

Now for a topic most of us can't avoid – paying for purchases! We specifically want to understand the ways you pay. Don't worry, your privacy is protected. Your responses will not be examined individually, but as part of a large group.

Q1 To start off, how often do you yourself pay for your purchases with each of the following?

[RANDOMIZE ROWS]

Debit Card  
Credit Card  
Cash  
Personal Cheque  
Pay by Phone technology such as Apple Pay, etc.

[COLUMNS]

Frequently, at least once a week  
Occasionally, about once a month  
Rarely, less than once a month  
Never

[IF 'NEVER' SKIP Q2 and Q3]

Q2 Now we'd like you think specifically about your CASH purchases – that is, the things you pay for with paper bills or coins.

Consider all the cash purchases you make, such as groceries or restaurant bills, or “bigger ticket” items such as a major household purchase (TV, furniture etc.) or paying your rent.

What proportion or share of your overall spending is paid in cash? (And again, a reminder, your individual answers are confidential)

Pay for almost everything in cash: 80-100% of what I spend  
Pay for most things with cash, 60-79%  
Pay for about half of what I spend in cash: between, 40-59%  
Pay for some things with cash about 20-39% of what I spend  
Use cash for very little, less than 20%  
Not sure/Choose not to say

Q3 And thinking again about the **cash** expenditures you've made in the past year, to the best of your recollection, what would you say is the MOST you have paid for something in cash?

Less than \$50  
\$50-\$99  
\$100-\$499  
\$500-\$999  
\$1000-\$4999  
\$5000 or more

[ASK ALL]

Q4 Some people say that one day, we will be a 'cashless society', meaning no one will use cash anymore. Instead, only transactions based on technology, such as chip-based debit or credit cards or pay-by-phone methods, will be used. Other people say there will always be a need for consumers to pay with cash (that is, bills and coins). What do you think?

People will completely stop using cash in the future  
People will always use at least some cash in the future  
Not sure/Can't say

Q5 And – whatever your own prediction for the future - how do you feel about the idea of a cashless society?

Love the idea  
Like the idea  
Dislike the idea  
Hate the idea

[IF 'DISLIKE' OR 'HATE', ASK Q6]

Q6. What are the primary reasons that you feel this way? Please choose your top two:

Don't want transactions being tracked  
Inconvenient, certain things that are easier to pay for in cash  
Don't trust financial institutions with all my money  
Too difficult for people who don't have access to financial system (homeless, lower income)  
Cash is more secure than other forms of payment  
Other, Specify \_\_\_\_\_

[ASK ALL]

Q7 In 2000, Canada stopped issuing the \$1000 bill. At the time, the RCMP said it was being used too often in criminal activity. Now, some people say other large bills should also be discontinued to prevent criminal activity. But others say these bills are useful, and it would be inconvenient to ban them.

Would you say Canada should keep or discontinue the following bills...?

\$100  
\$50

Keep  
Discontinue  
Not sure/Can't say

Q8. Okay thanks for those answers. Now we want to switch to a related topic.

Recently, there have been some discussions about **money laundering** in Canada. How well would you say you understand the practice of money laundering. Would you say you...

Have a good understanding of how it works

Know a bit about it, the basics

Don't know much about it

No idea how it works

[SOLO EXPLAINER PAGE]

Money laundering is the process of taking large amounts of money - generated by criminal activity, such as drug trafficking, illegal gambling etc. – and making that money appear to have come from a legal source.

There are many ways people could launder money. For example: some buy real estate, businesses, luxury vehicles, or make large purchases at the casino as a way to get illegal cash into the economy and into financial institutions.

Q9 How much would you say you have been paying attention to this issue of money laundering in Canada. Would you say you are...?

Following it in the news and discussing it with friends and family

Seeing some media coverage and having the odd conversation about it

Just scanning the headlines

Haven't heard anything about it

Q10 And based on whatever you may have read, seen or heard, and your own personal experiences, how much of a problem do you feel this issue is...?

In Canada

In your province

In your city

A huge problem

A problem, but one among many others

Not really a problem

Not a problem at all

Not sure/Can't say

Q11

And would you say, based on your own impressions, that this problem is getting better or worse in each of the following:

In Canada

In your province

In your city

[COLUMNS]

Getting worse, it's happening more and more  
Getting better, it's happening less than it used to  
Not sure/Can't say

Q12 Based on what you have read, seen or heard, would you say that you are satisfied or dissatisfied with the work being done at the following levels of government, when it comes to trying to prevent money laundering?

Provincial government  
Federal government

Very satisfied  
Satisfied  
Dissatisfied  
Very Dissatisfied  
Not sure/Can't say

Q13 Some measures and changes have been proposed to try to reduce or stop money laundering. One proposal involves not allowing certain items to be purchased with cash.

Would you support or oppose making it illegal to purchase the following with cash?

[RANDOMIZE ROWS]

Vehicles – cars, trucks, boats etc.  
Residential real estate – homes, condos, apartments etc.  
Commercial real estate – businesses, buildings etc.  
Luxury goods – jewelry, clothing etc., over \$5,000  
Purchases at a casino over \$10,000  
[Anchor] Anything over \$10,000 in value

[COLUMNS]

Strongly support  
Support  
Oppose  
Strongly oppose  
Not sure/Can't say

Q14 And overall, which of these arguments do you agree with more, even if neither is *exactly* how you feel?

Cash is legal tender, so it's not right to place restrictions on cash payments, even if it helps reduce money laundering

It's right to place restrictions on cash payments if it helps reduce money laundering

Q15 One tool government may use to ensure people are paying income tax and not engaged in tax-avoidance or money laundering, is a “lifestyle audit”: regulators audit individuals whose homes and lifestyles don’t seem to match their incomes. The federal government has used such audits in recent years to investigate potential tax-avoiders.

Some people say this is a good practice that ensures people are paying their taxes and are earning income from legal sources. Other people say it’s a bad practice because it violates the privacy of Canadians and is overreaching by the government.

Based on your own knowledge and what you may have read, seen or heard, would you say you support or oppose the government conducting these lifestyle audits of individuals in Canada?

Support strongly  
Support  
Oppose  
Oppose Strongly  
Not sure/Can’t say

[BC ONLY]

Q16 Recently the Government of British Columbia launched a public inquiry to investigate money laundering and the housing market, luxury car market, casinos, and other areas of the province.

Based on what you might have heard, about this inquiry (including in this survey), tell us whether you agree or disagree with following statements?

[RANDOMIZE]

This is a good use of taxpayer money  
This will **not** help to fight the flow of illegal money to B.C.  
This is a good way to learn more about what the sources of money laundering are

Agree strongly  
Agree  
Disagree  
Disagree strongly  
Not sure/Can’t say

REST OF CANADA

Q17 Recently the Government of British Columbia launched a public inquiry to investigate money laundering and the housing market, luxury car market, casinos, and other areas of the province. How would you feel about this type of public inquiry in your province, would you say...?

[ROTATE]

My province needs an inquiry like this  
My province does not need an inquiry like this

Q18 Now coming back to cash purchases for just a moment, is there a certain amount of cash transaction that you would say is 'suspicious'? That is, if you saw someone paying with cash – and not a cheque, credit or debit card – you might wonder if the purchase was related to criminal activity.

If you don't really think that it would be suspicious, please select that option.

\$100

\$250

\$500

\$1,000

\$5,000

\$10,000

More than \$10,000

I don't view any amount of cash purchase with suspicion