



Canada Payday Loan Association Payday Loan Users Study 2013

Draft Survey #1 Apr 15, 2013

A. RECORD FROM SAMPLE FILE:

1. Sample Source (PROVIDER)

List TBA

2. Province:
01 – Manitoba – quota n=250
3. Postal Code

B. INTRODUCTION:

Hello, may I please speak with **NAME FROM SAMPLE – INTERVIEWER NOTE: SPEAK ONLY TO NAME ON LIST. TREAT CONFIDENTIALLY. IF NECESSARY, STATE:** This is _____ calling from Environics Research Group. We are conducting a brief survey of adults in your area.

ONCE RESPONDENT IDENTITY IS CONFIRMED, CONTINUE: This is _____ calling from Environics Research Group. We are conducting a brief survey of residents in your area to measure your satisfaction with various types of companies you do business with. All of your answers will be treated confidentially.

4. To begin, to help us classify your responses with others, could you tell me in what year you were born? **CONVERT TO AGE. THANK & TERMINATE IF NOT 18 YEARS OR OLDER (BORN 1994 OR EARLIER).**

19_____



C. PRODUCT USAGE & SATISFACTION:

5. Our survey will focus on various products and services you may be familiar with. Please indicate which of the following financial products or services have you ever had or used in the past? **READ LIST.**

	Yes	No	DO NOT READ: Don't know
a) A personal loan with a bank or credit union	01	02	09
b) A car loan	01	02	09
c) A line of credit	01	02	09
d) A payday loan, which is a short-term advance on paycheques	01	02	09

NOTE: MUST SAY YES TO PAYDAY LOANS TO CONTINUE. THANK & TERMINATE IF RESPONDENT DOES NOT QUALIFY.

6. Which of the following financial products or services do you currently have? **READ LIST**

	Yes	No	DO NOT READ: Don't know
a) A savings account at a bank or credit union	01	02	09
b) A chequing account at a bank or credit union	01	02	09
c) A home mortgage	01	02	09
d) A major credit card such as VISA, MasterCard or American Express	01	02	09
e) A retail credit card such as a Canadian Tire card, Sears card, or gas card	01	02	09
f) A debit card	01	02	09
g) Overdraft protection at your bank	01	02	09

7. Thinking about the following financial products or services overall, please tell me how satisfied you are with each product or service that you use? **FOR EACH PRODUCT USED IN Q5-Q6**

	Very satisfied	Satisfied	Un-satisfied	Very Un-satisfied	DO NOT READ: Don't know
a) Savings account at a bank or credit union	01	02	03	04	09
b) Chequing account at a bank or credit union	01	02	03	04	09
c) A home mortgage	01	02	03	04	09
d) Major credit card	01	02	03	04	09
e) Retail credit card	01	02	03	04	09



f) Debit card	01	02	03	04	09
g) Overdraft protection at your bank	01	02	03	04	09
h) Personal loan with your bank or credit union	01	02	03	04	09
i) Car loan	01	02	03	04	09
j) Line of credit	01	02	03	04	09
k) Payday loan	01	02	03	04	09

8. Thinking about the various financial products that you hold, do you know the approximate amount that you pay for all fees, including administration fees and interest charges on...? **FOR EACH PRODUCT USED IN Q5-6. RANDOMIZE**

	Yes	No	DO NOT READ: Don't know
a) IF Q6a=01: Your savings or chequing account at a bank or credit union	01	02	09
b) IF Q5d=01: Your payday loan	01	02	09
c) IF Q6c=01: Your home mortgage	01	02	09
d) IF Q6d=01: Your major credit card	01	02	09

9. **IF OWNS CREDIT CARD (Q6d=01 or Q6e=01), ASK:** How many active credit cards do own currently?

____ # of cards



D. PAYDAY LOAN USAGE & SATISFACTION:

10. If you needed, say, \$300 a few days before your next payday, what would you do? **DO NOT READ; PROBE UNTIL UNPRODUCTIVE:** Anything else? Others?

- 01 - No need / Never short of cash
- 02 - Get a cash advance from credit card
- 03 - Use bank over-draft protection/line of credit
- 04 - Withdraw money from savings account/other investments
- 05 - Do without / Wait until payday
- 06 - Borrow from a friend
- 07 - Borrow from a family member
- 08 - Borrow from an employer
- 09 - Use a payday advance or payroll loan company
- 10 - Other (SPECIFY _____)
- 11 - Don't Know/Refused

11. Before today, did you know that payday lending became a licensed and regulated industry in 2010?

- 01 - Yes
- 02 - No
- 03 - **DO NOT READ:** Don't know

12. There are many reasons why people choose to obtain a payday loans instead of getting other financial products or services. What was the most important reason you chose to obtain a payday loan in the past rather than using another source of financing? **DO NOT READ LIST; PROBE:** Any others reasons?

- 04 - A more convenient location
- 05 - Greater privacy
- 06 - More respectful employees
- 07 - Quick and easy process
- 08 - Bad credit/no credit cheque
- 09 - Discipline of a short term or no revolving debt forces me to pay it back more quickly
- 10 - Less harm to my credit
- 11 - Less expensive than other sources of borrowing cash
- 12 - No other alternative source for borrowing
- 13 - Other (SPECIFY)
- 14 - Don't Know/Refused



13. Which one of the following was the main reason why you needed a payday loan? **READ LIST - SELECT ALL THAT APPLY**

- 01 - To avoid bouncing cheques
- 02 - To help out with an unexpected expense, like a car or household repair
- 03 - To help avoid late charges on routine bills
- 04 - To buy something you wanted
- 05 - To help get through a temporary reduction in income
- 06 - For 'emergency' cash to pay for some necessities
- 07 - Other (SPECIFY)
- 08 - Don't Know/Refused **DO NOT READ**

14. Thinking about all the payday loans you received in the past, did you pay back all, most, some or none of the loans back on time? **READ LIST**

- 01 - Paid back all the loans on time
- 02 - Paid back most of the loans on time
- 03 - Paid back some of the loans on time
- 04 - Paid back none of the loans on time
- 05 - Don't Know/Refused (DO NOT READ)

15. Thinking about all the payday loans you received, please indicate your overall satisfaction with each of the following attributes. **READ LIST**

	Very satisfied	Satisfied	Un-satisfied	Very Un-satisfied	DO NOT READ: Not Applicable	DO NOT READ: Don't know
a) Your understanding of the terms of the loan and when payment on the loan was due	01	02	03	04	05	09
b) The way you were treated by the customer service representative who provided your loan	01	02	03	04	05	09
c) The overall customer service experience	01	02	03	04	05	09



16. I'm going to read you a list of statements. For each, please indicate whether you agree or disagree, using a scale from one to ten where one means you "disagree strongly" and ten means you "agree strongly".

- A. Since credit cards can be used at any time, as long as the credit limit is not exceeded, you should also be allowed to get a payday loan whenever you need it, as long as you repay the loan..
- B. Other financial institutions such as banks, credit card companies, and retailers who you have a credit card with should not have access to information on the number of payday loans you have taken.
- C. Payday loans are a better option for people who need a fast and convenient loan than pawnbrokers or title loans.
- D. The maximum amount that you can borrow as a payday loan should be a matter for you and your lender to agree on.

- 01 - Disagree strongly
- 02 - .
- 03 - .
- 04 - .
- 05 - .
- 06 - .
- 07 - .
- 08 - .
- 09 - .
- 10 - Agree strongly

E. DEMOGRAPHICS:

To help us classify your responses with others, we would like to ask you...

17. What was the highest level of schooling that you completed?

- 01 - Elementary school
- 02 - High school
- 03 - Community college
- 04 - University
- 05 - Post-graduate/Professional
- 06 - **DO NOT READ:** Don't Know/Refused

18. Do you rent or own your home?

- 01 - Rent
- 02 - Own
- 03 - **DO NOT READ:** Don't Know/Refused



19. What is your current marital status?
- 01 - Single, never married
 - 02 - Married or living together common-law
 - 03 - Separated or divorced
 - 04 - Widowed
 - 05 - **DO NOT READ:** Don't Know/Refused
20. How many children under the age of 18 do you have living with you on a regular basis?
- _____ # children
21. **DO NOT READ – RECORD GENDER**
- 01 - Male
 - 02 - Female
22. Would you describe yourself as...?
- 01 - Currently employed full-time
 - 02 - Currently employed part-time
 - 03 - Self-employed
 - 04 - Currently unemployed
 - 05 - Retired
 - 06 - At home full time
 - 07 - A student
 - 08 - Other
 - 09 - **DO NOT READ:** Don't Know/Refused
23. For classification purposes only, what is your personal income, before taxes?
- 01 - Less than \$25,000
 - 02 - \$25,000 to less than \$50,000
 - 03 - \$50,000 to less than \$75,000
 - 04 - \$75,000 to less than \$100,000
 - 05 - \$100,000 to less than \$150,000
 - 06 - \$150,000 or more
 - 07 - **DO NOT READ:** Don't know/Refused
24. And what is the total annual income of everyone in your household before taxes? Is it...
- 01 - Less than \$25,000
 - 02 - \$25,000 to less than \$50,000
 - 03 - \$50,000 to less than \$75,000
 - 04 - \$75,000 to less than \$100,000
 - 05 - \$100,000 to less than \$150,000
 - 06 - \$150,000 or more
 - 07 - **DO NOT READ:** Don't know/Refused