

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	2020	2015	2016	2017	2018	2019	2020
All payments	51.4	45.9	41.0	43.3	38.7	34.8	3600	3916	3419	3999	4237	4393
Paper instruments	20.4	17.6	15.1	13.7	11.9	8.8	1108	1168	928	929	963	1192
Cash.....	17.1	14.1	12.4	11.2	10.0	6.5	381	304	290	237	266	270
Check.....	3.1	3.3	2.5	2.4	1.8	2.3	685	832	606	629	686	890
Money order.....	0.2	0.1	0.1	0.1	0.1	0.1	41	32	32	63	11	32
Payment cards	25.7	22.0	20.4	23.2	21.7	19.9	1308	1058	1062	1245	1303	1269
Debit.....	15.2	12.4	10.9	12.2	11.8	9.8	686	549	511	640	665	516
Credit or charge.....	9.4	8.3	8.8	10.0	9.2	9.4	583	473	532	554	611	718
Prepaid/Gift/EBT.....	1.2	1.2	0.8	1.1	0.7	0.8	40	35	19	51	27	35
Electronic payments	4.2	4.4	3.8	4.7	4.1	4.2	1085	1303	1055	1431	1696	1476
Bank account number paymen	1.8	2.1	2.2	2.4	2.4	2.3	406	633	631	637	1003	787
Online banking bill payment.	2.4	2.3	1.7	2.3	1.7	1.9	679	671	424	794	693	689
Other	1.1	2.0	1.7	1.6	1.0	1.8	99	386	374	394	274	456
Mobile payment app†.....	0.2	0.3	0.1	0.1	0.1	0.9	21	17	2	3	4	82
Account to acct transfer.....	0.2	0.4	0.3	0.5	0.3	0.3	42	167	231	275	151	240
Income deduction.....	0.1	0.3	0.2	0.2	0.2	0.2	13	38	44	42	76	95
Other*.....	0.5	0.8	1.0	0.8	0.5	0.4	11	137	90	68	43	39
Percentage share												
All payments	—	—	—	—	—	—	—	—	—	—	—	—
Paper instruments	39.7	38.3	36.7	31.6	30.7	25.3	30.8	29.8	27.1	23.2	22.7	27.1
Cash.....	33.3	30.8	30.3	25.9	25.8	18.6	10.6	7.8	8.5	5.9	6.3	6.1
Check.....	6.0	7.3	6.2	5.5	4.7	6.5	19.0	21.3	17.7	15.7	16.2	20.3
Money order.....	0.4	0.2	0.3	0.3	0.2	0.2	1.2	0.8	0.9	1.6	0.3	0.7
Payment cards	50.0	47.9	49.7	53.7	56.1	57.3	36.3	27.0	31.1	31.1	30.8	28.9
Debit.....	29.5	27.1	26.5	28.1	30.5	28.2	19.0	14.0	15.0	16.0	15.7	11.7
Credit or charge.....	18.3	18.2	21.4	23.1	23.9	26.9	16.2	12.1	15.6	13.9	14.4	16.3
Prepaid/Gift/EBT.....	2.3	2.6	1.8	2.5	1.7	2.2	1.1	0.9	0.5	1.3	0.6	0.8
Electronic payments	8.2	9.5	9.3	10.9	10.5	12.1	30.1	33.3	30.9	35.8	40.0	33.6
Bank account number paymen	3.5	4.6	5.3	5.6	6.2	6.7	11.3	16.2	18.4	15.9	23.7	17.9
Online banking bill payment.	4.7	5.0	4.0	5.3	4.3	5.4	18.9	17.1	12.4	19.9	16.4	15.7
Other	2.1	4.3	4.3	3.8	2.6	5.3	2.7	9.9	10.9	9.8	6.5	10.4
Mobile payment app†.....	0.3	0.7	0.2	0.2	0.1	2.5	0.6	0.4	0.1	0.1	0.1	1.9
Account to acct transfer.....	0.4	0.8	0.8	1.1	0.8	0.9	1.2	4.3	6.8	6.9	3.6	5.5
Income deduction.....	0.2	0.6	0.6	0.5	0.5	0.6	0.4	1.0	1.3	1.1	1.8	2.2
Other*.....	0.9	1.8	2.4	1.9	1.2	1.3	0.3	3.5	2.6	1.7	1.0	0.9

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

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

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Table 2
Average Transaction Value of Payments by Type of Payment Instrument

Average dollar value per transaction, October

	2015	2016	2017	2018	2019	2020
All payments	70.0	85.3	83.3	92.4	109.6	126.4
Paper instruments	54.3	66.5	61.6	67.8	81.0	135.7
Cash.....	22.3	21.5	23.4	21.2	26.7	41.8
Check.....	223.3	248.8	238.1	266.0	376.0	391.7
Money order.....	193.9	370.9	275.1	446.2	132.5	614.9
Payment cards	50.9	48.1	52.1	53.6	60.1	63.8
Debit.....	45.2	44.2	47.0	52.6	56.4	52.7
Credit or charge.....	62.1	56.7	60.7	55.4	66.2	76.7
Prepaid/Gift/EBT.....	34.0	29.3	24.8	47.7	40.7	46.4
Electronic payments	258.7	297.9	276.4	303.4	416.5	349.8
Bank account number payment.....	228.5	302.8	292.3	260.5	419.3	337.5
Online banking bill payment.....	280.9	293.4	255.7	349.4	412.5	365.0
Other	90.1	195.4	213.6	241.0	270.0	246.7
Mobile payment app†	134.7	54.5	26.8	38.3	71.0	93.5
Account to acct transfer.....	196.7	457.5	678.8	576.6	486.5	791.0
Income deduction.....	124.9	135.3	182.5	199.1	438.0	420.3
Other*.....	24.4	170.2	89.4	83.3	90.3	88.6

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

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

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Table 3a
Purchases by Type of Payment Instrument

Average number and value per consumer; average value per transaction, October 2020*, †

	Number (#)	Value (\$)	
		per consumer	per transaction
All purchases	26.1	1582.5	60.5
Paper instruments	6.7	437.4	65.6
Cash.....	6.0	172.8	29.0
Check.....	0.7	262.4	370.4
Money order.....	0.0	2.2	275.5
Payment cards	17.6	864.7	49.0
Debit.....	8.5	364.9	42.8
Credit or charge.....	8.4	473.4	56.2
Prepaid/Gift/EBT.....	0.7	26.4	38.0
Electronic payments	0.5	99.5	200.8
Bank account number payment.....	0.4	86.3	231.0
Online banking bill payment.....	0.1	13.2	108.3
Other	1.3	180.9	136.6
Mobile payment app††.....	0.8	58.4	72.3
Account to acct transfer.....	0.1	72.5	605.2
Income deduction.....	0.1	25.2	376.1
Other‡.....	0.3	24.9	75.5

* 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 2020*, †

	Number (#)	Value (\$)	
		per consumer	per transaction
All purchases	—	—	—
Paper instruments	25.5	27.6	—
Cash.....	22.8	10.9	—
Check.....	2.7	16.6	—
Money order.....	0.0	0.1	—
Payment cards	67.5	54.6	—
Debit.....	32.6	23.1	—
Credit or charge.....	32.2	29.9	—
Prepaid/Gift/EBT.....	2.7	1.7	—
Electronic payments	1.9	6.3	—
Bank account number payment.....	1.4	5.5	—
Online banking bill payment.....	0.5	0.8	—
Other	5.1	11.4	—
Mobile payment app††.....	3.1	3.7	—
Account to acct transfer.....	0.5	4.6	—
Income deduction.....	0.3	1.6	—
Other‡.....	1.3	1.6	—

* The term "purchases" includes person-to-person transactions and asset transfers.

† The numbers in Tables 3 and 4 do not add up exactly to the numbers in Table 1 due to a small number of missing values of the variable that classifies purchases and bills.

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

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

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Table 4

Bill Payments by Type of Payment Instrument

Average number and value per consumer; average value per transaction, October 2020

	Number (#)	Value (\$)	
		per consumer	per transaction
All bill payments	8.4	2769.8	329.8
Paper instruments	2.1	754.1	360.2
Cash.....	0.5	96.8	198.2
Check.....	1.6	627.6	401.7
Money order.....	0.0	29.7	692.6
Payment cards	2.1	400.2	186.9
Debit.....	1.2	149.3	122.8
Credit or charge.....	0.9	243.1	278.0
Prepaid/Gift/EBT.....	0.0	7.7	154.8
Electronic payments	3.7	1376.5	369.7
Bank account number payment.....	2.0	700.8	357.9
Online banking bill payment.....	1.8	675.7	382.7
Other	0.4	239.0	542.9
Mobile payment app†	0.1	21.7	379.2
Account to acct transfer.....	0.2	166.0	922.7
Income deduction.....	0.1	37.0	410.7
Other*.....	0.1	14.3	126.9

Percentage share

All bill payments	—	—	—
Paper instruments	24.9	27.2	—
Cash.....	5.8	3.5	—
Check.....	18.6	22.7	—
Money order.....	0.5	1.1	—
Payment cards	25.5	14.4	—
Debit.....	14.5	5.4	—
Credit or charge.....	10.4	8.8	—
Prepaid/Gift/EBT.....	0.6	0.3	—
Electronic payments	44.3	49.7	—
Bank account number payment.....	23.3	25.3	—
Online banking bill payment.....	21.0	24.4	—
Other	5.2	8.6	—
Mobile payment app†	0.7	0.8	—
Account to acct transfer.....	2.1	6.0	—
Income deduction.....	1.1	1.3	—
Other*.....	1.3	0.5	—

† 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
Number and Dollar Value of Payments by Merchant Type
Average number and value per consumer, October 2020

	Number per consumer	Dollar value per consumer
All payments	34.8	4393.4
Grocery stores, convenience stores, pharmacies	6.2	310.9
Gas stations	3.0	71.9
Sit-down restaurants and bars	1.7	77.5
Fast food, coffee shops, cafeterias, food trucks	4.7	72.6
Stores, including online shopping	5.7	429.5
Services ¹	1.0	126.8
Arts, entertainment, recreation	0.7	27.7
Utilities ²	1.5	221.5
Communications ³	1.9	193.5
Rent	0.4	189.5
Financial ⁴	3.4	1995.5
Medical ⁵	0.5	108.7
Education ⁶	0.3	43.0
Charitable or religious donations	0.7	58.2
A person ⁷	1.5	161.6
Other, or unspecified by respondent	1.6	305.0
Percentage share		
All payments	—	—
Grocery stores, convenience stores, pharmacies	18.0	7.1
Gas stations	8.7	1.6
Sit-down restaurants and bars	4.8	1.8
Fast food, coffee shops, cafeterias, food trucks	13.4	1.7
Stores, including online shopping	16.3	9.8
Services ¹	2.9	2.9
Arts, entertainment, recreation	2.0	0.6
Utilities ²	4.3	5.0
Communications ³	5.5	4.4
Rent	1.1	4.3
Financial ⁴	9.9	45.4
Medical ⁵	1.6	2.5
Education ⁶	0.8	1.0
Charitable or religious donations	1.9	1.3
A person ⁷	4.4	3.7
Other, or unspecified by respondent	4.5	6.9

¹ Hair dressers, auto repair, parking lots, laundry or dry cleaning, etc.

² Electricity, natural gas, water, sewer, trash, heating oil, etc.

³ Telephone, internet, cable or satellite tv, streaming services, movie theaters, etc.

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

⁵ Hospital, doctor, dentist, nursing homes, etc.

⁶ Schools, colleges, childcare centers, etc.

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

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Table 6

Cash Holdings—On Person

Dollar value per consumer, October

	2015	2016	2017	2018	2019	2020
All bills - Average	50.9	57.2	58.9	57.5	60.1	76.3
All bills - Median	23.0	24.0	25.0	25.0	24.0	28.0
Conditional - Average*	78.0	77.0	79.0	82.5	84.8	106.5
Conditional - Median*	38.5	36.3	40.0	40.0	39.7	50.0
\$1.....	2.6	2.6	2.6	2.4	2.3	2.6
\$2.....	0.1	0.0	0.0	0.1	0.1	0.1
\$5.....	3.3	4.0	4.0	4.1	3.8	3.8
\$10.....	4.6	5.3	5.5	5.3	6.1	4.9
\$20.....	27.2	28.1	29.2	27.7	28.6	36.9
\$50.....	2.8	5.6	4.6	3.9	4.6	7.2
\$100.....	10.4	11.5	13.0	14.1	14.7	21.1

Percentage shares by denomination

All bills	—	—	—	—	—	—
\$1.....	5.0	4.6	4.4	4.2	3.9	3.4
\$2.....	0.1	0.1	0.1	0.1	0.1	0.1
\$5.....	6.5	6.9	6.7	7.2	6.4	5.0
\$10.....	9.0	9.3	9.3	9.1	10.1	6.4
\$20.....	53.4	49.1	49.6	48.1	47.5	48.2
\$50.....	5.6	9.8	7.8	6.9	7.6	9.4
\$100.....	20.4	20.2	22.1	24.5	24.5	27.5

* 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	2020
All bills - Average	140.8	172.8	198.7	162.4	264.1	308.4
All bills - Median	0.0	0.0	0.0	0.0	0.0	0.0
Conditional - Average*	447.5	657.4	542.4	609.4	954.5	906.5
Conditional - Median *	100.0	165.0	113.0	150.0	250.0	200.0
\$1.....	1.9	3.7	3.3	2.2	3.2	5.8
\$2.....	0.1	1.5	0.6	0.6	0.3	0.5
\$5.....	4.1	3.6	2.7	2.2	2.1	3.3
\$10.....	4.7	4.6	5.6	2.6	3.9	4.3
\$20.....	41.9	28.3	32.7	21.2	26.7	64.9
\$50.....	11.3	18.0	12.5	7.7	17.6	21.9
\$100.....	76.8	113.1	141.2	125.9	210.3	207.5
Percentage shares by denomination						
All bills	—	—	—	—	—	—
\$1.....	1.4	2.1	1.7	1.4	1.2	1.9
\$2.....	0.1	0.9	0.3	0.4	0.1	0.2
\$5.....	2.9	2.1	1.4	1.4	0.8	1.1
\$10.....	3.3	2.7	2.8	1.6	1.5	1.4
\$20.....	29.7	16.4	16.5	13.1	10.1	21.0
\$50.....	8.0	10.4	6.3	4.8	6.7	7.1
\$100.....	54.5	65.4	71.1	77.5	79.6	67.3

* 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	2020
Household income						
Less than \$25,000.....	22.7	21.2	19.3	21.9	21.9	20.0
\$25,000–\$49,999.....	23.2	23.7	23.4	22.2	17.6	17.5
\$50,000–\$74,999.....	19.6	17.6	18.5	19.7	17.8	18.0
\$75,000–\$99,999.....	12.2	11.8	12.7	12.9	12.7	13.6
\$100,000–\$124,999.....	9.0	10.9	10.8	9.4	10.3	10.4
\$125,000–\$199,999.....	9.9	11.1	11.7	10.4	12.7	13.1
\$200,000–\$499,999.....	2.8	3.5	3.4	3.3	4.8	4.9
\$500,000 or more.....	0.6	0.2	0.2	0.3	2.2	2.5
Respondent income						
Highest in household.....	52.0	50.7	49.8	51.1	52.2	50.3
About equal with highest.....	12.7	14.7	14.2	13.1	12.8	11.6
2nd highest.....	24.1	23.5	25.4	25.4	24.6	24.9
3rd highest or lower.....	11.1	11.1	10.6	10.3	10.5	13.2
Labor force status						
Currently working.....	59.7	59.7	61.6	59.6	59.5	57.3
On sick or other leave.....	0.6	0.5	0.1	0.1	0.4	0.4
Unemployed—on layoff†.....	0.8	0.8	0.5	0.5	0.7	2.4
Unemployed—looking.....	5.8	5.7	4.6	4.9	4.3	4.6
Retired.....	14.6	15.8	15.2	16.1	15.9	16.7
Disabled.....	6.7	6.6	6.2	6.5	6.7	5.3
Other.....	4.8	5.8	6.1	6.0	6.0	6.5
Selected multiple options.....	7.0	5.2	5.7	6.2	6.6	6.9

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

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

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

	2015	2016	2017	2018	2019	2020
U.S. population age 18 or older (millions)†....	242.6	245.3	246.3	249.6	250.7	252.2
Number of diary respondents.....	1,076	2,848	2,793	2,873	3,016	1,537
Gender						
Male.....	45.3	47.9	47.2	47.4	47.4	48.5
Female.....	54.7	52.1	52.8	52.6	52.6	51.5
Age						
18–24.....	6.0	5.4	5.2	4.8	5.5	6.2
25–34.....	21.3	23.3	24.1	24.5	24.4	24.2
35–44.....	17.3	16.9	16.7	16.2	16.2	15.7
45–54.....	20.4	17.6	17.0	16.7	16.8	16.5
55–64.....	18.2	17.2	16.9	16.6	16.8	16.8
65 and older.....	16.8	19.7	20.1	21.2	20.4	20.7
Race						
White.....	76.3	74.5	74.9	74.1	73.6	72.2
Black.....	13.3	12.8	13.3	12.6	14.4	13.6
Asian.....	4.6	3.2	3.8	3.8	3.3	4.7
Other.....	5.8	9.4	8.0	9.5	8.7	9.5
Ethnicity						
Hispanic or Latino.....	12.2	12.2	11.9	12.4	11.7	11.2
Education						
No high school diploma.....	8.3	7.2	7.3	7.6	8.0	7.1
High school.....	28.1	32.8	32.6	32.1	31.8	31.2
Some college.....	19.9	17.9	18.2	17.1	17.1	17.5
College—bachelor's degree.....	29.2	28.0	28.1	28.8	28.6	29.3
Post-graduate study.....	14.5	14.2	13.9	14.4	14.5	15.0
Homeownership rate	62.8	66.9	65.6	63.7	61.7	62.5

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

† Source: Bureau of Labor Statistics data series LNU00076975, (Unadj) Population Level - 18 years and over.

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				
	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020
All payments	[44.2, 47.6]	[39.1, 42.9]	[41.2, 45.4]	[36.8, 40.6]	[32.6, 36.9]	[3534, 4297]	[3016, 3823]	[3617, 4380]	[3655, 4818]	[3709, 5078]
Paper instruments	[16.6, 18.5]	[14.1, 16.0]	[12.7, 14.7]	[11.0, 12.8]	[7.8, 9.8]	[975, 1362]	[772, 1084]	[764, 1094]	[704, 1222]	[809, 1575]
Cash.....	[13.3, 15.0]	[11.6, 13.2]	[10.3, 12.1]	[9.1, 10.8]	[5.7, 7.2]	[270, 339]	[253, 328]	[203, 271]	[227, 306]	[176, 364]
Check.....	[2.9, 3.8]	[2.1, 3.0]	[2.0, 2.7]	[1.6, 2.1]	[1.7, 2.8]	[643, 1021]	[458, 753]	[475, 783]	[430, 942]	[520, 1260]
Money order.....	[0.0, 0.1]	[0.0, 0.2]	[0.1, 0.2]	[0.0, 0.1]	[0.0, 0.1]	[6, 58]	[2, 62]	[11, 114]	[2, 20]	[-5, 69]
Payment cards	[20.9, 23.1]	[19.1, 21.7]	[21.7, 24.7]	[20.2, 23.2]	[18.4, 21.4]	[979, 1136]	[949, 1176]	[1133, 1358]	[1153, 1454]	[1099, 1439]
Debit.....	[11.5, 13.3]	[9.8, 11.9]	[11.0, 13.3]	[10.6, 13.0]	[8.6, 10.9]	[493, 605]	[441, 582]	[562, 717]	[545, 786]	[433, 599]
Credit or charge.....	[7.6, 9.1]	[7.8, 9.7]	[8.9, 11.1]	[8.2, 10.2]	[8.2, 10.6]	[416, 531]	[441, 624]	[480, 629]	[517, 706]	[565, 870]
Prepaid/Gift/EBT.....	[1.0, 1.4]	[0.6, 0.9]	[0.7, 1.4]	[0.5, 0.8]	[0.5, 1.0]	[22, 48]	[10, 27]	[12, 90]	[9, 46]	[19, 52]
Electronic payments	[3.8, 4.9]	[3.3, 4.3]	[4.2, 5.3]	[3.6, 4.5]	[3.5, 4.9]	[1055, 1552]	[834, 1276]	[1182, 1680]	[1250, 2143]	[1122, 1830]
Bank account number payment.....	[1.7, 2.4]	[1.8, 2.6]	[2.1, 2.8]	[2.0, 2.8]	[1.8, 2.9]	[483, 782]	[439, 823]	[504, 770]	[606, 1400]	[518, 1057]
Online banking bill payment..	[1.9, 2.6]	[1.3, 2.0]	[1.9, 2.7]	[1.4, 1.9]	[1.4, 2.3]	[482, 860]	[315, 534]	[592, 997]	[489, 897]	[464, 914]
Other	[1.7, 2.2]	[1.4, 2.1]	[1.3, 1.9]	[0.8, 1.2]	[1.5, 2.2]	[232, 540]	[190, 557]	[213, 574]	[159, 390]	[233, 679]
Mobile payment app†.....	[0.2, 0.4]	[0.0, 0.1]	[0.0, 0.1]	[0.0, 0.1]	[0.6, 1.1]	[10, 25]	[1, 4]	[0, 6]	[1, 7]	[22, 142]
Account to acct transfer.....	[0.3, 0.5]	[0.2, 0.5]	[0.3, 0.6]	[0.2, 0.4]	[0.2, 0.4]	[34, 300]	[61, 402]	[103, 448]	[62, 240]	[45, 436]
Income deduction.....	[0.2, 0.4]	[0.1, 0.3]	[0.1, 0.3]	[0.1, 0.3]	[0.1, 0.3]	[13, 62]	[14, 73]	[3, 81]	[10, 142]	[11, 179]
Other*.....	[0.7, 1.0]	[0.7, 1.3]	[0.6, 1.0]	[0.4, 0.6]	[0.3, 0.6]	[70, 204]	[28, 152]	[33, 104]	[11, 75]	[19, 60]
Percentage share										
All payments	—	—	—	—	—	—	—	—	—	—
Paper instruments	[36.6, 39.9]	[34.8, 38.7]	[29.7, 33.6]	[28.7, 32.8]	[22.8, 27.8]	[25.8, 33.9]	[23.8, 30.5]	[19.6, 26.9]	[17.3, 28.1]	[21.0, 33.3]
Cash.....	[29.3, 32.4]	[28.5, 32.1]	[24.1, 27.6]	[23.9, 27.7]	[16.5, 20.6]	[6.7, 8.9]	[7.1, 9.9]	[4.9, 6.9]	[5.1, 7.5]	[3.9, 8.4]
Check.....	[6.4, 8.1]	[5.2, 7.2]	[4.7, 6.3]	[4.1, 5.4]	[5.1, 8.0]	[17.2, 25.3]	[14.4, 21.0]	[12.3, 19.2]	[10.8, 21.6]	[13.9, 26.6]
Money order.....	[0.1, 0.3]	[0.1, 0.5]	[0.1, 0.5]	[0.1, 0.4]	[0.0, 0.3]	[0.2, 1.5]	[0.1, 1.8]	[0.3, 2.9]	[0.1, 0.5]	[-0.1, 1.6]
Payment cards	[46.3, 49.5]	[47.7, 51.7]	[51.7, 55.7]	[54.0, 58.3]	[54.6, 59.9]	[24.3, 29.7]	[27.3, 34.9]	[27.9, 34.3]	[26.3, 35.2]	[23.9, 33.9]
Debit.....	[25.4, 28.8]	[24.4, 28.6]	[25.8, 30.4]	[28.0, 33.0]	[25.3, 31.0]	[12.3, 15.8]	[12.5, 17.4]	[13.8, 18.1]	[12.6, 18.8]	[9.3, 14.2]
Credit or charge.....	[16.7, 19.6]	[19.3, 23.4]	[21.0, 25.3]	[21.6, 26.1]	[24.0, 29.8]	[10.4, 13.7]	[13.0, 18.2]	[11.9, 15.8]	[11.8, 17.0]	[12.6, 20.1]
Prepaid/Gift/EBT.....	[2.1, 3.1]	[1.4, 2.3]	[1.6, 3.3]	[1.3, 2.2]	[1.5, 2.8]	[0.6, 1.2]	[0.3, 0.8]	[0.3, 2.3]	[0.2, 1.1]	[0.4, 1.2]
Electronic payments	[8.5, 10.6]	[8.2, 10.5]	[9.8, 12.0]	[9.5, 11.6]	[10.3, 14.0]	[28.7, 37.9]	[25.6, 36.1]	[31.1, 40.5]	[33.3, 46.8]	[26.7, 40.5]
Bank account number payment.....	[3.8, 5.3]	[4.3, 6.2]	[4.9, 6.4]	[5.3, 7.1]	[5.2, 8.2]	[12.8, 19.5]	[13.5, 23.4]	[12.9, 19.0]	[16.3, 31.1]	[12.3, 23.5]
Online banking bill payment..	[4.3, 5.7]	[3.3, 4.8]	[4.4, 6.1]	[3.7, 5.0]	[4.2, 6.7]	[13.0, 21.3]	[9.3, 15.5]	[15.6, 24.2]	[12.0, 20.7]	[10.9, 20.5]
Other	[3.8, 4.8]	[3.5, 5.1]	[3.1, 4.4]	[2.1, 3.1]	[4.4, 6.3]	[6.2, 13.5]	[6.3, 15.5]	[5.7, 13.9]	[3.9, 9.0]	[6.2, 14.5]
Mobile payment app†.....	[0.5, 0.9]	[0.1, 0.3]	[0.1, 0.3]	[0.0, 0.2]	[1.8, 3.2]	[0.2, 0.6]	[0.0, 0.1]	[0.0, 0.1]	[0.0, 0.2]	[0.5, 3.2]
Account to acct transfer.....	[0.6, 1.0]	[0.5, 1.1]	[0.8, 1.4]	[0.6, 1.0]	[0.6, 1.2]	[1.0, 7.5]	[2.2, 11.3]	[2.9, 10.9]	[1.6, 5.6]	[1.5, 9.4]
Income deduction.....	[0.4, 0.8]	[0.3, 0.8]	[0.3, 0.7]	[0.2, 0.7]	[0.3, 1.0]	[0.3, 1.6]	[0.4, 2.2]	[0.1, 2.0]	[0.3, 3.4]	[0.3, 4.0]
Other**.....	[1.4, 2.1]	[1.8, 3.1]	[1.4, 2.4]	[0.9, 1.5]	[0.9, 1.7]	[1.8, 5.2]	[0.9, 4.4]	[0.8, 2.6]	[0.3, 1.8]	[0.4, 1.4]

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

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

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

Table 2—Confidence Intervals
Average Transaction Value of Payments by Type of Payment Instrument
 Average dollar value per transaction, October

	2015	2016	2017	2018	2019	2020
All payments	[61.4, 78.7]	[77.8, 92.8]	[74.4, 92.3]	[84.6, 100.2]	[95.3, 123.8]	[108.2, 144.7]
Paper instruments	[40.0, 68.7]	[56.1, 76.9]	[52.1, 71.0]	[56.6, 79.0]	[59.4, 102.6]	[95.3, 176.1]
Cash.....	[18.1, 26.5]	[19.4, 23.6]	[20.8, 26.0]	[18.5, 23.9]	[23.1, 30.2]	[28.2, 55.3]
Check.....	[139.5, 307.0]	[201.6, 296.1]	[189.1, 287.0]	[210.3, 321.7]	[242.0, 509.9]	[250.1, 533.2]
Money order.....	[70.5, 317.3]	[177.9, 563.9]	[52.0, 498.2]	[269.3, 623.2]	[75.9, 189.1]	[369.1, 860.7]
Payment cards	[45.5, 56.3]	[45.3, 51.0]	[47.3, 56.9]	[49.5, 57.6]	[54.0, 66.1]	[56.1, 71.5]
Debit.....	[38.2, 52.3]	[40.7, 47.6]	[41.6, 52.4]	[47.6, 57.6]	[47.3, 65.5]	[45.7, 59.8]
Credit or charge.....	[53.5, 70.6]	[51.5, 62.0]	[52.0, 69.5]	[49.2, 61.5]	[58.0, 74.4]	[62.0, 91.4]
Prepaid/Gift/EBT.....	[18.8, 49.3]	[21.3, 37.2]	[14.7, 34.9]	[19.2, 76.2]	[19.9, 61.5]	[31.6, 61.3]
Electronic payments	[198.8, 318.6]	[247.6, 348.1]	[226.7, 326.0]	[259.9, 346.8]	[313.4, 519.6]	[288.5, 411.1]
Bank account number payment.....	[165.0, 292.0]	[236.6, 369.0]	[213.3, 371.4]	[217.8, 303.3]	[259.5, 579.2]	[248.2, 426.8]
Online banking bill payment.....	[189.9, 371.9]	[222.7, 364.1]	[206.4, 304.9]	[271.8, 426.9]	[309.3, 515.7]	[285.4, 444.6]
Other	[54.7, 125.4]	[120.8, 270.1]	[111.8, 315.4]	[135.9, 346.2]	[167.7, 372.2]	[131.9, 361.5]
Mobile payment app†	[44.8, 224.6]	[33.2, 75.8]	[12.6, 40.9]	[5.8, 70.8]	[18.0, 123.9]	[34.3, 152.7]
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]	[183.0, 1,399.1]
Income deduction.....	[57.9, 191.9]	[56.9, 213.7]	[92.1, 272.9]	[63.2, 335.0]	[105.0, 770.9]	[111.2, 729.3]
Other*.....	[1.1, 47.8]	[92.4, 248.0]	[33.0, 145.8]	[39.7, 126.9]	[25.9, 154.8]	[46.6, 130.6]

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

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

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

Average number and value per consumer; average value per transaction, October 2020*, †

	Number (#)	Value (\$)	
		per consumer	per transaction
All purchases	[24.4, 27.9]	[1,339.1, 1,825.9]	[51.8, 69.3]
Paper instruments	[5.9, 7.5]	[252.6, 622.3]	[38.3, 92.8]
Cash.....	[5.2, 6.7]	[129.4, 216.3]	[22.5, 35.6]
Check.....	[0.5, 0.9]	[82.5, 442.3]	[134.0, 606.8]
Money order.....	[0.0, 0.0]	[-2.1, 6.5]	[-159.9, 710.9]
Payment cards	[16.2, 19.1]	[771.7, 957.6]	[44.7, 53.3]
Debit.....	[7.5, 9.6]	[303.6, 426.1]	[36.8, 48.8]
Credit or charge.....	[7.3, 9.5]	[399.4, 547.5]	[49.6, 62.7]
Prepaid/Gift/EBT.....	[0.5, 0.9]	[14.9, 37.8]	[27.1, 48.9]
Electronic payments	[0.3, 0.7]	[40.3, 158.8]	[101.8, 299.7]
Bank account number payment.....	[0.2, 0.6]	[27.8, 144.8]	[99.4, 362.5]
Online banking bill payment.....	[0.0, 0.2]	[3.5, 23.0]	[47.5, 169.2]
Other	[1.0, 1.6]	[82.3, 279.5]	[68.2, 205.1]
Mobile payment app††	[0.6, 1.1]	[3.4, 113.3]	[12.7, 131.8]
Account to acct transfer.....	[0.1, 0.2]	[7.4, 137.5]	[133.9, 1,076.4]
Income deduction.....	[0.0, 0.1]	[-20.8, 71.2]	[-235.0, 987.2]
Other‡.....	[0.2, 0.5]	[6.6, 43.2]	[23.6, 127.4]

* 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 2020*, †

	Number (#)	Value (\$)	
		per consumer	per transaction
All purchases	—	—	—
Paper instruments	[22.9, 28.1]	[18.9, 36.3]	—
Cash.....	[20.3, 25.3]	[8.0, 13.9]	—
Check.....	[1.8, 3.6]	[7.0, 26.1]	—
Money order.....	[0.0, 0.1]	[-0.1, 0.4]	—
Payment cards	[64.8, 70.2]	[46.6, 62.7]	—
Debit.....	[29.2, 36.1]	[18.5, 27.6]	—
Credit or charge.....	[28.9, 35.6]	[24.4, 35.4]	—
Prepaid/Gift/EBT.....	[1.9, 3.4]	[0.9, 2.4]	—
Electronic payments	[1.0, 2.8]	[2.6, 9.9]	—
Bank account number payment.....	[0.6, 2.2]	[1.8, 9.1]	—
Online banking bill payment.....	[0.2, 0.8]	[0.2, 1.5]	—
Other	[4.0, 6.2]	[5.8, 17.1]	—
Mobile payment app††	[2.2, 4.0]	[0.3, 7.1]	—
Account to acct transfer.....	[0.2, 0.7]	[0.6, 8.5]	—
Income deduction.....	[0.0, 0.5]	[-1.3, 4.4]	—
Other‡.....	[0.8, 1.7]	[0.4, 2.7]	—

* The term "purchases" includes person-to-person transactions and asset transfers.

† The numbers in Tables 3 and 4 do not add up exactly to the numbers in Table 1 due to a small number of missing values of the variable that classifies purchases and bills.

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

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

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Table 4—Confidence Intervals

Bill Payments by Type of Payment Instrument

Average number and value per consumer; average value per transaction, October 2020

	Number (#)	Value (\$)	
		per consumer	per transaction
All bill payments	[7.5, 9.3]	[2,220.8, 3,318.9]	[276.6, 383.0]
Paper instruments	[1.6, 2.6]	[493.2, 1,015.0]	[262.0, 458.3]
Cash.....	[0.3, 0.7]	[13.7, 179.9]	[55.6, 340.8]
Check.....	[1.1, 2.0]	[381.7, 873.5]	[279.2, 524.2]
Money order.....	[0.0, 0.1]	[-6.4, 65.7]	[451.1, 934.1]
Payment cards	[1.8, 2.5]	[260.2, 540.1]	[129.6, 244.3]
Debit.....	[0.9, 1.5]	[97.6, 201.0]	[93.6, 152.0]
Credit or charge.....	[0.6, 1.1]	[112.3, 373.9]	[145.3, 410.6]
Prepaid/Gift/EBT.....	[0.0, 0.1]	[-2.5, 18.0]	[30.1, 279.5]
Electronic payments	[3.1, 4.3]	[1,029.1, 1,723.9]	[303.8, 435.5]
Bank account number payment.....	[1.5, 2.4]	[439.6, 962.0]	[259.1, 456.7]
Online banking bill payment.....	[1.3, 2.2]	[451.1, 900.4]	[299.3, 466.1]
Other	[0.3, 0.6]	[49.5, 428.6]	[132.0, 953.8]
Mobile payment app†	[0.0, 0.1]	[-2.6, 46.1]	[135.2, 623.2]
Account to acct transfer.....	[0.1, 0.3]	[-18.3, 350.2]	[-57.2, 1,902.5]
Income deduction.....	[0.0, 0.2]	[0.7, 73.3]	[162.8, 658.6]
Other*.....	[0.0, 0.2]	[4.8, 23.8]	[66.7, 187.0]

Percentage share

All bill payments	—	—	—
Paper instruments	[20.2, 29.6]	[20.0, 34.4]	—
Cash.....	[3.3, 8.3]	[0.5, 6.5]	—
Check.....	[14.3, 22.9]	[15.7, 29.6]	—
Money order.....	[-0.1, 1.1]	[-0.2, 2.4]	—
Payment cards	[21.5, 29.4]	[9.4, 19.5]	—
Debit.....	[11.2, 17.7]	[3.4, 7.4]	—
Credit or charge.....	[7.5, 13.3]	[4.2, 13.4]	—
Prepaid/Gift/EBT.....	[0.0, 1.2]	[-0.1, 0.7]	—
Electronic payments	[39.3, 49.4]	[40.0, 59.4]	—
Bank account number payment.....	[18.9, 27.8]	[17.1, 33.5]	—
Online banking bill payment.....	[16.5, 25.5]	[16.9, 31.9]	—
Other	[3.8, 6.7]	[2.7, 14.6]	—
Mobile payment app†	[0.2, 1.2]	[-0.1, 1.7]	—
Account to acct transfer.....	[1.3, 3.0]	[0.0, 12.0]	—
Income deduction.....	[0.3, 1.9]	[0.0, 2.7]	—
Other*.....	[0.6, 2.1]	[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.

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Table 5—Confidence Intervals
Number and Dollar Value of Payments by Merchant Type
 Average number and value per consumer, October 2020

	Number per consumer	Dollar value per consumer
All payments	[32.6, 36.9]	[3,708.5, 5,078.4]
Grocery stores, convenience stores, pharmacies	[5.6, 6.9]	[266.0, 355.9]
Gas stations	[2.6, 3.5]	[60.8, 83.1]
Sit-down restaurants and bars	[1.3, 2.0]	[57.0, 98.1]
Fast food, coffee shops, cafeterias, food trucks	[4.1, 5.3]	[60.6, 84.5]
Stores, including online shopping	[5.0, 6.3]	[330.9, 528.0]
Services ¹	[0.8, 1.2]	[47.2, 206.4]
Arts, entertainment, recreation	[0.5, 0.9]	[15.2, 40.2]
Utilities ²	[1.2, 1.8]	[161.2, 281.9]
Communications ³	[1.6, 2.3]	[145.8, 241.3]
Rent	[0.2, 0.5]	[92.8, 286.2]
Financial ⁴	[2.9, 4.0]	[1,382.2, 2,608.8]
Medical ⁵	[0.4, 0.7]	[54.5, 162.9]
Education ⁶	[0.2, 0.4]	[7.5, 78.5]
Charitable or religious donations	[0.4, 0.9]	[22.1, 94.4]
A person ⁷	[1.2, 1.8]	[87.4, 235.7]
Other, or unspecified by respondent	[1.2, 1.9]	[162.5, 447.4]
Percentage share		
All payments	—	—
Grocery stores, convenience stores, pharmacies	[16.5, 19.5]	[5.6, 8.5]
Gas stations	[7.5, 9.9]	[1.3, 2.0]
Sit-down restaurants and bars	[3.9, 5.6]	[1.2, 2.3]
Fast food, coffee shops, cafeterias, food trucks	[12.0, 14.9]	[1.3, 2.0]
Stores, including online shopping	[14.7, 17.9]	[7.3, 12.3]
Services ¹	[2.2, 3.5]	[1.1, 4.7]
Arts, entertainment, recreation	[1.4, 2.5]	[0.3, 0.9]
Utilities ²	[3.4, 5.2]	[3.6, 6.5]
Communications ³	[4.6, 6.5]	[3.3, 5.6]
Rent	[0.7, 1.5]	[2.1, 6.5]
Financial ⁴	[8.4, 11.4]	[37.4, 53.4]
Medical ⁵	[1.1, 2.0]	[1.2, 3.7]
Education ⁶	[0.4, 1.1]	[0.2, 1.8]
Charitable or religious donations	[1.3, 2.6]	[0.5, 2.2]
A person ⁷	[3.6, 5.2]	[2.0, 5.4]
Other, or unspecified by respondent	[3.6, 5.4]	[3.8, 10.1]

¹ Hair dressers, auto repair, parking lots, laundry or dry cleaning, etc.

² Electricity, natural gas, water, sewer, trash, heating oil, etc.

³ Telephone, internet, cable or satellite tv, streaming services, movie theaters, etc.

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

⁵ Hospital, doctor, dentist, nursing homes, etc.

⁶ Schools, colleges, childcare centers, etc.

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

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Table 6—Confidence Intervals

Cash Holdings—On Person

Average dollar value per consumer, October

	2015	2016	2017	2018	2019	2020
All bills - Average	[43.8, 58.1]	[52.5, 61.9]	[53.0, 64.8]	[51.1, 63.9]	[53.0, 67.3]	[67.0, 85.6]
Conditional - Average*	[58.3, 97.7]	[70.8, 83.2]	[71.3, 86.6]	[71.8, 93.1]	[75.1, 94.4]	[94.3, 118.6]
\$1.....	[2.3, 2.8]	[2.5, 2.8]	[2.4, 2.8]	[2.2, 2.6]	[2.2, 2.5]	[2.2, 3.0]
\$2.....	[0.0, 0.1]	[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]	[3.3, 4.3]
\$10.....	[3.8, 5.3]	[4.8, 5.9]	[4.9, 6.1]	[4.7, 5.8]	[5.3, 6.9]	[4.3, 5.6]
\$20.....	[23.1, 31.3]	[25.7, 30.5]	[25.7, 32.7]	[24.0, 31.3]	[25.7, 31.4]	[32.4, 41.4]
\$50.....	[1.6, 4.0]	[3.1, 8.1]	[3.4, 5.8]	[3.0, 4.9]	[3.3, 5.8]	[5.1, 9.3]
\$100.....	[5.9, 14.8]	[9.2, 13.9]	[9.4, 16.6]	[9.7, 18.4]	[9.4, 20.1]	[15.2, 26.9]
Percentage shares by denomination						
All bills	—	—	—	—	—	—
\$1.....	[4.3, 5.8]	[4.2, 5.0]	[4.0, 4.8]	[3.7, 4.6]	[3.4, 4.4]	[2.8, 4.1]
\$2.....	[0.0, 0.2]	[0.1, 0.1]	[0.0, 0.1]	[0.0, 0.2]	[0.0, 0.2]	[0.0, 0.1]
\$5.....	[5.5, 7.5]	[6.3, 7.6]	[5.9, 7.6]	[6.3, 8.1]	[5.6, 7.2]	[4.2, 5.7]
\$10.....	[7.3, 10.7]	[8.3, 10.3]	[8.2, 10.4]	[7.9, 10.4]	[8.7, 11.6]	[5.4, 7.5]
\$20.....	[47.4, 59.4]	[45.5, 52.7]	[45.4, 53.8]	[43.3, 52.8]	[42.8, 52.2]	[43.8, 52.9]
\$50.....	[3.4, 7.7]	[5.9, 13.8]	[5.8, 9.7]	[5.3, 8.4]	[5.7, 9.5]	[7.1, 11.8]
\$100.....	[13.5, 27.3]	[16.8, 23.5]	[17.3, 26.9]	[18.7, 30.3]	[18.0, 31.0]	[22.3, 32.9]

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

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Table 7—Confidence Intervals
Cash Holdings—Cash Stored Elsewhere
 Average dollar value per consumer, October

	2015	2016	2017	2018	2019	2020
All bills - Average	[79.7, 201.9]	[138.3, 207.3]	[136.2, 261.1]	[89.2, 235.6]	[148.0, 380.2]	[233.4, 383.3]
Conditional - Average*	[246.09, 648.8]	[533.7, 781.1]	[318.6, 766.3]	[264.7, 954.1]	[558.9, 1350.0]	[696.9, 1,116.1]
\$1.....	[-0.7, 4.6]	[0.2, 7.2]	[1.2, 5.4]	[0.8, 3.6]	[1.3, 5.0]	[0.0, 11.6]
\$2.....	[0.0, 0.3]	[-0.4, 3.3]	[0.1, 1.2]	[0.1, 1.1]	[0.1, 0.4]	[0.2, 0.8]
\$5.....	[0.2, 8.0]	[1.8, 5.5]	[1.9, 3.5]	[1.5, 2.9]	[1.7, 2.6]	[2.2, 4.4]
\$10.....	[0.3, 9.1]	[2.9, 6.3]	[3.4, 7.8]	[1.9, 3.3]	[2.8, 5.0]	[3.1, 5.6]
\$20.....	[20.4, 63.3]	[22.6, 34.0]	[24.9, 40.6]	[16.5, 25.9]	[21.2, 32.1]	[43.8, 86.0]
\$50.....	[3.0, 19.7]	[12.1, 24.0]	[7.6, 17.4]	[5.4, 10.0]	[11.1, 24.1]	[13.2, 30.7]
\$100.....	[28.0, 125.6]	[83.8, 142.3]	[81.2, 201.1]	[53.3, 198.4]	[97.1, 323.6]	[144.4, 270.7]
Percentage shares by denomination						
All bills	—	—	—	—	—	—
\$1.....	[-0.5, 3.2]	[0.2, 4.0]	[0.5, 2.8]	[0.3, 2.4]	[0.3, 2.1]	[0.0, 3.8]
\$2.....	[0.0, 0.2]	[-0.2, 1.9]	[0.0, 0.6]	[0.0, 0.7]	[0.0, 0.2]	[0.1, 0.3]
\$5.....	[0.2, 5.6]	[1.1, 3.1]	[0.8, 1.9]	[0.6, 2.1]	[0.4, 1.2]	[0.7, 1.5]
\$10.....	[0.0, 6.6]	[1.7, 3.7]	[1.5, 4.2]	[0.8, 2.4]	[0.7, 2.2]	[1.0, 1.9]
\$20.....	[16.8, 42.7]	[13.0, 19.8]	[10.7, 22.2]	[6.8, 19.3]	[5.7, 14.5]	[15.0, 27.1]
\$50.....	[2.2, 13.9]	[7.2, 13.6]	[3.6, 9.0]	[2.4, 7.2]	[3.5, 9.9]	[4.5, 9.8]
\$100.....	[37.7, 71.4]	[58.3, 72.5]	[61.7, 80.4]	[67.0, 88.0]	[70.9, 88.4]	[59.8, 74.8]

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

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Table 8—Confidence Intervals

Income and Labor Force Status

Percentage of consumers*

	2015	2016	2017	2018	2019	2020
Household income						
Less than \$25,000.....	[19.5, 26.0]	[19.2, 23.3]	[17.5, 21.2]	[18.9, 24.9]	[19.8, 23.9]	[18.0, 21.9]
\$25,000–\$49,999.....	[20.0, 26.3]	[21.6, 25.9]	[21.4, 25.4]	[19.3, 25.2]	[15.8, 19.4]	[15.8, 19.3]
\$50,000–\$74,999.....	[16.7, 22.4]	[15.8, 19.3]	[16.8, 20.3]	[16.8, 22.6]	[15.9, 19.6]	[16.2, 19.7]
\$75,000–\$99,999.....	[9.9, 14.6]	[10.3, 13.3]	[11.2, 14.2]	[10.5, 15.2]	[11.1, 14.3]	[12.0, 15.3]
\$100,000–\$124,999.....	[7.0, 10.9]	[9.3, 12.5]	[9.3, 12.3]	[7.2, 11.5]	[8.8, 11.8]	[8.9, 11.9]
\$125,000–\$199,999.....	[7.9, 12.0]	[9.5, 12.6]	[10.1, 13.2]	[8.1, 12.6]	[11.1, 14.4]	[11.5, 14.7]
\$200,000–\$499,999.....	[1.7, 4.0]	[2.6, 4.4]	[2.6, 4.2]	[2.1, 4.4]	[3.8, 5.9]	[3.9, 5.8]
\$500,000 or more.....	[-0.1, 1.2]	[0.0, 0.4]	[0.0, 0.3]	[0.0, 0.6]	[1.4, 3.0]	[1.7, 3.2]
Respondent income						
Highest in household.....	[48.4, 55.7]	[48.4, 53.1]	[47.1, 52.5]	[48.5, 53.8]	[49.6, 54.8]	[47.0, 53.5]
About equal with highest.....	[10.2, 15.3]	[13.0, 16.4]	[12.3, 16.2]	[11.3, 14.9]	[11.0, 14.5]	[9.6, 13.6]
2nd highest.....	[21.0, 27.2]	[21.5, 25.4]	[23.0, 27.7]	[23.2, 27.7]	[22.4, 26.8]	[22.1, 27.6]
3rd highest or lower.....	[8.5, 13.7]	[9.5, 12.7]	[8.7, 12.4]	[8.5, 12.1]	[8.8, 12.1]	[10.9, 15.6]
Labor force status						
Currently working.....	[56.1, 63.3]	[57.4, 62.0]	[59.0, 64.2]	[57.0, 62.2]	[57.0, 62.0]	[54.1, 60.5]
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]	[0.0, 0.7]
Unemployed—on layoff†.....	[0.1, 1.5]	[0.3, 1.3]	[0.1, 1.0]	[0.1, 0.8]	[0.2, 1.2]	[1.4, 3.3]
Unemployed—looking.....	[3.8, 7.8]	[4.6, 6.8]	[3.5, 5.7]	[3.7, 6.1]	[3.1, 5.4]	[3.2, 6.0]
Retired.....	[12.2, 17.1]	[14.2, 17.5]	[13.4, 17.1]	[14.3, 18.0]	[14.2, 17.5]	[14.4, 18.9]
Disabled.....	[4.7, 8.7]	[5.4, 7.7]	[5.0, 7.4]	[5.3, 7.7]	[5.5, 7.8]	[3.9, 6.7]
Other.....	[3.2, 6.4]	[4.7, 6.9]	[4.7, 7.4]	[4.7, 7.4]	[4.7, 7.2]	[4.9, 8.1]
Selected multiple options.....	[5.3, 8.8]	[4.2, 6.2]	[4.5, 6.8]	[5.0, 7.5]	[5.3, 7.8]	[5.3, 8.5]

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

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

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Table 9—Confidence Intervals

Demographics and Homeownership

Percentage of consumers, except where noted*

	2015	2016	2017	2018	2019	2020
U.S. population age 18 or older (millions)†.....	—	—	—	—	—	—
Number of survey respondents.....	—	—	—	—	—	—
Gender						
Male.....	[41.7, 49.0]	[45.5, 50.4]	[44.0, 50.3]	[44.9, 49.9]	[44.9, 49.8]	[46.1, 50.9]
Female.....	[51.0, 58.3]	[49.6, 54.5]	[49.7, 56.0]	[50.1, 55.1]	[50.2, 55.1]	[49.1, 53.9]
Age						
18–24.....	[3.9, 8.1]	[4.1, 6.6]	[4.0, 6.3]	[3.6, 6.1]	[4.1, 6.8]	[4.8, 7.6]
25–34.....	[18.1, 24.5]	[21.0, 25.6]	[21.9, 26.3]	[22.1, 26.9]	[22.0, 26.8]	[21.9, 26.5]
35–44.....	[14.8, 19.8]	[15.1, 18.6]	[15.1, 18.3]	[14.5, 17.9]	[14.5, 17.9]	[14.1, 17.2]
45–54.....	[17.5, 23.2]	[15.8, 19.3]	[15.4, 18.7]	[14.9, 18.4]	[15.1, 18.5]	[14.9, 18.2]
55–64.....	[15.6, 20.9]	[15.6, 18.8]	[15.4, 18.5]	[15.0, 18.2]	[15.2, 18.3]	[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]	[18.9, 22.4]
Race						
White.....	[73.0, 79.5]	[72.1, 76.9]	[72.4, 77.5]	[71.6, 76.7]	[71.1, 76.0]	[69.1, 75.3]
Black.....	[10.5, 16.1]	[10.9, 14.7]	[11.3, 15.3]	[10.6, 14.5]	[12.4, 16.5]	[11.2, 15.9]
Asian.....	[2.9, 6.3]	[2.2, 4.3]	[2.6, 4.9]	[2.7, 5.0]	[2.2, 4.3]	[3.2, 6.3]
Other.....	[4.6, 7.1]	[7.8, 11.1]	[6.4, 9.6]	[7.7, 11.2]	[7.1, 10.4]	[7.5, 11.5]
Ethnicity						
Hispanic or Latino.....	[9.3, 15.1]	[10.3, 14.2]	[9.8, 13.9]	[10.4, 14.4]	[9.8, 13.6]	[9.0, 13.5]
Education						
No high school diploma.....	[5.7, 10.8]	[5.7, 8.7]	[5.9, 8.6]	[6.1, 9.1]	[6.5, 9.5]	[5.7, 8.4]
High school.....	[24.3, 31.9]	[30.2, 35.3]	[30.2, 34.9]	[29.6, 34.6]	[29.3, 34.2]	[28.8, 33.5]
Some college.....	[17.3, 22.5]	[16.2, 19.6]	[16.6, 19.8]	[15.4, 18.8]	[15.5, 18.8]	[15.8, 19.1]
College—bachelor's degree.....	[26.3, 32.1]	[26.0, 30.0]	[26.2, 30.0]	[26.7, 30.9]	[26.6, 30.7]	[27.3, 31.4]
Post-graduate study.....	[12.3, 16.7]	[12.6, 15.7]	[12.4, 15.4]	[12.8, 16.0]	[12.9, 16.1]	[13.4, 16.5]
Homeownership rate	[59.2, 66.5]	[64.5, 69.4]	[63.3, 67.9]	[61.2, 66.1]	[59.3, 64.2]	[60.1, 64.8]

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

† Source: Bureau of Labor Statistics data series LNU00076975, (Unadj) Population Level - 18 years and over.