

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

	2008 ^r	2009 ^r	2010
Bank accounts	2.0	1.5	1.4
Checking.....	2.2	1.6	1.4
Savings.....	2.4	1.7	1.8
Traditional or passbook.....	na	1.7	1.8
Money market.....	na	1.3	1.2
With check privileges.....	na	1.0	0.9
Bank account features			
Primary checking account with earned interest.....	2.6	1.7	1.7
Overdraft protection.....	2.7	1.6	1.5
Bank account access technologies			
Blank paper checks.....	na	1.7	1.6
ATM or debit card.....	2.2	1.6	1.6
ATM card.....	2.3	1.5	1.7
Debit card.....	2.3	1.6	1.6
Telephone banking.....	2.6	1.7	1.7
Online banking.....	2.5	1.8	1.7
Mobile phone.....	na	1.2	0.9
Smart phone (iPhone, Android, BlackBerry, etc.).....	na	na	1.6
Mobile banking.....	2.0	1.0	1.2
Nonbank payment accounts			
Online payment service provider.....	na	1.4	1.4

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

	Ever owned	2008^r	2009^r	2010
Bank accounts		<i>1.7</i>	0.9	0.9
Checking.....		1.8	0.9	0.9
Savings.....		<i>1.8</i>	1.1	1.1
Traditional or passbook.....		na	1.1	1.1
Money market.....		na	1.6	1.5
Money market with check privileges.....		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.....		<i>2.0</i>	1.1	1.1
ATM card.....		<i>2.7</i>	1.6	1.6
Debit card.....		2.1	1.3	1.3
Telephone banking.....		2.6	1.7	na
Online banking.....		2.5	1.7	1.5
Mobile banking.....		na	1.1	1.4
Nonbank payment accounts				
Online payment service provider.....		na	na	na
	Discarded*	2008^r	2009^r	2010
Deposit accounts		na	na	na
Bank accounts		1.2	1.3	1.2
Checking.....		1.4	1.3	1.2
Savings.....		<i>1.9</i>	1.5	1.6
Traditional or passbook.....		na	1.6	1.6
Money market.....		na	1.1	1.0
Money market with check privileges.....		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.....		<i>1.3</i>	1.3	1.3
ATM card.....		<i>2.3</i>	1.7	1.6
Debit card.....		1.2	1.3	1.2
Telephone banking.....		1.1	0.9	na
Online banking.....		0.7	1.2	1.2
Mobile banking.....		na	0.2	0.5
Nonbank payment accounts				
Online payment service provider.....		na	na	na

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

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Table 3
Primary Bank Account Holdings, by Type of Account and Financial Institution

Percentage of consumers	2008 ^r	2009 ^r	2010
Primary checking account			
Commercial bank.....	2.5	1.8	1.8
Savings and loan.....	<i>0.5</i>	0.8	1.0
Credit union.....	<i>1.7</i>	1.3	1.2
Brokerage.....	na	0.1	0.2
Internet bank.....	<i>0.4</i>	0.4	0.2
Other.....	<i>0.6</i>	0.4	0.7
Primary savings account			
Commercial bank.....	2.6	1.5	1.5
Savings and loan.....	<i>0.5</i>	0.7	0.7
Credit union.....	2.2	1.4	1.3
Brokerage.....	na	0.3	0.2
Internet bank.....	<i>0.6</i>	0.4	0.3
Other.....	<i>0.6</i>	0.3	0.6
Percentage of account adopters*	2008 ^r	2009 ^r	2010
Primary checking account			
Commercial bank.....	<i>2.1</i>	1.6	1.6
Savings and loan.....	<i>0.6</i>	0.9	1.1
Credit union.....	<i>1.9</i>	1.4	1.3
Brokerage.....	na	0.1	0.3
Internet bank.....	<i>0.5</i>	0.4	0.3
Other.....	<i>0.6</i>	0.5	0.8
Primary savings account			
Commercial bank.....	2.8	1.9	1.9
Savings and loan.....	<i>0.7</i>	1.0	1.1
Credit union.....	2.7	1.9	1.8
Brokerage.....	na	0.5	0.4
Internet bank.....	<i>0.8</i>	0.6	0.4
Other.....	<i>0.8</i>	0.4	0.9

* Adopters are respondents who have identified themselves as owning and/or using that type of account. For example, 1.6% of checking account adopters identified "commercial bank" as the location of their primary checking account in 2010.

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Table 4
Current Adoption of Payment Instruments*
 Percentage of consumers

	2008 ^r	2009 ^r	2010
Paper instruments	1.6	0.0	0.0
Cash [†]	1.6	0.1	0.0
Check.....	2.2	1.7	1.6
Money order [‡]	2.2	1.7	1.5
Traveler's check [‡]	0.8	0.6	0.7
Payment cards	2.0	1.4	1.4
Debit.....	2.3	1.6	1.6
Credit.....	2.5	1.9	1.8
Prepaid.....	1.6	1.6	1.6
Electronic payments	2.3	1.8	1.7
Online banking bill payment.....	2.6	1.7	1.7
Bank account number payment [‡]	2.5	1.8	1.8
Other means of payment			
Direct deduction from income [‡]	2.4	1.2	1.2

* Adoption means the consumer had the instrument, unless otherwise noted.

[†] Adoption means the consumer used the instrument in the given year, held it on person, held it on property, or had obtained it at least once in the given year

[‡] Adoption means the consumer used the instrument or method in a given year.

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

	Ever adopted	2008 ^r	2009 ^r	2010
Paper instruments				
Cash [†]		na	na	na
Check.....		na	na	na
Money order [‡]		na	1.3	1.4
Traveler's check [‡]		na	1.8	1.8
Payment cards				
Debit.....		2.1	1.3	1.3
Credit.....		2.1	1.6	1.6
Prepaid.....		2.6	1.8	1.8
Electronic payments				
Online banking bill payment.....		2.6	1.8	1.8
Bank account number payment [‡]		na	na	na
Other means of payment				
Direct deduction from income [‡]		na	na	na
	Discarded**	2008 ^r	2009 ^r	2010
Paper instruments				
Cash [†]		na	na	na
Check.....		na	na	na
Money order [‡]		na	1.7	1.7
Traveler's check [‡]		na	1.7	1.7
Payment cards				
Debit.....		1.2	1.3	1.2
Credit.....		1.8	1.6	1.5
Prepaid.....		2.1	1.5	1.4
Electronic payments				
Online banking bill payment.....		1.0	1.1	1.0
Bank account number payment [‡]		na	na	na
Other means of payment				
Direct deduction from income [‡]		na	na	na

* Adoption means the consumer had the instrument, unless otherwise noted.

† Adoption means the consumer used the instrument in the given year, held it on person, held it on property, or had obtained it at least once in the given year

‡ 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 ^r	2010
Debit cards	2.3	1.6	1.6
Rewards.....	2.1	1.4	1.4
Credit cards†	2.5	1.9	1.8
Rewards.....	2.7	1.7	1.8
Nonrewards.....	2.6	1.6	1.6
General purpose.....	na	1.9	1.8
Rewards.....	na	1.6	1.7
Nonrewards.....	na	1.5	1.5
Charge.....	na	1.1	1.1
Rewards.....	na	0.8	0.8
Nonrewards.....	na	0.7	0.6
Branded.....	na	1.6	1.6
Rewards.....	na	1.2	1.3
Nonrewards.....	na	1.2	1.3
Prepaid cards‡	1.6	1.6	1.6
General purpose.....	na	1.3	1.5
Merchant specific.....	na	1.1	1.2
Payroll**.....	na	0.5	0.7
Government issued.....	na	na	0.8
Electronic benefits transfer (EBT)**.....	na	1.1	na
Reloadable.....	na	1.2	1.2
Bought for own use.....	1.1	na	na
Received from others.....	1.5	na	na
Both bought and received.....	0.9	na	na
Contactless	2.7	1.4	1.6
Debit card.....	2.3	1.1	1.3
Credit card.....	2.6	0.9	1.0
Prepaid card.....	1.7	0.6	0.8
Electronic toll payment.....	1.4	0.8	1.2
Key fob.....	0.5	0.4	0.3
Mobile phone††.....	na	0.5	0.3

* Adoption means the consumer had the instrument, unless otherwise noted.

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

‡ 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 and EBT cards may also be general purpose cards.

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

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

	2008 ^r	2009 ^r	2010
Bank accounts	<i>0.1</i>	<i>0.1</i>	<i>0.1</i>
Checking.....	0.0	0.0	0.0
Savings.....	na	0.1	0.0
Traditional or passbook.....	<i>0.0</i>	0.0	0.0
Money market.....	na	0.1	0.0
Money market with check privileges.....	na	na	na
Nonbank payment accounts			
Online payment service provider.....	na	0.1	0.1
ATM and debit cards			
ATM.....	<i>0.0</i>	0.0	0.0
Debit.....	0.1	0.0	0.0
Credit Cards‡	<i>0.1</i>	<i>0.1</i>	<i>0.1</i>
Rewards.....	<i>0.1</i>	0.1	0.1
Nonrewards.....	<i>0.1</i>	0.1	0.1
General purpose	na	0.1	0.1
Rewards.....	na	0.0	0.0
Nonrewards.....	na	0.1	0.1
Charge	na	0.0	0.0
Rewards.....	na	0.0	0.0
Nonrewards.....	na	0.0	0.0
Branded	na	0.1	0.1
Rewards.....	na	0.0	0.0
Nonrewards.....	na	0.0	0.1
Prepaid cards**	<i>0.2</i>	<i>0.1</i>	<i>0.1</i>
General purpose.....	na	0.1	0.1
Merchant specific	na	0.1	0.1
Payroll††.....	na	0.0	0.0
Government issued.....	na	na	0.0
Electronic benefits transfer (EBT)††	na	0.1	na
Bought for own use.....	0.1	na	na
Received from others.....	0.2	na	na

*Adopters are respondents who have identified themselves as owning and/or using that type of account.

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

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

** 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 and EBT cards may also be general purpose cards.

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Table 8
Mean Number of Payment Instruments Adopted*

All consumers	2008 ^r	2009 ^r	2010
Available number of payment instruments†	9	9	9
Total	0.1	0.1	0.1
Paper instruments.....	0.0	0.0	0.0
Card instruments.....	0.0	0.0	0.0
Electronic instruments.....	0.0	0.0	0.0
Adopter status	2008 ^r	2009 ^r	2010
Bank account nonadopters	0.4	0.1	0.2
Bank account adopters	0.1	0.0	0.0
Checking and savings account adopters.....	0.1	0.0	0.0
Checking account adopters, no savings.....	0.1	0.1	0.1
Savings account adopters, no checking.....	0.4	0.5	0.2
Paper instrument adopters	0.1	0.1	0.1
Cash adopters‡.....	0.1	0.1	0.1
Check adopters.....	0.1	0.0	0.0
Money order adopters**.....	0.3	0.2	0.2
Traveler's check adopters**.....	0.2	0.1	0.1
Payment card adopters	0.1	0.0	0.0
Debit adopters.....	0.1	0.0	0.0
Credit adopters.....	0.1	0.0	0.0
Prepaid adopters.....	0.2	0.1	0.1
Electronic payment adopters	0.1	0.0	0.0
Online banking bill payment adopters.....	0.1	0.0	0.0
Bank account number payment adopters**.....	0.1	0.0	0.0

*Adoption means the consumer had the instrument or account, unless otherwise noted.

† The nine available payment instruments are cash, check, money order, traveler's check, debit card, credit card, prepaid card, online banking bill payment, and bank account number payment (in 2008, bank account number payment was called "electronic bank account deduction").

‡ Adoption means the consumer used the instrument in the given year, held it on person, held it on property, or had obtained it at least once in the given year.

**Adoption means the consumer used the instrument or method in a given year

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Standard errors tables—2010 Survey of Consumer Payment Choice

Cash Holdings, Withdrawals, and Prepaid Card Reloadings

Dollars per consumer, except as noted

	Mean			Median		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Cash holdings	138	24	50	10	8	6
On person.....	23	4	4	3	2	1
On property.....	126	24	49	3	3	3
Excluding large-value holdings*.....	8	8	6	8	5	5
On person.....	4	2	2	2	2	1
On property.....	8	6	5	2	3	1
Cash withdrawals per month †‡	na	28	34	na	13	15
Amount per withdrawal.....	na	7	7	na	5	4
Withdrawals (number per month).....	na	0.3	0.5	na	0	0
Most frequent location per month †	110	21	27	7	7	4
Amount per withdrawal.....	16	7	8	4	1	4
Withdrawals (number per month).....	0.5	0.1	0.2	0.2	0.2	0.2
All other locations per month †	na	16	16	na	1.7	2.0
Amount per withdrawal.....	na	7	7	na	4	4
Withdrawals (number per month).....	na	0.3	0.4	na	0.0	0.0
Prepaid card reloadings per month †	na	49	32	na	16.5	18.4
Amount per reloading, reloaders only.....	na	30	9	na	6	7
Reloads, reloaders only (number per month).....	1.6	0.4	0.4	0.2	0.1	0.2
Reloaded in the past 12 months (percentage of consumers).....	1.1	0.9	0.9	na	na	na
Reloaded in the past 12 months (percentage of adopters**).....	na	4.5	4.8	na	na	na

* Estimates are for the subsample of respondents with cash holdings of less than or equal to the 95th percentile (Approximately \$1,100 for total, \$280 for on person, and \$1,000 on property in 2008; \$960 for total, \$250 for on person, and \$800 on property in 2009; and \$1,200 for total, \$260 for on person, and \$1,000 on property in 2010.)

† Amount per month is obtained from the amount per withdrawal times the number of withdrawals, calculated for each consumer. For further information please see Section 5.2, "Cash Values" in the technical appendix.

‡ In 2009 and 2010, this number is the withdrawal-weighted average of typical amounts per withdrawal from the primary and all other locations.

** Consumers who have adopted a reloadable prepaid card.

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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 ^r	2010	2008 ^r	2009 ^r	2010
Bank account	147	25	47	10	7	7
On person.....	24	3	4	3	1	1
On property.....	134	26	47	4	3	3
ATM or debit card	163	28	27	8	5	5
On person.....	26	3	3	2	1	1
On property.....	148	28	28	3	3	2
Credit card	40	26	61	10	5	6
On person.....	19	4	5	3	2	3
On property.....	36	26	60	4	3	3
Prepaid card	37	50	40	<i>10</i>	10	11
On person.....	8	6	4	<i>4</i>	4	3
On property.....	36	49	40	8	6	4
Money order**	74	28	166	<i>16</i>	13	10
On person.....	48	10	13	8	4	3
On property.....	37	25	166	<i>11</i>	6	3
Nonadopters	Mean			Median		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Bank account	199	65	318	39	131	17
On person.....	114	26	29	24	22	12
On property.....	99	52	316	na	47	5
ATM or debit card	101	39	260	34	38	20
On person.....	59	13	20	18	10	7
On property.....	63	35	257	22	24	10
Credit card	592	53	86	14	9	6
On person.....	79	9	9	4	3	2
On property.....	548	51	83	6	5	1
Prepaid card	<i>167</i>	26	76	<i>13</i>	9	8
On person.....	28	5	6	2	3	4
On property.....	<i>152</i>	26	75	2	3	2
Money order**	<i>172</i>	31	41	<i>12</i>	8	9
On person.....	27	4	4	4	4	2
On property.....	<i>158</i>	31	40	4	3	3

*On person is defined as cash held in the respondent's wallet, purse, and/or pocket.

†On property is defined as cash held elsewhere by the respondent (in the respondents home, car, office, etc.) instead of on person.

‡ Adoption means the consumer had the instrument or account, unless otherwise noted.

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

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Table 11
Monthly Cash Withdrawals, by Most Frequent Location*
 Dollars per consumer per location, except as noted

	Mean			Median		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
ATM†	na	26	16	na	6	14
Amount per withdrawal.....	na	5	6	na	4	4
Withdrawals (number per month).....	na	0.2	0.4	na	0.3	0.2
Bank†	na	33	49	na	16	25
Amount per withdrawal.....	na	15	14	na	10	7
Withdrawals (number per month).....	na	0.1	0.4	na	0.1	0.1
Check†	na	146	328	na	252	na
Amount per withdrawal.....	na	62	76	na	na	na
Withdrawals (number per month).....	na	0.6	0.6	na	na	na
Retail†	na	25	13	na	10	7
Amount per withdrawal.....	na	11	2	na	5	2
Withdrawals (number per month).....	na	0.6	0.3	na	0.2	0.3
Employer†	na	191	231	na	228	431
Amount per withdrawal.....	na	60	58	na	79	98
Withdrawals (number per month).....	na	1.8	0.5	na	0.7	0.8
Family or friend†	na	38	103	na	15	17
Amount per withdrawal.....	na	10	17	na	8	5
Withdrawals (number per month).....	na	0.3	1.1	na	0.3	0.2
Other†	na	155	140	na	179	146
Amount per withdrawal.....	na	132	42	na	69	31
Withdrawals (number per month).....	na	0.6	2.4	na	0.4	0.7
Most frequent location	2008^r	2009^r	2010	2008^r	2009^r	2010
ATM.....	2.6	1.7	1.7	na	na	na
Bank teller.....	2.3	1.3	1.3	na	na	na
Check cashing store.....	0.7	0.9	0.3	na	na	na
Retail or grocery store.....	1.2	0.9	0.8	na	na	na
Employer.....	1.2	1.0	1.2	na	na	na
Family or friend.....	0.9	1.0	1.2	na	na	na
Other.....	0.2	0.7	0.6	na	na	na

* The amount for each location is the dollar amount of withdrawals at the specified location, only by consumers who named that location as their most frequent location.

† Monthly amount is obtained from the amount per withdrawal times the number of withdrawals, calculated for each consumer. For further information please see Section 5.2, "Cash Values" in the technical appendix.

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

Adopters	Mean			Median		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Bank account	114	27	32	7	11	15
Amount per withdrawal.....	15	6	7	3	4	4
Withdrawals (number per month).....	0.5	0.3	0.5	0.2	0.3	0.2
ATM or debit card	125	29	34	7	12	15
Amount per withdrawal.....	8	7	7	2	3	3
Withdrawals (number per month).....	0.6	0.4	0.6	0.4	0.3	0.2
Credit card	35	23	31	7	9	15
Amount per withdrawal.....	16	6	7	4	4	4
Withdrawals (number per month).....	0.6	0.4	0.4	0.2	0.2	0.2
Prepaid card	39	37	48	9	19	24
Amount per withdrawal.....	11	12	13	9	6	6
Withdrawals (number per month).....	0.4	0.5	1.0	0.4	0.3	0.2
Money order‡	146	57	81	73	54	44
Amount per withdrawal.....	35	20	18	14	12	7
Withdrawals (number per month).....	1.9	0.7	0.9	0.6	0.3	0.3
Nonadopters	Mean			Median		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Bank account	426	137	203	374	284	172
Amount per withdrawal.....	111	59	53	83	58	66
Withdrawals (number per month).....	1.6	1.3	2.5	1.7	0.8	0.9
ATM or debit card	201	75	105	61	60	69
Amount per withdrawal.....	90	27	25	18	25	41
Withdrawals (number per month).....	1.1	0.6	1.2	0.4	0.5	0.5
Credit card	470	74	83	39	57	43
Amount per withdrawal.....	39	20	17	8	10	9
Withdrawals (number per month).....	1.1	0.6	1.4	0.7	0.2	0.4
Prepaid card	132	37	45	12	14	11
Amount per withdrawal.....	19	9	9	2	5	5
Withdrawals (number per month).....	0.6	0.4	0.5	0.3	0.3	0.3
Money order‡	133	30	31	7	7	8
Amount per withdrawal.....	18	6	8	4	5	5
Withdrawals (number per month).....	0.5	0.4	0.6	0.2	0.2	0.2

*Monthly amount is obtained from the amount per withdrawal times the number of withdrawals, calculated for each consumer. For further information please see Section 5.2, "Cash Values" in the technical appendix.

† Adoption means the consumer had the instrument or account, unless otherwise noted.

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

NOTES: Superscript "r" denotes that numbers in the column may have been revised since the last time they were published. Numbers in *italics* are not comparable across years due to changes in the survey questionnaire or methodology. Numbers may not sum exactly due to rounding or missing values. Dollar values are not adjusted for inflation.

Table 13
Share of Consumers Accessing Bank Account and Other Payment Practices

Percentage of consumers	Monthly			Annual		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Bank account access	na	na	na	na	1.5	1.5
Bank branch visit*.....	na	na	na	na	1.8	1.8
ATM.....	na	na	na	na	1.7	1.8
Telephone banking.....	na	na	na	na	1.6	1.6
Online banking.....	na	na	na	na	1.8	1.8
Mobile banking.....	na	na	na	na	1.0	1.2
Other payment practices						
Cash withdrawals.....	2.0	1.0	1.1	1.8	0.6	0.4
Online payment service provider.....	na	na	na	na	1.2	1.2
Online payment service provider, adopters only.....	na	na	na	na	2.5	2.6
Prepaid card reloading†.....	1.0	0.8	0.7	1.1	0.9	0.9
Prepaid card reloading, reloaders only†.....	6.9	5.7	7.0	1.4	4.0	0.9
Mobile payments.....	na	na	na	na	0.7	0.6
Text/SMS.....	na	na	na	na	na	na
Contactless.....	na	na	na	na	0.5	0.3
Other.....	na	na	na	na	na	na

Percentage of adopters	Monthly			Annual		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Bank account access	na	na	na	na	0.5	0.6
Bank branch visit*.....	na	na	na	na	1.5	1.5
ATM.....	na	na	na	na	1.3	1.4
Telephone banking.....	na	na	na	na	2.2	2.1
Online banking.....	na	na	na	na	1.0	1.2
Mobile banking.....	na	na	na	na	3.4	2.9
Other payment practices						
Cash withdrawals.....	1.3	1.0	1.1	0.9	0.6	0.4
Online payment service provider.....	na	na	na	na	2.5	2.6
Prepaid card reloading, reloaders only†.....	6.9	5.7	7.0	1.4	4.0	0.9
Mobile payments.....	na	na	na	na	na	na
Text/SMS.....	na	na	na	na	0.6	0.6
Contactless.....	na	na	na	na	0.5	0.3
Other.....	na	na	na	na	na	na

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

† A reloader has adopted a reloadable prepaid card and, in the past 12 months, has added money to it.

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Table 14
Share of Consumers or Adopters Using Payment Instruments

Percentage of consumers	Monthly			Annual		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Paper instruments	1.8	0.8	0.8	1.8	0.7	0.7
Cash.....	2.1	1.1	1.0	2.1	1.0	0.9
Check.....	2.7	1.9	1.8	2.6	1.9	1.8
Money order.....	1.5	1.3	1.3	2.2	1.4	1.4
Traveler's check.....	0.3	0.1	0.0	0.8	0.6	0.5
Payment cards	2.1	1.6	1.6	2.1	1.6	1.6
Debit.....	2.6	1.7	1.7	2.6	1.7	1.7
Credit.....	2.6	1.8	1.8	2.6	1.8	1.8
Prepaid.....	1.0	1.0	1.0	1.1	1.2	1.1
Electronic payments	2.5	1.8	1.7	2.5	1.8	1.7
Online banking bill payment.....	2.7	1.5	1.7	2.7	1.6	1.7
Bank account number payment.....	2.5	1.7	1.8	2.5	1.8	1.8
Other means of payment						
Direct deduction from income.....	2.4	1.2	1.2	2.4	1.2	1.2
Percentage of adopters ^{††}	Monthly			Annual		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Paper instruments	1.0	0.8	0.7	0.9	0.7	0.7
Cash**.....	1.6	1.1	1.0	1.5	1.0	0.9
Check.....	2.4	1.6	1.4	2.3	1.5	1.2
Money order* ^{††}	6.3	3.9	3.9	0.0	3.9	3.4
Traveler's check* ^{††}	6.4	0.8	0.8	0.0	3.3	6.0
Payment cards	1.1	0.9	0.9	0.9	0.9	0.9
Debit.....	2.2	1.2	1.3	2.1	1.1	1.2
Credit.....	1.4	1.4	1.4	1.1	1.3	1.2
Prepaid.....	4.7	2.8	2.5	4.9	2.9	2.6
Electronic payments	1.5	1.3	1.1	1.3	0.9	0.7
Online banking bill payment.....	3.9	2.1	2.0	3.7	1.9	1.8
Bank account number payment* ^{††}	0.8	1.4	1.3	0.0	0.0	0.0
Other means of payment						
Direct deduction from income* ^{††}	1.3	1.8	2.0	0.0	0.0	0.0

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

† Each payment instrument uses adopters of that particular payment instrument as the denominator. For example, in 2010, 1 percent of cash adopters used cash in a typical month.

‡ Adoption means the consumer had the instrument, unless otherwise noted.

** Adoption means the consumer used the instrument in the given year, held it on person, held it on property, or had obtained it at least once in the given year.

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

NOTES: Superscript "r" denotes that numbers in the column may have been revised since the last time they were published. Numbers in *italics* are not comparable across years due to changes in the survey questionnaire or methodology. Numbers may not sum exactly due to rounding or missing values.

Table 15
Share of Consumers Making a Transaction, by Type of Transaction

	Monthly			Annual		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Any Transaction	1.7	0.4	0.3	1.7	0.0	0.1
Online or electronic	2.1	1.6	1.5	2.1	1.5	1.4
By mail, in person, or by phone	1.7	0.6	0.6	1.7	0.6	0.6
Bill payments	1.8	0.8	0.8	1.8	0.7	0.5
Automatic.....	2.7	1.7	1.8	2.7	1.7	1.8
Direct deduction from income.....	2.4	1.2	1.2	2.4	1.2	1.2
Other automatic.....	2.7	1.7	1.8	2.7	1.7	1.8
Online.....	2.5	1.8	1.8	2.5	1.8	1.8
By mail, in person, or by phone.....	2.2	1.4	1.3	2.0	1.2	1.1
Nonbill payments	1.7	0.6	0.6	1.7	0.5	0.6
Retail goods and services	na	0.6	0.8	na	0.5	0.8
Online or electronic.....	2.7	1.7	1.7	2.4	1.7	1.7
By mail, in person, or by phone.....	na	0.7	0.7	na	0.6	0.7
Retail goods.....	1.8	0.8	0.9	1.8	0.7	0.9
Services.....	2.3	1.4	1.0	2.2	1.2	1.0
Person to person	na	1.7	1.7	na	1.7	1.5
Online or electronic.....	na	1.1	1.2	na	1.2	1.3
By mail, in person, or by phone.....	na	1.7	1.7	na	1.7	1.6

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

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Table 16
Share of Consumers Using Payment Instrument, by Type of Transaction

Monthly	Bill Payments			Nonbill Payments					
				Online			Retail, services, and person to person*		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Paper instruments	2.6	1.5	1.4	2.6	1.4	1.2	2.0	1.1	0.9
Cash.....	2.3	1.9	1.9	na	na	na	2.1	1.2	1.0
Check or money order.....	2.8	1.8	1.8	2.6	1.4	1.2	2.7	1.7	1.7
Check.....	na	1.8	1.8	na	1.3	1.1	na	1.7	1.7
Money order.....	1.4	1.2	1.2	na	0.9	0.8	1.1	0.9	1.0
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	2.4	1.7	1.7	2.6	1.7	1.7	2.2	1.7	1.7
Debit.....	2.6	1.7	1.7	2.5	1.5	1.6	2.7	1.7	1.7
Credit.....	2.7	1.4	1.6	2.2	1.3	1.3	2.6	1.7	1.8
Prepaid.....	0.7	0.5	0.7	0.7	0.6	0.9	1.0	1.0	0.9
Electronic payments	2.5	1.8	1.8	2.5	1.4	1.5	na	na	na
Online banking bill payment.....	2.7	1.5	1.7	na	na	na	na	na	na
Bank account number payment.....	2.8	1.7	1.7	2.5	1.4	1.5	na	na	na
Other means of payment									
Direct deduction from income.....	2.4	1.2	1.2	na	na	na	na	na	na

Annual	Bill Payments			Nonbill Payments					
				Online			Retail, services, and person to person*		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Paper instruments	2.5	1.3	1.2	2.7	1.6	1.5	1.9	0.9	0.9
Cash.....	2.4	1.9	1.8	na	na	na	2.1	1.0	0.9
Check or money order.....	2.7	1.8	1.8	2.7	1.6	1.5	2.8	1.8	1.8
Check.....	na	1.9	1.9	na	1.5	1.4	na	1.8	1.8
Money order.....	2.0	1.3	1.3	na	1.1	0.9	2.2	1.1	1.1
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	2.3	1.7	1.7	2.6	1.8	1.8	2.1	1.6	1.6
Debit.....	2.6	1.7	1.7	2.6	1.6	1.7	2.8	1.7	1.7
Credit.....	2.6	1.5	1.6	2.7	1.5	1.6	2.6	1.8	1.8
Prepaid.....	0.7	0.8	0.8	0.8	0.9	0.9	1.1	1.1	1.1
Electronic payments	2.5	1.8	1.7	2.8	1.6	1.6	na	na	na
Online banking bill payment.....	2.7	1.6	1.7	na	na	na	na	na	na
Bank account number payment.....	2.8	1.7	1.8	2.8	1.6	1.6	na	na	na
Other means of payment									
Direct deduction from income.....	2.4	1.2	1.2	na	na	na	na	na	na

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

NOTES: Superscript "r" denotes that numbers in the column may have been revised since the last time they were published. Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. Numbers may not sum exactly due to rounding or missing values. The notation "na" indicates that the estimate is not available.

Table 17
Share of Consumers Using Payment Instrument, by Type of Bill Payment

Monthly	Automatic			Online			By Mail or In Person		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Any instrument	2.7	1.7	1.8	2.5	1.8	1.8	2.2	1.4	1.3
Excl. online banking bill payment*.....	2.7	1.7	1.7	na	na	na	na	na	na
Paper instruments	na	na	na	na	na	na	2.7	1.5	1.4
Cash.....	na	na	na	na	na	na	2.3	1.9	1.9
Check or money order.....	na	na	na	na	na	na	2.8	1.8	1.8
Check.....	na	na	na	na	na	na	na	1.8	1.8
Money order.....	na	na	na	na	na	na	1.4	1.2	1.2
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	2.6	1.5	1.6	2.8	1.7	1.7	2.7	1.6	1.7
Debit.....	2.3	1.3	1.5	2.6	1.6	1.6	2.6	1.6	1.7
Credit.....	2.5	1.2	1.2	2.4	1.2	1.2	2.4	1.1	1.3
Prepaid.....	na	na	na	na	na	na	0.7	0.5	0.7
Electronic payments	2.7	1.6	1.7	2.6	1.7	1.7	na	na	na
Online banking bill payment.....	na	1.2	1.4	2.7	1.5	1.6	na	na	na
Bank account number payment.....	2.7	1.4	1.6	2.7	1.6	1.6	na	na	na
Other means of payment									
Direct deduction from income.....	2.4	1.2	1.2	na	na	na	na	na	na
Annual	Automatic			Online			By Mail or In Person		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Any instrument	2.7	1.7	1.8	2.5	1.8	1.8	2.0	1.2	1.1
Excl. online banking bill payment*.....	2.7	1.7	1.8	na	na	na	na	na	na
Paper instruments	na	na	na	na	na	na	2.6	1.3	1.2
Cash.....	na	na	na	na	na	na	2.4	1.9	1.8
Check or money order.....	na	na	na	na	na	na	2.7	1.8	1.8
Check.....	na	na	na	na	na	na	na	1.9	1.9
Money order.....	na	na	na	na	na	na	2.0	1.3	1.3
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	2.6	1.5	1.6	2.8	1.7	1.7	2.7	1.7	1.7
Debit.....	2.3	1.3	1.5	2.7	1.7	1.7	2.6	1.7	1.7
Credit.....	2.6	1.2	1.3	2.5	1.3	1.4	2.4	1.3	1.4
Prepaid.....	na	na	na	na	na	na	0.7	0.8	0.8
Electronic payments	2.7	1.6	1.7	2.6	1.7	1.8	na	na	na
Online banking bill payment.....	na	1.2	1.4	2.7	1.5	1.6	na	na	na
Bank account number payment.....	2.7	1.5	1.7	2.7	1.7	1.7	na	na	na
Other means of payment									
Direct deduction from income.....	2.4	1.2	1.2	na	na	na	na	na	na

* Online banking bill pay is excluded to show direct comparison between 2008 and 2009 estimates for automatic bill payments. OBBP was not included as a payment choice for automatic bill payments in the 2008 SCPC.

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Table 18
Share of Consumers Using Payment Instrument, by Type of Retail Goods*
 Percentage of consumers

Monthly	Total			Essential Goods†			Nonessential Goods†		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Any instrument	1.8	0.8	0.9	2.0	na	na	2.2	na	na
Paper instruments	2.1	1.3	1.3	2.7	na	na	2.7	na	na
Cash.....	2.1	1.4	1.4	2.7	na	na	2.7	na	na
Check or money order.....	2.7	1.5	1.5	2.3	na	na	2.4	na	na
Check.....	na	1.4	1.6	na	na	na	na	na	na
Money order.....	na	0.7	0.8	na	na	na	na	na	na
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	2.2	1.7	1.7	2.4	na	na	2.4	na	na
Debit.....	2.8	1.7	1.8	2.8	na	na	2.7	na	na
Credit.....	2.6	1.7	1.7	2.7	na	na	2.7	na	na
Prepaid.....	1.0	0.9	0.9	0.9	na	na	0.7	na	na
Electronic payments	na	na	na	na	na	na	na	na	na
Online banking bill payment.....	na	na	na	na	na	na	na	na	na
Bank account number payment.....	na	na	na	na	na	na	na	na	na
Annual	Total			Essential Goods†			Nonessential Goods†		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Any instrument	1.8	0.7	0.9	1.9	na	na	2.0	na	na
Paper instruments	2.0	1.2	1.3	2.2	na	na	2.5	na	na
Cash.....	2.1	1.2	1.3	2.3	na	na	2.5	na	na
Check or money order.....	2.7	1.6	1.6	2.6	na	na	2.7	na	na
Check.....	na	1.6	na	na	na	na	na	na	na
Money order.....	na	1.0	0.9	na	na	na	na	na	na
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	2.1	1.7	1.7	2.3	na	na	2.3	na	na
Debit.....	2.8	1.7	1.7	2.8	na	na	2.7	na	na
Credit.....	2.6	1.8	1.8	2.7	na	na	2.6	na	na
Prepaid.....	1.1	1.1	1.0	1.1	na	na	0.8	na	na
Electronic payments	na	na	na	na	na	na	na	na	na
Online banking bill payment.....	na	na	na	na	na	na	na	na	na
Bank account number payment.....	na	na	na	na	na	na	na	na	na

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

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

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Table 19
Share of Consumers Using Payment Instrument, by Type of Nonretail, In-Person Transactions*

Monthly	Total			Services and Other			Person to Person		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Any instrument	2.3	1.3	0.9	na	1.4	1.0	na	1.7	1.7
Paper instruments	2.5	1.5	1.2	na	1.6	1.4	na	1.7	1.7
Cash.....	2.6	1.6	1.4	na	1.7	1.5	na	1.7	1.8
Check or money order.....	2.7	1.6	1.7	na	1.5	1.6	na	1.2	1.3
Check.....	na	1.6	1.7	na	1.5	1.6	na	1.1	1.2
Money order.....	na	0.7	1.0	na	0.5	0.8	na	0.6	0.8
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	2.8	1.8	1.7	na	1.8	1.7	na	0.9	0.9
Debit.....	2.5	1.7	1.8	na	1.7	1.8	na	0.9	0.9
Credit.....	2.6	1.5	1.7	na	1.5	1.7	na	0.6	0.7
Prepaid.....	0.5	0.7	0.8	na	0.7	0.8	na	na	na
Electronic payments	na	0.8	1.0	na	na	na	na	0.8	1.0
Online banking bill payment.....	na	0.6	0.9	na	na	na	na	0.6	0.9
Bank account number payment.....	na	0.7	0.7	na	na	na	na	0.7	0.7
Annual	Total			Services and Other			Person to Person		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Any instrument	2.2	1.1	0.8	na	1.2	1.0	na	1.7	1.5
Paper instruments	2.4	1.3	1.1	na	1.5	1.3	na	1.7	1.6
Cash.....	2.6	1.4	1.3	na	1.6	1.5	na	1.8	1.7
Check or money order.....	2.9	1.8	1.8	na	1.7	1.7	na	1.4	1.6
Check.....	na	1.8	1.8	na	1.8	1.7	na	1.4	1.5
Money order.....	na	0.9	1.1	na	0.8	0.9	na	0.8	0.9
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	2.5	1.8	1.7	na	1.8	1.7	na	1.0	1.1
Debit.....	2.7	1.7	1.8	na	1.7	1.8	na	1.0	1.0
Credit.....	2.7	1.7	1.8	na	1.7	1.8	na	0.7	0.8
Prepaid.....	0.8	0.9	0.9	na	0.9	0.9	na	na	na
Electronic payments	na	0.9	1.1	na	na	na	na	0.9	1.1
Online banking bill payment.....	na	0.7	1.0	na	na	na	na	0.7	1.0
Bank account number payment.....	na	0.8	0.8	na	na	na	na	0.8	0.8

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

NOTES: Superscript "r" denotes that numbers in the column may have been revised since the last time they were published. Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. Numbers may not sum exactly due to rounding or missing values. The notation "na" indicates that the estimate is not available.

Table 20
Number of Consumer Payments in a Typical Month, by Type of Payment Instrument

Number per consumer	Mean			Growth Rate (%)	
	2008 ^r	2009 ^r	2010	08-09 ^r	09-10
Total payments	3.6	1.8	2.4	–	–
Paper instruments	1.4	1.2	1.1	–	–
Cash.....	1.2	1.2	0.9	–	–
Check or money order.....	0.5	0.3	0.4	–	–
Check.....	<i>0.5</i>	0.3	0.4	–	–
Money order.....	<i>0.1</i>	0.1	0.1	–	–
Traveler's check.....	<i>0.0</i>	0.0	0.0	–	–
Payment cards	2.3	1.1	1.5	–	–
Debit.....	1.8	0.9	1.4	–	–
Credit.....	1.0	0.6	0.7	–	–
Prepaid.....	0.2	0.1	0.1	–	–
Prepaid, per adopter*.....	0.8	0.3	0.3	–	–
Electronic payments	0.9	0.3	0.3	–	–
Online banking bill payment.....	2.6	0.2	0.2	–	–
Bank account number payment.....	5.5	0.2	0.3	–	–
Bank account number payment, per adopter*.....	0.7	0.2	0.3	–	–
Other means of payment				–	–
Direct deduction from income.....	0.2	0.1	0.1	–	–
Percentage share	Share (%)			Change	
	2008 ^r	2009 ^r	2010	08-09 ^r	09-10
Total payments	–	–	–	–	–
Paper instruments	–	–	–	–	–
Cash.....	–	–	–	–	–
Check or money order.....	–	–	–	–	–
Check.....	–	–	–	–	–
Money order.....	–	–	–	–	–
Traveler's check.....	–	–	–	–	–
Payment cards	–	–	–	–	–
Debit.....	–	–	–	–	–
Credit.....	–	–	–	–	–
Prepaid.....	–	–	–	–	–
Electronic payments	–	–	–	–	–
Online banking bill payment [†]	–	–	–	–	–
Bank account number payment [†]	–	–	–	–	–
Other means of payment				–	–
Direct deduction from income.....	–	–	–	–	–

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

NOTES: Superscript "r" denotes that numbers in the column may have been revised since the last time they were published. Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. Standard errors are not calculated for cells denoted with a dash.

Table 21
Number of Consumer Payments in a Typical Month, by Type of Payment Transaction

Number per consumer	Mean			Growth Rate (%)	
	2008 ^r	2009 ^r	2010	08-09 ^r	09-10
Total	3.6	1.8	2.4	–	–
Online or electronic	–	0.6	0.9	–	–
By mail, in person, or by phone	–	1.6	1.7	–	–
Bill payments	1.7	0.6	1.1	–	–
Automatic.....	–	0.3	0.4	–	–
Direct deduction from income.....	0.2	0.1	0.1	–	–
Other automatic.....	0.7	–	–	–	–
Online.....	0.7	0.3	0.3	–	–
By mail, in person, or by phone.....	0.6	0.4	0.5	–	–
Nonbill payments	2.7	1.5	1.6	–	–
Retail and services	na	–	–	–	–
Online or electronic.....	0.5	0.2	0.3	–	–
By mail, in person, or by phone.....	na	1.3	1.3	–	–
Retail goods.....	1.9	0.9	0.8	–	–
Services.....	0.7	0.7	0.7	–	–
Person to person	na	0.3	0.4	–	–
Online or electronic.....	na	0.1	0.2	–	–
By mail, in person, or by phone.....	na	0.3	0.3	–	–
Percentage share	Share (%)			Change	
	2008 ^r	2009 ^r	2010	08-09 ^r	09-10
Total	–	–	–	–	–
Online or electronic	–	–	–	–	–
By mail or in person	–	–	–	–	–
Bill payments	–	–	–	–	–
Automatic.....	–	–	–	–	–
Direct deduction from income.....	–	–	–	–	–
Other automatic.....	–	–	–	–	–
Online.....	–	–	–	–	–
By mail, in person, or by phone.....	–	–	–	–	–
Nonbill Payments	–	–	–	–	–
Retail and services	–	–	–	–	–
Online or electronic.....	–	–	–	–	–
By mail, in person, or by phone.....	–	–	–	–	–
Retail goods.....	–	–	–	–	–
Services.....	–	–	–	–	–
Person to person	–	–	–	–	–
Online or electronic.....	–	–	–	–	–
By mail, in person, or by phone.....	–	–	–	–	–

NOTES: Superscript "r" denotes that numbers in the column may have been revised since the last time they were published. Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. Standard errors are not calculated for cells denoted with a dash. The notation "na" indicates that the estimate is not available.

Table 22
Use of Payment Instruments in a Typical Month, by Type of Transaction

Number per consumer	Bill Payments			Nonbill payments					
				Online			Retail, Service and Person to Person		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Paper instruments	0.4	0.3	0.3	0.1	0.1	0.1	1.2	1.1	0.9
Cash.....	0.3	0.3	0.3	na	na	na	<i>1.1</i>	1.1	0.7
Check or money order.....	0.2	0.1	0.1	0.1	0.1	0.1	<i>0.3</i>	0.2	0.3
Check.....	–	0.1	0.1	na	0.1	0.1	na	0.2	0.3
Money order.....	0.0	0.1	0.1	na	0.0	0.0	<i>0.0</i>	0.1	0.1
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	0.8	0.4	0.7	0.4	0.2	0.2	1.6	0.8	0.9
Debit.....	0.7	0.3	0.7	0.3	0.2	0.1	<i>1.3</i>	0.7	0.8
Credit.....	0.3	0.2	0.2	0.2	0.1	0.1	<i>0.7</i>	0.4	0.5
Prepaid.....	0.0	0.0	0.0	0.0	0.0	0.0	<i>0.1</i>	0.1	0.1
Electronic payments	0.9	0.2	0.2	0.1	0.1	0.2	na	0.1	0.0
Online banking bill payment.....	0.4	0.2	0.2	na	na	na	na	0.0	0.0
Bank account number payment.....	0.6	0.1	0.1	0.1	0.1	0.2	na	0.1	0.0
Other methods of payment									
Direct deduction from income.....	0.2	0.1	0.1	na	na	na	na	na	na

Percentage share	Bill Payments			Nonbill Payments					
				Online			Retail, Service and Person to Person		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Paper instruments	–	–	–	–	–	–	–	–	–
Cash.....	–	–	–	–	–	–	–	–	–
Check or money order.....	–	–	–	–	–	–	–	–	–
Check.....	–	–	–	–	–	–	–	–	–
Money order.....	–	–	–	–	–	–	–	–	–
Traveler's check.....	–	–	–	–	–	–	–	–	–
Payment cards	–	–	–	–	–	–	–	–	–
Debit.....	–	–	–	–	–	–	–	–	–
Credit.....	–	–	–	–	–	–	–	–	–
Prepaid.....	–	–	–	–	–	–	–	–	–
Electronic payments	–	–	–	–	–	–	–	–	–
Online banking bill payment.....	–	–	–	–	–	–	–	–	–
Bank account number payment.....	–	–	–	–	–	–	–	–	–
Other methods of payment									
Direct deduction from income.....	–	–	–	–	–	–	–	–	–

NOTES: Superscript "r" denotes that numbers in the column may have been revised since the last time they were published. Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. Standard errors are not calculated for cells denoted with a dash. The notation "na" indicates that the estimate is not available.

Table 23
Use of Payment Instruments in a Typical Month, by Type of Bill Payment

Mean number per consumer	Automatic			Online			By Mail, in Person, or by Phone		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Paper instruments	na	na	na	na	na	na	0.4	0.3	0.3
Cash.....	na	na	na	na	na	na	0.3	0.3	0.3
Check or money order.....	na	na	na	na	na	na	0.2	0.1	0.1
Check.....	na	na	na	na	na	na	na	0.1	0.1
Money order.....	na	na	na	na	na	na	0.0	0.1	0.1
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	0.4	0.2	0.3	0.4	0.2	0.3	0.3	0.2	0.3
Debit.....	0.3	0.1	0.3	0.3	0.2	0.3	0.3	0.2	0.2
Credit.....	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Prepaid.....	na	na	na	na	na	na	0.0	0.0	0.0
Electronic payments	0.3	0.1	0.1	0.6	0.2	0.2	na	na	na
Online banking bill payment*.....	0.3	0.1	0.1	0.4	0.1	0.1	na	na	na
Bank account number payment.....	0.1	0.1	0.1	0.2	0.1	0.1	na	na	na
Other means of payment									
Direct deduction from income.....	0.2	0.1	0.1	na	na	na	na	na	na

Percentage share	Automatic			Online			By Mail, in Person, or by Phone		
	2008	2009	2010	2008	2009	2010	2008	2009	2010
Paper instruments	–	–	–	–	–	–	–	–	–
Cash.....	–	–	–	–	–	–	–	–	–
Check or money order.....	–	–	–	–	–	–	–	–	–
Check.....	–	–	–	–	–	–	–	–	–
Money order.....	–	–	–	–	–	–	–	–	–
Traveler's check.....	–	–	–	–	–	–	–	–	–
Payment cards	–	–	–	–	–	–	–	–	–
Debit.....	–	–	–	–	–	–	–	–	–
Credit.....	–	–	–	–	–	–	–	–	–
Prepaid.....	–	–	–	–	–	–	–	–	–
Electronic payments	–	–	–	–	–	–	–	–	–
Online banking bill payment*.....	–	–	–	–	–	–	–	–	–
Bank account number payment.....	–	–	–	–	–	–	–	–	–
Other means of payment									
Direct deduction from income.....	–	–	–	–	–	–	–	–	–

*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.

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Table 24
Use of Payment Instruments in a Typical Month, by Type of Retail Goods

Mean number per consumer	Total*			Essential Goods†			Nonessential Goods†		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Paper instruments	0.9	0.6	0.4	0.7	na	na	0.5	na	na
Cash.....	0.9	0.6	0.4	0.7	na	na	0.5	na	na
Check or money order.....	0.1	–	–	0.1	na	na	0.1	na	na
Check.....	na	0.1	0.1	na	na	na	na	na	na
Money order.....	na	0.0	0.0	na	na	na	na	na	na
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	1.2	0.6	0.6	0.9	na	na	0.5	na	na
Debit.....	1.1	0.5	0.5	0.8	na	na	0.4	na	na
Credit.....	0.5	0.3	0.3	0.3	na	na	0.2	na	na
Prepaid.....	0.1	0.1	0.0	0.1	na	na	0.0	na	na
Electronic payments	na	na	na	na	na	na	na	na	na
Online banking bill payment.....	na	na	na	na	na	na	na	na	na
Bank account number payment.....	na	na	na	na	na	na	na	na	na
Percentage share	Total*			Essential Goods†			Nonessential Goods†		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Paper instruments	–	–	–	–	–	–	–	–	–
Cash.....	–	–	–	–	–	–	–	–	–
Check or money order.....	–	–	–	–	–	–	–	–	–
Check.....	–	–	–	–	–	–	–	–	–
Money order.....	–	–	–	–	–	–	–	–	–
Traveler's check.....	–	–	–	–	–	–	–	–	–
Payment cards	–	–	–	–	–	–	–	–	–
Debit.....	–	–	–	–	–	–	–	–	–
Credit.....	–	–	–	–	–	–	–	–	–
Prepaid.....	–	–	–	–	–	–	–	–	–
Electronic payments	–	–	–	–	–	–	–	–	–
Online banking bill payment.....	–	–	–	–	–	–	–	–	–
Bank account number payment.....	–	–	–	–	–	–	–	–	–

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

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

NOTES: Superscript "r" denotes that numbers in the column may have been revised since the last time they were published. Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. Standard errors are not calculated for cells denoted with a dash. The notation "na" indicates that the estimate is not available.

Table 25
Use of Payment Instruments in a Typical Month, by Type of Nonretail, In-Person Transactions

Mean number per consumer	Total*			Services and Other			Person to Person		
	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010	2008 ^r	2009 ^r	2010
Paper instruments	0.5	0.7	0.6	na	0.6	0.4	na	0.3	0.3
Cash.....	0.3	0.7	0.5	na	0.7	0.3	na	0.3	0.2
Check or money order.....	0.2	0.1	0.2	na	0.1	0.1	na	0.1	0.2
Check.....	na	0.1	0.3	na	0.1	0.1	na	0.1	0.2
Money order.....	na	0.0	0.0	na	0.0	0.0	na	0.0	0.0
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	0.4	0.4	0.5	na	0.3	0.4	na	0.1	0.1
Debit.....	0.3	0.3	0.4	na	0.3	0.4	na	0.1	0.1
Credit.....	0.2	0.2	0.2	na	0.2	0.2	na	0.0	0.1
Prepaid.....	0.0	0.0	0.0	na	0.0	0.0	na	na	na
Electronic payments	na	0.1	0.0	na	na	na	na	0.1	0.0
Online banking bill payment.....	na	0.0	0.0	na	na	na	na	0.0	0.0
Bank account number payment.....	na	0.1	0.0	na	na	na	na	0.1	0.0

Percentage share	Total*			Services and Other			Person to Person		
	2008	2009	2010	2008	2009	2010	2008	2009	2010
Paper instruments	—	—	—	—	—	—	—	—	—
Cash.....	—	—	—	—	—	—	—	—	—
Check or money order.....	—	—	—	—	—	—	—	—	—
Check.....	—	—	—	—	—	—	—	—	—
Money order.....	—	—	—	—	—	—	—	—	—
Traveler's check.....	—	—	—	—	—	—	—	—	—
Payment cards	—	—	—	—	—	—	—	—	—
Debit.....	—	—	—	—	—	—	—	—	—
Credit.....	—	—	—	—	—	—	—	—	—
Prepaid.....	—	—	—	—	—	—	—	—	—
Electronic payments	—	—	—	—	—	—	—	—	—
Online banking bill payment.....	—	—	—	—	—	—	—	—	—
Bank account number payment.....	—	—	—	—	—	—	—	—	—

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

NOTES: Superscript "r" denotes that numbers in the column may have been revised since the last time they were published. Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. Standard errors are not calculated for cells denoted with a dash. The notation "na" indicates that the estimate is not available.

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

	Typical month	2008 ^r	2009 ^r	2010
All payments (9 instruments available)*		0.1	0.1	0.1
Paper instruments.....		0.0	0.0	0.0
Payment cards.....		0.0	0.0	0.0
Electronic payments.....		0.0	0.0	0.0
Bill payments (8 instruments available)†		0.1	0.0	0.1
Paper instruments.....		0.0	0.0	0.0
Payment cards.....		0.0	0.0	0.0
Electronic payments.....		0.0	0.0	0.0
Online payments (6 instruments available)‡		0.1	0.0	0.0
Paper instruments.....		0.0	0.0	0.0
Payment cards.....		0.0	0.0	0.0
Electronic payments.....		0.0	0.0	0.0
In-person payments (8 instruments available)**		0.1	0.0	0.0
Paper instruments.....		0.0	0.0	0.0
Payment cards.....		0.0	0.0	0.0
Electronic payments.....		na	0.0	0.0
	Typical year	2008 ^r	2009 ^r	2010
All payments (9 instruments available)*		0.1	0.1	0.1
Paper instruments.....		0.1	0.0	0.0
Payment cards.....		0.0	0.0	0.0
Electronic payments.....		0.0	0.0	0.0
Bill payments (8 instruments available)†		0.1	0.1	0.1
Paper instruments.....		0.0	0.0	0.0
Payment cards.....		0.0	0.0	0.0
Electronic payments.....		0.0	0.0	0.0
Online payments (6 instruments available)‡		0.1	0.0	0.0
Paper instruments.....		0.0	0.0	0.0
Payment cards.....		0.0	0.0	0.0
Electronic payments.....		0.0	0.0	0.0
In-person payments (8 instruments available)**		0.1	0.0	0.0
Paper instruments.....		0.0	0.0	0.0
Payment cards.....		0.0	0.0	0.0
Electronic payments.....		na	0.0	0.0

* The 9 available payment instruments include cash, check, traveler's check, money order, debit card, credit card, prepaid card, OBBP, and BANP.

† Traveler's check is not accepted as a payment instrument for bill payments.

‡ Cash, traveler's check, and OBBP are not accepted as payment instruments for online payments.

** OBBP is not accepted as a payment instrument for in-person payments

NOTES: Superscript "r" denotes that numbers in the column may have been revised since the last time they were published. Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. Numbers may not sum exactly due to rounding or missing values. The notation "na" indicates that the estimate is not available.

Table 27
Loss, Theft, or Fraudulent Use of Payment Instrument

Percentage of consumers	2008 ^r	2009 ^r	2010
Lost or stolen in past 12 months	na	na	1.2
Cash.....	na	na	1.0
Checks.....	na	na	0.5
Credit card.....	na	na	0.5
Debit card.....	na	na	0.6
Percentage of adopters	2008 ^r	2009 ^r	2010
Lost or stolen in past 12 months	na	na	1.2
Cash.....	na	na	1.0
Checks.....	na	na	0.6
Credit card.....	na	na	0.7
Debit card.....	na	na	0.8
Mean dollar value* (adopters)	2008 ^r	2009 ^r	2010
Amount lost or stolen in past 12 months			
Cash.....	na	na	153
Amount of fraudulent charges in past 12 months[†]			
Checks.....	na	na	27
Credit card.....	na	na	247
Debit card.....	na	na	179

* Amount reported is the total amount of loss or fraud over the past 12 months among consumers who experienced loss, theft, or fraud.

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

NOTES: Superscript "r" denotes that numbers in the column may have been revised since the last time they were published. Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. Numbers may not sum exactly due to rounding or missing values. The notation "na" indicates that the estimate is not available. Dollar values are not adjusted for inflation.

Table 28
Importance Rankings of Characteristics of Payment Instruments
 Percentage of consumers

2008 ^r	Most Important	2nd Most	3rd Most	4th Most	5th Most	Least Important
Characteristics						
Acceptance for payment.....	1.7	na	na	na	na	1.9
Acquisition and setup.....	0.2	na	na	na	na	2.5
Control over payment timing.....	1.4	na	na	na	na	2.1
Cost.....	1.8	na	na	na	na	1.1
Ease of use.....	2.6	na	na	na	na	1.0
Payment records.....	1.1	na	na	na	na	1.6
Payment speed.....	0.9	na	na	na	na	1.7
Security.....	2.3	na	na	na	na	0.5
2009 ^r	Most Important	2nd Most	3rd Most	4th Most	5th Most	Least Important
Characteristics						
Acceptance for payment.....	1.5	1.6	1.4	na	na	1.4
Convenience.....	1.6	1.5	1.4	na	na	1.4
Cost.....	1.7	1.5	1.3	na	na	1.3
Security.....	1.7	1.4	1.2	na	na	0.8
2010	Most Important	2nd Most	3rd Most	4th Most	5th Most	Least Important
Characteristics						
Acceptance for payment.....	1.4	1.4	1.3	1.3	1.0	1.2
Acquisition and setup.....	1.1	1.2	1.0	1.4	1.3	1.5
Convenience.....	1.5	1.5	1.4	1.3	1.0	0.6
Cost.....	1.6	1.5	1.1	1.4	0.9	0.8
Payment records.....	1.2	1.3	1.2	1.4	1.2	1.2
Security.....	1.7	1.5	1.2	1.2	0.8	0.3

NOTES: Superscript "r" denotes that numbers in the section may have been revised since the last time they were published. Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. Numbers may not sum exactly due to rounding or missing values. The notation "na" indicates that the estimate is not available. Each survey asked about a different set of characteristics, as indicated in this table.

Table 29A
Assessments of Payment Instruments: Acceptance for Payment
 Percentage of consumers

	Rarely Accepted	Occasionally Accepted	Often Accepted	Usually Accepted	Almost Always Accepted
Cash					
2008 ^r	0.7	1.2	1.9	1.4	2.5
2009 ^r	0.6	0.4	1.2	1.0	1.5
2010.....	0.4	0.3	1.0	1.2	1.5
Check					
2008 ^r	0.7	1.8	2.4	2.5	2.2
2009 ^r	1.1	1.3	1.6	1.5	1.2
2010.....	0.6	1.2	1.6	1.6	1.4
Debit card					
2008 ^r	0.7	1.3	2.0	2.6	2.6
2009 ^r	1.0	0.2	1.4	1.5	1.7
2010.....	0.5	0.4	0.9	1.6	1.7
Credit card					
2008 ^r	0.9	0.1	1.9	2.6	2.7
2009 ^r	1.0	0.4	1.1	1.5	1.7
2010.....	0.5	0.4	0.8	1.6	1.7
Prepaid card					
2008 ^r	1.0	1.4	2.2	2.5	2.4
2009 ^r	1.1	0.8	1.5	1.5	1.5
2010.....	0.7	0.9	1.5	1.6	1.6
Bank account number payment*					
2008 ^r	1.7	1.8	2.4	2.3	2.2
2009 ^r	1.6	1.3	1.4	1.0	1.3
2010.....	1.6	1.3	1.6	1.1	1.0
Online banking bill payment*					
2008 ^r	1.7	1.8	2.4	2.3	2.2
2009 ^r	1.3	0.9	1.6	1.4	1.4
2010.....	1.1	0.8	1.6	1.6	1.5

* In 2008 respondents were asked to assess "electronic deduction." In the 2009 and 2010 SCPC, we disaggregated the rating of electronic deduction into "bank account number payment" and "online banking bill payment".

NOTES: Superscript "r" denotes that numbers in the row may have been revised since the last time they were published. Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. Numbers may not sum exactly due to rounding or missing values.

Table 29B
Assessments of Payment Instruments: Acquisition and Setup
 Percentage of consumers

	Very Hard to Get or Set Up	Hard to Get or Set up	Neither Hard nor Easy	Easy to Get or Set Up	Very Easy to Get or Set Up
Cash					
2008 ^r	0.7	1.7	1.7	2.7	2.8
2009.....	na	na	na	na	na
2010.....	0.7	1.7	1.7	2.7	2.8
Check					
2008 ^r	1.1	1.8	2.0	2.7	1.7
2009.....	na	na	na	na	na
2010.....	1.1	1.8	2.0	2.7	1.7
Debit card					
2008 ^r	0.7	1.7	2.1	2.7	2.0
2009.....	na	na	na	na	na
2010.....	0.7	1.7	2.1	2.7	2.0
Credit card					
2008 ^r	1.2	1.8	2.0	2.7	1.9
2009.....	na	na	na	na	na
2010.....	1.2	1.8	2.0	2.7	1.9
Prepaid card					
2008 ^r	1.0	2.0	2.3	2.6	1.8
2009.....	na	na	na	na	na
2010.....	1.0	2.0	2.3	2.6	1.8
Bank account number payment*					
2008 ^r	<i>1.1</i>	<i>2.1</i>	2.2	2.7	<i>1.5</i>
2009.....	na	na	na	na	na
2010.....	0.7	1.1	1.6	1.5	1.6
Online banking bill payment*					
2008 ^r	<i>1.1</i>	<i>2.1</i>	2.2	2.7	<i>1.5</i>
2009.....	na	na	na	na	na
2010.....	0.8	1.0	1.6	1.5	1.5

* In 2008 respondents were asked to assess "electronic deduction." In the 2009 and 2010 SCPC, we disaggregated the rating of electronic deduction into "bank account number payment" and "online banking bill payment".

NOTES: Superscript "r" denotes that numbers in the row may have been revised since the last time they were published. Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. Numbers may not sum exactly due to rounding or missing values. The notation "na" indicates that the estimate is not available.

Table 29C
Assessments of Payment Instruments: Control Over Payment Timing
 Percentage of consumers

	Very Low Control	Low Control	Neither Low nor High Control	High Control	Very High Control
Cash					
2008 ^r	1.4	1.9	1.7	2.4	2.6
2009.....	na	na	na	na	na
2010.....	na	na	na	na	na
Check					
2008 ^r	1.2	2.5	2.1	2.4	1.8
2009.....	na	na	na	na	na
2010.....	na	na	na	na	na
Debit card					
2008 ^r	1.4	2.0	2.0	2.6	1.9
2009.....	na	na	na	na	na
2010.....	na	na	na	na	na
Credit card					
2008 ^r	1.3	2.1	2.0	2.6	1.9
2009.....	na	na	na	na	na
2010.....	na	na	na	na	na
Prepaid card					
2008 ^r	1.5	2.1	2.3	2.6	1.7
2009.....	na	na	na	na	na
2010.....	na	na	na	na	na
Electronic deduction*					
2008 ^r	1.5	2.1	2.1	2.6	2.0
2009.....	na	na	na	na	na
2010.....	na	na	na	na	na

* In 2008 respondents were asked to assess "electronic deduction." In the 2009 and 2010 SCPC, we disaggregated the rating of electronic deduction into "bank account number payment" and "online banking bill payment."

NOTES: Superscript "r" denotes that numbers in the row may have been revised since the last time they were published. Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. Numbers may not sum exactly due to rounding or missing values. The notation "na" indicates that the estimate is not available.

Table 29D
Assessments of Payment Instruments: Convenience*
 Percentage of consumers

	Very Inconvenient	Inconvenient	Neither Inconvenient nor Convenient	Convenient	Very Convenient
Cash					
2008 ^r	0.6	2.3	2.3	2.2	2.6
2009 ^r	0.5	0.6	1.3	1.4	1.7
2010.....	1.0	1.0	1.1	1.4	1.7
Check					
2008 ^r	0.7	2.2	2.4	2.6	1.5
2009 ^r	1.1	1.2	1.6	1.4	1.3
2010.....	1.3	1.4	1.5	1.5	1.1
Debit card					
2008 ^r	0.7	1.6	2.4	2.3	2.6
2009 ^r	0.9	0.5	1.3	1.4	1.7
2010.....	0.9	0.4	1.0	1.5	1.7
Credit card					
2008 ^r	0.7	1.7	2.2	2.4	2.7
2009 ^r	0.9	0.4	1.3	1.4	1.7
2010.....	0.9	0.6	1.0	1.5	1.7
Prepaid card					
2008 ^r	0.9	1.8	2.7	2.0	2.2
2009 ^r	1.0	1.1	1.6	1.3	1.5
2010.....	0.9	1.3	1.5	1.5	1.4
Bank account number payment					
2008 ^r	1.2	2.0	2.5	2.3	2.1
2009 ^r	1.3	1.3	1.6	1.2	1.4
2010.....	1.4	1.3	1.5	1.4	1.1
Online banking bill payment					
2008 ^r	1.2	2.0	2.5	2.3	2.1
2009 ^r	1.1	0.8	1.6	1.4	1.6
2010.....	1.0	0.7	1.3	1.5	1.7

* In 2008, the survey referred to this concept as "Ease of use". The numbers are not directly comparable due to differences in the definitions of "Ease of use" and "Convenience."

NOTES: Superscript "r" denotes that numbers in the row may have been revised since the last time they were published. Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. Numbers may not sum exactly due to rounding or missing values.

Table 29E
Assessments of Payment Instruments: Cost
 Percentage of consumers

	Very High Cost	High Cost	Neither High nor Low Cost	Low Cost	Very Low Cost
Cash					
2008 ^r	0.7	1.8	2.6	1.3	2.9
2009 ^r	0.5	0.7	1.3	0.9	1.6
2010.....	0.3	0.6	1.6	0.9	1.7
Check					
2008 ^r	0.8	2.1	2.6	2.5	1.8
2009 ^r	0.9	0.9	1.7	1.5	1.5
2010.....	0.5	0.9	1.7	1.7	1.4
Debit card					
2008 ^r	0.8	2.0	2.7	2.2	2.2
2009 ^r	0.9	0.9	1.6	1.5	1.6
2010.....	0.3	0.9	1.7	1.6	1.6
Credit card					
2008 ^r	2.1	2.6	2.2	1.8	1.3
2009 ^r	1.6	1.6	1.4	1.0	1.1
2010.....	1.2	1.4	1.7	1.3	1.1
Prepaid card					
2008 ^r	<i>1.0</i>	<i>2.1</i>	2.7	<i>1.6</i>	<i>1.7</i>
2009 ^r	1.0	1.3	1.7	1.3	1.3
2010.....	0.6	1.2	1.7	1.4	1.4
Bank account number payment*					
2008 ^r	<i>1.0</i>	<i>2.0</i>	2.7	<i>1.9</i>	<i>2.3</i>
2009 ^r	1.0	0.7	1.7	1.4	1.5
2010.....	0.6	0.7	1.8	1.4	1.5
Online banking bill payment*					
2008 ^r	<i>1.0</i>	<i>2.0</i>	2.7	<i>1.9</i>	<i>2.3</i>
2009 ^r	0.9	1.0	1.6	1.4	1.6
2010.....	0.7	0.6	1.7	1.5	1.6

* In 2008 respondents were asked to assess "electronic deduction." In the 2009 and 2010 SCPC, we disaggregated the rating of electronic deduction into "bank account number payment" and "online banking bill payment."

NOTES: Superscript "r" denotes that numbers in the row may have been revised since the last time they were published. Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. Numbers may not sum exactly due to rounding or missing values.

Table 29F
Assessments of Payment Instruments: Payment Records
 Percentage of consumers

	Very Poor Records	Poor Records	Neither Good nor Poor	Good Records	Very Good Records
Cash					
2008 ^r	2.4	2.2	2.5	1.5	1.5
2009.....	na	na	na	na	na
2010.....	1.6	1.3	1.6	1.1	1.2
Check					
2008 ^r	0.6	1.8	2.1	2.6	2.5
2009.....	na	na	na	na	na
2010.....	0.2	0.6	1.1	1.7	1.6
Debit card					
2008 ^r	1.0	1.8	2.5	2.4	2.4
2009.....	na	na	na	na	na
2010.....	0.3	0.6	1.1	1.7	1.7
Credit card					
2008 ^r	0.7	1.8	2.2	2.4	2.6
2009.....	na	na	na	na	na
2010.....	0.4	0.9	1.0	1.6	1.7
Prepaid card					
2008 ^r	1.4	2.2	2.6	1.4	2.1
2009.....	na	na	na	na	na
2010.....	1.4	1.1	1.6	1.4	1.1
Bank account number payment*					
2008 ^r	1.0	1.9	2.5	2.2	2.4
2009.....	na	na	na	na	na
2010.....	0.5	0.6	1.3	1.7	1.6
Online banking bill payment*					
2008 ^r	1.0	1.9	2.5	2.2	2.4
2009.....	na	na	na	na	na
2010.....	0.4	0.5	1.1	1.6	1.7

* In 2008 respondents were asked to assess "electronic deduction." In the 2009 and 2010 SCPC, we disaggregated the rating of electronic deduction into "bank account number payment" and "online banking bill payment."

NOTES: Superscript "r" denotes that numbers in the row may have been revised since the last time they were published. Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. Numbers may not sum exactly due to rounding or missing values. The notation "na" indicates that the estimate is not available.

Table 29G
Assessments of Payment Instruments: Payment Speed
 Percentage of consumers

	Very Slow	Slow	Neither Slow nor Fast	Fast	Very Fast
Cash					
2008 ^r	0.6	1.7	2.4	2.3	2.7
2009.....	na	na	na	na	na
2010.....	na	na	na	na	na
Check					
2008 ^r	1.4	2.3	2.8	1.9	1.1
2009.....	na	na	na	na	na
2010.....	na	na	na	na	na
Debit card					
2008 ^r	0.9	1.9	2.4	2.5	2.3
2009.....	na	na	na	na	na
2010.....	na	na	na	na	na
Credit card					
2008 ^r	0.9	1.9	2.3	2.6	2.3
2009.....	na	na	na	na	na
2010.....	na	na	na	na	na
Prepaid card					
2008 ^r	1.1	1.8	2.6	2.4	2.0
2009.....	na	na	na	na	na
2010.....	na	na	na	na	na
Electronic deduction					
2008 ^r	1.0	1.9	2.6	2.3	2.3
2009.....	na	na	na	na	na
2010.....	na	na	na	na	na

NOTES: Superscript "r" denotes that numbers in the row may have been revised since the last time they were published. Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. Numbers may not sum exactly due to rounding or missing values. The notation "na" indicates that the estimate is not available.

Table 29H
Assessments of Payment Instruments: Security
 Percentage of consumers

	Very Risky	Risky	Neither Risky nor Secure	Secure	Very Secure
Cash					
2008 ^r	2.6	2.2	1.7	1.3	2.3
2009 ^r	1.5	1.0	1.3	1.0	1.7
2010.....	1.6	1.3	1.3	0.9	1.6
Check					
2008 ^r	1.7	2.6	1.7	2.2	1.9
2009 ^r	1.5	1.5	1.3	1.5	0.9
2010.....	0.9	1.7	1.4	1.4	1.2
Debit card					
2008 ^r	1.5	2.6	2.1	2.1	2.0
2009 ^r	1.5	1.4	1.5	1.4	1.1
2010.....	0.8	1.6	1.3	1.6	1.3
Credit card					
2008 ^r	1.7	2.6	1.7	2.2	2.0
2009 ^r	1.5	1.4	1.4	1.4	1.1
2010.....	1.0	1.6	1.1	1.6	1.3
Prepaid card					
2008 ^r	2.0	2.5	2.2	1.7	1.9
2009 ^r	1.5	1.3	1.6	1.3	1.1
2010.....	1.4	1.5	1.5	1.2	1.1
Bank account number payment*					
2008 ^r	<i>1.5</i>	<i>2.5</i>	2.2	<i>2.0</i>	2.2
2009 ^r	1.7	1.4	1.4	1.2	1.0
2010.....	1.4	1.6	1.4	1.2	1.2
Online banking bill payment*					
2008 ^r	<i>1.5</i>	<i>2.5</i>	2.2	<i>2.0</i>	2.2
2009 ^r	1.5	1.4	1.4	1.4	1.1
2010.....	1.1	1.5	1.4	1.5	1.3

* In 2008 respondents were asked to assess "electronic deduction." In the 2009 and 2010 SCPC, we disaggregated the rating of electronic deduction into "bank account number payment" and "online banking bill payment."

NOTES: Superscript "r" denotes that numbers in the row may have been revised since the last time they were published. Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. Numbers may not sum exactly due to rounding or missing values.

Table 29I
Assessments of Payment Locations: Security
 Percentage of consumers

	Very Risky	Risky	Neither Risky nor Secure	Secure	Very Secure
In person					
2008.....	na	na	na	na	na
2009.....	na	na	na	na	na
2010.....	0.1	0.4	0.9	1.4	1.6
Online					
2008.....	na	na	na	na	na
2009.....	na	na	na	na	na
2010.....	1.3	1.6	1.1	1.6	1.0
By mail					
2008.....	na	na	na	na	na
2009.....	na	na	na	na	na
2010.....	1.3	1.5	1.5	1.6	0.7
By phone					
2008.....	na	na	na	na	na
2009.....	na	na	na	na	na
2010.....	1.1	1.7	1.4	1.5	0.7
Mobile					
2008.....	na	na	na	na	na
2009.....	na	na	na	na	na
2010.....	1.3	1.7	1.4	1.3	0.6

NOTES: Numbers may not sum exactly due to rounding or missing values. The notation "na" indicates that the estimate is not available.

Table 29J
Assessment of Debit Authorization Mode
 Percentage of consumers

	Security	Very Risky	Risky	Neither Risky nor Secure	Secure	Very Secure
PIN debit card						
2008.....		na	na	na	na	na
2009.....		na	na	na	na	na
2010.....		0.7	1.2	1.5	1.6	1.5
Signature debit card						
2008.....		na	na	na	na	na
2009.....		na	na	na	na	na
2010.....		0.6	1.3	1.5	1.7	1.2
No PIN and no signature debit card						
2008.....		na	na	na	na	na
2009.....		na	na	na	na	na
2010.....		1.7	1.6	1.3	1.1	0.6
Using a debit card online						
2008.....		na	na	na	na	na
2009.....		na	na	na	na	na
2010.....		1.3	1.7	1.5	1.2	0.7

NOTES: Numbers may not sum exactly due to rounding or missing values. The notation "na" indicates that the estimate is not available.

Table 29K
Preferred Way of Authorizing Debit Card Payments
 Percentage of consumers

	2008	2009	2010
PIN.....	na	na	1.8
Signature.....	na	na	1.7
Either one is fine/I'm indifferent.....	na	na	1.4
Neither one/ I prefer not to enter a PIN or give my signature.....	na	na	0.6

NOTES: Numbers may not sum exactly due to rounding or missing values. The notation "na" indicates that the estimate is not available.

Table 30
Demographics: Gender, Age, Race, and Education*
 Percentage of consumers

	2008 ^r	2009 ^r	2010
Gender			
Male.....	2.7	1.7	1.7
Female.....	2.7	1.7	1.7
Age			
18–24.....	2.5	1.2	1.2
25–34.....	2.4	1.8	1.8
35–44.....	1.7	1.2	1.3
45–54.....	1.7	1.1	1.1
55–64.....	1.7	0.9	0.9
65 and older.....	1.8	1.1	1.1
Race			
White.....	2.8	1.9	1.9
Black.....	2.7	1.7	1.7
Asian.....	0.8	0.5	0.5
Other.....	1.3	1.3	1.3
Ethnicity			
Hispanic or Latino.....	2.2	1.6	1.6
Education			
No high school diploma.....	2.1	1.3	0.9
High school.....	2.9	1.8	1.9
Some college.....	1.9	1.3	1.3
College.....	1.1	0.8	0.8
Post-graduate study.....	1.2	0.7	0.8

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

NOTES: Superscript "r" denotes that numbers in the column may have been revised since the last time they were published. Numbers may not sum exactly due to rounding or missing values.

Table 31
Income and Labor Force Status*
 Percentage of consumers

	2008 ^r	2009 ^r	2010
Household income			
Less than \$25,000.....	2.4	1.8	1.8
\$25,000–\$49,999.....	2.6	1.5	1.5
\$50,000–\$74,999.....	1.6	1.2	1.3
\$75,000–\$99,999.....	2.0	0.9	1.0
\$100,000–\$124,999.....	1.0	0.6	0.7
\$125,000 or more.....	1.0	0.7	0.7
\$125,000–\$199,999.....	0.9	0.6	0.5
\$200,000 or more.....	0.5	0.4	0.4
Respondent income			
Highest in household.....	2.7	1.7	1.7
About equal to highest.....	2.1	1.2	1.4
2nd highest.....	2.5	1.5	1.4
3rd highest or lower.....	1.2	1.3	1.1
Labor force status			
Working now.....	2.4	1.4	1.6
Unemployed and looking for work.....	0.8	0.4	1.3
Temporarily laid off, on sick or other leave.....	0.1	0.3	0.4
Disabled.....	0.9	0.5	0.9
Retired.....	2.0	1.1	1.1
Homemaker.....	0.8	0.4	0.9
Other.....	0.6	0.4	0.5

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

NOTES: Superscript "r" denotes that numbers in the column may have been revised since the last time they were published. Numbers may not sum exactly due to rounding or missing values.

Table 32
Consumers' Financial Responsibility in the Household
 Percentage of consumers

	2008 ^r	2009 ^r	2010
Budgeting			
All.....	2.5	1.7	1.7
Most.....	1.4	1.1	1.2
Shared equally.....	2.3	1.5	1.3
Some.....	2.5	1.0	1.1
None.....	1.3	1.3	1.2
Bill payment			
All.....	2.6	1.7	1.7
Most.....	1.2	1.0	1.2
Shared equally.....	2.2	1.3	1.2
Some.....	2.6	1.2	1.2
None.....	1.4	1.2	1.2
Shopping			
All.....	2.4	1.6	1.6
Most.....	1.3	1.0	1.2
Shared equally.....	2.6	1.5	1.4
Some.....	2.1	1.5	1.5
None.....	1.5	1.0	1.0
Asset management			
All.....	2.5	1.6	1.6
Most.....	1.2	0.9	1.2
Shared equally.....	2.6	1.4	1.4
Some.....	1.9	1.1	1.0
None.....	1.7	1.5	1.5

NOTES: Superscript "r" denotes that numbers in the column may have been revised since the last time they were published. Numbers may not sum exactly due to rounding or missing values.

Table 33
Selected Assets and Liabilities
 Percentage of consumers, except as noted

	2008 ^r	2009 ^r	2010
Credit card debt			
Carried unpaid balance at any time during the past 12 months	2.8	1.6	1.6
Mean credit card balance unpaid, previous month (dollars)			
Per credit card adopter.....	466	304	333
Per adopter with unpaid balance.....	740	504	559
Median credit card balance unpaid, previous month (dollars)			
Per credit card adopter.....	75	76	76
Per adopter with unpaid balance.....	565	407	249
Change in unpaid balance since a year ago			
Much lower.....	2.4	1.3	1.4
Lower.....	3.7	1.9	2.2
About the same.....	3.0	2.1	2.2
Higher.....	2.2	1.7	1.6
Much higher.....	3.0	1.5	1.3
Home ownership			
Home ownership rate	2.8	1.8	1.8

NOTES: Superscript "r" denotes that numbers in the column may have been revised since the last time they were published. Numbers may not sum exactly due to rounding or missing values.