

Table 1
Current Ownership of Bank Accounts and Account Access Technologies
 Percentage of consumers

	2008 ^r	2009	Change
Bank accounts	1.9	1.2	-0.6
Checking.....	2.0	1.3	-0.7
Savings.....	2.4	1.7	–
Traditional or passbook.....	na	1.7	na
Money market.....	na	1.4	na
Money market with check privileges.....	na	1.0	na
Nonbank payment accounts			
Online payment service provider.....	na	1.5	na
Bank account features			
Interest earned on primary checking account.....	2.4	1.8	-0.6
Overdraft protection.....	2.9	1.6	–
Information and communication access technologies			
Cell phone.....	na	1.1	–
Internet access at home.....	0.0	0.7	0.7
Account access technologies			
Blank paper checks.....	na	1.5	na
ATM or debit card.....	2.1	1.4	-0.7
ATM card.....	3.2	1.6	–
Debit card.....	2.2	1.5	-0.7
Telephone banking.....	2.7	1.7	-1.0
Online banking.....	2.5	1.8	-0.7
Mobile banking.....	3.6	1.1	-2.5

NOTES: Superscript "r" denotes revised. Numbers in *italics* are not comparable across years due to changes in the survey. Numbers may not sum exactly due to rounding or missing values.

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

Ever Owned	2008^r	2009	Change
Bank accounts	1.6	0.4	-1.2
Checking.....	1.6	0.5	-1.1
Savings.....	1.6	0.7	-0.9
Traditional or passbook.....	na	0.8	na
Money market.....	na	1.6	na
Money market with check privileges.....	na	na	na
Nonbank payment accounts			
Online payment service provider.....	na	na	na
Bank account features			
Primary checking account bears interest.....	na	na	na
Overdraft protection.....	na	na	na
Bank account access technologies			
Blank paper checks.....	na	na	na
ATM or debit card.....	1.8	0.8	-1.0
ATM card.....	2.8	1.6	-
Debit card.....	1.9	1.0	-0.9
Telephone banking.....	2.9	1.7	-1.2
Online banking.....	2.4	1.6	-0.8
Mobile banking.....	na	1.1	na
Discarded*	2008^r	2009	Change
Bank accounts	1.1	1.2	0.1
Checking.....	1.2	1.2	0.0
Savings.....	2.	1.6	-0.4
Traditional or passbook.....	na	1.6	na
Money market.....	na	1.	na
Money market with check privileges.....	na	na	na
Nonbank payment accounts			
Online payment service provider.....	na	na	na
Bank account features			
Primary checking account bears interest.....	na	na	na
Overdraft protection.....	na	na	na
Bank account access technologies			
Paper checks (blank).....	na	na	na
ATM or debit card.....	1.3	1.2	-0.1
ATM card.....	2.3	1.6	-
Debit card.....	1.2	1.2	0.0
Telephone banking.....	1.2	.9	-0.3
Online banking.....	.8	1.2	0.5
Mobile banking.....	na	0.2	na

* "Discarded" refers to the difference between historical and current ownership rates.

NOTES: Superscript "r" denotes revised. Numbers in *italics* are not comparable across years due to changes in the survey. Numbers may not sum exactly due to rounding or missing values.

Table 3
Primary Bank Account Holdings, by Type of Account and Financial Institution
 Percentage of bank account adopters

	2008 ^r	2009
Primary checking account		
Commercial bank.....	<i>2.1</i>	1.6
Savings and loan.....	.5	.8
Credit union.....	2.	1.3
Brokerage.....	na	0.1
Internet bank.....	<i>0.5</i>	.6
Other.....	.7	.8
Primary savings account		
Commercial bank.....	3.	1.9
Savings and loan.....	.5	.9
Credit union.....	2.8	1.9
Brokerage.....	na	.5
Internet bank.....	.8	.8
Other.....	.6	0.3

NOTES: Superscript "r" denotes revised. Numbers in *italics* are not comparable across years due to changes in the survey. Numbers may not sum exactly due to rounding or missing values.

Table 4
Current Adoption of Payment Instruments
 Percentage of consumers

	2008 ^r	2009	Change
Paper instruments	1.4	1.5	–
Cash†.....	1.4	.2	–
Check†.....	na	1.5	na
Money order*.....	2.1	1.5	– .5
Travelers check*.....	.9	.5	– .4
Payment cards	1.8	1.2	–
Debit.....	2.2	1.5	– .7
Credit.....	2.5	1.8	– .7
Prepaid.....	1.7	1.6	–
Electronic payments	2.2	1.7	-0.5
Online banking bill payment.....	2.9	1.7	-1.2
Bank account number payment*.....	2.5	1.8	-0.8

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

† Adoption means the consumer had the instrument or used the instrument in a given year.

NOTES: Superscript "r" denotes revised. Numbers in *italics* are not comparable across years due to changes in the survey. Numbers may not sum exactly due to rounding or missing values.

Table 5
Historical Adoption and Discarding of Payment Instruments
 Percentage of consumers

Ever Adopted	2008^r	2009	Change
Paper instruments			
Cash.....	na	na	na
Check.....	na	na	na
Money order *.....	na	1.6	na
Travelers check *.....	na	1.8	na
Payment cards			
Debit.....	1.9	1.0	-0.9
Credit.....	1.9	1.4	-0.5
Prepaid.....	2.8	1.8	-
Electronic payments			
Online banking bill payment.....	2.8	1.7	-1.0
Bank account number payment *.....	na	na	na
Discarded[†]	2008^r	2009	Change
Paper instruments			
Cash.....	na	na	na
Check.....	na	na	na
Money order *.....	na	1.7	na
Travelers check *.....	na	1.7	na
Payment cards			
Debit.....	1.2	1.2	0.0
Credit.....	1.9	1.6	-0.3
Prepaid.....	2.2	1.6	-
Electronic payments			
Online banking bill payment.....	1.1	1.2	0.1
Bank account number payment *.....	na	na	na

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

† "Discarded" refers to the difference between historical and current adoption rates.

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Table 6
Current Adoption of Payment Instruments, by Instrument Features
 Percentage of consumers

	2008 ^r	2009	Change
Debit cards	2.2	1.5	- .7
Rewards.....	2.2	1.4	- .8
Credit cards*	2.5	1.8	- .7
Rewards.....	3.2	1.8	-1.5
Nonrewards.....	2.9	1.6	- 1.2
General purpose.....	na	1.8	na
Rewards.....	na	1.7	na
Nonrewards.....	na	1.5	na
Charge.....	na	1.1	na
Rewards.....	na	.8	na
Nonrewards.....	na	.6	na
Branded.....	na	1.6	na
Rewards.....	na	1.3	na
Nonrewards.....	na	1.1	na
Prepaid cards†	1.7	1.6	-
General purpose.....	na	1.3	na
Specific purpose.....	na	1.2	na
Payroll‡.....	na	.6	na
Electronic benefits transfer (EBT)‡.....	na	1.1	na
Reloadable.....	na	1.3	na
Bought for own use.....	1.1	na	na
Received from others.....	1.5	na	na
Both bought and received.....	.8	na	na
Contactless	3.	1.5	-
Debit card.....	3.4	1.4	-
Credit card.....	3.3	.9	-
Prepaid card.....	1.6	.9	-
Electronic toll payment.....	1.3	.8	-
Key fob.....	.5	.5	-

* General purpose credit cards have a network logo such as Visa, MasterCard, Discover, or American Express; charge cards require full payment of the balance at the end of each billing period. Branded cards have a merchant's logo on the card.

† General purpose prepaid cards have a credit card network or PIN network logo and can be used at any merchant or retailer that accepts cards from that network. Specific purpose prepaid cards, such as gift cards or public transportation cards, are limited in use to one or several merchants, retailers, or service providers.

‡ Payroll cards may also be general purpose cards.

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Table 7
Number of Adopted Bank Accounts and Payment Cards
 Number per adopter*

	2008 ^r	2009	Change
Bank	<i>0.1</i>	0.1	–
Checking.....	0.0	0.0	0.0
Savings.....	na	0.1	na
Traditional or passbook.....	0.0	0.0	0.0
Money market.....	na	0.1	na
Money market with check privileges.....	na	na	na
Nonbank payment accounts			
Online payment service provider.....	na	0.1	na
ATM or debit cards	0.1	0.1	0.0
ATM.....	0.0	0.0	0.0
Debit.....	0.0	0.0	-0.0
Credit Cards**	0.2	0.1	–
Rewards.....	<i>0.1</i>	0.1	–
Nonrewards.....	<i>0.2</i>	0.1	–
General purpose	na	0.1	na
Rewards.....	na	0.0	na
Nonrewards.....	na	0.1	na
Charge	na	0.0	na
Rewards.....	na	0.0	na
Nonrewards.....	na	0.0	na
Branded	na	0.1	na
Rewards.....	na	0.0	na
Nonrewards.....	na	0.0	na
Prepaid cards†	0.2	0.1	–
General purpose.....	na	0.1	na
Specific purpose	na	0.1	na
Payroll‡.....	na	0.0	na
Electronic benefits transfer (EBT)	na	0.1	na
Bought for own use.....	0.2	na	na
Received from others.....	0.2	na	na

* Bold-face numbers are per adopter of the instrument. Numbers for sub-categories of each bold-face category are per adopter of the sub-category of the instrument.

** General purpose credit cards have a network logo such as Visa, MasterCard, Discover, or American Express; charge cards require full payment of the balance at the end of each billing period. Branded cards have a merchant's logo on the card.

† General purpose prepaid cards have a credit card network or PIN network logo and can be used at any merchant or retailer that accepts cards from that network. Specific purpose prepaid cards, such as gift cards or public transportation cards, are limited in use to one or several merchants, retailers, or service providers.

‡ Payroll cards may also be general purpose cards.

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Table 8
Number of Adopted Payment Instruments, by Type of Adopter
 Number of instruments per consumer

	2008 ^r	2009	Change
Available number of payment instruments*	9	9	–
Actual number of payment instruments adopted	0.1	0.1	0.0
Bank account nonadopters.....	0.3	0.1	- 0.2
Bank account adopters.....	0.1	0.0	0.0
Checking and savings.....	0.1	0.0	0.0
Checking, no savings.....	0.1	0.1	0.0
Savings, no checking.....	0.5	0.5	0.0
Paper adopters.....	0.1	0.1	0.0
Cash.....	0.1	0.1	0.0
Check.....	0.1	0.0	0.0
Money order.....	0.2	0.2	-0.1
Travelers check.....	0.2	0.2	0.0
Payment card adopters.....	0.1	0.0	0.0
Debit.....	0.1	0.0	0.0
Credit.....	0.1	0.0	0.0
Prepaid.....	0.2	0.1	-0.1
Electronic payment instrument adopters.....	0.1	0.0	0.0
Online banking bill payment.....	0.1	0.0	0.0
Bank account number payment.....	0.1	0.0	0.0

* The nine instruments are cash, check, money order, traveler's check, debit card, credit card, prepaid card, online banking bill payment and bank account number payment (electronic bank account deduction in 2008). For this table only, check adoption is defined as having a checking account, to ensure comparability between 2008 and 2009.

NOTES: Superscript "r" denotes revised. Numbers may not sum exactly due to rounding or missing values.

Table 9
Cash Holdings, Withdrawals, and Prepaid Card Reloadings
 Dollars, except as noted

	Mean		Median	
	2008 ^r	2009	2008 ^r	2009
Cash holdings	30	31	10	7
On person.....	13	4	5	3
On property.....	26	31	3	3
Cash withdrawals				
All locations *				
Total per month †‡.....	23	20	6	11
Amount per withdrawal.....	8	6	3	5
Withdrawals (number per month).....	0.3	0.3	0.2	0.3
Primary location				
Total per month †.....	na	15	na	7
Amount per withdrawal.....	na	6	na	1
Withdrawals (number per month).....	na	0.1	na	0.2
Secondary location				
Total per month †.....	na	11	na	2
Amount per withdrawal.....	na	6	na	4
Withdrawals (number per month).....	na	0.3	na	0.0
Prepaid card reloadings per month				
Reloaders, percentage of prepaid card adopters	1.	.9	na	na
Reloaders, percentage of reloadable prepaid card adopters.....	4.7	2.5	na	na
Typical dollar amount per reloading, reloaders only.....	na	35	na	7
Number of reloads, reloaders only.....	.6	.6	0.2	7.5

* Estimates for 2009 cash withdrawals at all locations are derived from the survey variables for cash withdrawals for primary and secondary locations.

† The SCPC questionnaire asks respondents "what amount [of cash] do you get most often"? If the amount of cash consumers get most often is different from the average amount, then the computed total amount of cash that the consumer gets per month will differ from the actual amount. Also, the total amount per month does not necessarily equal the amount per withdrawal times the number of withdrawals, because the amounts and withdrawals are negatively correlated across consumers.

‡ In 2008, this number is the typical amount per withdrawal. In 2009, this number is the withdrawal-weighted average of typical amounts per withdrawal from the primary and secondary locations.

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Table 10
Cash Holdings, by Adoption of Bank Accounts and Payment Instruments
 Dollars per consumer

Adopters	Mean		Median	
	2008 ^r	2009	2008 ^r	2009
Bank account				
Total.....	30	33	10	6
On person.....	13	3	4	3
On property.....	28	33	5	3
ATM or debit card				
Total.....	32	36	9	5
On person.....	12	3	2	1
On property.....	30	36	2	3
Credit card				
Total.....	36	26	10	5
On person.....	16	4	5	3
On property.....	33	26	5	3
Prepaid card				
Total.....	33	79	<i>11</i>	12
On person.....	8	6	4	4
On property.....	<i>31</i>	79	7	8
Money order				
Total.....	61	31	14	12
On person.....	45	10	7	4
On property.....	31	28	9	6
Nonadopters	Mean		Median	
	2008 ^r	2009	2008 ^r	2009
Bank account				
Total.....	138	67	45	124
On person.....	77	28	22	22
On property.....	83	47	255	25
ATM or debit card				
Total.....	76	43	32	28
On person.....	54	13	17	9
On property.....	42	39	23	23
Credit card				
Total.....	40	90	17	9
On person.....	23	9	5	3
On property.....	24	89	4	2
Prepaid card				
Total.....	35	26	<i>12</i>	8
On person.....	<i>16</i>	5	3	3
On property.....	<i>31</i>	26	2	3
Money order				
Total.....	34	40	12	8
On person.....	13	3	3	4
On property.....	32	40	2	3

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Table 11
Cash Withdrawals, by Most Frequent Location*
 Dollars, except as noted

	Mean		Median	
	2008 ^r	2009	2008 ^r	2009
ATM				
Total per month†.....	na	15	na	6
Amount per withdrawal.....	na	4	na	4
Withdrawals (number per month).....	na	0.2	na	0.3
Cited as most frequent location (percent).....	2.4	1.7	na	na
Bank teller				
Total per month†.....	na	26	na	16
Amount per withdrawal.....	na	12	na	10
Withdrawals (number per month).....	na	0.1	na	0.1
Cited as most frequent location (percent).....	1.9	1.3	na	na
Check cashing store				
Total per month†.....	na	186	na	246
Amount per withdrawal.....	na	91	na	110
Withdrawals (number per month).....	na	0.3	na	0.0
Cited as most frequent location (percent).....	1.1	0.7	na	na
Retail or grocery store				
Total per month†.....	na	12	na	6
Amount per withdrawal.....	na	2	na	5
Withdrawals (number per month).....	na	0.7	na	0.5
Cited as most frequent location (percent).....	1.3	0.9	na	na
Employer				
Total per month†.....	na	131	na	135
Amount per withdrawal.....	na	56	na	57
Withdrawals (number per month).....	na	0.8	na	0.7
Cited as most frequent location (percent).....	1.3	1.0	na	na
Family or friend				
Total per month†.....	na	36	na	16
Amount per withdrawal.....	na	10	na	3
Withdrawals (number per month).....	na	0.3	na	0.3
Cited as most frequent location (percent).....	1.1	1.0	na	na
Other				
Total per month†.....	na	143	na	168
Amount per withdrawal.....	na	98	na	41
Withdrawals (number per month).....	na	0.6	na	0.2
Cited as most frequent location (percent).....	0.1	0.5	na	na

* Total per month for each location is consumers who named that location as their most frequent location.

† The SCPC questionnaire asks respondents "what amount [of cash] do you get most often"? If the amount of cash consumers get most often is different from the average amount, then the computed total amount of cash that the customer gets per month will differ from the actual amount. Also, the total amount per month does not necessarily equal the amount per withdrawal times the number of calculated for withdrawals, because the amounts and withdrawals are negatively correlated across consumers.

NOTES: Superscript "r" denotes revised. Numbers may not sum exactly due to rounding or missing values.

Table 12
Cash Withdrawals, by Adoption of Bank Accounts and Payment Instruments
 Dollars per month, except as noted

Adopters	Mean		Median	
	2008 ^r	2009	2008 ^r	2009
Bank account				
Total per month*	21	19	7	11
Amount per withdrawal*	7	5	3	5
Withdrawals (number per month)	0.3	0.3	0.2	0.3
ATM or debit card				
Total per month*	21	21	20	11
Amount per withdrawal*	8	6	3	3
Withdrawals (number per month)	0.3	0.3	0.5	0.3
Credit card				
Total per month*	23	17	11	10
Amount per withdrawal*	6	6	5	4
Withdrawals (number per month)	0.4	0.3	0.3	0.2
Prepaid card				
Total per month*	28	34	<i>11</i>	23
Amount per withdrawal*	<i>10</i>	8	7	8
Withdrawals (number per month)	<i>0.4</i>	0.5	<i>0.4</i>	0.3
Money order				
Total per month*	53	49	70	46
Amount per withdrawal*	23	16	7	8
Withdrawals (number per month)	0.4	0.8	0.6	0.2
Nonadopters	Mean		Median	
	2008 ^r	2009	2008 ^r	2009
Bank account				
Total per month*	209	133	170	200
Amount per withdrawal*	65	55	47	16
Withdrawals (number per month)	1.3	1.4	1.5	0.9
ATM or debit card				
Total per month*	99	65	56	51
Amount per withdrawal*	29	23	18	21
Withdrawals (number per month)	1.2	0.7	0.4	0.2
Credit card				
Total per month*	67	58	35	54
Amount per withdrawal*	29	15	7	10
Withdrawals (number per month)	0.5	0.7	0.7	0.2
Prepaid card				
Total per month*	28	26	22	15
Amount per withdrawal*	9	8	3	4
Withdrawals (number per month)	<i>0.3</i>	0.4	<i>0.5</i>	0.3
Money order				
Total per month*	26	21	24	7
Amount per withdrawal*	8	6	5	5
Withdrawals (number per month)	0.4	0.3	0.5	0.2

* The SCPC questionnaire asks respondents "what amount [of cash] do you get most often"? If the amount of cash consumers get most often is different from the average amount, then the computed total amount of cash that the consumer gets per month will differ from the actual amount. Also, the total amount per month does not necessarily equal the amount per withdrawal times the number of withdrawals, because the amounts and withdrawals are negatively correlated across consumers.

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Table 13
Incidence of Bank Account Access and Other Practices
 Percentage of consumers and adopters*

Percentage of consumers	Monthly		Annual	
	2008 ^r	2009	2008 ^r	2009
Bank account access	na	na	na	1.3
Bank branch visit.....	na	na	na	1.6
ATM use.....	na	na	na	1.6
Telephone banking.....	na	na	na	1.6
Online banking.....	na	na	na	1.8
Mobile banking.....	na	na	na	1.
Other				
Cash withdrawals.....	92.4	0.9	96.7	.5
Online payment service provider.....	na	na	na	1.2
Prepaid card reloading.....	na	0.0	na	.
Mobile payments.....	na	na	na	.6
Text/SMS.....	na	na	na	.5
Contactless.....	na	na	na	.4
Percentage of adopters	Monthly		Annual	
	2008 ^r	2009	2008 ^r	2009
Bank account access, bank account adopters only	na	na	na	.
Bank branch visit.....	na	na	na	.
ATM use.....	na	na	na	.0
Telephone banking.....	na	na	na	.
Online banking.....	na	na	na	.
Mobile banking.....	na	na	na	.0
Other				
Cash withdrawals, cash adopters only.....	na	0.0	na	.0
Online payment service provider, adopters only.....	na	na	na	2.7
Prepaid card reloading, reloaders only.....	na	6.0	na	3.5
Mobile payments, cell phone adopters only.....	na	na	na	.0
Text/SMS.....	na	na	na	.0
Contactless.....	na	na	na	.

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Table 14
Incidence of Use of Payment Instruments
 Percentage of consumers or adopters

Percentage of consumers	Monthly		Annual	
	2008 ^r	2009	2008 ^r	2009
Paper instruments	1.7	0.9	1.6	0.7
Cash.....	2.0	1.1	1.9	0.9
Check.....	2.4	1.8	2.3	1.8
Money order.....	1.6	1.1	2.1	1.5
Travelers check.....	0.2	0.0	0.9	0.5
Payment cards	2.1	1.3	2.1	1.3
Debit.....	2.6	1.6	2.5	1.6
Credit.....	2.7	1.8	2.6	1.8
Prepaid.....	0.9	1.0	<i>1.1</i>	1.2
Electronic payments	2.5	1.8	2.5	1.8
Online banking bill payment.....	3.3	1.6	3.3	1.6
Bank account number payment.....	2.6	1.7	2.5	1.8
Direct deduction from income	2.0	1.1	2.0	1.1
Percentage of adopters*	Monthly		Annual	
	2008 ^r	2009	2008 ^r	2009
Paper instruments	1.1	0.9	1.0	0.8
Cash.....	1.6	1.1	1.5	0.9
Check.....	2.0	1.6	1.9	1.5
Money order [†]	6.3	3.6	na	3.7
Travelers check [†]	4.9	1.3	na	6.6
Payment cards	1.3	0.8	1.3	0.7
Debit.....	2.0	1.1	1.8	1.1
Credit.....	1.6	1.5	1.3	1.3
Prepaid.....	4.4	2.8	4.8	3.0
Electronic payments	1.8	1.4	1.6	1.1
Online banking bill payment.....	4.1	2.2	3.8	2.1
Bank account number payment.....	0.9	1.3	0.0	0.0
Direct deduction from income	1.7	1.9	0.0	0.0

* 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 that payment instrument, not all consumers.

† Comparison between 2008 and 2009 is not valid for annual incidence of use because adoption is defined by annual incidence of use in these payment instruments, and thus is equal to 100%.

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Table 15
Incidence of Transactions
 Percentage of consumers

	Monthly		Annual	
	2008 ^r	2009	2008 ^r	2009
Bill payments	1.6	.8	1.6	.7
Automatic	3.1	1.7	3.1	1.7
Online	2.6	1.7	2.5	1.7
By mail or in person	2.1	1.5	1.9	1.4
Online payments, excluding bills	2.8	1.7	2.4	1.7
In-person payments, excluding bills	1.6	.8	1.6	.7
Retail goods.....	1.7	.8	1.7	.8
All other.....	2.2	1.3	2.1	1.1
Services	na	1.4	na	1.2
Person to person payments.....	na	1.7	na	1.7

NOTES: Superscript "r" denotes revised. Numbers may not sum exactly due to rounding or missing values.

Table 16
Incidence of Use of Payment Instruments, by Type of Transaction
 Percentage of consumers

Monthly incidence	Bill payments		Online payments		Retail, services, and person to person*	
	2008 ^r	2009	2008 ^r	2009	2008 ^r	2009
Paper instruments	2.3	1.6	3.3	1.4	1.9	1.1
Cash.....	2.5	1.8	na	na	2.	1.1
Check or money order.....	2.6	1.8	3.3	1.4	2.8	1.7
Check.....	na	1.8	na	1.4	na	1.7
Money order.....	1.6	1.	na	.8	1.	.6
Travelers check.....	na	na	na	na	na	na
Payment cards	2.4	1.7	3.	1.7	2.1	1.5
Debit.....	2.8	1.8	3.4	1.6	2.7	1.7
Credit.....	2.9	1.5	2.3	1.3	2.7	1.7
Prepaid.....	.8	.5	.8	.7	.9	.9
Electronic payments	2.6	1.8	3.3	1.5	na	na
Online banking bill payment.....	3.3	1.6	na	na	na	na
Bank account number payment.....	3.3	1.7	3.3	1.5	na	na
Direct deduction from income	2.	1.1	na	na	na	na
Annual incidence	Bill payments		Online payments		Retail, services and person to person*	
	2008 ^r	2009	2008 ^r	2009	2008 ^r	2009
Paper instruments	2.1	1.5	3.2	1.6	1.7	.9
Cash.....	2.6	1.8	na	na	1.9	.9
Check or money order.....	2.4	1.8	3.2	1.6	2.7	1.8
Check.....	na	1.9	na	1.5	na	1.8
Money order.....	1.9	1.1	na	1.	2.1	.9
Travelers check.....	na	na	na	na	na	na
Payment cards	2.4	1.7	2.7	1.8	2.1	1.5
Debit.....	2.7	1.8	3.2	1.7	2.6	1.6
Credit.....	2.7	1.6	2.9	1.6	2.7	1.8
Prepaid.....	.8	.7	.9	.9	1.1	1.1
Electronic payments	2.5	1.8	3.2	1.6	na	na
Online banking bill payment.....	3.3	1.6	na	na	na	na
Bank account number payment.....	3.4	1.7	3.2	1.6	na	na
Direct deduction from income	2.	1.1	na	na	na	na

* Adjusted for changes from 2008 to 2009 in the survey definition of transaction categories.

NOTES: Superscript "r" denotes revised. Numbers may not sum exactly due to rounding or missing values.

Table 17
Incidence of Use of Payment Instruments, by Type of Bill Payment
 Percentage of consumers

Monthly incidence	Automatic		Online		By mail or in person	
	2008 ^r	2009	2008 ^r	2009	2008 ^r	2009
Any instrument	3.1	1.7	2.6	1.7	2.1	1.5
Excluding online banking bill payment*	3.1	1.7	na	na	na	na
Paper instruments	na	na	na	na	2.3	1.6
Cash.....	na	na	na	na	2.5	1.8
Check or money order.....	na	na	na	na	2.6	1.8
Check.....	na	na	na	na	na	1.8
Money order.....	na	na	na	na	na	1.
Travelers check.....	na	na	na	na	na	na
Payment cards	2.6	1.5	3.2	1.7	3.2	1.7
Debit.....	2.1	1.4	3.5	1.7	3.6	1.7
Credit.....	2.3	1.2	2.1	1.2	2.1	1.2
Prepaid.....	na	na	na	na	.8	.5
Electronic payments	3.0	1.6	2.8	1.7	na	na
Online banking bill payment.....	na	1.2	3.3	1.6	na	na
Bank account number payment.....	3.0	1.5	2.8	1.6	na	na
Direct deduction from income	2.0	1.1	na	na	na	na
Annual incidence	Automatic		Online		By mail or in person	
	2008 ^r	2009	2008 ^r	2009	2008 ^r	2009
Any instrument	3.1	1.7	2.5	1.7	1.9	1.4
Excluding online banking bill payment..	3.1	1.7	na	na	na	na
Paper instruments	na	na	na	na	2.1	1.5
Cash.....	na	na	na	na	2.6	1.8
Check or money order.....	na	na	na	na	2.4	1.8
Check.....	na	na	na	na	na	1.9
Money order.....	na	na	na	na	na	1.1
Travelers check.....	na	na	na	na	na	na
Payment cards	2.7	1.6	3.1	1.8	3.1	1.7
Debit.....	2.2	1.4	3.4	1.8	3.5	1.8
Credit.....	2.4	1.2	2.3	1.3	2.3	1.3
Prepaid.....	na	na	na	na	.8	.7
Electronic payments	3.0	1.6	2.8	1.7	na	na
Online banking bill payment.....	na	1.2	3.3	1.6	na	na
Bank account number payment.....	3.0	1.5	2.9	1.7	na	na
Direct deduction from income	2.0	1.1	na	na	na	na

* Online banking bill pay is excluded to show direct comparison between 2008 and 2009 estimates for automatic bill payments.
 NOTES: Superscript "r" denotes revised. Numbers may not sum exactly due to rounding or missing values.

Table 18
Incidence of Use of Payment Instruments, by Type of Retail Goods
 Percentage of consumers

Monthly incidence	Total		Essential goods*		Nonessential goods*	
	2008 ^r	2009	2008 ^r	2009	2008 ^r	2009
Overall	1.7	0.8	2.0	na	2.2	na
Paper instruments	2.0	1.4	3.6	na	2.9	na
Cash.....	2.1	1.3	3.6	na	3.0	na
Check or money order.....	3.1	1.5	2.3	na	3.5	na
Check.....	3.1	1.5	2.3	na	3.5	na
Money order.....	na	0.5	na	na	na	na
Travelers check.....	na	na	na	na	na	na
Payment cards	2.2	1.6	2.2	na	2.6	na
Debit.....	2.7	1.7	2.7	na	3.1	na
Credit.....	2.8	1.7	2.9	na	3.1	na
Prepaid.....	.9	.8	1.0	na	.6	na
Electronic payments	na	na	na	na	na	na
Online banking bill payment.....	na	na	na	na	na	na
Bank account number payment.....	na	na	na	na	na	na
Annual incidence	Total		Essential goods*		Nonessential goods*	
	2008 ^r	2009	2008 ^r	2009	2008 ^r	2009
Overall	1.7	0.8	1.8	na	1.9	na
Paper instruments	1.9	1.6	2.1	na	2.5	na
Cash.....	2.0	1.2	2.2	na	2.6	na
Check or money order.....	3.0	1.6	2.8	na	3.2	na
Check.....	3.0	1.6	2.8	na	3.2	na
Money order.....	na	.7	na	na	na	na
Travelers check.....	na	na	na	na	na	na
Payment cards	2.2	1.5	2.2	na	2.3	na
Debit.....	2.6	1.7	2.7	na	2.8	na
Credit.....	2.7	1.8	2.8	na	2.8	na
Prepaid.....	1.1	1.	1.2	na	.8	na
Electronic payments	na	na	na	na	na	na
Online banking bill payment.....	na	na	na	na	na	na
Bank account number payment.....	na	na	na	na	na	na

* For definitions of essential and nonessential goods, see Appendix A.5 in Foster, Meijer, Schuh, and Zabek 2009.

NOTES: Superscript "r" denotes revised. Numbers may not sum exactly due to rounding or missing values.

Table 19
Incidence of Use of Payment Instruments, by Type of Nonretail, In-Person Transactions*
 Percentage of consumers

Monthly incidence	Total		Services and other		Person to person	
	2008 ^r	2009	2008 ^r	2009	2008 ^r	2009
Overall	2.2	1.3	na	1.4	na	1.7
Paper instruments	2.4	1.5	na	1.7	na	1.7
Cash.....	2.8	1.6	na	1.7	na	1.8
Check or money order.....	2.9	1.7	na	1.6	na	1.3
Check.....	na	1.7	na	1.6	na	1.3
Money order.....	na	.5	na	.4	na	.4
Travelers check.....	na	na	na	na	na	na
Payment cards	3.3	1.7	na	1.7	na	1.0
Debit.....	2.7	1.7	na	1.7	na	0.9
Credit.....	2.6	1.5	na	1.5	na	0.6
Prepaid.....	.5	.7	na	.7	na	na
Electronic payments	na	0.8	na	na	na	0.8
Online banking bill payment.....	na	0.6	na	na	na	0.6
Bank account number payment.....	na	0.7	na	na	na	0.7
Annual incidence	Total		Services and other		Person to person	
	2008 ^r	2009	2008 ^r	2009	2008 ^r	2009
Overall	2.1	1.1	na	1.2	na	1.7
Paper instruments	2.3	1.3	na	1.5	na	1.7
Cash.....	2.7	1.4	na	1.7	na	1.8
Check or money order.....	3.3	1.8	na	1.7	na	1.5
Check.....	na	1.8	na	1.8	na	1.5
Money order.....	na	.8	na	.7	na	.6
Travelers check.....	na	na	na	na	na	na
Payment cards	2.6	1.7	na	1.7	na	1.1
Debit.....	3.0	1.7	na	1.7	na	1.
Credit.....	2.9	1.7	na	1.7	na	.7
Prepaid.....	.8	.9	na	.9	na	na
Electronic payments	na	1.	na	na	na	1.
Online banking bill payment.....	na	.7	na	na	na	.7
Bank account number payment.....	na	.9	na	na	na	.9

* Adjusted for changes from 2008 to 2009 in the survey definition of transaction categories. These adjustments make the two years directly comparable.

NOTES: Superscript "r" denotes revised. Numbers may not sum exactly due to rounding or missing values.

Table 20
Use of Payment Instruments in a Typical Month, by Type of Instrument
 Number per consumer and percent share per consumer

	Number per consumer			Percent Share	
	Mean		Percentage change	2008 ^r	2009
	2008 ^r	2009			
Total payments	3.4	1.8	-48.7	100.0	100.0
Paper instruments	1.4	1.3	- 5.5	35.4	41.8
Cash.....	1.1	1.3	16.5	20.8	28.2
Check or money order.....	0.6	.3	-39.4	14.6	13.5
Check.....	.5	.3	-30.2	13.9	12.7
Money order.....	0.1	0.1	30.5	0.6	0.8
Travelers check.....	0.0	0.0	-70.0	0.0	0.0
Payment cards	2.1	1.	-51.1	52.5	47.8
Debit.....	1.7	0.9	-49.2	30.8	29.3
Credit.....	1.1	0.6	-46.8	21.1	17.3
Prepaid.....	0.1	0.2	-	0.6	1.2
Prepaid, per adopter [†]	0.6	0.5	-13.2	-	-
Electronic payments	.6	.3	-45.7	10.9	9.7
Online banking bill payment*.....	.4	.2	-46.6	3.1	5.1
Bank account number payment*.....	.2	0.2	-22.3	7.9	4.6
Bank account number payment, per adopter [†]	0.6	0.3	-49.7	-	-
Direct deduction from income	0.1	0.1	-55.8	1.1	0.8

* Adjusted for changes from 2008 to 2009 in the survey definition of transaction categories.

† 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: Superscript "r" denotes revised. Numbers in *italics* are not comparable across years due to changes in the survey. Numbers may not sum exactly due to rounding or missing values.

Table 21
Transactions in a Typical Month
 Number per consumer and percent share per consumer

	Number per consumer			Percent Share	
	Mean		Percentage change	2008 ^r	2009
	2008 ^r	2009			
Total	3.4	1.8	-48.7	100.0	100.0
Bill payments	1.4	0.6	-52.3	29.1	28.1
Automatic.....	.6	.2	–	8.7	7.2
Direct deduction from income.....	0.1	0.1	–	1.1	na
Other automatic.....	.5	.2	–	7.6	na
Online.....	.5	.3	-43.4	9.4	8.5
By mail or in person.....	.7	.4	-38.4	11.0	12.4
Online payments, excluding bills	.5	.3	-44.7	9.7	7.8
In-person payments, excluding bills	2.4	1.4	-40.6	61.1	64.1
Retail goods.....	1.9	.8	–	42.5	39.4
All other.....	0.7	1.1	–	18.6	24.7
Services.....	na	1.	na	na	19.7
Person to person payments.....	na	.3	na	na	5.0

NOTES: Superscript "r" denotes revised. Numbers in *italics* are not comparable across years due to changes in the survey. Numbers may not sum exactly due to rounding or missing values.

Table 22
Use of Payment Instruments in a Typical Month, by Type of Transaction
 Number per consumer and percent share per consumer

Number	Bill payments		Online payments		Retail, service and person to person	
	2008 ^r	2009	2008 ^r	2009	2008 ^r	2009
Paper instruments	0.4	0.3	0.1	0.1	1.1	1.2
Cash.....	0.3	0.3	na	na	<i>1.0</i>	1.2
Check or money order.....	0.3	0.2	0.1	0.1	<i>0.4</i>	.2
Check.....	0.2	0.1	na	0.1	<i>0.3</i>	.2
Money order.....	0.0	0.1	na	0.0	<i>0.0</i>	0.
Travelers check.....	na	na	na	na	na	na
Payment cards	0.8	0.4	0.3	0.2	1.5	0.8
Debit.....	0.7	0.4	0.3	0.2	<i>1.3</i>	0.7
Credit.....	0.5	0.2	0.2	0.1	<i>.7</i>	.4
Prepaid.....	0.0	0.0	0.0	0.0	<i>0.1</i>	0.1
Electronic payments	0.5	0.2	0.1	0.1	na	0.1
Online banking bill payment.....	0.2	0.2	na	na	na	0.1
Bank account number payment.....	0.4	0.1	0.1	0.1	na	0.1
Direct deduction from income	0.1	0.1	na	na	na	na
Percent	Bill payments		Online payments		Retail, service and person to person	
	2008 ^r	2009	2008 ^r	2009	2008 ^r	2009
Paper instruments	7.4	8.3	2.3	2.2	25.7	31.3
Cash.....	1.5	3.0	na	na	<i>19.3</i>	25.2
Check or money order.....	5.9	5.3	2.3	2.2	<i>6.4</i>	6.1
Check.....	5.6	4.9	na	2.0	na	5.8
Money order.....	0.3	0.4	na	0.2	<i>0.3</i>	0.3
Travelers check.....	na	na	na	na	na	na
Payment cards	11.6	11.0	5.5	4.6	35.4	32.2
Debit.....	6.4	6.8	3.0	2.7	<i>21.3</i>	19.8
Credit.....	5.1	3.9	2.3	1.8	<i>13.6</i>	11.6
Prepaid.....	0.0	0.2	0.1	0.2	<i>0.5</i>	0.8
Electronic payments	9.0	8.0	1.9	1.0	na	0.6
Online banking bill payment.....	3.1	4.8	na	na	na	0.3
Bank account number payment.....	5.9	3.3	1.9	1.0	na	0.3
Direct deduction from income	1.1	0.8	na	na	na	na

NOTES: Superscript "r" denotes revised. Numbers in *italics* are not comparable across years due to changes in the survey. Numbers may not sum exactly due to rounding or missing values.

Table 23

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

Number per consumer and percent share per consumer

Number	Automatic		Online		By mail or in person	
	2008 ^r	2009	2008 ^r	2009	2008 ^r	2009
Paper instruments	na	na	na	na	0.4	0.3
Cash.....	na	na	na	na	0.3	0.3
Check or money order.....	na	na	na	na	0.3	0.2
Check.....	na	na	na	na	na	0.1
Money order.....	na	na	na	na	0.0	0.1
Travelers check.....	na	na	na	na	na	na
Payment cards	0.3	0.2	0.4	0.2	0.4	0.2
Debit.....	0.3	0.1	0.3	0.2	0.3	0.2
Credit.....	0.2	0.1	0.2	0.1	0.3	0.1
Prepaid.....	na	na	na	na	0.0	0.0
Electronic payments	0.2	0.1	0.4	0.2	na	na
Online banking bill payment*.....	0.2	0.1	0.2	0.2	na	na
Bank account number payment.....	0.1	0.1	0.2	0.1	na	na
Direct deduction from income	0.1	0.1	na	na	na	na
Percent	Automatic		Online		By mail or in person	
	2008 ^r	2009	2008 ^r	2009	2008 ^r	2009
Paper instruments	na	na	na	na	7.4	8.3
Cash.....	na	na	na	na	1.5	3.0
Check or money order.....	na	na	na	na	5.9	5.3
Check.....	na	na	na	na	na	4.9
Money order.....	na	na	na	na	0.3	0.4
Travelers check.....	na	na	na	na	na	na
Payment cards	4.2	3.1	3.8	3.8	3.6	4.1
Debit.....	2.3	1.7	2.3	2.7	1.9	2.4
Credit.....	1.9	1.4	1.5	1.1	1.7	1.5
Prepaid.....	na	na	na	na	0.0	0.2
Electronic payments	3.4	3.2	5.6	4.8	na	na
Online banking bill payment.....	1.8	1.7	3.1	3.0	na	na
Bank account number payment.....	1.6	1.5	6.4	1.7	na	na
Direct deduction from income	1.1	0.8	na	na	na	na

NOTES: Superscript "r" denotes revised. Numbers may not sum exactly due to rounding or missing values.

*The 2008 automatic bill payment number for online banking bill payment is derived from the ratio of total electronic automatic bill payments to total number of online banking bill payments in the 2009 SCPC.

Table 24
Use of Payment Instruments in a Typical Month, by Type of Retail Goods*
 Number per consumer and percent share per consumer

Number	Total		Essential goods†		Nonessential goods†	
	2008 ^r	2009	2008 ^r	2009	2008 ^r	2009
Paper instruments	0.9	0.6	0.7	na	0.5	na
Cash.....	.9	0.6	0.7	na	0.5	na
Check or money order.....	.1	.1	0.1	na	0.1	na
Check.....	na	.1	na	na	na	na
Money order.....	na	0.	na	na	na	na
Travelers check.....	na	na	na	na	na	na
Payment cards	1.2	0.5	1.0	na	0.5	na
Debit.....	1.1	.5	1.	na	0.4	na
Credit.....	.5	.3	.3	na	0.2	na
Prepaid.....	0.1	0.1	0.	na	0.0	na
Electronic payments	na	na	na	na	na	na
Online banking bill payment.....	na	na	na	na	na	na
Bank account number payment.....	na	na	na	na	na	na
Percent	Total		Essential goods†		Nonessential goods†	
	2008 ^r	2009	2008 ^r	2009	2008 ^r	2009
Paper instruments	16.1	17.6	10.5	na	5.6	na
Cash.....	13.7	14.8	9.2	na	4.6	na
Check or money order.....	2.4	2.7	1.4	na	1.0	na
Check.....	na	2.7	na	na	na	na
Money order.....	na	0.1	na	na	na	na
Travelers check.....	na	na	na	na	na	na
Payment cards	26.5	21.8	17.7	na	8.8	na
Debit.....	16.5	13.4	11.2	na	5.4	na
Credit.....	9.6	7.9	6.3	na	3.3	na
Prepaid.....	0.4	0.5	0.3	na	0.1	na
Electronic payments	na	na	na	na	na	na
Online banking bill payment.....	na	na	na	na	na	na
Bank account number payment.....	na	na	na	na	na	na

* Adjusted for changes from 2008 to 2009 in the survey definition of transaction categories.

† For definitions of essential and nonessential goods, see Appendix A.5 in Foster, Meijer, Schuh, and Zabek 2009.

NOTES: Superscript "r" denotes revised. Numbers may not sum exactly due to rounding or missing values.

2009 Survey of Consumer Payment Choice - Standard Errors

Table 25
Use of Payment Instruments in a Typical Month, by Type of Non-Retail, In-Person Transactions*
 Number per consumer and percent share

Number	Total		Services and other		Person to person	
	2008 ^r	2009	2008 ^r	2009	2008 ^r	2009
Paper instruments	0.4	0.9	na	0.9	na	0.2
Cash.....	0.3	1.0	na	1.0	na	0.2
Check or money order.....	0.2	0.1	na	0.1	na	0.1
Check.....	na	0.1	na	0.1	na	0.0
Money order.....	na	0.0	na	0.0	na	0.0
Travelers check.....	na	na	na	na	na	na
Payment cards	0.4	0.4	na	0.4	na	0.1
Debit.....	0.3	0.4	na	0.3	na	0.1
Credit.....	0.2	0.2	na	0.2	na	0.0
Prepaid.....	0.0	0.0	na	0.0	na	na
Electronic payments	na	0.1	na	na	na	0.1
Online banking bill payment.....	na	0.1	na	na	na	0.1
Bank account number payment.....	na	0.1	na	na	na	0.1
Percent	Total		Services and other		Person to person	
	2008 ^r	2009	2008 ^r	2009	2008 ^r	2009
Paper instruments	9.6	0.7	na	10.1	na	3.6
Cash.....	5.6	.7	na	7.6	na	2.8
Check or money order.....	4.0	.2	na	2.5	na	0.8
Check.....	na	.2	na	2.4	na	0.7
Money order.....	na	0.1	na	0.1	na	0.1
Travelers check.....	na	na	na	na	na	na
Payment cards	9.0	0.4	na	9.5	na	0.8
Debit.....	4.8	0.3	na	5.8	na	0.6
Credit.....	4.1	0.2	na	3.5	na	0.2
Prepaid.....	0.1	0.1	na	0.3	na	na
Electronic payments	na	0.1	na	na	na	0.1
Online banking bill payment.....	na	0.0	na	na	na	0.0
Bank account number payment.....	na	0.1	na	na	na	0.1

* Adjusted for changes from 2008 to 2009 in the survey definition of transaction categories.

NOTES: Superscript "r" denotes revised. Numbers may not sum exactly due to rounding or missing values.

Table 26
Payment Instruments Used in a Typical Period, by Type of Instrument and Transaction
 Number per consumer

Typical Month	2008 ^r	2009
All payments (9 instruments)	0.1	0.1
Paper instruments.....	0.0	0.0
Payment cards.....	0.0	0.0
Electronic payments.....	0.1	0.0
Bill payments (8 instruments)	0.1	0.0
Paper instruments.....	0.0	0.0
Payment cards.....	0.1	0.0
Electronic payments.....	0.0	0.0
Online payments (6 instruments)	0.1	0.0
Paper instruments.....	0.0	0.0
Payment cards.....	0.0	0.0
Electronic payments.....	0.0	0.0
In-person payments (8 instruments)	0.1	0.0
Paper instruments.....	0.0	0.0
Payment cards.....	0.0	0.0
Electronic payments.....	na	0.0
Typical Year	2008 ^r	2009
All payments (9 instruments)	0.1	0.1
Paper instruments.....	0.0	0.0
Payment cards.....	0.0	0.0
Electronic payments.....	0.1	0.0
Bill payments (8 instruments)	0.1	0.1
Paper instruments.....	0.0	0.0
Payment cards.....	0.0	0.0
Electronic payments.....	0.0	0.0
Online payments (6 instruments)	0.1	0.0
Paper instruments.....	0.0	0.0
Payment cards.....	0.0	0.0
Electronic payments.....	0.0	0.0
In-person payments (8 instruments)	0.1	0.0
Paper instruments.....	0.0	0.0
Payment cards.....	0.0	0.0
Electronic payments.....	na	0.0

NOTES: Superscript "r" denotes revised. Numbers may not sum exactly due to rounding or missing values. Numbers are derived from incidence of use statistics.

Table 27
Assessments of Characteristics of Payment Instruments
 Percentage of consumers

	Most important	2nd most important	3rd most important	Least important
2009				
Instrument characteristic rating				
Acceptance for payment.....	1.5	1.5	1.5	1.4
Cost.....	1.6	1.5	1.3	1.4
Convenience.....	1.6	1.4	1.5	1.4
Security.....	1.7	1.5	1.1	.6
2008^r				
Instrument characteristic rating				
Acceptance for payment.....	<i>1.4</i>	na	na	<i>3.4</i>
Acquisition and setup.....	<i>0.2</i>	na	na	<i>2.7</i>
Control over payment timing.....	<i>1.4</i>	na	na	<i>1.7</i>
Cost.....	<i>1.8</i>	na	na	<i>1.4</i>
Ease of use.....	<i>3.2</i>	na	na	<i>1.</i>
Payment records.....	<i>1.</i>	na	na	<i>1.4</i>
Payment speed.....	<i>.9</i>	na	na	<i>1.8</i>
Security.....	<i>2.4</i>	na	na	<i>0.4</i>

NOTES: Superscript "r" denotes revised. Numbers in *italics* are not comparable across years due to changes in the survey. Numbers may not sum exactly due to rounding or missing values.

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Table 28A
Assessments of Payment Instruments, by Characteristic
 Percentage of consumers

Acceptance for payment	Rarely accepted	Occasionally accepted	Often accepted	Usually accepted	Almost always accepted
Cash					
2008 ^r.....	.7	.6	1.8	1.5	2.3
2009.....	.5	.4	1.	1.1	1.4
Check					
2008 ^r.....	.6	1.4	2.5	2.5	3.4
2009.....	.7	1.5	1.6	1.5	1.3
Debit card					
2008 ^r.....	.6	.6	1.9	2.6	3.0
2009.....	.6	0.2	1.4	1.5	1.7
Credit card					
2008 ^r.....	.9	0.1	1.7	2.5	2.8
2009.....	.6	0.3	1.	1.5	1.7
Prepaid card					
2008 ^r	<i>1.</i>	<i>1.6</i>	<i>2.2</i>	<i>2.4</i>	<i>3.1</i>
2009.....	.7	.8	1.6	1.6	1.6
Bank account number payment*					
2008 ^r	<i>1.8</i>	<i>19.3</i>	<i>26.3</i>	<i>19.4</i>	<i>21.5</i>
2009.....	1.6	1.4	1.3	1.	1.4
Online banking bill payment*					
2008 ^r	<i>1.8</i>	<i>1.8</i>	<i>2.3</i>	<i>1.9</i>	<i>3.3</i>
2009.....	1.	.9	1.6	1.6	1.5
Cost	Very high cost	High cost	Neither high nor low cost	Low cost	Very low cost
Cash					
2008 ^r.....	.9	1.5	3.5	1.3	3.4
2009.....	.4	.7	1.2	1.1	1.6
Check					
2008 ^r	1.	1.9	3.4	2.7	2.
2009.....	.5	.9	1.7	1.6	1.5
Debit card					
2008 ^r	1.	1.7	3.4	2.3	2.4
2009.....	.5	.8	1.6	1.5	1.6
Credit card					
2008 ^r	2.1	2.5	3.4	1.9	1.5
2009.....	1.6	1.6	1.3	1.	1.1
Prepaid card					
2008 ^r	<i>1.3</i>	<i>2.</i>	<i>3.1</i>	<i>1.7</i>	<i>1.9</i>
2009.....	.7	1.2	1.7	1.4	1.4
Bank account number payment*					
2008 ^r	<i>1.</i>	<i>1.9</i>	<i>3.2</i>	<i>2.</i>	<i>2.4</i>
2009.....	.8	.7	1.6	1.5	1.6
Online banking bill payment*					
2008 ^r	<i>1.</i>	<i>1.9</i>	<i>3.2</i>	<i>2.</i>	<i>2.4</i>
2009.....	.6	1.1	1.6	1.4	1.7

* In 2008 respondents were asked to assess "electronic deduction." We substituted the rating of electronic deduction for "bank account number payment" and "online banking bill payment" in this table.

NOTES: Superscript "r" denotes revised. Numbers in *italics* are not comparable across years due to changes in the survey. Numbers may not sum exactly due to rounding or missing values.

2009 Survey of Consumer Payment Choice - Standard Errors

Table 28B
Assessments of Payment Instruments, by Characteristic
 Percentage of consumers

Convenience	Very hard to use	Hard to use	Neither hard nor easy to use	Easy to use	Very easy to use
Cash					
2008 ^r	na	na	na	na	na
2009.....	0.6	0.6	1.2	1.4	1.7
Check					
2008 ^r	na	na	na	na	na
2009.....	0.7	1.4	1.6	1.5	1.3
Debit card					
2008 ^r	na	na	na	na	na
2009.....	0.4	0.4	1.1	1.5	1.7
Credit card					
2008 ^r	na	na	na	na	na
2009.....	0.5	0.5	1.1	1.4	1.7
Prepaid card					
2008 ^r	na	na	na	na	na
2009.....	1.0	0.9	1.6	1.4	1.6
Bank account number payment*					
2008 ^r	na	na	na	na	na
2009.....	1.2	1.4	1.6	1.2	1.3
Online banking bill payment*					
2008 ^r	na	na	na	na	na
2009.....	0.8	0.8	1.6	1.5	1.6
Security	Very risky	Risky	Neither risky nor secure	Secure	Very secure
Cash					
2008 ^r	2.7	1.9	1.8	1.2	3.3
2009.....	1.6	1.1	1.2	1.0	1.6
Check					
2008 ^r	1.7	2.5	1.9	2.1	3.4
2009.....	1.3	1.6	1.2	1.5	0.9
Debit card					
2008 ^r	1.6	2.5	1.9	2.2	3.5
2009.....	1.2	1.5	1.5	1.4	1.4
Credit card					
2008 ^r	1.8	2.4	1.8	2.2	3.4
2009.....	1.4	1.4	1.4	1.4	1.4
Prepaid card					
2008 ^r	2.1	2.2	2.2	1.9	3.4
2009.....	1.4	1.3	1.6	1.2	1.2
Bank account number payment*					
2008 ^r	1.5	2.2	2.1	2.1	3.3
2009.....	1.6	1.5	1.4	1.1	1.0
Online banking bill payment*					
2008 ^r	1.5	2.2	2.1	2.1	3.3
2009.....	1.4	1.4	1.3	1.4	1.3

* In 2008 respondents were asked to assess "electronic deduction." We substituted the rating of electronic deduction for "bank account number payment" and "online banking bill payment" in this table.

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Table 29
Demographics: Gender, Age, Race, and Education *
 Percentage of consumers

	2008 ^r	2009
Gender		
Male.....	2.9	1.7
Female.....	97.1	98.3
Age		
18–24.....	3.7	1.5
25–34.....	2.1	1.5
35–44.....	1.8	1.4
45–54.....	1.7	1.1
55–64.....	1.5	0.9
65 and older.....	1.6	1.1
Race		
White.....	2.6	1.8
Black.....	2.0	1.3
Asian.....	1.0	0.7
Other.....	1.8	1.6
Ethnicity		
Hispanic or Latino.....	3.6	1.8
Education		
No high school diploma.....	1.9	1.2
High school.....	3.2	1.8
Some college.....	2.0	1.3
College.....	1.6	0.9
Post-graduate study.....	0.9	0.6

* Tables of unweighted sample demographics available upon request.

NOTES: Superscript "r" denotes revised. Numbers in *italics* are not comparable across years due to changes in the survey. Numbers may not sum exactly due to rounding or missing values.

Table 30
Income and Labor Force Status*
 Percentage of consumers

	2008 ^r	2009
Household income		
Less than \$25,000.....	2.2	1.4
\$25,000–\$49,999.....	3.3	1.7
\$50,000–\$74,999.....	1.9	1.4
\$75,000–\$99,999.....	<i>1.4</i>	1.1
\$100,000–\$124,999.....	<i>0.8</i>	0.5
\$125,000 or more.....	<i>0.8</i>	0.8
\$125,000–\$199,999.....	na	0.5
\$200,000 or more.....	na	0.3
\$75,000 or more, breakdown not specified.....	<i>0.1</i>	na
Respondent income		
Highest in household.....	3.0	1.7
About equal with highest.....	3.5	1.1
2nd highest.....	2.3	1.5
3rd highest or lower.....	1.4	1.5
Labor force status		
Working now.....	2.3	1.3
Unemployed and looking for work.....	1.0	0.4
Temporarily laid off, on sick or other leave.....	0.1	0.2
Disabled.....	0.9	0.5
Retired.....	1.7	1.0
Homemaker.....	0.8	0.4
Other.....	0.5	0.4

* Tables of unweighted sample demographics available upon request.

NOTES: Superscript "r" denotes revised. Numbers in *italics* are not comparable across years due to changes in the survey. Numbers may not sum exactly due to rounding or missing values.

Table 31
Consumers' Financial Responsibility in the Household
 Percentage of consumers

Task	2008 ^r	2009
Budgeting		
All.....	2.8	1.7
Most.....	1.5	1.1
Shared equally.....	3.3	1.4
Some.....	2.1	1.1
None.....	1.2	1.3
Bill payment		
All.....	2.9	1.7
Most.....	1.4	1.0
Shared equally.....	3.4	1.2
Some.....	2.0	1.3
None.....	1.4	1.3
Shopping		
All.....	2.6	1.6
Most.....	1.5	0.9
Shared equally.....	3.3	1.5
Some.....	2.1	1.5
None.....	1.1	0.9
Asset management		
All.....	2.6	1.5
Most.....	1.4	0.9
Shared equally.....	3.3	1.3
Some.....	1.8	1.2
None.....	1.9	1.7

NOTES: Superscript "r" denotes revised. Numbers may not sum exactly due to rounding or missing values.

Table 32
Selected Assets and Liabilities
 Percentage of consumers, except as noted

	2008 ^r	2009	Change
Credit card debt			
Carried unpaid balance at any time during the past 12 months	3.5	1.6	-1.9
Credit card balance unpaid, previous month (dollars).....			
Per credit card adopter.....	356	308	-48
Per revolver.....	534	515	-19
Change in unpaid balance since a year ago			
Much lower.....	2.4	1.6	-0.8
Lower.....	2.9	1.8	- 1.0
About the same.....	2.9	2.1	- 0.9
Higher.....	2.0	1.6	- 0.3
Much higher.....	2.2	1.3	- 0.9
Home ownership			
Home ownership rate	3.5	1.7	-1.8

NOTES: Superscript "r" denotes revised. Numbers in *italics* are not comparable across years due to changes in the survey. Numbers may not sum exactly due to rounding or missing values.