

US Credit Card Use Is on the Rise, While Debit Dips During the Pandemic

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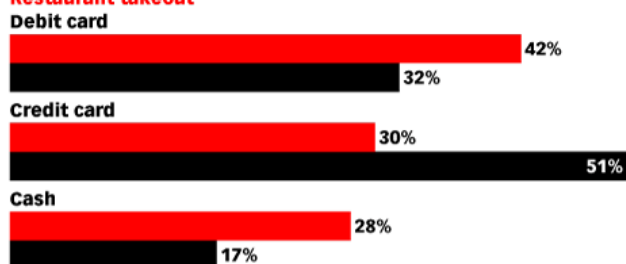
Ali Phaneuf

As social distancing practices continue in the US, consumers are increasingly using their credit cards for restaurants and groceries.

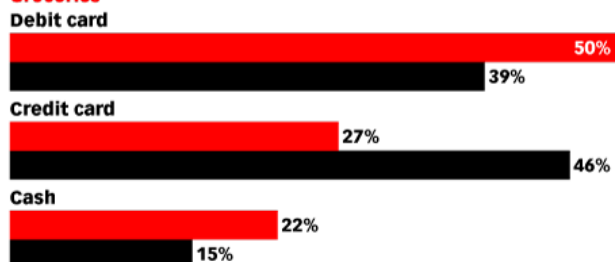
Coronavirus Impact: Payment Methods Used by US Adults to Purchase Groceries or Restaurant Takeout, Dec 2019 vs. April 2020*

% of respondents

Restaurant takeout



Groceries



■ Dec 2019 ■ April 2020*

Note: ages 18+; numbers may not add up to 100% due to rounding;
*in-store grocery purchases and restaurant takeout purchases only
Source: Bankrate survey conducted by YouGov, May 14, 2020

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In Bankrate polling conducted by YouGov, 51% of respondents said they used a credit card for restaurant takeout in April, vs. 30% who said the same in December 2019. In terms of buying groceries, 46% said they used a credit card in April, 19 percentage points more than December.

Meanwhile, debit card use dipped over the same period, which could be a sign that some consumers are relying on credit cards as unemployment rates rise.

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