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Payment Instrument Adoption and Use in the United States, 2009–2013, by Consumers' Demographic Characteristics

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Abstract

Previous literature, based on data from a single time period, has shown that consumer payment behavior is correlated with income and demographic characteristics. Using data from five consecutive annual consumer surveys from 2009 to 2013, we confirm a strong cross-sectional relationship between demographics and payment behavior, but we observe few significant changes in payment behavior over the five-year period. This suggests that payment behavior evolves slowly over time. Age, education, and income are especially strongly correlated with both adoption and use of most payment instruments, while race is strongly correlated with use. Cash is used most heavily by young, black, least-educated and lowest-income consumers, while credit cards are used mostly by older, wealthier, and more-educated individuals. None of the education or income disparities observed diminished during the five-year period covered by our sample.

JEL classifications: D12, D14

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CPRC CONSUMER PAYMENTS Research Center

I. Introduction

Today's consumer has access to more payment instruments than consumers of just a few years ago, as newer electronic payments are penetrating an established payments market, while older methods, such as cash and checks, remain important payment alternatives. As the number of available payment methods increases, so does the need to understand *why* consumers adopt certain payment instruments, *how* consumers choose to pay for purchases, *which* consumers make certain payments, and *who* is most affected by changes in the payment system.

Previous research has found that income and demographic attributes, such as education and age, are correlated with consumers' payment behavior. However, most of the previous papers based their analysis on a single year of data for only a few payment instruments, and they often focused on a small subset of transaction types. Stavins (2001), Hogarth, Anguelov, and Lee (2004), Bertaut and Haliassos (2006), Kim, Widows, and Yilmazer (2005), Klee (2006), Zinman (2009), and Mester (2012) all used data from the Survey of Consumer Finances (SCF). The SCF is collected every three years and contains very limited data on the adoption and use of only a few payment methods. Carow and Staten (1999) used data from their own 1992 survey of gasoline credit card holders to analyze card payments at gasoline stations, and Mantel (2000) used data from a single consumer survey on bill payment instruments. Rysman (2007) and Herbst-Murphy (2010) used data from a proprietary Visa Payment Panel Study to analyze payment card use by demographics, while Henry et al. (2015) used data from the Bank of Canada's Method of Payment Survey to show the correlation between demographic attributes and payment use in Canada. Bagnall et al. (2014) showed that there are similarities across the industrialized countries in the correlation between the use of cash and the demographic characteristics of consumers.

Only Klee (2006) and Mester (2012) used data from multiple U.S. consumer surveys, both from the SCF: Klee (2006) used data from the 1995, 1998, and 2001 SCF, while Mester (2012) used data from several surveys from 1995 to 2010. Both papers analyze only a small subset of

payment methods. In contrast, we show adoption and use of several payment instruments. In addition, the payments market has changed since the data used in those studies were collected. In particular, the use of checks has declined, while electronic payments, such as bank account number payments, have become more common.

We contribute to this literature by reporting, for the first time, demographic trends in consumer adoption and use of several payment instruments over the period of five consecutive years from 2009 to 2013. We use data from five annual Surveys of Consumer Payment Choice (SCPC) to investigate adoption and use of eight common payment instruments—cash, checks, money orders, debit cards, credit cards, prepaid cards, online banking bill payments (OBBP), and bank account number payments (BANP) for 33 cohorts, based on demographic and income attributes. Mann (2011) also used the SCPC data to show the relationship between selected demographics—race and age—and payment use, but only from a single year, 2008. He showed that there are significant differences in payment behavior between blacks and whites, and among consumers of various ages. We extend his analysis by including several years of data, and expanding the set of income and demographic factors that are correlated with payment behavior, beyond race and age.

Our results confirm the findings of the previous literature: both adoption and use of several payment instruments are correlated with almost all the socio-demographic attributes—most significantly with age, education, and income. Race is especially strongly correlated with use, conditional on adoption, but other attributes, which were rarely included in previous studies, are also strongly correlated with payment behavior. These include gender, employment, and marital status. We extend the analysis of previous studies by tracking the demographic and income effects over a five-year period and find that most of the patterns persist throughout the sample period. Notable findings are as follows:

- Cash is adopted by almost everyone, but is used most heavily by young, black, low-income and low-education consumers. In particular, lowest-income consumers used cash about twice as often as highest-income consumers, who in turn used credit cards

about three to four times as often as lowest-income consumers throughout the sample period.

- Although check use declined significantly for older consumers, check adoption did not: in 2013, the youngest consumers were only half as likely as the oldest consumers to have checkbooks, which may lead to an even faster decline in check use in the future.

- The unemployed have a significantly lower share than others of payment instruments that require bank account access (checks, debit cards, OBBP, and BANP) and a significantly higher share of other payment instruments (cash, money orders, credit cards, and prepaid cards). Even though race, employment, and marital status are strongly correlated with payment behavior, these attributes were rarely analyzed in previous studies.

- Consumers with the lowest income—potentially the unbanked or the underbanked—have a very different pattern of payment behavior than higher-income consumers. They are less likely to hold checks, cards, or electronic payments, and they use cash more intensively than other consumers.

- Despite the large number of possible combinations of payment method portfolios, the most popular bundles *within demographic cohorts* were very similar. For the majority of cohorts, the most popular bundles included debit cards, credit cards, online banking bill payments, and bank account number payments. But among the youngest, least-educated, black, unemployed, never married, and lowest-income consumers, the most popular bundle consisted only of cash, prepaid cards, and money orders.

Carefully documenting payment trends by the demographic characteristics of consumers may dispel or corroborate prior beliefs on how different cohorts of consumers pay for goods and services. Our analysis may help policymakers understand consumers' payment behavior by cohort and may help them to envision how any future changes in the payment market might affect the welfare of different demographic groups.

The remainder of this paper is structured as follows: Section II describes the SCPC survey data; Section III summarizes what the data reveal about payment method adoption and use by demographic and income cohorts; and Section IV concludes.

II. The Survey of Consumer Payment Choice

The SCPC was developed by the Consumer Payments Research Center (CPRC) of the Federal Reserve Bank of Boston and is administered online through the RAND Corporation's American Life Panel (ALP) to a sample of the adult U.S. population. The survey includes individual-level data on payment choice in the United States; its scope encompasses data on the adoption and use of nine common payment instruments, deposit and payment accounts, consumers' assessment of payment characteristics, and consumers' payment history (credit rating, revolving on credit, overdraft, foreclosure, and bankruptcy). A detailed description of the data, survey methodology, and summary of aggregate changes in U.S. payments by consumers is available in Foster et al. (2009, 2011), Foster, Schuh, and Zhang (2013), and Schuh and Stavins (2014, 2015). The 2013 SCPC is the sixth survey in the series of annual studies implemented primarily in October of each year. Appendix Table 1 shows the number of respondents and the size of the longitudinal panel in the 2008–2013 SCPC.

The SCPC is administered to ALP members selected to maximize the number of longitudinal panelists. As a result, the unweighted composition of the SCPC is not representative of the U.S. consumer population as reported in the Census Bureau's Current Population Survey Annual Social and Economic Supplement (CPS ASEC). As reported in Angrisani, Foster, and Hitczenko (2014) and shown in Appendix Table 2, the demographic composition of the SCPC undersamples the male, Hispanic, non-white, younger, immigrant, and less-educated cohorts, while oversampling households earning $50,000–$75,000 and married individuals. To improve the representativeness of the SCPC estimates, respondents are assigned a post-stratified weight to adjust the demographic composition of the SCPC to better align with the demographic attributes reported in the CPS ASEC— gender, age, ethnicity, education, household size, and household income. Further information on the algorithm used to construct the SCPC weights can be found in Angrisani, Foster, and Hitczenko (2014).

The SCPC provides demographic information on age, gender, race, highest education level attained, marital status, ethnicity, and nationality, as well as information on labor force status and household income. For some demographic attributes, the SCPC allows respondents

to self-identify with multiple subgroups. In particular, employment and marital status are the two attributes for which some respondents checked more than one option. For instance, some respondents, who apparently remarried, stated that their marital status is both divorced and married, and some, who had apparently retired and then found another job, stated that they were both retired and employed. To limit the number of group combinations studied in this report, each respondent was assigned to exactly one subgroup, making the subgroups mutually exclusive. For example, someone who remarried was classified as married rather than as belonging to both the divorced and married groups, while someone who found employment after retirement was classified as employed.

All SCPC data, including information contained in this report, are made available to the public free of charge after the official results are published.[1] As with previously published SCPC results, estimates reported here may be revised in the future due to additional refinement of the methodology and insights from new data.

III. Payment Adoption and Use: Demographic Effects

A. Bank account ownership

Several payment instruments—namely, checks, debit cards, bank account number payments, and online banking bill payments—require access to a bank account. Therefore, the adoption of these payment instruments is conditional on having a bank account. Previous research has shown that income, net worth, employment status, education, age, region, race, ethnicity, and marital status are predictors of bank account ownership (Hogarth, Anguelov, and Lee 2005). The SCPC corroborates previous findings with more recent, annual data. Table 1 summarizes bank account adoption rates by demographic cohort and shows that bank account ownership tends to increase with age, education, and income consistently across the sampled years. Black respondents, Latinos, those who were unemployed or had never married, had significantly lower bank account adoption rates than their counterparts.

[1] See http://www.bostonfed.org/economic/cprc/data-resources.htm for the available data.

In contrast to the cross-sectional differences, few of the bank account adoption rates changed significantly over time, as indicated by the asterisks (*) in Table 1. The categories that did change significantly do not seem to trend, but rather fluctuate over the years. These observations can be summarized as a finding that payment habits seem to evolve slowly over time and that not many changes are observed within a window of a few years.

B. Aggregate adoption and use of payment instruments

We measure adoption of individual payment instruments as a dummy variable, where a consumer is an adopter of a given instrument if he or she either has the instrument (for example, a debit card or a credit card) or has set up access to the instrument (for example, online banking bill pay). While adoption of a single payment instrument can only take the value 0 or 1 for any individual, we aggregate the data across individuals to obtain a rate of adoption of each payment instrument for each year. In the analysis below, we compare the rates of adoption across various groups formed by aggregating individuals with similar demographic characteristics, such as falling within the same age or education range. To do this, we aggregate the rates of adoption within each demographic cohort:

$$A_{ijt} \equiv \begin{cases} 1 & \text{if consumer } i \text{ has adopted payment instrument } j \text{ in year } t \\ 0 & \text{otherwise,} \end{cases}$$

$$\overline{A}_{jt} = \frac{\sum_{i=1}^{N_i} A_{ijt}}{N_{it}},$$

where $\overline{A}_{jt}$ is the mean adoption rate across all individuals i = 1, …, N_{it} within a given demographic group. If all individuals within the group adopt j, then $\overline{A}_{jt}$=1; if none of them adopt, then $\overline{A}_{jt}$=0. For all other outcomes, $\overline{A}_{jt}$ is between 0 and 1.

Use is measured as a share of all payments that are conducted with a given payment instrument j:

$$U_{ijt} \equiv \left(p_{ijt} / P_{it} \right),$$

where $P_{it} \equiv \sum_j p_{ijt}$ is the total number of payments made by consumer i in a typical month in year *t*, using all of his or her payment instruments *j*. For each consumer, the shares across all payment instruments sum to 1, but the set of payment instruments *j* available to consumer *i* could be different for each consumer (this is determined in the adoption stage). Again, we construct aggregate shares based on individual shares for every consumer for a given year for each demographic cohort:[2]

$$\overline{U}_{jt} = \frac{\sum_{i=1}^{N_i} U_{ijt}}{N_{it}}.$$

Figure 1 shows aggregate consumer adoption of payment instruments over time, from both the SCPC and the Survey of Consumer Finances (SCF). The SCF collected data on only a subset of payment instruments included in the SCPC, but that survey started collecting data on payment instrument adoption in 1989 and therefore allows for longer-term trend analysis. Figure 2 shows that the aggregate share of use has been relatively stable since 2008 across all payment instruments, except for fluctuations in the use of cash and credit cards, and a gradual decline in the use of checks.

C. Portfolios of payment instruments

Another way to view consumer adoption of payment instruments is to look at individual consumers' portfolios of instruments, as shown in Figure 3. The figure shows the number of unique payment instrument types for the pooled 2009–2013 sample. The typical U.S. consumer adopted an average of about five of the nine available payment instrument types, and the distribution did not vary significantly over the years. Table 2 shows that the number of payment instrument types adopted varies by demographic cohort, increasing monotonically with income and education. All but one of the differences across the income and education

[2] See Schuh and Stavins (2014, 2015) for more information on the measures of adoption and use in the SCPC.

groups are statistically significant. Interestingly, as consumers get older they hold more payment instruments up to a point, but that number starts to decline when consumers reach middle age. Nevertheless, these changes are not large and are not economically significant.

The vast majority of consumers adopt multiple payment instruments. As Figure 3 shows, fewer than 5 percent of U.S. consumers held one instrument, while over one-fourth of consumers held six instruments. Moreover, even within a given number of instruments, there are a large number of different portfolios of instruments, with over 100 unique combinations every year. Table 3 shows the most popular bundle for each demographic cohort from 2009 to 2013. Despite the large number of possible combinations of payment type portfolios, the most popular bundles *within demographic cohorts* were similar across the cohorts. For the majority of cohorts, the most popular bundles included debit cards, credit cards, online banking bill payments, and bank account number payments. But among youngest, least-educated, black, unemployed, never married, and lowest-income consumers, the most popular bundle comprised only cash, prepaid cards, and money orders.

D. Adoption and use of payment instruments by demographic characteristics

In this section we discuss how payment behavior varies across the income and demographic cohorts. Tables 4a–4g and Figures 4a–4g show adoption, while Tables 5a–5g and Figures 5a–5g show use of individual payment instruments by demographic and income groups. Below we highlight some of the statistically and economically significant results, starting with the pooled 2009–2013 data. Please refer to the tables and figures for more detailed information.

1. Cross-sectional comparison based on the pooled 2009–2013 data

The top, shaded panel in each of the Tables 4a–4g and 5a–5g shows the means for the pooled 2009–2013 sample. Cross-sectional differences across all the demographic cohorts are statistically significant for all the payment instruments, for both adoption and use.[3] [4] In addition

[3] The hypothesis that the means are equal across all the demographic or income subsamples can be rejected at the 95 percent confidence level.

to testing whether all the subsamples are equal, we also compared a given cohort with the previous cohort. For example, we tested whether the adoption of credit cards by 35–44 year olds is significantly different from the adoption of credit cardsby 25–34 year olds and whether the use of cash by consumers with less than a high school education is significantly different from the use of cash by consumers with a high school diploma. For age, income, and education, the categories are defined in ascending order, and we compared each cohort with the cohort directly preceding it. For variables for which the cohorts are not in ascending order—race, employment, and marital status—we compared the most populous cohort with each of the remaining cohorts. Thus, we tested whether the means for whites, the employed, and married consumers are significantly different from the means of each of the other cohorts in their respective tables. For gender we simply compared the two means to each other.

As the significance marks in the top panel of each table indicate, there are many statistically significant cross-sectional differences across cohorts based on the pooled sample. The results confirm and extend those found in previous studies: differences across demographic and across income groups based on single-year surveys hold over this five-year period. We also show more demographic categories than any previous study. For example, we find that there are significant differences in payment adoption and use between whites and any other race. In contrast, men and women have similar payment habits, although a significantly greater share of men's transactions use cash, while a significantly greater share of women's transactions are conducted with checks and bank account number payments.

Note that even though many differences across demographic and income cohorts are statistically significant, the effects could go away when all other attributes are controlled for, as can be done with econometric regression analysis. For example, credit card adoption and use as a percentage of transactions increase monotonically with income and with education, but when both of these factors are controlled for, one of them could turn out not to be a significant predictor of credit card behavior. See Schuh and Stavins (2010, 2013) for the results of

[4] Even the differences in cash adoption across cohorts are significant. Although the between-group variation in cash adoption is very low, the within-group variation is also very low, which increases the F-statistic overall.

econometric regressions for the adoption and use of payments, each paper based on a single-year survey: 2006 and 2008, respectively. Future research will present the results of econometric regressions based on the 2009–2013 SCPC data.

Each of the Figures 4a–4g (adoption) and 5a–5g (use) depicts the cash holdings and average adoption rate or share of transactions for a given cohort for each year, with each subsample shown in a different color. In addition, the gray bands in each of the figures indicate the 95 percent confidence intervals around the means for the 2009–2013 pooled sample.[5] Because of the large size of the pooled sample, the confidence intervals are very narrow.

2. *Cash*

Cash is adopted by almost everyone, but is used most heavily by young, black, low-income, and low-education consumers. In particular, lowest-income consumers used cash for about twice as many of their transactions as highest-income consumers, who in turn used credit cards for about three to four times as many of their transactions as lowest-income consumers did throughout the sample period (Schuh, Shy, and Stavins (2010) quantifies monetary transfers generated by the disparities in credit card use across the income groups). Because essentially 100 percent of consumers in every demographic cohort adopt cash, Figures 4a–4g show cash holdings in the top left corner, measured as the average dollar amount held by consumers in their wallet, purse, or pocket. Male, high-income, and retired consumers held more cash, on average, than their counterparts.

3. *Noncash payment instruments*

Age is correlated with the adoption and use of several payment instruments. Check use declined significantly for older consumers, but not check adoption: in 2013, the youngest consumers were only half as likely as the oldest consumers to have checkbooks; this may lead to an even faster decline in check use in the future.

[5] To calculate the 95 percent confidence intervals around the mean for shares of transactions, we first computed the means and the standard errors of the numerator and denominator, and then used simulation draws from a multivariate normal distribution. Shares are treated as a mean, rather than a proportion.

Older consumers have the lowest rate of debit card adoption, but the highest rate of credit card adoption. Debit card use decreased monotonically with age, and the share of debit card use by the youngest was double the share of debit card use by the oldest across the sample period.

As Figure 4b and Table 4b illustrate, consumers with less than a high school education had significantly lower rates of adoption of several payment instruments (but not for others, notably, money orders and prepaid cards, where the opposite was true) than consumers with higher levels of education throughout the sample period. Moreover, there is no indication that the education disparity is disappearing over time.

Lowest-income consumers, that is, those with annual household income below $25,000, had a significantly lower rate of adoption of several payment instruments (Figure 4c and Table 4c; again the notable exceptions were money orders and prepaid cards). Among the adopters, the differences in use across income groups were less pronounced, but the share of credit card transactions increased monotonically with income.

4. Year-to-year comparisons

Below the pooled sample means, Tables 4a–4g and 5a–5g present average rates of adoption and use shares of transactions for each cohort for the individual years from 2009 to 2013. In cases where the mean is statistically significantly different from the previous year's mean, the number is marked with an asterisk (*) in the tables.[6] Very few year-to-year changes in the average rates of adoption or use as a share of transactions for a given subsample are statistically significant, and there are no obvious trends, except for a decline in check use over time. Even when the mean increased or decreased significantly from the previous year, the trend did not continue beyond two years. When assessing the change from the start of the sample in 2009 to the end in 2013, a relatively small number of demographic subsamples exhibited statistically significant changes. Among the 297 possible combinations—33 demographic cohorts and nine payment

[6] The hypothesis that the mean for a given demographic cohort did not change from year to year could not be rejected at the 95 percent confidence level in most cases. Pooled standard errors were computed using the covariance within each cohort between each pair of years.

instruments—fewer than one-third exhibited statistically significant changes in adoption, and one-fourth exhibited statistically significant changes in use as a share of transactions, over the duration of the sample period. In summary, while there are several significant differences across the demographic cohorts, few changes are statistically significant across time over the five-year period.

IV. Conclusion

This paper expands the previous literature on the correlation between demographic attributes and consumer payment behavior, by analyzing five consecutive years of survey data for several payment instruments. Based on the annual Survey of Consumer Payment Choice, we show the adoption and use of several payment instruments by demographic attributes and by income ranges over the 2009–2013 period. We find that even though several demographic attributes and income are highly correlated with payment choice, the correlation is not uniform: age, education, and income are strongly correlated with the adoption and use of most payment instruments, but this is not the case for other attributes. The majority of these patterns remain stable throughout the 2009–2013 sample period, suggesting that payment habits evolve slowly over time. Longer time series data will enable us to track any payment evolution in the future. It is important to note that any effects of a single attribute on payment behavior may disappear when all other socio-demographic variables are controlled for in econometric regressions. Our future research will show the marginal effects of demographic and income variables on the adoption and use of payment instruments.

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Table 1: Bank account adoption rates, by demographic cohort

Categories	Variables	% of Demographic Cohort With Bank Account				
		2009	**2010**	**2011**	**2012**	**2013**
Age	Under 25	85.2	86.3	75.5	83.7	73.7
	25–34	76.8	82.7	82.0	82.6	85.1
	35–44	93.7	93.8	95.1	95.2	89.3 *
	45–54	98.0	95.2	96.4	94.2	95.1
	55–64	99.1	99.3	99.3	98.1	96.2
	65 or Over	99.3	99.1	99.5	99.4	99.0
Gender	Male	91.2	92.2	94.3	93.8	91.4
	Female	92.5	93.2	90.1	91.4	91.3
Race	White	95.9	96.5	97.0	97.1	95.9
	Black	78.0	74.9	69.4	73.5	78.0
	Asian	100.0	98.9	100.0	100.0	100.0
	American Indian/Other	80.6	90.8	80.9	81.2	70.2
Ethnicity	Latino	79.9	81.7	86.6	83.5	80.3
	Non-Latino	93.6	94.3	93.0	94.0	93.9
Nationality	Born In United States	91.6	93.0	92.1	92.9	91.6
	Immigrant	94.5	89.7	92.9	89.4	88.3
Education	Less than HS	65.7	76.8 *	50.3 *	52.6	59.3 *
	HS	88.3	87.9	91.8 *	91.5	88.2 *
	Some College	95.7	95.4 *	95.8 *	96.4	94.9 *
	College Degree	99.7	100.0 *	99.7	99.1	99.6
	Post-Graduate School	99.3	99.2	99.2	99.1	99.4
Employment Status	Employed	94.6	94.3	96.2	96.0	94.6
	Retired	100.0	98.7	99.0	98.4	99.2
	Disabled	97.7	79.6 *	79.6	68.7 *	73.7
	Unemployed	63.6	78.3 *	66.3 *	71.9 *	66.0 *
	homemaker	92.2	92.6	86.8	95.0	91.0
	Other	78.6	83.5	85.7	89.8	66.4 *
Income	<$25,000	76.2	74.9 *	72.8 *	75.4 *	72.7 *
	$25,000–$49,999	92.9	96.9	97.1	95.2	91.5
	$50,000–$74,999	98.7	98.7	97.9	97.9	99.6
	$75,000–$99,999	100.0	100.0	100.0	99.5	100.0
	>=$100,000	100.0	99.9	99.6	98.7	99.7
Marital Status	Married	95.0	94.8	95.6	95.8	95.1
	Divorced	90.3	92.4	95.0	93.4	92.2
	Separated	86.2	88.3	82.7 *	77.8 *	77.0
	Widowed	100.0	96.0 *	93.0 *	94.4 *	98.0 *
	Never Married	80.0	85.4 *	78.0 *	80.8 *	79.0 *

Note: * indicates significant change from the previous year at the 5% level

Table 2: Number of payment instruments adopted, by demographic cohort

Categories	Variables	Number of Payment Instruments Adopted
		2009–2013
Age	Under 25	4.5
	25–34	4.9
	35–44	5.5
	45–54	5.4
	55–64	5.3
	65 or Over	5.1
Gender	Male	5.1
	Female	5.2
Race	White	5.3
	Black	4.6
	Asian	6.1
	American Indian/Other	4.8
Ethnicity	Latino	5.0
	Non-Latino	5.2
Nationality	Born In United States	5.2
	Immigrant	5.4
Education	Less than HS	3.8
	HS	4.8
	Some College	5.4
	College Degree	5.7
	Post-Graduate School	5.9
Employment Status	Employed	5.4
	Retired	5.1
	Disabled	4.6
	Unemployed	4.2
	homemaker	5.1
	Other	4.7
Income	<$25,000	4.2
	$25,000–$49,999	5.1
	$50,000–$74,999	5.5
	$75,000–$99,999	5.6
	>=$100,000	5.9
Marital Status	Married	5.4
	Divorced	5.1
	Separated	4.7
	Widowed	5.0
	Never Married	4.6

Note: These figures represent weighted averages for all years from 2009–2013

Table 3: Most popular payment portfolio, by demographic cohort

			2009	2010	2011	2012	2013
Age	Under 25	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob	cs	cs,pc	cs
		% of respondents	14.2	8.9	10.9	10.2	14.3
	25–34	Bundle	cs,mo	cs,ch,dc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	13.0	10.1	11.2	11.0	15.5
	35–44	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	11.6	15.8	13.6	17.1	22.8
	45–54	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	11.9	15.4	14.8	14.2	16.7
	55–64	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	9.7	11.3	14.9	13.3	11.9
	Over 64	Bundle	cs,ch,cc,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba
		% of respondents	9.7	11.4	10.7	13.1	10.4
Gender	Male	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	10.3	12.3	13.7	11.5	13.8
	Female	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	11.7	11.4	10.9	12.5	14.4
Race	White	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	11.9	13.9	14.3	13.1	15.8
	Black	Bundle	cs,mo	cs	cs	cs,mo,pc	cs
		% of respondents	13.8	12.3	10.2	9.8	8.7
	Asian	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	21.5	40.0	23.6	41.3	23.0
	American Indian/	Bundle	cs,mo	cs,ch,dc,ob,ba	cs	cs,ch,dc,cc,pc,ob,ba	cs
		% of respondents	11.3	15.6	10.0	9.5	11.4
Ethnicity	Latino	Bundle	cs,mo	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	11.4	9.3	7.5	10.6	10.2
	Non-Latino	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	11.3	12.5	13.3	12.8	15.1
Nationality	Born In United States	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	10.6	12.1	12.3	11.6	14.3
	Immigrant	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	14.6	13.9	12.3	16.4	12.8
Education	Less than High School	Bundle	cs,mo	cs,ch,mo,dc,cc,pc,ba	cs	cs,pc	cs
		% of respondents	25.3	11.5	26.3	17.2	18.0
	HS	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba
		% of respondents	7.6	10.3	8.4	8.3	10.0
	Some College	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	11.3	11.7	13.1	12.5	13.3
	College Degree	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	17.9	17.4	21.5	23.3	23.3
	Post-Graduate School	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	16.8	16.8	17.1	23.3	26.9
Employment Status	Employed	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	13.0	13.7	14.6	15.4	17.5
	Retired	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba
		% of respondents	11.7	11.6	11.7	14.1	11.9
	Disabled	Bundle	cs,ch,dc,cc,ba	cs,mo	cs	cs,mo,pc	cs,mo,pc
		% of respondents	10.7	8.9	6.9	18.7	12.6
	Unemployed	Bundle	cs	cs,mo	cs	cs,pc	cs
		% of respondents	17.9	8.5	11.0	15.7	10.8
	Homemaker	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	17.1	15.2	10.7	12.2	11.3
	Other	Bundle	cs,mo	cs,mo	cs,pc	cs,ch,dc,cc,pc,ob	cs
		% of respondents	21.4	16.5	9.9	16.3	24.8
Income	<$25,000	Bundle	cs,mo	cs,mo	cs	cs,mo,pc	cs
		% of respondents	11.7	9.33	8.65	9.28	11.48
	$25,000 – $49,999	Bundle	cs,ch,dc,cc	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba
		% of respondents	7.22	11.01	9.49	9.65	11.19
	$50,000– $74,999	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba
		% of respondents	13.95	12.89	18.13	14.21	15.69
	$75,000– $99,999	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	15.35	17.75	12.86	16.64	22.36
	>=$100,000	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	19.98	19.7	21.88	22.46	31.15
Marital Status	Married	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	12.49	14.49	15.05	14.6	17.73
	Divorced	Bundle	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,pc,ob,ba
		% of respondents	11.06	10.22	10.73	10.52	11.07
	Separated	Bundle	cs,ch,dc,cc	cs,dc	cs,ch,dc	cs,mo,pc	cs,mo,pc
		% of respondents	12.62	21.55	18.82	17.4	17.5
	Widowed	Bundle	cs,ch,dc,cc,ba	cs,ch,dc,cc,ba	cs,ch,cc,ba	cs,ch,dc,cc,ob,ba	cs,ch,dc,cc,ba
		% of respondents	10.51	12.3	11.19	16.17	13.34
	Never Married	Bundle	cs,mo	cs,mo	cs	cs,mo,pc	cs
		% of respondents	12.97	8.9	7.95	8.42	10.41

Notes: cs = cash, ch= check, dc= debit card, cc= credit card, pc=prepaid card, ob= online banking bill payment, ba= bank account number payment

Table 4a: Current adoption rates of payment instruments, by age (%)

Year		< 25	25–34	35–44	45–54	55–64	> 64
Pooled Average (2009–2013)	Cash	99.4	99.8	99.8	100.0	100.0	100.0
	Check	60.3	70.4	85.9 †	91.8 †	94.2	97.8 †
	Money Order	26.9	32.2	22.9 †	24.2	18.9 †	12.3 †
	Debit card	76.2	76.1	84.4 †	82.1	77.5 †	66.9 †
	Credit card	40.5	53.0 †	74.1 †	75.0	81.5 †	88.3 †
	Prepaid card	41.4	43.6	50.5 †	43.2 †	40.8	36.7
	Online banking bill payment	47.4	52.8	61.4 †	53.2 †	50.2	41.9 †
	Bank account number payment	39.9	56.4 †	69.2 †	68.8	65.8	62.8
	Income deduction	11.4	13.0	20.6 †	18.6	17.0	25.5 †
2009	Cash	100.0	100.00	99.5	100.0	100.0	100.0
	Check	64.7	66.9	82.7	95.4	92.5	98.2
	Money order	30.6	38.5	27.4	29.6	20.4	14.8
	Debit card	84.1	68.6	83.0	81.0	73.5	64.8
	Credit card	46.8	49.5	76.6	77.9	82.2	86.0
	Prepaid card	35.7	31.1	45.1	35.2	28.8	27.3
	Online banking bill payment	49.3	47.9	61.0	48.0	48.0	33.8
	Bank account number payment	44.9	52.0	61.7	64.3	56.4	50.5
	Income deduction	15.0	10.8	18.5	19.5	14.4	23.1
2010	Cash	100.0	100.00	100.0	100.0	99.9	100.0
	Check	67.2	75.1	86.3	93.1	97.1	96.5
	Money order	35.4	31.6	22.5	26.2	14.6	14.3
	Debit card	85.5	77.1	82.3	83.0	76.0	70.4
	Credit card	48.3	50.4	74.5	73.6 *	83.7	87.0
	Prepaid card	34.3	37.6	42.5	41.7	33.2	37.5 *
	Online banking bill payment	44.3	50.9	61.7	48.3	44.7	40.0
	Bank account number payment	37.8	60.3	74.5 *	70.9 *	62.8	68.8 *
	Income deduction	10.8	14.3	22.5	14.8	16.1	24.5
2011	Cash	97.3	100.0	100.0	100.0	100.0	100.0
	Check	57.6	69.0	90.5	92.3	96.1	98.7
	Money order	21.7	33.5	24.7	24.1	16.2	8.9 *
	Debit card	63.8 *	76.3	86.6	82.0	79.4	64.9 *
	Credit card	31.3	53.4	73.0	74.8	81.3	90.6
	Prepaid card	41.2	40.3	46.5	38.5	39.3	37.0
	Online banking bill payment	42.3	51.6	59.8	56.3 *	51.5 *	44.8
	Bank account number payment	39.0	55.2	74.3	72.1	70.6 *	71.2
	Income deduction	6.6	19.5	23.7	22.7 *	19.4	28.5
2012	Cash	100.0	99.8	100.0	100.0	100.0	100.0
	Check	62.6	69.4	88.1	89.3	94.8	98.9
	Money order	19.3	34.9	18.4	23.2	18.2	9.4
	Debit card	75.8	77.3	84.9	82.6	80.5	69.7 *
	Credit card	45.2	53.5	74.5	74.0	83.0	91.4
	Prepaid card**	57.5	55.5	57.4	53.4	50.0	43.2
	Online banking bill payment	51.8	57.1	61.8	57.4	55.2	46.9
	Bank account number payment	42.7	52.4	70.5	67.6	70.1	64.1 *
	Income deduction	12.5	7.2 *	21.3	16.2 *	18.8	24.1
2013	Cash	100.0	99.0	99.6	100.0	100.0	100.0
	Check	49.3	71.4	82.0 *	88.6	90.7 *	96.9
	Money order	27.1	22.3 *	21.4	17.9	25.3 *	13.9
	Debit card	71.8	81.4	84.8	81.7	78.3	64.7
	Credit card	31.2	58.5	71.7	74.8	77.3 *	86.5 *
	Prepaid card	38.9	54.3	61.6	48.0	53.5	38.9
	Online banking bill payment	49.2	57.0	62.9	56.0	52.0	44.4
	Bank account number payment	35.1	62.3 *	65.1	68.9	69.1	59.5
	Income deduction	12.2	13.0 *	16.9	19.4	16.5	27.2

Note: † indicates a significant change in the mean from the preceding group at the 5% level

Note: * indicates significant change from the previous year at the 5% level

Note: ** The questions regarding prepaid card adoption changed from 2011 to 2012; therefore, we cannot compare significance between these two years

Table 4b: Current adoption rates of payment instruments, by education (%)

Year		Less Than High School	High School	Some College	College	Post-Graduate
Pooled Average (2009–2013)	Cash	99.4	99.9	99.9	99.9	99.9
	Check	53.5	80.6 †	86.1 †	96.3 †	98.2 †
	Money Order	38.8	24.2 †	25.0	16.1 †	16.4
	Debit card	44.5	73.1 †	84.5 †	85.8	79.9 †
	Credit card	34.1	61.9 †	70.5 †	88.0 †	95.0 †
	Prepaid card	51.2	37.2 †	44.3 †	45.0	49.8 †
	Online banking bill payment	23.3	41.6 †	57.6 †	64.7 †	65.5
	Bank account number payment	32.3	55.4 †	65.7 †	72.7 †	78.0 †
	Income deduction	12.3	15.3	17.8	19.7	27.9 †
2009	Cash	100.0	100.0	99.7	100.0	100.0
	Check	58.3	78.3	86.2	96.5	97.7
	Money order	59.1	26.8	28.9	19.9	16.0
	Debit card	49.8	70.4	83.1	82.5	76.0
	Credit card	31.8	60.6	71.9	90.3	97.1
	Prepaid card	37.3	30.9	36.5	31.6	36.8
	Online banking bill payment	24.2	38.0	52.5	62.6	64.0
	Bank account number payment	31.2	48.5	60.6	64.4	71.5
	Income deduction	11.9	13.4	18.1	17.5	26.8
2010	Cash	100.0	100.0	100.0	99.9	100.0
	Check	65.6	80.4	88.5	98.5	98.9
	Money order	42.7	24.3	25.5	16.4	18.0
	Debit card	56.3	72.5	85.0	85.9 *	81.8 *
	Credit card	43.0	60.3	68.4	87.7	95.4
	Prepaid card	69.7 *	30.8	41.7	37.5	41.0
	Online banking bill payment	20.8	38.6	54.8	63.5	60.4
	Bank account number payment	42.5	56.0	69.5 *	75.6 *	77.1
	Income deduction	14.0	13.1	19.4	20.2	24.8
2011	Cash	97.2	100.0	100.0	100.0	100.0
	Check	46.7	82.1	87.8	96.6	98.7
	Money order	27.5	25.3	23.7	15.7	16.6
	Debit card	38.8	73.3	85.0	86.0	77.0 *
	Credit card	24.3	62.0	71.8	87.5	94.0
	Prepaid card	41.4 *	36.2	40.8	42.9	47.1
	Online banking bill payment	17.0	41.1	60.4 *	65.2	67.6 *
	Bank account number payment	30.8	63.2	66.3	75.6	79.0
	Income deduction	11.8	20.8 *	18.9	22.8	32.3 *
2012	Cash	100.0	100.0	99.9	99.9	100.0
	Check	43.7	84.5	85.6	94.2 *	97.8
	Money order	30.5	25.1	22.5	13.3	16.6
	Debit card	31.9	77.1	85.3	86.7	81.4 *
	Credit card	36.6	65.2	71.8	85.8	93.3
	Prepaid card**	60.1	47.7	51.2	56.2	57.8
	Online banking bill payment	22.6	47.3 *	62.3	65.3	65.8
	Bank account number payment	30.3	53.0 *	67.0	73.3	81.9
	Income deduction	11.5	13.5 *	14.9 *	17.8	28.8
2013	Cash	100.0	99.4	99.9	100.0	99.7
	Check	53.0	77.8 *	82.3	95.9	98.2
	Money order	33.5	19.6	24.2	15.1	14.7
	Debit card	45.3	72.3	83.9	88.3	83.4
	Credit card	35.2	61.5	68.7	88.7	95.2
	Prepaid card	48.2	40.6	51.8	57.3	66.9 *
	Online banking bill payment	32.1	43.1	58.4	67.2	69.8
	Bank account number payment	26.5	56.1	65.3	74.9	80.8
	Income deduction	12.2	15.7	17.4	20.2	26.7

Note: † indicates a significant change in the mean from the preceding group at the 5% level

Note: * indicates significant change from the previous year at the 5% level

Note: ** The questions regarding prepaid card adoption changed from 2011 to 2012; therefore, we cannot compare significance between these two years

Table 4c: Current adoption rates of payment instruments, by income (%)

Year		< $25,000	$25,000–$49,999	$50,000–$74,999	$75,000–$99,999	>$100,000
Pooled Average (2009–2013)	Cash	99.7	99.8	99.9 †	100.0	100.0
	Check	60.9	85.4 †	94.2 †	97.0 †	98.5
	Money Order	37.9	25.1 †	17.3 †	12.8	13.7
	Debit card	60.9	80.7 †	83.0 †	84.7 †	83.0
	Credit card	37.8	66.7 †	81.4 †	91.0 †	94.8 †
	Prepaid card	44.8	40.6	40.1 †	40.6	47.6 †
	Online banking bill payment	29.2	49.0 †	59.3 †	62.0	69.7 †
	Bank account number payment	40.1	62.3 †	69.9 †	71.7	77.0 †
	Income deduction	12.7	17.1 †	18.8 †	20.5	23.9
2009	Cash	100.0	99.7	100.0	100.0	100.0
	Check	64.0	83.2	91.4	98.5	99.5
	Money order	45.4	29.2	20.8	10.3	16.2
	Debit card	62.5	77.0	78.6	83.2	81.7
	Credit card	42.1	66.6	79.1	93.8	95.9
	Prepaid card	35.8	34.1	28.0	36.0	35.4
	Online banking bill payment	28.5	43.0	55.4	60.0	69.8
	Bank account number payment	35.8	56.8	62.6	64.5	71.3
	Income deduction	14.0	14.2	19.3	19.5	21.0
2010	Cash	100.0	100.0	99.9	100.0	100.0
	Check	63.9	88.8	95.6 *	98.7	99.8
	Money order	40.4	23.2	19.7	14.4	10.8
	Debit card	62.6	81.8	84.6 *	85.1	84.4
	Credit card	39.0	65.6	82.9	91.1	95.3
	Prepaid card	34.5	39.8	41.6 *	32.1	41.7
	Online banking bill payment	27.7	47.2	55.4	61.5	66.6
	Bank account number payment	48.5 *	63.3	68.7	74.7 *	79.9 *
	Income deduction	11.9	19.3	15.6	23.6	21.4
2011	Cash	99.2	100.0	100.0	100.0	100.0
	Check	59.9	87.8	94.0	98.5	98.2 *
	Money order	34.5	24.1	15.9	15.4	15.7
	Debit card	59.5	82.6	82.0	83.9	80.8
	Credit card	35.5	66.2	81.4	90.7	93.7
	Prepaid card	44.9 *	35.7	39.3	35.4	44.0
	Online banking bill payment	30.0	49.9	61.9	57.0	68.5
	Bank account number payment	41.8	69.8	73.6	71.9	77.9
	Income deduction	12.0	24.2	22.4 *	23.8	26.7
2012	Cash	99.8	100.0	100.0	100.0	100.0
	Check	62.0	85.6	93.8	95.6 *	96.4
	Money order	38.0	23.1	14.3	14.2	13.4
	Debit card	61.5	82.2	83.8	85.9	83.2
	Credit card	36.5	70.9	80.6	90.9	93.6
	Prepaid card**	60.4	48.9	46.7	50.3	53.8
	Online banking bill payment	34.0	51.5	63.2	66.4	69.1
	Bank account number payment	38.6	61.4 *	69.5	71.5	78.1
	Income deduction	11.5	14.0 *	19.0	18.2	21.7
2013	Cash	99.7	99.3	99.8	100.0	100.0
	Check	54.4	81.4	96.4	93.7	98.5
	Money order	30.9	25.9	15.5	9.8	12.4
	Debit card	58.4	79.8	86.4	85.7	84.9
	Credit card	35.8	64.5	83.0	88.4	95.7
	Prepaid card	48.9 *	45.2	45.6	49.9	63.8 *
	Online banking bill payment	25.9 *	53.4	60.7	65.6	74.5
	Bank account number payment	35.8	60.2	75.2	76.3	78.1
	Income deduction	14.1	13.6	17.9	17.3	28.7 *

Note: † indicates a significant change in the mean from the preceding group at the 5% level

Note: * indicates significant change from the previous year at the 5% level

Note: ** The questions regarding prepaid card adoption changed from 2011 to 2012; therefore, we cannot compare significance between these two years

Table 4d: Current adoption rates of payment instruments, by race (%)

Year		White	Black	Asian	Other
Pooled Average (2009–2013)	Cash	99.9	99.6	100.0	99.6
	Check	91.2	60.8 †	95.6 †	67.8 †
	Money Order	16.9	49.9 †	15.3	36.2 †
	Debit card	78.6	68.9 †	89.5 †	75.5
	Credit card	78.1	43.3 †	89.5 †	45.0 †
	Prepaid card	41.6	46.5	58.5 †	43.2
	Online banking bill payment	53.1	39.5 †	72.2 †	52.0
	Bank account number payment	65.3	47.9 †	76.3 †	55.7 †
	Income deduction	18.9	14.4 †	27.5	13.4 †
2009	Cash	100.0	100.0	100.0	98.9
	Check	90.5	63.1	96.7	65.5
	Money order	19.1	60.2	21.5	39.2
	Debit card	75.9	71.2	80.2	72.8
	Credit card	77.4	45.0	95.3	52.6
	Prepaid card	32.9	35.4	43.6	34.0
	Online banking bill payment	49.6	33.2	72.2	52.8
	Bank account number payment	57.4	47.1	68.4	54.9
	Income deduction	17.6	15.4	20.2	11.6
2010	Cash	100.0	100.0	100.0	100.0
	Check	92.6 *	62.3	98.9	80.3
	Money order	17.1	44.3 *	5.9 *	49.9
	Debit card	78.7 *	69.6	90.9	88.5
	Credit card	77.8	47.4	91.5	40.5
	Prepaid card	37.7 *	36.1	57.8	40.8
	Online banking bill payment	49.5	35.7	71.6	59.5
	Bank account number payment	66.0 *	57.5	81.0	62.6
	Income deduction	17.8	14.5	31.5	15.9
2011	Cash	100.0	98.4 *	100.0	100.0
	Check	91.6	58.8	100.0	67.6
	Money order	17.9	44.2	17.4	30.0 *
	Debit card	78.5	66.0	90.1	71.7
	Credit card	78.0	41.2	93.0	35.6
	Prepaid card	38.5	44.9	48.9	45.3
	Online banking bill payment	53.6 *	39.7	79.1	47.2
	Bank account number payment	70.1 *	42.9	84.2	54.9
	Income deduction	22.7 *	16.9	36.0	11.3
2012	Cash	99.9	100.0	100.0	100.0
	Check	91.6	59.4	92.2	70.5
	Money order	15.1 *	53.6	8.7	31.5
	Debit card	80.5	66.7	90.9	76.0
	Credit card	79.6	44.0	89.4	48.0 *
	Prepaid card**	49.5	64.8	78.4	48.1
	Online banking bill payment	57.2 *	44.1	73.9	51.5
	Bank account number payment	66.6 *	41.4	78.3	57.0
	Income deduction	17.3 *	10.9	29.5	14.1
2013	Cash	99.8	99.5	100.0	99.2
	Check	89.7	60.3	89.9	55.0 *
	Money order	15.1	47.2	22.9	30.5
	Debit card	79.5	71.0	95.4	68.7
	Credit card	77.8	39.2	78.1	48.4
	Prepaid card	50.0	51.8 *	65.0	48.2
	Online banking bill payment	55.8	45.3	64.1	49.2
	Bank account number payment	66.4	50.5	69.9	49.0
	Income deduction	19.0	14.3	20.1	14.4

Note: † indicates a significant change in the mean from the white group at the 5% level

Note: * indicates significant change from the previous year at the 5% level

Note: ** The questions regarding prepaid card adoption changed from 2011 to 2012; therefore, we cannot compare significance between these two years

Table 4e: Current adoption rates of payment instruments, by gender (%)

Year		Male	Female
Pooled Average (2009–2013)	Cash	99.7	100.0
	Check	84.1	85.9
	Money Order	21.0	25.1 †
	Debit card	77.0	77.5
	Credit card	70.1	71.1
	Prepaid card	39.8	45.8 †
	Online banking bill payment	53.5	49.8
	Bank account number payment	61.2	63.4
	Income deduction	16.8	19.1
2009	Cash	99.8	100.0
	Check	80.9	87.4
	Money order	25.7	28.9
	Debit card	73.1	76.9
	Credit card	68.0	73.1
	Prepaid card	33.5	33.9
	Online banking bill payment	49.1	46.8
	Bank account number payment	53.8	57.8
	Income deduction	16.1	17.4
2010	Cash	100.0	100.0
	Check	85.8	88.2
	Money order	21.2	25.8
	Debit card	77.5	79.4
	Credit card	69.3	71.2
	Prepaid card	36.9	39.5 *
	Online banking bill payment	51.0	46.7
	Bank account number payment	62.9 *	66.5 *
	Income deduction	14.3	20.4
2011	Cash	99.6	100.0
	Check	86.1	85.0
	Money order	20.7	24.1
	Debit card	78.3	75.0 *
	Credit card	69.4	70.1
	Prepaid card	35.2	45.0 *
	Online banking bill payment	53.7	50.2
	Bank account number payment	64.8	66.5
	Income deduction	20.7 *	21.7
2012	Cash	99.9	100.0
	Check	85.7	85.1
	Money order	19.7	23.5
	Debit card	78.2	78.8 *
	Credit card	73.5 *	70.7
	Prepaid card**	47.9	56.4
	Online banking bill payment	57.6	53.2
	Bank account number payment	63.8	61.7 *
	Income deduction	15.9 *	17.0 *
2013	Cash	99.5	99.9
	Check	81.9	83.8
	Money order	17.7	23.3
	Debit card	77.8	77.8
	Credit card	70.4	70.3
	Prepaid card	45.8	54.7
	Online banking bill payment	56.3	52.1
	Bank account number payment	61.0	64.8
	Income deduction	17.0	19.0

Note: † indicates a significant change in the mean from the preceding group at the 5% level

Note: * indicates significant change from the previous year at the 5% level

Note: ** The questions regarding prepaid card adoption changed from 2011 to 2012; therefore, we cannot compare significance between these two years

Table 4f: Current adoption rates of payment instruments, by marital status (%)

Year		Married	Divorced	Separated	Widowed	Never Married
Pooled Average (2009–2013)	Cash	99.9	100.0	100.0	100.0	99.5
	Check	90.6	83.7 †	71.6 †	92.5	65.8 †
	Money Order	18.9	27.0 †	37.4 †	12.4 †	37.0 †
	Debit card	79.8	77.6	76.7	68.2 †	70.5 †
	Credit card	78.2	66.8 †	46.4 †	78.9	46.7 †
	Prepaid card	42.7	40.2	46.3	39.0	45.8
	Online banking bill payment	56.3	46.3 †	33.9 †	40.9 †	42.3 †
	Bank account number payment	67.4	61.8 †	44.3 †	63.2	46.0 †
	Income deduction	19.8	19.2	16.8	23.3	10.1 †
2009	Cash	99.9	100.0	100.0	100.0	100.0
	Check	90.4	81.1	86.2	90.9	61.9
	Money order	22.5	32.8	31.9	16.9	43.3
	Debit card	77.2	75.1	81.0	69.9	67.7
	Credit card	77.5	64.5	62.8	75.5	49.3
	Prepaid card	32.3	31.5	53.6	33.0	38.8
	Online banking bill payment	52.8	43.2	30.0	37.5	36.9
	Bank account number payment	60.6	55.0	40.2	49.9	41.4
	Income deduction	19.1	14.4	16.3	22.5	8.8
2010	Cash	100.0	100.0	100.0	100.0	100.0
	Check	91.9	88.4	63.1	89.5	70.8
	Money order	19.1	28.5	37.4	12.8	37.8
	Debit card	79.6	76.1	84.3	74.7	76.5
	Credit card	76.5	68.1	47.8	76.1	51.1
	Prepaid card	38.0 *	38.8	34.8	36.8	39.3
	Online banking bill payment	52.7	40.7	29.3	42.1	44.0
	Bank account number payment	68.0 *	65.1	39.2	78.3 *	52.4
	Income deduction	18.7	17.9	41.6	20.1	10.3
2011	Cash	100.0	100.0	100.0	100.0	98.8
	Check	90.0	84.6	79.9	92.5	69.0
	Money order	19.2	24.7	26.8	8.5	35.0
	Debit card	79.0	80.4	76.9	64.5 *	67.6
	Credit card	78.1	67.4	46.7	80.4	40.6 *
	Prepaid card	41.2	36.1	21.9	38.9	41.3
	Online banking bill payment	56.9	49.0 *	33.9	34.4	40.8
	Bank account number payment	71.2	64.2	47.8	68.0	46.6
	Income deduction	24.1 *	23.7	18.2	22.9	9.8
2012	Cash	100.0	100.0	100.0	100.0	99.9
	Check	90.5	85.3	64.8	93.9	66.2
	Money order	17.3	25.6	41.8	9.2	37.2
	Debit card	81.3	79.5	73.0	67.6	70.7
	Credit card	78.9	69.4	31.5	83.6	48.3 *
	Prepaid card**	51.8	47.0	61.4	50.9	57.4
	Online banking bill payment	59.7	49.9	42.3	51.1 *	44.8
	Bank account number payment	68.4	64.5	49.4	50.4 *	44.4
	Income deduction	17.3 *	20.1	0.0	22.4	10.9
2013	Cash	99.8	100.0	100.0	100.0	99.0
	Check	90.1	79.2	63.2	95.9	61.1
	Money order	16.2	23.3	49.8	14.7	31.3
	Debit card	81.8	77.1	68.0	64.0	69.9
	Credit card	79.9	64.6	42.5	79.0	44.0
	Prepaid card	50.7	48.0	60.6	36.0	53.0
	Online banking bill payment	59.6	48.9	34.3	39.7	45.1
	Bank account number payment	68.9	60.6	45.2	69.2 *	45.5
	Income deduction	19.7	20.3	7.5 *	28.8	10.6

Note: † indicates a significant change in the mean from the married group at the 5% level

Note: * indicates significant change from the previous year at the 5% level

Note: ** The questions regarding prepaid card adoption changed from 2011 to 2012; therefore, we cannot compare significance between these two years

Table 4g: Current adoption rates of payment instruments, by employment status (%)

Year		Employed	Retired	Disabled	Unemployed	Homemaker	Other
Pooled Average (2009–2013)	Cash	99.9	100.0	99.7	99.5	100.0	100.0
	Check	88.3	97.8 †	65.4 †	53.5 †	86.1	73.0 †
	Money Order	21.3	13.0 †	46.9 †	32.7 †	21.1	32.4
	Debit card	83.0	69.0 †	68.0 †	63.0 †	75.1	63.8 †
	Credit card	73.5	88.8 †	38.4 †	35.1 †	73.0	63.0
	Prepaid card	42.6	35.4 †	54.6 †	50.7 †	38.9	39.3
	Online banking bill payment	57.7	44.8 †	30.5 †	34.7 †	53.7	48.6
	Bank account number payment	68.0	62.2 †	45.8 †	40.0 †	61.2	58.3
	Income deduction	18.8	24.0 †	15.0	6.9 †	16.4	10.3 †
2009	Cash	99.9	100.0	100.0	100.0	100.0	100.0
	Check	87.0	99.3	90.2	43.7	90.2	78.6
	Money order	24.1	12.3	42.2	31.9	16.6	40.3
	Debit card	79.7	65.7	80.8	58.2	77.7	55.9
	Credit card	73.0	88.6	51.7	29.7	79.3	75.7
	Prepaid card	33.8	21.3	44.5	33.4	28.3	15.9
	Online banking bill payment	54.2	37.4	34.6	33.9	56.2	38.0
	Bank account number payment	62.6	49.9	53.5	44.9	56.5	64.1
	Income deduction	17.4	23.6	18.5	3.3	17.3	8.4
2010	Cash	100.0	100.0	100.0	100.0	100.0	100.0
	Check	89.4	98.3	60.7 *	61.6	90.7	71.4
	Money order	20.3 *	17.9	43.6	39.7	23.9	60.7
	Debit card	82.3	72.2	71.7	68.4	78.9	70.3
	Credit card	71.4	87.8	38.2	46.7	74.7	47.7
	Prepaid card	37.7	34.1 *	43.5	46.7	40.7	37.2
	Online banking bill payment	54.4	40.1	24.1	34.5	56.7	48.4
	Bank account number payment	67.9 *	65.8 *	55.3	41.6	70.2	62.2
	Income deduction	16.5	22.5	13.2	13.0 *	27.7	7.7
2011	Cash	100.0	100.0	100.0	97.9	100.0	100.0
	Check	89.3	96.3	68.2	57.9	78.3 *	80.0
	Money order	20.9	10.4 *	44.2	35.6	30.1	28.9 *
	Debit card	82.9	68.7	69.4	61.3	70.4	63.0
	Credit card	74.0	89.5	33.8	29.8 *	69.9	67.0
	Prepaid card	39.3	37.2	44.0	50.5	38.9	37.2
	Online banking bill payment	57.4	47.8 *	35.9	32.6	55.5	45.1
	Bank account number payment	71.1	69.8	43.6	37.6	64.3	61.2
	Income deduction	23.7 *	27.3	15.3	3.9 *	14.6 *	18.6
2012	Cash	99.9	100.0	100.0	100.0 *	100.0	100.0
	Check	89.2	97.6	53.3 *	57.3	84.8	82.7
	Money order	20.4	12.3	55.3	30.1	19.3	13.5
	Debit card	85.0	70.1	56.1	67.0	77.4	79.9
	Credit card	75.2	89.8	33.8	39.5	69.4	79.0
	Prepaid card**	51.6	42.9	72.1	64.7	44.2	68.9
	Online banking bill payment	62.1 *	49.4	32.0	36.0	53.3	71.0
	Bank account number payment	69.0	63.8	36.9	38.5	58.1	58.0
	Income deduction	17.1 *	22.7	8.6	7.3	12.7	13.3
2013	Cash	99.7	100.0	98.7	99.6	100.0	100.0
	Check	86.4	97.3	53.2	47.1	86.3	52.3
	Money order	20.5	12.1	49.7	26.3	15.5	17.7
	Debit card	85.3	68.3	61.4	60.4	71.3	50.1 *
	Credit card	74.0	88.6	34.3	30.0	71.4	45.0 *
	Prepaid card	51.0	42.0	69.9	59.1	42.5	38.6
	Online banking bill payment	60.8	49.7	25.3	36.6	46.5	41.1 *
	Bank account number payment	69.4	62.1	39.5	37.1	56.8	45.6
	Income deduction	19.1	23.6	19.1 *	6.9	9.7	3.5

Note: † indicates a significant change in the mean from the employed group at the 5% level

Note: * indicates significant change from the previous year at the 5% level

Note: ** The questions regarding prepaid card adoption changed from 2011 to 2012; therefore, we cannot compare significance between these two years

Table 5a: Share of transactions, by age (%)

Year		< 25	25–34	35–44	45–54	55–64	> 64
Pooled Average (2009–2013)	Cash	39.8	33.4	28.0 †	27.6	26.4	25.4
	Check	4.2	5.3	8.2 †	12.5 †	15.0 †	20.0 †
	Money order	2.3	2.6	1.3	1.1	1.1	0.4 †
	Debit card	34.1	34.0	30.5	28.6	24.9 †	17.0 †
	Credit card	9.0	12.9 †	17.5 †	16.3	19.1 †	25.0 †
	Prepaid card	1.9	2.6	1.6	1.1	0.8	0.7
	Online banking bill payment	2.6	3.9	5.9 †	5.8	6.0	4.2 †
	Bank account number payment	4.1	4.6	6.2 †	6.0	5.9	6.0
	Income deduction	2.1	0.8	0.9	0.9	0.8	1.3 †
2009	Cash	44.3	39.3	27.4	25.4	25.0	24.0
	Check	3.8	5.4	10.5	13.3	17.4	21.3
	Money order	1.2	1.8	1.1	0.7	0.9	0.3
	Debit card	34.2	35.0	29.8	31.5	25.3	17.2
	Credit card	7.6	9.7	18.2	16.6	20.8	27.7
	Prepaid card	1.8	1.7	1.1	1.0	0.7	0.6
	Online banking bill payment	3.3	3.4	6.5	5.7	4.9	3.8
	Bank account number payment	3.4	3.1	4.7	4.9	4.2	4.4
	Income deduction	0.3	0.5	0.7	0.9	0.7	0.9
2010	Cash	40.1	28.9	24.8	28.9 *	28.3	27.5
	Check	4.3	5.0	7.9 *	11.0 *	13.9 *	17.3 *
	Money order	1.6	1.3	0.8	1.0	0.2 *	0.3
	Debit card	37.1	42.6	33.7	32.0	25.2	17.3
	Credit card	10.0	12.8	18.9	16.2	21.8	26.8
	Prepaid card	1.3	0.7	1.5	1.0	0.5	0.9
	Online banking bill payment	2.1	3.8	6.1	4.7	4.6	3.8
	Bank account number payment	2.8	4.2	5.5	4.6	4.8	4.9
	Income deduction	0.6	0.6	0.9	0.6	0.8	1.2
2011	Cash	39.7	27.7	25.1	26.2	27.0	27.7
	Check	5.0	4.9	7.1	9.6	12.7 *	16.8
	Money order	0.6	1.1	0.3	0.5	0.3	0.1
	Debit card	37.9	39.9	33.1	33.0	26.0	17.0
	Credit card	11.0	15.6	21.7	18.2	22.1	27.8
	Prepaid card	1.2	1.5 *	1.0	0.5	0.6	0.4
	Online banking bill payment	2.0	4.0	5.2	5.8	4.9	4.1
	Bank account number payment	2.3	4.3	5.5	5.1	5.4	4.6
	Income deduction	0.2	1.0	1.1	1.1	0.9	1.5
2012	Cash	29.9	26.1	24.4	28.6	27.5	26.2
	Check	5.4	5.2	6.5	7.9 *	12.2	16.3
	Money order	1.4	2.0	0.4	0.5	0.5	0.2
	Debit card	46.1	37.5	33.5	30.4	28.3	17.8
	Credit card	8.1	18.1	22.1	21.5 *	19.6	28.9
	Prepaid card**	0.6	3.1	1.2	0.9	0.7	0.4
	Online banking bill payment	2.7	3.4	5.2	5.1	5.6	4.5
	Bank account number payment	4.2	4.3	5.5	4.5	4.9	4.8
	Income deduction	1.8	0.4 *	1.0	0.6 *	0.8	1.0 *
2013	Cash	40.3	23.4	24.9	25.4	27.7	27.5
	Check	3.0	4.2	5.7	8.7	10.5 *	14.5
	Money order	1.0	0.6 *	0.5	0.4	0.7	0.3 *
	Debit card	31.5	40.6	37.7	32.6	25.8	18.1
	Credit card	14.1	21.4 *	19.3	20.6	22.8	30.2
	Prepaid card	3.6	1.1	0.9	1.3	0.6	0.5
	Online banking bill payment	2.4	3.4	5.2	5.2	5.4	3.6
	Bank account number payment	3.4	4.6	5.0	5.0	5.8	4.2
	Income deduction	0.7	0.7	0.7	0.8	0.8	1.2

Note: These shares are based on all respondents, not just adopters

Note: * indicates significant change from the previous year at the 5% level

Note: ** The questions regarding prepaid card adoption changed from 2011 to 2012; therefore, we cannot compare significance between these two years

Note: † indicates a significant change in the mean from the preceding group at the 5% level

Table 5b: Share of transactions, by education (%)

Year		Less Than High School	High School	Some College	College	Post-Graduate
Pooled Average (2009–2013)	Cash	50.3	34.1 †	27.2 †	21.2 †	20.4
	Check	9.1	12.4	11.0	10.8	11.1
	Money order	7.0	1.7 †	1.1	0.3 †	0.2
	Debit card	17.7	27.8 †	33.2 †	27.7 †	20.4 †
	Credit card	6.4	12.1 †	13.8	26.5 †	33.5 †
	Prepaid card	3.7	1.6 †	1.5	0.7 †	0.8
	Online banking bill payment	1.8	4.0 †	5.4 †	6.2	6.3
	Bank account number payment	2.9	5.2 †	6.1 †	5.7	6.4
	Income deduction	1.1	1.1	0.9	0.9	1.0
2009	Cash	38.6	38.7	28.5	21.1	20.4
	Check	12.1	11.4	11.8	13.6	13.2
	Money order	5.9	1.3	0.8	0.1	0.2
	Debit card	26.9	29.8	34.1	27.1	18.5
	Credit card	5.1	10.4	13.7	25.8	34.2
	Prepaid card	4.2	0.9	1.4	0.7	0.6
	Online banking bill payment	4.0	3.2	4.7	6.6	6.6
	Bank account number payment	2.6	3.7	4.3	4.2	5.1
	Income deduction	0.6	0.6	0.7	0.7	1.0
2010	Cash	46.6	32.0	27.7	23.4 *	23.1 *
	Check	9.6	11.0 *	9.8 *	10.5 *	9.4 *
	Money order	6.6	1.0	0.5	0.2	0.1
	Debit card	21.5	34.4	37.2	28.9	20.6
	Credit card	7.2	11.5	13.1	26.1	35.9 *
	Prepaid card	2.2	1.3	0.9	0.4 *	0.5
	Online banking bill payment	1.7	3.5	4.8	5.4	5.2 *
	Bank account number payment	3.4	4.6	5.0 *	4.4	4.5
	Income deduction	1.0	0.7	1.0	0.6	0.7
2011	Cash	46.2	32.4	24.6	22.5	23.0
	Check	8.3	10.4	9.9	8.8 *	10.1
	Money order	1.0	0.8	0.5	0.2	0.1
	Debit card	26.4	32.6	36.9	28.0	19.7
	Credit card	10.3	13.6	16.1	28.9	34.4 *
	Prepaid card	1.4	0.8	1.0	0.6	0.8
	Online banking bill payment	2.5	3.3	5.2	5.6	5.8
	Bank account number payment	3.4	4.8	5.1	4.4	5.1
	Income deduction	0.6	1.3	0.9	1.0	1.0
2012	Cash	49.0	29.9	26.4	22.9	20.8
	Check	7.3	11.3	9.2	8.4 *	9.0 *
	Money order	4.7	1.0	0.6	0.3	0.1
	Debit card	10.2 *	34.1	36.1	25.5	22.2 *
	Credit card	16.7	13.0	16.2	31.8	35.2
	Prepaid card**	5.2	1.1	1.3	0.8	0.9
	Online banking bill payment	1.3	4.3	4.7	5.1	5.7
	Bank account number payment	3.9	4.5	5.0	4.6	5.2
	Income deduction	1.7	0.8	0.6 *	0.7	0.9
2013	Cash	46.8	30.2	25.6	20.8	21.3
	Check	8.9	10.9	7.5 *	6.6	7.7
	Money order	1.1	0.7	0.7	0.2	0.2
	Debit card	18.8 *	32.7	37.0	29.9	23.0
	Credit card	15.8	14.9	18.3	31.2	35.7
	Prepaid card	3.8	1.3	0.5	0.7	0.8
	Online banking bill payment	1.9	3.4	4.5	5.4	5.4
	Bank account number payment	2.3	5.0	5.0	4.6	5.1
	Income deduction	0.6	0.8	0.9 *	0.8	0.9

Note: These shares are based on all respondents, not just adopters

Note: * indicates significant change from the previous year at the 5% level

Note: ** The questions regarding prepaid card adoption changed from 2011 to 2012; therefore, we cannot compare significance between these two years

Note: † indicates a significant change in the mean from the preceding group at the 5% level

Table 5c: Share of transactions, by income (%)

Year		< $25,000	$25,000–$49,999	$50,000–$74,999	$75,000–$99,999	>$100,000
Pooled Average (2009–2013)	Cash	43.7	30.9 †	23.1 †	21.0 †	21.2
	Check	9.7	12.6 †	12.2	11.3	10.7
	Money order	4.6	1.0 †	0.3 †	0.2 †	0.1
	Debit card	23.5	31.0 †	31.2	30.5	23.0 †
	Credit card	7.3	12.6 †	19.0 †	23.5 †	30.1 †
	Prepaid card	3.4	1.3 †	0.7	0.4 †	0.7 †
	Online banking bill payment	2.6	3.9 †	5.9 †	6.4	7.3
	Bank account number payment	3.8	5.7 †	6.6 †	5.9	6.2
	Income deduction	1.4	1.0	0.9	0.9	0.8
2009	Cash	45.1	34.4	22.6	20.2	22.3
	Check	11.2	12.0	14.3	11.4	11.8
	Money order	3.4	0.8	0.3	0.1	0.1
	Debit card	23.7	32.2	32.8	32.4	23.6
	Credit card	8.8	11.3	17.4	23.4	29.5
	Prepaid card	2.2	1.4	0.6	0.3	0.6
	Online banking bill payment	2.3	3.3	5.7	6.8	7.0
	Bank account number payment	2.9	3.7	5.5	4.4	4.3
	Income deduction	0.5	0.8	0.8	1.0	0.6
2010	Cash	40.8	29.6	24.0	22.6	23.1
	Check	9.9 *	11.1	10.9 *	9.4 *	9.5 *
	Money order	2.8	0.6 *	0.3	0.2	0.1
	Debit card	28.5	35.1	36.6	32.6	23.7
	Credit card	9.3	12.4	17.4	24.2	31.6
	Prepaid card	1.2	1.8	0.4	0.5	0.6
	Online banking bill payment	2.4	3.8	4.7	5.7	5.9
	Bank account number payment	4.5 *	4.3	5.2	3.9 *	5.0 *
	Income deduction	0.7	1.2	0.7	0.9	0.5
2011	Cash	40.4	30.0	24.6	22.8	21.2
	Check	9.5	9.6	9.6 *	9.6	10.5
	Money order	1.6	0.6	0.2	0.1	0.1
	Debit card	30.7 *	36.7	31.0	30.2	24.4
	Credit card	9.7	12.6	21.9	25.9	30.8
	Prepaid card**	1.9	0.6	0.6	0.6	0.6
	Online banking bill payment	2.0	3.7	5.4	4.9	6.5
	Bank account number payment	3.0	5.1	5.6	4.8	5.1
	Income deduction	1.2	1.3	0.9	1.2	0.8
2012	Cash	38.1	29.5	23.0 *	22.9	23.6
	Check	8.6	10.8	10.8	7.9	8.9 *
	Money order	3.8	0.5	0.2	0.2	0.2
	Debit card	30.7	36.0	31.0	34.3	21.4
	Credit card	7.9	13.1	23.0	22.9	33.8 *
	Prepaid card	3.4	1.2	0.9	0.7	0.7
	Online banking bill payment	2.5	3.3 *	5.2	5.9	5.8
	Bank account number payment	3.7	4.9	5.0	4.7	4.9
	Income deduction	1.1	0.7 *	0.9	0.6 *	0.8
2013	Cash	44.4	27.8	23.3	19.4	20.8
	Check	8.9	8.5	8.9 *	8.1	7.9
	Money order	1.5	0.7	0.2	0.3	0.2
	Debit card	27.7	36.0	34.4	35.4	25.0
	Credit card	8.9	17.3 *	21.6	24.3	33.8
	Prepaid card	2.9	0.9	0.6	0.4	0.6
	Online banking bill payment	1.6	3.4	4.6	6.2	5.7
	Bank account number payment	3.1	4.6	5.8	5.2 *	5.0
	Income deduction	1.1	0.7	0.7	0.6	1.0

Note: These shares are based on all respondents, not just adopters

Note: * indicates significant change from the previous year at the 5% level

Note: ** The questions regarding prepaid card adoption changed from 2011 to 2012; therefore, we cannot compare significance between these two years

Note: † indicates a significant change in the mean from the preceding group at the 5% level

Table 5d: Share of transactions, by race (%)

Year		White	Black	Asian	Other
Pooled Average (2009–2013)	Cash	26.4	40.2 †	18.0 †	40.3 †
	Check	12.7	7.9 †	8.5 †	5.3 †
	Money order	0.7	5.1 †	0.0 †	2.6 †
	Debit card	28.3	25.4	18.0 †	30.6
	Credit card	19.2	7.1 †	41.3 †	8.4 †
	Prepaid card	0.9	3.8 †	1.8	2.6 †
	Online banking bill payment	5.0	4.9	5.5	3.9
	Bank account number payment	5.8	4.8	5.9	5.1
	Income deduction	1.0	0.8	1.0	1.2
2009	Cash	26.1	42.1	17.7	46.8
	Check	14.1	8.1	11.1	4.0
	Money order	0.5	3.9	0.0	0.8
	Debit card	29.4	28.6	20.7	28.3
	Credit card	18.9	7.8	37.6	9.7
	Prepaid card	1.1	1.4	0.2	1.6
	Online banking bill payment	4.9	3.9	7.3	3.9
	Bank account number payment	4.2	3.5	4.2	4.4
	Income deduction	0.8	0.6	1.2	0.4
2010	Cash	26.9 *	39.1	12.1	32.3
	Check	11.6 *	8.1	9.5	3.8
	Money order	0.4	3.3	0.0	1.1
	Debit card	30.3	29.7	15.6	43.5
	Credit card	20.2	8.4	47.4	9.2
	Prepaid card	0.7	2.7	1.1	0.9
	Online banking bill payment	4.5	3.7	6.0	3.7
	Bank account number payment	4.6	4.3	6.8	4.7
	Income deduction	0.8	0.7	1.4	0.8
2011	Cash	26.0	38.3	15.2	38.2
	Check	10.4 *	8.0	9.9	5.3
	Money order	0.2	2.8	0.0	0.6
	Debit card	30.8	28.2	16.5	36.6
	Credit card	21.3	10.8	44.3	9.7
	Prepaid card	0.6	2.3	0.7	1.2
	Online banking bill payment	4.7	4.3	5.8	3.2
	Bank account number payment	4.8	4.3	6.8	4.0
	Income deduction	1.1	1.0	0.9	1.2
2012	Cash	25.5	38.3	14.5	30.6
	Check	10.3	7.5	7.0 *	5.5
	Money order	0.3	4.5	0.0	1.0
	Debit card	30.5	26.9	12.0 *	36.2
	Credit card	22.6 *	8.6	51.3	15.2 *
	Prepaid card**	0.7	4.0	2.7	2.1
	Online banking bill payment	4.6	5.4	5.2	3.7
	Bank account number payment	4.8	4.1	6.2	4.4
	Income deduction	0.7	0.8	1.0	1.3
2013	Cash	24.7	35.6 *	18.9	35.6
	Check	9.2	5.7	6.8	4.1
	Money order	0.3	2.2	0.0	1.3
	Debit card	30.5	35.3 *	19.2	37.7
	Credit card	24.6	6.8	43.1	11.8
	Prepaid card	0.6	4.5	2.9	0.9
	Online banking bill payment	4.5	4.7	3.7	3.5
	Bank account number payment	4.9	4.4	4.9	4.1
	Income deduction	0.8	0.8	0.6	1.0

Note: These shares are based on all respondents, not just adopters

Note: * indicates significant change from the previous year at the 5% level

Note: ** The questions regarding prepaid card adoption changed from 2011 to 2012; therefore, we cannot compare significance between these two years

Note: † indicates a significant change in the mean from the preceding group at the 5% level

Table 5e: Share of transactions, by gender (%)

Year		Male		Female	
Pooled Average (2009–2013)	Cash	31.7		27.0 †	
	Check	10.5		12.2 †	
	Money order	1.1		1.7	
	Debit card	26.7		28.8	
	Credit card	17.9		16.7	
	Prepaid card	1.1		1.7	
	Online banking bill payment	4.9		5.0	
	Bank account number payment	5.2		6.0 †	
	Income deduction	1.1		1.0	
2009	Cash	32.9		27.4	
	Check	11.3		13.1	
	Money order	0.8		1.2	
	Debit card	28.1		29.8	
	Credit card	16.7		17.4	
	Prepaid card	1.3		1.0	
	Online banking bill payment	4.5		5.0	
	Bank account number payment	3.8		4.4	
	Income deduction	0.7		0.7	
2010	Cash	30.5		26.7	
	Check	8.9	*	11.6	*
	Money order	0.7		1.0	
	Debit card	31.7		30.9	
	Credit card	18.3		18.1	
	Prepaid card	1.0		0.9	
	Online banking bill payment	4.0		4.8	
	Bank account number payment	4.3		5.0	
	Income deduction	0.6		1.0	
2011	Cash	29.5		25.7	
	Check	8.8		10.8	
	Money order	0.4		0.5	
	Debit card	29.6		31.5	
	Credit card	21.4		19.2	
	Prepaid card	0.7		1.0	
	Online banking bill payment	4.2		5.0	
	Bank account number payment	4.3		5.3	
	Income deduction	1.1		1.0	
2012	Cash	29.0		24.6	
	Check	9.1		9.9	*
	Money order	0.4		1.1	
	Debit card	28.8		31.0	
	Credit card	21.8		21.5	*
	Prepaid card**	0.7		1.8	
	Online banking bill payment	4.7		4.6	
	Bank account number payment	4.6		4.9	
	Income deduction	0.9		0.7	
2013	Cash	28.6		24.1	
	Check	8.1		8.7	
	Money order	0.5		0.5	
	Debit card	28.8		33.5	
	Credit card	23.6		21.5	
	Prepaid card	0.7		1.3	
	Online banking bill payment	4.4		4.4	
	Bank account number payment	4.6		5.0	
	Income deduction	0.7		0.9	

Note: These shares are based on all respondents, not just adopters

Note: * indicates significant change from the previous year at the 5% level

Note: ** The questions regarding prepaid card adoption changed from 2011 to 2012; therefore, we cannot compare significance between these two years

Note: † indicates a significant change in the mean from the preceding group at the 5% level

Table 5f: Share of transactions, by marital status (%)

Year		Married	Divorced	Separated	Widowed	Never Married
Pooled Average (2009–2013)	Cash	26.3	28.7	33.9	28.2	40.4 †
	Check	11.9	13.8	9.6	19.2 †	5.9 †
	Money order	0.6	2.5 †	3.7	1.2	3.5 †
	Debit card	27.9	28.3	28.7	20.7 †	28.5
	Credit card	19.9	12.7 †	9.1 †	18.6	11.0 †
	Prepaid card	1.0	1.4	2.3	1.0	3.1 †
	Online banking bill payment	5.5	5.3	4.3	4.2	2.6 †
	Bank account number payment	5.9	6.0	3.2 †	5.5	4.3 †
	Income deduction	0.9	1.3	5.0	1.4	0.0
2009	Cash	27.2	28.0	32.0	27.0	44.7
	Check	12.5	16.3	14.6	20.5	6.3
	Money order	0.6	1.7	0.9	1.1	2.5
	Debit card	29.0	31.9	33.7	18.3	28.9
	Credit card	19.2	11.8	11.5	21.9	10.1
	Prepaid card	1.0	0.8	0.5	1.0	2.0
	Online banking bill payment	5.5	3.9	1.6	4.0	2.1
	Bank account number payment	4.3	4.7	4.5	4.9	2.9
	Income deduction	0.7	0.8	0.6	1.3	0.7
2010	Cash	26.1	30.4	31.4	29.7	35.9
	Check	10.8 *	13.4	10.8 *	16.7 *	5.1
	Money order	0.5	1.7	1.9	1.0	1.4
	Debit card	30.2	31.7	34.2	19.9	37.6
	Credit card	21.1	12.6	10.8	20.3	11.4
	Prepaid card	0.8	0.6	3.4	1.2	1.4
	Online banking bill payment	5.0	4.0	2.0	4.3	2.7
	Bank account number payment	4.8	4.5	3.2	5.5	4.0
	Income deduction	0.8	1.1	2.3	1.3	0.5
2011	Cash	25.5	29.5	18.4	30.0 *	36.9
	Check	9.9 *	11.3	7.2	18.6	5.9
	Money order	0.3	0.9	1.4	0.3	1.0
	Debit card	30.2	30.4	43.4	17.7	34.5
	Credit card	22.3	14.9	19.0	23.2	13.5
	Prepaid card	0.7	0.6	1.1	0.1	2.1
	Online banking bill payment	5.0	5.5 *	4.5	3.8	2.3
	Bank account number payment	5.0	5.4	3.6	4.6	3.5
	Income deduction	1.1 *	1.4	1.3	1.8	0.4
2012	Cash	24.9	29.5	35.2 *	31.9	32.2
	Check	9.5	10.4	7.0	14.6	6.6
	Money order	0.4	1.6	0.8	0.4	2.1
	Debit card	29.5	32.6	33.5	18.1	34.9
	Credit card	23.7	14.7	15.6	25.9	14.4
	Prepaid card**	0.9	1.8	4.8 *	0.9	2.1
	Online banking bill payment	5.3	4.0	1.9	3.9	2.3
	Bank account number payment	5.0	4.5	1.2 *	3.1	4.4
	Income deduction	0.8 *	0.8	0.0	1.2	0.9
2013	Cash	24.2	29.0	32.2	22.6 *	35.3
	Check	8.9	9.1	4.3	14.9	4.2
	Money order	0.3	0.7	1.7	0.3	1.4
	Debit card	30.5	29.6	41.6	29.8 *	34.2
	Credit card	24.6	20.2	11.2	22.5	15.9
	Prepaid card	0.9	0.8	1.5	0.6	1.8
	Online banking bill payment	4.8	4.1	3.5	3.9	2.9
	Bank account number payment	5.1	5.4	3.6	4.1	3.6
	Income deduction	0.8	1.0	0.4 *	1.3	0.7

Note: These shares are based on all respondents, not just adopters

Note: * indicates significant change from the previous year at the 5% level

Note: ** The questions regarding prepaid card adoption changed from 2011 to 2012; therefore, we cannot compare significance between these two years

Note: † indicates a significant change in the mean from the preceding group at the 5% level

Table 5g: Share of transactions, by employment status (%)

Year		Employed	Retired	Disabled	Unemployed	Homemaker	Other
Pooled Average (2009–2013)	Cash	27.3	25.0	40.2 †	45.4 †	26.5	37.0
	Check	10.1	19.4 †	11.5	4.6 †	10.5	7.0 †
	Money order	1.0	0.5 †	5.2 †	4.3 †	1.5	1.3
	Debit card	31.3	17.4 †	26.1	26.5 †	25.7 †	26.4
	Credit card	17.1	24.9 †	46.2 †	51.4 †	32.5	37.0
	Prepaid card	1.0	0.6 †	3.6 †	4.7 †	1.0	0.7
	Online banking bill payment	5.3	5.0	2.9 †	3.0 †	6.6	2.7 †
	Bank account number payment	6.0	6.1	4.3 †	3.3 †	4.7 †	5.6
	Income deduction	1.0	1.1	1.1	0.6 †	1.2	1.3
2009	Cash	29.0	23.5	29.6	47.9	22.2	26.0
	Check	10.9	20.7	17.1	5.4	13.9	15.6
	Money order	0.8	0.4	1.0	4.2	0.3	3.1
	Debit card	31.7	16.7	33.8	20.1	32.6	20.4
	Credit card	16.1	29.4	9.6	16.4	20.0	23.1
	Prepaid card	1.1	0.3	1.1	0.0	0.9	0.4
	Online banking bill payment	5.2	4.3	3.0	1.0	6.9	5.1
	Bank account number payment	4.5	3.9	4.4	4.7	2.7	5.5
	Income deduction	0.7	0.9	0.5	0.1	0.5	0.7
2010	Cash	27.5	27.7	39.0	38.6	19.9	45.8 *
	Check	8.9 *	16.8 *	10.7	6.3	11.6	6.4
	Money order	0.6	0.5	3.9	3.7	0.2	0.3
	Debit card	35.1	18.1	33.5	30.4	27.8	30.0
	Credit card	17.3	25.7	3.9	10.7	26.1	11.5
	Prepaid card	0.7	0.8	2.4	2.9 *	1.1	0.3
	Online banking bill payment	4.6	4.1	1.8	3.0 *	7.0	2.6
	Bank account number payment	4.7	5.2	4.1	3.1	4.6 *	3.0
	Income deduction	0.6	1.2	0.7	1.3 *	1.8	0.2
2011	Cash	25.8	26.5	35.6	45.6	22.6	26.2 *
	Check	8.5	15.6	12.6	6.3	9.2	8.4
	Money order	0.3	0.3	2.0	1.7	0.6	0.0 *
	Debit card	33.7	19.6	31.5	30.2	28.8	43.5
	Credit card	20.1	26.8	6.9	8.6	25.3	13.2
	Prepaid card	0.7	0.4	2.5	2.2	0.7	0.9
	Online banking bill payment	4.8	4.5 *	2.6	2.5	7.0	2.7
	Bank account number payment	5.1	4.8	4.3	2.7	4.7	4.6
	Income deduction	1.0	1.3	2.0	0.2	1.2	0.6
2012	Cash	25.1	26.3	44.9	37.7	24.9	22.6
	Check	8.2	16.2	6.6	4.4	9.6	5.3
	Money order	0.4	0.3	5.5 *	2.5	1.4	0.0
	Debit card	34.1	18.3	19.9 *	31.2	26.2	38.0
	Credit card	20.6	27.9	12.2	11.5	27.2	26.1
	Prepaid card**	0.9	0.5	6.1	4.2	0.8	1.7
	Online banking bill payment	4.7	5.0	2.4	4.5	5.1	3.0
	Bank account number payment	5.2	4.6	2.3	3.2	3.8	2.8
	Income deduction	0.8	0.9 *	0.2	0.7	1.1	0.5
2013	Cash	24.6	26.4	40.3	41.9	24.7	31.3
	Check	7.3	14.0	7.8	4.3	8.4	6.9
	Money order	0.4	0.3	2.6	1.5	0.3	0.6 *
	Debit card	34.8	17.8	34.3	28.9	31.8 *	20.3
	Credit card	21.2	31.4	6.1	14.3	25.5	33.1
	Prepaid card	1.0	0.5	2.6	2.7	0.3	0.9
	Online banking bill payment	4.7	4.2	1.5	2.5	4.3	1.8
	Bank account number payment	5.1	4.7	3.3	3.5	4.2	4.9
	Income deduction	0.9	0.8	1.4 *	0.4	0.5	0.3

Note: These shares are based on all respondents, not just adopters

Note: * indicates significant change from the previous year at the 5% level

Note: ** The questions regarding prepaid card adoption changed from 2011 to 2012; therefore, we cannot compare significance between these two years

Note: † indicates a significant change in the mean from the preceding group at the 5% level

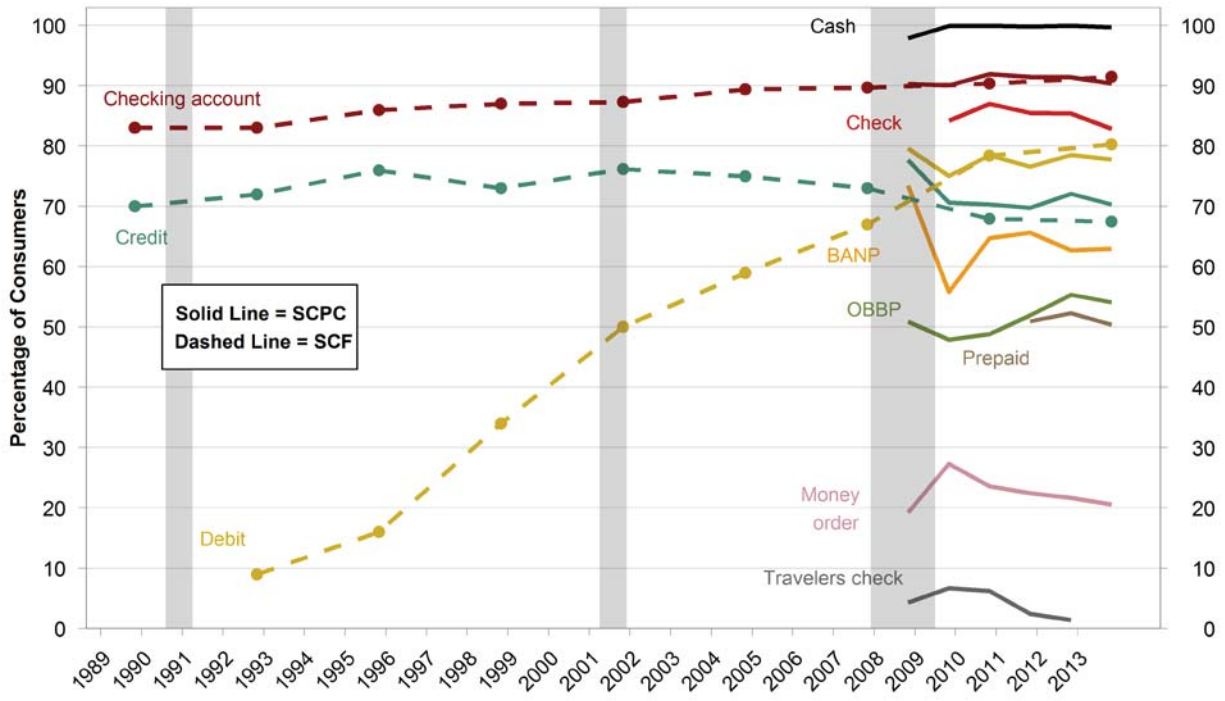

Figure 1: Consumer adoption of payment instruments, 1989–2013
Source: 2008–2013 Survey of Consumer Payment Choice; 1989–2013 Survey of Consumer Finances
Note: shaded areas indicate recessions.

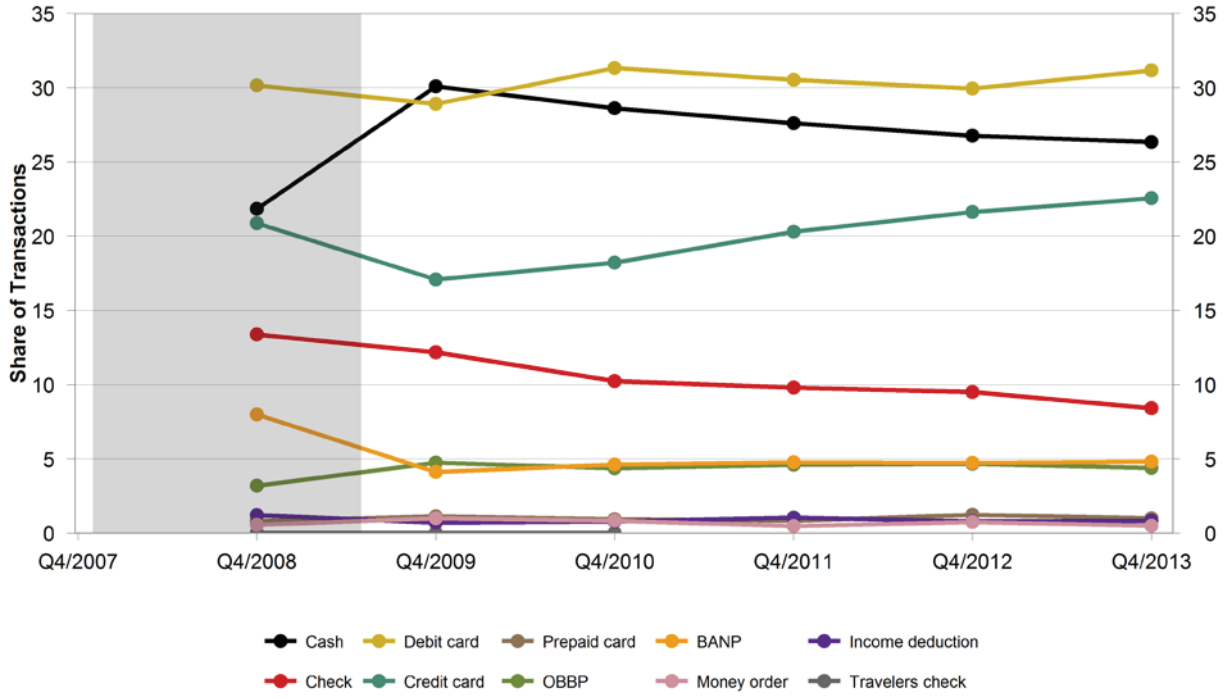

Figure 2: Consumer payment instrument share of transactions, 2008–2013
Source: 2008–2013 Survey of Consumer Payment Choice
Note: shaded areas indicate recessions.

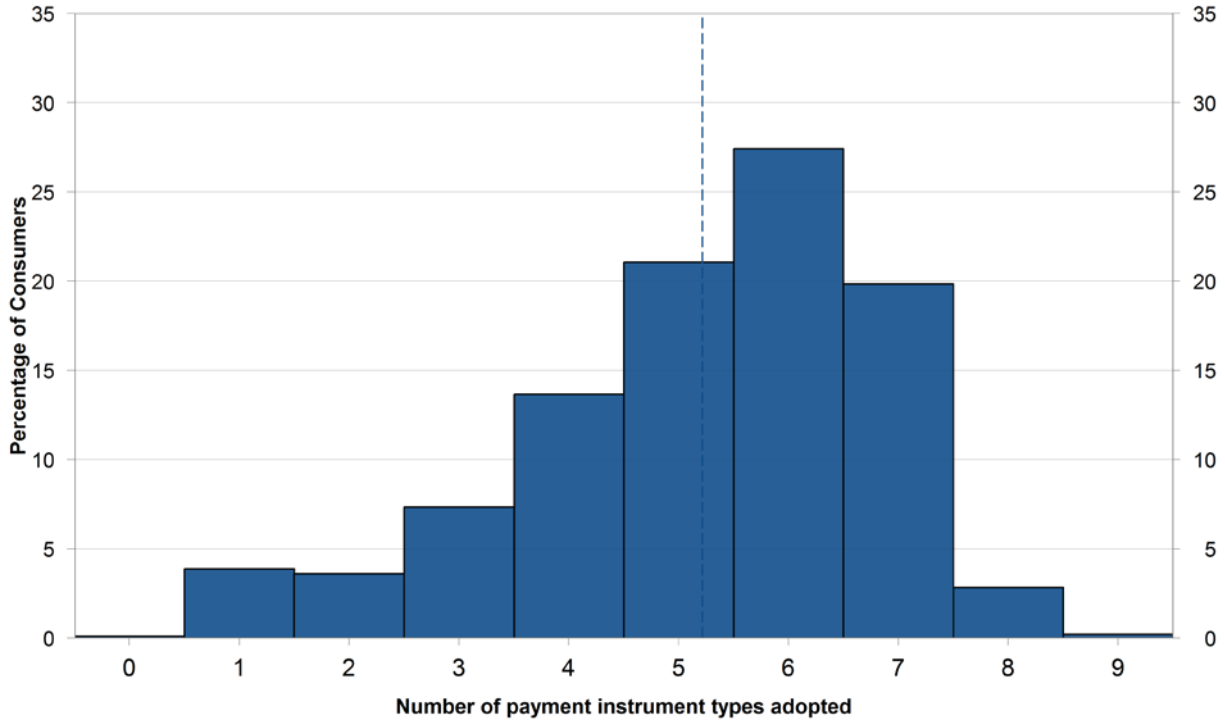

Figure 3: Distribution of payment instrument types adopted
Source: 2009–2013 Survey of Consumer Payment Choice
Note: Dotted line indicates mean number of payment instrument types adopted.

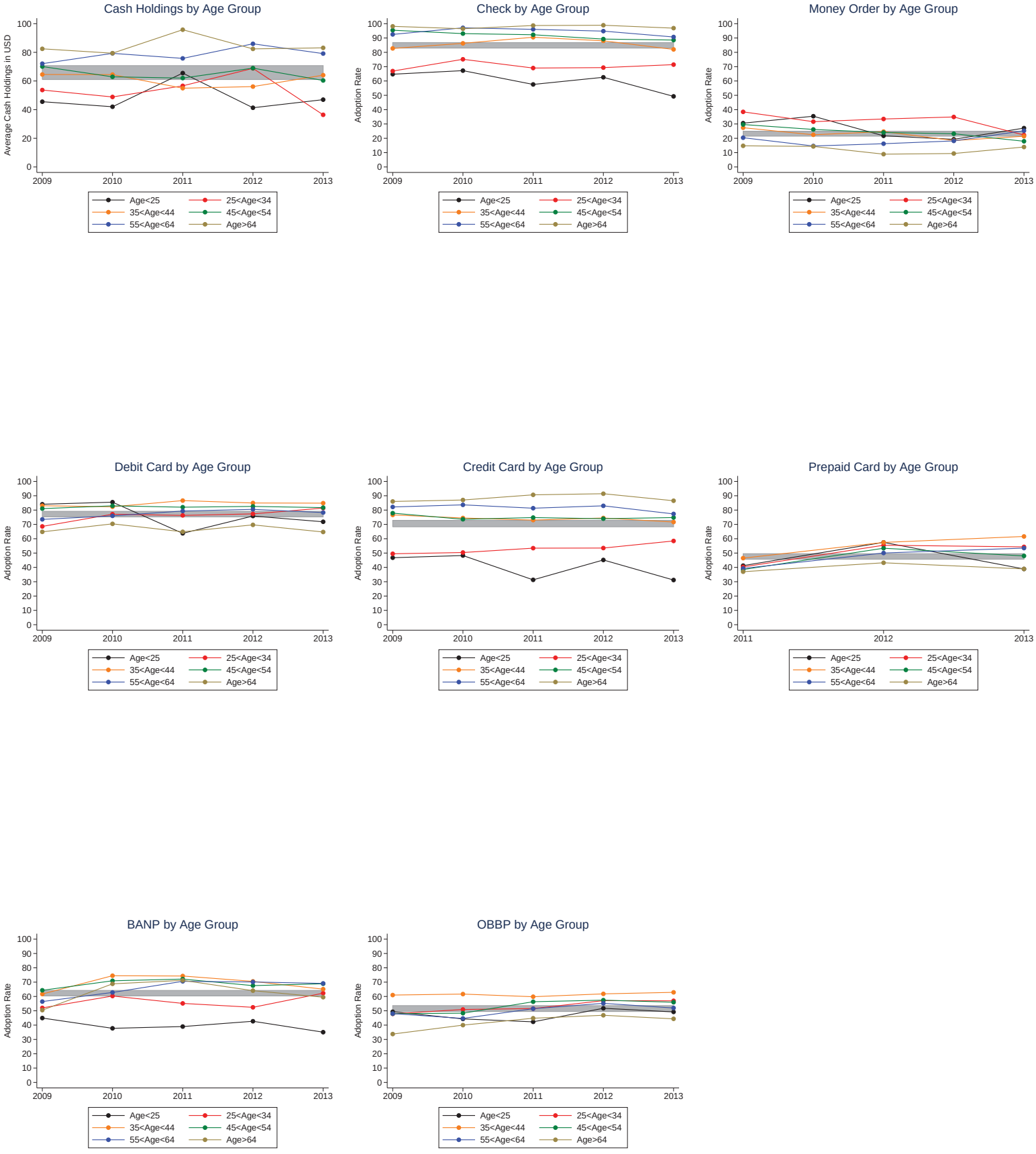

Figure 4a: Current adoption of payment instruments, by age

Source: 2009–2013 Survey of Consumer Payment Choice

Note: Gray bands indicate the 95 percent confidence intervals around the mean for the 2009–2013 sample.

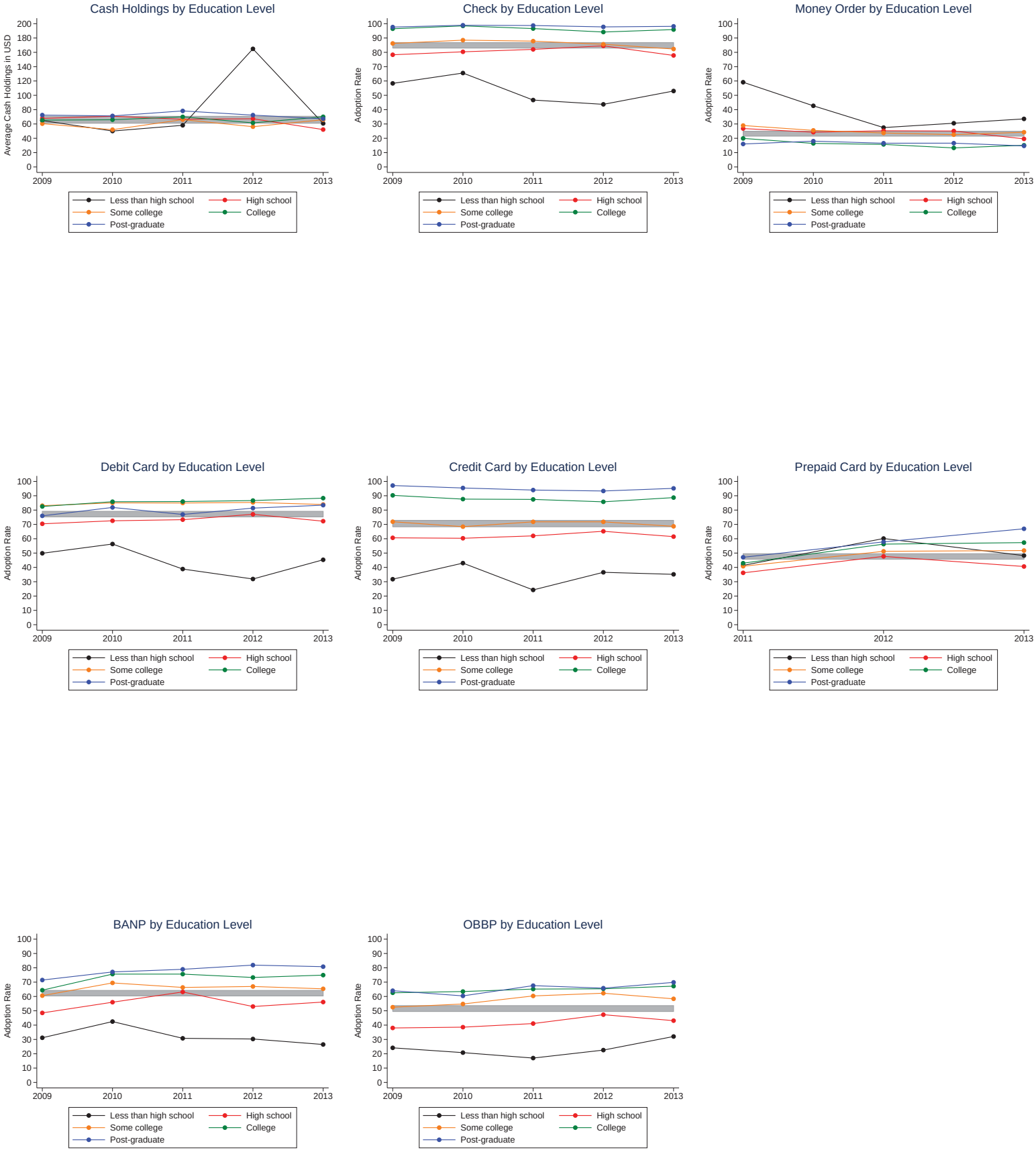

Figure 4b: Current adoption of payment instruments, by education

Source: 2009–2013 Survey of Consumer Payment Choice

Note: Gray bands indicate the 95 percent confidence intervals around the mean for the 2009–2013 sample.

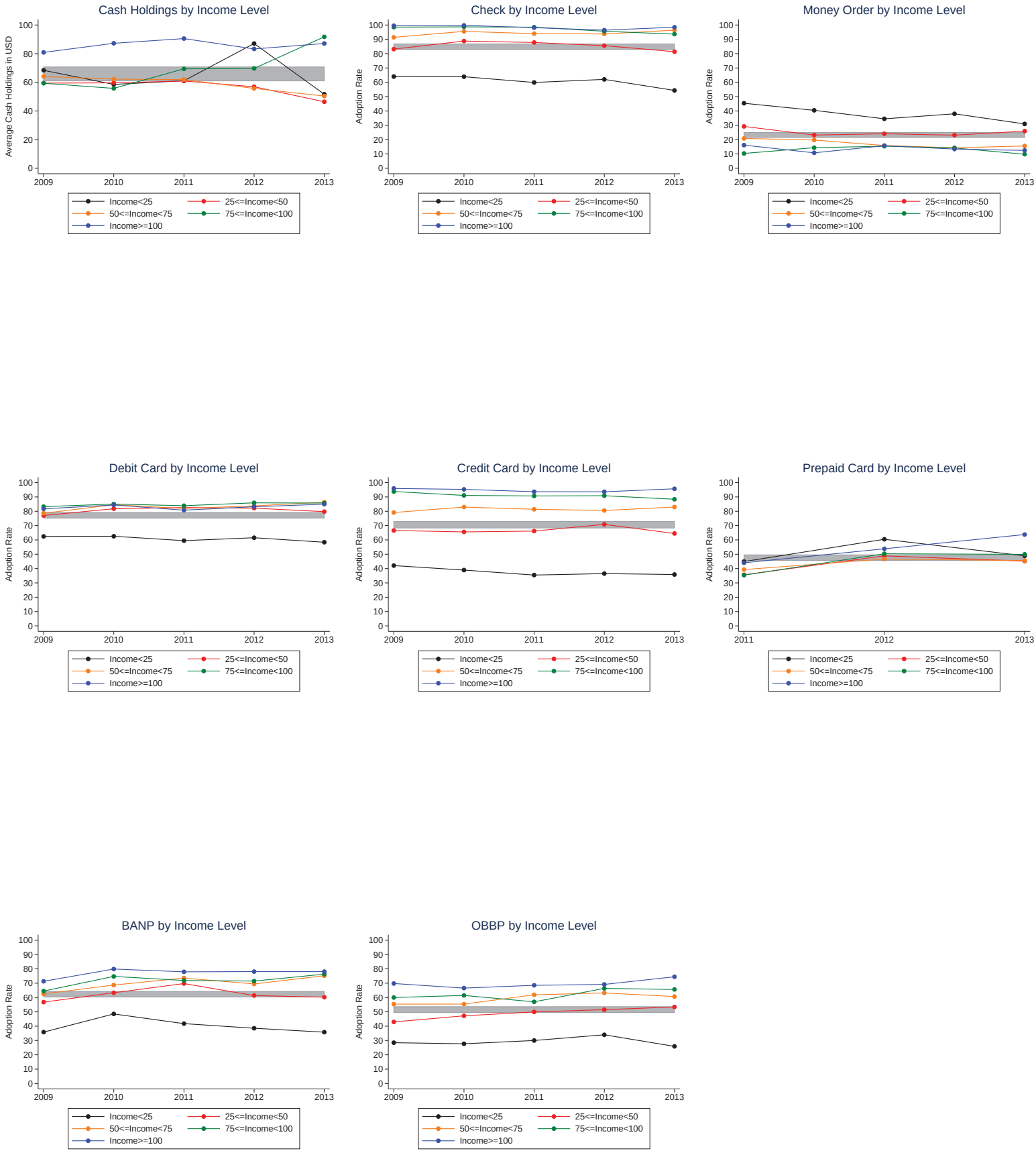

Figure 4c: Current adoption of payment instruments, by income

Source: 2009–2013 Survey of Consumer Payment Choice

Note: Gray bands indicate the 95 percent confidence intervals around the mean for the 2009–2013 sample.

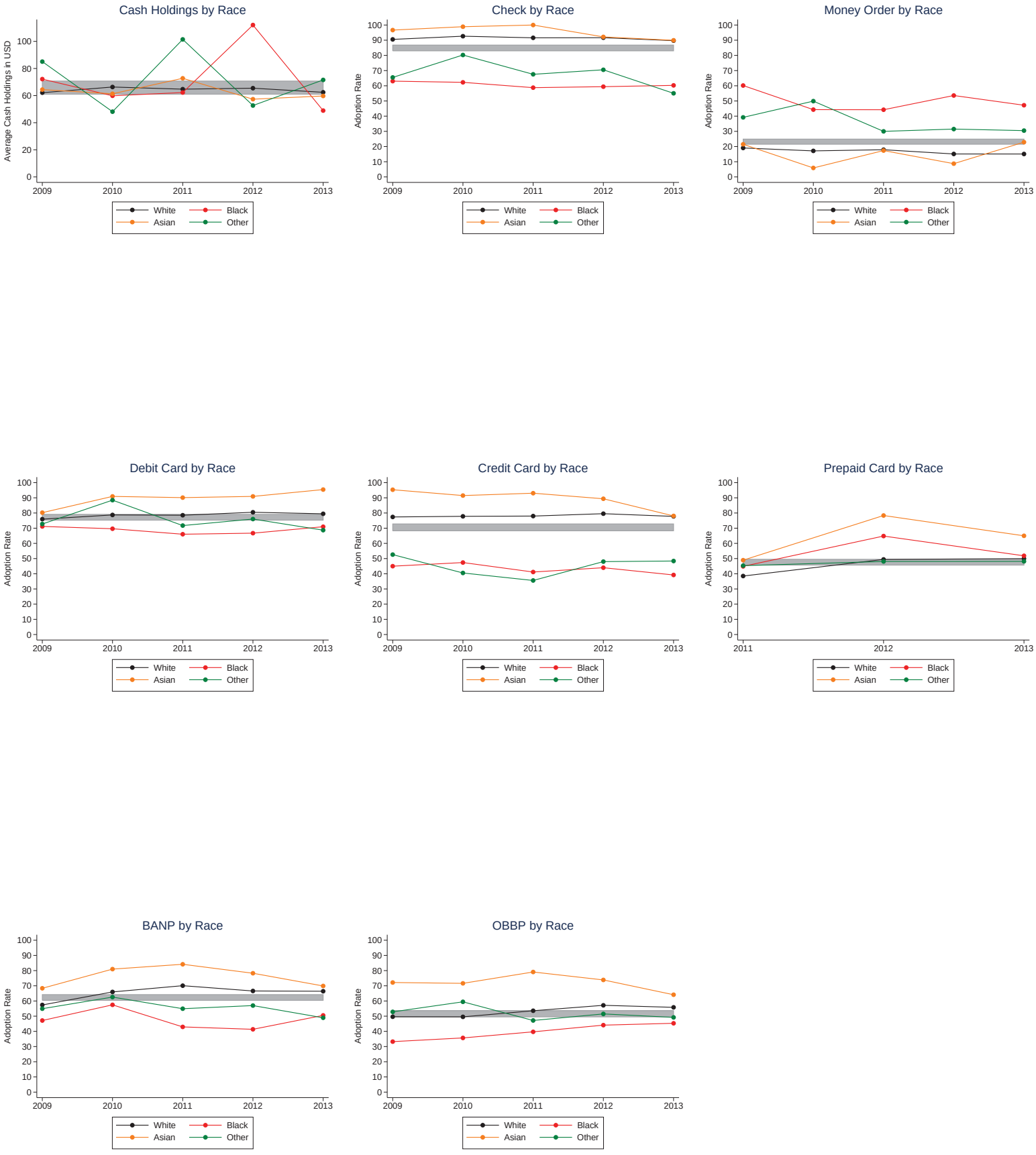

Figure 4d: Current adoption of payment instruments, by race

Source: 2009–2013 Survey of Consumer Payment Choice

Note: Gray bands indicate the 95 percent confidence intervals around the mean for the 2009–2013 sample.

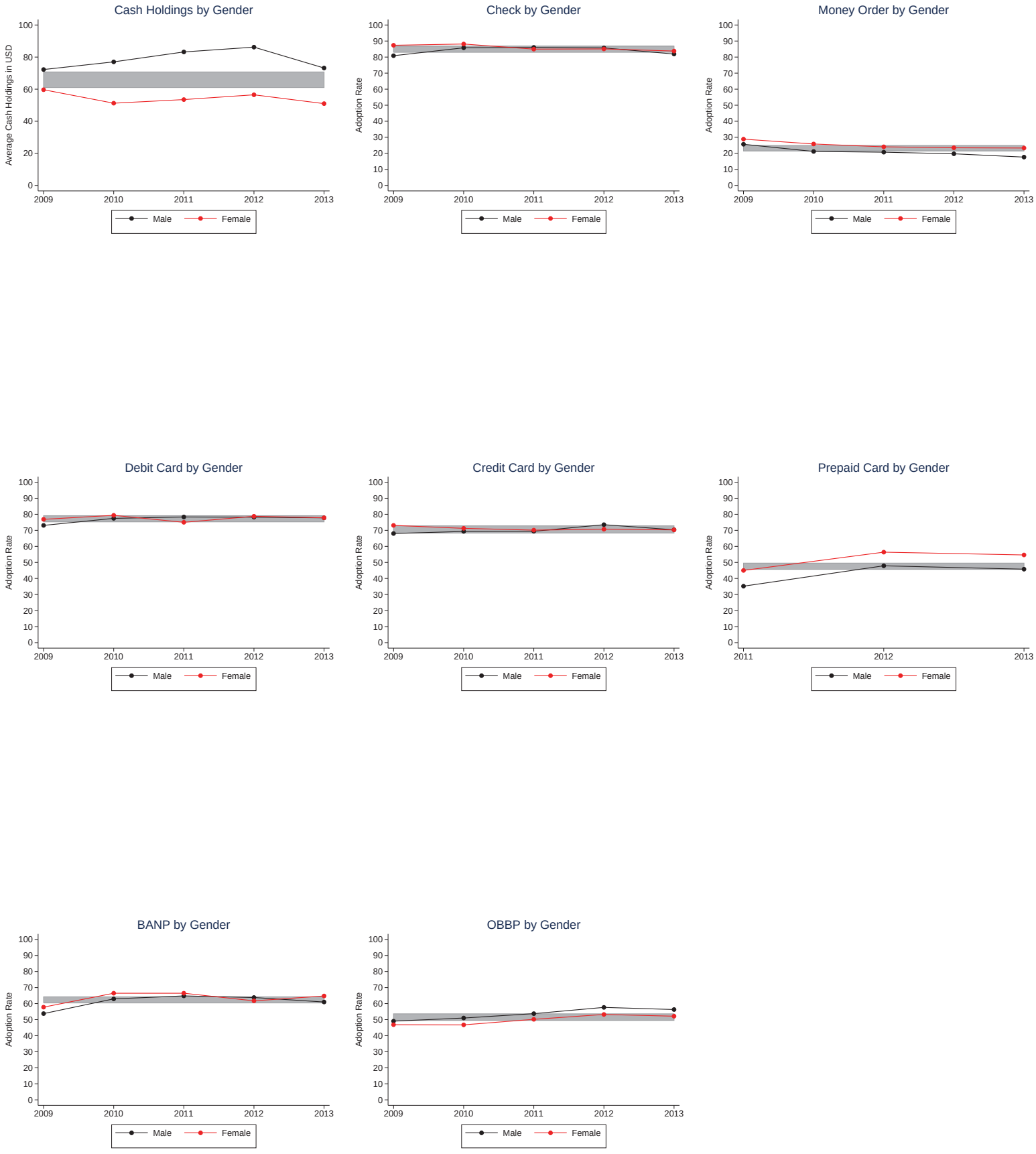

Figure 4e: Current adoption of payment instruments, by gender

Source: 2009–2013 Survey of Consumer Payment Choice

Note: Gray bands indicate the 95 percent confidence intervals around the mean for the 2009–2013 sample.

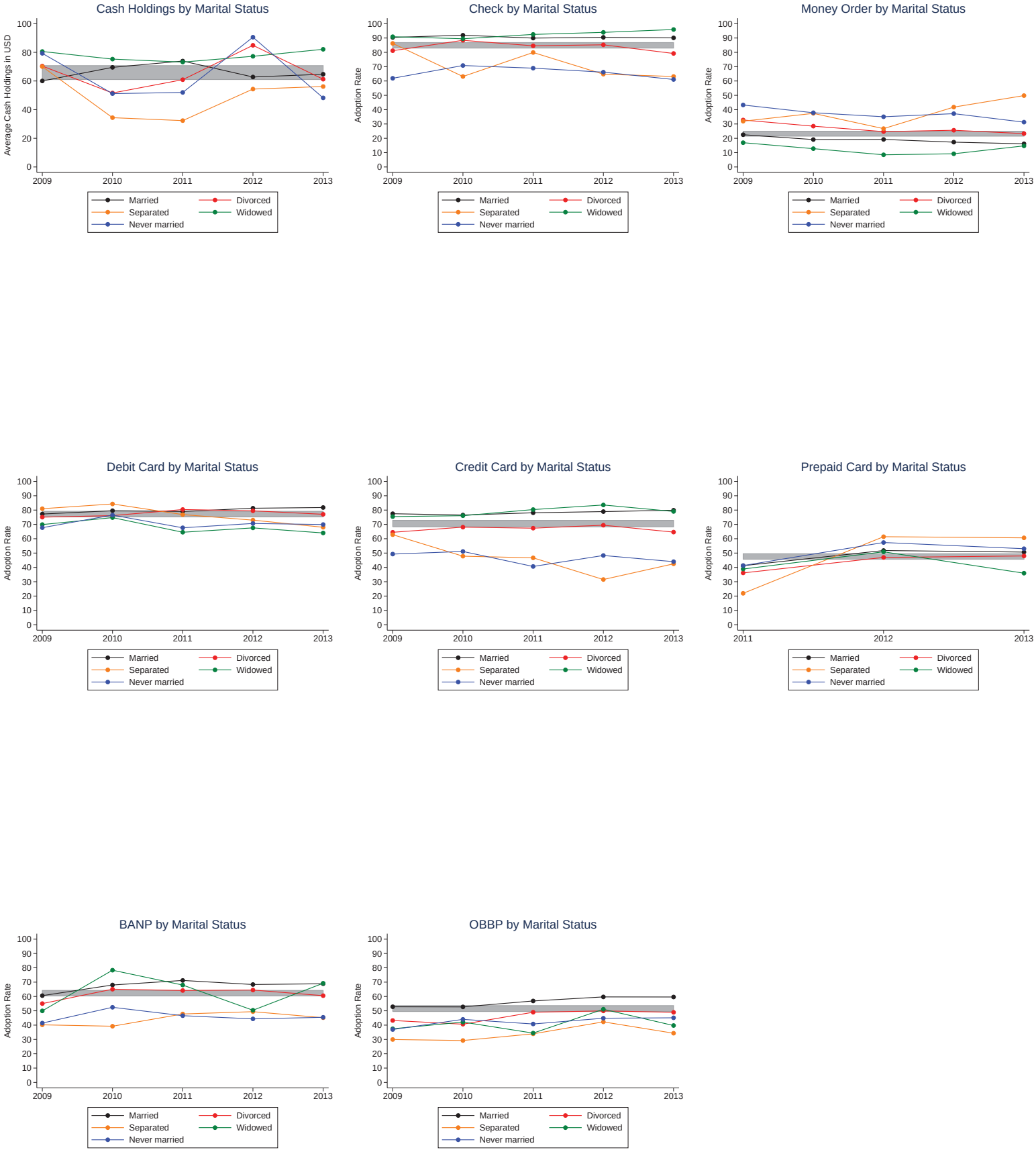

Figure 4f: Current adoption of payment instruments, by martial status

Source: 2009–2013 Survey of Consumer Payment Choice

Note: Gray bands indicate the 95 percent confidence intervals around the mean for the 2009–2013 sample.

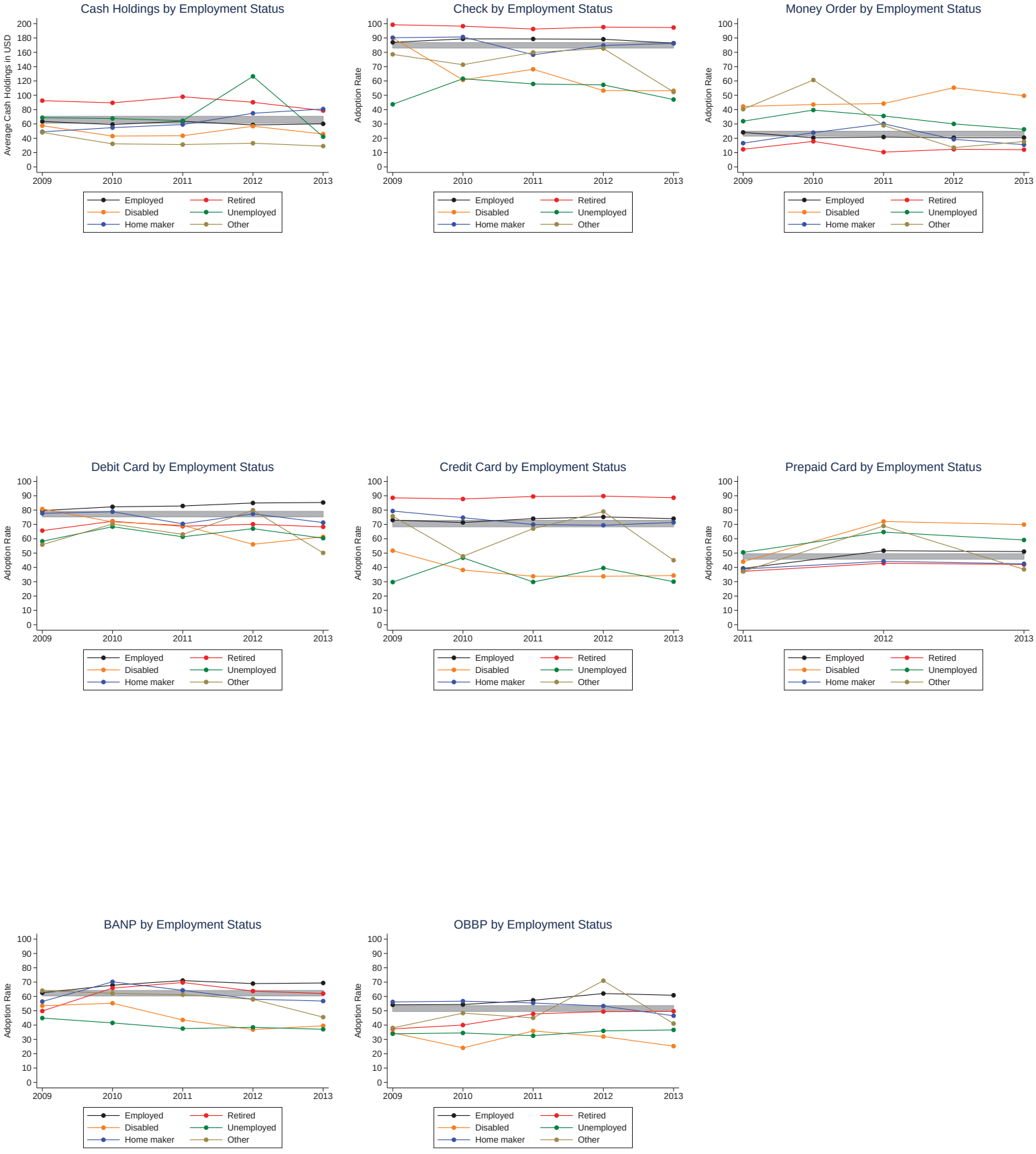

Figure 4g: Current adoption of payment instruments, by employment status

Source: 2009–2013 Survey of Consumer Payment Choice

Note: Gray bands indicate the 95 percent confidence intervals around the mean for the 2009–2013 sample.

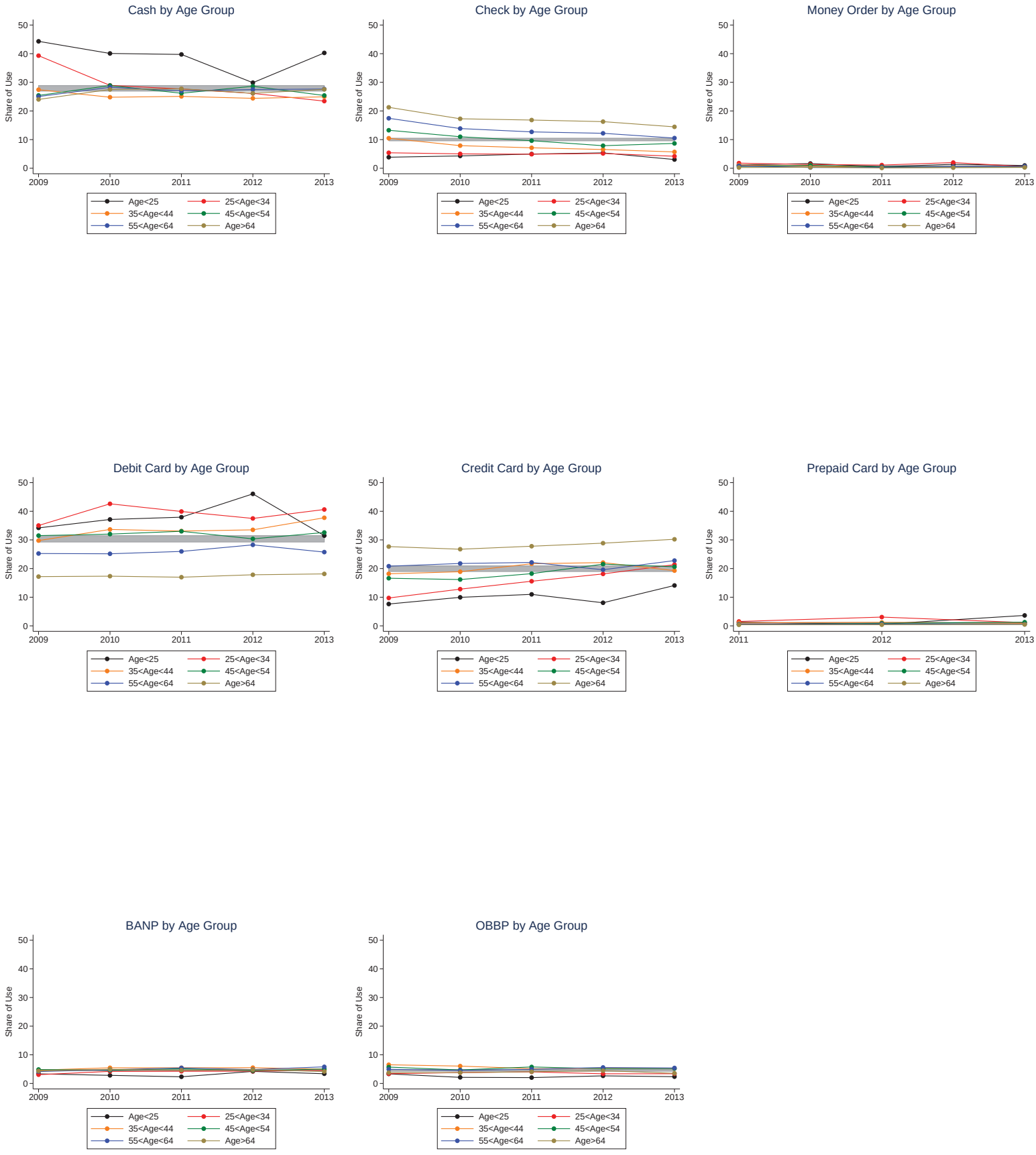

Figure 5a: Share of total transactions, by age

Source: 2009–2013 Survey of Consumer Payment Choice

Note: Gray bands indicate the 95 percent confidence intervals around the mean for the 2009–2013 sample.

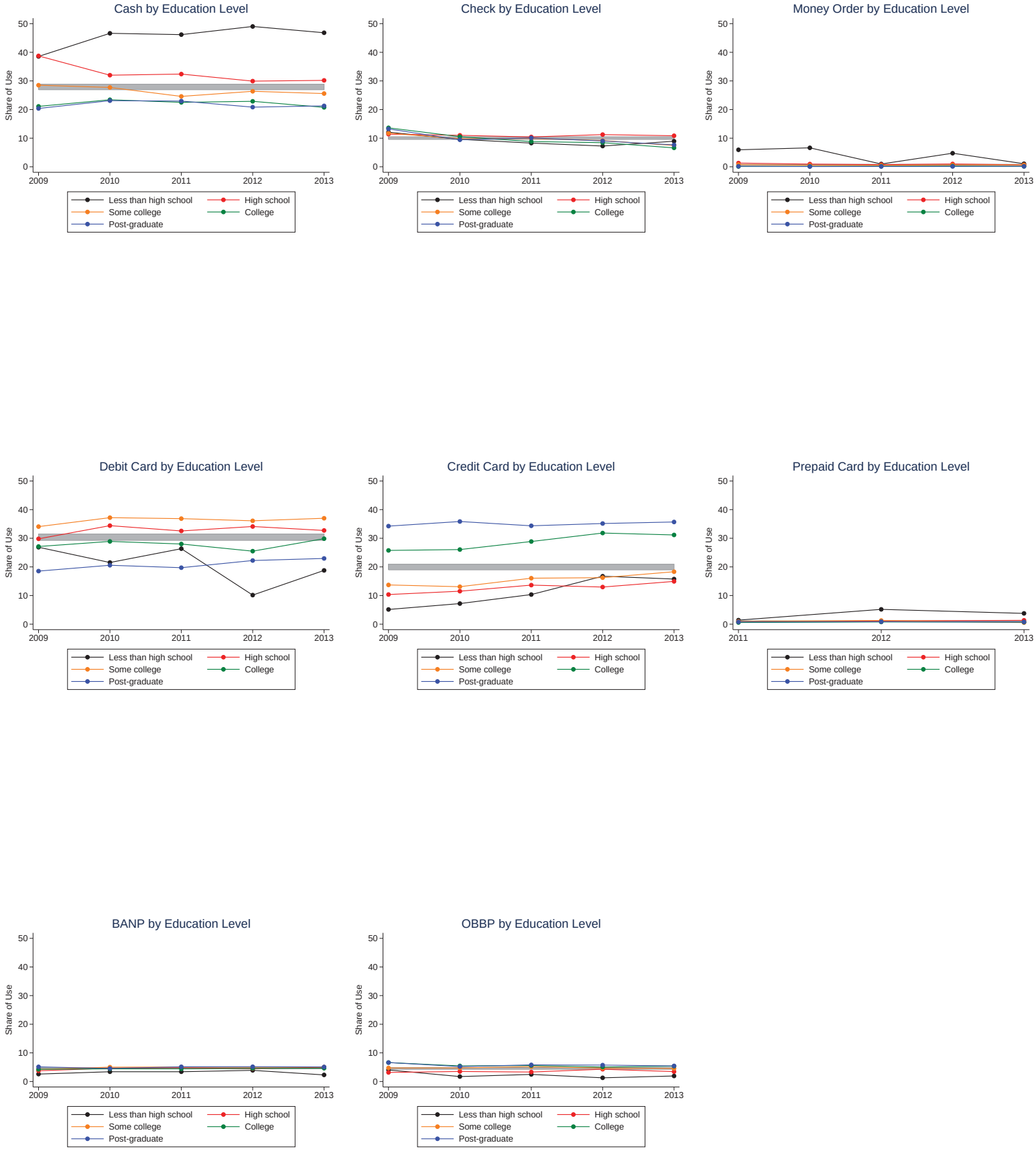

Figure 5b: Share of total transactions, by education

Source: 2009–2013 Survey of Consumer Payment Choice

Note: Gray bands indicate the 95 percent confidence intervals around the mean for the 2009–2013 sample.

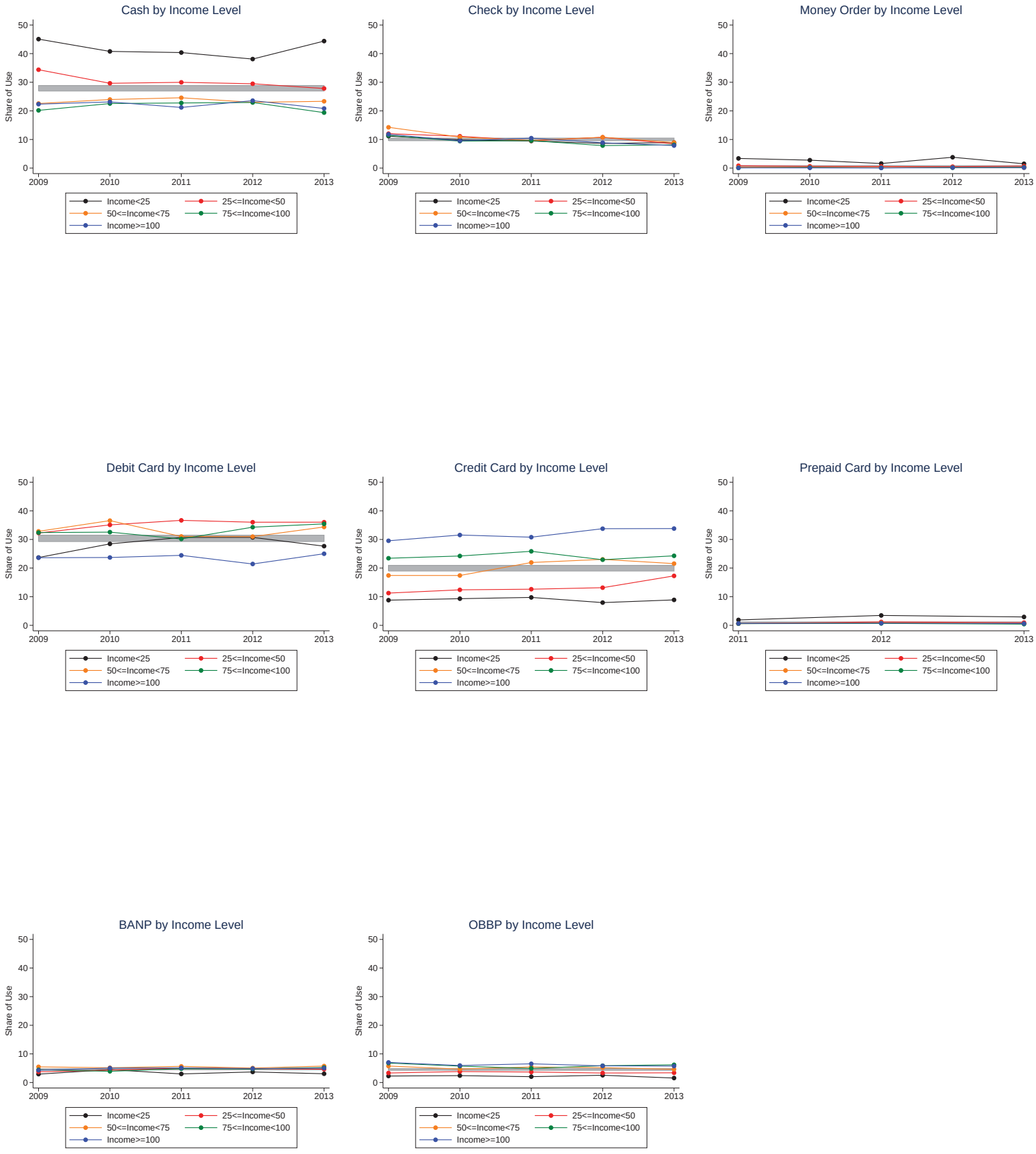

Figure 5c: Share of total transactions, by income

Source: 2009–2013 Survey of Consumer Payment Choice

Note: Gray bands indicate the 95 percent confidence intervals around the mean for the 2009–2013 sample.

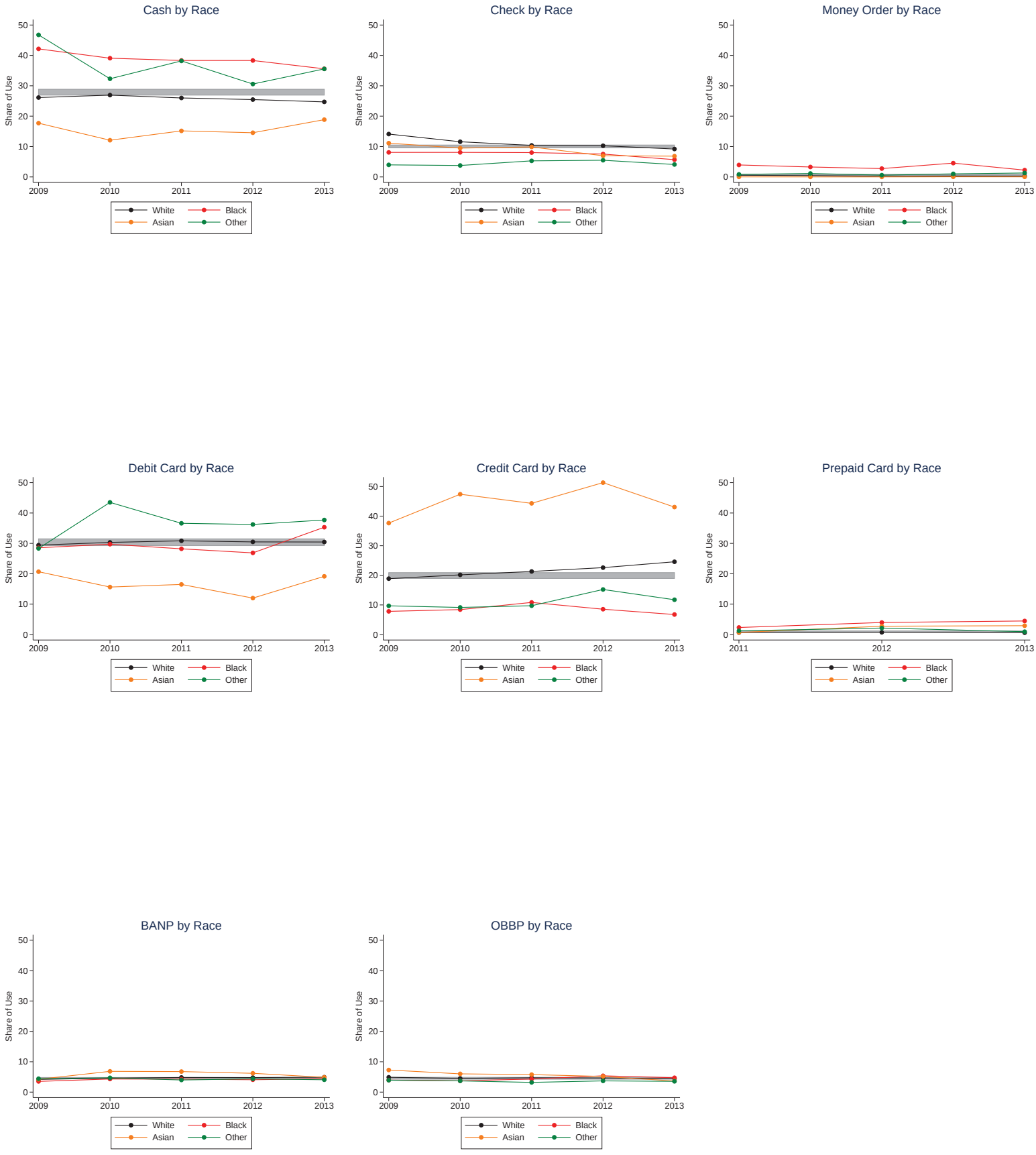

Figure 5d: Share of total transactions, by race

Source: 2009–2013 Survey of Consumer Payment Choice

Note: Gray bands indicate the 95 percent confidence intervals around the mean for the 2009–2013 sample.

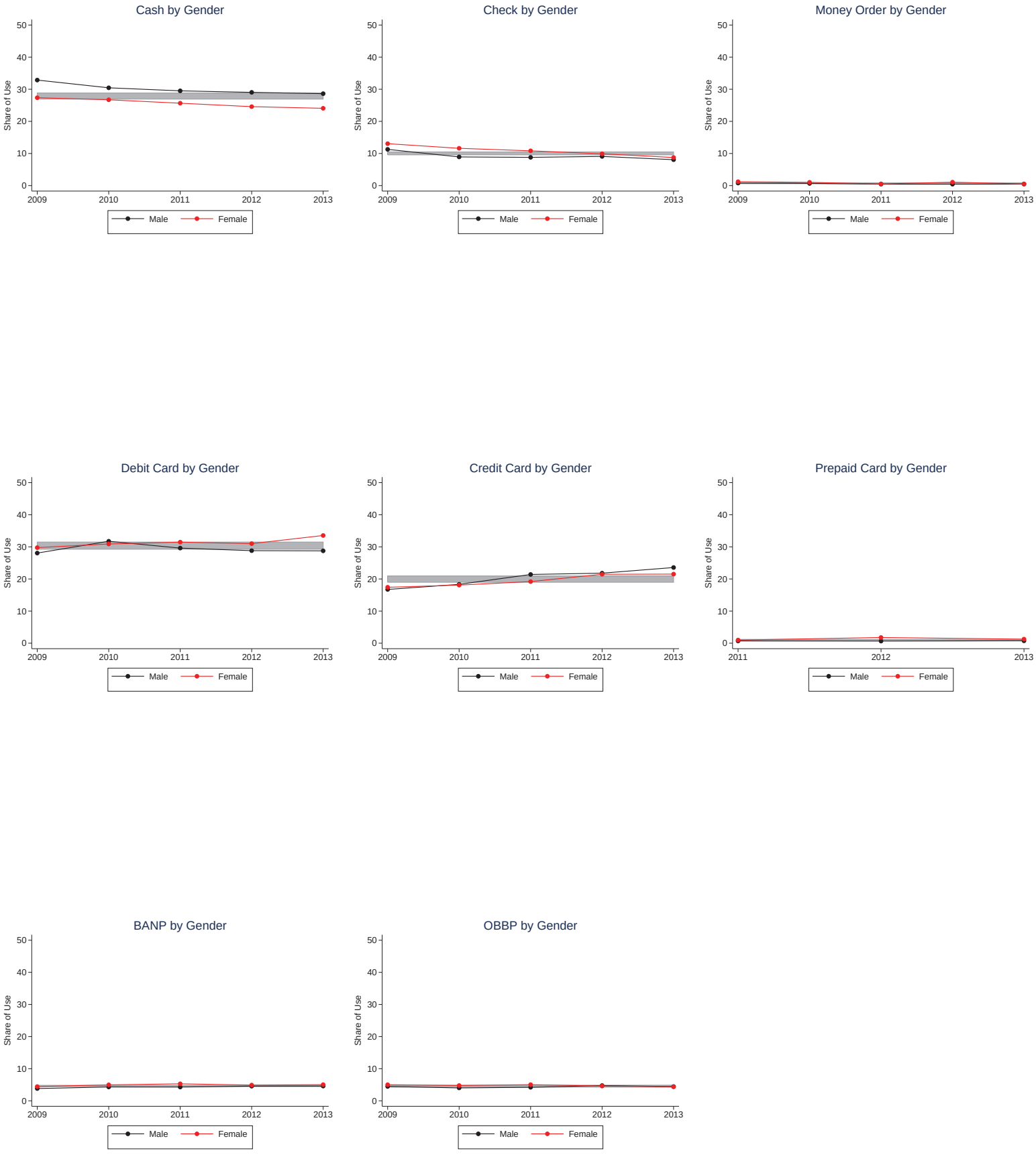

Figure 5e: Share of total transactions, by gender

Source: 2009–2013 Survey of Consumer Payment Choice

Note: Gray bands indicate the 95 percent confidence intervals around the mean for the 2009–2013 sample.

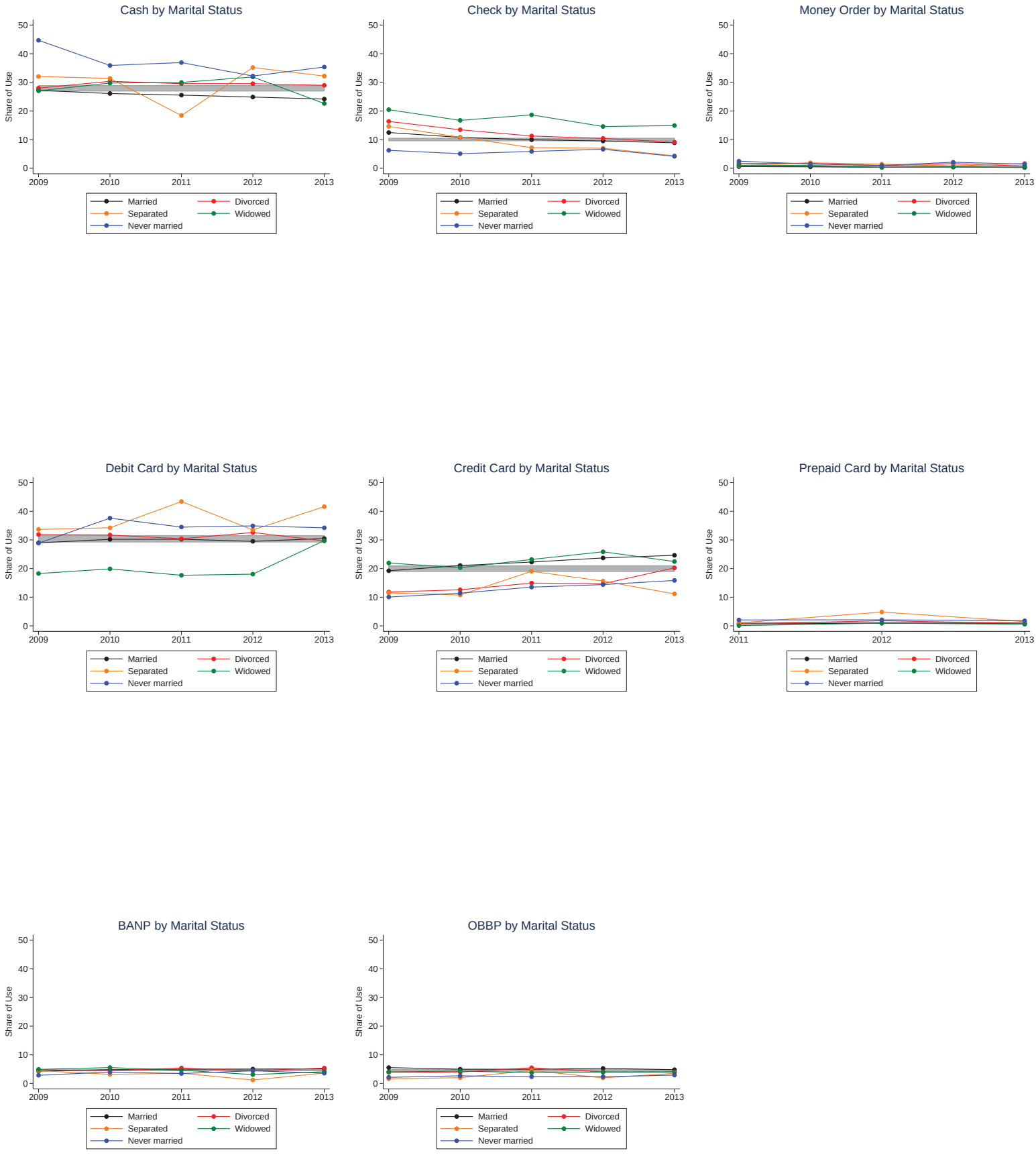

Figure 5f: Share of total transactions, by marital status

Source: 2009–2013 Survey of Consumer Payment Choice

Note: Gray bands indicate the 95 percent confidence intervals around the mean for the 2009–2013 sample.

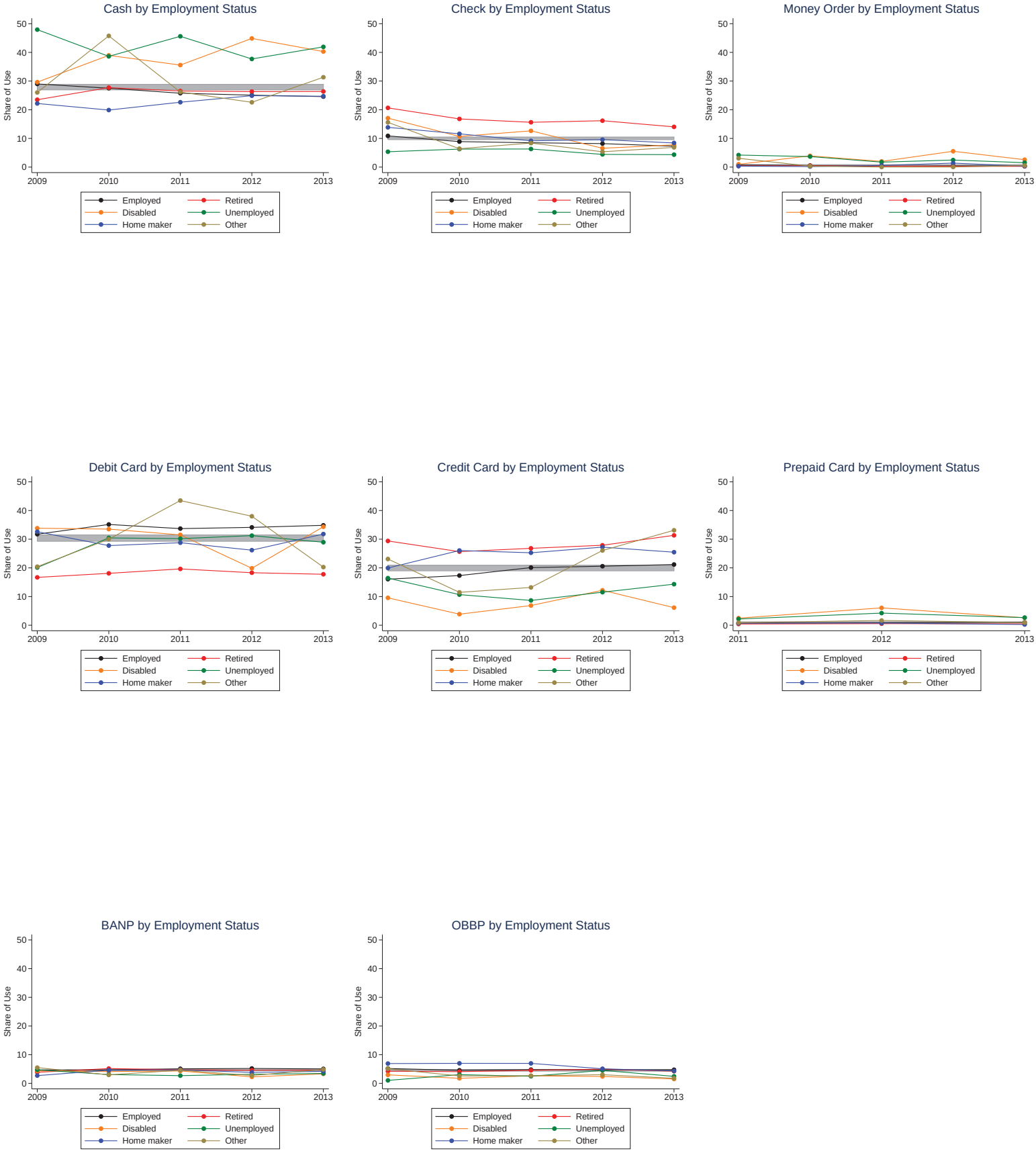

Figure 5g: Share of total transactions, by employment status

Source: 2009–2013 Survey of Consumer Payment Choice

Note: Gray bands indicate the 95 percent confidence intervals around the mean for the 2009–2013 sample.

Appendix Table 1: Number of respondents in the 2008–2013 SCPC

	2008	2009	2010	2011	2012	2013
Number of respondents	1,010	2,173	2,102	2,151	2,065	2,089
2008–2009 panelists	876	876	—	—	—	—
2008–2010 panelists	788	788	788	—	—	—
2008–2011 panelists	679	679	679	679	—	—
2008–2012 panelists	615	615	615	615	615	—
2008–2013 panelists	320	320	320	320	320	320
2009–2010 panelists	—	1,913	1,913	—	—	—
2009–2011 panelists	—	1,657	1,657	1,657	—	—
2009–2012 panelists	—	1,515	1,515	1,515	1,515	—
2009–2013 panelists	—	1,132	1,132	1,132	1,132	1,132
2010–2011 panelists	—	—	1,801	1,801	—	—
2010–2012 panelists	—	—	1,631	1,631	1,631	—
2010–2013 panelists	—	—	1,164	1,164	1,164	1,164
2011–2012 panelists	—	—	—	1,926	1,926	—
2011–2013 panelists	—	—	—	1,328	1,328	1,328
2012–2013 panelists	—	—	—	—	1,330	1,330

Appendix Table 2: Survey of Consumer Payment Choice and Current Population Survey demographic comparison, weighted and un-weighted (%)

	SCPC [Unweighted]					SCPC [Weighted]					U.S. Census [Weighted]				
	2009	**2010**	**2011**	**2012**	**2013**	**2009**	**2010**	**2011**	**2012**	**2013**	**2009**	**2010**	**2011**	**2012**	**2013**
N[a]	2169	2102	2151	2065	2089	2169	2102	2151	2065	2089	226857	226857	230891	234393	236737
Gender															
Male	42.5	42.0	44.3	43.6	46.3	48.3	48.4	48.4	48.1	48.2	48.3	48.3	48.4	48.1	48.1
Female	57.5	58.0	55.7	56.4	53.7	51.7	51.6	51.6	51.9	51.8	51.7	51.7	51.6	51.9	51.9
Age															
18–24	4.3	3.3	4.3	3.0	4.0	9.2	8.0	7.5	6.2	6.3	12.7	12.8	12.8	12.8	12.6
25–34	10.7	10.9	16.9	15.7	20.6	21.7	22.9	24.4	24.5	23.6	17.7	17.8	17.9	17.5	17.5
35–44	14.7	14.2	12.6	13.1	17.3	17.2	16.7	15.2	15.5	16.5	18.2	17.6	17.1	16.9	16.8
45–54	27.8	25.7	22.9	22.3	21.1	19.4	19.2	19.7	19.1	18.6	19.6	19.4	19.0	18.7	18.4
55–64	25.4	27.6	25.7	26.0	20.7	15.6	16.0	16.0	16.4	16.6	15.2	15.6	16.0	16.3	16.4
65 and older	17.1	18.2	17.5	20.0	16.4	16.8	17.2	17.2	18.3	18.4	16.7	16.8	17.2	17.7	18.3
Race															
White	87.7	88.2	86.0	85.5	77.4	72.9	73.2	75.2	73.6	75.8	81.2	81.0	80.8	79.6	79.3
Other	12.3	11.8	14.0	14.5	22.6	27.1	26.8	24.8	26.4	24.2	18.8	19.0	19.2	20.4	20.7
Ethnicity															
Non-Hispanic or Non-Latino	94.9	94.7	92.7	92.7	82.8	87.2	87.2	85.8	85.7	81.4	86.3	86.1	86.0	85.2	85.0
Hispanic or Latino	5.1	5.3	7.3	7.3	17.2	12.8	12.8	14.2	14.3	18.6	13.7	13.9	14.0	14.8	15.0
Nationality															
Born In United States	93.5	93.5	93.0	93.3	91.2	90.6	90.8	90.6	90.6	91.5	84.9	84.9	84.6	84.2	84.1
Immigrant	6.5	6.5	7.0	6.7	8.8	9.4	9.2	9.4	9.4	8.5	15.1	15.1	15.4	15.8	15.9
Education															
No high school diploma	1.9	1.8	2.6	2.7	3.6	6.9	5.1	7.5	7.1	7.3	14.1	13.6	13.5	13.0	12.6
High school	15.2	15.9	16.2	15.9	16.8	38.0	38.9	36.5	35.1	34.6	31.0	31.2	30.5	29.9	29.6
Some college	35.9	37.2	37.1	36.8	37.9	28.0	28.3	28.3	28.8	29.2	28.0	28.0	28.3	28.8	28.8
College	26.3	25.1	25.6	25.2	24.6	15.2	15.2	16.1	16.5	17.1	17.7	17.9	18.2	18.5	18.8
Post-graduate study	20.7	20.0	18.5	19.4	17.1	12.0	12.5	11.6	12.5	11.8	9.2	9.2	9.6	9.8	10.2
Labor force status															
Working now	75.7	62.7	62.2	61.5	63.4	76.3	62.5	60.8	60.6	62.6	61.0	59.9	60.0	60.0	59.9
Retired	15.5	20.2	18.9	21.0	16.8	14.7	17.4	16.9	18.0	17.0	14.6	14.6	14.7	15.2	15.5
Disabled	2.9	3.9	4.0	4.4	5.3	3.2	4.8	5.2	5.8	4.9	5.9	6.0	6.2	6.4	6.3
Unemployed and looking for work	1.1	6.6	8.0	6.9	8.3	1.7	8.3	9.8	9.0	8.3	5.8	6.5	5.8	5.2	4.7
Homemaker	3.4	5.3	5.5	4.8	4.6	2.7	5.2	5.9	5.2	5.4	5.2	5.1	5.2	5.1	5.2
Other	1.4	1.3	1.3	1.4	1.7	1.4	1.9	1.3	1.5	1.8	7.6	7.9	8.2	8.1	8.4
Marital Status															
Married	66.0	66.0	64.2	64.6	57.5	65.0	63.4	64.2	64.9	62.3	55.7	54.4	53.8	53.7	53.4
Divorced	14.2	14.6	14.2	14.4	14.3	11.7	11.8	12.4	11.8	10.8	10.2	10.4	10.6	10.6	10.6
Separated	1.5	1.4	1.6	1.4	2.6	1.3	1.6	1.5	1.5	2.3	2.3	2.4	2.4	2.3	2.3
Widowed	5.1	5.0	4.4	5.1	4.5	4.2	4.7	3.8	4.4	4.7	6.3	6.3	6.2	6.0	6.1
Never Married	13.2	13.0	15.6	14.5	21.1	17.8	18.5	18.2	17.4	19.8	25.5	26.5	27.1	27.3	27.5
Household income															
Less than $25,000	13.5	15.5	17.8	17.0	23.3	24.9	24.4	24.9	22.9	23.3	18.6	18.9	19.3	18.7	18.5
$25,000–$49,999	25.8	26.0	24.8	24.7	27.7	27.3	27.4	25.0	25.2	26.5	23.3	23.6	23.2	23.4	22.6
$50,000–$74,999	25.2	24.7	21.9	21.6	19.5	21.1	21.1	19.0	18.7	19.1	19.0	19.1	18.9	18.6	18.3
$75,000–$99,999	15.8	15.2	14.1	14.5	10.8	11.9	12.1	12.3	13.2	11.1	13.9	13.5	13.3	13.2	13.5
Greater or equal to $100,000	19.8	18.6	21.4	22.2	18.7	14.7	15.0	18.9	19.9	20.0	25.2	24.9	25.3	26.1	27.2

Sources: Survey of Consumer Payment Choice, 2009-2013 and Current Population Survey

Notes: [a] N refers to number of survey respondents for SCPC and U.S. civilian population age 18 + that is noninstitutionalized (Thousands)