



CASH IS COMING BACK AS REVEALED BY RBA SURVEY

21 April 2026

National Seniors Australia's (NSA) campaign to [Keep Cash](#) is working and cash is making a comeback as demonstrated by the RBA's 2025 Consumer Payments Survey (CPS) that shows cash usage is on the rise.

The survey reveals cash usage has increased by number of transactions (15% in 2025 compared to 13% in 2022) and by the total value of transactions.

It also shows a decline in the proportion of people who never use cash and that three-quarters of people carry cash in their wallets, with the median amount around \$65 – indicating more people are using cash, with around one in four payments less than \$10 made with cash.

NSA's Chief Executive Officer Chris Grice said the survey results reaffirm the importance of cash in the Australia economy, despite the historic trend toward a more digital economy.

"Not surprisingly, the RBA survey showed cash has the highest share of payments among people aged 65+, on lower incomes, and in regional areas. These are a few of the many reasons why National Seniors Australia has been running our hugely popular [Keep Cash campaign](#)," Mr Grice said.

"Since July 2024, NSA has been championing the need to keep cash accessible and accepted. Not all seniors are comfortable using debit or credit cards, or banking online, because they're not tech savvy, they're fearful of potential scams, and cash is what they've always known.

"Furthermore, doing any business online comes with problems and risks. In emergency situations and during outages, when electronic systems crash, cash plays a vital role. And in these times of global uncertainty, it also provides security.

"Our mantra, as part of our [Keep Cash campaign](#), has been to "use it or lose it". If there is any one true measurement of success and the effectiveness of "people power" – the many NSA Keep Cash supporters who encourage consumers to use cash and for retailers to accept it – this, is it!

"For the first time in years, Australians are using cash, more often, and for greater amounts.

"Cash users across the country should feel validated by the news that proves cash still has a solid place in the economy. Add to this the Cash Mandate introduced in January this year and cash is certainly making a comeback," Mr Grice said.

For details about NSA's "Keep Cash" campaign visit [here](#).

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