

**CAFII – Online Process Survey**  
**January 17**  
**Draft**

• Please select the province or territory in which you live:

- Newfoundland & Labrador
- Nova Scotia
- Prince Edward Island
- New Brunswick
- Quebec
- Ontario
- Manitoba
- Saskatchewan
- Alberta
- British Columbia
- Northwest Territories
- Yukon
- Nunavut
- Currently live outside Canada [TERMINATE]

**[RECODE INTO REGIONS]**

Atlantic Canada

Quebec

Ontario

Prairies

Alberta

BC and Territories

• Please enter your year of birth:

**[ENTER]**

**[TERMINATE IF UNDER 18]**

• Please select your gender:

Male

Female

Other

Prefer not to answer

- Do you have the following:

GRID COLUMNS

Yes

No

Don't know

GRID ROWS (RANDOMIZE)

A mortgage

A Home Equity Line of Credit

IF NO/DON'T KNOW TO BOTH SKIP TO Q8

### Definitions

IF HAVE MORTGAGE OR HOME EQUITY LINE OF CREDIT, SHOW DEFINITIONS: SHOW ON SEPARATE PAGE. RESPONDENTS MUST CLICK NEXT TO CONTINUE WITH SURVEY.

Today we are going to ask you about Credit Protection Insurance for mortgages and Home Equity Lines of Credit. Below are some definitions of what we will be referring to in the survey. Throughout the survey, if you would like a reminder of these definitions, just mouse over the name of the insurance product and you can see the relevant definition.

**Credit Protection Insurance for mortgages** - is optional insurance used to pay out the balance on your mortgage in the event of death or diagnosis of a critical illness, or make/postpone debt payments on your behalf in the event of disability or job loss (depending on the coverage you have chosen). It is offered by banks and credit unions across Canada.

**Note:** Credit Protection Insurance is NOT the insurance that is required by the Canada Mortgage and Housing Corporation (CMHC) on homes that were purchased with less than a 20% down payment, which will pay back the lender if the home owner were to default on their mortgage.

**Credit Protection Insurance for Home Equity Line of Credit** - is optional insurance used to pay out the balance of your Home Equity Line of Credit in the event of death or diagnosis of a critical illness, or make/postpone payments on your behalf in the event of disability or job loss (depending on the coverage you have chosen). It is offered by banks and credit unions across Canada.

- IF HAVE MORTGAGE IN Q1 ASK: Do you currently have credit protection insurance for your mortgage?

Yes

No

Don't know

IF NO OR DON'T KNOW, SKIP TO Q5

- When did you obtain the credit protection insurance for your mortgage?

Before April 2020  
 From April to June 2020  
 From July to September 2020  
 From October to December 2020  
 In 2021

- And what does the credit protection insurance cover you for? Please select all that apply.

Life – pays out your insured balance in the event of death  
 Disability – payments for your mortgage will be made on your behalf until you are able to return to work or until you reach a designated maximum benefit (e.g. 24 months)  
 Critical Illness – pays out your insured balance if you are diagnosed with a covered critical illness  
 Job Loss – on involuntary unemployment, provides payment protection by making specific debt payments on your behalf, for a time-limited period  
 None of the above  
 Don't know

- IF HAVE LINE OF CREDIT IN Q1 ASK: Do you currently have credit protection insurance for your Home Equity Line of Credit?

Yes  
 No  
 Don't know

IF NO OR DON'T KNOW, SKIP TO Q8

- When did you obtain your credit protection insurance for your Home Equity Line of Credit?

Before April 2020  
 From April to June 2020  
 From July to September 2020  
 From October To December 2020  
 In 2021

- And what does the credit protection insurance cover you for? Please select all that apply.

Life – pays out your insured balance in the event of death  
 Disability – payments for your Home Equity Line of Credit will be made on your behalf until you are able to return to work or until you reach a designated maximum benefit (e.g. 24 months)  
 Critical Illness – pays out your insured balance if you are diagnosed with a covered

critical illness

Job Loss – on involuntary unemployment, provides payment protection by making specific debt payments on your behalf, for a time-limited period

None of the above

Don't know

- IF HAVE NOT REGISTERED FOR CPI SINCE APRIL OR DO NOT HAVE MORTGAGE/HELOC IN Q1 ASK: How likely are you to do each of the following in the next few years?

#### GRID ROWS

Obtain a mortgage for a home you are planning on buying  
Re-negotiate your mortgage  
Get a Home Equity Line of Credit

#### GRID COLUMNS

In the next few months  
In the next year  
In the next two years  
More than two years from now  
No plans to get this  
Don't know

#### Definitions

IF DO NOT HAVE MORTGAGE OR HOME EQUITY LINE OF CREDIT, SHOW DEFINITIONS: SHOW ON SEPARATE PAGE. RESPONDENTS MUST CLICK NEXT TO CONTINUE WITH SURVEY.

Today we are going to ask you about Credit Protection Insurance for mortgages and Home Equity Lines of Credit. Below are some definitions of what we will be referring to in the survey. Throughout the survey, if you would like a reminder of these definitions, just mouse over the name of the insurance product and you can see the relevant definition.

**Credit Protection Insurance for mortgages** - is optional insurance used to pay out the balance on your mortgage in the event of death or diagnosis of a critical illness, or make/postpone debt payments on your behalf in the event of disability or job loss (depending on the coverage you have chosen). It is offered by banks and credit unions across Canada.

**Note:** Credit Protection Insurance is NOT the insurance that is required by the Canada Mortgage and Housing Corporation (CMHC) on homes that were purchased with less than a 20% down payment, which will pay back the lender if the home owner were to default on their mortgage.

**Credit Protection Insurance for Home Equity Line of Credit** - is optional insurance used to pay out the balance of your Home Equity Line of Credit in the event of death or diagnosis of a critical illness, or make/postpone payments on your behalf in the event of disability or job loss (depending on the coverage you have chosen). It is offered by banks and credit unions across Canada.

- Before answering this survey, had you heard of Credit Protection Insurance?

Yes  
No  
Don't know

- After reading this description, in the next few years, how likely are you to consider obtaining Credit Protection Insurance for your Mortgage/Line of Credit?

Very Likely  
Somewhat Likely  
Not very likely  
Not at all likely

**QUOTAS:** **CURRENT HOLDERS:** HAVE MORTGAGE/HOME EQUITY LINE OF CREDIT PROTECTION INSURANCE. HAVE OBTAINED THIS INSURANCE SINCE APRIL 2020 N=200  
**FUTURE PURCHASERS:** ARE CONSIDERING A MORTGAGE OR HELOC IN THE NEXT 2 YEARS AND ARE AT LEAST SOMEWHAT LIKELY TO OBTAIN CREDIT PROTECTION INSURANCE N=800

IF NEITHER CONDITION MET, TERMINATE

## SECTION A: CREDIT PROTECTION INSURANCE HOLDERS

**A1. Before the Covid-19 pandemic in Canada, how did you usually conduct financial transactions such as arranging for loans or buying insurance? Please select only one answer**

In person at a branch  
Through a financial representative coming to my home  
By talking to a financial representative over the phone  
Video conferencing with a financial representative  
Through email with a financial representative  
Online through the financial institution's website  
Using the financial institutions mobile app  
Don't know

**A2. Since the Covid-19 pandemic in Canada, would you say that you are more or less likely to conduct financial transactions such as arranging for loans or buying insurance in each of the following ways?**

In person at a branch  
Through a financial representative coming to my home  
By talking to a financial representative over the phone  
Video conferencing with a financial representative  
Through email with a financial representative  
Online through the financial institution's website  
Using the financial institutions mobile app

Much more likely  
Somewhat more likely  
Somewhat less likely  
Much less likely  
My use of this method has not changed  
Don't know

**A3. Once the Covid-19 pandemic in Canada is over, how do you think you will want to conduct financial transactions such as arranging for loans or buying insurance? Please select only one answer**

In person at a branch  
Through a financial representative coming to my home  
By talking to a financial representative over the phone  
Video conferencing with a financial representative  
Through email with a financial representative  
Online through the financial institution's website  
Using the financial institutions mobile app  
Don't know

**Now I would like you to specifically consider your credit protection insurance. INCLUDE DEFINITION OF CREDIT PROTECTION INSURANCE IF RESPONDENT MOUSES OVER NAME**

**IF CREDIT PROTECTION FOR MORTGAGE ASK:**

**A4. Considering the credit protection insurance you obtained for your mortgage in ENTER TIME PERIOD IN Q3, which of the following best describes your situation?**

You were obtaining a new mortgage for a property you just bought  
You were renegotiating an existing mortgage at the same financial institution where you had it before  
You were renegotiating an existing mortgage at a new financial institution  
You were obtaining Credit Protection insurance on a mortgage you already had and

were not renegotiating

FOR REMAINDER OF SECTION, INSERT MORTGAGE OR HOME EQUITY LINE OF CREDIT AS IT APPLIES

A5. Which of the following methods, if any, did you use when **researching options** for your mortgage/home equity line of credit? Please select all that apply [TRACKING]

- Went into a branch location and talked to a representative in person
- Talk to a representative over the phone
- Talked to a representative using an online chat
- Obtained information regarding the options via email
- Researched through financial institutions' websites
- Researched through different websites
- Talked to friends and family
- Talked to mortgage broker in person
- Talked to mortgage broker online/over phone
- Other

A6. Thinking back to when you first got your mortgage/home equity line of credit, did a representative of the financial institution talk to you about Credit Protection Insurance? [TRACKING]

- Yes
- No
- Don't know/Can't recall

IF OBTAINED CREDIT PROTECTION INSURANCE WHEN RENEGOTIATING (A4 CODE 2 OR 3) ASK  
A7. IF NOT SKIP TO A8

A7. And when you were renegotiating your mortgage, did a representative of the financial institution talk to you about Credit Protection Insurance? [TRACKING]

- Yes
- No
- Don't know/Can't recall

[IF TALKED TO REPRESENTATIVE IN QA6 or A7 ASK QA8, IF NOT SKIP TO A9]

A8. Did a representative of your financial institution talk to you about each of the following features of Credit Protection Insurance? [TRACKING]

GRID COLUMNS

- Yes
- No
- Don't know/Can't recall

GRID ROWS (RANDOMIZE)

I was told the coverage options that were available to me (e.g. life, disability, critical illness, job loss)

I was told the premiums/costs of the coverage options available (e.g. life, disability, critical illness, job loss)

I was told the advantages of having the insurance  
I was offered Credit Protection Insurance as a way to protect me and/or my family in case of certain unexpected events  
I was informed that Credit Protection Insurance is optional  
I was told about the free look or review period that was available with the Credit Protection Insurance, during which I could cancel at no cost

A9. How confident are you that you know how much of your mortgage balance or mortgage payment will be paid with each of the types of coverage that you have? Please indicate your level of confidence for each. **SHOW EACH CHOSEN IN Q4** [TRACKING]

GRID COLUMNS

Life  
Critical illness  
Disability  
Job loss

GRID ROWS

Very confident  
Somewhat confident  
Not very confident  
Not at all confident  
Don't know

A10. The following questions are in regard to your experience obtaining your Credit Protection Insurance for your mortgage/home equity line of credit. How did you **complete the process of obtaining your Credit Protection Insurance?** [RANDOMIZE] [TRACKING]

By phone with the financial representative  
By video chat with the financial representative  
The process was initiated online, including mobile (e.g., smartphone, tablet), but finished in another way (in person, over the phone, etc.)  
The whole process was completed online  
The whole process was completed In-Person at the branch  
A representative of the financial institution came to my house  
Talked to a mortgage broker in-person  
Talked to a mortgage broker online or over the phone  
Other [ANCHOR]

A11. Overall, how would you rate your level of satisfaction with the *purchase experience*, when you purchased your Credit Protection Insurance for your mortgage/home equity line of credit? [TRACKING]

Very satisfied  
Somewhat satisfied  
Somewhat dissatisfied  
Very dissatisfied

Don't recall

A12. More specifically, how satisfied were you with the following elements of the purchase process? [TRACKING]

GRID COLUMNS

Very satisfied

Somewhat satisfied

Somewhat dissatisfied

Very dissatisfied

Don't recall

Not applicable

GRID ROWS (RANDOMIZE)

Availability of comprehensive information to help me make an informed decision

Coverage details -- what was and was not covered were written in a clear and easy to understand language

Coverage details -- what was and was not covered were explained well by a representative of the financial institution

Responsiveness of the representative (e.g., answering questions in a timely manner)

Quality of responses to my questions (e.g., comprehensive, easy to understand, etc.)

Value for the money

Ease of purchase

The trial period that allowed me to cancel the purchase within a period of time at no cost

A13. At any point in the process of obtaining Credit Protect Insurance for your mortgage/home equity line of credit, did you meet with a representative of the bank, financial institution or mortgage brokerage in-person?

Yes, the whole process was done in person

Part of the process was done in person

None of the process was done in person

IF WHOLE OR PART OF THE PROCESS WAS DONE IN PERSON CONTINUE

A14. Why did you choose to conduct all or part of the process in person? SELECT ALL THAT APPLY

It was the only option

I was not aware it could be completed online

I wanted to speak to knowledgeable representative before making a decision

I prefer to deal with people in-person

There were papers that had to be signed, so that had to be done in-person

I don't feel comfortable making financial decisions online

I don't feel comfortable making financial decisions over the phone

I don't feel comfortable sharing personal information online

I don't feel comfortable sharing personal information over the phone  
This is how I do all my financial transactions – no reason to change  
Other Please Specify  
Don't know

A15. Please indicate how comfortable you feel with each of these methods for obtaining Credit Protection insurance?

GRID ROWS (SHOW FIRST GROUP OF STATEMENTS AND THEN SECOND GROUP OF STATEMENTS; RANDOMIZE WITHIN EACH GROUP)

GROUP ONE

Talking to the representative over the phone  
Talking to the representative through a virtual meeting platform (such as Zoom, Google Meets, Microsoft Teams, etc.)

GROUP TWO

Having the forms emailed to you, for you to fill out and email back to the representative  
Having the forms contained on a secure online portal managed by the financial institution

GRID COLUMNS

Very comfortable  
Somewhat comfortable  
Not very comfortable  
Not at all comfortable

A16. How important is it to you that a financial institution offers each of the following when conducting transactions online?

GRID ROWS RANDOMIZE

The ability to deal with one representative throughout the process  
Easily connect with a person to get answers to my questions in real time  
Plain language information is available to me online  
Security and protection of your personal information  
Online Tools and diagrams to illustrate product and price information  
Having all forms and personal information shared only through a secure online portal  
Immediate online confirmation of the transaction

GRID COLUMNS

Very important  
Somewhat important  
Not very important  
Not at all important  
Don't know



A17. Once the Covid-19 pandemic in Canada is over, how would you like to complete each step of the process of obtaining credit protection insurance? Please choose only one for each.

GRID ROWS (DO NOT RANDOMIZE)

Research the details of the different insurance options

Apply for the insurance

GRID COLUMNS

In person at a branch

Through a financial representative coming to my home

By talking to a financial representative over the phone

Video conferencing with a financial representative

Through email with a financial representative

Online through the financial institution's website

Using the financial institutions mobile app

Other

Don't know

A18. To what extent do you agree or disagree with the following statements?

GRID ROWS RANDOMIZE

The pandemic has changed the way I want to conduct financial transactions in the future

I look forward to going back to a branch to conduct my financial transactions in-person

Since the pandemic, I am more comfortable conducting financial transactions online

I prefer the convenience of conducting financial transactions online

I have upgraded my technology to make it easier to conduct financial transactions from home

GRID COLUMNS

Strongly agree

Somewhat agree

Somewhat disagree

Strongly disagree

Don't know

Don't know

## SECTION B: FUTURE PURCHASERS

**B1. Before the Covid-19 pandemic in Canada, how did you usually conduct financial transactions such as arranging for loans or buying insurance? Please select only one answer**

- In person at a branch
- Through a financial representative coming to my home
- By talking to a financial representative over the phone
- Video conferencing with a financial representative
- Through email with a financial representative
- Online through the financial institution's website
- Using the financial institutions mobile app
- Don't know

**B2. Since the Covid-19 pandemic in Canada, would you say that you are more or less likely to conduct financial transactions such as arranging for loans or buying insurance in each of the following ways?**

- In person at a branch
- Through a financial representative coming to my home
- By talking to a financial representative over the phone
- Video conferencing with a financial representative
- Through email with a financial representative
- Online through the financial institution's website
- Using the financial institutions mobile app

- Much more likely
- Somewhat more likely
- Somewhat less likely
- Much less likely
- My use of this method has not changed
- Don't know

**B3. Once the Covid-19 pandemic in Canada is over, how do you think you will want to conduct financial transactions such as arranging for loans or buying insurance? Please select only one answer**

- In person at a branch
- Through a representative coming to my home
- By talking to a financial representative over the phone
- Video conferencing with a financial representative
- Through email with a financial representative
- Online through the financial institution's website
- Using the financial institutions mobile app

Don't know

**IF IN-PERSON AT BRANCH OR HOME CHOSEN FOR ANSWER IN B3 ASK:**

**B4. Why would you want to apply for credit protection insurance with an in-person meeting?**

- I believe this is the only option
- I am not aware it could be completed online
- I would want to speak to knowledgeable representative before making a decision
- I prefer to deal with people in-person
- There were papers that had to be signed, so that had to be done in-person
- I don't feel comfortable making financial decisions online
- I don't feel comfortable making financial decisions over the phone
- I don't feel comfortable sharing personal information online
- I don't feel comfortable sharing personal information over the phone
- I don't want to do apply without help from real person
- I talked to the same person I talked to about other financial transactions
- This is how I do all my financial transactions – no reason to change
- Other Please Specify
- Don't know

**IF OVER THE PHONE, VIDEO CONFERENCE OR THROUGH EMAIL CHOSEN IN B3 ASK:**

**B5. Why do you prefer to apply for credit protection insurance through virtual (phone, video conferencing or email) conversations with a financial representative but with no in-person meeting? Please select all that apply.**

- I believe that is the only option I have at this time
- I did not want to meet with anyone in-person due to the Covid-19 pandemic
- I conduct all my transactions in this manner, even before the pandemic
- Easier than having to travel to a branch
- I would want to speak to knowledgeable representative before making a decision
- I don't want to do apply without help from real person
- I talked to the same person I talked to about other financial transactions
- Other Please Specify
- Don't know

**IF USING FINANCIAL INSTITUTIONS WEBSITE OR MOBILE APP CHOSEN IN B3 ASK:**

**B5. Why do you prefer to apply for credit protection insurance through the financial institutions website or mobile app? Please select all that apply.**

- I believe that is the only option I have at this time
- I don't need any assistance or advice
- I don't like talking to financial representatives, I would rather do it on my own
- I did not want to meet with anyone in-person due to the Covid-19 pandemic
- I conduct all my transactions in this manner, even before the pandemic
- Easier than having to travel to a branch
- It is easier to do it online than to talk to a representative

Other Please Specify  
Don't know

B8. Please indicate how comfortable you feel with each of these methods for obtaining Credit Protection insurance ?

GRID ROWS (SHOW FIRST GROUP OF STATEMENTS AND THEN SECOND GROUP OF STATEMENTS; RANDOMIZE WITHIN EACH GROUP)

GROUP ONE

Talking to the representative over the phone

Talking to the representative through a virtual meeting platform (such as Zoom, Google Meets or Microsoft Teams, etc.)

GROUP TWO

Having the forms emailed to you, for you to fill out and email back to the representative

Having the forms contained on a secure online portal managed by the financial institution

GRID COLUMNS

Very comfortable

Somewhat comfortable

Not very comfortable

Not at all comfortable

B9. How important is it to you that a financial institution offers each of the following when conducting transactions online?

GRID ROWS RANDOMIZE

The ability to deal with one representative throughout the process

Easily connect with a person to get answers to my questions in real time

Plain language information is available to me online

Security and protection of your personal information

Online Tools and diagrams to illustrate product and price information

Having all forms and personal information shared only through a secure online portal

Immediate online confirmation of the transaction

GRID COLUMNS

Very important

Somewhat important

Not very important

Not at all important

Don't know

B10. Once the Covid-19 pandemic in Canada is over, how would you like to complete each step of the process of obtaining credit protection insurance? Please choose only one for each.

GRID ROWS (DO NOT RANDOMIZE)

Research the details of the different insurance options  
Apply for the insurance

GRID COLUMNS

In person at a branch  
Through a financial representative coming to my home  
By talking to a financial representative over the phone  
Video conferencing with a financial representative  
Through email with a financial representative  
Online through the financial institution's website  
Using the financial institutions mobile app  
Other  
Don't know

B11. To what extent do you agree or disagree with the following statements?

GRID ROWS RANDOMIZE

The pandemic has changed the way I want to conduct financial transactions in the future  
I look forward to going back to a branch to conduct my financial transactions in-person  
Since the pandemic, I am more comfortable conducting financial transactions online  
I prefer the convenience of conducting financial transactions online  
I have upgraded my technology to make it easier to conduct financial transactions from home

GRID COLUMNS

Strongly agree  
Somewhat agree  
Somewhat disagree  
Strongly disagree  
Don't know

## SECTION C: CLAIMS

CPI HOLDERS: START AT C1

FUTURE PURCHASERS: SKIP TO C9

C1. Have you made a claim on your mortgage/home equity line of credit protection insurance since April 2020?

Yes  
No



IF NO SKIP TO QC9

C2. What type of claim was made?

- Life Insurance
- Disability
- Critical illness
- Job loss

C3. What was the result of your claim submission? [TRACKING]

- It was paid
- It was denied
- The claim is still being processed [SKIP TO C5]

C4. Thinking back about the *entire* claim experience, from the initial contact to the final outcome, how would you rate your satisfaction with the overall experience? [TRACKING]

- Very satisfied
- Somewhat satisfied
- Somewhat dissatisfied
- Very dissatisfied
- Don't recall

C5. How did you complete this claim process? If more than one method was use in the process, please select all that apply

- In person at a branch
- Through a representative coming to my home
- By talking to a financial representative over the phone
- Video conferencing with a financial representative
- Through email with a financial representative
- Online through the financial institution's website
- Using the financial institutions mobile app
- Other
- Don't know

IF IN-PERSON AT BRANCH OR HOME CHOSEN FOR ANSWER IN C5 ASK:

C6. Why did you complete the claims process with an in-person meeting?

- I believe this is the only option
- I am not aware it could be completed online
- There were papers that had to be signed, so that had to be done in-person
- I had to provide documents that I did not have electronically
- I prefer to deal with people in-person
- I did not feel comfortable doing this online
- I did not feel comfortable doing this over the phone
- I did not want to share my personal information online
- I talked to the same person I talked to about other financial transactions

This is how I do all my financial transactions – no reason to change

Other Please Specify

IF OVER THE PHONE, VIDEO CONFERENCE OR THROUGH EMAIL CHOSEN IN C5 ASK:

C7. Why do you complete the claims process through virtual (phone, video conferencing or email) conversations with a financial representative but with no in-person meeting? Please select all that apply.

I believe that is the only option I have at this time

I did not want to meet with anyone in-person due to the Covid-19 pandemic

I conduct all my transactions in this manner, even before the pandemic

Easier than having to travel to a branch

I would want to speak to knowledgeable representative

I prefer talking to a real person

I talked to the same person I talked to about other financial transactions

Other Please Specify

Don't know

IF USING FINANCIAL INSTITUTIONS WEBSITE OR MOBILE APP CHOSEN IN C5 ASK:

C8. Why did you complete the claims process through the financial institutions website or mobile app? Please select all that apply.

I believe that is the only option I have at this time

I don't need any assistance or advice

I don't like talking to financial representatives, I would rather do it on my own

I did not want to meet with anyone in-person due to the Covid-19 pandemic

I conduct all my transactions in this manner, even before the pandemic

Easier than having to travel to a branch

It is easier to do it online than to talk to a representative

Other Please Specify

Don't know

C9. If you needed to make a claim on your credit protection insurance in the future, how comfortable would you feel with the process of making this claim in each of the following manners?

GRID ROWS (SHOW FIRST GROUP OF STATEMENTS AND THEN SECOND GROUP OF STATEMENTS, RANDOMIZE WITHIN GROUP)

GROUP ONE

Talking to the representative over the phone

Talking to the representative through a video conferencing (such as Zoom, Google Meets or Microsoft Teams, etc.)

GROUP TWO

Having the forms emailed to you, for you to fill out and email back to the representative

Having the forms accessible on a secure online portal managed by the financial institution

GRID COLUMNS

Very comfortable

Somewhat comfortable

Not very comfortable

Not at all comfortable

**C10. Once the Covid-19 pandemic in Canada is over, how would you prefer to submit a claim on your credit protection insurance? Please choose only one answer**

In person at a branch

Through a representative coming to my home

By talking to a financial representative over the phone

Video conferencing with a financial representative

Through email with a financial representative

Online through the financial institution's website

Using the financial institutions mobile app

Other

Don't know

***You are almost done. There are just have a few questions left to help us better analyze and understand responses to this survey.***

**SECTION Z DEMOGRAPHICS**

**Z1. Which of the following income brackets best represents your annual household income before taxes?**

Less than \$75,000

\$75,000 to less than \$120,000

\$120,000 or more

Prefer not to answer

**Z2. Do you have children in any of the following age groups? Please select all that apply.**

Under 18 years

18 years or older

Do not have children **[EXCLUSIVE]**

Prefer not to answer **[EXCLUSIVE]**

**Z3. Which of the following best describes your employment status?**

Employed (full-time, part-time, self-employed)

Full-time student

Retired

Unemployed

Other

**Z4. How long have you been a resident of Canada?**

- Born in Canada
- Less than 2 years
- 2 to less than 5 years
- 5 to less than 10 years
- 10 to less than 20 years
- More than 20 years

**You have reached the end of this survey. Thank you for your responses and your time.**