

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
<b>All payments</b>	<b>51.4</b>	<b>45.9</b>	<b>41.0</b>	<b>43.3</b>	<b>38.7</b>	<b>3600</b>	<b>3916</b>	<b>3419</b>	<b>3999</b>	<b>4236.5</b>
<b>Paper instruments</b>	<b>20.4</b>	<b>17.6</b>	<b>15.1</b>	<b>13.7</b>	<b>11.9</b>	<b>1108</b>	<b>1168</b>	<b>928</b>	<b>929</b>	<b>962.7</b>
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
<b>Payment cards</b>	<b>25.7</b>	<b>22.0</b>	<b>20.4</b>	<b>23.2</b>	<b>21.7</b>	<b>1308</b>	<b>1058</b>	<b>1062</b>	<b>1245</b>	<b>1303.3</b>
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
<b>Electronic payments</b>	<b>4.2</b>	<b>4.4</b>	<b>3.8</b>	<b>4.7</b>	<b>4.1</b>	<b>1085</b>	<b>1303</b>	<b>1055</b>	<b>1431</b>	<b>1696.1</b>
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
<b>Other</b>	<b>1.1</b>	<b>2.0</b>	<b>1.7</b>	<b>1.6</b>	<b>1.0</b>	<b>99</b>	<b>386</b>	<b>374</b>	<b>394</b>	<b>274.4</b>
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
<b>Percentage share</b>										
<b>All payments</b>	—	—	—	—	—	—	—	—	—	—
<b>Paper instruments</b>	<b>39.7</b>	<b>38.3</b>	<b>36.7</b>	<b>31.6</b>	<b>30.7</b>	<b>30.8</b>	<b>29.8</b>	<b>27.1</b>	<b>23.2</b>	<b>22.7</b>
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
<b>Payment cards</b>	<b>50.0</b>	<b>47.9</b>	<b>49.7</b>	<b>53.7</b>	<b>56.1</b>	<b>36.3</b>	<b>27.0</b>	<b>31.1</b>	<b>31.1</b>	<b>30.8</b>
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
<b>Electronic payments</b>	<b>8.2</b>	<b>9.5</b>	<b>9.3</b>	<b>10.9</b>	<b>10.5</b>	<b>30.1</b>	<b>33.3</b>	<b>30.9</b>	<b>35.8</b>	<b>40.0</b>
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
<b>Other</b>	<b>2.1</b>	<b>4.3</b>	<b>4.3</b>	<b>3.8</b>	<b>2.6</b>	<b>2.7</b>	<b>9.9</b>	<b>10.9</b>	<b>9.8</b>	<b>6.5</b>
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
<b>All payments</b>	<b>70.0</b>	<b>85.3</b>	<b>83.3</b>	<b>92.4</b>	<b>109.6</b>
<b>Paper instruments</b>	<b>54.3</b>	<b>66.5</b>	<b>61.6</b>	<b>67.8</b>	<b>81.0</b>
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
<b>Payment cards</b>	<b>50.9</b>	<b>48.1</b>	<b>52.1</b>	<b>53.6</b>	<b>60.1</b>
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
<b>Electronic payments</b>	<b>258.7</b>	<b>297.9</b>	<b>276.4</b>	<b>303.4</b>	<b>416.5</b>
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
<b>Other</b>	<b>90.1</b>	<b>195.4</b>	<b>213.6</b>	<b>241.0</b>	<b>270.0</b>
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.

2019 Diary of Consumer Payment Choice

**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
<b>All purchases</b>	<b>31.0</b>	<b>1559.9</b>	<b>50.4</b>
<b>Paper instruments</b>	<b>10.2</b>	<b>432.1</b>	<b>42.4</b>
Cash.....	9.5	216.8	22.8
Check.....	0.7	214.3	320.4
Money order.....	0.0	1.0	59.7
<b>Payment cards</b>	<b>19.5</b>	<b>919.0</b>	<b>47.2</b>
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
<b>Electronic payments</b>	<b>0.7</b>	<b>112.1</b>	<b>152.1</b>
Bank account number payment.....	0.6	77.5	140.9
Online banking bill payment.....	0.2	34.6	185.2
<b>Other</b>	<b>0.6</b>	<b>96.6</b>	<b>170.3</b>
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 consumer	per transaction
<b>All purchases</b>	—	—	—
<b>Paper instruments</b>	<b>32.9</b>	<b>27.7</b>	—
Cash.....	30.7	13.9	—
Check.....	2.2	13.7	—
Money order.....	0.1	0.1	—
<b>Payment cards</b>	<b>62.9</b>	<b>58.9</b>	—
Debit.....	33.3	25.2	—
Credit or charge.....	27.8	32.9	—
Prepaid/Gift/EBT.....	1.8	0.9	—
<b>Electronic payments</b>	<b>2.4</b>	<b>7.2</b>	—
Bank account number payment.....	1.8	5.0	—
Online banking bill payment.....	0.6	2.2	—
<b>Other</b>	<b>1.8</b>	<b>6.2</b>	—
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.

**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
<b>All bill payments</b>	<b>7.7</b>	<b>2676.7</b>	<b>347.9</b>
<b>Paper instruments</b>	<b>1.7</b>	<b>530.6</b>	<b>312.4</b>
Cash.....	0.5	49.2	103.2
Check.....	1.2	471.5	408.1
Money order.....	0.1	9.9	150.0
<b>Payment cards</b>	<b>2.2</b>	<b>384.3</b>	<b>173.9</b>
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
<b>Electronic payments</b>	<b>3.3</b>	<b>1584.0</b>	<b>474.9</b>
Bank account number payment.....	1.8	925.5	502.5
Online banking bill payment.....	1.5	658.4	440.9
<b>Other</b>	<b>0.4</b>	<b>177.8</b>	<b>396.0</b>
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**

<b>All bill payments</b>	—	—	—
<b>Paper instruments</b>	<b>22.1</b>	<b>19.8</b>	—
Cash.....	6.2	1.8	—
Check.....	15.0	17.6	—
Money order.....	0.9	0.4	—
<b>Payment cards</b>	<b>28.7</b>	<b>14.4</b>	—
Debit.....	19.4	10.2	—
Credit or charge.....	8.1	3.7	—
Prepaid/Gift/EBT.....	1.2	0.5	—
<b>Electronic payments</b>	<b>43.4</b>	<b>59.2</b>	—
Bank account number payment.....	23.9	34.6	—
Online banking bill payment.....	19.4	24.6	—
<b>Other</b>	<b>5.8</b>	<b>6.6</b>	—
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

	<b>Number per consumer</b>	<b>Dollar value per consumer</b>
<b>All payments</b>	<b>38.7</b>	<b>4236.5</b>
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 <sup>1</sup>	1.2	110.0
Arts, entertainment, recreation	1.4	95.9
Utilities <sup>2</sup>	1.3	180.3
Communications <sup>3</sup>	1.4	158.9
Rent	0.3	168.0
Financial <sup>4</sup>	3.0	1703.8
Medical <sup>5</sup>	0.8	125.4
Education <sup>6</sup>	0.4	86.1
Charitable or religious donations	0.8	68.2
A person <sup>7</sup>	1.6	250.2
Other, or unspecified by respondent	1.7	372.5
<b>Percentage share</b>		
<b>All payments</b>	—	—
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 <sup>1</sup>	3.1	2.6
Arts, entertainment, recreation	3.6	2.3
Utilities <sup>2</sup>	3.4	4.3
Communications <sup>3</sup>	3.7	3.7
Rent	0.8	4.0
Financial <sup>4</sup>	7.7	40.2
Medical <sup>5</sup>	2.1	3.0
Education <sup>6</sup>	1.1	2.0
Charitable or religious donations	2.0	1.6
A person <sup>7</sup>	4.1	5.9
Other, or unspecified by respondent	4.5	8.8

<sup>1</sup> Hair dressers, auto repair, parking lots, laundry or dry cleaning, etc.

<sup>2</sup> Electricity, natural gas, water, sewer, trash, heating oil, etc.

<sup>3</sup> Telephone, internet, cable or satellite tv, streaming services, movie theaters, etc.

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

<sup>5</sup> Hospital, doctor, dentist, nursing homes, etc.

<sup>6</sup> Schools, colleges, childcare centers, etc.

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

2019 Diary of Consumer Payment Choice

**Table 6**

**Cash holdings—on person**

Dollar value per consumer, October

	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
<b>All bills - Average</b>	<b>50.9</b>	<b>57.2</b>	<b>58.9</b>	<b>57.5</b>	<b>60.1</b>
<b>All bills - Median</b>	<b>23.0</b>	<b>24.0</b>	<b>25.0</b>	<b>25.0</b>	<b>24.0</b>
<b>Conditional - Average*</b>	<b>78.0</b>	<b>77.0</b>	<b>79.0</b>	<b>82.5</b>	<b>84.8</b>
<b>Conditional - Median*</b>	<b>38.5</b>	<b>36.3</b>	<b>40.0</b>	<b>40.0</b>	<b>39.7</b>
\$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
<b>Percentage shares by denomination</b>					
<b>All bills</b>	—	—	—	—	—
\$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
<b>All bills - Average</b>	<b>140.8</b>	<b>172.8</b>	<b>198.7</b>	<b>162.4</b>	<b>120.2</b>
<b>All bills - Median</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Conditional - Average*</b>	<b>447.5</b>	<b>657.4</b>	<b>542.4</b>	<b>609.4</b>	<b>1097.8</b>
<b>Conditional - Median *</b>	<b>100.0</b>	<b>165.0</b>	<b>113.0</b>	<b>150.0</b>	<b>250.0</b>
\$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
<b>Percentage shares by denomination</b>					
<b>All bills</b>	—	—	—	—	—
\$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
<b>Household income</b>					
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
<b>Respondent income</b>					
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
<b>Labor force status</b>					
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.

2019 Diary of Consumer Payment Choice

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

	2015	2016	2017	2018	2019
U.S. pop. 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
<b>Gender</b>					
Male.....	45.3	47.9	47.2	47.4	47.4
Female.....	54.7	52.1	52.8	52.6	52.6
<b>Age</b>					
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
<b>Race</b>					
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
<b>Ethnicity</b>					
Hispanic or Latino.....	12.2	12.2	11.9	12.4	11.7
<b>Education</b>					
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

**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
<b>All payments</b>	<b>[39.1, 42.9]</b>	<b>[41.2, 45.4]</b>	<b>[36.8, 40.6]</b>	<b>[3016, 3823]</b>	<b>[3617, 4380]</b>	<b>[3655, 4818]</b>
<b>Paper instruments</b>	<b>[14.1, 16.0]</b>	<b>[12.7, 14.7]</b>	<b>[11.0, 12.8]</b>	<b>[772, 1084]</b>	<b>[764, 1094]</b>	<b>[704, 1222]</b>
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]
<b>Payment cards</b>	<b>[19.1, 21.7]</b>	<b>[21.7, 24.7]</b>	<b>[20.2, 23.2]</b>	<b>[949, 1176]</b>	<b>[1133, 1358]</b>	<b>[1153, 1454]</b>
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]
<b>Electronic payments</b>	<b>[3.3, 4.3]</b>	<b>[4.2, 5.3]</b>	<b>[3.6, 4.5]</b>	<b>[834, 1276]</b>	<b>[1182, 1680]</b>	<b>[1250, 2143]</b>
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]
<b>Other</b>	<b>[1.4, 2.1]</b>	<b>[1.3, 1.9]</b>	<b>[0.8, 1.2]</b>	<b>[190, 557]</b>	<b>[213, 574]</b>	<b>[159, 390]</b>
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]
<b>Percentage share</b>						
<b>All payments</b>	—	—	—	—	—	—
<b>Paper instruments</b>	<b>[34.8, 38.7]</b>	<b>[29.7, 33.6]</b>	<b>[28.7, 32.8]</b>	<b>[23.8, 30.5]</b>	<b>[19.6, 26.9]</b>	<b>[17.3, 28.1]</b>
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]
<b>Payment cards</b>	<b>[47.7, 51.7]</b>	<b>[51.7, 55.7]</b>	<b>[54.0, 58.3]</b>	<b>[27.3, 34.9]</b>	<b>[27.9, 34.3]</b>	<b>[26.3, 35.2]</b>
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]
<b>Electronic payments</b>	<b>[8.2, 10.5]</b>	<b>[9.8, 12.0]</b>	<b>[9.5, 11.6]</b>	<b>[25.6, 36.1]</b>	<b>[31.1, 40.5]</b>	<b>[33.3, 46.8]</b>
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]
<b>Other</b>	<b>[3.5, 5.1]</b>	<b>[3.1, 4.4]</b>	<b>[2.1, 3.1]</b>	<b>[6.3, 15.5]</b>	<b>[5.7, 13.9]</b>	<b>[3.9, 9.0]</b>
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.

2019 Diary of Consumer Payment Choice

**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
<b>All payments</b>	<b>[61.4, 78.7]</b>	<b>[77.8, 92.8]</b>	<b>[74.4, 92.3]</b>	<b>[84.6, 100.2]</b>	<b>[95.3, 123.8]</b>
<b>Paper instruments</b>	<b>[40.0, 68.7]</b>	<b>[56.1, 76.9]</b>	<b>[52.1, 71.0]</b>	<b>[56.6, 79.0]</b>	<b>[59.4, 102.6]</b>
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]
<b>Payment cards</b>	<b>[45.5, 56.3]</b>	<b>[45.3, 51.0]</b>	<b>[47.3, 56.9]</b>	<b>[49.5, 57.6]</b>	<b>[54.0, 66.1]</b>
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]
<b>Electronic payments</b>	<b>[198.8, 318.6]</b>	<b>[247.6, 348.1]</b>	<b>[226.7, 326.0]</b>	<b>[259.9, 346.8]</b>	<b>[313.4, 519.6]</b>
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]
<b>Other</b>	<b>[54.7, 125.4]</b>	<b>[120.8, 270.1]</b>	<b>[111.8, 315.4]</b>	<b>[135.9, 346.2]</b>	<b>[167.7, 372.2]</b>
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.

2019 Diary of Consumer Payment Choice

**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
<b>All purchases</b>	<b>[29.3, 32.6]</b>	<b>[1,340.5, 1,779.2]</b>	<b>[43.6, 57.1]</b>
<b>Paper instruments</b>	<b>[9.4, 11.0]</b>	<b>[261.3, 602.9]</b>	<b>[25.7, 59.1]</b>
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]
<b>Payment cards</b>	<b>[18.1, 20.8]</b>	<b>[823.2, 1,014.8]</b>	<b>[43.2, 51.1]</b>
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]
<b>Electronic payments</b>	<b>[0.6, 0.9]</b>	<b>[76.5, 147.7]</b>	<b>[113.9, 190.4]</b>
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]
<b>Other</b>	<b>[0.4, 0.7]</b>	<b>[14.5, 178.8]</b>	<b>[31.5, 309.0]</b>
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
<b>All purchases</b>	—	—	—
<b>Paper instruments</b>	<b>[30.6, 35.2]</b>	<b>[19.5, 35.9]</b>	—
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]	—
<b>Payment cards</b>	<b>[60.6, 65.2]</b>	<b>[51.2, 66.6]</b>	—
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]	—
<b>Electronic payments</b>	<b>[1.9, 2.9]</b>	<b>[4.9, 9.5]</b>	—
Bank account number payment.....	[1.3, 2.2]	[3.0, 6.9]	—
Online banking bill payment.....	[0.4, 0.8]	[1.0, 3.4]	—
<b>Other</b>	<b>[1.4, 2.3]</b>	<b>[1.2, 11.2]</b>	—
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.

2019 Diary of Consumer Payment Choice

**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
<b>All bill payments</b>	<b>[7.0, 8.4]</b>	<b>[2,166.6, 3,186.7]</b>	<b>[286.9, 409.0]</b>
<b>Paper instruments</b>	<b>[1.4, 2.0]</b>	<b>[338.1, 723.2]</b>	<b>[203.4, 421.4]</b>
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]
<b>Payment cards</b>	<b>[1.9, 2.6]</b>	<b>[269.9, 498.6]</b>	<b>[131.3, 216.4]</b>
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]
<b>Electronic payments</b>	<b>[2.9, 3.7]</b>	<b>[1,141.1, 2,026.8]</b>	<b>[350.2, 599.6]</b>
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]
<b>Other</b>	<b>[0.3, 0.6]</b>	<b>[96.6, 259.0]</b>	<b>[256.0, 536.1]</b>
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**

<b>All bill payments</b>	—	—	—
<b>Paper instruments</b>	<b>[19.0, 25.2]</b>	<b>[13.1, 26.5]</b>	—
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]	—
<b>Payment cards</b>	<b>[25.3, 32.1]</b>	<b>[9.9, 18.8]</b>	—
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]	—
<b>Electronic payments</b>	<b>[39.8, 47.0]</b>	<b>[50.7, 67.7]</b>	—
Bank account number payment.....	[20.8, 27.1]	[24.2, 45.0]	—
Online banking bill payment.....	[16.5, 22.3]	[17.5, 31.7]	—
<b>Other</b>	<b>[4.4, 7.3]</b>	<b>[3.6, 9.7]</b>	—
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

	<b>Number per consumer</b>	<b>Dollar value per consumer</b>
<b>All payments</b>	<b>[36.8, 40.6]</b>	<b>[3,655.1, 4,818.0]</b>
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 <sup>1</sup>	[1.0, 1.4]	[69.4, 150.6]
Arts, entertainment, recreation	[1.1, 1.7]	[56.8, 135.1]
Utilities <sup>2</sup>	[1.1, 1.6]	[136.9, 223.8]
Communications <sup>3</sup>	[1.2, 1.7]	[118.5, 199.2]
Rent	[0.2, 0.4]	[94.7, 241.3]
Financial <sup>4</sup>	[2.6, 3.3]	[1,258.5, 2,149.0]
Medical <sup>5</sup>	[0.6, 1.0]	[41.1, 209.7]
Education <sup>6</sup>	[0.3, 0.5]	[31.4, 140.8]
Charitable or religious donations	[0.6, 0.9]	[45.3, 91.1]
A person <sup>7</sup>	[1.4, 1.8]	[75.2, 425.1]
Other, or unspecified by respondent	[1.4, 2.0]	[181.2, 563.9]

**Percentage share**

<b>All payments</b>	—	—
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 <sup>1</sup>	[2.6, 3.5]	[1.6, 3.6]
Arts, entertainment, recreation	[2.9, 4.3]	[1.4, 3.2]
Utilities <sup>2</sup>	[2.9, 4.0]	[3.2, 5.3]
Communications <sup>3</sup>	[3.1, 4.2]	[2.7, 4.8]
Rent	[0.6, 1.1]	[2.2, 5.7]
Financial <sup>4</sup>	[6.8, 8.5]	[33.5, 47.0]
Medical <sup>5</sup>	[1.6, 2.5]	[1.0, 4.9]
Education <sup>6</sup>	[0.8, 1.4]	[0.7, 3.3]
Charitable or religious donations	[1.6, 2.4]	[1.1, 2.2]
A person <sup>7</sup>	[3.5, 4.7]	[2.0, 9.8]
Other, or unspecified by respondent	[3.8, 5.1]	[4.5, 13.0]

<sup>1</sup> Hair dressers, auto repair, parking lots, laundry or dry cleaning, etc.

<sup>2</sup> Electricity, natural gas, water, sewer, trash, heating oil, etc.

<sup>3</sup> Telephone, internet, cable or satellite tv, streaming services, movie theaters, etc.

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

<sup>5</sup> Hospital, doctor, dentist, nursing homes, etc.

<sup>6</sup> Schools, colleges, childcare centers, etc.

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



2019 Diary of Consumer Payment Choice

**Table 6—Confidence intervals**

**Cash holdings—on person**

Average dollar value per consumer, October

	2015	2016	2017	2018	2019
<b>All bills - Average</b>	<b>[43.8, 58.1]</b>	<b>[52.5, 61.9]</b>	<b>[53.0, 64.8]</b>	<b>[51.1, 63.9]</b>	<b>[53.0, 67.3]</b>
<b>Conditional - Average</b>	<b>[58.3, 97.7]</b>	<b>[70.8, 83.2]</b>	<b>[71.3, 86.6]</b>	<b>[71.8, 93.1]</b>	<b>[75.1, 94.4]</b>
\$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]
<b>Percentage shares by denomination</b>					
<b>All bills</b>	—	—	—	—	—
\$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]

**Table 7—Confidence intervals**  
**Cash holdings—cash stored elsewhere**  
 Average dollar value per consumer, October

	2015	2016	2017	2018	2019
<b>All bills - Average</b>	<b>[79.7, 201.9]</b>	<b>[138.3, 207.3]</b>	<b>[136.2, 261.1]</b>	<b>[89.2, 235.6]</b>	<b>[63.1, 177.4]</b>
<b>Conditional - Average</b>	<b>[246.09, 648.8]</b>	<b>[533.7, 781.1]</b>	<b>[318.6, 766.3]</b>	<b>[264.7, 954.1]</b>	<b>[591.2, 1,604.5]</b>
\$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]
<b>Percentage shares by denomination</b>					
<b>All bills</b>	—	—	—	—	—
\$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
<b>Household income</b>					
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]
<b>Respondent income</b>					
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]
<b>Labor force status</b>					
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.

2019 Diary of Consumer Payment Choice

**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.....	—	—	—	—	—
<b>Gender</b>					
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]
<b>Age</b>					
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]
<b>Race</b>					
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]
<b>Ethnicity</b>					
Hispanic or Latino.....	[9.3, 15.1]	[10.3, 14.2]	[9.8, 13.9]	[10.4, 14.4]	[9.8, 13.6]
<b>Education</b>					
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