## Household Finances | 2019

### Methodology
The survey was conducted online within the U.S. by The Harris Poll from August 13–August 31, 2019. A total of 3,050 interviews were conducted among U.S. adults ages 18+

### About The Harris Poll
The Harris Poll is one of the longest running surveys in the U.S. tracking public opinion, motivations and social sentiment since 1963 that is now part of Harris Insights & Analytics, a global market research firm with expertise in consumer trends. Harris Insights & Analytics is a part of The Harris Poll.

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### Existing users double down on mobile options

- **Type of Contactless Payment Used**
  - Credit card: 78%
  - Mobile: 77%

- **Type of Contactless Payment Used by General Banking Consumers**
  - Credit card: 59%
  - Mobile: 20%

### Contactless payments show promise, but barriers remain

- **Existing users double down on mobile options**
  - More than four in 10 consumers (41 percent) who make mobile payments at a merchant, would you prefer to use your card or your phone? / Survey question

- **With tap-and-pay, cards are most preferred but not most used**
  - 74% of adults aged 18+ make mobile payments via card or mobile

### Rewards programs drive cardholder behaviors

- **Rewards programs drive cardholder behaviors**
  - 59% of adults aged 18+ report taking advantage of rewards associated with their credit cards

### Contactless payments show promise, but barriers remain

- **Many Have Contactless**
  - One in five consumers (21%) have used tap-and-pay via card or mobile.

- **Contactless payments show promise, but barriers remain**
  - 21% of all respondents have used contactless payments on mobile devices or in-branch.

- **Rewards have less influence over debit card use**
  - 77% say rewards influence their decision to use a card.
  - 60% say rewards influence their decision to use a card.
  - 41% who say rewards influence debit card use,

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