

Public opinion research study: High-Cost Credit Users Methodological report

Prepared for the Financial Consumer Agency of Canada

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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

This public opinion research report presents the methodological details of an online survey conducted by Leger Marketing Inc. on behalf of the Financial Consumer Agency of Canada. The survey was conducted with 2,307 Canadians between December 2nd, 2022 and January 17th, 2023.

Ce rapport est aussi disponible en français sous le titre « Étude de recherche sur l'opinion publique : utilisateurs de crédit à coût élevé ».

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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.

Many Canadians who lack access to conventional banking services, referred to as "underbanked," often have no choice but to seek out financial products and services from alternative finance providers. These providers typically offer products or services with higher interest rates than those offered by retail banks or traditional financial institutions. As a result, these Canadians end up paying significantly higher borrowing costs.

The objective of this research was to support FCAC's mandate by deepening its understanding, from a consumer perspective, of Canadian's use, awareness, understanding, and impressions of certain high-cost credit products. The study included participants who had obtained these types of products, including (1) payday loans, (2) high-cost lines of credit, and (3) high-cost instalment loans in the last three years.

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. The data will also help the Agency improve the financial literacy of Canadians by helping to inform the development of timely and unbiased consumer information on high-cost credit.

1.2 Methodology

Quantitative research was conducted through online surveys, using Computer Aided Web Interviewing (CAWI) technology. Leger Marketing Inc. programmed and fielded a survey developed by FCAC.

The targeted audience of this study included a national sample that reflected those who utilized one of three high-interest loans including payday loan holders, instalment loan hold, and line-of-credit holders. Those who had a line of credit or instalment loan were included in the survey if they had received a loan from a lender who only offers high-cost loans or if they said they received a loan with an interest rate above 20%. The survey was conducted among a total sample of 2,307 Canadian adults. The respondents were recruited via Leger's web panel using a random selection stratified by region. The sample was distributed as follows:

Table A.1 Regional Distribution of Respondents

Region	Number of respondents
Atlantic	181
Quebec	297
Ontario	1056
Prairies	163
Alberta	256
British Columbia	349
Territories	5
Total	2,307

1.2.1 Quantitative Study

This public opinion research was conducted via online surveys, using Computer Aided Web Interviewing (CAWI) technology. Fieldwork for the survey was carried out from December 2, 2022 to January 17, 2023. A total of 2,307 Canadians with demographic characteristics reflective of the Canadian population were surveyed. The sample was drawn randomly from the Leo panel and the overall response rate for the survey was 9.3% (see Table 2 in the Appendix for the calculation details).

The LEO (Leger Opinion) panel, is the largest, most reliable online panel in Canada. With over 400,000 representative panelists from all regions of Canada of Canadian citizens with Internet access. Members of the panel are recruited according to strict standards to ensure representativeness. LEO's panelists were randomly selected (RDD) through Leger's call centre; panelists from harder-to-reach target groups were also added to the panel through targeted recruitment campaigns. More than 7 out of 10 panelists at LEO are recruited through our own call centre. This means 70% of LEO panelists come from a unique source. Further, the double-opt-in selection process, a unique model to detect fraud, and the renewal of 25% of the panel each year ensures quality data.

A pre-test of 38 interviews was completed before launching data collection to validate the programming of the questionnaire in both English and French. An average of thirteen minutes and forty-two seconds was required for the respondents to complete the survey.

Leger adheres to the most stringent guidelines for quantitative research. The survey instrument was compliant with the Standards of Conduct of Government of Canada Public Opinion Research.

A complete methodological description is provided in the Appendices section of this document (please see Appendix A).

1.2 Notes on Interpretation of the Research Findings

This report was compiled by Leger based on the research conducted specifically for this project. This research is not probabilistic; the results cannot be inferred to the general population of Canada.

Since a sample drawn from an Internet panel is not probabilistic in nature, margins of sampling error cannot be calculated for this survey. Respondents for this survey were selected from among those who have volunteered to participate/registered to participate in online surveys. The results of such surveys cannot be described as statistically projectable to the target population. The data have been weighted to reflect the demographic composition of the target population.

1.3 Contract Value

The contract value for this study was \$ 95,356.18 (including HST)

1.4 Political Neutrality Statement and Contact Information

Leger certifies that the final deliverables fully comply with the Government of Canada's 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:



Andrew Enns, Senior Researcher
Léger

Appendix A

A.1 Quantitative Methodology

Quantitative research was conducted through online surveys, using Computer Aided Web Interviewing (CAWI) technology.

As a CRIC Member, Leger adheres to the most stringent guidelines for quantitative research. The survey was conducted in accordance with Government of Canada requirements for quantitative research, including the Standards of the Conduct of Government of Canada Public Opinion Research— Series A – Fieldwork and Data Tabulation for Online Surveys.

Respondents were assured of the voluntary, confidential and anonymous nature of this research. As with all research conducted by Leger, all information that could allow for the identification of participants was removed from the data, in accordance with the *Privacy Act*.

The questionnaire is available in Appendix A2.

A.1.1 Sampling Procedure

Computer Aided Web Interviewing (CAWI)

Leger conducted a panel-based Internet survey with a sample of adult Canadians. A total of 2,307 respondents participated in the survey. Sample was targeted based on the demographic profile that makes up who high interest loan users are known to be. Including newcomers to Canada and low-income Canadians.

Respondents for this survey were screened through a series of questions that determined their qualification for their survey. First, respondents were asked to indicate if they have used a line of credit, an instalment loan, or a payday loan within the last two years, in Canada. If they did not use any of these types of credits in Canada, they were removed from the sample.

Second, respondents were then asked if they had used an alternative lender. If they had not used an alternative lender for any of the credit types asked previously, they were removed from the survey.

The last criteria for qualification was based on the determining the interest rate in which they paid or are currently paying for their instalment or line of credit (respondents who received a payday loan were not asked this question).

A.1.2 Methodology for the survey

A.1.2.1 Data Collection

Fieldwork for the survey was conducted from December 2, 2022 to January 17, 2023. The participation rate for the survey was 9.3%. A pre-test of 38 interviews was completed on December 2, 2022. Within the pre-test, 31 respondents completed the survey in English and 7 respondents completed the survey in French.

To achieve data reliability, a total sample of 2,307 Canadians were surveyed, in all regions of the country. Field work was completed in both official languages, and respondents could choose which language they wanted to complete the survey in. A total of 2,111 respondents completed the survey in English. A total of 196 completed the survey in French.

Since a sample drawn from an Internet panel is not probabilistic in nature, the margin of error cannot be calculated for this survey. Respondents for this survey were selected from among those who have volunteered to participate/registered to participate in online surveys. The results of such surveys cannot be described as statistically projectable to the target population. Because the sample is based on those who initially self-selected for participation, no estimates of sampling error can be calculated.

The following table details the regional distribution of respondents.

Table A.1 Regional Distribution of Respondents

Region	Number of respondents
Atlantic	181
Quebec	297
Ontario	1056
Prairies	163
Alberta	256
British Columbia	349
Territories	5
Total	2,307

A.1.2.2 Participation Rate

The overall participation rate for this study is 9.3%.

Below is the calculation of the Web survey's participation rate. The participation rate is calculated using the following formula: Participation rate / response rate = $R \div (U + IS + R)$. The table below provides details of the calculation.

Table A.2 Participation Rate Calculation

Invalid cases	18,816
Invitations mistakenly sent to people who did not qualify for the study	18,816
Incomplete or missing email addresses	-

Unresolved (U)	33,888
Email invitations bounce back	82
Email invitations unanswered	33,806
In-scope non-responding units (IS)	1,964
Non-response from eligible respondents	-
Respondent refusals	-
Language problem	-
Selected respondent not available (illness; leave of absence; vacation; other)	-
Early breakoffs	1,964
Responding units (R)	3,679
Surveys disqualified – quota filled	627
Completed surveys disqualified for other reasons	363
Completed interviews	2,307
POTENTIALLY ELIGIBLE (U+IS+R)	40,953
Participation rate= R/(U + IS + R)	9.3%

Typical participation rates for web surveys are between 20% and 30%. A response rate of 9.3% may seem a bit low, but due to the sample specifications, we had to target our sample among specific demographic groups, which had an impact on the participation rate. In addition, a logic prioritization that screened out groups in areas where the quota was already filled also impacted the participation rate.

A.2 Survey Questionnaire

A.2.1. Survey Details

[QLANG] Would you prefer to complete the survey in English or French? Préférez-vous répondre à ce questionnaire en anglais ou en français?

Condition: **not(QLANG.selected)**

Row:

[english] English / Anglais

[french] Français / French

The Financial Consumer Agency of Canada (FCAC) is conducting this survey on Canadians' use of certain credit products, including lines of credit, instalment loans, and payday loans. FCAC is an independent federal government agency responsible for protecting the rights and interests of

consumers of financial products and services. Your answers will help the FCAC develop a better understanding of these products. Léger Inc. has been hired to administer the survey.

The survey takes about 20 minutes to complete, and your participation is voluntary and confidential. Your answers will remain anonymous and the information you provide will be administered according to the requirements of the *Privacy Act* and the *Access to Information Act*.

A report outlining the results will be posted at Library and Archives Canada 6 months after the end of fieldwork.

[Click here](#) if you wish to verify the authenticity of this survey.

[Click here](#) to view our privacy policy. `if list=='101' or list=='5' else res.Intro_Other`

This research project is registered with CRIC. You can visit the CRIC website: <https://www.canadianresearchinsightscouncil.ca/rvs/home/?lang=en> and enter project code: 20221026-LE766 to verify the authenticity of this survey.

The Financial Consumer Agency of Canada (FCAC) is conducting this survey on Canadians' use of certain credit products, including lines of credit, instalment loans, and payday loans. FCAC is an independent federal government agency responsible for protecting the rights and interests of consumers of financial products and services. Your answers will help the FCAC develop a better understanding of these products. Léger Inc. has been hired to administer the survey.

The survey takes about 20 minutes to complete, and your participation is voluntary and confidential. Your answers will remain anonymous and the information you provide will be administered according to the requirements of the *Privacy Act* and the *Access to Information Act*.

A report outlining the results will be posted at Library and Archives Canada 6 months after the end of fieldwork.

[Click here](#) if you wish to verify the authenticity of this survey.

<https://leger360.com/privacy-policy/> to view our privacy policy. `if list=='101' or list=='5' else`

res.Intro_Other_phone}

This research project is registered with CRIC. You can visit the CRIC website: <https://www.canadianresearchinsightscouncil.ca/rvs/home/?lang=en> and enter project code: 20221026-LE766 to verify the authenticity of this survey.

Duplicate explicit target name: "click here".

[YOB] In what year and month were you born?

Condition: 0

Choice:

[ch1900] 1900

[ch1901] 1901

[ch1902] 1902

[ch1903] 1903

[ch1904] 1904

[ch1905] 1905

[ch1906] 1906

[ch1907] 1907

[ch1908] 1908

[ch1909] 1909

[ch1910] 1910

[ch1911] 1911

[ch1912] 1912

[ch1913] 1913

[ch1914] 1914

[ch1915] 1915

[ch1916] 1916

[ch1917] 1917

[ch1918] 1918

[ch1919] 1919

[ch1920] 1920

[ch1921] 1921

[ch1922] 1922

[ch1923] 1923

[ch1924] 1924

[ch1925] 1925

[ch1926] 1926

[ch1927] 1927

[ch1928] 1928

[ch1929] 1929

[ch1930] 1930

[ch1931] 1931

[ch1932] 1932

[ch1933] 1933

[ch1934] 1934

[ch1935] 1935

[ch1936] 1936

[ch1937] 1937

[ch1938] 1938

[ch1939] 1939

[ch1940] 1940

[ch1941] 1941

[ch1942] 1942

[ch1943] 1943

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[ch2007] 2007

[ch2008] 2008

[ch2009] 2009

[ch2010] 2010

[ch2011] 2011

[ch2012] 2012

[ch2013] 2013

[ch2014] 2014

[ch2015] 2015

[ch2016] 2016

[ch2017] 2017

[ch2018] 2018

[ch2019] 2019

[ch2020] 2020

[ch2021] 2021

[ch2022] 2022

[Month] In what year were you born?

Condition: 0

Choice:

[ch1] January

[ch2] February

[ch3] March

[ch4] April

[ch5] May

[ch6] June

[ch7] July

[ch8] August

[ch9] September

[ch10] October

[ch11] November

[ch12] December

Terminate: terminate for anyone under 18 born in 2004

Condition: (YOB.ch2022 or YOB.ch2021 or YOB.ch2020 or YOB.ch2019 or YOB.ch2018 or YOB.ch2017 or YOB.ch2016 or YOB.ch2015 or YOB.ch2014 or YOB.ch2013 or YOB.ch2012 or YOB.ch2011 or YOB.ch2010 or YOB.ch2009 or YOB.ch2008 or YOB.ch2007 or YOB.ch2006 or YOB.ch2005) or (YOB.ch2004 and (Month.ch11 or Month.ch12))

[Q2] Which of the following age categories applies to you?

Row:

[r0] Younger than 18

[r1] Between 18 and 24

[r2] Between 25 and 34

[r3] Between 35 and 44

[r4] Between 45 and 54

[r5] Between 55 and 59

[r6] Between 60 and 64

[r7] Between 65 and 74

[r8] 75 or older

[r9] Prefer not to answer

Unfortunately, based on your responses you are ineligible to participate in the rest of this survey. Thank you for your time.

Terminate: Term at Age

Condition: (Q2.r0 or Q2.r9)

[AGENUM] How old are you?

Condition: 0

[age] How old are you?

Row:

[r0] Younger than 18

[r1] Between 18 and 24

[r2] Between 25 and 34

[r3] Between 35 and 44

[r4] Between 45 and 54

[r5] Between 55 and 59

[r6] Between 60 and 64

[r7] Between 65 and 74

[r8] 75 or older

[r9] Prefer not to answer

[Q119] In which province or territory do you currently live?

Row:

[BC] British Columbia

[AB] Alberta

[SK] Saskatchewan

[MB] Manitoba

[ON] Ontario

[QC] Quebec

[NB] New Brunswick

[NS] Nova Scotia

[PE] Prince Edward Island

[NF] Newfoundland

[NT] Northwest Territories

[YK] Yukon

[NU] Nunavut

[r99] I prefer not to say

Unfortunately, based on your responses you are ineligible to participate in the rest of this survey. Thank you for your time.

Terminate: Term at PROV

Condition: **(PROV.r99)**

[Q120] Please select the gender* identity that best describes you

* 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

Row:

[r1] Female

[r2] Male

[r96] Prefer to self-describe:

[r99] I prefer not to say

Please read these definitions carefully before answering the following questions.

Line of credit – A line of credit is a type of loan that lets you borrow money up to a pre-set limit. A line of credit is available for you to use any time. There is no fixed term with a line of credit. As long as you make minimum payments (usually monthly), you can choose to pay back only parts of the debt.

Instalment loan – An instalment loan is a fixed-term type of credit. This means you receive a set amount of money (the principal) and make regular scheduled payments that include interest and principal until the loan is paid off in full.

Payday loan - a payday loan is a type of short-term credit. You can borrow up to \$1,500, and the term for repayment is about 60 days or less. There are many payday lenders operating across Canada, but some of the more well-known lenders include Money Mart, Cash Money, and GoDay.

Alternative lender – For the purposes of this research, an alternative lender is defined as any lender other than a bank or credit union. Some of the more well-known alternative lenders in Canada include Cash Money, MoneyMart, easyfinancial, and Fairstone Financial.

[SCREEN] Do you or your family members work in . . . ?

Please select all that apply.

Column:

[c1] Me

[c2] A family member

Row:

[r1] A marketing research firm

- [r2] A magazine or newspaper
- [r3] An advertising agency or graphic design firm
- [r4] A radio or television station
- [r5] A public relations company
- [r6] Federal or provincial government

[Q3] Over the past 3 years, have you used any of the following types of credit in Canada?

Please select all that apply.

Row:

[r1] A line of credit
 A line of credit is a type of loan that lets you borrow money up to a pre-set limit. A line of credit is available for you to use any time. There is no fixed term with a line of credit. As long as you make minimum payments (usually monthly), you can choose to pay back only parts of the debt.

[r2] An instalment loan
 An instalment loan is a fixed-term type of credit. This means you receive a set amount of money (the principal) and make regular scheduled payments that include interest and principal until the loan is paid off in full.

[r3] A payday loan
 A payday loan is a type of short-term credit. You can borrow up to \$1,500, and the term for repayment is about 60 days or less. There are many payday lenders operating across Canada, but some of the more well-known lenders include Money Mart, Cash Money, and GoDay.

[r97] None of the above

[r98] Don't know

[r99] Prefer not to say

Unfortunately, based on your responses you are ineligible to participate in the rest of this survey. Thank you for your time.

Terminate: Term at Q3

Condition: **Q3.r97 or Q3.r98 or Q3.r99**

[Q3b] When was the last time you used a payday loan service in Canada?

Condition: **Q3.r3**

Row:

- [r1] Within the last year
 - [r2] Between one year and two years ago
 - [r3] Between two and three years ago
 - [r4] More than three years ago
 - [r98] Don't know
 - [r99] Prefer not to say
-

[Q4] Have you received or used a line of credit from an alternative lender in Canada in the past 3 years? If so, what is the name of the most recent alternative lender you have received a line of credit from in Canada?

Condition: **Q3.r1**

Select one

Row:

- [r1] Cash Money
 - [r2] LendDirect
 - [r3] Mogo
 - [r4] Another alternative lender (please provide the name)
-

[Q4b] In the previous question, you indicated that you received or used a line of credit from an alternative lender in Canada in the past 3 years. When did you receive or use this line of credit?

Condition: **(Q4.r1 or Q4.r2 or Q4.r3 or Q4.r4)**

Row:

- [r1] Within the last year
 - [r2] Between one year and two years ago
 - [r3] Between two and three years ago
 - [r4] More than three years ago
 - [r98] Don't know
 - [r99] Prefer not to say
-

[Q5] Have you received an instalment loan from an alternative lender in Canada in the past 3 years? If so, what is the name of the most recent alternative lender you have received an

instalment loan from in Canada?Condition: **Q3.r2**

Select one

Row:

- [r1] easyfinancial (or "goeasy")
 - [r2] Fairstone Financial
 - [r3] Cash Money
 - [r4] FlexMoney
 - [r5] Money Mart
 - [r6] Cash 4 You
 - [r7] Loan Away
 - [r8] SimplyBorrowed
 - [r9] SkyCap Financial
 - [r10] Spring Financial
 - [r11] Mogo
 - [r12] Symple Loans
 - [r13] ConsumerCapital Canada
 - [r14] Magical Credit
 - [r15] Another alternative lender (please provide the name)
-

[Q5b] In the previous question, you indicated that you received or used an instalment loan from an alternative lender in Canada in the past 3 years. When did you receive or use this instalment loan?

Condition: **(Q5.r1 or Q5.r2 or Q5.r3 or Q5.r4 or Q5.r5 or Q5.r6 or Q5.r7 or Q5.r8 or Q5.r9 or Q5.r10 or Q5.r11 or Q5.r12 or Q5.r13 or Q5.r14 or Q5.r15)****Row:**

- [r1] Within the last year
 - [r2] Between one year and two years ago
 - [r3] Between two and three years ago
 - [r4] More than three years ago
 - [r98] Don't know
 - [r99] Prefer not to say
-

[QualifiedLoanType] Qualified for INSTALMENT**Row:**

[r1] LINES OF CREDIT

[r2] PAYDAY LOANS

[r3] INSTALMENT LOANS

Unfortunately, based on your responses you are ineligible to participate in the rest of this survey. Thank you for your time.

Terminate: Term at QualifiedLoanTypeCondition: **not(QualifiedLoanType.r2)****[HidLoanType] Qualified for INSTALMENT****Row:**

[r1] LINES OF CREDIT

[r2] PAYDAY LOANS

[r3] INSTALMENT LOANS

[Final_LoanType_Selected] Final_LoanType_Selected**Row:**

[r1] LINES OF CREDIT

[r2] PAYDAY LOANS

[r3] INSTALMENT LOANS

Note: QFilt1 must go before the screeners.

Note: On peut ajouter/enlever des groupes, mais il faut s'assurer que le label du groupe soient présents dans les labels des choix de réponses associés.

[QFilt1ChosenGroup] Selected group for QFilt1 - COMPUTED**Row:**

[groupe1] fruits

[groupe2] animals

[groupe3] Groupe 3

Condition: **False**

[groupe4] Groupe 4

Condition: **False**

[groupe5] Groupe 5

Condition: **False**

[QFilt1] Please select all the [pipe: QFilt1ChosenGroup] from the following list.**Row:**

[groupe1_item1] Apple

[groupe1_item2] Strawberry

[groupe1_item3] Watermelon

[groupe2_item1] Squirrel

[groupe2_item2] Horse

[groupe3_item1] Groupe 3 Item 1

Condition: **False**

[groupe3_item2] Groupe 3 Item 2

Condition: **False**

[groupe3_item3] Groupe 3 Item 3

Condition: **False**

[groupe4_item1] Groupe 4 Item 1

Condition: **False**

[groupe4_item2] Groupe 4 Item 2

Condition: **False**

[groupe4_item3] Groupe 4 Item 3

Condition: **False**

[groupe5_item1] Groupe 5 Item 1

Condition: **False**

[groupe5_item2] Groupe 5 Item 2

Condition: **False**

[groupe5_item3] Groupe 5 Item 3

Condition: **False**

[QFilt1valid] Is QFilt1 answer valid? - COMPUTED

Row:

[r0] No

[r1] Yes

```
`${printPayload(API_ID=API_QFilt1, payloadName=p.QFilt1Data)}`
```

```
`${res.warningPanel if list=='1' else res.warningOther if list in ['0', '2'] else res.warningSupplier}`
```

[QFilt1redo] Please select all the [pipe: QFilt1ChosenGroup] from the following list.

Row:

[groupe1_item1] Apple

[groupe1_item2] Strawberry

[groupe1_item3] Watermelon

[groupe2_item1] Squirrel

[groupe2_item2] Horse

[groupe3_item1] Groupe 3 Item 1

Condition: **False**

[groupe3_item2] Groupe 3 Item 2

Condition: **False**

[groupe3_item3] Groupe 3 Item 3

Condition: **False**

[groupe4_item1] Groupe 4 Item 1

Condition: **False**

[groupe4_item2] Groupe 4 Item 2

Condition: **False**

[groupe4_item3] Groupe 4 Item 3

Condition: **False**

[groupe5_item1] Groupe 5 Item 1

Condition: **False**

[groupe5_item2] Groupe 5 Item 2

Condition: **False**

[groupe5_item3] Groupe 5 Item 3

Condition: **False**

[QFilt1redovalid] Is QFilt1redo answer valid? - COMPUTED

Row:

[r0] No

[r1] Yes

`${printPayload(API_ID=API_QFilt1redo, payloadName=p.QFilt1redoData)}`

Unfortunately, based on your responses you are ineligible to participate in the rest of this survey. Thank you for your time.

Terminate: Term at QFilt1

Condition: (QFilt1valid.r0) and (QFilt1redovalid.r0)

[Q8] Please think about your most recent line of credit from [pipe:Q4]. Describe the line of credit in a couple sentences. For example, you can specify when you first received the line of credit and why you took it out.

Condition: Q4.r1 or Q4.r2 or Q4.r3 or Q4.r4

Please be as specific as possible

[Q6] When answering the following questions, please think about the line of credit you described in a couple sentences in a previous question. What is the interest rate you paid/are currently paying on your line of credit? If you can't remember exactly, you can estimate.

Condition: 0

Select one

Row:

[r1] 10% or less

[r2] 11%-20%

[r3] 21%-30%

[r4] 31%-40%

[r5] 41%-50%

[r6] 51% and over

[r98] Don't know

[r99] Prefer not to say

[Q9] When answering the following questions, please think about the line of credit you described in a couple sentences. Is/was this line of credit...

Select one

Row:

[r1] Secured (With a secured line of credit, you use an asset as collateral for the line of credit. For example, the asset could be your car or your home.)

[r2] Unsecured (With an unsecured line of credit, the loan isn't secured by any of your assets.)

[r98] Don't know

[r99] Prefer not to say

[Q10] When answering the following questions, please think about the line of credit you described in a couple sentences. Is/was this line of credit secured against your primary residence/home?

Condition: **Q9.r1**

Select one

Row:

[r1] Yes, it is secured against my primary residence/home

[r2] No, it is not secured against my primary residence/home (please state what it is secured against)

[r98] Don't know

[r99] Prefer not to say

[Q11] When answering the following questions, please think about the line of credit you described in a couple sentences. Is the interest rate on this line of credit a variable interest rate?

Select one

Row:

[r1] Yes

[r2] No

[r98] Don't know

[r99] Prefer not to say

[Q11b] When answering the following questions, please think about the line of credit you described in a couple sentences. What is the interest rate you paid/are currently paying on your line of credit? If you can't remember exactly, you can estimate.

Row:

[r1] 10% or less

[r2] 11%-20%

[r3] 21%-30%

[r4] 31%-40%

[r5] 41%-50%

[r6] 51% and over

[r98] Don't know

[r99] Prefer not to say

[Q12] When answering the following questions, please think about the line of credit you described in a couple sentences. What is the interest rate you paid/are currently paying on this line of credit?

If you can't remember exactly, please estimate.

Row:

[r1] Please specify:

[Q13] When answering the following questions, please think about the line of credit you described in a couple sentences. Did the interest rate on this line of credit change since you first took it out?

Condition: **Q11.r1**

Select one

Row:

[r1] Yes, it increased

[r2] Yes, it decreased

[r3] No

[r98] Don't know

[r99] Prefer not to say

[Q14] When answering the following questions, please think about the line of credit you described in a couple sentences. Can you estimate the interest rate on this line of credit when you first took it out?

Condition: **Q13.r1 or Q13.r2**

Select one

Row:

[r1] Yes (please specify)

[Q15] When answering the following questions, please think about the line of credit you

described in a couple sentences. Did the lender explain why the interest rate changed?

Condition: **Q13.r1 or Q13.r2**

Select one

Row:

[r1] Yes

[r2] No

[r98] Don't know

[r99] Prefer not to say

[Q16] When answering the following questions, please think about the line of credit you described in a couple sentences. Can you estimate the total amount of credit (the maximum you can borrow) you have/had available through this line of credit?

Row:

[r1] Please specify:

[Q17] When answering the following questions, please think about the line of credit you described in a couple sentences. To the best of your knowledge, what were/are your minimum payments for this line of credit?

Row:

[r1] Please specify:

[Q18] When answering the following questions, please think about the line of credit you described in a couple sentences. Do you think that the cost of this line of credit is...

Select one

Row:

[r1] About the same as a loan through a bank or credit union would be

[r2] More than a bank or credit union loan, but less than would be charged for an outstanding balance or cash advance on a credit card

[r3] About the same as would be charged for an outstanding balance or cash advance on a credit card

[r4] More than would be charged for an outstanding balance or cash advance on a credit card

[r98] Don't know

[r99] Prefer not to say

[Q19] When answering the following questions, please think about the line of credit you described in a couple sentences. Which of the following types of financial products did you have when you took out this line of credit?

Select all that apply.

Row:

[r1] A chequing account with a bank or credit union

[r2] A savings account with a bank or credit union

[r3] Payday loan

[r4] Instalment loan

[r5] Overdraft protection on a bank account

[r6] Registered Retirement Savings Plan (RRSP)

[r7] Credit card(s)

[r8] Debit card

[r9] Mortgage

[r10] Another line of credit

[r96] Other (please specify)

[r97] None

[r98] Don't know

[r99] Prefer not to answer

[Q20] When answering the following questions, please think about the line of credit you described in a couple sentences. Why did you choose to take out this line of credit?

Select all that apply.

Row:

[r1] To help pay for necessary and **expected** expenses

[r2] To help pay for necessary but **unexpected** expenses (for example, car, home or appliance repair, emergency medical or dental care, last-minute childcare etc.)

[r3] It was the only credit I could get approved for

[r4] A bank or credit union would not lend me money

[r5] I did not want to get money from a bank or credit union

[r6] To help me "build" my credit history

[r7] To help improve my credit score

[r8] My bank account was overdrawn

[r9] Credit card(s) were at their limit

[r10] I did not want to ask family or friends for money

[r96] Other (please specify)

[r98] Don't know

[r99] Prefer not to say

[Q20a] When answering the following questions, please think about the line of credit you described in a couple sentences. You selected that you chose to take out this line of credit to pay for necessary expected expenses. Select all the specific expected expenses you needed to pay for.

Condition: **Q20.r1**

Row:

[r1] Rent

[r2] Mortgage

[r3] First month's rent/deposit on rental unit

[r4] Credit card payments

[r5] Payday loan payments

[r6] Instalment loan payments

[r7] Cell phone, internet

[r8] Utilities (Heat/hydro/gas/water bill)

[r9] Groceries

[r10] Auto repairs

[r11] Auto payments

[r12] Gas/fuel

[r13] Appliance repair/replacement

[r14] Pet related expenses (vet bills)

[r15] Medical bills (medication, dental care, vision care, etc.)

[r16] Medical equipment

[r17] Child-care

[r18] Small business expenses

[r19] Investments

[r20] Education or training

[r21] Student loan debt

[r96] Other (please specify)

[Q20b] When answering the following questions, please think about the line of credit you described in a couple sentences. You selected that you chose to take out this line of credit to pay for necessary unexpected expenses. Select all the specific unexpected expenses you needed to pay for.

Condition: **Q20.r2**

Row:

- [r1] Auto repairs
- [r2] Child-care
- [r3] Home repairs
- [r4] Appliance repair/replacement
- [r5] Pet related expenses (vet bills)
- [r6] Medical bills (medication, dental care, vision care, etc.)
- [r7] Emergency travel
- [r96] Other (please specify)

[Q21] When answering the following questions, please think about the line of credit you described in a couple sentences. Did the lender advertise this line of credit as a way to help you...?

Select all that apply

Row:

- [r1] "Build" your credit history
- [r2] Improve your credit score
- [r3] None of the above
- [r4] Don't know
- [r5] Prefer not to say

[Q22] When answering the following questions, please think about the line of credit you described in a couple sentences. Did the line of credit help you "build" your credit history?

Select one

Row:

- [r1] Yes
- [r2] No

[r98] Don't know

[r99] Prefer not to say

[Q23] When answering the following questions, please think about the line of credit you described in a couple sentences. Did the line of credit help you improve your credit score?

Select one

Row:

[r1] Yes

[r2] No

[r98] Don't know

[r99] Prefer not to say

[Q24] When answering the following questions, please think about the line of credit you described in a couple sentences. What do you use/have you used this line of credit for?

Select all that apply

Row:

[r1] To help pay for necessary and **expected** expenses

[r2] To help pay for necessary and **unexpected** expenses

[r3] To pay other debts

[r4] To buy something I wanted, but didn't necessarily need, and didn't have the immediate cash savings to pay for (please specify)

[r96] Other (please specify)

[r98] Don't know

[r99] Prefer not to say

[Q24a] When answering the following questions, please think about the line of credit you described in a couple sentences. You selected that you used this line of credit to pay for necessary expected expenses. Select all the specific expected expenses you needed to pay for.

Condition: **Q24.r1**

Select all that apply

Row:

[r1] Rent

[r2] Mortgage

- [r3] First month's rent/deposit on rental unit
 - [r4] Credit card payments
 - [r5] Payday loan payments
 - [r6] Instalment loan payments
 - [r7] Cell phone, internet
 - [r8] Utilities (Heat/hydro/gas/water bill)
 - [r9] Groceries
 - [r10] Auto repairs
 - [r11] Auto payments
 - [r12] Gas/fuel
 - [r13] Appliance repair/replacement
 - [r14] Pet related expenses (vet bills)
 - [r15] Medical bills (medication, dental care, vision care, etc.)
 - [r16] Medical equipment
 - [r17] Child-care
 - [r18] Small business expenses
 - [r19] Investments
 - [r20] Education or training
 - [r21] Student loan debt
 - [r96] Other (please specify)
-

[Q24b] When answering the following questions, please think about the line of credit you described in a couple sentences. You selected that you used this line of credit to pay for necessary unexpected expenses. Select all the specific unexpected expenses you used this line of credit for.

Condition: **(Q24.r2)**

Select all that apply

Row:

- [r1] Auto repairs
- [r2] Child-care
- [r3] Home repairs
- [r4] Appliance repair/replacement
- [r5] Pet related expenses (vet bills)

[r6] Medical bills (medication, dental care, vision care, etc.)

[r7] Emergency travel

[r96] Other (please specify)

[Q25] When answering the following questions, please think about the line of credit you described in a couple sentences. How often do you use/have you used this line of credit to cover necessary and expected payments?

Condition: **(Q24.r1)**

Select one

Row:

[r1] Never

[r2] Rarely (i.e., less than once per year)

[r3] Sometimes (i.e., at least once per year)

[r4] Often (i.e., several times in a typical year)

[r5] Always (i.e., once a month or more)

[r98] Don't know

[r99] Prefer not to say

[Q26] When answering the following questions, please think about the line of credit you described in a couple sentences. How did you access this line of credit?

Select one

Row:

[r1] Through a storefront service

[r2] Online

[r3] Both through a storefront service and online

[r96] Other (please specify)

[r98] Don't know

[r99] Prefer not to say

[Q27] When answering the following questions, please think about the line of credit you described in a couple sentences. In order to make payment(s) for this line of credit, have you ever had to do any of the following?

Select all that apply

Row:

- [r1] Gone into overdraft on my bank account
 - [r2] Delayed paying another bill
 - [r3] Taken out a cash advance
 - [r4] Taken out a payday loan
 - [r5] Cut back or gone without essentials (e.g., groceries or meals)
 - [r6] Borrowed money from family or friends
 - [r96] Other (please specify)
 - [r97] None of the above
 - [r98] Don't know
 - [r99] Prefer not to say
-

[Q28] When answering the following questions, please think about the line of credit you described in a couple sentences. In addition to making the minimum payments, do you regularly pay down the principal on this line of credit?

Select one

Row:

- [r1] Yes
 - [r2] No
 - [r98] Don't know
 - [r99] Prefer not to say
-

[Q29] When answering the following questions, please think about the line of credit you described in a couple sentences. Have you ever been unable to make the minimum payment on this line of credit?

Select one

Row:

- [r1] Yes
 - [r2] No
 - [r98] Don't know
 - [r99] Prefer not to say
-

[Q30] When answering the following questions, please think about the line of credit you

described in a couple sentences. How many times has this happened?

Condition: **Q29.r1**

Select one

Row:

[r1] Once

[r2] Twice

[r3] 3-5 times

[r4] More than 5 times

[r98] Don't know

[r99] Prefer not to say

[Q31] When answering the following questions, please think about the line of credit you described in a couple sentences. In the case of a missed payment against this line of credit, what happened/what did you do?

Condition: **Q29.r1**

Select all that apply.

Row:

[r1] I reached out to the lender, and they deferred my payments without penalty

[r2] I reached out to the lender, and they deferred my payments but with a penalty (fee)

[r3] I had to pay a fee, and had to keep making payments

[r4] I had credit insurance that covered the payment

[r5] I had to use another source of credit to make my payments

[r6] A collection agency contacted me

[r7] I filed a consumer proposal or personal bankruptcy

[r96] Other (please specify)

[r98] Don't know

[r99] Prefer not to say

[Q32] When answering the following questions, please think about the line of credit you described in a couple sentences. Were the terms and conditions of the line of credit contract explained to you when you applied for your most recent line of credit?

Select one

Row:

[r1] Yes

[r2] No

[r98] Don't know

[r99] Prefer not to say

[Q33] When answering the following questions, please think about the line of credit you described in a couple sentences. How easy to understand were the following characteristics of your most recent line of credit?

Select one in each row

Column:

[c5] Very difficult to understand

[c4] Difficult to understand

[c3] Neither difficult nor easy

[c2] Easy to understand

[c1] Very easy to understand

[r99] Prefer not to say

Row:

[r1] The cost of borrowing, including the interest rate

[r2] Minimum payments

[r3] The amount of any penalties or non-interest charges

[r4] Under what circumstances (if any) I would be asked to repay the full amount immediately

[r5] How to resolve a dispute or complaint

[Q34] When answering the following questions, please think about the line of credit you described in a couple sentences. What is the current outstanding balance owing on this line of credit? If you can't remember exactly, please estimate.

Row:

[r1] Please specify:

[Q35] When answering the following questions, please think about the line of credit you described in a couple sentences. Do you have a plan to pay off your line of credit in full by a specific date?

Condition: (Q34.r1.check('>0')) or Q34.r98 or Q34.r99

Select one

Row:

[r1] Yes

[r2] No

[r98] Don't know

[r99] Prefer not to say

[Q36] When answering the following questions, please think about the line of credit you described in a couple sentences. How likely are you to achieve your goal of paying off your line of credit in full by this date?

Condition: **Q35.r1**

Select one

Row:

[r1] Very likely

[r2] Likely

[r3] Not sure

[r4] Unlikely

[r5] Very unlikely

[r99] Prefer not to say

For the next set of questions, we would like to know more about your general use of lines of credit.

[Q37] Have you ever had trouble with any of the following aspects of a line of credit from an alternative lender?

Select all that apply

Row:

[r1] Obtaining a loan

[r2] Understanding a contract

[r3] Collection agency practices

[r4] Making a complaint to the lender

[r5] Making a complaint about the lender to another organization

[r96] Other (please specify)

[r98] Don't know

[r99] Prefer not to say

[Q38] Have you ever been refused a line of credit from an alternative lender?

Select one

Row:

[r1] Yes

[r2] No

[r98] Don't know

[r99] Prefer not to say

[Q39] What reason did the alternative lender provide for refusing to give you a line of credit?

Condition: **Q38.r1**

Select one

Row:

[r1] Had a poor credit record

[r2] Had no means of paying back loan

[r3] Had not paid off a previous loan

[r4] No reason was given

[r96] Other (please specify)

[r98] Don't know

[r99] Prefer not to say

[Q40] How did you deal with this situation?

Condition: **Q38.r1**

Select all that apply.

Row:

[r1] Went to another lender for a line of credit

[r2] Borrowed another type of credit (not a line of credit)

[r3] Managed without a loan

- [r4] Sold possessions
 - [r5] Borrowed money from family or friends
 - [r96] Other (please specify)
 - [r98] Don't know
 - [r99] Prefer not to say
-

[Q40a] In thinking about the other type of credit (not a line of credit) you borrowed...Condition: **Q40.r2****Row:**

- [r1] Please specify credit type:
 - [r2] Please specify the name of the lender:
-

[Q41] Has an alternative lender ever provided you with other services on top of the line of credit you were applying for?

Select one

Row:

- [r1] Yes, I have been provided with other services
 - [r2] No, I have not been provided other services
 - [r98] Don't know
 - [r99] Prefer not to say
-

[Q41a] Which other services have you been provided?Condition: **Q41.r1**

Select all that apply

Row:

- [r1] Credit insurance
- [r2] Cheque cashing service
- [r3] Auto title loan
- [r4] Installment loan
- [r5] Line of credit
- [r6] Cash for gold
- [r7] Instant tax rebate

[r8] Buy-here-pay-here auto loans

[r9] Money orders

[r10] Pawning services

[r11] Rent-to-own furniture

[r96] Other (please specify)

[Q42] How many times do you estimate you have used a payday loan in the last three years?

Row:

[r1] Please specify:

[Q43] To the best of your knowledge, please indicate the name(s) of the payday lender(s)/company(s) you have received a payday loan from in the last three years:

Select all that apply

Row:

[r1] Money Mart

[r2] Cash Money

[r3] iCash

[r4] GoDay

[r5] Cash 4 You

[r96] Other (please specify)

[r98] Don't know

[r99] Prefer not to say

[Q44] Have you ever taken out more than one payday loan at the same time?

Select one

Row:

[r1] Yes

[r2] No

[r99] Prefer not to say

[Q45] Can you estimate the total value of the last payday loan you took out?

Row:

[r1] Please specify:

[Q46] If you have taken out more than one payday loan, can you estimate the total value of the typical payday loan you usually take out?

Row:

[r1] Please specify:

[Q47] To the best of your knowledge, is the cost of a payday loan...

Select one

Row:

[r1] About the same as a bank loan would be

[r2] More than a bank loan, but less than would be charged for an outstanding balance or cash advance on a credit card

[r3] About the same as would be charged for an outstanding balance or cash advance on a credit card

[r4] More than would be charged for an outstanding balance or cash advance on a credit card

[r98] Don't know

[Q48] Thinking back to the last time you used a payday loan, which of the following types of financial products did you have?

Select all that apply

Row:

[r1] A bank account

[r2] Overdraft protection on a bank account

[r3] One or more credit cards

[r4] Debit card

[r5] A mortgage

[r6] Line of credit

[r7] Instalment loan

[r8] Registered Retirement Savings Plan (RRSP)

[r9] Another payday loan

[r96] Other (please specify)

[r97] None

[r99] Prefer not to say

[Q49] On those occasions when you have used a payday loan, what did you typically need the money for?

Select one

Row:

[r1] To help pay for a necessary and **expected** expense

[r2] To help pay for a necessary and **unexpected** expense

[r3] To avoid late charges on bills (for example, paying a bill on time when you know money will be coming shortly)

[r4] To pay for something I wanted, but didn't necessarily need and didn't have the immediate cash savings to pay for

[r96] Other (please specify)

[r99] Prefer not to say

[Q49a] You selected that on occasions when you have used a payday loan, you typically needed the money to help pay for necessary expected expenses. Please select all the specific expected expenses you used a payday loan to help pay for

Condition: **Q49.r1**

Select all that apply

Row:

[r1] Rent

[r2] Mortgage

[r3] First month's rent/deposit on rental unit

[r4] Credit card payments

[r5] Payments for another payday loan

[r6] Instalment loan payments

[r7] Cell phone, internet

[r8] Utilities (Heat/hydro/gas/water bill)

[r9] Groceries

[r10] Auto repairs

[r11] Auto payments

- [r12] Gas/fuel
 - [r13] Appliance repair/replacement
 - [r14] Pet related expenses (vet bills)
 - [r15] Medical bills (medication, dental care, vision care, etc.)
 - [r16] Medical equipment
 - [r17] Child-care
 - [r18] Small business expenses
 - [r19] Investments
 - [r20] Education or training
 - [r21] Student loan debt
 - [r96] Other (please specify)
-

[Q49b] You selected that on occasions when you have used a payday loan, you typically needed the money to help pay for necessary unexpected expenses. Please select all the specific unexpected expenses you used a payday loan to help pay for

Condition: **Q49.r2**

Select all that apply

Row:

- [r1] Auto repairs
 - [r2] Child-care
 - [r3] Home repairs
 - [r4] Appliance repair/replacement
 - [r5] Pet related expenses (vet bills)
 - [r6] Medical bills (medication, dental care, vision care, etc.)
 - [r7] Emergency travel
 - [r96] Other (please specify)
-

[Q50] Why did you choose to use a payday loan service?

Select all that apply.

Row:

- [r1] I did not explore other options before choosing a payday loan
- [r2] I expected to be able to repay the loan very quickly
- [r3] A bank or credit union would not lend me money

[r4] I did not have time to get a loan from a bank or credit union

[r5] I did not want to borrow money from a bank or credit union

[r6] My bank account was overdrawn

[r7] My credit card(s) were at their limit

[r8] My line of credit was at its limit

[r9] I couldn't get approved for a loan from anywhere else

[r10] I did not want to ask family or friends for money

[r12] I had no other options

[r11] Other (please specify)

[r13] Prefer not to say

[Q51] Compared to your other options when you last took out a payday loan, how much do you agree or disagree with the following statements?

Select one in each row

Column:

[c4] Strongly agree

[c3] Agree

[c2] Disagree

[c1] Strongly disagree

[c99] Prefer not to say

Row:

[r1] Payday lending seemed to be the most inexpensive option

[r2] Payday lending seemed to be the fastest or most convenient option

[r3] Payday lending offers the best customer service

[r4] Payday lending was the best available option

[Q52] Aside from a payday loan service, have you accessed any of the following services in the last year?

Select all that apply

Row:

[r1] Cheque cashing service

[r2] Auto title loan

[r3] Instalment loans

- [r4] Cash for gold
 - [r5] Instant tax rebate
 - [r6] Buy-here-pay-here auto loans
 - [r7] Money orders
 - [r8] Pawnshops
 - [r9] Rent-to-own furniture
 - [r97] None of the above
 - [r99] Prefer not to say
-

[Q53] How have you accessed payday loans in the past?

Select one

Row:

- [r1] Only through a storefront service
 - [r2] Only online
 - [r3] Both through a storefront service and online
 - [r96] Other (please specify)
 - [r99] Prefer not to say
-

[Q54] Have you ever been refused a loan by a payday loan service?

Select one

Row:

- [r1] Yes
 - [r2] No
 - [r99] Prefer not to say
-

[Q55] What reason did the payday loan service provide for refusing to give you a loan?Condition: **Q54.r1**

Select one

Row:

- [r1] Had poor credit record
- [r2] Had no means of paying back loan
- [r3] Had not paid off a previous loan

- [r4] No reason was given
[r96] Other (please specify)
[r99] Prefer not to say
-

[Q56] How did you deal with this situation?Condition: **Q54.r1**

Select one

Row:

- [r1] Went to another payday loan service (and got a payday loan)
[r2] Borrowed money from a different alternative financial service provider
[r3] Borrowed from family or friends
[r4] Made do without a loan
[r5] Sold possessions
[r96] Other (please specify)
[r99] Prefer not to say
-

[Q57] Have you ever had trouble paying back a payday loan?

Select one

Row:

- [r1] No, I paid back my loan(s) in full, and on time.
[r2] Yes, I haven't missed a payment, but I had to extend the repayment date
[r3] Yes, I usually pay it back on time, but have missed a payment here and there
[r4] Yes, I regularly miss payments
[r96] Other (please specify)
[r98] Don't know
[r99] Prefer not to say
-

[Q58] In this case, what happened/what did you do?Condition: **Q57.r2 or Q57.r3 or Q57.r4**

Select one

Row:

- [r1] I reached out to the lender, and they deferred my payments without penalty

[r2] I reached out to the lender, and they deferred my payments but with a penalty (fee)

[r3] I had to pay a fee, and had to keep making payments

[r4] I had credit insurance that covered the payment

[r5] I had to use another source of credit to make my payments

[r96] Other, please specify

[r99] Prefer not to say

[r98] Don't know

[Q59] In the past three years, have you been contacted by a collection agency about an unresolved payday loan?

Select one

Row:

[r1] Yes

[r2] No

[r99] Prefer not to say

[Q60] How was the situation resolved?

Condition: **Q59.r1**

Select one

Row:

[r1] I paid the collection agency what I owed

[r2] I filed for personal bankruptcy

[r3] Filed a consumer proposal

[r4] The situation has not been resolved

[r96] Other (please specify)

[r99] Prefer not to say

[r98] Don't know

[Q61] How did you pay back your payday loan(s)?

Select all that apply

Row:

[r1] Used my paycheque

- [r2] Took out money from a savings account
 - [r3] Used overdraft on a bank account
 - [r4] Cashed in RRSP or other investments
 - [r5] Borrowed from friends or family
 - [r6] Borrowed from a bank or credit union
 - [r7] Accessed cash through credit card
 - [r8] Accessed cash through line of credit
 - [r9] Took out a new payday loan(s)
 - [r10] Sold something
 - [r11] Went to pawnbroker
 - [r12] Have not yet paid off my loan(s)
 - [r96] Other (please specify)
 - [r99] Prefer not to say
-

[Q62] Have you ever had trouble with any of the following aspects of a payday loan?

Select all that apply

Row:

- [r1] Obtaining a loan
 - [r2] Understanding a contract
 - [r3] Collection agency practices
 - [r4] Making a complaint to the lender
 - [r5] Making a complaint about the lender to another organization
 - [r96] Other (please specify)
 - [r99] Prefer not to say
-

[Q63] Has a payday lender that you have used ever offered to provide you with any services other than payday loans?

Select one

Row:

- [r1] Yes
- [r2] No
- [r99] Prefer not to say

[Q64] Which other services were you offered by the payday loan company?Condition: **Q63.r1**

Select all that apply

Row:

- [r1] Credit insurance
- [r2] Cheque cashing service
- [r3] Auto title loan
- [r4] Instalment loan
- [r5] Line of credit
- [r6] Cash for gold
- [r7] Instant tax rebate
- [r8] Buy-here-pay-here auto loans
- [r9] Money orders
- [r10] Pawning services
- [r11] Rent-to-own furniture
- [r96] Other (please specify)
- [r99] Prefer not to say

[Q65] Were the terms and conditions of the payday loan contract explained to you when you applied for the payday loan?

Select one

Row:

- [r1] Yes
- [r2] No
- [r98] Don't know

[Q66] How easy to understand were the following characteristics of the payday loan?

Select one in each row

Column:

- [c5] Very difficult to understand
- [c4] Difficult to understand

[c3] Neither difficult nor easy

[c2] Easy to understand

[c1] Very easy to understand

[r99] Prefer not to say

Row:

[r1] The term of the payday loan (how long the loan was for)

[r2] The total cost of the payday loan (including interest and fees)

[r3] How to resolve a dispute or complaint

[Q67] Please think about your instalment loan from [pipe:Q5]. Describe the instalment loan in a couple sentences.

Condition: (Q5.r1 or Q5.r2 or Q5.r3 or Q5.r4 or Q5.r5 or Q5.r6 or Q5.r7 or Q5.r8 or Q5.r9 or Q5.r10 or Q5.r11 or Q5.r12 or Q5.r13 or Q5.r14 or Q5.r15)

[Q7] When answering the following questions, please think about the instalment loan you described in a couple sentences in a previous question. What is the interest rate you paid/are currently paying for your instalment loan? If you can't remember exactly, you can estimate.

Select one

Row:

[r1] 10% or less

[r2] 11%-20%

[r3] 21%-30%

[r4] 31%-40%

[r5] 41%-50%

[r6] 51% and over

[r98] Don't know

[r99] Prefer not to say

[Q68] When answering the following questions, please think about the instalment loan you described in a couple of sentences. What was the amount of this instalment loan when you first took it out? If you can't remember exactly, please estimate.

Row:

[r1] Please specify:

[Q70] When answering the following questions, please think about the instalment loan you described in a couple of sentences. What is/was the frequency of your payments?

Select one

Row:

[r1] Weekly

[r2] Bi-weekly

[r3] Monthly

[r96] Other (please specify)

[r98] Don't know

[r99] Prefer not to say

[Q69] When answering the following questions, please think about the instalment loan you described in a couple of sentences. To the best of your knowledge, what are/were your scheduled payments?

Row:

[r1] Please specify:

[Q71] When answering the following questions, please think about the instalment loan you described in a couple of sentences. Do you think that the cost of this instalment loan is...?

Select one

Row:

[r1] About the same as a loan through a bank or credit union would be

[r2] More than a bank loan, but less than would be charged for an outstanding balance or cash advance on a credit card

[r3] About the same as would be charged for an outstanding balance or cash advance on a credit card

[r4] More than would be charged for an outstanding balance or cash advance on a credit card

[r98] Don't know

[Q72] When answering the following questions, please think about the instalment loan you described in a couple of sentences. Which of the following types of financial products did you have when you took out this instalment loan?

Select all that apply

Row:

- [r1] A chequing account with a bank or credit union
- [r2] A savings account with a bank or credit union
- [r3] Payday loan
- [r4] A line of credit
- [r5] Overdraft protection on a bank account
- [r6] Registered Retirement Savings Plan (RRSP)
- [r7] Credit card(s)
- [r8] Debit card
- [r9] Mortgage
- [r10] Another instalment loan
- [r96] Other (please specify)
- [r97] None
- [r98] Don't know
- [r99] Prefer not to say

[Q73] When answering the following questions, please think about the instalment loan you described in a couple of sentences. Why did you choose to take out this instalment loan?

Select all that apply

Row:

- [r1] To help pay for necessary and **expected** expenses
- [r2] To help pay for necessary but **unexpected** expenses (for example, car, home or appliance repair, emergency medical or dental care, last-minute childcare etc.)
- [r3] It was the only way I could afford the purchase
- [r4] It was the only credit I could get approved for
- [r5] A bank or credit union would not lend me money
- [r6] I did not want to get money from a bank or credit union
- [r7] My bank account was overdrawn
- [r8] To help me “build” my credit history
- [r9] To improve my credit score
- [r10] Credit card(s) were at their limit
- [r11] I did not want to ask family or friends for money
- [r12] It was the easiest option available to me

[r96] Other (please specify)

[r98] Don't know

[r99] Prefer not to say

[Q73a] When answering the following questions, please think about the instalment loan you described in a couple of sentences. You selected that you chose to take out this instalment loan to help pay for necessary expected expenses. Select all the specific expected expenses you needed to pay for.

Condition: **Q73.r1**

Select all that apply

Row:

[r1] Rent

[r2] Mortgage

[r3] First month's rent/deposit on rental unit

[r4] Credit card payments

[r5] Payday loan payments

[r6] Payments for another instalment loan

[r7] Cell phone, internet

[r8] Utilities (Heat/hydro/gas/water bill)

[r9] Groceries

[r10] Auto repairs

[r11] Auto payments

[r12] Gas/fuel

[r13] Appliance repair/replacement

[r14] Pet related expenses (vet bills)

[r15] Medical bills (medication, dental care, vision care, etc.)

[r16] Medical equipment

[r17] Child-care

[r18] Small business expenses

[r19] Investments

[r20] Education or training

[r21] Student loan debt

[r96] Other (please specify)

[Q73b] When answering the following questions, please think about the instalment loan you described in a couple of sentences. You selected that you chose to take out this instalment loan to help pay for necessary unexpected expenses. Select all the specific unexpected expenses you needed to pay for.

Condition: **Q73.r2**

Select all that apply

Row:

[r1] Auto repairs

[r2] Child-care

[r3] Home repairs

[r4] Appliance repair/replacement

[r5] Pet related expenses (vet bills)

[r6] Medical bills (medication, dental care, vision care, etc.)

[r7] Emergency travel

[r96] Other (please specify)

[Q74] When answering the following questions, please think about the instalment loan you described in a couple of sentences. Did the lender advertise the loan as a way to help you...?

Select all that apply

Row:

[r1] "Build" your credit history

[r2] Improve your credit score

[r97] None of the above

[r98] Don't know

[r99] Prefer not to say

[Q75] When answering the following questions, please think about the instalment loan you described in a couple of sentences. Did the loan help you "build" your credit history?

Select one

Row:

[r1] Yes

[r2] No

[r98] Don't know

[r99] Prefer not to say

[Q76] When answering the following questions, please think about the instalment loan you described in a couple of sentences. Did the loan help you improve your credit score?

Select one

Row:

[r1] Yes

[r2] No

[r98] Don't know

[r99] Prefer not to say

[Q77] When answering the following questions, please think about the instalment loan you described in a couple of sentences. What do you use/have you used this instalment loan for?

Select all that apply

Row:

[r1] To help pay for necessary and **expected** expenses

[r2] To help pay for necessary but **unexpected** expenses (for example, car, home or appliance repair, emergency medical or dental care, last-minute childcare etc.)

[r3] It was the only way I could afford the purchase

[r4] It was the only credit I could get approved for

[r5] A bank or credit union would not lend me money

[r6] I did not want to get money from a bank or credit union

[r7] My bank account was overdrawn

[r8] To help me "build" my credit history

[r9] To improve my credit score

[r10] Credit card(s) were at their limit

[r11] I did not want to ask family or friends for money

[r12] It was the easiest option available to me

[r96] Other (please specify)

[r98] Don't know

[r99] Prefer not to say

[Q77a] When answering the following questions, please think about the instalment loan you described in a couple of sentences. You selected that you used this instalment loan to help pay for necessary expected expenses. Select all the specific expected expenses you used this instalment loan for.

Condition: **Q77.r1**

Row:

- [r1] Rent
- [r2] Mortgage
- [r3] First month's rent/deposit on rental unit
- [r4] Credit card payments
- [r5] Payday loan payments
- [r6] Payments for another instalment loan
- [r7] Cell phone, internet
- [r8] Utilities (Heat/hydro/gas/water bill)
- [r9] Groceries
- [r10] Auto repairs
- [r11] Auto payments
- [r12] Gas/fuel
- [r13] Appliance repair/replacement
- [r14] Pet related expenses (vet bills)
- [r15] Medical bills (medication, dental care, vision care, etc.)
- [r16] Medical equipment
- [r17] Child-care
- [r18] Small business expenses
- [r19] Investments
- [r20] Education or training
- [r21] Student loan debt
- [r96] Other (please specify)

[Q77b] When answering the following questions, please think about the instalment loan you described in a couple of sentences. You selected that you used this instalment loan to help pay for necessary unexpected expenses. Select all the specific unexpected expenses you used this instalment loan for.

Condition: **Q77.r2**

Row:

- [r1] Auto repairs
 - [r2] Child-care
 - [r3] Home repairs
 - [r4] Appliance repair/replacement
 - [r5] Pet related expenses (vet bills)
 - [r6] Medical bills (medication, dental care, vision care, etc.)
 - [r7] Emergency travel
 - [r96] Other (please specify)
-

[Q78] When answering the following questions, please think about the instalment loan you described in a couple of sentences. How did you access this instalment loan?

Select one

Row:

- [r1] Through a storefront service
 - [r2] Online
 - [r3] Both through a storefront service and online
 - [r96] Other (please specify)
 - [r98] Don't know
 - [r99] Prefer not to say
-

[Q79] When answering the following questions, please think about the instalment loan you described in a couple of sentences. Do/did you regularly make the scheduled payments for your instalment loan on time and in full?

Select one

Row:

- [r1] Yes
 - [r2] No
 - [r98] Don't know
 - [r99] Prefer not to say
-

[Q80] When answering the following questions, please think about the instalment loan you described in a couple of sentences. How do/did you usually make your regular instalment loan

payments?

Select all that apply

Row:

- [r1] Through my chequing or savings account
 - [r2] By using overdraft on my bank account
 - [r3] I accessed cash through my credit card (cash-advance)
 - [r4] I used a line of credit
 - [r5] I used a payday loan
 - [r96] Other (please specify)
 - [r98] Don't know
 - [r99] Prefer not to say
-

[Q81] When answering the following questions, please think about the instalment loan you described in a couple of sentences. To make the scheduled payments for this instalment loan, have you...

Select all that apply

Row:

- [r1] Delayed paying another bill
 - [r2] Cut back or gone without essentials (e.g., groceries or meals)
 - [r3] Borrowed money from family or friends
 - [r4] Sold something
 - [r5] Went to a pawnbroker
 - [r6] Taken out another instalment loan
 - [r96] Other (please specify)
 - [r97] None of the above
 - [r98] Don't know
 - [r99] Prefer not to say
-

[Q82] When answering the following questions, please think about the instalment loan you described in a couple of sentences. Have you ever missed a payment for this instalment loan?

Select one

Row:

- [r1] Yes

[r2] No

[r98] Don't know

[r99] Prefer not to say

[Q83] When answering the following questions, please think about the instalment loan you described in a couple of sentences. In the case of a missed payment for this instalment loan what happened/what did you do?

Condition: **Q82.r1**

Select one

Row:

[r1] I reached out to the lender, and they deferred my payments without penalty

[r2] I reached out to the lender, and they deferred my payments but with a penalty (fee)

[r3] I had to pay a fee, and had to keep making payments

[r4] I had credit insurance that covered the payment

[r5] I had to use another source of credit to make my payments

[r96] Other, please specify

[r98] Don't know

[r99] Prefer not to say

[Q84] When answering the following questions, please think about the instalment loan you described in a couple of sentences. Have you paid off the debt for this instalment loan?

Select one

Row:

[r1] Yes, I completely paid it off

[r2] No

[r98] Don't know

[r99] Prefer not to say

[Q85] When answering the following questions, please think about the instalment loan you described in a couple of sentences. Compared to your other options when you took out this instalment loan, how much do you agree or disagree with the following statements?

Select one in each row

Column:

[c4] Strongly agree

[c3] Agree

[c2] Disagree

[c1] Strongly disagree

[c99] Prefer not to say

Row:

[r1] The instalment loan seemed to be the most inexpensive option

[r2] The instalment loan seemed to be the most convenient option

[r3] The instalment loan was the only credit I was approved for after applying for credit through other lenders

[Q86] When answering the following questions, please think about the instalment loan you described in a couple of sentences. Were the terms and conditions of this instalment loan contract explained to you when you applied for the loan?

Select one

Row:

[r1] Yes

[r2] No

[r98] Don't know

[r99] Prefer not to say

[Q87] When answering the following questions, please think about the instalment loan you described in a couple of sentences. How easy to understand were the following aspects of the instalment loan?

Select one in each row

Column:

[c5] Very difficult to understand

[c4] Difficult to understand

[c3] Neither difficult nor easy

[c2] Easy to understand

[c1] Very easy to understand

Row:

[r1] The cost of borrowing, including the interest rate

[r2] Amount of regular payments

[r3] The amount of any penalties or non-interest charges

[r4] How to resolve a dispute or complaint

For the next set of questions, we would like to know more about your general use of instalment loans.

[Q88] How many instalment loans have you taken out in the past 3 years?

If you can't remember exactly, please estimate.

[Q89] Which alternative lenders have you taken out instalment loans from in the past 3 years?

Condition: (Q88.r1.check('>1'))

Select all that apply

Row:

[r1] easyfinancial (or "goeasy")

[r2] Fairstone Financial

[r3] Cash Money

[r4] FlexMoney

[r5] Money Mart

[r6] Cash 4 You

[r7] Loan Away

[r8] SimplyBorrowed

[r9] SkyCap Financial

[r10] Spring Financial

[r11] Mogo

[r12] Symple Loans

[r13] ConsumerCapital Canada

[r14] Magical Credit

[r96] Other (please specify)

[r98] Don't know

[r99] Prefer not to say

[Q90] During the past 3 years, have you taken out 2 or more instalment loans at the same time (e.g., been making scheduled payments for 2 loans at the same time)?

Select one

Row:

[r1] Yes

[r2] No

[r98] Don't know

[r99] Prefer not to say

[Q91] During the past 3 years, have you ever “rolled-over” (or renewed or extended) the term on an instalment loan?

Select one

Row:

[r1] Yes

[r2] No

[r98] Don't know

[r99] Prefer not to say

[Q92] Can you estimate the total value (amount of credit) of the instalment loan(s) you have taken out during the past 3 years/currently have?

If you can't remember exactly, please estimate.

Row:

[r1] Please specify:

[Q93] Have you ever been refused an instalment loan from an alternative lender?

Select one

Row:

[r1] Yes

[r2] No

[r98] Don't know

[r99] Prefer not to say

[Q94] What reason did the lender provide for refusing to give you an instalment loan?Condition: **Q93.r1**

Select one

Row:

- [r1] Poor credit history
 - [r2] Had no means of paying back loan
 - [r3] Had not paid off a previous loan
 - [r4] No reason was given
 - [r96] Other (please specify)
 - [r98] Don't know
 - [r99] Prefer not to say
-

[Q95] How did you deal with this situation?Condition: **Q93.r1**

Select all that apply.

Row:

- [r1] Went to another lender for an instalment loan
 - [r2] Borrowed another type of credit (not an instalment loan)
 - [r3] Managed without a loan
 - [r4] Sold possessions
 - [r5] Borrowed money from family or friends
 - [r96] Other (please specify)
 - [r98] Don't know
 - [r99] Prefer not to say
-

[Q95a] In thinking about the other type of credit (not an instalment loan) you borrowed...Condition: **Q95.r2****Row:**

- [r1] Please specify credit type:
 - [r2] Please specify the name of the lender:
-

[Q96] In the past 3 years, have you been contacted by a collection agency about a delinquency on an instalment loan?

Select one

Row:

[r1] Yes (Please specify how many times this has happened) #

[Q97] How was the situation resolved?Condition: **Q96.r1**

Select all that apply.

Row:

[r1] I paid the collection agency what I owed

[r2] I filed for personal bankruptcy

[r3] I filed a consumer proposal

[r4] The situation has not been resolved

[r96] Other (please specify)

[r98] Don't know

[r99] Prefer not to say

[Q98] Has an alternative lender that you have used ever provided you with any services other than the instalment loan you were applying for?

Select all that apply.

Row:

[r1] Credit insurance

[r2] Cheque cashing service

[r3] Auto title loan

[r4] Instalment loan

[r5] Line of credit

[r6] Cash for gold

[r7] Instant tax rebate

[r8] Buy-here-pay-here auto loans

[r9] Money orders

[r10] Pawning services

[r11] Rent-to-own furniture

[r96] Other (please specify)

[r12] No, I have not been provided other services

[r98] Don't know

[r99] Prefer not to say

Note: Qfil2 section goes after the screener, before the survey body.

[QFilt2Chosen] Selected answer for QFilt2 - COMPUTED

Column:

[choice_1] Strongly agree

[choice_2] Somewhat agree

[choice_3] Somewhat disagree

[choice_4] Strongly disagree

[choice_8] I don't know

[QFilt3Chosen] Selected answer for QFilt3 - COMPUTED

Column:

[choice_1] Strongly agree

[choice_2] Somewhat agree

[choice_3] Somewhat disagree

[choice_4] Strongly disagree

[choice_8] I don't know

Note: Les groupes 1 et 2 sont réservés pour les demandes spéciales des clients. La sélection se fait parmi les groupes qui n'ont pas cond="False". Il faut s'assurer que le label du groupe soit présent dans les labels des choix de réponses associés.

[QFilt2QFilt3groups] Available and selected groups for QFILT2-QFILT3 - COMPUTED

Row:

[groupe1] Groupe 1--Reserved for client provided list

Condition: **False**

[groupe2] Groupe 2--Reserved for client provided list

Condition: **False**

[groupe3] Groupe 3 - Premier bloc original

Condition: **False**

[groupe5] HEALTHCARE / PHARMA

Condition: **False**

[groupe6] CONSUMER BEHAVIOUR

Condition: **False**

[groupe7] PERSONALITY / GENERIC

Condition: **False**

[groupe8] RESPONSIBILITY

[groupe9] Technology

Condition: **False**

[groupe10] Consumer Behaviour 2

Condition: **False**

[groupe11] Personality/Generic 2

Condition: **False**

Note: Sélectionnez directement le groupe à montrer à QFilt2 et QFilt3 sur demande.

[selectedBloc] Selected bloc for QFilt2 / QFilt3 - COMPUTED

Row:

[QFilt2] First Bloc - QFilt2

[QFilt3] Second Bloc - QFilt3

Note: Si le client veut les données, enlever les ,notdp de l'attribut where=

[QFilt2] Please indicate your agreement or disagreement with the following:

Column:

[choice_1] Strongly agree

[choice_2] Somewhat agree

[choice_3] Somewhat disagree

[choice_4] Strongly disagree

[choice_8] I don't know

Row:

[trap2] To ensure we are capturing your answers correctly, please select '[pipe: QFilt2Chosen \${' if (QFilt2Chosen.choice_8 and QLANG.english) else 'lower'}]' for this statement.

[trap3] To ensure we are capturing your answers correctly, please select '[pipe: QFilt3Chosen \${'

if (QFilt3Chosen.choice_8 and QLANG.english) else 'lower']}]' for this statement.

[groupe1_statement_1] Groupe 1 Statement 1

[groupe1_statement_2] Groupe 1 Statement 2

[groupe1_statement_3] Groupe 1 Statement 3

[groupe1_statement_4] Groupe 1 Statement 4

[groupe1_statement_5] Groupe 1 Statement 5

[groupe1_statement_6] Groupe 1 Statement 6

[groupe1_statement_7] Groupe 1 Statement 7

[groupe1_statement_8] Groupe 1 Statement 8

[groupe1_statement_9] Groupe 1 Statement 9

[groupe1_statement_10] Groupe 1 Statement 10

[groupe1_statement_11] Groupe 1 Statement 11

[groupe1_statement_12] Groupe 1 Statement 12

[groupe1_statement_13] Groupe 1 Statement 13

[groupe1_statement_14] Groupe 1 Statement 14

[groupe2_statement_1] Groupe 2 Statement 1

[groupe2_statement_2] Groupe 2 Statement 2

[groupe2_statement_3] Groupe 2 Statement 3

[groupe2_statement_4] Groupe 2 Statement 4

[groupe2_statement_5] Groupe 2 Statement 5

[groupe2_statement_6] Groupe 2 Statement 6

[groupe2_statement_7] Groupe 2 Statement 7

[groupe2_statement_8] Groupe 2 Statement 8

[groupe2_statement_9] Groupe 2 Statement 9

[groupe2_statement_10] Groupe 2 Statement 10

[groupe2_statement_11] Groupe 2 Statement 11

[groupe2_statement_12] Groupe 2 Statement 12

[groupe2_statement_13] Groupe 2 Statement 13

[groupe2_statement_14] Groupe 2 Statement 14

[groupe3_statement_1] Climate change is too controversial to be discussed in classrooms

[groupe3_statement_2] Companies should offer their employees unlimited vacation days

[groupe3_statement_3] The minimum age to drive should be 21 years old

[groupe3_statement_4] Investing in real estate is a good idea

[groupe3_statement_5] Financial literacy and budget development should be a mandatory part of the high school curriculum

[groupe3_statement_6] A plant-based diet is the way of the future

[groupe3_statement_7] The benefits of social media outweigh its pitfalls

[groupe3_statement_8] Voting in federal elections should be mandatory

[groupe3_statement_9] A 4-day work week would boost employee productivity and satisfaction

[groupe3_statement_10] A University education is crucial nowadays

[groupe3_statement_11] Limiting your screen time on mobile devices is key to a healthy lifestyle

[groupe3_statement_12] The key to multitasking is doing one thing at a time

[groupe3_statement_13] I feel comfortable that my personal information online is protected

[groupe3_statement_14] Applying sunscreen should be a daily habit year-round

[groupe5_statement_1] I believe that everyone should be vaccinated to help protect from spreading disease / infection to others

[groupe5_statement_2] I believe that being vaccinated can cause more problems than protection

[groupe5_statement_3] If my doctor suggests a vaccination, I would get it without hesitation

[groupe5_statement_4] Vaccines can lead to long-term health problems

[groupe5_statement_5] Doctors are generally too quick to vaccinate

[groupe5_statement_6] Some vaccines should be mandatory

[groupe5_statement_7] I am closely following updates on the COVID-19 vaccine

[groupe5_statement_8] I prefer to see my doctor in person for any reason

[groupe5_statement_9] If I only need to get a refill on my prescription, I would prefer a telephone consult with my doctor

[groupe5_statement_10] I prefer to see my doctor virtually for some of my appointments

[groupe5_statement_11] I believe virtual counseling / therapy sessions are just as good as in-person ones

[groupe5_statement_12] Mental illness can happen to anybody

[groupe5_statement_13] You can tell by looking at someone whether they have a mental illness

[groupe5_statement_14] I value my local hospital

[groupe6_statement_1] I prefer to buy food products that are grown / manufactured locally

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[QFilt2valid] Is QFilt2 answer valid? - COMPUTED

Row:

[r0] No

[r1] Yes

`\${printPayload(API_ID=API_QFilt2, payloadName=p.QFilt2Data)}`

`\${res.warningPanel if list=='1' else res.warningOther if list in ['0', '2'] else res.warningSupplier}`

[Q99NEW] How would you rate yourself on the following?

Select one in each row

Column:

[c1] Very good

[c2] Good

[c3] Somewhat good

[c4] Not good

[c99] Prefer not to say

Row:

[r1] Your level of financial knowledge

[r2] Keeping track of money

[r3] Making ends meet

[r4] Shopping around to get the best financial product

[r5] Staying informed about financial issues

[Q104] Do you have a household budget?

Select one

Row:

[r1] Yes

[r2] No

[r99] Prefer not to say

[Q105] How often do you stay within your budget?Condition: **Q104.r1**

Select one

Row:

[r1] Always

[r2] Usually

[r3] Sometimes

[r4] Never

[r99] Prefer not to say

[Q106] How often do you seek free or unpaid advice about financial products when you feel it is needed?

Select one

Row:

[r1] Always

[r2] Usually

[r3] Sometimes

[r4] Never

[r99] Prefer not to say

[Q107] Have you ever checked your credit report?

Select one

Row:

- [r1] No
- [r2] Yes, in the last 6 months
- [r3] Yes, in the last year
- [r4] Yes, in the last two years or more
- [r99] Prefer not to say
-

[Q108] What is your credit score?

If you don't know exactly, please estimate.

[Q109] Have you ever accessed professional advice from a financial adviser, credit counsellor, or licensed insolvency trustee?

Select one

Row:

- [r1] No
- [r2] Yes, in the last 6 months
- [r3] Yes, in the last year
- [r4] Yes, in the last two years or more
- [r98] Don't know
- [r99] Prefer not to say
-

[Q110] Do you have any cash savings in savings or chequing accounts that you could use right now to pay for unexpected expenses?

Select one

Row:

- [r1] Yes
- [r2] No
- [r98] Don't know
- [r99] Prefer not to say
-

[Q111] Can you estimate the total value of these cash savings?

Condition: **Q110.r1**

If you don't know exactly, please estimate.

Row:

[r1] Please specify:

[Q112] If you had to make an unexpected purchase today of \$500, which one of the following options would you mainly use to pay for this expense?

Select one

Row:

- [r1] Use savings or emergency funds
 - [r2] Borrow from a friend or relative
 - [r3] Use a personal line of credit
 - [r4] Borrow from a bank or credit union
 - [r5] Use a credit card
 - [r6] Sell something
 - [r7] Go to a payday loan service
 - [r8] Go to an alternative financial service provider (not a bank or credit union)
 - [r9] Borrow from a loan shark
 - [r10] Would be unable to pay
 - [r96] Other (please specify)
 - [r99] Prefer not to say
-

[Q113] If you lost your main source of household income, how long could your household continue to cover living expenses without borrowing any money, accessing credit, or moving house?

Select one

Row:

- [r1] Less than a week
 - [r2] At least a week, but not one month
 - [r3] At least one month, but not three months
 - [r4] At least three months, but not six months
 - [r5] Six months or more
 - [r98] Don't know
 - [r99] Prefer not to say
-

[Q114a] How often do you find yourself in the following situations?

Select one in each row

Column:

[c4] Very often

[c3] Sometimes

[c2] Not too often

[c1] Never

[c98] Prefer not to say

[c99] I do not have this type of financial product or service

Row:

[r1] My bank account is overdrawn

[r2] My credit card is at its limit

[r3] My line of credit is at its limit

[Q114b] a**Column:**

[c4] Very often

[c3] Sometimes

[c2] Not too often

[c1] Never

[c98] Prefer not to say

Row:

[r4] I live paycheque to paycheque

[r5] I rely on credit to cover every-day expenses

[r6] I can save some money for emergencies or unexpected expenses

[Q115] How much do you agree or disagree with the following statements?

Select one in each row

Column:

[c4] Strongly agree

[c3] Agree

[c2] Disagree

[c1] Strongly disagree

[c99] Prefer not to say

Row:

[r1] I tend to live for today and let tomorrow take care of itself

[r2] Paying bills on time is important to me

[r3] I keep a close personal watch on my financial affairs

[r4] I set long-term financial goals and strive to achieve them

[r5] I am satisfied with my present financial situation

[r6] I have too much debt right now

[Q116] For each of the following statements can you please say whether it always, often, sometimes, rarely, or never applies to you?

Select one in each row

Column:

[c1] Always

[c2] Often

[c3] Sometimes

[c4] Rarely

[c5] Never

[c99] Prefer not to say

Row:

[r1] Before I buy something I carefully consider whether I can afford it

[r2] I tend to worry about paying my normal living expenses

[r3] I pay my bills on time

[r4] I have money left over at the end of the month

[Q117] What is your primary source for financial services?

Select one

Row:

[r1] Traditional financial service provider like a bank or credit union

[r2] Alternative financial services provider including payday lenders, car dealerships, cheque cashing outlets, pawnshops, and online lenders (For example, Fairstone Financial, LendDirect, Cash Money, Money Mart, easyfinancial (or "goeasy"))

[r3] None, I don't have a primary source for financial services

[r96] Other (please specify)

[r98] Don't know

[r99] Prefer not to say

[Q118] Do you currently have (or have you used within the past 3 years) any of the following financial products or services?

Select all that apply

Row:

[r1] Chequing or savings account

[r2] Registered Retirement Savings Plan

[r3] Other investments (stocks, bonds, etc.)

[r4] Registered Education Savings Plan

[r5] Tax-Free Savings Account

[r6] Credit card(s)

[r7] Crypto-currencies or crypto-assets (for example, Bitcoin or Ethereum)

[r8] Cheque cashing service

[r9] Auto title loan

[r10] Cash for gold

[r11] Instant tax rebate

[r12] Buy-now-pay-later service (online)

[r13] Buy-now-pay-later service (in-store)

[r14] Buy-here-pay-here auto loans

[r15] Money orders

[r16] Pawnshops

[r17] Loan shark

[r18] Rent-to-own furniture

[r96] Other (please specify)

[r97] None of the above

[r98] Don't know

[r99] Prefer not to say

Note: QFilt3 goes after the survey body, before the final demographic questions.

[QFilt3] Please indicate your agreement or disagreement with the following:Condition: **QFilt2valid.r0****Column:**

[choice_1] Strongly agree

[choice_2] Somewhat agree

[choice_3] Somewhat disagree

[choice_4] Strongly disagree

[choice_8] I don't know

Row:

[trap2] To ensure we are capturing your answers correctly, please select '[pipe: QFilt2Chosen \${if (QFilt2Chosen.choice_8 and QLANG.english) else 'lower'}}]' for this statement.

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[groupe1_statement_2] Groupe 1 Statement 2

[groupe1_statement_3] Groupe 1 Statement 3

[groupe1_statement_4] Groupe 1 Statement 4

[groupe1_statement_5] Groupe 1 Statement 5

[groupe1_statement_6] Groupe 1 Statement 6

[groupe1_statement_7] Groupe 1 Statement 7

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[groupe1_statement_9] Groupe 1 Statement 9

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[groupe1_statement_11] Groupe 1 Statement 11

[groupe1_statement_12] Groupe 1 Statement 12

[groupe1_statement_13] Groupe 1 Statement 13

[groupe1_statement_14] Groupe 1 Statement 14

[groupe2_statement_1] Groupe 2 Statement 1

[groupe2_statement_2] Groupe 2 Statement 2

[groupe2_statement_3] Groupe 2 Statement 3

[groupe2_statement_4] Groupe 2 Statement 4

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[groupe2_statement_13] Groupe 2 Statement 13

[groupe2_statement_14] Groupe 2 Statement 14

[groupe3_statement_1] Climate change is too controversial to be discussed in classrooms

[groupe3_statement_2] Companies should offer their employees unlimited vacation days

[groupe3_statement_3] The minimum age to drive should be 21 years old

[groupe3_statement_4] Investing in real estate is a good idea

[groupe3_statement_5] Financial literacy and budget development should be a mandatory part of the high school curriculum

[groupe3_statement_6] A plant-based diet is the way of the future

[groupe3_statement_7] The benefits of social media outweigh its pitfalls

[groupe3_statement_8] Voting in federal elections should be mandatory

[groupe3_statement_9] A 4-day work week would boost employee productivity and satisfaction

[groupe3_statement_10] A University education is crucial nowadays

[groupe3_statement_11] Limiting your screen time on mobile devices is key to a healthy lifestyle

[groupe3_statement_12] The key to multitasking is doing one thing at a time

[groupe3_statement_13] I feel comfortable that my personal information online is protected

[groupe3_statement_14] Applying sunscreen should be a daily habit year-round

[groupe5_statement_1] I believe that everyone should be vaccinated to help protect from spreading disease / infection to others

[groupe5_statement_2] I believe that being vaccinated can cause more problems than protection

[groupe5_statement_3] If my doctor suggests a vaccination, I would get it without hesitation

[groupe5_statement_4] Vaccines can lead to long-term health problems

[groupe5_statement_5] Doctors are generally too quick to vaccinate

[groupe5_statement_6] Some vaccines should be mandatory

[groupe5_statement_7] I am closely following updates on the COVID-19 vaccine

[groupe5_statement_8] I prefer to see my doctor in person for any reason

[groupe5_statement_9] If I only need to get a refill on my prescription, I would prefer a telephone consult with my doctor

[groupe5_statement_10] I prefer to see my doctor virtually for some of my appointments

[groupe5_statement_11] I believe virtual counseling / therapy sessions are just as good as in-person ones

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[QFilt3valid] Is QFilt3 answer valid? - COMPUTED

Condition: **QFilt2valid.r0**

Row:

[r0] No

[r1] Yes

\${printPayload(API_ID=API_QFilt3, payloadName=p.QFilt3Data)}

Unfortunately, based on your responses you are ineligible to participate in the rest of this survey. Thank you for your time.

Terminate: Term at QFilt2 / QFilt3

Condition: **(QFilt2valid.r0) and (QFilt3valid.r0)**

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 your answers are completely confidential.

[Q121] What is the language you first learned at home as a child and still understand?

Select one

Row:

[r1] English

[r2] French

[r96] Other (please specify)

[r99] I prefer not to say

[Q122] Are you an Indigenous person, that is, First Nations, Métis, or Inuk (Inuit)? First Nations includes Status and Non-Status Indians.

Select one

Row:

[r1] Yes

[r2] No

[r98] Don't know

[r99] I prefer not to say

[Q123] Do you currently live on reserve?Condition: **Q122.r1**

Select one

Row:

[r1] Yes

[r2] No

[r98] Don't know

[r99] I prefer not to say

[Q124] Do you identify as a visible minority?

Select one

Row:

[r1] Yes

[r2] No

[r99] I prefer not to say

[Q125] Were you born in Canada?

Select one

Row:

[r1] Yes

[r2] No

[r98] Don't know

[r99] I prefer not to say

[Q126] In what year did you first immigrate or move to Canada?

Condition: **Q125.r2**

Select one

Row:

[r1] Please specify

[r98] Don't know

[r99] I prefer not to say

[Q127] Would you be willing to say which of the following periods you first arrived in Canada?

Condition: **Q126.r99**

Select one

Row:

[r1] Before 1960

[r2] 1961 to 1970

[r3] 1971 to 1980

[r4] 1981 to 1990

[r5] 1991 to 2000

[r6] 2001 to 2011

[r7] 2012 to 2016

[r8] After 2016

[r99] Prefer not to say

[Q128] Do you identify as a person with a disability? A person with a disability is a person who has a long-term or recurring impairment (such as vision, hearing, mobility, flexibility, dexterity, pain, learning, developmental, memory or mental health-related) which limits their daily activities inside or outside the home (such as at school, work, or in the community in general).

Select one

Row:

[r1] Yes

[r2] No

[r98] Don't know

[r99] I prefer not to say

[Q129] What is the highest level of education you have completed?

Select one

Row:

[r1] Some high school or less

[r2] High school diploma or equivalent

[r3] Some college or university without a diploma, certificate, or degree (includes some trade, vocational or technical school, CEGEP or university)

[r4] Registered Apprenticeship or other trades certificate or diploma

[r5] College, CEGEP or other non-university certificate or diploma

[r6] University certificate or diploma below bachelor's level

[r7] Bachelor's degree

[r8] Post graduate degree above bachelor's level (including professional degree)

[r98] Don't know

[r99] I prefer not to say

[Q130] Which of the following categories best describes your total household income last year (2021)? That is, the total income of all persons in your household combined, before taxes?

Select one

Row:

[r1] Under \$20,000

[r2] Between \$20,000 and just under \$32,000

[r3] Between \$32,000 and just under \$40,000

[r4] Between \$40,000 and just under \$55,000

[r5] Between \$55,000 and just under \$80,000

[r6] Between \$80,000 and just under \$100,000

[r7] Between \$100,000 and just under \$120,000

[r8] Between \$120,000 and just under \$150,000

[r9] Between \$150,000 and just under \$200,000

[r10] \$200,000 and above

[r99] Prefer not to say

[Q131] Do you currently rent or own your home?

Select one

Row:

[r1] Own, with a mortgage

[r2] Own, without a mortgage

[r3] Rent

[r99] I prefer not to say

[Q132] What is the total amount of non-mortgage debt you are currently carrying? If you can't remember, you can estimate.

Select one

Row:

[r1] Under \$1,000

[r2] \$1,001 to 5,000

[r3] \$5,001 to \$10,000

[r4] \$10,001 to \$20,000

[r5] \$20,001 to \$50,000

[r6] \$50,001 to \$100,000

[r7] More than \$100,000

[r98] Don't know

[r99] I prefer not to say

[Q133] Which of the following would best describe your current work status?

Select one

Row:

- [r1] Working full-time (35 hours or more per week)
 - [r2] Working part-time (less than 35 hours per week)
 - [r3] Self-employed
 - [r4] Unemployed, but looking for work
 - [r5] Temporarily unemployed (waiting to be recalled or seasonal employee laid off for the season)
 - [r6] Student attending school full-time
 - [r7] Retired
 - [r8] Not in the workforce (full-time homemaker, caregiver, full-time parent, or unemployed and not looking for work)
 - [r9] Other employment status
 - [r99] I prefer not to say
-

[Q133b] What industry best describes where you currently work (employed or self-employed)?

Condition: **Q133.r1 or Q133.r2 or Q133.r3**

Please select all that apply.

Row:

- [r1] Accommodation and food services
- [r2] Administrative and support
- [r3] Agriculture, forestry, fishing, and hunting
- [r4] Arts, entertainment, and recreation
- [r5] Childcare
- [r6] Communications
- [r7] Construction
- [r8] Educational services
- [r9] Emergency and security services
- [r10] Finance and insurance
- [r11] Health care and social assistance

- [r12] Information
 - [r13] Library
 - [r14] Management of companies and enterprises
 - [r15] Manufacturing
 - [r16] Mining, quarrying, and oil and gas extraction
 - [r17] Municipal
 - [r18] Federal or provincial government
 - [r19] Professional, scientific, and technical services
 - [r20] Public administration
 - [r21] Real estate, rental, and leasing
 - [r22] Retail
 - [r23] Social services
 - [r24] Trade
 - [r25] Transportation and warehousing
 - [r26] Utilities
 - [r27] Waste management and remediation services
 - [r28] Wholesale trade
 - [r96] Other (please specify)
 - [r99] I prefer not to say
-

[Q134] What is your current marital status?

Select one

Row:

- [r1] Single (never married)
 - [r2] Married or in a common-law partnership
 - [r3] Separated
 - [r4] Divorced
 - [r5] Widowed
 - [r99] I prefer not to say
-

[Q135] Do you have children of any age living in your household that you financially support?

Please enter a whole number

Row:

[r1] Yes (please enter number of children)

[Q136] Are you the head of a lone-parent (single parent) household?

Select one

Row:

[r1] Yes

[r2] No

[r99] I prefer not to say

[Q137] To help us better understand how results vary locally and by region, please provide the first three characters of your postal code:**[Q138] Do you have any other comments about your experience using [pipe: Final_LoanType_Selected title] that you would like to share?****Row:**

[r1] Yes, please specify

[Q139] Do you consent to being contacted for additional follow-up questions?

Select one

Row:

[r1] Yes

[r2] No

[Q140] Please share your name, email address and phone number(optional) so that we may contact you for the interview.

Condition: (Q139.r1) and (list=='0' or list=='1' or list=='2' or list=='5')

Row:

[r1] Name :

[r2] Email:

[r3] Phone (optional) :

This survey was conducted on behalf of the Financial Consumer Agency of Canada. We thank you very much for your time.
