

Table 1**Current Ownership of Accounts and Account Access Technologies**

Percentage of consumers

	2010*	2011	2012
Deposit and payment accounts	1.4	0.7	0.3
Deposit accounts	1.4	1.0	1.1
Checking.....	1.4	1.1	1.1
Primary account earns interest.....	1.7	1.5	1.6
Overdraft protection.....	1.5	1.5	1.6
Savings.....	1.8	1.4	1.4
Traditional or passbook.....	1.8	1.4	1.4
Money market.....	1.2	na	na
With check privileges.....	0.9	na	na
Nonbank payment accounts			
Online payment service provider.....	1.4	1.5	1.7
Amazon payments.....	na	1.0	1.1
Google checkout.....	na	0.6	0.6
Paypal.....	na	1.4	1.6
Other.....	na	0.4	0.4
Other accounts			
Prepaid	na	2.1	1.5
Prepaid (4 categories).....	1.6	1.9	na
Account access technologies			
Deposit account access technologies			
ATM card.....	1.6	1.3	1.3
ATM card (no debit feature).....	1.7	1.4	1.4
Debit card.....	1.6	1.3	1.3
Telephone banking.....		1.4	1.4
Online banking.....	1.7	1.5	1.5
Mobile banking.....	1.2	1.4	1.5
App installed.....	na	1.1	1.3
Used mobile phone, with or without app.....	na	1.4	1.4
Check balance or recent transactions with mobile phone.....	na	1.3	1.4
Bill pay with mobile phone.....	na	1.1	1.1
Receive a text message alert from your bank.....	na	1.1	1.2
Transfer money between two accounts with mobile phone.....	na	1.0	1.2
Information and communication technologies			
Tablet.....	na	na	1.3
Mobile phone.....	0.9	0.8	0.6
Smart phone (iPhone, Android, BlackBerry, etc.).....	1.6	1.4	1.5

Notes: 1–4, 11, 12, 14, 15.

Table 2
Historical Ownership of Accounts and Account Access Technologies
 Percentage of consumers

Ever owned	2010 ^r	2011	2012
Deposit and payment accounts	0.9	0.5	0.3
Deposit accounts	0.9	0.7	0.8
Checking.....	0.9	0.8	0.9
Primary account earns interest.....	na	na	na
Overdraft protection.....	na	na	na
Savings.....	1.1	1.0	1.2
Traditional or passbook.....	1.1	1.0	1.2
Money market.....	1.5	na	na
With check privileges.....	na	na	na
Nonbank payment accounts	na	na	na
Online payment service provider.....	na	na	na
Amazon payments.....	na	na	na
Google checkout.....	na	na	na
Paypal.....	na	na	na
Other.....	na	na	na
Other accounts	na	na	na
Prepaid	na	1.8	1.3
Prepaid (4 categories).....	1.8	2.0	na
Account access technologies			
Deposit account access technologies			
ATM card.....	1.1	1.1	1.1
ATM card (no debit feature).....	1.6	1.4	1.5
Debit card.....	1.3	1.2	1.2
Telephone banking.....		1.5	1.5
Online banking.....	1.5	1.4	1.4
Mobile banking.....	1.4	1.5	1.5
App installed.....	na	1.2	1.4
Used mobile phone, with or without app.....	na	1.5	1.6
Check balance or recent transactions with mobile phone.....	na	1.5	1.6
Bill pay with mobile phone.....	na	1.4	1.4
Receive a text message alert from your bank.....	na	1.2	1.4
Transfer money between two accounts with mobile phone.....	na	1.2	1.4
Information and communication technologies			
Tablet.....	na	na	na
Mobile phone.....	na	0.5	0.4
Smart phone (iPhone, Android, BlackBerry, etc.).....	na	na	na

Notes: 1-4, 8, 11, 12, 14, 15.

Table 3**Discarding of Accounts and Account Access Technologies**

Percentage of consumers

Discarded	2010 ^r	2011	2012
Deposit and payment accounts	1.1	0.4	0.2
Deposit accounts	1.2	0.8	0.7
Checking.....	1.2	0.8	0.8
Primary account earns interest.....	na	na	na
Overdraft protection.....	na	na	na
Savings.....	1.6	1.2	1.0
Traditional or passbook.....	1.6	1.2	1.0
Money market.....	1.0	na	na
With check privileges.....	na	na	na
Nonbank payment accounts			
Online payment service provider.....	na	na	na
Amazon payments.....	na	na	na
Google checkout.....	na	na	na
Paypal.....	na	na	na
Other.....	na	na	na
Other accounts			
Prepaid	na	1.8	1.3
Prepaid (4 categories).....	1.4	1.9	na
Account access technologies			
Deposit account access technologies			
ATM card.....	1.3	0.9	0.8
ATM card (no debit feature).....	1.6	1.2	1.3
Debit card.....		0.8	0.8
Telephone banking.....	na	0.9	0.9
Online banking.....	1.2	0.8	0.6
Mobile banking.....	0.5	0.6	0.8
App installed.....	na	0.3	0.5
Used mobile phone, with or without app.....	na	0.7	0.8
Check balance or recent transactions with mobile phone.....	na	0.7	0.8
Bill pay with mobile phone.....	na	0.7	0.8
Receive a text message alert from your bank.....	na	0.4	0.7
Transfer money between two accounts with mobile phone.....	na	0.2	0.5
Information and communication technologies			
Tablet.....	na	na	na
Mobile phone.....	na	0.7	0.5
Smart phone (iPhone, Android, BlackBerry, etc.).....	na	na	na

Notes: 1-4, 9, 11, 12, 14, 15.

Table 4**Primary Bank Account Holdings, by Type of Deposit Account and Financial Institution**

Percentage of consumers	2010 ^r	2011	2012
Primary checking account			
Commercial bank.....	1.8	1.5	1.5
Savings and loan.....	1.0	0.7	0.8
Credit union.....	1.2	1.1	1.2
Brokerage.....	0.2	0.2	0.1
Internet bank.....	0.2	0.3	0.2
Other.....	0.7	0.5	0.3
Primary savings account			
Commercial bank.....	1.5	1.4	1.4
Savings and loan.....	0.7	0.6	0.7
Credit union.....	1.3	1.1	1.2
Brokerage.....	0.2	0.2	0.3
Internet bank.....	0.3	0.4	0.5
Other.....	0.6	0.4	0.2
Percentage of account adopters*	2010 ^r	2011	2012
Primary checking account			
Commercial bank.....	1.6	1.4	1.5
Savings and loan.....	1.1	0.7	0.9
Credit union.....	1.3	1.2	1.3
Brokerage.....	0.3	0.2	0.1
Internet bank.....	0.3	0.4	0.3
Other.....	0.8	0.6	0.3
Primary savings account			
Commercial bank.....	1.9	1.6	1.6
Savings and loan.....	1.1	0.8	1.0
Credit union.....	1.8	1.5	1.6
Brokerage.....	0.4	0.3	0.4
Internet bank.....	0.4	0.6	0.6
Other.....	0.9	0.5	0.3

* Adopters are respondents who have identified themselves as owning and/or using that type of account. For example, 1.5% of checking account adopters identified "commercial bank" as the location of their primary checking account in 2012.

Notes: 1-4.

Table 5
Current Adoption of Payment Instruments, by Type of Asset or Liability
 Percentage of consumers

	2010*	2011	2012
Assets			
Money (M1)*	0.0	0.0	0.0
Cash (currency).....	0.0	0.2	0.0
Travelers check	0.7	0.4	0.3
Demand deposit accounts, consumer	1.1	0.9	0.7
Checks.....	1.6	1.3	1.3
Personal.....	1.6	1.3	1.3
Certified.....	na	na	0.6
Debit card.....	1.6	1.3	1.3
Online banking bill payment.....	1.7	1.5	1.5
Bank account number payment.....	1.8	1.5	1.5
Other deposit accounts.....			
Cashier's check.....	na	na	0.8
Other (unknown/unspecified)	1.7	1.4	1.4
Direct deduction from income	1.2	1.3	1.1
Money order.....	1.5	1.3	1.4
Prepaid.....	1.6	2.1	1.5
Liabilities			
Credit or charge card.....	1.8	1.5	1.5
Credit.....	1.8	1.5	1.5
Charge.....	1.1	0.7	0.9
Text/SMS mobile payment.....	0.6	0.5	0.6

* For M1 official definition, see Federal Reserve Statistical Release H.6.

Notes: 1-4, 7, 14.

Table 6**Current Adoption of Payment Instruments, by Form of Instrument and Other Means of Payment**

Percentage of consumers

	2010 ^a	2011	2012
Paper instruments	0.0	0.2	0.0
Cash.....	0.0	0.2	0.0
Checks.....	1.6	1.3	1.3
Certified check.....	na	na	0.6
Cash and check substitutes.....	1.6	1.3	1.4
Money order.....	1.5	1.3	1.4
Travelers check.....	0.7	0.4	0.3
Cashier's check.....	na	na	0.8
Payment cards	na	1.2	0.6
Payment cards (4 categories)	1.4	1.2	na
Debit.....	1.6	1.3	1.3
Credit or charge card.....	1.8	1.5	1.5
Credit.....	1.8	1.5	1.5
Charge	1.1	0.7	0.9
Prepaid	na	2.1	1.5
Prepaid (4 categories).....	1.6	1.9	na
Electronic payments	1.7	1.4	1.4
Online banking bill payment.....	1.7	1.5	1.5
Bank account number payment.....	1.8	1.5	1.5
Other means of payment			
Direct deduction from income.....	1.2	1.3	1.1

Notes: 1-4, 7, 14, 15.

Table 7**Historical Adoption of Payment Instruments, by Form of Instrument and Other Means of Payment**

Percentage of consumers

	Ever adopted	2010*	2011	2012
Paper instruments				
Cash.....		na	na	na
Checks.....		na	na	na
Certified check.....		na	na	na
Cash and check substitutes.....				
Money order.....		1.4	1.3	1.3
Travelers check.....		1.8	na	na
Cashier's check.....		na	na	na
Payment cards				
Payment cards (4 categories)				
Debit.....		1.3	1.2	1.2
Credit or charge card.....		1.6	1.3	1.3
Credit.....		na	na	na
Charge.....		na	na	na
Prepaid.....		na	1.8	1.3
Prepaid (4 categories).....		1.8	2.0	na
Electronic payments				
Online banking bill payment.....		1.8	1.5	1.5
Bank account number payment.....		na	na	na
Other means of payment				
Direct deduction from income.....		na	na	na

Notes: 1-4, 7, 8, 14, 15.

Table 8**Discarding of Payment Instruments, by Form of Instrument and Other Means of Payment**

Percentage of consumers

	Discarded	2010*	2011	2012
Paper instruments				
Cash.....		na	na	na
Checks.....		na	na	na
Certified check.....		na	na	na
Cash and check substitutes.....		na	na	na
Money order.....		1.7	1.5	1.5
Travelers check.....		1.7	na	na
Cashier's check.....		na	na	na
Payment cards				
Payment cards (4 categories)				
Debit.....		1.2	0.8	0.8
Credit or charge card.....		1.5	1.1	1.1
Credit.....		na	na	na
Charge.....		na	na	na
Prepaid.....		na	1.8	1.3
Prepaid (4 categories).....		1.4	1.9	na
Electronic payments				
Online banking bill payment.....		1.0	0.9	0.7
Bank account number payment.....		na	na	na
Other means of payment				
Direct deduction from income.....		na	na	na

Notes: 1-4, 9, 14, 15.

Table 9**Current Adoption of Debit, Credit, and Charge Cards, by Instrument Type and Features**

Percentage of consumers

	2010 ^a	2011	2012
Debit cards	1.6	1.3	1.3
Rewards.....	na	na	1.3
Nonrewards.....	na	na	na
Contactless.....	1.3	1.0	0.9
Credit cards or charge cards	1.8	1.5	1.5
Rewards.....	1.8	1.5	1.5
Nonrewards.....	1.6	1.4	1.5
Credit	1.8	1.5	1.5
Rewards.....	1.7	1.5	1.5
Nonrewards.....	1.6	1.4	1.5
Contactless.....	1.0	0.7	0.9
General purpose.....	1.8	1.5	1.5
Visa, MasterCard, Discover	na	1.5	1.5
American Express	na	0.8	0.9
Rewards.....	1.7	1.4	1.5
Nonrewards.....	1.5	1.3	1.3
Company or store branded	na	1.4	1.5
Rewards.....	1.3	1.1	1.2
Nonrewards.....	1.3	1.1	1.2
Charge	1.1	0.7	0.9
Rewards.....	0.8	0.6	0.7
Nonrewards.....	0.6	0.4	0.3
American Express charge cards.....		0.7	0.8
Rewards.....	na	0.6	0.6
Nonrewards.....	na	0.3	0.2
Diners Club or other charge cards.....	na	0.3	0.5
Rewards.....	na	0.1	0.3
Nonrewards.....	na	0.2	0.2

Notes: 1-4, 10.

Table 10**Current Adoption of Prepaid Cards and Contactless Technologies, by Instrument Type and Features**

Percentage of consumers

	2010 ^r	2011	2012
Prepaid cards (4 categories)	1.6	1.9	na
Contactless.....	0.8	0.9	na
General purpose.....	1.5	1.0	na
Merchant specific.....	1.2	1.3	na
Payroll.....	0.7	0.7	na
Government issued.....	0.8	0.9	na
Prepaid cards (12 or 13 categories)	na	2.1	1.5
Contactless.....	na	0.6	0.7
Government related	na	0.9	1.2
Direct express card.....	na	1.0	0.5
Electronic benefits transfer (EBT) card.....	na	1.5	1.1
Public transportation card.....	na	0.9	0.9
Other federal, state, or local government benefit card.....	na	na	0.5
Employer related	na	0.7	1.0
Payroll card.....	na	0.4	0.5
Incentive card.....	na	0.2	0.5
Benefit card.....	na	1.1	0.9
Other	na	2.0	1.5
Gift card.....	na	1.9	1.4
Phone card.....	na	0.9	0.7
Remittance card.....	na	0.2	0.3
Rebate card.....	na	0.8	0.8
Location specific card.....	na	0.4	0.5
Other general purpose card.....	na	1.2	0.9
Contactless Technologies	1.6	1.7	1.3
Any payment card.....	na	1.2	1.2
Electronic toll payment.....	1.2	0.8	0.8
Key fob.....	0.3	0.4	0.4
Mobile phone*.....	0.3	0.4	0.3

* Adoption means the consumer used the instrument in a given year.

Notes: 1–4, 7, 13, 14.

Table 11
Number of Adopted Accounts and Payment Cards
 Mean number per adopter*

	2010*	2011	2012
Deposit accounts	0.1	0.1	0.1
Checking.....	0.0	0.0	0.0
Savings.....	0.0	0.0	0.0
Traditional or passbook.....	0.0	na	na
Money market.....	0.0	na	na
Nonbank payment accounts			
Online payment service provider.....	0.1	na	na
ATM and debit cards			
ATM.....	0.0	0.1	0.0
Debit.....	0.0	0.0	0.0
Credit cards	0.1	0.1	0.1
Rewards.....	0.1	0.1	0.1
Nonrewards.....	0.1	0.1	0.1
General purpose	0.1	0.1	0.1
Rewards.....	0.0	0.0	0.1
Nonrewards.....	0.1	0.1	0.1
Charge	0.0	0.0	0.0
Rewards.....	0.0	0.0	0.0
Nonrewards.....		0.0	0.0
Branded	0.1	0.1	0.1
Rewards.....	0.0	0.0	0.0
Nonrewards.....	0.1	0.0	0.1
Prepaid cards	na	0.4	0.1

* Bold-face numbers are per adopter of the instrument. The denominator for each of the subcategories is the number of adopters of the bold-faced instrument.

Notes: 1–4, 7, 10, 14.

Table 12
Mean Number of Payment Instruments Adopted by Account and Payment Instrument Adopters

	2010*	2011	2012
Available number of payment instruments	9	9	9
Total (all consumers)	0.1	0.1	0.1
Paper instruments.....	0.0	0.0	0.0
Card instruments.....	0.0	0.0	0.0
Electronic instruments.....	0.0	0.0	0.0
Deposit account non-adopters	0.2	0.1	0.1
Deposit account adopters	0.0	0.0	0.0
Checking and savings account adopters.....	0.0	0.0	0.0
Checking account adopters, no savings.....	0.1	0.1	0.1
Savings account adopters, no checking.....	s	s	s
Paper instrument adopters	0.1	0.1	0.1
Cash adopters.....	0.1	0.1	0.1
Check adopters.....	0.0	0.0	0.0
Money order adopters.....	0.2	0.1	0.1
Travelers check adopters.....	0.1	0.2	s
Payment card adopters	0.0	0.1	0.0
Debit adopters.....	0.0	0.0	0.0
Credit adopters.....	0.0	0.0	0.0
Prepaid adopters.....		0.1	0.1
Electronic payment adopters	0.0	0.0	0.0
Online banking bill payment adopters.....	0.0	0.0	0.0
Bank account number payment adopters.....	0.0	0.0	0.0

Notes: 1, 3, 4, 6, 7, 14, 17.

Table 13
Cash and Prepaid Card Holdings and Prepaid Card Reloadings
Dollars per consumer, except as noted

	Mean			Median		
	2010 ^r	2011	2012	2010 ^r	2011	2012
Cash holdings	50	29	78	6	5	5
On person.....	4	4	8	1	2	2
On property.....	49	30	79	3	2	3
Excluding large-value holdings*.....	6	7	8	5	5	4
On person.....	2	2	2	1	1	1
On property.....	6	6	7	1	1	2
Prepaid card holdings, adopters[†]	51	133	37	6	7	8
Prepaid card reloading						
Percentage of consumers reloading prepaid cards.....	0.9	1.1	1.0	—	—	—
Dollar amount per reloading, reloaders only.....	10	25	45	7	5	6
Number of reloads per month, reloaders only.....	na	0.1	0.2	na	0.3	0.2

* Estimates are for the sub-sample of respondents with cash holdings of less than or equal to the 95th percentile (approximately \$1,200 for total, \$260 for on person, and \$1,000 on property in 2010; \$1,245 for total, \$265 for on person, and \$1,000 on property in 2011; and \$1,524 for total, \$265 for on person, and \$1,200 on property in 2012).

† In 2010, the distribution of values has a thick right tail, and the estimate reported is based on all observations below the 90th percentile, or \$6,000.

Notes: 1–4.

Table 14**Cash Holdings, by Adoption of Deposit Accounts and Payment Instruments**

Dollars per consumer*

Adopters	Mean			Median		
	2010 ^r	2011	2012	2010 ^r	2011	2012
Deposit account	47	32	84	7	6	7
On person.....	4	4	4	1	2	2
On property.....	47	32	86	3	2	4
ATM or debit card	27	32	87	6	4	5
On person.....	3	4	4	1	1	2
On property.....	28	32	89	2	2	3
Credit card	61	38	44	5	6	7
On person.....	5	4	10	3	2	3
On property.....	60	39	43	3	3	3
Prepaid card	na	37	54	na	10	10
On person.....	na	10	6	na	4	3
On property.....		37	55	na	3	5
Money order	166	88	69	8	12	14
On person.....	13	10	31	3	4	5
On property.....	166	89	61	3	3	5
Nonadopters	Mean			Median		
	2010 ^r	2011	2012	2010 ^r	2011	2012
Deposit account	s	30	145	s	5	22
On person.....	s	11	90	s	2	9
On property.....	s	26	117	s	2	12
ATM or debit card	260	73	177	20	27	33
On person.....	20	14	42	7	8	7
On property.....	257	77	177	10	4	12
Credit card	86	38	256	6	6	6
On person.....	9	10	7	2	2	3
On property.....	83	35	265	1	1	1
Prepaid card	na	91	152	na	13	6
On person.....	na	8	14	na	4	4
On property.....	na	93	156	na	2	2
Money order	41	28	98	9	6	5
On person.....	4	4	4	2	2	2
On property.....	40	28	100	3	2	3

* "On person" is defined as cash held in the respondent's wallet, purse, and/or pocket. "On property" is defined as cash held elsewhere by the respondent (in the respondent's home, car, office, etc.) instead of on person.

Notes: 1–5, 7, 14, 17.

Table 15**Cash Withdrawals, Total and at Most Frequent Location**

Dollars per consumer per location, except as noted*

Total	Mean			Median		
	2010 ^r	2011	2012	2010 ^r	2011	2012
Cash withdrawals per month†	30	28	47	14	15	15
Amount per withdrawal.....	7	6	6	4	5	6
Withdrawals (number per month).....	0.2	0.2	0.4	0	0	0
Most frequent location per month	26	25	29	7	16	14
Amount per withdrawal.....	8	6	6	4	10	9
Withdrawals (number per month).....	0.2	0.2	0.2	0.2	0.2	0.2
All other locations per month	11	11	26	2	3.0	2.1
Amount per withdrawal.....	5	4	5	3	2	2
Withdrawals (number per month).....	0.1	0.1	0.2	0	0.0	0.0
At Most Frequent Location	Mean			Median		
	2010 ^r	2011	2012	2010 ^r	2011	2012
ATM per month	15	28	39	8	16	16
Amount per withdrawal.....	6	4	5	4	4	5
Withdrawals (number per month).....	0	0.3	0.3	0	0.2	0.2
Bank teller per month	33	53	51	34	25	49
Amount per withdrawal.....	11	15	15	10	10	12
Withdrawals (number per month).....	0	0.2	0.3	0	0.1	0.2
Check cashing store per month	s	s	s	s	s	s
Amount per withdrawal.....	s	s	s	s	s	s
Withdrawals (number per month).....		s	s	s	s	s
Retail or grocery store per month	13	12	10	6	4	8
Amount per withdrawal.....	2	2	2	3	4	3
Withdrawals (number per month).....	0	0.4	0.3	0	0.3	0.2
Employer per month	s	s	232	s	s	282
Amount per withdrawal.....	s	s	37	s	s	39
Withdrawals (number per month).....	s	s	1.1	s	s	0.9
Family or friend per month	94	34	180	17	18	17
Amount per withdrawal.....	17	16	8	5	6	8
Withdrawals (number per month).....	1	0.7	2.3	1	0.2	0.3
Other per month	86	339	281	145	124	158
Amount per withdrawal.....	41	44	24	31	32	21
Withdrawals (number per month).....	0.8	2.0	2.0	0.8	0.7	0.6

* The amount for each location is the dollar amount of withdrawals at that location only by consumers who named that location as their most frequent location. Amount withdrawn per month is obtained from the amount per withdrawal times the number of withdrawals, calculated for each consumer.

† *Cash withdrawals per month* is the withdrawal-weighted average of typical amounts per withdrawal from the primary and all other locations.

Notes: 1, 4, 5, 17.

Table 16**Cash Withdrawal Preferences, by Location and Method**

Percentage of consumers

Total	Mean		
	2010^r	2011	2012
Cash withdrawals (monthly).....	1.2	0.7	0.8
Cash withdrawals (annually).....	1.0	0.4	0.3
Most Frequented Location	Mean		
	2010^r	2011	2012
ATM.....	1.7	1.5	1.5
Bank teller.....	1.3	1.2	1.3
Check cashing store.....	0.3	0.5	0.6
Retail or grocery store.....	0.8	0.8	0.9
Employer.....	1.2	0.6	0.6
Family or friend.....	1.2	0.8	0.7
Other.....	0.6	0.6	0.6
Most Frequent Method, by Location	Mean		
	2010^r	2011	2012
ATM			
Debit card.....	na	na	2.0
ATM card.....	na	na	1.6
Prepaid card.....	na	na	1.4
Credit card cash advance.....	na	na	0.2
Other type of card.....	na	na	0.7
Retail store			
Debit card.....	na	na	2.7
Write a check.....	na	na	1.0
Prepaid card.....		na	0.8
Other method.....	na	na	2.4

Notes: 1–5.

Table 17**Total Cash Withdrawals, by Adoption of Deposit Accounts and Payment Instrument**

Dollars per month per location, except as noted*

Adopters	Mean			Median		
	2010 ^r	2011	2012	2010 ^r	2011	2012
Deposit account per month	28	26	32	13	10	17
Amount per withdrawal.....	6	4	5	4	4	4
Withdrawals (number per month).....	0.2	0.2	0.3	0.2	0.2	0.1
ATM or debit card per month	30	28	34	15	12	16
Amount per withdrawal.....	7	4	5	3	3	3
Withdrawals (number per month).....	0.2	0.2	0.3	0.2	0.2	0.1
Credit card per month	24	20	49	15	13	16
Amount per withdrawal.....	7	5	4	5	4	5
Withdrawals (number per month).....	0.2	0.2	0.4	0.2	0.2	0.3
Prepaid card per month	na	63	61	na	32	23
Amount per withdrawal.....	na	14	7	na	7	7
Withdrawals (number per month).....	na	0.5	0.5	na	0.3	0.1
Money order per month	69	80	177	43	35	56
Amount per withdrawal.....	19	12	12	9	10	9
Withdrawals (number per month).....	0.4	0.6	1.5	0.1	0.1	0.5
Nonadopters	Mean			Median		
	2010 ^r	2011	2012	2010 ^r	2011	2012
Deposit account per month	s	124	442	s	116	165
Amount per withdrawal.....	s	52	43	s	37	27
Withdrawals (number per month).....		1.1	3.2	s	0.6	0.8
ATM or debit card per month	95	65	213	74	50	51
Amount per withdrawal.....	26	25	22	12	11	25
Withdrawals (number per month).....	0.4	0.7	1.6	0.6	0.4	0.5
Credit card per month	80	76	109	43	38	55
Amount per withdrawal.....	18	17	18	9	9	10
Withdrawals (number per month).....	0.4	0.6	1.0	0.3	0.1	0.1
Prepaid card per month	na	56	74	na	19	25
Amount per withdrawal.....	na	16	9	na	7	7
Withdrawals (number per month).....	na	0.5	0.6	na	0.3	0.3
Money order per month	27	27	34	10	12	16
Amount per withdrawal.....	7	7	7	4	5	5
Withdrawals (number per month).....	0.2	0.2	0.2	0.2	0.2	0.3

* Amount withdrawn per month is obtained from the amount per withdrawal times the number of withdrawals, calculated for each consumer.

Notes: 1–5, 7, 17.

Table 18
Share of Consumers Using Accounts and Technologies in a Given Year

	Percentage of consumers	2010 ^r	2011	2012
Deposit account access		1.5	1.2	1.3
Bank branch visit*		1.8	1.4	1.5
ATM		1.8	1.4	1.5
Telephone banking		1.6	1.3	1.3
Online banking		1.8	1.5	1.5
Using a computer or laptop		na	1.5	1.5
Using a mobile phone		na	1.1	1.3
Using other internet connected device		na	1.1	1.3
Using other device		na	0.7	0.0
Mobile banking		1.2	1.4	1.4
App installed		na	na	na
Used mobile phone, with or without app		na	1.4	1.4
Check balance or recent transactions with mobile phone		na	1.3	1.4
Bill pay with mobile phone		na	1.1	1.1
Receive a text message alert from your bank		na	1.1	1.2
Transfer money between two accounts with mobile phone		na	1.0	1.2
Nonbank payment accounts				
Online payment service provider		1.2	1.3	1.5
Prepaid card reloading		0.9	1.1	1.0
	Percentage of adopters	2010^r	2011	2012
Deposit account access		0.6	0.7	0.8
Bank branch visit		1.5	1.3	1.4
ATM		1.4	1.1	1.3
Telephone banking		1.6	1.4	1.3
Online banking		1.6	1.4	1.3
Using a computer or laptop		na	1.4	1.4
Using a mobile phone		na	1.1	1.3
Using other internet connected device		na	1.2	1.4
Mobile banking		1.3	1.4	1.5
App installed		na	na	na
Used mobile phone, with or without app		na	1.4	1.5
Check balance or recent transactions with mobile phone		na	1.3	1.5
Bill pay with mobile phone		na	1.2	1.2
Receive a text message alert from your bank		na	1.1	1.3
Transfer money between two accounts with mobile phone		na	1.1	1.3
Nonbank payment accounts				
Online payment service provider		2.6	1.7	1.9
Prepaid card reloading, reloaders only (monthly)		na	na	na

* Bank branch visit is defined as visiting a bank and interacting with a teller or other bank employee. It does not include visiting an ATM located at a bank branch.

Notes: 1–4, 16.

Table 19**Mobile Banking and Mobile Payments**

Percentage of consumers, except as noted

	2010*	2011	2012
Current adoption and use of mobile banking	na	1.4	1.5
Mobile banking app installed.....	na	1.1	1.3
Check balance or recent transactions with mobile phone.....	na	1.3	1.4
Bill pay with mobile phone.....	na	1.1	1.1
Receive a text message alert from your bank.....	na	1.1	1.2
Transfer money between two accounts with mobile phone.....	na	1.0	1.2
Historical adoption of mobile banking	na	1.5	1.5
Mobile banking app installed.....	na	1.2	1.4
Check balance or recent transactions with mobile phone.....	na	1.5	1.6
Bill pay with mobile phone.....	na	1.4	1.4
Receive a text message alert from your bank.....	na	1.2	1.4
Transfer money between two accounts with mobile phone.....	na	1.2	1.4
Discard rate of mobile banking	na	0.6	0.8
Mobile banking app installed.....	na	0.3	0.5
Check balance or recent transactions with mobile phone.....	na	0.7	0.8
Bill pay with mobile phone.....	na	0.7	0.8
Receive a text message alert from your bank.....	na	0.4	0.7
Transfer money between two accounts with mobile phone.....	na	0.2	0.5
Use of mobile payments on an annual basis	0.6	1.1	1.2
Text/SMS.....	0.6	0.5	0.6
Contactless.....	0.3	0.4	0.3
Scanned a barcode.....	na	0.6	0.4
Used your mobile phone's web browser.....		0.8	1.0
Used a mobile app.....	na	0.7	0.8
Swiped card in device attached to mobile phone.....	na	na	0.8
Use of mobile payments on an annual basis (percentage of users)			
Text/SMS.....	7.0	3.5	2.9
Contactless.....	7.3	3.3	1.8
Scanned a barcode.....	5.1	4.5	2.4
Used your mobile phone's web browser.....	na	4.8	3.2
Used a mobile app.....	na	4.7	3.5
Swiped card in device attached to mobile phone.....	na	na	3.5

Notes: 1-4, 11.

Table 20
Share of Consumers Using Payment Instruments, by Type of Asset or Liability

Percentage of consumers	Monthly			Annual		
	2010 ^r	2011	2012	2010 ^r	2011	2012
Assets						
Money (M1)*						
Cash (currency).....	1.0	1.1	1.1	0.9	1.0	1.1
Travelers check.....	0.0	na	na	0.5	0.4	0.3
Demand deposit accounts, consumer						
Checks.....						
Personal.....	1.8	1.5	1.5	1.8	1.5	1.5
Certified.....	na	na	na	na	na	0.6
Debit card.....	1.7	1.4	1.5	1.7	1.4	1.5
Online banking bill payment.....	1.6	1.4	1.4	1.7	1.4	1.4
Bank account number payment.....	1.7	1.5	1.5	1.7	1.5	1.5
Other deposit accounts, bank.....						
Cashier's check.....	na	na	na	na	na	0.8
Other (unknown/unspecified)						
Direct deduction from income.....	1.1	1.1	1.0	1.1	1.2	1.0
Money order.....	1.2	0.9	1.1	1.3	1.1	1.1
Prepaid.....	1.0	1.1	0.9	1.1	1.4	1.1
Liabilities						
Credit or charge card.....	1.8	1.5	1.5	1.8	1.5	1.6
Credit.....						
Charge.....	na	na	na	na	na	na
Text/SMS mobile payment.....						
Text/SMS mobile payment.....	na	na	na	0.6	0.5	0.6

* For M1 official definition, see Federal Reserve Statistical Release H.6.

Notes: 1–4, 7, 14.

Table 21a
Share of Consumers Using Payment Instruments

Percentage of consumers	Monthly			Annual		
	2010 ^r	2011	2012	2010 ^r	2011	2012
Paper instruments	0.7	0.9	1.0	0.7	0.8	0.9
Cash.....	1.0	1.1	1.1	0.9	1.0	1.1
Check.....	1.8	1.5	1.5	1.8	1.5	1.5
Certified check.....	na	na	na	na	na	0.6
Money order.....	1.2	0.9	1.1	1.3	1.1	1.1
Travelers check.....	0.0	na	na	0.5	0.4	0.3
Cashier's check.....	na	na	na	na	na	0.8
Payment cards	na	1.8	1.3	na	1.8	1.3
Debit.....	1.7	1.4	1.5	1.7	1.4	1.5
Credit or charge card.....	1.8	1.5	1.5	1.8	1.5	1.6
Credit.....	na	na	na	na	na	na
Charge.....	na	na	na	na	na	na
Prepaid.....	na	1.1	0.9	na	1.4	1.1
Prepaid (4 categories).....	1.0	1.3	na	1.1	1.4	na
Electronic payments	1.7	1.5	1.5	1.7	1.4	1.5
Online banking bill payment.....	1.6	1.4	1.4	1.7	1.4	1.4
Bank account number payment.....	1.7	1.5	1.5	1.7	1.5	1.5
Unknown/unspecified instrument						
Mobile payments.....	na	na	na	0.6	1.1	1.2
Text/SMS.....	na	na	na	0.6	0.5	0.6
Contactless.....		na	na	0.3	0.4	0.3
Scanned a barcode.....	na	na	na	na	0.6	0.4
Used your mobile phone's web browser.....	na	na	na	na	0.8	1.0
Used a mobile app.....	na	na	na	na	0.7	0.8
Swiped card in device attached to mobile phone.....	na	na	na	na	na	0.8
Other means of payment						
Direct deduction from income.....	1.1	1.1	1.0	1.1	1.2	1.0

Notes: 1–4, 14, 15.

Table 21b
Share of Adopters Using Payment Instruments

Percentage of adopters [†]	Monthly			Annual		
	2010 ^r	2011	2012	2010 ^r	2011	2012
Paper instruments	0.7	0.8	1.0	0.7	0.8	0.9
Cash.....	1.0	1.0	1.1	0.9	1.0	1.1
Check.....	1.4	1.3	1.4	1.2	1.2	1.2
Certified check.....	na	na	na	na	na	na
Money order.....	3.8	3.3	3.8	3.4	3.3	3.6
Travelers check.....	0.8	na	na	6.0	na	na
Cashier's check.....	na	na	na	na	na	na
Payment cards	na	1.4	1.2	na	1.4	1.2
Debit.....	1.3	1.1	1.4	1.2	1.0	1.3
Credit or charge card.....	1.4	1.4	1.5	1.2	1.3	1.4
Credit.....	na	na	na	na	na	na
Charge.....	na	na	na	na	na	na
Prepaid.....	na	2.1	1.7	na	2.5	1.9
Prepaid (4 categories).....	2.4	3.8	na	2.5	3.9	na
Electronic payments	1.2	1.0	1.2	0.7	0.8	1.1
Online banking bill payment.....	2.0	1.7	1.9	1.8	1.7	1.9
Bank account number payment*.....	1.3	1.1	1.2	0.0	0.0	0.0
Unknown/unspecified instrument						
Mobile payments.....						
Text/SMS.....	na	na	na	7.0	3.5	2.9
Contactless.....	na	na	na	7.3	3.3	1.8
Scanned a barcode.....	na	na	na	5.1	4.5	2.4
Used your mobile phone's web browser.....	na	na	na	na	4.8	3.2
Used a mobile app.....	na	na	na	na	4.7	3.5
Swiped card in device attached to mobile phone.....	na	na	na	na	na	3.5
Other means of payment						
Direct deduction from income*.....	2.0	1.7	1.5	0.0	0.0	0.0

* Estimates are 100 percent whenever adoption is defined solely as annual incidence of use.

[†] Each payment instrument uses adopters of that particular payment instrument as the denominator. For example, in 2012, 1.1% of cash adopters use cash in a typical month.

Notes: 1–4, 7, 14, 15.

Table 22
Share of Consumers Making a Transaction, by Type of Transaction

	Monthly			Annual		
	2010 ^r	2011	2012	2010 ^r	2011	2012
Any transaction	0.4	0.8	0.8	0.4	0.8	0.8
Online or electronic	1.5	1.2	1.3	1.4	1.2	1.2
By mail, in person, or by phone	0.6	0.8	0.9	0.6	0.8	0.9
Bill payments	0.8	0.9	1.0	0.5	0.9	0.9
Automatic.....	1.8	1.5	1.5	1.8	1.5	1.5
Direct deduction from income.....	1.1	1.1	1.0	1.1	1.2	1.0
Online.....	1.7	1.4	1.5	1.7	1.4	1.5
By mail, in person, or by phone.....	1.3	1.2	1.3	1.1	1.1	1.2
Non-bill payments	0.6	0.7	0.9	0.6	0.7	0.9
Online or electronic.....	1.7	1.5	1.5	1.7	1.5	1.5
By mail, in person, or by phone.....	0.7	0.9	1.0	0.7	0.9	1.0
Retail goods.....	0.9	0.8	1.2	0.9	0.8	1.2
Services.....	1.0	1.0	1.2	1.0	0.9	1.2
Person to person	1.7	1.5	1.5	1.5	1.4	1.4
Online or electronic.....	1.2	1.0	1.1	1.3	1.1	1.3
By mail, in person, or by phone.....	1.7	1.5	1.5	1.6	1.4	1.4

Notes: 1-4.

Table 23
Share of Consumers Using Payment Instrument, by Type of Transaction

Monthly	Bill Payments			Nonbill payments					
				Online			Non-online*		
	2010 ^r	2011	2012	2010 ^r	2011	2012	2010 ^r	2011	2012
Paper instruments	1.4	1.3	1.4	1.2	1.1	1.2	1.0	1.0	1.1
Cash.....	1.8	1.4	1.4	na	na	na	1.1	1.1	1.2
Check.....	1.8	1.5	1.5	1.1	0.9	1.1	1.7	1.4	1.4
Money order.....	1.2	0.9	0.9	0.8	0.6	0.8	1.0	0.6	0.7
Travelers check.....	na	na	na	na	na	na	na	na	na
Payment cards	na	2.1	1.5	na	2.0	1.5	na	1.9	1.4
Debit.....	1.7	1.5	1.5	1.5	1.2	1.3	1.7	1.5	1.5
Credit or charge card.....	1.5	1.4	1.4	1.3	1.2	1.1	1.7	1.4	1.5
Prepaid.....	na	0.8	0.7	na	0.5	0.7	na	1.1	0.8
Prepaid (4 categories).....	0.7	1.1	na	0.9	0.9	na	0.9	1.1	na
Electronic payments	1.8	1.5	1.5	1.5	1.1	1.1	1.0	0.9	0.9
Online banking bill payment.....	1.6	1.3	1.4	na	na	na	0.8	0.7	0.7
Bank account number payment.....	1.7	1.5	1.5	1.5	1.1	1.1	0.6	0.6	0.8
Other means of payment									
Direct deduction from income.....	1.1	1.1	1.0	na	na	na	na	na	na

Annual	Bill Payments			Nonbill payments					
				Online			Non-online		
	2010 ^r	2011	2012	2010 ^r	2011	2012	2010 ^r	2011	2012
Paper instruments		1.2	1.3	1.5	1.2	1.3	0.9	1.0	1.1
Cash.....	1.8	1.5	1.5	na	na	na	1.0	1.1	1.1
Check.....	1.9	1.5	1.5	1.4	1.1	1.2	1.8	1.5	1.5
Money order.....	1.3	1.0	1.0	0.9	0.7	0.8	1.1	0.7	0.8
Travelers check.....	na	na	na	na	na	na	na	na	na
Payment cards	na	2.0	1.4	na	2.1	1.5	na	1.9	1.4
Debit.....	1.7	1.5	1.5	1.6	1.3	1.4	1.7	1.5	1.5
Credit or charge card.....	1.6	1.4	1.5	1.5	1.3	1.4	1.8	1.5	1.5
Prepaid.....	na	0.9	0.8	na	0.7	0.8	na	1.3	1.0
Prepaid (4 categories).....	0.7	1.2	na	0.9	1.0	na	1.0	1.2	na
Electronic payments	1.7	1.4	1.5	1.6	1.3	1.2	1.1	1.0	1.1
Online banking bill payment.....	1.6	1.4	1.4	na	na	na	0.9	0.8	0.8
Bank account number payment.....	1.8	1.5	1.5	1.6	1.3	1.2	0.8	0.7	1.0
Other means of payment									
Direct deduction from income.....	1.1	1.2	1.0	na	na	na	na	na	na

* *Non-online* refers to retail goods payments, payments for services, and person-to-person payments.

Notes: 1–4, 14, 15.

Table 24
Share of Consumers Using Payment Instrument, by Type of Bill Payment

Monthly	Automatic			Online			By mail or in person		
	2010 ^r	2011	2012	2010 ^r	2011	2012	2010 ^r	2011	2012
Any instrument	1.8	1.5	1.5	1.7	1.4	1.5	1.3	1.2	1.3
Paper instruments	na	na	na	na	na	na	1.4	1.3	1.4
Cash.....	na	na	na	na	na	na	1.8	1.4	1.4
Check.....	na	na	na	na	na	na	1.8	1.5	1.5
Money order.....	na	na	na	na	na	na	1.2	0.9	0.9
Travelers check.....	na	na	na	na	na	na	na	na	na
Payment cards	1.6	1.4	1.4	1.7	1.5	1.5	na	2.0	1.5
Debit.....	1.4	1.2	1.2	1.6	1.4	1.4	1.6	1.4	1.2
Credit or charge card.....	1.2	1.1	1.2	1.2	1.1	1.2	1.2	1.1	1.1
Prepaid.....	na	na	na	na	na	na	na	0.8	0.7
Prepaid (4 categories).....	na	na	na	na	na	na	0.7	1.1	na
Electronic payments	1.7	1.4	1.5	1.7	1.5	1.5	na	na	na
Online banking bill payment.....	1.3	1.1	1.1	1.6	1.3	1.3	na	na	na
Bank account number payment.....	1.6	1.4	1.3	1.6	1.4	1.4	na	na	na
Other means of payment									
Direct deduction from income.....	1.1	1.1	1.0	na	na	na	na	na	na

Annual	Automatic			Online			By mail or in person		
	2010 ^r	2011	2012	2010 ^r	2011	2012	2010 ^r	2011	2012
Any instrument		1.5	1.5	1.7	1.4	1.5	1.1	1.1	1.2
Paper instruments	na	na	na	na	na	na	1.2	1.2	1.3
Cash.....	na	na	na	na	na	na	1.8	1.5	1.5
Check.....	na	na	na	na	na	na	1.9	1.5	1.5
Money order.....	na	na	na	na	na	na	1.3	1.0	1.0
Travelers check.....	na	na	na	na	na	na	na	na	na
Payment cards	1.6	1.4	1.4	1.7	1.5	1.5	na	2.1	1.5
Debit.....	1.4	1.2	1.2	1.6	1.4	1.4	1.6	1.4	1.3
Credit or charge card.....	1.3	1.2	1.2	1.3	1.2	1.2	1.3	1.2	1.2
Prepaid.....	na	na	na	na	na	na	na	0.9	0.8
Prepaid (4 categories).....	na	na	na	na	na	na	0.7	1.2	na
Electronic payments	1.7	1.4	1.5	1.7	1.5	1.5	na	na	na
Online banking bill payment.....	1.4	1.1	1.1	1.6	1.3	1.3	na	na	na
Bank account number payment.....	1.6	1.4	1.4	1.6	1.4	1.4	na	na	na
Other means of payment									
Direct deduction from income.....	1.1	1.2	1.0	na	na	na	na	na	na

Notes: 1–4, 14, 15.

Table 25

Share of Consumers Using Payment Instrument, by Type of Nonbill, In-Person Transactions

Monthly	Retail			Services and other			Person to person		
	2010 ^r	2011	2012	2010 ^r	2011	2012	2010 ^r	2011	2012
Any instrument	0.9	0.8	1.2	1.0	1.0	1.2	1.7	1.5	1.5
Paper instruments	1.3	1.3	1.4	1.4	1.3	1.4	1.7	1.5	1.5
Cash.....	1.4	1.3	1.4	1.5	1.4	1.5	1.7	1.4	1.5
Check.....	1.5	1.2	1.2	1.5	1.2	1.2	1.1	1.0	1.0
Money order.....	0.8	0.5	0.6	0.7	0.5	0.6	0.8	0.5	0.5
Travelers check.....	na	na	na	na	na	na	na	na	na
Payment cards	na	2.0	1.5	na	2.1	1.5	0.9	0.8	0.9
Debit.....	1.7	1.5	1.5	1.7	1.5	1.5	0.8	0.8	0.8
Credit or charge card.....	1.7	1.4	1.5	1.6	1.4	1.4	0.7	0.5	0.5
Prepaid.....	na	1.1	0.8	na	0.8	0.7	na	na	na
Prepaid (4 categories).....	0.9	1.1	na	0.8	0.9	na	na	na	na
Electronic payments	na	na	na	na	na	na	1.0	0.9	0.9
Online banking bill payment.....	na	na	na	na	na	na	0.8	0.7	0.7
Bank account number payment.....	na	na	na	na	na	na	0.6	0.6	0.8
Other means of payment									
Direct deduction from income.....	na	na	na	na	na	na	na	na	na

Annual	Retail			Services and other			Person to person		
	2010 ^r	2011	2012	2010 ^r	2011	2012	2010 ^r	2011	2012
Any instrument		0.8	1.2	1.0	0.9	1.2	1.5	1.4	1.4
Paper instruments	1.3	1.3	1.3	1.3	1.3	1.4	1.6	1.4	1.4
Cash.....	1.4	1.3	1.4	1.5	1.3	1.4	1.7	1.5	1.5
Check.....	1.6	1.3	1.4	1.6	1.3	1.4	1.5	1.3	1.3
Money order.....	0.9	0.7	0.6	0.8	0.6	0.7	0.9	0.5	0.6
Travelers check.....	na	na	na	na	na	na	na	na	na
Payment cards	na	2.0	1.4	na	2.0	1.5	1.1	0.9	1.0
Debit.....	1.7	1.5	1.5	1.7	1.5	1.5	0.9	0.8	1.0
Credit or charge card.....	1.7	1.5	1.5	1.7	1.4	1.5	0.8	0.6	0.6
Prepaid.....	na	1.2	0.9	na	0.9	0.8	na	na	na
Prepaid (4 categories).....	1.0	1.2	na	0.9	1.0	na	na	na	na
Electronic payments	na	na	na	na	na	na	1.1	1.0	1.1
Online banking bill payment.....	na	na	na	na	na	na	0.9	0.8	0.8
Bank account number payment.....	na	na	na	na	na	na	0.8	0.7	1.0
Other means of payment									
Direct deduction from income.....	na	na	na	na	na	na	na	na	na

Notes: 1-4, 14, 15.

Table 26a
Number of Consumer Payments in a Typical Month, by Type of Asset or Liability

Number per consumer	Mean			Growth rate (%)	
	2010 ^r	2011	2012	10-11	11-12
Total payments	2.4	1.7	1.6	—	—
Assets	2.3	1.5	1.4	—	—
Money (M1)*	2.3	1.5	1.3	—	—
Cash (currency).....	0.9	0.8	0.7	—	—
Travelers check.....	0.0	na	na	—	—
Demand deposit accounts, consumer	1.6	1.1	1.0	—	—
Checks					
Personal.....	0.3	0.3	0.3	—	—
Certified.....	na	na	na	—	—
Debit card.....	1.4	0.9	0.8	—	—
Online banking bill payment.....	0.2	0.2	0.2	—	—
Bank account number payment.....	0.2	0.1	0.1	—	—
Other deposit accounts.....					
Cashier's check.....	na	na	na	—	—
Other (unknown/unspecified)	0.1	0.1	0.1	—	—
Direct deduction from income.....	0.1	0.1	0.1	—	—
Money order.....	0.1	0.1	0.1	—	—
Prepaid.....	0.1	0.1	0.1	—	—
Prepaid, per adopter†.....	0.3	0.2	0.2	—	—
Liabilities	0.6	0.6	0.7	—	—
Credit or charge card.....	0.6	0.6	0.7	—	—
Credit.....	na	na	na	—	—
Charge.....	na	na	na	—	—
Text/SMS mobile payment.....	na	na	na	—	—

* For official definition of M1, see Federal Reserve Statistical Release H.6.

† Per adopter estimate is included due to changes in the survey design that affected the rates of adoption of payment instruments (see Table 4), making the per consumer estimates not comparable across years. Estimates are calculated using only adopters of a payment instrument, not all consumers.

Notes: 1–4.

Table 26b**Percentage Share of Consumer Payments in a Typical Month, by Type of Asset or Liability**

Percent share	Share (%)			Change	
	2010 ^r	2011	2012	10-11	11-12
Total payments	—	—	—	—	—
Assets	—	—	—	—	—
Money (M1)*	—	—	—	—	—
Cash (currency).....	—	—	—	—	—
Travelers check.....	—	—	—	—	—
Demand deposit accounts, consumer	—	—	—	—	—
Checks					
Personal.....	—	—	—	—	—
Certified.....	—	—	—	—	—
Debit card.....	—	—	—	—	—
Online banking bill payment.....	—	—	—	—	—
Bank account number payment.....	—	—	—	—	—
Other deposit accounts.....	—	—	—	—	—
Cashier's check.....	—	—	—	—	—
Other (unknown/unspecified)	—	—	—	—	—
Direct deduction from income.....	—	—	—	—	—
Money order.....	—	—	—	—	—
Prepaid.....	—	—	—	—	—
Prepaid, per adopter [†]	—	—	—	—	—
Liabilities	—	—	—	—	—
Credit or charge card.....	—	—	—	—	—
Credit.....	—	—	—	—	—
Charge.....	—	—	—	—	—
Text/SMS mobile payment.....	—	—	—	—	—

* For official definition of M1, see Federal Reserve Statistical Release H.6.

† Per adopter estimate is included due to changes in the survey design that affected the rates of adoption of payment instruments (see Table 4), making the per consumer estimates not comparable across years. Estimates are calculated using only adopters of a payment instrument, not all consumers.

Notes: 1–4, 14.

Table 27
Consumer Payments in a Typical Month, by Payment Instrument

Number per consumer	Mean			Growth rate (%)	
	2010 ^r	2011	2012	10-11	11-12
Total payments	2.4	1.7	1.6	—	—
Paper instruments	1.1	0.9	0.8	—	—
Cash.....	0.9	0.8	0.7	—	—
Check.....	0.3	0.3	0.3	—	—
Money order.....	0.1	0.1	0.1	—	—
Travelers check.....	0.0	na	na	—	—
Payment cards	na	1.1	1.1	—	—
Debit.....	1.4	0.9	0.8	—	—
Credit or charge card.....	0.6	0.6	0.7	—	—
Prepaid.....	na	0.1	0.1	—	—
Prepaid (4 categories).....	0.1	0.1	na	—	—
Prepaid, per adopter*.....	na	0.2	0.2	—	—
Prepaid (4 categories), per adopter*.....	0.3	0.3	na	—	—
Electronic payments	0.3	0.2	0.3	—	—
Online banking bill payment.....	0.2	0.2	0.2	—	—
Bank account number payment.....	0.2	0.1	0.1	—	—
Other means of payment					
Direct deduction from income.....	0.1	0.1	0.1	—	—
Percentage share	Share (%)			Change	
	2010 ^r	2011	2012	10-11	11-12
Total payments	—	—	—	—	—
Paper instruments	—	—	—	—	—
Cash.....	—	—	—	—	—
Check.....	—	—	—	—	—
Money order.....	—	—	—	—	—
Travelers check.....	—	—	—	—	—
Payment cards	—	—	—	—	—
Debit.....	—	—	—	—	—
Credit or charge card.....	—	—	—	—	—
Prepaid.....	—	—	—	—	—
Prepaid (4 categories).....	—	—	—	—	—
Prepaid, per adopter*.....	—	—	—	—	—
Prepaid (4 categories), per adopter*.....	—	—	—	—	—
Electronic payments	—	—	—	—	—
Online banking bill payment.....	—	—	—	—	—
Bank account number payment.....	—	—	—	—	—
Other means of payment					
Direct deduction from income.....	—	—	—	—	—

* Per adopter estimate is included due to changes in the survey design that affected the rates of adoption of payment instruments (see Table 4), making the per consumer estimates not comparable across years. Estimates are calculated using only adopters of a payment instrument, not all consumers.

Notes: 1–4, 14, 15.

Table 28

Consumer Payments in a Typical Month, by Type of Payment Transaction

Number per consumer	Mean			Growth rate (%)	
	2010 ^r	2011	2012	10-11	11-12
Total	2.4	1.7	1.6	—	—
Online or electronic	0.9	0.5	0.6	—	—
By mail, in person, or by phone.....	1.7	1.4	1.3	—	—
Bill payments	1.1	0.7	0.7	—	—
Automatic.....	0.4	0.3	0.3	—	—
Direct deduction from income.....	0.1	0.1	0.1	—	—
Other automatic.....	0.4	0.3	0.3	—	—
Online.....	0.4	0.2	0.3	—	—
By mail, in person, or by phone.....	0.5	0.5	0.4	—	—
Non-bill payments	1.5	1.3	1.2	—	—
Retail and services	1.4	1.2	1.2	—	—
Online or electronic.....	0.2	0.2	0.3	—	—
By mail, in person, or by phone.....	1.3	1.1	1.0	—	—
Retail goods.....	0.8	0.8	0.7	—	—
Services.....	0.7	0.5	0.5	—	—
Person to person	0.3	0.2	0.2	—	—
Online or electronic.....	0.2	0.1	0.1	—	—
By mail, in person, or by phone.....	0.2	0.1	0.1	—	—
Percentage share	2010 ^r	2011	2012	Change	
				10-11	11-12
Total	—	—	—	—	—
Online or electronic	—	—	—	—	—
By mail, in person, or by phone.....	—	—	—	—	—
Bill payments	—	—	—	—	—
Automatic.....	—	—	—	—	—
Direct deduction from income.....	—	—	—	—	—
Other automatic.....	—	—	—	—	—
Online.....	—	—	—	—	—
By mail, in person, or by phone.....	—	—	—	—	—
Non-bill Payments	—	—	—	—	—
Retail and services	—	—	—	—	—
Online or electronic.....	—	—	—	—	—
By mail, in person, or by phone.....	—	—	—	—	—
Retail goods.....	—	—	—	—	—
Services.....	—	—	—	—	—
Person to person	—	—	—	—	—
Online or electronic.....	—	—	—	—	—
By mail, in person, or by phone.....	—	—	—	—	—

Notes: 1–4.

Table 29

Use of Payment Instruments in a Typical Month, by Type of Transaction

Number per consumer	Bill payments			Nonbill payments					
				Online			Non-online*		
	2010 ^r	2011	2012	2010 ^r	2011	2012	2010 ^r	2011	2012
Paper instruments	0.3	0.4	0.2	0.1	0.1	0.1	0.8	0.7	0.7
Cash.....	0.3	0.4	0.2	na	na	na	0.7	0.6	0.6
Check.....	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2
Money order.....	0.1	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.1
Travelers check.....	na	na	na	na	na	na	na	na	na
Payment cards	na	0.4	0.4	na	0.1	0.2	na	0.8	0.7
Debit.....	0.7	0.3	0.3	0.1	0.1	0.1	0.8	0.7	0.6
Credit or charge card.....	0.2	0.2	0.2	0.1	0.1	0.2	0.5	0.5	0.5
Prepaid.....	na	0.0	0.0	na	0.0	0.0	na	0.1	0.1
Prepaid (4 categories).....	0.0	0.0	na	0.0	0.0	na	0.1	0.1	na
Electronic payments	0.2	0.2	0.2	0.1	0.1	0.0	0.0	0.0	0.0
Online banking bill payment.....	0.2	0.2	0.2	na	na	na	0.0	0.0	0.0
Bank account number payment.....	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0
Other methods of payment									
Direct deduction from income.....	0.1	0.1	0.1	na	na	na	na	na	na

Percentage share	Bill payments			Nonbill payments					
				Online			Non-online		
	2010	2011	2012	2010	2011	2012	2010	2011	2012
Paper instruments	—	—	—	—	—	—	—	—	—
Cash.....	—	—	—	—	—	—	—	—	—
Check.....	—	—	—	—	—	—	—	—	—
Money order.....	—	—	—	—	—	—	—	—	—
Travelers check.....	—	—	—	—	—	—	—	—	—
Payment cards	—	—	—	—	—	—	—	—	—
Debit.....	—	—	—	—	—	—	—	—	—
Credit or charge card.....	—	—	—	—	—	—	—	—	—
Prepaid.....	—	—	—	—	—	—	—	—	—
Prepaid (4 categories).....	—	—	—	—	—	—	—	—	—
Electronic payments	—	—	—	—	—	—	—	—	—
Online banking bill payment.....	—	—	—	—	—	—	—	—	—
Bank account number payment.....	—	—	—	—	—	—	—	—	—
Other methods of payment	—	—	—	—	—	—	—	—	—
Direct deduction from income.....	—	—	—	—	—	—	—	—	—

* *Non-online* refers to retail goods payments, payments for services, and person-to-person payments.

Notes: 1–4, 14, 15.

Table 30

Use of Payment Instruments in a Typical Month, by Type of Bill Payment

Number per consumer	Automatic			Online			By mail, in person, or by phone		
	2010 ^r	2011	2012	2010 ^r	2011	2012	2010 ^r	2011	2012
Paper instruments	na	na	na	na	na	na	0.3	0.4	0.2
Cash.....	na	na	na	na	na	na	0.3	0.4	0.2
Check.....	na	na	na	na	na	na	0.1	0.1	0.1
Money order.....	na	na	na	na	na	na	0.1	0.0	0.1
Travelers check.....	na	na	na	na	na	na	na	na	na
Payment cards	0.3	0.2	0.2	0.3	0.2	0.2	na	0.2	0.2
Debit.....	0.3	0.1	0.1	0.3	0.2	0.2	0.2	0.2	0.2
Credit or charge card.....	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Prepaid.....	na	na	na	na	na	na	na	0.0	0.0
Prepaid (4 categories).....	na	na	na	na	na	na	0.0	0.0	na
Electronic payments	0.1	0.1	0.1	0.2	0.1	0.2	na	na	na
Online banking bill payment.....	0.1	0.1	0.1	0.1	0.1	0.1	na	na	na
Bank account number payment.....	0.1	0.1	0.1	0.1	0.1	0.1	na	na	na
Other means of payment									
Direct deduction from income.....	0.1	0.1	0.1	na	na	na	na	na	na

Percentage share	Automatic			Online			By mail, in person, or by phone		
	2010 ^r	2011	2012	2010 ^r	2011	2012	2010 ^r	2011	2012
Paper instruments	—	—	—	—	—	—	—	—	—
Cash.....	—	—	—	—	—	—	—	—	—
Check.....	—	—	—	—	—	—	—	—	—
Money order.....	—	—	—	—	—	—	—	—	—
Travelers check.....	—	—	—	—	—	—	—	—	—
Payment cards	—	—	—	—	—	—	—	—	—
Debit.....	—	—	—	—	—	—	—	—	—
Credit or charge card.....	—	—	—	—	—	—	—	—	—
Prepaid.....	—	—	—	—	—	—	—	—	—
Prepaid (4 categories).....	—	—	—	—	—	—	—	—	—
Electronic payments	—	—	—	—	—	—	—	—	—
Online banking bill payment.....	—	—	—	—	—	—	—	—	—
Bank account number payment.....	—	—	—	—	—	—	—	—	—
Other means of payment	—	—	—	—	—	—	—	—	—
Direct deduction from income.....	—	—	—	—	—	—	—	—	—

Notes: 1–4, 14, 15.

Table 31

Use of Payment Instruments in a Typical Month, by Type of Nonbill, In-Person Transactions

Number per consumer	Retail			Services and other			Person to person		
	2010 ^r	2011	2012	2010 ^r	2011	2012	2010 ^r	2011	2012
Paper instruments	0.4	0.4	0.4	0.4	0.3	0.3	0.2	0.1	0.1
Cash.....	0.4	0.4	0.4	0.3	0.3	0.3	0.2	0.1	0.1
Check.....	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0
Money order.....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Travelers check.....	na	na	na	na	na	na	na	na	na
Payment cards	na	0.6	0.5	na	0.3	0.3	0.1	0.0	0.1
Debit.....	0.5	0.5	0.4	0.4	0.3	0.2	0.1	0.0	0.1
Credit or charge card.....	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.0	0.0
Prepaid.....	na	0.1	0.1	na	0.0	0.0	na	na	na
Prepaid (4 categories).....	0.1	0.0	na	0.0	0.0	na	na	na	na
Electronic payments	na	na	na	na	na	na	0.0	0.0	0.0
Online banking bill payment.....	na	na	na	na	na	na	0.0	0.0	0.0
Bank account number payment.....	na	na	na	na	na	na	0.0	0.0	0.0
Other means of payment									
Direct deduction from income.....	na	na	na	na	na	na	na	na	na

Percentage share	Retail			Services and other			Person to person		
	2010 ^r	2011	2012	2010 ^r	2011	2012	2010 ^r	2011	2012
Paper instruments	—	—	—	—	—	—	—	—	—
Cash.....	—	—	—	—	—	—	—	—	—
Check.....	—	—	—	—	—	—	—	—	—
Money order.....	—	—	—	—	—	—	—	—	—
Travelers check.....	—	—	—	—	—	—	—	—	—
Payment cards	—	—	—	—	—	—	—	—	—
Debit.....	—	—	—	—	—	—	—	—	—
Credit or charge card.....	—	—	—	—	—	—	—	—	—
Prepaid.....	—	—	—	—	—	—	—	—	—
Prepaid (4 categories).....	—	—	—	—	—	—	—	—	—
Electronic payments	—	—	—	—	—	—	—	—	—
Online banking bill payment.....	—	—	—	—	—	—	—	—	—
Bank account number payment.....	—	—	—	—	—	—	—	—	—
Other means of payment	—	—	—	—	—	—	—	—	—
Direct deduction from income.....	—	—	—	—	—	—	—	—	—

Notes: 1-4, 14, 15.

Table 32**Payment Instruments Used in a Typical Period, by Type of Instrument and Transaction**

Mean number per consumer

Typical month	2010 ^r	2011	2012
All payments (9 instruments available)	na	0.1	0.1
Paper instruments.....	0.0	0.0	0.0
Payment cards.....	na	0.0	0.0
Electronic payments.....	0.0	0.0	0.0
Bill payments (8 instruments available)†	0.1	0.0	0.1
Paper instruments.....	0.0	0.0	0.0
Payment cards.....	0.0	0.0	0.0
Electronic payments.....	0.0	0.0	0.0
Online payments (6 instruments available)‡	0.0	0.0	0.0
Paper instruments.....	0.0	0.0	0.0
Payment cards.....	0.0	0.0	0.0
Electronic payments.....	0.0	0.0	0.0
In-person payments (8 instruments available)**	0.0	0.0	0.0
Paper instruments.....	0.0	0.0	0.0
Payment cards.....	0.0	0.0	0.0
Electronic payments.....	0.0	0.0	0.0
Typical year	2010 ^r	2011	2012
All payments (9 instruments available)	na	0.1	0.1
Paper instruments.....	0.0	0.0	0.0
Payment cards.....	na	0.0	0.0
Electronic payments.....	0.0	0.0	0.0
Bill payments (8 instruments available)†	0.1	0.1	0.1
Paper instruments.....	0.0	0.0	0.0
Payment cards.....	0.0	0.0	0.0
Electronic payments.....	0.0	0.0	0.0
Online payments (6 instruments available)‡	0.0	0.0	0.0
Paper instruments.....	0.0	0.0	0.0
Payment cards.....	0.0	0.0	0.0
Electronic payments.....	0.0	0.0	0.0
In-person payments (8 instruments available)**	0.0	0.0	0.0
Paper instruments.....	0.0	0.0	0.0
Payment cards.....	0.0	0.0	0.0
Electronic payments.....	0.0	0.0	0.0

† Travelers checks are not presented to the respondent as an option for payment instrument for bill payments.

‡ Cash, travelers check, and OBBP are not presented to the respondent as an option for payment instruments for online payments.

** OBBP is not presented to the respondent as a payment instrument for in-person payments.

Notes: 1–4, 6.

Table 33**Loss, Theft, or Fraudulent Use of Payment Instrument**

Percentage of consumers or adopters and mean dollar value

	2010 ^r	2011	2012
Percentage of consumers			
Incidence in past 12 months	1.2	1.1	1.2
Cash.....	1.0	1.0	1.0
Checks.....	0.5	0.2	0.3
Credit card.....	0.5	0.4	0.6
Debit card.....	0.6	0.6	0.8
Percentage of adopters			
Incidence in past 12 months	1.2	1.1	1.2
Cash.....	1.0	1.0	1.0
Checks.....	0.6	0.2	0.4
Credit card.....	0.7	0.6	0.9
Debit card.....	0.8	0.8	1.0
Mean dollar value*			
Amount lost or stolen			
Cash.....	154	75	137
Amount of fraudulent charges[†]			
Checks.....	s	s	s
Credit card.....	247	125	173
Debit card.....	179	58	62
Amount liable for fraudulent charges			
Checks.....	na	na	s
Credit card.....		na	s
Debit card.....	na	na	s
Percentage of consumers reporting zero liability for fraudulent charges			
Checks.....	na	na	na
Credit card.....	na	na	na
Debit card.....	na	na	na

* For each payment instrument listed, the value is the average amount for all consumers who experienced loss, theft, or fraud of that instrument over the past 12 months.

† The amount of fraudulent charges may not be the actual amount of the loss borne by consumers. Actual consumer loss depends on the policies of depository institutions and card network agreements.

Notes: 1–5, 17.

Table 34**Importance Rankings of Characteristics of Payment Instruments**

Percentage of consumers

2010 ^r	Most important	2nd most	3rd most	4th most	5th most	Least important
Characteristics						
Acceptance for payment.....	1.4	1.4	1.3	1.3	1.0	1.2
Acquisition and setup.....	1.1	1.2	1.0	1.4	1.4	1.5
Convenience.....	1.5	1.5	1.4	1.3	1.1	0.6
Cost.....	1.6	1.5	1.1	1.4	0.9	0.8
Payment records.....	1.2	1.3	1.3	1.4	1.2	1.2
Security.....	1.7	1.6	1.2	1.2	0.8	0.3
2011	Most important	2nd most	3rd most	4th most	5th most	Least important
Characteristics						
Acceptance for payment.....	1.3	1.1	1.1	1.0	1.0	0.9
Acquisition and setup.....	1.0	0.7	1.0	1.0	1.1	1.4
Convenience.....	1.4	1.1	1.1	1.1	0.9	0.8
Cost.....	1.3	1.2	1.1	1.0	1.0	0.8
Payment records.....	1.2	1.1	1.1	1.2	1.1	0.9
Security.....	1.5	1.1	1.0	0.7	0.6	0.5
2012	Most important	2nd most	3rd most	4th most	5th most	Least important
Characteristics						
Acceptance for payment.....	na	na	na	na	na	na
Acquisition and setup.....	na	na	na	na	na	na
Convenience.....	na	na	na	na	na	na
Cost.....	na	na	na	na	na	na
Payment records.....	na	na	na	na	na	na
Security.....	na	na	na	na	na	na

Notes: 1, 4.

Table 35a**Assessments of Payment Instruments: Acceptance for Payment**

Percentage of consumers

	Rarely accepted	Occasionally accepted	Often accepted	Usually accepted	Almost always accepted
Cash					
2010.....	0.4	0.3	1.0	1.2	1.5
2011.....	0.4	0.5	0.8	0.9	1.2
2012.....	0.4	0.4	0.8	1.0	1.3
Check					
2010.....	0.6	1.2	1.6	1.6	1.4
2011.....	0.7	1.1	1.3	1.4	1.1
2012.....	0.6	1.1	1.3	1.4	1.2
Debit card					
2010.....	0.5	0.4	0.9	1.6	1.7
2011.....	0.7	0.5	0.9	1.4	1.5
2012.....	0.4	0.3	1.0	1.3	1.5
Credit card					
2010.....	0.5	0.4	0.8	1.6	1.7
2011.....	0.6	0.4	0.8	1.3	1.5
2012.....	0.4	0.3	1.0	1.3	1.5
Prepaid card					
2010.....	0.7	0.9	1.5	1.6	1.6
2011.....	0.9	0.8	1.3	1.3	1.3
2012.....	0.8	0.7	1.2	1.4	1.5
Bank account number payment					
2010.....	1.6	1.3	1.6	1.1	1.0
2011.....	1.4	1.2	1.2	1.0	0.9
2012.....	1.4	1.3	1.0	1.1	1.1
Online banking bill payment					
2010.....	1.1	0.8	1.6	1.6	1.5
2011.....	0.9	1.0	1.2	1.3	1.3
2012.....	0.9	1.0	1.2	1.4	1.3

Notes: 1, 4.

Table 35b**Assessments of Payment Instruments: Acquisition and Setup**

Percentage of consumers

	Very hard to get or set up	Hard to get or set up	Neither hard nor easy	Easy to get or set up	Very easy to get or set up
Cash					
2010.....	0.4	0.8	1.1	1.4	1.7
2011.....	0.5	0.6	1.0	1.2	1.4
2012.....	0.4	0.5	1.2	1.1	1.5
Check					
2010.....	0.5	1.0	1.6	1.6	1.5
2011.....	0.5	0.9	1.3	1.4	1.2
2012.....	0.5	0.9	1.3	1.4	1.3
Debit card					
2010.....	0.5	0.6	1.5	1.7	1.6
2011.....	0.3	0.5	1.2	1.4	1.4
2012.....	0.3	0.7	1.2	1.4	1.5
Credit card					
2010.....	1.0	1.0	1.5	1.6	1.5
2011.....	0.7	1.0	1.2	1.4	1.3
2012.....	0.6	0.9	1.3	1.4	1.4
Prepaid card					
2010.....	1.0	1.1	1.6	1.5	1.3
2011.....	0.6	1.0	1.4	1.3	1.2
2012.....	0.6	1.0	1.4	1.3	1.3
Bank account number payment					
2010.....	0.7	1.1	1.6	1.5	1.6
2011.....	0.5	1.0	1.4	1.3	1.1
2012.....	0.6	1.0	1.4	1.4	1.2
Online banking bill payment					
2010.....	0.8	1.0	1.6	1.5	1.5
2011.....	0.5	1.0	1.3	1.3	1.2
2012.....	0.5	1.0	1.3	1.4	1.3

Notes: 1, 4.

Table 35c**Assessments of Payment Instruments: Convenience**

Percentage of consumers

	Very Inconvenient	Inconvenient	Neither inconvenient nor convenient	Convenient	Very Convenient
Cash					
2010.....	1.0	1.0	1.1	1.4	1.7
2011.....	0.8	0.9	1.0	1.2	1.4
2012.....	0.6	0.8	1.0	1.3	1.5
Check					
2010.....	1.3	1.4	1.5	1.5	1.1
2011.....	0.9	1.3	1.2	1.3	1.0
2012.....	0.9	1.2	1.4	1.4	1.0
Debit card					
2010.....	0.9	0.4	1.0	1.5	1.7
2011.....	0.6	0.6	0.9	1.3	1.5
2012.....	0.4	0.5	0.9	1.4	1.5
Credit card					
2010.....	0.9	0.6	1.0	1.5	1.7
2011.....	0.6	0.6	1.0	1.3	1.5
2012.....	0.5	0.6	0.9	1.4	1.5
Prepaid card					
2010.....	0.9	1.3	1.5	1.5	1.4
2011.....	0.8	0.9	1.4	1.2	1.2
2012.....	0.9	0.9	1.4	1.3	1.3
Bank account number payment					
2010.....	1.4	1.3	1.5	1.4	1.1
2011.....	1.1	1.1	1.4	1.1	1.0
2012.....	1.0	1.2	1.4	1.3	0.9
Online banking bill payment					
2010.....	1.0	0.7	1.3	1.5	1.7
2011.....	0.8	0.7	1.1	1.3	1.4
2012.....	0.6	0.6	1.2	1.3	1.5

Notes: 1, 4.

Table 35d**Assessments of Payment Instruments: Cost**

Percentage of consumers

	Very high cost	High cost	Neither high nor low cost	Low cost	Very low cost
Cash					
2010.....	0.3	0.6	1.6	0.9	1.7
2011.....	0.6	0.5	1.1	0.8	1.4
2012.....	0.4	0.3	1.3	0.9	1.5
Check					
2010.....	0.5	0.9	1.7	1.7	1.4
2011.....	0.5	0.9	1.2	1.4	1.4
2012.....	0.5	0.8	1.4	1.4	1.4
Debit card					
2010.....	0.3	0.9	1.7	1.6	1.6
2011.....	0.5	1.0	1.1	1.4	1.4
2012.....	0.3	0.7	1.3	1.3	1.5
Credit card					
2010.....	1.2	1.4	1.7	1.3	1.1
2011.....	1.1	1.4	1.1	1.1	1.0
2012.....	1.2	1.3	1.3	1.1	1.1
Prepaid card					
2010.....	0.6	1.2	1.7	1.4	1.4
2011.....	0.7	1.1	1.4	1.2	1.2
2012.....	0.7	1.1	1.4	1.3	1.2
Bank account number payment					
2010.....	0.6	0.7	1.8	1.4	1.5
2011.....	0.6	0.7	1.4	1.3	1.3
2012.....	0.7	0.6	1.4	1.3	1.4
Online banking bill payment					
2010.....	0.7	0.6	1.7	1.5	1.6
2011.....	0.5	0.7	1.3	1.2	1.4
2012.....	0.6	0.6	1.3	1.2	1.5

Notes: 1, 4.

Table 35e

Assessments of Payment Instruments: Payment Records

Percentage of consumers

	Very poor records	Poor records	Neither good nor poor	Good records	Very good records
Cash					
2010.....	1.6	1.3	1.6	1.1	1.2
2011.....	1.4	1.1	1.2	1.0	1.0
2012.....	1.4	1.2	1.2	1.1	0.9
Check					
2010.....	0.2	0.6	1.1	1.7	1.6
2011.....	0.7	0.6	0.9	1.4	1.4
2012.....	0.5	0.6	1.1	1.5	1.4
Debit card					
2010.....	0.3	0.6	1.1	1.7	1.7
2011.....	0.6	0.5	0.9	1.4	1.4
2012.....	0.4	0.6	1.0	1.5	1.5
Credit card					
2010.....	0.4	0.9	1.0	1.6	1.7
2011.....	0.6	0.6	0.8	1.4	1.5
2012.....	0.4	0.6	1.1	1.4	1.5
Prepaid card					
2010.....	1.4	1.1	1.6	1.4	1.1
2011.....	1.2	1.2	1.3	1.2	0.9
2012.....	1.1	1.3	1.4	1.1	0.9
Bank account number payment					
2010.....	0.5	0.6	1.3	1.7	1.6
2011.....	0.5	0.6	1.2	1.4	1.4
2012.....	0.6	0.7	1.2	1.4	1.5
Online banking bill payment					
2010.....	0.4	0.5	1.1	1.6	1.7
2011.....	0.7	0.6	1.0	1.4	1.4
2012.....	0.5	0.6	1.2	1.4	1.5

Notes: 1, 4.

Table 35f**Assessments of Payment Instruments: Security**

Percentage of consumers

	Very risky	Risky	Neither risky nor secure	Secure	Very secure
Cash					
2010.....	1.6	1.3	1.3	0.9	1.6
2011.....	1.4	1.2	0.9	0.9	1.3
2012.....	1.4	1.0	1.2	1.0	1.4
Check					
2010.....	0.9	1.7	1.4	1.4	1.2
2011.....	0.8	1.4	1.1	1.4	0.8
2012.....	0.8	1.3	1.3	1.4	0.9
Debit card					
2010.....	0.8	1.6	1.3	1.6	1.3
2011.....	0.9	1.3	1.1	1.3	1.0
2012.....	0.8	1.2	1.1	1.5	1.1
Credit card					
2010.....	1.0	1.6	1.1	1.6	1.3
2011.....	1.0	1.3	1.1	1.3	1.0
2012.....	0.9	1.2	1.1	1.4	1.1
Prepaid card					
2010.....	1.4	1.5	1.5	1.2	1.1
2011.....	1.2	1.2	1.3	1.1	1.0
2012.....	1.1	1.2	1.4	1.2	1.1
Bank account number payment					
2010.....	1.4	1.6	1.4	1.2	1.2
2011.....	1.2	1.4	1.1	1.1	0.9
2012.....	1.2	1.3	1.2	1.3	0.9
Online banking bill payment					
2010.....	1.1	1.5	1.4	1.5	1.3
2011.....	0.9	1.2	1.2	1.3	1.1
2012.....	0.8	1.2	1.2	1.4	1.2

Notes: 1, 4.

Table 35g**Assessments of Payment Locations: Security**

Percentage of consumers

	Survey year	Very risky	Risky	Neither risky nor secure	Secure	Very secure
In person	2010.....	0.1	0.4	0.9	1.4	1.6
	2011.....	0.4	0.5	0.8	1.2	1.4
	2012.....	0.2	0.4	1.0	1.3	1.5
Online	2010.....	1.3	1.6	1.1	1.6	1.0
	2011.....	0.8	1.3	1.1	1.3	0.9
	2012.....	na	na	na	na	na
Mail	2010.....	1.3	1.5	1.5	1.6	0.7
	2011.....	0.9	1.3	1.3	1.3	0.8
	2012.....	0.5	1.2	1.4	1.4	0.9
Landline phone	2010.....	1.1	1.7	1.4	1.5	0.7
	2011.....	0.7	1.4	1.3	1.3	0.8
	2012.....	0.6	1.1	1.4	1.4	1.1
Laptop internet access	2010.....	na	na	na	na	na
	2011.....	na	na	na	na	na
	2012.....	0.7	1.2	1.3	1.5	0.9
Laptop voice calling	2010.....	na	na	na	na	na
	2011.....	na	na	na	na	na
	2012.....	0.9	1.4	1.4	1.1	0.7
Mobile phone	2010.....	1.3	1.7	1.4	1.3	0.6
	2011.....	1.2	1.4	1.3	1.0	0.7
	2012.....	na	na	na	na	na
Mobile phone internet access	2010.....	na	na	na	na	na
	2011.....	na	na	na	na	na
	2012.....	0.8	1.4	1.4	1.3	0.7
Mobile phone voice calling	2010.....	na	na	na	na	na
	2011.....	na	na	na	na	na
	2012.....	0.9	1.4	1.4	1.3	0.7
Mobile phone texting	2010.....	na	na	na	na	na
	2011.....	na	na	na	na	na
	2012.....	1.2	1.4	1.4	1.0	0.6
Tablet internet access	2010.....	na	na	na	na	na
	2011.....	na	na	na	na	na
	2012.....	0.8	1.3	1.4	1.3	0.8
Tablet voice calling	2010.....	na	na	na	na	na
	2011.....	na	na	na	na	na
	2012.....	1.1	1.4	1.5	1.1	0.5

Notes: 1, 2, 4.

Table 35h**Assessment of Debit Authorization Mode**

Percentage of consumers

	Security	Very risky	Risky	Neither risky nor secure	Secure	Very secure
PIN debit card						
2010.....		0.7	1.2	1.5	1.6	1.5
2011.....		0.6	1.0	1.0	1.4	1.3
2012.....		0.7	1.1	1.1	1.5	1.3
Signature debit card						
2010.....		0.6	1.3	1.5	1.7	1.2
2011.....		0.5	1.2	1.2	1.4	1.1
2012.....		0.6	1.2	1.4	1.4	1.2
No PIN and no signature debit card						
2010.....		1.7	1.6	1.3	1.1	0.6
2011.....		1.4	1.4	1.0	0.8	0.5
2012.....		1.4	1.4	1.2	0.7	0.6
Using a debit card online						
2010.....		1.3	1.7	1.5	1.2	0.7
2011.....		1.2	1.4	1.2	1.0	0.7
2012.....		1.1	1.5	1.3	1.1	0.6

Notes: 1, 2, 4.

Table 35i**Preferred Way of Authorizing Debit Card Payments**

Percentage of consumers

	2010	2011	2012
PIN.....	1.8	1.6	1.7
Signature.....	1.7	1.3	1.5
Either one is fine/I'm indifferent.....	1.4	1.3	1.4
Neither one/ I prefer not to enter a PIN or give my signature.....	0.6	0.5	na

Notes: 1, 2, 4.

Table 36
Demographics: Gender, Age, Race, Ethnicity, and Education
 Percentage of consumers, except where noted*

	2010 ^a	2011	2012
U.S. Population age 18 + older (millions)	228.9	230.9	234.4
Number of survey respondents	2,102	2,151	2,065
Gender			
Male.....	1.7	1.5	1.5
Female.....	1.7	1.5	1.5
Age			
18–24.....	1.2	1.0	1.0
25–34.....	1.8	1.4	1.5
35–44.....	1.3	1.1	1.1
45–54.....	1.1	1.1	1.1
55–64.....	0.9	0.8	0.9
65 and older.....	1.1	1.0	1.0
Race			
White.....	1.9	1.5	1.6
Black.....	1.7	1.2	1.3
Asian.....	0.5	0.4	0.5
Other.....	1.3	1.0	1.1
Ethnicity			
Hispanic or Latino.....	1.6	1.2	1.3
Education			
No high school diploma.....	0.9	1.0	1.0
High school.....		1.6	1.6
Some college.....	1.3	1.1	1.2
College.....	0.8	0.8	0.8
Post-graduate study.....	0.8	0.7	0.7

* Estimates are weighted. The table of unweighted sample demographics is available upon request.

Notes: 1, 4.

Table 37**Income and Labor Force Status**

Percentage of consumers*

	2010 ^r	2011	2012
Household income			
Less than \$25,000.....	1.8	1.4	1.4
\$25,000–\$49,999.....	1.5	1.3	1.3
\$50,000–\$74,999.....	1.3	1.1	1.1
\$75,000–\$99,999.....	1.0	0.9	1.0
\$100,000–\$124,999.....	0.7	0.7	0.8
\$125,000 or more.....	0.7	0.7	0.8
\$125,000–\$199,999.....	0.5	0.7	0.7
\$200,000 or more.....	0.4	0.4	0.4
Respondent income			
Highest in household.....	1.7	1.5	1.5
About equal with highest.....	1.4	1.0	1.2
2nd highest.....	1.4	1.2	1.3
3rd highest or lower.....	1.1	0.9	0.9
Labor force status			
Working now.....	1.6	1.4	1.5
Unemployed and looking for work [†]	1.3	1.0	1.0
Temporarily laid off, on sick or other leave.....	0.4	0.3	0.2
Disabled.....	0.9	0.8	0.9
Retired.....	1.1	1.0	1.1
Homemaker.....	0.9	0.8	0.9
Other.....	0.5	0.4	0.4

* Estimates are weighted. The table of unweighted sample demographics is available upon request.

† The number for unemployment differs from the official BLS numbers because of differences between the ALP and the BLS in the methodologies for collecting the data and computing the unemployment rate.

Notes: 1, 4.

Table 38**Consumers' Financial Responsibility in the Household**

Percentage of consumers

	2010 ^r	2011	2012
Budgeting			
All.....	1.7	na	na
Most.....	1.2	na	na
Shared equally.....	1.3	na	na
Some.....	1.1	na	na
None.....	1.2	na	na
Bill payment			
All.....	1.7	1.5	1.5
Most.....	1.2	0.8	0.8
Shared equally.....	1.2	1.0	1.2
Some.....	1.2	0.9	0.9
None.....	1.2	1.1	1.1
Shopping			
All.....	1.6	1.4	1.4
Most.....	1.2	1.0	1.0
Shared equally.....	1.4	1.2	1.3
Some.....	1.5	1.0	1.2
None.....	1.0	1.0	0.9
Asset management			
All.....	1.6	na	na
Most.....	1.2	na	na
Shared equally.....	1.4	na	na
Some.....	1.0	na	na
None.....	1.5	na	na
Saving and investing			
All.....	na	1.4	1.4
Most.....		0.9	1.1
Shared equally.....	na	1.3	1.3
Some.....	na	0.9	1.0
None.....	na	1.0	1.0
Other			
All.....	na	1.4	1.4
Most.....	na	1.0	1.1
Shared equally.....	na	1.3	1.3
Some.....	na	0.8	1.1
None.....	na	1.0	0.9

Notes: 1, 2, 4.

Table 39**Selected Assets and Liabilities**

Percentage of consumers, except as noted

	2010*	2011	2012
Home ownership			
Home ownership rate	1.8	1.5	1.5
Credit card debt			
Carried unpaid balance at any time during the past 12 months	1.6	1.4	1.4
Mean credit card balance unpaid, previous month (dollars)			
Per credit card adopter.....	333	294	281
Per adopter with unpaid balance.....	559	480	477
Median credit card balance unpaid, previous month (dollars)			
Per credit card adopter.....	76	96	71
Per adopter with unpaid balance.....	249	364	344
Change in unpaid balance since a year ago			
Much lower.....	1.4	1.5	1.5
Lower.....	2.2	1.9	1.9
About the same.....	2.2	2.1	2.1
Higher.....	1.6	1.7	1.9
Much higher.....	1.3	1.1	1.5
Paid interest rate, card with largest balance			
0%.....	na	na	1.5
0.01–5.00.....	na	na	1.0
5.01–10.00.....	na	na	1.9
10.01–15.00.....	na	na	1.9
15.01–20.00.....	na	na	1.7
20.01–25.00.....	na	na	1.5
25.01–30.00.....	na	na	0.8
30.01–35.00.....	na	na	0.2
More than 35%.....	na	na	0.1
I don't know.....	na	na	1.0

Notes: 1, 2, 4.