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Table 1a

Payments by Type of Payment Instrument

Average number and value per consumer, October 1–31, 2016

	Number (#)	Value (\$)	
	per consumer per month	per transaction	
All payments	45.9	3874	84.4
	[44.2, 47.6]	[3505, 4243]	[77.2, 91.6]
Paper instruments	17.6	1159	65.9
	[16.6, 18.5]	[969, 1348]	[55.8, 76.1]
Cash.....	14.1	306	21.6
	[13.3, 15.0]	[271, 340]	[19.5, 23.7]
Check and other paper instruments*.....	3.4	853	248.9
	[3.0, 3.8]	[667, 1039]	[203.7, 294.1]
Payment cards	22.0	1053	47.9
	[20.9, 23.1]	[975, 1130]	[45.1, 50.7]
Debit.....	12.4	546	44.0
	[11.5, 13.3]	[491, 602]	[40.6, 47.3]
Credit.....	8.3	471	56.5
	[7.6, 9.1]	[414, 529]	[51.3, 61.7]
Prepaid/Gift/EBT card.....	1.2	35	29.3
	[1.0, 1.4]	[22, 48]	[21.4, 37.3]
Electronic payments	6.4	1663	261.3
	[5.7, 7.0]	[1381, 1946]	[221.8, 300.8]
Bank account number payment (BANP)	2.1	633	302.8
	[1.7, 2.4]	[483, 782]	[236.6, 369.0]
Online banking bill payment (OBBP)....	2.3	671	293.6
	[1.9, 2.6]	[474, 869]	[218.6, 368.6]
Other electronics†.....	2.0	359	180.6
	[1.7, 2.2]	[246, 472]	[127.8, 233.5]

* "Other paper" includes money orders and traveler's checks.

† The term "other electronics" includes the following payment instruments: mobile payments, PayPal payments, account to account transfers, direct from income deductions, "other", multiple payment methods for one payment, and unreported payment methods.

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Table 1b

Payments by Type of Payment Instrument

Percentage shares per consumer, October 1–31, 2016

	Number (#)	Value (\$)
All payments	100	100
	—	—
Paper instruments	38.3	29.9
	[36.6, 39.9]	[25.9, 33.9]
Cash.....	30.8	7.9
	[29.3, 32.4]	[6.8, 9.0]
Check and other paper instruments*.....	7.5	22.0
	[6.6, 8.3]	[18.0, 26.0]
Payment cards	47.8	27.2
	[46.3, 49.4]	[24.5, 29.8]
Debit.....	27.1	14.1
	[25.4, 28.8]	[12.4, 15.8]
Credit.....	18.2	12.2
	[16.7, 19.6]	[10.5, 13.8]
Prepaid/Gift/EBT card.....	2.6	0.9
	[2.1, 3.1]	[0.6, 1.2]
Electronic payments	13.9	42.9
	[12.7, 15.0]	[38.4, 47.5]
Bank account number payment (BANP).....	4.6	16.3
	[3.8, 5.3]	[13.0, 19.7]
Online banking bill payment (OBBP).....	5.0	17.3
	[4.3, 5.7]	[13.0, 21.6]
Other electronics†.....	4.3	9.3
	[3.8, 4.9]	[6.5, 12.0]

* "Other paper" includes money orders and traveler's checks.

† The term "other electronics" includes the following payment instruments: mobile payments, PayPal payments, account to account transfers, direct from income deductions, "other", multiple payment methods for one payment, and unreported payment methods.

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Table 2a

Payments by Type of Payment Instrument

Average number and value per consumer, October 16–November 15, 2015

	Number (#)	Value (\$)	
	per consumer per month	per transaction	
All payments	51.4	3600	70.0
	[48.0, 54.8]	[3107, 4093]	[61.4, 78.7]
Paper instruments	20.4	1108	54.3
	[18.3, 22.4]	[803, 1412]	[40.0, 68.7]
Cash.....	17.1	381	22.3
	[15.2, 19.0]	[291, 470]	[18.1, 26.5]
Check and other paper instruments*.....	3.3	727	221.4
	[2.5, 4.1]	[434, 1020]	[142.6, 300.1]
Payment cards	25.7	1308	50.9
	[23.2, 28.3]	[1118, 1499]	[45.5, 56.3]
Debit.....	15.2	686	45.2
	[12.9, 17.5]	[535, 836]	[38.2, 52.3]
Credit.....	9.4	583	62.1
	[7.9, 10.8]	[460, 705]	[53.5, 70.6]
Prepaid/Gift/EBT card.....	1.2	40	34.0
	[0.7, 1.6]	[16, 64]	[18.8, 49.3]
Electronic payments	5.3	1184	223.8
	[4.3, 6.3]	[880, 1488]	[175.8, 271.7]
Bank account number payment (BANP)	1.8	406	228.5
	[1.2, 2.3]	[263, 549]	[165.0, 292.0]
Online banking bill payment (OBBP)....	2.4	679	280.9
	[1.7, 3.1]	[424, 935]	[189.9, 371.9]
Other electronics†.....	1.1	99	90.1
	[0.7, 1.4]	[57, 140]	[54.7, 125.4]

* "Other paper" includes money orders and traveler's checks.

† The term "other electronics" includes the following payment instruments: mobile payments, PayPal payments, account to account transfers, direct from income deductions, "other", multiple payment methods for one payment, and unreported payment methods

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Table 2b

Payments by Type of Payment Instrument

Percentage shares per consumer, October 16–November 15, 2015

	Number (#)	Value (\$)
All payments	100	100
	—	—
Paper instruments	39.7	30.8
	[36.4, 42.9]	[24.2, 37.3]
Cash.....	33.3	10.6
	[30.0, 36.6]	[7.8, 13.3]
Check and other paper instruments*.....	6.4	20.2
	[5.0, 7.8]	[13.5, 26.9]
Payment cards	50.0	36.3
	[46.8, 53.3]	[31.2, 41.5]
Debit.....	29.5	19.0
	[25.8, 33.2]	[14.8, 23.3]
Credit.....	18.3	16.2
	[15.7, 20.9]	[13.0, 19.4]
Prepaid/Gift/EBT card.....	2.3	1.1
	[1.4, 3.1]	[0.4, 1.8]
Electronic payments	10.3	32.9
	[8.4, 12.2]	[26.4, 39.3]
Bank account number payment (BANP).....	3.5	11.3
	[2.4, 4.5]	[7.6, 15.0]
Online banking bill payment (OBBP).....	4.7	18.9
	[3.4, 6.0]	[12.8, 24.9]
Other electronics†.....	2.1	2.7
	[1.5, 2.8]	[1.6, 3.9]

* "Other paper" includes money orders and traveler's checks.

† The term "other electronics" includes the following payment instruments: mobile payments, PayPal payments, account to account transfers, direct from income deductions, "other", multiple payment methods for one payment, and unreported payment methods.

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Table 3a

Changes in Payments by Type of Payment Instrument

Change in number and value per consumer, 2015–2016

	Change in number (#)	Change in value (\$)	
		per consumer per month	per transaction
All payments	-5.5	275	14.4
	[-9.4, -1.6]	[-341, 890]	[3.1, 25.7]
Paper instruments	-2.8	51	11.6
	[-5.1, -0.6]	[-308, 410]	[-6.0, 29.2]
Cash.....	-3.0	-75	-0.7
	[-5.0, -0.9]	[-171, 21]	[-5.4, 4.0]
Check and other paper instruments*.....	0.1	126	27.5
	[-0.7, 1.0]	[-221, 474]	[-63.2, 118.3]
Payment cards	-3.8	-256	-2.9
	[-6.6, -1.0]	[-461, -50]	[-9.0, 3.2]
Debit.....	-2.7	-139	-1.3
	[-5.2, -0.3]	[-299, 21]	[-9.1, 6.6]
Credit.....	-1.0	-111	-5.6
	[-2.7, 0.6]	[-247, 24]	[-15.6, 4.5]
Prepaid/Gift/EBT card.....	0.0	-5	-4.7
	[-0.5, 0.5]	[-32, 22]	[-21.9, 12.5]
Electronic payments	1.1	479	37.5
	[-0.1, 2.3]	[64, 894]	[-24.6, 99.6]
Bank account number payment (BANP)	0.3	227	74.3
	[-0.3, 1.0]	[20, 433]	[-17.5, 166.0]
Online banking bill payment (OBBP)....	-0.1	-8	12.7
	[-0.9, 0.6]	[-331, 315]	[-105.2, 130.7]
Other electronics†.....	0.9	260	90.5
	[0.5, 1.3]	[140, 381]	[26.9, 154.1]

* "Other paper" includes money orders and traveler's checks.

† The term "other electronics" includes the following payment instruments: mobile payments, PayPal payments, account to account transfers, direct from income deductions, "other", multiple payment methods for one payment, and unreported payment methods.

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Table 3b

Changes in Payments by Type of Payment Instrument

Percentage point change in shares per consumer, 2015–2016

	Change in number (#)	Change in value (\$)
All payments	—	—
	—	—
Paper instruments	-1.4	-0.9
	[-4.8, 2.1]	[-8.6, 6.8]
Cash.....	-2.5	-2.7
	[-5.9, 1.0]	[-5.5, 0.2]
Check and other paper instruments*.....	1.1	1.8
	[-0.5, 2.7]	[-6.0, 9.7]
Payment cards	-2.2	-9.2
	[-5.7, 1.3]	[-14.8, -3.5]
Debit.....	-2.4	-4.9
	[-6.2, 1.4]	[-9.4, -0.5]
Credit.....	-0.1	-4.0
	[-2.8, 2.6]	[-7.5, -0.6]
Prepaid/Gift/EBT card.....	0.3	-0.2
	[-0.7, 1.3]	[-1.0, 0.5]
Electronic payments	3.6	10.0
	[1.4, 5.8]	[2.1, 18.0]
Bank account number payment (BANP).....	1.1	5.0
	[-0.1, 2.3]	[0.0, 10.1]
Online banking bill payment (OBBP).....	0.3	-1.5
	[-1.2, 1.8]	[-8.9, 5.8]
Other electronics†.....	2.2	6.5
	[1.4, 3.0]	[3.5, 9.5]

* "Other paper" includes money orders and traveler's checks.

† The term "other electronics" includes the following payment instruments: mobile payments, PayPal payments, account to account transfers, direct from income deductions, "other", multiple payment methods for one payment, and unreported payment methods.

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Table 4
Cash Holdings on Person

Average number of bills and value per consumer, October 1–31, 2016

Average	Number of bills (#)		Value (\$)	
	Mean	Median	Mean	Median
All bills	5.6	4.1	57.2	24.0
	[5.3, 5.9]		[52.5, 61.9]	
\$1.....	2.6	2.0	2.6	2.0
	[2.5, 2.8]		[2.5, 2.8]	
\$2.....	0.0	0.0	0.0	0.0
	[0.0, 0.0]		[0.0, 0.1]	
\$5.....	0.8	0.3	4.0	1.6
	[0.7, 0.9]		[3.7, 4.3]	
\$10.....	0.5	0.0	5.3	0.0
	[0.5, 0.6]		[4.8, 5.9]	
\$20.....	1.4	0.3	28.1	6.6
	[1.3, 1.5]		[25.7, 30.5]	
\$50.....	0.1	0.0	5.6	0.0
	[0.1, 0.2]		[3.1, 8.1]	
\$100.....	0.1	0.0	11.5	0.0
	[0.1, 0.1]		[9.2, 13.9]	
Percentage shares by denomination				
All bills	100.0	—	100.0	—
	—		—	
\$1.....	46.9	—	4.6	—
	[45.3, 48.5]		[4.2, 5.0]	
\$2.....	0.4	—	0.1	—
	[0.3, 0.6]		[0.1, 0.1]	
\$5.....	14.1	—	6.9	—
	[13.4, 14.9]		[6.3, 7.6]	
\$10.....	9.5	—	9.3	—
	[8.6, 10.3]		[8.3, 10.3]	
\$20.....	25.0	—	49.1	—
	[23.4, 26.5]		[45.5, 52.7]	
\$50.....	2.0	—	9.8	—
	[1.1, 2.9]		[5.9, 13.8]	
\$100.....	2.1	—	20.2	—
	[1.7, 2.5]		[16.8, 23.5]	

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Table 5

Cash Holdings on Person

Average number of bills and value per consumer, October 16–November 15, 2015

Average	Number of bills (#)		Value (\$)	
	Mean	Median	Mean	Median
All bills	5.2	4.0	50.9	23.0
	[4.8, 5.7]		[43.8, 58.1]	
\$1.....	2.6	2.0	2.6	2.0
	[2.3, 2.8]		[2.3, 2.8]	
\$2.....	0.0	0.0	0.1	0.0
	[0.0, 0.1]		[0.0, 0.1]	
\$5.....	0.7	0.2	3.3	1.2
	[0.6, 0.8]		[2.9, 3.8]	
\$10.....	0.5	0.0	4.6	0.0
	[0.4, 0.5]		[3.8, 5.3]	
\$20.....	1.4	0.5	27.2	9.4
	[1.2, 1.6]		[23.1, 31.3]	
\$50.....	0.1	0.0	2.8	0.0
	[0.0, 0.1]		[1.6, 4.0]	
\$100.....	0.1	0.0	10.4	0.0
	[0.1, 0.1]		[5.9, 14.8]	
Percentage shares by denomination				
All bills	100.0	—	100.0	—
	—		—	
\$1.....	49.0	—	5.0	—
	[46.0, 51.9]		[4.3, 5.8]	
\$2.....	0.6	—	0.1	—
	[0.1, 1.1]		[0.0, 0.2]	
\$5.....	12.6	—	6.5	—
	[11.3, 13.9]		[5.5, 7.5]	
\$10.....	8.7	—	9.0	—
	[7.5, 10.0]		[7.3, 10.7]	
\$20.....	26.0	—	53.4	—
	[23.1, 28.9]		[47.4, 59.4]	
\$50.....	1.1	—	5.6	—
	[0.6, 1.5]		[3.4, 7.7]	
\$100.....	2.0	—	20.4	—
	[1.1, 2.8]		[13.5, 27.3]	

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Table 6

Change in Cash Holdings on Person

Change in average number of bills and value per consumer, 2015–2016

Average	Change in number (#)	Change in value (\$)
All bills	0.4	6.3
	[-0.2, 0.9]	[-2.3, 14.8]
\$1.....	0.1	0.1
	[-0.2, 0.4]	[-0.2, 0.4]
\$2.....	0.0	0.0
	[0.0, 0.0]	[-0.1, 0.0]
\$5.....	0.1	0.7
	[0.0, 0.2]	[0.1, 1.2]
\$10.....	0.1	0.7
	[0.0, 0.2]	[-0.2, 1.7]
\$20.....	0.0	0.8
	[-0.2, 0.3]	[-3.9, 5.6]
\$50.....	0.1	2.8
	[0.0, 0.1]	[0.0, 5.6]
\$100.....	0.0	1.1
	[0.0, 0.1]	[-3.9, 6.2]
Percentage point change		
All bills	—	—
\$1.....	-2.0	-0.4
	[-5.3, 1.3]	[-1.2, 0.4]
\$2.....	-0.1	0.0
	[-0.7, 0.4]	[-0.1, 0.1]
\$5.....	1.5	0.5
	[0.0, 3.0]	[-0.7, 1.6]
\$10.....	0.7	0.3
	[-0.8, 2.2]	[-1.6, 2.2]
\$20.....	-1.0	-4.4
	[-4.2, 2.1]	[-11.2, 2.5]
\$50.....	0.9	4.3
	[-0.1, 1.9]	[-0.2, 8.7]
\$100.....	0.1	-0.2
	[-0.8, 1.0]	[-7.6, 7.2]