

2014 SCPC Table of Contents

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Notes to the SCPC Tables

Numeric superscripts in tables correspond to the notes listed below. Extra footnotes on each table are otherwise indicated by a symbol and explained below the table. For definitions of concepts in these tables please refer to Section X, Definitions and Concepts.

Footnote	Description
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General

- | | |
|---|--|
| 1 | Superscript "r" indicates that numbers in the table may have been revised; that is, 2012 or 2013 data may have been updated since the initial release. |
| 2 | The notation "na" indicates that the estimate is not available, often because the related survey question was not asked in the associated year. |
| 3 | Numbers in italics are not comparable across years due to changes in the survey questionnaire or methodology. |
| 4 | Numbers may not sum exactly due to rounding or missing values. Growth rates may not match the displayed estimates due to rounding. |
| 5 | Dollar values are not adjusted for inflation [applies to Tables 14, 15, 16, 18, 39, 41, Appendix 15z]. |
| 6 | 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 [applies to Tables 13, 34]. |

Adoption

- | | |
|----|--|
| 7 | Adoption of payment instrument means the consumer had the instrument, with the following exceptions: <ul style="list-style-type: none"> a. For cash, 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 a given year [applies to Tables 6, 7, 8, 13, 22, 23b]. b. For money order, traveler's check, bank account number payment, and direct deduction from income, adoption means the consumer used the instrument or method in a given year [applies to Tables 6, 7, 8, 13, 15, 18, 22, 23b]. c. For online banking bill payment, adoption means having signed up for online banking bill pay at a bank's website [applies to Tables 6, 7, 8, 13, 23b]. |
| 8 | Historical adoption or ownership includes current adopters as well as respondents who stated that they have used an account or technology in the past, but currently do not adopt the account and technology [applies to Tables 2, 8]. |
| 9 | Discarded refers to the difference between historical adoption or ownership and current adoption or ownership rates [applies to Tables 3, 9]. |
| 10 | 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. Some branded cards have a merchant logo only (no payment network). Charge cards require full payment of the balance at the end of each billing period [applies to Tables 10, 12]. |

- 11 Mobile banking adoption is defined as having downloaded a mobile banking app, or having performed one of the following activities using a mobile phone: (1) Checked a balance or recent transaction; (2) Paid a bill; (3) Received a text message alert from bank; (4) Transferred money between two accounts; (5) Took a photo of a check to deposit it; (6) Sent a text message to one's bank [applies to Tables 1, 2, 3, and 21].

Prepaid Cards

- 12 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 [applies to Table 11].
- 13 A reloader is defined as having reported adopting a prepaid card that is reloadable and having added money to it in the past 12 months [applies to Table 19].

Other

- 14 The notation "s" indicates that the cell was suppressed due to an insufficient number of observations.

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

Percentage of consumers

	2012	2013	2014
Deposit and payment accounts.....	0.4	0.6	0.7
Bank deposit accounts.....	1.1	0.9	1.0
Checking.....	1.1	0.9	1.1
Primary account earns interest.....	1.5	1.5	1.5
Has overdraft protection.....	1.6	1.3	1.5
Savings.....	1.4	1.2	1.4
Nonbank payment accounts.....	1.7	1.4	1.5
Amazon payments.....	1.1	1.0	1.0
Google checkout.....	0.6	0.6	0.6
Paypal.....	1.6	1.4	1.5
Other.....	0.4	0.3	0.4
Other accounts.....	1.1	1.0	1.2
Prepaid cards (bank and nonbank).....	1.5	1.4	1.5
Credit and charge cards.....	1.5	1.3	1.5
Deposit account access technologies.....	1.2	1.0	1.1
ATM card.....	1.3	1.1	1.2
ATM card (no debit feature).....	1.4	1.3	1.5
Debit card.....	1.3	1.2	1.3
Telephone banking.....	1.4	1.3	1.5
Online banking.....	1.5	1.3	1.4
Mobile banking.....	1.5	1.4	na
Mobile banking app installed.....	1.3	1.3	na
Information and communication technologies.....	0.6	0.7	0.8
Mobile phone.....	0.6	0.7	0.8
Smart phone (iPhone, Android, BlackBerry, etc.).....	1.5	1.3	1.4
Tablet.....	1.3	na	na

Notes: 1–4, 11.

Table 2**Historical Ownership of Accounts and Account Access Technologies**

Percentage of consumers

	2012	2013	2014
Deposit and payment accounts.....	0.3	0.5	0.4
Bank deposit accounts.....	0.8	0.7	0.7
Checking.....	0.9	0.7	0.8
Primary account earns interest.....	na	na	na
Has overdraft protection.....	na	na	na
Savings.....	1.2	0.9	1.0
Nonbank payment accounts.....	na	na	na
Amazon payments.....	na	na	na
Google checkout.....	na	na	na
Paypal.....	na	na	na
Other.....	na	na	na
Other accounts.....	0.9	0.8	0.9
Prepaid cards (bank and nonbank).....	1.3	1.3	1.4
Credit and charge cards.....	1.3	1.1	1.3
Deposit account access technologies.....	0.4	0.8	0.8
ATM card.....	1.1	0.9	1.0
ATM card (no debit feature).....	1.5	1.3	1.5
Debit card.....	1.2	1.1	1.1
Telephone banking.....	1.5	1.4	1.5
Online banking.....	1.4	1.2	1.3
Mobile banking.....	1.5	1.4	na
Mobile banking app installed.....	1.4	na	na
Information and communication technologies.....	0.4	0.5	0.5
Mobile phone.....	0.4	0.5	0.5
Smart phone (iPhone, Android, BlackBerry, etc.).....	na	na	na
Tablet.....	na	na	na

Notes: 1–4, 8, 11.

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

Percentage of consumers

	2012	2013	2014
Deposit and payment accounts.....	0.3	0.3	0.5
Bank deposit accounts.....	0.7	0.6	0.7
Checking.....	0.8	0.6	0.7
Primary account earns interest.....	na	na	na
Has overdraft protection.....	na	na	na
Savings.....	1.0	1.0	1.2
Nonbank payment accounts.....	na	na	na
Amazon payments.....	na	na	na
Google checkout.....	na	na	na
Paypal.....	na	na	na
Other.....	na	na	na
Other accounts.....	0.8	0.7	0.9
Prepaid cards (bank and nonbank).....	1.3	1.1	1.3
Credit and charge cards.....	1.1	0.9	1.1
Deposit account access technologies.....	0.7	0.7	0.8
ATM card.....	0.8	0.8	0.8
ATM card (no debit feature).....	1.3	1.2	1.3
Debit card.....	0.8	0.7	0.9
Telephone banking.....	0.9	0.7	0.8
Online banking.....	0.6	0.7	0.7
Mobile banking.....	0.8	0.1	na
Mobile banking app installed.....	0.5	na	na
Information and communication technologies.....	0.5	0.5	0.6
Mobile phone.....	0.5	0.5	0.6
Smart phone (iPhone, Android, BlackBerry, etc.).....	na	na	na
Tablet.....	na	na	na

Notes: 1–4, 9, 11.

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

Percentage of consumers*	2012	2013	2014
Primary checking account.....	1.1	0.9	1.1
Commercial bank.....	1.5	1.3	1.5
Savings and loan.....	0.8	0.6	0.8
Credit union.....	1.2	1.0	1.2
Brokerage.....	0.1	0.1	0.1
Internet bank.....	0.3	0.2	0.3
Other.....	0.3	0.3	0.2
Primary savings account.....	1.4	1.2	1.4
Commercial bank.....	1.4	1.3	na
Savings and loan.....	0.8	0.6	na
Credit union.....	1.3	1.1	na
Brokerage.....	0.3	0.2	na
Internet bank.....	0.5	0.3	na
Other.....	0.2	0.1	na
Percentage of account adopters†	2012	2013	2014
Primary checking account.....	—	—	—
Commercial bank.....	1.5	1.3	1.5
Savings and loan.....	0.9	0.7	0.9
Credit union.....	1.3	1.2	1.3
Brokerage.....	0.1	0.1	0.1
Internet bank.....	0.3	0.2	0.3
Other.....	0.3	0.3	0.2
Primary savings account.....	—	—	—
Commercial bank.....	1.6	1.5	na
Savings and loan.....	1.0	0.8	na
Credit union.....	1.6	1.4	na
Brokerage.....	0.4	0.3	na
Internet bank.....	0.6	0.4	na
Other.....	0.3	0.2	na

* Due to missing values, percentages do not add up to the percent of adopters of checking or savings accounts from Table 1.

† Adopters are respondents who have identified themselves as owning and/or using that type of account. For example, 1.5 percent of checking account adopters identified "commercial bank" as the location of their primary checking account in 2014.

Notes: 1–4.

Table 5**Interest rates on primary accounts**

Percentage of adopters of checking or savings accounts

	2012	2013	2014
Checking account interest rate			
0%.....	1.5	1.5	1.6
0.01–0.05.....	1.3	1.3	1.3
0.06–0.10.....	0.7	0.5	0.6
0.11–0.15.....	0.3	0.3	0.4
0.16–0.20.....	0.3	0.2	0.3
0.21–0.25.....	0.3	0.3	0.3
0.26–0.50.....	0.3	0.2	0.2
0.51–0.75.....	0.4	0.3	0.3
0.76–1.00.....	0.3	0.3	0.2
1.01–1.50.....	0.4	0.4	0.3
1.51–2.00.....	0.3	0.2	0.2
2.01–2.50.....	0.2	0.2	0.3
2.51–3.00.....	0.2	0.2	0.4
More than 3%.....	0.1	0.2	0.2
Don't know.....	1.1	0.9	1.3
Savings account interest rate			
0%.....	na	1.1	1.1
0.01–0.05.....	na	1.6	1.7
0.06–0.10.....	na	0.9	0.9
0.11–0.15.....	na	0.4	0.5
0.16–0.20.....	na	0.5	0.6
0.21–0.25.....	na	0.6	0.5
0.26–0.50.....	na	0.6	0.5
0.51–0.75.....	na	0.6	0.6
0.76–1.00.....	na	0.5	0.6
1.01–1.50.....	na	0.6	0.6
1.51–2.00.....	na	0.5	0.3
2.01–2.50.....	na	0.3	0.4
2.51–3.00.....	na	0.3	0.1
More than 3%.....	na	0.4	0.2
Don't know.....	na	1.2	1.4

Notes: 2, 4.

Table 6**Current Adoption of Payment Instruments, by Type of Asset or Liability**

Percentage of consumers

	2012 ^r	2013 ^r	2014
Assets	0.0	0.1	0.2
Money (M1)*	0.0	0.1	0.2
Cash (currency).....	0.0	0.2	0.2
Traveler's check.....	0.3	0.3	0.3
Demand deposit accounts, consumer.....	1.1	0.9	1.0
Checks.....	1.3	1.1	1.3
Certified.....	0.6	0.6	0.6
Debit card.....	1.3	1.2	1.3
Online banking bill payment.....	1.5	1.4	1.5
Bank account number payment.....	1.5	1.3	1.5
Other deposit accounts			
Cashier's check.....	0.8	0.8	0.8
Private currency	na	na	0.1
Bitcoin.....	na	na	0.1
Other kinds of virtual currency.....	na	na	0.1
Unknown asset type [†]	1.4	1.3	1.5
Money order.....	1.4	1.1	1.2
Prepaid card.....	1.5	1.4	1.5
Liabilities	1.5	1.2	1.5
Credit or charge card.....	1.5	1.3	1.5
Credit.....	1.5	1.3	1.5
Charge.....	0.9	0.6	0.7
Text/SMS mobile payment.....	0.6	0.9	na
Other means of payment	1.1	1.1	1.2
Direct deduction from income.....	1.1	1.1	1.2

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

[†] These types are "unknown" because it is unknown if the underlying funds are held in a deposit account or not.

Notes: 1-4, 7.

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

Percentage of consumers

	2012 ^r	2013 ^r	2014
Paper instruments	0.0	0.1	0.2
Cash.....	0.0	0.2	0.2
Checks.....	1.3	1.1	1.3
Certified check.....	0.6	0.6	0.6
Cash and check substitutes.....	1.4	1.2	1.3
Money order.....	1.4	1.1	1.2
Traveler's check.....	0.3	0.3	0.3
Cashier's check.....	0.8	0.8	0.8
Payment cards	0.6	0.7	0.8
Debit.....	1.3	1.2	1.3
Credit or charge.....	1.5	1.3	1.5
Credit.....	1.5	1.3	1.5
Charge.....	0.9	0.6	0.6
Prepaid.....	1.5	1.4	1.5
Electronic payments	1.4	1.2	1.4
Online banking bill payment.....	1.5	1.4	1.5
Bank account number payment.....	1.5	1.3	1.5
Private currency.....	na	na	0.1
Bitcoin.....	na	na	0.1
Other kinds of virtual currency.....	na	na	0.1
Other means of payment	1.1	1.1	1.2
Direct deduction from income.....	1.1	1.1	1.2
Addendum: Virtual currency awareness	na	na	1.4
<i>Bitcoin</i>	na	na	1.4
<i>Other kinds of virtual currency</i>	na	na	0.2

Notes: 1-4, 7.

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

Percentage of consumers

	2012	2013	2014
Paper instruments.....	na	na	na
Cash.....	na	na	na
Checks.....	na	na	na
Certified check.....	na	na	na
Cash and check substitutes.....	na	na	na
Money order.....	1.3	1.1	1.2
Traveler's check.....	na	na	na
Cashier's check.....	na	na	na
Payment cards.....	0.4	0.5	0.5
Debit.....	1.2	1.1	1.1
Credit or charge.....	1.3	1.1	1.3
Credit.....	na	na	na
Charge.....	na	na	na
Prepaid.....	1.3	1.3	1.4
Electronic payments.....	na	na	na
Online banking bill payment.....	1.5	1.3	1.5
Bank account number payment.....	na	na	na
Private currency.....	na	na	0.3
Bitcoin.....	na	na	0.2
Other kinds of virtual currency.....	na	na	0.2
Other means of payment.....	na	na	na
Direct deduction from income.....	na	na	na

Notes: 1–4, 7, 8.

Table 9**Discarding of Payment Instruments, by Form of Instrument and Other Means of Payment**

Percentage of consumers

	2012	2013	2014
Paper instruments	na	na	na
Cash.....	na	na	na
Checks.....	na	na	na
Certified check.....	na	na	na
Cash and check substitutes.....	na	na	na
Money order.....	1.5	1.3	1.5
Traveler's check.....	na	na	na
Cashier's check.....	na	na	na
Payment cards	0.4	0.4	0.6
Debit.....	0.8	0.7	0.9
Credit or charge.....	1.1	0.9	1.1
Credit.....	na	na	na
Charge.....	na	na	na
Prepaid.....	1.3	1.1	1.3
Electronic payments	na	na	na
Online banking bill payment.....	0.7	0.7	0.8
Bank account number payment.....	na	na	na
Private currency.....	na	na	0.2
Bitcoin.....	na	na	0.2
Other kinds of virtual currency.....	na	na	0.2
Other means of payment	na	na	na
Direct deduction from income.....	na	na	na

Notes: 1–4, 9.

Table 10**Current Adoption of Debit, Credit, and Charge Cards, by Instrument Type and Features**

Percentage of consumers

	2012	2013	2014
Debit cards.....	1.3	1.2	1.3
Rewards.....	1.3	1.0	1.2
Contactless.....	0.9	0.8	na
Credit cards or charge cards.....	1.5	1.3	1.5
Rewards.....	1.5	1.4	1.6
Nonrewards.....	1.5	1.3	1.4
Credit cards.....	1.5	1.3	1.5
Rewards.....	1.5	1.4	1.6
Nonrewards.....	1.5	1.3	1.4
Contactless.....	0.9	0.8	na
General purpose.....	1.5	1.3	1.5
Rewards.....	1.5	1.4	1.6
Nonrewards.....	1.3	1.2	1.4
Visa, MasterCard, Discover	1.5	1.3	1.5
Visa.....	na	1.3	1.6
MasterCard.....	na	1.3	1.5
Discover.....	na	1.1	1.2
American Express	0.9	1.0	1.0
Company or store branded	1.5	1.4	1.5
Rewards.....	1.2	1.1	1.2
Nonrewards.....	1.2	1.1	1.1
Charge cards.....	0.9	0.6	0.6
Rewards.....	0.7	0.5	0.4
Nonrewards.....	0.3	0.3	0.3
American Express charge cards.....	0.8	0.6	0.5
Rewards.....	0.6	0.5	0.4
Nonrewards.....	0.2	0.3	0.2
Diners Club or other charge cards.....	0.5	0.2	0.3
Rewards.....	0.3	0.1	0.1
Nonrewards.....	0.2	0.1	0.2

Notes: 1-4, 10.

Table 11**Current Adoption of Prepaid Cards and Contactless Technologies, by Instrument Type and Features**

Percentage of consumers

	2012	2013	2014
Prepaid cards.....	1.5	1.4	1.5
Contactless.....	0.7	0.4	na
Government related.....	1.3	1.0	1.2
Direct express card.....	0.5	0.3	0.4
Electronic benefits transfer (EBT) card.....	1.1	0.8	1.0
Public transportation card.....	0.9	0.7	0.8
Other federal, state, or local government benefit card.....	0.5	0.4	0.5
Employer related.....	1.0	0.8	1.0
Payroll card.....	0.5	0.3	0.3
Incentive card.....	0.5	0.3	0.3
Benefit card.....	0.9	0.8	0.9
Other.....	1.5	1.3	1.5
Gift card.....	1.4	1.2	1.3
Phone card.....	0.7	0.5	0.5
Remittance card.....	0.3	0.1	0.0
Rebate card.....	0.8	0.6	0.7
Location specific card.....	0.5	0.4	0.3
Other general purpose card.....	0.9	0.8	0.9
Contactless Technologies.....	1.3	1.2	na
Any payment card.....	1.2	1.1	na
Electronic toll payment.....	0.8	0.9	na
Mobile app.....	na	0.6	na
Key fob.....	0.4	0.3	na
Mobile phone*.....	0.3	0.3	na

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

Notes: 1–4, 7, 12.

Table 12**Number of Adopted Accounts and Payment Cards**

Mean number per adopter*

	2012	2013	2014
Deposit accounts.....	0.1	0.0	0.1
Checking.....	0.0	0.0	0.0
Savings.....	0.0	0.0	0.0
Payment cards.....	0.2	0.1	0.1
ATM card.....	0.0	0.0	0.0
ATM card (no debit feature).....	0.0	0.0	0.0
Debit card.....	0.0	0.0	0.0
Credit cards or charge cards.....	0.1	0.1	0.1
Rewards.....	0.1	0.1	0.1
Nonrewards.....	0.1	0.1	0.1
Credit cards.....	0.1	0.1	0.1
Rewards.....	0.1	0.1	0.1
Nonrewards.....	0.1	0.1	0.1
General purpose	0.1	0.1	0.1
Rewards.....	0.1	0.1	0.1
Nonrewards.....	0.1	0.1	0.0
Branded	0.1	0.1	0.1
Rewards.....	0.0	0.0	0.0
Nonrewards.....	0.1	0.1	0.0
Charge cards.....	0.0	0.0	0.0
Rewards.....	0.0	0.0	0.0
Nonrewards.....	0.0	0.0	0.0
Prepaid cards.....	0.1	0.1	0.2
Government related.....	0.0	0.0	0.1
Employer related.....	0.0	0.0	0.0
Other.....	0.1	0.1	0.1

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

Notes: 1–4, 7, 10.

Table 13**Mean Number of Payment Instruments Adopted by Account and Payment Instrument Adopters**

Mean number per consumer or adopter

	2012	2013	2014
Available number of payment instruments (all consumers).....	—	—	—
Total (all consumers).....	0.1	0.0	0.1
Paper instruments.....	0.0	0.0	0.0
Card instruments.....	0.0	0.0	0.0
Electronic instruments.....	0.0	0.0	0.0
Deposit account adopters.....	0.0	0.0	0.0
Checking and savings account adopters.....	0.0	0.0	0.0
Checking account adopters, no savings.....	0.1	0.1	0.1
Savings account adopters, no checking.....	s	s	s
Paper instrument adopters.....	0.1	0.0	0.1
Cash adopters.....	0.1	0.0	0.1
Check adopters.....	0.0	0.0	0.0
Money order adopters.....	0.1	0.1	0.1
Traveler's check adopters.....	s	s	s
Payment card adopters.....	0.0	0.0	0.0
Debit card adopters.....	0.0	0.0	0.0
Credit card adopters.....	0.0	0.0	0.0
Prepaid card adopters.....	0.1	0.1	0.1
Electronic payment adopters.....	0.0	0.0	0.0
Online banking bill payment adopters.....	0.0	0.0	0.0
Bank account number payment adopters.....	0.0	0.0	0.0
Deposit account nonadopters.....	0.1	0.1	0.1

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

Table 14**Liquid Asset Balances**

Dollars per consumer, except as noted

	Mean			Median		
	2012	2013	2014	2012	2013	2014
Cash holdings	78	114	38	5	4	5
On person.....	8	3	4	2	1	1
On property.....	79	118	37	3	3	3
Excluding large-value holdings*.....	16	12	11	5	3	5
On person.....	8	3	3	2	2	1
On property.....	14	12	10	3	2	2
Prepaid card holdings	20	na	na	3	na	na
Prepaid card holdings, adopters only.....	37	na	na	8	na	na
Virtual currency holdings †						
Number of coins.....	na	na	0.7	na	na	0.0
Bitcoin.....	na	na	0.1	na	na	0.0
Other virtual currencies.....	na	na	0.6	na	na	0.0
Dollar value of coins.....	na	na	2.3	na	na	0.0
Bitcoin.....	na	na	1.5	na	na	0.0
Other virtual currencies.....	na	na	0.8	na	na	0.0

* Large value holdings are values greater than the 98th percentile of all observations. Estimates are for the sub-sample of respondents with total cash holdings of less than or equal to the 98th percentile. Large value holdings cut-offs are approximately \$3,600 in 2012, \$4,120 for in 2013, and \$2,675 in 2014.

† There are too few observations to report "adopters only" numbers for virtual currencies.

Notes: 1–5.

Table 15**Cash Holdings, by Adoption of Deposit Accounts and Payment Instruments**

Dollars per consumer*†

Adopters	Mean			Median		
	2012	2013	2014	2012	2013	2014
Deposit account	15	13	11	5	4	6
On person.....	4	3	3	2	1	1
On property.....	14	13	11	3	3	3
ATM or debit card	11	13	11	4	3	5
On person.....	4	4	3	2	2	1
On property.....	10	13	11	3	2	2
Credit card	20	16	13	7	6	7
On person.....	10	4	3	3	2	2
On property.....	17	16	13	3	4	4
Prepaid card	21	16	15	10	6	11
On person.....	6	5	5	3	2	3
On property.....	20	15	14	4	4	4
Money order.....	43	27	17	11	7	9
On person.....	31	5	6	5	2	1
On property.....	27	26	14	4	2	3
Nonadopters	Mean			Median		
	2012	2013	2014	2012	2013	2014
Deposit account.....	119	20	41	19	11	5
On person.....	91	10	13	9	3	5
On property.....	77	16	31	12	6	8
ATM or debit card.....	82	31	34	22	17	18
On person.....	43	7	11	7	7	3
On property.....	72	29	29	10	9	7
Credit card.....	28	14	15	5	5	4
On person.....	7	5	6	3	2	3
On property.....	25	13	12	1	2	3
Prepaid card.....	25	18	15	5	6	6
On person.....	15	4	3	4	3	2
On property.....	21	18	14	2	2	2
Money order.....	17	14	13	5	5	6
On person.....	4	4	3	2	2	1
On property.....	17	13	12	3	4	2

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

† Excluding large value holdings. See Table 14 for definition of large value holdings.

Notes: 1–5, 7.

Table 16**Cash Withdrawals, Total and at Most Frequent Location**

Dollars per consumer per location, except as noted*

Total, per month	Mean			Median		
	2012	2013	2014	2012	2013	2014
Cash withdrawals †.....	47	54	33	15	13	10
Amount per withdrawal.....	6	4	5	6	4	3
Withdrawals (number per month).....	0.4	0.4	0.3	0.1	0.1	0.2
Most frequented location	29	45	30	14	7	14
Amount per withdrawal.....	6	5	6	9	2	2
Withdrawals (number per month).....	0.2	0.3	0.2	0.2	0.2	0.2
All other locations	26	15	9	2	2	2
Amount per withdrawal.....	5	3	3	2	2	3
Withdrawals (number per month).....	0.2	0.1	0.1	0.0	0.1	0.1
At Most Frequent Location, per month	Mean			Median		
	2012	2013	2014	2012	2013	2014
ATM	39	27	33	16	7	7
Amount per withdrawal.....	5	4	5	5	3	4
Withdrawals (number per month).....	0.3	0.2	0.3	0.2	0.1	0.2
Bank teller	51	104	76	49	38	25
Amount per withdrawal.....	15	13	17	12	11	9
Withdrawals (number per month).....	0.3	0.8	0.4	0.2	0.2	0.2
Check cashing store	s	s	s	s	s	s
Amount per withdrawal.....	s	s	s	s	s	s
Withdrawals (number per month).....	s	s	s	s	s	s
Retail or grocery store	10	39	13	8	7	6
Amount per withdrawal.....	2	2	2	3	3	1
Withdrawals (number per month).....	0.3	0.8	0.3	0.2	0.2	0.1
Employer	232	482	s	282	194	s
Amount per withdrawal.....	37	34	s	39	20	s
Withdrawals (number per month).....	1.1	1.0	s	0.9	0.7	s
Family or friend	180	79	72	17	15	8
Amount per withdrawal.....	8	21	15	8	6	7
Withdrawals (number per month).....	2.3	1.3	0.6	0.3	0.1	0.1
Other	281	803	s	158	175	s
Amount per withdrawal.....	24	40	s	21	22	s
Withdrawals (number per month).....	2.0	3.6	s	0.6	1.3	s

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

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

Notes: 1, 4, 5, 14.

Table 17**Cash Withdrawal Preferences, by Location and Method**

Percentage of consumers

Share of Consumers Making a Cash Withdrawal	Mean		
	2012	2013	2014
Monthly.....	0.8	0.8	1.1
Annually.....	0.3	0.4	0.5

Most Frequented Location	Mean		
	2012	2013	2014
ATM.....	1.5	1.4	1.5
Bank teller.....	1.3	1.2	1.3
Check cashing store.....	0.6	0.5	0.4
Retail or grocery store.....	0.9	0.9	1.0
Employer.....	0.6	0.5	0.5
Family or friend.....	0.7	0.7	0.8
Other.....	0.6	0.5	0.5

Most Frequent Method, by Location	Mean		
	2012	2013	2014
ATM			
Debit card.....	2.0	1.6	na
ATM card.....	1.6	1.4	na
Prepaid card.....	1.4	0.5	na
Credit card cash advance.....	0.2	0.5	na
Other type of card.....	0.7	0.6	na
Retail store			
Debit card.....	2.7	2.3	na
Write a check.....	1.0	1.0	na
Prepaid card.....	0.8	1.5	na
Other method.....	2.4	1.6	na

Notes: 1-4.

Table 18

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

Dollars per consumer per location, except as noted*

Adopters, per month	Mean			Median		
	2012	2013	2014	2012	2013	2014
Deposit account.....	32	44	35	17	10	9
Amount per withdrawal.....	5	4	4	4	3	1
Withdrawals (number per month).....	0.3	0.4	0.3	0.1	0.3	0.3
ATM or debit card.....	34	47	33	16	10	8
Amount per withdrawal.....	5	4	4	3	3	3
Withdrawals (number per month).....	0.3	0.4	0.3	0.1	0.1	0.3
Credit card.....	49	37	39	16	9	9
Amount per withdrawal.....	4	5	5	5	4	3
Withdrawals (number per month).....	0.4	0.3	0.3	0.3	0.2	0.2
Prepaid card.....	61	82	49	23	14	24
Amount per withdrawal.....	7	6	7	7	5	4
Withdrawals (number per month).....	0.5	0.6	0.4	0.1	0.1	0.3
Money order.....	177	205	107	56	35	35
Amount per withdrawal.....	12	10	13	9	6	9
Withdrawals (number per month).....	1.5	1.6	0.8	0.5	0.3	0.2
Nonadopters, per month	Mean			Median		
	2012	2013	2014	2012	2013	2014
Deposit account.....	442	438	98	165	119	80
Amount per withdrawal.....	43	27	40	27	24	46
Withdrawals (number per month).....	3.2	2.6	0.8	0.8	0.6	0.2
ATM or debit card.....	213	229	113	51	56	54
Amount per withdrawal.....	22	17	22	25	15	21
Withdrawals (number per month).....	1.6	1.4	0.7	0.5	0.3	0.2
Credit card.....	109	160	63	55	44	43
Amount per withdrawal.....	18	10	15	10	5	4
Withdrawals (number per month).....	1.0	1.2	0.7	0.1	0.1	0.3
Prepaid card.....	74	71	43	25	13	10
Amount per withdrawal.....	9	6	8	7	4	3
Withdrawals (number per month).....	0.6	0.6	0.4	0.3	0.2	0.2
Money order.....	34	42	32	16	9	7
Amount per withdrawal.....	7	5	6	5	4	3
Withdrawals (number per month).....	0.2	0.3	0.3	0.3	0.2	0.2

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

Notes: 1–5, 7.

Table 19**Share of Consumers or Adopters Using Accounts and Technologies**

Percentage of consumers or adopters

	2012	2013	2014
Percentage of consumers			
Nonbank payment accounts.....	1.6	1.3	na
Online payment service provider.....	1.5	1.3	na
Prepaid card reloading.....	1.0	na	na
Dollar amount per reloading, reloaders only.....	44.6	na	na
Number of reloads per month, reloaders only.....	0.2	na	na
Deposit account access technologies.....	1.3	1.0	na
Visiting a bank branch*.....	1.5	1.2	na
ATM.....	1.5	1.3	na
Telephone banking.....	1.3	1.2	na
Online banking.....	1.5	1.3	na
Using a computer or laptop.....	1.5	1.3	na
Using a mobile phone.....	1.3	1.2	na
Using other internet connected device.....	1.3	na	na
Online banking, using a mobile banking app.....	na	1.2	na
Mobile banking.....	1.4	1.3	na
Underbanked financial services	na	na	na
Non-bank money order/cashier's check, check cashing, remittance, payday loan.....	na	na	na
Pawn shop, rent-to-own services, tax refund anticipation loan.....	na	na	na
Percentage of nonbank payment account adopters			
Nonbank payment accounts.....	1.9	1.6	na
Online payment service provider.....	1.9	1.6	na
Prepaid card reloading.....	na	na	na
Dollar amount per reloading, reloaders only.....	na	na	na
Number of reloads per month, reloaders only.....	na	na	na
Percentage of bank account adopters			
Deposit account access technologies.....	0.8	0.6	na
Bank branch visit*.....	1.4	1.1	na
ATM.....	1.3	1.3	na
Telephone banking.....	1.3	1.3	na
Online banking.....	1.3	1.2	na
Using a computer or laptop.....	1.4	1.3	na
Using a mobile phone.....	1.3	1.2	na
Using other internet connected device.....	1.4	na	na
Online banking, using a mobile banking app.....	na	1.3	na
Mobile banking.....	1.5	1.4	na
Underbanked financial services†	na	na	1.4
Non-bank money order/cashier's check, check cashing, remittance, payday loan.....	na	na	1.3
Pawn shop, rent-to-own services, tax refund anticipation loan.....	na	na	0.8

* 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.

† "Underbanked" is defined as having a bank account, and doing one of the actions listed in the past 12 months. These actions are based on the FDIC definition of underbanked.

Notes: 1–4, 13.

Table 20**Viewing Account Balances, in a Given Year**

Percentage of consumers, except where noted

	2012	2013	2014
Method of checking bank account balance.....	na	0.9	na
ATM.....	na	1.4	na
Bank website.....	na	1.3	na
Bank mobile app.....	na	1.3	na
Bank teller.....	na	1.4	na
Voice call.....	na	1.1	na
Paper bank statement.....	na	1.4	na
Other.....	na	0.4	na
Method of checking bank account balance, percentage of bank account adopters.....	na	0.3	na
ATM.....	na	1.5	na
Bank website.....	na	1.2	na
Bank mobile app.....	na	1.4	na
Bank teller.....	na	1.4	na
Voice call.....	na	1.2	na
Paper bank statement.....	na	1.5	na
Other.....	na	0.4	na
Mean number of times consumers check their account balance, per month			
Bank account.....	na	4.2	na
Credit card.....	na	0.4	na
Prepaid card.....	na	1.7	na
Median number of times consumers check their account balance, per month			
Bank account.....	na	1.0	na
Credit card.....	na	0.2	na
Prepaid card.....	na	0.2	na

Notes: 1-4.

Table 21**Mobile Banking and Mobile Payments**

Percentage of consumers, except as noted

Banking	2012	2013	2014
Current adoption and use of mobile banking.....	1.5	1.4	na
Mobile banking app installed.....	1.3	1.3	na
Check balance or recent transactions with mobile phone.....	1.4	1.3	na
Bill pay with mobile phone.....	1.1	1.2	na
Receive a text message alert from your bank.....	1.2	1.1	na
Transfer money between two accounts with mobile phone.....	1.2	1.2	na
Take a photo of a check to deposit it.....	na	0.9	na
Send a text message to your bank.....	na	0.6	na
Historical adoption of mobile banking.....	1.5	1.4	na
Mobile banking app installed.....	1.4	na	na
Check balance or recent transactions with mobile phone.....	1.6	1.3	na
Bill pay with mobile phone.....	1.4	1.2	na
Receive a text message alert from your bank.....	1.4	1.2	na
Transfer money between two accounts with mobile phone.....	1.4	1.2	na
Take a photo of a check to deposit it.....	na	1.0	na
Send a text message to your bank.....	na	0.7	na
Discard rate of mobile banking.....	0.8	0.1	na
Mobile banking app installed.....	0.5	na	na
Check balance or recent transactions with mobile phone.....	0.8	0.5	na
Bill pay with mobile phone.....	0.8	0.5	na
Receive a text message alert from your bank.....	0.7	0.4	na
Transfer money between two accounts with mobile phone.....	0.5	0.4	na
Take a photo of a check to deposit it.....	na	0.2	na
Send a text message to your bank.....	na	0.2	na
Payments	2012	2013	2014
Use of mobile payments on an annual basis.....	1.2	1.3	na
Text/SMS.....	0.6	0.9	na
Contactless.....	0.3	0.3	na
Scanned a barcode.....	0.4	0.7	na
Used your mobile phone's web browser.....	1.0	1.1	na
Used a mobile app.....	0.8	0.7	na
Swiped card in device attached to mobile phone.....	0.8	1.1	na
Made an in-app purchase.....	na	0.8	na
Use of mobile payments on an annual basis (percentage of users).....	0.0	0.0	na
Text/SMS.....	2.9	2.1	na
Contactless.....	1.8	0.9	na
Scanned a barcode.....	2.4	1.7	na
Used your mobile phone's web browser.....	3.2	2.2	na
Used a mobile app.....	3.5	1.8	na
Swiped card in device attached to mobile phone.....	3.5	2.2	na
Made an in-app purchase.....	na	2.0	na

Notes: 1-4, 11.

Table 22**Share of Consumers Using Payment Instruments, by Type of Asset or Liability**

Percentage of consumers

	Monthly			Annual		
	2012	2013	2014	2012	2013	2014
Assets	0.8	0.8	0.8	0.8	0.7	0.8
Money (M1)*	0.8	0.8	0.8	0.8	0.8	0.8
Cash (currency).....	1.1	1.1	1.3	1.1	1.0	1.2
Traveler's check.....	na	na	na	0.3	0.3	0.3
Demand deposit accounts, consumer.....	1.3	1.1	1.2	1.3	1.1	1.2
Checks.....	1.5	1.3	1.5	1.5	1.3	1.5
Certified.....	na	na	na	0.6	0.6	0.6
Debit card.....	1.5	1.3	1.5	1.5	1.3	1.5
Online banking bill payment.....	1.4	1.3	1.5	1.4	1.3	1.5
Bank account number payment.....	1.5	1.4	1.5	1.5	1.3	1.5
Other deposit accounts, bank.....	na	na	na	0.8	0.8	0.8
Cashier's check.....	na	na	na	0.8	0.8	0.8
Private currency	na	na	na	na	na	0.1
Bitcoin.....	na	na	na	na	na	0.0
Other kinds of virtual currency.....	na	na	na	na	na	0.1
Unknown asset type †.....	1.4	1.2	1.4	1.4	1.3	1.4
Money order.....	1.1	0.7	1.0	1.1	0.8	1.0
Prepaid card.....	0.9	0.7	0.9	1.1	0.9	1.0
Liabilities	1.5	1.4	1.6	1.6	1.3	1.5
Credit or charge card.....	1.5	1.4	1.6	1.6	1.3	1.5
Credit.....	na	na	na	na	na	na
Charge.....	na	na	na	na	na	na
Text/SMS mobile payment.....	na	na	na	0.6	0.9	na
Other means of payment	1.0	1.0	1.1	1.0	1.0	1.1
Direct deduction from income.....	1.0	1.0	1.1	1.0	1.0	1.1

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

† These types are "unknown" because it is unknown if the underlying funds are held in a deposit account or not.

Notes: 1–4, 7.

Table 23a**Share of Consumers Using Payment Instruments and Other Means of Payment**

Percentage of consumers

	Monthly			Annual		
	2012	2013	2014	2012	2013	2014
Paper instruments.....	1.0	0.9	1.1	0.9	0.9	1.1
Cash.....	1.1	1.1	1.3	1.1	1.0	1.2
Check.....	1.5	1.3	1.5	1.5	1.3	1.5
Certified check.....	na	na	na	0.6	0.6	0.6
Money order.....	1.1	0.7	1.0	1.1	0.8	1.0
Traveler's check.....	na	na	na	0.3	0.3	0.3
Cashier's check.....	na	na	na	0.8	0.8	0.8
Payment cards.....	1.3	1.0	1.2	1.3	1.0	1.2
Debit.....	1.5	1.3	1.5	1.5	1.3	1.5
Credit or charge.....	1.5	1.4	1.6	1.6	1.3	1.5
Prepaid.....	0.9	0.7	0.9	1.1	0.9	1.0
Electronic payments.....	1.5	1.3	1.5	1.5	1.3	1.5
Online banking bill payment.....	1.4	1.3	1.5	1.4	1.3	1.5
Bank account number payment.....	1.5	1.4	1.5	1.5	1.3	1.5
Unknown/unspecified instrument.....	na	na	na	1.2	1.3	na
Mobile payments.....	na	na	na	1.2	1.3	na
Text/SMS.....	na	na	na	0.6	0.9	na
Contactless.....	na	na	na	0.3	0.3	na
Scanned a barcode.....	na	na	na	0.4	0.7	na
Used your mobile phone's web browser.....	na	na	na	1.0	1.1	na
Used a mobile app.....	na	na	na	0.8	0.7	na
Swiped card in device attached to mobile phone.....	na	na	na	0.8	1.1	na
Made an in-app purchase.....	na	na	na	na	0.8	na
Other means of payment.....	1.0	1.0	1.1	1.0	1.0	1.1
Direct deduction from income.....	1.0	1.0	1.1	1.0	1.0	1.1

Notes: 1-4.

Table 23b**Share of Adopters Using Payment Instruments and Other Means of Payment**

Percentage of adopters*

	Monthly			Annual		
	2012	2013	2014	2012	2013	2014
Paper instruments	1.0	0.9	1.1	0.9	0.9	1.1
Cash.....	1.1	1.1	1.3	1.1	1.0	1.2
Check.....	1.4	1.3	1.5	1.2	1.1	1.4
Certified check.....	na	na	na	na	na	na
Money order.....	3.8	2.8	3.8	3.6	2.8	3.5
Traveler's check.....	na	na	na	na	na	na
Cashier's check.....	na	na	na	na	na	na
Payment cards	1.2	0.9	1.0	1.2	0.8	1.0
Debit.....	1.4	1.1	1.3	1.3	1.0	1.2
Credit or charge.....	1.5	1.3	1.4	1.4	1.2	1.3
Prepaid.....	1.7	1.4	1.6	1.9	1.6	1.7
Electronic payments	1.2	1.1	1.0	1.1	0.9	1.0
Online banking bill payment.....	1.9	1.7	1.9	1.9	1.7	1.9
Bank account number payment†.....	1.2	1.0	0.8	0.0	0.0	0.0
Unknown/unspecified instrument						
Mobile payments†.....	na	na	na	0.0	0.0	na
Text/SMS.....	na	na	na	2.9	2.1	na
Contactless.....	na	na	na	1.8	0.9	na
Scanned a barcode.....	na	na	na	2.4	1.7	na
Used your mobile phone's web browser.....	na	na	na	3.2	2.2	na
Used a mobile app.....	na	na	na	3.5	1.8	na
Swiped card in device attached to mobile phone.....	na	na	na	3.5	2.2	na
Made an in-app purchase.....	na	na	na	na	2.0	na
Other means of payment						
Direct deduction from income†.....	1.5	1.1	1.1	0.0	0.0	0.0

* Each payment instrument uses adopters of that particular payment instrument as the denominator. For example, in 2014, 1.3 percent of cash adopters use cash in a typical month.

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

Notes: 1–4, 7.

Table 24**Share of Consumers Making a Transaction, by Type of Transaction**

Percentage of consumers

	Monthly			Annual		
	2012	2013	2014	2012	2013	2014
Any transaction.....	0.8	0.7	0.8	0.8	0.7	0.8
Online or electronic	1.3	1.1	1.2	1.2	1.1	1.2
By mail, in person, or by phone	0.9	0.8	0.9	0.9	0.8	0.9
Bill payments.....	1.0	0.9	0.9	0.9	0.9	0.9
Automatic.....	1.5	1.4	1.6	1.5	1.4	1.6
Direct deduction from income.....	1.0	1.0	1.1	1.0	1.0	1.1
Online.....	1.5	1.3	1.5	1.5	1.3	1.5
By mail, in person, or by phone.....	1.3	1.2	1.3	1.2	1.1	1.3
Nonbill payments.....	0.9	0.8	1.1	0.9	0.8	1.1
Online or electronic.....	1.5	1.4	1.5	1.5	1.3	1.5
By mail, in person, or by phone.....	1.0	0.8	1.1	1.0	0.8	1.1
Retail goods.....	1.2	0.9	1.3	1.2	0.9	1.2
Services.....	1.2	1.1	1.3	1.2	1.0	1.2
Person to person	1.5	1.4	1.5	1.4	1.3	1.5
Online or electronic.....	1.1	1.0	1.1	1.3	1.1	1.3
By mail, in person, or by phone.....	1.5	1.3	1.5	1.4	1.4	1.5

Notes: 1-4.

Table 25

Share of Consumers Using Payment Instrument, by Type of Transaction

Percentage of consumers

Monthly	Bill Payments			Nonbill payments					
				Online			Not online*		
	2012	2013	2014	2012	2013	2014	2012	2013	2014
Paper instruments.....	1.4	1.3	1.4	1.2	1.0	1.2	1.1	1.0	1.3
Cash.....	1.4	1.3	1.4	na	na	na	1.2	1.1	1.3
Check.....	1.5	1.4	1.5	1.1	1.0	1.2	1.4	1.3	1.4
Money order.....	0.9	0.7	0.9	0.8	0.4	0.5	0.7	0.5	0.6
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards.....	1.5	1.3	1.4	1.5	1.3	1.5	1.4	1.2	1.4
Debit.....	1.5	1.3	1.5	1.3	1.1	1.3	1.5	1.4	1.5
Credit or charge.....	1.4	1.3	1.5	1.1	1.1	1.2	1.5	1.4	1.5
Prepaid.....	0.7	0.5	0.6	0.7	0.5	0.5	0.8	0.7	0.8
Electronic payments.....	1.5	1.3	1.5	1.1	1.0	1.1	0.9	0.9	1.0
Online banking bill payment.....	1.4	1.3	1.5	na	na	na	0.7	0.6	0.8
Bank account number payment.....	1.5	1.4	1.5	1.1	1.0	1.1	0.8	0.7	0.8
Other means of payment.....	1.0	1.0	1.1	na	na	na	na	na	na
Direct deduction from income.....	1.0	1.0	1.1	na	na	na	na	na	na

Annual	Bill Payments			Nonbill payments					
				Online			Not online		
	2012	2013	2014	2012	2013	2014	2012	2013	2014
Paper instruments.....	1.3	1.2	1.4	1.3	1.1	1.3	1.1	1.0	1.2
Cash.....	1.5	1.3	1.5	na	na	na	1.1	1.0	1.3
Check.....	1.5	1.3	1.5	1.2	1.1	1.3	1.5	1.3	1.5
Money order.....	1.0	0.8	0.9	0.8	0.5	0.6	0.8	0.6	0.7
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards.....	1.4	1.3	1.4	1.5	1.4	1.5	1.4	1.1	1.3
Debit.....	1.5	1.3	1.5	1.4	1.2	1.4	1.5	1.3	1.5
Credit or charge.....	1.5	1.3	1.5	1.4	1.3	1.4	1.5	1.4	1.6
Prepaid.....	0.8	0.6	0.7	0.8	0.6	0.7	1.0	0.8	0.9
Electronic payments.....	1.5	1.3	1.5	1.2	1.2	1.3	1.1	1.0	1.1
Online banking bill payment.....	1.4	1.3	1.5	na	na	na	0.8	0.7	0.9
Bank account number payment.....	1.5	1.4	1.5	1.2	1.2	1.3	1.0	0.9	1.0
Other means of payment.....	1.0	1.0	1.1	na	na	na	na	na	na
Direct deduction from income.....	1.0	1.0	1.1	na	na	na	na	na	na

* Not online refers to retail goods payments, payments for services, and person-to-person payments.

Notes: 1-4.

Table 26**Share of Consumers Using Payment Instrument, by Type of Bill Payment**

Percentage of consumers

Monthly	Automatic			Online			By mail or in person		
	2012	2013	2014	2012	2013	2014	2012	2013	2014
Any instrument	1.5	1.4	1.6	1.5	1.3	1.5	1.3	1.2	1.3
Paper instruments	na	na	na	na	na	na	1.4	1.3	1.4
Cash.....	na	na	na	na	na	na	1.4	1.3	1.4
Check.....	na	na	na	na	na	na	1.5	1.4	1.5
Money order.....	na	na	na	na	na	na	0.9	0.7	0.9
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	1.4	1.3	1.4	1.5	1.3	1.5	1.5	1.3	1.5
Debit.....	1.2	1.1	1.3	1.4	1.2	1.4	1.2	1.1	1.4
Credit or charge.....	1.2	1.1	1.3	1.2	1.1	1.3	1.1	1.1	1.2
Prepaid.....	na	na	na	na	na	na	0.7	0.5	0.6
Electronic payments	1.5	1.3	1.5	1.5	1.4	1.5	na	na	na
Online banking bill payment.....	1.1	1.1	1.3	1.3	1.2	1.4	na	na	na
Bank account number payment.....	1.3	1.3	1.4	1.4	1.3	1.5	na	na	na
Other means of payment	1.0	1.0	1.1	na	na	na	na	na	na
Direct deduction from income.....	1.0	1.0	1.1	na	na	na	na	na	na

Annual	Automatic			Online			By mail or in person		
	2012	2013	2014	2012	2013	2014	2012	2013	2014
Any instrument	1.5	1.4	1.6	1.5	1.3	1.5	1.2	1.1	1.3
Paper instruments	na	na	na	na	na	na	1.3	1.2	1.4
Cash.....	na	na	na	na	na	na	1.5	1.3	1.5
Check.....	na	na	na	na	na	na	1.5	1.3	1.5
Money order.....	na	na	na	na	na	na	1.0	0.8	0.9
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	1.4	1.3	1.5	1.5	1.4	1.5	1.5	1.3	1.5
Debit.....	1.2	1.1	1.3	1.4	1.3	1.5	1.3	1.2	1.4
Credit or charge.....	1.2	1.2	1.3	1.2	1.2	1.3	1.2	1.2	1.3
Prepaid.....	na	na	na	na	na	na	0.8	0.6	0.7
Electronic payments	1.5	1.3	1.5	1.5	1.4	1.5	na	na	na
Online banking bill payment.....	1.1	1.1	1.3	1.3	1.2	1.4	na	na	na
Bank account number payment.....	1.4	1.3	1.5	1.4	1.3	1.5	na	na	na
Other means of payment	1.0	1.0	1.1	na	na	na	na	na	na
Direct deduction from income.....	1.0	1.0	1.1	na	na	na	na	na	na

Notes: 1-4.

Table 27

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

Percentage of consumers

Monthly	Retail			Services and other			Person to person		
	2012	2013	2014	2012	2013	2014	2012	2013	2014
Any instrument	1.2	0.9	1.3	1.2	1.1	1.3	1.5	1.4	1.5
Paper instruments	1.4	1.2	1.5	1.4	1.3	1.5	1.5	1.3	1.5
Cash.....	1.4	1.3	1.5	1.5	1.3	1.5	1.5	1.3	1.5
Check.....	1.2	1.1	1.2	1.2	1.1	1.2	1.0	1.0	1.1
Money order.....	0.6	0.3	0.4	0.6	0.4	0.2	0.5	0.3	0.5
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	1.5	1.2	1.5	1.5	1.3	1.5	0.9	0.7	0.9
Debit.....	1.5	1.4	1.5	1.5	1.3	1.5	0.8	0.6	0.7
Credit or charge.....	1.5	1.3	1.5	1.4	1.3	1.5	0.5	0.6	0.6
Prepaid.....	0.8	0.6	0.7	0.7	0.5	0.6	na	na	na
Electronic payments	na	na	na	na	na	na	0.9	0.9	1.0
Online banking bill payment.....	na	na	na	na	na	na	0.7	0.6	0.8
Bank account number payment.....	na	na	na	na	na	na	0.8	0.7	0.8
Other means of payment	na	na	na	na	na	na	na	na	na
Direct deduction from income.....	na	na	na	na	na	na	na	na	na

Annual	Retail			Services and other			Person to person		
	2012	2013	2014	2012	2013	2014	2012	2013	2014
Any instrument	1.2	0.9	1.2	1.2	1.0	1.2	1.4	1.3	1.5
Paper instruments	1.3	1.2	1.4	1.4	1.2	1.4	1.4	1.4	1.5
Cash.....	1.4	1.2	1.4	1.4	1.3	1.5	1.5	1.3	1.5
Check.....	1.4	1.2	1.3	1.4	1.2	1.3	1.3	1.2	1.3
Money order.....	0.6	0.4	0.6	0.7	0.5	0.4	0.6	0.4	0.6
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	1.4	1.2	1.4	1.5	1.3	1.5	1.0	0.9	1.0
Debit.....	1.5	1.4	1.5	1.5	1.4	1.5	1.0	0.7	0.8
Credit or charge.....	1.5	1.4	1.5	1.5	1.3	1.5	0.6	0.7	0.8
Prepaid.....	0.9	0.7	0.9	0.8	0.6	0.7	na	na	na
Electronic payments	na	na	na	na	na	na	1.1	1.0	1.1
Online banking bill payment.....	na	na	na	na	na	na	0.8	0.7	0.9
Bank account number payment.....	na	na	na	na	na	na	1.0	0.9	1.0
Other means of payment	na	na	na	na	na	na	na	na	na
Direct deduction from income.....	na	na	na	na	na	na	na	na	na

Notes: 1-4.

Table 28a

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

Number per consumer

	Mean			Growth rate (%)	
	2012	2013	2014	12-13	13-14
Total payments	1.6	1.6	1.6	—	—
Assets	1.3	1.3	1.4	—	—
Money (M1)*	1.3	1.3	1.4	—	—
Cash (currency).....	0.7	0.7	0.7	—	—
Traveler's check.....	na	na	na	—	—
Demand deposit accounts, consumer.....	1.0	1.0	1.0	—	—
Checks.....	0.3	0.3	0.2	—	—
Certified.....	na	na	na	—	—
Debit card.....	0.8	0.8	0.9	—	—
Online banking bill payment.....	0.2	0.2	0.2	—	—
Bank account number payment.....	0.1	0.1	0.2	—	—
Other deposit accounts.....	na	na	na	—	—
Cashier's check.....	na	na	na	—	—
Private currency	na	na	na	—	—
Bitcoin.....	na	na	na	—	—
Other kinds of virtual currency.....	na	na	na	—	—
Unknown asset type†	0.2	0.1	0.2	—	—
Money order.....	0.1	0.0	0.0	—	—
Prepaid card.....	0.1	0.1	0.1	—	—
Prepaid card, per adopter‡.....	0.2	0.2	0.3	—	—
Liabilities	0.7	0.7	0.7	—	—
Credit or charge card.....	0.7	0.7	0.7	—	—
Credit.....	na	na	na	—	—
Charge.....	na	na	na	—	—
Text/SMS mobile payment.....	na	na	na	—	—
Other means of payment	0.1	0.1	0.1	—	—
Direct deduction from income.....	0.1	0.1	0.1	—	—

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

† These types are "unknown" because it is unknown if the underlying funds are held in a deposit account or not.

‡ Estimates are calculated using only adopters of a payment instrument, not all consumers.

Notes: 1–4.

Table 28b**Percentage Share of Consumer Payments in a Typical Month, by Type of Asset or Liability**

Percentage per consumer

	Share (%)			Change	
	2012	2013	2014	12-13	13-14
Total payments	—	—	—	—	—
Assets	na	na	na	—	—
Money (M1)*	na	na	na	—	—
Cash (currency).....	na	na	na	—	—
Traveler's check.....	na	na	na	—	—
Demand deposit accounts, consumer.....	na	na	na	—	—
Checks.....	na	na	na	—	—
Certified.....	na	na	na	—	—
Debit card.....	na	na	na	—	—
Online banking bill payment.....	na	na	na	—	—
Bank account number payment.....	na	na	na	—	—
Other deposit accounts.....	na	na	na	—	—
Cashier's check.....	na	na	na	—	—
Private currency	na	na	na	—	—
Bitcoin.....	na	na	na	—	—
Other kinds of virtual currency.....	na	na	na	—	—
Unknown asset type†	na	na	na	—	—
Money order.....	na	na	na	—	—
Prepaid card.....	na	na	na	—	—
Prepaid card, per adopter‡.....	na	na	na	—	—
Liabilities	na	na	na	—	—
Credit or charge card.....	na	na	na	—	—
Credit.....	na	na	na	—	—
Charge.....	na	na	na	—	—
Text/SMS mobile payment.....	na	na	na	—	—
Other means of payment	na	na	na	—	—
Direct deduction from income.....	na	na	na	—	—

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

† These types are "unknown" because it is unknown if the underlying funds are held in a deposit account or not.

‡ Estimates are calculated using only adopters of a payment instrument, not all consumers.

Notes: 1–4.

Table 29
Consumer Payments in a Typical Month, by Payment Instrument

Number per consumer	Mean			Growth rate (%)	
	2012	2013	2014	12-13	13-14
Total payments	1.6	1.6	1.6	—	—
Paper instruments	0.8	0.8	0.8	—	—
Cash.....	0.7	0.7	0.7	—	—
Check.....	0.3	0.3	0.2	—	—
Money order.....	0.1	0.0	0.0	—	—
Traveler's check.....	na	na	na	—	—
Payment cards	1.1	1.1	1.1	—	—
Debit.....	0.8	0.8	0.9	—	—
Credit or charge.....	0.7	0.7	0.7	—	—
Prepaid.....	0.1	0.1	0.1	—	—
Prepaid, per adopter*.....	0.2	0.2	0.3	—	—
Electronic payments	0.3	0.2	0.3	—	—
Online banking bill payment.....	0.2	0.2	0.2	—	—
Bank account number payment.....	0.1	0.1	0.2	—	—
Other means of payment	0.1	0.1	0.1	—	—
Direct deduction from income.....	0.1	0.1	0.1	—	—
Percentage share	Share (%)			Change	
	2012	2013	2014	12-13	13-14
Total payments	—	—	—	—	—
Paper instruments	na	na	na	—	—
Cash.....	na	na	na	—	—
Check.....	na	na	na	—	—
Money order.....	na	na	na	—	—
Traveler's check.....	na	na	na	—	—
Payment cards	na	na	na	—	—
Debit.....	na	na	na	—	—
Credit or charge.....	na	na	na	—	—
Prepaid.....	na	na	na	—	—
Prepaid, per adopter*.....	na	na	na	—	—
Electronic payments	na	na	na	—	—
Online banking bill payment.....	na	na	na	—	—
Bank account number payment.....	na	na	na	—	—
Other means of payment	na	na	na	—	—
Direct deduction from income.....	na	na	na	—	—

* Estimates are calculated using only adopters of a payment instrument, not all consumers.

Notes: 1–4.

Table 30

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

Number per consumer	Mean			Growth rate (%)	
	2012	2013	2014	12-13	13-14
Total	1.6	1.6	1.6	—	—
Online or electronic	0.6	0.6	0.7	—	—
By mail, in person, or by phone.....	1.3	1.2	1.3	—	—
Bill payments	0.7	0.7	0.7	—	—
Automatic.....	0.3	0.3	0.4	—	—
Direct deduction from income.....	0.1	0.1	0.1	—	—
Other automatic.....	0.3	0.3	0.4	—	—
Online.....	0.3	0.3	0.3	—	—
By mail, in person, or by phone.....	0.4	0.3	0.4	—	—
Nonbill payments	1.2	1.2	1.2	—	—
Retail and services.....	1.2	1.1	1.1	—	—
Online or electronic.....	0.3	0.2	0.2	—	—
By mail, in person, or by phone.....	1.0	1.1	1.1	—	—
Retail goods.....	0.7	0.7	0.7	—	—
Services.....	0.5	0.4	0.5	—	—
Person to person.....	0.2	0.2	0.3	—	—
Online or electronic.....	0.1	0.1	0.1	—	—
By mail, in person, or by phone.....	0.1	0.1	0.2	—	—
Percentage share	Share (%)			Change	
	2012	2013	2014	12-13	13-14
Total	100.0	100.0	100.0	—	—
Online or electronic	na	na	na	—	—
By mail, in person, or by phone.....	na	na	na	—	—
Bill payments	na	na	na	—	—
Automatic.....	na	na	na	—	—
Direct deduction from income.....	na	na	na	—	—
Other automatic.....	na	na	na	—	—
Online.....	na	na	na	—	—
By mail, in person, or by phone.....	na	na	na	—	—
Nonbill Payments	na	na	na	—	—
Retail and services.....	na	na	na	—	—
Online or electronic.....	na	na	na	—	—
By mail, in person, or by phone.....	na	na	na	—	—
Retail goods.....	na	na	na	—	—
Services.....	na	na	na	—	—
Person to person.....	na	na	na	—	—
Online or electronic.....	na	na	na	—	—
By mail, in person, or by phone.....	na	na	na	—	—

Notes: 1–4.

Table 31
Use of Payment Instruments in a Typical Month, by Type of Transaction

Number per consumer	Bill payments			Nonbill payments					
				Online			Not online*		
	2012	2013	2014	2012	2013	2014	2012	2013	2014
Paper instruments.....	0.2	0.2	0.2	0.1	0.1	0.1	0.7	0.7	0.6
Cash.....	0.2	0.2	0.2	na	na	na	0.6	0.6	0.6
Check.....	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.1
Money order.....	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards.....	0.4	0.5	0.5	0.2	0.2	0.1	0.7	0.8	0.8
Debit.....	0.3	0.4	0.4	0.1	0.1	0.1	0.6	0.6	0.6
Credit or charge.....	0.2	0.2	0.3	0.2	0.1	0.1	0.5	0.5	0.5
Prepaid.....	0.0	0.0	0.1	0.0	0.0	0.0	0.1	0.1	0.1
Electronic payments.....	0.2	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.1
Online banking bill payment.....	0.2	0.2	0.2	na	na	na	0.0	0.0	0.1
Bank account number payment.....	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Other methods of payment.....	0.1	0.1	0.1	na	na	na	na	na	na
Direct deduction from income.....	0.1	0.1	0.1	na	na	na	na	na	na

Percentage share	Bill payments			Nonbill payments					
				Online			Not online		
	2012	2013	2014	2012	2013	2014	2012	2013	2014
Paper instruments.....	na	na	na	na	na	na	na	na	na
Cash.....	na	na	na	na	na	na	na	na	na
Check.....	na	na	na	na	na	na	na	na	na
Money order.....	na	na	na	na	na	na	na	na	na
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards.....	na	na	na	na	na	na	na	na	na
Debit.....	na	na	na	na	na	na	na	na	na
Credit or charge.....	na	na	na	na	na	na	na	na	na
Prepaid.....	na	na	na	na	na	na	na	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
Other methods of payment.....	na	na	na	na	na	na	na	na	na
Direct deduction from income.....	na	na	na	na	na	na	na	na	na

* *Not online* refers to retail goods payments, payments for services, and person-to-person payments.

Notes: 1-4.

Table 32

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

Number per consumer	Automatic			Online			By mail, in person, or by phone		
	2012	2013	2014	2012	2013	2014	2012	2013	2014
Paper instruments.....	na	na	na	na	na	na	0.2	0.2	0.2
Cash.....	na	na	na	na	na	na	0.2	0.2	0.2
Check.....	na	na	na	na	na	na	0.1	0.1	0.1
Money order.....	na	na	na	na	na	na	0.1	0.0	0.0
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards.....	0.2	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2
Debit.....	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1
Credit or charge.....	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.1
Prepaid.....	na	na	na	na	na	na	0.0	0.0	0.1
Electronic payments.....	0.1	0.1	0.1	0.2	0.1	0.1	na	na	na
Online banking bill payment.....	0.1	0.1	0.1	0.1	0.1	0.1	na	na	na
Bank account number payment.....	0.1	0.1	0.1	0.1	0.1	0.1	na	na	na
Other means of payment.....	0.1	0.1	0.1	na	na	na	na	na	na
Direct deduction from income.....	0.1	0.1	0.1	na	na	na	na	na	na

Percentage share	Automatic			Online			By mail, in person, or by phone		
	2012	2013	2014	2012	2013	2014	2012	2013	2014
Paper instruments.....	na	na	na	na	na	na	na	na	na
Cash.....	na	na	na	na	na	na	na	na	na
Check.....	na	na	na	na	na	na	na	na	na
Money order.....	na	na	na	na	na	na	na	na	na
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards.....	na	na	na	na	na	na	na	na	na
Debit.....	na	na	na	na	na	na	na	na	na
Credit or charge.....	na	na	na	na	na	na	na	na	na
Prepaid.....	na	na	na	na	na	na	na	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
Other means of payment.....	na	na	na	na	na	na	na	na	na
Direct deduction from income.....	na	na	na	na	na	na	na	na	na

Notes: 1-4.

Table 33

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

Number per consumer	Retail			Services and other			Person to person		
	2012	2013	2014	2012	2013	2014	2012	2013	2014
Paper instruments.....	0.4	0.4	0.4	0.3	0.3	0.3	0.1	0.1	0.2
Cash.....	0.4	0.4	0.4	0.3	0.2	0.3	0.1	0.1	0.1
Check.....	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0
Money order.....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards.....	0.5	0.5	0.5	0.3	0.3	0.3	0.1	0.0	0.1
Debit.....	0.4	0.4	0.4	0.2	0.2	0.3	0.1	0.0	0.1
Credit or charge.....	0.3	0.3	0.3	0.2	0.2	0.2	0.0	0.0	0.0
Prepaid.....	0.1	0.0	0.0	0.0	0.0	0.1	na	na	na
Electronic payments.....	na	na	na	na	na	na	0.0	0.0	0.1
Online banking bill payment.....	na	na	na	na	na	na	0.0	0.0	0.1
Bank account number payment.....	na	na	na	na	na	na	0.0	0.0	0.0
Other means of payment.....	na	na	na	na	na	na	na	na	na
Direct deduction from income.....	na	na	na	na	na	na	na	na	na

Percentage share	Retail			Services and other			Person to person		
	2012	2013	2014	2012	2013	2014	2012	2013	2014
Paper instruments.....	na	na	na	na	na	na	na	na	na
Cash.....	na	na	na	na	na	na	na	na	na
Check.....	na	na	na	na	na	na	na	na	na
Money order.....	na	na	na	na	na	na	na	na	na
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards.....	na	na	na	na	na	na	na	na	na
Debit.....	na	na	na	na	na	na	na	na	na
Credit or charge.....	na	na	na	na	na	na	na	na	na
Prepaid.....	na	na	na	na	na	na	na	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
Other means of payment.....	na	na	na	na	na	na	na	na	na
Direct deduction from income.....	na	na	na	na	na	na	na	na	na

Notes: 1-4.

Table 34**Payment Instruments Used in a Typical Period, by Type of Instrument and Transaction**

Mean number per consumer

Month	2012	2013	2014
All payments (9 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
Bill payments (8 instruments available)†.....	0.0	0.0	0.0
Paper instruments.....	0.0	0.0	0.0
Payment cards.....	0.0	0.0	0.0
Electronic payments.....	0.0	0.0	0.0
Online payments (6 instruments available)‡.....	0.0	0.0	0.0
Paper instruments.....	0.0	0.0	0.0
Payment cards.....	0.0	0.0	0.0
Electronic payments.....	0.0	0.0	0.0
In-person payments (8 instruments available)**.....	0.0	0.0	0.0
Paper instruments.....	0.0	0.0	0.0
Payment cards.....	0.0	0.0	0.0
Electronic payments.....	0.0	0.0	0.0
Year	2012	2013	2014
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)‡.....	0.0	0.0	0.0
Paper instruments.....	0.0	0.0	0.0
Payment cards.....	0.0	0.0	0.0
Electronic payments.....	0.0	0.0	0.0
In-person payments (8 instruments available)**.....	0.0	0.0	0.0
Paper instruments.....	0.0	0.0	0.0
Payment cards.....	0.0	0.0	0.0
Electronic payments.....	0.0	0.0	0.0

† Traveler's checks are not presented to the respondent as an option for bill payments.

‡ Cash, traveler's check, and OBBP are not presented to the respondent as an option for online payments.

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

Notes: 1–4, 6.

Table 35**Loss, Theft, or Fraudulent Use of Payment Instrument**

Percentage of consumers or adopters and mean dollar value

Percentage of consumers	2012	2013	2014
Incidence in past 12 months	1.2	0.9	1.0
Cash.....	1.0	0.7	0.8
Checks.....	0.3	0.4	0.2
Credit card.....	0.6	0.6	0.6
Debit card.....	0.8	0.6	0.5
Incidence of identity theft	na	1.1	1.5
Myself and someone I know well.....	na	0.5	0.9
Someone I know well only.....	na	0.9	1.2
Myself only.....	na	0.6	0.7
Percentage of adopters	2012	2013	2014
Incidence in past 12 months	1.2	0.9	1.0
Cash.....	1.0	0.7	0.8
Checks.....	0.4	0.5	0.3
Credit card.....	0.9	0.8	0.8
Debit card.....	1.0	0.8	0.6
Mean dollar value*	2012	2013	2014
Amount lost or stolen			
Cash.....	137	93	38
Amount of fraudulent charges†			
Checks.....	s	s	s
Credit card.....	173	197	193
Debit card.....	62	26	91

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

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

Notes: 1–5, 14.

Table 36**Importance Rankings of Characteristics of Payment Instruments**

Percentage of consumers

2012	Most important	2nd most	3rd most	4th most	5th most	6th most	Least important
Acceptance for payment.....	1.3	1.2	1.2	1.1	0.9	na	0.8
Acquisition and setup.....	1.0	0.9	0.9	1.0	1.2	na	1.4
Convenience.....	1.4	1.2	1.3	0.9	1.0	na	0.7
Cost.....	1.3	1.2	1.2	1.0	0.9	na	0.8
Payment records.....	1.2	1.2	1.2	1.1	1.1	na	1.0
Security.....	1.5	1.2	1.1	0.9	0.5	na	0.5
2013*							
Acceptance for payment.....	0.8	na	na	na	na	na	na
Acquisition and setup.....	0.3	na	na	na	na	na	na
Convenience.....	1.3	na	na	na	na	na	na
Cost.....	0.9	na	na	na	na	na	na
Payment records.....	0.6	na	na	na	na	na	na
Security.....	1.2	na	na	na	na	na	na
Characteristics of speed and security							
Speed							
At the time of payment.....	1.0	1.0	1.1	1.1	0.9	1.0	0.9
When payment is deducted from account or card.....	1.0	1.0	1.0	1.1	1.0	1.0	1.1
When recipient receives payment.....	0.9	0.9	0.9	1.0	1.0	1.0	1.2
When payment is reported in account or card.....	0.9	1.0	1.0	1.1	1.1	1.0	0.9
Security							
Preventing unwanted disclosure of PII.....	1.3	1.2	1.1	0.9	0.7	0.6	0.5
Preventing permanent financial loss.....	1.4	1.1	0.9	0.7	0.7	0.6	0.5
Confidentiality.....	1.2	1.1	1.2	0.9	0.9	0.7	0.8
2014†							
Acceptance for payment.....	na	na	na	na	na	na	na
Acquisition and setup.....	na	na	na	na	na	na	na
Convenience.....	na	na	na	na	na	na	na
Cost.....	na	na	na	na	na	na	na
Payment records.....	na	na	na	na	na	na	na
Security.....	na	na	na	na	na	na	na

* In 2013, questionnaire item AS012 was changed from a question about ranking to a question asking the respondent to choose the most important characteristic.

† This question was not asked in the 2014 SCPC.

Notes: 1, 4.

Table 37a**Assessments of Payment Instruments: Acceptance for Payment**

Percentage of consumers

	Rarely accepted	Occasionally accepted	Often accepted	Usually accepted	Almost always accepted
Cash					
2012.....	0.4	0.4	0.8	1.0	1.3
2013.....	0.4	0.4	0.8	0.8	1.2
2014.....	0.5	0.5	0.9	1.1	1.4
Check					
2012.....	0.6	1.1	1.3	1.4	1.2
2013.....	0.7	1.0	1.2	1.3	1.0
2014.....	0.6	1.2	1.4	1.4	1.1
Money order					
2012.....	1.0	1.2	1.3	1.2	1.2
2013.....	1.0	1.0	1.2	1.2	1.1
2014.....	0.9	1.3	1.3	1.3	1.3
Debit card					
2012.....	0.4	0.3	1.0	1.3	1.5
2013.....	0.4	0.4	0.9	1.2	1.3
2014.....	0.2	0.3	0.9	1.4	1.5
Credit card					
2012.....	0.4	0.3	1.0	1.3	1.5
2013.....	0.4	0.3	0.7	1.2	1.3
2014.....	0.5	0.3	0.8	1.4	1.5
Prepaid card					
2012.....	0.8	0.7	1.2	1.4	1.5
2013.....	0.5	0.7	1.1	1.2	1.3
2014.....	0.6	0.9	1.3	1.4	1.5
Bank account number payment					
2012.....	1.4	1.3	1.0	1.1	1.1
2013.....	1.2	1.1	1.1	1.0	0.9
2014.....	1.2	1.2	1.3	1.2	1.2
Online banking bill payment					
2012.....	0.9	1.0	1.2	1.4	1.3
2013.....	0.8	0.9	1.1	1.2	1.2
2014.....	0.7	1.0	1.3	1.4	1.4

Notes: 1, 4.

Table 37b**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					
2012.....	0.4	0.5	1.2	1.1	1.5
2013.....	0.4	0.6	1.1	1.1	1.4
2014.....	0.4	0.5	1.2	1.1	1.5
Check					
2012.....	0.5	0.9	1.3	1.4	1.3
2013.....	0.5	0.7	1.2	1.3	1.1
2014.....	0.3	0.8	1.4	1.4	1.4
Money order					
2012.....	0.8	1.2	1.4	1.3	1.2
2013.....	0.8	1.1	1.2	1.2	1.0
2014.....	0.9	1.2	1.4	1.3	1.2
Debit card					
2012.....	0.3	0.7	1.2	1.4	1.5
2013.....	0.4	0.6	1.1	1.3	1.3
2014.....	0.3	0.7	1.2	1.5	1.5
Credit card					
2012.....	0.6	0.9	1.3	1.4	1.4
2013.....	0.6	0.8	1.1	1.3	1.2
2014.....	0.7	0.8	1.3	1.5	1.4
Prepaid card					
2012.....	0.6	1.0	1.4	1.3	1.3
2013.....	0.6	0.9	1.3	1.3	1.1
2014.....	0.6	0.9	1.5	1.4	1.3
Bank account number payment					
2012.....	0.6	1.0	1.4	1.4	1.2
2013.....	0.6	0.9	1.3	1.2	1.1
2014.....	0.6	1.0	1.4	1.4	1.3
Online banking bill payment					
2012.....	0.5	1.0	1.3	1.4	1.3
2013.....	0.5	0.9	1.2	1.3	1.1
2014.....	0.5	1.0	1.3	1.5	1.3

Notes: 1, 4.

Table 37c**Assessments of Payment Instruments: Convenience**

Percentage of consumers

	Very Inconvenient	Inconvenient	Neither inconvenient nor convenient	Convenient	Very Convenient
Cash					
2012.....	0.6	0.8	1.0	1.3	1.5
2013.....	0.5	0.8	0.9	1.2	1.4
2014.....	0.4	0.9	1.1	1.3	1.5
Check					
2012.....	0.9	1.2	1.4	1.4	1.0
2013.....	0.7	1.1	1.2	1.3	1.0
2014.....	0.8	1.3	1.2	1.4	1.3
Money order					
2012.....	1.3	1.4	1.3	1.1	0.7
2013.....	1.2	1.2	1.1	1.0	0.7
2014.....	1.3	1.4	1.2	1.1	1.2
Debit card					
2012.....	0.4	0.5	0.9	1.4	1.5
2013.....	0.5	0.5	0.8	1.2	1.4
2014.....	0.4	0.4	0.9	1.4	1.5
Credit card					
2012.....	0.5	0.6	0.9	1.4	1.5
2013.....	0.6	0.5	0.8	1.2	1.3
2014.....	0.4	0.4	1.0	1.4	1.5
Prepaid card					
2012.....	0.9	0.9	1.4	1.3	1.3
2013.....	0.8	1.0	1.2	1.2	1.1
2014.....	0.7	1.1	1.4	1.3	1.3
Bank account number payment					
2012.....	1.0	1.2	1.4	1.3	0.9
2013.....	0.9	1.0	1.2	1.2	1.0
2014.....	0.9	1.1	1.4	1.3	1.3
Online banking bill payment					
2012.....	0.6	0.6	1.2	1.3	1.5
2013.....	0.7	0.7	1.1	1.3	1.3
2014.....	0.6	0.8	1.2	1.4	1.5

Notes: 1, 4.

Table 37d**Assessments of Payment Instruments: Cost**

Percentage of consumers

	Very high cost	High cost	Neither high nor low cost	Low cost	Very low cost
Cash					
2012.....	0.4	0.3	1.3	0.9	1.5
2013.....	0.4	0.3	1.1	0.8	1.3
2014.....	0.6	0.4	1.2	1.0	1.5
Check					
2012.....	0.5	0.8	1.4	1.4	1.4
2013.....	0.3	0.7	1.1	1.3	1.2
2014.....	0.4	0.8	1.4	1.5	1.4
Money order					
2012.....	0.7	1.1	1.5	1.4	1.0
2013.....	0.6	1.1	1.2	1.3	0.9
2014.....	0.7	1.2	1.4	1.4	1.0
Debit card					
2012.....	0.3	0.7	1.3	1.3	1.5
2013.....	0.3	0.6	1.1	1.2	1.3
2014.....	0.7	0.7	1.3	1.3	1.5
Credit card					
2012.....	1.2	1.3	1.3	1.1	1.1
2013.....	1.1	1.2	1.0	1.1	1.1
2014.....	1.0	1.4	1.3	1.1	1.3
Prepaid card					
2012.....	0.7	1.1	1.4	1.3	1.2
2013.....	0.6	1.0	1.3	1.2	1.0
2014.....	0.5	1.1	1.5	1.3	1.2
Bank account number payment					
2012.....	0.7	0.6	1.4	1.3	1.4
2013.....	0.4	0.6	1.3	1.2	1.3
2014.....	0.6	0.7	1.4	1.3	1.5
Online banking bill payment					
2012.....	0.6	0.6	1.3	1.2	1.5
2013.....	0.4	0.6	1.2	1.2	1.3
2014.....	0.6	0.6	1.3	1.3	1.5

Notes: 1, 4.

Table 37e

Assessments of Payment Instruments: Payment Records

Percentage of consumers

	Very poor records	Poor records	Neither good nor poor	Good records	Very good records
Cash					
2012.....	1.4	1.2	1.2	1.1	0.9
2013.....	1.3	1.1	1.1	0.9	0.8
2014.....	1.5	1.2	1.2	1.1	1.1
Check					
2012.....	0.5	0.6	1.1	1.5	1.4
2013.....	0.4	0.5	0.9	1.3	1.3
2014.....	0.3	0.5	1.2	1.5	1.5
Money order					
2012.....	1.0	1.1	1.4	1.3	1.1
2013.....	0.9	1.0	1.3	1.1	0.9
2014.....	0.9	1.2	1.4	1.3	1.0
Debit card					
2012.....	0.4	0.6	1.0	1.5	1.5
2013.....	0.5	0.5	0.9	1.3	1.3
2014.....	0.4	0.6	0.9	1.5	1.5
Credit card					
2012.....	0.4	0.6	1.1	1.4	1.5
2013.....	0.4	0.4	0.8	1.3	1.4
2014.....	0.4	0.3	1.1	1.5	1.5
Prepaid card					
2012.....	1.1	1.3	1.4	1.1	0.9
2013.....	1.0	1.1	1.3	1.1	0.8
2014.....	1.2	1.2	1.4	1.2	1.0
Bank account number payment					
2012.....	0.6	0.7	1.2	1.4	1.5
2013.....	0.6	0.6	1.0	1.3	1.3
2014.....	0.6	0.4	1.2	1.5	1.5
Online banking bill payment					
2012.....	0.5	0.6	1.2	1.4	1.5
2013.....	0.5	0.4	1.0	1.3	1.3
2014.....	0.3	0.5	1.1	1.5	1.5

Notes: 1, 4.

Table 37f**Assessments of Payment Instruments: Security (overall)**

Percentage of consumers

	Very risky	Risky	Neither risky nor secure	Secure	Very secure
Cash					
2012.....	1.4	1.0	1.2	1.0	1.4
2013.....	1.3	0.9	0.9	1.0	1.2
2014.....	1.3	1.2	1.1	1.1	1.4
Check					
2012.....	0.8	1.3	1.3	1.4	0.9
2013.....	0.9	1.1	1.2	1.3	0.8
2014.....	0.6	1.4	1.3	1.5	0.9
Money order					
2012.....	1.1	1.1	1.3	1.3	1.2
2013.....	1.0	1.0	1.2	1.2	1.0
2014.....	0.9	1.2	1.3	1.4	1.2
Debit card					
2012.....	0.8	1.2	1.1	1.5	1.1
2013.....	0.8	1.1	1.1	1.3	0.9
2014.....	0.9	1.4	1.1	1.4	1.1
Credit card					
2012.....	0.9	1.2	1.1	1.4	1.1
2013.....	0.9	1.1	1.0	1.3	1.0
2014.....	0.9	1.3	1.1	1.4	1.1
Prepaid card					
2012.....	1.1	1.2	1.4	1.2	1.1
2013.....	1.1	1.1	1.2	1.1	0.8
2014.....	1.1	1.3	1.3	1.3	1.0
Bank account number payment					
2012.....	1.2	1.3	1.2	1.3	0.9
2013.....	1.1	1.2	1.0	1.1	0.8
2014.....	1.1	1.4	1.2	1.3	0.9
Online banking bill payment					
2012.....	0.8	1.2	1.2	1.4	1.2
2013.....	0.9	1.1	1.1	1.2	1.0
2014.....	0.9	1.3	1.2	1.5	1.1

Notes: 1, 4.

Table 37g**Assessments of Payment Instruments: Security of Personally Identifiable Information**

Percentage of consumers

	Very risky	Risky	Neither risky nor secure	Secure	Very secure
Cash					
2012.....	na	na	na	na	na
2013.....	0.9	0.7	1.0	1.1	1.4
2014.....	na	na	na	na	na
Check					
2012.....	na	na	na	na	na
2013.....	0.9	1.4	1.3	1.2	0.6
2014.....	na	na	na	na	na
Money order					
2012.....	na	na	na	na	na
2013.....	0.8	1.0	1.3	1.3	1.1
2014.....	na	na	na	na	na
Debit card					
2012.....	na	na	na	na	na
2013.....	0.9	1.3	1.2	1.3	0.8
2014.....	na	na	na	na	na
Credit card					
2012.....	na	na	na	na	na
2013.....	1.0	1.3	1.2	1.2	0.8
2014.....	na	na	na	na	na
Prepaid card					
2012.....	na	na	na	na	na
2013.....	0.9	1.1	1.3	1.3	1.0
2014.....	na	na	na	na	na
Bank account number payment					
2012.....	na	na	na	na	na
2013.....	1.1	1.3	1.3	1.1	0.6
2014.....	na	na	na	na	na
Online banking bill payment					
2012.....	na	na	na	na	na
2013.....	1.0	1.3	1.3	1.2	0.8
2014.....	na	na	na	na	na

Notes: 4.

Table 37h**Assessments of Payment Instruments: Security of Financial Wealth**

Percentage of consumers

	Very risky	Risky	Neither risky nor secure	Secure	Very secure
Cash					
2012.....	na	na	na	na	na
2013.....	1.4	0.9	1.0	1.0	1.1
2014.....	na	na	na	na	na
Check					
2012.....	na	na	na	na	na
2013.....	0.9	1.4	1.3	1.2	0.5
2014.....	na	na	na	na	na
Money order					
2012.....	na	na	na	na	na
2013.....	1.2	1.2	1.3	1.1	0.8
2014.....	na	na	na	na	na
Debit card					
2012.....	na	na	na	na	na
2013.....	1.0	1.3	1.2	1.3	0.8
2014.....	na	na	na	na	na
Credit card					
2012.....	na	na	na	na	na
2013.....	0.9	1.3	1.2	1.3	0.9
2014.....	na	na	na	na	na
Prepaid card					
2012.....	na	na	na	na	na
2013.....	1.2	1.3	1.3	1.0	0.9
2014.....	na	na	na	na	na
Bank account number payment					
2012.....	na	na	na	na	na
2013.....	1.0	1.4	1.2	1.2	0.7
2014.....	na	na	na	na	na
Online banking bill payment					
2012.....	na	na	na	na	na
2013.....	0.9	1.3	1.3	1.2	0.8
2014.....	na	na	na	na	na

Notes: 4.

Table 37i**Assessments of Payment Instruments: Security of Payment Transaction Confidentiality**

Percentage of consumers

	Very risky	Risky	Neither risky nor secure	Secure	Very secure
Cash					
2012.....	na	na	na	na	na
2013.....	1.0	0.8	1.2	1.2	1.4
2014.....	na	na	na	na	na
Check					
2012.....	na	na	na	na	na
2013.....	0.9	1.3	1.3	1.3	0.7
2014.....	na	na	na	na	na
Money order					
2012.....	na	na	na	na	na
2013.....	0.9	1.1	1.4	1.2	1.0
2014.....	na	na	na	na	na
Debit card					
2012.....	na	na	na	na	na
2013.....	0.9	1.3	1.3	1.3	0.7
2014.....	na	na	na	na	na
Credit card					
2012.....	na	na	na	na	na
2013.....	1.0	1.3	1.2	1.3	0.7
2014.....	na	na	na	na	na
Prepaid card					
2012.....	na	na	na	na	na
2013.....	0.9	1.2	1.4	1.2	0.9
2014.....	na	na	na	na	na
Bank account number payment					
2012.....	na	na	na	na	na
2013.....	1.0	1.3	1.3	1.2	0.7
2014.....	na	na	na	na	na
Online banking bill payment					
2012.....	na	na	na	na	na
2013.....	1.0	1.3	1.2	1.2	0.7
2014.....	na	na	na	na	na

Notes: 4.

Table 37j**Assessments of Payment Instruments: Speed at Time of Payment**

Percentage of consumers

	Very slow	Slow	Neither slow nor fast	Fast	Very Fast
Cash					
2012.....	na	na	na	na	na
2013.....	0.3	0.7	0.9	1.3	1.4
2014.....	na	na	na	na	na
Check					
2012.....	na	na	na	na	na
2013.....	0.9	1.4	1.3	1.1	0.7
2014.....	na	na	na	na	na
Money order					
2012.....	na	na	na	na	na
2013.....	1.2	1.3	1.3	1.0	0.6
2014.....	na	na	na	na	na
Debit card					
2012.....	na	na	na	na	na
2013.....	0.4	0.4	0.9	1.4	1.4
2014.....	na	na	na	na	na
Credit card					
2012.....	na	na	na	na	na
2013.....	0.4	0.4	0.9	1.4	1.4
2014.....	na	na	na	na	na
Prepaid card					
2012.....	na	na	na	na	na
2013.....	0.5	0.6	1.2	1.4	1.3
2014.....	na	na	na	na	na
Bank account number payment					
2012.....	na	na	na	na	na
2013.....	0.8	1.1	1.3	1.3	1.0
2014.....	na	na	na	na	na
Online banking bill payment					
2012.....	na	na	na	na	na
2013.....	0.5	0.7	1.2	1.4	1.3
2014.....	na	na	na	na	na

Notes: 4.

Table 37k**Assessments of Payment Instruments: Speed of Payment Deduction**

Percentage of consumers

	Very slow	Slow	Neither slow nor fast	Fast	Very Fast
Cash					
2012.....	na	na	na	na	na
2013.....	0.8	0.9	1.3	0.6	0.5
2014.....	na	na	na	na	na
Check					
2012.....	na	na	na	na	na
2013.....	0.4	0.5	0.9	1.4	1.3
2014.....	na	na	na	na	na
Money order					
2012.....	na	na	na	na	na
2013.....	0.9	1.2	1.4	1.1	0.9
2014.....	na	na	na	na	na
Debit card					
2012.....	na	na	na	na	na
2013.....	0.3	0.5	1.4	1.2	0.6
2014.....	na	na	na	na	na
Credit card					
2012.....	na	na	na	na	na
2013.....	0.4	0.5	1.4	1.4	1.0
2014.....	na	na	na	na	na
Prepaid card					
2012.....	na	na	na	na	na
2013.....	0.8	1.0	1.4	1.0	0.5
2014.....	na	na	na	na	na
Bank account number payment					
2012.....	na	na	na	na	na
2013.....	0.4	0.6	1.4	1.4	0.7
2014.....	na	na	na	na	na
Online banking bill payment					
2012.....	na	na	na	na	na
2013.....	0.4	0.7	1.4	1.4	0.7
2014.....	na	na	na	na	na

Notes: 4.

Table 371**Assessments of Payment Instruments: Speed of Recipient Receiving Payment**

Percentage of consumers

	Very slow	Slow	Neither slow nor fast	Fast	Very Fast
Cash					
2012.....	na	na	na	na	na
2013.....	0.3	0.4	0.8	1.2	1.4
2014.....	na	na	na	na	na
Check					
2012.....	na	na	na	na	na
2013.....	0.7	1.4	1.4	1.1	0.6
2014.....	na	na	na	na	na
Money order					
2012.....	na	na	na	na	na
2013.....	0.7	1.2	1.4	1.2	0.8
2014.....	na	na	na	na	na
Debit card					
2012.....	na	na	na	na	na
2013.....	0.2	0.5	1.2	1.4	1.3
2014.....	na	na	na	na	na
Credit card					
2012.....	na	na	na	na	na
2013.....	0.3	0.8	1.3	1.4	1.1
2014.....	na	na	na	na	na
Prepaid card					
2012.....	na	na	na	na	na
2013.....	0.3	0.7	1.3	1.4	1.2
2014.....	na	na	na	na	na
Bank account number payment					
2012.....	na	na	na	na	na
2013.....	0.5	1.0	1.4	1.4	0.9
2014.....	na	na	na	na	na
Online banking bill payment					
2012.....	na	na	na	na	na
2013.....	0.5	0.9	1.3	1.4	1.0
2014.....	na	na	na	na	na

Notes: 4.

Table 37m**Assessments of Payment Instruments: Speed of Notification of Balances**

Percentage of consumers

	Very slow	Slow	Neither slow nor fast	Fast	Very Fast
Cash					
2012.....	na	na	na	na	na
2013.....	0.4	0.4	1.2	1.3	1.4
2014.....	na	na	na	na	na
Check					
2012.....	na	na	na	na	na
2013.....	0.9	1.4	1.3	1.0	0.6
2014.....	na	na	na	na	na
Money order					
2012.....	na	na	na	na	na
2013.....	0.7	1.1	1.4	1.1	1.0
2014.....	na	na	na	na	na
Debit card					
2012.....	na	na	na	na	na
2013.....	0.3	0.7	1.2	1.4	1.3
2014.....	na	na	na	na	na
Credit card					
2012.....	na	na	na	na	na
2013.....	0.4	1.0	1.4	1.4	1.0
2014.....	na	na	na	na	na
Prepaid card					
2012.....	na	na	na	na	na
2013.....	0.4	0.8	1.4	1.3	1.1
2014.....	na	na	na	na	na
Bank account number payment					
2012.....	na	na	na	na	na
2013.....	0.5	1.0	1.4	1.4	0.9
2014.....	na	na	na	na	na
Online banking bill payment					
2012.....	na	na	na	na	na
2013.....	0.4	0.9	1.3	1.4	1.1
2014.....	na	na	na	na	na

Notes: 4.

Table 37n

Assessments of Payment Locations: Security

Percentage of consumers

	Survey year	Very risky	Risky	Neither risky nor secure	Secure	Very secure
In person	2012.....	0.2	0.4	1.0	1.3	1.5
	2013.....	0.2	0.5	1.0	1.4	1.4
	2014.....	na	na	na	na	na
By mail or other delivery service	2012.....	0.5	1.2	1.4	1.4	0.9
	2013.....	0.6	1.3	1.4	1.3	0.5
	2014.....	na	na	na	na	na
Landline phone	2012.....	0.6	1.1	1.4	1.4	1.1
	2013.....	na	na	na	na	na
	2014.....	na	na	na	na	na
Laptop or desktop computer (internet)	2012.....	0.7	1.2	1.3	1.5	0.9
	2013.....	na	na	na	na	na
	2014.....	na	na	na	na	na
Web browser on a laptop or desktop computer, tablet, or mobile phone	2012.....	na	na	na	na	na
	2013.....	0.9	1.4	1.2	1.2	0.5
	2014.....	na	na	na	na	na
Laptop or desktop computer (voice call using service like Skype)	2012.....	0.9	1.4	1.4	1.1	0.7
	2013.....	na	na	na	na	na
	2014.....	na	na	na	na	na
Mobile phone (voice call)	2012.....	0.9	1.4	1.4	1.3	0.7
	2013.....	na	na	na	na	na
	2014.....	na	na	na	na	na
Mobile phone (internet)	2012.....	0.8	1.4	1.4	1.3	0.7
	2013.....	na	na	na	na	na
	2014.....	na	na	na	na	na
Mobile phone (text message)	2012.....	1.2	1.4	1.4	1.0	0.6
	2013.....	0.7	1.4	1.2	1.4	0.6
	2014.....	na	na	na	na	na
Mobile phone (app)	2012.....	na	na	na	na	na
	2013.....	1.0	1.4	1.3	1.0	0.4
	2014.....	na	na	na	na	na
Tablet (internet)	2012.....	0.8	1.3	1.4	1.3	0.8
	2013.....	na	na	na	na	na
	2014.....	na	na	na	na	na
Tablet (voice call using service like Skype)	2012.....	1.1	1.4	1.5	1.1	0.5
	2013.....	na	na	na	na	na
	2014.....	na	na	na	na	na
Voice call (landline phone, mobile phone, or internet service like Skype)	2012.....	na	na	na	na	na
	2013.....	0.7	1.3	1.3	1.3	0.6
	2014.....	na	na	na	na	na

Notes: 1, 2, 4.

Table 37o**Risk of Overdrafting a Bank Account**

Percentage of consumers

	(5) Extremely likely	(4)	(3)	(2)	(1) Not at all likely
Check					
2012.....	na	na	na	na	na
2013.....	1.3	1.3	1.0	0.9	1.1
2014.....	na	na	na	na	na
Debit card					
2012.....	na	na	na	na	na
2013.....	1.1	1.2	1.1	1.1	1.2
2014.....	na	na	na	na	na
Bank account number payment					
2012.....	na	na	na	na	na
2013.....	1.0	1.2	1.3	1.0	1.2
2014.....	na	na	na	na	na
Online banking bill payment					
2012.....	na	na	na	na	na
2013.....	1.0	1.1	1.3	1.1	1.2
2014.....	na	na	na	na	na

Table 37p**Assessment of Debit Authorization Mode**

Percentage of consumers

	Security	Very risky	Risky	Neither risky nor secure	Secure	Very secure
PIN debit card						
2012.....		0.7	1.1	1.1	1.5	1.3
2013.....		0.7	1.0	1.1	1.4	1.0
2014.....		0.7	1.1	1.2	1.5	1.3
Signature debit card						
2012.....		0.6	1.2	1.4	1.4	1.2
2013.....		0.6	1.3	1.3	1.4	0.8
2014.....		0.7	1.2	1.4	1.4	1.1
No PIN and no signature debit card						
2012.....		1.4	1.4	1.2	0.7	0.6
2013.....		1.4	1.3	1.0	0.7	0.5
2014.....		1.5	1.4	1.2	0.8	0.6
Using a debit card online						
2012.....		1.1	1.5	1.3	1.1	0.6
2013.....		1.1	1.4	1.2	1.1	0.4
2014.....		1.3	1.5	1.3	1.2	0.6

Table 37q**Preferred Way of Authorizing Debit Card Payments**

Percentage of consumers

	2012	2013	2014
PIN.....	1.7	1.5	1.7
Signature.....	1.5	1.3	1.3
Either one is fine/I'm indifferent.....	1.4	1.3	1.4
Neither one/ I prefer not to enter a PIN or give my signature.....	na	na	0.6

Notes: 1, 2, 4.

Table 38**Demographics: Gender, Age, Race, Ethnicity, and Education**

Percentage of consumers, except where noted*

	2012	2013	2014
U.S. Population age 18 + older (millions)†	—	—	—
Number of survey respondents	—	—	—
Gender			
Male.....	1.5	1.3	1.5
Female.....	1.5	1.3	1.5
Age			
18–24.....	1.0	0.8	0.8
25–34.....	1.5	1.2	1.5
35–44.....	1.1	1.0	1.0
45–54.....	1.1	1.0	1.2
55–64.....	0.9	0.9	1.0
65 and older.....	1.0	1.1	1.2
Race			
White.....	1.6	1.2	1.4
Black.....	1.3	0.9	1.0
Asian.....	0.5	0.4	0.4
Other.....	1.1	0.8	1.1
Ethnicity			
Hispanic or Latino.....	1.3	1.1	1.3
Education			
No high school diploma.....	1.0	0.9	1.0
High school.....	1.6	1.4	1.7
Some college.....	1.2	1.1	1.2
College.....	0.8	0.8	0.9
Post-graduate study.....	0.7	0.7	0.7

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

† Source: Haver Analytics. October estimate, Civilian Noninstitutional Population by Sex and Age

Notes: 1, 4.

Table 39**Income and Labor Force Status**

Percentage of consumers*

	2012	2013	2014
Household income			
Less than \$25,000.....	1.4	1.2	1.4
\$25,000–\$49,999.....	1.3	1.2	1.3
\$50,000–\$74,999.....	1.1	1.1	1.2
\$75,000–\$99,999.....	1.0	0.8	0.9
\$100,000–\$124,999.....	0.8	0.8	0.9
\$125,000 or more.....	0.8	0.8	1.0
\$125,000–\$199,999.....	0.7	0.7	0.9
\$200,000 or more.....	0.4	0.4	0.4
Respondent income			
Highest in household.....	1.5	1.4	1.5
About equal with highest.....	1.2	1.0	1.1
2nd highest.....	1.3	1.2	1.4
3rd highest or lower.....	0.9	0.9	1.0
Labor force status			
Working now.....	1.5	1.3	1.5
Unemployed and looking for work†.....	1.0	0.7	0.8
Temporarily laid off, on sick or other leave.....	0.2	0.2	0.2
Disabled.....	0.9	0.7	0.9
Retired.....	1.1	1.0	1.1
Homemaker.....	0.9	0.8	1.0
Other.....	0.4	0.5	0.5

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

† The numbers for unemployment differ from the official BLS numbers because of differences between the RAND American Life Panel and the BLS in the methodologies for collecting the data and computing the unemployment rate.

Notes: 1, 4, 5.

Table 40**Consumers' Financial Responsibility in the Household**

Percentage of consumers

	None	Some	Shared equally	Most	All
Bill payment					
2012.....	1.1	0.9	1.2	0.8	1.5
2013.....	1.1	0.9	1.0	0.8	1.4
2014.....	1.1	1.0	1.2	0.8	1.5
Shopping					
2012.....	0.9	1.2	1.3	1.0	1.4
2013.....	0.8	1.1	1.1	1.0	1.4
2014.....	1.0	1.1	1.3	1.0	1.5
Saving and investing					
2012.....	1.0	1.0	1.3	1.1	1.4
2013.....	1.0	0.8	1.3	1.1	1.3
2014.....	0.9	0.9	1.5	1.0	1.4
Other					
2012.....	0.9	1.1	1.3	1.1	1.4
2013.....	0.9	0.8	1.3	1.0	1.4
2014.....	1.0	0.8	1.5	1.0	1.5

Notes: 1, 2, 4.

Table 41**Selected Assets and Liabilities**

Percentage of consumers, except as noted

	2012	2013	2014
Home ownership rate	1.5	1.3	1.5
Credit card debt			
Carried unpaid balance at any time during the past 12 months	1.4	1.3	1.5
Carried unpaid balance last month	1.4	1.3	1.5
Mean credit card balance unpaid, previous month (dollars)			
Per credit card adopter.....	281	327	253
Per adopter with unpaid balance.....	477	520	404
Median credit card balance unpaid, previous month (dollars)			
Per credit card adopter.....	71	50	85
Per adopter with unpaid balance.....	344	295	314
Change in unpaid balance since a year ago			
Much lower.....	1.5	1.5	1.5
Lower.....	1.9	1.9	2.0
About the same.....	2.1	2.0	2.1
Higher.....	1.9	1.6	1.7
Much higher.....	1.5	1.0	1.1
Interest rate on card with largest balance			
0%.....	1.5	1.2	na
0.01–5.00.....	1.0	1.1	na
5.01–10.00.....	1.9	1.8	na
10.01–15.00.....	1.9	1.6	na
15.01–20.00.....	1.7	1.6	na
20.01–25.00.....	1.5	1.4	na
25.01–30.00.....	0.9	0.8	na
30.01–35.00.....	0.2	0.2	na
More than 35%.....	0.1	0.1	na
I don't know.....	1.0	1.2	na

Notes: 1, 2, 4, 5.