



Do you currently have a credit card?

	Region							Gender		Age			Income			Education		
	Total	BC	AB	MB/SK	ON	PQ	ATL	Male	Female	18-34	35-54	55+	<\$50K	\$50K-\$99K	\$100K+	HS or less	College/ Tech school	Univ+
	A	B	C	D	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
BASE: All Respondents	1515	185	162	117	564	377	110	696	819	291	535	689	445	505	338	503	472	540
BASE: WEIGHTED	1515	198	170	100*	571	365	110*	741	774	433	524	557	470	508	311	622	471	423
Yes	1387	189	142	93	529	336	98	687	700	390	479	518	397	490	303	530	440	416
	92%	95%	84%	93%	93%	92%	89%	93%	90%	90%	91%	93%	84%	96%	97%	85%	94%	98%
No		C		C	C	C							O	O		R	RS	
	128	10	28	7	42	29	13	54	74	43	45	40	73	18	8	91	30	7
	8%	5%	16%	7%	7%	8%	11%	7%	10%	10%	9%	7%	16%	4%	3%	15%	6%	2%
			BDGH										PQ			ST	T	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I - J/K - L/M/N - O/P/Q - R/S/T - U/V

Overlap formulae used. \* small base

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

Omni June 2nd 2022

Maru/Blue

June 3rd 2022

3 Jun 2022

Table 2

Q2. Thinking about the credit card you use most often, please indicate the degree to which you agree or disagree with each of the following statements: SUMMARY TABLE OF TOP 2 BOX

	Total	Region						Gender		Age			Income			Education		
		BC	AB	MB/SK	ON	PQ	ATL	Male	Female	18-34	35-54	55+	<\$50K	\$50K-\$99K	\$100K+	HS or less	College/ Tech school	Univ+
		A	B	C	D	G	H	I	J	K	L	M	N	O	P	Q	R	S
BASE: If "Yes" In Q1	1420	177	148	111	535	354	95	657	763	270	502	648	390	489	331	443	444	533
BASE: WEIGHTED	1387	189	142	93*	529	336	98*	687	700	390	479	518	397	490	303	530	440	416
I always check my monthly credit card statement for accuracy	1280	180	125	85	489	309	92	640	640	345	439	496	370	450	279	499	397	383
	92%	95%	88%	92%	92%	92%	94%	93%	91%	88%	92%	96%	93%	92%	92%	94%	90%	92%
I know the annual fee I pay for my credit card	1252	174	118	90	474	307	89	626	626	359	420	473	350	449	269	464	403	385
	90%	92%	83%	97%	90%	91%	91%	91%	89%	92%	88%	91%	88%	92%	89%	88%	91%	93%
		C		CG	C	C												R
I know how the interest rate is calculated on my credit card	1079	148	106	76	416	256	77	568	511	277	375	427	305	391	242	429	343	307
	78%	79%	75%	81%	79%	76%	78%	83%	73%	71%	78%	82%	77%	80%	80%	81%	78%	74%
								K				L				T		
I am aware of installment payments (i.e. buy now, pay later) on credit cards	1054	149	106	69	403	242	84	545	509	303	351	400	303	377	233	397	354	303
	76%	79%	75%	75%	76%	72%	86%	79%	73%	78%	73%	77%	76%	77%	77%	75%	80%	73%
							H	K									T	
The potential of rewards earned affects my card usage	969	142	89	67	381	234	56	487	482	286	344	339	263	342	235	324	317	328
	70%	75%	63%	72%	72%	70%	57%	71%	69%	73%	72%	65%	66%	70%	78%	61%	72%	79%
		CI		I	CI					N	N				OP		R	RS
I typically carry a monthly balance on my credit card	428	49	49	31	171	88	41	193	235	157	166	106	150	154	78	172	148	108
	31%	26%	34%	33%	32%	26%	42%	28%	34%	40%	35%	20%	38%	31%	26%	32%	34%	26%
							BH			N	N		Q				T	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I - J/K - L/M/N - O/P/Q - R/S/T - U/V

Overlap formulae used. \* small base

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

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Omni June 2nd 2022

Maru/Blue

June 3rd 2022

3 Jun 2022

Thinking about the credit card you use most often, please indicate the degree to which you agree or disagree with each of the following statements: SUMMARY TABLE OF BOTTOM 2 BOX

	Total	Region						Gender		Age			Income			Education		
		BC	AB	MB/SK	ON	PQ	ATL	Male	Female	18-34	35-54	55+	<\$50K	\$50K-\$99K	\$100K+	HS or less	College/ Tech school	Univ+
		A	B	C	D	G	H	I	J	K	L	M	N	O	P	Q	R	S
BASE: If "Yes" In Q1	1420	177	148	111	535	354	95	657	763	270	502	648	390	489	331	443	444	533
BASE: WEIGHTED	1387	189	142	93*	529	336	98*	687	700	390	479	518	397	490	303	530	440	416
I typically carry a monthly balance on my credit card	959	139	93	62	358	249	57	494	465	233	314	412	247	337	224	358	292	309
	69%	74%	66%	67%	68%	74%	58%	72%	66%	60%	65%	80%	62%	69%	74%	68%	66%	74%
The potential of rewards earned affects my card usage	418	47	53	26	148	102	42	199	219	104	135	179	135	148	68	206	123	88
	30%	25%	37%	28%	28%	30%	43%	29%	31%	27%	28%	35%	34%	30%	22%	39%	28%	21%
			BFG	F			BDFG					LM	Q	Q		ST	T	
I am aware of installment payments (i.e. buy now, pay later) on credit cards	333	40	36	24	127	94	14	142	191	87	128	118	94	113	70	134	87	113
	24%	21%	25%	25%	24%	28%	14%	21%	27%	22%	27%	23%	24%	23%	23%	25%	20%	27%
							I		J									S
I know how the interest rate is calculated on my credit card	308	40	36	17	114	80	21	119	190	113	105	91	92	99	61	102	98	109
	22%	21%	25%	19%	21%	24%	22%	17%	27%	29%	22%	18%	23%	20%	20%	19%	22%	26%
									J	N								R
I know the annual fee I pay for my credit card	135	15	24	3	55	29	9	60	74	31	59	44	47	41	34	66	38	31
	10%	8%	17%	3%	10%	9%	9%	9%	11%	8%	12%	9%	12%	8%	11%	12%	9%	7%
			BDEFGH		D											T		
I always check my monthly credit card statement for accuracy	107	9	17	8	40	27	6	47	60	45	40	22	27	40	24	31	43	33
	8%	5%	12%	8%	8%	8%	6%	7%	9%	12%	8%	4%	7%	8%	8%	6%	10%	8%
			B							N	N							

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I - J/K - L/M/N - O/P/Q - R/S/T - U/V

Overlap formulae used. \* small base

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

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Omni June 2nd 2022

Maru/Blue

June 3rd 2022

3 Jun 2022

Thinking about the credit card you use most often, please indicate the degree to which you agree or disagree with each of the following statements: I know the annual fee I pay for my credit card

	Total	Region						Gender		Age			Income			Education		
		BC	AB	MB/SK	ON	PQ	ATL	Male	Female	18-34	35-54	55+	<\$50K	\$50K-\$99K	\$100K+	HS or less	College/ Tech school	Univ+
		A	B	C	D	G	H	I	J	K	L	M	N	O	P	Q	R	S
BASE: If "Yes" In Q1	1420	177	148	111	535	354	95	657	763	270	502	648	390	489	331	443	444	533
BASE: WEIGHTED	1387	189	142	93*	529	336	98*	687	700	390	479	518	397	490	303	530	440	416
TOP 2 BOX (NET)	1252	174	118	90	474	307	89	626	626	359	420	473	350	449	269	464	403	385
	90%	92%	83%	97%	90%	91%	91%	91%	89%	92%	88%	91%	88%	92%	89%	88%	91%	93%
(4) Strongly agree	773	108	79	57	278	191	60	395	377	204	262	307	215	271	172	281	258	233
	56%	58%	55%	61%	52%	57%	61%	58%	54%	52%	55%	59%	54%	55%	57%	53%	59%	56%
(3) Agree	480	65	39	33	196	116	29	231	249	155	158	166	135	178	96	183	144	153
	35%	35%	28%	35%	37%	35%	30%	34%	36%	40%	33%	32%	34%	36%	32%	34%	33%	37%
(2) Disagree	99	13	15	2	42	19	8	43	57	26	44	30	31	33	27	48	31	20
	7%	7%	11%	2%	8%	6%	8%	6%	8%	7%	9%	6%	8%	7%	9%	9%	7%	5%
(1) Strongly disagree	35	1	9	1	13	10	1	18	18	5	16	15	16	8	7	18	7	11
	3%	1%	6%	1%	2%	3%	1%	3%	3%	1%	3%	3%	4%	2%	2%	3%	2%	3%
BOTTOM 2 BOX (NET)	135	15	24	3	55	29	9	60	74	31	59	44	47	41	34	66	38	31
	10%	8%	17%	3%	10%	9%	9%	9%	11%	8%	12%	9%	12%	8%	11%	12%	9%	7%
MEAN	3.40	3.50	3.30	3.60	3.40	3.50	3.50	3.50	3.40	3.40	3.40	3.50	3.40	3.50	3.40	3.40	3.50	3.50
STD. DEV.	0.7	0.7	0.9	0.6	0.7	0.7	0.7	0.7	0.8	0.7	0.8	0.7	0.8	0.7	0.8	0.8	0.7	0.7
STD. ERR.	0.0	0.1	0.1	0.1	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I - J/K - L/M/N - O/P/Q - R/S/T - U/V

Overlap formulae used. \* small base

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

Omni June 2nd 2022

Maru/Blue

June 3rd 2022

3 Jun 2022

Thinking about the credit card you use most often, please indicate the degree to which you agree or disagree with each of the following statements: I typically carry a monthly balance on my credit card

	Total	Region						Gender		Age			Income			Education		
		BC	AB	MB/SK	ON	PQ	ATL	Male	Female	18-34	35-54	55+	<\$50K	\$50K-\$99K	\$100K+	HS or less	College/ Tech school	Univ+
		A	B	C	D	G	H	I	J	K	L	M	N	O	P	Q	R	S
BASE: If "Yes" In Q1	1420	177	148	111	535	354	95	657	763	270	502	648	390	489	331	443	444	533
BASE: WEIGHTED	1387	189	142	93*	529	336	98*	687	700	390	479	518	397	490	303	530	440	416
TOP 2 BOX (NET)	428	49	49	31	171	88	41	193	235	157	166	106	150	154	78	172	148	108
	31%	26%	34%	33%	32%	26%	42%	28%	34%	40%	35%	20%	38%	31%	26%	32%	34%	26%
(4) Strongly agree							BH			N	N		Q				T	
	162	12	18	12	61	31	27	74	87	54	67	41	55	60	27	61	52	48
	12%	7%	13%	13%	12%	9%	28%	11%	12%	14%	14%	8%	14%	12%	9%	12%	12%	12%
(3) Agree							BCDEGH			N	N							
	267	37	31	19	110	57	13	119	148	103	99	64	95	94	52	111	96	59
	19%	20%	22%	20%	21%	17%	14%	17%	21%	26%	21%	12%	24%	19%	17%	21%	22%	14%
(2) Disagree										N	N		Q			T	T	
	217	38	23	13	90	29	24	111	106	66	81	70	58	66	51	88	62	66
	16%	20%	16%	15%	17%	9%	25%	16%	15%	17%	17%	13%	15%	14%	17%	17%	14%	16%
(1) Strongly disagree		H	H		H		H											
	742	102	70	49	268	220	33	383	359	167	232	342	189	270	173	270	230	242
	54%	54%	49%	53%	51%	65%	34%	56%	51%	43%	48%	66%	48%	55%	57%	51%	52%	58%
BOTTOM 2 BOX (NET)		I	I	I	I	BCDGI							LM		O			
	959	139	93	62	358	249	57	494	465	233	314	412	247	337	224	358	292	309
	69%	74%	66%	67%	68%	74%	58%	72%	66%	60%	65%	80%	62%	69%	74%	68%	66%	74%
MEAN	1.90	1.80	2.00	1.90	1.90	1.70	2.40	1.80	1.90	2.10	2.00	1.60	2.00	1.90	1.80	1.90	1.90	1.80
			H		H		BCDGH			N	N		Q					
STD. DEV.	1.1	1.0	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.0	1.1	1.1	1.1
STD. ERR.	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I - J/K - L/M/N - O/P/Q - R/S/T - U/V

Overlap formulae used. \* small base

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

Omni June 2nd 2022

Maru/Blue

June 3rd 2022

3 Jun 2022

Thinking about the credit card you use most often, please indicate the degree to which you agree or disagree with each of the following statements: I always check my monthly credit card statement for accuracy

	Total	Region						Gender		Age			Income			Education		
		BC	AB	MB/SK	ON	PQ	ATL	Male	Female	18-34	35-54	55+	<\$50K	\$50K-\$99K	\$100K+	HS or less	College/ Tech school	Univ+
		A	B	C	D	G	H	I	J	K	L	M	N	O	P	Q	R	S
BASE: If "Yes" In Q1	1420	177	148	111	535	354	95	657	763	270	502	648	390	489	331	443	444	533
BASE: WEIGHTED	1387	189	142	93*	529	336	98*	687	700	390	479	518	397	490	303	530	440	416
TOP 2 BOX (NET)	1280	180	125	85	489	309	92	640	640	345	439	496	370	450	279	499	397	383
	92%	95%	88%	92%	92%	92%	94%	93%	91%	88%	92%	96%	93%	92%	92%	94%	90%	92%
(4) Strongly agree		C										LM						
	799	113	72	55	296	211	52	405	395	183	252	364	220	289	176	315	251	233
	58%	60%	51%	60%	56%	63%	53%	59%	56%	47%	53%	70%	55%	59%	58%	59%	57%	56%
(3) Agree		C										LM						
	480	67	53	30	193	97	41	235	246	162	187	132	150	161	103	185	146	150
	35%	35%	37%	32%	37%	29%	41%	34%	35%	42%	39%	25%	38%	33%	34%	35%	33%	36%
(2) Disagree		N								N	N							
	93	9	13	8	33	25	5	40	53	40	36	17	21	33	23	26	39	28
	7%	5%	9%	8%	6%	7%	5%	6%	8%	10%	7%	3%	5%	7%	8%	5%	9%	7%
(1) Strongly disagree		N								N	N							
	14	0	4	0	7	3	1	7	7	4	4	5	7	7	1	5	5	5
	1%	-	3%	-	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	0%	1%	1%	1%
BOTTOM 2 BOX (NET)		B																
	107	9	17	8	40	27	6	47	60	45	40	22	27	40	24	31	43	33
	8%	5%	12%	8%	8%	8%	6%	7%	9%	12%	8%	4%	7%	8%	8%	6%	10%	8%
MEAN	3.50	3.50	3.40	3.50	3.50	3.50	3.50	3.50	3.50	3.30	3.40	3.60	3.50	3.50	3.50	3.50	3.50	3.50
		C										LM						
STD. DEV.	0.7	0.6	0.8	0.7	0.7	0.7	0.6	0.7	0.7	0.7	0.7	0.6	0.7	0.7	0.7	0.6	0.7	0.7
STD. ERR.	0.0	0.0	0.1	0.1	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I - J/K - L/M/N - O/P/Q - R/S/T - U/V

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Omni June 2nd 2022

Maru/Blue

June 3rd 2022

3 Jun 2022

Thinking about the credit card you use most often, please indicate the degree to which you agree or disagree with each of the following statements: I know how the interest rate is calculated on my credit card

	Total	Region						Gender		Age			Income			Education		
		BC	AB	MB/SK	ON	PQ	ATL	Male	Female	18-34	35-54	55+	<\$50K	\$50K-\$99K	\$100K+	HS or less	College/ Tech school	Univ+
		A	B	C	D	G	H	I	J	K	L	M	N	O	P	Q	R	S
BASE: If "Yes" In Q1	1420	177	148	111	535	354	95	657	763	270	502	648	390	489	331	443	444	533
BASE: WEIGHTED	1387	189	142	93*	529	336	98*	687	700	390	479	518	397	490	303	530	440	416
TOP 2 BOX (NET)	1079	148	106	76	416	256	77	568	511	277	375	427	305	391	242	429	343	307
	78%	79%	75%	81%	79%	76%	78%	83%	73%	71%	78%	82%	77%	80%	80%	81%	78%	74%
(4) Strongly agree	433	70	39	25	146	115	39	242	191	95	135	203	121	146	105	181	138	114
	31%	37%	28%	26%	27%	34%	40%	35%	27%	24%	28%	39%	30%	30%	35%	34%	31%	27%
		G					G	K				L					T	
(3) Agree	645	78	67	51	270	142	38	326	319	182	239	224	184	244	137	248	204	193
	47%	41%	47%	55%	51%	42%	38%	47%	46%	47%	50%	43%	46%	50%	45%	47%	46%	46%
				BHI	BHI						N							
(2) Disagree	253	31	28	12	96	67	18	98	155	100	83	70	71	84	52	81	86	86
	18%	16%	20%	13%	18%	20%	19%	14%	22%	26%	17%	13%	18%	17%	17%	15%	19%	21%
									J	MN								
(1) Strongly disagree	56	10	8	5	18	12	3	21	35	12	22	21	22	16	9	21	12	22
	4%	5%	6%	5%	3%	4%	3%	3%	5%	3%	5%	4%	5%	3%	3%	4%	3%	5%
BOTTOM 2 BOX (NET)	308	40	36	17	114	80	21	119	190	113	105	91	92	99	61	102	98	109
	22%	21%	25%	19%	21%	24%	22%	17%	27%	29%	22%	18%	23%	20%	20%	19%	22%	26%
									J	N								R
MEAN	3.10	3.10	3.00	3.00	3.00	3.10	3.20	3.10	3.00	2.90	3.00	3.20	3.00	3.10	3.10	3.10	3.10	3.00
								K				LM				T		
STD. DEV.	0.8	0.9	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
STD. ERR.	0.0	0.1	0.1	0.1	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I - J/K - L/M/N - O/P/Q - R/S/T - U/V

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Omni June 2nd 2022

Maru/Blue

June 3rd 2022

3 Jun 2022

Thinking about the credit card you use most often, please indicate the degree to which you agree or disagree with each of the following statements: The potential of rewards earned affects my card usage

	Total	Region						Gender		Age			Income			Education		
		BC	AB	MB/SK	ON	PQ	ATL	Male	Female	18-34	35-54	55+	<\$50K	\$50K-\$99K	\$100K+	HS or less	College/ Tech school	Univ+
		A	B	C	D	G	H	I	J	K	L	M	N	O	P	Q	R	S
BASE: If "Yes" In Q1	1420	177	148	111	535	354	95	657	763	270	502	648	390	489	331	443	444	533
BASE: WEIGHTED	1387	189	142	93*	529	336	98*	687	700	390	479	518	397	490	303	530	440	416
TOP 2 BOX (NET)	969	142	89	67	381	234	56	487	482	286	344	339	263	342	235	324	317	328
	70%	75%	63%	72%	72%	70%	57%	71%	69%	73%	72%	65%	66%	70%	78%	61%	72%	79%
(4) Strongly agree		CI		I	CI					N	N				OP		R	RS
	465	69	53	41	164	115	24	226	239	146	163	156	114	184	107	149	159	157
	34%	36%	37%	44%	31%	34%	24%	33%	34%	37%	34%	30%	29%	37%	35%	28%	36%	38%
(3) Agree				GI										O			R	R
	504	73	36	26	217	119	32	262	243	141	181	182	149	158	128	175	158	171
	36%	39%	26%	28%	41%	35%	33%	38%	35%	36%	38%	35%	37%	32%	42%	33%	36%	41%
(2) Disagree		C		CDE											P			R
	284	34	36	17	114	63	20	126	157	75	96	113	90	90	57	136	86	62
	20%	18%	25%	18%	21%	19%	20%	18%	22%	19%	20%	22%	23%	18%	19%	26%	19%	15%
(1) Strongly disagree																T		
	134	13	17	9	35	38	22	73	61	29	39	66	45	58	11	70	38	26
	10%	7%	12%	10%	7%	11%	23%	11%	9%	7%	8%	13%	11%	12%	4%	13%	9%	6%
BOTTOM 2 BOX (NET)			G				BCDFGH					LM	Q	Q		T		
	418	47	53	26	148	102	42	199	219	104	135	179	135	148	68	206	123	88
	30%	25%	37%	28%	28%	30%	43%	29%	31%	27%	28%	35%	34%	30%	22%	39%	28%	21%
MEAN		BFG	F				BDFG					LM	Q	Q		ST	T	
	2.90	3.00	2.90	3.10	3.00	2.90	2.60	2.90	2.90	3.00	3.00	2.80	2.80	3.00	3.10	2.80	3.00	3.10
		I		I	I	I				N	N			O		R	R	
STD. DEV.	1.0	0.9	1.1	1.0	0.9	1.0	1.1	1.0	1.0	0.9	0.9	1.0	1.0	1.0	0.8	1.0	1.0	0.9
STD. ERR.	0.0	0.1	0.1	0.1	0.0	0.1	0.1	0.0	0.0	0.1	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I - J/K - L/M/N - O/P/Q - R/S/T - U/V

Overlap formulae used. \* small base

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

Omni June 2nd 2022

Maru/Blue

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3 Jun 2022



Thinking about the credit card you use most often, please indicate the degree to which you agree or disagree with each of the following statements: I am aware of installment payments (i.e. buy now, pay later) on credit cards

	Region							Gender		Age			Income			Education		
	Total	BC	AB	MB/SK	ON	PQ	ATL	Male	Female	18-34	35-54	55+	<\$50K	\$50K-\$99K	\$100K+	HS or less	College/ Tech school	Univ+
	A	B	C	D	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
BASE: If "Yes" In Q1	1420	177	148	111	535	354	95	657	763	270	502	648	390	489	331	443	444	533
BASE: WEIGHTED	1387	189	142	93*	529	336	98*	687	700	390	479	518	397	490	303	530	440	416
TOP 2 BOX (NET)	1054	149	106	69	403	242	84	545	509	303	351	400	303	377	233	397	354	303
	76%	79%	75%	75%	76%	72%	86%	79%	73%	78%	73%	77%	76%	77%	77%	75%	80%	73%
(4) Strongly agree							H	K										T
	409	60	40	29	144	90	45	228	181	104	128	176	116	136	97	164	142	102
	29%	32%	28%	32%	27%	27%	46%	33%	26%	27%	27%	34%	29%	28%	32%	31%	32%	25%
(3) Agree							BCGH	K				M						T
	645	89	66	40	258	153	39	317	328	199	223	223	187	241	135	232	211	201
	46%	47%	47%	43%	49%	45%	40%	46%	47%	51%	46%	43%	47%	49%	45%	44%	48%	48%
(2) Disagree																		
	219	24	22	17	85	61	11	83	136	61	86	73	62	76	46	78	63	77
	16%	13%	15%	19%	16%	18%	11%	12%	19%	16%	18%	14%	16%	15%	15%	15%	14%	19%
(1) Strongly disagree																		
	114	16	14	6	42	33	3	59	55	26	42	46	32	38	23	56	23	35
	8%	8%	10%	7%	8%	10%	3%	9%	8%	7%	9%	9%	8%	8%	8%	10%	5%	8%
BOTTOM 2 BOX (NET)							I											S
	333	40	36	24	127	94	14	142	191	87	128	118	94	113	70	134	87	113
	24%	21%	25%	25%	24%	28%	14%	21%	27%	22%	27%	23%	24%	23%	23%	25%	20%	27%
MEAN							I											S
	3.00	3.00	2.90	3.00	3.00	2.90	3.30	3.00	2.90	3.00	2.90	3.00	3.00	3.00	3.00	3.00	3.10	2.90
STD. DEV.							BCDEGH	K										T
	0.9	0.9	0.9	0.9	0.9	0.9	0.8	0.9	0.9	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.8	0.9
STD. ERR.																		
	0.0	0.1	0.1	0.1	0.0	0.1	0.1	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I - J/K - L/M/N - O/P/Q - R/S/T - U/V

Overlap formulae used. \* small base

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

Omni June 2nd 2022

Maru/Blue

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Do you currently have any credit card debt?

	Region							Gender		Age			Income			Education		
	Total	BC	AB	MB/SK	ON	PQ	ATL	Male	Female	18-34	35-54	55+	<\$50K	\$50K-\$99K	\$100K+	HS or less	College/ Tech school	Univ+
	A	B	C	D	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
BASE: If "Yes" In Q1	1420	177	148	111	535	354	95	657	763	270	502	648	390	489	331	443	444	533
BASE: WEIGHTED	1387	189	142	93*	529	336	98*	687	700	390	479	518	397	490	303	530	440	416
Yes	435	50	60	34	149	94	48	202	233	117	187	130	149	153	87	185	160	90
	31%	27%	43%	36%	28%	28%	49%	29%	33%	30%	39%	25%	37%	31%	29%	35%	36%	22%
			BGH								LN		Q			T	T	
No	952	138	81	59	381	242	50	485	467	272	292	387	249	337	216	346	280	326
	69%	73%	57%	64%	72%	72%	51%	71%	67%	70%	61%	75%	63%	69%	71%	65%	64%	78%
		CI			CI	CI				M		M			O			RS

Proportions/Mean: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I - J/K - L/M/N - O/P/Q - R/S/T - U/V

Overlap formulae used. \* small base

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

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How would you rate your financial knowledge about credit cards?

	Total	Region						Gender		Age			Income			Education		
		BC	AB	MB/SK	ON	PQ	ATL	Male	Female	18-34	35-54	55+	<\$50K	\$50K-\$99K	\$100K+	HS or less	College/ Tech school	Univ+
		A	B	C	D	G	H	I	J	K	L	M	N	O	P	Q	R	S
BASE: If "Yes" In Q1	1420	177	148	111	535	354	95	657	763	270	502	648	390	489	331	443	444	533
BASE: WEIGHTED	1387	189	142	93*	529	336	98*	687	700	390	479	518	397	490	303	530	440	416
TOP 2 BOX (NET)	847	126	69	54	327	210	60	449	398	223	293	330	220	320	206	304	277	266
	61%	67%	49%	58%	62%	63%	61%	65%	57%	57%	61%	64%	55%	65%	68%	57%	63%	64%
(5) Excellent - I have a solid understanding of my credit card, including the fine print surrounding the benefits and rewards as well as my responsibilities with credit	384	58	21	23	151	97	34	234	151	99	136	150	89	151	106	131	119	134
	28%	31%	15%	25%	28%	29%	35%	34%	22%	25%	28%	29%	22%	31%	35%	25%	27%	32%
		C			C	C	C	K						O	O			
(4) Very good - I understand the details of my credit card, including fine print surrounding the benefits and rewards available to me	462	67	48	31	177	114	26	215	247	124	157	181	130	169	100	172	158	132
	33%	36%	34%	33%	33%	34%	26%	31%	35%	32%	33%	35%	33%	35%	33%	32%	36%	32%
(3) Good - I have a working knowledge of my credit card, it's high level although I've read the fine print	360	45	40	24	140	87	24	166	193	109	131	120	125	113	69	145	112	103
	26%	24%	28%	26%	27%	26%	25%	24%	28%	28%	27%	23%	31%	23%	23%	27%	25%	25%
(2) Fair - I don't know much about my credit card, aside from the monthly balance and payment options	172	18	30	15	58	38	13	66	106	56	50	67	48	56	26	78	48	46
	12%	10%	21%	16%	11%	11%	14%	10%	15%	14%	10%	13%	12%	11%	9%	15%	11%	11%
(1) Poor - I don't know anything about my credit card, including benefits and rewards available to me, monthly balance, payment options and fine print	8	0	3	0	3	1	1	5	3	1	5	2	5	1	2	3	4	2
	1%	-	2%	-	1%	0%	1%	1%	0%	0%	1%	0%	1%	0%	1%	1%	1%	0%
BOTTOM 2 BOX (NET)	181	18	33	15	62	39	14	71	109	57	55	68	53	57	28	81	52	47
	13%	10%	23%	16%	12%	12%	14%	10%	16%	15%	11%	13%	13%	12%	9%	15%	12%	11%
MEAN	3.80	3.90	3.40	3.70	3.80	3.80	3.80	3.90	3.60	3.70	3.80	3.80	3.60	3.80	3.90	3.70	3.80	3.80
		C		C	C	C	C	K					O	O				R
STD. DEV.	1.0	1.0	1.1	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
STD. ERR.	0.0	0.1	0.1	0.1	0.0	0.1	0.1	0.0	0.0	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I - J/K - L/M/N - O/P/Q - R/S/T - U/V

Overlap formulae used. \* small base

Comparison Groups

Independent T-Test for Means (equal variances), Independent Z-Test for Percentages (unpooled proportions)

Uppercase letters indicate significance at the 95% level.

Omni June 2nd 2022

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How would you rate your money management when using your credit card?

	Region							Gender		Age			Income			Education		
	Total	BC	AB	MB/SK	ON	PQ	ATL	Male	Female	18-34	35-54	55+	<\$50K	\$50K-\$99K	\$100K+	HS or less	College/	Univ+
	A	B	C	D	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
BASE: If "Yes" In Q1	1420	177	148	111	535	354	95	657	763	270	502	648	390	489	331	443	444	533
BASE: WEIGHTED	1387	189	142	93*	529	336	98*	687	700	390	479	518	397	490	303	530	440	416
TOP 2 BOX (NET)	1309	184	130	85	502	323	85	653	656	361	443	506	374	470	286	503	415	391
	94%	97%	92%	91%	95%	96%	87%	95%	94%	93%	92%	98%	94%	96%	94%	95%	94%	94%
		CDFI			I	I						LM						
(4) Very good - I know my budget spending limits and stay within my means	774	108	70	54	293	195	53	416	358	176	231	367	202	272	176	304	227	243
	56%	57%	49%	58%	55%	58%	54%	61%	51%	45%	48%	71%	51%	56%	58%	57%	52%	58%
								K				LM						
(3) Good - I usually stay within my budget spending limits but sometimes go beyond	535	75	60	30	209	129	32	237	298	185	212	139	172	198	110	200	188	148
	39%	40%	42%	33%	39%	38%	33%	35%	43%	47%	44%	27%	43%	40%	36%	38%	43%	36%
									J	N	N							
(2) Poor - I don't have a good sense of my budget spending limits and often overspend	68	5	11	7	24	11	10	28	40	29	29	10	20	18	13	22	23	22
	5%	3%	8%	8%	4%	3%	11%	4%	6%	7%	6%	2%	5%	4%	4%	4%	5%	5%
			B				BGH			N	N							
(1) Very poor - I consistently overspend and don't stay within my spending limits	10	0	1	1	4	1	3	6	4	0	7	2	4	2	4	5	2	3
	1%	-	1%	1%	1%	0%	3%	1%	1%	-	2%	0%	1%	0%	1%	1%	1%	1%
							B											
BOTTOM 2 BOX (NET)	78	5	12	8	27	13	13	34	44	29	37	12	23	20	17	27	26	25
	6%	3%	8%	9%	5%	4%	13%	5%	6%	7%	8%	2%	6%	4%	6%	5%	6%	6%
			B	B			BGH			N	N							
MEAN	3.50	3.50	3.40	3.50	3.50	3.50	3.40	3.50	3.40	3.40	3.40	3.70	3.40	3.50	3.50	3.50	3.50	3.50
		C						K				LM						
STD. DEV.	0.6	0.6	0.7	0.7	0.6	0.6	0.8	0.6	0.6	0.6	0.7	0.5	0.6	0.6	0.6	0.6	0.6	0.6
STD. ERR.	0.0	0.0	0.1	0.1	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Proportions/Means: Columns Tested (5% risk level) - B/C/D/E/F/G/H/I - J/K - L/M/N - O/P/Q - R/S/T - U/V

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