Special Surveys Division



	ID Number Contact's Telephone Number
Affix Label Here	Contact's Address (Civic Number, Street, City and Province)
	Postal Code Date of Birth Gender 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		
02		
03		
04		
05		
06		
07		
08		

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 intermation 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 may will be kept strictly confidential and used only for statistical purposes. Your participation in this volum ary survey is very important if the results are to be accurate.

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

Is this correct ?

Yes Continue

N) 🕨 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 Month Day	1 \bigcirc Male 2 \bigcirc Female	
02		Year Month Day	1 \bigcirc Male 2 \bigcirc Female	
03		Year Month Day	1 \bigcirc Male 2 \bigcirc Female	
04		Year Month Day	$1 \bigcirc Male$ $2 \bigcirc Female$	

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			١	lame	e			

INTERVIEWER NOTE:

1 _

- 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.

ls	s this correct ? O Yes Continue
	² O 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 ?
	⁹⁷ O Don't know Interviewer: answer must be 1 or more times, in 90s are entered, or the respondent answers the front page and record the final status code)
	⁹⁸ O Refused
A2.	How often have you used a payday loan service thin the last year?
	Times Interviewer: this answer should NOT be greater than the number reported in question A1.
	⁹⁷ O Don't know
	⁹⁸ O Refused
А <i>З.</i>	Interviewer check iten:
	¹ \bigcirc If question A1 = 1 \blacktriangleright Go to question A9
	² Otherwis ? ► Continue
A 4.	Did you use the same payday loan company for all of these loans?
	¹ O Yes
	² \bigcirc No \blacktriangleright Go to question A8
	⁷ \bigcirc Don't know \blacktriangleright Go to question A9
	⁸ O Refused b Go to question A9
A5.	Have you ever considered using another payday loan company?

- 🔿 Yes
- ² \bigcirc No \blacktriangleright Go to question A9
- ⁷ \bigcirc Don't know \blacktriangleright Go to question A9
- ⁸ \bigcirc Refused \blacktriangleright Go to question A9

A6.	Why did you consider using another payday loan construction interviewer: Do not read list. Mark all that apply.	ompany?	
	 ¹ Cost (cheaper fees or interest rates) ² Convenient location (close to home or work) ³ Convenient hours ⁴ Convenient hours 	8 () 9 () 10 ()	To pay off another loan Unhappy with the service of previous company Other - Specify
	 Convenient payment schedule Confidentiality/Privacy 		
	6 \bigcirc The terms and conditions were explained well	97	Don't know
	7 O Not too much paper work	98 🔾	Refused
A7.	Why did you stay with the original payday loan com Interviewer: Do not read list. Mark all that apply.	npany?	
	1 \bigcirc Cost (cheaper fees or interest rates)	8 🔾	Couldn't find another payday loan company
	² \bigcirc Convenient location (close to home or work)	9 🔿	Too much trouble to apply at another payday loan
	3 O Convenient hours	10 🔿	Other - Specify
	⁴ O Convenient payment schedule		
	⁵ O Confidentiality/Privacy		
	6 \bigcirc The terms and conditions were explained well	97 🔿	Don't know
	7 \bigcirc Not too much paper work	98 🔾	Refused
	Go to question A9	C	
A8.	Why did you choose to go to another company to or <u>Interviewer:</u> Do not read list. Mark all that apply.	obtain a pa	nyday loan'
	1 \bigcirc Cost (cheaper fees or interest rates)	8	To pay off another loan
	² Convenient location (close to home or work)	9 Ŭ	Inhappy with the service of previous company
	3 Convenient hours	10	Other - Specify
	⁴ O Convenient payment schedule		
	⁵ Confidentiality/Privacy		
	⁶ The terms and conditions were explained coll	97	Don't know
	⁷ O Not too much paper work	98 🔾	Refused
A9.	Have you ever had difficulty paying buck a payday	loan on tir	ne?
	¹ • Yes		
	O Don't know		
	⁸ O Refused		
A10	. A "rollover" of payday loan occurs when a custon is issued a new payday loan to pay off a previous p		
	Have you ever rolled over a payday loan?	, ,	
	¹ O Yes		
	² O No		
	⁷ O Don't know		
	⁸ O Refused		
		siness prac des Money	tices. This means that effective September 2005, Mart, InstaLoans, and approximately 80% of

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

Month	⁹⁷ O Don't know	⁹⁸ O Refused
Year	9997 🔿 Don't know	9998 O Refused

A12. Which company did you use at that time? Interviewer: Do not read list. Mark one only

$egin{array}{c} 01 & (& 02 & (& 03 & (& 04 & (& 05 & (& 05 & (& 06 & (& 07 & (& 06 & (& 07 & (& 08 & (& 07 & (& 08 & (& 07 & (& 08 & (& 07 & (& 08 & (& 07 & (& 08 & (& 07 & (& 08 & (& 07 & (& 08 & 08 $	 Cash Money InstaLoans Money Mart The Cash Store 310-Loans A1 Financing & Loans Advance Cash/Ark Capital ATF Services Calgary's Cash Depot Can-Alta Cash Advance Group Cash 4 You Corp. Canadian Cheque Advance Cash Connection Ltd. Cash Depot Don't know Refused 	$ \begin{array}{c} 15 \\ 16 \\ 17 \\ 18 \\ 19 \\ 20 \\ 21 \\ 22 \\ 23 \\ 24 \\ 25 \\ 26 \\ 27 \\ 28 \\ \end{array} $	Cash Shop Cash X Cash-In-Hand Colton's Cash Continual Cash Cornwall Cash Advantage DA\$H into CA\$H Ltd. Greenbacks (The Money Store) It's Payday Jiffy Cash Payday Advance Kwik Cash Payday Advance Kwik Cash Inc. Mr. Payday Easy Loans Nationwide Cash Paymax Canada Inc.	29 30 31 32 33 34 35 36 37 38 39 40 41 42	Premie Quickle Rapid Speed Stop 'N The Fa City Ca The Me	Cash ere Ca Dans F Cash y Cas y Cas y Cas ist Ca ash Ca oney S oney T oney T	Money Trans ish Advance Financial Serr Advance Inc. h Payday Adv h h sh Co. 5hack Tree Payday I ash Inc.	vices Inc. vance
A13. Wł	nat did you use your payday loa	an for	(for example, to pay the rent of	or utili	ty bil/s)	?		
Int	erviewer: Do not read list. Mark						*	
01 (\bigcirc To pay the rent		To pay for medical or health relat	ed	U El	For re	ecreation	
02 (03	To pay the mortgage		expenses such as medications, dental work, glasses etc.)0	For a	major purcha	ase
03 (To pay utilities such as	06 ~	To pay for transportation such a	IS		For a	n unexpected	l expense
04	phone, hydro, heat, etc.	07 ~	bus pass, gas, etc.	Y	¹² ()	To av	oid bouncing	a cheque
(expenses such as		To pay other bills, lorns or debt		13 🔿	Other	- Specify	
	groceries, clothing, etc.	\bigcirc	To pay for car or louse old rep or replacing an appliance	airs				
97 (🔿 Don't know		or replacing an appli nee					
98 (⊖ Refused							
Δ14 Dic	d you sign a contract when you	obtai	ned your most recent payday	loan?				
1								
2	○ Yes ○ No ► Go to question A164)'					
7	\bigcirc Don't know \blacktriangleright Go to question A to	on 116						
8	 ○ Don't know ► Go to ouest. ○ Refused)					
	Heiuseu	/						
A15. Dio	d you obtain a copy o [,] this con	tract?						
1	⊖ Yes							
2	O No							
7	O Don't know							
8	O Refused							
A16. Wł	nich of the following financial p	roduc	ts or services did you have at	the ti	me of v	our m	ost recent	
	yday loan?			Yes	-	No	Don't know	Refused
_	• • • · · · · • • • • • • • • • • • • •			1	2			8
	A savings account (at a bank,					\bigcirc	7 0	8 0
	A chequing account (at a bank							8
C.	A debit card	• • • • •		0		\bigcirc	7 🔿	\bigcirc
d.	A credit card (e.g. VISA, Maste	rCard,	Amex)			\bigcirc	7 🔿	8 🔾
e.	A line of credit					\bigcirc	7 🔿	8 🔾
f.	Overdraft protection (at a bank,	trust o	company or a credit union)	1 ()	2	\bigcirc	7 🔾	8 🔾
A17 Int	erviewer check item:							
A //. 1								
-	○ If question A16d = 1 ► Go	to que	STION A18					

- $\bigcirc If question A16d = 1 \models Go to question A18$ $^{2} \bigcirc If question A16d = 2 \models Go to question A19$
- ³ \bigcirc Otherwise \blacktriangleright Go to Question A20

A18.		id you use a payday loan service instead of your CREDIT CARD? ewer: 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
	$5 \bigcirc$	Other - Specify
		Don't know
	⁸ O	Refused
	Go to	question A20
A19.		time of your most recent payday loan, would you have preferred to have a CREDIT CARD that you have used instead of getting your payday loan?
		Yes
	² ()	No
	7 ()	Don't know
	8 ()	Refused
A20.	Intervi	ewer check item:
		If question A16e = 1 🕨 Go to question A21
	² ()	If question A16e = $2 \triangleright$ Go to question A22
	³ ()	Otherwise Go to Question A23
A21.		id you use a payday loan service instead of your LINE OF CREDIT? ewer: Do not read list. Mark all that apply.
		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
		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 have used instead of getting your, ay lay loan?
A22.	At the	time of your most recent payday loan would you have preferred to have a LINE OF CREDIT that you
A22.	At the	time of your most recent payday loan, would you have preferred to have a LINE OF CREDIT that you have used instead of getting your, ay lay loan?
A22.	At the could	time of your most recent payday loan, would you have preferred to have a LINE OF CREDIT that you have used instead of getting your, ay lay loan? Yes
A22.	At the could	time of your most recent payday loan, would you have preferred to have a LINE OF CREDIT that you have used instead of getting your, ay day loan? Yes No
	At the could 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	time of your most recent payday loan, would you have preferred to have a LINE OF CREDIT that you have used instead of getting your, ay lay loan? Yes No Don't know
	At the could 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	time of your most recent payday loan, would you have preferred to have a LINE OF CREDIT that you have used instead of getting your , ay day loan? Yes No Don't know Refused
	At the could 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	time of your most recent payday loon, would you have preferred to have a LINE OF CREDIT that you have used instead of getting your, ay lay loan? Yes No Don't know Refused tewer check is m. If question $rac{16f}{} = 1$ Go to question A24
	$\begin{array}{c} At the could 1 \\ 1 \\ 2 \\ 7 \\ 8 \\ \hline 1 \\ 1 \\ 1 \\ $	time of your most recent payday ic in would you have preferred to have a LINE OF CREDIT that you have used instead of getting your, ay lay loan? Yes No Don't know Refused <i>fewer check.icm.</i> If question $>16f = 1$ Go to question A24 If question $>16f = 2$ Go to question A25
A23.	At the could $1 \bigcirc 2 \bigcirc 7 \bigcirc 8 \bigcirc$	time of your most recent payday to in, would you have preferred to have a LINE OF CREDIT that you have used instead of getting your, as day loan? Yes No Don't know Refused the wer check is m. If question $16f = 1$ Go to question A24 If question $A16f = 2$ Go to question A25 Otherwise Go to Question A26
A23.	At the could 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	time of your most recent payday ic in would you have preferred to have a LINE OF CREDIT that you have used instead of getting your, ay lay loan? Yes No Don't know Refused <i>fewer check.icm.</i> If question $>16f = 1$ Go to question A24 If question $>16f = 2$ Go to question A25
A23.	At the could $1 \\ 2 \\ 7 \\ 8 \\ 3 \\ 1 \\ 2 \\ 3 \\ 3 \\ 3 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1$	time of your most recent payday lon would you have preferred to have a LINE OF CREDIT that you have used instead of getting your, ay tay loan? Yes No Don't know Refused the wer check is m. If question, $16f = 1$ Go to question A24 If question, $A16f = 2$ Go to question A25 Otherwise Go to Question A26 tid you use a payday loan service instead of your OVERDRAFT PROTECTION?
A23.	At the could 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	time of your most recent payday loin, would you have preferred to have a LINE OF CREDIT that you have used instead of getting your, a) lay loan? Yes No Don't know Refused <i>iewer check in.m.</i> If question > 16t = 1 ► Go to question A24 If question A16f = 2 ► Go to question A25 Otherwise ► Go to Question A26 id you use a payday loan service instead of your OVERDRAFT PROTECTION? <i>ewer:</i> Do not read list. Mark all that apply.
A23.	At the could $1 \\ 2 \\ 7 \\ 8 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0$	time of your most recent payday loan, would you have preferred to have a LINE OF CREDIT that you have used instead of getting your, ay tay loan? Yes No Don't know Refused ewer check is m. If question > 16f = 1 ► Go to question A24 If question > 16f = 2 ► Go to question A24 If question > 16f = 2 ► Go to question A25 Otherwise ► Go to Question A26 id you use a payday loan service instead of your OVERDRAFT PROTECTION? ewer: Do not read list. Mark all that apply. Had already reached my overdraft limit
A23.	At the could $1 \\ 2 \\ 7 \\ 8 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0$	time of your most recent payday ic m would you have preferred to have a LINE OF CREDIT that you have used instead of getting your, ay lay loan? Yes No Don't know Refused rewer check in m. If question > 16t = 1 ► Go to question A24 If question A16t = 2 ► Go to question A25 Otherwise ► Go to Question A26 rewer: Do not read list. Mark all that apply. Had already reached my overdraft limit Too costly Preferred a short term loan / made me pay it back more quickly with no revolving debt Other - Specify
A23.	At the could 1 2 7 8 7 8 1 2 7 3 1 2 3 3 1 1 2 3 3 1 1 1 2 3 3 1 1 1 2 3 3 1 1 1 2 3 3 1 1 1 1 2 3 3 1 1 1 1 1 1 1 1 1 1	time of your most recent payday to in would you have preferred to have a LINE OF CREDIT that you have used instead of getting your, ay lay loan? Yes No Don't know Refused <i>ewer check in: m.</i> If question 16f = 1 ► Go to question A24 If question A16f = 2 ► Go to question A25 Otherwise ► Go to Question A26 id you use a payday loan service instead of your OVERDRAFT PROTECTION? <i>ewer:</i> Do not read list. Mark all that apply. Had already reached my overdraft limit Too costly Preferred a short term loan / made me pay it back more quickly with no revolving debt Other - Specify Don't know
A23.	At the could 1 2 7 7 8 7 7 7 8 7 7 7 7 8 7 7 7 7 8 7 7 7 7 7 8 7 7 7 7 7 8 7	time of your most recent payday ion would you have preferred to have a LINE OF CREDIT that you have used instead of getting your, ay fay loan? Yes No Don't know Refused ewer check is m. If question 16t = 1 ► Go to question A24 If question 16t = 2 ► Go to question A25 Otherwise ► Go to Question A26 id you use a payday loan service instead of your OVERDRAFT PROTECTION? ewer: Do not read list. Mark all that apply. Had already reached my overdraft limit Too costly Preferred a short term loan / made me pay it back more quickly with no revolving debt Other - Specify Don't know Refused
A23.	At the could 1 2 7 7 8 7 7 7 8 7 7 7 7 8 7 7 7 7 8 7 7 7 7 7 7 8 7 7 7 7 7 8 7	time of your most recent payday to in would you have preferred to have a LINE OF CREDIT that you have used instead of getting your, ay lay loan? Yes No Don't know Refused <i>ewer check in: m.</i> If question 16f = 1 ► Go to question A24 If question A16f = 2 ► Go to question A25 Otherwise ► Go to Question A26 id you use a payday loan service instead of your OVERDRAFT PROTECTION? <i>ewer:</i> Do not read list. Mark all that apply. Had already reached my overdraft limit Too costly Preferred a short term loan / made me pay it back more quickly with no revolving debt Other - Specify Don't know
A23.	At the could 1 2 7 7 8 7 7 7 8 7 7 7 7 7 8 7 7 7 7 8 7 7 7 7 8 7 7 7 7 7 8 7 7 7 8 7 7 7 7 7 8 7 7 7 7 7 7 7 8 7 7 7 7 7 8 7	time of your most recent payday ion would you have preferred to have a LINE OF CREDIT that you have used instead of getting your, ay fay loan? Yes No Don't know Refused ewer check is m. If question 16t = 1 ► Go to question A24 If question 16t = 2 ► Go to question A25 Otherwise ► Go to Question A26 id you use a payday loan service instead of your OVERDRAFT PROTECTION? ewer: Do not read list. Mark all that apply. Had already reached my overdraft limit Too costly Preferred a short term loan / made me pay it back more quickly with no revolving debt Other - Specify Don't know Refused
A23.	At the could 1 2 7 7 8 7 7 7 8 7 7 7 7 7 8 7 7 7 7 8 7 7 7 7 8 7 7 7 7 7 8 7 7 7 8 7 7 7 7 7 8 7 7 7 7 7 7 7 8 7 7 7 7 7 8 7	time of your most recent payday to m would you have preferred to have a LINE OF CREDIT that you have used instead of getting your, ay lay loan? Yes No Don't know Refused ever check incom. If question 16b = 1 ► Go to question A24 If question 16b = 2 ► Go to question A25 Otherwise ► Go to Question A26 id you use a payday loan service instead of your OVERDRAFT PROTECTION? ever: Do not read list. Mark all that apply. Had already reached my overdraft limit Too costly Preferred a short term loan / made me pay it back more quickly with no revolving debt Other - Specify Don't know Refused time of your most recent payday loan, would you have preferred to have OVERDRAFT PROTECTION?
A23.	At the could 1 2 7 7 8 7 7 7 8 7 7 7 7 7 8 7 7 7 7 8 7 7 7 7 8 7 7 7 7 7 8 7 7 7 8 7 7 7 7 7 8 7 7 7 7 7 7 7 8 7 7 7 7 7 8 7	time of your most recent payday lo n would you have preferred to have a LINE OF CREDIT that you have used instead of getting your, ay tay loan? Yes No Don't know Refused wewer check icm. If question 216f = 1 ▶ Go to question A24 If question 216f = 2 ▶ Go to question A25 Otherwise ▶ Go to Question A25 Otherwise ▶ Go to Question A26 id you use a payday loan service instead of your OVERDRAFT PROTECTION? ever: Do not read list. Mark all that apply. Had already reached my overdraft limit Too costly Preferred a short term loan / made me pay it back more quickly with no revolving debt Other - Specify Don't know Refused guestion A26 time of your most recent payday loan, would you have preferred to have OVERDRAFT PROTECTION to costly Preferred to have used instead of getting your payday loan?
A23.	At the could 1 2 7 7 8 7 7 7 7 8 7 7 7 7 7 8 7 7 7 7 7	time of your most recent payday lo n. would you have preferred to have a LINE OF CREDIT that you have used instead of getting your nay lay loan? Yes No Don't know Refused ever check is m: If question 16t = 1 ▶ Go to question A24 If question 16t = 2 ▶ Go to question A24 If question A16f = 2 ▶ Go to question A25 Otherwise ▶ Go to Question A26 dd you use a payday loan service instead of your OVERDRAFT PROTECTION? ever: Do not read list. Mark all that apply. Had already reached my overdraft limit Too costly Preferred a short term loan / made me pay it back more quickly with no revolving debt Other - Specify Don't know Refused question A26 time of your most recent payday loan, would you have preferred to have OVERDRAFT PROTECTION vu could have used instead of getting your payday loan? Yes

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

\$00 9997 O Don't know 9998 O Refused A27. How much did you pay in fees and interest for your most recent payday loan?
⁹⁹⁹⁸ O Refused
7 How much did you pay in fees and interact for your most report revelow loss?
7 How much did you pay in fees and interact for your most report newdow loon?
7. How much did you pay in fees and interest for your most recent payday loan?
\$.00
9997 🔿 Don't know
9998 O Refused
8. Were there any hidden or unexpected fees (for your most recent payday loan)?
¹ O Yes
² O No
⁷ O Don't know
⁸ O Refused
9. If the fees and interests were doubled, would you still have taken out this payday loan?
² Ves
⁸ O Defined
C) Refused
10. For how many days were you advanced the money (for your most recent payday loan)? <u>Interviewer:</u> Further explanation: How many days between the time you received the money until
it was to be paid back.
days
997 O Don't know
⁹⁹⁸ O Refused
1. How much do you think it would cost to borrow (read amount from question A26) using a cash advar from a credit card? Would it be
1 \bigcirc more than a payday loan?
2 O less than a payday loan?
3 \bigcirc about the same as a payday loan?
7 O Don't know
⁸ O Refused
32. How likely are you to use a payday loan service in the future? Would you say you are
¹ O very likely?

- ² O somewhat likely?
- ³ \bigcirc not very likely? \blacktriangleright *Go to question A35*
- ⁴ \bigcirc not at all likely? \blacktriangleright Go to question A35
- ⁷ \bigcirc Don't know \blacktriangleright *Go to question A36*
- ⁸ \bigcirc Refused \blacktriangleright *Go to question A36*

A33.	Why v	would	you	use	а	payday	loan	service	again?)
------	-------	-------	-----	-----	---	--------	------	---------	--------	---

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

01	
\odot	Because I have already reached my credit limits elsewhere

- ⁰² O Because I have no other alternatives available
- ⁰³ O Payday loan is cheaper than other credit sources
- ⁰⁴ O Payday loan won't negatively affect my credit rating
- 05 \bigcirc Prefer a short term loan / makes me pay it back more quickly with no revolving debt
- ⁰⁶ O Other Specify
- ⁹⁷ O 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	\sim				
•.	\bigcirc	Family	or	friends	\$

- ⁰² O Credit card advance
- ⁰³ O Bank or trust company or credit union
- ⁰⁴ O Pawnshop
- ⁰⁵ O Loan sharks
- 06 \bigcirc Would do without the money (no other sources available)
- ⁰⁷ O Other Specify
- " 🔘 Don't know
- ⁹⁸ O Refused

Go	to	question A36	
		9	

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

Interviewer: Do not read list. Mark all that apply

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

Yes	No	Don't know	Refused
1 \bigcirc	² ()	7 🔿	8 🔾
1 \bigcirc	² ()	7 🔿	8 🔾
1 \bigcirc	² ()	7 ()	8 🔾
1 \bigcirc	² ()	7 ()	8 🔾
1 \bigcirc	² ()	7 ()	8 🔾
		$\begin{array}{cccc} 1 & & 2 \\ 1 & & 2 \\ 1 & & 2 \\ 1 & & 2 \\ 1 & & 2 \\ 1 & & 2 \\ 1 & & 2 \\ \end{array}$	$\begin{array}{cccccccccccccccccccccccccccccccccccc$

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?		² ()	³ ()	7 🔿	8 ()
b. been two or more months behind with your rent or mortgage payment?	¹ ()	² ()	³ ()	7 ()	8 🔾
c. been without work and looking for work?	1 \bigcirc	² ()	³ ()	7 ()	8 🔾
d. been contacted by a collection agency?	1 \bigcirc	² ()	³ ()	7 ()	8 🔾
e. needed a co-signor or a guarantor for a loan?	1 \bigcirc	² ()	³ ()	7 🔿	8 ()

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	Applied	know	Refused
1 ()	² ()	³ ()	7 🔾	8 🔾
1 ()	\bigcirc	\bigcirc	7 🔿	8 🔾
	² ()	³ ()		8 🔾
1 \bigcirc	² ()	_	7 ()	8 🔾
$^{1}\bigcirc$	² ()	³ ()		8 🔾
1 ()	² ()	³ ()	7 🔿	8 ()
	$\begin{array}{c}1\\\\1\\\\1\\\\1\\\\1\\\\\end{array}$	$\begin{array}{c}1\\\\1\\\\\end{array}\\\\1\\\\\end{array}\\\\2\\\\1\\\\\end{array}\\\\1\\\\\end{array}\\\\2\\\\0\\\\1\\\\\end{array}$	YesNoApplied $1 \bigcirc 2 \bigcirc 3 \bigcirc$	YesNoAppliedknow $1 \bigcirc 2 \bigcirc 3 \bigcirc 7 \bigcirc$

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 					4		
with the following statements:	(1)	(2)	(3)		(5)	Don't know	Refused
a. most payday loan service providers charge reasonable fees for the services they provide	1 O	² ()	3		5 ()	7 ()	8 ()
 b. a bank, trust company or credit union is likely to reject my request for credit 	· ¹ O	² C	3 🔾	4 🔿	⁵ ()	7 🔿	⁸ ()
c. I would only use a payday loan if I had no other alternatives	. ¹ O	2 ()	3 (4 🔾	⁵ ()	7 🔿	8
d. the business practices of payday loan companies are fair		2 ()	³ ()	4 🔿	⁵ ()	7 🔿	8 🔾

Interviewer Note: Fair business practices include with a such as the payday loan company providing accurate information about the terrise 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 \bigcirc Yes ² \bigcirc No \blacktriangleright Go to question, 42

- ⁷ \bigcirc Don't know \blacktriangleright Gc to question A42
- ⁸ \bigcirc Refused \blacktriangleright GL to question A42

A41. Are these person's family members, friends or co-workers? Interviewer: Do not read list. Mark all that apply.

1 \bigcirc	Family members
² ()	Friends
³ O	Co-workers
3 -	

- ⁴ 🔘 Other
- O Don't know
- ⁸ O 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 \bigcirc Yes
- ² O No
- ⁷ O Don't know
- ⁸ O Refused

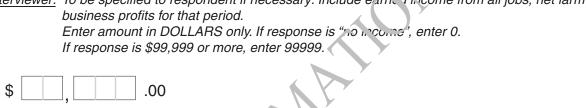
A44. Were you a paid worker or self-employed (at the time of your most recent payday loan)?

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

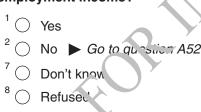
A45. How often did you usually get paid (at the time of your most recent payday loan)? Would it be... <u>Interviewer:</u> Read list. Mark one only.



<u>Interviewer:</u> To be specified to respondent if necessary: Include earned income from all jobs, net farm or



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



Don't know

Refused

Go to question A49

99997

99998

A48. At that time, what was your main activity ... Interviewer: Do not read list. Mark one only.

01	\bigcirc	looking	for	work?
	\bigcirc	looking	101	WORK:

- 02 \bigcirc going to school (full-time)?
- ⁰³ O keeping house?
- ⁰⁴ O caring for other family members including young children?
- 05 \bigcirc retired?
- 06 \bigcirc long term illness or disability?
- ⁰⁷ O doing volunteer work?
- ⁰⁸ O no main activity?
- ⁰⁹ O Other Specify
- ⁹⁷ O Don't know
- ⁹⁸ O 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 C Employment income (includes: wages, salaries, bonuses, tips, commissions, and allowances before deductions)
- ⁰² O Self employment income (includes: net income from farm and non-farm self-employment activitives)
- ⁰³ O 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 O 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 O Income from investment sources (includes dividends, interest on bonds, accounts, GIC's and mutual funds)
- ⁰⁶ O Income from other sources (includes child support payments, alimony and scholarships)
- 07 \bigcirc No income \blacktriangleright *Go to question A52*
- ⁹⁷ \bigcirc Don't know \blacktriangleright *Go to question A52*
- ⁹⁸ \bigcirc Refused \blacktriangleright *Go to question A52*

A50. Interviewer check item:

- If question A49 has only <u>one</u> source of income listed ► Go to question A52
- 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 C Employment income (includes: wages, salaries, bonuses, tips commissions, and allowances before deductions)
- ⁰² O Self employment income (includes: net income from farm and non-farm self-employment activitives)
- ⁰³ O 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/QUT/HST tax credits, provincial tax credits or Child Tax Benefits)
- ⁰⁴ O 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 O Income from investment sources (Includes dividends, interest on bonds, accounts, GIC's and mutual funds)
- ⁰⁶ O Income from other sources (inclu 'es child support payments, alimony and scholarships)
- ⁹⁷ O Don't know
- ⁹⁸ O Refused

A52. What was the highest true: of education you had completed (at the time of your most recent payday loan)? Interviewer: Do not read list. Mark one only

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

Go to question A54

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

- ¹ O Yes
- No
- ⁷ O Don't know
- ^B O Refused

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

- ¹ Own
 - Rent

³ \bigcirc Occupy rent free

- O Don't know
- ⁸ O 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

🤇 🔘 Don't know

⁹⁸ O Refused

A56. Interviewer check item:

- ¹ \bigcirc If question A55 > 1 \blacktriangleright Go to question A57
- ² O If question A55 = 1, Don't know or Refused \blacktriangleright Go to question A61
- A57. Including yourself, how many persons in your hcc set old 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 ster, ch.idren and foster children.

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

Persons

- ⁹⁷ O Don't know
- ⁹⁸ O Refused

A58. Interviewer check item:

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

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

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

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

- ¹ O Yes
- ² O No
- ⁷ O Don't know
- ⁸ O 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 O Refused
A62.	Interviewer check item:
	¹ ◯ If question A55 = 1, Don't know or Refused ▶ Go to question A64
	² \bigcirc Otherwise \blacktriangleright 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. <u>Interviewer:</u> 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 O Don't know
	999998 O Refused
A64.	In the past 3 years have you ever declared personal backruptcy?
	¹ O Yes
	² O No
	⁷ O 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, ostal 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 O Yes
	² O No
	⁷ O Don't know
	⁸ O Refused

Thank you for your participation in this survey.

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

FORMATION

Person ID	Name												

INTERVIEWER NOTE:

1 _

- 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.

4

I	s this correct ? O 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 :
	⁹⁷ Don't know Interviewer: answer must be 1 or more times, in 90s 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)
	⁹⁸ O Refused
B2.	How often have you used a payday loan service thin the last year?
	Times Time
	⁹⁷ O Don't know
	⁹⁸ O Refused
B3.	Interviewer check iten:
	¹ \bigcirc If question B1 = 1 \blacktriangleright Go to question B9
	² Otherwic > ► Continue
B4.	Did you use the same payday loan company for all of these loans?
	1 \bigcirc Yes
	² \bigcirc No \blacktriangleright Go to question B8
	⁷ \bigcirc Don't know \blacktriangleright Go to question B9
	⁸ O Refused > <i>Go to question B9</i>
B5.	Have you ever considered using another payday loan company?
	¹ O Yes

- ² \bigcirc No \blacktriangleright Go to question B9
- ⁷ \bigcirc Don't know \blacktriangleright *Go to question B9*
- ⁸ \bigcirc Refused \blacktriangleright *Go to question B9*

B6.	Why did you consider using another payday loan con Interviewer: Do not read list. Mark all that apply.	npany?	
	¹ \bigcirc Cost (cheaper fees or interest rates) ² \bigcirc Convenient location (close to home or work) ³ \bigcirc Convenient hours	⁸ 9 10	To pay off another loan Unhappy with the service of previous company Other - Specify
	 Convenient payment schedule Confidentiality/Privacy The terms and conditions were explained well Not too much paper work 	97 () 98 ()	Don't know Refused
B7.	Why did you stay with the original payday loan company interviewer: Do not read list. Mark all that apply.	any?	
	 ¹ Cost (cheaper fees or interest rates) ² Convenient location (close to home or work) ³ Convenient hours 	8 () 9 () 10 ()	Couldn't find another payday loan company Too much trouble to apply at another payday loan Other - Specify
	 ⁴ O Convenient payment schedule ⁵ O Confidentiality/Privacy 	97 \	
	 The terms and conditions were explained well Not too much paper work Go to question B9 	98 O	Don't know Refused
B8.	Why did you choose to go to another company to obt	ain a pa	vday loan:
20.	Interviewer: Do not read list. Mark all that apply.	-	
	 ¹ Cost (cheaper fees or interest rates) ² Convenient location (close to home or work) ³ Convenient hours ⁴ Convenient payment schedule 	8 9 10	To Pay off another loan Inhappy with the service of previous company Other - Specify
	 ⁵ Confidentiality/Privacy ⁶ The terms and conditions were explained coll ⁷ Not too much paper work 	97 98	Don't know Refused
B9.	Have you ever had difficulty paying b. ~k a payday loa ¹ Yes ² No ⁷ Don't know ⁸ Refused	an on tir	ne?
B10	A "rollover" of payday loan occurs when a custome is issued a new payday loan to pay off a previous pay		
	Have you ever rolled over a payday loan?		
	 Yes No Don't know Refused 		
	Interviewer Note: In September 2005, the Canadian Pay to their (voluntary) code of best busing	ess prac s Money	tices. This means that effective September 2005, Mart, InstaLoans, and approximately 80% of

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

Month	⁹⁷ O Don't know	⁹⁸ O Refused
Year	9997 🔿 Don't know	9998 O Refused

B12. Which company did you use at that time? Interviewer: Do not read list. Mark one only

⁰¹ O Cash Money	15 \bigcirc Cash Shop	²⁹ O Po	roll loans		
02 InstaLoans	16 Cash X	20		Money Trans	ofor
	17 Cash-In-Hand	31		ash Advance	SIEI
⁶⁰ Money Mart ⁰⁴ O The Cash Store	18 Colton's Cash	32 -		Financial Ser	viaco Inc
05 0	19	33			
$^{\circ\circ}$ \bigcirc 310-Loans	\sim Continual Cash	34		Advance Inc.	
⁰⁷ At Financing & Loans	20 Cornwall Cash Advantage	35 -	-	h Payday Ad	vance
06 \bigcirc Advance Cash/Ark Capital	²¹ \bigcirc DA\$H into CA\$H Ltd. ²² \bigcirc Quantum la (The Mass Quantum)	36 -	edy Cas		
$^{\circ\circ}$ \bigcirc ATF Services	22 \bigcirc Greenbacks (The Money Store)	37 -	p 'N' Cas		
Calgary's Cash Depot	²⁶ () It's Payday	38 -	Fast Ca		
10 \bigcirc Can-Alta Cash Advance Group	²⁵ Jiffy Cash Payday Advance	39 -	/ Cash C		
12 Cash 4 You Corp.	26 Kwik Cash Inc.	40	Money		
12 \bigcirc Canadian Cheque Advance	²⁷ Mr. Payday Easy Loans	41 -		Tree Payday I	Loans Inc.
¹³ \bigcirc Cash Connection Ltd.	²⁶ Nationwide Cash	42 ~	e Petty Ca		
Cash Depot	²⁰ O Paymax Canada Inc.	∪ Utr	ier - Spe	СПУ	
⁹⁷ O Don't know					
98 🔘 Refused					
B13. What did you use your payday log Interviewer: Do not read list. Mark		or utility bi	₩s)?	Y	
01 0	05 🕤	212			
\bigcirc To pay the rent	To pay for medical or health rela expenses such as medications,	ted	For re	ecreation	
03 \bigcirc To pay the mortgage	dental work, glasses etc.		○ For a	major purcha	ase
 Io pay utilities such as 	⁰⁶ O To pay for transportation such	11 as	○ For a	n unexpected	d expense
phone, hydro, heat, etc.	bus pass, gas, etc.	12	🔿 To av	oid bouncing	a cheque
To pay for other living expenses such as	⁰⁷ O To pay other bills, lorns or deb	ts ¹³	O Othe	r - Specify	
groceries, clothing, etc.	⁰⁸ O To pay for car or i ouse, old rep	pairs			
	or replacing an apply ance				
⁹⁸ O Don't know					
B14. Did you sign a contract when you	u obtained your most recent payday	loan?			
¹ O Yes					
² \bigcirc No \blacktriangleright Go to question B16					
⁶ Don't know \blacktriangleright Go to quest.	ion 1/16				
° 🔿 Refused	/				
B15. Did you obtain a copy of this con	tract?				
2 Yes					
7 -					
$\stackrel{\prime}{\bigcirc}$ Don't know					
C Refused					
B16. Which of the following financial p	products or services did you have a	t the time o	of your m	nost recent	
payday loan?			-		Defeed
		Yes	No	Don't know	Refused
a. A savings account (at a bank,	trust company or a credit union)	$^{\prime}$	² ()		⁸ ()
b. A chequing account (at a ban	k, trust company or credit union)		² ()	7 🔿	⁸ ()
c. A debit card			² ()	7 🔿	8 🔾
		1 🔿			8 ~
	erCard, Amex)		2	$7 \bigcirc$	⁸ O
e. A line of credit			² ()	7 ()	$\tilde{\bigcirc}$
f. Overdraft protection (at a bank	, trust company or a credit union)	$^{\prime}$	² ()		8 🔾
D17 Interniouse charle them					
B17. Interviewer check item:					

- ¹ \bigcirc If question B16d = 1 \blacktriangleright Go to question B18 ² \bigcirc If question B16d = 2 \blacktriangleright Go to question B19
- ³ \bigcirc Otherwise \blacktriangleright 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 O Had already reached my credit card limit
	2 \bigcirc Payday loan was cheaper
	³ Payday loan won't negatively affect my credit rating
	 Prayday loan wont negatively allect my credit rating Preferred a short term loan / made me pay it back more quickly with no revolving debt
	5
	⁷ O Don't know
	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 O Yes
	² O No
	⁷ O Don't know
	⁸ O Refused
B20.	Interviewer check item:
	¹ \bigcirc If question B16e = 1 \blacktriangleright Go to question B21
	² \bigcirc If question B16e = 2 \blacktriangleright 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 O Had already reached my credit limit
	² O Preferred a short term loan / made me pay it back more quickly with no revolving debt
	3 Other - Specify
	7 O Don't know
	⁸ O 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
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, ay lay loan?
B22.	At the time of your most recent payday loon, would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your, ay lay loan?
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 hay lay loan?
B22.	At the time of your most recent payday loon, would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your, ay lay loan?
	At the time of your most recent payday loon, would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your, ay lay loan?
	At the time of your most recent payday loon, would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your, ay lay loan? Yes No Don't know Refused Interviewer check incm.
	At the time of your most recent payday lo in would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your , ay day loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check is m. 1 If question 16f = 1 Go to question B24
	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 ray lay loan? $\begin{array}{c}1\\0\\\end{array}$ Yes $\begin{array}{c}2\\0\\\end{array}$ No $\begin{array}{c}7\\0\\\end{array}$ Don't know $\begin{array}{c}8\\0\\\end{array}$ Refused $\begin{array}{c}1\\1\\0\\\end{array}$ If question $1^{1}6f = 1$ Go to question B24 $\begin{array}{c}2\\0\\\end{array}$ If question B16f = 2 Go to question B25
	At the time of your most recent payday lo in would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your , ay day loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check is m. 1 If question 16f = 1 Go to question B24
B23.	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 ray lay loan? $\begin{array}{c}1\\0\\\end{array}$ Yes $\begin{array}{c}2\\0\\\end{array}$ No $\begin{array}{c}7\\0\\\end{array}$ Don't know $\begin{array}{c}8\\0\\\end{array}$ Refused $\begin{array}{c}1\\1\\0\\\end{array}$ If question $1^{1}6f = 1$ Go to question B24 $\begin{array}{c}2\\0\\\end{array}$ If question B16f = 2 Go to question B25
B23.	At the time of your most recent payday long would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your, ay lay loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check is m. 1 If question 116t = 1 2 If question 116t = 1 9 Go to question B24 2 If question B16f = 2 9 Go to Question B25 3 Otherwise 9 Go to Question B26
B23.	At the time of your most recent payday lonn would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your, ay lay loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check in m. 1 If question 116f = 1 9 Go to question B24 2 If question 116f = 1 9 Go to question B24 2 If question 116f = 2 9 Go to Question B25 3 Otherwise 9 Go to Question B26
B23.	At the time of your most recent payday ion would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your pay lay loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check is m. 1 If question 216f = 1 2 If question 216f = 1 9 Go to question B24 2 If question B16f = 2 3 Otherwise 9 Go to Question B26 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
B23.	At the time of your most recent payday to m would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your hay tay loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check in m. 1 If question 116t = 1 9 Go to question B24 2 If question 16t = 2 9 Go to Question B25 3 Otherwise 9 Go to Question B26
B23.	At the time of your most recent payday io m would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your may fay loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check in me 1 If question cheft = 1 0 Go to question B24 2 If question cheft = 1 0 Otherwise 0 Otherwise 0 Otherwise 0 Otherwise 0 Otherwise 0 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
B23.	At the time of your most recent payday to m would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your, as tay loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check is m. 1 If question 216f = 1 9 Go to question B24 2 If question 216f = 1 9 Go to question B24 2 If question B16f = 2 9 Go to Question B25 3 Otherwise 9 Go to Question B26 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
B23.	At the time of your most recent payday io m would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your may fay loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check in me 1 If question cheft = 1 0 Go to question B24 2 If question cheft = 1 0 Otherwise 0 Otherwise 0 Otherwise 0 Otherwise 0 Otherwise 0 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
B23.	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, ay tay loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check is m. 1 If question c 16t = 1 2 Go to question B24 2 If question c 16t = 1 2 Go to question B24 2 If question c 16t = 2 3 Otherwise Go to Question B25 3 Otherwise Go to Question B26 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
B23.	At the time of your most recent payday to m, would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your, ay tay loan?
B23.	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, ay tay loan? Yes No Don't know Getting your, ay tay loan Interviewer check is m. I I fuguestion 216f = 1 Go to question B24 If question 216f = 2 Go to question B25 Otherwise Go to Question B26 Why did you use a payday loan service instead of your OVERDRAFT PROTECTION? Interviewer: Do not read list. Mark all that apply. Had already reached my overdraft limit Don't know Refused Other - Specify Befused Co to question B26 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? Yes
B23.	At the time of your most recent payday loin would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your, as tay loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check is on. 1 If question 216f = 1 2 Go to question B24 2 If question 216f = 1 2 Go to question B24 2 If question 216f = 2 3 Otherwise 4 Go to Question B25 3 Otherwise 4 Go to Question B26 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 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
B23.	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, ay tay loan? Yes No Don't know Getting your, ay tay loan Interviewer check is m. I I fuguestion 216f = 1 Go to question B24 If question 216f = 2 Go to question B25 Otherwise Go to Question B26 Why did you use a payday loan service instead of your OVERDRAFT PROTECTION? Interviewer: Do not read list. Mark all that apply. Had already reached my overdraft limit Don't know Refused Other - Specify Befused Co to question B26 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? Yes

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

	\$.00			
	9997 🔿	Don't know			
	9998				
		Refused			
B27.	. How mu	ıch did you pay i	n fees and interest for	your most recent payda	y loan?
	\$.00			
	9997 🔿	Don't know			
	9998	Refused			
B28	. Were th	ere any hidden c	r unexpected fees (for	your most recent payda	y loan)?
	1 ()	Yes			4
	² ()	No			A
	7 ()	Don't know			
	8 ()	Refused			
B20	lf the fe	es and interests	were doubled would y	vou still have taken out t	nis pavdav loan?
DZJ.			were doubled, would y	ou still have taken out i	
	\bigcirc	Yes			
	² ()	No			
		Don't know			
	8 ()	Refused		NP'	
B30.				brey (for your most rece	
		it was to be p			
		days			
	997 (Don't knov			
	998 (○ Refused			
			,		
B31.		uch do ycy think credit card? Wou		w (read amount from que	estion B26) using a cash advance
	1	more than a pay	/dav loan?		
	² ()	less than a pay	-		
	3		as a payday loan?		
	7	Don't know	as a payway fourt		
	8	Refused			
	\bigcirc	I IGIUSEU			
B32.	. How like	ely are you to us	e a payday loan servic	e in the future? Would y	ou say you are
	1 —		-	-	
	\bigcirc	very likely?			

- ² O somewhat likely?
- ³ \bigcirc not very likely? \blacktriangleright *Go to question B35*
- ⁴ \bigcirc not at all likely? \blacktriangleright Go to question B35
- ⁷ \bigcirc Don't know \blacktriangleright *Go to question B36*
- ⁸ \bigcirc Refused \blacktriangleright *Go to question B36*

B33.	Why	would	you	use	а	payday	loan	service	again	?
------	-----	-------	-----	-----	---	--------	------	---------	-------	---

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

01				
\sim	Because I have	already reached	my credit limit	s elsewhere

- ⁰² O Because I have no other alternatives available
- ⁰³ O Payday loan is cheaper than other credit sources
- ⁰⁴ O Payday loan won't negatively affect my credit rating
- 05 \bigcirc Prefer a short term loan / makes me pay it back more quickly with no revolving debt
- ⁰⁶ O Other Specify
- ⁹⁷ O 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	\sim				
•.	\bigcirc	Family	or	friends	\$

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

Go	to	question	B 36
au	ω	question	D 30

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

Interviewer: Do not read list. Mark all that apply

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

Yes	No	Don't know	Refused
¹ ()	² ()	7 🔿	⁸ ()
1 \bigcirc	² ()	7 🔿	8 🔾
1 \bigcirc	² ()	7 ()	8 🔾
1 \bigcirc	² ()	7 ()	8 🔾
1 \bigcirc	² ()	7 🔿	8 ()
		$\begin{array}{cccc} 1 & & 2 \\ 1 & & 2 \\ 1 & & 2 \\ 1 & & 2 \\ 1 & & 2 \\ 1 & & 2 \\ 1 & & 2 \\ \end{array}$	$\begin{array}{cccccccccccccccccccccccccccccccccccc$

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?		² ()	³ ()	7 🔿	8 ()
b. been two or more months behind with your rent or mortgage payment?	¹ ()	² ()	³ ()	7 ()	8 🔾
c. been without work and looking for work?	1 \bigcirc	² ()	³ ()	7 ()	8 🔾
d. been contacted by a collection agency?	1 \bigcirc	² ()	³ ()	7 ()	8 🔾
e. needed a co-signor or a guarantor for a loan?	1 \bigcirc	² ()	³ ()	7 ()	8 🔾

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	Applied	know	Refused	
a.	a savings account (at a bank, trust company or a credit union)?	1 ()	² ()	³ ()	7 🔿	8 ()	
b.	a chequing account (at a bank, trust company or credit union)?	1 ()	² ()	³ ()	7 🔿	8 ()	
C.	a debit card?	1 \bigcirc	² ()	³ ()		⁸ 〇	
d.	a credit card (e.g. VISA, MasterCard, Amex)?	1 \bigcirc	² ()	0	7 ()	⁸ ()	
e.	a line of credit?	1 \bigcirc	² ()	³ ()		⁸ 〇	
f.	overdraft protection (at a bank, trust company or a credit union)?	1 ()	² ()	³ ()	7 🔿	⁸ ()	
d. e.	a debit card?a credit card (e.g. VISA, MasterCard, Amex)?a line of credit?overdraft protection (at a bank, trust company or a credit	\bigcirc	$\begin{array}{c} \\ 2 \\ 2 \\ 2 \end{array}$	³ ()	\bigcirc	8 8 8)

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 					4		
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 O	² ()	3	4	⁵ ()	7 🔿	8 🔾
b. a bank, trust company or credit union is likely to reject my request for credit	1 O	² C	3 🔘	4 🔿	⁵ ()	7 🔿	⁸ ()
c. I would only use a payday loan if I had no other alternatives	· ¹ O	2 ()	3 ()	4 ()	⁵ ()	7 ()	8 ()
d. the business practices of payday loan companies are fair		2 ()	³ ()	4 🔾	⁵ ()	7 🔿	⁸ ()

Interviewer Note: Fair business practices include with a such as the payday loan company providing accurate information about the terrise 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 \bigcirc Yes ² \bigcirc No \blacktriangleright Go to question $\mathbb{P}42$

- ⁷ \bigcirc Don't know \blacktriangleright Gc to question B42
- ⁸ \bigcirc Refused \blacktriangleright GL to question B42

B41. Are these person's family members, friends or co-workers? Interviewer: Do not read list. Mark all that apply.

1 \bigcirc	Family members
² ()	Friends
³ ()	Co-workers

- ⁴ O Other
- ⁷ O Don't know
- ⁸ O 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

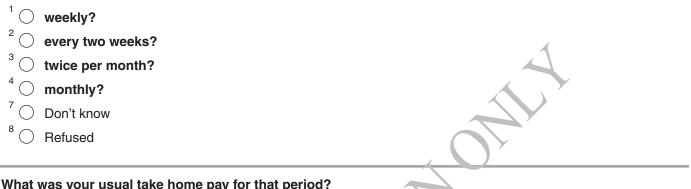
B43. At that time, did you usually work 30 hours or more per week?

- ¹ O Yes
- O No
- O Don't know
- Refused

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

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

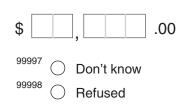
B45. How often did you usually get paid (at the time of your most recent payday loan)? Would it be... Interviewer: Read list. Mark one only.



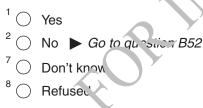
B46. What was your usual take home pay for that period?

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.



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



Go to question B49	estion B49
--------------------	------------

B48. At that time, what was your main activity ... Interviewer: Do not read list. Mark one only.

01	\bigcirc	looking	for	work?
	\bigcirc	looking	101	work:

- 02 going to school (full-time)?
- 03 keeping house?
- 04 ○ caring for other family members including young children?
- 05 \bigcirc retired?
- 06 \bigcirc long term illness or disability?
- 07 O doing volunteer work?
- ⁰⁸ O no main activity?
- 09 Other - Specify
- ⁹⁷ O 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 C Employment income (includes: wages, salaries, bonuses, tips, commissions, and allowances before deductions)
- ⁰² O Self employment income (includes: net income from farm and non-farm self-employment activitives)
- ⁰³ O 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 O 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 O Income from investment sources (includes dividends, interest on bonds, accounts, GIC's and mutual funds)
- ⁰⁶ O Income from other sources (includes child support payments, alimony and scholarships)
- 07 \bigcirc No income \blacktriangleright *Go to question B52*
- ⁹⁷ \bigcirc Don't know \blacktriangleright *Go to question B52*
- ⁹⁸ \bigcirc Refused \blacktriangleright *Go to question B52*

B50. Interviewer check item:

- If question B49 has only <u>one</u> source of income listed ► Go to question B52
- 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 C Employment income (includes: wages, salaries, bonuses, tips, commissions, and allowances before deductions)
- ⁰² O Self employment income (includes: net income from farm and non-farm self-employment activitives)
- ⁰³ O 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/QUT/HST tax credits, provincial tax credits or Child Tax Benefits)
- ⁰⁴ O 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 O Income from investment sources (Includes dividends, interest on bonds, accounts, GIC's and mutual funds)
- ⁰⁶ O Income from other sources (inclu 'es child support payments, alimony and scholarships)
- ⁹⁷ O Don't know
- ⁹⁸ O Refused

B52. What was the highest invel of education you had completed (at the time of your most recent payday loan)? <u>Interviewer:</u> Do not read list. Mark one only

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

Go to question B54

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

- ¹ O Yes
- No
- ⁷ O Don't know
- ^B O Refused

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

- ¹ O Own
 - Rent

³ \bigcirc Occupy rent free

- O Don't know
- ⁸ O 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

🤇 🔘 Don't know

⁹⁸ O Refused

B56. Interviewer check item:

- ¹ \bigcirc If question B55 > 1 \blacktriangleright Go to question B57
- ² O If question B55 = 1, Don't know or Refused \blacktriangleright Go to question B61
- B57. Including yourself, how many persons in your hcc set old 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 O Don't know
- ⁹⁸ O Refused

B58. Interviewer check item:

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

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

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

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

¹ O Yes

- ² O No
- ⁷ O Don't know
- ⁸ O 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.
	<u>Interviewer:</u> 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 O Refused
B62.	Interviewer check item:
	¹ O If question B55 = 1, Don't know or Refused \blacktriangleright 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 O Don't know
	999998 O Refused
B64.	In the past 3 years have you ever declared personal backruptcy?
	¹ O Yes
	2 \bigcirc No
	⁷ O 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, ostal 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 O Yes
	² O No
	⁷ O Don't know
	⁸ O Refused

Thank you for your participation in this survey.

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

FORMATION

Person ID	Name													

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.

◀

ŀ	s this correct ?	¹ O Yes	Continue			4
		² 🔿 No		respondent and go to the ropriate place.	א front page and רב∽סרל	d a final status code of 70
C1.			•	regarding your use of pase service within the last t		
	⁹⁷ O Don't know		'don't kr	must be 1 or more times, now', probe for an arsv.er t page and record the fine	r; if refused', thank the	the respondent answers respondent and go to
	⁹⁸ O Refused					
C2.	How often have	you used a	a payday loan	service within the last y	year?	
	⁹⁷ O Don't know		ewer: this ans	ver should NOT be great	er than the number re	ported in question C1.
	⁹⁸ O Refused	A	Q,			
СЗ.	Interviewer cheo	ck iten.	~			
	¹ O If question	n C1 = 1 🍺	Go to question	n C9		
	² Otherwise	e 🕨 Conti	nue			
C4.	Did you use the	same payo	day loan comp	oany for all of these loar	ıs?	
	¹ O Yes					
	² 🔿 No 🕨 G	io to questi	on C8			
	⁷ O Don't know	w 🕨 Go	to question C9			
	⁸ O Refused	Go to a	question C9			
C5.	Have you ever c	onsidered	using another	r payday loan company	?	
	¹ O Yes					

- ² \bigcirc No \blacktriangleright Go to question C9
- ⁷ \bigcirc Don't know \blacktriangleright Go to question C9
- ⁸ \bigcirc Refused \blacktriangleright Go to question C9

C6.	• •	sider using another payday loan o ot read list. Mark all that apply.	company?									
	² \bigcirc Convenient	er fees or interest rates) location (close to home or work) hours payment schedule	8 () 9 () 10 ()	To pay off another loan Unhappy with the service of previous company Other - Specify								
	⁵ \bigcirc Confidentiali ⁶ \bigcirc The terms a		97 () 98 ()	Don't know Refused								
C7.		with the original payday loan cor ot read list. Mark all that apply.	mpany?									
	¹ O Cost (cheap	er fees or interest rates)	⁸ ()	Couldn't find another payday loan company								
	2 ~ .	location (close to home or work)	⁹ O	Too much trouble to apply at another payday loan								
	³ O Convenient		10 (Other - Specify								
	⁴ O Convenient	payment schedule										
	⁵ O Confidentiali											
	0	nd conditions were explained well	97 🔿	Don't know								
	7 0	h paper work	98 🔾	Refused								
			<u> </u>									
	Go to question C	9										
C8.	Interviewer: Do no	ose to go to another company to o ot read list. Mark all that apply.		nyday loan'.								
		er fees or interest rates)	8 0	To pay off another loan								
		location (close to home or work)	⁹ O	Inhappy with the service of previous company								
		hours	. O	Other - Specify								
	-	payment schedule	NY									
	⁵ O Confidentiali	ity/Privacy										
		nd conditions were explained	97	Don't know								
	⁷ \bigcirc Not too muc	h paper work	98 🔾	Refused								
C9.	Have vou ever ha	d difficulty paying bank <i>e</i> payday	loan on tir	me?								
	¹ Yes ² No											
	7 O Don't know											
	8											
	Refused											
C10		bayday loan occurs when a custo ayday loan to pay off a previous		es an extension of a payday loan for a fee or n.								
	Have you ever rol	lled over a payday loan?										
	¹ O Yes											
	2 No											
	7 -											
	⁸ O Don't know	8										
	C Refused											
	Interviewer Note:	to their (voluntary) code of best bu	siness prac Ides Money	an Association (CPLA) added a "no rollover" policy tices. This means that effective September 2005, Mart, InstaLoans, and approximately 80% of 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	⁹⁷ O Don't know	⁹⁸ O Refused
Year	9997 🔿 Don't know	9998 O Refused

C12. Which company did you use at that time? Interviewer: Do not read list. Mark one only

 ⁰¹ Cash Money ⁰² InstaLoans ⁰³ Money Mart ⁰⁴ The Cash Store ⁰⁵ 310-Loans ⁰⁶ A1 Financing & Loans ⁰⁷ Advance Cash/Ark Cap 		$\begin{array}{c} 29 \\ 30 \\ 31 \\ 32 \\ 33 \\ 34 \\ 35 \\ 5 \\ 5 \\ 5 \\ 5 \\ 5 \\ 5 \\ 5 \\ 5 \\ $	Premiere Ca Quickloans Rapid Cash	n Money Trans ash Advance Financial Ser Advance Inc sh Payday Ad	vices Inc.
08 \bigcirc ATF Services 09 \bigcirc Calgary's Cash Depot	 ²² Greenbacks (The Money Store ²³ It's Payday 	$) \begin{array}{c} 36 \\ 37 \\ \end{array} $	Stop 'N' Cas The Fast Ca		
10 \bigcirc Can-Alta Cash Advance (24 -	38 ()	City Cash C		
$^{11}_{10}$ Cash 4 You Corp.	25 \bigcirc Kwik Cash Inc.	³⁹ ()	The Money	Shack	
12 \bigcirc Canadian Cheque Adv	27 ~	⁴⁰ () 41 ()	-	Tree Payday I	Loans Inc.
\bigcirc Cash Connection Ltd.	Nationwide Cash	41 ()	The Petty C		
Cash Depot	20 🔿 Paymax Canada Inc.	\sim	Other - Spe	ecify	
⁹⁷ O Don't know					
⁹⁸ O Refused			1		
Interviewer: Do not read list. 01 To pay the rent 02 To pay the mortgage 03 To pay utilities such as phone, hydro, heat, etc 04 To pay for other living expenses such as groceries, clothing, etc. 97 Don't know 98 Refused C14. Did you sign a contract when 1 Yes 2 No Go to question 7 Don't know Go to question 8 Refused Action of the test of test o	 ⁰⁵ To pay for medical or health reexpenses such as medications dental work, glasses etc. ⁰⁶ To pay for transportation such bus pass, gas, etc. ⁰⁷ To pay other bills, lorins or de ⁰⁸ To pay for car or lousehold reor replacing an appliance 	lated s, bts epairs	10 \bigcirc For r 10 \bigcirc For a 11 \bigcirc For a 12 \bigcirc To av	ecreation major purchan in unexpected roid bouncing r - Specify	d expense
C15. Did you obtain a copy of thi	s contract?				
 Yes No Don't know Refused 					
	ncial products or services did you have	at the tir	ne of your n	nost recent	
payday loan?		Yes	No	Don't know	Refused
a. A savings account (at a	bank, trust company or a credit union) .	· 1 ()	² ()	7 🔾	8 🔾
	a bank, trust company or credit union)		² O	7 🔘	8 0
		·· ¹ O	² O	7 🔘	8 0
d A availtaand (a	MasterCard Arace)	·· ¹ O	² ()	7 🔾	8
	MasterCard, Amex)	1		7 🔿	8 ()
	hank trust company or a gradit union)		2 O		8
f. Overdraft protection (at a	bank, trust company or a credit union)		\cup	\cup	\cup
C17. Interviewer check item:					

- \bigcirc If question C16d = 1 \blacktriangleright Go to question C18
- ² \bigcirc If question C16d = 2 \blacktriangleright Go to question C19
- ³ \bigcirc Otherwise \blacktriangleright Go to Question C20

	Why did you use a payday loan service instead of your CREDIT CARD?
	Interviewer: Do not read list. Mark all that apply.
	\bigcirc Had already reached my credit card limit
	Payday loan was cheaper
	Payday loan won't negatively affect my credit rating
	\bigcirc Preferred a short term loan / made me pay it back more quickly with no revolving debt
	O Other - Specify
	C Refused
	Go to question C20
	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?
	² O No
	⁷ O Don't know
	⁸ O Refused
C20	Interviewer check item:
020.	
	$\int_{2}^{1} \bigcirc \text{ If question C16e} = 1 \implies \text{ Go to question C21}$
	² \bigcirc If question C16e = 2 \blacktriangleright Go to question C22
	° ○ Otherwise ► Go to Question C23
	Why did you use a payday loan service instead of your LINE OF CREDI ? Interviewer: Do not read list. Mark all that apply.
	¹ O Had already reached my credit limit
	² \bigcirc Preferred a short term loan / made me pay it back more quickly with no revolving debt
	³ Other - Specify
	⁷ O Don't know
	⁸ O 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 , ay lay loan?
C22.	At the time of your most recent payday loan would you have preferred to have a LINE OF CREDIT that you
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 , ay lay loan?
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 , a, day loan?
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 hay loan?
C22.	At the time of your most recent payday long would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your , ay day loan?
C22.	At the time of your most recent payday long would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your , ay day loan?
C22.	At the time of your most recent payday ic n, would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your , ay lay loan? $\begin{array}{c}1\\\\\\\end{array}$ Yes $\begin{array}{c}2\\\\\end{array}$ No $\begin{array}{c}7\\\\\end{array}$ Don't know $\begin{array}{c}8\\\\\end{array}$ Refused $\begin{array}{c}1\\\\\end{array}$ Interviewer check is m. $\begin{array}{c}1\\\\\end{array}$ Go to question C24
C22.	At the time of your most recent payday long would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your , ay day loan?
C22.	At the time of your most recent payday ic n, would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your , ay lay loan? $\begin{array}{c}1\\\\\\\end{array}$ Yes $\begin{array}{c}2\\\\\end{array}$ No $\begin{array}{c}7\\\\\end{array}$ Don't know $\begin{array}{c}8\\\\\end{array}$ Refused $\begin{array}{c}1\\\\\end{array}$ Interviewer check is m. $\begin{array}{c}1\\\\\end{array}$ Go to question C24
C22.	At the time of your most recent payday is an would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your , ay day loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check is m. 1 If question C16f = 1 Go to question C24 2 If question C16f = 2 Go to question C25
C22.	At the time of your most recent payday loon, would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your, by tay loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check incent. 1 If question 216f = 1 9 Go to question C24 2 If question 216f = 1 9 Go to question C25 3 Otherwise 9 Go to Question C26
C22.	At the time of your most recent payday loin would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your, ay lay loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check in m. 1 If question C16f = 1 2 If question C16f = 1 3 Otherwise 9 Go to question C24 2 If question C16f = 2 9 Go to Question C25 3 Otherwise 9 Go to Question C26 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
C22.	At the time of your most recent payday loon would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your, ay lay loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check in m. 1 If question C16t = 1 0 Go to question C24 2 If question C16t = 1 3 Otherwise 6 to question C25 3 Otherwise 1 Had already reached my overdraft limit 2 Too costly
C22.	At the time of your most recent payday lo in would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your, ay lay loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check is me. 1 If question C16f = 1 At the time of your of the state of the s
C22.	At the time of your most recent payday ion would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your, ay lay loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check in m. 1 If question C16f = 1 9 Go to question C24 2 If question C16f = 2 9 Go to question C25 3 Otherwise 9 Go to Question C26 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
C22.	At the time of your most recent payday lo in would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your, ay lay loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check is me. 1 If question C16f = 1 9 Go to question C24 2 If question C16f = 2 9 Otherwise 9 Otherwise 9 Preferred a short term loan / made me pay it back more quickly with no revolving debt
C22. C23.	At the time of your most recent payday ion would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your , ay fay loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check incomentation 1 If question C16f = 1 0 to to question C24 2 If question C16f = 2 2 Go to question C25 3 Otherwise At the 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
C22.	At the time of your most recent payday to m would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your, ay lay loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check is m. 1 If question C16t = 1 2 Go to question C24 2 If question C16t = 1 2 Go to question C24 2 If question C16t = 2 3 Otherwise Go to Question C25 3 Otherwise 4 Go to Question C26 Why did you use a payday loan service instead of your OVERDRAFT PROTECTION? Interviewer: Do not read list. Mark all that apply. 1 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
C22.	At the time of your most recent payday lon, would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your, ay lay loan? ' Yes ' No ' Don't know B Refused Interviewer check is m. ' I of question C16f = 1 > Go to question C24 ' If question C16f = 2 > Go to question C25 ' Otherwise > Go to Question C25 ' Otherwise > Go to Question C26 Why did you use a payday loan service instead of your OVERDRAFT PROTECTION? Interviewer: Do not read list. Mark all that apply. ' Had already reached my overdraft limit ' Too costly ' Other - Specify ' Don't know B Refused Go to question C26 At the time of your most recent payday loan, would you have preferred to have OVERDRAFT PROTECTION hat you could have used instead of getting your payday loan? ' O
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 ray lay loan? Yes No Refused Interviewer check is m. Go to question C16f = 1 > Go to question C24 Go to question C16f = 2 > Go to question C25 Go to question C16f = 2 > Go to question C25 Go to question C26 Why did you use a payday loan service instead of your OVERDRAFT PROTECTION? Interviewer: Do not read list. Mark all that apply. Had already reached my overdraft limit Go to costly Go to question C26 Cot o quest
C22.	At the time of your most recent payday loin would you have preferred to have a LINE OF CREDIT that you could have used instead of getting your nay day loan? 1 Yes 2 No 7 Don't know 8 Refused Interviewer check is maintering to the second se
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 ray lay loan? Yes No Refused Interviewer check is m. Go to question C16f = 1 > Go to question C24 Go to question C16f = 2 > Go to question C25 Go to question C16f = 2 > Go to question C25 Go to question C26 Why did you use a payday loan service instead of your OVERDRAFT PROTECTION? Interviewer: Do not read list. Mark all that apply. Had already reached my overdraft limit Go to costly Go to question C26 Cot o quest

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

\$.00
-	Don't know
9998	Refused
C27. How mu	ch did you pay in fees and interest for your most recent payday loan?
\$.00
9997	Don't know
9998	Refused
C28. Were the	ere any hidden or unexpected fees (for your most recent payday loan)?
1 🔿	Yes
² ()	No
7 🔿	Don't know
8	Refused
C29. If the fee	es and interests were doubled, would you still have taken out this payday loan?
1	
2 0	Yes
	No
	Don't know
0	Refused
	were you advanced the noney (for your most recent payday loan)? <u>ver:</u> 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
	ich do you think it would cost to borrow (read amount from question C26) using a cash advance credit card? Would it be
1	more than a payday loan?
0	less than a payday loan?
2	about the same as a payday loan?
7 -	Don't know
8	Refused
-	
C32. How like	ely are you to use a payday loan service in the future? Would you say you are
1 🔾	very likely?
² ()	somewhat likely?

- ³ \bigcirc not very likely? \blacktriangleright Go to question C35
- ⁴ \bigcirc not at all likely? \blacktriangleright Go to question C35
- ⁷ \bigcirc Don't know \blacktriangleright *Go to question C36*
- ⁸ \bigcirc Refused \blacktriangleright Go to question C36

C33.	Why	would	you	use	а	payday	loan	service	again?
------	-----	-------	-----	-----	---	--------	------	---------	--------

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

01				
$^{\circ}$	Because I have	already reached	I my credit limit	s elsewhere

- ⁰² O Because I have no other alternatives available
- ⁰³ O Payday loan is cheaper than other credit sources
- ⁰⁴ O Payday loan won't negatively affect my credit rating
- 05 \bigcirc Prefer a short term loan / makes me pay it back more quickly with no revolving debt
- ⁰⁶ O Other Specify
- ⁹⁷ O 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	\sim				
•.	\bigcirc	Family	or	friends	\$

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

Go	to	question	C36
au		question	000

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

Interviewer: Do not read list. Mark all that apply

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

Yes	No	Don't know	Refused
1 \bigcirc	² ()	7 🔿	8 🔾
1 \bigcirc	² ()	7 🔿	8 🔾
1	² ()	7 ()	8 🔾
1	² ()	7 🔿	8 🔾
1 \bigcirc	² ()		⁸ ()
		$\begin{array}{cccc} 1 & & 2 \\ 1 & & 2 \\ 1 & & 2 \\ 1 & & 2 \\ 1 & & 2 \\ 1 & & 2 \\ 1 & & 2 \\ 1 & & 2 \\ \end{array}$	$\begin{array}{cccccccccccccccccccccccccccccccccccc$

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?		² ()	³ ()	7 🔿	8 ()
b. been two or more months behind with your rent or mortgage payment?	¹ ()	² ()	³ ()	7 ()	8 🔾
c. been without work and looking for work?	1 \bigcirc	² ()	³ ()	7 ()	8 🔾
d. been contacted by a collection agency?	1 \bigcirc	² ()	³ ()	7 ()	8 🔾
e. needed a co-signor or a guarantor for a loan?	1 \bigcirc	² ()	³ ()	7 ()	8 🔾

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	Applied	know	Refused	
a.	a savings account (at a bank, trust company or a credit union)?	1 ()	² ()	³ ()	7 🔿	8 ()	
b.	a chequing account (at a bank, trust company or credit union)?	1 ()	² ()	³ ()	7 🔿	8 ()	
C.	a debit card?	1 \bigcirc	² ()	³ ()		⁸ 〇	
d.	a credit card (e.g. VISA, MasterCard, Amex)?	1 \bigcirc	² ()	0	7 ()	⁸ ()	
e.	a line of credit?	1 \bigcirc	² ()	³ ()		⁸ 〇	
f.	overdraft protection (at a bank, trust company or a credit union)?	1 ()	² ()	³ ()	7 🔿	⁸ ()	
d. e.	a debit card? a credit card (e.g. VISA, MasterCard, Amex)? a line of credit? overdraft protection (at a bank, trust company or a credit	\bigcirc	$\begin{array}{c} \\ 2 \\ 2 \\ 2 \end{array}$	³ ()	\bigcirc	8 8 8)

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 					4		
with the following statements:	(1)	(2)	(3)		(5)	Don't know	Refused
a. most payday loan service providers charge reasonable fees for the services they provide	1 O	² ()	3		5 ()	7 ()	8 ()
 b. a bank, trust company or credit union is likely to reject my request for credit 	· ¹ O	² C	3 🔾	4 🔿	⁵ ()	7 🔿	⁸ ()
c. I would only use a payday loan if I had no other alternatives	. ¹ O	2 ()	3 (4 🔾	⁵ ()	7 🔿	8
d. the business practices of payday loan companies are fair		2 ()	³ ()	4 🔿	⁵ ()	7 🔿	8 🔾

Interviewer Note: Fair business practices include with a such as the payday loan company providing accurate information about the terrise 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 \bigcirc Yes ² \bigcirc No \blacktriangleright Go to question $\$ 42

- ⁷ \bigcirc Don't know \blacktriangleright Gc to question C42
- ⁸ \bigcirc Refused \blacktriangleright Gc to question C42

C41. Are these person's family members, friends or co-workers? Interviewer: Do not read list. Mark all that apply.

$^{\prime}$ $^{\circ}$	Family members
² ()	Friends
3	

- ° O Co-workers
- ⁴ O Other
- 🔿 Don't know
- ⁸ O 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 \bigcirc Yes ² \bigcirc No \blacktriangleright Go to question C48 ⁷ \bigcirc Don't know \blacktriangleright Go to question C48 ⁸ \bigcirc Refused \blacktriangleright Go to question C48 C43. At that time, did you usually work 30 hours or more per week?

- ¹ O Yes
- 2 O No
- O Don't know
- Refused

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

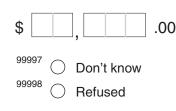
- ¹ O Paid worker
- ² O Self employed
- ⁷ O Don't know
- ⁸ O Refused

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.

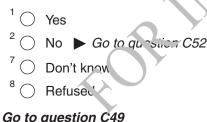


Interviewer: To be specified to respondent if necessary: Include earned income from all jobs, net farm or business profits for that period. Enter amount in DOLLARS only. If response is "no income", enter 0.

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



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



C48. At that time, what was your main activity ... Interviewer: Do not read list. Mark one only.

01	\bigcirc	looking	for	work?
----	------------	---------	-----	-------

- 02 going to school (full-time)?
- 03 keeping house?
- 04 ○ caring for other family members including young children?
- 05 \bigcirc retired?
- 06 \bigcirc long term illness or disability?
- 07 O doing volunteer work?
- ⁰⁸ O no main activity?
- 09 Other - Specify
- ⁹⁷ O 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 C Employment income (includes: wages, salaries, bonuses, tips, commissions, and allowances before deductions)
- ⁰² O Self employment income (includes: net income from farm and non-farm self-employment activitives)
- ⁰³ O 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 O 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 O Income from investment sources (includes dividends, interest on bonds, accounts, GIC's and mutual funds)
- ⁰⁶ O Income from other sources (includes child support payments, alimony and scholarships)
- 07 \bigcirc No income \blacktriangleright *Go to question C52*
- ⁹⁷ \bigcirc Don't know \blacktriangleright *Go to question C52*
- ⁹⁸ \bigcirc Refused \blacktriangleright *Go to question C52*

C50. Interviewer check item:

- \bigcirc If question C49 has only <u>one</u> source of income listed \blacktriangleright Go to question C52
- 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 C Employment income (includes: wages, salaries, bonuses, tips commissions, and allowances before deductions)
- ⁰² O Self employment income (includes: net income from farm and non-farm self-employment activitives)
- ⁰³ O 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/QUT/HST tax credits, provincial tax credits or Child Tax Benefits)
- ⁰⁴ O 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 O Income from investment sources (Includes dividends, interest on bonds, accounts, GIC's and mutual funds)
- ⁰⁶ O Income from other sources (inclu les child support payments, alimony and scholarships)
- ⁹⁷ O Don't know
- ⁹⁸ O Refused

C52. What was the highest invel of education you had completed (at the time of your most recent payday loan)? <u>Interviewer:</u> Do not read list. Mark one only

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

Go to question C54

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

- ¹ O Yes
- No
- ⁷ O Don't know
- ^B O Refused

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

- ¹ O Own
 - Rent

³ \bigcirc Occupy rent free

- O Don't know
- ⁸ O 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

🤇 🔘 Don't know

⁹⁸ O Refused

C56. Interviewer check item:

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<sup>1</sup> \bigcirc If question C55 > 1 \blacktriangleright Go to question C57
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<sup>2</sup> O If question C55 = 1, Don't know or Refused \blacktriangleright Go to question C61
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C57. Including yourself, how many persons in your hcc set old 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 ster, cr.ildren and foster children.

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

Persons

- ⁹⁷ O Don't know
- ⁹⁸ O Refused

C58. Interviewer check item:

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

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

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

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

- ¹ O Yes
- ² O No
- ⁷ O Don't know
- ⁸ O 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 O Don't know 99998 O Refused
C62.	Interviewer check item:
	If question C55 = 1, Don't know or Refused \blacktriangleright Go to question C64
	² \bigcirc Otherwise \blacktriangleright 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.
	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 O Don't know
	999998 O Refused
C64.	In the past 3 years have you ever declared personal bakruptcy?
	¹ • Yes
	² O No
	⁷ O Don't know
	⁸ O 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, stal 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 \bigcirc Yes
	² O No
	⁷ O Don't know
	⁸ O Refused

Thank you for your participation in this survey.

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

FORMATION

Person ID		I	Vame	e			

INTERVIEWER NOTE:

1 _

- 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 th	is correct ? └○ 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.
	rould now like to ask a few questions regarding your use of payday Ic an services. w often have you used a payday loan service within the last three years?
97	Times Interviewer: answer must be 1 or more times, in 20s 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)
98	O Refused
D2. Ho	w often have you used a payday loan service within the last year?
	Times Times Times Times Times The Interviewer: this answer should NOT be greater than the number reported in question D1.
97	O Don't know
98	O Refused
D3. <u>Int</u>	erviewer check iten
1	○ If question $D1 = 1$ → Go to question $D9$
2	Otherwise ► Continue
D4. Die	d 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
	ve you ever considered using another payday loan company?

- No ► Go to question D9
- ⁷ \bigcirc Don't know \blacktriangleright *Go to question D9*
- ⁸ \bigcirc Refused \blacktriangleright *Go to question D9*

D6.	Why did you consider using another payday loan c Interviewer: Do not read list. Mark all that apply.	ompany?	
	 ¹ Cost (cheaper fees or interest rates) ² Convenient location (close to home or work) ³ Convenient hours ⁴ Convenient payment exhectly location 	8 () 9 () 10 ()	To pay off another loan Unhappy with the service of previous company Other - Specify
	 Convenient payment schedule Confidentiality/Privacy The terms and conditions were explained well Not too much paper work 	97 () 98 ()	Don't know Refused
D7.	Why did you stay with the original payday loan con Interviewer: Do not read list. Mark all that apply.	npany?	
	$\frac{1}{1}$ Or $\frac{1}{1}$ Or $\frac{1}{1}$	8	
	$^{\circ}$ Cost (cheaper fees or interest rates)	9	Couldn't find another payday loan company Too much trouble to apply at another payday loan
	 Convenient location (close to home or work) Convenient hours 	10	Other - Specify
	4 0	\bigcirc	
	⁵ Convenient payment schedule		
	Confidentiality/Privacy	97	
	\sim The terms and conditions were explained well	98	Don't know
	Not too much paper work	\bigcirc	Refused
	Go to question D9		
D8.	Why did you choose to go to another company to c Interviewer: Do not read list. Mark all that apply.	obtain a pa	yday loan'.
	1 \bigcirc Cost (cheaper fees or interest rates)	8 🔾	To _F ay off another loan
	² O Convenient location (close to home or work)	90	Inhappy with the service of previous company
	³ O Convenient hours	10	Other - Specify
	⁴ O Convenient payment schedule		
	⁵ O Confidentiality/Privacy		
	⁶ \bigcirc The terms and conditions were explained \bigcirc ¹ \bigcirc Not too much paper work	97 O 98 O	Don't know Refused
	Have you ever had difficulty paying back a payday	loan on tir	ne?
201	1 Yes 2 No		
	⁷ O Don't know		
	⁸ O Refused		
D10	. A "rollover" of payday loan occurs when a custor is issued a new payday loan to pay off a previous p		
	Have you ever rolled over a payday loan?	Juyuuy lou	
	¹ O Yes		
	² 🔿 No		
	⁷ O Don't know		
	⁸ O Refused		
		siness prac des Money	tices. This means that effective September 2005, Mart, InstaLoans, and approximately 80% of

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

Month	⁹⁷ O Don't know	w ⁹⁸ O Refused
Year	9997 🔿 Don't know	w ⁹⁹⁹⁸ O Refused

D12. Which company did you use at that time? Interviewer: Do not read list. Mark one only

01	Cash Money	15	Cash Shop	29	Payroll loan	9	
	InstaLoans		Cash X	30	2	n Money Tran	sfer
03	Money Mart	17	Cash-In-Hand	31		ash Advance	5101
04	The Cash Store	18	Colton's Cash	32		Financial Ser	vices Inc
05	310-Loans	19	Continual Cash	33		Advance Inc	
06	A1 Financing & Loans	20	Cornwall Cash Advantage	34	•	sh Payday Ad	
07	Advance Cash/Ark Capital	²¹	DA\$H into CA\$H Ltd.	35	Speedy Cas		vanoe
08	ATF Services	22	Greenbacks (The Money Store)	36	Stop 'N' Cas		
09	Calgary's Cash Depot	23	It's Payday	37	The Fast Ca		
10	Can-Alta Cash Advance Group	24	Jiffy Cash Payday Advance	38	City Cash C		
11	Cash 4 You Corp.	25	Kwik Cash Inc.	³⁹ ()	The Money		
12 ()	Canadian Cheque Advance	26	Mr. Payday Easy Loans	40 ()	-	Tree Payday	Loans Inc.
13	Cash Connection Ltd.	27	Nationwide Cash	⁴¹ O	The Petty C		
14	Cash Depot	28	Paymax Canada Inc.	42 ()	Other - Spe		
97	·	Ŭ	.,	Ũ		- ,	
98	Don't know					,	
\bigcirc	Refused						
D13. What	did you use your payday loa	an for ((for example, to pay the rent of	or utilit	ty bil/s)?		
Interv	viewer: Do not read list. Mark	all that	apply.				
01	To pay the rent	05	To pay for medical or health rela	ted 🧹	") For r	ecreation	
02	To pay the mortgage		expenses such as medications,			major purch	ase
03	To pay utilities such as	06 ~	dental work, glasses etc.		11 0	in unexpected	
04	phone, hydro, heat, etc.		To pay for transportation such a bus pass, gas, etc.	15	12	void bouncing	
\circ	To pay for other living expenses such as		To pay other bills, lorns or debi	S	¹³ O Othe	r - Specify	
	groceries, clothing, etc.		To pay for car or household rep	airs			
97			or replacing an appliance				·
98	Don't know						
0	Refused						
D14. Did y	ou sign a contract when you	ı obtai	nred your most recent payday	loan?			
1	Yes	C					
2	No ► Go to question D16) ·				
7	Don't know Go to questi	on 716	3				
⁸ O	Refused		,				
DIC Did							
D15. Did y	ou obtain a copy of this con	tract?					
10	Yes						
2 ()	No						
	Don't know						
⁸ ()	Refused						
	h of the following financial p ay loan?	oroduc	ts or services did you have a	the til	me of your n	nost recent	
payar				Yes	No	Don't know	Refused
a. A	savings account (at a bank,	trust c	company or a credit union)		² ()	7 🔿	8 🔾
b. A	chequing account (at a banl	k, trust	company or credit union)		² ()	7 🔿	⁸ ()
c. A	debit card				2 -	7 🔘	8
					² ()	7 🔿	8 🔾
			Amex)				8 ~
	line of credit				$2 \bigcirc 2 \bigcirc$	$7 \bigcirc$	
f. Ov	verdraft protection (at a bank,	trust o	company or a credit union)	' ()	² ()	7 🔿	\sim
D17. Interv	viewer check item:						

- ¹ \bigcirc If question D16d = 1 \blacktriangleright Go to question D18 ² \bigcirc If question D16d = 2 \blacktriangleright Go to question D19
- ³ \bigcirc Otherwise \blacktriangleright Go to Question D20

0.101	Why did you use a payday loan service instead of your CREDIT CARD? Interviewer: Do not read list. Mark all that apply.
	² Baudau lean was shooner
	 Payday loan was cheaper ³ Payday loan won't negatively affect my credit rating
	4 O Preferred a short term loan / made me pay it back more quickly with no revolving debt
	5
	⁷ O 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 O Yes
	² O No
	⁷ O Don't know
	⁸ O Refused
D20.	Interviewer check item:
	¹ \bigcirc If question D16e = 1 \blacktriangleright Go to question D21
	² \bigcirc If question D16e = 2 \blacktriangleright Go to question D22
	$^{\circ}$ Otherwise \blacktriangleright 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 O Had already reached my credit limit
	² O Preferred a short term loan / made me pay it back more quickly with no revolving debt
	³ O Other - Specify
	⁷ O Don't know
	⁸ O 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, as lay loan?
	⁷ O Don't know
	⁸ O Refused
23	. Interviewer check nom.
DLU	$\int_{1}^{1} \int_{1}^{1} If question \sum 16^{f} = 1 \models Go \text{ to question D24}$
	() If allegion, $16t-1$ (for to allegion 1)24
	² \bigcirc If question D16f = 2 \blacktriangleright Go to question D25
D24.	² \bigcirc If question D16f = 2 \blacktriangleright Go to question D25
D24.	 ² ○ If questice D16f = 2 ► Go to question D25 ³ ○ Otherwise ► Go to Question D26 Why did you use a payday loan service instead of your OVERDRAFT PROTECTION?
 D24.	 ² ○ If question D16f = 2 ► Go to question D25 ³ ○ Otherwise ► Go to Question D26 Why did you use a payday loan service instead of your OVERDRAFT PROTECTION? Interviewer: Do not read list. Mark all that apply.
	 ² ○ If questice D16f = 2 ► Go to question D25 ³ ○ Otherwise ► Go to Question D26 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
D24.	 ² ○ If question D16f = 2 ► Go to question D25 ³ ○ Otherwise ► Go to Question D26 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
D24.	 ² If question D16f = 2 Go to question D25 ³ Otherwise Go to Question D26 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
D24.	 ² If question D16f = 2 Go to question D25 ³ Otherwise Go to Question D26 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
D24.	 ² If question D16f = 2 Go to question D25 ³ Otherwise Go to Question D26 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
	 ² If question D16f = 2 Go to question D25 ³ Otherwise Go to Question D26 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
	 If question D16f = 2 Go to question D25 Otherwise Go to Question D26 Why did you use a payday loan service instead of your OVERDRAFT PROTECTION? Interviewer: Do not read list. Mark all that apply. Had already reached my overdraft limit Too costly Preferred a short term loan / made me pay it back more quickly with no revolving debt Other - Specify Don't know Refused Go to question D26 At the time of your most recent payday loan, would you have preferred to have OVERDRAFT PROTECTION
	 ² If question D16f = 2 ► Go to question D25 ³ Otherwise ► Go to Question D26 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 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?

['] O Don't know ⁸ O Refused D26. What was the amount of your most recent payday loan? Please <u>exclude</u> the cost of fees and interest.

\$.00		
9997 🔿 Don't know		
⁹⁹⁹⁸ O Refused		
D27. How much did you p	ay in fees and interest for your most rece	ent payday loan?
\$.00		
9997 🔘 Don't know		
9998 () Refused		
D28. Were there any hidde	en or unexpected fees (for your most rec	ent payday loan)?
¹ O Yes		4
² 🔿 No		
⁷ O Don't know		
⁸ 〇 Refused		
D29. If the fees and intere	sts were doubled, would you still have ta	ken out this payday loan?
¹ O Yes		
2 No	<u> </u>	() y
7 O Don't know		
⁸ O Refused		
	were you advanced the noney (for your r	
	explanation: How many Cays Setween the time be paid back.	ne you received the money until
1 1100 101		
days		
997 🔘 Don't knoy	\circ	
998 🔿 Refusred	K-	
D31. How much do you th from a credit card?		t from question D26) using a cash advance
1 \bigcirc more than a	payday loan?	
2	payday loan?	
2	ame as a payday loan?	
⁷ O Don't know		
⁸ O Refused		
D32. How likely are you to	o use a payday loan service in the future?	? Would you say you are
¹ O very likely?		

- ² O somewhat likely?
- ³ \bigcirc not very likely? \blacktriangleright *Go to question D35*
- ⁴ \bigcirc not at all likely? \blacktriangleright Go to question D35
- ⁷ \bigcirc Don't know \blacktriangleright *Go to question D36*
- ⁸ \bigcirc Refused \blacktriangleright *Go to question D36*

D33.	Why	would	you	use	а	payday	loan	service	again	?
------	-----	-------	-----	-----	---	--------	------	---------	-------	---

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

01				
\sim	Because I have	already reached	my credit limit	s elsewhere

- ⁰² O Because I have no other alternatives available
- ⁰³ O Payday loan is cheaper than other credit sources
- ⁰⁴ O Payday loan won't negatively affect my credit rating
- 05 \bigcirc Prefer a short term loan / makes me pay it back more quickly with no revolving debt
- ⁰⁶ O Other Specify
- ⁹⁷ O Don't know
- ⁹⁸ O 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	\sim				
•.	\bigcirc	Family	or	friends	\$

- ⁰² O Credit card advance
- ⁰³ O Bank or trust company or credit union
- ⁰⁴ O Pawnshop
- ⁰⁵ O Loan sharks
- 06 \bigcirc Would do without the money (no other sources available)
- ⁰⁷ O Other Specify
- " 🔘 Don't know
- ⁹⁸ O Refused

Go	to	question	D36
40		question	200

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

Interviewer: Do not read list. Mark all that apply

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

D36. In the past 3 years have you used the following services?					
Y	Yes	No	Don't know	Refused	
a. A cheque cashing service	···· ¹ ()	² ()	7 🔿	8 🔾	
b. A rent to own service (e.g., to buy furniture or appliances)	···· ¹ ()	² ()	7 🔿	8 🔾	
c. A pawnbroker	···· ¹ ()	² ()	7 🔿	8 🔾	
d. An income-tax preparation service (e.g., H & R Block)	···· ¹ ()	² ()	7 🔿	8 🔾	
e. A deferred payment purchase (e.g., no payments for a year)	···· ¹ ()	² ()	7 ()	8 🔾	

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 ()	² ()	³ ()	7 ()	8 ()
b. been two or more months behind with your rent or mortgage payment?	¹ ()	² ()	³ ()	7 ()	8 🔾
c. been without work and looking for work?	1 \bigcirc	² ()	³ ()	7 ()	8 🔾
d. been contacted by a collection agency?	1 \bigcirc	² ()	³ ()	7	8 🔾
e. needed a co-signor or a guarantor for a loan?		² ()	° 🔿	7 ()	8 ()

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	Applied	know	Refused	
a.	a savings account (at a bank, trust company or a credit union)?	1 ()	² ()	³ ()	7 🔿	8 ()	
b.	a chequing account (at a bank, trust company or credit union)?	¹ ()	² ()	³ ()	7 🔿	8 ()	
c.	a debit card?		² ()	³ ()		⁸ ()	
d.	a credit card (e.g. VISA, MasterCard, Amex)?		² ()	0	7 ()	⁸ ()	
e.	a line of credit?	$^{1}\bigcirc$	² ()	³ ()		⁸ ()	
f.	overdraft protection (at a bank, trust company or a credit union)?	¹ ()	² ()	³ ()	7 🔿	⁸ ()	
d. e.	a debit card? a credit card (e.g. VISA, MasterCard, Amex)? a line of credit? overdraft protection (at a bank, trust company or a credit	\bigcirc	$\begin{array}{c} \\ 2 \\ 2 \\ \end{array}$	³ ()	\bigcirc	8 8 8)

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 					4		
with the following statements:	(1)	(2)	(3)		(5)	Don't know	Refused
a. most payday loan service providers charge reasonable fees for the services they provide	1 O	² ()	3		5 ()	7 ()	8 ()
 b. a bank, trust company or credit union is likely to reject my request for credit 	· ¹ O	² C	3 🔾	4 🔾	⁵ ()	7 🔿	⁸ ()
c. I would only use a payday loan if I had no other alternatives	. ¹ O	2 ()	3 (4 🔾	⁵ ()	7 🔿	8
d. the business practices of payday loan companies are fair		2 ()	³ ()	4 🔿	⁵ ()	7 🔿	8 🔾

Interviewer Note: Fair business practices include with a such as the payday loan company providing accurate information about the terrise 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 \bigcirc Yes ² \bigcirc No \blacktriangleright Go to question \bigcirc 42

- ⁷ \bigcirc Don't know \blacktriangleright Gc to question D42
- ⁸ \bigcirc Refused \blacktriangleright Gc to question D42

D41. Are these person's family members, friends or co-workers? Interviewer: Do not read list. Mark all that apply.

1 \bigcirc	Family members
² ()	Friends
³ ()	Co-workers

- ⁴ O Other
- O Don't know
- ⁸ O 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

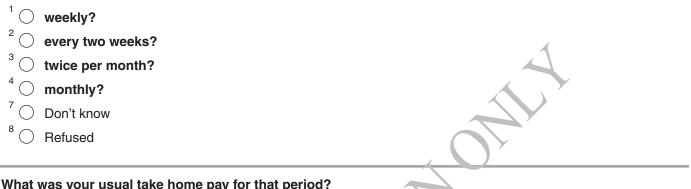
D43. At that time, did you usually work 30 hours or more per week?

- ¹ O Yes
- O No
- O Don't know
- Refused

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

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

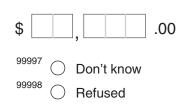
D45. How often did you usually get paid (at the time of your most recent payday loan)? Would it be... Interviewer: Read list. Mark one only.



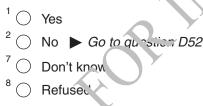
D46. What was your usual take home pay for that period?

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.



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



Go to question D49

D48. At that time, what was your main activity ... Interviewer: Do not read list. Mark one only.

	looking	for	work?
--	---------	-----	-------

- 02 going to school (full-time)?
- 03 keeping house?
- 04 ○ caring for other family members including young children?
- 05 \bigcirc retired?
- 06 \bigcirc long term illness or disability?
- 07 O doing volunteer work?
- ⁰⁸ O no main activity?
- 09 Other - Specify
- ⁹⁷ O 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 C Employment income (includes: wages, salaries, bonuses, tips, commissions, and allowances before deductions)
- ⁰² O Self employment income (includes: net income from farm and non-farm self-employment activitives)
- ⁰³ O 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 O 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 O Income from investment sources (includes dividends, interest on bonds, accounts, GIC's and mutual funds)
- ⁰⁶ O Income from other sources (includes child support payments, alimony and scholarships)
- 07 \bigcirc No income \blacktriangleright *Go to question D52*
- ⁹⁷ \bigcirc Don't know \blacktriangleright *Go to question D52*
- ⁹⁸ \bigcirc Refused \blacktriangleright *Go to question D52*

D50. Interviewer check item:

- If question D49 has only <u>one</u> source of income listed ► Go to question D52
- 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 C Employment income (includes: wages, salaries, bonuses, tips commissions, and allowances before deductions)
- ⁰² O Self employment income (includes: net income from farm and non-farm self-employment activitives)
- ⁰³ O 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/QUT/HST tax credits, provincial tax credits or Child Tax Benefits)
- ⁰⁴ O 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 O Income from investment sources (Includes dividends, interest on bonds, accounts, GIC's and mutual funds)
- ⁰⁶ O Income from other sources (inclu 'es child support payments, alimony and scholarships)
- ⁹⁷ O Don't know
- ⁹⁸ O Refused

D52. What was the highest invel of education you had completed (at the time of your most recent payday loan)? <u>Interviewer:</u> Do not read list. Mark one only

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

Go to question D54

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

- ¹ O Yes
- ° 🔿 No
- ⁷ O Don't know
- ^B O Refused

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

- ¹ O Own
 - O Rent

³ \bigcirc Occupy rent free

- O Don't know
- ⁸ O 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

Ö Don't know

⁹⁸ O Refused

D56. Interviewer check item:

- ¹ \bigcirc If question D55 > 1 \blacktriangleright Go to question D57
- ² O If question D55 = 1, Don't know or Refused \blacktriangleright Go to question D61
- D57. Including yourself, how many persons in your hcc set old 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 O Don't know
- ⁹⁸ O Refused

D58. Interviewer check item:

- ¹ \bigcirc If question L57 = 2 \blacktriangleright Go to question D59
- ² \bigcirc If question D57 > 2 \blacktriangleright Go to question D60
- ³ \bigcirc If question D57 = Don't know or Refused \blacktriangleright Go to question D61

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

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

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

- ¹ O Yes
- ² O No
- ⁷ O Don't know
- ⁸ O 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 O Refused
D62.	Interviewer check item:
	¹ ◯ If question D55 = 1, Don't know or Refused ▶ Go to question D64
	² \bigcirc Otherwise \blacktriangleright 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.
	rents, net farm or business profits and government benefits such as welfa, a, 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 O Don't know
	999998 O Refused
D64.	In the past 3 years have you ever declared personal bakruptcy?
	¹ O Yes
	² O No
	⁸ O 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, ostal 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 O Yes
	² O No
	⁷ \bigcirc Don't know
	⁸ O Refused

Thank you for your participation in this survey.

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

FORMATION

Appointment Information and Comments for Payday Users

PERSON ID 01					
Contact	Appointment Information and Comments	In-Progress Code			
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
	PERSON ID 02				
Contact	Appointment Information and Comments	In-Progress Code			
01					
02					
03					
04					
05					
06					
07					
08	<pre>K</pre>				
09					
10					
	PERSON ID 03				
Contact	Appointment Information and Co. ments	In-Progress Code			
01					
02					
03					
04					
05					
06					
07					
08	Y				
09					
10					
PERSON ID 04					
Contact	Appointment Information and Comments	In-Progress Code			
01					
02					
03					
04					
05					
06					
06 07					
07					

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 screene. //blocked/forwarded

Other non-response

- 20 + bsent 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 resondents in the coresponding space provided on the front of the questionnaire.