

Swipe Fees Paid by State and per Person

Assumptions:

- Credit card processing fee is 2.5%, debit fee is 1% [\[1\]](#)
- Percentage of in-person cash payments is 17%, debit 40% and credit 38% [\[2\]](#).
- Percentage of retail sales that are e-commerce is 19.5% & assume those are all credit card [\[3\]](#).
- Population numbers from census.gov [\[4\]](#).
- Capital one retail statistics from 2024 [\[5\]](#).

In order of the Highest Swipe fee per person to the lowest:

State	Total Swipe Fees in 2024	Swipe Fees per Person
SD	\$633 M	\$676.78
DC	\$285 M	\$410.79
NH	\$480 M	\$339.24
USA	\$118.4 B	\$338.98
CO	\$2.0 B	\$325.45
ME	\$450 M	\$318.22
NJ	\$3.0 B	\$309.30
UT	\$1.1 B	\$309.16
MA	\$2.2 B	\$307.63
MT	\$348 M	\$303.93
CT	\$1.1 B	\$302.60
FL	\$7.1 B	\$301.13
OR	\$1.3 B	\$300.96
VT	\$194 M	\$300.36
CA	\$11.8 B	\$299.41
PA	\$3.9 B	\$295.82
NC	\$3.3 B	\$293.68
IL	\$3.7 B	\$293.58
NV	\$963 M	\$293.54
WY	\$172 M	\$291.45
VA	\$2.6 B	\$291.45
AK	\$214 M	\$290.39
WA	\$2.3 B	\$288.44
DE	\$304 M	\$286.65
TX	\$9.1 B	\$286.55
WI	\$1.7 B	\$286.50
GA	\$3.2 B	\$286.50
AZ	\$2.2 B	\$286.40
NY	\$5.7 B	\$285.06

ND	\$227 M	\$283.59
MO	\$1.8 B	\$281.68
MN	\$1.6 B	\$281.08
NE	\$564 M	\$279.28
MD	\$1.7 B	\$279.15
SC	\$1.5 B	\$277.25
HI	\$395 M	\$275.78
IA	\$886 M	\$273.69
IN	\$1.9 B	\$273.61
OH	\$3.2 B	\$273.03
MI	\$2.7 B	\$270.46
LA	\$1.2 B	\$267.93
TN	\$2.0 B	\$266.86
AL	\$1.4 B	\$264.95
KY	\$1.2 B	\$264.83
KS	\$779 M	\$261.74
RI	\$291 M	\$261.31
ID	\$524 M	\$258.27
WV	\$446 M	\$252.25
OK	\$1.0 B	\$250.84
NM	\$531 M	\$249.60
AR	\$776 M	\$249.17
MS	\$735 M	\$248.86

The average US household has 2.5 people.