

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
All payments	51.4	45.9	41.0	3600	3916	3418
Paper instruments	20.4	17.6	15.1	1108	1168	928
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
Payment cards	25.7	22.0	20.1	1308	1058	1055
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
Electronic payments	4.2	4.4	3.6	1085	1303	1036
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
Other	1.1	2.0	2.2	99	386	399
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
Percentage share						
All payments	—	—	—	—	—	—
Paper instruments	39.7	38.3	36.7	30.8	29.8	27.2
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
Payment cards	50.0	47.9	49.0	36.3	27.0	30.9
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
Electronic payments	8.2	9.5	8.9	30.1	33.3	30.3
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
Other	2.1	4.3	5.4	2.7	9.9	11.7
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
All payments	70.0	85.3	83.3
Paper instruments	54.3	66.5	61.6
Cash.....	22.3	21.5	23.4
Check.....	223.3	248.8	238.1
Money order.....	193.9	370.9	275.1
Payment cards	50.9	48.1	52.5
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
Electronic payments	258.7	297.9	285.2
Bank account number payment.....	228.5	302.8	310.0
Online banking bill payment.....	280.9	293.4	255.7
Other	90.1	195.4	179.6
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
All purchases	32.2	1413.1	43.8
Paper instruments	12.4	382.2	30.8
Cash.....	11.5	213.5	18.6
Check.....	0.9	168.7	180.7
Money order.....	0.0	0.0	—
Payment cards	18.1	790.9	43.7
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
Electronic payments	0.3	73.3	219.7
Bank account number payment.....	0.2	61.9	259.8
Online banking bill payment.....	0.1	11.4	119.3
Other	1.4	166.7	120.6
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
All purchases	—	—	—
Paper instruments	38.5	27.0	—
Cash.....	35.6	15.1	—
Check.....	2.9	11.9	—
Money order.....	0.0	0.0	—
Payment cards	56.1	56.0	—
Debit.....	29.3	23.7	—
Credit or charge.....	24.7	31.1	—
Prepaid/Gift/EBT.....	2.2	1.2	—
Electronic payments	1.0	5.2	—
Bank account number payment.....	0.7	4.4	—
Online banking bill payment.....	0.3	0.8	—
Other	4.3	11.8	—
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.

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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
All bill payments	8.6	1983.5	230.5
Paper instruments	2.6	544.2	208.0
Cash.....	0.9	75.8	84.8
Check.....	1.6	436.2	271.7
Money order.....	0.1	32.2	275.1
Payment cards	1.9	259.8	136.2
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
Electronic payments	3.3	962.6	291.8
Bank account number payment.....	1.7	549.5	316.9
Online banking bill payment.....	1.6	413.1	264.0
Other	0.8	216.9	277.8
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

All bill payments	—	—	—
Paper instruments	30.4	27.4	—
Cash.....	10.4	3.8	—
Check.....	18.7	22.0	—
Money order.....	1.4	1.6	—
Payment cards	22.2	13.1	—
Debit.....	15.0	8.6	—
Credit or charge.....	7.0	4.5	—
Prepaid/Gift/EBT.....	0.1	0.0	—
Electronic payments	38.3	48.5	—
Bank account number payment.....	20.2	27.7	—
Online banking bill payment.....	18.2	20.8	—
Other	9.1	10.9	—
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
All bills	5.6	58.9
\$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
Percentage shares by denomination		
All bills	—	—
\$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
All bills	8.0	198.7
\$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
Percentage shares by denomination		
All bills	—	—
\$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
Household income			
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
Respondent income			
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
Labor force status			
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*

	2015	2016	2017
U.S. population age 18 or older (millions)†.....	242.6	245.3	246.3
Number of survey respondents.....	1,076	2,848	2,793
Gender			
Male.....	45.3	47.9	46.6
Female.....	54.7	52.1	53.4
Age			
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
Race			
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
Ethnicity			
Hispanic or Latino.....	12.2	12.2	11.9
Education			
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
All payments	[48.0, 54.8]	[44.2, 47.6]	[39.1, 42.9]	[3107, 4093]	[3534, 4297]	[3015, 3821]
Paper instruments	[18.3, 22.4]	[16.6, 18.5]	[14.1, 16.0]	[803, 1412]	[975, 1362]	[772, 1084]
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]
Payment cards	[23.2, 28.3]	[20.9, 23.1]	[18.8, 21.4]	[1118, 1499]	[979, 1136]	[941, 1168]
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]
Electronic payments	[3.3, 5.1]	[3.8, 4.9]	[3.1, 4.1]	[787, 1383]	[1055, 1552]	[816, 1256]
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]
Other	[0.7, 1.4]	[1.7, 2.2]	[1.8, 2.6]	[57, 140]	[232, 540]	[215, 584]
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]
Percentage share						
All payments	—	—	—	—	—	—
Paper instruments	[36.4, 42.9]	[36.6, 39.9]	[34.8, 38.7]	[24.2, 37.3]	[25.8, 33.9]	[23.8, 30.5]
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]
Payment cards	[46.8, 53.3]	[46.3, 49.5]	[47.0, 50.9]	[31.2, 41.5]	[24.3, 29.7]	[27.1, 34.6]
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]
Electronic payments	[6.4, 9.9]	[8.5, 10.6]	[7.7, 10.0]	[23.7, 36.6]	[28.7, 37.9]	[25.1, 35.6]
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]
Other	[1.5, 2.8]	[3.8, 4.8]	[4.5, 6.3]	[1.6, 3.9]	[6.2, 13.5]	[7.1, 16.3]
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
All payments	[61.4, 78.7]	[77.8, 92.8]	[74.4, 92.2]
Paper instruments	[40.0, 68.7]	[56.1, 76.9]	[52.1, 71.0]
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]
Payment cards	[45.5, 56.3]	[45.3, 51.0]	[47.6, 57.3]
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]
Electronic payments	[198.8, 318.6]	[247.6, 348.1]	[233.2, 337.2]
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]
Other	[54.7, 125.4]	[120.8, 270.1]	[98.2, 261.0]
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
All purchases	[30.6, 33.9]	[1146, 1681]	[35.9, 51.8]
Paper instruments	[11.6, 13.2]	[279, 485]	[22.8, 38.7]
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]	—
Payment cards	[16.9, 19.3]	[711, 871]	[40.2, 47.2]
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]
Electronic payments	[0.2, 0.4]	[36, 110]	[121.7, 317.7]
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]
Other	[1.0, 1.7]	[8, 325]	[5.4, 235.8]
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
All purchases	—	—	—
Paper instruments	[36.4, 40.7]	[23.4, 30.6]	—
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]	—
Payment cards	[54.0, 58.3]	[45.7, 66.3]	—
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]	—
Electronic payments	[0.7, 1.3]	[2.5, 7.9]	—
Bank account number payment.....	[0.5, 1.0]	[1.8, 7.0]	—
Online banking bill payment.....	[0.1, 0.4]	[0.2, 1.4]	—
Other	[3.3, 5.3]	[2.6, 21.0]	—
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.

2017 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 2017

	Number (#)	Value (\$)	
		per consumer	per transaction
All bill payments	[7.8, 9.4]	[1704, 2263]	[204.0, 257.1]
Paper instruments	[2.2, 3.0]	[430, 659]	[174.4, 241.5]
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]
Payment cards	[1.6, 2.2]	[192, 328]	[107.3, 165.1]
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]
Electronic payments	[2.8, 3.8]	[746, 1179]	[235.6, 348.0]
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]
Other	[0.6, 1.0]	[126, 308]	[186.4, 369.3]
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

All bill payments	—	—	—
Paper instruments	[26.6, 34.2]	[22.3, 32.6]	—
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]	—
Payment cards	[18.9, 25.4]	[9.7, 16.5]	—
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]	—
Electronic payments	[34.2, 42.5]	[41.7, 55.4]	—
Bank account number payment.....	[16.5, 23.8]	[20.4, 35.0]	—
Online banking bill payment.....	[14.9, 21.5]	[15.7, 25.9]	—
Other	[7.0, 11.1]	[6.6, 15.2]	—
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

	Number of bills	Dollar value
All bills	[5.3, 6.0]	[53.0, 64.8]
\$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]
Percentage shares by denomination		
All bills	—	—
\$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

	Number of bills	Dollar value
All bills	[5.7, 10.4]	[136.2, 261.1]
\$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]
Percentage shares by denomination		
All bills	—	—
\$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
Household income			
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]
Respondent income			
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]
Labor force status			
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.....	—	—	—
Gender			
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]
Age			
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]
Race			
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]
Ethnicity			
Hispanic or Latino.....	[9.3, 15.1]	[10.3, 14.2]	[9.8, 13.9]
Education			
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