

The Public's Methods of Paying

* TOPLINE RESULTS *

Interviews for this study were conducted on the SSRS Opinion Panel, **September 9 - 23, 2024**, among a nationally representative sample of **3,364 adults**. The margin of error for total respondents is +/- 2.7 percentage points at the 95% confidence level. The design effect is 2.49.

The SSRS Opinion Panel is a multi-mode panel (web and phone). Most panelists take self-administered web surveys; however, the option to take surveys conducted by a live telephone interviewer is available to those who do not use the internet as well as those who use the internet but are reluctant to take surveys online. Panelists take surveys in their preferred language (English or Spanish). All sample drawn for this study were SSRS Opinion Panelists who are U.S. adults ages 18 or older.

INTRO. Next, we have a few questions about your spending and payment habits.

PAY1. On an average day when you leave your home, how often do you carry cash on you?

	%
Always	29
Most of the time	17
Sometimes	20
Rarely	26
Never	8

PAY2. On an average day when you leave your home, how much cash do you carry with you? (Just your best guess is fine) *(Open-ended; asked of those who say they ever carry cash)*

Combined results of PAY1 and PAY2

	%
\$0/Never carry cash	13
\$1-\$10	15
\$11-\$20	21
\$21-\$50	25
\$51-\$100	14
>\$100	8
Don't know/refused/web blank	4

Note: Median amount = \$20. Mean amount = \$51.

PAY3. Which of the following mobile or online payment services do you use? (Select all that apply)

Ranked by % saying they use payment service

	2024 %	2020 %
PayPal	44	54
Venmo	39	27
Zelle	37	22
Cash App	28	19
Some other mobile or online payment service	6	NA*
None of these	23	NA*

Trend data: SSRS Opinion Panel Poll, March 16-19, 2020 (n=1,245).

** The 2020 SSRS Opinion Panel Poll asked about usage of two other online payment services in addition to the ones included in the 2024 poll, so "some other service" and "none of these" are not trendable between the two polls.*

PAY4. As you may know, when paying for something in person at a cashier or self-checkout terminal, there can be a few different options for how to pay with your credit or debit card.

In general, how often do you do each of the following when paying in person by credit or debit card?

Ranked by % saying they use each method always or most of the time

	Always/ Most of the time (NET)	Always	Most of the time	Some- times	Rarely	Never
Insert your card	52	17	35	31	12	5
Tap your card	35	10	24	32	14	19
Swipe your card	15	6	9	28	38	19
Use a mobile wallet on your phone (e.g, Apple Wallet or Google Wallet)	12	4	7	16	15	58