Daily consumer spending tracker

- On June 07, our tracker of Chase consumer card spending rose from -17.9% to -16.6%.
- The tracker rose 2.6%-pt over the prior week, and it is 24.9%-pt above its low of -41.5% on March 31.

The data in this report are based on transactions sourced from select Chase credit and debit cards. All cards included in the data were used for at least one transaction in each of 18 consecutive months, resulting in a panel of more than 30 million US cardholders. The data may differ from total US consumer spending for many reasons, including differences between cash and card spending patterns, geographic and demographic differences between Chase customers and the overall US population, and other factors. In this report, Millennial and Gen Z cardholders are defined as those with birth years in 1981 or later, Gen X as birth years from 1965 to 1980, and Baby Boomers as birth years in 1964 or earlier. Card-not-present transactions are those where the card information was not transmitted from the card itself at the time of the transaction and is thus a proxy for online, telephone or mail-order spending. States are identified using the address of the cardholder.

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We make this report available to the public every business day, Tuesday through Friday, at www.jpmorgan.com/global/research. Published: June 11, 2020.
Chase consumer credit and debit card spending details

Chase consumer card spending by category

Source: J. P. Morgan. % change over-year-ago in 7-day average.

Chase consumer card spending by generation

Source: J. P. Morgan. % of 7-day average of nonrecurring categories.

Chase consumer card spending by card presence

Source: J. P. Morgan. % of 7-day average of nonrecurring categories.
Chase consumer credit and debit card spending by state

Chase consumer card spending by state

- New York (-18.0%)
- Florida (-11.3%)
- Texas (-8.8%)
- Illinois (-12.3%)
- California (-18.8%)
- Georgia (-8.1%)

Source: J. P. Morgan. %oya of 7-day average of nonrecurring categories.

Chase consumer card spending by stay home order status

- Never had order (-12.7%)
- Order still in place on 5/19 (-15.5%)
- Order lifted by 5/18 (-9.1%)

Source: J. P. Morgan. %oya of 7-day average of nonrecurring categories.

Chase consumer card spending by state and generation

- New York Millennials/Gen Z (-17.2%)
- Texas Millennials/Gen Z (-1.1%)
- New York Boomers (-21.1%)
- Texas Boomers (-15.2%)

Source: J. P. Morgan. %oya of 7-day average of nonrecurring categories.

Chase consumer card spending by state and card presence

- New York Card Present (-36.6%)
- New York Card Not Present (15.4%)
- Texas Card Present (-19.0%)
- Texas Card Not Present (12.5%)

Source: J. P. Morgan. %oya of 7-day average of nonrecurring categories.
Share of total consumer credit and debit card spending with card present

Source: J.P. Morgan. % of total spend in nonrecurring categories with card present, 7-day average.

Source: J.P. Morgan. % of total spend in nonrecurring categories with card present, 7-day average.
Chase consumer card spending tracker: Alternate versions

Source: J.P. Morgan. Total spending in nonrecurring categories. Orange dots are Sundays.

Source: BEA, J.P. Morgan.
Disclosures

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Source: Unless otherwise noted, Internal Chase Data or Select Chase Credit and Debit Card Transaction Data.

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