

Do People Still Use Checks? Yes and Here's Why

Despite bold predictions that checks would disappear in the age of digital wallets and instant transfers, they're still here – and making an impact where it counts. Far from being a relic of the past, checks have evolved from a tool for everyday spending to one relied upon for larger, more critical transactions – moving trillions of dollars each year. Their usage may be down, but their value and relevance are anything but.

Let's take a closer look at what's keeping checks relevant, who's still using them and what the numbers really show.

Why Checks Haven't Disappeared in the Digital Age

Even in a world dominated by digital payments, checks continue to hold their ground. Here's why they remain relevant for many people and businesses:

- **Accessibility:** Checks don't need Wi-Fi, apps or fancy devices. They're a simple, reliable payment method that works for anyone with a bank account. Whether paying rent or a contractor, checks provide a straightforward way to transact, especially in situations where digital tools aren't practical.
- **Sense of Security:** Checks provide a physical paper trail, giving people peace of mind and control over their finances. Unlike cash, a lost or stolen check can be canceled. While fraud risks exist, the tangible nature of checks still feels more secure to many compared to purely digital options.
- **Proven Reliability:** Checks have been around for generations, earning trust as a reliable payment method. Small businesses, landlords and even government systems still rely on them. This familiarity and long-standing use make checks the preferred option for payments that matter, even in today's digital-first world.
- **Preferred for Big Transactions:** For large payments, checks are still the go-to. According to the Federal Reserve Bank of Atlanta's "[Diary of Consumer Payment Choice](#)," consumers are more likely to use checks for higher-dollar-value payments such as utilities, rent, charitable donations, government taxes and fees and building contractors.

Vericast Insights: Checks By Choice

Checks remain a trusted payment method, even in today's digital-first world. The Vericast Paper Check Usage and Sentiment Survey (May 2025) found that over half (53%) of respondents reported choosing to use a check despite having digital alternatives. Their top reasons include recipient preference (33%), recordkeeping (28%), trust and security (29%) and avoiding fees (24%). For financial institutions, this is a reminder that innovation must be balanced with continuity, ensuring checks remain a practical and accessible option for those who rely on them.

Who's Still Using Checks – and Why?

You might think millennials – often seen as glued to their phones and all things digital – would have left checks in the dust. But the reality is surprising. While younger consumers are increasingly adopting mobile payment methods, [checks remain a practical choice](#) for specific situations where they're still the best fit.

It turns out millennials aren't tied to just one way of paying. They're all about using the right tool for the job. Sure, they love mobile apps for splitting dinner bills and credit cards for online shopping, but checks? They're still the go-to for certain situations. Here's why:

- **Big Life Moments:** As older millennials (sometimes called "Xennials") settle into homeownership and parenthood, they're writing checks for things like paying contractors, lawn services or even summer camps. These are the kinds of payments where checks are still preferred – or sometimes the only option.
- **Freelance Life:** With so many millennials diving into self-employment and side hustles, checks are still a big deal. Believe it or not, [26% of business-to-business \(B2B\) payments](#) are made by check. Whether it's paying a landlord or getting paid by a client, checks are a reliable way to handle business.
- **Simple and Secure:** Let's face it – sometimes digital payments just don't cut it. Not everyone has the same app and transaction fees can add up. Checks offer a straightforward, secure way to pay, especially for high-value transactions like paying a nanny or donating to a charity.
- **Personal Touch:** From writing checks for weddings to birthday gifts, somehow sending a "Birthday Venmo" just isn't as special; checks still float much of the small business ecosystem of day-to-day family life.

For millennials, convenience, accessibility and flexibility are key drivers in how they choose to pay. This generation's payment habits reflect their broader financial behaviors, as they balance digital tools with traditional methods like checks to meet their needs. Understanding these preferences is essential for [financial institutions looking to stay relevant](#).

At the end of the day, millennials aren't ditching checks – they're just using them when it makes sense. Whether it's for a big milestone payment or a business deal, checks still have a role to play. And as long as small businesses and landlords keep accepting them, millennials will keep writing them.

Do People Still Write Checks?

While their use has evolved, checks still play a significant role in how money moves today – especially for high-value payments. The Federal Reserve Payments Study, the most comprehensive analysis of U.S. payment trends, offers valuable insights into their enduring relevance. Here's what the numbers tell us about their staying power.

12 Billion Checks Written in 2021

It may seem Americans wrote [12 billion checks in 2021](#). While this marks a decline from the 1990s peak of 50 billion, it's clear that checks remain essential for payments where trust, traceability and a physical record matter, such as rent, donations and contractor invoices.

So Who's Writing All These Checks?

According to the Federal Reserve Payment Study, businesses are now leading the way, writing 5.7 billion checks compared to 5.2 billion from consumers. Even more striking, businesses account for 76% of the total value of check payments, with an average check size of \$3,601 – nearly three times the \$1,249 average for consumer checks. While check use continues to decline, businesses are driving the big-dollar payments that keep checks relevant.

\$27.5 Trillion in Value

Even as check usage declines, their value remains staggering – checks moved an impressive [\\$27.5 trillion in 2021](#), 21% of all noncash payment value. This makes checks the second-most valuable payment method, surpassed only by ACH transfers.

Three Times the Value of Cards

In 2021, checks moved nearly [three times the value of card transactions](#). While cards dominate low-dollar, day-to-day spending, checks are the trusted choice for essential, high-value transactions.

Rising Average Value

The average value of a check payment rose substantially, [climbing 27% from \\$1,908 in 2018 to \\$2,430 in 2021](#). This trend underscores the continued relevance of checks in an increasingly digital payments landscape.

How Vericast Helps Financial Institutions Stay in Sync With Modern Payment Trends

Checks still play a critical role in today's payment landscape, moving trillions of dollars annually. [Vericast Check Solutions](#) transforms the way financial institutions approach check programs, helping them capture more value while meeting the needs of today's customers.

With a seamless, digital-first approach, Vericast simplifies the check ordering process for both customers and branches, improving operational efficiency and increasing check order capture across channels. Vericast Checking Engine goes further, leveraging advanced data intelligence to help financial institutions [target high-opportunity markets](#), optimize their marketing spend and attract new customers at a lower cost per acquisition.

By modernizing the check experience and integrating it into a broader acquisition strategy, Vericast empowers financial institutions to ensure checks remain a profitable part of their business.

Don't leave revenue on the table. Partner with Vericast to modernize your check programs, stay on top of payment trends, unlock new revenue and turn checks into a strategic growth engine for your business.

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