

Survey on Financing of Co-operatives
2007

DRAFT SPECIFICATIONS FOR COLLECTION OVER THE TELEPHONE

Small Business and Special Survey Division
Statistics Canada

FOR INFORMATION ONLY

INTRODUCTION AND FRAME MAINTENANCE

READ: "Hello, my name is (interviewer) and I am calling from Statistics Canada in regards to the Survey on Financing of Co-operatives, which is being conducted in collaboration with Agriculture and Agri-food Canada and Human Resources and Skills Development Canada. Your organization has been selected to participate in this national survey on the financing of co-operatives. The survey is designed to find out what types of financing co-operatives use. This survey will support evidence-based policy analysis with respect to the co-operative sector in Canada. Are you the person who would best be able to provide information on financing of this organization?"

NOTE: If the respondent says "no", ask: "May I speak with the person who would best be able to answer the survey?"

"While your participation in this survey is voluntary, your assistance is essential if the survey results are to be accurate. Your information will be kept confidential, and will be used only for statistical purposes and published in aggregate form only. The survey is conducted under the authority of the Statistics Act."

NOTE: If respondent wants to know how long the survey will take, respond: "The survey will take between 10 and 20 minutes of your time."

Before we begin I would like to inform you that a supervisor may listen to the call for the purpose of quality control.

Note to Don: please contact John Griffin (OID) for any questions on this.

A. FINANCE REQUESTS

A.1 When did the co-operative make its most recent request for financing? This includes any request for borrowing, capital leases, government grants and equity financing; regardless if your request was approved, withdrawn or declined. Was your most recent financing request during ³⁵⁹⁶

(Note: Read list and stop after first "yes" answer.)

- a) The last 12 months → GOTO A.2
- b) The last 3 years → GOTO A.7
- c) More than 3 years ago → GOTO SECTION "E"
- d) The co-operative has never made a request for external financing → GOTO SECTION "E"

8 = Refused → GOTO SECTION "E"

9 = Don't know → GOTO SECTION "E"

A.2 Over the past 12 months, did the co-operative apply for new or additional loans, lines of credit or credit cards?³⁰⁰⁰

1= Yes

3= No → GOTO Section "B"

8= Refused → GOTO Section "B"

9= Don't know → GOTO Section "B"

A.3 How many credit suppliers did the co-operative approach to obtain financing?³⁶⁰⁰
_____ credit suppliers

8 = Refused

9 = Don't know

If C3600 = 1 → GOTO A.5

A.4 Did any of these suppliers refuse financing?³⁶⁰¹

- 1= Yes
- 3= No
- 8= Refused
- 9= Don't know

A.5 What was the last financial institution or credit supplier that the co-operative approached to request new or additional credit?³⁶⁰²

(Note: Read list and stop after first "yes" answer.)

- a) Bank → GOTO A.6
- b) Credit union/Caisse populaire → GOTO A.6
- c) Government institution (specify): _____³⁶⁰⁵ → GOTO A.24
- d) Other (specify): _____³⁶⁰⁷ → GOTO A.6

A.24 Do you know the name of the program under which financing was requested?¹⁰⁰⁰⁰

- 1= Yes (specify): _____¹⁰⁰⁰¹
- 3= No
- 8= Refused
- 9= Don't know

A.6 Why did the co-operative choose this credit supplier?

(NOTE: Read every option and mark "yes" or "no" for each one.)

	YES	NO
This was the regular financial institution for the co-operative ⁴⁰⁰²	<input type="radio"/>	<input type="radio"/>
This was the only credit supplier in our area ⁴⁰⁰⁴	<input type="radio"/>	<input type="radio"/>
Thought other credit suppliers would reject the application ¹¹⁰⁵	<input type="radio"/>	<input type="radio"/>
Thought this credit supplier would offer the lowest interest rate ³⁶⁰⁸	<input type="radio"/>	<input type="radio"/>
Thought this credit supplier would offer the best credit terms and conditions ⁴⁰⁰⁶	<input type="radio"/>	<input type="radio"/>
Other ⁴⁰¹² : _____ ⁴⁰¹³		

A.7 How did the co-operative intend to use the financing that was requested? Was it for:

(NOTE: Read every option, if necessary. Mark "yes" or "no" for each one.)

- a) Land and buildings?³⁶⁰⁹
- b) Vehicles/rolling stock³⁶¹⁰
- c) Computer hardware and software⁸⁰⁶⁵
- d) Other Machinery and equipment?³⁶¹¹
- e) Working capital/operating capital such as inventory or paying suppliers?⁴⁰²³
- f) Research and development? (PROMPT: R&D refers to expenditures to develop or improve a product)⁴⁰¹⁹
- g) Debt consolidations?⁴⁰²¹
- h) Intangibles? (such as training, customer lists, goodwill)³⁶¹²
- i) Purchase a business?³⁶¹³
- j) To grow the co-operative?⁸⁰⁶⁶
- k) Another purpose?⁴⁰²⁵ (please specify): _____⁴⁰²⁶

If C3596 (A.1) = "last twelve months" → GOTO Q.11

A.8 Was any credit authorized as a result of this request? ³⁶¹⁴

- a) The full amount was authorized → GOTO Section “B”
- b) A partial amount was authorized → GOTO Section “B”
- c) The request was turned down → GOTO Section “B”
- d) Application was withdrawn → GOTO A.13

8 = Refused → GOTO Section “B”

9 = Don’t know → GOTO Section “B”

A.11 What was the amount of financing requested for:

NOTE: If respondent is only able to report “total financing requested”, please input this amount in “Other”, and fill in “DK” for “term loan” and “operating line”.

- a) a Term loan or mortgage with a maturity greater than 12 months? \$ _____ .00 ⁴⁰³⁰
- b) an Operating line? (e.g., short-term loans, lines of credit, credit cards) \$ _____ .00 ³⁶²⁰
- c) any other instrument?, specify: _____ ⁴⁰⁴⁴ \$ _____ .00 ⁴⁰⁴⁵
-
- d) Total financing requested: \$ _____ .00 ⁴⁰⁴⁹

NOTE: If more than one instrument was reported, confirm “total financing requested” with respondent.

A.12 Was any credit authorized as a result of this request? ³⁶²¹

- The full amount was authorised → GOTO A.15
- A partial amount was authorised : \$ _____ .00 ³⁶²³ → GOTO A.15
- Request was turned down → GOTO A.14
- Application under review → GOTO SECTION “B”
- Application withdrawn → GOTO A.13

A.13 Why was the request withdrawn? Was it because ³⁶²⁷

(Note: Read list and stop after first “yes” answer.)

- The loan was no longer needed
- Process too cumbersome
- Feared loan request would be rejected
- Other (specify) _____ ³⁶³¹

→ GOTO SECTION “B”

A.14 What reasons did the credit supplier give for turning down the loan request?

- a) Credit supplier gave no reason ⁴⁰⁶³ → GOTO A.22
- OR

Read every option and mark “yes” or “no” for each one:

- b) Insufficient sales, income or cash flow ⁴⁰⁶⁴
- c) Insufficient collateral ⁴⁰⁶⁶ (PROMPT: *Collateral are any assets pledged as security for the payment of a debt.*)
- d) Business plan was rejected ³⁶³²

- e) Poor credit history ⁴⁰⁶⁹
- f) Co-operative operates in an unstable industry ⁸⁰⁶⁷
- g) Co-operative is too young ⁸⁰⁶⁸
- h) Other ⁴⁰⁷⁵: _____ ⁴⁰⁷⁶

→ GOTO A.22

A.15 *Note: If more than one instrument was reported in Question A.11, answer for the instrument with the largest authorisation.*

What is the interest rate on the loan? ³⁶³³

Interest rate: ____% → GOTO A.16

8= Refused → GOTO A.17

9= Don't know → GOTO A.16

A.16 Is this a fixed rate or a variable rate loan? ³⁶³⁴

- (a) fixed rate
- (b) variable rate

8 = Refused

9= don't know

A.17 What is the length of term of the loan?

Length of term: _____ years ³⁶³⁵ _____ months ³⁶³⁶

8 = Refused

9 = don't know

A.18 What was the total dollar amount of fees associated with obtaining the loan?

PROMPT: Please include an estimate of the total of direct fees, appraisals, application fees and other expenses.

Important Note: if no fees were paid, you must enter "0".

\$ _____ .00 ³⁶³⁷

8= Refused

9= Don't know

A.19 Was the financing guaranteed by a government program such as the Canada Small Business Financing Act or the Farm Improvement and Marketing Co-operatives Loan Act? ³⁶³⁸

1= Yes (specify): _____ ¹⁰⁰⁰²

3= No

8= Refused

9= Don't know

A.20 Did the credit supplier require the co-operative to provide collateral to obtain the new financing? ³⁶³⁹

PROMPT: *Collateral are any assets pledged as security for the payment of a debt.*

- 1= YES
- 3= NO
- 8= REFUSED
- 9= DON'T KNOW

A.22 Which of the following documents were requested as part of the application process?

Read every option and mark "yes" or "no" for each one:

b) Formal application for financing? 4193

c) Business financial statements? 4194

PROMPT : *Business financial statements include statements such as the balance sheet, the statement of incomes and expenditures and the statement of changes in financial position*

d) Business plan? 4195

PROMPT : *A business plan is a document specifying the co-operative's goals and the strategy to attain them, along with the actions to be undertaken to achieve this strategic plan.*

e) Personal financial statement? 4196

PROMPT : *Financial statements that, taken together, provide appropriate disclosure for the financial affairs of a particular individual or organisation.*

f) Appraisals of assets? 4197

PROMPT : *An appraisal is the valuation of real estate or other assets for collateral purposes by qualified experts recognised by a credit supplier.*

g) Cash flow projection? 4199

PROMPT : *The projection of funds available to the co-operative to pay patronage dividends and finance expansion. A patronage dividend is a distribution made by a co-operative from its business surpluses to its members based on their patronage of the co-operative.*

h) Other documentation? _____ 4200, Please specify _____ 4201

If C4030 = 0 → GOTO Section "B"

OR

If C3621 ≠ "full amount authorised" or "partial amount authorised" → GOTO Section "B"

A.23 Overall, how satisfied were you with the services offered by the financial institution which provided you with term lending? ³⁷⁴⁹

(Note: Read list and stop after first "yes" answer.)

- 5 = Very satisfied
- 4 = Satisfied
- 3 = Neither satisfied nor dissatisfied
- 2 = Dissatisfied
- 1 = Very Dissatisfied

8 = Refused

9 = Don't know

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B. DETAILS ON LAST REQUESTS FOR LEASES

B.1 When did the co-operative make its most recent request for new or additional capital lease financing? ³⁶⁴¹

PROMPT : capital leasing contracts appear as debt on the balance sheet.

(Note: Read list and stop after first "yes" answer.)

- a) The last 12 months
- b) The last 3 years
- c) More than 3 years ago → GOTO SECTION "C"
- d) The co-operative has never made a request for capital lease financing → GOTO SECTION "C"

8 = Refused → GOTO Section "C"

9 = Don't know → GOTO Section "C"

B.2 What type of asset did the co-operative try to acquire through this lease?

(NOTE: Read every option, if necessary. Mark "yes" or "no" for each one.)

- a) Business or office space ⁵⁰¹⁶
- b) Vehicles ¹¹¹⁴
- c) Computer hardware and software ¹¹¹⁵
- d) Other Machinery and Equipment ¹¹¹³
- e) Other ⁵⁰²² (please specify): _____ ⁵⁰²³

8 = Refused

9 = Don't know

B.3 Was the lease authorised as a result of this request? ⁵⁰²⁵

1 = Yes (fully or partially)

3 = No → GOTO SECTION "C"

8 = Refused → GOTO SECTION "C"

9 = Don't know → GOTO SECTION "C"

B.4

What was the total value of the lease authorised? ⁵⁰²⁴

\$ _____ .00

8 = Refused

9 = Don't know

C. DETAILS ON REQUESTS FOR EQUITY FINANCING

C.1 When did the co-operative make its most recent request for equity financing? ³⁶⁴⁵

PROMPT: This would be any request for financing from members, employees or outside investors. It does not include requests for reinvestment of patronage dividends. A patronage dividend is a distribution made by a co-operative from its business surpluses to its members based on their patronage of the co-operative

(Note: Read list and stop after first "yes" answer.)

- a) the last 12 months
- b) the last 3 years
- c) more than 3 years ago → GOTO SECTION "D"
- d) the co-operative has never made a request for equity financing → GOTO SECTION "D"

8 = Refused → GOTO Section "D"

9 = Don't know → GOTO Section "D"

C.2 Who did you request equity financing from? Was it from:

(NOTE: Read every option and mark "yes" or "no" for each one.)

- (a) Members of the co-operative ³⁷⁵
- (b) Employees of the co-operative ³⁷⁵
- (c) Private investors from outside the co-operative ³⁷³⁷
- (d) A crown corporation or government institution ³⁷³⁸
- (e) Other ³⁷³⁹, please specify _____ ⁶⁰⁰¹

C.3 Was an investment provided as a result of your most recent request? ⁶⁰³²

(PROMPT: Investment is the capital obtained as a result of your request.)

1= Yes → GOTO C.4

3= No → GOTO Section "D"

8= Refused → GOTO Section "D"

9= Don't know → GOTO Section "D"

C.4 What was the total value of the investment provided? ⁶⁰⁵⁵ \$ _____

(PROMPT: Please provide a best estimate).

D. DETAILS ON REQUESTS FOR SUPPLIER AND GOVERNMENT FINANCING

D.1 When did the co-operative make its most recent request for a grant, subsidy, no-interest loan or non-repayable contribution from the federal government? ³⁶⁴⁹

(Note: Read list and stop after first "yes" answer.)

- a) the last 12 months
- b) the last 3 years
- c) more than 3 years ago → GOTO SECTION "E"
- d) the co-operative has never made a request for federal government-aided financing → GOTO D.7

8 = Refused → GOTO SECTION "E"
9 = Don't know → GOTO SECTION "E"

D.2 Was the request approved? ³⁶⁵³

- 1 = Yes
- 3 = No → GOTO SECTION "E"
- 8 = Refused
- 9 = Don't know

D.3 What was the amount of financing authorised? ¹¹⁴⁶

\$ _____ .00 → GOTO SECTION "E"

8 = Refused → GOTO SECTION "E"
9 = Don't know → GOTO SECTION "E"

D.7 Why has the co-operative never made a request for federal government-aided financing?

(NOTE: Read every option and mark "yes" or "no" for each one.)

- a) Not aware of any programs for which the co-operative is eligible ¹⁰⁰⁰³
- b) Programs do not meet needs of the co-operative ¹⁰⁰⁰⁴
- c) Application process is too cumbersome ¹⁰⁰⁰⁵
- d) Did not expect to be approved for financing ¹⁰⁰⁰⁷
- e) Not needed ¹⁰⁰⁰⁸
- f) Other ¹⁰⁰⁰⁹ (Specify): _____ ¹⁰⁰¹⁰

8 = Refused
9 = Don't know

E. CO-OPERATIVE INFORMATION (ALL CO-OPERATIVES)

E.17 How many paid employees does your organization have who are issued T4 slips for income tax purposes?
_____ employees ¹⁰⁰¹¹

8 = Refused
9 = Don't know

E.10 Did the co-operative employ any contract workers during the past 12 months? ³⁶⁶⁸

PROMPT: A contract worker is paid on a contractual basis rather than as a paid employee and is not issued a T4..

1 = Yes → GOTO E.11
3 = No → GOTO E.12

8 = Refused → GOTO E.12
9 = Don't know → GOTO E.12

E.11 On average, how many contract workers did the co-operative have during the past 12 months? ¹¹⁰⁰
_____ number of contract workers

8 = Refused
9 = Don't know

E.12 During what year did the co-operative first start selling goods and services? ⁸⁰³¹

Year: _____

8 = Refused
9 = Don't know

E.13 Do you plan to make a loan request over the next 12 months? ³⁶⁶⁹

1 = Yes
3 = No

8 = Refused
9 = Don't know

E.14 What percentage of total investment expenditure was devoted to research and development? ⁸⁰²⁵

PROMPT: Please include all R&D expenditures for goods, services and processes.

PROMPT: Please provide your best estimate.

_____ %

8 = Refused

9 = Don't know

E.15 Was the majority ownership of the co-operative held ...

a) by a person with a disability?⁸⁰⁰⁶

PROMPT: *Disability refers to the limitation in the kind or amount of a person's activity because of a long-term physical condition, mental condition or health problem.*

1 = yes 3 = no 8 = Refused 9 = Don't know

b) by aboriginal persons?⁸⁰⁰⁷

PROMPT: *Aboriginal persons refer to those persons who identify with at least one Aboriginal group, (i.e. North American Indian, Métis or Inuit).*

PROMPT: *North American Indians" are those who are a Treaty Indian or a Registered Indian as defined by the Indian Act of Canada and/or who are members of an Indian Band or First Nation.*

1 = yes 3 = no 8 = Refused 9 = Don't know

c) by persons who are from a visible minority group (other than aboriginal)?⁸⁰⁰⁸

PROMPT: *Visible minority groups include someone, other than an Aboriginal person, who is non-white in colour/race, regardless of place of birth. For example, Black Chinese, Filipino, Japanese, Korean, South Asian/East Indian, Southeast Asian, non-white West Asian, North African or Arab, non-white Latin American, persons of mixed origin (with one parent in one of the visible minority groups in this list), or other visible minority group.*

1 = yes 3 = no 8 = Refused 9 = Don't know

d) by persons who have resided in Canada for less than 5 years?¹¹⁴⁴

1 = yes 3 = no 8 = Refused 9 = Don't know

e) by members of the same family?³⁰⁷⁰

1 = yes 3 = no 8 = Refused 9 = Don't know

E.16 What is the approximate average age of the board of directors of the co-operative? ⁸⁰¹⁰

_____ years

8 = Refused

9 = Don't know

F. CO-OPERATIVES INFORMATION

F.1 During the next two years, do you intend to expand the size and scope of your co-operative? ¹¹³¹

1 = Yes

3 = No → GOTO F.4

8 = Refused → GOTO F.4

9 = Don't know → GOTO F.4

F.2 Is your co-operative's current financing sufficient to fund the expansion plans? ³⁵⁷⁰

1 = yes → GOTO F.4

3 = no

8 = Refused → GOTO F.4

9 = Don't know → GOTO F.4

F.3 How would the co-operative fund the expansion plans? Is it by
(NOTE: Read every option and mark "yes" or "no" for each one.)

a) Increasing equity in the co-operative ³⁷⁵⁵

b) Making a loan request ³⁷⁵⁶

c) Other ³⁷⁵⁷ Please specify: _____ ³⁷⁵⁸

F.4 Which of the following obstacles are serious problems for the growth of your co-operative?

(NOTE: Read every option and mark "yes" or "no" for each one.)

		YES	NO
a) finding qualified labour	1132	<input type="radio"/>	<input type="radio"/>
b) instability of consumer demand	1133	<input type="radio"/>	<input type="radio"/>
c) obtaining financing	1134	<input type="radio"/>	<input type="radio"/>
d) government regulations	1136	<input type="radio"/>	<input type="radio"/>
e) management capacity	1137	<input type="radio"/>	<input type="radio"/>
f) environmental regulations/compliance	3672	<input type="radio"/>	<input type="radio"/>
g) rising business costs	3673	<input type="radio"/>	<input type="radio"/>
h) increasing competition	3674	<input type="radio"/>	<input type="radio"/>
i) insurance premiums	1135	<input type="radio"/>	<input type="radio"/>
k) finding professional advice specific to the co-operative model	10014	<input type="radio"/>	<input type="radio"/>
l) board effectiveness	10015	<input type="radio"/>	<input type="radio"/>

- | | | |
|--|-----------------------|-----------------------|
| m) recruiting members ¹⁰⁰¹⁶ | <input type="radio"/> | <input type="radio"/> |
| n) raising equity from members ¹⁰⁰¹⁸ | <input type="radio"/> | <input type="radio"/> |
| j) other (specify) ³⁶⁷⁵ : _____ ³⁷⁶⁰ | <input type="radio"/> | <input type="radio"/> |

F.5 What stage of development is your co-operative in?

(Note: Read list and stop after first "yes" answer.)

- a) Start-up³⁷⁶² (PROMPT: The co-operative is starting commercialisation.)
- b) Fast growth³⁷⁶³ (PROMPT: The co-operative is growing at a rate much faster than the economy.)
- c) Slow growth³⁷⁶⁴ (PROMPT: Sales are slowly increasing.)
- d) Maturity³⁷⁶⁵ (PROMPT: Sales have stopped growing.)
- e) Decline³⁷⁶⁶ (PROMPT: Sales have started to decrease.)
- f) Winding down because co-operative has plans to close¹⁰⁰¹⁷
- g) Winding down because co-operative has plans to convert to an investor-owned firm¹⁰⁰¹⁹

8 = Refused

9 = Don't know

F.6 What percentage of members of the co-operative's board of directors are women?

_____ %⁸⁰⁰⁵

8 = Refused

9 = Don't know

F.7 How many combined years of experience does the board of directors of the co-operative have in owning, managing or governing a co-operative or other business?¹¹⁴⁵

(PROMPT: experience can be obtained at any time, either in this co-operative or with another co-operative or business)

_____ years

8 = Refused

9 = Don't know

G. NECESSARY SOURCES OF FINANCE FOR YOUR CO-OPERATIVE

G.1 Which of the following sources of finance did you USE to keep your co-operative in operation?
(Note: include any source used, regardless of whether it was authorized or obtained in a prior year)

	Yes	No	
Commercial or personal loans and lines of credit from financial institutions including credit cards	<input type="radio"/> ¹	<input type="radio"/> ³	3694
Credit from government lending agencies or government grants	<input type="radio"/> ¹	<input type="radio"/> ³	3695
Retained earnings	<input type="radio"/> ¹	<input type="radio"/> ³	3696
Trade credit owing to suppliers	<input type="radio"/> ¹	<input type="radio"/> ³	3697
Leasing	<input type="radio"/> ¹	<input type="radio"/> ³	3698
Loans from employees	<input type="radio"/> ¹	<input type="radio"/> ³	3699
Personal savings of co-operative members (including member loans and invested patronage dividends)	<input type="radio"/> ¹	<input type="radio"/> ³	3700
Loans from friends or relatives of co-operative members	<input type="radio"/> ¹	<input type="radio"/> ³	3701
Loans from individuals unrelated to the co-operative or its members	<input type="radio"/> ¹	<input type="radio"/> ³	3702
Micro-credit lender (e.g., community loan fund)	<input type="radio"/> ¹	<input type="radio"/> ³	3703
Other sources of financing (Please Specify) ³⁷⁰⁵	<input type="radio"/> ¹	<input type="radio"/> ³	3704

G.2 How did the co-operative come into existence? ³⁷⁰⁶

Note: Read options and stop after first "yes" response

<input type="radio"/> Started from scratch →	GOTO Question G.3
<input type="radio"/> Acquired from an existing business →	GOTO Section "I"
<input type="radio"/> Other (Please Specify) ³⁷²⁴	GOTO Section "I"

G.3 Which of the following sources of finance did you USE to finance the start-up of your co-operative PRIOR to the first sale or offer of goods or services?				
	YES	NO	UNSURE	
Commercial or personal loans and lines of credit from financial institutions including credit cards	O ¹	O ³	O ⁵	3708
Credit from government lending agencies or government grants	O ¹	O ³	O ⁵	3709
Retained earnings	O ¹	O ³	O ⁵	3710
Trade credit owing to suppliers	O ¹	O ³	O ⁵	3711
Leasing	O ¹	O ³	O ⁵	3712
Personal savings of co-operative members	O ¹	O ³	O ⁵	3713
Loans from friends or relatives of co-operative members	O ¹	O ³	O ⁵	3714
Loans from individuals unrelated to the co-operative or its members	O ¹	O ³	O ⁵	3715
Micro-credit lenders (e.g., community loan fund)	O ¹	O ³	O ⁵	3716
Other sources of financing (Please Specify) 3718	O ¹	O ³	O ⁵	3717

H. FINANCIAL STATEMENT INFORMATION

The following two questions make reference to your latest financial statements.

H.1. What was the approximate amount of total co-operative liabilities? ³⁷¹⁹ \$ _____ .00

PROMPT: What is the approximate total amount of all short-term and long-term debt that the co-operative owes its creditors?

H.2. What was the approximate amount of total co-operative assets? ³⁷²⁰ \$ _____ .00

PROMPT: What is the approximate total amount of all financial and non-financial assets that the co-operative owns?

I. DATA SHARING AGREEMENTS

I.1. To avoid duplication, Statistics Canada has entered into an agreement, under section 12 of the Statistics Act, to share with the Co-operatives Secretariat of Agriculture and Agri-food Canada information from this survey. The Co-operatives Secretariat has undertaken to keep this information confidential. Do you agree to share your information with the Co-operatives Secretariat? ⁸⁰⁶⁴

- 1 = Yes
- 3 = No
- 8 = Refused
- 9 = Don't know

CONCLUSION TEXT

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