

2020 SCPC Tables

Adoption of Accounts and Payment Instruments

Table 1 Ownership of Accounts and Adoption of Account Access Technologies

Table 2 Adoption of Payment Instruments

Incidence of Use of Accounts and Payment Instruments

Table 3 Share of Consumers Using Payment Instruments

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

Frequency of Use of Payment Instruments

Table 5 Consumer Payments in a Typical Month, by Payment Instrument

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

Table 7 Consumer Payments in a Typical Month, by Type of Payment Transaction

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

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

Table 10 Consumer Bill Payments in a Typical Month, by Payment Instrument and Bill Type

Table 11 Consumer Purchases and P2P Payments in a Typical Month, by Payment Instrument and Payment Type

Use of Credit Card Debt

Table 12 Use of Credit Card Debt

Loss, Theft, or Fraud

Table 13 Identity Theft, Loss, Theft, or Fraudulent Use of Payment Instruments

Assessments

Table 14 Assessments of Payment Instruments

Household Characteristics

Table 15 Income and Labor Force Status

Table 16 Demographics and Homeownership

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 2020 Survey of Consumer Payment Choice: Summary Results*, by Foster, Greene, and Stavins.

Footnote	Description
General	
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.
Adoption	
4	Adoption of payment instrument means the consumer had the instrument, with the following exceptions: <ul style="list-style-type: none"> 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. 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. c. For online banking bill payment, adoption means the consumer signed up for online banking bill pay at a bank's website.
5	Mobile banking adoption is defined as having downloaded a mobile banking app.
Other	
6	The notation "s" indicates that the cell was suppressed due to an insufficient number of observations.

Standard errors – Table 1
Ownership of Accounts and Adoption of Account Access Technologies
 Percentage of consumers

	2015	2016	2017	2018	2019	2020
Bank deposit accounts*	1.1	0.7	0.8	0.8	0.8	0.8
Checking.....	1.1	0.7	0.8	0.9	0.8	0.8
Savings.....	1.7	1.0	1.2	1.2	1.1	1.3
Online payment accounts	1.8	1.1	1.3	1.3	1.2	1.4
PayPal.....	1.7	1.1	1.3	1.3	1.2	1.5
Zelle.....	—	—	—	—	0.9	1.2
Venmo.....	—	—	—	—	0.9	1.3
Other nonbank payment services†.....	1.3	0.7	0.9	1.0	1.1	1.4
Mobile apps or online accounts‡	1.8	1.1	1.3	1.3	—	—
Deposit account access technologies	1.5	0.9	0.9	1.0	1.0	1.0
ATM card (no debit feature).....	1.7	1.0	1.3	1.2	1.1	1.3
Telephone banking.....	1.7	1.1	1.3	1.3	1.2	1.5
Online banking.....	1.7	1.0	1.1	1.1	1.1	1.2
Mobile banking.....	1.8	1.1	1.3	1.3	1.2	1.4

* "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.

Standard errors – Table 2
Adoption of Payment Instruments

Percentage of consumers	2015	2016	2017	2018	2019	2020
Paper instruments	0.0	0.0	0.0	0.2	0.2	0.3
Cash.....	0.2	0.1	0.1	0.4	0.3	0.3
Check.....	1.5	1.0	1.1	1.2	1.2	1.3
Money order.....	1.5	1.0	1.0	1.0	1.0	1.1
Payment cards	0.7	0.4	0.5	0.5	0.5	0.5
Debit.....	1.4	0.9	1.0	1.0	1.0	1.1
Number of debit cards per consumer.....	0.0	0.0	0.0	0.0	0.0	0.0
Credit or charge*.....	1.6	1.0	1.1	1.2	1.1	1.2
Number of credit or charge cards per consumer...	0.1	0.1	0.2	0.1	0.1	0.1
Prepaid.....	1.8	1.1	1.3	1.3	1.2	1.5
Number of prepaid cards per consumer.....	0.2	0.1	0.1	0.1	0.3	0.1
Electronic payments	1.6	1.0	1.2	1.1	1.1	1.2
Online banking bill payment.....	1.8	1.1	1.3	1.3	1.2	1.5
Bank account number payment.....	1.7	1.1	1.3	1.2	1.2	1.3
Direct deduction from income	1.3	0.8	1.0	1.0	0.9	1.0
Virtual currency	0.3	0.1	0.2	0.4	0.4	0.6
Mobile phone payments	1.6	0.9	1.3	1.3	1.2	1.5

* 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.
 Notes: 4.

Standard errors – Table 3
Share of Consumers Using Payment Instruments
 Percentage of consumers, monthly basis

	2015	2016	2017	2018	2019	2020
Paper instruments.....	1.1	0.7	0.8	0.7	1.0	1.1
Cash.....	1.3	0.8	1.0	0.9	1.2	1.3
Check.....	1.8	1.1	1.3	1.3	1.5	1.4
Money order.....	1.1	0.6	0.8	0.8	0.8	0.7
Payment cards.....	1.3	0.8	0.9	0.7	1.0	0.8
Debit.....	1.7	1.0	1.2	1.2	1.4	1.4
Credit or charge.....	1.8	1.1	1.3	1.3	1.5	1.4
Prepaid.....	1.2	0.8	1.0	1.1	1.1	1.1
Electronic payments.....	1.7	1.1	1.2	1.2	1.4	1.3
Online banking bill payment.....	1.6	1.0	1.2	1.2	1.4	1.4
Bank account number payment.....	1.8	1.1	1.3	1.2	1.5	1.4
Direct deduction from income.....	1.2	0.8	0.9	0.9	1.1	1.0

Standard errors – Table 4
Share of Consumers Making a Transaction, by Type of Transaction
 Percentage of consumers, monthly basis

	2015	2016	2017	2018	2019	2020
Any transaction.....	0.7	0.4	0.5	0.4	0.5	0.5
Bill payments.....	1.1	0.6	0.7	0.6	0.8	0.7
Automatic.....	1.8	1.1	1.3	1.3	1.5	1.4
Online.....	1.6	1.0	1.2	1.1	1.4	1.3
By mail, in person, or by phone.....	1.6	1.0	1.2	1.1	1.4	1.3
Purchases and P2P payments.....	0.8	0.5	0.6	0.5	0.7	0.7
Retail goods.....	1.0	0.7	0.7	0.7	0.9	0.9
Services.....	1.2	0.8	0.9	0.8	1.1	1.1
Online.....	1.8	1.1	1.3	1.3	1.5	1.4
Person to person.....	1.8	1.1	1.3	1.3	1.5	1.5

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

	Growth rate (%)									
	2020	2019	2018	2017	2016	2015	2017	2018	2019	2020
Number per consumer (mean)										
	15-16	16-17	17-18	18-19	19-20					
Total payments.....	1.8	1.2	1.6	1.5	1.2	1.8	1.5	1.6	1.8	1.8
Paper instruments.....	1.0	0.6	0.6	0.8	0.6	0.7	0.8	0.6	0.6	0.7
Cash.....	0.8	0.6	0.6	0.7	0.6	0.7	0.7	0.6	0.6	0.7
Check.....	0.3	0.2	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Money order.....	0.1	0.0	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.0
Payment cards.....	1.3	0.8	1.1	1.0	0.8	1.3	1.0	1.1	1.3	1.2
Debit.....	1.1	0.7	0.9	0.8	0.7	1.1	0.8	0.9	1.1	0.9
Credit or charge.....	0.8	0.5	0.7	0.7	0.5	0.8	0.7	0.7	0.8	0.8
Prepaid.....	0.2	0.1	0.2	0.2	0.1	0.2	0.2	0.2	0.2	0.2
Electronic payments.....	0.3	0.2	0.3	0.2	0.2	0.3	0.2	0.3	0.3	0.3
Online banking bill payment.....	0.2	0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.2	0.1
Bank account number payment.....	0.2	0.1	0.2	0.1	0.1	0.2	0.1	0.2	0.2	0.2
Direct deduction from income.....	0.1	0.0	0.0	0.1	0.0	0.1	0.1	0.0	0.1	0.0
Percentage share	Change									
Total payments.....	—	—	—	—	—	—	—	—	—	—
Paper instruments.....	—	—	—	—	—	—	—	—	—	—
Cash.....	—	—	—	—	—	—	—	—	—	—
Check.....	—	—	—	—	—	—	—	—	—	—
Money order.....	—	—	—	—	—	—	—	—	—	—
Payment cards.....	—	—	—	—	—	—	—	—	—	—
Debit.....	—	—	—	—	—	—	—	—	—	—
Credit or charge.....	—	—	—	—	—	—	—	—	—	—
Prepaid.....	—	—	—	—	—	—	—	—	—	—
Electronic payments.....	—	—	—	—	—	—	—	—	—	—
Online banking bill payment.....	—	—	—	—	—	—	—	—	—	—
Bank account number payment.....	—	—	—	—	—	—	—	—	—	—
Direct deduction from income.....	—	—	—	—	—	—	—	—	—	—

Standard errors – Table 6
Consumer Payments in a Typical Month, by Payment Instrument (Distribution)

Number of payments by usage percentile, 2020	5th	10th	25th	50th	75th	90th	95th
Total payments	1.5	1.2	1.2	1.3	3.3	4.6	7.6
Paper instruments	0.1	0.1	0.2	0.5	1.2	1.8	3.8
Cash.....	0.1	0.1	0.2	0.4	0.9	2.6	3.6
Check.....	0.0	0.0	0.0	0.1	0.3	0.7	1.1
Money order.....	0.1	0.1	0.1	0.1	0.1	0.1	0.2
Payment cards	0.3	0.8	0.7	1.4	2.2	3.9	4.7
Debit.....	0.2	0.2	0.2	0.9	1.4	3.7	4.5
Credit or charge.....	0.1	0.1	0.1	0.7	1.9	3.4	3.5
Prepaid.....	0.1	0.1	0.1	0.1	0.1	0.6	1.8
Electronic payments	0.1	0.1	0.2	0.2	0.4	0.9	1.3
Online banking bill payment.....	0.2	0.2	0.2	0.2	0.2	0.6	0.6
Bank account number payment.....	0.1	0.1	0.1	0.2	0.3	0.6	1.0
Direct deduction from income	0.2	0.2	0.2	0.2	0.2	0.2	0.4

Notes: Example to interpret this table: A consumer in the 25th percentile for total payments makes 28.9 payments per month.

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

	Number per consumer (mean)					Growth rate (%)					
	2015	2016	2017	2018	2019	2020	15-16	16-17	17-18	18-19	19-20
Total	1.8	1.2	1.5	1.6	1.8	1.8	—	—	—	—	—
Bill payments	0.8	0.5	0.7	0.7	0.9	0.7	—	—	—	—	—
Automatic.....	0.4	0.3	0.3	0.3	0.4	0.3	—	—	—	—	—
Online.....	0.3	0.2	0.2	0.2	0.4	0.3	—	—	—	—	—
By mail, in person, or by phone.....	0.4	0.3	0.4	0.4	0.4	0.4	—	—	—	—	—
Purchases and P2P payments	1.4	0.9	1.1	1.2	1.3	1.4	—	—	—	—	—
Retail goods.....	0.8	0.5	0.6	0.6	0.7	0.7	—	—	—	—	—
Services.....	0.6	0.4	0.5	0.5	0.5	0.5	—	—	—	—	—
Online.....	0.3	0.2	0.2	0.3	0.3	0.3	—	—	—	—	—
Person to person.....	0.2	0.2	0.2	0.2	0.2	0.3	—	—	—	—	—
Percentage share											
Total	—	—	—	—	—	—	—	—	—	—	—
Bill payments	—	—	—	—	—	—	—	—	—	—	—
Automatic.....	—	—	—	—	—	—	—	—	—	—	—
Online.....	—	—	—	—	—	—	—	—	—	—	—
By mail, in person, or by phone.....	—	—	—	—	—	—	—	—	—	—	—
Purchases and P2P payments	—	—	—	—	—	—	—	—	—	—	—
Retail goods.....	—	—	—	—	—	—	—	—	—	—	—
Services.....	—	—	—	—	—	—	—	—	—	—	—
Online.....	—	—	—	—	—	—	—	—	—	—	—
Person to person.....	—	—	—	—	—	—	—	—	—	—	—

Notes: 2.

Standard errors – Table 8

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

Number of payments by usage percentile, 2020

	5th	10th	25th	50th	75th	90th	95th
Total payments	1.5	1.2	1.2	1.3	3.3	4.6	7.6
Bill payments	0.2	0.4	0.3	0.5	1.3	2.3	3.5
Automatic.....	0.2	0.2	0.2	0.3	0.3	1.3	2.3
Online.....	0.1	0.1	0.2	0.3	0.3	1.1	1.2
By mail, in person, or by phone.....	0.1	0.1	0.2	0.3	0.8	1.6	2.2
Purchases and P2P payments	0.5	0.7	0.9	1.4	2.1	3.9	7.3
Retail goods.....	0.2	0.3	0.2	0.6	1.1	3.1	2.7
Services.....	0.1	0.1	0.3	0.3	0.9	2.4	2.8
Online.....	0.1	0.1	0.1	0.2	0.3	1.1	1.0
Person to person.....	0.0	0.0	0.0	0.1	0.3	1.0	1.4

Notes: Example to interpret this table: A consumer in the 25th percentile for total payments makes 28.9 payments per month.

Standard errors – Table 9

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

Number of payments, 2020

	Bill payments			Purchases and P2P payments			
	Automatic	Online	By mail, in person, by phone	Online	Retail goods	Services & other	Person to person
Total payments.....	0.3	0.3	0.4	0.3	0.7	0.5	0.3
Paper instruments.....	—	—	0.2	0.0	0.4	0.2	0.2
Cash.....	—	—	0.2	—	0.4	0.2	0.1
Check.....	—	—	0.1	0.0	0.1	0.0	0.0
Money order.....	—	—	0.0	0.0	0.0	0.0	0.0
Payment cards.....	0.2	0.2	0.2	0.3	0.5	0.4	0.1
Debit.....	0.2	0.2	0.2	0.2	0.4	0.3	0.1
Credit or charge.....	0.2	0.1	0.2	0.2	0.3	0.2	0.0
Prepaid.....	0.0	0.0	0.1	0.0	0.1	0.1	—
Electronic payments.....	0.1	0.1	0.1	0.1	—	—	0.1
Online banking bill payment.....	0.1	0.1	—	—	—	—	0.0
Bank account number payment.....	0.1	0.1	0.1	0.1	—	—	0.1
Direct deduction from income.....	0.0	—	—	—	—	—	—
Percentage share of all payments							
Total payments.....	—	—	—	—	—	—	—
Paper instruments.....	—	—	—	—	—	—	—
Cash.....	—	—	—	—	—	—	—
Check.....	—	—	—	—	—	—	—
Money order.....	—	—	—	—	—	—	—
Payment cards.....	—	—	—	—	—	—	—
Debit.....	—	—	—	—	—	—	—
Credit or charge.....	—	—	—	—	—	—	—
Prepaid.....	—	—	—	—	—	—	—
Electronic payments.....	—	—	—	—	—	—	—
Online banking bill payment.....	—	—	—	—	—	—	—
Bank account number payment.....	—	—	—	—	—	—	—
Direct deduction from income.....	—	—	—	—	—	—	—

Notes: 2

Standard errors – 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	2020	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
Total payments	0.4	0.3	0.3	0.3	0.4	0.3	0.3	0.2	0.2	0.2	0.4	0.3	0.4	0.3	0.4	0.4	0.4	0.4
Paper instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Cash.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Check.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Money order.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Payment cards	0.3	0.2	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.3	0.2	0.2	0.2	0.1	0.2	0.2	0.2	0.2
Debit.....	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.2	0.2	0.2	0.2	0.1	0.2	0.2	0.2	0.2
Credit or charge.....	0.1	0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2
Prepaid.....	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Electronic payments	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	—	—	0.1	0.1	0.1
Online banking bill payment....	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	—	—	—	—	—
Bank account number payment	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	—	—	0.1	0.1	0.1
Direct deduction from income...	0.1	0.0	0.1	0.0	0.1	0.0	—	—	—	—	—	—	—	—	—	—	—	—
Percentage share of all bill payments																		
Total payments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Paper instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Cash.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Check.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Money order.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Payment cards	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Debit.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Credit or charge.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Prepaid.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Electronic payments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Online banking bill payment....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Bank account number payment	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Direct deduction from income...	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Standard errors – 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	2020	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020	
Total payments	0.3	0.2	0.2	0.3	0.3	0.3	0.8	0.5	0.6	0.6	0.7	0.7	0.6	0.4	0.5	0.5	0.5	0.5	0.2	0.2	0.2	0.2	0.2	0.2	0.3
Paper instruments	0.1	0.0	0.0	0.0	0.0	0.0	0.5	0.3	0.4	0.3	0.4	0.4	0.4	0.2	0.3	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.2
Cash.....	—	—	—	—	—	—	0.5	0.3	0.3	0.3	0.3	0.4	0.4	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Check.....	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Payment cards	0.3	0.2	0.2	0.3	0.3	0.3	0.6	0.4	0.4	0.5	0.6	0.5	0.4	0.3	0.3	0.4	0.4	0.4	0.1	0.0	0.1	0.1	0.1	0.1	0.1
Debit.....	0.2	0.1	0.2	0.2	0.2	0.2	0.5	0.3	0.3	0.4	0.5	0.4	0.3	0.2	0.3	0.3	0.3	0.3	0.1	0.0	0.1	0.1	0.1	0.1	0.1
Credit or charge.....	0.1	0.1	0.1	0.1	0.1	0.1	0.3	0.2	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Prepaid.....	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.1	0.1	0.0	0.0	0.1	0.1	0.1	0.1	—	—	—	—	—	—	—
Electronic payments	0.1	0.0	0.0	0.0	0.1	0.1	—	—	—	—	—	—	—	—	—	—	—	—	0.1	0.0	0.0	0.1	0.1	0.1	0.1
Online banking bill payment.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Bank account number payment.....	0.1	0.0	0.0	0.0	0.1	0.1	—	—	—	—	—	—	—	—	—	—	—	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Direct deduction from income	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Percentage share of all purchases and P2P payments																									
Total payments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Paper instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Cash.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Check.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Money order.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Payment cards	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Debit.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Credit or charge.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Prepaid.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Electronic payments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Online banking bill payment.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Bank account number payment.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Direct deduction from income	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Standard errors – Table 12
Use of Credit Card Debt
 Credit card adopters

	2015	2016	2017	2018	2019	2020
Percentage						
Carried unpaid balance at any time during the past 12 months	1.9	1.2	1.5	1.5	1.4	1.6
Carried unpaid balance last month	2.0	1.2	1.5	1.4	1.4	1.6
Change in unpaid balance since a year ago.*						
Much lower.....	2.2	1.2	1.6	1.6	1.5	2.1
Lower.....	2.1	1.5	1.7	1.7	1.6	2.0
About the same.....	2.2	1.5	1.7	1.8	1.7	1.9
Higher.....	2.4	1.1	1.6	1.6	1.5	1.6
Much higher.....	1.3	0.9	1.0	1.1	1.1	1.4
Did not have balance 12 months ago.....	—	0.8	0.9	0.8	0.9	1.0
Dollar values						
Mean credit card balance unpaid, previous month, all adopters.....	218	156	157	177	212	159
Per adopter with unpaid balance.....	351	255	268	320	383	293
Median credit card balance unpaid, previous month, all adopters.....	55	46	25	25	25	34
Per adopter with unpaid balance.....	243	131	227	183	197	174
Total credit limit on all credit cards owned by adopter.....	926	1,036	1,202	1,136	1,060	1,206
During the past 12 months:						
Adopters who carried unpaid balance at any time.....	979	942	908	1,000	1,029	1,289
Adopters who did not carry an unpaid balance at any time.....	1,753	2,086	2,405	2,099	1,917	2,067

* 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.

Standard errors – 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

	2015	2016	2017	2018	2019	2020
Percentage of consumers						
Incidence of identity theft.....	1.5	0.9	1.1	1.0	1.0	1.1
Myself and someone I know well.....	0.9	0.5	0.6	0.5	0.6	0.6
Someone I know well only.....	1.1	0.8	0.9	0.8	0.7	0.8
Myself only.....	0.9	0.4	0.6	0.5	0.5	0.6
Percentage of adopters						
Incidence of loss, theft or fraud in past 12 months	1.3	0.7	0.8	0.9	0.8	0.8
Cash.....	1.1	0.6	0.6	0.7	0.7	0.6
Check.....	0.3	0.1	0.3	0.2	0.1	0.3
Credit card.....	0.8	0.5	0.7	0.6	0.6	0.6
Debit card.....	0.9	0.6	0.6	0.6	0.5	0.6
Mean dollar value*						
Amount lost or stolen						
Cash.....	24	38	71	\$	\$	\$
Amount of fraudulent charges†						
Check.....	\$	\$	\$	\$	\$	\$
Credit card.....	153	60	50	\$	\$	\$
Debit card.....	139	25	34	\$	\$	\$

* 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.

Standard errors – Table 14

Assessments of Payment Instruments

Rankings*

	Cash	Check	Money order	Debit card	Credit card	Prepaid card	BANP†	OBBP
Acceptance								
2015.....	—	—	—	—	—	—	—	—
2016.....	—	—	—	—	—	—	—	—
2017.....	—	—	—	—	—	—	—	—
2018.....	—	—	—	—	—	—	—	—
2019.....	—	—	—	—	—	—	—	—
2020.....	—	—	—	—	—	—	—	—
Acquisition and setup								
2015.....	—	—	—	—	—	—	—	—
2016.....	—	—	—	—	—	—	—	—
2017.....	—	—	—	—	—	—	—	—
2018.....	—	—	—	—	—	—	—	—
2019.....	—	—	—	—	—	—	—	—
2020.....	—	—	—	—	—	—	—	—
Convenience								
2015.....	—	—	—	—	—	—	—	—
2016.....	—	—	—	—	—	—	—	—
2017.....	—	—	—	—	—	—	—	—
2018.....	—	—	—	—	—	—	—	—
2019.....	—	—	—	—	—	—	—	—
2020.....	—	—	—	—	—	—	—	—
Cost								
2015.....	—	—	—	—	—	—	—	—
2016.....	—	—	—	—	—	—	—	—
2017.....	—	—	—	—	—	—	—	—
2018.....	—	—	—	—	—	—	—	—
2019.....	—	—	—	—	—	—	—	—
2020.....	—	—	—	—	—	—	—	—
Payment records								
2015.....	—	—	—	—	—	—	—	—
2016.....	—	—	—	—	—	—	—	—
2017.....	—	—	—	—	—	—	—	—
2018.....	—	—	—	—	—	—	—	—
2019.....	—	—	—	—	—	—	—	—
2020.....	—	—	—	—	—	—	—	—
Security								
2015.....	—	—	—	—	—	—	—	—
2016.....	—	—	—	—	—	—	—	—
2017.....	—	—	—	—	—	—	—	—
2018.....	—	—	—	—	—	—	—	—
2019.....	—	—	—	—	—	—	—	—
2020.....	—	—	—	—	—	—	—	—

* 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.

Standard errors – Table 15
Income and Labor Force Status

Percentage of consumers*	2015	2016	2017	2018	2019	2020
Household income						
Less than \$25,000.....	1.5	0.9	1.0	1.1	1.1	1.2
\$25,000–\$49,999.....	1.6	1.0	1.1	1.0	1.0	1.1
\$50,000–\$74,999.....	1.4	0.8	1.0	1.0	1.0	1.2
\$75,000–\$99,999.....	1.1	0.7	0.9	0.9	0.9	1.0
\$100,000–\$124,999.....	0.9	0.7	0.8	0.8	0.8	1.0
\$125,000–\$199,999.....	1.1	0.7	0.9	0.8	0.8	1.1
\$200,000–\$499,999.....	0.5	0.4	0.5	0.6	0.5	0.7
\$500,000 or more.....	0.4	0.1	0.1	0.1	0.1	0.2
Respondent income						
Highest in household.....	1.8	1.1	1.3	1.3	1.3	1.5
About equal with highest.....	1.3	0.8	0.9	0.9	0.9	0.9
2nd highest.....	1.5	0.9	1.1	1.1	1.1	1.3
3rd highest or lower.....	1.2	0.7	0.9	0.9	0.8	1.1
Labor force status						
Currently working.....	1.8	1.1	1.3	1.3	1.2	1.4
On sick or other leave.....	0.2	0.2	0.1	0.1	0.2	0.2
Unemployed – on layoff†.....	0.4	0.2	0.2	0.2	0.2	0.4
Unemployed – looking.....	0.9	0.5	0.6	0.6	0.6	0.7
Retired.....	1.3	0.8	0.9	0.9	0.8	1.0
Disabled.....	0.9	0.5	0.6	0.6	0.6	0.6
Other.....	0.7	0.5	0.7	0.7	0.6	0.7
Selected multiple categories.....	0.9	0.5	0.6	0.6	0.6	0.7

* 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.

Standard errors – Table 16

Demographics and Homeownership

Percentage of consumers, except where noted*

	2015	2016	2017	2018	2019	2020
U.S. Population age 18 or older (millions)†.....	—	—	—	—	—	—
Number of survey respondents.....	—	—	—	—	—	—
Gender						
Male.....	1.8	1.1	1.3	1.3	1.3	1.5
Female.....	1.8	1.1	1.3	1.3	1.3	1.5
Age						
18–24.....	1.1	0.7	0.7	0.7	0.7	0.8
25–34.....	1.6	1.0	1.2	1.2	1.2	1.4
35–44.....	1.2	0.8	0.9	0.9	0.9	1.0
45–54.....	1.3	0.8	1.0	0.9	0.9	1.0
55–64.....	1.2	0.7	0.9	0.8	0.8	1.0
65 and older.....	1.5	0.9	1.0	1.0	0.9	1.2
Race						
White.....	1.5	1.1	1.2	1.2	1.2	1.4
Black.....	1.3	0.8	1.0	1.0	1.0	1.1
Asian.....	0.8	0.4	0.6	0.6	0.5	0.7
Other.....	0.3	0.4	0.3	0.4	0.4	0.4
Ethnicity						
Hispanic or Latino.....	1.4	0.9	1.0	1.0	0.9	1.0
Education						
No high school diploma.....	1.2	0.7	0.7	0.8	0.8	0.8
High school.....	1.9	1.1	1.3	1.3	1.2	1.4
Some college.....	1.4	0.9	1.1	1.1	1.0	1.2
College.....	1.1	0.8	0.9	0.9	0.9	1.1
Post-graduate study.....	1.0	0.7	0.8	0.8	0.8	1.1
Homeownership rate	1.8	1.1	1.3	1.3	1.3	1.5

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

† Source: Bureau of Labor Statistics data series LNU00076975, (Unadj) Population Level - 18 years and over.

Notes: 2.