

## 2019 SCPC Tables

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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 **Definitions of Concepts** of *The 2019 Survey of Consumer Payment Choice: Summary Results*, by Foster, Greene, and Stavins.

Footnote	Description
<b>General</b>	
1	The em-dash notation ( — ) indicates that the estimate is not available, often because the related survey question was not asked in the associated year.
2	Numbers may not sum exactly due to rounding or missing values.
3	Dollar values are not adjusted for inflation.
<b>Adoption</b>	
4	Adoption of payment instrument means the consumer had the instrument, with the following exceptions: <ul style="list-style-type: none"> <li>a. For cash, adoption means the consumer used the instrument in the given year, held it on person, held it on property, or obtained it at least once in the past 12 months.</li> <li>b. For money order, bank account number payment, direct deduction from income, and mobile payments, adoption means the consumer used the instrument or method in a given year.</li> <li>c. For online banking bill payment, adoption means the consumer signed up for online banking bill pay at a bank's website.</li> </ul>
5	Mobile banking adoption is defined as having downloaded a mobile banking app.
<b>Other</b>	
6	The notation "s" indicates that the cell was suppressed due to an insufficient number of observations.

**Table 1**  
**Ownership of Accounts and Adoption of Account Access Technologies**  
 Percentage of consumers

	2015	2016	2017	2018	2019
<b>Bank deposit accounts*</b> .....	<b>91.8</b>	<b>92.1</b>	<b>92.3</b>	<b>91.0</b>	<b>91.8</b>
Checking.....	91.1	90.7	90.8	89.9	90.4
Savings.....	73.3	71.9	73.4	70.6	72.4
<b>Online payment accounts</b> .....	<b>48.8</b>	<b>43.3</b>	<b>44.9</b>	<b>47.5</b>	<b>54.1</b>
PayPal.....	42.9	40.0	41.1	43.3	37.6
Zelle.....	—	—	—	—	11.3
Venmo.....	—	—	—	—	15.2
Other nonbank payment services†.....	14.9	11.9	13.4	17.2	25.6
<b>Mobile apps or online accounts‡</b> .....	<b>40.4</b>	<b>41.8</b>	<b>52.1</b>	<b>60.2</b>	—
<b>Deposit account access technologies</b> .....	<b>83.4</b>	<b>82.7</b>	<b>85.9</b>	<b>83.8</b>	<b>83.8</b>
ATM card (no debit feature).....	34.2	30.1	33.8	28.3	26.6
Telephone banking.....	38.6	37.9	40.0	38.6	38.4
Online banking.....	71.4	72.2	75.6	75.3	75.2
Mobile banking.....	45.0	44.1	51.5	55.5	59.0

\* "Bank" is defined as any institution that accepts deposits and offers checking accounts or savings accounts, including regular or internet-based commercial banks, credit unions, and savings and loans. Some checking accounts pay interest on deposits and may be called money market checking accounts.

† Includes Amazon Payments and Google Checkout.

‡ Includes mobile banking apps issued by banks, Android Pay, Apple Pay, Google Wallet, Amazon Payments, Samsung Pay, Square Cash, Dash, Facebook Messenger, iTunes, LevelUp, PopMoney, Venmo, and Zelle.

Notes: 5.

**Table 2****Adoption of Payment Instruments**

Percentage of consumers

	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
<b>Paper instruments.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>99.6</b>	<b>99.4</b>
Cash.....	99.7	99.8	99.8	98.3	98.5
Check.....	82.2	77.5	78.1	78.1	75.5
Money order.....	20.2	26.9	19.0	19.1	17.7
<b>Payment cards.....</b>	<b>96.9</b>	<b>97.2</b>	<b>96.6</b>	<b>96.9</b>	<b>96.6</b>
Debit.....	80.8	81.1	81.4	82.5	82.3
Number of debit cards per consumer.....	1.4	1.2	1.2	1.3	1.2
Credit or charge*.....	76.9	75.0	76.6	75.5	75.5
Number of credit or charge cards per consumer...	3.1	2.8	2.9	2.9	2.9
Prepaid.....	60.8	54.3	52.2	56.7	52.1
Number of prepaid cards per consumer.....	1.9	1.3	1.2	1.4	1.7
<b>Electronic payments.....</b>	<b>78.0</b>	<b>77.2</b>	<b>77.7</b>	<b>79.8</b>	<b>77.8</b>
Online banking bill payment.....	49.6	47.9	50.7	50.8	48.4
Bank account number payment.....	66.0	63.9	62.7	70.3	67.3
<b>Direct deduction from income.....</b>	<b>16.0</b>	<b>15.7</b>	<b>17.0</b>	<b>17.5</b>	<b>16.0</b>
<b>Virtual currency.....</b>	<b>0.6</b>	<b>0.4</b>	<b>0.7</b>	<b>2.0</b>	<b>1.7</b>
<b>Mobile phone payments.....</b>	<b>25.3</b>	<b>22.1</b>	<b>34.4</b>	<b>34.7</b>	<b>37.5</b>

\* The estimate is calculated slightly differently in 2017 compared to previous years. This is due to a small change in the conditional skip logic in the survey questionnaire.

**Table 3****Share of Consumers Using Payment Instruments**

Percentage of consumers, monthly basis

	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
<b>Paper instruments.....</b>	<b>91.2</b>	<b>91.0</b>	<b>90.3</b>	<b>92.0</b>	<b>89.6</b>
Cash.....	85.7	84.1	84.4	85.8	82.4
Check.....	56.2	54.7	51.8	50.5	46.5
Money order.....	8.5	7.9	8.7	8.7	6.8
<b>Payment cards.....</b>	<b>87.6</b>	<b>88.1</b>	<b>89.4</b>	<b>92.0</b>	<b>91.6</b>
Debit.....	65.4	65.2	63.8	65.9	66.8
Credit or charge.....	59.7	56.9	60.2	61.0	62.7
Prepaid.....	13.2	15.2	15.9	19.8	16.4
<b>Electronic payments.....</b>	<b>69.5</b>	<b>68.3</b>	<b>67.5</b>	<b>73.6</b>	<b>74.5</b>
Online banking bill payment.....	32.7	32.2	33.0	35.7	34.5
Bank account number payment.....	60.2	60.0	59.1	66.3	66.9
<b>Direct deduction from income.....</b>	<b>15.3</b>	<b>14.4</b>	<b>15.2</b>	<b>16.3</b>	<b>15.6</b>

**Table 4****Share of Consumers Making a Transaction, by Type of Transaction**

Percentage of consumers, monthly basis

	2015	2016	2017	2018	2019
<b>Any transaction.....</b>	<b>97.2</b>	<b>97.5</b>	<b>97.1</b>	<b>98.3</b>	<b>97.8</b>
<b>Bill payments.....</b>	<b>93.0</b>	<b>94.4</b>	<b>93.6</b>	<b>94.5</b>	<b>94.3</b>
Automatic.....	60.6	59.8	58.6	62.6	62.5
Online.....	72.3	70.5	72.9	74.7	73.7
By mail, in person, or by phone.....	74.8	76.5	73.8	76.5	72.3
<b>Purchases and P2P payments.....</b>	<b>96.2</b>	<b>96.0</b>	<b>95.3</b>	<b>96.6</b>	<b>96.0</b>
Retail goods.....	92.6	92.3	92.0	93.0	93.1
Services.....	89.8	88.5	87.5	89.9	87.3
Online.....	54.3	58.0	59.9	61.8	58.6
Person to person.....	48.0	46.1	42.8	46.8	47.5

**Table 5**  
**Consumer Payments in a Typical Month, by Payment Instrument**  
 Number and share of payments

Number per consumer (mean)	2015	2016	2017	2018	2019	Growth rate (%)			
						15–16	16–17	17–18	18–19
<b>Total payments.....</b>	<b>68.9</b>	<b>67.8</b>	<b>69.6</b>	<b>72.1</b>	<b>68.4</b>	<b>-1.7</b>	<b>2.7</b>	<b>3.6</b>	<b>-5.2</b>
<b>Paper instruments.....</b>	<b>23.5</b>	<b>23.3</b>	<b>23.4</b>	<b>20.8</b>	<b>18.0</b>	<b>-1.1</b>	<b>0.6</b>	<b>-11.2</b>	<b>-13.2</b>
Cash.....	18.7	18.4	19.1	17.0	14.7	-1.5	3.7	-10.9	-13.4
Check.....	4.5	4.5	3.9	3.4	3.0	0.6	-13.0	-14.0	-10.4
Money order.....	0.4	0.4	0.4	0.4	0.3	-1.0	9.2	2.3	-28.1
<b>Payment cards.....</b>	<b>38.2</b>	<b>37.7</b>	<b>39.7</b>	<b>43.3</b>	<b>42.0</b>	<b>-1.2</b>	<b>5.3</b>	<b>8.9</b>	<b>-3.0</b>
Debit.....	22.4	21.8	22.1	24.7	23.8	-2.8	1.7	11.5	-3.7
Credit or charge.....	14.7	14.5	16.1	16.8	16.4	-0.9	10.9	4.1	-2.2
Prepaid.....	1.1	1.4	1.5	1.8	1.8	25.7	4.1	20.8	0.3
<b>Electronic payments.....</b>	<b>6.6</b>	<b>6.2</b>	<b>5.8</b>	<b>7.5</b>	<b>7.9</b>	<b>-6.2</b>	<b>-6.7</b>	<b>29.6</b>	<b>5.2</b>
Online banking bill payment.....	2.8	2.7	2.4	2.5	2.9	-1.8	-13.8	6.2	13.9
Bank account number payment.....	3.8	3.5	3.4	5.0	5.0	-9.5	-1.1	45.7	0.8
<b>Direct deduction from income.....</b>	<b>0.6</b>	<b>0.6</b>	<b>0.6</b>	<b>0.6</b>	<b>0.5</b>	<b>-1.8</b>	<b>16.9</b>	<b>-12.8</b>	<b>-13.9</b>
<b>Percentage share</b>						<b>Change</b>			
<b>Total payments.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	—	—	—	—
<b>Paper instruments.....</b>	<b>34.1</b>	<b>34.4</b>	<b>33.6</b>	<b>28.8</b>	<b>26.4</b>	<b>0.2</b>	<b>-0.7</b>	<b>-4.8</b>	<b>-2.5</b>
Cash.....	27.1	27.1	27.4	23.5	21.5	0.1	0.3	-3.8	-2.0
Check.....	6.5	6.7	5.6	4.7	4.4	0.2	-1.0	-1.0	-0.3
Money order.....	0.6	0.6	0.6	0.6	0.5	0.0	0.0	0.0	-0.1
<b>Payment cards.....</b>	<b>55.4</b>	<b>55.7</b>	<b>57.1</b>	<b>60.0</b>	<b>61.4</b>	<b>0.2</b>	<b>1.4</b>	<b>2.9</b>	<b>1.4</b>
Debit.....	32.5	32.1	31.8	34.2	34.7	-0.4	-0.3	2.4	0.5
Credit or charge.....	21.3	21.5	23.2	23.3	24.0	0.2	1.7	0.1	0.7
Prepaid.....	1.6	2.1	2.1	2.5	2.6	0.5	0.0	0.3	0.1
<b>Electronic payments.....</b>	<b>9.6</b>	<b>9.2</b>	<b>8.3</b>	<b>10.4</b>	<b>11.6</b>	<b>-0.4</b>	<b>-0.8</b>	<b>2.1</b>	<b>1.1</b>
Online banking bill payment.....	4.0	4.0	3.4	3.5	4.2	0.0	-0.7	0.1	0.7
Bank account number payment.....	5.6	5.1	4.9	6.9	7.4	-0.4	-0.2	2.0	0.4
<b>Direct deduction from income.....</b>	<b>0.8</b>	<b>0.8</b>	<b>0.9</b>	<b>0.8</b>	<b>0.7</b>	<b>0.0</b>	<b>0.1</b>	<b>-0.1</b>	<b>-0.1</b>

Notes: 2.

**Table 6****Consumer Payments in a Typical Month, by Payment Instrument (Distribution)**

Number of payments by usage percentile, 2019

	<b>5th</b>	<b>10th</b>	<b>25th</b>	<b>50th</b>	<b>75th</b>	<b>90th</b>	<b>95th</b>
<b>Total payments.....</b>	<b>5.9</b>	<b>13.6</b>	<b>29.4</b>	<b>55.8</b>	<b>91.4</b>	<b>141.0</b>	<b>169.1</b>
<b>Paper instruments.....</b>	<b>0.0</b>	<b>0.8</b>	<b>3.9</b>	<b>10.2</b>	<b>24.7</b>	<b>45.6</b>	<b>61.0</b>
Cash.....	0.0	0.0	2.0	8.5	19.0	39.8	52.8
Check.....	0.0	0.0	0.0	0.4	3.1	8.7	13.9
Money order.....	0.0	0.0	0.0	0.0	0.0	0.0	0.9
<b>Payment cards.....</b>	<b>0.0</b>	<b>1.9</b>	<b>12.6</b>	<b>30.8</b>	<b>59.6</b>	<b>97.0</b>	<b>122.0</b>
Debit.....	0.0	0.0	0.0	10.7	34.1	69.9	89.8
Credit or charge.....	0.0	0.0	0.0	4.0	21.1	52.4	77.6
Prepaid.....	0.0	0.0	0.0	0.0	0.0	3.0	12.7
<b>Electronic payments.....</b>	<b>0.0</b>	<b>0.0</b>	<b>0.4</b>	<b>4.8</b>	<b>11.0</b>	<b>20.6</b>	<b>28.9</b>
Online banking bill payment.....	0.0	0.0	0.0	0.0	2.7	9.5	15.0
Bank account number payment.....	0.0	0.0	0.0	2.9	7.0	13.6	19.2
<b>Direct deduction from income.....</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.0</b>	<b>2.6</b>

Notes: Example to interpret this table: The consumer in the 25th percentile for total payments makes 30.1 payments per month.



**Table 7**  
**Consumer Payments in a Typical Month, by Type of Payment Transaction**  
 Number and share of payments

Number per consumer (mean)	2015	2016	2017	2018	2019	Growth rate (%)			
						15–16	16–17	17–18	18–19
<b>Total.....</b>	<b>68.9</b>	<b>67.8</b>	<b>69.6</b>	<b>72.1</b>	<b>68.4</b>	<b>-1.7</b>	<b>2.7</b>	<b>3.6</b>	<b>-5.2</b>
<b>Bill payments.....</b>	<b>20.5</b>	<b>19.9</b>	<b>21.3</b>	<b>21.8</b>	<b>21.3</b>	<b>-3.2</b>	<b>7.1</b>	<b>2.2</b>	<b>-2.2</b>
Automatic.....	6.8	6.6	6.4	6.4	7.1	-2.5	-3.5	1.0	9.8
Online.....	6.4	5.9	6.5	6.5	6.8	-8.3	11.1	0.1	3.9
By mail, in person, or by phone.....	7.4	7.4	8.4	8.8	7.4	0.6	13.3	4.7	-15.6
<b>Purchases and P2P payments.....</b>	<b>48.4</b>	<b>47.9</b>	<b>48.3</b>	<b>50.4</b>	<b>47.1</b>	<b>-1.0</b>	<b>0.9</b>	<b>4.3</b>	<b>-6.4</b>
Retail goods.....	23.6	23.4	23.3	24.0	23.2	-0.9	-0.3	2.7	-3.4
Services.....	17.0	16.6	16.3	17.1	15.6	-2.8	-1.4	4.6	-8.7
Online.....	4.7	4.7	5.6	5.9	5.5	-0.4	18.3	6.3	-7.4
Person to person.....	3.0	3.2	3.1	3.4	2.9	7.3	-4.2	11.4	-14.5
Percentage share						Change			
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	—	—	—	—
<b>Bill payments.....</b>	<b>29.8</b>	<b>29.3</b>	<b>30.6</b>	<b>30.2</b>	<b>31.1</b>	<b>-0.5</b>	<b>1.3</b>	<b>-0.4</b>	<b>0.9</b>
Automatic.....	9.8	9.7	9.1	8.9	10.3	-0.1	-0.6	-0.2	1.4
Online.....	9.3	8.7	9.4	9.1	9.9	-0.6	0.7	-0.3	0.9
By mail, in person, or by phone.....	10.7	10.9	12.1	12.2	10.8	0.2	1.1	0.1	-1.3
<b>Purchases and P2P payments.....</b>	<b>70.2</b>	<b>70.7</b>	<b>69.4</b>	<b>69.8</b>	<b>68.9</b>	<b>0.5</b>	<b>-1.3</b>	<b>0.4</b>	<b>-0.9</b>
Retail goods.....	34.3	34.6	33.5	33.2	33.8	0.3	-1.0	-0.3	0.6
Services.....	24.7	24.4	23.5	23.7	22.8	-0.3	-1.0	0.2	-0.9
Online.....	6.9	7.0	8.0	8.2	8.0	0.1	1.1	0.2	-0.2
Person to person.....	4.3	4.7	4.4	4.7	4.3	0.4	-0.3	0.3	-0.5

Notes: 2.

**Table 8****Consumer Payments in a Typical Month, by Type of Payment Transaction (Distribution)**

Number of payments by usage percentile, 2019

	<b>5th</b>	<b>10th</b>	<b>25th</b>	<b>50th</b>	<b>75th</b>	<b>90th</b>	<b>95th</b>
<b>Total payments.....</b>	<b>5.9</b>	<b>13.6</b>	<b>29.4</b>	<b>55.8</b>	<b>91.4</b>	<b>141.0</b>	<b>169.1</b>
<b>Bill payments.....</b>	<b>0.0</b>	<b>1.9</b>	<b>6.2</b>	<b>12.6</b>	<b>24.9</b>	<b>51.4</b>	<b>72.3</b>
Automatic.....	0.0	0.0	0.0	2.9	8.0	18.0	31.3
Online.....	0.0	0.0	0.3	3.6	8.2	17.8	26.1
By mail, in person, or by phone.....	0.0	0.0	0.3	3.0	8.6	21.0	33.3
<b>Purchases and P2P payments.....</b>	<b>1.7</b>	<b>7.0</b>	<b>17.4</b>	<b>36.5</b>	<b>66.1</b>	<b>98.7</b>	<b>128.3</b>
Retail goods.....	0.0	1.7	5.9	16.0	32.1	53.5	69.0
Services.....	0.0	0.3	3.7	9.7	21.8	39.1	49.5
Online.....	0.0	0.0	0.0	1.9	5.9	17.2	25.0
Person to person.....	0.0	0.0	0.0	0.6	3.1	8.6	13.0

Notes: Example to interpret this table: The consumer in the 25th percentile for total payments makes 30.1 payments per month.

**Table 9****Consumer Payments in a Typical Month, by Payment Instrument and Payment Type**

Number of payments, 2019

	Bill payments			Purchases and P2P payments			
	Automatic	Online	By mail, in person, by phone	Online	Retail goods	Services & other	Person to person
<b>Total payments.....</b>	<b>7.1</b>	<b>6.8</b>	<b>7.4</b>	<b>5.5</b>	<b>23.2</b>	<b>15.6</b>	<b>2.9</b>
<b>Paper instruments.....</b>	<b>—</b>	<b>—</b>	<b>3.1</b>	<b>0.5</b>	<b>7.7</b>	<b>5.2</b>	<b>1.6</b>
Cash.....	—	—	1.7	—	7.1	4.7	1.3
Check.....	—	—	1.3	0.4	0.5	0.5	0.3
Money order.....	—	—	0.1	0.0	0.1	0.0	0.1
<b>Payment cards.....</b>	<b>3.9</b>	<b>3.8</b>	<b>3.4</b>	<b>4.4</b>	<b>15.5</b>	<b>10.4</b>	<b>0.6</b>
Debit.....	2.2	2.2	2.0	2.3	9.0	5.7	0.4
Credit or charge.....	1.6	1.3	1.2	1.9	6.0	4.2	0.2
Prepaid.....	0.1	0.3	0.2	0.2	0.5	0.5	—
<b>Electronic payments.....</b>	<b>2.7</b>	<b>3.0</b>	<b>1.0</b>	<b>0.6</b>	<b>—</b>	<b>—</b>	<b>0.7</b>
Online banking bill payment.....	1.2	1.5	—	—	—	—	0.2
Bank account number payment.....	1.5	1.5	1.0	0.6	—	—	0.5
<b>Direct deduction from income.....</b>	<b>0.5</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Percentage share of all payments</b>							
<b>Total payments.....</b>	<b>10.3</b>	<b>9.9</b>	<b>10.8</b>	<b>8.0</b>	<b>33.8</b>	<b>22.8</b>	<b>4.3</b>
<b>Paper instruments.....</b>	<b>—</b>	<b>—</b>	<b>4.5</b>	<b>0.7</b>	<b>11.2</b>	<b>7.6</b>	<b>2.4</b>
Cash.....	—	—	2.5	—	10.3	6.9	1.8
Check.....	—	—	1.8	0.6	0.8	0.7	0.5
Money order.....	—	—	0.2	0.1	0.1	0.1	0.1
<b>Payment cards.....</b>	<b>5.7</b>	<b>5.6</b>	<b>4.9</b>	<b>6.5</b>	<b>22.6</b>	<b>15.1</b>	<b>0.9</b>
Debit.....	3.2	3.3	2.9	3.4	13.2	8.3	0.6
Credit or charge.....	2.3	1.9	1.8	2.8	8.7	6.2	0.3
Prepaid.....	0.2	0.4	0.3	0.3	0.7	0.7	—
<b>Electronic payments.....</b>	<b>3.9</b>	<b>4.4</b>	<b>1.4</b>	<b>0.9</b>	<b>—</b>	<b>—</b>	<b>1.0</b>
Online banking bill payment.....	1.7	2.2	—	—	—	—	0.2
Bank account number payment.....	2.2	2.1	1.4	0.9	—	—	0.7
<b>Direct deduction from income.....</b>	<b>0.7</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

Notes: 2

**Table 10**

**Consumer Bill Payments in a Typical Month, by Payment Instrument and Bill Type**

Top panel: Number of payments; Bottom panel: Percentage share of all bill payments

	Automatic					Online					By mail, in person, or by phone				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
<b>Total payments.....</b>	<b>6.8</b>	<b>6.6</b>	<b>6.4</b>	<b>6.4</b>	<b>7.1</b>	<b>6.4</b>	<b>5.9</b>	<b>6.5</b>	<b>6.5</b>	<b>6.8</b>	<b>7.4</b>	<b>7.4</b>	<b>8.4</b>	<b>8.8</b>	<b>7.4</b>
<b>Paper instruments.....</b>	—	—	—	—	—	—	—	—	—	—	<b>4.2</b>	<b>4.3</b>	<b>4.7</b>	<b>3.8</b>	<b>3.1</b>
Cash.....	—	—	—	—	—	—	—	—	—	—	2.2	2.2	2.8	2.1	1.7
Check.....	—	—	—	—	—	—	—	—	—	—	1.9	1.9	1.7	1.5	1.3
Money order.....	—	—	—	—	—	—	—	—	—	—	0.2	0.2	0.2	0.2	0.1
<b>Payment cards.....</b>	<b>3.7</b>	<b>3.5</b>	<b>3.5</b>	<b>3.5</b>	<b>3.9</b>	<b>3.4</b>	<b>3.1</b>	<b>3.8</b>	<b>3.7</b>	<b>3.8</b>	<b>3.2</b>	<b>3.1</b>	<b>3.7</b>	<b>3.9</b>	<b>3.4</b>
Debit.....	2.2	1.9	1.9	1.9	2.2	2.1	1.8	2.2	2.2	2.2	2.1	1.8	2.1	2.2	2.0
Credit or charge.....	1.4	1.5	1.5	1.5	1.6	1.2	1.1	1.3	1.4	1.3	1.0	1.1	1.4	1.5	1.2
Prepaid.....	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.3	0.1	0.2	0.2	0.2	0.2
<b>Electronic payments.....</b>	<b>2.5</b>	<b>2.5</b>	<b>2.3</b>	<b>2.4</b>	<b>2.7</b>	<b>3.1</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>3.0</b>	—	—	—	<b>1.1</b>	<b>1.0</b>
Online banking bill payment.....	1.1	1.1	0.9	1.0	1.2	1.5	1.4	1.3	1.4	1.5	—	—	—	—	—
Bank account number payment...	1.4	1.4	1.3	1.4	1.5	1.6	1.3	1.5	1.4	1.5	—	—	—	1.1	1.0
<b>Direct deduction from income....</b>	<b>0.6</b>	<b>0.6</b>	<b>0.6</b>	<b>0.6</b>	<b>0.5</b>	—	—	—	—	—	—	—	—	—	—
<b>Percentage share of all bill payments</b>															
<b>Total payments.....</b>	<b>32.9</b>	<b>33.1</b>	<b>29.9</b>	<b>29.5</b>	<b>32.4</b>	<b>31.2</b>	<b>29.6</b>	<b>30.7</b>	<b>30.1</b>	<b>31.2</b>	<b>35.9</b>	<b>37.3</b>	<b>39.4</b>	<b>40.4</b>	<b>34.1</b>
<b>Paper instruments.....</b>	—	—	—	—	—	—	—	—	—	—	<b>20.5</b>	<b>21.6</b>	<b>22.2</b>	<b>17.4</b>	<b>14.1</b>
Cash.....	—	—	—	—	—	—	—	—	—	—	10.5	11.2	13.3	9.6	7.7
Check.....	—	—	—	—	—	—	—	—	—	—	9.1	9.6	8.0	7.0	5.8
Money order.....	—	—	—	—	—	—	—	—	—	—	0.9	0.8	0.9	0.8	0.6
<b>Payment cards.....</b>	<b>18.0</b>	<b>17.7</b>	<b>16.2</b>	<b>15.9</b>	<b>17.8</b>	<b>16.3</b>	<b>15.7</b>	<b>17.8</b>	<b>17.1</b>	<b>17.5</b>	<b>15.4</b>	<b>15.6</b>	<b>17.3</b>	<b>17.9</b>	<b>15.5</b>
Debit.....	10.6	9.7	8.7	8.5	9.9	10.0	9.1	10.5	10.0	10.2	10.0	9.1	9.8	10.3	9.1
Credit or charge.....	7.0	7.5	7.1	6.9	7.3	5.9	5.7	6.2	6.3	6.1	4.8	5.7	6.7	6.7	5.5
Prepaid.....	0.4	0.5	0.4	0.5	0.6	0.4	0.8	1.1	0.8	1.2	0.5	0.8	0.8	0.9	0.9
<b>Electronic payments.....</b>	<b>12.1</b>	<b>12.6</b>	<b>10.6</b>	<b>11.0</b>	<b>12.4</b>	<b>14.9</b>	<b>13.9</b>	<b>12.9</b>	<b>12.9</b>	<b>13.7</b>	—	—	—	<b>5.1</b>	<b>4.5</b>
Online banking bill payment.....	5.3	5.6	4.4	4.4	5.4	7.3	7.2	6.1	6.4	7.0	—	—	—	—	—
Bank account number payment...	6.8	7.0	6.2	6.6	6.9	7.6	6.7	6.8	6.6	6.7	—	—	—	5.1	4.5
<b>Direct deduction from income....</b>	<b>2.7</b>	<b>2.8</b>	<b>3.0</b>	<b>2.6</b>	<b>2.2</b>	—	—	—	—	—	—	—	—	—	—

**Table 11**

**Consumer Purchases and P2P Payments in a Typical Month, by Payment Instrument and Payment Type**

Top panel: Number of payments; Bottom panel: Percentage share of all purchases and P2P payments

	Online					Retail goods					Services & other					Person to person				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
<b>Total payments.....</b>	<b>4.7</b>	<b>4.7</b>	<b>5.6</b>	<b>5.9</b>	<b>5.5</b>	<b>23.6</b>	<b>23.4</b>	<b>23.3</b>	<b>24.0</b>	<b>23.2</b>	<b>17.0</b>	<b>16.6</b>	<b>16.3</b>	<b>17.1</b>	<b>15.6</b>	<b>3.0</b>	<b>3.2</b>	<b>3.1</b>	<b>3.4</b>	<b>2.9</b>
<b>Paper instruments.....</b>	<b>0.7</b>	<b>0.7</b>	<b>0.6</b>	<b>0.5</b>	<b>0.5</b>	<b>9.6</b>	<b>9.3</b>	<b>9.4</b>	<b>8.3</b>	<b>7.7</b>	<b>7.0</b>	<b>6.7</b>	<b>6.5</b>	<b>6.2</b>	<b>5.2</b>	<b>2.1</b>	<b>2.3</b>	<b>2.2</b>	<b>2.0</b>	<b>1.6</b>
Cash.....	—	—	—	—	—	8.6	8.4	8.6	7.7	7.1	6.1	5.8	5.8	5.6	4.7	1.7	1.9	1.9	1.6	1.3
Check.....	0.6	0.6	0.5	0.4	0.4	0.9	0.8	0.7	0.6	0.5	0.8	0.8	0.6	0.6	0.5	0.3	0.4	0.3	0.3	0.3
Money order.....	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1	0.1
<b>Payment cards.....</b>	<b>3.5</b>	<b>3.5</b>	<b>4.5</b>	<b>4.9</b>	<b>4.4</b>	<b>14.1</b>	<b>14.1</b>	<b>14.0</b>	<b>15.6</b>	<b>15.5</b>	<b>10.1</b>	<b>9.8</b>	<b>9.8</b>	<b>10.8</b>	<b>10.4</b>	<b>0.4</b>	<b>0.5</b>	<b>0.6</b>	<b>0.8</b>	<b>0.6</b>
Debit.....	1.9	1.9	2.5	2.7	2.3	8.2	8.5	8.0	9.1	9.0	5.7	5.5	5.2	6.1	5.7	0.2	0.3	0.3	0.6	0.4
Credit or charge.....	1.3	1.4	1.9	1.9	1.9	5.4	5.1	5.5	6.1	6.0	4.1	4.0	4.3	4.2	4.2	0.1	0.2	0.2	0.2	0.2
Prepaid.....	0.3	0.2	0.1	0.3	0.2	0.4	0.5	0.5	0.5	0.5	0.2	0.3	0.4	0.5	0.5	—	—	—	—	—
<b>Electronic payments.....</b>	<b>0.6</b>	<b>0.5</b>	<b>0.5</b>	<b>0.5</b>	<b>0.6</b>	—	—	—	—	—	—	—	—	—	—	<b>0.5</b>	<b>0.4</b>	<b>0.3</b>	<b>0.6</b>	<b>0.7</b>
Online banking bill payment.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	0.2	0.2	0.1	0.2	0.2
Bank account number payment....	0.6	0.5	0.5	0.5	0.6	—	—	—	—	—	—	—	—	—	—	0.3	0.2	0.2	0.5	0.5
<b>Direct deduction from income..</b>	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

**Percentage share of all purchases and P2P payments**

<b>Total payments.....</b>	<b>9.8</b>	<b>9.9</b>	<b>11.6</b>	<b>11.8</b>	<b>10.9</b>	<b>48.8</b>	<b>48.9</b>	<b>48.3</b>	<b>47.6</b>	<b>46.0</b>	<b>35.2</b>	<b>34.6</b>	<b>33.8</b>	<b>33.9</b>	<b>30.9</b>	<b>6.2</b>	<b>6.7</b>	<b>6.3</b>	<b>6.8</b>	<b>5.8</b>
<b>Paper instruments.....</b>	<b>1.4</b>	<b>1.4</b>	<b>1.3</b>	<b>1.0</b>	<b>0.9</b>	<b>19.8</b>	<b>19.4</b>	<b>19.4</b>	<b>16.5</b>	<b>15.2</b>	<b>14.4</b>	<b>14.0</b>	<b>13.5</b>	<b>12.3</b>	<b>10.4</b>	<b>4.4</b>	<b>4.8</b>	<b>4.6</b>	<b>3.9</b>	<b>3.2</b>
Cash.....	—	—	—	—	—	17.8	17.6	17.7	15.2	14.0	12.7	12.2	12.1	11.1	9.3	3.6	4.0	3.8	3.2	2.5
Check.....	1.3	1.2	1.1	0.8	0.8	1.8	1.7	1.5	1.1	1.1	1.6	1.7	1.3	1.2	1.0	0.7	0.7	0.7	0.6	0.6
Money order.....	0.1	0.2	0.2	0.2	0.1	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
<b>Payment cards.....</b>	<b>7.2</b>	<b>7.4</b>	<b>9.3</b>	<b>9.7</b>	<b>8.8</b>	<b>29.1</b>	<b>29.5</b>	<b>28.9</b>	<b>31.0</b>	<b>30.7</b>	<b>20.8</b>	<b>20.5</b>	<b>20.3</b>	<b>21.5</b>	<b>20.5</b>	<b>0.8</b>	<b>1.0</b>	<b>1.2</b>	<b>1.6</b>	<b>1.3</b>
Debit.....	3.9	4.0	5.1	5.3	4.6	17.0	17.7	16.6	18.0	18.0	11.8	11.5	10.7	12.1	11.2	0.5	0.6	0.7	1.1	0.8
Credit or charge.....	2.8	3.0	3.9	3.9	3.8	11.3	10.7	11.4	12.0	11.8	8.5	8.3	8.8	8.4	8.4	0.3	0.4	0.5	0.5	0.5
Prepaid.....	0.5	0.4	0.3	0.5	0.4	0.8	1.0	1.0	1.0	1.0	0.5	0.7	0.8	1.0	0.9	—	—	—	—	—
<b>Electronic payments.....</b>	<b>1.2</b>	<b>1.1</b>	<b>1.0</b>	<b>1.1</b>	<b>1.2</b>	—	—	—	—	—	—	—	—	—	—	<b>1.0</b>	<b>0.9</b>	<b>0.6</b>	<b>1.3</b>	<b>1.3</b>
Online banking bill payment.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	0.4	0.4	0.3	0.3	0.3
Bank account number payment....	1.2	1.1	1.0	1.1	1.2	—	—	—	—	—	—	—	—	—	—	0.6	0.5	0.4	1.0	1.0
<b>Direct deduction from income..</b>	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

**Table 12****Use of Credit Card Debt**

Credit card adopters

	<b>Percentage</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
Carried unpaid balance at any time during the past 12 months .....		59.0	57.3	54.5	52.0	52.6
Carried unpaid balance last month .....		53.3	50.9	46.2	44.4	46.9
Change in unpaid balance since a year ago:*						
Much lower.....		18.4	15.4	17.6	19.4	16.7
Lower.....		22.1	25.5	23.3	22.3	23.9
About the same.....		24.6	28.3	24.5	26.6	27.0
Higher.....		26.8	15.3	20.3	19.4	18.9
Much higher.....		8.1	8.5	8.0	7.9	7.9
Did not have balance 12 months ago.....		—	7.1	6.2	4.4	5.6
	<b>Dollar values</b>					
Mean credit card balance unpaid, previous month, all adopters.....		2,840	2,832	2,342	2,478	2,768
Per adopter with unpaid balance.....		4,816	4,951	4,306	4,773	5,273
Median credit card balance unpaid, previous month, all adopters.....		186	93	0	0	0
Per adopter with unpaid balance.....		1,492	1,912	1,484	1,397	1,488
Total credit limit on all credit cards owned by adopter.....		19,596	20,499	21,029	22,709	23,511
During the past 12 months:						
Adopters who carried unpaid balance at any time.....		17,934	19,005	18,919	19,953	20,449
Adopters who did not carry an unpaid balance at any time.....		22,005	22,549	23,557	25,711	26,948

\* This question is asked to all credit card adopters who indicated that they carried an unpaid balance at some point in the past 12 months.

Notes: 1, 2, 3.

**Table 13**

**Identity Theft, Loss, Theft, or Fraudulent Use of Payment Instruments**

Percentage of consumers or adopters and mean dollar value, in the past 12 months

Percentage of consumers	2015	2016	2017	2018	2019
<b>Incidence of identity theft.....</b>	<b>23.5</b>	<b>24.8</b>	<b>25.2</b>	<b>21.9</b>	<b>19.0</b>
Myself and someone I know well.....	5.9	5.4	6.6	5.4	5.1
Someone I know well only.....	11.7	14.7	13.3	12.0	9.2
Myself only.....	5.8	4.7	5.3	4.5	4.7
<b>Percentage of adopters</b>					
<b>Incidence of loss, theft or fraud in past 12 months .....</b>	<b>15.2</b>	<b>12.8</b>	<b>11.2</b>	<b>11.9</b>	<b>11.3</b>
Cash.....	9.2	7.6	5.0	6.5	6.1
Check.....	0.9	0.5	0.9	0.6	0.2
Credit card.....	5.7	4.2	5.2	4.5	5.0
Debit card.....	5.8	5.1	5.2	5.0	4.1
<b>Mean dollar value*</b>					
<b>Amount lost or stolen</b>					
Cash.....	153	212	333	s	s
<b>Amount of fraudulent charges†</b>					
Check.....	s	s	s	s	s
Credit card.....	561	381	268	s	s
Debit card.....	283	120	142	s	s

\* 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: 2, 3, 6.

**Table 14**  
**Assessments of Payment Instruments**  
 Rankings\*

	Cash	Check	Money order	Debit card	Credit card	Prepaid card	BANP†	OBBP
<b>Acceptance</b>								
2015.....	2	6	7	3	①	4	⑧	5
2016.....	2	6	7	3	①	4	⑧	5
2017.....	3	6	7	2	①	4	⑧	5
2018.....	2	6	7	3	①	4	⑧	5
2019.....	3	6	7	2	①	4	⑧	5
<b>Acquisition and setup</b>								
2015.....	①	4	⑧	2	3	5	7	6
2016.....	①	3	⑧	2	4	5	7	6
2017.....	①	4	⑧	2	3	7	6	5
2018.....	①	4	⑧	2	3	7	6	5
2019.....	①	5	⑧	2	3	6	7	4
<b>Convenience</b>								
2015.....	3	7	⑧	2	①	5	6	4
2016.....	3	7	⑧	①	2	5	6	4
2017.....	3	7	⑧	2	①	5	6	4
2018.....	3	7	⑧	2	①	5	6	4
2019.....	3	7	⑧	2	①	5	6	4
<b>Cost</b>								
2015.....	①	5	7	3	⑧	6	4	2
2016.....	①	5	7	2	⑧	6	4	3
2017.....	①	5	7	2	⑧	6	4	3
2018.....	①	5	7	3	⑧	6	4	2
2019.....	①	5	7	3	⑧	6	4	2
<b>Payment records</b>								
2015.....	⑧	5	6	2	①	7	4	3
2016.....	⑧	5	6	2	①	7	4	3
2017.....	⑧	5	6	2	①	7	4	3
2018.....	⑧	5	6	3	①	7	4	2
2019.....	⑧	5	6	3	①	7	4	2
<b>Security</b>								
2015.....	7	5	2	4	①	6	⑧	3
2016.....	7	5	①	4	2	6	⑧	3
2017.....	6	5	2	4	①	7	⑧	3
2018.....	⑧	5	3	4	①	6	7	2
2019.....	⑧	5	2	4	①	6	7	3

\* ① indicates that on average, consumers ranked that payment instrument the best for a given characteristic. Similarly, ⑧ indicates that on average, consumers ranked that payment worst. For example, consumers ranked credit cards the best for Acceptance and worst for Cost.

† BANP = Bank account number payment, OBBP = Online banking bill payment.



**Table 15****Income and Labor Force Status**

Percentage of consumers\*

	2015	2016	2017	2018	2019
<b>Household income</b>					
Less than \$25,000.....	21.8	21.1	18.3	22.8	22.2
\$25,000–\$49,999.....	24.1	23.8	23.4	17.7	18.8
\$50,000–\$74,999.....	19.2	17.8	19.4	18.3	17.7
\$75,000–\$99,999.....	11.7	12.0	13.2	12.8	14.3
\$100,000–\$124,999.....	8.6	10.5	10.2	10.9	10.2
\$125,000–\$199,999.....	11.0	11.1	11.7	12.0	12.3
\$200,000–\$499,999.....	2.8	3.4	3.6	5.3	4.2
\$500,000 or more.....	0.9	0.3	0.2	0.3	0.2
<b>Respondent income</b>					
Highest in household.....	50.8	50.2	50.0	51.4	52.1
About equal with highest.....	14.4	14.7	14.2	13.0	12.9
2nd highest.....	23.9	24.0	25.0	25.4	24.2
3rd highest or lower.....	10.9	11.1	10.8	10.2	10.8
<b>Labor force status</b>					
Currently working.....	58.8	59.6	61.7	59.6	59.3
On sick or other leave.....	0.6	0.5	0.2	0.1	0.4
Unemployed – on layoff†.....	0.8	0.8	0.5	0.6	0.7
Unemployed – looking.....	6.1	5.7	4.6	4.8	4.6
Retired.....	15.5	16.1	15.1	16.1	15.5
Disabled.....	6.8	6.5	6.3	6.5	7.0
Other.....	4.4	6.0	5.9	5.9	6.0
Selected multiple categories.....	6.9	4.8	5.7	6.4	6.6

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

† The numbers for unemployment differ from the official BLS numbers due to differences between the UAS panel and the BLS in the methodologies for collecting the data and computing the unemployment rate.

Notes: 2, 3.

**Table 16****Demographics and Homeownership**

Percentage of consumers, except where noted\*

	2015	2016	2017	2018	2019
U.S. Population age 18 or older (millions)†.....	242.6	245.3	246.3	249.6	250.7
Number of survey respondents.....	1,429	3,404	3,099	3,153	3,320
<b>Gender</b>					
Male.....	48.2	48.3	48.2	48.3	48.3
Female.....	51.8	51.7	51.8	51.7	51.7
<b>Age</b>					
18–24.....	6.7	6.8	5.1	4.8	5.7
25–34.....	23.3	23.2	24.6	24.8	23.9
35–44.....	16.4	16.3	16.2	16.3	16.3
45–54.....	17.7	17.4	17.1	16.8	16.8
55–64.....	16.7	16.8	17.0	16.9	16.9
65 and older.....	19.2	19.5	20.1	20.5	20.5
<b>Race</b>					
White.....	76.3	74.3	74.2	73.8	72.7
Black.....	13.2	13.3	13.7	13.3	14.7
Asian.....	4.1	3.1	3.6	3.7	3.1
Other.....	1.7	2.2	1.4	1.8	1.7
<b>Ethnicity</b>					
Hispanic or Latino.....	13.2	12.1	11.9	12.2	11.8
<b>Education</b>					
No high school diploma.....	9.0	7.3	7.0	7.4	7.9
High school.....	32.8	33.4	33.0	32.2	31.8
Some college.....	28.3	28.5	28.4	28.1	28.1
College.....	17.0	17.3	18.0	18.4	18.4
Post-graduate study.....	13.0	13.4	13.5	13.9	13.9
Homeownership rate .....	61.9	66.4	64.4	62.6	63.3

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

† Source: Bureau of Labor Statistics data series LNU00076975

Notes: 2.