

1. Which of the following types of cards do you personally have and use?

	Total	AGE	GENDER		AGE			EDUCATION				CARD TYPE			
		25-49	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Debit card	Credit card w/ rewards	Credit card w/O rewards	Credit card (any)
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All respondents	1023	347	472	551	207	417	399	85	336	478	124	934	597	444	829
Weighted	1023	398	495	528	285	406	331	103*	401	333	185	932	593	430	815
Debit card	932	371	436	497	270	371	291	88	372	310	162	932	541	407	754
	91%	93%	88%	94%	95%	91%	88%	86%	93%	93%	88%	100%	91%	94%	93%
Credit card (Net)	815	307	398	417	204	320	290	60	303	276	175	754	593	430	815
	80%	77%	80%	79%	72%	79%	88%	58%	75%	83%	95%	81%	100%	100%	100%
Credit card with rewards (travel, gas, merchandise or gift cards for a store or chain, cash back, etc.)	593	220	294	300	141	237	215	36	215	191	152	541	593	209	593
	58%	55%	59%	57%	49%	58%	65%	35%	53%	57%	82%	58%	100%	49%	73%
Credit card without rewards	430	168	214	216	103	181	147	34	166	153	77	407	209	430	430
	42%	42%	43%	41%	36%	44%	44%	33%	41%	46%	42%	44%	35%	100%	53%
None of the above	30	12	17	13	9	17	4	8	13	7	2	0	0	0	0
	3%	3%	4%	2%	3%	4%	1%	8%	3%	2%	1%	-	-	-	-
Summary						F		HIJ							

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F - G/H/I/J - K/L/M/N Overlap formulae used. \* small base

2. Which type of credit card reward do you most prefer?

	Total	AGE			GENDER			AGE				EDUCATION				CARD TYPE			
		25-49	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Debit card	Credit card w/ rewards	Credit card w/O rewards	Credit card (any)				
		A	B	C	D	E	F	G	H	I	J	K	L	M	N				
Base: Use credit cards	829	267	383	446	149	330	350	52	258	401	118	768	597	444	829				
Weighted	815	307	398	417	204	320	290	60*	303	276	175	754	593	430	815				
Cash back	270 33%	98 32%	140 35%	131 31%	82 40%	85 27%	103 36%	20 33%	97 32%	95 34%	58 33%	244 32%	197 33%	126 29%	270 33%				
Merchandise/Gift card rewards	216 27%	92 30%	98 25%	118 28%	57 28%	102 32%	58 20%	19 31%	88 29%	72 26%	37 21%	201 27%	183 31%	103 24%	216 27%				
Travel rewards	188 23%	70 23%	84 21%	104 25%	41 20%	77 24%	70 24%	7 11%	55 18%	61 22%	66 38%	177 23%	167 28%	84 20%	188 23%				
Gas rewards	38 5%	18 6%	23 6%	15 4%	10 5%	17 5%	12 4%	5 8%	16 5%	16 6%	1 1%	36 5%	24 4%	22 5%	38 5%				
None - prefer a non-rewards credit card	101 12%	28 9%	52 13%	49 12%	15 8%	39 12%	47 16%	10 17%	47 16%	32 12%	12 7%	97 13%	22 4%	95 22%	101 12%				

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F - G/H/I/J - K/L/M/N Overlap formulae used. \* small base

3a\_1. (Groceries) How do you usually pay for the following regular expenses?

	Total	AGE	GENDER		AGE			EDUCATION				CARD TYPE			
		25-49	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Debit card	Credit card w/ rewards	Credit card w/O rewards	Credit card (any)
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Use credit/debit cards	995	337	457	538	201	400	394	78	326	468	123	934	597	444	829
Weighted	993	386	478	515	277	389	327	95*	389	326	183	932	593	430	815
Cash	206	73	117	89	55	74	76	33	75	68	29	181	89	102	157
	21%	19%	24%	17%	20%	19%	23%	35%	19%	21%	16%	19%	15%	24%	19%
Debit	525	204	218	307	134	231	160	53	239	179	53	525	257	237	395
	53%	53%	46%	60%	48%	59%	49%	56%	62%	55%	29%	56%	43%	55%	49%
Credit	263	108	143	120	87	84	91	9	74	79	102	226	247	91	263
	26%	28%	30%	23%	32%	22%	28%	9%	19%	24%	55%	24%	42%	21%	32%
			C		E				G	G	GHI		KMN		KM

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F - G/H/I/J - K/L/M/N Overlap formulae used. \* small base

3a\_2. (Gas) How do you usually pay for the following regular expenses?

	Total	AGE	GENDER		AGE			EDUCATION				CARD TYPE			
		25-49	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Debit card	Credit card w/ rewards	Credit card w/O rewards	Credit card (any)
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Use credit/debit cards	995	337	457	538	201	400	394	78	326	468	123	934	597	444	829
Weighted	993	386	478	515	277	389	327	95*	389	326	183	932	593	430	815
Cash	192	77	83	109	58	73	61	23	86	69	15	179	68	89	134
	19%	20%	17%	21%	21%	19%	19%	24%	22%	21%	8%	19%	11%	21%	16%
Debit	392	165	172	220	115	176	101	47	178	134	34	392	159	172	272
	39%	43%	36%	43%	42%	45%	31%	49%	46%	41%	19%	42%	27%	40%	33%
Credit	409	144	222	187	104	140	165	25	125	124	134	361	366	169	409
	41%	37%	46%	36%	37%	36%	50%	27%	32%	38%	73%	39%	62%	39%	50%
			C				DE				GHI		KMN		KM

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F - G/H/I/J - K/L/M/N Overlap formulae used. \* small base

3a\_3. (Restaurants and entertainment) How do you usually pay for the following regular expenses?

	Total	AGE		GENDER		AGE			EDUCATION				CARD TYPE			
		25-49	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Debit card	Credit card w/ rewards	Credit card w/O rewards	Credit card (any)	
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	
Base: Use credit/debit cards	995	337	457	538	201	400	394	78	326	468	123	934	597	444	829	
Weighted	993	386	478	515	277	389	327	95*	389	326	183	932	593	430	815	
Cash	234	80	106	128	60	87	87	36	104	78	17	217	88	101	162	
	24%	21%	22%	25%	22%	22%	27%	38%	27%	24%	9%	23%	15%	23%	20%	
Debit	353	149	150	202	115	150	87	42	156	118	36	353	146	156	246	
	36%	39%	31%	39%	42%	39%	27%	44%	40%	36%	20%	38%	25%	36%	30%	
Credit	406	157	221	185	101	152	153	17	128	130	130	362	359	173	406	
	41%	41%	46%	36%	37%	39%	47%	18%	33%	40%	71%	39%	61%	40%	50%	
			C				DE		G	G	GHI		KMN		KM	

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F - G/H/I/J - K/L/M/N Overlap formulae used. \* small base

3a\_4. (Clothing or retail purchases) How do you usually pay for the following regular expenses?

	Total	AGE		GENDER		AGE			EDUCATION				CARD TYPE			
		25-49	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Debit card	Credit card w/ rewards	Credit card w/O rewards	Credit card (any)	
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	
Base: Use credit/debit cards	995	337	457	538	201	400	394	78	326	468	123	934	597	444	829	
Weighted	993	386	478	515	277	389	327	95*	389	326	183	932	593	430	815	
Cash	109	44	58	51	32	48	30	16	47	38	7	101	29	44	61	
	11%	11%	12%	10%	12%	12%	9%	17%	12%	12%	4%	11%	5%	10%	8%	
Debit	450	189	198	252	136	194	120	51	202	149	48	450	176	205	319	
	45%	49%	42%	49%	49%	50%	37%	54%	52%	46%	26%	48%	30%	48%	39%	
Credit	434	153	222	212	109	147	178	27	139	139	128	381	388	182	434	
	44%	40%	46%	41%	39%	38%	54%	29%	36%	43%	70%	41%	65%	42%	53%	
							DE			G	GHI		KMN		KM	

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F - G/H/I/J - K/L/M/N Overlap formulae used. \* small base

3a\_5. (Drugstore purchases) How do you usually pay for the following regular expenses?

	Total	AGE	GENDER		AGE			EDUCATION				CARD TYPE			
		25-49	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Debit card	Credit card w/ rewards	Credit card w/O rewards	Credit card (any)
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Use credit/debit cards	995	337	457	538	201	400	394	78	326	468	123	934	597	444	829
Weighted	993	386	478	515	277	389	327	95*	389	326	183	932	593	430	815
Cash	238	97	124	113	70	82	85	28	95	78	37	215	103	111	176
	24%	25%	26%	22%	25%	21%	26%	30%	24%	24%	20%	23%	17%	26%	22%
Debit	479	187	205	274	135	210	135	54	209	165	52	479	230	224	363
	48%	48%	43%	53%	49%	54%	41%	57%	54%	50%	28%	51%	39%	52%	45%
Credit	276	102	148	127	72	97	107	12	85	84	95	238	261	96	276
	28%	26%	31%	25%	26%	25%	33%	13%	22%	26%	52%	26%	44%	22%	34%
			C				E			G	GHI	M	KMN		KM

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F - G/H/I/J - K/L/M/N Overlap formulae used. \* small base

3a\_6. (Travel purchases (hotels, airline tickets, etc.)) How do you usually pay for the following regular expenses?

	Total	AGE		GENDER		AGE			EDUCATION				CARD TYPE			
		25-49	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Debit card	Credit card w/ rewards	Credit card w/O rewards	Credit card (any)	
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	
Base: Use credit/debit cards	995	337	457	538	201	400	394	78	326	468	123	934	597	444	829	
Weighted	993	386	478	515	277	389	327	95*	389	326	183	932	593	430	815	
Cash	72	35	33	38	23	31	18	13	32	25	1	66	12	19	27	
	7%	9%	7%	7%	8%	8%	5%	14%	8%	8%	1%	7%	2%	4%	3%	
Debit	203	85	95	108	73	81	49	38	88	63	14	203	31	52	70	
	20%	22%	20%	21%	27%	21%	15%	40%	23%	19%	8%	22%	5%	12%	9%	
Credit	718	267	349	368	180	277	261	44	268	238	168	663	550	360	718	
	72%	69%	73%	72%	65%	71%	80%	46%	69%	73%	92%	71%	93%	84%	88%	
							DE		G	G	GHI		KMN	K	KM	

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F - G/H/I/J - K/L/M/N Overlap formulae used. \* small base



4. How much do you spend on groceries in a typical week?

	Total	AGE	GENDER		AGE			EDUCATION				CARD TYPE			
		25-49	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Debit card	Credit card w/ rewards	Credit card w/O rewards	Credit card (any)
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Use credit/debit cards	995	337	457	538	201	400	394	78	326	468	123	934	597	444	829
Weighted	993	386	478	515	277	389	327	95*	389	326	183	932	593	430	815
Less than \$50	128 13%	52 13%	61 13%	67 13%	47 17%	44 11%	37 11%	15 15%	48 12%	51 16%	14 8%	124 13%	57 10%	49 11%	92 11%
\$50 - \$99	328 33%	123 32%	164 34%	163 32%	85 31%	134 35%	108 33%	30 32%	127 33%	115 35%	56 31%	307 33%	193 33%	157 36%	271 33%
\$100 - \$149	329 33%	120 31%	152 32%	178 34%	78 28%	129 33%	123 37%	33 35%	137 35%	93 28%	67 36%	312 33%	208 35%	141 33%	275 34%
\$150 - \$199	146 15%	70 18%	67 14%	79 15%	54 20%	53 14%	39 12%	11 11%	54 14%	47 15%	34 19%	133 14%	98 17%	57 13%	124 15%
\$200 - \$249	43 4%	13 3%	23 5%	21 4%	10 4%	19 5%	14 4%	5 5%	18 5%	15 5%	6 3%	39 4%	23 4%	19 4%	36 4%
\$250 - \$299	10 1%	3 1%	6 1%	4 1%	0 -	5 1%	5 2%	0 -	3 1%	3 1%	4 2%	8 1%	6 1%	6 1%	9 1%
\$300 - \$349	6 1%	6 1%	5 1%	1 0	2 1%	4 1%	1 0	1 1%	0 -	2 1%	3 2%	6 1%	6 1%	2 1%	6 1%
\$350 - \$399	2 0	0 -	0 -	2 0	0 -	1 0	1 0	0 -	1 0	1 0	0 -	2 0	2 0	1 0	2 0

Proportions/Means: Columns Tested (5% risk level) - B/C - D/E/F - G/H/I/J - K/L/M/N Overlap formulae used. \* small base

5\_1. (At the end of the month, I often wonder where my money has gone) How much do you agree or disagree with each of the following statements?

	Total	AGE	GENDER		AGE			EDUCATION				CARD TYPE			
		25-49	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	Debit card	Credit card w/ rewards	Credit card w/O rewards	Credit card (any)
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Use credit/debit cards	995	337	457	538	201	400	394	78	326	468	123	934	597	444	829
Weighted	993	386	478	515	277	389	327	95*	389	326	183	932	593	430	815
Agree strongly	114 11%	55 14%	34 7%	80 16%	42 15%	50 13%	22 7%	15 16%	54 14%	31 9%	15 8%	112 12%	48 8%	55 13%	83 10%
Agree	260 26%	109 28%	115 24%	144 28%	63 23%	113 29%	84 26%	32 34%	111 29%	85 26%	32 17%	250 27%	147 25%	118 27%	211 26%
Neither agree nor disagree	235 24%	78 20%	122 26%	112 22%	63 23%	95 25%	76 23%	23 25%	93 24%	77 24%	41 22%	224 24%	141 24%	98 23%	185 23%
Disagree	234 24%	93 24%	121 25%	113 22%	66 24%	83 21%	85 26%	17 18%	83 21%	79 24%	56 31%	214 23%	154 26%	94 22%	199 24%
Disagree strongly	150 15%	52 13%	86 18%	65 13%	43 16%	47 12%	60 18%	8 8%	48 12%	55 17%	40 22%	132 14%	104 18%	65 15%	137 17%
Summary			C				E				GH		K		K
Top2Box (Agree)	374 38%	163 42%	149 31%	225 44%	104 38%	163 42%	106 32%	47 49%	165 42%	116 35%	47 25%	361 39%	195 33%	173 40%	294 36%
Low2Box (Disagree)	385 39%	145 38%	207 43%	178 35%	109 39%	130 33%	145 44%	25 26%	131 34%	134 41%	96 52%	346 37%	258 43%	159 37%	336 41%
			C				E				GH	GHI	KM		KM

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F - G/H/I/J - K/L/M/N Overlap formulae used. \* small base