Payday Loan User Study Demographic Comparisons

PAYDAY LOAN USER STUDY
DEMOGRAPHIC COMPARISONS*

PROVINCE / CATEGORY	ALBERTA		BC		MANITOBA		ONTARIO		AVERAGE (NUMBERS ROUNDED)	
GENDER										
Male/Female	59%	41%	57%	43%	44%	56%	54%	46%	54%	47%
Age										
<35	38%		35%		32%		24%		32%	
35 – 54	50%		47%		41%		50%		47%	
55+	11%		16%		24%		25%		19%	
Marital Status										
Single	39%		46%		41%		30%		39%	
Married/Common Law	41%		32%		34%		44%		38%	
Separated/Divorced	14%		17%		19%		20%		18%	
Widowed	5%		5%		4%		4%		5%	
Level of Education										
HS/Less	64%		43%		55%		60%		56%	
College	23%		36%		25%		28%		28%	
University	8%		16%		18%		10%		13%	
Post Grad	3%		4%		2%		2%		3%	
Employment Status										
Work FT/Self	74%		73%		65%		52%		66%	
Work PT	4%		8%		10%		9%		8%	
Unemployed	6%		3%		5%		8%		6%	
At home	4%		1%		1%		3%		2%	
Student	3%		1%		2%		2%		2%	
Retired	3%		8%		14%		12%		9%	
Other	5%		6%		N/O**		4%		5%	
Annual Earnings										
<$25k	20%		27%		29%		38%		29%	
$25 - $49k	34%		42%		42%		35%		38%	
$50 - $74k	19%		17%		16%		14%		17%	
$75k+	18%		6%		4%		5%		8%	

* Source: Canadian Payday Loan Association. *Payday Loan Users Study Demos*
From data collected by Environics Research Group, Toronto, Ontario. Feb 2013.

** N/O = Not Observed