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# Canadian credit card, debit card and debt statistics

By Aaron Broverman (/credit-card-news/authors/aaron-broverman.php) | Published: January 4, 2018



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This page contains Canadian consumer credit and debt statistics -- including statistics on credit card debt, credit card delinquencies, credit scores, debit cards, prepaid cards, bankruptcies and more -- compiled by a CreditCards.com research team.

## Bankruptcy

Consumer bankruptcy filings in 2015: 63,406 -- down 2.2 per cent from 64,839 in 2014.<sup>1</sup>

Business bankruptcy filings in 2015: 3,089 -- down 0.9 per cent from 3,116 in 2014.<sup>2</sup>

Consumer proposals to avoid bankruptcy in 2015: 58,203 -- up 9.4 per cent from 53,211 in 2014.<sup>1</sup>

Total cumulative liabilities at the time of bankruptcy across Canada: \$7,031,159,310<sup>1</sup>, down from \$11,500,809,232.<sup>3</sup>



(<https://www.creditcards.com/credit-card-news/canada-stories.php>)

Total cumulative liabilities at the time of consumer proposal across Canada:

\$7,034,720,347<sup>1</sup>, down from \$8,755,192,124 in 2014.<sup>3</sup>

*Canadian content*

*(<https://www.creditcards.com/credit-card-news/canada-stories.php>)*

## **Card ownership**

Canadian adult credit card holders carrying cards without an annual fee: 75 per cent in 2016, up 2 percentage points from 2015.<sup>4</sup>

Canadian adult credit card holders carrying annual-fee cards: 47 per cent in 2016, no change from 2015.<sup>4</sup>

Canadian adults with at least one credit card in 2016: 89 per cent.<sup>5</sup>

Average number of credit cards per Canadian adult: 2.2 in 2016 (including Visa, Mastercard and American Express). This number remained stable from 2015.<sup>4</sup>

Minimum age for Canadian primary or secondary cardholders: 18 years, except in Nova Scotia, Newfoundland and New Brunswick where the minimum age is 19.<sup>4</sup>

## **Credit card circulation and transaction volume**

Visa and Mastercard credit cards in circulation in Canada as of October 2015: 68.5 million.<sup>6</sup>

In 2016, more than 95 per cent of credit cards in Canada supported contactless payments, and Canada's major banks have migrated more than 40 per cent of their debit cards to contactless.<sup>7</sup>

In 2016, approximately 40 per cent of merchant point-of-sale devices are contactless payment enabled.<sup>7</sup> Contactless transactions represented 11.5 per cent of total transactions (including cash) by the end of 2016.<sup>7</sup>

16.9 million Canadian adults made contactless card payments in 2016.<sup>7</sup>

Credit cards without annual fees offered by Canada's six largest banks in 2016: 102, up from 98 in 2015 (includes CIBC-owned PC Financial, Scotiabank-owned Tangerine and TD-owned MBNA co-branded and affinity cards).<sup>8</sup>

Visa and Mastercard principal issuers (including Canada's six largest banks): 28 in 2015, nearly unchanged since 27 in 2010.<sup>6</sup>

Consumer spending across Canada rose by 4.77 per cent in Q3 2016, compared to Q3 2015.<sup>9</sup>

Relative to 2015, spending on credit cards increased by 6.58 per cent, representing a 65 per cent share of all transactions in 2016.<sup>9</sup>

Spending on debit cards rose 1.58 per cent in the third quarter of 2016, representing 35 per cent of all transactions, compared to a rise of 2.7 per cent over Q4 2015.<sup>9</sup>

In Q3 2016, U.S. credit cards accounted for the highest foreign dollar volumes with a 12.57 increase year over year, followed by cards issued from China and the U.K.<sup>9</sup>

## **Credit card debt**

Credit card debt accounted for approximately 5 per cent of total household debt as of December 2016.<sup>5</sup>

The average Canadian holds \$3,954 in credit card debt as of Q3 2016, up from \$3,946 in Q4 2015 - a year-over-year increase of 1.96 per cent.<sup>10</sup>

Credit card delinquencies (90 days past due) were at 2.26 per cent in Q3 2016, compared to 2.15 per cent in Q4 2015, a year-over-year increase of 12.03 per cent.<sup>10</sup>

According to a December 2015 survey, 56 per cent of Canadians claimed to repay their monthly card balances in full (down from 60 per cent in 2014) while 40 per cent carrying balances (down from 48 per cent in 2014) said they pay much more than the minimum requirement; 16 per cent of Canadians who don't pay off their balances every month pay it off most months (up from 15 per cent in 2014).<sup>5</sup>

## Credit scores

Canadians with credit scores of 750+ (safest risk rating): 60.51 per cent in October 2015.<sup>23</sup>

Canadians with credit scores from 680-749 (average risk rating): 21.40 per cent as of October 2015.<sup>23</sup>

Canadians with credit scores below 520 (extreme risk rating): 2.85 per cent as of October 2015.<sup>23</sup>

Province/territory with highest percentage of Canadians with credit scores 750 and above: Quebec.<sup>23</sup>

Province/territory with highest percentage of Canadians with credit scores below 520: Nunavut (2.92 per cent).<sup>23</sup>

Age group with highest percentage of Canadians with credit scores 750 and above: 65 and older.<sup>23</sup>

Age group with highest percentage of Canadians with credit scores below 520: 25 and younger.<sup>23</sup>

As of 2015, 56 per cent of Canadians had never checked their credit score and only 14 per cent checked it once a year.<sup>11</sup>

## Customer satisfaction

The Financial Consumer Agency of Canada (FCAC) received a total of 1,247 consumer enquiries/complaints regarding credit cards in 2016, down 40.98 per cent from 2,113 in 2015.<sup>12</sup>

Of these, 727 were complaints regarding credit cards, down 18.04 per cent from 887 in 2015.<sup>12</sup>

## Debt (credit card, total consumer)

Total consumer debt in Canada (including mortgages) as of September 2016: \$1.973 trillion, up 4.9 per cent from 2015.<sup>13</sup>

Consumer credit debt as of September 2016: \$585.8 billion.<sup>13</sup>

Average credit card debt per person as of September 2016: \$3,954.<sup>10</sup>

Average household debt (including mortgages) as of July 2016: \$200,000.<sup>14</sup>

Ratio of household credit market debt (consumer credit, and mortgage and non-mortgage loans) to disposable income: 167.6 per cent in the Q2 2016, compared to 163.7 per cent for same quarter in 2015.<sup>13</sup>

## Delinquency

Canada's national credit card debt delinquency rate (90 days or more) in Q3 2016: 1.14 per cent, up from 1.05 per cent in the same quarter in 2015.<sup>15</sup>

Provinces/territories with highest credit card delinquency rates in Q3 2016: Nova Scotia (1.70 per cent), New Brunswick (1.70 per cent), P.E.I. (1.49 per cent) and Alberta (1.47 per cent).<sup>15</sup>

Provinces/territories with lowest credit card delinquency rates in third-quarter 2016: British Columbia (0.95 per cent), Quebec, (1.02 per cent) Ontario (1.03 per cent) and Manitoba (1.25 per cent).<sup>15</sup>

## Identity theft, fraud

Total complaints related to identity fraud in Canada in 2016: 7258.<sup>16</sup>

Total identity fraud victims in 2016: 6393.<sup>16</sup>

Dollar Losses related to identity fraud: \$8,928,065.97.<sup>16</sup>

Total complaints related to credit card fraud in 2016: 6.<sup>16</sup>

Total victims of credit card fraud in 2016: 1.<sup>16</sup>

Dollar Losses related to credit card fraud: \$214.<sup>16</sup>

75 per cent of Canadians<sup>(/)</sup> were more concerned about fraud in 2016 than they were five years ago.<sup>17</sup>

44 per cent of Canadians are uncomfortable with making online purchases in 2016.<sup>17</sup>

35 per cent of Canadians are afraid someone has personal information about them that they should not be in possession of.<sup>17</sup>

17 per cent of Canadians have corresponded with someone via email or social media who misrepresented their identity.<sup>17</sup>

14 per cent of Canadians experienced someone gaining access to their email accounts without permission.<sup>17</sup>

8 per cent of Canadians experienced someone gaining access to their social media accounts without permission.<sup>17</sup>

33 per cent of Canadians had been victims of financial fraud at some point in their lives (this is reported as basically unchanged from 2015).<sup>17</sup>

Credit card and debit card fraud had the highest incidence rates in 2016, at 65 per cent and 31 percent, respectively.<sup>17</sup>

Canadian victims of cybercrime reported in 2016: 8.5 million (26 per cent), up from 7 million in 2015.<sup>18</sup>

Amount lost to cybercrime in 2016: US\$1.9 billion, down from \$2 billion in 2015.<sup>18</sup>

Most common cybercrimes reported in Canada: credit card fraud (21 per cent), compromised account password (21 per cent) and hacked email (16 per cent).<sup>18</sup>

75 per cent of Canadians are doing more to prevent fraud compared to five years ago, including using complicated passwords online, shredding credit and debit card statements and locking their mobile devices.<sup>17</sup>

## Mobile and Online Banking

More than three out of four Canadians (76 per cent) own a smartphone in 2016, up from 68 per cent in 2015.<sup>19</sup>

85 per cent of Canadians use a mobile banking app to pay a bill in 2016, compared to 65 per cent in 2014.<sup>19</sup>

84 per cent use a mobile banking app to check their bank account balance in 2016, compared to 61 per cent in 2014.<sup>19</sup>

52 per cent of Canadians use their smartphone's mobile banking app as their primary method for depositing a cheque, compared to 2014 and 2015 when 0 per cent reported doing so.<sup>19</sup>

33 per cent of Canadians expect to make more mobile payments in 2017, compared to the 26 per cent who expected to do so in 2016.<sup>19</sup>

The dominant concern among those who have never made a mobile payment is security, which was highest among women and those over 35 and lower among men and millennials.<sup>19</sup>

The most common mobile payment methods for Canadians in 2016 were PayPal (70 per cent), Starbucks (42 per cent) Passbook (26 per cent), Apple Pay (26 per cent) and Google Wallet (25 per cent).<sup>19</sup>

In 2014, 23 per cent of Canadians didn't think they would be carrying cash in by 2024, and 54 per cent anticipated no longer using cheques.<sup>20</sup>

## Rewards

Canadian adult credit card holders carrying credit cards with rewards: 78 per cent in 2016, stable from 2015.<sup>4</sup>

Canadian adult credit card holders carrying non-reward cards: 35 per cent in 2015, down from 37 per cent in 2014. According to Market Sense Inc., use of credit cards without rewards has been declining since the company began tracking the market in 2006 when it sat at 72 per cent.<sup>4</sup>

Total rewards credit cards offered by Canada's six largest banks: 66 in 2016, down from 81 in 2015 (includes TD-owned MBNA, CIBC-owned PC Financial, co-branded and affinity cards).<sup>21</sup>

Travel rewards credit cards offered in 2016 by Canada's six largest banks: 40 (includes TD-owned MBNA co-branded and affinity cards) - 2015.<sup>21</sup>

Cash back credit cards offered by Canada's six largest banks: 26 in 2016, up from 17 in 2015 (includes TD-owned MBNA co-branded and affinity cards).<sup>21</sup>

Canadians belong to an average of 11.3 loyalty programs in 2016, but only actively participate in an average of 7.3 loyalty programs.<sup>22</sup>

32 per cent of Canadians are satisfied with the loyalty programs they belong to in 2016, which is consistent with results in 2015, which put satisfaction at 30 per cent.<sup>22</sup>

44 per cent of Canadians would like to engage with their loyalty program via their mobile device in 2016, but 58 per cent are unaware if there's an app to do that.<sup>22</sup>

15 per cent of Canadians are satisfied with the way rewards or benefits can be earned.<sup>22</sup>

63 per cent of Canadian consumers modify how much they spend to maximize the points they can earn.<sup>22</sup>

More than 25 per cent of loyalty members have never redeemed their points.<sup>22</sup>

The best loyalty programs according to Canadians are: Canadian Tire (retail), Shoppers Drug Mart (drug and grocery), Starbucks (dining), President's Choice (debit card) and Air Miles (Coalition).<sup>22</sup>

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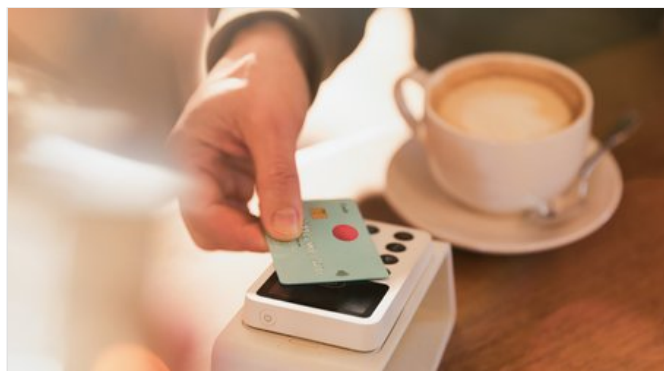
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