

2019 Diary of Consumer Payment Choice

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	2019	2015	2016	2017	2018	2019
All payments	51.4	45.9	41.0	43.3	38.7	3600	3916	3419	3999	4236.5
Paper instruments	20.4	17.6	15.1	13.7	11.9	1108	1168	928	929	962.7
Cash.....	17.1	14.1	12.4	11.2	10.0	381	304	290	237	266.1
Check.....	3.1	3.3	2.5	2.4	1.8	685	832	606	629	685.8
Money order.....	0.2	0.1	0.1	0.1	0.1	41	32	32	63	10.9
Payment cards	25.7	22.0	20.4	23.2	21.7	1308	1058	1062	1245	1303.3
Debit.....	15.2	12.4	10.9	12.2	11.8	686	549	511	640	665.1
Credit or charge.....	9.4	8.3	8.8	10.0	9.2	583	473	532	554	611.0
Prepaid/Gift/EBT.....	1.2	1.2	0.8	1.1	0.7	40	35	19	51	27.1
Electronic payments	4.2	4.4	3.8	4.7	4.1	1085	1303	1055	1431	1696.1
Bank account number payment	1.8	2.1	2.2	2.4	2.4	406	633	631	637	1003.1
Online banking bill payment....	2.4	2.3	1.7	2.3	1.7	679	671	424	794	693.0
Other	1.1	2.0	1.7	1.6	1.0	99	386	374	394	274.4
Mobile payment app†.....	0.2	0.3	0.1	0.1	0.1	21	17	2	3	3.8
Account to account transfer.....	0.2	0.4	0.3	0.5	0.3	42	167	231	275	151.0
Income deduction.....	0.1	0.3	0.2	0.2	0.2	13	38	44	42	76.4
Other*.....	0.5	0.8	1.0	0.8	0.5	11	137	90	68	43.2
Percentage share										
All payments	—	—	—	—	—	—	—	—	—	—
Paper instruments	39.7	38.3	36.7	31.6	30.7	30.8	29.8	27.1	23.2	22.7
Cash.....	33.3	30.8	30.3	25.9	25.8	10.6	7.8	8.5	5.9	6.3
Check.....	6.0	7.3	6.2	5.5	4.7	19.0	21.3	17.7	15.7	16.2
Money order.....	0.4	0.2	0.3	0.3	0.2	1.2	0.8	0.9	1.6	0.3
Payment cards	50.0	47.9	49.7	53.7	56.1	36.3	27.0	31.1	31.1	30.8
Debit.....	29.5	27.1	26.5	28.1	30.5	19.0	14.0	15.0	16.0	15.7
Credit or charge.....	18.3	18.2	21.4	23.1	23.9	16.2	12.1	15.6	13.9	14.4
Prepaid/Gift/EBT.....	2.3	2.6	1.8	2.5	1.7	1.1	0.9	0.5	1.3	0.6
Electronic payments	8.2	9.5	9.3	10.9	10.5	30.1	33.3	30.9	35.8	40.0
Bank account number payment	3.5	4.6	5.3	5.6	6.2	11.3	16.2	18.4	15.9	23.7
Online banking bill payment....	4.7	5.0	4.0	5.3	4.3	18.9	17.1	12.4	19.9	16.4
Other	2.1	4.3	4.3	3.8	2.6	2.7	9.9	10.9	9.8	6.5
Mobile payment app†.....	0.3	0.7	0.2	0.2	0.1	0.6	0.4	0.1	0.1	0.1
Account to account transfer.....	0.4	0.8	0.8	1.1	0.8	1.2	4.3	6.8	6.9	3.6
Income deduction.....	0.2	0.6	0.6	0.5	0.5	0.4	1.0	1.3	1.1	1.8
Other*.....	0.9	1.8	2.4	1.9	1.2	0.3	3.5	2.6	1.7	1.0

† Formerly known as PayPal, now includes Zelle and Venmo. Estimates only represent payments made with money stored in the respective app.

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

Table 2**Average transaction value of payments by type of payment instrument**

Average dollar value per transaction, October

	2015	2016	2017	2018	2019
All payments	70.0	85.3	83.3	92.4	109.6
Paper instruments	54.3	66.5	61.6	67.8	81.0
Cash.....	22.3	21.5	23.4	21.2	26.7
Check.....	223.3	248.8	238.1	266.0	376.0
Money order.....	193.9	370.9	275.1	446.2	132.5
Payment cards	50.9	48.1	52.1	53.6	60.1
Debit.....	45.2	44.2	47.0	52.6	56.4
Credit or charge.....	62.1	56.7	60.7	55.4	66.2
Prepaid/Gift/EBT.....	34.0	29.3	24.8	47.7	40.7
Electronic payments	258.7	297.9	276.4	303.4	416.5
Bank account number payment.....	228.5	302.8	292.3	260.5	419.3
Online banking bill payment.....	280.9	293.4	255.7	349.4	412.5
Other	90.1	195.4	213.6	241.0	270.0
Mobile payment app†.....	134.7	54.5	26.8	38.3	71.0
Account to acct transfer.....	196.7	457.5	678.8	576.6	486.5
Income deduction.....	124.9	135.3	182.5	199.1	438.0
Other*.....	24.4	170.2	89.4	83.3	90.3

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

† Formerly known as PayPal, now includes Zelle and Venmo. Estimates only represent payments made with money stored in the respective app.

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Table 3a

Purchases by type of payment instrument

Average number and value per consumer; average value per transaction, October 2019*, †

	Number (#)	Value (\$)	
		per consumer	per transaction
All purchases	31.0	1559.9	50.4
Paper instruments	10.2	432.1	42.4
Cash.....	9.5	216.8	22.8
Check.....	0.7	214.3	320.4
Money order.....	0.0	1.0	59.7
Payment cards	19.5	919.0	47.2
Debit.....	10.3	392.6	38.1
Credit or charge.....	8.6	512.6	59.5
Prepaid/Gift/EBT.....	0.6	13.8	24.1
Electronic payments	0.7	112.1	152.1
Bank account number payment.....	0.6	77.5	140.9
Online banking bill payment.....	0.2	34.6	185.2
Other	0.6	96.6	170.3
Mobile payment app††.....	0.0	1.8	48.3
Account to acct transfer.....	0.1	65.2	621.5
Income deduction.....	0.1	0.3	5.4
Other‡.....	0.4	29.4	79.1

* 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, and other responses that could not be recategorized into one of the existing payment instrument categories.

†† Formerly known as PayPal, now includes Zelle and Venmo. Estimates only represent payments made with money stored in the respective app.

Table 3b

Purchases by type of payment instrument

Percentage share of number and value per consumer, October 2019*, †

	Number (#)	Value (\$)	
		per consumer	per transaction
All purchases	—	—	—
Paper instruments	32.9	27.7	—
Cash.....	30.7	13.9	—
Check.....	2.2	13.7	—
Money order.....	0.1	0.1	—
Payment cards	62.9	58.9	—
Debit.....	33.3	25.2	—
Credit or charge.....	27.8	32.9	—
Prepaid/Gift/EBT.....	1.8	0.9	—
Electronic payments	2.4	7.2	—
Bank account number payment.....	1.8	5.0	—
Online banking bill payment.....	0.6	2.2	—
Other	1.8	6.2	—
Mobile payment app††.....	0.1	0.1	—
Account to acct transfer.....	0.3	4.2	—
Income deduction.....	0.2	0.0	—
Other‡.....	1.2	1.9	—

* 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, and other responses that could not be recategorized into one of the existing payment instrument categories.

†† Formerly known as PayPal, now includes Zelle and Venmo. Estimates only represent payments made with money stored in the respective app.

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Table 4

Bill payments by type of payment instrument

Average number and value per consumer; average value per transaction, October 2019

	Number (#)	Value (\$)	
		per consumer	per transaction
All bill payments	7.7	2676.7	347.9
Paper instruments	1.7	530.6	312.4
Cash.....	0.5	49.2	103.2
Check.....	1.2	471.5	408.1
Money order.....	0.1	9.9	150.0
Payment cards	2.2	384.3	173.9
Debit.....	1.5	272.6	182.2
Credit or charge.....	0.6	98.4	158.7
Prepaid/Gift/EBT.....	0.1	13.3	142.0
Electronic payments	3.3	1584.0	474.9
Bank account number payment.....	1.8	925.5	502.5
Online banking bill payment.....	1.5	658.4	440.9
Other	0.4	177.8	396.0
Mobile payment app†.....	0.0	2.1	118.2
Account to acct transfer.....	0.2	85.8	417.5
Income deduction.....	0.1	76.1	637.4
Other*.....	0.1	13.8	129.3

Percentage share

All bill payments	—	—	—
Paper instruments	22.1	19.8	—
Cash.....	6.2	1.8	—
Check.....	15.0	17.6	—
Money order.....	0.9	0.4	—
Payment cards	28.7	14.4	—
Debit.....	19.4	10.2	—
Credit or charge.....	8.1	3.7	—
Prepaid/Gift/EBT.....	1.2	0.5	—
Electronic payments	43.4	59.2	—
Bank account number payment.....	23.9	34.6	—
Online banking bill payment.....	19.4	24.6	—
Other	5.8	6.6	—
Mobile payment app†.....	0.2	0.1	—
Account to acct transfer.....	2.7	3.2	—
Income deduction.....	1.6	2.8	—
Other*.....	1.4	0.5	—

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

Table 5
Number and dollar value of payments by merchant type
Average number and value per consumer, October 2019

	Number per consumer	Dollar value per consumer
All payments	38.7	4236.5
Grocery stores, convenience stores, pharmacies	7.0	282.5
Gas stations	3.8	99.9
Sit-down restaurants and bars	2.7	96.0
Fast food, coffee shops, cafeterias, food trucks	5.4	78.9
Stores, including online shopping	5.8	360.1
Services ¹	1.2	110.0
Arts, entertainment, recreation	1.4	95.9
Utilities ²	1.3	180.3
Communications ³	1.4	158.9
Rent	0.3	168.0
Financial ⁴	3.0	1703.8
Medical ⁵	0.8	125.4
Education ⁶	0.4	86.1
Charitable or religious donations	0.8	68.2
A person ⁷	1.6	250.2
Other, or unspecified by respondent	1.7	372.5
Percentage share		
All payments	—	—
Grocery stores, convenience stores, pharmacies	18.1	6.7
Gas stations	9.9	2.4
Sit-down restaurants and bars	6.9	2.3
Fast food, coffee shops, cafeterias, food trucks	14.0	1.9
Stores, including online shopping	15.0	8.5
Services ¹	3.1	2.6
Arts, entertainment, recreation	3.6	2.3
Utilities ²	3.4	4.3
Communications ³	3.7	3.7
Rent	0.8	4.0
Financial ⁴	7.7	40.2
Medical ⁵	2.1	3.0
Education ⁶	1.1	2.0
Charitable or religious donations	2.0	1.6
A person ⁷	4.1	5.9
Other, or unspecified by respondent	4.5	8.8

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.

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Table 6

Cash holdings—on person

Dollar value per consumer, October

	2015	2016	2017	2018	2019
All bills - Average	50.9	57.2	58.9	57.5	60.1
All bills - Median	23.0	24.0	25.0	25.0	24.0
Conditional - Average*	78.0	77.0	79.0	82.5	84.8
Conditional - Median*	38.5	36.3	40.0	40.0	39.7
\$1.....	2.6	2.6	2.6	2.4	2.3
\$2.....	0.1	0.0	0.0	0.1	0.1
\$5.....	3.3	4.0	4.0	4.1	3.8
\$10.....	4.6	5.3	5.5	5.3	6.1
\$20.....	27.2	28.1	29.2	27.7	28.6
\$50.....	2.8	5.6	4.6	3.9	4.6
\$100.....	10.4	11.5	13.0	14.1	14.7

Percentage shares by denomination

All bills	—	—	—	—	—
\$1.....	5.0	4.6	4.4	4.2	3.9
\$2.....	0.1	0.1	0.1	0.1	0.1
\$5.....	6.5	6.9	6.7	7.2	6.4
\$10.....	9.0	9.3	9.3	9.1	10.1
\$20.....	53.4	49.1	49.6	48.1	47.5
\$50.....	5.6	9.8	7.8	6.9	7.6
\$100.....	20.4	20.2	22.1	24.5	24.5

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

Table 7**Cash holdings—cash stored elsewhere**

Average dollar value per consumer, October

	2015	2016	2017	2018	2019
All bills - Average	140.8	172.8	198.7	162.4	120.2
All bills - Median	0.0	0.0	0.0	0.0	0.0
Conditional - Average*	447.5	657.4	542.4	609.4	1097.8
Conditional - Median *	100.0	165.0	113.0	150.0	250.0
\$1.....	1.9	3.7	3.3	2.2	1.5
\$2.....	0.1	1.5	0.6	0.6	0.1
\$5.....	4.1	3.6	2.7	2.2	1.0
\$10.....	4.7	4.6	5.6	2.6	1.5
\$20.....	41.9	28.3	32.7	21.2	12.9
\$50.....	11.3	18.0	12.5	7.7	7.9
\$100.....	76.8	113.1	141.2	125.9	95.3
Percentage shares by denomination					
All bills	—	—	—	—	—
\$1.....	1.4	2.1	1.7	1.4	1.2
\$2.....	0.1	0.9	0.3	0.4	0.1
\$5.....	2.9	2.1	1.4	1.4	0.8
\$10.....	3.3	2.7	2.8	1.6	1.3
\$20.....	29.7	16.4	16.5	13.1	10.8
\$50.....	8.0	10.4	6.3	4.8	6.5
\$100.....	54.5	65.4	71.1	77.5	79.3

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

Table 8
Income and labor force status

Percentage of consumers*

	2015	2016	2017	2018	2019
Household income					
Less than \$25,000.....	22.7	21.2	19.3	21.9	21.9
\$25,000–\$49,999.....	23.2	23.7	23.4	22.2	17.6
\$50,000–\$74,999.....	19.6	17.6	18.5	19.7	17.8
\$75,000–\$99,999.....	12.2	11.8	12.7	12.9	12.7
\$100,000–\$124,999.....	9.0	10.9	10.8	9.4	10.3
\$125,000–\$199,999.....	9.9	11.1	11.7	10.4	12.7
\$200,000–\$499,999.....	2.8	3.5	3.4	3.3	4.8
\$500,000 or more.....	0.6	0.2	0.2	0.3	2.2
Respondent income					
Highest in household.....	52.0	50.7	49.8	51.1	52.2
About equal with highest.....	12.7	14.7	14.2	13.1	12.8
2nd highest.....	24.1	23.5	25.4	25.4	24.6
3rd highest or lower.....	11.1	11.1	10.6	10.3	10.5
Labor force status					
Currently working.....	59.7	59.7	61.6	59.6	59.5
On sick or other leave.....	0.6	0.5	0.1	0.1	0.4
Unemployed—on layoff†.....	0.8	0.8	0.5	0.5	0.7
Unemployed—looking.....	5.8	5.7	4.6	4.9	4.3
Retired.....	14.6	15.8	15.2	16.1	15.9
Disabled.....	6.7	6.6	6.2	6.5	6.7
Other.....	4.8	5.8	6.1	6.0	6.0
Selected multiple options.....	7.0	5.2	5.7	6.2	6.6

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

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

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Table 9

Demographics and homeownership

Percentage of consumers, except where noted*

	2015	2016	2017	2018	2019
U.S. population age 18 or older (millions)†....	242.6	245.3	246.3	249.6	250.7
Number of diary respondents.....	1,076	2,848	2,793	2,873	3,016
Gender					
Male.....	45.3	47.9	47.2	47.4	47.4
Female.....	54.7	52.1	52.8	52.6	52.6
Age					
18–24.....	6.0	5.4	5.2	4.8	5.5
25–34.....	21.3	23.3	24.1	24.5	24.4
35–44.....	17.3	16.9	16.7	16.2	16.2
45–54.....	20.4	17.6	17.0	16.7	16.8
55–64.....	18.2	17.2	16.9	16.6	16.8
65 and older.....	16.8	19.7	20.1	21.2	20.4
Race					
White.....	76.3	74.5	74.9	74.1	73.6
Black.....	13.3	12.8	13.3	12.6	14.4
Asian.....	4.6	3.2	3.8	3.8	3.3
Other.....	5.8	9.4	8.0	9.5	8.7
Ethnicity					
Hispanic or Latino.....	12.2	12.2	11.9	12.4	11.7
Education					
No high school diploma.....	8.3	7.2	7.3	7.6	8.0
High school.....	28.1	32.8	32.6	32.1	31.8
Some college.....	19.9	17.9	18.2	17.1	17.1
College—bachelor's degree.....	29.2	28.0	28.1	28.8	28.6
Post-graduate study.....	14.5	14.2	13.9	14.4	14.5
Homeownership rate	62.8	66.9	65.6	63.7	61.7

* 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

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Table 1—Confidence intervals
Number and dollar value of payments by type of payment instrument
 Average number and value per consumer, October*

	2017	2018	2019	2017	2018	2019
All payments	[39.1, 42.9]	[41.2, 45.4]	[36.8, 40.6]	[3016, 3823]	[3617, 4380]	[3655, 4818]
Paper instruments	[14.1, 16.0]	[12.7, 14.7]	[11.0, 12.8]	[772, 1084]	[764, 1094]	[704, 1222]
Cash.....	[11.6, 13.2]	[10.3, 12.1]	[9.1, 10.8]	[253, 328]	[203, 271]	[227, 306]
Check.....	[2.1, 3.0]	[2.0, 2.7]	[1.6, 2.1]	[458, 753]	[475, 783]	[430, 942]
Money order.....	[0.0, 0.2]	[0.1, 0.2]	[0.0, 0.1]	[2, 62]	[11, 114]	[2, 20]
Payment cards	[19.1, 21.7]	[21.7, 24.7]	[20.2, 23.2]	[949, 1176]	[1133, 1358]	[1153, 1454]
Debit.....	[9.8, 11.9]	[11.0, 13.3]	[10.6, 13.0]	[441, 582]	[562, 717]	[545, 786]
Credit or charge.....	[7.8, 9.7]	[8.9, 11.1]	[8.2, 10.2]	[441, 624]	[480, 629]	[517, 706]
Prepaid/Gift/EBT.....	[0.6, 0.9]	[0.7, 1.4]	[0.5, 0.8]	[10, 27]	[12, 90]	[9, 46]
Electronic payments	[3.3, 4.3]	[4.2, 5.3]	[3.6, 4.5]	[834, 1276]	[1182, 1680]	[1250, 2143]
Bank account number payment	[1.8, 2.6]	[2.1, 2.8]	[2.0, 2.8]	[439, 823]	[504, 770]	[606, 1400]
Online banking bill payment....	[1.3, 2.0]	[1.9, 2.7]	[1.4, 1.9]	[315, 534]	[592, 997]	[489, 897]
Other	[1.4, 2.1]	[1.3, 1.9]	[0.8, 1.2]	[190, 557]	[213, 574]	[159, 390]
Mobile payment app†.....	[0.0, 0.1]	[0.0, 0.1]	[0.0, 0.1]	[1, 4]	[0, 6]	[1, 7]
Account to acct transfer.....	[0.2, 0.5]	[0.3, 0.6]	[0.2, 0.4]	[61, 402]	[103, 448]	[62, 240]
Income deduction.....	[0.1, 0.3]	[0.1, 0.3]	[0.1, 0.3]	[14, 73]	[3, 81]	[10, 142]
Other*.....	[0.7, 1.3]	[0.6, 1.0]	[0.4, 0.6]	[28, 152]	[33, 104]	[11, 75]
Percentage share						
All payments	—	—	—	—	—	—
Paper instruments	[34.8, 38.7]	[29.7, 33.6]	[28.7, 32.8]	[23.8, 30.5]	[19.6, 26.9]	[17.3, 28.1]
Cash.....	[28.5, 32.1]	[24.1, 27.6]	[23.9, 27.7]	[7.1, 9.9]	[4.9, 6.9]	[5.1, 7.5]
Check.....	[5.2, 7.2]	[4.7, 6.3]	[4.1, 5.4]	[14.4, 21.0]	[12.3, 19.2]	[10.8, 21.6]
Money order.....	[0.1, 0.5]	[0.1, 0.5]	[0.1, 0.4]	[0.1, 1.8]	[0.3, 2.9]	[0.1, 0.5]
Payment cards	[47.7, 51.7]	[51.7, 55.7]	[54.0, 58.3]	[27.3, 34.9]	[27.9, 34.3]	[26.3, 35.2]
Debit.....	[24.4, 28.6]	[25.8, 30.4]	[28.0, 33.0]	[12.5, 17.4]	[13.8, 18.1]	[12.6, 18.8]
Credit or charge.....	[19.3, 23.4]	[21.0, 25.3]	[21.6, 26.1]	[13.0, 18.2]	[11.9, 15.8]	[11.8, 17.0]
Prepaid/Gift/EBT.....	[1.4, 2.3]	[1.6, 3.3]	[1.3, 2.2]	[0.3, 0.8]	[0.3, 2.3]	[0.2, 1.1]
Electronic payments	[8.2, 10.5]	[9.8, 12.0]	[9.5, 11.6]	[25.6, 36.1]	[31.1, 40.5]	[33.3, 46.8]
Bank account number payment	[4.3, 6.2]	[4.9, 6.4]	[5.3, 7.1]	[13.5, 23.4]	[12.9, 19.0]	[16.3, 31.1]
Online banking bill payment....	[3.3, 4.8]	[4.4, 6.1]	[3.7, 5.0]	[9.3, 15.5]	[15.6, 24.2]	[12.0, 20.7]
Other	[3.5, 5.1]	[3.1, 4.4]	[2.1, 3.1]	[6.3, 15.5]	[5.7, 13.9]	[3.9, 9.0]
Mobile payment app†.....	[0.1, 0.3]	[0.1, 0.3]	[0.0, 0.2]	[0.0, 0.1]	[0.0, 0.1]	[0.0, 0.2]
Account to acct transfer.....	[0.5, 1.1]	[0.8, 1.4]	[0.6, 1.0]	[2.2, 11.3]	[2.9, 10.9]	[1.6, 5.6]
Income deduction.....	[0.3, 0.8]	[0.3, 0.7]	[0.2, 0.7]	[0.4, 2.2]	[0.1, 2.0]	[0.3, 3.4]
Other**.....	[1.8, 3.1]	[1.4, 2.4]	[0.9, 1.5]	[0.9, 4.4]	[0.8, 2.6]	[0.3, 1.8]

† Formerly known as PayPal, now includes Zelle and Venmo. Estimates only represent payments made with money stored in the respective app.

* The columns for 2015 are omitted due to space constraints.

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

Table 2—Confidence intervals
Average transaction value of payments by type of payment instrument
Average dollar value per transaction, October

	2015	2016	2017	2018	2019
All payments	[61.4, 78.7]	[77.8, 92.8]	[74.4, 92.3]	[84.6, 100.2]	[95.3, 123.8]
Paper instruments	[40.0, 68.7]	[56.1, 76.9]	[52.1, 71.0]	[56.6, 79.0]	[59.4, 102.6]
Cash.....	[18.1, 26.5]	[19.4, 23.6]	[20.8, 26.0]	[18.5, 23.9]	[23.1, 30.2]
Check.....	[139.5, 307.0]	[201.6, 296.1]	[189.1, 287.0]	[210.3, 321.7]	[242.0, 509.9]
Money order.....	[70.5, 317.3]	[177.9, 563.9]	[52.0, 498.2]	[269.3, 623.2]	[75.9, 189.1]
Payment cards	[45.5, 56.3]	[45.3, 51.0]	[47.3, 56.9]	[49.5, 57.6]	[54.0, 66.1]
Debit.....	[38.2, 52.3]	[40.7, 47.6]	[41.6, 52.4]	[47.6, 57.6]	[47.3, 65.5]
Credit or charge.....	[53.5, 70.6]	[51.5, 62.0]	[52.0, 69.5]	[49.2, 61.5]	[58.0, 74.4]
Prepaid/Gift/EBT.....	[18.8, 49.3]	[21.3, 37.2]	[14.7, 34.9]	[19.2, 76.2]	[19.9, 61.5]
Electronic payments	[198.8, 318.6]	[247.6, 348.1]	[226.7, 326.0]	[259.9, 346.8]	[313.4, 519.6]
Bank account number payment.....	[165.0, 292.0]	[236.6, 369.0]	[213.3, 371.4]	[217.8, 303.3]	[259.5, 579.2]
Online banking bill payment.....	[189.9, 371.9]	[222.7, 364.1]	[206.4, 304.9]	[271.8, 426.9]	[309.3, 515.7]
Other	[54.7, 125.4]	[120.8, 270.1]	[111.8, 315.4]	[135.9, 346.2]	[167.7, 372.2]
Mobile payment app†.....	[44.8, 224.6]	[33.2, 75.8]	[12.6, 40.9]	[5.8, 70.8]	[18.0, 123.9]
Account to acct transfer.....	[111.9, 281.5]	[109.1, 805.9]	[210.8, 1,146.8]	[252.6, 900.6]	[268.7, 704.3]
Income deduction.....	[57.9, 191.9]	[56.9, 213.7]	[92.1, 272.9]	[63.2, 335.0]	[105.0, 770.9]
Other*.....	[1.1, 47.8]	[92.4, 248.0]	[33.0, 145.8]	[39.7, 126.9]	[25.9, 154.8]

† Formerly known as PayPal, now includes Zelle and Venmo. Estimates only represent payments made with money stored in the respective app.

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

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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 2019*, †

	Number (#)	Value (\$)	
		per consumer	per transaction
All purchases	[29.3, 32.6]	[1,340.5, 1,779.2]	[43.6, 57.1]
Paper instruments	[9.4, 11.0]	[261.3, 602.9]	[25.7, 59.1]
Cash.....	[8.7, 10.3]	[185.0, 248.7]	[19.8, 25.8]
Check.....	[0.5, 0.8]	[46.5, 382.1]	[76.4, 564.4]
Money order.....	[0.0, 0.0]	[-0.6, 2.5]	[-57.4, 176.7]
Payment cards	[18.1, 20.8]	[823.2, 1,014.8]	[43.2, 51.1]
Debit.....	[9.2, 11.4]	[340.9, 444.3]	[34.6, 41.6]
Credit or charge.....	[7.7, 9.6]	[430.1, 595.1]	[52.0, 67.1]
Prepaid/Gift/EBT.....	[0.4, 0.7]	[8.3, 19.3]	[16.3, 31.9]
Electronic payments	[0.6, 0.9]	[76.5, 147.7]	[113.9, 190.4]
Bank account number payment.....	[0.4, 0.7]	[47.4, 107.7]	[97.6, 184.2]
Online banking bill payment.....	[0.1, 0.3]	[15.5, 53.7]	[107.3, 263.1]
Other	[0.4, 0.7]	[14.5, 178.8]	[31.5, 309.0]
Mobile payment app††.....	[0.0, 0.1]	[-0.7, 4.2]	[-14.1, 110.8]
Account to acct transfer.....	[0.1, 0.2]	[-11.1, 141.5]	[70.9, 1,172.1]
Income deduction.....	[0.0, 0.1]	[0.0, 0.6]	[3.0, 7.8]
Other‡.....	[0.3, 0.5]	[-1.1, 59.9]	[-2.1, 160.4]

* 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, and other responses that could not be recategorized into one of the existing payment instrument categories.

†† Formerly known as PayPal, now includes Zelle and Venmo. Estimates only represent payments made with money stored in the respective app.

Table 3b—Confidence intervals

Purchases by type of payment instrument

Percentage share of number and value per consumer, October 2019*, †

	Number (#)	Value (\$)	
		per consumer	per transaction
All purchases	—	—	—
Paper instruments	[30.6, 35.2]	[19.5, 35.9]	—
Cash.....	[28.4, 32.9]	[11.3, 16.5]	—
Check.....	[1.7, 2.6]	[4.4, 23.1]	—
Money order.....	[0.0, 0.1]	[0.0, 0.2]	—
Payment cards	[60.6, 65.2]	[51.2, 66.6]	—
Debit.....	[30.4, 36.1]	[20.9, 29.4]	—
Credit or charge.....	[25.2, 30.4]	[27.4, 38.3]	—
Prepaid/Gift/EBT.....	[1.4, 2.3]	[0.5, 1.3]	—
Electronic payments	[1.9, 2.9]	[4.9, 9.5]	—
Bank account number payment.....	[1.3, 2.2]	[3.0, 6.9]	—
Online banking bill payment.....	[0.4, 0.8]	[1.0, 3.4]	—
Other	[1.4, 2.3]	[1.2, 11.2]	—
Mobile payment app‡.....	[0.0, 0.2]	[0.0, 0.3]	—
Account to acct transfer.....	[0.2, 0.5]	[-0.5, 8.9]	—
Income deduction.....	[0.0, 0.4]	[0.0, 0.0]	—
Other‡.....	[0.9, 1.5]	[-0.1, 3.8]	—

* 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, and other responses that could not be recategorized into one of the existing payment instrument categories.

‡‡ Formerly known as PayPal, now includes Zelle and Venmo. Estimates only represent payments made with money stored in the respective app.

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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 2019

	Number (#)	Value (\$)	
		per consumer	per transaction
All bill payments	[7.0, 8.4]	[2,166.6, 3,186.7]	[286.9, 409.0]
Paper instruments	[1.4, 2.0]	[338.1, 723.2]	[203.4, 421.4]
Cash.....	[0.3, 0.6]	[26.7, 71.8]	[71.3, 135.1]
Check.....	[0.9, 1.4]	[280.3, 662.7]	[250.7, 565.5]
Money order.....	[0.0, 0.1]	[1.5, 18.4]	[104.0, 196.0]
Payment cards	[1.9, 2.6]	[269.9, 498.6]	[131.3, 216.4]
Debit.....	[1.2, 1.8]	[164.8, 380.3]	[124.0, 240.4]
Credit or charge.....	[0.5, 0.8]	[60.8, 136.1]	[104.5, 212.8]
Prepaid/Gift/EBT.....	[0.0, 0.2]	[-0.8, 27.5]	[113.3, 170.8]
Electronic payments	[2.9, 3.7]	[1,141.1, 2,026.8]	[350.2, 599.6]
Bank account number payment.....	[1.5, 2.1]	[531.7, 1,319.4]	[296.4, 708.5]
Online banking bill payment.....	[1.3, 1.7]	[456.2, 860.7]	[326.7, 555.1]
Other	[0.3, 0.6]	[96.6, 259.0]	[256.0, 536.1]
Mobile payment app†.....	[0.0, 0.0]	[-0.1, 4.2]	[56.1, 180.2]
Account to acct transfer.....	[0.1, 0.3]	[39.3, 132.3]	[272.9, 562.2]
Income deduction.....	[0.1, 0.2]	[10.1, 142.1]	[231.5, 1,043.3]
Other*.....	[0.1, 0.2]	[5.0, 22.6]	[69.4, 189.2]

Percentage share

All bill payments	—	—	—
Paper instruments	[19.0, 25.2]	[13.1, 26.5]	—
Cash.....	[4.1, 8.3]	[0.9, 2.7]	—
Check.....	[12.4, 17.6]	[11.0, 24.2]	—
Money order.....	[0.3, 1.5]	[0.1, 0.7]	—
Payment cards	[25.3, 32.1]	[9.9, 18.8]	—
Debit.....	[16.1, 22.8]	[6.1, 14.2]	—
Credit or charge.....	[6.2, 9.9]	[2.2, 5.2]	—
Prepaid/Gift/EBT.....	[0.1, 2.4]	[0.0, 1.0]	—
Electronic payments	[39.8, 47.0]	[50.7, 67.7]	—
Bank account number payment.....	[20.8, 27.1]	[24.2, 45.0]	—
Online banking bill payment.....	[16.5, 22.3]	[17.5, 31.7]	—
Other	[4.4, 7.3]	[3.6, 9.7]	—
Mobile payment app†.....	[0.0, 0.4]	[0.0, 0.2]	—
Account to acct transfer.....	[1.7, 3.6]	[1.4, 5.0]	—
Income deduction.....	[0.7, 2.4]	[0.4, 5.3]	—
Other*.....	[0.7, 2.0]	[0.2, 0.9]	—

† Formerly known as PayPal, now includes Zelle and Venmo. Estimates only represent payments made with money stored in the respective app.

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

Table 5—Confidence intervals
Number and dollar value of payments by merchant type
Average number and value per consumer, October 2019

	Number per consumer	Dollar value per consumer
All payments	[36.8, 40.6]	[3,655.1, 4,818.0]
Grocery stores, convenience stores, pharmacies	[6.4, 7.6]	[245.3, 319.6]
Gas stations	[3.5, 4.2]	[88.5, 111.3]
Sit-down restaurants and bars	[2.3, 3.0]	[79.5, 112.5]
Fast food, coffee shops, cafeterias, food trucks	[4.9, 6.0]	[59.2, 98.5]
Stores, including online shopping	[5.3, 6.4]	[286.3, 433.9]
Services ¹	[1.0, 1.4]	[69.4, 150.6]
Arts, entertainment, recreation	[1.1, 1.7]	[56.8, 135.1]
Utilities ²	[1.1, 1.6]	[136.9, 223.8]
Communications ³	[1.2, 1.7]	[118.5, 199.2]
Rent	[0.2, 0.4]	[94.7, 241.3]
Financial ⁴	[2.6, 3.3]	[1,258.5, 2,149.0]
Medical ⁵	[0.6, 1.0]	[41.1, 209.7]
Education ⁶	[0.3, 0.5]	[31.4, 140.8]
Charitable or religious donations	[0.6, 0.9]	[45.3, 91.1]
A person ⁷	[1.4, 1.8]	[75.2, 425.1]
Other, or unspecified by respondent	[1.4, 2.0]	[181.2, 563.9]
Percentage share		
All payments	—	—
Grocery stores, convenience stores, pharmacies	[16.9, 19.4]	[5.5, 7.8]
Gas stations	[9.0, 10.8]	[2.0, 2.8]
Sit-down restaurants and bars	[6.1, 7.7]	[1.8, 2.7]
Fast food, coffee shops, cafeterias, food trucks	[12.8, 15.2]	[1.4, 2.4]
Stores, including online shopping	[13.9, 16.2]	[6.6, 10.4]
Services ¹	[2.6, 3.5]	[1.6, 3.6]
Arts, entertainment, recreation	[2.9, 4.3]	[1.4, 3.2]
Utilities ²	[2.9, 4.0]	[3.2, 5.3]
Communications ³	[3.1, 4.2]	[2.7, 4.8]
Rent	[0.6, 1.1]	[2.2, 5.7]
Financial ⁴	[6.8, 8.5]	[33.5, 47.0]
Medical ⁵	[1.6, 2.5]	[1.0, 4.9]
Education ⁶	[0.8, 1.4]	[0.7, 3.3]
Charitable or religious donations	[1.6, 2.4]	[1.1, 2.2]
A person ⁷	[3.5, 4.7]	[2.0, 9.8]
Other, or unspecified by respondent	[3.8, 5.1]	[4.5, 13.0]

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 dollar value per consumer, October

	2015	2016	2017	2018	2019
All bills - Average	[43.8, 58.1]	[52.5, 61.9]	[53.0, 64.8]	[51.1, 63.9]	[53.0, 67.3]
Conditional - Average	[58.3, 97.7]	[70.8, 83.2]	[71.3, 86.6]	[71.8, 93.1]	[75.1, 94.4]
\$1.....	[2.3, 2.8]	[2.5, 2.8]	[2.4, 2.8]	[2.2, 2.6]	[2.2, 2.5]
\$2.....	[0.0, 0.1]	[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]	[3.5, 4.2]
\$10.....	[3.8, 5.3]	[4.8, 5.9]	[4.9, 6.1]	[4.7, 5.8]	[5.3, 6.9]
\$20.....	[23.1, 31.3]	[25.7, 30.5]	[25.7, 32.7]	[24.0, 31.3]	[25.7, 31.4]
\$50.....	[1.6, 4.0]	[3.1, 8.1]	[3.4, 5.8]	[3.0, 4.9]	[3.3, 5.8]
\$100.....	[5.9, 14.8]	[9.2, 13.9]	[9.4, 16.6]	[9.7, 18.4]	[9.4, 20.1]
Percentage shares by denomination					
All bills	—	—	—	—	—
\$1.....	[4.3, 5.8]	[4.2, 5.0]	[4.0, 4.8]	[3.7, 4.6]	[3.4, 4.4]
\$2.....	[0.0, 0.2]	[0.1, 0.1]	[0.0, 0.1]	[0.0, 0.2]	[0.0, 0.2]
\$5.....	[5.5, 7.5]	[6.3, 7.6]	[5.9, 7.6]	[6.3, 8.1]	[5.6, 7.2]
\$10.....	[7.3, 10.7]	[8.3, 10.3]	[8.2, 10.4]	[7.9, 10.4]	[8.7, 11.6]
\$20.....	[47.4, 59.4]	[45.5, 52.7]	[45.4, 53.8]	[43.3, 52.8]	[42.8, 52.2]
\$50.....	[3.4, 7.7]	[5.9, 13.8]	[5.8, 9.7]	[5.3, 8.4]	[5.7, 9.5]
\$100.....	[13.5, 27.3]	[16.8, 23.5]	[17.3, 26.9]	[18.7, 30.3]	[18.0, 31.0]

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Table 7—Confidence intervals**Cash holdings—cash stored elsewhere**

Average dollar value per consumer, October

	2015	2016	2017	2018	2019
All bills - Average	[79.7, 201.9]	[138.3, 207.3]	[136.2, 261.1]	[89.2, 235.6]	[63.1, 177.4]
Conditional - Average	[246.09, 648.8]	[533.7, 781.1]	[318.6, 766.3]	[264.7, 954.1]	[591.2, 1,604.5]
\$1.....	[-0.7, 4.6]	[0.2, 7.2]	[1.2, 5.4]	[0.8, 3.6]	[0.6, 2.4]
\$2.....	[0.0, 0.3]	[-0.4, 3.3]	[0.1, 1.2]	[0.1, 1.1]	[0.0, 0.2]
\$5.....	[0.2, 8.0]	[1.8, 5.5]	[1.9, 3.5]	[1.5, 2.9]	[0.7, 1.2]
\$10.....	[0.3, 9.1]	[2.9, 6.3]	[3.4, 7.8]	[1.9, 3.3]	[1.1, 2.0]
\$20.....	[20.4, 63.3]	[22.6, 34.0]	[24.9, 40.6]	[16.5, 25.9]	[9.9, 15.9]
\$50.....	[3.0, 19.7]	[12.1, 24.0]	[7.6, 17.4]	[5.4, 10.0]	[4.7, 11.1]
\$100.....	[28.0, 125.6]	[83.8, 142.3]	[81.2, 201.1]	[53.3, 198.4]	[39.6, 151.0]
Percentage shares by denomination					
All bills	—	—	—	—	—
\$1.....	[-0.5, 3.2]	[0.2, 4.0]	[0.5, 2.8]	[0.3, 2.4]	[0.3, 2.1]
\$2.....	[0.0, 0.2]	[-0.2, 1.9]	[0.0, 0.6]	[0.0, 0.7]	[0.0, 0.2]
\$5.....	[0.2, 5.6]	[1.1, 3.1]	[0.8, 1.9]	[0.6, 2.1]	[0.4, 1.2]
\$10.....	[0.0, 6.6]	[1.7, 3.7]	[1.5, 4.2]	[0.8, 2.4]	[0.6, 2.0]
\$20.....	[16.8, 42.7]	[13.0, 19.8]	[10.7, 22.2]	[6.8, 19.3]	[5.6, 15.9]
\$50.....	[2.2, 13.9]	[7.2, 13.6]	[3.6, 9.0]	[2.4, 7.2]	[3.1, 10.0]
\$100.....	[37.7, 71.4]	[58.3, 72.5]	[61.7, 80.4]	[67.0, 88.0]	[69.7, 88.9]

Table 8—Confidence intervals**Income and labor force status**

Percentage of consumers*

	2015	2016	2017	2018	2019
Household income					
Less than \$25,000.....	[19.5, 26.0]	[19.2, 23.3]	[17.5, 21.2]	[18.9, 24.9]	[19.8, 23.9]
\$25,000–\$49,999.....	[20.0, 26.3]	[21.6, 25.9]	[21.4, 25.4]	[19.3, 25.2]	[15.8, 19.4]
\$50,000–\$74,999.....	[16.7, 22.4]	[15.8, 19.3]	[16.8, 20.3]	[16.8, 22.6]	[15.9, 19.6]
\$75,000–\$99,999.....	[9.9, 14.6]	[10.3, 13.3]	[11.2, 14.2]	[10.5, 15.2]	[11.1, 14.3]
\$100,000–\$124,999.....	[7.0, 10.9]	[9.3, 12.5]	[9.3, 12.3]	[7.2, 11.5]	[8.8, 11.8]
\$125,000–\$199,999.....	[7.9, 12.0]	[9.5, 12.6]	[10.1, 13.2]	[8.1, 12.6]	[11.1, 14.4]
\$200,000–\$499,999.....	[1.7, 4.0]	[2.6, 4.4]	[2.6, 4.2]	[2.1, 4.4]	[3.8, 5.9]
\$500,000 or more.....	[-0.1, 1.2]	[0.0, 0.4]	[0.0, 0.3]	[0.0, 0.6]	[1.4, 3.0]
Respondent income					
Highest in household.....	[48.4, 55.7]	[48.4, 53.1]	[47.1, 52.5]	[48.5, 53.8]	[49.6, 54.8]
About equal with highest.....	[10.2, 15.3]	[13.0, 16.4]	[12.3, 16.2]	[11.3, 14.9]	[11.0, 14.5]
2nd highest.....	[21.0, 27.2]	[21.5, 25.4]	[23.0, 27.7]	[23.2, 27.7]	[22.4, 26.8]
3rd highest or lower.....	[8.5, 13.7]	[9.5, 12.7]	[8.7, 12.4]	[8.5, 12.1]	[8.8, 12.1]
Labor force status					
Currently working.....	[56.1, 63.3]	[57.4, 62.0]	[59.0, 64.2]	[57.0, 62.2]	[57.0, 62.0]
On sick or other leave.....	[0.1, 1.0]	[0.2, 0.8]	[0.0, 0.3]	[0.0, 0.3]	[0.0, 0.8]
Unemployed—on layoff†.....	[0.1, 1.5]	[0.3, 1.3]	[0.1, 1.0]	[0.1, 0.8]	[0.2, 1.2]
Unemployed—looking.....	[3.8, 7.8]	[4.6, 6.8]	[3.5, 5.7]	[3.7, 6.1]	[3.1, 5.4]
Retired.....	[12.2, 17.1]	[14.2, 17.5]	[13.4, 17.1]	[14.3, 18.0]	[14.2, 17.5]
Disabled.....	[4.7, 8.7]	[5.4, 7.7]	[5.0, 7.4]	[5.3, 7.7]	[5.5, 7.8]
Other.....	[3.2, 6.4]	[4.7, 6.9]	[4.7, 7.4]	[4.7, 7.4]	[4.7, 7.2]
Selected multiple options.....	[5.3, 8.8]	[4.2, 6.2]	[4.5, 6.8]	[5.0, 7.5]	[5.3, 7.8]

* 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	2019
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]	[44.9, 49.9]	[44.9, 49.8]
Female	[51.0, 58.3]	[49.6, 54.5]	[49.7, 56.0]	[50.1, 55.1]	[50.2, 55.1]
Age					
18–24	[3.9, 8.1]	[4.1, 6.6]	[4.0, 6.3]	[3.6, 6.1]	[4.1, 6.8]
25–34	[18.1, 24.5]	[21.0, 25.6]	[21.9, 26.3]	[22.1, 26.9]	[22.0, 26.8]
35–44	[14.8, 19.8]	[15.1, 18.6]	[15.1, 18.3]	[14.5, 17.9]	[14.5, 17.9]
45–54	[17.5, 23.2]	[15.8, 19.3]	[15.4, 18.7]	[14.9, 18.4]	[15.1, 18.5]
55–64	[15.6, 20.9]	[15.6, 18.8]	[15.4, 18.5]	[15.0, 18.2]	[15.2, 18.3]
65 and older	[14.1, 19.5]	[17.7, 21.8]	[18.2, 22.0]	[19.2, 23.2]	[18.5, 22.2]
Race					
White	[73.0, 79.5]	[72.1, 76.9]	[72.4, 77.5]	[71.6, 76.7]	[71.1, 76.0]
Black	[10.5, 16.1]	[10.9, 14.7]	[11.3, 15.3]	[10.6, 14.5]	[12.4, 16.5]
Asian	[2.9, 6.3]	[2.2, 4.3]	[2.6, 4.9]	[2.7, 5.0]	[2.2, 4.3]
Other	[4.6, 7.1]	[7.8, 11.1]	[6.4, 9.6]	[7.7, 11.2]	[7.1, 10.4]
Ethnicity					
Hispanic or Latino	[9.3, 15.1]	[10.3, 14.2]	[9.8, 13.9]	[10.4, 14.4]	[9.8, 13.6]
Education					
No high school diploma	[5.7, 10.8]	[5.7, 8.7]	[5.9, 8.6]	[6.1, 9.1]	[6.5, 9.5]
High school	[24.3, 31.9]	[30.2, 35.3]	[30.2, 34.9]	[29.6, 34.6]	[29.3, 34.2]
Some college	[17.3, 22.5]	[16.2, 19.6]	[16.6, 19.8]	[15.4, 18.8]	[15.5, 18.8]
College—bachelor's degree	[26.3, 32.1]	[26.0, 30.0]	[26.2, 30.0]	[26.7, 30.9]	[26.6, 30.7]
Post-graduate study	[12.3, 16.7]	[12.6, 15.7]	[12.4, 15.4]	[12.8, 16.0]	[12.9, 16.1]
Homeownership rate	[59.2, 66.5]	[64.5, 69.4]	[63.3, 67.9]	[61.2, 66.1]	[59.3, 64.2]

* 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