



Survey of Consumers' Awareness of Their Financial Rights and Responsibilities

Final Report

Prepared for Financial Consumer Agency of Canada

Supplier Name: Environics Research
Contract Number: 5R000-182485/001/CY
Contract Value: \$79,576.63 (including HST)
Award Date: 2019-02-08
Delivery Date: 2019-05-06

Registration Number: POR 123-18

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Final report**

Prepared for Financial Consumer Agency of Canada by Environics Research

April 2019

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Cat. No. FC5-58/2019E-PDF

ISBN 978-0-660-31179-1

Cette publication est aussi disponible en français sous le titre *Sondage sur la sensibilisation des consommateurs à l'égard de leurs droits et responsabilités en matière financière.*

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Executive summary

1. Background and objectives

FCAC's priorities include promoting consumers' awareness of their financial rights and responsibilities (R&R). This report provides quantitative data to help FCAC to identify potential deficiencies in this awareness. The results also provide data about whether FCAC is achieving the R&R indicator established in its current business plan.

The objectives of this research were to:

- Gather quantitative evidence of consumers' knowledge and awareness of certain financial rights and responsibilities;
- Highlight potential deficiencies in consumers' awareness of certain financial risks identified in FCAC's recent industry review of bank sales practices; and
- Assess results against the R&R indicator established in FCAC's current business plan.

2. Methodology

EnviroNics conducted a random-probability telephone survey with 3,002 adult residents of Canada, from March 1 to 23, 2019. This survey targeted the general Canadian population, aged 18 and over, who have a product or service with a bank or credit union. The sample comprised a mix of landline telephone sample (47%) and cellphone sample (53%), which generated 30 percent of interviews with Canadians who use their cellphone exclusively.

The average survey length was five minutes and was conducted in the respondent's official language of choice. The sample was stratified by region to allow for meaningful coverage of lower population areas and the final data are weighted to 2016 Census information for region, age and gender:

More information about the methodology for this survey is included in *Appendix A*.

3. Cost of research

The cost of this research was \$79,576.63 (HST included).

4. Key findings

Canadian consumers of banking products/services were asked a series of true/false questions to measure awareness of their rights and responsibilities when dealing with financial institutions. Overall, just over four in ten (44%) Canadians are able to correctly answer four of the five factual questions in this survey.

- Canadians are most aware of their rights in terms of receiving easy-to-understand information about the costs of financial products/services (81%), and that a bank cannot issue a credit card (78%) or increase its limit (60%) without approval. Knowledge about credit card insurance products is not as strong, with two thirds knowing they do not have to agree to it when applying for a card (69%) but only a third (34%) aware of whether it will always cover the outstanding balance on a card.

- Only a slim majority (54%) of Canadians say it is true they almost always read the fine print before accepting a financial product/service. Those who do this, however, are not necessarily more likely to answer the factual questions correctly.

The level of knowledge and awareness that consumers have about their rights is connected to a number of factors:

- **Education and income:** Those with the lowest household incomes (\$40,000 or less) and the lowest level of education (i.e. high school or less) are more likely to have deficiencies in their awareness of their financial rights than those with higher incomes and more education. This is true both when looking at awareness of most rights individually, and when looking at overall *knowledge* of their financial rights (the total number of correct responses).
- **Age:** Senior citizens aged 65 or over have the largest deficiencies in awareness and knowledge about their financial rights, being less aware of most of the rights tested than the other age groups. People between the ages of 50 and 64 and younger people aged 18 to 24 tend to be more aware of their rights than those in the oldest age group, but those between the ages of 25 to 49 are the most knowledgeable.
- **Region:** Residents of BC, Atlantic Canada and Saskatchewan have the lowest levels of knowledge about their financial rights, while Quebec residents are consistently more aware of their financial rights than those in other regions with the only exception being the question about what credit card protection insurance covers. Quebec residents are the least likely to answer this question correctly.
- **Language spoken at home:** Those who speak English or a different (non-official) language at home are consistently less likely to be aware of their financial rights than those who speak French at home. Francophones score higher than Anglophones regardless of whether they live inside or outside of Quebec. Although French speakers are more likely to be aware of most financial rights, they are actually less likely to say they almost always read the fine print before accepting a financial product/service.
- **Limitations:** One in five Canadians (21%) report a physical or mental condition that reduces what they can do, and around one in five of this group (22%) says this limitation affects their ability to deal with their bank. Overall, around five percent of the population say that they have a condition that makes it difficult to deal with their bank.

5. Political neutrality statement and contact information

I hereby certify as senior officer of Environics that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Communications Policy of the Government of Canada, and Procedures for Planning and Contracting Public Opinion Research. Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings with the electorate, or ratings of the performance of a political party or its leaders.



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Supplier name: Environics Research Group
PWGSC contract number: 5R000-182485/001/CY
Original contract date: 2019-02-08
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Introduction

1. Background

Among FCAC's priorities is promoting consumers' awareness of their financial rights and responsibilities (R&R). FCAC's 2018-2019 Business Plan includes a key performance indicator on the percentage of consumers aware of their consumer protection rights and responsibilities.

This research report provides results of a survey that: supports FCAC's development of policy advice around consumer issues in banking; helps inform the production of consumer educational material & marketing collateral; and helps identify compliance areas where the Agency should focus its supervisory activities.

FCAC intends to monitor consumer awareness of rights and responsibilities through annual surveys. The target audience is consumers of bank and credit union products in Canada. This 12-month survey frequency aligns FCAC with the Treasury Board Secretariat's (TBS) Policy on Results, which requires annual public reporting of results against key performance indicators.

2. Research objectives

The specific objectives of this survey were to:

- Gather quantitative evidence of consumers' knowledge and awareness of certain financial rights and responsibilities;
- Highlight potential deficiencies in consumers' awareness of certain financial risks identified in FCAC's recent industry review of bank sales practices; and
- Assess results against the R&R performance indicator established in FCAC's current business plan.

The survey includes topics such as consumers' awareness of their rights and responsibilities related to:

- Express consent for certain banking products and services
- Terms and conditions of banking products and services
- Credit card balance protection insurance.

3. About This Report

This report begins with an executive summary outlining key findings and conclusions, followed by a detailed analysis of the results. A detailed description of the methodology used to conduct this research is presented in *Appendix A*. The research instrument is provided in *Appendix B*.

Note: Percentages presented throughout this report may not sum to 100% due to rounding. Base sizes are only indicated when the question was not asked of the full sample; all others are questions asked of the total sample.

Detailed findings

I. Overall findings

Canadians are most aware of their rights around receiving easy-to-understand information about financial products/services and in express consent for certain banking products and services. Details about credit card protection insurance is the area where there is the least understanding.

Canadian consumers of banking products/services were asked a series of true/false questions to measure awareness of their rights and responsibilities when dealing with financial institutions. Five statements tested their awareness about these rights, and the last asked about whether they read the 'fine print' before they accept a financial product or service. The results presented below and throughout the report -compare those who gave the correct answer to those who did not (combining those who provided an incorrect answer and who said they don't know).

Awareness is highest for the statement that banks are required to provide easy-to-understand information on the cost of financial products and services they offer (81%) and that a bank cannot issue you a credit card without your prior approval (78%). Seven in ten (69%) are aware you do not have to agree to credit card protection insurance when you apply for a card and six in ten are aware that a bank cannot increase your limit without approval. The area where Canadians are least knowledgeable is whether credit card protection insurance always covers the outstanding balance on your card if it is approved (only 34% answered correctly). Canadians are more divided on whether it is true they almost always read the 'fine print' before accepting a financial product of service (54% yes, 44% no).

Summary of overall results – factual statements	Correct	Incorrect
Banks must provide you with easy-to-understand information on the cost of financial products and services they offer you. (True)	81%	19%
A bank can issue you a credit card without your prior approval. (False)	78%	22%
You do not have to agree to credit card protection insurance when applying for a credit card. (True)	69%	31%
A bank can increase your credit card limit without your prior approval. (False)	60%	40%
Credit card protection insurance will always cover the outstanding balance on your credit card if your claim is approved. (False)	34%	66%

Summary of overall results – fine print statement	True	False	Don't know
You almost always read the fine print before accepting a financial product or service.	54%	44%	2%

Q1-6 I would like you to tell me, to the best of your knowledge, whether you think each of the following statements about financial products is true or false – or if you don't know.

The question about whether a bank can issue a credit card without prior approval was also asked in 2016 and the shift from 75% to 78% among those who answer correctly represents a statistically significant increase. This increase was observed among virtually every demographic group including each age group and both genders.

Summary of overall knowledge

Virtually all Canadians correctly answered at least two of the statements about financial rights and responsibilities with two thirds answering either three or four of the five correctly.

Environics calculated an index based on the number of correct responses given to the five factual statements, providing a score for overall knowledge of financial rights and responsibilities. Overall, more than three quarters (78%) got at least three of the five questions correct, and one in ten Canadians provide the correct response to all five of the questions. The average mean score (ranging from zero to five) for Canadians overall is 3.22.

Number of correct responses to statements about financial rights and responsibilities	Overall %
Zero	1%
One	6%
Two	17%
Three	34%
Four	34%
Five	10%
Overall mean score	3.22

Q1 – Q5 *I would like you to tell me, to the best of your knowledge, whether you think each of the following statements about financial products is true or false – or if you don't know.*

II. Demographic analysis of financial knowledge

Those with the lowest levels of education and income and those 65 years of age and older more often answer the questions incorrectly. Quebec residents and Francophones are more likely to provide correct answers but there is no difference in knowledge between Anglophones and Allophones.

Comparing the index scores against a range of demographic characteristics reveals that those with a high school education or lower (average score: 3.02) and those with the lowest household incomes (\$40,000 or less – 3.04) are the most likely to respond incorrectly. There is no statistically significant difference between men and women. The results by age identify three tiers. The first is those with the highest scores, people aged 35-49 (3.44) and 25-34 (3.37). Significantly lower than these groups are those aged 50-64 (3.20) and 18-24 (3.14). Finally, those aged 65 or older have significantly lower scores (2.97) than all three of the other groups.

Demographic characteristics of correct responses to statements about financial rights and responsibilities		Mean index score
Gender	Male	3.20
	Female	3.25
Age	18-24	3.14
	25-34	3.37
	35-49	3.44
	50-64	3.20
	65+	2.97
Education	HS or less	3.02
	College/some university	3.31
	University graduate	3.30
Income	Less than \$40k	3.04
	\$40-80k	3.28
	\$80-\$150k	3.36
	\$150k or more	3.30
Overall mean score		3.22

Q1 – Q5 I would like you to tell me, to the best of your knowledge, whether you think each of the following statements about financial products is true or false – or if you don't know.

Regionally, residents of BC (3.02) provide the fewest correct answers while those in Quebec (3.42) provide more correct answers on average than other regions of the country. Connected to this, those speaking French at home are also more likely to provide correct responses (3.46) when compared to those who speak English (3.17) or another language (3.13) at home. The difference between people who live in rural areas, mid-sized communities or large urban communities is not statistically significant.

Regional characteristics of correct responses to statements about financial rights and responsibilities		Mean index score
Region	BC & Territories	3.02
	Alberta	3.24
	Saskatchewan	3.09
	Manitoba	3.21
	Ontario	3.20
	Quebec	3.42
	Atlantic	3.06
Language spoken at home	English	3.17
	French	3.46
	Other	3.13
Community size	Rural	3.18
	Mid-sized	3.25
	Large urban	3.27
Overall mean score		3.22

Q1 – Q5 I would like you to tell me, to the best of your knowledge, whether you think each of the following statements about financial products is true or false – or if you don't know.

Outside of the demographic trends above, other notable observations include:

- The index score of those who read fine print before accepting a financial service or product is not significantly higher than those who do not.
- Francophones score higher than Anglophones regardless of whether they live inside or outside of Quebec.
- Although they have greater financial knowledge than other regions overall, Quebec residents (and Francophones) are significantly more likely to be *incorrect* about whether credit card protection insurance always covers the whole balance. The result for this question, however, is more closely related to province than language as English speakers in Quebec are more likely to be incorrect than French speakers outside Quebec.
- None of the differences by income, education or age group observed elsewhere apply to the question about banks' responsibility to provide easy-to-understand information about the costs of their products/services.

Canadians who are more likely to say they *did not* read the fine print about a financial product/service before accepting it include:

- Residents of Quebec (51%), those who speak French most often at home (51%) and people who live in a large urban centre (48%).

- Men (48% vs. 40% of women) and those between the ages of 50 and 64 (47%).
- Those in higher income groups (51% of those earning \$150,000 or more, compared to 39% of those whose income is \$40,000 or less) and those working full-time (47%).

III. Physical limitations and access to banking services

One in five Canadians report having a physical/mental condition or health problem that reduces what they can do but only a small proportion say it makes it difficult to deal with their bank.

One in five Canadians report a physical or mental condition/health problem that reduces the amount or kind of activity that they can do (10% often and 11% sometimes). Most commonly mentioned are mobility limitations (reported by a third of all people with a condition), emotional or mental health issues (18%), chronic pain (17%) and joint/back pain or arthritis (7%).

Only around one-fifth of people reporting a condition say it causes difficulties for them in dealing with their bank (7% saying it often does and 15% saying it sometimes does). When these results are expressed as a proportion of the total population, one in twenty Canadians (5%) report a condition that makes it difficult to deal with their bank at least sometimes.

Physical/mental condition makes it difficult to deal with a bank	% among those with a condition/health problem (n=659)	% Overall (n=3,002)
Yes (Net)	22%	5%
Yes, often	7%	2%
Yes, sometimes	15%	3%
No	77%	16%
Don't know/no answer	1%	<1%
Do not have a condition that reduces what they can do (Net)	n/a	79%

D3 Does that condition make it difficult to deal with your bank?

D1. Does a physical or mental condition or health problem reduce the amount or the kind of activity you can do?

Appendix A: Methodology

Environics conducted a telephone survey with 3,002 adult residents of Canada, from March 1 to 23, 2019. The survey utilized a random probability, using industry-standards random-digit-dialling (RDD) techniques. A survey of this size will yield national results which can be considered accurate to within +/- 1.8 percentage points, 19 times out of 20. Margins of error vary based on a variety of factors: they are larger for subgroups of the population and for questions where 50 percent of respondents answered one way and 50 percent answered another way. The margin of error typically decreases as the percent for a particular response approaches 0% or 100%. Respondents were informed about privacy and anonymity.

Sample design and weighting

This survey targeted the general Canadian population, aged 18 and over, who have a product or service with a bank or credit union. It included an industry-standard “most recent birthday” selection technique to identify a respondent. Cell phone sampling was included, and the final sample is a mix of landline telephone sample (47%) and cell phone sample (53%), which generated 30 percent of interviews with Canadians who use their cell phone exclusively.

The sample was stratified by region to allow for meaningful coverage of lower population areas and the final data are weighted to 2016 Census information for region, age and gender:

Weighted and unweighted sample comparison	Actual share of population (Census 2016)	Unweighted Sample	Weighted proportion
Atlantic Canada	7%	251	7%
Quebec	23%	700	23%
Ontario	38%	951	38%
Prairies	18%	643	18%
B.C. /Yukon	14%	457	14%
Female	51%	1,423	51%
Male	49%	1,566	49%
Other gender/no answer	n/a	13	<1%
18-34	27%	551	27%
35-49	25%	696	25%
50-64	27%	926	27%
65+	21%	829	21%
Total sample	100%	3,002	100%

Questionnaire design

The questionnaire was designed by Environics and FCAC representatives. The English version of the final study questionnaire is included in *Appendix B*. The average survey length was 5.4 minutes and was conducted in the respondent’s official language of choice.

Pretest and fieldwork

A pre-test of 25 interviews (14 in English, 11 in French on March 1-3) was conducted and audited via recordings by Environics staff. These interviews included standard GC pre-test probing questions. The pre-test did not reveal any issues and the pre-test interviews were kept as no changes were made.

Interviewing was conducted by Elemental Data Collection (EDCI) using Computer Aided Telephone Interviewing (CATI) technology. Field supervisors were present at all times to ensure accurate interviewing and recording of responses. A minimum of 10 percent of each interviewer's work was unobtrusively monitored for quality control in accordance with accepted industry standards.

Data analysts programmed the questionnaire in CATI then performed thorough testing to ensure accuracy in set-up and data collection. This validation ensured that the data entry process conformed to the survey's basic logic. The CATI system handles sampling dialling, quotas and questionnaire completion (skip patterns, branching and valid ranges). The system also ensures that callbacks are conducted in a timely manner. No number is called twice in a two-hour period. Callbacks are conducted on different days of the week and at different times of the day (i.e., morning, afternoon). This system ensures all scheduled appointments are kept, maximizing the response rate and sample representativeness. Up to eight callbacks were made to reach each person selected in the sample.

All research work was conducted in accordance with the standards established for federal government Public Opinion Research (POR), as well as applicable federal legislation (Personal Information Protection and Electronic Documents Act, or PIPEDA).

Respondent profile

The following table presents the weighted distribution of survey participants by key demographic and other variables.

Respondent profile	Total sample %
Age	
18-34	27%
35-49	25%
50-64	27%
65+	21%
Gender	
Female	51%
Male	49%
Education	
High school or less	28%
Apprentice/college/some university	36%
University graduate/post-graduate	35%
Employment status	
Full time/self employed	53%
Part time	9%
Not employed (student, unemployed, homemaker etc.)	15%
Retired	22%
Total annual household income	
Under \$20,000	7%
\$20,000-<\$40,000	12%
\$40,000-<\$60,000	13%
\$60,000-<\$80,000	13%
\$80,000-<\$100,000	11%
\$100,000-<\$150,000	15%
\$150,000 or more	12%
Prefer not to say	17%
Community size (self-reported)	
Rural (<30K)	32%
Medium sized (30K-<500k)	35%
Large urban centre (>500K)	31%
Language spoke most at home (multiple answers possible)	
English	73%
French	22%
Other	11%

Completion results

The sample for this survey consisted of 3,002 interviews with adult Canadians. The effective response rate for the survey is seven percent.¹ This is calculated as the number of responding participants (completed interviews plus those disqualified because of survey requirements and quotas being filled), divided by unresolved numbers (e.g., busy, no answer) plus non-responding households or individuals (e.g., refusals, language barrier, missed callbacks) plus responding participants $[R/(U+IS+R)]$. The disposition of all contacts is presented in the following table:

Completion results

Disposition of calls	Total	Landline	Cell
Total Numbers Attempted	99,727	28,366	71,361
Out-of-scope - Invalid	46,624	8,757	37,867
Unresolved (U)	36,679	12,972	23,707
<i>No answer/Answering machine</i>	36,679	12,972	23,707
In-scope - Non-responding (IS)	12,909	5,004	7,905
<i>Refusal</i>	9,672	3,874	5,798
<i>Language barrier</i>	405	205	200
<i>Incapable of completing (ill/deceased)</i>	165	90	75
<i>Callback (Respondent not available)</i>	2,434	725	1,709
<i>Termination</i>	233	110	123
In-scope - Responding units (R)	3,515	1,633	1,882
<i>Completed Interview</i>	3,002	1,415	1,587
<i>Non-qualified - Quota Full</i>	54	39	15
<i>Non-qualified – Age</i>	47	11	36
<i>Non-qualified – Industry</i>	179	58	121
<i>Non-qualified – No bank account</i>	233	110	123
Response Rate (%)	6.6	8.3	5.6
Incidence Rate (%)	86.9	89.0	85.1

¹ This response rate calculation is based on a formula accepted by the Government of Canada (Public Works and Government Services).

Non-response bias analysis

The table below presents a profile of the final sample, compared to the actual population of Canada (2016 Census information). As is the case with most surveys, final sample underrepresents those with high school or less education, which is a typical pattern for public opinion surveys in Canada (e.g., those with more education are more likely to respond to public opinion surveys).

Sample type	Sample*	Canada (2016 Census)
Gender (18+)		
Female	48%	51%
Male	52%	49%
Age		
18-34	18%	29%
35-49	23%	24%
50-64	31%	26%
65+	28%	21%
Education level^α		
High school diploma or less	29%	35%
Trades/college/post sec no degree	37%	36%
University degree	34%	29%

* Data are unweighted and percentaged on those giving a response to each demographic question

^α Actual Census categories differ from those used in this survey and have been recalculated to correspond. Statistics Canada figures for education are for Canadians aged 25 to 64 years.

Appendix B: Quantitative research instrument

FCAC Rights & Responsibilities Questionnaire 2019 – English

Hello/Bonjour, my name is _____ and I am calling from Environics on behalf of the Government of Canada. We are conducting a survey of attitudes and opinions of Canadians 18 years of age and over. Please let me assure you that we are not trying to sell anything. Would you prefer that I continue in English or French?

Préférez-vous continuer en français ou en anglais? (**IF NEEDED**: Je vous remercie. Quelqu'un vous rappellera bientôt pour mener le sondage en français.)

English 1
Français 2

Today, we are conducting a short survey on behalf of the Financial Consumer Agency of Canada, an independent federal Government agency to help measure Canadians' knowledge of the rights and responsibilities of financial consumers and financial institutions in Canada. It will take approximately **5 minutes** to complete.

Your decision to participate is voluntary and all responses will be kept strictly confidential and remain anonymous. The information provided will be administered according to the requirements of the Privacy Act. This call may be monitored or recorded for quality control purposes.

[ASK IF CELLPHONE SAMPLE] CEL1. Have I reached you on your cell phone?

Yes 1
No 2 **CHANGE TO LANDLINE SAMPLE**

[ASK IF LANDLINE SAMPLE] S1a. May I please speak with the youngest person in your household who is 18 years of age or older? Would that be you? (IF UNAVAILABLE, ask for household member who has had the most recent birthday)

Yes 1
No 2 **ASK TO SPEAK TO THAT PERSON/ARRANGE CALLBACK**

[ASK IF LANDLINE SAMPLE] S1b. Do you, personally, also have a cell phone?

Yes 1
No 2

[ASK IF CELLPHONE SAMPLE] S2b. Are you in a safe place to talk – for example not operating a motor vehicle?

Yes 1
No 2 **ARRANGE CALLBACK DATE/TIME**

[ASK IF CELLPHONE SAMPLE] S2a. Can I confirm that you are at least 18 years old?

Yes 1
 No 2 **THANK & TERMINATE**

[ASK IF CELLPHONE SAMPLE] S2C. At home, do you have a traditional telephone line other than a cell phone?

Yes 1
 No 2

[ASK IF CELL SAMPLE AND S2C=1 or LANDLINE SAMPLE AND S1B=1] SC3. Which telephone do you consider your primary contact number?

Landline 1
 Cell 2
 Both Equally 3
DO NOT READ: Don't know/Not sure/Refused 99

[ASK ALL] AGEYEAR. How old are you?

ENTER EXACT AGE ____

DO NOT READ: Prefer not to answer/Refused

ASK IF AGEYEAR=REFUSED, OTHERWISE ALLOCATE FROM AGEYEAR] AGERANGE. Would you be willing to tell me in which of the following age categories you belong?

READ LIST UNTIL INTERRUPTED

18 to 24 1
 25 to 29 2
 30 to 34 3
 35 to 39 4
 40 to 44 5
 45 to 49 6
 50 to 54 7
 55 to 59 8
 60 to 64 9
 65 to 74 10
 75+ 11
DO NOT READ: Refused 99 **THANK & TERMINATE**

[IF CELL PHONE SAMPLE ASK PROV. IF LANDLINE SAMPLE FILL BASED ON AREA CODE]

PROV. In which province or territory do you live?

DO NOT READ LIST

Newfoundland	1
Prince Edward Island	2
Nova Scotia	3
New Brunswick	4
Quebec	5
Ontario	6
Manitoba	7
Saskatchewan	8
Alberta	9
British Columbia	10
Yukon	11
Northwest Territories	12
Nunavut	13

[ASK ALL] SCR1. Do you or does anyone in your household work for...?

An advertising or market research firm	THANK AND TERMINATE
The media	THANK AND TERMINATE
A financial services firm or bank	THANK AND TERMINATE
None of the above	
DO NOT READ: Don't know/Refused	THANK AND TERMINATE

GEND. What is your gender? (**IF NECESSARY:** Gender refers to current gender which may be different from sex assigned at birth and may be different from what is indicated on legal documents.)**DO NOT READ LIST EXCEPT TO CLARIFY**

Man	1
Woman	2
I self-identify as a different gender	97
Prefer not to say	99 [RECORD BY OBSERVATION AND CONTINUE]

SCR2. Do you hold an account or credit card with a bank or credit union?

Yes	1
No	2 THANK AND TERMINATE
DO NOT READ: Don't know/Refused	9 THANK AND TERMINATE

[ASK ALL] Q1-Q6. I would like you to tell me, to the best of your knowledge, whether you think each of the following statements about financial products is true or false – or if you don't know. The first/next statement is...

READ STATEMENTS, ENTER SINGLE RESPONSE FOR EACH STATEMENT [RANDOMIZE]

Q1. Credit card protection insurance will always cover the outstanding balance on your credit card if your claim is approved.

Q2. A bank can issue you a credit card without your prior approval.

Q3. A bank can increase your credit card limit without your prior approval.

Q4. You do not have to agree to credit card protection insurance when applying for a credit card.

Q5. Banks must provide you with easy-to-understand information on the cost of financial products and services they offer you.

Q6. You almost always read the fine print before accepting a financial product or service.

[SINGLE RESPONSE PER ATTRIBUTE]

- True 1
- False 2
- DO NOT READ:** Don't know/Not sure/Refused 9

[ASK ALL] D1. Does a physical or mental condition or health problem reduce the amount or the kind of activity you can do?

DO NOT READ LIST. IF YES, PROBE FOR SOMETIMES VS. OFTEN - CODE ONE ONLY

- Yes, often 1
- Yes, sometimes 2
- No 3
- Don't know/NA 99

[ASK IF D1=1 or D1=2] D2. Can you please let me know what the condition is that limits what you can do?

DO NOT READ LIST. CODE ANY THAT APPLY.

- Blind/visual impairment 1
- Deaf/hard of hearing 2
- Mobility/coordination/dexterity/weakness 3
- Speech impairment 4
- Developmental/intellectual/learning (e.g. dyslexia) 5
- Emotional/psychological/mental health 6
- Pain that is always present 7
- Other specify _____ 97
- Don't know/NA 99 **SINGLE PUNCH**

[ASK IF D1=1 or D1=2] D3. Does that condition make it difficult to deal with your bank?

DO NOT READ LIST. IF YES, PROBE FOR SOMETIMES VS. OFTEN - CODE ONE ONLY

- Yes, often 1

Yes, sometimes	2
No	3
DK/NA	99

DEMOGRAPHICS

Finally, I just have a few questions that allow us to group responses and to sort the information we collect. Please be assured, all your responses will be kept completely confidential.

[ASK ALL] EDU. What is the highest level of formal education that you have completed?

READ LIST UNTIL INTERRUPTED

Grade 8 or less

Some high school

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

[ASK ALL] HLANG. What language do you speak most often at home?

READ LIST - ACCEPT ALL THAT APPLY

English

French

Other **[SPECIFY]**

DO NOT READ: Prefer not to answer

[ASK ALL] EMPLOY. Which of the following categories best describes your current employment status? Are you...?

READ LIST IN FULL- ACCEPT ONE ANSWER ONLY

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? (e.g. Full-time homemaker, unemployed, not looking for work)

Other – **(DO NOT SPECIFY)**

DO NOT READ: Prefer not to answer

[ASK ALL] INCOME. Which of the following categories best describes your total household income? That is, the total income of all persons in your household combined, before taxes?

READ LIST UNTIL INTERRUPTED

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

DO NOT READ: Prefer not to answer

[ASK ALL] URBRUR. How big is the community in which you live? Would you say it is:

A rural or small community (with a population below 30,000)

A medium-sized community or city (with a population over 30,000 but under 500,000)

A large urban centre (with a population over 500,000)

DO NOT READ: Prefer not to answer

This survey was conducted on behalf of the Government of Canada and is subject to the Federal Access to Information Act. Thank you very much for your participation!