

**The Public Utilities Board of Manitoba  
2013 Payday Loans Review**

**PUB/COALITION – 2**

a) With reference to the Dr. Simpson and Dana Bazarkulova Report (“Dr. Simpson Report”), please create a table to chart the comparisons made between 2005 source reports and 2009 source reports for ease of reference.

**Response**

**Dr. Simpson et al**

	2005						2009	
	SFS		FCAC		CACFS		CFCS	
	PL	NL	PL	NL	PL	NL	PL	NL
Employment status:								
Employed or self-employed	83.4	67	70	53.4	70	55	65.3	58.1
Education:								
No high school diploma	21	10	16.3	10	14	15	24.2	17
Undergraduate degree	10.6	25	8.7	29.7	21	32	29.8	41.9
Age:								
18-35 y.o.	52.6	23.9					33.6	21.4
Children (more than 2 family members)	47.7	36.6			47	32	46	37.4
English speaking	89	77.9					71.7	62.7

\*comparison is provided subject to data availability

\*\*data is reported in percentages