

2017 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	2015	2016	2017
<b>All payments</b>	<b>51.4</b>	<b>45.9</b>	<b>41.0</b>	<b>3600</b>	<b>3916</b>	<b>3418</b>
<b>Paper instruments</b>	<b>20.4</b>	<b>17.6</b>	<b>15.1</b>	<b>1108</b>	<b>1168</b>	<b>928</b>
Cash.....	17.1	14.1	12.4	381	304	290
Check.....	3.1	3.3	2.5	685	832	606
Money order.....	0.2	0.1	0.1	41	32	32
<b>Payment cards</b>	<b>25.7</b>	<b>22.0</b>	<b>20.1</b>	<b>1308</b>	<b>1058</b>	<b>1055</b>
Debit.....	15.2	12.4	10.7	686	549	507
Credit or charge.....	9.4	8.3	8.6	583	473	529
Prepaid/Gift/EBT.....	1.2	1.2	0.7	40	35	19
<b>Electronic payments</b>	<b>4.2</b>	<b>4.4</b>	<b>3.6</b>	<b>1085</b>	<b>1303</b>	<b>1036</b>
Bank account number payment	1.8	2.1	2.0	406	633	611
Online banking bill payment....	2.4	2.3	1.7	679	671	424
<b>Other</b>	<b>1.1</b>	<b>2.0</b>	<b>2.2</b>	<b>99</b>	<b>386</b>	<b>399</b>
PayPal.....	0.2	0.3	0.3	21	17	11
Account to acct transfer.....	0.2	0.4	0.3	42	167	231
Mobile payment.....	0.2	0.2	0.3	11	27	24
Income deduction.....	0.1	0.3	0.2	13	38	44
Other*.....	0.5	0.8	1.0	11	137	90
<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>30.8</b>	<b>29.8</b>	<b>27.2</b>
Cash.....	33.3	30.8	30.3	10.6	7.8	8.5
Check.....	6.0	7.3	6.2	19.0	21.3	17.7
Money order.....	0.4	0.2	0.3	1.2	0.8	0.9
<b>Payment cards</b>	<b>50.0</b>	<b>47.9</b>	<b>49.0</b>	<b>36.3</b>	<b>27.0</b>	<b>30.9</b>
Debit.....	29.5	27.1	26.2	19.0	14.0	14.8
Credit or charge.....	18.3	18.2	21.0	16.2	12.1	15.5
Prepaid/Gift/EBT.....	2.3	2.6	1.8	1.1	0.9	0.5
<b>Electronic payments</b>	<b>8.2</b>	<b>9.5</b>	<b>8.9</b>	<b>30.1</b>	<b>33.3</b>	<b>30.3</b>
Bank account number payment	3.5	4.6	4.8	11.3	16.2	17.9
Online banking bill payment....	4.7	5.0	4.0	18.9	17.1	12.4
<b>Other</b>	<b>2.1</b>	<b>4.3</b>	<b>5.4</b>	<b>2.7</b>	<b>9.9</b>	<b>11.7</b>
PayPal.....	0.3	0.7	0.8	0.6	0.4	0.3
Account to acct transfer.....	0.4	0.8	0.8	1.2	4.3	6.8
Mobile payment.....	0.3	0.5	0.7	0.3	0.7	0.7
Income deduction.....	0.2	0.6	0.6	0.4	1.0	1.3
Other*.....	0.9	1.8	2.4	0.3	3.5	2.6

\* 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 2**  
**Average Transaction Value of Payments by Type of Payment Instrument**  
 Average dollar value per transaction, October

	2015	2016	2017
<b>All payments</b>	<b>70.0</b>	<b>85.3</b>	<b>83.3</b>
<b>Paper instruments</b>	<b>54.3</b>	<b>66.5</b>	<b>61.6</b>
Cash.....	22.3	21.5	23.4
Check.....	223.3	248.8	238.1
Money order.....	193.9	370.9	275.1
<b>Payment cards</b>	<b>50.9</b>	<b>48.1</b>	<b>52.5</b>
Debit.....	45.2	44.2	47.2
Credit or charge.....	62.1	56.7	61.3
Prepaid/Gift/EBT.....	34.0	29.3	25.5
<b>Electronic payments</b>	<b>258.7</b>	<b>297.9</b>	<b>285.2</b>
Bank account number payment.....	228.5	302.8	310.0
Online banking bill payment.....	280.9	293.4	255.7
<b>Other</b>	<b>90.1</b>	<b>195.4</b>	<b>179.6</b>
PayPal.....	134.7	54.5	32.6
Account to acct transfer.....	196.7	457.5	678.8
Mobile payment.....	72.3	128.1	77.2
Income deduction.....	124.9	135.3	182.5
Other*.....	24.4	170.2	89.4

\* 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 3**

**Purchases by Type of Payment Instrument**

Average number and value per consumer; average value per transaction, October 2017 \*, †

	Number (#)	Value (\$)	
		per consumer	per transaction
<b>All purchases</b>	<b>32.2</b>	<b>1413.1</b>	<b>43.8</b>
<b>Paper instruments</b>	<b>12.4</b>	<b>382.2</b>	<b>30.8</b>
Cash.....	11.5	213.5	18.6
Check.....	0.9	168.7	180.7
Money order.....	0.0	0.0	—
<b>Payment cards</b>	<b>18.1</b>	<b>790.9</b>	<b>43.7</b>
Debit.....	9.4	334.6	35.5
Credit or charge.....	8.0	439.2	55.1
Prepaid/Gift/EBT.....	0.7	17.1	24.6
<b>Electronic payments</b>	<b>0.3</b>	<b>73.3</b>	<b>219.7</b>
Bank account number payment.....	0.2	61.9	259.8
Online banking bill payment.....	0.1	11.4	119.3
<b>Other</b>	<b>1.4</b>	<b>166.7</b>	<b>120.6</b>
PayPal.....	0.3	9.7	32.6
Account to acct transfer.....	0.2	138.2	835.0
Mobile payment.....	0.2	2.4	12.2
Income deduction.....	0.0	0.4	13.4
Other‡.....	0.7	16.1	23.2

\* 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.

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**Table 3a**  
**Purchases by Type of Payment Instrument**

Percentage share of number and value per consumer, October 2017 \*, †

	Number (#)	Value (\$)	
		per consumer	per transaction
<b>All purchases</b>	—	—	—
<b>Paper instruments</b>	<b>38.5</b>	<b>27.0</b>	—
Cash.....	35.6	15.1	—
Check.....	2.9	11.9	—
Money order.....	0.0	0.0	—
<b>Payment cards</b>	<b>56.1</b>	<b>56.0</b>	—
Debit.....	29.3	23.7	—
Credit or charge.....	24.7	31.1	—
Prepaid/Gift/EBT.....	2.2	1.2	—
<b>Electronic payments</b>	<b>1.0</b>	<b>5.2</b>	—
Bank account number payment.....	0.7	4.4	—
Online banking bill payment.....	0.3	0.8	—
<b>Other</b>	<b>4.3</b>	<b>11.8</b>	—
PayPal.....	0.9	0.7	—
Account to acct transfer.....	0.5	9.8	—
Mobile payment.....	0.6	0.2	—
Income deduction.....	0.1	0.0	—
Other‡.....	2.2	1.1	—

\* 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.

**Table 4**

**Bill Payments by Type of Payment Instrument**

Average number and value per consumer; average value per transaction, October 2017

	Number (#)	Value (\$)	
		per consumer	per transaction
<b>All bill payments</b>	<b>8.6</b>	<b>1983.5</b>	<b>230.5</b>
<b>Paper instruments</b>	<b>2.6</b>	<b>544.2</b>	<b>208.0</b>
Cash.....	0.9	75.8	84.8
Check.....	1.6	436.2	271.7
Money order.....	0.1	32.2	275.1
<b>Payment cards</b>	<b>1.9</b>	<b>259.8</b>	<b>136.2</b>
Debit.....	1.3	171.0	132.1
Credit or charge.....	0.6	88.3	146.5
Prepaid/Gift/EBT.....	0.0	0.5	50.4
<b>Electronic payments</b>	<b>3.3</b>	<b>962.6</b>	<b>291.8</b>
Bank account number payment.....	1.7	549.5	316.9
Online banking bill payment.....	1.6	413.1	264.0
<b>Other</b>	<b>0.8</b>	<b>216.9</b>	<b>277.8</b>
PayPal.....	0.0	1.0	46.5
Account to acct transfer.....	0.2	92.7	537.3
Mobile payment.....	0.1	21.2	191.9
Income deduction.....	0.2	29.5	159.1
Other*.....	0.3	72.5	249.8

**Percentage share**

<b>All bill payments</b>	—	—	—
<b>Paper instruments</b>	<b>30.4</b>	<b>27.4</b>	—
Cash.....	10.4	3.8	—
Check.....	18.7	22.0	—
Money order.....	1.4	1.6	—
<b>Payment cards</b>	<b>22.2</b>	<b>13.1</b>	—
Debit.....	15.0	8.6	—
Credit or charge.....	7.0	4.5	—
Prepaid/Gift/EBT.....	0.1	0.0	—
<b>Electronic payments</b>	<b>38.3</b>	<b>48.5</b>	—
Bank account number payment.....	20.2	27.7	—
Online banking bill payment.....	18.2	20.8	—
<b>Other</b>	<b>9.1</b>	<b>10.9</b>	—
PayPal.....	0.3	0.1	—
Account to acct transfer.....	2.0	4.7	—
Mobile payment.....	1.3	1.1	—
Income deduction.....	2.2	1.5	—
Other*.....	3.4	3.7	—

\* 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****Cash Holdings—On Person**

Average number of bills and dollar value per consumer, October 2017

	Number of bills	Dollar value
<b>All bills</b>	<b>5.6</b>	<b>58.9</b>
\$1.....	2.6	2.6
\$2.....	0.0	0.0
\$5.....	0.8	4.0
\$10.....	0.5	5.5
\$20.....	1.5	29.2
\$50.....	0.1	4.6
\$100.....	0.1	13.0
<b>Percentage shares by denomination</b>		
<b>All bills</b>	—	—
\$1.....	46.0	4.4
\$2.....	0.4	0.1
\$5.....	14.1	6.7
\$10.....	9.7	9.3
\$20.....	25.9	49.6
\$50.....	1.6	7.8
\$100.....	2.3	22.1

**Table 6****Cash Holdings—Cash Stored Elsewhere**

Average number of bills and dollar value per consumer, October 2017

	Number of bills	Dollar value
<b>All bills</b>	<b>8.0</b>	<b>198.7</b>
\$1.....	3.3	3.3
\$2.....	0.3	0.6
\$5.....	0.5	2.7
\$10.....	0.6	5.6
\$20.....	1.6	32.7
\$50.....	0.2	12.5
\$100.....	1.4	141.2
<b>Percentage shares by denomination</b>		
<b>All bills</b>	—	—
\$1.....	41.3	1.7
\$2.....	4.0	0.3
\$5.....	6.8	1.4
\$10.....	6.9	2.8
\$20.....	20.3	16.5
\$50.....	3.1	6.3
\$100.....	17.5	71.1

**Table 7****Income and Labor Force Status**

Percentage of consumers\*

	2015	2016	2017
<b>Household income</b>			
Less than \$25,000.....	22.7	21.2	19.6
\$25,000–\$49,999.....	23.2	23.7	22.7
\$50,000–\$74,999.....	19.6	17.6	19.1
\$75,000–\$99,999.....	12.2	11.8	12.5
\$100,000–\$124,999.....	9.0	10.9	10.4
\$125,000–\$199,999.....	9.9	11.1	12.0
\$200,000–\$499,999.....	2.8	3.5	3.6
\$500,000 or more.....	0.6	0.2	0.1
<b>Respondent income</b>			
Highest in household.....	52.0	50.7	49.8
About equal with highest.....	12.7	14.7	14.2
2nd highest.....	24.1	23.5	25.4
3rd highest or lower.....	11.1	11.1	10.6
<b>Labor force status</b>			
Currently working.....	59.7	59.7	61.6
On sick or other leave.....	0.6	0.5	0.1
Unemployed—on layoff†.....	0.8	0.8	0.5
Unemployed—looking.....	5.8	5.7	4.6
Retired.....	14.6	15.8	15.2
Disabled.....	6.7	6.6	6.2
Other.....	4.8	5.8	6.1
Selected multiple options.....	7.0	5.2	5.7

\* 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 8**

**Demographics and Homeownership**

Percentage of consumers, except where noted\*

	<b>2015</b>	<b>2016</b>	<b>2017</b>
U.S. population age 18 or older (millions)†.....	242.6	245.3	246.3
Number of survey respondents.....	1,076	2,848	2,793
<b>Gender</b>			
Male.....	45.3	47.9	46.6
Female.....	54.7	52.1	53.4
<b>Age</b>			
18–24.....	6.0	5.4	5.4
25–34.....	21.3	23.3	24.1
35–44.....	17.3	16.9	16.4
45–54.....	20.4	17.6	17.0
55–64.....	18.2	17.2	17.1
65 and older.....	16.8	19.7	20.0
<b>Race</b>			
White.....	76.3	74.5	74.9
Black.....	13.3	12.8	13.3
Asian.....	4.6	3.2	3.8
Other.....	5.8	9.4	8.0
<b>Ethnicity</b>			
Hispanic or Latino.....	12.2	12.2	11.9
<b>Education</b>			
No high school diploma.....	8.3	7.2	7.3
High school.....	28.1	32.8	32.7
Some college.....	19.9	17.9	18.1
College—bachelor's degree.....	29.2	28.0	28.1
Post-graduate study.....	14.5	14.2	13.8
Homeownership rate .....	62.8	66.9	65.4

\* 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		
	2015	2016	2017	2015	2016	2017
<b>All payments</b>	<b>[48.0, 54.8]</b>	<b>[44.2, 47.6]</b>	<b>[39.1, 42.9]</b>	<b>[3107, 4093]</b>	<b>[3534, 4297]</b>	<b>[3015, 3821]</b>
<b>Paper instruments</b>	<b>[18.3, 22.4]</b>	<b>[16.6, 18.5]</b>	<b>[14.1, 16.0]</b>	<b>[803, 1412]</b>	<b>[975, 1362]</b>	<b>[772, 1084]</b>
Cash.....	[15.2, 19.0]	[13.3, 15.0]	[11.6, 13.2]	[291, 470]	[270, 339]	[253, 328]
Check.....	[2.3, 3.8]	[2.9, 3.8]	[2.1, 3.0]	[394, 977]	[643, 1021]	[458, 753]
Money order.....	[0.0, 0.4]	[0.0, 0.1]	[0.0, 0.2]	[7, 76]	[6, 58]	[2, 62]
<b>Payment cards</b>	<b>[23.2, 28.3]</b>	<b>[20.9, 23.1]</b>	<b>[18.8, 21.4]</b>	<b>[1118, 1499]</b>	<b>[979, 1136]</b>	<b>[941, 1168]</b>
Debit.....	[12.9, 17.5]	[11.5, 13.3]	[9.7, 11.8]	[535, 836]	[493, 605]	[437, 577]
Credit or charge.....	[7.9, 10.8]	[7.6, 9.1]	[7.7, 9.6]	[460, 705]	[416, 531]	[438, 620]
Prepaid/Gift/EBT.....	[0.7, 1.6]	[1.0, 1.4]	[0.6, 0.9]	[16, 64]	[22, 48]	[10, 27]
<b>Electronic payments</b>	<b>[3.3, 5.1]</b>	<b>[3.8, 4.9]</b>	<b>[3.1, 4.1]</b>	<b>[787, 1383]</b>	<b>[1055, 1552]</b>	<b>[816, 1256]</b>
Bank account number payment	[1.2, 2.3]	[1.7, 2.4]	[1.6, 2.4]	[263, 549]	[483, 782]	[420, 802]
Online banking bill payment....	[1.7, 3.1]	[1.9, 2.6]	[1.3, 2.0]	[424, 935]	[482, 860]	[315, 534]
<b>Other</b>	<b>[0.7, 1.4]</b>	<b>[1.7, 2.2]</b>	<b>[1.8, 2.6]</b>	<b>[57, 140]</b>	<b>[232, 540]</b>	<b>[215, 584]</b>
PayPal.....	[0.1, 0.2]	[0.2, 0.4]	[0.2, 0.5]	[1, 41]	[10, 25]	[7, 15]
Account to acct transfer.....	[0.1, 0.3]	[0.3, 0.5]	[0.2, 0.5]	[12, 72]	[34, 300]	[61, 402]
Mobile payment.....	[0.1, 0.2]	[0.1, 0.3]	[0.1, 0.5]	[-1, 23]	[8, 46]	[3, 44]
Income deduction.....	[0.0, 0.2]	[0.2, 0.4]	[0.1, 0.3]	[1, 25]	[13, 62]	[14, 73]
Other*.....	[0.2, 0.8]	[0.7, 1.0]	[0.7, 1.3]	[1, 22]	[70, 204]	[28, 152]
<b>Percentage share</b>						
<b>All payments</b>	—	—	—	—	—	—
<b>Paper instruments</b>	<b>[36.4, 42.9]</b>	<b>[36.6, 39.9]</b>	<b>[34.8, 38.7]</b>	<b>[24.2, 37.3]</b>	<b>[25.8, 33.9]</b>	<b>[23.8, 30.5]</b>
Cash.....	[30.0, 36.6]	[29.3, 32.4]	[28.5, 32.1]	[7.8, 13.3]	[6.7, 8.9]	[7.1, 9.9]
Check.....	[4.6, 7.4]	[6.4, 8.1]	[5.2, 7.2]	[12.3, 25.8]	[17.2, 25.3]	[14.4, 21.1]
Money order.....	[0.1, 0.8]	[0.1, 0.3]	[0.1, 0.5]	[0.2, 2.1]	[0.2, 1.5]	[0.1, 1.8]
<b>Payment cards</b>	<b>[46.8, 53.3]</b>	<b>[46.3, 49.5]</b>	<b>[47.0, 50.9]</b>	<b>[31.2, 41.5]</b>	<b>[24.3, 29.7]</b>	<b>[27.1, 34.6]</b>
Debit.....	[25.8, 33.2]	[25.4, 28.8]	[24.1, 28.3]	[14.8, 23.3]	[12.3, 15.8]	[12.4, 17.3]
Credit or charge.....	[15.7, 20.9]	[16.7, 19.6]	[19.0, 23.1]	[13.0, 19.4]	[10.4, 13.7]	[12.9, 18.1]
Prepaid/Gift/EBT.....	[1.4, 3.1]	[2.1, 3.1]	[1.4, 2.2]	[0.4, 1.8]	[0.6, 1.2]	[0.3, 0.8]
<b>Electronic payments</b>	<b>[6.4, 9.9]</b>	<b>[8.5, 10.6]</b>	<b>[7.7, 10.0]</b>	<b>[23.7, 36.6]</b>	<b>[28.7, 37.9]</b>	<b>[25.1, 35.6]</b>
Bank account number payment	[2.4, 4.5]	[3.8, 5.3]	[3.9, 5.7]	[7.6, 15.0]	[12.8, 19.5]	[13.0, 22.8]
Online banking bill payment....	[3.4, 6.0]	[4.3, 5.7]	[3.3, 4.8]	[12.8, 24.9]	[13.0, 21.3]	[9.3, 15.5]
<b>Other</b>	<b>[1.5, 2.8]</b>	<b>[3.8, 4.8]</b>	<b>[4.5, 6.3]</b>	<b>[1.6, 3.9]</b>	<b>[6.2, 13.5]</b>	<b>[7.1, 16.3]</b>
PayPal.....	[0.1, 0.5]	[0.5, 0.9]	[0.5, 1.1]	[0.0, 1.1]	[0.2, 0.6]	[0.2, 0.4]
Account to acct transfer.....	[0.2, 0.7]	[0.6, 1.0]	[0.5, 1.1]	[0.3, 2.0]	[1.0, 7.5]	[2.2, 11.3]
Mobile payment.....	[0.1, 0.5]	[0.3, 0.6]	[0.3, 1.2]	[0.0, 0.6]	[0.2, 1.2]	[0.1, 1.3]
Income deduction.....	[0.0, 0.4]	[0.4, 0.8]	[0.3, 0.8]	[0.0, 0.7]	[0.3, 1.6]	[0.4, 2.2]
Other*.....	[0.4, 1.5]	[1.4, 2.1]	[1.8, 3.1]	[0.0, 0.6]	[1.8, 5.2]	[0.9, 4.4]

\* 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
<b>All payments</b>	<b>[61.4, 78.7]</b>	<b>[77.8, 92.8]</b>	<b>[74.4, 92.2]</b>
<b>Paper instruments</b>	<b>[40.0, 68.7]</b>	<b>[56.1, 76.9]</b>	<b>[52.1, 71.0]</b>
Cash.....	[18.1, 26.5]	[19.4, 23.6]	[20.8, 26.0]
Check.....	[139.5, 307.0]	[201.6, 296.1]	[189.1, 287.0]
Money order.....	[70.5, 317.3]	[177.9, 563.9]	[52.0, 498.2]
<b>Payment cards</b>	<b>[45.5, 56.3]</b>	<b>[45.3, 51.0]</b>	<b>[47.6, 57.3]</b>
Debit.....	[38.2, 52.3]	[40.7, 47.6]	[41.7, 52.6]
Credit or charge.....	[53.5, 70.6]	[51.5, 62.0]	[52.5, 70.1]
Prepaid/Gift/EBT.....	[18.8, 49.3]	[21.3, 37.2]	[15.1, 35.9]
<b>Electronic payments</b>	<b>[198.8, 318.6]</b>	<b>[247.6, 348.1]</b>	<b>[233.2, 337.2]</b>
Bank account number payment.....	[165.0, 292.0]	[236.6, 369.0]	[223.9, 396.2]
Online banking bill payment.....	[189.9, 371.9]	[222.7, 364.1]	[206.4, 304.9]
<b>Other</b>	<b>[54.7, 125.4]</b>	<b>[120.8, 270.1]</b>	<b>[98.2, 261.0]</b>
PayPal.....	[44.8, 224.6]	[33.2, 75.8]	[21.3, 43.8]
Account to acct transfer.....	[111.9, 281.5]	[109.1, 805.9]	[210.8, 1,146.8]
Mobile payment.....	[-1.2, 145.8]	[62.2, 194.0]	[11.4, 143.0]
Income deduction.....	[57.9, 191.9]	[56.9, 213.7]	[92.1, 272.9]
Other*.....	[1.1, 47.8]	[92.4, 248.0]	[33.0, 145.8]

\* 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 3—Confidence Intervals**  
**Purchases by Type of Payment Instrument**

Average number and value per consumer; average value per transaction, October 2017 \*, †

	Number (#)	Value (\$)	
		per consumer	per transaction
<b>All purchases</b>	<b>[30.6, 33.9]</b>	<b>[1146, 1681]</b>	<b>[35.9, 51.8]</b>
<b>Paper instruments</b>	<b>[11.6, 13.2]</b>	<b>[279, 485]</b>	<b>[22.8, 38.7]</b>
Cash.....	[10.7, 12.3]	[189, 238]	[16.9, 20.3]
Check.....	[0.7, 1.1]	[69, 268]	[81.1, 280.3]
Money order.....	[0.0, 0.0]	[0, 0]	—
<b>Payment cards</b>	<b>[16.9, 19.3]</b>	<b>[711, 871]</b>	<b>[40.2, 47.2]</b>
Debit.....	[8.5, 10.4]	[297, 372]	[32.8, 38.2]
Credit or charge.....	[7.1, 8.9]	[369, 509]	[48.2, 62.0]
Prepaid/Gift/EBT.....	[0.5, 0.9]	[9, 25]	[13.9, 35.4]
<b>Electronic payments</b>	<b>[0.2, 0.4]</b>	<b>[36, 110]</b>	<b>[121.7, 317.7]</b>
Bank account number payment.....	[0.2, 0.3]	[26, 98]	[126.3, 393.3]
Online banking bill payment.....	[0.0, 0.1]	[4, 19]	[52.1, 186.4]
<b>Other</b>	<b>[1.0, 1.7]</b>	<b>[8, 325]</b>	<b>[5.4, 235.8]</b>
PayPal.....	[0.2, 0.4]	[6, 14]	[21.4, 43.8]
Account to acct transfer.....	[0.1, 0.3]	[-20, 296]	[-85.7, 1755.8]
Mobile payment.....	[0.0, 0.4]	[0, 4]	[2.2, 22.2]
Income deduction.....	[0.0, 0.1]	[0, 1]	[2.3, 24.6]
Other‡.....	[0.4, 0.9]	[7, 26]	[9.4, 37.0]

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

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

Percentage share of number and value per consumer, October 2017 \*, †

	Number (#)	Value (\$)	
		per consumer	per transaction
<b>All purchases</b>	—	—	—
<b>Paper instruments</b>	<b>[36.4, 40.7]</b>	<b>[23.4, 30.6]</b>	—
Cash.....	[33.6, 37.7]	[12.0, 18.2]	—
Check.....	[2.3, 3.5]	[6.8, 17.1]	—
Money order.....	[0.0, 0.0]	[0.0, 0.0]	—
<b>Payment cards</b>	<b>[54.0, 58.3]</b>	<b>[45.7, 66.3]</b>	—
Debit.....	[26.8, 31.7]	[18.9, 28.5]	—
Credit or charge.....	[22.3, 27.1]	[24.5, 37.6]	—
Prepaid/Gift/EBT.....	[1.6, 2.7]	[0.6, 1.8]	—
<b>Electronic payments</b>	<b>[0.7, 1.3]</b>	<b>[2.5, 7.9]</b>	—
Bank account number payment.....	[0.5, 1.0]	[1.8, 7.0]	—
Online banking bill payment.....	[0.1, 0.4]	[0.2, 1.4]	—
<b>Other</b>	<b>[3.3, 5.3]</b>	<b>[2.6, 21.0]</b>	—
PayPal.....	[0.6, 1.2]	[0.4, 1.0]	—
Account to acct transfer.....	[0.2, 0.8]	[0.3, 19.3]	—
Mobile payment.....	[0.1, 1.1]	[0.0, 0.3]	—
Income deduction.....	[0.0, 0.2]	[0.0, 0.1]	—
Other‡.....	[1.4, 2.9]	[0.4, 1.8]	—

\* 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.

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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 2017

	Number (#)	Value (\$)	
		per consumer	per transaction
<b>All bill payments</b>	<b>[7.8, 9.4]</b>	<b>[1704, 2263]</b>	<b>[204.0, 257.1]</b>
<b>Paper instruments</b>	<b>[2.2, 3.0]</b>	<b>[430, 659]</b>	<b>[174.4, 241.5]</b>
Cash.....	[0.7, 1.1]	[48, 103]	[63.0, 106.6]
Check.....	[1.3, 1.9]	[329, 543]	[221.3, 322.1]
Money order.....	[0.0, 0.2]	[2, 62]	[52.0, 498.2]
<b>Payment cards</b>	<b>[1.6, 2.2]</b>	<b>[192, 328]</b>	<b>[107.3, 165.1]</b>
Debit.....	[1.0, 1.6]	[115, 227]	[98.6, 165.6]
Credit or charge.....	[0.4, 0.8]	[49, 128]	[89.9, 203.1]
Prepaid/Gift/EBT.....	[0.0, 0.0]	[0, 1]	[-22.6, 123.4]
<b>Electronic payments</b>	<b>[2.8, 3.8]</b>	<b>[746, 1179]</b>	<b>[235.6, 348.0]</b>
Bank account number payment.....	[1.4, 2.1]	[362, 737]	[220.7, 413.2]
Online banking bill payment.....	[1.2, 1.9]	[304, 522]	[212.6, 315.3]
<b>Other</b>	<b>[0.6, 1.0]</b>	<b>[126, 308]</b>	<b>[186.4, 369.3]</b>
PayPal.....	[0.0, 0.0]	[0, 2]	[8.5, 84.5]
Account to acct transfer.....	[0.1, 0.2]	[28, 158]	[238.4, 836.3]
Mobile payment.....	[0.0, 0.2]	[1, 41]	[70.8, 313.0]
Income deduction.....	[0.1, 0.3]	[10, 49]	[89.7, 228.5]
Other*.....	[0.2, 0.4]	[15, 130]	[111.1, 388.5]

**Percentage share**

<b>All bill payments</b>	—	—	—
<b>Paper instruments</b>	<b>[26.6, 34.2]</b>	<b>[22.3, 32.6]</b>	—
Cash.....	[8.0, 12.7]	[2.4, 5.3]	—
Check.....	[15.3, 22.0]	[17.2, 26.8]	—
Money order.....	[0.4, 2.3]	[0.1, 3.1]	—
<b>Payment cards</b>	<b>[18.9, 25.4]</b>	<b>[9.7, 16.5]</b>	—
Debit.....	[12.1, 18.0]	[5.8, 11.5]	—
Credit or charge.....	[5.2, 8.9]	[2.5, 6.4]	—
Prepaid/Gift/EBT.....	[0.0, 0.3]	[0.0, 0.1]	—
<b>Electronic payments</b>	<b>[34.2, 42.5]</b>	<b>[41.7, 55.4]</b>	—
Bank account number payment.....	[16.5, 23.8]	[20.4, 35.0]	—
Online banking bill payment.....	[14.9, 21.5]	[15.7, 25.9]	—
<b>Other</b>	<b>[7.0, 11.1]</b>	<b>[6.6, 15.2]</b>	—
PayPal.....	[0.0, 0.5]	[0.0, 0.1]	—
Account to acct transfer.....	[1.2, 2.8]	[1.5, 7.9]	—
Mobile payment.....	[0.4, 2.1]	[0.1, 2.1]	—
Income deduction.....	[1.1, 3.2]	[0.5, 2.5]	—
Other*.....	[2.0, 4.8]	[0.8, 6.5]	—

\* 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—Confidence Intervals****Cash Holdings—On Person**

Average number of bills and dollar value per consumer, October 2017

	<b>Number of bills</b>	<b>Dollar value</b>
<b>All bills</b>	<b>[5.3, 6.0]</b>	<b>[53.0, 64.8]</b>
\$1.....	[2.4, 2.8]	[2.4, 2.8]
\$2.....	[0.0, 0.0]	[0.0, 0.1]
\$5.....	[0.7, 0.9]	[3.6, 4.4]
\$10.....	[0.5, 0.6]	[4.9, 6.1]
\$20.....	[1.3, 1.6]	[25.7, 32.7]
\$50.....	[0.1, 0.1]	[3.4, 5.8]
\$100.....	[0.1, 0.2]	[9.4, 16.6]
<b>Percentage shares by denomination</b>		
<b>All bills</b>	—	—
\$1.....	[43.9, 48.1]	[4.0, 4.8]
\$2.....	[0.2, 0.6]	[0.0, 0.1]
\$5.....	[12.9, 15.3]	[5.9, 7.6]
\$10.....	[8.8, 10.6]	[8.2, 10.4]
\$20.....	[23.7, 28.1]	[45.4, 53.8]
\$50.....	[1.2, 2.0]	[5.8, 9.7]
\$100.....	[1.7, 2.9]	[17.3, 26.9]

**Table 6—Confidence Intervals****Cash Holdings—Cash Stored Elsewhere**

Average number of bills and dollar value per consumer, October 2017

	<b>Number of bills</b>	<b>Dollar value</b>
<b>All bills</b>	<b>[5.7, 10.4]</b>	<b>[136.2, 261.1]</b>
\$1.....	[1.2, 5.4]	[1.2, 5.4]
\$2.....	[0.0, 0.6]	[0.1, 1.2]
\$5.....	[0.4, 0.7]	[1.9, 3.5]
\$10.....	[0.3, 0.8]	[3.4, 7.8]
\$20.....	[1.2, 2.0]	[24.9, 40.6]
\$50.....	[0.2, 0.3]	[7.6, 17.4]
\$100.....	[0.8, 2.0]	[81.2, 201.1]
<b>Percentage shares by denomination</b>		
<b>All bills</b>	—	—
\$1.....	[25.7, 56.9]	[0.5, 2.8]
\$2.....	[0.6, 7.4]	[0.0, 0.6]
\$5.....	[4.7, 8.9]	[0.8, 1.9]
\$10.....	[3.9, 10.0]	[1.5, 4.2]
\$20.....	[13.8, 26.8]	[10.7, 22.2]
\$50.....	[1.8, 4.5]	[3.6, 9.0]
\$100.....	[9.8, 25.3]	[61.7, 80.4]



**Table 7—Confidence Intervals**  
**Income and Labor Force Status**  
 Percentage of consumers\*

	2015	2016	2017
<b>Household income</b>			
Less than \$25,000.....	[19.5, 26.0]	[19.2, 23.3]	[17.7, 21.4]
\$25,000–\$49,999.....	[20.0, 26.3]	[21.6, 25.9]	[20.7, 24.6]
\$50,000–\$74,999.....	[16.7, 22.4]	[15.8, 19.3]	[17.3, 20.9]
\$75,000–\$99,999.....	[9.9, 14.6]	[10.3, 13.3]	[11.0, 14.0]
\$100,000–\$124,999.....	[7.0, 10.9]	[9.3, 12.5]	[8.9, 11.9]
\$125,000–\$199,999.....	[7.9, 12.0]	[9.5, 12.6]	[10.4, 13.6]
\$200,000–\$499,999.....	[1.7, 4.0]	[2.6, 4.4]	[2.7, 4.5]
\$500,000 or more.....	[-0.1, 1.2]	[0.0, 0.4]	[0.0, 0.2]
<b>Respondent income</b>			
Highest in household.....	[48.4, 55.7]	[48.4, 53.1]	[47.1, 52.5]
About equal with highest.....	[10.2, 15.3]	[13.0, 16.4]	[12.3, 16.2]
2nd highest.....	[21.0, 27.2]	[21.5, 25.4]	[23.0, 27.7]
3rd highest or lower.....	[8.5, 13.7]	[9.5, 12.7]	[8.7, 12.4]
<b>Labor force status</b>			
Currently working.....	[56.1, 63.3]	[57.4, 62.0]	[59.0, 64.2]
On sick or other leave.....	[0.1, 1.0]	[0.2, 0.8]	[0.0, 0.3]
Unemployed—on layoff†.....	[0.1, 1.5]	[0.3, 1.3]	[0.1, 1.0]
Unemployed—looking.....	[3.8, 7.8]	[4.6, 6.8]	[3.5, 5.7]
Retired.....	[12.2, 17.1]	[14.2, 17.5]	[13.4, 17.1]
Disabled.....	[4.7, 8.7]	[5.4, 7.7]	[5.0, 7.4]
Other.....	[3.2, 6.4]	[4.7, 6.9]	[4.7, 7.4]
Selected multiple options.....	[5.3, 8.8]	[4.2, 6.2]	[4.5, 6.8]

\* 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 8—Confidence Intervals****Demographics and Homeownership**

Percentage of consumers, except where noted\*

	2015	2016	2017
U.S. population age 18 or older (millions)†.....	—	—	—
Number of survey respondents.....	—	—	—
<b>Gender</b>			
Male.....	[41.7, 49.0]	[45.5, 50.4]	[43.4, 49.8]
Female.....	[51.0, 58.3]	[49.6, 54.5]	[50.2, 56.6]
<b>Age</b>			
18–24.....	[3.9, 8.1]	[4.1, 6.6]	[4.1, 6.6]
25–34.....	[18.1, 24.5]	[21.0, 25.6]	[21.9, 26.3]
35–44.....	[14.8, 19.8]	[15.1, 18.6]	[14.8, 18.0]
45–54.....	[17.5, 23.2]	[15.8, 19.3]	[15.4, 18.7]
55–64.....	[15.6, 20.9]	[15.6, 18.8]	[15.6, 18.7]
65 and older.....	[14.1, 19.5]	[17.7, 21.8]	[18.1, 21.9]
<b>Race</b>			
White.....	[73.0, 79.5]	[72.1, 76.9]	[72.4, 77.5]
Black.....	[10.5, 16.1]	[10.9, 14.7]	[11.3, 15.3]
Asian.....	[2.9, 6.3]	[2.2, 4.3]	[2.6, 4.9]
Other.....	[4.6, 7.1]	[7.8, 11.1]	[6.4, 9.6]
<b>Ethnicity</b>			
Hispanic or Latino.....	[9.3, 15.1]	[10.3, 14.2]	[9.8, 13.9]
<b>Education</b>			
No high school diploma.....	[5.7, 10.8]	[5.7, 8.7]	[5.9, 8.6]
High school.....	[24.3, 31.9]	[30.2, 35.3]	[30.3, 35.1]
Some college.....	[17.3, 22.5]	[16.2, 19.6]	[16.5, 19.7]
College—bachelor's degree.....	[26.3, 32.1]	[26.0, 30.0]	[26.1, 30.0]
Post-graduate study.....	[12.3, 16.7]	[12.6, 15.7]	[12.4, 15.3]
Homeownership rate .....	[59.2, 66.5]	[64.5, 69.4]	[63.1, 67.7]

\* 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