



Survey of Payday Loan Services 2005

Affix Label Here

ID Number Contact's Telephone Number - -

Contact's First and Last Name

Contact's Address (Civic Number, Street, City and Province)

Postal Code Date of Birth Gender Language of Interview

Contact with the person who's name on the label is a must. No proxy. Interviewer must confirm this person's date of birth and gender before proceeding with the interview.

Contact	Contact's Appointment Information and Comments	In-Progress or Final Status Code
01		<input type="text"/>
02		<input type="text"/>
03		<input type="text"/>
04		<input type="text"/>
05		<input type="text"/>
06		<input type="text"/>
07		<input type="text"/>
08		<input type="text"/>

Hello, I'm ... from Statistics Canada. We are conducting a survey under the Statistics Act on behalf of the Office of Consumer Affairs within Industry Canada. The information collected from the survey will help the Office of Consumer Affairs to better understand the reasons, experiences and circumstances in which people obtain payday loans. All information that you give me will be kept strictly confidential and used only for statistical purposes. Your participation in this voluntary survey is very important if the results are to be accurate.

Within the last few months you participated in the Survey of Financial Security in which you indicated that someone in your household borrowed money through a payday loan.

- Is this correct ? ¹ Yes ▶ Continue
² No ▶ Thank respondent and end interview (record Final Status Code 70 above).

We would like to ask these persons some questions regarding payday loans. Could you please give me the name, date of birth and gender of each person?

Person ID	Name	Date of Birth	Gender	Final Status
01		Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Day <input type="text"/> <input type="text"/>	¹ <input type="radio"/> Male ² <input type="radio"/> Female	<input type="text"/>
02		Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Day <input type="text"/> <input type="text"/>	¹ <input type="radio"/> Male ² <input type="radio"/> Female	<input type="text"/>
03		Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Day <input type="text"/> <input type="text"/>	¹ <input type="radio"/> Male ² <input type="radio"/> Female	<input type="text"/>
04		Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Day <input type="text"/> <input type="text"/>	¹ <input type="radio"/> Male ² <input type="radio"/> Female	<input type="text"/>

Person ID must be assigned to a certain person and carried throughout the interview.

Is "name of each person listed" available at the moment to do a short interview about payday loans?

- Yes ▶ Initiate survey
 No ▶ Make an appointment on last page with corresponding Person ID and thank the respondent.

Person ID	Name
<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

INTERVIEWER NOTE:

1. If the respondent is the contact person and the interview is taking place at the time of initial contact, go to question A1.
2. If the respondent is the contact person and the interview is taking place at a later time (than the initial contact), read Part A of the introduction and then go to question A1.
3. If the respondent is not the contact person, read Parts A and B of the introduction and continue.

A. Hello, I'm ... from Statistics Canada. We are conducting a survey under the Statistics Act on behalf of the Office of Consumer Affairs within Industry Canada. The information collected from the survey will help the Office of Consumer Affairs to better understand the reasons, experiences and circumstances in which people obtain payday loans. All information that you give me will be kept strictly confidential and used only for statistical purposes. Your participation in this voluntary survey is very important if the results are to be accurate.

B. Within the last few months "contact's first and last name" participated in the Survey of Financial Security. At that time he/she indicated that you borrowed money through a payday loan.

- Is this correct ?
- ¹ Yes ► Continue
- ² No ► Thank the respondent and go to the front page and record a final status code of 70 in the appropriate place.

A1. I would now like to ask a few questions regarding your use of payday loan services. How often have you used a payday loan service within the last three years?

- Times ► Interviewer: answer must be 1 or more times, if 00s are entered, or the respondent answers 'don't know', probe for an answer; if 'refused', thank the respondent and go to the front page and record the final status code)
- ⁹⁷ Don't know
- ⁹⁸ Refused

A2. How often have you used a payday loan service within the last year?

- Times ► Interviewer: this answer should NOT be greater than the number reported in question A1.
- ⁹⁷ Don't know
- ⁹⁸ Refused

A3. Interviewer check item:

- ¹ If question A1 = 1 ► Go to question A9
- ² Otherwise ► Continue

A4. Did you use the same payday loan company for all of these loans?

- ¹ Yes
- ² No ► Go to question A8
- ⁷ Don't know ► Go to question A9
- ⁸ Refused ► Go to question A9

A5. Have you ever considered using another payday loan company?

- ¹ Yes
- ² No ► Go to question A9
- ⁷ Don't know ► Go to question A9
- ⁸ Refused ► Go to question A9

A6. Why did you consider using another payday loan company?

Interviewer: Do not read list. Mark all that apply.

- | | |
|--|--|
| 1 <input type="radio"/> Cost (cheaper fees or interest rates) | 8 <input type="radio"/> To pay off another loan |
| 2 <input type="radio"/> Convenient location (close to home or work) | 9 <input type="radio"/> Unhappy with the service of previous company |
| 3 <input type="radio"/> Convenient hours | 10 <input type="radio"/> Other - Specify _____ |
| 4 <input type="radio"/> Convenient payment schedule | |
| 5 <input type="radio"/> Confidentiality/Privacy | |
| 6 <input type="radio"/> The terms and conditions were explained well | 97 <input type="radio"/> Don't know |
| 7 <input type="radio"/> Not too much paper work | 98 <input type="radio"/> Refused |

A7. Why did you stay with the original payday loan company?

Interviewer: Do not read list. Mark all that apply.

- | | |
|--|--|
| 1 <input type="radio"/> Cost (cheaper fees or interest rates) | 8 <input type="radio"/> Couldn't find another payday loan company |
| 2 <input type="radio"/> Convenient location (close to home or work) | 9 <input type="radio"/> Too much trouble to apply at another payday loan |
| 3 <input type="radio"/> Convenient hours | 10 <input type="radio"/> Other - Specify _____ |
| 4 <input type="radio"/> Convenient payment schedule | |
| 5 <input type="radio"/> Confidentiality/Privacy | |
| 6 <input type="radio"/> The terms and conditions were explained well | 97 <input type="radio"/> Don't know |
| 7 <input type="radio"/> Not too much paper work | 98 <input type="radio"/> Refused |

Go to question A9

A8. Why did you choose to go to another company to obtain a payday loan?

Interviewer: Do not read list. Mark all that apply.

- | | |
|--|--|
| 1 <input type="radio"/> Cost (cheaper fees or interest rates) | 8 <input type="radio"/> To pay off another loan |
| 2 <input type="radio"/> Convenient location (close to home or work) | 9 <input type="radio"/> Unhappy with the service of previous company |
| 3 <input type="radio"/> Convenient hours | 10 <input type="radio"/> Other - Specify _____ |
| 4 <input type="radio"/> Convenient payment schedule | |
| 5 <input type="radio"/> Confidentiality/Privacy | |
| 6 <input type="radio"/> The terms and conditions were explained well | 97 <input type="radio"/> Don't know |
| 7 <input type="radio"/> Not too much paper work | 98 <input type="radio"/> Refused |

A9. Have you ever had difficulty paying back a payday loan on time?

- 1 Yes
2 No
7 Don't know
8 Refused

A10. A "rollover" of a payday loan occurs when a customer receives an extension of a payday loan for a fee or is issued a new payday loan to pay off a previous payday loan.

Have you ever rolled over a payday loan?

- 1 Yes
2 No
7 Don't know
8 Refused

Interviewer Note: In September 2005, the Canadian Payday Loan Association (CPLA) added a "no rollover" policy to their (voluntary) code of best business practices. This means that effective September 2005, members of the CPLA (which includes Money Mart, InstaLoans, and approximately 80% of payday loan providers in Canada etc.) will no longer roll-over a payday loan.

A11. The next questions are about your most recent payday loan.

When was your most recent payday loan?

- Month
- 97 Don't know 98 Refused
- Year
- 9997 Don't know 9998 Refused

A12. Which company did you use at that time?

Interviewer: Do not read list. Mark one only

- | | | |
|--|---|---|
| 01 <input type="radio"/> Cash Money | 15 <input type="radio"/> Cash Shop | 29 <input type="radio"/> Payroll loans |
| 02 <input type="radio"/> InstaLoans | 16 <input type="radio"/> Cash X | 30 <input type="radio"/> Phone Cash Money Transfer |
| 03 <input type="radio"/> Money Mart | 17 <input type="radio"/> Cash-In-Hand | 31 <input type="radio"/> Premiere Cash Advance |
| 04 <input type="radio"/> The Cash Store | 18 <input type="radio"/> Colton's Cash | 32 <input type="radio"/> Quickloans Financial Services Inc. |
| 05 <input type="radio"/> 310-Loans | 19 <input type="radio"/> Continual Cash | 33 <input type="radio"/> Rapid Cash Advance Inc. |
| 06 <input type="radio"/> A1 Financing & Loans | 20 <input type="radio"/> Cornwall Cash Advantage | 34 <input type="radio"/> Speedy Cash Payday Advance |
| 07 <input type="radio"/> Advance Cash/Ark Capital | 21 <input type="radio"/> DA\$H into CA\$H Ltd. | 35 <input type="radio"/> Speedy Cash |
| 08 <input type="radio"/> ATF Services | 22 <input type="radio"/> Greenbacks (The Money Store) | 36 <input type="radio"/> Stop 'N' Cash |
| 09 <input type="radio"/> Calgary's Cash Depot | 23 <input type="radio"/> It's Payday | 37 <input type="radio"/> The Fast Cash Co. |
| 10 <input type="radio"/> Can-Alta Cash Advance Group | 24 <input type="radio"/> Jiffy Cash Payday Advance | 38 <input type="radio"/> City Cash Co. |
| 11 <input type="radio"/> Cash 4 You Corp. | 25 <input type="radio"/> Kwik Cash Inc. | 39 <input type="radio"/> The Money Shack |
| 12 <input type="radio"/> Canadian Cheque Advance | 26 <input type="radio"/> Mr. Payday Easy Loans | 40 <input type="radio"/> The Money Tree Payday Loans Inc. |
| 13 <input type="radio"/> Cash Connection Ltd. | 27 <input type="radio"/> Nationwide Cash | 41 <input type="radio"/> The Petty Cash Inc. |
| 14 <input type="radio"/> Cash Depot | 28 <input type="radio"/> Paymax Canada Inc. | 42 <input type="radio"/> Other - Specify |
| 97 <input type="radio"/> Don't know | | |
| 98 <input type="radio"/> Refused | | |

A13. What did you use your payday loan for (for example, to pay the rent or utility bills)?

Interviewer: Do not read list. Mark all that apply.

- | | | |
|---|---|---|
| 01 <input type="radio"/> To pay the rent | 05 <input type="radio"/> To pay for medical or health related expenses such as medications, dental work, glasses etc. | 09 <input type="radio"/> For recreation |
| 02 <input type="radio"/> To pay the mortgage | 06 <input type="radio"/> To pay for transportation such as bus pass, gas, etc. | 10 <input type="radio"/> For a major purchase |
| 03 <input type="radio"/> To pay utilities such as phone, hydro, heat, etc. | 07 <input type="radio"/> To pay other bills, loans or debts | 11 <input type="radio"/> For an unexpected expense |
| 04 <input type="radio"/> To pay for other living expenses such as groceries, clothing, etc. | 08 <input type="radio"/> To pay for car or household repairs or replacing an appliance | 12 <input type="radio"/> To avoid bouncing a cheque |
| 97 <input type="radio"/> Don't know | | 13 <input type="radio"/> Other - Specify |
| 98 <input type="radio"/> Refused | | |

A14. Did you sign a contract when you obtained your most recent payday loan?

- 1 Yes
- 2 No ► Go to question A16
- 7 Don't know ► Go to question A16
- 8 Refused

A15. Did you obtain a copy of this contract?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

A16. Which of the following financial products or services did you have at the time of your most recent payday loan?

	Yes	No	Don't know	Refused
a. A savings account (at a bank, trust company or a credit union) . .	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
b. A chequing account (at a bank, trust company or credit union)	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
c. A debit card	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
d. A credit card (e.g. VISA, MasterCard, Amex)	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
e. A line of credit	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
f. Overdraft protection (at a bank, trust company or a credit union) . . .	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>

A17. Interviewer check item:

- 1 If question A16d = 1 ► Go to question A18
- 2 If question A16d = 2 ► Go to question A19
- 3 Otherwise ► Go to Question A20

A18. Why did you use a payday loan service instead of your CREDIT CARD?

Interviewer: Do not read list. Mark all that apply.

- 1 Had already reached my credit card limit
- 2 Payday loan was cheaper
- 3 Payday loan won't negatively affect my credit rating
- 4 Preferred a short term loan / made me pay it back more quickly with no revolving debt
- 5 Other - Specify _____
- 7 Don't know
- 8 Refused

Go to question A20

A19. At the time of your most recent payday loan, would you have preferred to have a CREDIT CARD that you could have used instead of getting your payday loan?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

A20. Interviewer check item:

- 1 If question A16e = 1 ► Go to question A21
- 2 If question A16e = 2 ► Go to question A22
- 3 Otherwise ► Go to Question A23

A21. Why did you use a payday loan service instead of your LINE OF CREDIT?

Interviewer: Do not read list. Mark all that apply.

- 1 Had already reached my credit limit
- 2 Preferred a short term loan / made me pay it back more quickly with no revolving debt
- 3 Other - Specify _____
- 7 Don't know
- 8 Refused

Go to question A23

A22. At the time of your most recent payday loan, would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your payday loan?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

A23. Interviewer check item:

- 1 If question A16f = 1 ► Go to question A24
- 2 If question A16f = 2 ► Go to question A25
- 3 Otherwise ► Go to Question A26

A24. Why did you use a payday loan service instead of your OVERDRAFT PROTECTION?

Interviewer: Do not read list. Mark all that apply.

- 1 Had already reached my overdraft limit
- 2 Too costly
- 3 Preferred a short term loan / made me pay it back more quickly with no revolving debt
- 4 Other - Specify _____
- 7 Don't know
- 8 Refused

Go to question A26

A25. At the time of your most recent payday loan, would you have preferred to have OVERDRAFT PROTECTION that you could have used instead of getting your payday loan?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

A26. What was the amount of your most recent payday loan? Please exclude the cost of fees and interest.

\$.00

9997 Don't know

9998 Refused

A27. How much did you pay in fees and interest for your most recent payday loan?

\$.00

9997 Don't know

9998 Refused

A28. Were there any hidden or unexpected fees (for your most recent payday loan)?

1 Yes

2 No

7 Don't know

8 Refused

A29. If the fees and interests were doubled, would you still have taken out this payday loan?

1 Yes

2 No

7 Don't know

8 Refused

A30. For how many days were you advanced the money (for your most recent payday loan)?

Interviewer: Further explanation: How many days between the time you received the money until it was to be paid back.

days

997 Don't know

998 Refused

A31. How much do you think it would cost to borrow (read amount from question A26) using a cash advance from a credit card? Would it be...

1 more than a payday loan?

2 less than a payday loan?

3 about the same as a payday loan?

7 Don't know

8 Refused

A32. How likely are you to use a payday loan service in the future? Would you say you are...

1 very likely?

2 somewhat likely?

3 not very likely? ► Go to question A35

4 not at all likely? ► Go to question A35

7 Don't know ► Go to question A36

8 Refused ► Go to question A36

A33. Why would you use a payday loan service again?

Interviewer: Do not read list. Mark all that apply.

- ⁰¹ Because I have already reached my credit limits elsewhere
- ⁰² Because I have no other alternatives available
- ⁰³ Payday loan is cheaper than other credit sources
- ⁰⁴ Payday loan won't negatively affect my credit rating
- ⁰⁵ Prefer a short term loan / makes me pay it back more quickly with no revolving debt
- ⁰⁶ Other - Specify _____
- ⁹⁷ Don't know
- ⁹⁸ Refused

A34. If a payday loan service no longer existed, what other sources would you turn to for that money?

Interviewer: Do not read list. Mark all that apply.

- ⁰¹ Family or friends
- ⁰² Credit card advance
- ⁰³ Bank or trust company or credit union
- ⁰⁴ Pawnshop
- ⁰⁵ Loan sharks
- ⁰⁶ Would do without the money (no other sources available)
- ⁰⁷ Other - Specify _____
- ⁹⁷ Don't know
- ⁹⁸ Refused

Go to question A36

A35. Why would you NOT use a payday loan service again?

Interviewer: Do not read list. Mark all that apply.

- ¹ Payday loans are too costly
- ² Payday loan was only used for an unexpected expense
- ³ I can now use other sources (credit card, line of credit, bank loans, etc.)
- ⁴ Other - Specify _____
- ⁷ Don't know
- ⁸ Refused

A36. In the past 3 years have you used the following services?

	Yes	No	Don't know	Refused
a. A cheque cashing service	¹ <input type="radio"/>	² <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
b. A rent to own service (e.g., to buy furniture or appliances)	¹ <input type="radio"/>	² <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
c. A pawnbroker	¹ <input type="radio"/>	² <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
d. An income-tax preparation service (e.g., H & R Block)	¹ <input type="radio"/>	² <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
e. A deferred payment purchase (e.g., no payments for a year)	¹ <input type="radio"/>	² <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>

A37. In the past 3 years have you ever ...

	Yes	No	Not applicable	Don't know	Refused
a. failed to make the minimum payment on your credit card? ..	¹ <input type="radio"/>	² <input type="radio"/>	³ <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
b. been two or more months behind with your rent or mortgage payment?	¹ <input type="radio"/>	² <input type="radio"/>	³ <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
c. been without work and looking for work?	¹ <input type="radio"/>	² <input type="radio"/>	³ <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
d. been contacted by a collection agency?	¹ <input type="radio"/>	² <input type="radio"/>	³ <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
e. needed a co-signor or a guarantor for a loan?	¹ <input type="radio"/>	² <input type="radio"/>	³ <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>

A38. The next question asks about whether or not you have been denied any financial products or services. Please indicate if you have never applied for any of these products or services.

Have you ever been denied ...

Interviewer: Use the category Never Applied for a respondent who has NEVER applied for any of these products or services.

	Yes	No	Never Applied	Don't know	Refused
a. a savings account (at a bank, trust company or a credit union)?.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
b. a chequing account (at a bank, trust company or credit union)?.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
c. a debit card?	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
d. a credit card (e.g. VISA, MasterCard, Amex)?.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
e. a line of credit?	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
f. overdraft protection (at a bank, trust company or a credit union)?.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>

A39. I'm going to read some statements regarding payday loan services. Please tell me if you ...

- (1) strongly agree
- (2) agree
- (3) neither agree nor disagree
- (4) disagree or
- (5) strongly disagree

with the following statements:

	(1)	(2)	(3)	(4)	(5)	Don't know	Refused
a. most payday loan service providers charge reasonable fees for the services they provide	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
b. a bank, trust company or credit union is likely to reject my request for credit.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
c. I would only use a payday loan if I had no other alternatives	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
d. the business practices of payday loan companies are fair	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>

Interviewer Note: Fair business practices include things such as the payday loan company providing accurate information about the terms and conditions prior to taking out the payday loan, not having hidden or undisclosed fees, and not using unreasonable or unfair practices to collect overdue amounts.

A40. Do you know any other persons who use payday loans?

- 1 Yes
- 2 No ► Go to question A42
- 7 Don't know ► Go to question A42
- 8 Refused ► Go to question A42

A41. Are these persons family members, friends or co-workers?

Interviewer: Do not read list. Mark all that apply.

- 1 Family members
- 2 Friends
- 3 Co-workers
- 4 Other
- 7 Don't know
- 8 Refused

A42. These last few questions ask general information about you at the time of your most recent payday loan.

At that time did you work at a job or business?

Interviewer: Include self-employment.

- 1 Yes
- 2 No ► Go to question A48
- 7 Don't know ► Go to question A48
- 8 Refused ► Go to question A48

A43. At that time, did you usually work 30 hours or more per week?

- ¹ Yes
- ² No
- ⁷ Don't know
- ⁸ Refused

A44. Were you a paid worker or self-employed (at the time of your most recent payday loan)?

- ¹ Paid worker
- ² Self employed
- ⁷ Don't know
- ⁸ Refused

A45. How often did you usually get paid (at the time of your most recent payday loan)? Would it be...

Interviewer: Read list. Mark one only.

- ¹ **weekly?**
- ² **every two weeks?**
- ³ **twice per month?**
- ⁴ **monthly?**
- ⁷ Don't know
- ⁸ Refused

A46. What was your usual take home pay for that period?

Interviewer: To be specified to respondent if necessary: Include earned income from all jobs, net farm or business profits for that period.

Enter amount in DOLLARS only. If response is "no income", enter 0.

If response is \$99,999 or more, enter 99999.

\$, .00

- ⁹⁹⁹⁹⁷ Don't know
- ⁹⁹⁹⁹⁸ Refused

A47. At the time of your most recent payday loan, did you have any other sources of income besides your employment income?

- ¹ Yes
- ² No ► *Go to question A52*
- ⁷ Don't know
- ⁸ Refused

Go to question A49

A48. At that time, what was your main activity ...

Interviewer: Do not read list. Mark one only.

- ⁰¹ looking for work?
- ⁰² going to school (full-time)?
- ⁰³ keeping house?
- ⁰⁴ caring for other family members including young children?
- ⁰⁵ retired?
- ⁰⁶ long term illness or disability?
- ⁰⁷ doing volunteer work?
- ⁰⁸ no main activity?
- ⁰⁹ Other - Specify _____
- ⁹⁷ Don't know
- ⁹⁸ Refused

A49. At the time of your most recent payday loan, what were your sources of income?

Interviewer: Do not read list. Mark all that apply. Probe for other sources in addition to income from employment and self employment.

- ⁰¹ Employment income (includes: wages, salaries, bonuses, tips, commissions, and allowances before deductions)
- ⁰² Self employment income (includes: net income from farm and non-farm self-employment activities)
- ⁰³ Income from government sources (such as Old Age Security, Guaranteed Income Supplement, Allowance for the Survivor, Canada/Québec Pension Plan, Veterans' pensions, Employment Insurance, Social Assistance, Workers' compensation, GST/QST/HST tax credits, provincial tax credits or Child Tax Benefits)
- ⁰⁴ Income from private pension sources (includes regular pension income from an employer's pension plan, including amounts paid to widow(er)s, payments from RRSP and annuities from RRIFs)
- ⁰⁵ Income from investment sources (includes dividends, interest on bonds, accounts, GIC's and mutual funds)
- ⁰⁶ Income from other sources (includes child support payments, alimony and scholarships)
- ⁰⁷ No income ► Go to question A52
- ⁹⁷ Don't know ► Go to question A52
- ⁹⁸ Refused ► Go to question A52

A50. Interviewer check item:

- ¹ If question A49 has only one source of income listed ► Go to question A52
- ² Otherwise ► Go to Question A51

A51. What source of income did you use to secure your payday loan?

Interviewer: Do not read list. Mark one only.

- ⁰¹ Employment income (includes: wages, salaries, bonuses, tips, commissions, and allowances before deductions)
- ⁰² Self employment income (includes: net income from farm and non-farm self-employment activities)
- ⁰³ Income from government sources (such as Old Age Security, Guaranteed Income Supplement, Allowance for the Survivor, Canada/Québec Pension Plan, Veterans' pensions, Employment Insurance, Social Assistance, Workers' compensation, GST/QST/HST tax credits, provincial tax credits or Child Tax Benefits)
- ⁰⁴ Income from private pension sources (includes regular pension income from an employer's pension plan, including amounts paid to widow(er)s, payments from RRSP and annuities from RRIFs)
- ⁰⁵ Income from investment sources (includes dividends, interest on bonds, accounts, GIC's and mutual funds)
- ⁰⁶ Income from other sources (includes child support payments, alimony and scholarships)
- ⁹⁷ Don't know
- ⁹⁸ Refused

A52. What was the highest level of education you had completed (at the time of your most recent payday loan)?

Interviewer: Do not read list. Mark one only

- ⁰¹ Grade 8 or lower (Québec: Secondary II or lower)
- ⁰² Grade 9-10 (Québec: Secondary III or IV, Newfoundland: 1st year of secondary)
- ⁰³ Grade 11-13 (Québec: Secondary V, Newfoundland: 2nd to 4th year of secondary) ► Go to question A53
- ⁰⁴ Some post secondary education (No post-secondary degree, certificate or diploma)
- ⁰⁵ Trade certificate or diploma from a vocational school or apprenticeship training
- ⁰⁶ Non-university certificate or diploma from a community college, CEGEP, school of nursing, etc.
- ⁰⁷ University certificate below Bachelor's level
- ⁰⁸ Bachelor's degree
- ⁰⁹ University degree or certificate above Bachelor's (e.g. Masters or PhD)
- ⁹⁷ Don't know
- ⁹⁸ Refused

Go to question A54

A53. Did you graduate from high school (secondary school)?

- ¹ Yes
² No
⁷ Don't know
⁸ Refused
-

A54. Did you own your dwelling or did you pay rent (at the time of your most recent payday loan)?

- ¹ Own
² Rent
³ Occupy rent free
⁷ Don't know
⁸ Refused
-

A55. Including yourself, how many persons were there in your household at the time of your most recent payday loan?

Include as household members all family members and persons related to you by blood, marriage, common-law or adoption, including step children and foster children.

EXCLUDE all unattached individuals such as roommates, boarders, etc.

Persons

- ⁹⁷ Don't know
⁹⁸ Refused
-

A56. Interviewer check item:

- ¹ If question A55 > 1 ► Go to question A57
² If question A55 = 1, Don't know or Refused ► Go to question A61
-

A57. Including yourself, how many persons in your household were 18 years of age and over (at the time of your most recent payday loan)?

Include as household members all family members and persons related to you by blood, marriage, common-law or adoption, including step children and foster children.

EXCLUDE all unattached individuals such as roommates, boarders, etc.

Persons

- ⁹⁷ Don't know
⁹⁸ Refused
-

A58. Interviewer check item:

- ¹ If question A57 = 2 ► Go to question A59
² If question A57 > 2 ► Go to question A60
³ If question A57 = Don't know or Refused ► Go to question A61
-

A59. Was this other person your spouse or partner (at the time of your most recent payday loan)?

- ¹ Yes ► Go to question A61
² No ► Go to question A61
⁷ Don't know ► Go to question A61
⁸ Refused ► Go to question A61
-

A60. Was one of these persons your spouse or partner (at the time of your most recent payday loan)?

- ¹ Yes
² No
⁷ Don't know
⁸ Refused
-

A61. At the time of your most recent payday loan, what was your total annual PERSONAL income before taxes and deductions? Please include income from all sources such as income from jobs, pensions, interest and government benefits.

*Interviewer: To be specified to respondent if necessary: Include earned income from all jobs, pensions, interest, dividends, rents, net farm or business profits and government benefits such as welfare, family allowance, and employment insurance payments.
Enter amount in DOLLARS only. If response is "no income", enter 0.
If response is \$99,999 or more, enter 99999.*

\$, .00

99997 Don't know

99998 Refused

A62. Interviewer check item:

¹ If question A55 = 1, Don't know or Refused ► Go to question A64

² Otherwise ► Go to question A63

A63. At the time of your most recent payday loan, what was the total annual income, before taxes and deductions, from ALL HOUSEHOLD MEMBERS, including yourself? Please include income from all sources such as income from jobs, pensions, interest and government benefits.

*Interviewer: To be specified to respondent if necessary: Include earned income, pensions, interest, dividends, rents, net farm or business profits and government benefits such as welfare, family allowance, and employment insurance payments.
Enter amount in DOLLARS only. If response is "no income", enter 0.
If response is \$999,999 or more, enter 999999.*

\$, .00

999997 Don't know

999998 Refused

A64. In the past 3 years have you ever declared personal bankruptcy?

¹ Yes

² No

⁷ Don't know

⁸ Refused

A65. What was the name of the city, town or municipality you lived in at the time of your most recent payday loan?

A66. What was your postal code at the time of your most recent payday loan?

Interviewer: If the respondent asks why we want a postal code, reply that having the postal code will help to determine the population of the community the respondent lives in. Industry Canada is interested in knowing if there are any differences between the payday loan experiences of Canadians living in large cities versus those living in lesser populated areas of Canada.

A67. To reduce respondent burden, Statistics Canada would like to combine information previously obtained from the Survey of Financial Security with the information you have just provided from this survey.

Do we have your permission?

¹ Yes

² No

⁷ Don't know

⁸ Refused

Thank you for your participation in this survey.

Record the final status of interview for the corresponding respondent on the front page.

FOR INFORMATION ONLY

Person ID	Name
<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

INTERVIEWER NOTE:

1. If the respondent is the contact person and the interview is taking place at the time of initial contact, go to question B1.
2. If the respondent is the contact person and the interview is taking place at a later time (than the initial contact), read Part A of the introduction and then go to question B1.
3. If the respondent is not the contact person, read Parts A and B of the introduction and continue.

A. Hello, I'm ... from Statistics Canada. We are conducting a survey under the Statistics Act on behalf of the Office of Consumer Affairs within Industry Canada. The information collected from the survey will help the Office of Consumer Affairs to better understand the reasons, experiences and circumstances in which people obtain payday loans. All information that you give me will be kept strictly confidential and used only for statistical purposes. Your participation in this voluntary survey is very important if the results are to be accurate.

B. Within the last few months "contact's first and last name" participated in the Survey of Financial Security. At that time he/she indicated that you borrowed money through a payday loan.

- Is this correct ?
- ¹ Yes ► Continue
- ² No ► Thank the respondent and go to the front page and record a final status code of 70 in the appropriate place.

B1. I would now like to ask a few questions regarding your use of payday loan services. How often have you used a payday loan service within the last three years?

- Times ► Interviewer: answer must be 1 or more times, if 00s are entered, or the respondent answers 'don't know', probe for an answer; if 'refused', thank the respondent and go to the front page and record the final status code)
- ⁹⁷ Don't know
- ⁹⁸ Refused

B2. How often have you used a payday loan service within the last year?

- Times ► Interviewer: this answer should NOT be greater than the number reported in question B1.
- ⁹⁷ Don't know
- ⁹⁸ Refused

B3. Interviewer check item:

- ¹ If question B1 = 1 ► Go to question B9
- ² Otherwise ► Continue

B4. Did you use the same payday loan company for all of these loans?

- ¹ Yes
- ² No ► Go to question B8
- ⁷ Don't know ► Go to question B9
- ⁸ Refused ► Go to question B9

B5. Have you ever considered using another payday loan company?

- ¹ Yes
- ² No ► Go to question B9
- ⁷ Don't know ► Go to question B9
- ⁸ Refused ► Go to question B9

B6. Why did you consider using another payday loan company?

Interviewer: Do not read list. Mark all that apply.

- | | |
|--|--|
| 1 <input type="radio"/> Cost (cheaper fees or interest rates) | 8 <input type="radio"/> To pay off another loan |
| 2 <input type="radio"/> Convenient location (close to home or work) | 9 <input type="radio"/> Unhappy with the service of previous company |
| 3 <input type="radio"/> Convenient hours | 10 <input type="radio"/> Other - Specify _____ |
| 4 <input type="radio"/> Convenient payment schedule | |
| 5 <input type="radio"/> Confidentiality/Privacy | |
| 6 <input type="radio"/> The terms and conditions were explained well | 97 <input type="radio"/> Don't know |
| 7 <input type="radio"/> Not too much paper work | 98 <input type="radio"/> Refused |

B7. Why did you stay with the original payday loan company?

Interviewer: Do not read list. Mark all that apply.

- | | |
|--|--|
| 1 <input type="radio"/> Cost (cheaper fees or interest rates) | 8 <input type="radio"/> Couldn't find another payday loan company |
| 2 <input type="radio"/> Convenient location (close to home or work) | 9 <input type="radio"/> Too much trouble to apply at another payday loan |
| 3 <input type="radio"/> Convenient hours | 10 <input type="radio"/> Other - Specify _____ |
| 4 <input type="radio"/> Convenient payment schedule | |
| 5 <input type="radio"/> Confidentiality/Privacy | |
| 6 <input type="radio"/> The terms and conditions were explained well | 97 <input type="radio"/> Don't know |
| 7 <input type="radio"/> Not too much paper work | 98 <input type="radio"/> Refused |

Go to question B9

B8. Why did you choose to go to another company to obtain a payday loan?

Interviewer: Do not read list. Mark all that apply.

- | | |
|--|--|
| 1 <input type="radio"/> Cost (cheaper fees or interest rates) | 8 <input type="radio"/> To pay off another loan |
| 2 <input type="radio"/> Convenient location (close to home or work) | 9 <input type="radio"/> Unhappy with the service of previous company |
| 3 <input type="radio"/> Convenient hours | 10 <input type="radio"/> Other - Specify _____ |
| 4 <input type="radio"/> Convenient payment schedule | |
| 5 <input type="radio"/> Confidentiality/Privacy | |
| 6 <input type="radio"/> The terms and conditions were explained well | 97 <input type="radio"/> Don't know |
| 7 <input type="radio"/> Not too much paper work | 98 <input type="radio"/> Refused |

B9. Have you ever had difficulty paying back a payday loan on time?

- 1 Yes
2 No
7 Don't know
8 Refused

B10. A "rollover" of a payday loan occurs when a customer receives an extension of a payday loan for a fee or is issued a new payday loan to pay off a previous payday loan.

Have you ever rolled over a payday loan?

- 1 Yes
2 No
7 Don't know
8 Refused

Interviewer Note: In September 2005, the Canadian Payday Loan Association (CPLA) added a "no rollover" policy to their (voluntary) code of best business practices. This means that effective September 2005, members of the CPLA (which includes Money Mart, InstaLoans, and approximately 80% of payday loan providers in Canada etc.) will no longer roll-over a payday loan.

B11. The next questions are about your most recent payday loan.

When was your most recent payday loan?

- Month
- 97 Don't know 98 Refused
- Year
- 9997 Don't know 9998 Refused

B12. Which company did you use at that time?

Interviewer: Do not read list. Mark one only

- | | | |
|--|---|---|
| 01 <input type="radio"/> Cash Money | 15 <input type="radio"/> Cash Shop | 29 <input type="radio"/> Payroll loans |
| 02 <input type="radio"/> InstaLoans | 16 <input type="radio"/> Cash X | 30 <input type="radio"/> Phone Cash Money Transfer |
| 03 <input type="radio"/> Money Mart | 17 <input type="radio"/> Cash-In-Hand | 31 <input type="radio"/> Premiere Cash Advance |
| 04 <input type="radio"/> The Cash Store | 18 <input type="radio"/> Colton's Cash | 32 <input type="radio"/> Quickloans Financial Services Inc. |
| 05 <input type="radio"/> 310-Loans | 19 <input type="radio"/> Continual Cash | 33 <input type="radio"/> Rapid Cash Advance Inc. |
| 06 <input type="radio"/> A1 Financing & Loans | 20 <input type="radio"/> Cornwall Cash Advantage | 34 <input type="radio"/> Speedy Cash Payday Advance |
| 07 <input type="radio"/> Advance Cash/Ark Capital | 21 <input type="radio"/> DA\$H into CA\$H Ltd. | 35 <input type="radio"/> Speedy Cash |
| 08 <input type="radio"/> ATF Services | 22 <input type="radio"/> Greenbacks (The Money Store) | 36 <input type="radio"/> Stop 'N' Cash |
| 09 <input type="radio"/> Calgary's Cash Depot | 23 <input type="radio"/> It's Payday | 37 <input type="radio"/> The Fast Cash Co. |
| 10 <input type="radio"/> Can-Alta Cash Advance Group | 24 <input type="radio"/> Jiffy Cash Payday Advance | 38 <input type="radio"/> City Cash Co. |
| 11 <input type="radio"/> Cash 4 You Corp. | 25 <input type="radio"/> Kwik Cash Inc. | 39 <input type="radio"/> The Money Shack |
| 12 <input type="radio"/> Canadian Cheque Advance | 26 <input type="radio"/> Mr. Payday Easy Loans | 40 <input type="radio"/> The Money Tree Payday Loans Inc. |
| 13 <input type="radio"/> Cash Connection Ltd. | 27 <input type="radio"/> Nationwide Cash | 41 <input type="radio"/> The Petty Cash Inc. |
| 14 <input type="radio"/> Cash Depot | 28 <input type="radio"/> Paymax Canada Inc. | 42 <input type="radio"/> Other - Specify |
| 97 <input type="radio"/> Don't know | | |
| 98 <input type="radio"/> Refused | | |

B13. What did you use your payday loan for (for example, to pay the rent or utility bills)?

Interviewer: Do not read list. Mark all that apply.

- | | | |
|---|---|---|
| 01 <input type="radio"/> To pay the rent | 05 <input type="radio"/> To pay for medical or health related expenses such as medications, dental work, glasses etc. | 09 <input type="radio"/> For recreation |
| 02 <input type="radio"/> To pay the mortgage | 06 <input type="radio"/> To pay for transportation such as bus pass, gas, etc. | 10 <input type="radio"/> For a major purchase |
| 03 <input type="radio"/> To pay utilities such as phone, hydro, heat, etc. | 07 <input type="radio"/> To pay other bills, loans or debts | 11 <input type="radio"/> For an unexpected expense |
| 04 <input type="radio"/> To pay for other living expenses such as groceries, clothing, etc. | 08 <input type="radio"/> To pay for car or household repairs or replacing an appliance | 12 <input type="radio"/> To avoid bouncing a cheque |
| 97 <input type="radio"/> Don't know | | 13 <input type="radio"/> Other - Specify |
| 98 <input type="radio"/> Refused | | |

B14. Did you sign a contract when you obtained your most recent payday loan?

- 1 Yes
- 2 No ► Go to question B16
- 7 Don't know ► Go to question B16
- 8 Refused

B15. Did you obtain a copy of this contract?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

B16. Which of the following financial products or services did you have at the time of your most recent payday loan?

	Yes	No	Don't know	Refused
a. A savings account (at a bank, trust company or a credit union) . .	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
b. A chequing account (at a bank, trust company or credit union)	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
c. A debit card	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
d. A credit card (e.g. VISA, MasterCard, Amex)	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
e. A line of credit	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
f. Overdraft protection (at a bank, trust company or a credit union) . . .	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>

B17. Interviewer check item:

- 1 If question B16d = 1 ► Go to question B18
- 2 If question B16d = 2 ► Go to question B19
- 3 Otherwise ► Go to Question B20

B18. Why did you use a payday loan service instead of your CREDIT CARD?

Interviewer: Do not read list. Mark all that apply.

- 1 Had already reached my credit card limit
- 2 Payday loan was cheaper
- 3 Payday loan won't negatively affect my credit rating
- 4 Preferred a short term loan / made me pay it back more quickly with no revolving debt
- 5 Other - Specify _____
- 7 Don't know
- 8 Refused

Go to question B20

B19. At the time of your most recent payday loan, would you have preferred to have a CREDIT CARD that you could have used instead of getting your payday loan?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

B20. Interviewer check item:

- 1 If question B16e = 1 ► Go to question B21
- 2 If question B16e = 2 ► Go to question B22
- 3 Otherwise ► Go to Question B23

B21. Why did you use a payday loan service instead of your LINE OF CREDIT?

Interviewer: Do not read list. Mark all that apply.

- 1 Had already reached my credit limit
- 2 Preferred a short term loan / made me pay it back more quickly with no revolving debt
- 3 Other - Specify _____
- 7 Don't know
- 8 Refused

Go to question B23

B22. At the time of your most recent payday loan, would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your payday loan?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

B23. Interviewer check item:

- 1 If question B16f = 1 ► Go to question B24
- 2 If question B16f = 2 ► Go to question B25
- 3 Otherwise ► Go to Question B26

B24. Why did you use a payday loan service instead of your OVERDRAFT PROTECTION?

Interviewer: Do not read list. Mark all that apply.

- 1 Had already reached my overdraft limit
- 2 Too costly
- 3 Preferred a short term loan / made me pay it back more quickly with no revolving debt
- 4 Other - Specify _____
- 7 Don't know
- 8 Refused

Go to question B26

B25. At the time of your most recent payday loan, would you have preferred to have OVERDRAFT PROTECTION that you could have used instead of getting your payday loan?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

B26. What was the amount of your most recent payday loan? Please exclude the cost of fees and interest.

\$.00

9997 Don't know

9998 Refused

B27. How much did you pay in fees and interest for your most recent payday loan?

\$.00

9997 Don't know

9998 Refused

B28. Were there any hidden or unexpected fees (for your most recent payday loan)?

1 Yes

2 No

7 Don't know

8 Refused

B29. If the fees and interests were doubled, would you still have taken out this payday loan?

1 Yes

2 No

7 Don't know

8 Refused

B30. For how many days were you advanced the money (for your most recent payday loan)?

Interviewer: Further explanation: How many days between the time you received the money until it was to be paid back.

days

997 Don't know

998 Refused

B31. How much do you think it would cost to borrow (read amount from question B26) using a cash advance from a credit card? Would it be...

1 more than a payday loan?

2 less than a payday loan?

3 about the same as a payday loan?

7 Don't know

8 Refused

B32. How likely are you to use a payday loan service in the future? Would you say you are...

1 very likely?

2 somewhat likely?

3 not very likely? ► Go to question B35

4 not at all likely? ► Go to question B35

7 Don't know ► Go to question B36

8 Refused ► Go to question B36

B33. Why would you use a payday loan service again?

Interviewer: Do not read list. Mark all that apply.

- 01 Because I have already reached my credit limits elsewhere
- 02 Because I have no other alternatives available
- 03 Payday loan is cheaper than other credit sources
- 04 Payday loan won't negatively affect my credit rating
- 05 Prefer a short term loan / makes me pay it back more quickly with no revolving debt
- 06 Other - Specify _____
- 97 Don't know
- 98 Refused

B34. If a payday loan service no longer existed, what other sources would you turn to for that money?

Interviewer: Do not read list. Mark all that apply.

- 01 Family or friends
- 02 Credit card advance
- 03 Bank or trust company or credit union
- 04 Pawnshop
- 05 Loan sharks
- 06 Would do without the money (no other sources available)
- 07 Other - Specify _____
- 97 Don't know
- 98 Refused

Go to question B36

B35. Why would you NOT use a payday loan service again?

Interviewer: Do not read list. Mark all that apply.

- 1 Payday loans are too costly
- 2 Payday loan was only used for an unexpected expense
- 3 I can now use other sources (credit card, line of credit, bank loans, etc.)
- 4 Other - Specify _____
- 7 Don't know
- 8 Refused

B36. In the past 3 years have you used the following services?

	Yes	No	Don't know	Refused
a. A cheque cashing service	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
b. A rent to own service (e.g., to buy furniture or appliances)	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
c. A pawnbroker	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
d. An income-tax preparation service (e.g., H & R Block)	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
e. A deferred payment purchase (e.g., no payments for a year)	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>

B37. In the past 3 years have you ever ...

	Yes	No	Not applicable	Don't know	Refused
a. failed to make the minimum payment on your credit card?	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
b. been two or more months behind with your rent or mortgage payment?	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
c. been without work and looking for work?	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
d. been contacted by a collection agency?	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
e. needed a co-signor or a guarantor for a loan?	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>

B38. The next question asks about whether or not you have been denied any financial products or services. Please indicate if you have never applied for any of these products or services.

Have you ever been denied ...

Interviewer: Use the category Never Applied for a respondent who has NEVER applied for any of these products or services.

	Yes	No	Never Applied	Don't know	Refused
a. a savings account (at a bank, trust company or a credit union)?.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
b. a chequing account (at a bank, trust company or credit union)?.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
c. a debit card?	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
d. a credit card (e.g. VISA, MasterCard, Amex)?.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
e. a line of credit?	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
f. overdraft protection (at a bank, trust company or a credit union)?.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>

B39. I'm going to read some statements regarding payday loan services. Please tell me if you ...

- (1) strongly agree
- (2) agree
- (3) neither agree nor disagree
- (4) disagree or
- (5) strongly disagree

with the following statements:

	(1)	(2)	(3)	(4)	(5)	Don't know	Refused
a. most payday loan service providers charge reasonable fees for the services they provide	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
b. a bank, trust company or credit union is likely to reject my request for credit.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
c. I would only use a payday loan if I had no other alternatives	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
d. the business practices of payday loan companies are fair	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>

Interviewer Note: Fair business practices include things such as the payday loan company providing accurate information about the terms and conditions prior to taking out the payday loan, not having hidden or undisclosed fees, and not using unreasonable or unfair practices to collect overdue amounts.

B40. Do you know any other persons who use payday loans?

- 1 Yes
- 2 No ► Go to question B42
- 7 Don't know ► Go to question B42
- 8 Refused ► Go to question B42

B41. Are these persons family members, friends or co-workers?

Interviewer: Do not read list. Mark all that apply.

- 1 Family members
- 2 Friends
- 3 Co-workers
- 4 Other
- 7 Don't know
- 8 Refused

B42. These last few questions ask general information about you at the time of your most recent payday loan.

At that time did you work at a job or business?

Interviewer: Include self-employment.

- 1 Yes
- 2 No ► Go to question B48
- 7 Don't know ► Go to question B48
- 8 Refused ► Go to question B48

B43. At that time, did you usually work 30 hours or more per week?

- ¹ Yes
- ² No
- ⁷ Don't know
- ⁸ Refused

B44. Were you a paid worker or self-employed (at the time of your most recent payday loan)?

- ¹ Paid worker
- ² Self employed
- ⁷ Don't know
- ⁸ Refused

B45. How often did you usually get paid (at the time of your most recent payday loan)? Would it be...

Interviewer: Read list. Mark one only.

- ¹ **weekly?**
- ² **every two weeks?**
- ³ **twice per month?**
- ⁴ **monthly?**
- ⁷ Don't know
- ⁸ Refused

B46. What was your usual take home pay for that period?

Interviewer: To be specified to respondent if necessary: Include earned income from all jobs, net farm or business profits for that period.

Enter amount in DOLLARS only. If response is "no income", enter 0.

If response is \$99,999 or more, enter 99999.

\$, .00

- ⁹⁹⁹⁹⁷ Don't know
- ⁹⁹⁹⁹⁸ Refused

B47. At the time of your most recent payday loan, did you have any other sources of income besides your employment income?

- ¹ Yes
- ² No ► *Go to question B52*
- ⁷ Don't know
- ⁸ Refused

Go to question B49

B48. At that time, what was your main activity ...

Interviewer: Do not read list. Mark one only.

- ⁰¹ looking for work?
- ⁰² going to school (full-time)?
- ⁰³ keeping house?
- ⁰⁴ caring for other family members including young children?
- ⁰⁵ retired?
- ⁰⁶ long term illness or disability?
- ⁰⁷ doing volunteer work?
- ⁰⁸ no main activity?
- ⁰⁹ Other - Specify _____
- ⁹⁷ Don't know
- ⁹⁸ Refused

B49. At the time of your most recent payday loan, what were your sources of income?

Interviewer: Do not read list. Mark all that apply. Probe for other sources in addition to income from employment and self employment.

- ⁰¹ Employment income (includes: wages, salaries, bonuses, tips, commissions, and allowances before deductions)
- ⁰² Self employment income (includes: net income from farm and non-farm self-employment activities)
- ⁰³ Income from government sources (such as Old Age Security, Guaranteed Income Supplement, Allowance for the Survivor, Canada/Québec Pension Plan, Veterans' pensions, Employment Insurance, Social Assistance, Workers' compensation, GST/QST/HST tax credits, provincial tax credits or Child Tax Benefits)
- ⁰⁴ Income from private pension sources (includes regular pension income from an employer's pension plan, including amounts paid to widow(er)s, payments from RRSP and annuities from RRIFs)
- ⁰⁵ Income from investment sources (includes dividends, interest on bonds, accounts, GIC's and mutual funds)
- ⁰⁶ Income from other sources (includes child support payments, alimony and scholarships)
- ⁰⁷ No income ► Go to question B52
- ⁹⁷ Don't know ► Go to question B52
- ⁹⁸ Refused ► Go to question B52

B50. Interviewer check item:

- ¹ If question B49 has only one source of income listed ► Go to question B52
- ² Otherwise ► Go to Question B51

B51. What source of income did you use to secure your payday loan?

Interviewer: Do not read list. Mark one only.

- ⁰¹ Employment income (includes: wages, salaries, bonuses, tips, commissions, and allowances before deductions)
- ⁰² Self employment income (includes: net income from farm and non-farm self-employment activities)
- ⁰³ Income from government sources (such as Old Age Security, Guaranteed Income Supplement, Allowance for the Survivor, Canada/Québec Pension Plan, Veterans' pensions, Employment Insurance, Social Assistance, Workers' compensation, GST/QST/HST tax credits, provincial tax credits or Child Tax Benefits)
- ⁰⁴ Income from private pension sources (includes regular pension income from an employer's pension plan, including amounts paid to widow(er)s, payments from RRSP and annuities from RRIFs)
- ⁰⁵ Income from investment sources (includes dividends, interest on bonds, accounts, GIC's and mutual funds)
- ⁰⁶ Income from other sources (includes child support payments, alimony and scholarships)
- ⁹⁷ Don't know
- ⁹⁸ Refused

B52. What was the highest level of education you had completed (at the time of your most recent payday loan)?

Interviewer: Do not read list. Mark one only

- ⁰¹ Grade 8 or lower (Québec: Secondary II or lower)
- ⁰² Grade 9-10 (Québec: Secondary III or IV, Newfoundland: 1st year of secondary)
- ⁰³ Grade 11-13 (Québec: Secondary V, Newfoundland: 2nd to 4th year of secondary) ► Go to question B53
- ⁰⁴ Some post secondary education (No post-secondary degree, certificate or diploma)
- ⁰⁵ Trade certificate or diploma from a vocational school or apprenticeship training
- ⁰⁶ Non-university certificate or diploma from a community college, CEGEP, school of nursing, etc.
- ⁰⁷ University certificate below Bachelor's level
- ⁰⁸ Bachelor's degree
- ⁰⁹ University degree or certificate above Bachelor's (e.g. Masters or PhD)
- ⁹⁷ Don't know
- ⁹⁸ Refused

Go to question B54

B53. Did you graduate from high school (secondary school)?

- ¹ Yes
- ² No
- ⁷ Don't know
- ⁸ Refused

B54. Did you own your dwelling or did you pay rent (at the time of your most recent payday loan)?

- ¹ Own
- ² Rent
- ³ Occupy rent free
- ⁷ Don't know
- ⁸ Refused

B55. Including yourself, how many persons were there in your household at the time of your most recent payday loan?

Include as household members all family members and persons related to you by blood, marriage, common-law or adoption, including step children and foster children.

EXCLUDE all unattached individuals such as roommates, boarders, etc.

Persons

- ⁹⁷ Don't know
- ⁹⁸ Refused

B56. Interviewer check item:

- ¹ If question B55 > 1 ► Go to question B57
- ² If question B55 = 1, Don't know or Refused ► Go to question B61

B57. Including yourself, how many persons in your household were 18 years of age and over (at the time of your most recent payday loan)?

Include as household members all family members and persons related to you by blood, marriage, common-law or adoption, including step children and foster children.

EXCLUDE all unattached individuals such as roommates, boarders, etc.

Persons

- ⁹⁷ Don't know
- ⁹⁸ Refused

B58. Interviewer check item:

- ¹ If question B57 = 2 ► Go to question B59
- ² If question B57 > 2 ► Go to question B60
- ³ If question B57 = Don't know or Refused ► Go to question B61

B59. Was this other person your spouse or partner (at the time of your most recent payday loan)?

- ¹ Yes ► Go to question B61
- ² No ► Go to question B61
- ⁷ Don't know ► Go to question B61
- ⁸ Refused ► Go to question B61

B60. Was one of these persons your spouse or partner (at the time of your most recent payday loan)?

- ¹ Yes
- ² No
- ⁷ Don't know
- ⁸ Refused

B61. At the time of your most recent payday loan, what was your total annual PERSONAL income before taxes and deductions? Please include income from all sources such as income from jobs, pensions, interest and government benefits.

*Interviewer: To be specified to respondent if necessary: Include earned income from all jobs, pensions, interest, dividends, rents, net farm or business profits and government benefits such as welfare, family allowance, and employment insurance payments.
Enter amount in DOLLARS only. If response is "no income", enter 0.
If response is \$99,999 or more, enter 99999.*

\$, .00

99997 Don't know

99998 Refused

B62. Interviewer check item:

¹ If question B55 = 1, Don't know or Refused ► Go to question B64

² Otherwise ► Go to question B63

B63. At the time of your most recent payday loan, what was the total annual income, before taxes and deductions, from ALL HOUSEHOLD MEMBERS, including yourself? Please include income from all sources such as income from jobs, pensions, interest and government benefits.

*Interviewer: To be specified to respondent if necessary: Include earned income, pensions, interest, dividends, rents, net farm or business profits and government benefits such as welfare, family allowance, and employment insurance payments.
Enter amount in DOLLARS only. If response is "no income", enter 0.
If response is \$999,999 or more, enter 999999.*

\$, .00

999997 Don't know

999998 Refused

B64. In the past 3 years have you ever declared personal bankruptcy?

¹ Yes

² No

⁷ Don't know

⁸ Refused

B65. What was the name of the city, town or municipality you lived in at the time of your most recent payday loan?

B66. What was your postal code at the time of your most recent payday loan?

Interviewer: If the respondent asks why we want a postal code, reply that having the postal code will help to determine the population of the community the respondent lives in. Industry Canada is interested in knowing if there are any differences between the payday loan experiences of Canadians living in large cities versus those living in lesser populated areas of Canada.

B67. To reduce respondent burden, Statistics Canada would like to combine information previously obtained from the Survey of Financial Security with the information you have just provided from this survey.

Do we have your permission?

¹ Yes

² No

⁷ Don't know

⁸ Refused

Thank you for your participation in this survey.

Record the final status of interview for the corresponding respondent on the front page.

FOR INFORMATION ONLY

Person ID	Name
<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

INTERVIEWER NOTE:

1. If the respondent is the contact person and the interview is taking place at the time of initial contact, go to question C1.
2. If the respondent is the contact person and the interview is taking place at a later time (than the initial contact), read Part A of the introduction and then go to question C1.
3. If the respondent is not the contact person, read Parts A and B of the introduction and continue.

A. Hello, I'm ... from Statistics Canada. We are conducting a survey under the Statistics Act on behalf of the Office of Consumer Affairs within Industry Canada. The information collected from the survey will help the Office of Consumer Affairs to better understand the reasons, experiences and circumstances in which people obtain payday loans. All information that you give me will be kept strictly confidential and used only for statistical purposes. Your participation in this voluntary survey is very important if the results are to be accurate.

B. Within the last few months "contact's first and last name" participated in the Survey of Financial Security. At that time he/she indicated that you borrowed money through a payday loan.

- Is this correct ?
- ¹ Yes ► Continue
- ² No ► Thank the respondent and go to the front page and record a final status code of 70 in the appropriate place.

C1. I would now like to ask a few questions regarding your use of payday loan services. How often have you used a payday loan service within the last three years?

- Times ► Interviewer: answer must be 1 or more times, if 00s are entered, or the respondent answers 'don't know', probe for an answer; if 'refused', thank the respondent and go to the front page and record the final status code)
- ⁹⁷ Don't know
- ⁹⁸ Refused

C2. How often have you used a payday loan service within the last year?

- Times ► Interviewer: this answer should NOT be greater than the number reported in question C1.
- ⁹⁷ Don't know
- ⁹⁸ Refused

C3. Interviewer check item:

- ¹ If question C1 = 1 ► Go to question C9
- ² Otherwise ► Continue

C4. Did you use the same payday loan company for all of these loans?

- ¹ Yes
- ² No ► Go to question C8
- ⁷ Don't know ► Go to question C9
- ⁸ Refused ► Go to question C9

C5. Have you ever considered using another payday loan company?

- ¹ Yes
- ² No ► Go to question C9
- ⁷ Don't know ► Go to question C9
- ⁸ Refused ► Go to question C9

C6. Why did you consider using another payday loan company?

Interviewer: Do not read list. Mark all that apply.

- | | |
|--|--|
| 1 <input type="radio"/> Cost (cheaper fees or interest rates) | 8 <input type="radio"/> To pay off another loan |
| 2 <input type="radio"/> Convenient location (close to home or work) | 9 <input type="radio"/> Unhappy with the service of previous company |
| 3 <input type="radio"/> Convenient hours | 10 <input type="radio"/> Other - Specify _____ |
| 4 <input type="radio"/> Convenient payment schedule | |
| 5 <input type="radio"/> Confidentiality/Privacy | |
| 6 <input type="radio"/> The terms and conditions were explained well | 97 <input type="radio"/> Don't know |
| 7 <input type="radio"/> Not too much paper work | 98 <input type="radio"/> Refused |

C7. Why did you stay with the original payday loan company?

Interviewer: Do not read list. Mark all that apply.

- | | |
|--|--|
| 1 <input type="radio"/> Cost (cheaper fees or interest rates) | 8 <input type="radio"/> Couldn't find another payday loan company |
| 2 <input type="radio"/> Convenient location (close to home or work) | 9 <input type="radio"/> Too much trouble to apply at another payday loan |
| 3 <input type="radio"/> Convenient hours | 10 <input type="radio"/> Other - Specify _____ |
| 4 <input type="radio"/> Convenient payment schedule | |
| 5 <input type="radio"/> Confidentiality/Privacy | |
| 6 <input type="radio"/> The terms and conditions were explained well | 97 <input type="radio"/> Don't know |
| 7 <input type="radio"/> Not too much paper work | 98 <input type="radio"/> Refused |

Go to question C9

C8. Why did you choose to go to another company to obtain a payday loan?

Interviewer: Do not read list. Mark all that apply.

- | | |
|--|--|
| 1 <input type="radio"/> Cost (cheaper fees or interest rates) | 8 <input type="radio"/> To pay off another loan |
| 2 <input type="radio"/> Convenient location (close to home or work) | 9 <input type="radio"/> Unhappy with the service of previous company |
| 3 <input type="radio"/> Convenient hours | 10 <input type="radio"/> Other - Specify _____ |
| 4 <input type="radio"/> Convenient payment schedule | |
| 5 <input type="radio"/> Confidentiality/Privacy | |
| 6 <input type="radio"/> The terms and conditions were explained well | 97 <input type="radio"/> Don't know |
| 7 <input type="radio"/> Not too much paper work | 98 <input type="radio"/> Refused |

C9. Have you ever had difficulty paying back a payday loan on time?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

C10. A "rollover" of a payday loan occurs when a customer receives an extension of a payday loan for a fee or is issued a new payday loan to pay off a previous payday loan.

Have you ever rolled over a payday loan?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

Interviewer Note: In September 2005, the Canadian Payday Loan Association (CPLA) added a "no rollover" policy to their (voluntary) code of best business practices. This means that effective September 2005, members of the CPLA (which includes Money Mart, InstaLoans, and approximately 80% of payday loan providers in Canada etc.) will no longer roll-over a payday loan.

C11. The next questions are about your most recent payday loan.

When was your most recent payday loan?

- Month
- Year
- 97 Don't know 98 Refused
- 9997 Don't know 9998 Refused

C12. Which company did you use at that time?

Interviewer: Do not read list. Mark one only

- | | | |
|--|---|---|
| 01 <input type="radio"/> Cash Money | 15 <input type="radio"/> Cash Shop | 29 <input type="radio"/> Payroll loans |
| 02 <input type="radio"/> InstaLoans | 16 <input type="radio"/> Cash X | 30 <input type="radio"/> Phone Cash Money Transfer |
| 03 <input type="radio"/> Money Mart | 17 <input type="radio"/> Cash-In-Hand | 31 <input type="radio"/> Premiere Cash Advance |
| 04 <input type="radio"/> The Cash Store | 18 <input type="radio"/> Colton's Cash | 32 <input type="radio"/> Quickloans Financial Services Inc. |
| 05 <input type="radio"/> 310-Loans | 19 <input type="radio"/> Continual Cash | 33 <input type="radio"/> Rapid Cash Advance Inc. |
| 06 <input type="radio"/> A1 Financing & Loans | 20 <input type="radio"/> Cornwall Cash Advantage | 34 <input type="radio"/> Speedy Cash Payday Advance |
| 07 <input type="radio"/> Advance Cash/Ark Capital | 21 <input type="radio"/> DA\$H into CA\$H Ltd. | 35 <input type="radio"/> Speedy Cash |
| 08 <input type="radio"/> ATF Services | 22 <input type="radio"/> Greenbacks (The Money Store) | 36 <input type="radio"/> Stop 'N' Cash |
| 09 <input type="radio"/> Calgary's Cash Depot | 23 <input type="radio"/> It's Payday | 37 <input type="radio"/> The Fast Cash Co. |
| 10 <input type="radio"/> Can-Alta Cash Advance Group | 24 <input type="radio"/> Jiffy Cash Payday Advance | 38 <input type="radio"/> City Cash Co. |
| 11 <input type="radio"/> Cash 4 You Corp. | 25 <input type="radio"/> Kwik Cash Inc. | 39 <input type="radio"/> The Money Shack |
| 12 <input type="radio"/> Canadian Cheque Advance | 26 <input type="radio"/> Mr. Payday Easy Loans | 40 <input type="radio"/> The Money Tree Payday Loans Inc. |
| 13 <input type="radio"/> Cash Connection Ltd. | 27 <input type="radio"/> Nationwide Cash | 41 <input type="radio"/> The Petty Cash Inc. |
| 14 <input type="radio"/> Cash Depot | 28 <input type="radio"/> Paymax Canada Inc. | 42 <input type="radio"/> Other - Specify |
| 97 <input type="radio"/> Don't know | | |
| 98 <input type="radio"/> Refused | | |

C13. What did you use your payday loan for (for example, to pay the rent or utility bills)?

Interviewer: Do not read list. Mark all that apply.

- | | | |
|---|---|---|
| 01 <input type="radio"/> To pay the rent | 05 <input type="radio"/> To pay for medical or health related expenses such as medications, dental work, glasses etc. | 09 <input type="radio"/> For recreation |
| 02 <input type="radio"/> To pay the mortgage | 06 <input type="radio"/> To pay for transportation such as bus pass, gas, etc. | 10 <input type="radio"/> For a major purchase |
| 03 <input type="radio"/> To pay utilities such as phone, hydro, heat, etc. | 07 <input type="radio"/> To pay other bills, loans or debts | 11 <input type="radio"/> For an unexpected expense |
| 04 <input type="radio"/> To pay for other living expenses such as groceries, clothing, etc. | 08 <input type="radio"/> To pay for car or household repairs or replacing an appliance | 12 <input type="radio"/> To avoid bouncing a cheque |
| 97 <input type="radio"/> Don't know | | 13 <input type="radio"/> Other - Specify |
| 98 <input type="radio"/> Refused | | |

C14. Did you sign a contract when you obtained your most recent payday loan?

- 1 Yes
- 2 No ► Go to question C16
- 7 Don't know ► Go to question C16
- 8 Refused

C15. Did you obtain a copy of this contract?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

C16. Which of the following financial products or services did you have at the time of your most recent payday loan?

	Yes	No	Don't know	Refused
a. A savings account (at a bank, trust company or a credit union) . .	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
b. A chequing account (at a bank, trust company or credit union)	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
c. A debit card	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
d. A credit card (e.g. VISA, MasterCard, Amex)	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
e. A line of credit	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
f. Overdraft protection (at a bank, trust company or a credit union) . . .	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>

C17. Interviewer check item:

- 1 If question C16d = 1 ► Go to question C18
- 2 If question C16d = 2 ► Go to question C19
- 3 Otherwise ► Go to Question C20

C18. Why did you use a payday loan service instead of your CREDIT CARD?

Interviewer: Do not read list. Mark all that apply.

- 1 Had already reached my credit card limit
- 2 Payday loan was cheaper
- 3 Payday loan won't negatively affect my credit rating
- 4 Preferred a short term loan / made me pay it back more quickly with no revolving debt
- 5 Other - Specify _____
- 7 Don't know
- 8 Refused

Go to question C20

C19. At the time of your most recent payday loan, would you have preferred to have a CREDIT CARD that you could have used instead of getting your payday loan?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

C20. Interviewer check item:

- 1 If question C16e = 1 ► Go to question C21
- 2 If question C16e = 2 ► Go to question C22
- 3 Otherwise ► Go to Question C23

C21. Why did you use a payday loan service instead of your LINE OF CREDIT?

Interviewer: Do not read list. Mark all that apply.

- 1 Had already reached my credit limit
- 2 Preferred a short term loan / made me pay it back more quickly with no revolving debt
- 3 Other - Specify _____
- 7 Don't know
- 8 Refused

Go to question C23

C22. At the time of your most recent payday loan, would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your payday loan?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

C23. Interviewer check item:

- 1 If question C16f = 1 ► Go to question C24
- 2 If question C16f = 2 ► Go to question C25
- 3 Otherwise ► Go to Question C26

C24. Why did you use a payday loan service instead of your OVERDRAFT PROTECTION?

Interviewer: Do not read list. Mark all that apply.

- 1 Had already reached my overdraft limit
- 2 Too costly
- 3 Preferred a short term loan / made me pay it back more quickly with no revolving debt
- 4 Other - Specify _____
- 7 Don't know
- 8 Refused

Go to question C26

C25. At the time of your most recent payday loan, would you have preferred to have OVERDRAFT PROTECTION that you could have used instead of getting your payday loan?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

C26. What was the amount of your most recent payday loan? Please exclude the cost of fees and interest.

\$.00

9997 Don't know

9998 Refused

C27. How much did you pay in fees and interest for your most recent payday loan?

\$.00

9997 Don't know

9998 Refused

C28. Were there any hidden or unexpected fees (for your most recent payday loan)?

1 Yes

2 No

7 Don't know

8 Refused

C29. If the fees and interests were doubled, would you still have taken out this payday loan?

1 Yes

2 No

7 Don't know

8 Refused

C30. For how many days were you advanced the money (for your most recent payday loan)?

Interviewer: Further explanation: How many days between the time you received the money until it was to be paid back.

days

997 Don't know

998 Refused

C31. How much do you think it would cost to borrow (read amount from question C26) using a cash advance from a credit card? Would it be...

1 more than a payday loan?

2 less than a payday loan?

3 about the same as a payday loan?

7 Don't know

8 Refused

C32. How likely are you to use a payday loan service in the future? Would you say you are...

1 very likely?

2 somewhat likely?

3 not very likely? ► Go to question C35

4 not at all likely? ► Go to question C35

7 Don't know ► Go to question C36

8 Refused ► Go to question C36

C33. Why would you use a payday loan service again?

Interviewer: Do not read list. Mark all that apply.

- ⁰¹ Because I have already reached my credit limits elsewhere
- ⁰² Because I have no other alternatives available
- ⁰³ Payday loan is cheaper than other credit sources
- ⁰⁴ Payday loan won't negatively affect my credit rating
- ⁰⁵ Prefer a short term loan / makes me pay it back more quickly with no revolving debt
- ⁰⁶ Other - Specify _____
- ⁹⁷ Don't know
- ⁹⁸ Refused

C34. If a payday loan service no longer existed, what other sources would you turn to for that money?

Interviewer: Do not read list. Mark all that apply.

- ⁰¹ Family or friends
- ⁰² Credit card advance
- ⁰³ Bank or trust company or credit union
- ⁰⁴ Pawnshop
- ⁰⁵ Loan sharks
- ⁰⁶ Would do without the money (no other sources available)
- ⁰⁷ Other - Specify _____
- ⁹⁷ Don't know
- ⁹⁸ Refused

Go to question C36

C35. Why would you NOT use a payday loan service again?

Interviewer: Do not read list. Mark all that apply.

- ¹ Payday loans are too costly
- ² Payday loan was only used for an unexpected expense
- ³ I can now use other sources (credit card, line of credit, bank loans, etc.)
- ⁴ Other - Specify _____
- ⁷ Don't know
- ⁸ Refused

C36. In the past 3 years have you used the following services?

	Yes	No	Don't know	Refused
a. A cheque cashing service	¹ <input type="radio"/>	² <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
b. A rent to own service (e.g., to buy furniture or appliances)	¹ <input type="radio"/>	² <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
c. A pawnbroker	¹ <input type="radio"/>	² <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
d. An income-tax preparation service (e.g., H & R Block)	¹ <input type="radio"/>	² <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
e. A deferred payment purchase (e.g., no payments for a year)	¹ <input type="radio"/>	² <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>

C37. In the past 3 years have you ever ...

	Yes	No	Not applicable	Don't know	Refused
a. failed to make the minimum payment on your credit card? ..	¹ <input type="radio"/>	² <input type="radio"/>	³ <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
b. been two or more months behind with your rent or mortgage payment?	¹ <input type="radio"/>	² <input type="radio"/>	³ <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
c. been without work and looking for work?	¹ <input type="radio"/>	² <input type="radio"/>	³ <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
d. been contacted by a collection agency?	¹ <input type="radio"/>	² <input type="radio"/>	³ <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
e. needed a co-signor or a guarantor for a loan?	¹ <input type="radio"/>	² <input type="radio"/>	³ <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>

C38. The next question asks about whether or not you have been denied any financial products or services. Please indicate if you have never applied for any of these products or services.

Have you ever been denied ...

Interviewer: Use the category *Never Applied* for a respondent who has NEVER applied for any of these products or services.

	Yes	No	Never Applied	Don't know	Refused
a. a savings account (at a bank, trust company or a credit union)?.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
b. a chequing account (at a bank, trust company or credit union)?.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
c. a debit card?	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
d. a credit card (e.g. VISA, MasterCard, Amex)?.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
e. a line of credit?	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
f. overdraft protection (at a bank, trust company or a credit union)?.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>

C39. I'm going to read some statements regarding payday loan services. Please tell me if you ...

- (1) strongly agree
- (2) agree
- (3) neither agree nor disagree
- (4) disagree or
- (5) strongly disagree

with the following statements:

	(1)	(2)	(3)	(4)	(5)	Don't know	Refused
a. most payday loan service providers charge reasonable fees for the services they provide	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
b. a bank, trust company or credit union is likely to reject my request for credit.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
c. I would only use a payday loan if I had no other alternatives	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
d. the business practices of payday loan companies are fair	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>

Interviewer Note: Fair business practices include things such as the payday loan company providing accurate information about the terms and conditions prior to taking out the payday loan, not having hidden or undisclosed fees, and not using unreasonable or unfair practices to collect overdue amounts.

C40. Do you know any other persons who use payday loans?

- 1 Yes
- 2 No ► Go to question C42
- 7 Don't know ► Go to question C42
- 8 Refused ► Go to question C42

C41. Are these persons family members, friends or co-workers?

Interviewer: Do not read list. Mark all that apply.

- 1 Family members
- 2 Friends
- 3 Co-workers
- 4 Other
- 7 Don't know
- 8 Refused

C42. These last few questions ask general information about you at the time of your most recent payday loan.

At that time did you work at a job or business?

Interviewer: Include self-employment.

- 1 Yes
- 2 No ► Go to question C48
- 7 Don't know ► Go to question C48
- 8 Refused ► Go to question C48

C43. At that time, did you usually work 30 hours or more per week?

- ¹ Yes
- ² No
- ⁷ Don't know
- ⁸ Refused

C44. Were you a paid worker or self-employed (at the time of your most recent payday loan)?

- ¹ Paid worker
- ² Self employed
- ⁷ Don't know
- ⁸ Refused

C45. How often did you usually get paid (at the time of your most recent payday loan)? Would it be...

Interviewer: Read list. Mark one only.

- ¹ **weekly?**
- ² **every two weeks?**
- ³ **twice per month?**
- ⁴ **monthly?**
- ⁷ Don't know
- ⁸ Refused

C46. What was your usual take home pay for that period?

Interviewer: To be specified to respondent if necessary: Include earned income from all jobs, net farm or business profits for that period.

Enter amount in DOLLARS only. If response is "no income", enter 0.

If response is \$99,999 or more, enter 99999.

\$, .00

- ⁹⁹⁹⁹⁷ Don't know
- ⁹⁹⁹⁹⁸ Refused

C47. At the time of your most recent payday loan, did you have any other sources of income besides your employment income?

- ¹ Yes
- ² No ► *Go to question C52*
- ⁷ Don't know
- ⁸ Refused

Go to question C49

C48. At that time, what was your main activity ...

Interviewer: Do not read list. Mark one only.

- ⁰¹ looking for work?
- ⁰² going to school (full-time)?
- ⁰³ keeping house?
- ⁰⁴ caring for other family members including young children?
- ⁰⁵ retired?
- ⁰⁶ long term illness or disability?
- ⁰⁷ doing volunteer work?
- ⁰⁸ no main activity?
- ⁰⁹ Other - Specify _____
- ⁹⁷ Don't know
- ⁹⁸ Refused

C49. At the time of your most recent payday loan, what were your sources of income?

Interviewer: Do not read list. Mark all that apply. Probe for other sources in addition to income from employment and self employment.

- ⁰¹ Employment income (includes: wages, salaries, bonuses, tips, commissions, and allowances before deductions)
- ⁰² Self employment income (includes: net income from farm and non-farm self-employment activities)
- ⁰³ Income from government sources (such as Old Age Security, Guaranteed Income Supplement, Allowance for the Survivor, Canada/Québec Pension Plan, Veterans' pensions, Employment Insurance, Social Assistance, Workers' compensation, GST/QST/HST tax credits, provincial tax credits or Child Tax Benefits)
- ⁰⁴ Income from private pension sources (includes regular pension income from an employer's pension plan, including amounts paid to widow(er)s, payments from RRSP and annuities from RRIFs)
- ⁰⁵ Income from investment sources (includes dividends, interest on bonds, accounts, GIC's and mutual funds)
- ⁰⁶ Income from other sources (includes child support payments, alimony and scholarships)
- ⁰⁷ No income ► Go to question C52
- ⁹⁷ Don't know ► Go to question C52
- ⁹⁸ Refused ► Go to question C52

C50. Interviewer check item:

- ¹ If question C49 has only one source of income listed ► Go to question C52
- ² Otherwise ► Go to Question C51

C51. What source of income did you use to secure your payday loan?

Interviewer: Do not read list. Mark one only.

- ⁰¹ Employment income (includes: wages, salaries, bonuses, tips, commissions, and allowances before deductions)
- ⁰² Self employment income (includes: net income from farm and non-farm self-employment activities)
- ⁰³ Income from government sources (such as Old Age Security, Guaranteed Income Supplement, Allowance for the Survivor, Canada/Québec Pension Plan, Veterans' pensions, Employment Insurance, Social Assistance, Workers' compensation, GST/QST/HST tax credits, provincial tax credits or Child Tax Benefits)
- ⁰⁴ Income from private pension sources (includes regular pension income from an employer's pension plan, including amounts paid to widow(er)s, payments from RRSP and annuities from RRIFs)
- ⁰⁵ Income from investment sources (includes dividends, interest on bonds, accounts, GIC's and mutual funds)
- ⁰⁶ Income from other sources (includes child support payments, alimony and scholarships)
- ⁹⁷ Don't know
- ⁹⁸ Refused

C52. What was the highest level of education you had completed (at the time of your most recent payday loan)?

Interviewer: Do not read list. Mark one only

- ⁰¹ Grade 8 or lower (Québec: Secondary II or lower)
- ⁰² Grade 9-10 (Québec: Secondary III or IV, Newfoundland: 1st year of secondary)
- ⁰³ Grade 11-13 (Québec: Secondary V, Newfoundland: 2nd to 4th year of secondary) ► Go to question C53
- ⁰⁴ Some post secondary education (No post-secondary degree, certificate or diploma)
- ⁰⁵ Trade certificate or diploma from a vocational school or apprenticeship training
- ⁰⁶ Non-university certificate or diploma from a community college, CEGEP, school of nursing, etc.
- ⁰⁷ University certificate below Bachelor's level
- ⁰⁸ Bachelor's degree
- ⁰⁹ University degree or certificate above Bachelor's (e.g. Masters or PhD)
- ⁹⁷ Don't know
- ⁹⁸ Refused

Go to question C54

C53. Did you graduate from high school (secondary school)?

- ¹ Yes
² No
⁷ Don't know
⁸ Refused
-

C54. Did you own your dwelling or did you pay rent (at the time of your most recent payday loan)?

- ¹ Own
² Rent
³ Occupy rent free
⁷ Don't know
⁸ Refused
-

C55. Including yourself, how many persons were there in your household at the time of your most recent payday loan?

Include as household members all family members and persons related to you by blood, marriage, common-law or adoption, including step children and foster children.

EXCLUDE all unattached individuals such as roommates, boarders, etc.

Persons

- ⁹⁷ Don't know
⁹⁸ Refused
-

C56. Interviewer check item:

- ¹ If question C55 > 1 ► Go to question C57
² If question C55 = 1, Don't know or Refused ► Go to question C61
-

C57. Including yourself, how many persons in your household were 18 years of age and over (at the time of your most recent payday loan)?

Include as household members all family members and persons related to you by blood, marriage, common-law or adoption, including step children and foster children.

EXCLUDE all unattached individuals such as roommates, boarders, etc.

Persons

- ⁹⁷ Don't know
⁹⁸ Refused
-

C58. Interviewer check item:

- ¹ If question C57 = 2 ► Go to question C59
² If question C57 > 2 ► Go to question C60
³ If question C57 = Don't know or Refused ► Go to question C61
-

C59. Was this other person your spouse or partner (at the time of your most recent payday loan)?

- ¹ Yes ► Go to question C61
² No ► Go to question C61
⁷ Don't know ► Go to question C61
⁸ Refused ► Go to question C61
-

C60. Was one of these persons your spouse or partner (at the time of your most recent payday loan)?

- ¹ Yes
² No
⁷ Don't know
⁸ Refused
-

C61. At the time of your most recent payday loan, what was your total annual PERSONAL income before taxes and deductions? Please include income from all sources such as income from jobs, pensions, interest and government benefits.

*Interviewer: To be specified to respondent if necessary: Include earned income from all jobs, pensions, interest, dividends, rents, net farm or business profits and government benefits such as welfare, family allowance, and employment insurance payments.
Enter amount in DOLLARS only. If response is "no income", enter 0.
If response is \$99,999 or more, enter 99999.*

\$, .00

99997 Don't know

99998 Refused

C62. Interviewer check item:

- ¹ If question C55 = 1, Don't know or Refused ► Go to question C64
² Otherwise ► Go to question C63

C63. At the time of your most recent payday loan, what was the total annual income, before taxes and deductions, from ALL HOUSEHOLD MEMBERS, including yourself? Please include income from all sources such as income from jobs, pensions, interest and government benefits.

*Interviewer: To be specified to respondent if necessary: Include earned income, pensions, interest, dividends, rents, net farm or business profits and government benefits such as welfare, family allowance, and employment insurance payments.
Enter amount in DOLLARS only. If response is "no income", enter 0.
If response is \$999,999 or more, enter 999999.*

\$, .00

999997 Don't know

999998 Refused

C64. In the past 3 years have you ever declared personal bankruptcy?

- ¹ Yes
² No
⁷ Don't know
⁸ Refused

C65. What was the name of the city, town or municipality you lived in at the time of your most recent payday loan?

C66. What was your postal code at the time of your most recent payday loan?

Interviewer: If the respondent asks why we want a postal code, reply that having the postal code will help to determine the population of the community the respondent lives in. Industry Canada is interested in knowing if there are any differences between the payday loan experiences of Canadians living in large cities versus those living in lesser populated areas of Canada.

C67. To reduce respondent burden, Statistics Canada would like to combine information previously obtained from the Survey of Financial Security with the information you have just provided from this survey. Do we have your permission?

- ¹ Yes
² No
⁷ Don't know
⁸ Refused

Thank you for your participation in this survey.

Record the final status of interview for the corresponding respondent on the front page.

FOR INFORMATION ONLY

Person ID	Name
<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

INTERVIEWER NOTE:

1. If the respondent is the contact person and the interview is taking place at the time of initial contact, go to question D1.
2. If the respondent is the contact person and the interview is taking place at a later time (than the initial contact), read Part A of the introduction and then go to question D1.
3. If the respondent is not the contact person, read Parts A and B of the introduction and continue.

A. Hello, I'm ... from Statistics Canada. We are conducting a survey under the Statistics Act on behalf of the Office of Consumer Affairs within Industry Canada. The information collected from the survey will help the Office of Consumer Affairs to better understand the reasons, experiences and circumstances in which people obtain payday loans. All information that you give me will be kept strictly confidential and used only for statistical purposes. Your participation in this voluntary survey is very important if the results are to be accurate.

B. Within the last few months "contact's first and last name" participated in the Survey of Financial Security. At that time he/she indicated that you borrowed money through a payday loan.

- Is this correct ?
- ¹ Yes ► Continue
- ² No ► Thank the respondent and go to the front page and record a final status code of 70 in the appropriate place.

D1. I would now like to ask a few questions regarding your use of payday loan services. How often have you used a payday loan service within the last three years?

- Times ► Interviewer: answer must be 1 or more times, if 00s are entered, or the respondent answers 'don't know', probe for an answer; if 'refused', thank the respondent and go to the front page and record the final status code)
- ⁹⁷ Don't know
- ⁹⁸ Refused

D2. How often have you used a payday loan service within the last year?

- Times ► Interviewer: this answer should NOT be greater than the number reported in question D1.
- ⁹⁷ Don't know
- ⁹⁸ Refused

D3. Interviewer check item:

- ¹ If question D1 = 1 ► Go to question D9
- ² Otherwise ► Continue

D4. Did you use the same payday loan company for all of these loans?

- ¹ Yes
- ² No ► Go to question D8
- ⁷ Don't know ► Go to question D9
- ⁸ Refused ► Go to question D9

D5. Have you ever considered using another payday loan company?

- ¹ Yes
- ² No ► Go to question D9
- ⁷ Don't know ► Go to question D9
- ⁸ Refused ► Go to question D9

D6. Why did you consider using another payday loan company?

Interviewer: Do not read list. Mark all that apply.

- | | |
|--|--|
| 1 <input type="radio"/> Cost (cheaper fees or interest rates) | 8 <input type="radio"/> To pay off another loan |
| 2 <input type="radio"/> Convenient location (close to home or work) | 9 <input type="radio"/> Unhappy with the service of previous company |
| 3 <input type="radio"/> Convenient hours | 10 <input type="radio"/> Other - Specify _____ |
| 4 <input type="radio"/> Convenient payment schedule | |
| 5 <input type="radio"/> Confidentiality/Privacy | |
| 6 <input type="radio"/> The terms and conditions were explained well | 97 <input type="radio"/> Don't know |
| 7 <input type="radio"/> Not too much paper work | 98 <input type="radio"/> Refused |

D7. Why did you stay with the original payday loan company?

Interviewer: Do not read list. Mark all that apply.

- | | |
|--|--|
| 1 <input type="radio"/> Cost (cheaper fees or interest rates) | 8 <input type="radio"/> Couldn't find another payday loan company |
| 2 <input type="radio"/> Convenient location (close to home or work) | 9 <input type="radio"/> Too much trouble to apply at another payday loan |
| 3 <input type="radio"/> Convenient hours | 10 <input type="radio"/> Other - Specify _____ |
| 4 <input type="radio"/> Convenient payment schedule | |
| 5 <input type="radio"/> Confidentiality/Privacy | |
| 6 <input type="radio"/> The terms and conditions were explained well | 97 <input type="radio"/> Don't know |
| 7 <input type="radio"/> Not too much paper work | 98 <input type="radio"/> Refused |

Go to question D9

D8. Why did you choose to go to another company to obtain a payday loan?

Interviewer: Do not read list. Mark all that apply.

- | | |
|--|--|
| 1 <input type="radio"/> Cost (cheaper fees or interest rates) | 8 <input type="radio"/> To pay off another loan |
| 2 <input type="radio"/> Convenient location (close to home or work) | 9 <input type="radio"/> Unhappy with the service of previous company |
| 3 <input type="radio"/> Convenient hours | 10 <input type="radio"/> Other - Specify _____ |
| 4 <input type="radio"/> Convenient payment schedule | |
| 5 <input type="radio"/> Confidentiality/Privacy | |
| 6 <input type="radio"/> The terms and conditions were explained well | 97 <input type="radio"/> Don't know |
| 7 <input type="radio"/> Not too much paper work | 98 <input type="radio"/> Refused |

D9. Have you ever had difficulty paying back a payday loan on time?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

D10. A "rollover" of a payday loan occurs when a customer receives an extension of a payday loan for a fee or is issued a new payday loan to pay off a previous payday loan.

Have you ever rolled over a payday loan?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

Interviewer Note: In September 2005, the Canadian Payday Loan Association (CPLA) added a "no rollover" policy to their (voluntary) code of best business practices. This means that effective September 2005, members of the CPLA (which includes Money Mart, InstaLoans, and approximately 80% of payday loan providers in Canada etc.) will no longer roll-over a payday loan.

D11. The next questions are about your most recent payday loan.

When was your most recent payday loan?

- Month
- Year
- | | |
|---------------------------------------|------------------------------------|
| 97 <input type="radio"/> Don't know | 98 <input type="radio"/> Refused |
| 9997 <input type="radio"/> Don't know | 9998 <input type="radio"/> Refused |

D12. Which company did you use at that time?

Interviewer: Do not read list. Mark one only

- | | | |
|--|---|---|
| 01 <input type="radio"/> Cash Money | 15 <input type="radio"/> Cash Shop | 29 <input type="radio"/> Payroll loans |
| 02 <input type="radio"/> InstaLoans | 16 <input type="radio"/> Cash X | 30 <input type="radio"/> Phone Cash Money Transfer |
| 03 <input type="radio"/> Money Mart | 17 <input type="radio"/> Cash-In-Hand | 31 <input type="radio"/> Premiere Cash Advance |
| 04 <input type="radio"/> The Cash Store | 18 <input type="radio"/> Colton's Cash | 32 <input type="radio"/> Quickloans Financial Services Inc. |
| 05 <input type="radio"/> 310-Loans | 19 <input type="radio"/> Continual Cash | 33 <input type="radio"/> Rapid Cash Advance Inc. |
| 06 <input type="radio"/> A1 Financing & Loans | 20 <input type="radio"/> Cornwall Cash Advantage | 34 <input type="radio"/> Speedy Cash Payday Advance |
| 07 <input type="radio"/> Advance Cash/Ark Capital | 21 <input type="radio"/> DA\$H into CA\$H Ltd. | 35 <input type="radio"/> Speedy Cash |
| 08 <input type="radio"/> ATF Services | 22 <input type="radio"/> Greenbacks (The Money Store) | 36 <input type="radio"/> Stop 'N' Cash |
| 09 <input type="radio"/> Calgary's Cash Depot | 23 <input type="radio"/> It's Payday | 37 <input type="radio"/> The Fast Cash Co. |
| 10 <input type="radio"/> Can-Alta Cash Advance Group | 24 <input type="radio"/> Jiffy Cash Payday Advance | 38 <input type="radio"/> City Cash Co. |
| 11 <input type="radio"/> Cash 4 You Corp. | 25 <input type="radio"/> Kwik Cash Inc. | 39 <input type="radio"/> The Money Shack |
| 12 <input type="radio"/> Canadian Cheque Advance | 26 <input type="radio"/> Mr. Payday Easy Loans | 40 <input type="radio"/> The Money Tree Payday Loans Inc. |
| 13 <input type="radio"/> Cash Connection Ltd. | 27 <input type="radio"/> Nationwide Cash | 41 <input type="radio"/> The Petty Cash Inc. |
| 14 <input type="radio"/> Cash Depot | 28 <input type="radio"/> Paymax Canada Inc. | 42 <input type="radio"/> Other - Specify |
| 97 <input type="radio"/> Don't know | | |
| 98 <input type="radio"/> Refused | | |

D13. What did you use your payday loan for (for example, to pay the rent or utility bills)?

Interviewer: Do not read list. Mark all that apply.

- | | | |
|---|---|---|
| 01 <input type="radio"/> To pay the rent | 05 <input type="radio"/> To pay for medical or health related expenses such as medications, dental work, glasses etc. | 09 <input type="radio"/> For recreation |
| 02 <input type="radio"/> To pay the mortgage | 06 <input type="radio"/> To pay for transportation such as bus pass, gas, etc. | 10 <input type="radio"/> For a major purchase |
| 03 <input type="radio"/> To pay utilities such as phone, hydro, heat, etc. | 07 <input type="radio"/> To pay other bills, loans or debts | 11 <input type="radio"/> For an unexpected expense |
| 04 <input type="radio"/> To pay for other living expenses such as groceries, clothing, etc. | 08 <input type="radio"/> To pay for car or household repairs or replacing an appliance | 12 <input type="radio"/> To avoid bouncing a cheque |
| 97 <input type="radio"/> Don't know | | 13 <input type="radio"/> Other - Specify |
| 98 <input type="radio"/> Refused | | |

D14. Did you sign a contract when you obtained your most recent payday loan?

- 1 Yes
- 2 No ► Go to question D16
- 7 Don't know ► Go to question D16
- 8 Refused

D15. Did you obtain a copy of this contract?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

D16. Which of the following financial products or services did you have at the time of your most recent payday loan?

	Yes	No	Don't know	Refused
a. A savings account (at a bank, trust company or a credit union) . .	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
b. A chequing account (at a bank, trust company or credit union)	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
c. A debit card	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
d. A credit card (e.g. VISA, MasterCard, Amex)	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
e. A line of credit	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
f. Overdraft protection (at a bank, trust company or a credit union) . . .	1 <input type="radio"/>	2 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>

D17. Interviewer check item:

- 1 If question D16d = 1 ► Go to question D18
- 2 If question D16d = 2 ► Go to question D19
- 3 Otherwise ► Go to Question D20

D18. Why did you use a payday loan service instead of your CREDIT CARD?

Interviewer: Do not read list. Mark all that apply.

- 1 Had already reached my credit card limit
- 2 Payday loan was cheaper
- 3 Payday loan won't negatively affect my credit rating
- 4 Preferred a short term loan / made me pay it back more quickly with no revolving debt
- 5 Other - Specify _____
- 7 Don't know
- 8 Refused

Go to question D20

D19. At the time of your most recent payday loan, would you have preferred to have a CREDIT CARD that you could have used instead of getting your payday loan?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

D20. Interviewer check item:

- 1 If question D16e = 1 ► Go to question D21
- 2 If question D16e = 2 ► Go to question D22
- 3 Otherwise ► Go to Question D23

D21. Why did you use a payday loan service instead of your LINE OF CREDIT?

Interviewer: Do not read list. Mark all that apply.

- 1 Had already reached my credit limit
- 2 Preferred a short term loan / made me pay it back more quickly with no revolving debt
- 3 Other - Specify _____
- 7 Don't know
- 8 Refused

Go to question D23

D22. At the time of your most recent payday loan, would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your payday loan?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

D23. Interviewer check item:

- 1 If question D16f = 1 ► Go to question D24
- 2 If question D16f = 2 ► Go to question D25
- 3 Otherwise ► Go to Question D26

D24. Why did you use a payday loan service instead of your OVERDRAFT PROTECTION?

Interviewer: Do not read list. Mark all that apply.

- 1 Had already reached my overdraft limit
- 2 Too costly
- 3 Preferred a short term loan / made me pay it back more quickly with no revolving debt
- 4 Other - Specify _____
- 7 Don't know
- 8 Refused

Go to question D26

D25. At the time of your most recent payday loan, would you have preferred to have OVERDRAFT PROTECTION that you could have used instead of getting your payday loan?

- 1 Yes
- 2 No
- 7 Don't know
- 8 Refused

D26. What was the amount of your most recent payday loan? Please exclude the cost of fees and interest.

\$.00

9997 Don't know

9998 Refused

D27. How much did you pay in fees and interest for your most recent payday loan?

\$.00

9997 Don't know

9998 Refused

D28. Were there any hidden or unexpected fees (for your most recent payday loan)?

1 Yes

2 No

7 Don't know

8 Refused

D29. If the fees and interests were doubled, would you still have taken out this payday loan?

1 Yes

2 No

7 Don't know

8 Refused

D30. For how many days were you advanced the money (for your most recent payday loan)?

Interviewer: Further explanation: How many days between the time you received the money until it was to be paid back.

days

997 Don't know

998 Refused

D31. How much do you think it would cost to borrow (read amount from question D26) using a cash advance from a credit card? Would it be...

1 more than a payday loan?

2 less than a payday loan?

3 about the same as a payday loan?

7 Don't know

8 Refused

D32. How likely are you to use a payday loan service in the future? Would you say you are...

1 very likely?

2 somewhat likely?

3 not very likely? ► Go to question D35

4 not at all likely? ► Go to question D35

7 Don't know ► Go to question D36

8 Refused ► Go to question D36

D33. Why would you use a payday loan service again?

Interviewer: Do not read list. Mark all that apply.

- ⁰¹ Because I have already reached my credit limits elsewhere
- ⁰² Because I have no other alternatives available
- ⁰³ Payday loan is cheaper than other credit sources
- ⁰⁴ Payday loan won't negatively affect my credit rating
- ⁰⁵ Prefer a short term loan / makes me pay it back more quickly with no revolving debt
- ⁰⁶ Other - Specify _____
- ⁹⁷ Don't know
- ⁹⁸ Refused

D34. If a payday loan service no longer existed, what other sources would you turn to for that money?

Interviewer: Do not read list. Mark all that apply.

- ⁰¹ Family or friends
- ⁰² Credit card advance
- ⁰³ Bank or trust company or credit union
- ⁰⁴ Pawnshop
- ⁰⁵ Loan sharks
- ⁰⁶ Would do without the money (no other sources available)
- ⁰⁷ Other - Specify _____
- ⁹⁷ Don't know
- ⁹⁸ Refused

Go to question D36

D35. Why would you NOT use a payday loan service again?

Interviewer: Do not read list. Mark all that apply.

- ¹ Payday loans are too costly
- ² Payday loan was only used for an unexpected expense
- ³ I can now use other sources (credit card, line of credit, bank loans, etc.)
- ⁴ Other - Specify _____
- ⁷ Don't know
- ⁸ Refused

D36. In the past 3 years have you used the following services?

	Yes	No	Don't know	Refused
a. A cheque cashing service	¹ <input type="radio"/>	² <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
b. A rent to own service (e.g., to buy furniture or appliances)	¹ <input type="radio"/>	² <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
c. A pawnbroker	¹ <input type="radio"/>	² <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
d. An income-tax preparation service (e.g., H & R Block)	¹ <input type="radio"/>	² <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
e. A deferred payment purchase (e.g., no payments for a year)	¹ <input type="radio"/>	² <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>

D37. In the past 3 years have you ever ...

	Yes	No	Not applicable	Don't know	Refused
a. failed to make the minimum payment on your credit card? ..	¹ <input type="radio"/>	² <input type="radio"/>	³ <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
b. been two or more months behind with your rent or mortgage payment?	¹ <input type="radio"/>	² <input type="radio"/>	³ <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
c. been without work and looking for work?	¹ <input type="radio"/>	² <input type="radio"/>	³ <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
d. been contacted by a collection agency?	¹ <input type="radio"/>	² <input type="radio"/>	³ <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>
e. needed a co-signor or a guarantor for a loan?	¹ <input type="radio"/>	² <input type="radio"/>	³ <input type="radio"/>	⁷ <input type="radio"/>	⁸ <input type="radio"/>

D38. The next question asks about whether or not you have been denied any financial products or services. Please indicate if you have never applied for any of these products or services.

Have you ever been denied ...

Interviewer: Use the category *Never Applied* for a respondent who has *NEVER* applied for any of these products or services.

	Yes	No	Never Applied	Don't know	Refused
a. a savings account (at a bank, trust company or a credit union)?.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
b. a chequing account (at a bank, trust company or credit union)?.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
c. a debit card?	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
d. a credit card (e.g. VISA, MasterCard, Amex)?.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
e. a line of credit?	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
f. overdraft protection (at a bank, trust company or a credit union)?.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>

D39. I'm going to read some statements regarding payday loan services. Please tell me if you ...

- (1) strongly agree
- (2) agree
- (3) neither agree nor disagree
- (4) disagree or
- (5) strongly disagree

with the following statements:

	(1)	(2)	(3)	(4)	(5)	Don't know	Refused
a. most payday loan service providers charge reasonable fees for the services they provide	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
b. a bank, trust company or credit union is likely to reject my request for credit.....	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
c. I would only use a payday loan if I had no other alternatives	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>
d. the business practices of payday loan companies are fair	1 <input type="radio"/>	2 <input type="radio"/>	3 <input type="radio"/>	4 <input type="radio"/>	5 <input type="radio"/>	7 <input type="radio"/>	8 <input type="radio"/>

Interviewer Note: Fair business practices include things such as the payday loan company providing accurate information about the terms and conditions prior to taking out the payday loan, not having hidden or undisclosed fees, and not using unreasonable or unfair practices to collect overdue amounts.

D40. Do you know any other persons who use payday loans?

- 1 Yes
- 2 No ► Go to question D42
- 7 Don't know ► Go to question D42
- 8 Refused ► Go to question D42

D41. Are these persons family members, friends or co-workers?

Interviewer: Do not read list. Mark all that apply.

- 1 Family members
- 2 Friends
- 3 Co-workers
- 4 Other
- 7 Don't know
- 8 Refused

D42. These last few questions ask general information about you at the time of your most recent payday loan.

At that time did you work at a job or business?

Interviewer: Include self-employment.

- 1 Yes
- 2 No ► Go to question D48
- 7 Don't know ► Go to question D48
- 8 Refused ► Go to question D48

D43. At that time, did you usually work 30 hours or more per week?

- ¹ Yes
- ² No
- ⁷ Don't know
- ⁸ Refused

D44. Were you a paid worker or self-employed (at the time of your most recent payday loan)?

- ¹ Paid worker
- ² Self employed
- ⁷ Don't know
- ⁸ Refused

D45. How often did you usually get paid (at the time of your most recent payday loan)? Would it be...

Interviewer: Read list. Mark one only.

- ¹ **weekly?**
- ² **every two weeks?**
- ³ **twice per month?**
- ⁴ **monthly?**
- ⁷ Don't know
- ⁸ Refused

D46. What was your usual take home pay for that period?

Interviewer: To be specified to respondent if necessary: Include earned income from all jobs, net farm or business profits for that period.

Enter amount in DOLLARS only. If response is "no income", enter 0.

If response is \$99,999 or more, enter 99999.

\$, .00

- ⁹⁹⁹⁹⁷ Don't know
- ⁹⁹⁹⁹⁸ Refused

D47. At the time of your most recent payday loan, did you have any other sources of income besides your employment income?

- ¹ Yes
- ² No ► *Go to question D52*
- ⁷ Don't know
- ⁸ Refused

Go to question D49

D48. At that time, what was your main activity ...

Interviewer: Do not read list. Mark one only.

- ⁰¹ looking for work?
- ⁰² going to school (full-time)?
- ⁰³ keeping house?
- ⁰⁴ caring for other family members including young children?
- ⁰⁵ retired?
- ⁰⁶ long term illness or disability?
- ⁰⁷ doing volunteer work?
- ⁰⁸ no main activity?
- ⁰⁹ Other - Specify _____
- ⁹⁷ Don't know
- ⁹⁸ Refused

D49. At the time of your most recent payday loan, what were your sources of income?

Interviewer: Do not read list. Mark all that apply. Probe for other sources in addition to income from employment and self employment.

- ⁰¹ Employment income (includes: wages, salaries, bonuses, tips, commissions, and allowances before deductions)
- ⁰² Self employment income (includes: net income from farm and non-farm self-employment activities)
- ⁰³ Income from government sources (such as Old Age Security, Guaranteed Income Supplement, Allowance for the Survivor, Canada/Québec Pension Plan, Veterans' pensions, Employment Insurance, Social Assistance, Workers' compensation, GST/QST/HST tax credits, provincial tax credits or Child Tax Benefits)
- ⁰⁴ Income from private pension sources (includes regular pension income from an employer's pension plan, including amounts paid to widow(er)s, payments from RRSP and annuities from RRIFs)
- ⁰⁵ Income from investment sources (includes dividends, interest on bonds, accounts, GIC's and mutual funds)
- ⁰⁶ Income from other sources (includes child support payments, alimony and scholarships)
- ⁰⁷ No income ► Go to question D52
- ⁹⁷ Don't know ► Go to question D52
- ⁹⁸ Refused ► Go to question D52

D50. Interviewer check item:

- ¹ If question D49 has only one source of income listed ► Go to question D52
- ² Otherwise ► Go to Question D51

D51. What source of income did you use to secure your payday loan?

Interviewer: Do not read list. Mark one only.

- ⁰¹ Employment income (includes: wages, salaries, bonuses, tips, commissions, and allowances before deductions)
- ⁰² Self employment income (includes: net income from farm and non-farm self-employment activities)
- ⁰³ Income from government sources (such as Old Age Security, Guaranteed Income Supplement, Allowance for the Survivor, Canada/Québec Pension Plan, Veterans' pensions, Employment Insurance, Social Assistance, Workers' compensation, GST/QST/HST tax credits, provincial tax credits or Child Tax Benefits)
- ⁰⁴ Income from private pension sources (includes regular pension income from an employer's pension plan, including amounts paid to widow(er)s, payments from RRSP and annuities from RRIFs)
- ⁰⁵ Income from investment sources (includes dividends, interest on bonds, accounts, GIC's and mutual funds)
- ⁰⁶ Income from other sources (includes child support payments, alimony and scholarships)
- ⁹⁷ Don't know
- ⁹⁸ Refused

D52. What was the highest level of education you had completed (at the time of your most recent payday loan)?

Interviewer: Do not read list. Mark one only

- ⁰¹ Grade 8 or lower (Québec: Secondary II or lower)
- ⁰² Grade 9-10 (Québec: Secondary III or IV, Newfoundland: 1st year of secondary)
- ⁰³ Grade 11-13 (Québec: Secondary V, Newfoundland: 2nd to 4th year of secondary) ► Go to question D53
- ⁰⁴ Some post secondary education (No post-secondary degree, certificate or diploma)
- ⁰⁵ Trade certificate or diploma from a vocational school or apprenticeship training
- ⁰⁶ Non-university certificate or diploma from a community college, CEGEP, school of nursing, etc.
- ⁰⁷ University certificate below Bachelor's level
- ⁰⁸ Bachelor's degree
- ⁰⁹ University degree or certificate above Bachelor's (e.g. Masters or PhD)
- ⁹⁷ Don't know
- ⁹⁸ Refused

Go to question D54

D53. Did you graduate from high school (secondary school)?

- ¹ Yes
² No
⁷ Don't know
⁸ Refused
-

D54. Did you own your dwelling or did you pay rent (at the time of your most recent payday loan)?

- ¹ Own
² Rent
³ Occupy rent free
⁷ Don't know
⁸ Refused
-

D55. Including yourself, how many persons were there in your household at the time of your most recent payday loan?

Include as household members all family members and persons related to you by blood, marriage, common-law or adoption, including step children and foster children.

EXCLUDE all unattached individuals such as roommates, boarders, etc.

Persons

- ⁹⁷ Don't know
⁹⁸ Refused
-

D56. Interviewer check item:

- ¹ If question D55 > 1 ► Go to question D57
² If question D55 = 1, Don't know or Refused ► Go to question D61
-

D57. Including yourself, how many persons in your household were 18 years of age and over (at the time of your most recent payday loan)?

Include as household members all family members and persons related to you by blood, marriage, common-law or adoption, including step children and foster children.

EXCLUDE all unattached individuals such as roommates, boarders, etc.

Persons

- ⁹⁷ Don't know
⁹⁸ Refused
-

D58. Interviewer check item:

- ¹ If question D57 = 2 ► Go to question D59
² If question D57 > 2 ► Go to question D60
³ If question D57 = Don't know or Refused ► Go to question D61
-

D59. Was this other person your spouse or partner (at the time of your most recent payday loan)?

- ¹ Yes ► Go to question D61
² No ► Go to question D61
⁷ Don't know ► Go to question D61
⁸ Refused ► Go to question D61
-

D60. Was one of these persons your spouse or partner (at the time of your most recent payday loan)?

- ¹ Yes
² No
⁷ Don't know
⁸ Refused
-

D61. At the time of your most recent payday loan, what was your total annual PERSONAL income before taxes and deductions? Please include income from all sources such as income from jobs, pensions, interest and government benefits.

*Interviewer: To be specified to respondent if necessary: Include earned income from all jobs, pensions, interest, dividends, rents, net farm or business profits and government benefits such as welfare, family allowance, and employment insurance payments.
Enter amount in DOLLARS only. If response is "no income", enter 0.
If response is \$99,999 or more, enter 99999.*

\$, .00

99997 Don't know

99998 Refused

D62. Interviewer check item:

- ¹ If question D55 = 1, Don't know or Refused ► Go to question D64
² Otherwise ► Go to question D63

D63. At the time of your most recent payday loan, what was the total annual income, before taxes and deductions, from ALL HOUSEHOLD MEMBERS, including yourself? Please include income from all sources such as income from jobs, pensions, interest and government benefits.

*Interviewer: To be specified to respondent if necessary: Include earned income, pensions, interest, dividends, rents, net farm or business profits and government benefits such as welfare, family allowance, and employment insurance payments.
Enter amount in DOLLARS only. If response is "no income", enter 0.
If response is \$999,999 or more, enter 999999.*

\$, .00

999997 Don't know

999998 Refused

D64. In the past 3 years have you ever declared personal bankruptcy?

- ¹ Yes
² No
⁷ Don't know
⁸ Refused

D65. What was the name of the city, town or municipality you lived in at the time of your most recent payday loan?

D66. What was your postal code at the time of your most recent payday loan?

Interviewer: If the respondent asks why we want a postal code, reply that having the postal code will help to determine the population of the community the respondent lives in. Industry Canada is interested in knowing if there are any differences between the payday loan experiences of Canadians living in large cities versus those living in lesser populated areas of Canada.

D67. To reduce respondent burden, Statistics Canada would like to combine information previously obtained from the Survey of Financial Security with the information you have just provided from this survey. Do we have your permission?

- ¹ Yes
² No
⁷ Don't know
⁸ Refused

Thank you for your participation in this survey.

Record the final status of interview for the corresponding respondent on the front page.

FOR INFORMATION ONLY

Appointment Information and Comments for Payday Users

PERSON ID 01		
Contact	Appointment Information and Comments	In-Progress Code
01		<input type="text"/>
02		<input type="text"/>
03		<input type="text"/>
04		<input type="text"/>
05		<input type="text"/>
06		<input type="text"/>
07		<input type="text"/>
08		<input type="text"/>
09		<input type="text"/>
10		<input type="text"/>
PERSON ID 02		
Contact	Appointment Information and Comments	In-Progress Code
01		<input type="text"/>
02		<input type="text"/>
03		<input type="text"/>
04		<input type="text"/>
05		<input type="text"/>
06		<input type="text"/>
07		<input type="text"/>
08		<input type="text"/>
09		<input type="text"/>
10		<input type="text"/>
PERSON ID 03		
Contact	Appointment Information and Comments	In-Progress Code
01		<input type="text"/>
02		<input type="text"/>
03		<input type="text"/>
04		<input type="text"/>
05		<input type="text"/>
06		<input type="text"/>
07		<input type="text"/>
08		<input type="text"/>
09		<input type="text"/>
10		<input type="text"/>
PERSON ID 04		
Contact	Appointment Information and Comments	In-Progress Code
01		<input type="text"/>
02		<input type="text"/>
03		<input type="text"/>
04		<input type="text"/>
05		<input type="text"/>
06		<input type="text"/>
07		<input type="text"/>
08		<input type="text"/>
09		<input type="text"/>
10		<input type="text"/>

In-progress and Final Status Codes

70 Completed

71 Partial

No contact

02 Incorrect phone number

03 Phone number not in service

04 Fast busy signal, strange noise, dead silence

11 No one home/No answer

12 Regular busy signal

13 Answering machine or service – no message left

14 Answering machine or service – message left

15 Call screened /blocked/forwarded

Other non-response

20 Absent for duration of survey

21 Interview requested in other official language

22 Language barrier (not official language)

23 Suspended/interrupted.

24 Soft appointment; call-back required

25 Hard appointment; call-back required

26 Verification of survey requested

28 Request for interview by another interviewer

56 Outside of sample

57 Moved outside of Canada

60 Institutionalized

64 Deceased

66 Already interviewed for this survey

90 Unusual/Special circumstances

80 Refused

Enter the **final status code** for each of the respondents in the corresponding space provided on the front of the questionnaire.