

APPENDIX

Table A-1: Cash Holder Groups

CASH HOLDER GROUP	2015
Cash Lovers – held and spent cash every Diary day	
Population segment	8%
Average age	54
Household income category ¹⁰	\$50,000-\$74,999
Average cash holding	\$113
Median cash holding	\$66
Preferred payment instrument	
Cash	47%
Credit	21%
Debit	30%
Other	2%
Just-in-Case Holders – held cash every Diary day, did not spend it	
Population segment	26%
Average age	48
Household income category	\$25,000-\$49,999
Average cash holding	\$64
Median cash holding	\$31
Preferred payment instrument	
Cash	13%
Credit	38%
Debit	45%
Other	4%
Cash-Averse – neither held nor spent cash during the Diary	
Population segment	13%
Average age	38
Household income category	Less than \$25,000
Average cash holding	\$0
Median cash holding	\$0
Preferred payment instrument	
Cash	23%
Credit	17%
Debit	55%
Other	5%

¹⁰ The household income bracket in which the largest share of the group falls