

Table 1
Number and Dollar Value of Payments by Type of Payment Instrument
Average number and value per consumer, October

	Number per consumer				Dollar value per consumer			
	2015	2016	2017	2018	2015	2016	2017	2018
All payments	51.4	45.9	41.0	43.3	3600	3916	3419	3999
Paper instruments	20.4	17.6	15.1	13.7	1108	1168	928	929
Cash.....	17.1	14.1	12.4	11.2	381	304	290	237
Check.....	3.1	3.3	2.5	2.4	685	832	606	629
Money order.....	0.2	0.1	0.1	0.1	41	32	32	63
Payment cards	25.7	22.0	20.4	23.2	1308	1058	1062	1245
Debit.....	15.2	12.4	10.9	12.2	686	549	511	640
Credit or charge.....	9.4	8.3	8.8	10.0	583	473	532	554
Prepaid/Gift/EBT.....	1.2	1.2	0.8	1.1	40	35	19	51
Electronic payments	4.2	4.4	3.8	4.7	1085	1303	1055	1431
Bank account number payment	1.8	2.1	2.2	2.4	406	633	631	637
Online banking bill payment....	2.4	2.3	1.7	2.3	679	671	424	794
Other	1.1	2.0	1.7	1.6	99	386	374	394
PayPal†.....	0.2	0.3	0.1	0.1	21	17	2	3
Account to acct transfer.....	0.2	0.4	0.3	0.5	42	167	231	275
Income deduction.....	0.1	0.3	0.2	0.2	13	38	44	42
Other*.....	0.5	0.8	1.0	0.9	11	137	90	73
Percentage share								
All payments	—	—	—	—	—	—	—	—
Paper instruments	39.7	38.3	36.7	31.6	30.8	29.8	27.1	23.2
Cash.....	33.3	30.8	30.3	25.9	10.6	7.8	8.5	5.9
Check.....	6.0	7.3	6.2	5.5	19.0	21.3	17.7	15.7
Money order.....	0.4	0.2	0.3	0.3	1.2	0.8	0.9	1.6
Payment cards	50.0	47.9	49.7	53.7	36.3	27.0	31.1	31.1
Debit.....	29.5	27.1	26.5	28.1	19.0	14.0	15.0	16.0
Credit or charge.....	18.3	18.2	21.4	23.1	16.2	12.1	15.6	13.9
Prepaid/Gift/EBT.....	2.3	2.6	1.8	2.5	1.1	0.9	0.5	1.3
Electronic payments	8.2	9.5	9.3	10.9	30.1	33.3	30.9	35.8
Bank account number payment	3.5	4.6	5.3	5.6	11.3	16.2	18.4	15.9
Online banking bill payment....	4.7	5.0	4.0	5.3	18.9	17.1	12.4	19.9
Other	2.1	4.3	4.3	3.8	2.7	9.9	10.9	9.8
PayPal†.....	0.3	0.7	0.2	0.2	0.6	0.4	0.1	0.1
Account to acct transfer.....	0.4	0.8	0.8	1.1	1.2	4.3	6.8	6.9
Income deduction.....	0.2	0.6	0.6	0.5	0.4	1.0	1.3	1.1
Other*.....	0.9	1.8	2.4	2.0	0.3	3.5	2.6	1.8

* The term "Other" includes the following payment methods: multiple payment methods for one payment, unreported payment methods, payments reported as mobile, and other responses that could not be recategorized into one of the existing payment instrument categories.

† PayPal references payments made with funds stored in PayPal.

Table 2
Average Transaction Value of Payments by Type of Payment Instrument

Average dollar value per transaction, October

	2015	2016	2017	2018
All payments	70.0	85.3	83.3	92.4
Paper instruments	54.3	66.5	61.6	67.8
Cash.....	22.3	21.5	23.4	21.2
Check.....	223.3	248.8	238.1	266.0
Money order.....	193.9	370.9	275.1	446.2
Payment cards	50.9	48.1	52.1	53.6
Debit.....	45.2	44.2	47.0	52.6
Credit or charge.....	62.1	56.7	60.7	55.4
Prepaid/Gift/EBT.....	34.0	29.3	24.8	47.7
Electronic payments	258.7	297.9	276.4	303.4
Bank account number payment.....	228.5	302.8	292.3	260.5
Online banking bill payment.....	280.9	293.4	255.7	349.4
Other	90.1	195.4	213.6	241.0
PayPal†.....	134.7	54.5	26.8	39.0
Account to acct transfer.....	196.7	457.5	678.8	576.6
Income deduction.....	124.9	135.3	182.5	199.1
Other*.....	24.4	170.2	89.4	84.9

* The term "Other" includes the following payment methods: multiple payment methods for one payment, unreported payment methods, payments reported as mobile, and other responses that could not be recategorized into one of the existing payment instrument categories.

† PayPal represents only payments made with money stored in PayPal.

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Table 3a

Purchases by Type of Payment Instrument

Average number and value per consumer; average value per transaction, October 2018 *, †

	Number (#)	Value (\$)	
		per consumer	per transaction
All purchases	33.6	1473.2	43.9
Paper instruments	11.4	385.8	33.9
Cash.....	10.6	183.6	17.3
Check.....	0.8	201.9	261.8
Money order.....	0.0	0.2	50.0
Payment cards	20.6	883.0	42.8
Debit.....	10.5	407.0	38.8
Credit or charge.....	9.2	459.9	49.8
Prepaid/Gift/EBT.....	0.9	16.1	18.0
Electronic payments	0.6	91.6	149.8
Bank account number payment.....	0.4	44.8	104.8
Online banking bill payment.....	0.2	46.8	254.8
Other	1.0	112.9	117.1
PayPal*†.....	0.1	1.1	16.0
Account to acct transfer.....	0.2	72.4	313.0
Income deduction.....	0.0	2.3	49.6
Other‡.....	0.6	37.1	60.0

* The term "purchases" includes person-to-person transactions and asset transfers.

† The numbers in Tables 3 and 4 do not add up exactly to the numbers in Table 1 due to a small number of missing values of the variable that classifies purchases and bills.

‡ The term "Other" includes the following payment methods: multiple payment methods for one payment, unreported payment methods, payments reported as mobile, and other responses that could not be recategorized into one of the existing payment instrument categories.

*† PayPal represents only payments made with money stored in PayPal.

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Table 3b

Purchases by Type of Payment Instrument

Percentage share of number and value per consumer, October 2018 *, †

	Number (#)	Value (\$)	
		per consumer	per transaction
All purchases	—	—	—
Paper instruments	33.9	26.2	—
Cash.....	31.6	12.5	—
Check.....	2.3	13.7	—
Money order.....	0.0	0.0	—
Payment cards	61.4	59.9	—
Debit.....	31.2	27.6	—
Credit or charge.....	27.5	31.2	—
Prepaid/Gift/EBT.....	2.7	1.1	—
Electronic payments	1.8	6.2	—
Bank account number payment.....	1.3	3.0	—
Online banking bill payment.....	0.5	3.2	—
Other	2.9	7.7	—
PayPal*†.....	0.2	0.1	—
Account to acct transfer.....	0.7	4.9	—
Income deduction.....	0.1	0.2	—
Other‡.....	1.8	2.5	—

* The term "purchases" includes person-to-person transactions and asset transfers.

† The numbers in Tables 3 and 4 do not add up exactly to the numbers in Table 1 due to a small number of missing values of the variable that classifies purchases and bills.

‡ The term "Other" includes the following payment methods: multiple payment methods for one payment, unreported payment methods, payments reported as mobile, and other responses that could not be recategorized into one of the existing payment instrument categories.

*† PayPal represents only payments made with money stored in PayPal.

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Table 4

Bill Payments by Type of Payment Instrument

Average number and value per consumer; average value per transaction, October 2018

	Number (#)	Value (\$)	
		per consumer	per transaction
All bill payments	9.5	2507.0	263.6
Paper instruments	2.3	540.3	240.1
Cash.....	0.5	50.7	97.4
Check.....	1.6	427.1	268.1
Money order.....	0.1	62.5	457.5
Payment cards	2.5	354.2	139.9
Debit.....	1.6	227.3	140.6
Credit or charge.....	0.7	93.8	125.5
Prepaid/Gift/EBT.....	0.2	33.1	196.7
Electronic payments	4.1	1339.6	326.4
Bank account number payment.....	2.0	592.0	293.9
Online banking bill payment.....	2.1	747.6	357.7
Other	0.6	272.9	437.9
PayPal*†.....	0.0	2.3	115.5
Account to acct transfer.....	0.2	202.9	834.3
Income deduction.....	0.1	32.4	244.4
Other*.....	0.2	35.3	155.1

Percentage share

All bill payments	—	—	—
Paper instruments	23.7	21.6	—
Cash.....	5.5	2.0	—
Check.....	16.8	17.0	—
Money order.....	1.4	2.5	—
Payment cards	26.6	14.1	—
Debit.....	17.0	9.1	—
Credit or charge.....	7.9	3.7	—
Prepaid/Gift/EBT.....	1.8	1.3	—
Electronic payments	43.2	53.4	—
Bank account number payment.....	21.2	23.6	—
Online banking bill payment.....	22.0	29.8	—
Other	6.6	10.9	—
PayPal*†.....	0.2	0.1	—
Account to acct transfer.....	2.6	8.1	—
Income deduction.....	1.4	1.3	—
Other*.....	2.4	1.4	—

* The term "Other" includes the following payment methods: multiple payment methods for one payment, unreported payment methods, payments reported as mobile, and other responses that could not be recategorized into one of the existing payment instrument categories.

*† PayPal represents only payments made with money stored in PayPal.

Table 5
Number and Dollar Value of Payments by Merchant Type

Average number and value per consumer, October

	Number per consumer	Dollar value per consumer
All payments	43.3	3999
Grocery stores, convenience stores, pharmacies	7.3	272
Gas stations	4.2	102
Sit-down restaurants and bars	2.6	83
Fast food, coffee shops, cafeterias, food trucks	6.4	67
Stores, including online shopping	6.4	404
Services ¹	1.3	97
Arts, entertainment, recreation	1.2	71
Utilities ²	1.6	187
Communications ³	1.9	196
Rent	0.5	243
Financial ⁴	3.6	1643
Medical ⁵	0.9	66
Education ⁶	0.5	55
Charitable or religious donations	1.0	61
A person ⁷	1.7	179
Other, or unspecified by respondent	2.3	271
Percentage share		
All payments	—	—
Grocery stores, convenience stores, pharmacies	16.8	6.8
Gas stations	9.7	2.6
Sit-down restaurants and bars	5.9	2.1
Fast food, coffee shops, cafeterias, food trucks	14.7	1.7
Stores, including online shopping	14.8	10.1
Services ¹	2.9	2.4
Arts, entertainment, recreation	2.8	1.8
Utilities ²	3.8	4.7
Communications ³	4.4	4.9
Rent	1.3	6.1
Financial ⁴	8.4	41.1
Medical ⁵	2.0	1.7
Education ⁶	1.1	1.4
Charitable or religious donations	2.3	1.5
A person ⁷	3.8	4.5
Other, or unspecified by respondent	5.4	6.8

¹ Hair dressers, auto repair, parking lots, laundry or dry cleaning, etc.

² Electricity, natural gas, water, sewer, trash, heating oil, etc.

³ Telephone, internet, cable or satellite tv, streaming services, movie theaters, etc.

⁴ Mortgages, credit card bills, banks, insurance, stock brokers, IRA, mutual funds, credit unions, remittances, etc.

⁵ Hospital, doctor, dentist, nursing homes, etc.

⁶ Schools, colleges, childcare centers, etc.

⁷ Gift or repayment to a family member, friend, or co-worker; payment to somebody who did a small job for you, etc.

Table 6**Cash Holdings—On Person**

Dollar value per consumer, October

	2015	2016	2017	2018
All bills - Average	50.9	57.2	58.9	57.5
All bills - Median	23.0	24.0	25.0	25.0
All bills - Conditional Average*	78.0	77.0	79.8	79.5
All bills - Conditional Median*	38.5	36.3	39.1	40.0
\$1.....	2.6	2.6	2.6	2.4
\$2.....	0.1	0.0	0.0	0.1
\$5.....	3.3	4.0	4.0	4.1
\$10.....	4.6	5.3	5.5	5.3
\$20.....	27.2	28.1	29.2	27.7
\$50.....	2.8	5.6	4.6	3.9
\$100.....	10.4	11.5	13.0	14.1
Percentage shares by denomination				
All bills	—	—	—	—
\$1.....	5.0	4.6	4.4	4.2
\$2.....	0.1	0.1	0.1	0.1
\$5.....	6.5	6.9	6.7	7.2
\$10.....	9.0	9.3	9.3	9.1
\$20.....	53.4	49.1	49.6	48.1
\$50.....	5.6	9.8	7.8	6.9
\$100.....	20.4	20.2	22.1	24.5

* This statistic is conditional on the consumer having some cash on their person.

Table 7**Cash Holdings—Cash Stored Elsewhere**

Average number of bills and dollar value per consumer, October 2018

	2015	2016	2017	2018
All bills - Average	140.8	172.8	198.7	158.1
All bills - Median	0.0	0.0	0.0	0.0
All bills - Conditional Average*	447.5	657.4	560.6	653.7
All bills - Conditional Median*	100.0	165.0	115.0	150.0
\$1.....	1.9	3.7	3.3	1.3
\$2.....	0.1	1.5	0.6	0.7
\$5.....	4.1	3.6	2.7	2.1
\$10.....	4.7	4.6	5.6	2.4
\$20.....	41.9	28.3	32.7	22.4
\$50.....	11.3	18.0	12.5	8.2
\$100.....	76.8	113.1	141.2	116.1
Percentage shares by denomination				
All bills	—	—	—	—
\$1.....	1.4	2.1	1.7	0.8
\$2.....	0.1	0.9	0.3	0.4
\$5.....	2.9	2.1	1.4	1.4
\$10.....	3.3	2.7	2.8	1.6
\$20.....	29.7	16.4	16.5	14.6
\$50.....	8.0	10.4	6.3	5.4
\$100.....	54.5	65.4	71.1	75.8

* This statistic is conditional on the consumer having some cash stored elsewhere.

Table 8
Income and Labor Force Status
 Percentage of consumers*

	2015	2016	2017	2018
Household income				
Less than \$25,000.....	22.7	21.2	19.3	23.7
\$25,000–\$49,999.....	23.2	23.7	23.4	20.9
\$50,000–\$74,999.....	19.6	17.6	18.5	19.9
\$75,000–\$99,999.....	12.2	11.8	12.7	12.4
\$100,000–\$124,999.....	9.0	10.9	10.8	8.6
\$125,000–\$199,999.....	9.9	11.1	11.7	10.3
\$200,000–\$499,999.....	2.8	3.5	3.4	3.9
\$500,000 or more.....	0.6	0.2	0.2	0.3
Respondent income				
Highest in household.....	52.0	50.7	49.8	51.1
About equal with highest.....	12.7	14.7	14.2	13.1
2nd highest.....	24.1	23.5	25.4	25.4
3rd highest or lower.....	11.1	11.1	10.6	10.3
Labor force status				
Currently working.....	59.7	59.7	61.6	59.6
On sick or other leave.....	0.6	0.5	0.1	0.1
Unemployed—on layoff†.....	0.8	0.8	0.5	0.5
Unemployed—looking.....	5.8	5.7	4.6	4.9
Retired.....	14.6	15.8	15.2	16.1
Disabled.....	6.7	6.6	6.2	6.5
Other.....	4.8	5.8	6.1	6.0
Selected multiple options.....	7.0	5.2	5.7	6.2

* 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.

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Table 9
Demographics and Homeownership
 Percentage of consumers, except where noted*

	2015	2016	2017	2018
U.S. population age 18 or older (millions)†....	242.6	245.3	246.3	249.6
Number of diary respondents.....	1,076	2,848	2,793	2,873
Gender				
Male.....	45.3	47.9	47.2	47.6
Female.....	54.7	52.1	52.8	52.4
Age				
18–24.....	6.0	5.4	5.2	4.7
25–34.....	21.3	23.3	24.1	24.7
35–44.....	17.3	16.9	16.7	16.4
45–54.....	20.4	17.6	17.0	16.4
55–64.....	18.2	17.2	16.9	16.6
65 and older.....	16.8	19.7	20.1	21.3
Race				
White.....	76.3	74.5	74.9	74.1
Black.....	13.3	12.8	13.3	12.6
Asian.....	4.6	3.2	3.8	3.8
Other.....	5.8	9.4	8.0	9.5
Ethnicity				
Hispanic or Latino.....	12.2	12.2	11.9	12.4
Education				
No high school diploma.....	8.3	7.2	7.3	7.5
High school.....	28.1	32.8	32.6	32.2
Some college.....	19.9	17.9	18.2	17.0
College—bachelor's degree.....	29.2	28.0	28.1	28.6
Post-graduate study.....	14.5	14.2	13.9	14.6
Homeownership rate	62.8	66.9	65.6	63.5

* 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

Table 1—Confidence Intervals
Number and Dollar Value of Payments by Type of Payment Instrument
 Average number and value per consumer, October‡

	Number per consumer			Dollar value per consumer		
	2016	2017	2018	2016	2017	2018
All payments	[44.2, 47.6]	[39.1, 42.9]	[41.2, 45.4]	[3534, 4297]	[3016, 3823]	[3617, 4380]
Paper instruments	[16.6, 18.5]	[14.1, 16.0]	[12.7, 14.7]	[975, 1362]	[772, 1084]	[764, 1094]
Cash.....	[13.3, 15.0]	[11.6, 13.2]	[10.3, 12.1]	[270, 339]	[253, 328]	[203, 271]
Check.....	[2.9, 3.8]	[2.1, 3.0]	[2.0, 2.7]	[643, 1021]	[458, 753]	[475, 783]
Money order.....	[0.0, 0.1]	[0.0, 0.2]	[0.1, 0.2]	[6, 58]	[2, 62]	[11, 114]
Payment cards	[20.9, 23.1]	[19.1, 21.7]	[21.7, 24.7]	[979, 1136]	[949, 1176]	[1133, 1358]
Debit.....	[11.5, 13.3]	[9.8, 11.9]	[11.0, 13.3]	[493, 605]	[441, 582]	[562, 717]
Credit or charge.....	[7.6, 9.1]	[7.8, 9.7]	[8.9, 11.1]	[416, 531]	[441, 624]	[480, 629]
Prepaid/Gift/EBT.....	[1.0, 1.4]	[0.6, 0.9]	[0.7, 1.4]	[22, 48]	[10, 27]	[12, 90]
Electronic payments	[3.8, 4.9]	[3.3, 4.3]	[4.2, 5.3]	[1055, 1552]	[834, 1276]	[1182, 1680]
Bank account number payment	[1.7, 2.4]	[1.8, 2.6]	[2.1, 2.8]	[483, 782]	[439, 823]	[504, 770]
Online banking bill payment....	[1.9, 2.6]	[1.3, 2.0]	[1.9, 2.7]	[482, 860]	[315, 534]	[592, 997]
Other	[1.7, 2.2]	[1.4, 2.1]	[1.3, 1.9]	[232, 540]	[190, 557]	[213, 574]
PayPal†.....	[0.2, 0.4]	[0.0, 0.1]	[0.0, 0.1]	[10, 25]	[1, 4]	[0, 7]
Account to acct transfer.....	[0.3, 0.5]	[0.2, 0.5]	[0.3, 0.6]	[34, 300]	[61, 402]	[103, 448]
Income deduction.....	[0.2, 0.4]	[0.1, 0.3]	[0.1, 0.3]	[13, 62]	[14, 73]	[3, 81]
Other*.....	[0.7, 1.0]	[0.7, 1.3]	[0.6, 1.1]	[70, 204]	[28, 152]	[37, 109]
Percentage share						
All payments	—	—	—	—	—	—
Paper instruments	[36.6, 39.9]	[34.8, 38.7]	[29.7, 33.6]	[25.8, 33.9]	[23.8, 30.5]	[19.6, 26.9]
Cash.....	[29.3, 32.4]	[28.5, 32.1]	[24.1, 27.6]	[6.7, 8.9]	[7.1, 9.9]	[4.9, 6.9]
Check.....	[6.4, 8.1]	[5.2, 7.2]	[4.7, 6.3]	[17.2, 25.3]	[14.4, 21.0]	[12.3, 19.2]
Money order.....	[0.1, 0.3]	[0.1, 0.5]	[0.1, 0.5]	[0.2, 1.5]	[0.1, 1.8]	[0.3, 2.9]
Payment cards	[46.3, 49.5]	[47.7, 51.7]	[51.7, 55.7]	[24.3, 29.7]	[27.3, 34.9]	[27.9, 34.3]
Debit.....	[25.4, 28.8]	[24.4, 28.6]	[25.8, 30.4]	[12.3, 15.8]	[12.5, 17.4]	[13.8, 18.1]
Credit or charge.....	[16.7, 19.6]	[19.3, 23.4]	[21.0, 25.3]	[10.4, 13.7]	[13.0, 18.2]	[11.9, 15.8]
Prepaid/Gift/EBT.....	[2.1, 3.1]	[1.4, 2.3]	[1.6, 3.3]	[0.6, 1.2]	[0.3, 0.8]	[0.3, 2.3]
Electronic payments	[8.5, 10.6]	[8.2, 10.5]	[9.8, 12.0]	[28.7, 37.9]	[25.6, 36.1]	[31.1, 40.5]
Bank account number payment	[3.8, 5.3]	[4.3, 6.2]	[4.9, 6.4]	[12.8, 19.5]	[13.5, 23.4]	[12.9, 19.0]
Online banking bill payment....	[4.3, 5.7]	[3.3, 4.8]	[4.4, 6.1]	[13.0, 21.3]	[9.3, 15.5]	[15.6, 24.2]
Other	[3.8, 4.8]	[3.5, 5.1]	[3.1, 4.4]	[6.2, 13.5]	[6.3, 15.5]	[5.7, 13.9]
PayPal†.....	[0.5, 0.9]	[0.1, 0.3]	[0.1, 0.3]	[0.2, 0.6]	[0.0, 0.1]	[0.0, 0.2]
Account to acct transfer.....	[0.6, 1.0]	[0.5, 1.1]	[0.8, 1.4]	[1.0, 7.5]	[2.2, 11.3]	[2.9, 10.9]
Income deduction.....	[0.4, 0.8]	[0.3, 0.8]	[0.3, 0.7]	[0.3, 1.6]	[0.4, 2.2]	[0.1, 2.0]
Other*.....	[1.4, 2.1]	[1.8, 3.1]	[1.5, 2.5]	[1.8, 5.2]	[0.9, 4.4]	[0.9, 2.7]

‡ Due to size constraints, the table omits 2015 confidence intervals

* The term "Other" includes the following payment methods: multiple payment methods for one payment, unreported payment methods, payments reported as mobile, and other responses that could not be recategorized into one of the existing payment instrument categories.

† PayPal references payments made with funds stored in PayPal.

Table 2—Confidence Intervals
Average Transaction Value of Payments by Type of Payment Instrument
 Average dollar value per transaction, October

	2015	2016	2017	2018
All payments	[61.4, 78.7]	[77.8, 92.8]	[74.4, 92.3]	[84.6, 100.2]
Paper instruments	[40.0, 68.7]	[56.1, 76.9]	[52.1, 71.0]	[56.6, 79.0]
Cash.....	[18.1, 26.5]	[19.4, 23.6]	[20.8, 26.0]	[18.5, 23.9]
Check.....	[139.5, 307.0]	[201.6, 296.1]	[189.1, 287.0]	[210.3, 321.7]
Money order.....	[70.5, 317.3]	[177.9, 563.9]	[52.0, 498.2]	[269.3, 623.2]
Payment cards	[45.5, 56.3]	[45.3, 51.0]	[47.3, 56.9]	[49.5, 57.6]
Debit.....	[38.2, 52.3]	[40.7, 47.6]	[41.6, 52.4]	[47.6, 57.6]
Credit or charge.....	[53.5, 70.6]	[51.5, 62.0]	[52.0, 69.5]	[49.2, 61.5]
Prepaid/Gift/EBT.....	[18.8, 49.3]	[21.3, 37.2]	[14.7, 34.9]	[19.2, 76.2]
Electronic payments	[198.8, 318.6]	[247.6, 348.1]	[226.7, 326.0]	[259.9, 346.8]
Bank account number payment.....	[165.0, 292.0]	[236.6, 369.0]	[213.3, 371.4]	[217.8, 303.3]
Online banking bill payment.....	[189.9, 371.9]	[222.7, 364.1]	[206.4, 304.9]	[271.8, 426.9]
Other	[54.7, 125.4]	[120.8, 270.1]	[111.8, 315.4]	[135.9, 346.2]
PayPal†.....	[44.8, 224.6]	[33.2, 75.8]	[12.6, 40.9]	[10.1, 67.9]
Account to acct transfer.....	[111.9, 281.5]	[109.1, 805.9]	[210.8, 1,146.8]	[252.6, 900.6]
Income deduction.....	[57.9, 191.9]	[56.9, 213.7]	[92.1, 272.9]	[63.2, 335.0]
Other*.....	[1.1, 47.8]	[92.4, 248.0]	[33.0, 145.8]	[43.0, 126.9]

* The term "Other" includes the following payment methods: multiple payment methods for one payment, unreported payment methods, payments reported as mobile, and other responses that could not be recategorized into one of the existing payment instrument categories.

† PayPal represents only payments made with money stored in PayPal.

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Table 3a—Confidence Intervals
Purchases by Type of Payment Instrument

Average number and value per consumer; average value per transaction, October 2018 *, †

	Number (#)	Value (\$)	
		per consumer	per transaction
All purchases	[31.8, 35.4]	[1295.3, 1651.2]	[39.0, 48.7]
Paper instruments	[10.5, 12.3]	[274.6, 496.9]	[24.3, 43.4]
Cash.....	[9.7, 11.5]	[161.4, 205.9]	[15.6, 19.0]
Check.....	[0.6, 0.9]	[93.0, 310.8]	[130.5, 393.1]
Money order.....	[0.0, 0.0]	[-0.2, 0.6]	[50.0, 50.0]
Payment cards	[19.2, 22.0]	[797.8, 968.2]	[39.5, 46.2]
Debit.....	[9.4, 11.6]	[354.2, 459.8]	[35.2, 42.4]
Credit or charge.....	[8.2, 10.3]	[393.0, 526.9]	[43.7, 55.9]
Prepaid/Gift/EBT.....	[0.6, 1.2]	[10.8, 21.3]	[13.9, 22.2]
Electronic payments	[0.5, 0.8]	[42.5, 140.7]	[77.5, 222.1]
Bank account number payment.....	[0.3, 0.6]	[22.0, 67.6]	[58.8, 150.8]
Online banking bill payment.....	[0.1, 0.3]	[3.2, 90.3]	[54.7, 454.9]
Other	[0.7, 1.2]	[24.2, 201.6]	[25.6, 208.7]
PayPal*†.....	[0.0, 0.1]	[0.3, 1.9]	[6.2, 25.8]
Account to acct transfer.....	[0.1, 0.3]	[-11.0, 155.8]	[-29.9, 655.8]
Income deduction.....	[0.0, 0.1]	[-0.8, 5.5]	[-10.6, 109.9]
Other‡.....	[0.4, 0.8]	[7.0, 67.2]	[10.4, 109.6]

* The term "purchases" includes person-to-person transactions and asset transfers.

† The numbers in Tables 3 and 4 do not add up exactly to the numbers in Table 1 due to a small number of missing values of the variable that classifies purchases and bills.

‡ The term "Other" includes the following payment methods: multiple payment methods for one payment, unreported payment methods, payments reported as mobile, and other responses that could not be recategorized into one of the existing payment instrument categories.

*† PayPal represents only payments made with money stored in PayPal.

**Table 3b—Confidence Intervals
Purchases by Type of Payment Instrument**

Percentage share of number and value per consumer, October 2018 *, †

	Number (#)	Value (\$)	
	per consumer	per transaction	
All purchases	—	—	—
Paper instruments	[31.7, 36.1]	[20.2, 32.2]	—
Cash.....	[29.4, 33.8]	[10.5, 14.4]	—
Check.....	[1.9, 2.7]	[7.2, 20.2]	—
Money order.....	[0.0, 0.0]	[0.0, 0.0]	—
Payment cards	[59.2, 63.6]	[53.4, 66.5]	—
Debit.....	[28.6, 33.9]	[23.6, 31.6]	—
Credit or charge.....	[25.0, 30.0]	[26.6, 35.9]	—
Prepaid/Gift/EBT.....	[1.8, 3.5]	[0.7, 1.5]	—
Electronic payments	[1.4, 2.3]	[3.0, 9.4]	—
Bank account number payment.....	[0.9, 1.6]	[1.5, 4.6]	—
Online banking bill payment.....	[0.3, 0.8]	[0.3, 6.1]	—
Other	[2.2, 3.5]	[2.1, 13.2]	—
PayPal*†.....	[0.1, 0.3]	[0.0, 0.1]	—
Account to acct transfer.....	[0.4, 1.0]	[-0.5, 10.3]	—
Income deduction.....	[0.0, 0.2]	[-0.1, 0.4]	—
Other‡.....	[1.3, 2.4]	[0.5, 4.5]	—

* The term "purchases" includes person-to-person transactions and asset transfers.

† The numbers in Tables 3 and 4 do not add up exactly to the numbers in Table 1 due to a small number of missing values of the variable that classifies purchases and bills.

‡ The term "Other" includes the following payment methods: multiple payment methods for one payment, unreported payment methods, payments reported as mobile, and other responses that could not be recategorized into one of the existing payment instrument categories.

*† PayPal represents only payments made with money stored in PayPal.

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Table 4—Confidence Intervals

Bill Payments by Type of Payment Instrument

Average number and value per consumer; average value per transaction, October 2018

	Number (#)	Value (\$)	
		per consumer	per transaction
All bill payments	[8.7, 10.3]	[2,192.8, 2,821.2]	[235.7, 291.5]
Paper instruments	[1.9, 2.6]	[419.7, 660.9]	[199.8, 280.5]
Cash.....	[0.4, 0.7]	[28.6, 72.7]	[66.2, 128.6]
Check.....	[1.3, 1.9]	[319.2, 535.0]	[217.5, 318.7]
Money order.....	[0.1, 0.2]	[10.8, 114.2]	[279.1, 635.9]
Payment cards	[2.2, 2.9]	[284.3, 424.0]	[120.9, 158.8]
Debit.....	[1.3, 1.9]	[174.6, 279.9]	[118.3, 162.9]
Credit or charge.....	[0.6, 0.9]	[63.9, 123.7]	[98.3, 152.7]
Prepaid/Gift/EBT.....	[0.1, 0.3]	[-3.1, 69.3]	[77.4, 316.1]
Electronic payments	[3.6, 4.6]	[1,099.6, 1,579.6]	[277.8, 374.9]
Bank account number payment.....	[1.7, 2.3]	[462.6, 721.4]	[243.5, 344.3]
Online banking bill payment.....	[1.7, 2.5]	[550.2, 945.1]	[274.4, 441.0]
Other	[0.5, 0.8]	[118.4, 427.4]	[219.0, 656.7]
PayPal*†.....	[0.0, 0.0]	[-0.7, 5.4]	[82.1, 149.0]
Account to acct transfer.....	[0.1, 0.3]	[54.4, 351.4]	[319.4, 1,349.2]
Income deduction.....	[0.1, 0.2]	[-5.4, 70.2]	[58.8, 430.0]
Other*.....	[0.1, 0.3]	[15.4, 55.1]	[90.4, 219.9]

Percentage share

All bill payments	—	—	—
Paper instruments	[20.5, 26.8]	[17.0, 26.1]	—
Cash.....	[4.0, 6.9]	[1.1, 2.9]	—
Check.....	[13.9, 19.6]	[12.9, 21.2]	—
Money order.....	[0.6, 2.3]	[0.5, 4.5]	—
Payment cards	[23.3, 29.9]	[11.2, 17.1]	—
Debit.....	[14.2, 19.8]	[6.8, 11.3]	—
Credit or charge.....	[5.9, 9.8]	[2.5, 5.0]	—
Prepaid/Gift/EBT.....	[0.5, 3.0]	[-0.1, 2.8]	—
Electronic payments	[39.4, 47.0]	[47.1, 59.8]	—
Bank account number payment.....	[18.1, 24.3]	[18.9, 28.3]	—
Online banking bill payment.....	[18.6, 25.4]	[23.6, 36.0]	—
Other	[5.0, 8.1]	[5.2, 16.5]	—
PayPal*†.....	[-0.1, 0.5]	[0.0, 0.2]	—
Account to acct transfer.....	[1.6, 3.6]	[2.6, 13.6]	—
Income deduction.....	[0.5, 2.2]	[-0.2, 2.8]	—
Other*.....	[1.5, 3.3]	[0.6, 2.2]	—

* The term "Other" includes the following payment methods: multiple payment methods for one payment, unreported payment methods, payments reported as mobile, and other responses that could not be recategorized into one of the existing payment instrument categories.

*† PayPal represents only payments made with money stored in PayPal.

Table 5—Confidence Intervals
Number and Dollar Value of Payments by Merchant Type

Average number and value per consumer, October

	Number per consumer	Dollar value per consumer
All payments	[41.2, 45.4]	[3,617.5, 4,380.2]
Grocery stores, convenience stores, pharmacies	[6.7, 7.8]	[241.0, 302.3]
Gas stations	[3.8, 4.6]	[91.9, 112.4]
Sit-down restaurants and bars	[2.3, 2.9]	[69.7, 96.4]
Fast food, coffee shops, cafeterias, food trucks	[5.7, 7.0]	[59.5, 74.7]
Stores, including online shopping	[5.8, 7.0]	[300.6, 507.3]
Services ¹	[1.1, 1.5]	[70.1, 124.1]
Arts, entertainment, recreation	[0.9, 1.5]	[35.7, 106.4]
Utilities ²	[1.4, 1.9]	[153.3, 221.1]
Communications ³	[1.6, 2.2]	[156.1, 236.3]
Rent	[0.4, 0.7]	[142.7, 343.9]
Financial ⁴	[3.2, 4.0]	[1,370.2, 1,915.7]
Medical ⁵	[0.7, 1.1]	[47.3, 84.7]
Education ⁶	[0.3, 0.6]	[29.7, 80.2]
Charitable or religious donations	[0.8, 1.2]	[41.0, 81.9]
A person ⁷	[1.4, 1.9]	[38.4, 320.4]
Other, or unspecified by respondent	[2.0, 2.7]	[198.2, 344.4]
Percentage share		
All payments	—	—
Grocery stores, convenience stores, pharmacies	[15.6, 17.9]	[5.9, 7.7]
Gas stations	[8.8, 10.5]	[2.2, 2.9]
Sit-down restaurants and bars	[5.3, 6.6]	[1.7, 2.4]
Fast food, coffee shops, cafeterias, food trucks	[13.6, 15.8]	[1.5, 1.9]
Stores, including online shopping	[13.7, 16.0]	[7.6, 12.6]
Services ¹	[2.4, 3.4]	[1.7, 3.1]
Arts, entertainment, recreation	[2.2, 3.3]	[0.9, 2.6]
Utilities ²	[3.2, 4.4]	[3.8, 5.6]
Communications ³	[3.7, 5.1]	[3.9, 5.9]
Rent	[0.9, 1.7]	[3.7, 8.5]
Financial ⁴	[7.5, 9.2]	[36.6, 45.6]
Medical ⁵	[1.6, 2.4]	[1.2, 2.1]
Education ⁶	[0.8, 1.4]	[0.7, 2.0]
Charitable or religious donations	[1.7, 2.8]	[1.0, 2.1]
A person ⁷	[3.2, 4.4]	[1.1, 7.9]
Other, or unspecified by respondent	[4.6, 6.2]	[5.0, 8.6]

¹ Hair dressers, auto repair, parking lots, laundry or dry cleaning, etc.

² Electricity, natural gas, water, sewer, trash, heating oil, etc.

³ Telephone, internet, cable or satellite tv, streaming services, movie theaters, etc.

⁴ Mortgages, credit card bills, banks, insurance, stock brokers, IRA, mutual funds, credit unions, remittances, etc.

⁵ Hospital, doctor, dentist, nursing homes, etc.

⁶ Schools, colleges, childcare centers, etc.

⁷ Gift or repayment to a family member, friend, or co-worker; payment to somebody who did a small job for you, etc.

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Table 6—Confidence Intervals

Cash Holdings—On Person

Average number of bills and dollar value per consumer, October 2018

	2015	2016	2017	2018
All bills - Average	[43.8, 58.1]	[52.5, 61.9]	[53.0, 64.8]	[51.1, 63.9]
All bills - Conditional Average*	[58.3, 97.7]	[70.8, 83.2]	[72.3, 87.4]	[71.1, 87.9]
\$1.....	[2.3, 2.8]	[2.5, 2.8]	[2.4, 2.8]	[2.2, 2.6]
\$2.....	[0.0, 0.1]	[0.0, 0.1]	[0.0, 0.1]	[0.0, 0.1]
\$5.....	[2.9, 3.8]	[3.7, 4.3]	[3.6, 4.4]	[3.7, 4.6]
\$10.....	[3.8, 5.3]	[4.8, 5.9]	[4.9, 6.1]	[4.7, 5.8]
\$20.....	[23.1, 31.3]	[25.7, 30.5]	[25.7, 32.7]	[24.0, 31.3]
\$50.....	[1.6, 4.0]	[3.1, 8.1]	[3.4, 5.8]	[3.0, 4.9]
\$100.....	[5.9, 14.8]	[9.2, 13.9]	[9.4, 16.6]	[9.7, 18.4]
Percentage shares by denomination				
All bills	—	—	—	—
\$1.....	[4.3, 5.8]	[4.2, 5.0]	[4.0, 4.8]	[3.7, 4.6]
\$2.....	[0.0, 0.2]	[0.1, 0.1]	[0.0, 0.1]	[0.0, 0.2]
\$5.....	[5.5, 7.5]	[6.3, 7.6]	[5.9, 7.6]	[6.3, 8.1]
\$10.....	[7.3, 10.7]	[8.3, 10.3]	[8.2, 10.4]	[7.9, 10.4]
\$20.....	[47.4, 59.4]	[45.5, 52.7]	[45.4, 53.8]	[43.3, 52.8]
\$50.....	[3.4, 7.7]	[5.9, 13.8]	[5.8, 9.7]	[5.3, 8.4]
\$100.....	[13.5, 27.3]	[16.8, 23.5]	[17.3, 26.9]	[18.7, 30.3]

* This statistic is conditional on the consumer having some cash on their person.

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Table 7—Confidence Intervals

Cash Holdings—Cash Stored Elsewhere

Average number of bills and dollar value per consumer, October 2018

	2015	2016	2017	2018
All bills - Average	[79.7, 201.9]	[138.3, 207.3]	[136.2, 261.1]	[64.8, 241.7]
All bills - Conditional Average*	[246.1, 648.8]	[533.7, 781.1]	[389.1, 732.1]	[363.9, 943.5]
\$1.....	[-0.7, 4.6]	[0.2, 7.2]	[1.2, 5.4]	[0.7, 1.9]
\$2.....	[0.0, 0.3]	[-0.4, 3.3]	[0.1, 1.2]	[-0.1, 1.4]
\$5.....	[0.2, 8.0]	[1.8, 5.5]	[1.9, 3.5]	[1.3, 2.9]
\$10.....	[0.3, 9.1]	[2.9, 6.3]	[3.4, 7.8]	[1.7, 3.2]
\$20.....	[20.4, 63.3]	[22.6, 34.0]	[24.9, 40.6]	[16.1, 28.7]
\$50.....	[3.0, 19.7]	[12.1, 24.0]	[7.6, 17.4]	[5.4, 11.1]
\$100.....	[28.0, 125.6]	[83.8, 142.3]	[81.2, 201.1]	[28.4, 203.9]
Percentage shares by denomination				
All bills	—	—	—	—
\$1.....	[-0.5, 3.2]	[0.2, 4.0]	[0.5, 2.8]	[0.2, 1.5]
\$2.....	[0.0, 0.2]	[-0.2, 1.9]	[0.0, 0.6]	[-0.1, 1.0]
\$5.....	[0.2, 5.6]	[1.1, 3.1]	[0.8, 1.9]	[0.5, 2.3]
\$10.....	[0.0, 6.6]	[1.7, 3.7]	[1.5, 4.2]	[0.6, 2.6]
\$20.....	[16.8, 42.7]	[13.0, 19.8]	[10.7, 22.2]	[5.7, 23.6]
\$50.....	[2.2, 13.9]	[7.2, 13.6]	[3.6, 9.0]	[2.0, 8.8]
\$100.....	[37.7, 71.4]	[58.3, 72.5]	[61.7, 80.4]	[61.3, 90.3]

* This statistic is conditional on the consumer having some cash stored elsewhere.

Table 8—Confidence Intervals
Income and Labor Force Status
 Percentage of consumers*

	2015	2016	2017	2018
Household income				
Less than \$25,000.....	[19.5, 26.0]	[19.2, 23.3]	[17.5, 21.2]	[20.5, 26.8]
\$25,000–\$49,999.....	[20.0, 26.3]	[21.6, 25.9]	[21.4, 25.4]	[18.0, 23.9]
\$50,000–\$74,999.....	[16.7, 22.4]	[15.8, 19.3]	[16.8, 20.3]	[16.9, 22.8]
\$75,000–\$99,999.....	[9.9, 14.6]	[10.3, 13.3]	[11.2, 14.2]	[10.0, 14.9]
\$100,000–\$124,999.....	[7.0, 10.9]	[9.3, 12.5]	[9.3, 12.3]	[6.6, 10.7]
\$125,000–\$199,999.....	[7.9, 12.0]	[9.5, 12.6]	[10.1, 13.2]	[8.1, 12.5]
\$200,000–\$499,999.....	[1.7, 4.0]	[2.6, 4.4]	[2.6, 4.2]	[2.5, 5.3]
\$500,000 or more.....	[-0.1, 1.2]	[0.0, 0.4]	[0.0, 0.3]	[-0.1, 0.6]
Respondent income				
Highest in household.....	[48.4, 55.7]	[48.4, 53.1]	[47.1, 52.5]	[48.5, 53.8]
About equal with highest.....	[10.2, 15.3]	[13.0, 16.4]	[12.3, 16.2]	[11.3, 14.9]
2nd highest.....	[21.0, 27.2]	[21.5, 25.4]	[23.0, 27.7]	[23.2, 27.7]
3rd highest or lower.....	[8.5, 13.7]	[9.5, 12.7]	[8.7, 12.4]	[8.5, 12.1]
Labor force status				
Currently working.....	[56.1, 63.3]	[57.4, 62.0]	[59.0, 64.2]	[57.0, 62.2]
On sick or other leave.....	[0.1, 1.0]	[0.2, 0.8]	[0.0, 0.3]	[0.0, 0.3]
Unemployed—on layoff†.....	[0.1, 1.5]	[0.3, 1.3]	[0.1, 1.0]	[0.1, 0.8]
Unemployed—looking.....	[3.8, 7.8]	[4.6, 6.8]	[3.5, 5.7]	[3.7, 6.1]
Retired.....	[12.2, 17.1]	[14.2, 17.5]	[13.4, 17.1]	[14.3, 18.0]
Disabled.....	[4.7, 8.7]	[5.4, 7.7]	[5.0, 7.4]	[5.3, 7.7]
Other.....	[3.2, 6.4]	[4.7, 6.9]	[4.7, 7.4]	[4.7, 7.4]
Selected multiple options.....	[5.3, 8.8]	[4.2, 6.2]	[4.5, 6.8]	[5.0, 7.5]

* 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.

Table 9—Confidence Intervals

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.....	[41.7, 49.0]	[45.5, 50.4]	[44.0, 50.3]	[45.1, 50.1]
Female.....	[51.0, 58.3]	[49.6, 54.5]	[49.7, 56.0]	[49.9, 54.9]
Age				
18–24.....	[3.9, 8.1]	[4.1, 6.6]	[4.0, 6.3]	[3.4, 5.9]
25–34.....	[18.1, 24.5]	[21.0, 25.6]	[21.9, 26.3]	[22.3, 27.1]
35–44.....	[14.8, 19.8]	[15.1, 18.6]	[15.1, 18.3]	[14.7, 18.1]
45–54.....	[17.5, 23.2]	[15.8, 19.3]	[15.4, 18.7]	[14.6, 18.1]
55–64.....	[15.6, 20.9]	[15.6, 18.8]	[15.4, 18.5]	[15.0, 18.2]
65 and older.....	[14.1, 19.5]	[17.7, 21.8]	[18.2, 22.0]	[19.2, 23.3]
Race				
White.....	[73.0, 79.5]	[72.1, 76.9]	[72.4, 77.5]	[71.6, 76.7]
Black.....	[10.5, 16.1]	[10.9, 14.7]	[11.3, 15.3]	[10.6, 14.5]
Asian.....	[2.9, 6.3]	[2.2, 4.3]	[2.6, 4.9]	[2.7, 5.0]
Other.....	[4.6, 7.1]	[7.8, 11.1]	[6.4, 9.6]	[7.7, 11.2]
Ethnicity				
Hispanic or Latino.....	[9.3, 15.1]	[10.3, 14.2]	[9.8, 13.9]	[10.4, 14.4]
Education				
No high school diploma.....	[5.7, 10.8]	[5.7, 8.7]	[5.9, 8.6]	[6.1, 9.0]
High school.....	[24.3, 31.9]	[30.2, 35.3]	[30.2, 34.9]	[29.7, 34.7]
Some college.....	[17.3, 22.5]	[16.2, 19.6]	[16.6, 19.8]	[15.4, 18.7]
College—bachelor's degree.....	[26.3, 32.1]	[26.0, 30.0]	[26.2, 30.0]	[26.5, 30.7]
Post-graduate study.....	[12.3, 16.7]	[12.6, 15.7]	[12.4, 15.4]	[13.0, 16.2]
Homeownership rate	[59.2, 66.5]	[64.5, 69.4]	[63.3, 67.9]	[61.0, 66.0]

* 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