

**ARI Poverty Study
Final Questionnaire
May 23, 2018**

Today's survey looks at some different issues in Canada today. As always, there are no right or wrong answers; we're really just interested in people's views and perspectives on life today.

Section A. Life Satisfaction/Overall Context

QA1. Please indicate your own personal level of satisfaction with the following:

[Randomize]

The overall quality of life in the community where you live

Your own personal happiness and contentment with your life

The way things are going in Canada today

Your housing – the house or apartment you are living in

[Anchor Last] Your current personal financial situation and security

Very dissatisfied

Moderately dissatisfied

Moderately satisfied

Very satisfied

QA2a) Focusing on your personal financial situation and security -- over the past few years or so, would you say it has been getting better, getting worse or staying about the same?

Getting better

Getting worse

Staying the same

QA2b) And, looking ahead to the next few years, are you optimistic or pessimistic about your personal financial situation and security?

Very optimistic

Somewhat optimistic

Somewhat pessimistic

Very pessimistic

QA3a. In terms of your own personal financial situation and security, would you say you are better off, worse off or the same as your parents were at this stage of life?

Better off than parents

Worse off than parents

The same

QA3b. And what would you predict for your own kids (or the next generation) – do you think they will be better off, worse off or the same as you (your generation) in terms of their overall financial situation?

Kids will be better off

Kids will be worse off

The same

Section B: Attitudes

QB1. Do you agree or disagree with the following statements?

[Randomize]

Where I live, it is getting harder and harder to maintain a middle-class standard of living today

The growing gap between the rich and everybody else is unacceptable

I feel in control of my life and my future

[AG/SA segmentation items:]

People are poor because they are lazy

Children living in poverty in Canada have the same chance as any other to get ahead in life

Poor people have hard lives because government benefits don't go far enough to help them live with dignity

A good work ethic is all you need to escape poverty

Providing a sense of human dignity is a critical part of any social service program

Strongly Disagree

Moderately Disagree

Moderately Agree

Strongly Agree

[Pew tracker]

[T] QB2. In your opinion, which generally has more to do with:

[Rotate questions – and responses within each]

a. Why a person is rich:

Because he or she worked harder than most other people

OR

Because he or she had more advantages in life than most other people

b. Why a person is poor:

Because of a lack of effort on their part

OR

Because of circumstances beyond their control

Section C. Lived Experience/ARI Poverty Index

We want to get a better understanding of people's actual situations and circumstances. So, for these next survey questions, please focus on your own personal financial situation. As always, there are no right or wrong answers and all survey responses are always completely confidential and only compiled together with hundreds of others.

QC1. How large of a one-time unexpected expense could you manage this month? By "manage" we mean you could come up with that money without having to miss other expenses or bills, and without having to borrow money?

Could not manage any unexpected expense, already too stretched

Up to \$100

Up to \$250

Up to \$500

\$500 to \$1,000

Could manage over \$1,000

QC2. Let's look at this in the reverse (more fun) way. Suppose you received a surprise bonus or gift of \$1,000. How much of a difference would that unexpected \$1,000 mean for you today? In your own current circumstances, would you say

It would make a big difference to you

It would be nice to have but not a big difference

It would make little to no difference to you

QC3a. One economic issue you hear discussed sometimes concerns "income inequality" and the gap between rich and poor. The idea of income inequality is often framed in terms of "the haves" and "the have-nots." If you had to choose, which of these two groups would you say you are in?

The haves

The have-nots

I really can't say

QC3b. Still focusing on your current financial situation, do you feel that you have enough money to live at the standard generally considered comfortable or typical in our Canadian society?

Yes

No

[IF answered QC3a “have-not” OR QC3b “No” ask QC3c]

QC3c. Can you please indicate which, if any, of the following have had a negative impact on your own financial situation? (Please select as many as apply, or none if that is the case.)

[Randomize blocks and items within blocks. Do not display block labels.]

Life

- Have always struggled financially
- Kids are expensive/Harder to get by with kids
- Bad luck
- Tough time starting out
- Our system/economy is too unfair

Education/Training

- Need more education
- Need specific job skills/training
- Student now/expensive and can't work f-t

Circumstance

- Discrimination (due to race, gender, etc.)
- Mental health or anxiety issues that can interfere with work
- Alcohol/drug issues
- Physical health issues that can interfere with work

Location

- No jobs close to where I live
- Housing costs in my neighborhood are too high

Employment

- Wages are too low
- Can't get enough work (underemployed)
- Can't get a job (unemployed)

Other Circumstances (Specify):

None of the Above [Anchor, Exclusive]

[ASK EVERYONE:]

QC4.How often, if ever, do you yourself experience the following?

Feel very stressed out about money

Feel bad for not being able to buy something you or your family could really use

Worry about how you will support yourself in retirement

Worry about how you will pay off your debts

Never
 Rarely
 Sometimes
 Often
 All the time

QC5a. Now, we have a few more specific questions focusing on what people may and may not be able to afford financially. Please note here we are not referring to doing something you may like doing (such as second-hand shopping) or something you simply forgot (to pay a bill on time, for example). We are only wanting to know what people might be doing specifically because of a lack of money.

Please indicate whether you yourself have ever experienced each of the following.

[Randomize]

Not able to pay a utility bill (such as hydro, water, heat, phone, etc.)

Have to borrow money for essential things like groceries or transportation

Not able to buy new clothes when you need them

Can't afford to go out for dinner for a special occasion

Late paying your rent or mortgage

Can't afford good quality groceries, have to buy what's cheap

Use a food bank or some service providing free food

Not able to afford warm enough winter clothing (coat/boots)

Don't have the money to go to a movie or similar outing

Live in a place that doesn't meet your needs (too small, far away, etc.)

Use a "pay day loan" type service that offers access to cash but at higher interest rates

Not able to afford to go for dental care

Yes, have
 No, have not

[For each one ever experienced, ask:]

QC5b. You've indicated you've experienced some of these circumstances due to a lack of money. We want to get an idea of how recently and for how long you have experienced each of these. Is it or was it:

Ongoing, pretty much all your life;

Something that has happened from time-to-time;

Something that's more recent, started happening just the past few years;

Or, was a long time ago/when you were a kid and not since then?

[List all those experienced at QC5a (same order):]

[Columns:]

Ongoing in my life

Time-to-time

More recent

Long ago, not since

QC6a. The next few items are about expenses involving children. Do you currently have any children living at home with you?

Yes

No

[If Yes kids at home, ask QC6b.]

QC6b. Thinking about life with your kids these days:

[Randomize items]

Can you always afford to feed your children as nutritiously as you would like?

Can you always afford to buy each child something they have asked for their birthday or Christmas?

Can you afford for your child/children to participate in sports or, say, a music program after school if they want to?

If your child was failing at one or more subjects this school term, could you afford to hire a tutor for them?

Have you so far been able to save any money for your child(ren)'s post-secondary education?

Yes

No

Section D. Poverty in the Canadian Community

As you can see, we are interested in people's financial circumstances and different views and perspectives on issues concerning poverty and being poor.

For the purposes of this survey, let's use these broad definitions:

Poor means *"not having enough money to live at the standard generally considered comfortable or typical in our Canadian society"*.

And we'll use the word poverty simply to refer to *"the state of being poor"*.

QD1. If you had to estimate, what percentage of people in the community where you live do you think could be considered “poor” according to that broad, financially-focused definition? Please just make your best estimate.

ENTER % (0-99)

QD2. And would you say that the number of poor people in your own community – that is, the number of people living in poverty – has been increasing or decreasing over the past few years?

Increasing

Decreasing

No change

Section E: Empathy and Looking to remedies

QE1a) Let's look at a few specifics. Still focusing on your own community where you live, how many people there would you estimate are experiencing the following types of circumstances due to a lack of money? In each case, would you say:

No one in your community is experiencing that;

A few are;

Some are;

Or, a lot of people in your community are experiencing that?

[Rows – randomize]

Having to eat poor quality and "filler" food

Being hungry, having to miss meals

Being homeless (living on the street or in homeless shelters)

Not being able to afford to fill a prescription for medicine

Having no spending money for occasional outings like going out to a movie

[Columns:]

No one

A few

Some

Lots

QE1b). Now let's assume that there are, in fact, people in your community – and certainly in your city or region here in Canada -- experiencing these circumstances because of a lack of money. In each case, what is your own reaction to that?

For each, would you say:

It is regrettable people nearby are experiencing this, but also a fact of life we need to accept

OR

It is unacceptable that people nearby are experiencing this, and something should be done about it

Having to eat poor quality and "filler" food
 Being hungry, having to miss meals
 Being homeless (living on the street or in homeless shelters)
 Not being able to afford to fill a prescription for medicine
 Having no spending money for occasional outings like going out to a movie

Regrettable/fact of life
 Unacceptable/something should be done

QE2. Different ideas have been suggested about how to address issues facing poor people and those living in poverty. Do you think each of the following is a good idea or bad idea to pursue here in Canada?

[Randomize]

Big national infrastructure programs (like highway improvement or tree planting) to help create more jobs for people who have trouble finding steady work

Raise social assistance (or welfare) rates

Have a \$15 minimum wage

Introduce a "guaranteed annual income" where everyone gets a minimum sum of money every month to live on

Very bad idea
 Bad idea
 Good idea
 Very good idea

[T] QE3. Overall, would you say there should be:

More public support for the poor, the disadvantaged and those in economic trouble
 Or
 More emphasis on a system that rewards hard work and initiative

QE4. Let's consider government efforts to address some of these issues we've been talking about.

a) In your view, is the federal government doing: too much, too little or about the right amount to address poverty and assist people living in it?

Too much
 Too little
 About right

b) What about your own provincial government: is it doing too much, too little, or about the right amount to address poverty and assist people living in it?

Too much
 Too little
 About right

F. Socio-demo's and other profile info (intersections)

Now, to wrap things up, some final questions for our statistical calculations.

F1. Thinking about your own circle of family and friends – how many, if any, would you say are poor – that is, currently living in financial poverty? Would you say:

No one in your circle is poor financially
 One or two people are
 Some
 Most
 Pretty much everyone in your circle is poor financially

F2. Are you yourself an Indigenous Canadian?

Yes, Indigenous
 No

[Ask QF3 to all not Indigenous:]

F3. How long have you or your ancestors been in Canada? Are you:

First generation Canadian -- you were born in another country
 Second generation -- one or both of your parents were born in another country
 Your family has been in Canada longer than that
 Unsure/Prefer not to say

[Ask QF4 for those first generation/not born in Canada:]

F4. How many years have you lived in Canada?

Fewer than 5 years
 5 to 10 years
 10 to 20 years
 20 to 30 years
 30 years or more

[Ask everyone:]

F4. Do you consider yourself to be a member of a visible minority?

Yes
 No

F5. Do you have what you consider to be a “physical disability?”

Yes, I have a physical disability

No, I do not have a physical disability

I have mobility or other physical, vision or hearing challenges, but don't consider myself to have a disability

F6. Do you identify yourself as a member of the LGBTQ community?

Yes

No

F7. Who do you live with? (Select all that apply).

I live alone [Exclusive]

With my parents and/or any siblings

With my partner or spouse and children

With my partner or spouse, but no children

With my children, but no partner or spouse

In a multigenerational household- there are grandparents and/or grandchildren in the household

Profiled: How many people currently live with you?

Profiled: Under 18 living with you

Profiled: Marital status

F8. What is your current working status?

Employed/self employed full time (30 or more hours per week)

Employed/self employed part time (fewer than 30 hours per week)

Full time student

Homemaker

Retired

Currently looking for work

Not working for medical reasons

Other

[Household Income – profiled but we will ask it]

F9. a) Which of the following categories best describes your total annual household income before taxes?

Under \$25,000

\$25,000 to less than \$35,000

\$35,000 to less than \$50,000

\$50,000 to less than \$75,000

\$75,000 to less than \$100,000

\$100,000 to less than \$125,00

Over \$125,000

Don't Know/Rather Not Say

Ask QF9b If DK/Rather Not Say:

F9. b) Rest assured no individual response is analyzed, only responses by groups. Could you therefore please indicate whether your total annual household income before taxes is:

Under \$35,000

Over \$35,000

F10. If you were asked to use one of these commonly used names for the social classes, which would you say you belong in?

Upper class

Upper-middle class

Middle class

Lower-middle class

Lower class

F11. Which party's candidate did you support in the 2015 federal election?

I did not vote

Conservative Party of Canada

Liberal Party of Canada

New Democratic Party of Canada (NDP)

Bloc Quebecois

Green Party

Other Party

Rather not say