

**FINANCIAL DATA SHARING AND SECURITY**

**QUALITATIVE RESEARCH**

**FINAL REPORT**

Prepared For:



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### TABLE OF CONTENTS

[political Neutrality Certification 4](#_Toc66881845)

[Background And Objectives 5](#_Toc66881846)

[Method 6](#_Toc66881847)

[Summary Of Findings 7](#_Toc66881848)

[Results In Detail 8](#_Toc66881849)

[Use Of Digital Financial Services 8](#_Toc66881850)

[Use Of Data-Driven Services 9](#_Toc66881851)

[Awareness And Perception Of Open Banking 11](#_Toc66881852)

[Consumer Outcomes Of Open Banking 14](#_Toc66881853)

[Support Of An Open Banking System 15](#_Toc66881854)

[Conclusions 15](#_Toc66881855)

[Appendix A: Recruitment Screener 16](#_Toc66881856)

[Appendix B: Moderator’s Guide 23](#_Toc66881857)

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This public opinion research presents the results of a series of qualitative focus group discussions conducted by Pollara Strategic Insights on behalf of the Department of Finance. This study consisted of five virtual focus group discussions with adult Canadians from across the country and included a mix of age, gender, income, province of residence as well as a mix of those living in both urban and rural settings. The purpose of the study was to understand current perceptions of the financial data sharing and security as well as impressions of the Open Banking concept.

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## POLITICAL NEUTRALITY CERTIFICATION

I hereby certify as Senior Officer of Pollara Strategic Insights that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Policy on Communication and Federal Identity and the Directive on the Management of Communications.

Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings within the electorate or ratings of the performance of a political party or its leaders.

Signed:



Lesli Martin Vice President

Pollara Strategic Insights

### BACKGROUND AND OBJECTIVES

Budget 2018 announced the Government’s intent to undertake a review into the merits of open banking. This review is being guided by an Advisory Committee on Open Banking, supported by a secretariat within the Department of Finance.

To support this work, in winter of 2019, the Department of Finance commissioned Pollara to conduct consultations and focus groups on the merits of open banking, with a strong focus on protecting consumer privacy, ensuring the security of financial transactions and maintaining the stability of the financial sector. In January 2020, the Department announced that it would undertake a second phase of the review into the merits of open banking, which would be facilitated by the Advisory Committee.

Research was deemed necessary to support this second phase of the review. Overall, this will provide a comprehensive picture of Canadians’ views and expectations concerning their ability to use and move their own financial information, with a focus on privacy and security. Specifically, this research will allow the Advisory Committee to understand the following:

* Views about consumers' ability to move, use and control their own data;
* Current privacy and security behaviours related to financial services, including views on awareness/understanding of current security/privacy measures;
* Usage of data-driven services, including those of a financial nature;
* Views on the likelihood of using financial data to access new and innovative services; and
* Expectations for how personal data would be treated in a system of secure financial data-sharing, and roles and responsibilities of various actors in ensuring security and privacy protections.

Results of this research will inform the second wave of the government’s review into the merits of open banking. In addition, results may be used to help the Department develop communications strategies and products that will effectively communicate aspects of this initiative to Canadians.

Due to the qualitative nature of this study, results cannot be extrapolated to a broader audience and should be considered indicative, rather than definitive.

Contract Value for this research: $33,302.28

### METHOD

Pollara recruited participants to take part in the focus groups. Participants were sourced from a panel of over 100,000 Canadians (such as Aeroplan or PC Optimum members) who have volunteered and registered to participate in research surveys and/or focus groups. All participants had to have at least one bank account, in any Canadian financial institution, with a proportion of the participants in each group having more than one. Pollara conducted a total of five virtual focus group discussions. Each group consisted of a mix of gender, age and income. Participants were recruited from people residing in the following areas:

* Prairies (Saskatchewan and Manitoba)
* Ontario and Atlantic Canada
* Western Canada (British Columbia and Alberta)
* Quebec and New Brunswick (conducted in French)
* Northern Canada (NWT, YK, NUN)

In total, 45 recipients took part in this research. The focus group discussions lasted between 90 minutes to two hours each. Participants were paid a $100 incentive for their time. Research was conducted between February 8th and 11th, 2021.

### SUMMARY OF FINDINGS

***The COVID-19 pandemic has had limited impact on banking behaviour or the use of general data-driven services. There are few concerns with data security when it comes to the use of these services.***

Most participants do not feel that the COVID-19 pandemic has had a major impact on their banking behaviour. All participants were using digital tools (online banking, apps or ATMs) to conduct most of their transactions before COVID and are continuing to do so now. Going to a branch was an infrequent occurrence before the pandemic, and only a very few have switched to another method (typically telephone) rather than going to a branch now.

The use of general data driven services is mixed and is dependent on the perceived convenience the services provide. Those who choose to use them appreciate these conveniences, while who do not use them see no need for the conveniences. Data security is not a driver in this decision.

***There is only some awareness and limited use of innovative financial services, with the decision to use them based on awareness of conveniences rather than level of data security.***

Overall, awareness of the innovative financial services tested is moderate, while use is quite low. While about half of the participants use digital wallets and online payment systems, there is less awareness of robo-advisors or personal financial management systems or small-business management – accounting software. Some feel they use digital banks, but often are using an online subsidiary of a traditional bank. There is very limited awareness or usage of fintechs that offer products like those provided by tradition financial institutions, such as lending for business or lending for consumers.

As with other data-driven services, the use of these financial services is dependent on the perceived level of convenience. Those who use them appreciate the service they offer. Those who do not either are unaware of them, or do not see the need for them. Data security has little impact on their decision to use or not use these services.

***There is extremely low awareness of open banking. After receiving a description, participants are unsure of what this will provide, and some are left more concerned about their data security. Government’s oversight does help to build confidence, however.***

Only one participant had heard of open banking. To others, the name is somewhat concerning, as they feel it means their financial information would be open and available for all to see. When provided with a description, consumers are left with more questions. Because they are not concerned about data security now, they are unsure what this system is going to offer. To some, the concept leaves them feeling more, not less concerned, as they are not sure how it will work or who will oversee it.

Learning of Government oversight helps to build confidence in the system. Participants are aware and appreciative of the CDIC protections and expect that government involvement will give them the same level of security in this system.

***While participants are unable to perceive the benefits of open banking on their own, of those tested, consumer redress, followed by data protection and control are most meaningful.***

While participants are unable to come up with benefits of the program themselves, they do see the benefits of the tested consumers outcomes. The most strongly positive benefit is that of redress, in case of an issue. Participants also feel data protection and consumer control over data are important outcomes of the system. They are less likely to see the need for a wider range of useful, competitive and consumer friendly financial services, as they feel there are many out there already that they do not use. Nor do they see the benefit of reliable, consistent access to services, as they feel they have this access presently.

***Endorsement for an open banking system ranges from support to indifference.***

When asked how they would feel if the Canadian government moved forward with an open banking system, opinions ranged from support to indifference. Some would appreciate the government oversight and extra security, although they do not feel this would impact their use of data-driven services. Others feel they would not use the system, so do not particularly care. None said they would oppose the adoption of this system.

### RESULTS IN DETAIL

### Use of Digital Financial Services

Even before the COVID-19 pandemic, the vast majority of participants conducted their regular banking virtually; either online or using their financial institution’s mobile app, or by getting cash from an ATM. While most said they would occasionally go to a branch for a specific function, such as cashing cheques (particularly for business accounts) or obtaining financial advice, all saw this as an infrequent endeavor.

Most feel the pandemic has not had a major influence on their banking behaviours. Some say they are using cash less often, as some stores are requesting the use of debit or credit cards instead. While some have switched to calling their branch for advice when needed, some, particularly those in more rural locations, are still going to the branch in person, when the need arises.

There are not a lot of pain points noted in banking processes, either before or since the pandemic. A couple of respondents mentioned long wait times when calling a branch, but that was a minor inconvenience noticed by only a few. Overall, respondents have no concerns about their ability to bank online, or the safety involved in these actions.

### Use of Data-Driven Services

Currently, most participants are aware of at least some type of data-driven services. There is a mixed usage of these services, with some participants using them and others not. But the choice to use them is based on the convenience the service offers, rather than on a level of comfort with the technology. When asked for their concerns, participants who choose to use these services have few or provide justification as to why the benefits outweigh these concerns. For those who do not use them, the primary reason is simply a lack of need. They do not feel they need the services and are fine without using them. While some mention a concern that their information may not be safe, as it may be hacked or used for nefarious reasons by the companies who collect it, this is a statement made after the fact as a secondary reason for their choice.

Participants consider **digital wallets and online payment systems** in the same manner as they consider other data-driven services. Those who use it appreciate the convenience of being able to pay with their phone, something they always have with them anyway. Those who do not use it say they have no need for it and are fine using credit or debit cards to make their purchases. A few feel that this type of product would make spending too easy which could affect their personal budgets. There are some concerns about this technology, but it revolves primarily around what would happen if they lose their phone. Many of those who use it have two-step authentication in place to keep them safe and feel this is less worry than losing their credit card. That said, there are some who feel comforted knowing that if their credit card is used in a fraudulent manner, their financial institution will cover the costs.

When asked about **digital banks**, participants top-of-mind options are banks such as Simplii and Tangerine. Even when explained that these banks are slightly different, as they are a subsidiary of another bank, respondents tend to not really understand the difference. To them, the functions they use are “online,” therefore it is a digital bank. Some who rely primarily on the digital application of their traditional bank feel that what they do is no different than using a digital bank. There are some participants who would be reluctant to use a digital bank. These people wanted the security of knowing there is somewhere they can go to deal with any issues that they may have; the idea of seeing someone face to face give them a sense of security if they need redress. These participants do not have issue with the technology of dealing with a digital bank, and have no concerns conducting their banking digitally, they just needed that added level of security, in case something happened.

Participants have more concerns about using **fintechs that offer bank-like services to consumers or small businesses**. While a couple of participants are familiar with these types of services, most are not. Because these companies are not well known to these participants, they are hesitant to trust them with their finances. They also have a hard time understanding the benefit of using these services. A couple of participants who are familiar with them talked about product offerings with good interest rates. But to most, they would not risk trusting this unknown entity to get a better rate. In this situation, the concern that their information may be hacked is less of a worry than the apprehension that the company might willingly defraud them of their cash.

There is some, albeit limited, awareness or use of **robo-advisors or personal financial management** fintechs. As with other data-driven services, those who use them appreciate the service and convenience they offer, particularly in terms of budgeting and, for some, lower investing fees. Those who do not use them simply do not see the need for the service, with little concern over safety and security. One participant had a minor concern over providing his bank login information to the personal financial management company, and wished he had a “read-only” login that would allow the company to see his financials but not complete any transactions. However, while this made him uneasy, this concern was not enough to make him stop using the service.

There is awareness, but limited usage, of **small business management – accounting software**. Generally, it is not used because most of the participants are not small business owners. Some, however, have experience working with this type of software through their work and a few through their own small business. As with other data-driven services, the reason for using this type of software is convenience and the reason for not using it is a lack of need, with no concerns about security mentioned.

There is limited awareness and no usage of fintechs that provide **lending for businesses**. Those participants who are aware of it find the concept to be questionable. For this reason, there is little interest in using this product, with no concerns about data security.

There is some awareness but no usage of fintechs that provide **consumer lending**. Those who are aware of this have seen it advertised when shopping online (particularly when shopping for beauty products). These participants have been hesitant to use it because they do not want to incur this type of debt. Some say if they don’t have the money to buy it, and others add or the room on their credit card, to purchase it they should not be buying it. Again, the lack of interest is in the service itself, not in any security concerns.

###

### Awareness and Perception of Open Banking

Only one participant in all groups was aware of open banking. All other participants have never heard of it and could only guess what it is. Although they are unsure what this means, the idea of “open” banking is not appreciated. Participants do not want to think that their banking could be open, as to them it means their information would be available for anyone to access. While they are not particularly concerned about data security, the term “open banking” does give them some worry.

Participants were given the following definition:

*In its simplest terms, Open Banking is a tool that enables consumers to more securely and efficiently move their data to access-driven financial service offerings like those noted above. For example, some households may choose to use a budgeting app which will access your financial information to provide you with a detailed household budget. Or some may choose to use a Robo-advisor, which will look at their goals and finances and offer investment advice, without the use of an advisor. Open banking could also enable those with little or no credit history the ability to use their transaction data to assess their credit worthiness. Open Banking is the system that allows these services to access your data securely. It is the infrastructure that allows the data to move securely. Or like a highway that allows the data to move from your financial institution to the service you want to use. Right now, these services get your data in other ways that are not as secure as Open Banking.*

Overall, most participants are at least somewhat confused over this definition and are left with many questions. Because security is not considered an issue to almost everyone, they do not understand the need for “improved” security. Instead of seeing this as a benefit, they are skeptical that this change will provide any improvement at all. Some believe this process will involve the building of a new system, which will be used by all financial institutions. Those who made this interpretation are not happy with this idea, as they are not sure who would be building the system and if the entity building the system would be trustworthy. Overall, while data security is not a concern to most participants, at first glance this system makes them feel more, not less, worried.

Some also express concern over having control as to how and what information is moved. They are worried that if they choose to use it, all of their financial information would be available to everyone who wanted to see it, hence the term “open” banking. Even when reassured that this would not be the case, some were still skeptical. They worry that control over their information would be complicated, with the default being that it would be available to everyone who wanted it. Some also feel that saying it is not going to be available to everyone would not be enough to make them feel it would not be.

One group was offered the potential name “consumer directed finance.” Participants in this group appreciated this name more than open banking, as they find it to be more descriptive of what they system is promising, and less likely to make them think all of their information would out in the open for everyone to see.

Many participants ask who will be running or building this system. Many guess that the government would be involved, in some way. A few express concerns if the government were to be the entity building this system, as they question their ability to do so. Most, however, are comforted by the government being involved with overseeing this system. There is a high awareness of the CDIC and a perception that this government agency helps them feel secure when it comes to the use of the Canadian banking system. Therefore, having the government involved in overseeing this system also provides a feeling of security.

Participants were given the following description of benefits of open banking:

*Specifically, Open Banking could provide consumers with: the ability to have better insights into their spending habits, tailored investment advice, support small businesses with accessing capital, enable those with limited or no credit history access lending products, enable small business to secure loans.*

Most participants can see how these services might have interest to some Canadians, but feel it has limited interest to them personally, either because the services are already available, or it is not something they need. There are some in Northern Canada who appreciate the idea of providing those with no credit history the ability to access lending products. To these participants, this is an issue for young people in the Territories, and this solution could help solve a distinct problem. However, to all other participants, this does not offer them anything that is not already available. Additionally, since data security is not perceived as a problem, Open Banking does not provide a solution. Even those few who did express some concerns about the security of data driven financial products do not perceive any benefit to this system.

###

### Consumer Outcomes of Open Banking

While participants are unable to come up with benefits of the system themselves, when provided with potential consumer outcomes, all seem beneficial to all participants. Of those provided, the most positive benefit comes from redress. Specifically:

* **Consumers have recourse if issues arise** where process is straightforward and liability among market participants is clearly and appropriately assigned.

Regardless of the strength of the security in the system, all know all systems can be hacked. Participants greatly appreciate knowing that they will be covered, in a similar manner that they are covered by the CDIC now, if there is a fraudulent loss of funds. A few would like this recourse to also cover a fraudulent use of their information. If the system is hacked and their personal information is used, they would like the company involved to be penalized for this misuse of their information.

The second most important consumer outcomes are:

* **Consumer data is protected** through secure data standards and/or rules covering a majority of market participants and that will build trust in the financial system; and
* **Consumers are in control of their data** in a manner that is consistent with the principles outlined in the digital charter.

To participants, these outcomes go hand-in-hand and are equally important. They feel their data can only be truly protected if they are in control of it. If the open banking system allows them to have a high level of control over their data and stops companies from using their data for marketing purposes, this could be seen as a strong benefit to the system by many.

Two tested consumer outcomes that are considered less important to participants are:

* **Consumers receive access to a wider range of useful, competitive and consumer friendly financial services** through a market that encourages competitive and innovative product; and
* **Consumers have reliable, consistent access to services** through a standardized system that is user-friendly and accessible for all.

Overall, while participants see these could be beneficial to “some” they do not personally have a strong need for either outcome. They have no “pain points” when it comes to their finances, and there are already a number of financial services that they choose not to use because they do not have the need for them. Therefore, they do not feel more services are necessary. Likewise, they have no issues accessing the digital financial services they use now, so they do not see the need for an improvement in this area.

### Support of an Open Banking System

Once the idea of open banking was explored, participants were asked if they would support the Government of Canada moving to this system. Opinions range from support to indifference. Some appreciated the added security and redress opportunities. While they do not necessarily believe there is a strong need for this system, and they do not believe this system will change their use of data driven financial services in anyway, they do support having it in place because “it can’t hurt”.

There are many others who simply do not care one way or the other. They also do not feel there is a strong need for the system, and they do not feel it is likely that they will use it. But, at the same time, they do not oppose the system and are fine if it is put in place and if others agree to use it.

### CONCLUSIONS

Data security is not a major concern for participants and has very limited impact on their use of data driven services, financial or otherwise. Those who choose to use innovative financial services do so because of the convenience and those who choose not to, do not have a need. Data security is, at most, a secondary consideration.

There is extremely limited awareness of open banking. Due to a lack of perceived need for more data security, there is confusion as to what this would provide. Even those who currently use services that depend on data sharing and which would be considered “open banking” do not see these services in this light and are unsure what open banking would offer or how it would be used. That said, government oversight does provide some participants with a level of comfort. The idea of having redress in case of issues is the most positive benefit of this program, followed by data protection and data security.

Despite the questions and confusions surrounding open banking, when provided with definitions of the system, most participants would either support the government’s adoption of it or are indifferent to the system.

### Appendix A: Recruitment Screener

Focus Group Schedule

|  |
| --- |
| Monday February 8th  |
| 6:30pm – 8:30pm EST | Prairies (Saskatchewan and Manitoba) |
| Wednesday February 10th |
| 5:30pm – 7:30pm EST | Ontario and Atlantic Canada |
| 8:00pm–10:00pm EST  | Western Canada (British Columbia and Alberta) |
| Thursday February 11th |
| 5:30pm-7:30pm EST | Quebec and New Brunswick (in French) |
| 8:00pm-10:00pm EST | Northern Canada (NWT, YK, NUN) |

* **See quotas in screener.**
* **RECRUIT 10 FOR 8 TO SHOW**
* **INCENTIVE: $100**

* ***NOTES:***
	+ Do not reveal the client. Do \*not\* say that this is for the government or about government issues.
	+ If asked, it is fine to say that the group is about current issues in Canada.
	+ **Take special note of the quotas in screeners.**

Thank you for taking part in this survey, designed to invite people to **online focus groups** about some **current issues in Canada**.

The focus groups will be held during the **ENTER LOCATION DATE**, via Zoom technology. Each focus group lasts about **2 hours**.

*A focus group consists of about eight to ten participants and one moderator. During a two-hour session, participants will be asked to discuss a range of issues related to the topic.*

*Participation is voluntary. We are interested in hearing your opinions, no attempt will be made to sell you anything or change your point of view. The sessions will be recorded but all opinions expressed will remain anonymous and views will be grouped together to ensure no particular individual can be identified.*

*An audio and/or video tape of the group session will be produced for research purposes. The tapes will be used only by the research professional to assist in preparing a report on the research findings and will be destroyed once the report is completed.*

*Do you agree to be audio and/or videotaped for research purposes only?*

 Yes

 No **(THANK AND TERMINATE)**

If you qualify to participate in one of the groups, you will join 7-8 other people like yourself in a **webcam-based discussion via your computer, that will be moderated by a professional researcher** – who will ask questions and manage the discussion.

**All participants must be willing to participate in the discussion via webcam.**

1. Based on this description, would you be interested in attending this session?

Yes

No

**IF YES:**

1. Have you attended a focus group within the last 6 months?

YES (**THANK & TERMINATE)**

 NO

 DON’T KNOW (**THANK & TERMINATE)**

1. In total, how many focus groups have you attending in the last 5 years?

None

1 to 2

3 to 4

5 or more (**THANK & TERMINATE)**

I would like to ask you a few brief questions to see if you qualify. Your responses will remain confidential.

1. Are you…

Female

Male

**MIX OF GENDERS IN EACH GROUP**

1. Have you or has any member of your household ever worked or volunteered for any of the following organizations (**READ LIST, IF YES TO ANY, THANK AND** **TERMINATE**)

The Media

A Market Research Firm, PR firm, or advertising agency

A Political Party

The federal, provincial, or local government

A financial institution

A financial technology company

1. This discussion group will be conducted in English/(French in French Screener) and require participants to watch videos, look at images, verbally share their thoughts, and maybe type in their thoughts as well.

 Do you have any problems which may prevent you from doing any of these things?

Yes (**THANK AND TERMINATE**)

No

1. What province or territory do you live in?

 British Columbia

 Alberta

 Saskatchewan

 Manitoba

 Ontario

 Quebec

 Nova Scotia

 New Brunswick

 Newfoundland

 PEI

 Nunavut

 Northwest Territories

 Yukon

 Outside of Canada (THANK AND TERMINATE)

1. What is your postal code?

**\_\_\_\_\_\_\_\_\_\_\_**

Prefer not to answer

1. IF DO NOT WANT TO PROVIDE POSTAL CODE ASK: May I have the first three digits of your postal code?

\_\_\_\_\_\_\_

Prefer not to answer(**THANK & TERMINATE)**

1. Would you describe your community as...

A city or town

A city suburb

A small community, small town or a township

A rural community

A remote area

QUOTAS: OBTAIN A MIX OF CITY/SUBURB AND SMALL/RURAL/REMOTE COMMUNITY

1. Which age group do you fall into?

Under 18 (THANK & TERMINATE)

18-24

25-29

30-34

35-39

40-44

45-49

50-54

55-59

60-64

65-69

70 or older

Refused (**THANK & TERMINATE)**

**OBTAIN MIX OF UNDER 35, 35 TO 54 AND OVER 54 WITHIN ALL GROUPS**

1. How comfortable are you using technology for such things as online banking, shopping, communicating with others, etc.

Very comfortable

Somewhat comfortable

Not very comfortable

Not at all comfortable

1. Which of the following types of bank accounts do you personally have, whether it is yours alone, or a joint account with another person?

 A chequing account

 A savings account

 Do not have a bank account

 **NO MORE THAN 2 PER GROUP WITH NO BANK ACCOUNT**

1. And what other financial products do you personally have, whether it is yours alone or with another person?

 A mortgage

 A credit card

 A line of credit

 A loan from a bank or other financial institution

 A TFSA

 A registered investment account such as an RRSP or RESP

 None of the above

**OBTAIN MIX OF PRODUCTS. NO MORE THAN THREE PER GROUP TO SAY NONE OF THE ABOVE**

1. Which do you consider to be your primary financial institution? That is the bank or financial institution that you deal with most often?

 Royal Bank

 BMO Bank of Montreal

 TD Canada Trust/ Toronto Dominion Bank

 Bank of Nova Scotia/Scotia Bank

 CIBC/Canadian Imperial Bank of Commerce

 Canadian Western Bank

 National Bank of Canada

 Laurentian Bank

 HSBC Bank of Canada

 Tangerine Bank

 A credit union

 Other

 Don’t know/Prefer not to say

**RECRUIT MIX OF PRIMARY FINANCIAL INSTITUTIONS**

1. And what other banks or financial institutions do you use occasionally, if any?

Royal Bank

 BMO Bank of Montreal

 TD Canada Trust/ Toronto Dominion Bank

 Bank of Nova Scotia/Scotia Bank

 CIBC/Canadian Imperial Bank of Commerce

 Canadian Western Bank

 National Bank of Canada

 Laurentian Bank

 HSBC Bank of Canada

 Tangerine Bank

 A credit union

 Other

 None – only use one bank

 Don’t know/Prefer not to say

**OBTAIN MIX – AT LEAST HALF IN EACH GROUP TO USE MORE THAN ONE FI**

1. Which of the following categories best describes your current employment status?

Working full-time, that is, 35 or more hours per week

Working part-time, that is, less than 35 hours per week

Self-employed

Unemployed, but looking for work

A student attending school full-time

Retired

Not in the workforce [Full-time homemaker, unemployed, not looking for work]

Other

**OBTAIN MIX**

1. And what is your annual household income before taxes? Just stop me when I reach your category.

Under $20,000

$20,000 to just under $40,000

$40,000 to just under $60,000

$60,000 to just under $80,000

$80,000 to just under $100,000

$100,000 to just under $150,000

$150,000 and above

Refused

**OBTAIN MIX**

1. Could you please tell me what is the highest level of formal education that you have completed?

Less than a High School diploma or equivalent

High School diploma or equivalent

Registered Apprenticeship or other trades certificate or diploma

College, CEGEP or other non-university certificate or diploma

University certificate or diploma below bachelor's level

Bachelor's degree

Post graduate degree above bachelor's level

[Do not read] Prefer not to answer

**OBTAIN MIX IN EACH GROUP**

1. How long have you lived in Canada?

Was born in Canada

Less than 5 years

5 to less than 10 years

10 to less than 20 years

20 years or more

**OBTAIN MIX**

1. Do you consider yourself as an Indigenous person, that is, First Nations (North American Indian), Métis or Inuk (Inuit)?

Yes

No

Prefer not to answer

**OBTAIN SOME MEMBERS**

1. In order for our client to understand the demographics of those attending the group, it may be necessary for us to share with them some of the answers to the questions we've just asked you. However, this information will not be attached to your full name or contact information. Do you consent to this? **(RECRUIT ONLY IF THEY AGREE)**

I would like to invite you to attend the session on: **[SEE SCHEDULING MATRIX AT TOP OF DOCUMENT]**

**DATE at TIME (LOCATION)**

The session will last approximately 2 hours using Zoom technology. You will receive a link and login information before the group. Please arrive 10 to 15 minutes prior to the time for registration.

As we are only inviting a small number of people to attend, your participation is very important to us. If for some reason you are unable to attend, please call us so that we can get someone to replace you. You can reach us at [INSERT NUMBER] at our office. Please ask for [INSERT NAME].