

APPENDIX A: EnviroNics 2013 Survey on Paper Bill Fees

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q1. Do you yourself ever receive and pay any of the bills that come to your household on a regular basis, such as phone and cable TV bills, gas or electricity bills, credit card bills, internet service bills etc...?

	GENDER		AGE				REGION							CITIES			C- SIZE				
	TOTAL	M	F	18-29	30-44	45-59	60+	ATL	QC	ON	MB/SK	AB	BC	Rest Can.	Montr eal	Toro nto	Vanco uver	Over 1 Mi.	100K- 999K	5K- 99K	Under 5K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
TOTAL	2005	972	1033	387	504	582	532	143	481	768	130	213	269	1524	231	332	141	835	355	553	263
UNWEIGHTED TOTAL	2005	1004	1001	156	371	655	823	252	502	500	250	250	251	1503	230	200	127	712	396	555	342
Yes, I receive/pay bills	83%	79%	86%	63%	88%	89%	86%	84%	87%	82%	76%	79%	83%	82%	85%	82%	87%	83%	81%	82%	86%
No, I do not receive/pay any bills	17%	20%	13%	37%	12%	11%	13%	16%	13%	17%	23%	21%	16%	18%	14%	17%	13%	16%	19%	17%	14%
DK/NA	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Comparison Groups: BC/DEFG/HI JKLMN/OPQ/RSTU
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q1. Do you yourself ever receive and pay any of the bills that come to your household on a regular basis, such as phone and cable TV bills, gas or electricity bills, credit card bills, internet service bills etc...?

	EDUCATION					EMPLOYMENT STATUS								FAMILY INCOME				
	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
TOTAL	Publ. Schl	High Schl	Coll.	Post Grad.	Home-maker	Stu- dent	Re- tired	Unemp- loyed	TOTAL Emp- loyed	Emp. Full- time	Emp. Part- time	Self Emp- loyed	Under \$30K	\$30K Under \$50K	\$50K Under \$80K	\$80K Under \$100K	Over \$100K	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
TOTAL	2005	251	423	682	599	135	99	97	470	1178	819	171	188	260	271	328	242	382
UNWEIGHTED TOTAL	2005	300	410	641	597	63	84	78	701	1051	725	138	188	288	293	325	226	348
Yes, I receive/pay bills	83%	79%	80%	82%	88% BCD	60%	83% FH	68%	87% FHL	85% FHL	86% FHL	74% IJKM	89% FHL	81%	86%	89% NR	82%	80%
No, I do not receive/pay any bills	17%	20% E	20% E	18% E	12%	40% GIJKM	17% GIJKM	32% GIJKM	13%	15%	13%	26% IJKM	11%	19% P	14%	11%	17%	19% P
DK/NA	*%	1%	1%	-	*%	-	-	-	1%	*%	*%	*%	*%	*%	-	*%	1%	*%

Comparison Groups: BCDE/FGHI JKLM/NOPQR
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q1. Do you yourself ever receive and pay any of the bills that come to your household on a regular basis, such as phone and cable TV bills, gas or electricity bills, credit card bills, internet service bills etc...?

	PREFERRED BILL PAYMENT METHOD			
	TOTAL	Mostly pay by mail/in- person	Mostly Pay Online	No, I Do Not Receive/ Pay Any Bills
	(A)	(B)	(C)	(D)
TOTAL	2005	540	1003	336
UNWEIGHTED TOTAL	2005	660	938	279
Yes, I receive/pay bills	83%	100%	100%	-
No, I do not receive/pay any bills	17%	-	-	100%
DK/NA	*%	-	-	-

Comparison Groups: BCD
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q2. How do you feel personally about receiving bills or invoices online? Are you very, somewhat, not very or not at all comfortable with this?

Subsample: Those who receive and pay any of the bills that come to their household on a regular basis

	GENDER		AGE				REGION							CITIES			C- SIZE				
	TOTAL	M	F	18- 29	30- 44	45- 59	60+	ATL	QC	ON	MB/SK	AB	BC	Rest Can.	Montr real	Toro nto	Vanco uver	Over 1 Mi.	100K- 999K	5K- 99K	Under 5K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
TOTAL	1662	770	892	246	441	515	460	121	418	631	99	168	224	1244	196	271	123	695	286	456	225
UNWEIGHTED TOTAL	1718	830	888	100	328	576	714	220	447	420	207	210	214	1271	201	167	113	614	330	476	298
TOP 2 BOX	60%	62%	57%	80% EFG	70% FG	57% G	41%	63% L	69% JKLMN	58%	52%	50%	54%	57%	73%	63%	63%	65% TU	61% U	55%	51%
Very comfortable	36%	39% C	33%	55% EFG	42% FG	33% G	23%	34% L	43% JKLMN	35%	26%	31%	31%	33%	52% PQ	34%	34%	39% U	38% U	33%	27%
Somewhat comfortable	24%	23%	25%	25%	28% G	24% G	18%	29% L	25%	23%	26%	19%	23%	23%	21%	29%	30%	26%	23%	22%	24%
Not very comfortable	13%	13%	13%	13%	12%	16%	12%	14%	12%	11%	17%	22% IJMN	13%	13%	11%	10%	11%	12%	12%	15%	13%
Not at all comfortable	20%	18%	21%	4%	14% D	22% DE	31% DEF	16%	14%	22% I	21%	21%	24% I	22% I	13%	19%	18%	17%	20%	22%	27% R
BOTTOM 2 BOX	33%	31%	34%	17%	26%	37% DE	43% DE	30%	26%	33% I	39% I	43% HIJ	36% I	35% I	23%	29%	29%	29%	32%	37% R	39% R
Cannot do it even if I wanted, no internet	5%	4%	5%	1%	1%	3%	12% DEF	6%	3%	4%	6%	4%	8% I	5%	1%	5%	7%	4%	4%	5%	7%
DK/NA	3%	3%	3%	2%	2%	3%	4%	1%	2%	4%	3%	3%	1%	3%	2%	3%	1%	3%	3%	3%	3%

Comparison Groups: BC/DEFG/HI JKLMN/OPQ/RSTU
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q2. How do you feel personally about receiving bills or invoices online? Are you very, somewhat, not very or not at all comfortable with this?
 Subsample: Those who receive and pay any of the bills that come to their household on a regular basis

	EDUCATION					EMPLOYMENT STATUS								FAMILY INCOME				
	=====	Publ. Schl	High Schl	Coll.	Post Grad.	Home-maker	Stu- dent	Re- tired	Unemp- loyed	TOTAL Emp- loyed	Emp. Full- time	Emp. Part- time	Self Emp- loyed	Under \$30K	Under \$50K	Under \$80K	Under \$100K	Over \$100K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
TOTAL	1662	200	337	556	527	81	82	66	408	1000	707	127	167	211	234	292	199	308
UNWEIGHTED TOTAL	1718	248	342	544	534	40	71	57	605	920	635	115	170	249	260	290	190	291
TOP 2 BOX	60%	39%	51%	62%	70%	77%	51%	58%	42%	67%	68%	66%	64%	49%	51%	65%	75%	74%
			B	BC	BCD	GI		I		GI	GI	I	I			NO	NO	NO
Very comfortable	36%	22%	30%	38%	42%	60%	25%	39%	24%	40%	39%	41%	42%	29%	32%	37%	39%	50%
			B	BC	BC	GIJK		I		GI	GI	GI	GI				N	NOPQ
Somewhat comfortable	24%	17%	21%	24%	28%	16%	27%	19%	18%	27%	29%	24%	22%	20%	19%	28%	35%	24%
					BC					I	I					NO	NOR	
Not very comfortable	13%	14%	16%	10%	13%	11%	16%	16%	10%	14%	14%	17%	14%	9%	15%	13%	12%	10%
			D															
Not at all comfortable	20%	30%	23%	21%	12%	9%	24%	22%	31%	15%	15%	13%	16%	30%	25%	18%	10%	13%
		DE	E	E					FJKLM					PQR	QR	Q		
BOTTOM 2 BOX	33%	44%	40%	32%	26%	20%	40%	37%	41%	29%	29%	29%	30%	39%	40%	31%	22%	23%
		DE	DE				F		FJKLM					QR	QR			
Cannot do it even if I wanted, no internet	5%	14%	6%	3%	2%	-	5%	3%	12%	2%	1%	5%	4%	9%	7%	3%	2%	1%
		CDE	E						HJKLM					QR	QR			
									G									
DK/NA	3%	2%	3%	3%	2%	4%	4%	1%	5%	2%	2%	*%	1%	4%	2%	1%	2%	2%
									JKLM									

Comparison Groups: BCDE/FGHIJKLM/NOPQR
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
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PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q2. How do you feel personally about receiving bills or invoices online? Are you very, somewhat, not very or not at all comfortable with this?

Subsample: Those who receive and pay any of the bills that come to their household on a regular basis

	PREFERRED BILL PAYMENT METHOD			
	TOTAL	Mostly pay by mail/in-person	Mostly Pay Online	No, I Do Not Receive/Pay Any Bills
	(A)	(B)	(C)	(D)
TOTAL	1662	540	1003	-
UNWEIGHTED TOTAL	1718	660	938	-
TOP 2 BOX	60%	23%	79% B	-
Very comfortable	36%	9%	51% B	-
Somewhat comfortable	24%	14%	28% B	-
Not very comfortable	13%	19% C	10%	-
Not at all comfortable	20%	43% C	8%	-
BOTTOM 2 BOX	33%	62% C	18%	-
Cannot do it even if I wanted, no internet	5%	11% C	1%	-
DK/NA	3%	4%	2%	-

Comparison Groups: BCD
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q3. What is the main reason you are not comfortable with receiving your bills electronically?

Subsample: Those who are uncomfortable receiving bills/invoices online

	GENDER		AGE				REGION							CITIES			C- SIZE				
	TOTAL	M	F	18-29	30-44	45-59	60+	ATL	QC	ON	MB/SK	AB	BC	Rest Can.	Montr eal	Toro nto	Vanco uver	Over 1 Mi.	100K-999K	5K-99K	Under 5K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
TOTAL	547	241	307	42	115	192	198	36	109	210	38	72	81	438	46	78	36	199	92	168	89
UNWEIGHTED TOTAL	632	282	350	19	86	219	308	83	134	151	90	92	82	498	60	51	35	200	116	187	129
Security concerns (i. e. identity theft/fraud)	33%	32%	34%	33%	41%	29%	33%	33%	29%	34%	37%	27%	41%	34%	38%	31%	43%	34%	38%	30%	31%
Just prefer paper	16%	20%	13%	30%	13%	20%	11%	13%	19%	15%	23%	14%	13%	15%	19%	17%	14%	16%	12%	15%	20%
Have no internet access/do not use computers	15%	13%	16%	9%	9%	12%	22%	14%	14%	17%	14%	13%	11%	15%	12%	14%	10%	12%	10%	20%	17%
Not comfortable enough using computers	12%	13%	12%	11%	8%	12%	16%	23% KMN	16% K	12% K	2%	13% K	9%	12% K	10%	16%	15%	13%	13%	13%	9%
Computer is unreliable/not on it enough	8%	9%	6%	5%	9%	9%	6%	4%	6%	9%	4%	13%	5%	8%	7%	10%	4%	9%	7%	6%	6%
Easier to read paper bills	4%	5%	4%	5%	2%	7%	4%	3%	5%	4%	6%	4%	4%	4%	3%	-	-	1%	11% RT	4%	5%
Like to be able to file away paper bills	4%	4%	4%	-	7%	4%	4%	1%	4%	3%	3%	7%	5%	4%	5%	2%	3%	5%	2%	5%	2%
More detail in paper bills	3%	1%	5%	-	6%	2%	3%	2%	2%	3%	3%	1%	5%	3%	-	8%	3%	4% S	*%	2%	5% S
Can't afford internet access	1%	*%	1%	-	1%	1%	*%	3%	-	-	1%	2%	-	1%	-	-	-	-	-	1%	*%
Other	2%	1%	3%	7%	1%	4%	1%	-	4%	-	3%	5%	4%	2%	5%	-	6%	4% TU	3%	1%	*%
DK/NA	2%	2%	2%	-	4%	1%	2%	3%	1%	2%	3%	2%	2%	2%	-	3%	3%	1%	3%	1%	4%

Comparison Groups: BC/DEFG/HI JKLMN/OPQ/RSTU
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
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Q3. What is the main reason you are not comfortable with receiving your bills electronically?

Subsample: Those who are uncomfortable receiving bills/invoices online

	EDUCATION					EMPLOYMENT STATUS								FAMILY INCOME				
	=====	Publ. Schl	High Schl	Coll.	Post Grad.	Home-maker	Stu- dent	Re- tired	Unemp- loyed	TOTAL Emp- loyed	Emp. Full- time	Emp. Part- time	Self Emp- loyed	Under \$30K	\$30K Under \$50K	\$50K Under \$80K	\$80K Under \$100K	Over \$100K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
TOTAL	547	88	135	176	135	16	33	25	168	293	206	37	50	82	94	90	44	71
UNWEIGHTED TOTAL	632	120	154	194	149	10	26	27	255	300	201	43	56	114	109	104	50	73
Security concerns (i. e. identity theft/fraud)	33%	33%	33%	32%	36%	43%	40%	40%	34%	30%	28%	42%	31%	36%	27%	32%	31%	30%
Just prefer paper	16%	11%	15%	17%	19%	35%	13%	10%	9%	19% I	18% I	15%	27% I	11%	17%	13%	20%	20%
Have no internet access/do not use computers	15%	18% E	24% E	14% E	5%	11%	18%	4%	22% HJKLM	11% L	14% L	1%	8%	25% PQ	17% Q	11%	4%	14%
Not comfortable enough using computers	12%	18%	10%	14%	10%	-	20%	14%	15%	11%	11%	12%	10%	13%	17%	12%	12%	7%
Computer is unreliable/not on it enough	8%	5%	6%	8%	11%	-	-	16%	6%	10%	11%	5%	6%	1%	10% N	10% N	9% N	14% N
Easier to read paper bills	4%	1%	5%	4%	6% B	10%	-	5%	4%	5%	5%	5%	5%	3%	8%	5%	7%	3%
Like to be able to file away paper bills	4%	4%	4%	4%	3%	-	-	6%	4%	5%	3%	12%	6%	2%	2%	9% NO	4%	5%
More detail in paper bills	3%	2%	1%	4% C	5% C	-	6%	-	3%	3%	2%	3%	5%	4% O	1%	4%	2%	2%
Can't afford internet access	1%	1%	1%	*%	-	-	-	-	-	1%	1%	-	1%	1%	1%	-	3%	-
Other	2%	2%	2%	2%	1%	-	-	-	2%	4%	5%	3%	-	1%	1%	2%	2%	2%
DK/NA	2%	5%	1%	1%	3%	-	3%	4%	2%	2%	3%	-	3%	3%	*%	2%	6%	2%

Comparison Groups: BCDE/FGHIJKLM/NOPQR
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q3. What is the main reason you are not comfortable with receiving your bills electronically?

Subsample: Those who are uncomfortable receiving bills/invoices online

	PREFERRED BILL PAYMENT METHOD			
	TOTAL	Mostly pay by mail/in-person	Mostly Pay Online	No, I Do Not Receive/Pay Any Bills
	(A)	(B)	(C)	(D)
TOTAL	547	334	176	-
UNWEIGHTED TOTAL	632	401	185	-
Security concerns (i. e. identity theft/fraud)	33%	40% C	19%	-
Just prefer paper	16%	9%	28% B	-
Have no internet access/do not use computers	15%	21% C	4%	-
Not comfortable enough using computers	12%	14%	8%	-
Computer is unreliable/not on it enough	8%	3%	16% B	-
Easier to read paper bills	4%	4%	6%	-
Like to be able to file away paper bills	4%	2%	8% B	-
More detail in paper bills	3%	2%	5%	-
Can't afford internet access	1%	*%	1%	-
Other	2%	2%	4%	-
DK/NA	2%	2%	1%	-

Comparison Groups: BCD
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q4. When you pay your regular bills to these service providers (i.e. banks or credit card companies, utilities, telecommunications companies etc...), do you mostly pay them by regular mail (or in-person) or do you mostly pay them by online transaction?

Subsample: Those who receive and pay any of the bills that come to their household on a regular basis

	GENDER		AGE				REGION							CITIES			C- SIZE				
	M	F	18-29	30-44	45-59	60+	ATL	QC	ON	MB/SK	AB	BC	Rest Can.	Montr eal	Toro nto	Vanco uver	Over 1 Mi.	100K-999K	5K-99K	Under 5K	
TOTAL	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
TOTAL	1662	770	892	246	441	515	460	121	418	631	99	168	224	1244	196	271	123	695	286	456	225
UNWEIGHTED TOTAL	1718	830	888	100	328	576	714	220	447	420	207	210	214	1271	201	167	113	614	330	476	298
Mostly pay by mail/in-person	33%	32%	33%	25%	19%	31%	51% E	38%	30%	31%	33%	37%	35%	33%	27%	28%	32%	28%	31%	36% R	40% R
Mostly pay online	60%	61%	60%	68% G	75% FG	61% G	41%	58%	66% JMN	59%	58%	58%	57%	58%	69%	60%	62%	64% T	61%	56%	56%
Both equally	5%	5%	5%	7%	5%	5%	4%	3%	2%	8% HIL	7% I	3%	5%	6% I	2%	9% O	5%	6% U	5%	5%	2%
DK/NA	2%	2%	2%	-	1%	3% E	4% E	1%	2%	3%	2%	2%	3%	2%	2%	3%	1%	2%	3%	2%	2%

Comparison Groups: BC/DEFG/HI JKLMN/OPQ/RSTU
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q4. When you pay your regular bills to these service providers (i.e. banks or credit card companies, utilities, telecommunications companies etc...), do you mostly pay them by regular mail (or in-person) or do you mostly pay them by online transaction?

Subsample: Those who receive and pay any of the bills that come to their household on a regular basis

	EDUCATION					EMPLOYMENT STATUS								FAMILY INCOME				
	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	
	TOTAL	Publ. Schl	High Schl	Coll.	Post Grad.	Home-maker	Stu- dent	Re- tired	Unemp loyed	TOTAL Emp- loyed	Emp. Full- time	Emp. Part- time	Self Emp- loyed	Under \$30K	\$30K Under \$50K	\$50K Under \$80K	\$80K Under \$100K	Over \$100K
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	
TOTAL	1662	200	337	556	527	81	82	66	408	1000	707	127	167	211	234	292	199	308
UNWEIGHTED TOTAL	1718	248	342	544	534	40	71	57	605	920	635	115	170	249	260	290	190	291
Mostly pay by mail/in-person	33%	61% CDE	42% DE	27%	22%	25%	39% JK	44% JK	49% FJKLM	25%	23%	26%	29%	48% PQR	42% PQR	26% R	17%	17%
Mostly pay online	60%	30%	52% B	65% BC	72% BCD	70% HI	57% I	45%	42%	69% HI	71% GHI	63% HI	64% HI	44%	49%	68% NO	77% NO	79% NOP
Both equally	5%	5%	4%	6%	5%	5%	3%	9%	4%	5%	4%	8%	6%	4%	7%	4%	6%	4%
DK/NA	2%	4%	2%	3%	1%	-	*%	3%	5% GJKM	1%	1%	3%	2%	3%	2%	2%	*%	1%

Comparison Groups: BCDE/FGHIJKLM/NOPQR
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q4. When you pay your regular bills to these service providers (i.e. banks or credit card companies, utilities, telecommunications companies etc.), do you mostly pay them by regular mail (or in-person) or do you mostly pay them by online transaction?

Subsample: Those who receive and pay any of the bills that come to their household on a regular basis

TOTAL	PREFERRED BILL PAYMENT METHOD			
	Mostly pay by mail/in-person	Mostly Pay Online	No, I Do Not Receive/Pay Any Bills	
(A)	(B)	(C)	(D)	
TOTAL	1662	540	1003	-
UNWEIGHTED TOTAL	1718	660	938	-
Mostly pay by mail/in-person	33%	100%	-	-
Mostly pay online	60%	-	100%	-
Both equally	5%	-	-	-
DK/NA	2%	-	-	-

Comparison Groups: BCD
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q5. How do you or would you feel about paying your bills online or electronically? Are you very, somewhat, not very or not at all comfortable with doing this?

Subsample: Those who receive and pay any of the bills that come to their household on a regular basis

	GENDER		AGE				REGION							CITIES			C- SIZE				
	TOTAL	M	F	18- 29	30- 44	45- 59	60+	ATL	QC	ON	MB/SK	AB	BC	Rest Can.	Montr real	Toro nto	Vanco uver	Over 1 Mi.	100K- 999K	5K- 99K	Under 5K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
TOTAL	1662	770	892	246	441	515	460	121	418	631	99	168	224	1244	196	271	123	695	286	456	225
UNWEIGHTED TOTAL	1718	830	888	100	328	576	714	220	447	420	207	210	214	1271	201	167	113	614	330	476	298
TOP 2 BOX	68%	71% C	65%	87% FG	83% FG	68% G	43%	66%	74% MN	67%	66%	65%	63%	66%	78%	71%	68%	72% TU	67%	65%	61%
Very comfortable	54%	56%	51%	75% FG	69% FG	51% G	31%	55%	57%	54%	51%	52%	49%	53%	67%	58%	55%	61% STU	47%	51%	46%
Somewhat comfortable	14%	15%	13%	12%	14%	17% G	12%	11%	17%	13%	15%	13%	14%	13%	11%	13%	13%	12%	20% R	14%	15%
Not very comfortable	7%	6%	9%	7%	6%	8%	9%	10%	10% J	6%	10%	6%	6%	7%	8%	6%	6%	7%	8%	6%	11%
Not at all comfortable	19%	18%	21%	3%	10% D	20% DE	37% DEF	20%	14%	21% I	17%	24% I	24% I	21% I	12%	17%	18%	16%	21%	22%	23%
BOTTOM 2 BOX	27%	24%	29% B	10%	16%	28% DE	45% DEF	30%	24%	26%	27%	30%	30%	28%	21%	23%	25%	23%	29%	28%	34% R
Cannot do it even if I wanted, no internet	4%	3%	4%	2%	1%	2%	9% DEF	4%	1%	4% I	6%	4%	5% I	5% I	0%	5% 0	5% 0	3%	3%	5%	4%
DK/NA	2%	1%	2%	1%	1%	1%	3% E	0%	1%	2%	1%	1%	2%	2%	1%	1%	2%	1%	2%	2%	1%

Comparison Groups: BC/DEFG/HI JKLMN/OPQ/RSTU
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q5. How do you or would you feel about paying your bills online or electronically? Are you very, somewhat, not very or not at all comfortable with doing this?
 Subsample: Those who receive and pay any of the bills that come to their household on a regular basis

	EDUCATION					EMPLOYMENT STATUS								FAMILY INCOME				
	===== TOTAL	Publ. Schl	High Schl	Coll.	Post Grad.	Home- maker	Stu- dent	Re- tired	Unemp loyed	TOTAL Emp- loyed	Emp. Full- time	Emp. Part- time	Self Emp- loyed	Under \$30K	\$30K Under \$50K	\$50K Under \$80K	\$80K Under \$100K	Over \$100K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
TOTAL	1662	200	337	556	527	81	82	66	408	1000	707	127	167	211	234	292	199	308
UNWEIGHTED TOTAL	1718	248	342	544	534	40	71	57	605	920	635	115	170	249	260	290	190	291
TOP 2 BOX	68%	43%	58%	74%	78%	87%	65%	61%	43%	78%	80%	73%	74%	50%	60%	76%	84%	85%
			B	BC	BC	GHI	I	I		HI	GHI	I	I			NO	NO	NOP
Very comfortable	54%	31%	43%	58%	64%	77%	53%	45%	31%	62%	64%	60%	58%	40%	44%	58%	65%	74%
			B	BC	BC	GHI	I			HI	HI	I	I			NO	NO	NOP
Somewhat comfortable	14%	11%	14%	16%	13%	10%	12%	16%	12%	16%	16%	13%	16%	10%	15%	18%	19%	11%
															NR		N	
Not very comfortable	7%	9%	12%	5%	6%	6%	7%	13%	9%	7%	6%	8%	8%	9%	9%	5%	6%	3%
			DE											R	R			
Not at all comfortable	19%	36%	24%	17%	14%	4%	24%	25%	35%	13%	13%	16%	14%	34%	23%	17%	8%	9%
		CDE	E				F	F	FJKLM	F	F	F	F	OPQR	QR	QR		
BOTTOM 2 BOX	27%	45%	36%	22%	20%	10%	31%	38%	44%	20%	18%	24%	23%	43%	32%	22%	13%	12%
		DE	DE				F	FJK	FJKLM					OPQR	PQR	QR		
Cannot do it even if I wanted, no internet	4%	11%	4%	3%	1%	-	2%	1%	11%	1%	1%	2%	2%	6%	6%	1%	1%	2%
		CDE	E						HJKLM					Q	PQ			
									G									
DK/NA	2%	1%	2%	2%	2%	2%	3%	-	3%	1%	1%	1%	2%	1%	3%	1%	2%	1%
									JKL						P	*	2%	1%

Comparison Groups: BCDE/FGHIJKLM/NOPQR
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q5. How do you or would you feel about paying your bills online or electronically? Are you very, somewhat, not very or not at all comfortable with doing this?
 Subsample: Those who receive and pay any of the bills that come to their household on a regular basis

	PREFERRED BILL PAYMENT METHOD			
	TOTAL	Mostly pay by mail/in-person	Mostly Pay Online	No, I Do Not Receive/Pay Any Bills
	(A)	(B)	(C)	(D)
TOTAL	1662	540	1003	-
UNWEIGHTED TOTAL	1718	660	938	-
TOP 2 BOX	68%	21%	94% B	-
Very comfortable	54%	10%	80% B	-
Somewhat comfortable	14%	11%	14%	-
Not very comfortable	7%	16% C	2%	-
Not at all comfortable	19%	51% C	2%	-
BOTTOM 2 BOX	27%	67% C	5%	-
Cannot do it even if I wanted, no internet	4%	9% C	1%	-
DK/NA	2%	3% C	1%	-

Comparison Groups: BCD
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q6. What is the main reason you are not comfortable with paying bills online or electronically?

Subsample: Those who are not comfortable with paying bills online or electronically

	GENDER		AGE				REGION							CITIES			C- SIZE				
	TOTAL	M	F	18-29	30-44	45-59	60+	ATL	QC	ON	MB/SK	AB	BC	Rest Can.	Montr eal	Toro nto	Vanco uver	Over 1 Mi.	100K-999K	5K-99K	Under 5K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
TOTAL	448	185	263	25	69	146	209	36	101	167	27	50	67	347	41	63	31	161	82	128	77
UNWEIGHTED TOTAL	570	254	316	12	53	169	336	82	133	126	82	77	70	437	59	43	31	177	109	162	122
Security concerns (i.e. identity theft/fraud/being hacked)	58%	57%	60%	58%	78% G	66% G	47%	60%	49%	63% I	64%	54%	61%	61% I	48%	62%	62%	58%	67%	56%	55%
Not comfortable enough using computers	15%	13%	16%	19%	3%	13% E	20% E	21% K	20% K	11%	5%	20% K	14%	13%	13%	10%	6%	11%	11%	20%	17%
Have no internet access/do not use computers	12%	10%	14%	-	3%	12% E	17% E	11%	12%	14%	13%	8%	12%	12%	21%	15%	15%	16%	11%	9%	10%
Prefer personal contact	3%	5%	3%	8%	-	2%	5%	2%	5%	4%	2%	2%	3%	3%	3%	4%	-	3%	1%	5%	6% S
Just prefer mailing a cheque	3%	5%	2%	15%	-	3%	3%	2%	5%	1%	8%	8% JM	1%	3%	10%	2%	2%	5%	*%	3%	3%
Can't afford internet access	2%	1%	2%	-	4%	1%	2%	3%	4%	1%	3%	-	1%	1%	1%	-	3%	1%	2%	2%	3%
Computer is unreliable/not on it enough	1%	2%	1%	-	4%	-	2%	-	1%	2%	1%	1%	-	1%	-	2%	-	1%	1%	3%	1%
Other	2%	3%	2%	-	4%	2%	2%	*%	3%	1%	3%	3%	5%	2%	3%	-	7%	2%	3%	2%	3%
DK/NA	2%	4% C	1%	-	4%	1%	3%	1%	*%	4%	1%	4%	2%	3% I	1%	4%	5%	3%	3%	1%	2%

Comparison Groups: BC/DEFG/HI JKLMN/OPQ/RSTU
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q6. What is the main reason you are not comfortable with paying bills online or electronically?

Subsample: Those who are not comfortable with paying bills online or electronically

	EDUCATION					EMPLOYMENT STATUS								FAMILY INCOME				
	===== TOTAL	Publ. Schl	High Schl	Coll.	Post Grad.	Home- maker	Stu- dent	Re- tired	Unemp loyed	TOTAL Emp- loyed	Emp. Full- time	Emp. Part- time	Self Emp- loyed	Under \$30K	\$30K Under \$50K	\$50K Under \$80K	\$80K Under \$100K	Over \$100K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
TOTAL	448	91	121	122	105	8	25	25	178	199	130	31	38	91	75	66	26	37
UNWEIGHTED TOTAL	570	133	145	149	126	6	24	28	281	218	136	35	47	128	96	81	33	44
Security concerns (i.e. identity theft/fraud/being hacked)	58%	46%	59%	57%	69% B	90% I	57%	74% I	47%	65% I	66% I	64%	61%	55%	56%	54%	62%	63%
Not comfortable enough using computers	15%	25% CE	12%	15%	10%	-	28%	13%	19% JK	10%	9%	12%	13%	15%	15%	9%	12%	6%
Have no internet access/do not use computers	12%	15% E	18% E	12% E	4%	-	9%	3%	18% HJKL	9%	9%	2%	12%	21% QR	14%	13%	6%	5%
Prefer personal contact	3%	3%	3%	3%	5%	10%	1%	-	4%	4%	4%	1%	5%	2%	7%	4%	-	5%
Just prefer mailing a cheque	3%	5%	4%	2%	2%	-	3%	5%	2%	4%	4%	7%	3%	3%	4%	1%	11%	3%
Can't afford internet access	2%	2%	-	4%	2%	-	2%	-	2%	1%	2%	-	-	3%	3%	1%	-	-
Computer is unreliable/not on it enough	1%	-	2%	2%	2%	-	-	-	2%	2%	2%	-	-	-	1%	4%	2%	3%
Other	2%	2%	*%	3%	4%	-	-	5%	3%	2%	2%	9%	-	1%	-	3%	2%	10%
DK/NA	2%	3%	2%	3%	1%	-	-	-	3%	3%	1%	5%	7%	*%	1%	9% NO	5%	4%

Comparison Groups: BCDE/FGHI JKLM/NOPQR
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q6. What is the main reason you are not comfortable with paying bills online or electronically?

Subsample: Those who are not comfortable with paying bills online or electronically

	PREFERRED BILL PAYMENT METHOD			
	TOTAL	Mostly pay by mail/in-person	Mostly Pay Online	No, I Do Not Receive/Pay Any Bills
	(A)	(B)	(C)	(D)
TOTAL	448	360	49	-
UNWEIGHTED TOTAL	570	467	57	-
Security concerns (i.e. identity theft/fraud/being hacked)	58%	58%	55%	-
Not comfortable enough using computers	15%	15%	14%	-
Have no internet access/do not use computers	12%	12%	15%	-
Prefer personal contact	3%	3%	6%	-
Just prefer mailing a cheque	3%	4%	1%	-
Can't afford internet access	2%	2%	1%	-
Computer is unreliable/not on it enough	1%	1%	2%	-
Other	2%	2%	4%	-
DK/NA	2%	3%	1%	-

Comparison Groups: BCD
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q7. Some companies charge their customers an extra fee to get their bills and statements on paper by mail, as opposed to getting them online electronically. Have you personally ever been notified you were being charged such a fee?

	GENDER		AGE				REGION							CITIES			C- SIZE				
	M	F	18-29	30-44	45-59	60+	ATL	QC	ON	MB/SK	AB	BC	Rest Can.	Montr eal	Toro nto	Vanco uver	Over 1 Mi.	100K-999K	5K-99K	Under 5K	
TOTAL	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
TOTAL	2005	972	1033	387	504	582	532	143	481	768	130	213	269	1524	231	332	141	835	355	553	263
UNWEIGHTED TOTAL	2005	1004	1001	156	371	655	823	252	502	500	250	250	251	1503	230	200	127	712	396	555	342
Yes	43%	44%	42%	49% G	45% G	48% G	32%	42% K	43% K	48% KM	21%	46% K	37% K	43% K	48%	54% Q	37%	48% STU	36%	41%	40%
No, have not	56%	55%	56%	51%	54%	50%	67% DEF	57%	56%	51%	77% I JLMN H	52%	61% J	55%	51%	45%	61% P	51%	61% R	58% R	59% R
DK/NA	1%	1%	1%	-	1%	2%	2%	1%	1%	1%	2%	3%	2%	2%	1%	1%	2%	1%	3%	1%	1%

Comparison Groups: BC/DEFG/HI JKLMN/OPQ/RSTU
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q7. Some companies charge their customers an extra fee to get their bills and statements on paper by mail, as opposed to getting them online electronically. Have you personally ever been notified you were being charged such a fee?

	EDUCATION					EMPLOYMENT STATUS								FAMILY INCOME				
	=====	Publ. Schl	High Schl	Coll.	Post Grad.	Home-maker	Stu- dent	Re- tired	Unemp- loyed	TOTAL Emp- loyed	Emp. Full- time	Emp. Part- time	Self Emp- loyed	Under \$30K	\$30K Under \$50K	\$50K Under \$80K	\$80K Under \$100K	Over \$100K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
TOTAL	2005	251	423	682	599	135	99	97	470	1178	819	171	188	260	271	328	242	382
UNWEIGHTED TOTAL	2005	300	410	641	597	63	84	78	701	1051	725	138	188	288	293	325	226	348
Yes	43%	31%	41% B	46% B	45% B	47% I	35%	45% I	30%	49% GI	48% I	53% GI	50% GI	45%	37%	46%	47%	49% O
No, have not	56%	67% CDE	56%	53%	54%	53%	61%	54%	67% FJKLM	50%	51%	47%	48%	53%	60% R	53%	52%	51%
DK/NA	1%	2%	2%	1%	1%	-	3%	1%	2% L	1%	1%	*%	2%	1%	2%	1%	1%	*%

Comparison Groups: BCDE/FGHIJKLM/NOPQR
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q7. Some companies charge their customers an extra fee to get their bills and statements on paper by mail, as opposed to getting them online electronically. Have you personally ever been notified you were being charged such a fee?

	PREFERRED BILL PAYMENT METHOD			
	TOTAL	Mostly pay by mail/in- person	Mostly Pay Online	No, I Do Not Receive/ Pay Any Bills
	(A)	(B)	(C)	(D)
TOTAL	2005	540	1003	336
UNWEIGHTED TOTAL	2005	660	938	279
Yes	43%	37%	49%	32%
No, have not	56%	61%	50%	66%
DK/NA	1%	2%	1%	2%

Comparison Groups: BCD
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q8. Have you personally ever paid this extra fee to receive a paper bill?

Subsample: Those who have been notified of paper fees

	GENDER		AGE				REGION							CITIES			C- SIZE				
	M	F	18-29	30-44	45-59	60+	ATL	QC	ON	MB/SK	AB	BC	Rest Can.	Montr eal	Toro nto	Vanco uver	Over 1 Mi.	100K-999K	5K-99K	Under 5K	
TOTAL	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	
TOTAL	862	424	438	190	226	278	168	60	208	369	27	97	100	654	111	179	53	400	130	227	106
UNWEIGHTED TOTAL	766	383	383	77	161	294	234	83	214	227	40	114	88	552	112	103	46	326	121	201	118
Yes	54%	51%	58%	55%	48%	57%	57%	61%	45%	57%	71%	63%	46%	57%	41%	62%	42%	53%	48%	57%	65%
No, have not	44%	48%	41%	45%	50%	42%	41%	36%	54%	42%	26%	36%	51%	41%	59%	38%	51%	46%	49%	43%	35%
DK/NA	1%	1%	2%	-	2%	1%	2%	2%	*%	1%	3%	1%	4%	2%	1%	-	7%	1%	3%	1%	*%

Comparison Groups: BC/DEFG/HI JKLMN/OPQ/RSTU
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q8. Have you personally ever paid this extra fee to receive a paper bill?

Subsample: Those who have been notified of paper fees

	EDUCATION					EMPLOYMENT STATUS								FAMILY INCOME				
	===== TOTAL	Publ. Schl	High Schl	Coll.	Post Grad.	Home- maker	Stu- dent	Re- tired	Unemp loyed	TOTAL Emp- loyed	Emp. Full- time	Emp. Part- time	Self Emp- loyed	Under \$30K	\$30K Under \$50K	\$50K Under \$80K	\$80K Under \$100K	Over \$100K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
TOTAL	862	79	175	314	269	63	35	43	142	573	389	90	93	117	101	152	114	186
UNWEIGHTED TOTAL	766	78	140	273	248	29	30	33	187	480	323	66	91	94	101	140	100	160
Yes	54%	65% D	65% DE	48%	52%	46%	74% IJKLM F	66%	52%	54%	54%	52%	54%	56%	64% R	53%	50%	50%
No, have not	44%	35%	35%	50% BC	46% C	54% G	26%	34%	45% G	45% G	45% G	46%	43%	43%	36%	46%	49%	48%
DK/NA	1%	-	1%	2%	1%	-	-	-	2%	1%	1%	3%	3%	*%	-	1%	2%	2%

Comparison Groups: BCDE/FGHIJKLM/NOPQR
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q8. Have you personally ever paid this extra fee to receive a paper bill?

Subsample: Those who have been notified of paper fees

	PREFERRED BILL PAYMENT METHOD			
	TOTAL	Mostly pay by mail/in- person	Mostly Pay Online	No, I Do Not Receive/ Pay Any Bills
	(A)	(B)	(C)	(D)
TOTAL	862	201	489	106
UNWEIGHTED TOTAL	766	208	422	79
Yes	54%	66% C	48%	60%
No, have not	44%	33%	51% B	39%
DK/NA	1%	1%	1%	1%

Comparison Groups: BCD
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q9. What do you think of this practice of companies charging people extra fees to get their bills on paper by regular mail?
 Do you strongly approve, somewhat approve, somewhat disapprove or strongly disapprove?

	GENDER		AGE				REGION							CITIES			C-SIZE				
	M	F	18-29	30-44	45-59	60+	ATL	QC	ON	MB/SK	AB	BC	Rest Can.	Montréal	Toronto	Vancouver	Over 1 Mil.	100K-999K	5K-99K	Under 5K	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
TOTAL	2005	972	1033	387	504	582	532	143	481	768	130	213	269	1524	231	332	141	835	355	553	263
UNWEIGHTED TOTAL	2005	1004	1001	156	371	655	823	252	502	500	250	250	251	1503	230	200	127	712	396	555	342
TOP 2 BOX	24%	25%	23%	48% EFG	29% FG	16% G	10%	17%	32% HJMN	22%	25%	25%	20%	22%	38% PQ	25%	23%	29% STU	16%	23% S	22%
Strongly approve	6%	7%	5%	13% FG	7% FG	4%	2%	3%	8% HK	6%	2%	5%	6%	5%	9%	7%	6%	8% SU	4%	6% U	2%
Somewhat approve	18%	19%	18%	35% EFG	23% FG	12% G	8%	14%	24% HJMN	16%	23% HJMN	19%	14%	16%	28% PQ	18%	17%	21% S	13%	17% S	19% S
Somewhat disapprove	19%	17%	20%	19%	20% G	21% G	15%	23%	21%	16%	24%	16%	19%	18%	17%	15%	21%	17%	22%	19%	21%
Strongly disapprove	56%	55%	56%	33%	50% D	62% DE	71% DEF	59% I	47%	60% IK	49%	57% I	58% I	58% I	44%	58% O	54%	53%	60%	57%	54%
BOTTOM 2 BOX	74%	72%	76%	52%	70% D	83% DE	86% DE	81% I	67%	77% I	73%	73%	77% I	76% I	61%	73% O	74% O	70%	82% RT	75% R	75%
DK/NA	2%	2%	1%	*%	1%	2%	4% DEF	2%	1%	2%	2%	2%	3%	2%	1%	1%	2%	1%	2%	2%	3%

Comparison Groups: BC/DEFG/HI JKLMN/OPQ/RSTU
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q9. What do you think of this practice of companies charging people extra fees to get their bills on paper by regular mail?
 Do you strongly approve, somewhat approve, somewhat disapprove or strongly disapprove?

	EDUCATION					EMPLOYMENT STATUS								FAMILY INCOME				
	TOTAL	Publ. Schl	High Schl	Coll.	Post Grad.	Home-maker	Stu- dent	Re- tired	Unemp- loyed	TOTAL Emp- loyed	Emp. Full- time	Emp. Part- time	Self Emp- loyed	Under \$30K	\$30K Under \$50K	\$50K Under \$80K	\$80K Under \$100K	Over \$100K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
TOTAL	2005	251	423	682	599	135	99	97	470	1178	819	171	188	260	271	328	242	382
UNWEIGHTED TOTAL	2005	300	410	641	597	63	84	78	701	1051	725	138	188	288	293	325	226	348
TOP 2 BOX	24%	17%	29% BD	22%	25% B	56% IJKLM GH	23% I	22%	12%	26% I	27% IM	24% I	20% I	26%	21%	24%	29%	30% O
Strongly approve	6%	7%	7%	5%	5%	11% HI	6%	1%	3%	7% HI	8% HI	7%	5%	10% OP	3%	5%	7%	8% O
Somewhat approve	18%	11%	22% BD	17% B	20% B	44% IJKLM GH	17%	22% I	9%	19% I	20% I	17% I	15%	16%	18%	19%	22%	22%
Somewhat disapprove	19%	11%	17%	21% B	21% B	18%	28% I	20%	15%	20% I	18%	24% I	22%	21%	17%	17%	19%	20%
Strongly disapprove	56%	67% CDE	53%	55%	54%	27%	48% F	56% F	69% GJKLM F	54% F	54% F	50% F	57% F	51%	61% R	58% R	52%	49%
BOTTOM 2 BOX	74%	78% C	70%	77% C	75%	44%	76% F	76% F	84% FJKL	73% F	72% F	75% F	79% FK	72%	78% R	75%	71%	69%
DK/NA	2%	5% CE	1%	2%	1%	-	1%	2%	4% GJKM	1%	1%	2%	1%	2%	1%	1%	1%	1%

Comparison Groups: BCDE/FGHIJKLM/NOPQR
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q9. What do you think of this practice of companies charging people extra fees to get their bills on paper by regular mail?
 Do you strongly approve, somewhat approve, somewhat disapprove or strongly disapprove?

	PREFERRED BILL PAYMENT METHOD			
	TOTAL	Mostly pay by mail/in-person	Mostly Pay Online	No, I Do Not Receive/Pay Any Bills
	(A)	(B)	(C)	(D)
TOTAL	2005	540	1003	336
UNWEIGHTED TOTAL	2005	660	938	279
TOP 2 BOX	24%	15%	28% B	26% B
Strongly approve	6%	4%	7% B	7%
Somewhat approve	18%	11%	21% B	20% B
Somewhat disapprove	19%	16%	20%	23% B
Strongly disapprove	56%	67% CD	51%	46%
BOTTOM 2 BOX	74%	83% CD	71%	70%
DK/NA	2%	2%	1%	4%

Comparison Groups: BCD
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q10. What if instead of charging an extra fee for sending paper bills by mail, companies offered a discount to people who opt for “electronic billing”, would you strongly approve, somewhat approve, somewhat disapprove or strongly disapprove of companies doing that?

	GENDER		AGE				REGION							CITIES			C- SIZE				
	TOTAL	M	F	18-29	30-44	45-59	60+	ATL	QC	ON	MB/SK	AB	BC	Rest Can.	Montr eal	Toro nto	Vanco uver	Over 1 Mi.	100K-999K	5K-99K	Under 5K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
TOTAL	2005	972	1033	387	504	582	532	143	481	768	130	213	269	1524	231	332	141	835	355	553	263
UNWEIGHTED TOTAL	2005	1004	1001	156	371	655	823	252	502	500	250	250	251	1503	230	200	127	712	396	555	342
TOP 2 BOX	71%	74%	69%	83% FG	80% FG	73% G	53%	68%	77% JMN	70%	72%	70%	67%	70%	84%	76%	74%	78% STU	66%	69%	63%
Strongly approve	42%	43%	42%	52% FG	54% FG	41% G	26%	36%	48% HMN	42%	41%	41%	37%	40%	57% PQ	44%	40%	47% TU	40%	40%	36%
Somewhat approve	29%	31%	27%	32%	26%	32% G	27%	32%	29%	28%	31%	30%	30%	29%	27%	32%	34%	31%	26%	30%	26%
Somewhat disapprove	9%	7%	10% B	8%	7%	8%	11% E	9%	9%	9% L	8%	5%	10% L	9% L	5%	9%	11%	7%	11%	8%	10%
Strongly disapprove	16%	15%	16%	7%	11%	16% DE	27% DEF	15%	12%	18% I	15%	18%	16%	17% I	9%	14%	10%	12%	18% R	17% R	22% R
BOTTOM 2 BOX	24%	22%	27%	14%	18%	24% DE	38% DEF	24%	21%	27%	24%	23%	27%	26%	14%	23% O	21%	19%	29% R	26% R	32% R
DK/NA	4%	4%	4%	2%	2%	3%	8% DEF	7% IJ	2%	3%	5%	7% I	7% I	5% I	2%	1%	5%	3%	5%	5%	5%

Comparison Groups: BC/DEFG/HI JKLMN/OPQ/RSTU
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q10. What if instead of charging an extra fee for sending paper bills by mail, companies offered a discount to people who opt for “electronic billing”, would you strongly approve, somewhat approve, somewhat disapprove or strongly disapprove of companies doing that?

	EDUCATION					EMPLOYMENT STATUS								FAMILY INCOME				
	===== TOTAL ===== (A)	Publ. Schl (B)	High Schl (C)	Coll. (D)	Post Grad. (E)	Home- maker (F)	Stu- dent (G)	Re- tired (H)	Unemp loyed (I)	TOTAL Emp- loyed (J)	Emp. Full- time (K)	Emp. Part- time (L)	Self Emp- loyed (M)	Under \$30K (N)	\$30K Under \$50K (O)	\$50K Under \$80K (P)	\$80K Under \$100K (Q)	Over \$100K (R)
TOTAL	2005	251	423	682	599	135	99	97	470	1178	819	171	188	260	271	328	242	382
UNWEIGHTED TOTAL	2005	300	410	641	597	63	84	78	701	1051	725	138	188	288	293	325	226	348
TOP 2 BOX	71%	52%	66% B	74% BC	80% BCD	95% IJKLM GH	75% I	66%	54%	76% I	77% I	75% I	76% I	64%	66%	75% NO	82% NO	85% NOP
Strongly approve	42%	25%	37% B	46% BC	49% BC	52% I	41% I	39%	27%	48% I	47% I	49% I	50% I	35%	38%	45% N	58% NOP	55% NOP
Somewhat approve	29%	28%	29%	28%	32%	43% I JLM	34%	27%	27%	28%	30%	25%	26%	28%	28%	31%	23%	30%
Somewhat disapprove	9%	12%	10%	8%	8%	2%	6%	13% F	11% FM	8% F	9% F	10% F	5%	11% R	13% QR	8%	7%	4%
Strongly disapprove	16%	24% DE	20% E	15% E	10%	3%	12%	15%	25% GJKLM F	13% F	13% F	12% F	17% F	21% QR	17% R	15%	11%	9%
BOTTOM 2 BOX	24%	36% DE	30% E	23%	18%	5%	18% F	28% F	36% GJKLM F	22% F	22% F	22% F	22% F	31% QR	30% QR	23% R	18%	14%
DK/NA	4%	12% CDE	4%	3%	2%	-	7%	6%	10% JKLM	2%	1%	4%	2%	5% Q	4% Q	2%	*%	1%

Comparison Groups: BCDE/FGHI JKLM/NOPQR
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q10. What if instead of charging an extra fee for sending paper bills by mail, companies offered a discount to people who opt for “electronic billing”, would you strongly approve, somewhat approve, somewhat disapprove or strongly disapprove of companies doing that?

	PREFERRED BILL PAYMENT METHOD			
	TOTAL	Mostly pay by mail/in-person	Mostly Pay Online	No, I Do Not Receive/Pay Any Bills
	(A)	(B)	(C)	(D)
TOTAL	2005	540	1003	336
UNWEIGHTED TOTAL	2005	660	938	279
TOP 2 BOX	71%	49%	83% BD	75% B
Strongly approve	42%	19%	55% BD	45% B
Somewhat approve	29%	30%	29%	30%
Somewhat disapprove	9%	14% CD	6%	8%
Strongly disapprove	16%	28% CD	10%	12%
BOTTOM 2 BOX	24%	43% CD	16%	20%
DK/NA	4%	9% C	1%	5% C

Comparison Groups: BCD
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q11. Some people say people should have the right to get a paper bill in the mail from a company without having to pay an extra fee and that this is part of the company's cost of doing business? Do you...?

	GENDER		AGE				REGION							CITIES			C-SIZE				
	M	F	18-29	30-44	45-59	60+	ATL	QC	ON	MB/SK	AB	BC	Rest Can.	Montr eal	Toro nto	Vanco uver	Over 1 Mil.	100K-999K	5K-99K	Under 5K	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
TOTAL	2005	972	1033	387	504	582	532	143	481	768	130	213	269	1524	231	332	141	835	355	553	263
UNWEIGHTED TOTAL	2005	1004	1001	156	371	655	823	252	502	500	250	250	251	1503	230	200	127	712	396	555	342
TOP 2 BOX	83%	79%	86% B	72%	87% D	86% D	83% D	83%	81%	83%	83%	85%	82%	83%	77%	83%	83%	81%	83%	84%	83%
Strongly agree	60%	58%	62%	38%	62% D	66% D	68% D	61%	53%	63% I	57%	59%	65% I	62% I	51%	62% O	62%	58%	62%	60%	64%
Somewhat agree	23%	22%	23%	34% EFG	25% G	20% G	15%	22%	28% JMN	20%	26%	26% M	17%	21%	26%	21%	21%	24%	21%	24%	19%
Somewhat disagree	9%	11%	8%	21% EFG	8%	6%	6%	9%	12% JKMN	8%	5%	9%	8%	8%	15%	10%	9%	11% S	7%	9%	8%
Strongly disagree	7%	8% C	5%	6%	5%	6%	9% EF	5%	6%	8%	9%	5%	7%	7%	7%	6%	8%	6%	9%	6%	7%
BOTTOM 2 BOX	16%	19% C	13%	26% EFG	13%	12%	15%	14%	18%	16%	14%	13%	15%	15%	22%	16%	16%	17%	16%	14%	14%
DK/NA	1%	2%	1%	1%	*%	2% E	3% E	2%	*%	1%	3%	2%	2%	2% I	1%	1%	1%	1%	1%	2%	3%

Comparison Groups: BC/DEFG/HI JKLMN/OPQ/RSTU
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q11. Some people say people should have the right to get a paper bill in the mail from a company without having to pay an extra fee and that this is part of the company's cost of doing business? Do you...?

	EDUCATION					EMPLOYMENT STATUS								FAMILY INCOME				
	TOTAL	Publ. Schl	High Schl	Coll.	Post Grad.	Home-maker	Stu- dent	Re- tired	Unemp- loyed	TOTAL Emp- loyed	Emp. Full- time	Emp. Part- time	Self Emp- loyed	Under \$30K	\$30K Under \$50K	\$50K Under \$80K	\$80K Under \$100K	Over \$100K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
TOTAL	2005	251	423	682	599	135	99	97	470	1178	819	171	188	260	271	328	242	382
UNWEIGHTED TOTAL	2005	300	410	641	597	63	84	78	701	1051	725	138	188	288	293	325	226	348
TOP 2 BOX	83%	84%	81%	82%	85%	64%	88% F	76%	84% F	84% F	86% F	81% F	83% F	78%	81%	87% N	87% N	82%
Strongly agree	60%	62%	56%	62%	61%	31%	64% F	49%	67% FHJKL	61% F	61% F	55% F	64% FH	55%	59%	61% R	68% NR	53%
Somewhat agree	23%	22%	25%	20%	24%	33% IM	23%	28% I	16%	24% I	24% I	26% I	18%	23%	22%	26%	19%	29% Q
Somewhat disagree	9%	4%	10% B	10% B	10% B	24% GIJKM	7%	12%	5%	9% I	8% I	14% I	11% I	10%	10%	8%	7%	13% PQ
Strongly disagree	7%	9%	8%	6%	5%	12%	4%	6%	8%	6%	6%	6%	5%	10%	8%	5%	6%	5%
BOTTOM 2 BOX	16%	13%	18%	16%	14%	36% IJKLM GH	11%	18%	13%	15%	14%	19%	16%	20% PQ	18%	13%	13%	18%
DK/NA	1%	3%	*%	2%	*%	-	2%	5%	3% JK	1%	1%	-	1%	2%	1%	-	-	*%

Comparison Groups: BCDE/FGHI JKLM/NOPQR
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q11. Some people say people should have the right to get a paper bill in the mail from a company without having to pay an extra fee and that this is part of the company's cost of doing business? Do you...?

	PREFERRED BILL PAYMENT METHOD			
	TOTAL	Mostly pay by mail/in-person	Mostly Pay Online	No, I Do Not Receive/Pay Any Bills
	(A)	(B)	(C)	(D)
TOTAL	2005	540	1003	336
UNWEIGHTED TOTAL	2005	660	938	279
TOP 2 BOX	83%	88% CD	82% D	75%
Strongly agree	60%	71% CD	59% D	47%
Somewhat agree	23%	18%	23% B	29% B
Somewhat disagree	9%	4%	11% B	12% B
Strongly disagree	7%	6%	6%	10%
BOTTOM 2 BOX	16%	10%	17% B	23% B
DK/NA	1%	2%	1%	2%

Comparison Groups: BCD
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q12. If a company you regularly dealt with switched to paperless billing and charged you for getting a paper bill, would you take your business elsewhere if you could?

	GENDER		AGE				REGION							CITIES			C-SIZE				
	M	F	18-29	30-44	45-59	60+	ATL	QC	ON	MB/SK	AB	BC	Rest Can.	Montr eal	Toro nto	Vanco uver	Over 1 Mi.	100K-999K	5K-99K	Under 5K	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
TOTAL	2005	972	1033	387	504	582	532	143	481	768	130	213	269	1524	231	332	141	835	355	553	263
UNWEIGHTED TOTAL	2005	1004	1001	156	371	655	823	252	502	500	250	250	251	1503	230	200	127	712	396	555	342
Yes	59%	61%	56%	43%	57% D	62% D	68% DEF	60%	53%	61% I	60%	62%	59%	60% I	50%	55%	56%	54%	59%	64% R	61%
No	35%	33%	37%	52% EFG	38% FG	30% G	24%	31%	44% JKLMN H	32%	33%	33%	29%	32%	46% Q	38%	31%	38% T	34%	30%	34%
DK/NA	7%	6%	7%	5%	5%	8%	8%	9% I	3%	7% I	7%	6%	11% I	8% I	4%	7%	14% O	7%	7%	6%	6%

Comparison Groups: BC/DEFG/HI JKLMN/OPQ/RSTU
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q12. If a company you regularly dealt with switched to paperless billing and charged you for getting a paper bill, would you take your business elsewhere if you could?

	EDUCATION					EMPLOYMENT STATUS								FAMILY INCOME				
	TOTAL	Publ. Schl	High Schl	Coll.	Post Grad.	Home-maker	Stu- dent	Re- tired	Unemp- loyed	TOTAL Emp- loyed	Emp. Full- time	Emp. Part- time	Self Emp- loyed	Under \$30K	\$30K Under \$50K	\$50K Under \$80K	\$80K Under \$100K	Over \$100K
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)
TOTAL	2005	251	423	682	599	135	99	97	470	1178	819	171	188	260	271	328	242	382
UNWEIGHTED TOTAL	2005	300	410	641	597	63	84	78	701	1051	725	138	188	288	293	325	226	348
Yes	59%	62%	65% DE	57%	56%	43%	61% FH	43%	69% HJKLM F	57% FH	57% FH	56%	60% FH	52%	62% N	61% N	56%	56%
No	35%	29%	31%	36%	38% BC	57% IJKLM G	32%	42% I	23%	37% I	37% I	39% I	34% I	42% 0	31%	35%	39%	38%
DK/NA	7%	9% C	4%	7%	6%	-	7%	15% JL	8%	6%	6%	5%	6%	6%	7%	4%	4%	6%

Comparison Groups: BCDE/FGHIJKLM/NOPQR
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.

PIAC – Paper Billing Fees Omnibus – Aug/Sept 2013

Q12. If a company you regularly dealt with switched to paperless billing and charged you for getting a paper bill, would you take your business elsewhere if you could?

	PREFERRED BILL PAYMENT METHOD			
	TOTAL	Mostly pay by mail/in-person	Mostly Pay Online	No, I Do Not Receive/Pay Any Bills
	(A)	(B)	(C)	(D)
TOTAL	2005	540	1003	336
UNWEIGHTED TOTAL	2005	660	938	279
Yes	59%	73% CD	54%	51%
No	35%	20%	40% B	41% B
DK/NA	7%	6%	6%	8%

Comparison Groups: BCD
 Independent T-Test for Means (equal variances), Independent Z-Test for Percentages
 Upper case letters indicate significance at the 95% level.