

Royal Canadian Mint



Use of Cash Survey Findings & Trends

- **98%** of Canadians report no issues using cash at point of sale
- Coin user demographics are clearly understood
- Few unbanked in Canada, but those in financially precarious situations highly dependent on cash/coin



NEW BASELINE

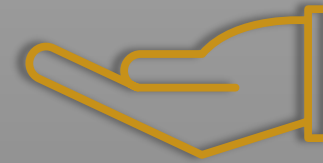
~ **65%**

**of pre-pandemic
coin demand sustained
since late 2022**



Use of Cash Survey Highlights

- **24%** prioritize cash/coin use
- **66%** said credit-card surcharges influence payment choice
- **74%** have no plans to go cashless



85%

**of Canadians
describe themselves
as cash/coin users**



Coin Counting Exercise

- Volume and value of coins accumulated per household is declining
- 30% use coins as short-term savings toward small purchases and as a small emergency cash reserve



\$13.14
**Average value
of coins set aside
per household in 2024**



**Paradox:
Even as Canadians
use less cash,
most want option
to keep using it**



**Canadians value
the privacy of
cash, control over
personal
information**

**“Coins mean
you always have
money”**



**Majority
suspicious
of digital currency**



**Coins are
convenient for
small purchases**



**“I live in this small
town where we
mostly use coins
and cash for our
transactions”**