

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

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
Base: All respondents	1023	132	90	77	386	272	66
Weighted	1023	135	104*	66*	392	250	76*
Debit card	932 91%	124 91%	93 89%	66 99%	360 92%	223 89%	68 90%
Credit card (Net)	815 80%	111 82%	89 85%	59 88%	303 77%	193 77%	60 79%
Credit card with rewards (travel, gas, merchandise or gift cards for a store or chain, cash back, etc.)	593 58%	95 70%	68 65%	41 62%	224 57%	125 50%	40 53%
Credit card without rewards	430 42%	49 36%	44 43%	34 51%	154 39%	108 43%	41 54%
None of the above	30 3%	1 1%	2 2%	0 -	12 3%	12 5%	3 4%
<b>Summary</b>						A	

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

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

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
Base: Use credit cards	829	A	B	C	D	E	F
Weighted	815	110	76	68	304	218	53
		111*	89*	59*	303	193	60*
Cash back	270 33%	33 30%	22 24%	16 27%	106 35%	77 40%	16 27%
Merchandise/Gift card rewards	216 27%	21 19%	18 20%	21 36%	83 28%	56 29%	17 28%
Travel rewards	188 23%	43 39%	37 42%	14 24%	60 20%	22 11%	13 21%
Gas rewards	38 5%	3 2%	3 3%	2 3%	20 7%	8 4%	3 5%
None - prefer a non-rewards credit card	101 12%	12 10%	9 10%	6 10%	33 11%	30 15%	12 19%

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

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

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
Base: Use credit/debit cards	995	131	88	77	374	262	63
Weighted	993	134	103*	66*	379	237	73*
Cash	206 21%	23 17%	16 15%	15 22%	78 21%	60 25%	15 20%
Debit	525 53%	68 51%	49 48%	41 62%	219 58%	110 46%	36 50%
Credit	263 26%	43 32%	38 37%	10 16%	82 22%	68 28%	22 30%
		CD	CD	E	E	C	

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

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

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
Base: Use credit/debit cards	995	131	88	77	374	262	63
Weighted	993	134	103*	66*	379	237	73*
Cash	192 19%	15 11%	7 7%	15 22%	79 21%	61 26%	15 21%
Debit	392 39%	48 36%	48 47%	33 50%	162 43%	70 30%	31 43%
Credit	409 41%	71 53%	48 46%	19 29%	138 36%	106 45%	26 36%
		CDF	C			CD	

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

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

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
Base: Use credit/debit cards	995	A	B	C	D	E	F
Weighted	993	131	88	77	374	262	63
		134	103*	66*	379	237	73*
Cash	234	25	11	17	100	71	11
	24%	18%	11%	26%	26%	30%	15%
Debit	353	43	39	31	143	61	35
	36%	32%	38%	47%	38%	26%	48%
Credit	406	66	53	18	136	105	27
	41%	49%	52%	28%	36%	44%	37%
		CD	CD			CD	

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

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

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
Base: Use credit/debit cards	995	131	88	77	374	262	63
Weighted	993	134	103*	66*	379	237	73*
Cash	109 11%	14 11%	7 7%	10 16%	33 9%	33 14%	11 15%
Debit	450 45%	50 37%	53 52%	35 52%	185 49%	91 39%	36 49%
Credit	434 44%	70 52% CF	42 41%	21 32%	161 43%	113 48% C	26 36%

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

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

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
Base: Use credit/debit cards	995	A	B	C	D	E	F
Weighted	993	131	88	77	374	262	63
		134	103*	66*	379	237	73*
Cash	238	22	14	16	100	73	13
	24%	16%	14%	24%	26%	31%	17%
Debit	479	66	56	41	186	95	36
	48%	49%	55%	62%	49%	40%	49%
Credit	276	46	33	10	93	70	24
	28%	35%	32%	14%	24%	30%	33%
		CD	C			C	C

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

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

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
		A	B	C	D	E	F
Base: Use credit/debit cards	995	131	88	77	374	262	63
Weighted	993	134	103*	66*	379	237	73*
Cash	72 7%	8 6%	2 2%	6 10%	22 6%	26 11%	8 11%
Debit	203 20%	23 17%	21 21%	12 19%	89 23%	42 17%	16 23%
Credit	718 72%	103 77%	79 77%	48 72%	269 71%	170 72%	48 66%

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



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

	Total	REGION					
		BC	AB	SK/MB	Ontario	Quebec	Atlantic
Base: Use credit/debit cards	995	A	B	C	D	E	F
Weighted	993	131	88	77	374	262	63
		134	103*	66*	379	237	73*
Less than \$50	128 13%	16 12%	6 6%	6 10%	64 17%	25 11%	11 15%
\$50 - \$99	328 33%	44 33%	42 41%	20 30%	123 32%	77 32%	22 30%
\$100 - \$149	329 33%	41 30%	25 24%	22 33%	128 34%	91 39%	23 32%
\$150 - \$199	146 15%	19 14%	23 23%	14 21%	49 13%	30 13%	11 15%
\$200 - \$249	43 4%	9 7%	4 4%	3 4%	11 3%	11 5%	5 7%
\$250 - \$299	10 1%	5 3%	2 2%	0 -	2 0	1 0	1 1%
\$300 - \$349	6 1%	1 1%	0 -	2 3%	3 1%	1 0	0 -
\$350 - \$399	2 0	0 -	1 1%	0 -	1 0	0 -	0 -

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