# Standard Errors – 2018 SCPC Tables

## Adoption of Accounts and Payment Instruments

## Incidence of Use of Accounts and Payment Instruments

## Frequency of Use of Payment Instruments

## Loss, Theft, or Fraud

## Assessments

## Household Characteristics

**Standard Errors – Table 1**

**Ownership of Accounts and Adoption of Account Access Technolog**
Percentage of consumers

|  | 2015 | 2016 | 2017 | 2018 |
|---|---|---|---|---|
| **Deposit and payment accounts**............................... | **1.0** | **0.6** | **0.7** | **0.8** |
| **Bank deposit accounts\***....................................... | **1.1** | **0.7** | **0.8** | **0.8** |
| Checking................................................. | 1.1 | 0.7 | 0.8 | 0.9 |
| Savings................................................. | 1.7 | 1.0 | 1.2 | 1.2 |
| **Nonbank payment accounts**............................... | **1.8** | **1.1** | **1.3** | **1.3** |
| PayPal............................................... | 1.7 | 1.1 | 1.3 | 1.3 |
| Other nonbank payment services†....................... | 1.3 | 0.7 | 0.9 | 1.0 |
| **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** |
| ATM card (no debit feature)................................... | 1.7 | 1.0 | 1.3 | 1.2 |
| Telephone banking................................................ | 1.7 | 1.1 | 1.3 | 1.3 |
| Online banking...................................................... | 1.7 | 1.0 | 1.1 | 1.1 |
| Mobile banking§................................................... | 1.8 | 1.1 | 1.3 | 1.3 |

\* "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 Venmo, Google Wallet, and Amazon Payments

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

§ Mobile banking adoption is defined as having downloaded a mobile banking app

**Standard Errors – Table 2**

**Adoption of Payment Instruments**

Percentage of consumers

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

* 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: Adoption of payment instrument means the consumer had the instrument, with the following exceptions:

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

**Standard Errors – Table 3**

**Share of Consumers Using Payment Instruments**

Percentage of consumers, monthly basis

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

**Standard Errors – Table 4**

**Share of Consumers Making a Transaction, by Type of Transaction**
Percentage of consumers, monthly basis

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

**Standard Errors – Table 5**

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

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

Notes: Numbers may not sum exactly due to rounding or missing values

**Standard Errors – Table 6**

**Distribution of Number of Consumer Payments in a Typical Month, by Payment Instrument**

Number of payments by usage percentile, 2018

| | 5th | 10th | 25th | 50th | 75th | 90th | 95th |
|---|---|---|---|---|---|---|---|
| **Total payments**............................................. | **1.0** | **1.0** | **1.3** | **1.3** | **3.0** | **4.4** | **6.7** |
| **Paper instruments**..................................... | **0.1** | **0.1** | **0.3** | **0.5** | **0.9** | **2.1** | **3.5** |
| Cash.................................................... | 0.1 | 0.1 | 0.3 | 0.4 | 0.9 | 2.0 | 2.9 |
| Check.................................................. | 0.0 | 0.0 | 0.0 | 0.1 | 0.2 | 0.5 | 1.0 |
| Money order....................................... | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.2 | 0.3 |
| **Payment cards**......................................... | **0.2** | **0.8** | **0.7** | **0.9** | **2.5** | **3.0** | **4.1** |
| Debit................................................... | 0.2 | 0.2 | 0.2 | 1.0 | 1.6 | 3.0 | 3.8 |
| Credit or charge................................ | 0.1 | 0.1 | 0.1 | 0.4 | 1.4 | 3.4 | 3.1 |
| Prepaid............................................... | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.3 | 1.1 |
| **Electronic payments**............................... | **0.2** | **0.2** | **0.3** | **0.3** | **0.3** | **0.8** | **1.1** |
| Online banking bill payment................. | 0.2 | 0.2 | 0.2 | 0.2 | 0.3 | 0.4 | 0.9 |
| Bank account number payment............. | 0.1 | 0.1 | 0.1 | 0.2 | 0.3 | 0.4 | 1.1 |
| **Direct deduction from income**............... | **0.1** | **0.1** | **0.1** | **0.1** | **0.1** | **0.2** | **0.5** |

Notes: Example to interpret this table: The consumer in the 25th percentile for total payments makes 30.1 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) | 2015 | 2016 | 2017 | 2018 | Growth rate (%) | | |
|---|---|---|---|---|---|---|---|
| | | | | | 15–16 | 16–17 | 17–18 |
| **Total**............................................. | **1.8** | **1.2** | **1.5** | **1.6** | — | — | — |
| **Bill payments**.................................. | **0.8** | **0.5** | **0.7** | **0.7** | — | — | — |
| Automatic.................................... | 0.4 | 0.3 | 0.3 | 0.3 | — | — | — |
| Online.......................................... | 0.3 | 0.2 | 0.2 | 0.2 | — | — | — |
| By mail, in person, or by phone............. | 0.4 | 0.3 | 0.4 | 0.4 | — | — | — |
| **Purchases and P2P payments**............... | **1.4** | **0.9** | **1.1** | **1.2** | — | — | — |
| Retail goods................................. | 0.8 | 0.5 | 0.6 | 0.6 | — | — | — |
| Services....................................... | 0.6 | 0.4 | 0.5 | 0.5 | — | — | — |
| Online.......................................... | 0.3 | 0.2 | 0.2 | 0.3 | — | — | — |
| Person to person........................... | 0.2 | 0.2 | 0.2 | 0.2 | — | — | — |
| **Percentage share** | | | | | | **Change** | |
| **Total**............................................. | — | — | — | — | — | — | — |
| **Bill payments**.................................. | — | — | — | — | — | — | — |
| Automatic.................................... | — | — | — | — | — | — | — |
| Online.......................................... | — | — | — | — | — | — | — |
| By mail, in person, or by phone............. | — | — | — | — | — | — | — |
| **Purchases and P2P payments**............... | — | — | — | — | — | — | — |
| Retail goods................................. | — | — | — | — | — | — | — |
| Services....................................... | — | — | — | — | — | — | — |
| Online.......................................... | — | — | — | — | — | — | — |
| Person to person........................... | — | — | — | — | — | — | — |

Notes: Numbers may not sum exactly due to rounding or missing values

**Standard Errors – Table 8**

**Distribution of Number of Consumer Payments in a Typical Month, by Type of Payment Transaction**

Number of payments by usage percentile, 2018

| | 5th | 10th | 25th | 50th | 75th | 90th | 95th |
|---|---|---|---|---|---|---|---|
| **Total payments**............................................. | **1.0** | **1.0** | **1.3** | **1.3** | **3.0** | **4.4** | **6.7** |
| **Bill payments**.......................................... | **0.2** | **0.3** | **0.3** | **0.4** | **1.0** | **2.8** | **3.8** |
| Automatic.............................................. | 0.2 | 0.2 | 0.2 | 0.3 | 0.2 | 0.9 | 2.6 |
| Online.................................................... | 0.1 | 0.1 | 0.2 | 0.2 | 0.3 | 0.8 | 1.6 |
| By mail, in person, or by phone............. | 0.0 | 0.0 | 0.2 | 0.2 | 0.3 | 1.6 | 2.1 |
| **Purchases and P2P payments**................. | **0.7** | **0.7** | **0.7** | **1.2** | **2.1** | **3.2** | **4.0** |
| Retail goods........................................... | 0.2 | 0.3 | 0.5 | 0.7 | 1.0 | 1.4 | 2.3 |
| Services................................................. | 0.1 | 0.2 | 0.2 | 0.4 | 0.9 | 1.1 | 2.1 |
| Online.................................................... | 0.0 | 0.0 | 0.0 | 0.2 | 0.5 | 1.4 | 1.3 |
| Person to person.................................... | 0.0 | 0.0 | 0.0 | 0.1 | 0.3 | 0.5 | 1.2 |

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

**Standard Errors – Table 9**

**Consumer Payments in a Typical Month, by Payment Instrument and Transaction Type**
Number of payments, 2018

| | 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** | **0.2** | **0.4** | **0.3** | **0.6** | **0.5** | **0.2** |
| **Paper instruments**........................... | — | — | **0.2** | **0.0** | **0.3** | **0.3** | **0.1** |
| Cash........................................................ | — | — | 0.2 | — | 0.3 | 0.2 | 0.1 |
| Check...................................................... | — | — | 0.1 | 0.0 | 0.0 | 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 | 0.1 | 0.2 | 0.2 | 0.4 | 0.3 | 0.1 |
| Credit or charge.................................... | 0.1 | 0.1 | 0.1 | 0.1 | 0.3 | 0.2 | 0.0 |
| Prepaid................................................... | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | — |
| **Electronic payments**........................... | **0.1** | **0.1** | **0.1** | **0.0** | **—** | **—** | **0.1** |
| Online banking bill payment.................. | 0.1 | 0.1 | — | — | — | — | 0.0 |
| Bank account number payment.............. | 0.1 | 0.1 | 0.1 | 0.0 | — | — | 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: Numbers may not sum exactly due to rounding or missing values

**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 | 2015 | 2016 | 2017 | 2018 | 2015 | 2016 | 2017 | 2018 |
| **Total payments**............................. | **0.4** | **0.3** | **0.3** | **0.3** | **0.3** | **0.2** | **0.2** | **0.2** | **0.4** | **0.3** | **0.4** | **0.4** |
| **Paper instruments**...................... | — | — | — | — | — | — | — | — | **0.3** | **0.2** | **0.3** | **0.2** |
| Cash............................................ | — | — | — | — | — | — | — | — | 0.2 | 0.2 | 0.2 | 0.2 |
| Check.......................................... | — | — | — | — | — | — | — | — | 0.1 | 0.1 | 0.1 | 0.1 |
| Money order............................... | — | — | — | — | — | — | — | — | 0.0 | 0.0 | 0.0 | 0.0 |
| **Payment cards**............................ | **0.3** | **0.2** | **0.2** | **0.2** | **0.2** | **0.2** | **0.2** | **0.2** | **0.2** | **0.1** | **0.2** | **0.2** |
| Debit........................................... | 0.3 | 0.2 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.2 | 0.1 | 0.2 | 0.2 |
| Credit or charge.......................... | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Prepaid....................................... | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| **Electronic payments**................... | **0.1** | **0.1** | **0.1** | **0.1** | **0.2** | **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 | — | — | — | — |
| Bank account number payment... | 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** | — | — | — | — | — | — | — | — |

**Percentage share of all bill payments**

| | Automatic | | | | Online | | | | By mail, in person, or by phone | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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: Numbers may not sum exactly due to rounding or missing values

**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 | 2015 | 2016 | 2017 | 2018 | 2015 | 2016 | 2017 | 2018 | 2015 | 2016 | 2017 | 2018 |
| **Total payments...............................** | **0.3** | **0.2** | **0.2** | **0.3** | **0.8** | **0.5** | **0.6** | **0.6** | **0.6** | **0.4** | **0.5** | **0.5** | **0.2** | **0.2** | **0.2** | **0.2** |
| **Paper instruments.....................** | **0.1** | **0.0** | **0.0** | **0.0** | **0.5** | **0.3** | **0.4** | **0.3** | **0.4** | **0.2** | **0.3** | **0.3** | **0.1** | **0.1** | **0.1** | **0.1** |
| Cash......................................... | — | — | — | — | 0.5 | 0.3 | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 |
| Check....................................... | 0.1 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 | 0.1 | 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 |
| **Payment cards............................** | **0.3** | **0.2** | **0.2** | **0.3** | **0.6** | **0.4** | **0.4** | **0.5** | **0.4** | **0.3** | **0.3** | **0.4** | **0.1** | **0.0** | **0.1** | **0.1** |
| Debit....................................... | 0.2 | 0.1 | 0.2 | 0.2 | 0.5 | 0.3 | 0.3 | 0.4 | 0.3 | 0.2 | 0.3 | 0.3 | 0.1 | 0.0 | 0.1 | 0.1 |
| Credit or charge........................ | 0.1 | 0.1 | 0.1 | 0.1 | 0.3 | 0.2 | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 |
| Prepaid.................................... | 0.1 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | — | — | — | — |
| **Electronic payments..................** | **0.1** | **0.0** | **0.0** | **0.0** | — | — | — | — | — | — | — | — | **0.1** | **0.0** | **0.0** | **0.1** |
| Online banking bill payment..... | — | — | — | — | — | — | — | — | — | — | — | — | 0.0 | 0.0 | 0.0 | 0.0 |
| Bank account number payment. | 0.1 | 0.0 | 0.0 | 0.0 | — | — | — | — | — | — | — | — | 0.0 | 0.0 | 0.0 | 0.1 |
| **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...** | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |

Notes: Numbers may not sum exactly due to rounding or missing values

**Standard Errors – Table 12**

**Use of Credit Card Debt**

Credit card adopters

| Percentage | 2015 | 2016 | 2017 | 2018 |
|---|---|---|---|---|
| Carried unpaid balance at any time during the past 12 months ........................................... | 1.9 | 1.2 | 1.5 | 1.5 |
| Carried unpaid balance last month ................................................. | 2.0 | 1.2 | 1.5 | 1.4 |
| Change in unpaid balance since a year ago:* | | | | |
| Much lower.................................................................................... | 2.2 | 1.2 | 1.6 | 1.6 |
| Lower............................................................................................. | 2.1 | 1.5 | 1.7 | 1.7 |
| About the same.............................................................................. | 2.2 | 1.5 | 1.7 | 1.8 |
| Higher............................................................................................ | 2.4 | 1.1 | 1.6 | 1.6 |
| Much higher................................................................................... | 1.3 | 0.9 | 1.0 | 1.1 |
| Did not have balance 12 months ago.............................................. | — | 0.8 | 0.9 | 0.8 |

| Dollar values | 2015 | 2016 | 2017 | 2018 |
|---|---|---|---|---|
| Mean credit card balance unpaid, previous month, all adopters........................................ | 218 | 156 | 157 | 177 |
| Per adopter with unpaid balance................................................... | 351 | 255 | 268 | 320 |
| Median credit card balance unpaid, previous month, all adopters...................................... | 55 | 46 | 25 | 25 |
| Per adopter with unpaid balance................................................... | 243 | 131 | 227 | 183 |
| Total credit limit on all credit cards owned by adopter........................................................ | 926 | 1,036 | 1,202 | 1,136 |
| During the past 12 months: | | | | |
| Adopters who carried unpaid balance at any time......................... | 979 | 942 | 908 | 1,000 |
| Adopters who did not carry an unpaid balance at any time........................................... | 1,753 | 2,086 | 2,405 | 2,099 |

* 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.

Note 1: Numbers may not sum exactly due to rounding or missing values

Note 2: Dollar values are not adjusted for inflation

**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

| Percentage of consumers | 2015 | 2016 | 2017 | 2018 |
|---|---|---|---|---|
| **Incidence of identity theft**................................................................ | **1.5** | **0.9** | **1.1** | **1.0** |
| Myself and someone I know well............................................. | 0.9 | 0.5 | 0.6 | 0.5 |
| Someone I know well only...................................................... | 1.1 | 0.8 | 0.9 | 0.8 |
| Myself only............................................................................. | 0.9 | 0.4 | 0.6 | 0.5 |

| Percentage of adopters | 2015 | 2016 | 2017 | 2018 |
|---|---|---|---|---|
| **Incidence of loss, theft or fraud in past 12 months** ........................ | **1.3** | **0.7** | **0.8** | **0.9** |
| Cash......................................................................................... | 1.1 | 0.6 | 0.6 | 0.7 |
| Check....................................................................................... | 0.3 | 0.1 | 0.3 | 0.2 |
| Credit card.............................................................................. | 0.8 | 0.5 | 0.7 | 0.6 |
| Debit card............................................................................... | 0.9 | 0.6 | 0.6 | 0.6 |

| Mean dollar value* | 2015 | 2016 | 2017 | 2018 |
|---|---|---|---|---|
| **Amount lost or stolen** | | | | |
| Cash......................................................................................... | 24 | 38 | 71 | s |
| **Amount of fraudulent charges†** | | | | |
| Check....................................................................................... | s | s | s | s |
| Credit card.............................................................................. | 153 | 60 | 50 | s |
| Debit card............................................................................... | 139 | 25 | 34 | 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.

Note 1: Numbers may not sum exactly due to rounding or missing values

Note 2: The notation "s" indicates that the cell was suppressed due to an insufficient number of observations

Note 3: Dollar values are not adjusted for inflation

**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......................................... | — | — | — | — | — | — | — | — |
| **Acquisition and setup** | | | | | | | | |
| 2015......................................... | — | — | — | — | — | — | — | — |
| 2016......................................... | — | — | — | — | — | — | — | — |
| 2017......................................... | — | — | — | — | — | — | — | — |
| 2018......................................... | — | — | — | — | — | — | — | — |
| **Convenience** | | | | | | | | |
| 2015......................................... | — | — | — | — | — | — | — | — |
| 2016......................................... | — | — | — | — | — | — | — | — |
| 2017......................................... | — | — | — | — | — | — | — | — |
| 2018......................................... | — | — | — | — | — | — | — | — |
| **Cost** | | | | | | | | |
| 2015......................................... | — | — | — | — | — | — | — | — |
| 2016......................................... | — | — | — | — | — | — | — | — |
| 2017......................................... | — | — | — | — | — | — | — | — |
| 2018......................................... | — | — | — | — | — | — | — | — |
| **Payment records** | | | | | | | | |
| 2015......................................... | — | — | — | — | — | — | — | — |
| 2016......................................... | — | — | — | — | — | — | — | — |
| 2017......................................... | — | — | — | — | — | — | — | — |
| 2018......................................... | — | — | — | — | — | — | — | — |
| **Security** | | | | | | | | |
| 2015......................................... | — | — | — | — | — | — | — | — |
| 2016......................................... | — | — | — | — | — | — | — | — |
| 2017......................................... | — | — | — | — | — | — | — | — |
| 2018......................................... | — | — | — | — | — | — | — | — |

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

* 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.

Note 1: Numbers may not sum exactly due to rounding or missing values

Note 2: Dollar values are not adjusted for inflation

**Standard Errors – Table 16**

**Demographics and Homeownership**

Percentage of consumers, except where noted*

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

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

† Source: Haver Analytics. October estimate, Civilian Noninstitutional Population by Sex and Age (A-13), PN18@EMPL + PN20@EMPL

Note: Numbers may not sum exactly due to rounding or missing values