

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

Percentage of consumers

	2011 ^r	2012 ^r	2013
Deposit and payment accounts.....	0.7	0.4	0.6
Bank deposit accounts.....	1.0	1.1	0.9
Checking.....	1.1	1.1	0.9
Primary account earns interest.....	1.5	1.5	1.5
Overdraft protection.....	1.5	1.6	1.3
Savings.....	1.4	1.4	1.2
Traditional or passbook.....	1.4	1.4	1.2
Money market*.....	na	na	na
With check privileges*.....	na	na	na
Nonbank payment accounts.....	1.5	1.7	1.4
Amazon payments.....	1.0	1.1	1.0
Google checkout.....	0.6	0.6	0.6
Paypal.....	1.4	1.6	1.4
Other.....	0.4	0.4	0.3
Other accounts.....	1.2	1.1	1.0
Prepaid cards (bank and nonbank).....	2.1	1.5	1.4
Credit and charge cards.....	1.5	1.5	1.3
Deposit account access technologies.....	1.2	1.2	1.0
ATM card.....	1.3	1.3	1.1
ATM card (no debit feature).....	1.4	1.4	1.3
Debit card.....	1.3	1.3	1.2
Telephone banking.....	1.4	1.4	1.3
Online banking.....	1.5	1.5	1.3
Mobile banking.....	1.4	1.5	1.4
App installed.....	1.1	1.3	1.3
Information and communication technologies.....	0.8	0.6	0.7
Mobile phone.....	0.8	0.6	0.7
Smart phone (iPhone, Android, BlackBerry, etc.).....	1.4	1.5	1.3
Tablet.....	na	1.3	na

* The 2011–2013 SCPC surveys did not ask questions about money market accounts, but it is possible that questions about money market accounts may appear in future surveys.

Notes: 1–4, 11, 13.

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

Percentage of consumers

	2011	2012	2013
Deposit and payment accounts.....	0.5	0.3	0.5
Bank deposit accounts.....	0.7	0.8	0.7
Checking.....	0.8	0.9	0.7
Primary account earns interest.....	na	na	na
Overdraft protection.....	na	na	na
Savings.....	1.0	1.2	0.9
Traditional or passbook.....	1.0	1.2	0.9
Money market*.....	na	na	na
With check privileges*.....	na	na	na
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.....	1.1	0.9	0.8
Prepaid cards (bank and nonbank).....	1.8	1.3	1.3
Credit and charge cards.....	1.3	1.3	1.1
Deposit account access technologies.....	0.7	0.4	0.8
ATM card.....	1.1	1.1	0.9
ATM card (no debit feature).....	1.4	1.5	1.3
Debit card.....	1.2	1.2	1.1
Telephone banking.....	1.5	1.5	1.4
Online banking.....	1.4	1.4	1.2
Mobile banking.....	1.5	1.5	1.4
App installed.....	1.2	1.4	na
Information and communication technologies.....	0.5	0.4	0.5
Mobile phone.....	0.5	0.4	0.5
Smart phone (iPhone, Android, BlackBerry, etc.).....	na	na	na
Tablet.....	na	na	na

* The 2011–2013 SCPC surveys did not ask questions about money market accounts, but it is possible that questions about money market accounts may appear in future surveys.

Notes: 1–4, 8, 11, 13.

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

Percentage of consumers

	2011	2012 ^r	2013
Deposit and payment accounts.....	0.4	0.3	0.3
Bank deposit accounts.....	0.8	0.7	0.6
Checking.....	0.8	0.8	0.6
Primary account earns interest.....	na	na	na
Overdraft protection.....	na	na	na
Savings.....	1.2	1.0	1.0
Traditional or passbook.....	1.2	1.0	1.0
Money market*.....	na	na	na
With check privileges*.....	na	na	na
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	0.7
Prepaid cards (bank and nonbank).....	1.8	1.3	1.1
Credit and charge cards.....	1.1	1.1	0.9
Deposit account access technologies.....	0.9	0.7	0.7
ATM card.....	0.9	0.8	0.8
ATM card (no debit feature).....	1.2	1.3	1.2
Debit card.....	0.8	0.8	0.7
Telephone banking.....	0.9	0.9	0.7
Online banking.....	0.8	0.6	0.7
Mobile banking.....	0.6	0.8	0.1
App installed.....	0.3	0.5	na
Information and communication technologies.....	0.7	0.5	0.5
Mobile phone.....	0.7	0.5	0.5
Smart phone (iPhone, Android, BlackBerry, etc.).....	na	na	na
Tablet.....	na	na	na

* The 2011–2013 SCPC surveys did not ask questions about money market accounts, but it is possible that questions about money market accounts may appear in future surveys.

Notes: 1–4, 9, 11, 13.

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

Percentage of consumers*	2011 ^r	2012 ^r	2013
Primary checking account.....	1.1	1.1	0.9
Commercial bank.....	1.5	1.5	1.3
Savings and loan.....	0.7	0.8	0.6
Credit union.....	1.1	1.2	1.0
Brokerage.....	0.2	0.1	0.1
Internet bank.....	0.3	0.3	0.2
Other.....	0.6	0.3	0.3
Primary savings account.....	1.4	1.4	1.2
Commercial bank.....	1.4	1.4	1.3
Savings and loan.....	0.6	0.8	0.6
Credit union.....	1.2	1.3	1.1
Brokerage.....	0.2	0.3	0.2
Internet bank.....	0.4	0.5	0.3
Other.....	0.4	0.2	0.1
Percentage of account adopters [†]	2011	2012	2013
Primary checking account.....			
Commercial bank.....	1.4	1.5	1.3
Savings and loan.....	0.7	0.9	0.7
Credit union.....	1.2	1.3	1.2
Brokerage.....	0.2	0.1	0.1
Internet bank.....	0.4	0.3	0.2
Other.....	0.6	0.3	0.3
Primary savings account.....			
Commercial bank.....	1.6	1.6	1.5
Savings and loan.....	0.8	1.0	0.8
Credit union.....	1.5	1.6	1.4
Brokerage.....	0.3	0.4	0.3
Internet bank.....	0.6	0.6	0.4
Other.....	0.5	0.3	0.2

* 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, 1.3 percent of checking account adopters identified "commercial bank" as the location of their primary checking account in 2013.

Notes: 1–4.

Table 5**Interest rates on primary accounts**

Percentage of adopters of checking or savings accounts

	2011	2012	2013
Checking account interest rate			
0%.....	1.5	1.5	1.5
0.01–0.05.....	1.3	1.3	1.3
0.06–0.10.....	0.7	0.7	0.5
0.11–0.15.....	0.3	0.3	0.3
0.16–0.20.....	0.5	0.3	0.2
0.21–0.25.....	0.3	0.3	0.3
0.26–0.50.....	0.2	0.3	0.2
0.51–0.75.....	0.2	0.4	0.3
0.76–1.00.....	0.2	0.3	0.3
1.01–1.50.....	0.4	0.4	0.4
1.51–2.00.....	0.1	0.3	0.2
2.01–2.50.....	0.0	0.2	0.2
2.51–3.00.....	0.1	0.2	0.2
More than 3%.....	0.2	0.1	0.2
Don't know.....	1.1	1.1	0.9
Savings account interest rate			
0%.....	na	na	1.1
0.01–0.05.....	na	na	1.6
0.06–0.10.....	na	na	0.9
0.11–0.15.....	na	na	0.4
0.16–0.20.....	na	na	0.5
0.21–0.25.....	na	na	0.6
0.26–0.50.....	na	na	0.6
0.51–0.75.....	na	na	0.6
0.76–1.00.....	na	na	0.5
1.01–1.50.....	na	na	0.6
1.51–2.00.....	na	na	0.5
2.01–2.50.....	na	na	0.3
2.51–3.00.....	na	na	0.3
More than 3%.....	na	na	0.4
Don't know.....	na	na	1.2

Notes: 2, 4.

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

Percentage of consumers

	2011	2012	2013
Assets	0.0	0.0	0.1
Money (M1)*	0.0	0.0	0.1
Cash (currency).....	0.2	0.0	0.2
Traveler's check.....	0.4	0.3	0.3
Demand deposit accounts, consumer.....	0.9	0.7	0.7
Checks.....	1.3	1.3	1.1
Certified.....	na	0.6	0.6
Debit card.....	1.3	1.3	1.2
Online banking bill payment.....	1.5	1.5	1.4
Bank account number payment.....	1.5	1.5	1.4
Other deposit accounts			
Cashier's check.....	na	0.8	0.8
Unknown asset type	1.4	1.4	1.3
Direct deduction from income.....	1.3	1.1	1.1
Money order.....	1.3	1.4	1.1
Prepaid card.....	2.1	1.5	1.4
Liabilities	1.5	1.5	1.2
Credit or charge card.....	1.5	1.5	1.3
Credit.....	1.5	1.5	1.3
Charge.....	0.7	0.9	0.6
Text/SMS mobile payment.....	0.5	0.6	0.9

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

Notes: 1–4, 7, 13.

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

Percentage of consumers

	2011	2012	2013
Paper instruments.....	0.2	0.0	0.1
Cash.....	0.2	0.0	0.2
Checks.....	1.3	1.3	1.1
Certified check.....	na	0.6	0.6
Cash and check substitutes.....	1.3	1.4	1.2
Money order.....	1.3	1.4	1.1
Traveler's check.....	0.4	0.3	0.3
Cashier's check.....	na	0.8	0.8
Payment cards.....	1.2	0.6	0.7
Debit.....	1.3	1.3	1.2
Credit or charge card.....	1.5	1.5	1.3
Credit.....	1.5	1.5	1.3
Charge.....	0.7	0.9	0.6
Prepaid.....	2.1	1.5	1.4
Electronic payments.....	1.4	1.4	1.2
Online banking bill payment.....	1.5	1.5	1.4
Bank account number payment.....	1.5	1.5	1.4
Other means of payment.....	1.3	1.1	1.1
Direct deduction from income.....	1.3	1.1	1.1

Notes: 1–4, 7, 13.

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

Percentage of consumers

	2011	2012	2013
Paper instruments.....	1.3	1.3	1.1
Cash.....	na	na	na
Checks.....	na	na	na
Certified check.....	na	na	na
Cash and check substitutes.....	na	na	na
Money order.....	1.3	1.3	1.1
Traveler's check.....	na	na	na
Cashier's check.....	na	na	na
Payment cards.....	0.8	0.4	0.5
Debit.....	1.2	1.2	1.1
Credit or charge card.....	1.3	1.3	1.1
Credit.....	na	na	na
Charge.....	na	na	na
Prepaid.....	1.8	1.3	1.3
Electronic payments.....	1.5	1.5	1.3
Online banking bill payment.....	1.5	1.5	1.3
Bank account number payment.....	na	na	na
Other means of payment.....	na	na	na
Direct deduction from income.....	na	na	na

Notes: 1–4, 7, 8, 13.

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

Percentage of consumers

	2011	2012	2013
Paper instruments.....	1.5	1.5	1.3
Cash.....	na	na	na
Checks.....	na	na	na
Certified check.....	na	na	na
Cash and check substitutes.....	na	na	na
Money order.....	1.5	1.5	1.3
Traveler's check.....	na	na	na
Cashier's check.....	na	na	na
Payment cards.....	0.5	0.4	0.4
Debit.....	0.8	0.8	0.7
Credit or charge card.....	1.1	1.1	0.9
Credit.....	na	na	na
Charge.....	na	na	na
Prepaid.....	1.8	1.3	1.1
Electronic payments.....	0.9	0.7	0.7
Online banking bill payment.....	0.9	0.7	0.7
Bank account number payment.....	na	na	na
Other means of payment.....	na	na	na
Direct deduction from income.....	na	na	na

Notes: 1–4, 9, 13.

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

Percentage of consumers

	2011	2012	2013
Debit cards	1.3	1.3	1.2
Rewards.....	na	1.3	1.0
Nonrewards.....	na	na	na
Contactless.....	1.0	0.9	0.8
Credit cards or charge cards	1.5	1.5	1.3
Rewards.....	1.5	1.5	1.4
Nonrewards.....	1.4	1.5	1.3
Credit	1.5	1.5	1.3
Rewards.....	1.5	1.5	1.4
Nonrewards.....	1.4	1.5	1.3
Contactless.....	0.7	0.9	0.8
General purpose.....	1.5	1.5	1.3
Rewards.....	1.4	1.5	1.4
Nonrewards.....	1.3	1.3	1.2
Visa, MasterCard, Discover	1.5	1.5	1.3
Visa.....	na	na	1.3
MasterCard.....	na	na	1.3
Discover.....	na	na	1.1
American Express	0.8	0.9	1.0
Company or store branded	1.4	1.5	1.4
Rewards.....	1.1	1.2	1.1
Nonrewards.....	1.1	1.2	1.1
Charge	0.7	0.9	0.6
Rewards.....	0.6	0.7	0.5
Nonrewards.....	0.4	0.3	0.3
American Express charge cards.....	0.7	0.8	0.6
Rewards.....	0.6	0.6	0.5
Nonrewards.....	0.3	0.2	0.3
Diners Club or other charge cards.....	0.3	0.5	0.2
Rewards.....	0.1	0.3	0.1
Nonrewards.....	0.2	0.2	0.1

Notes: 1–4, 10.

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

Percentage of consumers

	2011 ^r	2012 ^r	2013
Prepaid cards*	2.1	1.5	1.4
Contactless.....	0.6	0.7	0.4
Government related	1.6	1.3	1.0
Direct express card.....	1.0	0.5	0.3
Electronic benefits transfer (EBT) card.....	1.5	1.1	0.8
Public transportation card.....	0.9	0.9	0.7
Other federal, state, or local government benefit card.....	na	0.5	0.4
Employer related	1.1	1.0	0.8
Payroll card.....	0.4	0.5	0.3
Incentive card.....	0.2	0.5	0.3
Benefit card.....	1.1	0.9	0.8
Other	2.0	1.5	1.3
Gift card.....	1.9	1.4	1.2
Phone card.....	0.9	0.7	0.5
Remittance card.....	0.2	0.3	0.1
Rebate card.....	0.8	0.8	0.6
Location specific card.....	0.4	0.5	0.4
Other general purpose card.....	1.2	0.9	0.8
Contactless Technologies	1.7	1.3	1.2
Any payment card.....	1.2	1.2	1.1
Electronic toll payment.....	0.8	0.8	0.9
Mobile app.....	na	na	0.6
Key fob.....	0.4	0.4	0.3
Mobile phone [†]	0.4	0.3	0.3

* In 2011, the prepaid cards question asked respondents about 12 different types of prepaid cards. In 2012 and beyond, the question asked respondents about one additional type of prepaid card, for a total of 13 categories.

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

Notes: 1–4, 7, 12, 13.

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

Mean number per adopter*

	2011 ^r	2012 ^r	2013
Deposit accounts.....	0.1	0.1	0.0
Checking.....	0.0	0.0	0.0
Savings.....	0.0	0.0	0.0
Traditional or passbook.....	na	na	na
Money market [†]	na	na	na
Payment cards.....	0.2	0.2	0.1
ATM card.....	0.1	0.0	0.0
ATM card (no debit feature).....	0.1	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.....	0.0	0.1	0.1
Nonrewards.....	0.1	0.1	0.1
Branded	0.1	0.1	0.1
Rewards.....	0.0	0.0	0.0
Nonrewards.....	0.0	0.1	0.1
Charge	0.0	0.0	0.0
Rewards.....	0.0	0.0	0.0
Nonrewards.....	0.0	0.0	0.0
Prepaid cards.....	0.2	0.1	0.1
Government related.....	0.0	0.0	0.0
Employer related.....	0.0	0.0	0.0
Other.....	0.3	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.

[†] The 2011–2013 SCPC surveys did not ask questions about money market accounts, but it is possible that questions about money market accounts may appear in future surveys.

Notes: 1–4, 7, 10, 13.

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

Mean number per consumer or adopter

	2011	2012	2013
Available number of payment instruments (all consumers).....	9	9	9
Total (all consumers).....	0.1	0.1	0.0
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	0.1	0.0
Cash adopters.....	0.1	0.1	0.0
Check adopters.....	0.0	0.0	0.0
Money order adopters.....	0.1	0.1	0.1
Traveler's check adopters.....	0.2	s	s
Payment card adopters.....	0.1	0.0	0.0
Debit adopters.....	0.0	0.0	0.0
Credit adopters.....	0.0	0.0	0.0
Prepaid 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, 13, 15.

Table 14**Cash and Prepaid Card Holdings**

Dollars per consumer, except as noted

	Mean			Median		
	2011 ^r	2012 ^r	2013	2011 ^r	2012 ^r	2013
Cash holdings	29	78	114	5	5	4
On person.....	4	8	3	2	2	1
On property.....	30	79	118	2	3	3
Excluding large-value holdings*.....	11	16	12	5	5	3
On person.....	4	8	3	1	2	2
On property.....	11	14	12	1	3	2
Prepaid card holdings	68	20	na	2	3	na
Prepaid card holdings, adopters only.....	133	37	na	7	8	na

* 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 \$2,711 in 2011, \$3,600 for in 2012, and \$4,120 in 2013.

Notes: 1–5, 13.

Table 15

Cash Holdings, by Adoption of Deposit Accounts and Payment Instruments

Dollars per consumer*†

Adopters	Mean			Median		
	2011 ^r	2012 ^r	2013	2011 ^r	2012 ^r	2013
Deposit account	12	15	13	5	5	4
On person.....	4	4	3	2	2	1
On property.....	11	14	13	2	3	3
ATM or debit card	12	11	13	4	4	3
On person.....	3	4	4	1	2	2
On property.....	12	10	13	2	3	2
Credit card	13	20	16	6	7	6
On person.....	3	10	4	2	3	2
On property.....	13	17	16	3	3	4
Prepaid card	25	21	16	9	10	6
On person.....	10	6	5	4	3	2
On property.....	25	20	15	3	4	4
Money order	19	43	27	12	11	7
On person.....	9	31	5	4	5	2
On property.....	15	27	26	3	4	2
Nonadopters	Mean			Median		
	2011 ^r	2012 ^r	2013	2011 ^r	2012 ^r	2013
Deposit account	30	119	20	5	19	11
On person.....	11	91	10	2	9	3
On property.....	26	77	16	2	12	6
ATM or debit card	29	82	31	21	22	17
On person.....	14	43	7	7	7	7
On property.....	26	72	29	4	10	9
Credit card	21	28	14	6	5	5
On person.....	9	7	5	2	3	2
On property.....	19	25	13	1	1	2
Prepaid card	19	25	18	11	5	6
On person.....	5	15	4	3	4	3
On property.....	17	21	18	2	2	2
Money order	13	17	14	5	5	5
On person.....	4	4	4	2	2	2
On property.....	13	17	13	2	3	4

* "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, 13.

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

Dollars per consumer per location, except as noted*

Total	Mean			Median		
	2011	2012	2013	2011	2012	2013
Cash withdrawals per month†	28	47	54	15	15	13
Amount per withdrawal.....	6	6	4	5	6	4
Withdrawals (number per month).....	0.2	0.4	0.4	0.2	0.1	0.1
Most frequented location per month	25	29	45	16	14	7
Amount per withdrawal.....	6	6	5	10	9	2
Withdrawals (number per month).....	0.2	0.2	0.3	0.2	0.2	0.2
All other locations per month	11	26	15	3	2	2
Amount per withdrawal.....	4	5	3	2	2	2
Withdrawals (number per month).....	0.1	0.2	0.1	0.0	0.0	0.1
At Most Frequent Location, per month	Mean			Median		
	2011	2012	2013	2011	2012	2013
ATM	28	39	27	16	16	7
Amount per withdrawal.....	4	5	4	4	5	3
Withdrawals (number per month).....	0.3	0.3	0.2	0.2	0.2	0.1
Bank teller	53	51	104	25	49	38
Amount per withdrawal.....	15	15	13	10	12	11
Withdrawals (number per month).....	0.2	0.3	0.8	0.1	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	12	10	39	4	8	7
Amount per withdrawal.....	2	2	2	4	3	3
Withdrawals (number per month).....	0.4	0.3	0.8	0.3	0.2	0.2
Employer	s	232	482	s	282	194
Amount per withdrawal.....	s	37	34	s	39	20
Withdrawals (number per month).....	s	1.1	1.0	s	0.9	0.7
Family or friend	34	180	79	18	17	15
Amount per withdrawal.....	16	8	21	6	8	6
Withdrawals (number per month).....	0.7	2.3	1.3	0.2	0.3	0.1
Other	339	281	803	124	158	175
Amount per withdrawal.....	44	24	40	32	21	22
Withdrawals (number per month).....	2.0	2.0	3.6	0.7	0.6	1.3

* 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, 15.

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

Percentage of consumers

Share of Consumers Making a Cash Withdrawal	Mean		
	2011	2012	2013
Monthly.....	0.7	0.8	0.8
Annually.....	0.4	0.3	0.4

Most Frequent Location	Mean		
	2011	2012	2013
ATM.....	1.5	1.5	1.4
Bank teller.....	1.2	1.3	1.2
Check cashing store.....	0.5	0.6	0.5
Retail or grocery store.....	0.8	0.9	0.9
Employer.....	0.6	0.6	0.5
Family or friend.....	0.8	0.7	0.7
Other.....	0.6	0.6	0.5

Most Frequent Method, by Location	Mean		
	2011	2012 ^r	2013
ATM			
Debit card.....	na	2.0	1.6
ATM card.....	na	1.6	1.4
Prepaid card.....	na	1.4	0.5
Credit card cash advance.....	na	0.2	0.5
Other type of card.....	na	0.7	0.6
Retail store			
Debit card.....	na	2.7	2.3
Write a check.....	na	1.0	1.0
Prepaid card.....	na	0.8	1.5
Other method.....	na	2.4	1.6

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		
	2011	2012	2013	2011	2012	2013
Deposit account	26	32	44	10	17	10
Amount per withdrawal.....	4	5	4	4	4	3
Withdrawals (number per month).....	0.2	0.3	0.4	0.2	0.1	0.3
ATM or debit card	28	34	47	12	16	10
Amount per withdrawal.....	4	5	4	3	3	3
Withdrawals (number per month).....	0.2	0.3	0.4	0.2	0.1	0.1
Credit card	20	49	37	13	16	9
Amount per withdrawal.....	5	4	5	4	5	4
Withdrawals (number per month).....	0.2	0.4	0.3	0.2	0.3	0.2
Prepaid card	63	61	82	32	23	14
Amount per withdrawal.....	14	7	6	7	7	5
Withdrawals (number per month).....	0.5	0.5	0.6	0.3	0.1	0.1
Money order	80	177	205	35	56	35
Amount per withdrawal.....	12	12	10	10	9	6
Withdrawals (number per month).....	0.6	1.5	1.6	0.1	0.5	0.3
Nonadopters, per month	Mean			Median		
	2011	2012	2013	2011	2012	2013
Deposit account	124	442	438	116	165	119
Amount per withdrawal.....	52	43	27	37	27	24
Withdrawals (number per month).....	1.1	3.2	2.6	0.6	0.8	0.6
ATM or debit card	65	213	229	50	51	56
Amount per withdrawal.....	25	22	17	11	25	15
Withdrawals (number per month).....	0.7	1.6	1.4	0.4	0.5	0.3
Credit card	76	109	160	38	55	44
Amount per withdrawal.....	17	18	10	9	10	5
Withdrawals (number per month).....	0.6	1.0	1.2	0.1	0.1	0.1
Prepaid card	56	74	71	19	25	13
Amount per withdrawal.....	16	9	6	7	7	4
Withdrawals (number per month).....	0.5	0.6	0.6	0.3	0.3	0.2
Money order	27	34	42	12	16	9
Amount per withdrawal.....	7	7	5	5	5	4
Withdrawals (number per month).....	0.2	0.2	0.3	0.2	0.3	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

Percentage of consumers	2011	2012	2013
Nonbank payment accounts.....	1.4	1.6	1.3
Online payment service provider.....	1.3	1.5	1.3
Prepaid card reloading.....	1.1	1.0	na
Dollar amount per reloading, reloaders only.....	24.9	44.6	na
Number of reloads per month, reloaders only.....	0.1	0.2	na
Deposit account access technologies.....	1.2	1.3	1.0
Bank branch visit*.....	1.4	1.5	1.2
ATM.....	1.4	1.5	1.3
Telephone banking.....	1.3	1.3	1.2
Online banking.....	1.5	1.5	1.3
Using a computer or laptop.....	1.5	1.5	1.3
Using a mobile phone.....	1.1	1.3	1.2
Using other internet connected device.....	1.1	1.3	na
Online banking, using a mobile banking app.....	na	na	1.2
Mobile banking.....	1.4	1.4	1.3
Percentage of adopters	2011	2012	2013
Nonbank payment accounts.....	1.7	1.9	1.6
Online payment service provider.....	1.7	1.9	1.6
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
Deposit account access technologies.....	0.7	0.8	0.6
Bank branch visit*.....	1.3	1.4	1.1
ATM.....	1.1	1.3	1.3
Telephone banking.....	1.4	1.3	1.3
Online banking.....	1.4	1.3	1.2
Using a computer or laptop.....	1.4	1.4	1.3
Using a mobile phone.....	1.1	1.3	1.2
Using other internet connected device.....	1.2	1.4	na
Online banking, using a mobile banking app.....	na	na	1.3
Mobile banking.....	1.4	1.5	1.4

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

Notes: 1–4, 14.

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

Percentage of consumers, except where noted

	2011	2012	2013
Method of checking bank account balance.....	na	na	0.9
ATM.....	na	na	1.4
Bank website.....	na	na	1.3
Bank mobile app.....	na	na	1.3
Bank teller.....	na	na	1.4
Voice call.....	na	na	1.1
Paper bank statement.....	na	na	1.4
Other.....	na	na	0.4
Method of checking bank account balance, percentage of bank account adopters.....	na	na	0.3
ATM.....	na	na	1.5
Bank website.....	na	na	1.2
Bank mobile app.....	na	na	1.4
Bank teller.....	na	na	1.4
Voice call.....	na	na	1.2
Paper bank statement.....	na	na	1.5
Other.....	na	na	0.4
Mean number of times consumers check their account balance, per month			
Bank account.....	na	na	4.2
Credit card.....	na	na	0.4
Prepaid card.....	na	na	1.7
Median number of times consumers check their account balance, per month			
Bank account.....	na	na	1.0
Credit card.....	na	na	0.2
Prepaid card.....	na	na	0.2

Notes: 1-4.

Table 21

Mobile Banking and Mobile Payments

Percentage of consumers, except as noted

Banking	2011	2012	2013
Current adoption and use of mobile banking.....	1.4	1.5	1.4
Mobile banking app installed.....	1.1	1.3	1.3
Check balance or recent transactions with mobile phone.....	1.3	1.4	1.3
Bill pay with mobile phone.....	1.1	1.1	1.2
Receive a text message alert from your bank.....	1.1	1.2	1.1
Transfer money between two accounts with mobile phone.....	1.0	1.2	1.2
Take a photo of a check to deposit it.....	na	na	0.9
Send a text message to your bank.....	na	na	0.6
Historical adoption of mobile banking.....	1.5	1.5	1.4
Mobile banking app installed.....	1.2	1.4	na
Check balance or recent transactions with mobile phone.....	1.5	1.6	1.3
Bill pay with mobile phone.....	1.4	1.4	1.2
Receive a text message alert from your bank.....	1.2	1.4	1.2
Transfer money between two accounts with mobile phone.....	1.2	1.4	1.2
Take a photo of a check to deposit it.....	na	na	1.0
Send a text message to your bank.....	na	na	0.7
Discard rate of mobile banking.....	0.6	0.8	0.1
Mobile banking app installed.....	0.3	0.5	na
Check balance or recent transactions with mobile phone.....	0.7	0.8	0.5
Bill pay with mobile phone.....	0.7	0.8	0.5
Receive a text message alert from your bank.....	0.4	0.7	0.4
Transfer money between two accounts with mobile phone.....	0.2	0.5	0.4
Take a photo of a check to deposit it.....	na	na	0.2
Send a text message to your bank.....	na	na	0.2
Payments	2011	2012	2013
Use of mobile payments on an annual basis.....	1.1	1.2	1.3
Text/SMS.....	0.5	0.6	0.9
Contactless.....	0.4	0.3	0.3
Scanned a barcode.....	0.6	0.4	0.7
Used your mobile phone's web browser.....	0.8	1.0	1.1
Used a mobile app.....	0.7	0.8	0.7
Swiped card in device attached to mobile phone.....	na	0.8	1.1
Made an in-app purchase.....	na	na	0.8
Use of mobile payments on an annual basis (percentage of users).....	0.0	0.0	0.0
Text/SMS.....	3.5	2.9	2.1
Contactless.....	3.3	1.8	0.9
Scanned a barcode.....	4.5	2.4	1.7
Used your mobile phone's web browser.....	4.8	3.2	2.2
Used a mobile app.....	4.7	3.5	1.8
Swiped card in device attached to mobile phone.....	na	3.5	2.2
Made an in-app purchase.....	na	na	2.0

Notes: 1–4, 11.

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

Percentage of consumers

	Monthly			Annual		
	2011 ^r	2012	2013	2011	2012	2013
Assets.....	0.8	0.8	0.8	0.8	0.8	0.7
Money (M1)*.....	0.8	0.8	0.8	0.8	0.8	0.8
Cash (currency).....	1.1	1.1	1.1	1.0	1.1	1.0
Traveler's check.....	na	na	na	0.4	0.3	0.3
Demand deposit accounts, consumer.....	1.2	1.3	1.1	1.2	1.3	1.1
Checks.....	1.5	1.5	1.3	1.5	1.5	1.3
Certified.....	na	na	na	na	0.6	0.6
Debit card.....	1.4	1.5	1.3	1.4	1.5	1.3
Online banking bill payment.....	1.4	1.4	1.3	1.4	1.4	1.3
Bank account number payment.....	1.5	1.5	1.4	1.5	1.5	1.3
Other deposit accounts, bank.....	na	na	na	na	0.8	0.8
Cashier's check.....	na	na	na	na	0.8	0.8
Unknown asset type.....	1.4	1.4	1.2	1.4	1.4	1.3
Direct deduction from income.....	1.1	1.0	1.0	1.2	1.0	1.0
Money order.....	0.9	1.1	0.7	1.1	1.1	0.8
Prepaid.....	0.8	0.9	0.7	1.0	1.1	0.9
Liabilities.....	1.5	1.5	1.4	1.5	1.6	1.3
Credit or charge card.....	1.5	1.5	1.4	1.5	1.6	1.3
Text/SMS mobile payment.....	na	na	na	0.5	0.6	0.9

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

Notes: 1-4, 7.

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

Percentage of consumers

	Monthly			Annual		
	2011	2012	2013	2011 ^r	2012	2013
Paper instruments.....	0.9	1.0	0.9	0.8	0.9	0.9
Cash.....	1.1	1.1	1.1	1.0	1.1	1.0
Check.....	1.5	1.5	1.3	1.5	1.5	1.3
Certified check.....	na	na	na	na	0.6	0.6
Money order.....	0.9	1.1	0.7	1.1	1.1	0.8
Traveler's check.....	na	na	na	0.4	0.3	0.3
Cashier's check.....	na	na	na	na	0.8	0.8
Payment cards.....	1.8	1.3	1.0	1.8	1.3	1.0
Debit.....	1.4	1.5	1.3	1.4	1.5	1.3
Credit or charge card.....	1.5	1.5	1.4	1.5	1.6	1.3
Prepaid.....	1.1	0.9	0.7	1.4	1.1	0.9
Electronic payments.....	1.5	1.5	1.3	1.4	1.5	1.3
Online banking bill payment.....	1.4	1.4	1.3	1.4	1.4	1.3
Bank account number payment.....	1.5	1.5	1.4	1.5	1.5	1.3
Unknown/unspecified instrument.....	na	na	na	1.1	1.2	1.3
Mobile payments.....	na	na	na	1.1	1.2	1.3
Text/SMS.....	na	na	na	0.5	0.6	0.9
Contactless.....	na	na	na	0.4	0.3	0.3
Scanned a barcode.....	na	na	na	0.6	0.4	0.7
Used your mobile phone's web browser.....	na	na	na	0.8	1.0	1.1
Used a mobile app.....	na	na	na	0.7	0.8	0.7
Swiped card in device attached to mobile phone.....	na	na	na	na	0.8	1.1
Made an in-app purchase.....	na	na	na	na	na	0.8
Other means of payment.....	1.1	1.0	1.0	1.2	1.0	1.0
Direct deduction from income.....	1.1	1.0	1.0	1.2	1.0	1.0

Notes: 1-4.

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

Percentage of adopters†

	Monthly			Annual		
	2011	2012	2013	2011 ^r	2012 ^r	2013
Paper instruments.....	0.8	1.0	0.9	0.8	0.9	0.9
Cash.....	1.0	1.1	1.1	1.0	1.1	1.0
Check.....	1.3	1.4	1.3	1.2	1.2	1.1
Certified check.....	na	na	na	na	na	na
Money order.....	3.3	3.8	2.8	3.3	3.6	2.8
Traveler's check.....	na	na	na	na	na	na
Cashier's check.....	na	na	na	na	na	na
Payment cards.....	1.4	1.2	0.9	1.4	1.2	0.8
Debit.....	1.1	1.4	1.1	1.0	1.3	1.0
Credit or charge card.....	1.4	1.5	1.3	1.3	1.4	1.2
Prepaid.....	2.1	1.7	1.4	2.5	1.9	1.6
Electronic payments.....	1.0	1.2	1.1	0.8	1.1	0.9
Online banking bill payment.....	1.7	1.9	1.7	1.7	1.9	1.7
Bank account number payment*.....	1.1	1.2	1.0	0.0	0.0	0.0
Unknown/unspecified instrument						
Mobile payments.....	na	na	na	0.0	0.0	0.0
Text/SMS.....	na	na	na	3.5	2.9	2.1
Contactless.....	na	na	na	3.3	1.8	0.9
Scanned a barcode.....	na	na	na	4.5	2.4	1.7
Used your mobile phone's web browser.....	na	na	na	4.8	3.2	2.2
Used a mobile app.....	na	na	na	4.7	3.5	1.8
Swiped card in device attached to mobile phone.....	na	na	na	na	3.5	2.2
Made an in-app purchase.....	na	na	na	na	na	2.0
Other means of payment						
Direct deduction from income*.....	1.7	1.5	1.1	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 2013, 1.1 percent of cash adopters use cash in a typical month.

Notes: 1–4, 7, 13.

Table 24

Share of Consumers Making a Transaction, by Type of Transaction

Percentage of consumers

	Monthly			Annual		
	2011 ^r	2012	2013	2011 ^r	2012	2013
Any transaction.....	0.8	0.8	0.7	0.8	0.8	0.7
Online or electronic	1.2	1.3	1.1	1.2	1.2	1.1
By mail, in person, or by phone	0.8	0.9	0.8	0.8	0.9	0.8
Bill payments.....	0.9	1.0	0.9	0.9	0.9	0.9
Automatic.....	1.5	1.5	1.4	1.5	1.5	1.4
Direct deduction from income.....	1.1	1.0	1.0	1.2	1.0	1.0
Online.....	1.4	1.5	1.3	1.4	1.5	1.3
By mail, in person, or by phone.....	1.2	1.3	1.2	1.1	1.2	1.1
Nonbill payments.....	0.9	0.9	0.8	0.9	0.9	0.8
Online or electronic.....	1.5	1.5	1.4	1.5	1.5	1.3
By mail, in person, or by phone.....	0.9	1.0	0.8	0.9	1.0	0.8
Retail goods.....	1.0	1.2	0.9	1.0	1.2	0.9
Services.....	1.0	1.2	1.1	0.9	1.2	1.0
Person to person	1.5	1.5	1.4	1.4	1.4	1.3
Online or electronic.....	1.0	1.1	1.0	1.1	1.3	1.1
By mail, in person, or by phone.....	1.5	1.5	1.3	1.4	1.4	1.4

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*		
	2011	2012	2013	2011	2012	2013	2011	2012	2013
Paper instruments.....	1.3	1.4	1.3	1.1	1.2	1.0	1.0	1.1	1.0
Cash.....	1.4	1.4	1.3	na	na	na	1.1	1.2	1.1
Check.....	1.5	1.5	1.4	0.9	1.1	1.0	1.4	1.4	1.3
Money order.....	0.9	0.9	0.7	0.6	0.8	0.4	0.6	0.7	0.5
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards.....	2.1	1.5	1.3	2.0	1.5	1.3	1.9	1.4	1.2
Debit.....	1.5	1.5	1.3	1.2	1.3	1.1	1.5	1.5	1.4
Credit or charge card.....	1.4	1.4	1.3	1.2	1.1	1.1	1.4	1.5	1.4
Prepaid.....	0.8	0.7	0.5	0.5	0.7	0.5	1.1	0.8	0.7
Electronic payments.....	1.5	1.5	1.3	1.1	1.1	1.0	0.9	0.9	0.9
Online banking bill payment.....	1.3	1.4	1.3	na	na	na	0.7	0.7	0.6
Bank account number payment.....	1.5	1.5	1.4	1.1	1.1	1.0	0.6	0.8	0.7
Other means of payment.....	1.1	1.0	1.0	na	na	na	na	na	na
Direct deduction from income.....	1.1	1.0	1.0	na	na	na	na	na	na
Annual	Bill Payments			Nonbill payments					
				Online			Not online		
	2011	2012	2013	2011	2012	2013	2011	2012	2013
Paper instruments.....	1.2	1.3	1.2	1.2	1.3	1.1	1.0	1.1	1.0
Cash.....	1.5	1.5	1.3	na	na	na	1.1	1.1	1.0
Check.....	1.5	1.5	1.3	1.1	1.2	1.1	1.5	1.5	1.3
Money order.....	1.0	1.0	0.8	0.7	0.8	0.5	0.7	0.8	0.6
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards.....	2.0	1.4	1.3	2.1	1.5	1.4	1.9	1.4	1.1
Debit.....	1.5	1.5	1.3	1.3	1.4	1.2	1.5	1.5	1.3
Credit or charge card.....	1.4	1.5	1.3	1.3	1.4	1.3	1.5	1.5	1.4
Prepaid.....	0.9	0.8	0.6	0.7	0.8	0.6	1.3	1.0	0.8
Electronic payments.....	1.4	1.5	1.3	1.3	1.2	1.2	1.0	1.1	1.0
Online banking bill payment.....	1.4	1.4	1.3	na	na	na	0.8	0.8	0.7
Bank account number payment.....	1.5	1.5	1.4	1.3	1.2	1.2	0.7	1.0	0.9
Other means of payment.....	1.2	1.0	1.0	na	na	na	na	na	na
Direct deduction from income.....	1.2	1.0	1.0	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		
	2011	2012	2013	2011	2012	2013	2011	2012	2013
Any instrument	1.5	1.5	1.4	1.4	1.5	1.3	1.2	1.3	1.2
Paper instruments	na	na	na	na	na	na	1.3	1.4	1.3
Cash.....	na	na	na	na	na	na	1.4	1.4	1.3
Check.....	na	na	na	na	na	na	1.5	1.5	1.4
Money order.....	na	na	na	na	na	na	0.9	0.9	0.7
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	1.4	1.4	1.3	1.5	1.5	1.3	2.0	1.5	1.3
Debit.....	1.2	1.2	1.1	1.4	1.4	1.2	1.4	1.2	1.1
Credit or charge card.....	1.1	1.2	1.1	1.1	1.2	1.1	1.1	1.1	1.1
Prepaid.....	na	na	na	na	na	na	0.8	0.7	0.5
Electronic payments	1.4	1.5	1.3	1.5	1.5	1.4	na	na	na
Online banking bill payment.....	1.1	1.1	1.1	1.3	1.3	1.2	na	na	na
Bank account number payment.....	1.4	1.3	1.3	1.4	1.4	1.3	na	na	na
Other means of payment	1.1	1.0	1.0	na	na	na	na	na	na
Direct deduction from income.....	1.1	1.0	1.0	na	na	na	na	na	na

Annual	Automatic			Online			By mail or in person		
	2011	2012	2013	2011	2012	2013	2011	2012	2013
Any instrument	1.5	1.5	1.4	1.4	1.5	1.3	1.1	1.2	1.1
Paper instruments	na	na	na	na	na	na	1.2	1.3	1.2
Cash.....	na	na	na	na	na	na	1.5	1.5	1.3
Check.....	na	na	na	na	na	na	1.5	1.5	1.3
Money order.....	na	na	na	na	na	na	1.0	1.0	0.8
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	1.4	1.4	1.3	1.5	1.5	1.4	2.1	1.5	1.3
Debit.....	1.2	1.2	1.1	1.4	1.4	1.3	1.4	1.3	1.2
Credit or charge card.....	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
Prepaid.....	na	na	na	na	na	na	0.9	0.8	0.6
Electronic payments	1.4	1.5	1.3	1.5	1.5	1.4	na	na	na
Online banking bill payment.....	1.1	1.1	1.1	1.3	1.3	1.2	na	na	na
Bank account number payment.....	1.4	1.4	1.3	1.4	1.4	1.3	na	na	na
Other means of payment	1.2	1.0	1.0	na	na	na	na	na	na
Direct deduction from income.....	1.2	1.0	1.0	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		
	2011 ^r	2012	2013	2011	2012	2013	2011	2012	2013
Any instrument	1.0	1.2	0.9	1.0	1.2	1.1	1.5	1.5	1.4
Paper instruments	1.3	1.4	1.2	1.3	1.4	1.3	1.5	1.5	1.3
Cash.....	1.3	1.4	1.3	1.4	1.5	1.3	1.4	1.5	1.3
Check.....	1.2	1.2	1.1	1.2	1.2	1.1	1.0	1.0	1.0
Money order.....	0.5	0.6	0.3	0.5	0.6	0.4	0.5	0.5	0.3
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	2.0	1.5	1.2	2.1	1.5	1.3	0.8	0.9	0.7
Debit.....	1.5	1.5	1.4	1.5	1.5	1.3	0.8	0.8	0.6
Credit or charge card.....	1.4	1.5	1.3	1.4	1.4	1.3	0.5	0.5	0.6
Prepaid.....	1.1	0.8	0.6	0.8	0.7	0.5	na	na	na
Electronic payments	na	na	na	na	na	na	0.9	0.9	0.9
Online banking bill payment.....	na	na	na	na	na	na	0.7	0.7	0.6
Bank account number payment.....	na	na	na	na	na	na	0.6	0.8	0.7
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		
	2011 ^r	2012	2013	2011	2012	2013	2011	2012	2013
Any instrument	1.0	1.2	0.9	0.9	1.2	1.0	1.4	1.4	1.3
Paper instruments	1.3	1.3	1.2	1.3	1.4	1.2	1.4	1.4	1.4
Cash.....	1.3	1.4	1.2	1.3	1.4	1.3	1.5	1.5	1.3
Check.....	1.3	1.4	1.2	1.3	1.4	1.2	1.3	1.3	1.2
Money order.....	0.7	0.6	0.4	0.6	0.7	0.5	0.5	0.6	0.4
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards	2.0	1.4	1.2	2.0	1.5	1.3	0.9	1.0	0.9
Debit.....	1.5	1.5	1.4	1.5	1.5	1.4	0.8	1.0	0.7
Credit or charge card.....	1.5	1.5	1.4	1.4	1.5	1.3	0.6	0.6	0.7
Prepaid.....	1.2	0.9	0.7	0.9	0.8	0.6	na	na	na
Electronic payments	na	na	na	na	na	na	1.0	1.1	1.0
Online banking bill payment.....	na	na	na	na	na	na	0.8	0.8	0.7
Bank account number payment.....	na	na	na	na	na	na	0.7	1.0	0.9
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 (%)	
	2011 ^r	2012	2013	11-12	12-13
Total payments	1.7	1.6	1.6	—	—
Assets	1.5	1.4	1.3	—	—
Money (M1)*	1.5	1.3	1.3	—	—
Cash (currency).....	0.8	0.7	0.7	—	—
Traveler's check.....	na	na	na	—	—
Demand deposit accounts, consumer	1.1	1.0	1.0	—	—
Checks.....	0.3	0.3	0.3	—	—
Certified.....	na	na	na	—	—
Debit card.....	0.9	0.8	0.8	—	—
Online banking bill payment.....	0.2	0.2	0.2	—	—
Bank account number payment.....	0.1	0.1	0.1	—	—
Other deposit accounts.....	na	na	na	—	—
Cashier's check.....	na	na	na	—	—
Other (unknown/unspecified)	0.1	0.1	0.1	—	—
Direct deduction from income.....	0.1	0.1	0.1	—	—
Money order.....	0.1	0.1	0.0	—	—
Prepaid.....	0.1	0.1	0.1	—	—
Prepaid, per adopter [†]	0.2	0.2	0.2	—	—
Liabilities	0.6	0.7	0.7	—	—
Credit or charge card.....	0.6	0.7	0.7	—	—
Text/SMS mobile payment.....	na	na	na	—	—

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

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

Notes: 1–4, 13.

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

Percentage per consumer

	Share (%)			Change	
	2011	2012	2013	11-12	12-13
Total payments	—	—	—	—	—
Assets	—	—	—	—	—
Money (M1)*	—	—	—	—	—
Cash (currency).....	—	—	—	—	—
Traveler's check.....	—	—	—	—	—
Demand deposit accounts, consumer	—	—	—	—	—
Checks.....	—	—	—	—	—
Certified.....	—	—	—	—	—
Debit card.....	—	—	—	—	—
Online banking bill payment.....	—	—	—	—	—
Bank account number payment.....	—	—	—	—	—
Other deposit accounts.....	—	—	—	—	—
Cashier's check.....	—	—	—	—	—
Other (unknown/unspecified)	—	—	—	—	—
Direct deduction from income.....	—	—	—	—	—
Money order.....	—	—	—	—	—
Prepaid.....	—	—	—	—	—
Prepaid, per adopter†.....	—	—	—	—	—
Liabilities	—	—	—	—	—
Credit or charge card.....	—	—	—	—	—
Text/SMS mobile payment.....	—	—	—	—	—

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

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

Notes: 1–4, 13.

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

Number per consumer	Mean			Growth rate (%)	
	2011 ^r	2012	2013	11-12	12-13
Total payments	1.7	1.6	1.6	—	—
Paper instruments	0.9	0.8	0.8	—	—
Cash.....	0.8	0.7	0.7	—	—
Check.....	0.3	0.3	0.3	—	—
Money order.....	0.1	0.1	0.0	—	—
Traveler's check.....	na	na	na	—	—
Payment cards	1.1	1.1	1.1	—	—
Debit.....	0.9	0.8	0.8	—	—
Credit or charge card.....	0.6	0.7	0.7	—	—
Prepaid.....	0.1	0.1	0.1	—	—
Prepaid, per adopter*.....	0.2	0.2	0.2	—	—
Electronic payments	0.2	0.3	0.2	—	—
Online banking bill payment.....	0.2	0.2	0.2	—	—
Bank account number payment.....	0.1	0.1	0.1	—	—
Other means of payment	0.1	0.1	0.1	—	—
Direct deduction from income.....	0.1	0.1	0.1	—	—
Percentage share	Share (%)			Change	
	2011	2012	2013	11-12	12-13
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 card.....	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, 13.

Table 30

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

Number per consumer	Mean			Growth rate (%)	
	2011	2012	2013	11-12	12-13
Total	1.7	1.6	1.6	—	—
Online or electronic	0.5	0.6	0.6	—	—
By mail, in person, or by phone.....	1.4	1.3	1.2	—	—
Bill payments	0.7	0.7	0.7	—	—
Automatic.....	0.3	0.3	0.3	—	—
Direct deduction from income.....	0.1	0.1	0.1	—	—
Other automatic.....	0.3	0.3	0.3	—	—
Online.....	0.2	0.3	0.3	—	—
By mail, in person, or by phone.....	0.5	0.4	0.3	—	—
Nonbill payments	1.3	1.2	1.2	—	—
Retail and services.....	1.2	1.2	1.1	—	—
Online or electronic.....	0.2	0.3	0.2	—	—
By mail, in person, or by phone.....	1.1	1.0	1.1	—	—
Retail goods.....	0.8	0.7	0.7	—	—
Services.....	0.5	0.5	0.4	—	—
Person to person.....	0.2	0.2	0.2	—	—
Online or electronic.....	0.1	0.1	0.1	—	—
By mail, in person, or by phone.....	0.1	0.1	0.1	—	—
Percentage share	Share (%)			Change	
	2011	2012	2013	11-12	12-13
Total				—	—
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*		
	2011	2012	2013	2011	2012	2013	2011	2012	2013
Paper instruments.....	0.4	0.2	0.2	0.1	0.1	0.1	0.7	0.7	0.7
Cash.....	0.4	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	0.2
Money order.....	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards.....	0.4	0.4	0.5	0.1	0.2	0.2	0.8	0.7	0.8
Debit.....	0.3	0.3	0.4	0.1	0.1	0.1	0.7	0.6	0.6
Credit or charge card.....	0.2	0.2	0.2	0.1	0.2	0.1	0.5	0.5	0.5
Prepaid.....	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1
Electronic payments.....	0.2	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0
Online banking bill payment.....	0.2	0.2	0.2	na	na	na	0.0	0.0	0.0
Bank account number payment.....	0.1	0.1	0.1	0.1	0.0	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		
	2011	2012	2013	2011	2012	2013	2011	2012	2013
Paper instruments.....	—	—	—	—	—	—	—	—	—
Cash.....	—	—	—	—	—	—	—	—	—
Check.....	—	—	—	—	—	—	—	—	—
Money order.....	—	—	—	—	—	—	—	—	—
Traveler's check.....	—	—	—	—	—	—	—	—	—
Payment cards.....	—	—	—	—	—	—	—	—	—
Debit.....	—	—	—	—	—	—	—	—	—
Credit or charge card.....	—	—	—	—	—	—	—	—	—
Prepaid.....	—	—	—	—	—	—	—	—	—
Electronic payments.....	—	—	—	—	—	—	—	—	—
Online banking bill payment.....	—	—	—	—	—	—	—	—	—
Bank account number payment.....	—	—	—	—	—	—	—	—	—
Other methods of payment.....	—	—	—	—	—	—	—	—	—
Direct deduction from income.....	—	—	—	—	—	—	—	—	—

* *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		
	2011	2012	2013	2011	2012	2013	2011	2012	2013
Paper instruments.....	na	na	na	na	na	na	0.4	0.2	0.2
Cash.....	na	na	na	na	na	na	0.4	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	0.0	0.1	0.0
Traveler's check.....	na	na	na	na	na	na	na	na	na
Payment cards.....	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2
Debit.....	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Credit or charge card.....	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Prepaid.....	na	na	na	na	na	na	0.0	0.0	0.0
Electronic payments.....	0.1	0.1	0.1	0.1	0.2	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		
	2011	2012	2013	2011	2012	2013	2011	2012	2013
Paper instruments.....	—	—	—	—	—	—	—	—	—
Cash.....	—	—	—	—	—	—	—	—	—
Check.....	—	—	—	—	—	—	—	—	—
Money order.....	—	—	—	—	—	—	—	—	—
Traveler's check.....	—	—	—	—	—	—	—	—	—
Payment cards.....	—	—	—	—	—	—	—	—	—
Debit.....	—	—	—	—	—	—	—	—	—
Credit or charge card.....	—	—	—	—	—	—	—	—	—
Prepaid.....	—	—	—	—	—	—	—	—	—
Electronic payments.....	—	—	—	—	—	—	—	—	—
Online banking bill payment.....	—	—	—	—	—	—	—	—	—
Bank account number payment.....	—	—	—	—	—	—	—	—	—
Other means of payment.....	—	—	—	—	—	—	—	—	—
Direct deduction from income.....	—	—	—	—	—	—	—	—	—

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		
	2011 ^r	2012	2013	2011	2012	2013	2011	2012	2013
Paper instruments.....	0.4	0.4	0.4	0.3	0.3	0.3	0.1	0.1	0.1
Cash.....	0.4	0.4	0.4	0.3	0.3	0.2	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.....	0.6	0.5	0.5	0.3	0.3	0.3	0.0	0.1	0.0
Debit.....	0.5	0.4	0.4	0.3	0.2	0.2	0.0	0.1	0.0
Credit or charge card.....	0.3	0.3	0.3	0.2	0.2	0.2	0.0	0.0	0.0
Prepaid.....	0.0	0.1	0.0	0.0	0.0	0.0	na	na	na
Electronic payments.....	na	na	na	na	na	na	0.0	0.0	0.0
Online banking bill payment.....	na	na	na	na	na	na	0.0	0.0	0.0
Bank account number payment.....	na	na	na	na	na	na	0.0	0.0	0.0
Other means of payment.....	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		
	2011	2012	2013	2011	2012	2013	2011	2012	2013
Paper instruments.....	—	—	—	—	—	—	—	—	—
Cash.....	—	—	—	—	—	—	—	—	—
Check.....	—	—	—	—	—	—	—	—	—
Money order.....	—	—	—	—	—	—	—	—	—
Traveler's check.....	—	—	—	—	—	—	—	—	—
Payment cards.....	—	—	—	—	—	—	—	—	—
Debit.....	—	—	—	—	—	—	—	—	—
Credit or charge card.....	—	—	—	—	—	—	—	—	—
Prepaid.....	—	—	—	—	—	—	—	—	—
Electronic payments.....	—	—	—	—	—	—	—	—	—
Online banking bill payment.....	—	—	—	—	—	—	—	—	—
Bank account number payment.....	—	—	—	—	—	—	—	—	—
Other means of payment.....	—	—	—	—	—	—	—	—	—
Direct deduction from income.....	—	—	—	—	—	—	—	—	—

Notes: 1–4.

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

Mean number per consumer

Month	2011 ^r	2012 ^r	2013
All payments (9 instruments available).....	0.1	0.1	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
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	2011 ^r	2012 ^r	2013
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)†.....	0.0	0.1	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

† 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	2011	2012	2013
Incidence in past 12 months	1.1	1.2	0.9
Cash.....	1.0	1.0	0.7
Checks.....	0.2	0.3	0.4
Credit card.....	0.4	0.6	0.6
Debit card.....	0.6	0.8	0.6
Ever been a victim of identity theft?			
Yes, myself and someone I know well.....	na	na	0.5
Yes, someone I know well only.....	na	na	0.9
Yes, myself only.....	na	na	0.6
No.....	na	na	1.1
Percentage of adopters	2011	2012	2013
Incidence in past 12 months	1.1	1.2	0.9
Cash.....	1.0	1.0	0.7
Checks.....	0.2	0.4	0.5
Credit card.....	0.6	0.9	0.8
Debit card.....	0.8	1.0	0.8
Mean dollar value*	2011	2012	2013
Amount lost or stolen			
Cash.....	75	137	93
Amount of fraudulent charges†			
Checks.....	s	s	s
Credit card.....	125	173	197
Debit card.....	58	62	26

* 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, 15.

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

Percentage of consumers

2011	Most important	2nd most	3rd most	4th most	5th most	6th most	Least important
Acceptance for payment.....	1.3	1.1	1.1	1.0	1.0	na	0.9
Acquisition and setup.....	1.0	0.7	1.0	1.0	1.1	na	1.4
Convenience.....	1.4	1.1	1.1	1.1	0.9	na	0.8
Cost.....	1.3	1.2	1.1	1.0	1.0	na	0.8
Payment records.....	1.2	1.1	1.1	1.2	1.1	na	0.9
Security.....	1.5	1.1	1.0	0.7	0.6	na	0.5
2012							
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

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

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					
2011.....	0.4	0.5	0.8	0.9	1.2
2012.....	0.4	0.4	0.8	1.0	1.3
2013.....	0.4	0.4	0.8	0.8	1.2
Check					
2011.....	0.7	1.1	1.3	1.4	1.1
2012.....	0.6	1.1	1.3	1.4	1.2
2013.....	0.7	1.0	1.2	1.3	1.0
Money order					
2011.....	na	na	na	na	na
2012.....	1.0	1.2	1.3	1.2	1.2
2013.....	1.0	1.0	1.2	1.2	1.1
Debit card					
2011.....	0.7	0.5	0.9	1.4	1.5
2012.....	0.4	0.3	1.0	1.3	1.5
2013.....	0.4	0.4	0.9	1.2	1.3
Credit card					
2011.....	0.6	0.4	0.8	1.3	1.5
2012.....	0.4	0.3	1.0	1.3	1.5
2013.....	0.4	0.3	0.7	1.2	1.3
Prepaid card					
2011.....	0.9	0.8	1.3	1.3	1.3
2012.....	0.8	0.7	1.2	1.4	1.5
2013.....	0.5	0.7	1.1	1.2	1.3
Bank account number payment					
2011.....	1.4	1.2	1.2	1.0	0.9
2012.....	1.4	1.3	1.0	1.1	1.1
2013.....	1.2	1.1	1.1	1.0	0.9
Online banking bill payment					
2011.....	0.9	1.0	1.2	1.3	1.3
2012.....	0.9	1.0	1.2	1.4	1.3
2013.....	0.8	0.9	1.1	1.2	1.2

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					
2011.....	0.5	0.6	1.0	1.2	1.4
2012.....	0.4	0.5	1.2	1.1	1.5
2013.....	0.4	0.6	1.1	1.1	1.4
Check					
2011.....	0.5	0.9	1.3	1.4	1.2
2012.....	0.5	0.9	1.3	1.4	1.3
2013.....	0.5	0.7	1.2	1.3	1.1
Money order					
2011.....	na	na	na	na	na
2012.....	0.8	1.2	1.4	1.3	1.2
2013.....	0.8	1.1	1.2	1.2	1.0
Debit card					
2011.....	0.3	0.5	1.2	1.4	1.4
2012.....	0.3	0.7	1.2	1.4	1.5
2013.....	0.4	0.6	1.1	1.3	1.3
Credit card					
2011.....	0.7	1.0	1.2	1.4	1.3
2012.....	0.6	0.9	1.3	1.4	1.4
2013.....	0.6	0.8	1.1	1.3	1.2
Prepaid card					
2011.....	0.6	1.0	1.4	1.3	1.2
2012.....	0.6	1.0	1.4	1.3	1.3
2013.....	0.6	0.9	1.3	1.3	1.1
Bank account number payment					
2011.....	0.5	1.0	1.4	1.3	1.1
2012.....	0.6	1.0	1.4	1.4	1.2
2013.....	0.6	0.9	1.3	1.2	1.1
Online banking bill payment					
2011.....	0.5	1.0	1.3	1.3	1.2
2012.....	0.5	1.0	1.3	1.4	1.3
2013.....	0.5	0.9	1.2	1.3	1.1

Notes: 1, 4.

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

Percentage of consumers

	Very Inconvenient	Inconvenient	Neither inconvenient nor convenient	Convenient	Very Convenient
Cash					
2011.....	0.8	0.9	1.0	1.2	1.4
2012.....	0.6	0.8	1.0	1.3	1.5
2013.....	0.5	0.8	0.9	1.2	1.4
Check					
2011.....	0.9	1.3	1.2	1.3	1.0
2012.....	0.9	1.2	1.4	1.4	1.0
2013.....	0.7	1.1	1.2	1.3	1.0
Money order					
2011.....	na	na	na	na	na
2012.....	1.3	1.4	1.3	1.1	0.7
2013.....	1.2	1.2	1.1	1.0	0.7
Debit card					
2011.....	0.6	0.6	0.9	1.3	1.5
2012.....	0.4	0.5	0.9	1.4	1.5
2013.....	0.5	0.5	0.8	1.2	1.4
Credit card					
2011.....	0.6	0.6	1.0	1.3	1.5
2012.....	0.5	0.6	0.9	1.4	1.5
2013.....	0.6	0.5	0.8	1.2	1.3
Prepaid card					
2011.....	0.8	0.9	1.4	1.2	1.2
2012.....	0.9	0.9	1.4	1.3	1.3
2013.....	0.8	1.0	1.2	1.2	1.1
Bank account number payment					
2011.....	1.1	1.1	1.4	1.1	1.0
2012.....	1.0	1.2	1.4	1.3	0.9
2013.....	0.9	1.0	1.2	1.2	1.0
Online banking bill payment					
2011.....	0.8	0.7	1.1	1.3	1.4
2012.....	0.6	0.6	1.2	1.3	1.5
2013.....	0.7	0.7	1.1	1.3	1.3

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					
2011.....	0.6	0.5	1.1	0.8	1.4
2012.....	0.4	0.3	1.3	0.9	1.5
2013.....	0.4	0.3	1.1	0.8	1.3
Check					
2011.....	0.5	0.9	1.2	1.4	1.4
2012.....	0.5	0.8	1.4	1.4	1.4
2013.....	0.3	0.7	1.1	1.3	1.2
Money order					
2011.....	na	na	na	na	na
2012.....	0.7	1.1	1.5	1.4	1.0
2013.....	0.6	1.1	1.2	1.3	0.9
Debit card					
2011.....	0.5	1.0	1.1	1.4	1.4
2012.....	0.3	0.7	1.3	1.3	1.5
2013.....	0.3	0.6	1.1	1.2	1.3
Credit card					
2011.....	1.1	1.4	1.1	1.1	1.0
2012.....	1.2	1.3	1.3	1.1	1.1
2013.....	1.1	1.2	1.0	1.1	1.1
Prepaid card					
2011.....	0.7	1.1	1.4	1.2	1.2
2012.....	0.7	1.1	1.4	1.3	1.2
2013.....	0.6	1.0	1.3	1.2	1.0
Bank account number payment					
2011.....	0.6	0.7	1.4	1.3	1.3
2012.....	0.7	0.6	1.4	1.3	1.4
2013.....	0.4	0.6	1.3	1.2	1.3
Online banking bill payment					
2011.....	0.5	0.7	1.3	1.2	1.4
2012.....	0.6	0.6	1.3	1.2	1.5
2013.....	0.4	0.6	1.2	1.2	1.3

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					
2011.....	1.4	1.1	1.2	1.0	1.0
2012.....	1.4	1.2	1.2	1.1	0.9
2013.....	1.3	1.1	1.1	0.9	0.8
Check					
2011.....	0.7	0.6	0.9	1.4	1.4
2012.....	0.5	0.6	1.1	1.5	1.4
2013.....	0.4	0.5	0.9	1.3	1.3
Money order					
2011.....	na	na	na	na	na
2012.....	1.0	1.1	1.4	1.3	1.1
2013.....	0.9	1.0	1.3	1.1	0.9
Debit card					
2011.....	0.6	0.5	0.9	1.4	1.4
2012.....	0.4	0.6	1.0	1.5	1.5
2013.....	0.5	0.5	0.9	1.3	1.3
Credit card					
2011.....	0.6	0.6	0.8	1.4	1.5
2012.....	0.4	0.6	1.1	1.4	1.5
2013.....	0.4	0.4	0.8	1.3	1.4
Prepaid card					
2011.....	1.2	1.2	1.3	1.2	0.9
2012.....	1.1	1.3	1.4	1.1	0.9
2013.....	1.0	1.1	1.3	1.1	0.8
Bank account number payment					
2011.....	0.5	0.6	1.2	1.4	1.4
2012.....	0.6	0.7	1.2	1.4	1.5
2013.....	0.6	0.6	1.0	1.3	1.3
Online banking bill payment					
2011.....	0.7	0.6	1.0	1.4	1.4
2012.....	0.5	0.6	1.2	1.4	1.5
2013.....	0.5	0.4	1.0	1.3	1.3

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					
2011.....	1.4	1.2	0.9	0.9	1.3
2012.....	1.4	1.0	1.2	1.0	1.4
2013.....	1.3	0.9	0.9	1.0	1.2
Check					
2011.....	0.8	1.4	1.1	1.4	0.8
2012.....	0.8	1.3	1.3	1.4	0.9
2013.....	0.9	1.1	1.2	1.3	0.8
Money order					
2011.....	na	na	na	na	na
2012.....	1.1	1.1	1.3	1.3	1.2
2013.....	1.0	1.0	1.2	1.2	1.0
Debit card					
2011.....	0.9	1.3	1.1	1.3	1.0
2012.....	0.8	1.2	1.1	1.5	1.1
2013.....	0.8	1.1	1.1	1.3	0.9
Credit card					
2011.....	1.0	1.3	1.1	1.3	1.0
2012.....	0.9	1.2	1.1	1.4	1.1
2013.....	0.9	1.1	1.0	1.3	1.0
Prepaid card					
2011.....	1.2	1.2	1.3	1.1	1.0
2012.....	1.1	1.2	1.4	1.2	1.1
2013.....	1.1	1.1	1.2	1.1	0.8
Bank account number payment					
2011.....	1.2	1.4	1.1	1.1	0.9
2012.....	1.2	1.3	1.2	1.3	0.9
2013.....	1.1	1.2	1.0	1.1	0.8
Online banking bill payment					
2011.....	0.9	1.2	1.2	1.3	1.1
2012.....	0.8	1.2	1.2	1.4	1.2
2013.....	0.9	1.1	1.1	1.2	1.0

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					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.9	0.7	1.0	1.1	1.4
Check					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.9	1.4	1.3	1.2	0.6
Money order					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.8	1.0	1.3	1.3	1.1
Debit card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.9	1.3	1.2	1.3	0.8
Credit card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	1.0	1.3	1.2	1.2	0.8
Prepaid card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.9	1.1	1.3	1.3	1.0
Bank account number payment					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	1.1	1.3	1.3	1.1	0.6
Online banking bill payment					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	1.0	1.3	1.3	1.2	0.8

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					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	1.4	0.9	1.0	1.0	1.1
Check					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.9	1.4	1.3	1.2	0.5
Money order					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	1.2	1.2	1.3	1.1	0.8
Debit card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	1.0	1.3	1.2	1.3	0.8
Credit card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.9	1.3	1.2	1.3	0.9
Prepaid card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	1.2	1.3	1.3	1.0	0.9
Bank account number payment					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	1.0	1.4	1.2	1.2	0.7
Online banking bill payment					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.9	1.3	1.3	1.2	0.8

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					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	1.0	0.8	1.2	1.2	1.4
Check					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.9	1.3	1.3	1.3	0.7
Money order					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.9	1.1	1.4	1.2	1.0
Debit card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.9	1.3	1.3	1.3	0.7
Credit card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	1.0	1.3	1.2	1.3	0.7
Prepaid card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.9	1.2	1.4	1.2	0.9
Bank account number payment					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	1.0	1.3	1.3	1.2	0.7
Online banking bill payment					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	1.0	1.3	1.2	1.2	0.7

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					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.3	0.7	0.9	1.3	1.4
Check					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.9	1.4	1.3	1.1	0.7
Money order					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	1.2	1.3	1.3	1.0	0.6
Debit card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.4	0.4	0.9	1.4	1.4
Credit card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.4	0.4	0.9	1.4	1.4
Prepaid card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.5	0.6	1.2	1.4	1.3
Bank account number payment					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.8	1.1	1.3	1.3	1.0
Online banking bill payment					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.5	0.7	1.2	1.4	1.3

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					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.8	0.9	1.3	0.6	0.5
Check					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.4	0.5	0.9	1.4	1.3
Money order					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.9	1.2	1.4	1.1	0.9
Debit card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.3	0.5	1.4	1.2	0.6
Credit card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.4	0.5	1.4	1.4	1.0
Prepaid card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.8	1.0	1.4	1.0	0.5
Bank account number payment					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.4	0.6	1.4	1.4	0.7
Online banking bill payment					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.4	0.7	1.4	1.4	0.7

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					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.3	0.4	0.8	1.2	1.4
Check					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.7	1.4	1.4	1.1	0.6
Money order					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.7	1.2	1.4	1.2	0.8
Debit card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.2	0.5	1.2	1.4	1.3
Credit card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.3	0.8	1.3	1.4	1.1
Prepaid card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.3	0.7	1.3	1.4	1.2
Bank account number payment					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.5	1.0	1.4	1.4	0.9
Online banking bill payment					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.5	0.9	1.3	1.4	1.0

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					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.4	0.4	1.2	1.3	1.4
Check					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.9	1.4	1.3	1.0	0.6
Money order					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.7	1.1	1.4	1.1	1.0
Debit card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.3	0.7	1.2	1.4	1.3
Credit card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.4	1.0	1.4	1.4	1.0
Prepaid card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.4	0.8	1.4	1.3	1.1
Bank account number payment					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.5	1.0	1.4	1.4	0.9
Online banking bill payment					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	0.4	0.9	1.3	1.4	1.1

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	2011.....	0.4	0.5	0.8	1.2	1.4
	2012.....	0.2	0.4	1.0	1.3	1.5
	2013.....	0.2	0.5	1.0	1.4	1.4
Mail	2011.....	0.9	1.3	1.3	1.3	0.8
	2012.....	0.5	1.2	1.4	1.4	0.9
	2013.....	0.6	1.3	1.4	1.3	0.5
Landline phone	2011.....	0.7	1.4	1.3	1.3	0.8
	2012.....	0.6	1.1	1.4	1.4	1.1
	2013.....	na	na	na	na	na
Web browser on any device	2011.....	na	na	na	na	na
	2012.....	na	na	na	na	na
	2013.....	0.9	1.4	1.2	1.2	0.5
Voice call	2011.....	na	na	na	na	na
	2012.....	na	na	na	na	na
	2013.....	0.7	1.3	1.3	1.3	0.6
Mobile app	2011.....	na	na	na	na	na
	2012.....	na	na	na	na	na
	2013.....	1.0	1.4	1.3	1.0	0.4
Text message	2011.....	na	na	na	na	na
	2012.....	1.2	1.4	1.4	1.0	0.6
	2013.....	0.7	1.4	1.2	1.4	0.6
Online	2011.....	0.8	1.3	1.1	1.3	0.9
	2012.....	na	na	na	na	na
	2013.....	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					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	1.3	1.3	1.0	0.9	1.1
Debit card					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	1.1	1.2	1.1	1.1	1.2
Bank account number payment					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	1.0	1.2	1.3	1.0	1.2
Online banking bill payment					
2011.....	na	na	na	na	na
2012.....	na	na	na	na	na
2013.....	1.0	1.1	1.3	1.1	1.2

Table 37p
Assessment of Debit Authorization Mode
 Percentage of consumers

	Security	Very risky	Risky	Neither risky nor secure	Secure	Very secure
PIN debit card						
2011.....		0.6	1.0	1.0	1.4	1.3
2012.....		0.7	1.1	1.1	1.5	1.3
2013.....		0.7	1.0	1.1	1.4	1.0
Signature debit card						
2011.....		0.5	1.2	1.2	1.4	1.1
2012.....		0.6	1.2	1.4	1.4	1.2
2013.....		0.6	1.3	1.3	1.4	0.8
No PIN and no signature debit card						
2011.....		1.4	1.4	1.0	0.8	0.5
2012.....		1.4	1.4	1.2	0.7	0.6
2013.....		1.4	1.3	1.0	0.7	0.5
Using a debit card online						
2011.....		1.2	1.4	1.2	1.0	0.7
2012.....		1.1	1.5	1.3	1.1	0.6
2013.....		1.1	1.4	1.2	1.1	0.4

Table 37q
Preferred Way of Authorizing Debit Card Payments
 Percentage of consumers

	2011	2012	2013
PIN.....	1.6	1.7	1.5
Signature.....	1.3	1.5	1.3
Either one is fine/I'm indifferent.....	1.3	1.4	1.3
Neither one/ I prefer not to enter a PIN or give my signature.....	0.5	na	na

Notes: 1, 2, 4.

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

Percentage of consumers, except where noted*

	2011	2012	2013
U.S. Population age 18 + older (millions)	—	—	—
Number of survey respondents	—	—	—
Gender			
Male.....	1.5	1.5	1.3
Female.....	1.5	1.5	1.3
Age			
18–24.....	1.0	1.0	0.8
25–34.....	1.4	1.5	1.2
35–44.....	1.1	1.1	1.0
45–54.....	1.1	1.1	1.0
55–64.....	0.8	0.9	0.9
65 and older.....	1.0	1.0	1.1
Race			
White.....	1.5	1.6	1.2
Black.....	1.2	1.3	0.9
Asian.....	0.4	0.5	0.4
Other.....	1.0	1.1	0.8
Ethnicity			
Hispanic or Latino.....	1.2	1.3	1.1
Education			
No high school diploma.....	1.0	1.0	0.9
High school.....	1.6	1.6	1.4
Some college.....	1.1	1.2	1.1
College.....	0.8	0.8	0.8
Post-graduate study.....	0.7	0.7	0.7

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

Notes: 1, 4.

Table 39**Income and Labor Force Status**

Percentage of consumers*

	2011	2012	2013
Household income			
Less than \$25,000.....	1.4	1.4	1.2
\$25,000–\$49,999.....	1.3	1.3	1.2
\$50,000–\$74,999.....	1.1	1.1	1.1
\$75,000–\$99,999.....	0.9	1.0	0.8
\$100,000–\$124,999.....	0.7	0.8	0.8
\$125,000 or more.....	0.7	0.8	0.8
\$125,000–\$199,999.....	0.7	0.7	0.7
\$200,000 or more.....	0.4	0.4	0.4
Respondent income			
Highest in household.....	1.5	1.5	1.4
About equal with highest.....	1.0	1.2	1.0
2nd highest.....	1.2	1.3	1.2
3rd highest or lower.....	0.9	0.9	0.9
Labor force status			
Working now.....	1.4	1.5	1.3
Unemployed and looking for work†.....	1.0	1.0	0.7
Temporarily laid off, on sick or other leave.....	0.3	0.2	0.2
Disabled.....	0.8	0.9	0.7
Retired.....	1.0	1.1	1.0
Homemaker.....	0.8	0.9	0.8
Other.....	0.4	0.4	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 ALP 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					
2011.....	1.1	0.9	1.0	0.8	1.5
2012.....	1.1	0.9	1.2	0.8	1.5
2013.....	1.1	0.9	1.0	0.8	1.4
Shopping					
2011.....	1.0	1.0	1.2	1.0	1.4
2012.....	0.9	1.2	1.3	1.0	1.4
2013.....	0.8	1.1	1.1	1.0	1.4
Saving and investing					
2011.....	1.0	0.9	1.3	0.9	1.4
2012.....	1.0	1.0	1.3	1.1	1.4
2013.....	1.0	0.8	1.3	1.1	1.3
Other					
2011.....	1.0	0.8	1.3	1.0	1.4
2012.....	0.9	1.1	1.3	1.1	1.4
2013.....	0.9	0.8	1.3	1.0	1.4

Notes: 1, 2, 4.

Table 41**Selected Assets and Liabilities**

Percentage of consumers, except as noted

	2011	2012 ^r	2013
Home ownership rate	1.5	1.5	1.3
Credit card debt			
Carried unpaid balance at any time during the past 12 months	1.4	1.4	1.3
Carried unpaid balance last month	1.4	1.4	1.3
Mean credit card balance unpaid, previous month (dollars)			
Per credit card adopter.....	294	281	327
Per adopter with unpaid balance.....	480	477	520
Median credit card balance unpaid, previous month (dollars)			
Per credit card adopter.....	96	71	50
Per adopter with unpaid balance.....	364	344	295
Change in unpaid balance since a year ago			
Much lower.....	1.5	1.5	1.5
Lower.....	1.9	1.9	1.9
About the same.....	2.1	2.1	2.0
Higher.....	1.7	1.9	1.6
Much higher.....	1.1	1.5	1.0
Interest rate on card with largest balance			
0%.....	na	1.5	1.2
0.01–5.00.....	na	1.0	1.1
5.01–10.00.....	na	1.9	1.8
10.01–15.00.....	na	1.9	1.6
15.01–20.00.....	na	1.7	1.6
20.01–25.00.....	na	1.5	1.4
25.01–30.00.....	na	0.9	0.8
30.01–35.00.....	na	0.2	0.2
More than 35%.....	na	0.1	0.1
I don't know.....	na	1.0	1.2

Notes: 1, 2, 4, 5.