable
- 2 Knowledgeable
- 3 Fairly knowledgeable
- 4 Not very knowledgeable
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Page PERSONAL CIRCUMSTANCES, USE OF BANKS, TECHNOLOGY

Q8

(Show if CATI) To what extent do you agree with the following statement: **“I am very comfortable with using technology”**? (For example, devices or software).

(Show if Web) To what extent do you agree with the following statement: **“I am very comfortable with using technology”**? (For example, devices or software).

** This could include new tech devices like phones and, computers and gadgets or, new software programs and applications, or new types of websites

- 1 Strongly agree
- 2 Somewhat agree
- 3 Neither agree nor disagree
- 4 Somewhat disagree
- 5 Strongly disagree
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q7

(Show if CATI) What do you use to access the internet on a regular basis? (at least once per week)

Select all that apply

(Show if Web) What do you use to access the internet on a regular basis? (at least once per week)

Select all that apply

- 1 Mobile phone
- 2 Tablet
- 3 Computer
- 4 Other device (ex. A smart TV or game console)
- 5 None – I don't have regular internet access
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q7a *Show if Q7 do not use internet regularly*

(Show if CATI) What is the primary reason you don't have regular access to the internet? (at least once per week)

(Show if Web) What is the primary reason you don't have regular access to the internet? (at least once per week)

- 1 Service is not available in my area
- 2 I don't have the right tech
- 3 It's too difficult to use
- 4 It's too expensive
- 5 I'm not interested
- 6 I don't think the internet is safe
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Definition1

(Show if CATI) To help you understand the terminology of this study, let me read you a short definition :

For this survey, 'bank' means traditional banks and credit unions that offer services in-person and online.

Repeat the definitions if asked by the respondent.

If needed :

-Examples of banks operating in Canada include RBC, Desjardins, and Alterna.

(Show if Web) To help you better understand the terminology of this study, please read the definition below :

Banks: For this survey, 'bank' means traditional banks and credit unions that offer services in-person and online. ***?***

? Examples of banks operating in Canada include RBC, Desjardins, and Alterna.

? Examples of FinTech companies operating in Canada include Wealthsimple, Mint (Intuit), Questrade, KOHO, AfterPay and Sezzle.

Q1

(Show if CATI) Do you deal with one or more **banks** for your financial needs?

If needed : Some examples include RBC, Desjardins, and Alterna

(Show if Web) Do you deal with one or more **banks** for your financial needs? ***?***

? Some examples include RBC, Desjardins, and Alterna

? Some examples include RBC, Desjardins, and Alterna

- 1 Yes
- 2 No
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q9

(Show if CATI) Do you ever do your banking...

Select all that apply

(Show if Web) Do you ever do your banking...

Select all that apply

- 1 ...In person
- 2 ...Online with a web browser
- 3 ...Through a mobile app on your phone or tablet
- 4 ...With a phone call
- 5 None of the above *(Exclusive)*
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q4a

(Show if CATI) Do you have any bank accounts?

(Show if Web) Do you have any bank accounts?

- 1 Yes
- 0 No
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q4b

(Show if CATI) Do you have any of these credit products?

Select all that apply

(Show if Web) Do you have any of these credit products?

Select all that apply

- 1 Credit card
- 2 'Prepaid' credit card
- 3 Payday loan [\[DO NOT READ EXAMPLES / \]](#) ***?***
? Payday lenders offer short-term loans up to \$1,500, with high fees, that you pay back with your next paycheque
- 4 'Buy Now Pay Later' (or 'installment') loan that you applied for when making a purchase
- 5 None (*Exclusive*)

Q4c

(Show if CATI) Do you have any investment accounts?

If needed : For example : TFSA, RRSP, RESP

(Show if Web) Do you have any investment accounts? ***?***

? For example : TFSA, RRSP, RESP, or other accounts used for investments

- 1 Yes
- 0 No
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q5

(Show if CATI) How would you rate your current credit record?

If needed : You can base your answer on a credit report and/or a 3-digit credit score that you received in the past 12 months from a credit rating agency (Equifax or TransUnion) or another source

(Show if Web) How would you rate your current credit record? ***?***

? You can base your answer on a credit report and/or a 3-digit credit score that you received in the past 12 months from a credit rating agency (Equifax or TransUnion) or another source

? You can base your answer on a credit report and/or a 3-digit credit score that you received in the past 12 months from a credit rating agency (Equifax or TransUnion) or another source

- 1 Very good
- 2 Good
- 3 About average
- 4 Bad
- 5 Very Bad
- .8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q6 *Show if Q5 negative*

(Show if CATI) Have you ever applied for a loan/credit product from a bank and been declined?

If needed : Products such as credit cards, personal loans, mortgages, lines of credit

(Show if Web) Have you ever applied for a loan/credit product from a bank and been declined? ***?***

? Products such as credit cards, personal loans, mortgages, lines of credit

? Products such as credit cards, personal loans, mortgages, lines of credit

- 1 Yes
- 0 No
- .8 <<catiDoNotRead>>Don't know/Prefer not to answer

Page USE OF TRADITIONAL FINANCIAL SERVICES PROVIDERS

Q14

Would you keep using a **bank** if you didn't think your information would be protected against fraud, identity theft, or accidental loss?

- 1 Yes
- 2 No
- 3 Maybe
- .8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q15

Would you keep using a **bank** if you didn't think your money would be reimbursed after theft, fraud, or accidental loss?

- 1 Yes
- 2 No
- 3 Maybe
- .8 <<catiDoNotRead>>Don't know/Prefer not to answer

Page USE OF FINTECHS

Q2

Had you heard of FinTech companies before today?

- 1 Yes
- 0 No
- .8 <<catiDoNotRead>>Don't know/Prefer not to answer

Definition2

(Show if CATI) To help you understand the terminology of this study, let me read you another short definition :

For this survey, **FinTech, or 'financial technology'**, companies are tech companies that offer financial services online only, often through an app. Examples include Wealthsimple, KOHO, Mint, Coinberry, ApplePay and Afterpay.

Repeat the definitions if asked by the respondent.

(Show if Web) To help you better understand the terminology of this study, please read the definition below :

FinTechs: For this survey, FinTech (or 'financial technology') companies are tech companies that offer financial services online only, often through an app. Examples include Wealthsimple, KOHO, Mint, Coinberry, ApplePay and Afterpay

? Examples of FinTech companies operating in Canada include Wealthsimple, Mint (Intuit), Questrade, KOHO, AfterPay and Sezzle.

Q2a

As far as you know, have you ever used a service offered by a FinTech company?

- 1 Yes

- 2 No
- 3 I'm not sure
- .8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q2b Show if Q2a have used a fintech

(Show if CATI) Can you specify what FinTech company or companies have you used?

(Show if Web) What FinTech company or companies have you used? Specify:

- .8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q3 Show if Q2a have used a fintech

(Show if CATI) What is your primary source for financial services? (This includes banking and loans).

(Show if Web) What is your primary source for financial services? (This includes banking and loans).

? This could include cashing cheques, sending money, banking, loans, or investments?

- 1 A bank (or credit union)
- 2 A FinTech company
- 3 Another type of company **[DO NOT READ EXAMPLES /]*?***
? ex. A payday lender or Western Union
- 4 I don't have a primary provider
- .8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q16 Show if Q2a No

Would you be willing to try a FinTech service in the future?

- 1 Yes
- 2 No
- .8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q17 Show if Q16 no

(Show if CATI) Why wouldn't you consider using a FinTech service to manage your finances?

Select all that apply

(Show if Web) Why wouldn't you consider using a FinTech service to manage your finances?

Select all that apply

- 1 I don't understand it / I need more information
- 2 Too expensive
- 3 I don't think my money would be safe
- 4 I don't think my personal information would be safe
- 5 I don't have the right tools (smartphone, computer, Internet)
- 6 I don't need it
- 7 I'm not interested
- 8 Other
- .8 <<catiDoNotRead>>Don't know/Prefer not to answer

Page FINANCIAL CONSUMER PROTECTION (EXPECTATIONS AND BEHAVIOURS) – Banks and FinTechs

Q34to37

(Show if CATI) Would you say you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree or strongly disagree with the following statement?

Repeat scale as needed

(Show if Web) To what extent do you agree or disagree with the following statement?

3. As a consumer, my legal protections are the same when using a bank or a FinTech. *

*Levels marked with * are randomized*

- 1 Strongly agree
- 2 Somewhat agree
- 3 Neither agree nor disagree
- 4 Somewhat disagree
- 5 Strongly disagree
- .8 <<catiDoNotRead>>Don't know/Prefer not to answer

Page They have used a FinTech *Show if Q2a yes*

Q19

(Show if CATI) Do you use FinTech saving and investing accounts, including Robo-advisors (for example KOHO, Wealthsimple or Questrade)?

If needed : These are savings or investment accounts offered by a financial technology company instead of a bank (e.g. KOHO, Wealthsimple, Questrade).

(Show if Web) Do you use FinTech saving and investing accounts, including Robo-advisors (for example KOHO, Wealthsimple or Questrade)?

**?* These are savings or investment accounts offered by a financial technology company instead of a bank (e.g. KOHO, Wealthsimple, Questrade).*

- 1 I use this now *
- 2 I used to use this *
- 3 I might try it in the future *
- 4 I won't try it in the future *
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

*Levels marked with * are randomized*

Q20

(Show if CATI) Do you use money management services, like expense tracking or 'round up'? For example Mint, Moka or Wealthsimple.

If needed : These offer services that help you budget or save automatically by rounding up your purchases.

(Show if Web) Do you use money management services, like expense tracking or 'round up'? For example Mint, Moka or Wealthsimple. **?**

**?* These offer services that help you budget or save automatically by rounding up your purchases.*

**?* These offer automated or digital financial advice to help consumers better manage their money and investments. (For example, Wealthsimple, Mint, Sensibill)*

- 1 I use this now *
- 2 I used to use this *
- 3 I might try it in the future *
- 4 I won't try it in the future *
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

*Levels marked with * are randomized*

Q21

(Show if CATI) Do you use any online loan services, like Borrowell or Lending Loop?

(Show if Web) Do you use any online loan services, like Borrowell or Lending Loop?

? These services use digital and online technology to provide financing or personal loans (For example, Borrowell, Lending Loop, Thinking Capital)

- 1 I use this now *
- 2 I used to use this *
- 3 I might try it in the future *
- 4 I won't try it in the future *
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

*Levels marked with * are randomized*

Q24

(Show if CATI) Do you use a cryptocurrency exchange or other crypto service? (These let you buy, sell, or store cryptocurrency like Bitcoin).

(Show if Web) Do you use a cryptocurrency exchange or other crypto service? (These let you buy, sell, or store cryptocurrency like Bitcoin).

? These platforms let consumers buy, sell or store cryptocurrency like Bitcoin. (For example : BitBuy, Wealthsimple Crypto)

- 1 I use this now *
- 2 I used to use this *
- 3 I might try it in the future *
- 4 I won't try it in the future *
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

*Levels marked with * are randomized*

Q25

(Show if CATI) Why did you choose to use FinTech services to manage your finances?

Select all that apply

(Show if Web) Why did you choose to use FinTech services to manage your finances?

Select all that apply

- 2 It was offered as a promotion
- 4 Save money
- 6 Convenience
- 8 Couldn't get the service anywhere else
- 10 Get a loan I couldn't get elsewhere

- 14 Try something new
- 16 Manage my money better
- 18 I trust FinTechs more than banks
- 20 Recommended by a friend
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q26

Will you keep using FinTech services in the future?

- 1 Yes
- 0 No
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q26a *Show if Q26 Wont keep using fintech in the future*

Why won't you keep using FinTech services in the future?

- 1 Don't need it
- 2 Too complicated
- 3 Can get the same service from a bank
- 4 Don't trust the companies
- 5 Too expensive
- 6 It's not what I thought it would be
- 7 Other
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Page Comfort, Consumer Protection

Show if Q2yes OR Q2ayes

Q27

(Show if CATI) As far as you know, do FinTech apps and platforms collect personal information from users?

If needed : Platforms such as Wealthsimple, Mint, Borrowell, Credit Karma, Sensibill

(Show if Web) As far as you know, do FinTech apps and platforms collect personal information from users? **?

**? Platforms such as Wealthsimple, Mint, Borrowell, Credit Karma, Sensibill

- 1 Yes
- 0 No
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q30

Would you keep using a **FinTech** if you didn't think your information would be protected against fraud, identity theft, or accidental loss?

- ₁ Yes
- ₂ No
- ₃ Maybe
- _{.8} <<catiDoNotRead>>Don't know/Prefer not to answer

Q31

Would you keep using a **FinTech** if you didn't think your money would be reimbursed after theft, fraud, or accidental loss?

- ₁ Yes
- ₂ No
- ₃ Maybe
- _{.8} <<catiDoNotRead>>Don't know/Prefer not to answer

Page Screen scraping *Show if Q7 uses internet on reg basis***Q32**

(Show if CATI) Have you ever used any services where the company asked you to log into your online banking through their website so they could use your financial information to provide you services?

They might have asked for this once when you signed up or on an on-going basis. For example an app like Mint or Wally could give budgeting advice by tracking your purchases.

(Show if Web) Have you ever used any services where the company asked you to log into your online banking through their website so they could use your financial information to provide you services?

They might have asked for this once when you signed up or on an on-going basis. For example an app like Mint or Wally could give budgeting advice by tracking your purchases.

*** for example, these could be services that help track your spending or budget, like Mint/Intuit, Wave, Quickbooks, Xero*

- ₁ Yes
- ₀ No
- _{.8} <<catiDoNotRead>>Don't know/Prefer not to answer

Q33 Show if Q32 NO DK

Would you ever use a service if the company asked you to share your bank account data by logging into your online banking through their website or app?

- 1 Yes
- 0 No
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Section Open Banking

Q38, Q39, Q40toQ44, IntroDefOB, Q46, IntroProtection, Q49, Q50, Q51, Q52, Q53, Q54, IntroSignUpBank, Q58, Q59, Q60, IntroSignUpFT, Q66, Q67, Q68

Page QUESTIONS ABOUT CONSUMER AWARENESS, UNDERSTANDING of OB

Q38

Before today, had you ever heard of 'Open Banking'?

(Show if CATI) If the respondent asks for a definition, say: the purpose of this question is to see how familiar you are with the phrase 'open banking'. A definition of Open Banking will be given later in the survey; if respondent demands a definition before answering, hit "Don't know/Prefer not to answer" and carry on

- 1 Yes
- 0 No
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q39 Show if Q38 YES

How familiar would you say you are with 'Open Banking'?

- 1 Very familiar
- 2 Somewhat familiar
- 3 Not very familiar
- 4 Not familiar at all
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q40toQ44 *Show if Q39 familiar with open banking*

(Show if CATI) Would you say that the following statements that describe Open Banking are true or false?

Repeat scale as needed

(Show if Web) Would you say that the following statements that describe Open Banking are true or false?

2. "Open Banking" means banks have to share information about victims of fraud with each other
3. "Open Banking" means Canadians can tell their banks to share their banking data with other companies (like FinTech companies)
4. "Open Banking" means the Canadian government has access to see the financial information of all Canadians
5. "Open Banking" exists in Canada today

- ₁ True
 ₄ False
 _{.8} <<catiDoNotRead>>Don't know

Page DEFINING OB; COMFORT LEVEL AND CONSUMER CONCERNS

IntroDefOB

(Show if CATI) Before continuing to the next section, please let me read you the following definition :

Open Banking is a system designed to let consumers securely share their financial data from their bank with other banks and accredited FinTech companies. Consumers give permission to share their financial data with companies that offer financial apps and services. Companies can use the data to offer services (like advice or loans) that may be personalized to the consumer. Consumers can choose to stop sharing information whenever they wish.

(Show if Web) Before continuing to the next section, please read the definition below :

Open Banking is a system designed to let consumers securely share their financial data from their bank with other banks and accredited FinTech companies. Consumers give permission to share their financial data with companies that offer financial apps and services. Companies can use the data to offer services (like advice or loans) that may be personalized to the consumer. Consumers can choose to stop sharing information whenever they wish.

Q46

Based on this definition, would you participate in an 'Open Banking' system?

- 1 Yes
- 2 No
- 3 Maybe
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Page POTENTIAL BENEFITS OF OB

Page RISKS OF OB; CONCERNS REGARDING OB; OB AND CONSUMER PROTECTION

Page Protections

IntroProtection

An Open Banking system will be safer for consumers if it includes security features and consumer protections. Would any of these protections make you **more** likely to use Open Banking services? Choose from each of the following lists.

Q49

(Show if CATI) Would any of the following **access** protections make you **more** likely to use Open Banking services?

Select all that apply

(Show if Web) Would any of these **access** protections make you **more** likely to use Open Banking services?

Select all that apply

- 1 Making sure everyone can access the Open Banking system, regardless of their credit score or income
- 2 Making sure sharing my banking data can't hurt my credit score
- 3 Making sure I'm told if AI (Artificial Intelligence) is used to make a decision (like a loan approval) about me
- 4 Making sure I can see who my financial data is being shared with
- 5 Making sure I can ask for a copy of the data banks and FinTechs have about me
- 6 None (*Exclusive*)
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q50

(Show if CATI) Would any of these **consent** protections make you *more* likely to use Open Banking services?

Select all that apply

(Show if Web) Would any of these **consent** protections make you *more* likely to use Open Banking services?

Select all that apply

- 1 Making sure banks and FinTechs can't pressure me to share my financial data
- 2 Making sure banks and FinTechs have to explain clearly how my financial data will be used and protected
- 4 Making sure that I can control how my data is shared
- 5 Making sure I can stop sharing my data whenever I want
- 6 Making sure banks and FinTechs can *only* use my data to provide the service I signed up for
- 7 None (*Exclusive*)
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q51

(Show if CATI) Would any of these **data security** protections make you *more* likely to use Open Banking services?

Select all that apply

(Show if Web) Would any of these data security protections make you *more* likely to use Open Banking services?

Select all that apply

- 1 Making sure that only authorized users can access my financial data
- 2 Making sure that banks and FinTechs use 2 methods to identify me when I share my data
[DO NOT READ EXAMPLES /]**
** like a password AND a code that you receive by text message or email
- 4 Making sure that my financial data is encrypted when it's transferred between banks and FinTechs [DO NOT READ EXAMPLES /]**
** This means that while it is being transferred, my information is scrambled to make it hard to understand if anyone accesses it without permission
- 6 None (*Exclusive*)
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q52

(Show if CATI) Would any of these **oversight** protections make you *more* likely to use Open Banking services?

Select all that apply

(Show if Web) Would any of these **oversight** protections make you *more* likely to use Open Banking services??

Select all that apply

- 1 Making sure someone oversees the Open Banking system to keep consumers protected
- 2 Making sure banks and FinTechs meet required security standards
- 3 Making sure that banks and FinTechs report any data breaches where consumers' data is exposed
- 5 Making sure banks and FinTechs set users' privacy settings at the highest level of protection by default;
- 6 None (*Exclusive*)
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q53

(Show if CATI) Would any of these **liability** protections make you *more* likely to use Open Banking services?

Select all that apply

(Show if Web) Would any of these **liability** protections make you *more* likely to use Open Banking services?

Select all that apply

- 1 Making sure I have a clear and easy process to follow when something goes wrong
- 2 Making sure I am fully protected from any losses
- 3 Making sure banks and FinTechs publish information about complaints consumers make about them
- 4 Making sure I can take my complaint to a neutral party to settle it if I'm not happy with how a bank or FinTech deals with it
- 5 None (*Exclusive*)
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Page INFORMATION SOURCES

Q54

(Show if CATI) Where would you go to find information on Open Banking in Canada?

Select all that apply

(Show if Web) Where would you go to find information on Open Banking in Canada?

Select all that apply

- 1 An Open Banking app or website
- 2 A government website
- 3 My bank
- 4 My FinTech company
- 5 A financial advisor
- 6 The Internet
- 7 Social media
- 8 Family or friends
- .8 <<catiDoNotRead>>Don't know/Prefer not to answer

Page Understanding Terms and Conditions, Dispute Resolution:

TRADITIONAL FINANCIAL SERVICES PROVIDERS (banks)

Show if Q1 yes

IntroSignUpBank

For the next questions, please think about experiences you've had with banks.

Q58

Have you ever made a complaint or tried to resolve a dispute about a bank or a bank service?

- 1 Yes
- 0 No
- .8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q59 *Show if Q58.yes*

(Show if CATI) How easy was it to understand the dispute resolution process?

If needed : This is the set of steps that banks ask you to follow in order to settle a disagreement or complaint

(Show if Web) How easy was it to understand the dispute resolution process? ***?***

? This is the set of steps that banks ask you to follow in order to settle a disagreement or complaint

? This is the set of steps that banks ask you to follow in order to settle a disagreement or complaint

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult
- .8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q60 *Show if Q58.yes*

Were you able to resolve your dispute to your satisfaction?

- 1 Yes
- 0 No
- .8 <<catiDoNotRead>>Don't know/Prefer not to answer

Page Understanding Terms and Conditions, Dispute Resolution:

FINTECHS *Show if Q2a.yes*

IntroSignUpFT

For the next questions, please think about experiences you've had with FinTech (financial technology) companies.

Q66

Have you ever made a complaint or tried to resolve a dispute about a FinTech service or company?

- 1 Yes
- 0 No
- .8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q67 Show if Q66.yes

(Show if CATI) How easy was it to understand the dispute resolution process?

If needed : This is the set of steps that FinTech companies ask you to follow in order to settle a disagreement or complaint

(Show if Web) How easy was it to understand the dispute resolution process? ******

****** This is the set of steps that FinTech companies ask you to follow in order to settle a disagreement or complaint

****** This is the set of steps that FinTech companies ask you to follow in order to settle a disagreement or complaint

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Q68 Show if Q66.yes

Was the dispute resolved to your satisfaction?

- 1 Yes
- 0 No
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Section SOCIO-DEMOGRAPHIC QUESTIONS

IntroSD, QPROV, QGDR, QLANG, QINDIG, QETHN, QBORN, QBORNB, QDBTY, QEDUC, QINC, QHOME, QEMP, QPOSTC

Page sociodemo

IntroSD

These last few questions are strictly for statistical purposes. They will help us group your answers with others that we will receive in this survey. All of your answers are anonymous and completely confidential.

QPROV

In which province or territory do you currently live?

(Show if CATI) Do not read list

- 1 Alberta
- 2 British Columbia

- 3 Manitoba
- 4 Newfoundland and Labrador
- 5 New Brunswick
- 6 Northwest Territories
- 7 Nova Scotia
- 8 Nunavut
- 9 Ontario
- 10 Prince Edward Island
- 11 Quebec
- 12 Saskatchewan
- 13 Yukon
- .8 <<catiDoNotRead>>Prefer not to answer

QGDR

(Show if CATI) What is your gender?

Do not read list

If needed : Gender refers to current gender which may be different from sex assigned at birth and may be different from what is indicated on legal documents

(Show if Web) What is your gender? **?

**? Gender refers to current gender which may be different from sex assigned at birth and may be different from what is indicated on legal documents

**? Gender refers to current gender which may be different from sex assigned at birth and may be different from what is indicated on legal documents

- 1 Female
- 2 Male
- 3 Other
- .8 <<catiDoNotRead>>Prefer not to answer

QLANG

What language do you speak most often at home?

(Show if CATI) Do not read list

- 1 English
- 2 French
- 3 Other
- .8 <<catiDoNotRead>>Prefer not to answer
- .9 <<catiDoNotRead>>Don't know

QINDIG

Are you an Indigenous person, that is, First Nations, Métis or Inuk (Inuit)? First Nations includes Status and Non-Status Indians.

- 1 Yes
- 0 No
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

QETHN

Do you identify as a visible minority?

- 1 Yes
- 0 No
- 8 <<catiDoNotRead>>Prefer not to answer

QBORN

Were you born in Canada?

- 1 Yes
- 0 No
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

QBORN B *Show if QBORN No*

In what year did you first immigrate or move to Canada?

Minimum: 1900, Maximum: 2022

- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

QDBTY

Do you identify as a person with a disability?

- 1 Yes
- 0 No
- 8 <<catiDoNotRead>>Prefer not to answer

QEDUC

(Show if CATI) Please stop me at the category that best describes the highest level of formal education that you have completed:

(Show if Web) What is the highest level of formal education that you have completed?

- 1 Less than a High School diploma or equivalent
- 2 High school diploma or equivalent
- 3 Registered Apprenticeship or other trades certificate or diploma
- 4 College, CEGEP or other non-university certificate or diploma
- 5 University certificate or diploma below bachelor's level
- 7 Bachelor's degree
- 6 Post graduate degree above bachelor's level
- .8 <<catiDoNotRead>>Prefer not to answer

QINC

(Show if CATI) Please stop me at the category that best describes your total household income last year, before taxes, from all sources for all household members:

Read list – accept one answer only

(Show if Web) Which of the following best describes your total household income last year, before taxes, from all sources for all household members?

- 1 Under \$20,000
- 2 \$20,000 to just under \$40,000
- 3 \$40,000 to just under \$60,000
- 4 \$60,000 to just under \$80,000
- 5 \$80,000 to just under \$100,000
- 6 \$100,000 to just under \$150,000
- 7 \$150,000 and above
- .8 <<catiDoNotRead>>Prefer not to answer
- .9 <<catiDoNotRead>>Don't know

QHOM

Do you currently rent or own your home?

- 1 Own, with or without a mortgage
- 2 Rent
- .8 <<catiDoNotRead>>Prefer not to answer

QEMP

Which of the following would best describe your current work status?

- 1 Working full-time (35 hours or more per week)
- 2 Working part-time (less than 35 hours per week)
- 3 Self-employed
- 4 Unemployed, but looking for work
- 6 A student attending school full-time
- 7 Retired
- 8 Not in the workforce (full-time homemaker, unemployed, not looking for work)
- 9 [DO NOT READ /]Other [DO NOT SPECIFY /]
- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

QPOSTC

To help us better understand how results vary locally and by region, please provide the first three characters of your postal code.

- 8 <<catiDoNotRead>>Don't know/Prefer not to answer

Section End Pages

EndTCH, EndRDD, EndCATI

Page End1 *Show if isWeb*

EndRDD *Show if is RDD*

This survey was conducted on behalf of the Financial Consumer Agency of Canada. We hope you've found this interesting, and we sincerely thank you for your time.



ADVANIS

(<http://www.advanis.ca>)

© 2022 Privacy Policy (https://advanis.net/privacy_policy2.html) CRIC Pledge

(<https://www.canadianresearchinsightscouncil.ca/wp-content/uploads/2020/09/CRIC-Pledge-to-Canadians.pdf>)

Status Code: -1

Page End2 *Show if isCATI*

EndCATI

Those are all our questions. Thank you for your time.

Status Code: -1

Help Page

We are doing an important study on Financial Technology in Canada. Your answers will help to make informed recommendations to our Government. The survey will take approximately 12-15 minutes to complete.

Open Banking is designed to be a secure system through which consumers can share their financial data from their bank with others (including banks and accredited FinTech companies). Consumers give permission for their financial data to be shared with companies that offer financial apps and services. Companies can use the financial data to offer services (like advice, loans, or money management) that are personalized to the consumer. Consumers can choose to stop sharing information whenever they wish.

Banks: For the purposes of this survey, banks are regular banks, credit unions and trust companies, that offer services in-person at branches, ATMs and online.

FinTechs: For the purposes of this survey, FinTech companies (also called 'financial technology' companies) are technology companies that offer financial services online only, often through an app. They are not banks. [[Examples of FinTech companies operating in Canada include Wealthsimple,

Mint (Intuit), Questrade, KOHO, AfterPay and Sezzle.]]

This survey is registered with the Canadian Research Insights Council's (CRIC) Research Verification Service. The project verification number is: 20220328-AD810. Click [here](https://www.canadianresearchinsightscouncil.ca/rvs/home/) (<https://www.canadianresearchinsightscouncil.ca/rvs/home/>) to verify the legitimacy of this survey.