

Outline of Consumers Coalition evidence

1. Witnesses swear oath or affirm

2. Confirmation that written material was prepared under his/her direction and control and is accurate to the best of his/her knowledge and beliefs

3. Qualifications: Voir Dire

- Dr. Buckland
 - We are asking that Dr. Buckland be qualified as an expert in economics, including qualitative and quantitative research methodology, with particular specialization in micro-finance, micro-community development, economic development and interdisciplinary development theory.
- Dr. Simpson
 - We are asking that Dr. Simpson be qualified as an expert in labour economics, applied microeconomics, quantitative methods, and social policy.
- Ms. St. Aubin
 - We ask that Ms. St. Aubin be qualified as an expert on mixed methods research, including surveys, interviews, focus groups, and data analysis
- Dr. Robinson
 - We are asking that Dr. Robinson be qualified as an expert in financial statement analysis, in personal finance, corporate finance and survey research.

4. Evidence

- Dr. Buckland
 - Themes from: Literature review (tab 2), Prices and Practices (Tab 7), Maps (tab 8), Alternatives to payday loans: Small Loans Workshop (tab 9)
- Dr. Simpson
 - National survey data: CFCS analysis (tab 4) and SFS Analysis (tab 5)
- Ms. St. Aubin
 - Manitoba Consumers Experiences with Payday Loans Research Study (tab 6A)
- Dr. Buckland
 - Focus Group 2 (tab 6B)
- Dr. Robinson
 - Economic analysis of the payday loan industry (tab 3)

THE PUBLIC UTILITIES BOARD
 Exhibit No. CAC # 31
 Re: Payday - 2016
 4/12/16
 DATE SECRETARY

18 - 043
Jerry Buckland Evidence and IR Responses

Reports:

- Introduction and executive summary (Tab 1, with Gail Henderson)
- Literature review (Tab 2)
- Focus Group 2 (Tab 6B)
- Prices and Practices (Tab 7)
- Maps (Tab 8)
- Alternatives to payday loans: Small Loans Workshop (Tab 9)

IR Responses to CPLA:

- 55, 58, 59
- 65-69
- 70-72
- 73

IR Responses to PUB:

- 10
- 12-14
- 16
- 18
- 22
- 26
- 35
- 38
- 41

Wayne Simpson Evidence and IR Responses

Report:

- CFCS Analysis (Tab 4)
- SFS Analysis (Tab 5)

IR Responses to CPLA

- 41-45

IR Responses to PUB

- 1-11
- 15
- 21 (in part)

Zoe St. Aubin Evidence and IR Responses

Report:

- Manitoba Consumers Experience with Payday Loans Research Study (Tab 6A)

IR Responses to CPLA:

- 46-54
- 56-57
- 60-64

IR Responses to PUB:

- None

Chris Robinson Evidence and IR responses

Report:

- Economic Analysis of the Payday Lending Industry (Tab 3)

IR Responses to CPLA:

- 1-40

IR Responses to PUB:

- 17
- 19
- 20
- 23-25
- 27-34
- 36-37
- 39-41