


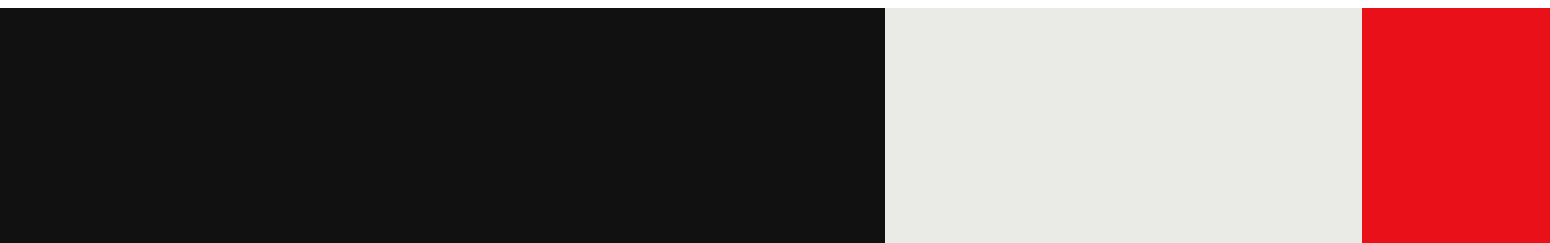
US in-store card users will be more than 90% of population by 2023

Article



The forecast: US in-store payment card users will represent **91.0%** of the population by 2023, with **68.6%** being debit card users, **60.2%** being credit card users, and **17.1%** being prepaid card users.

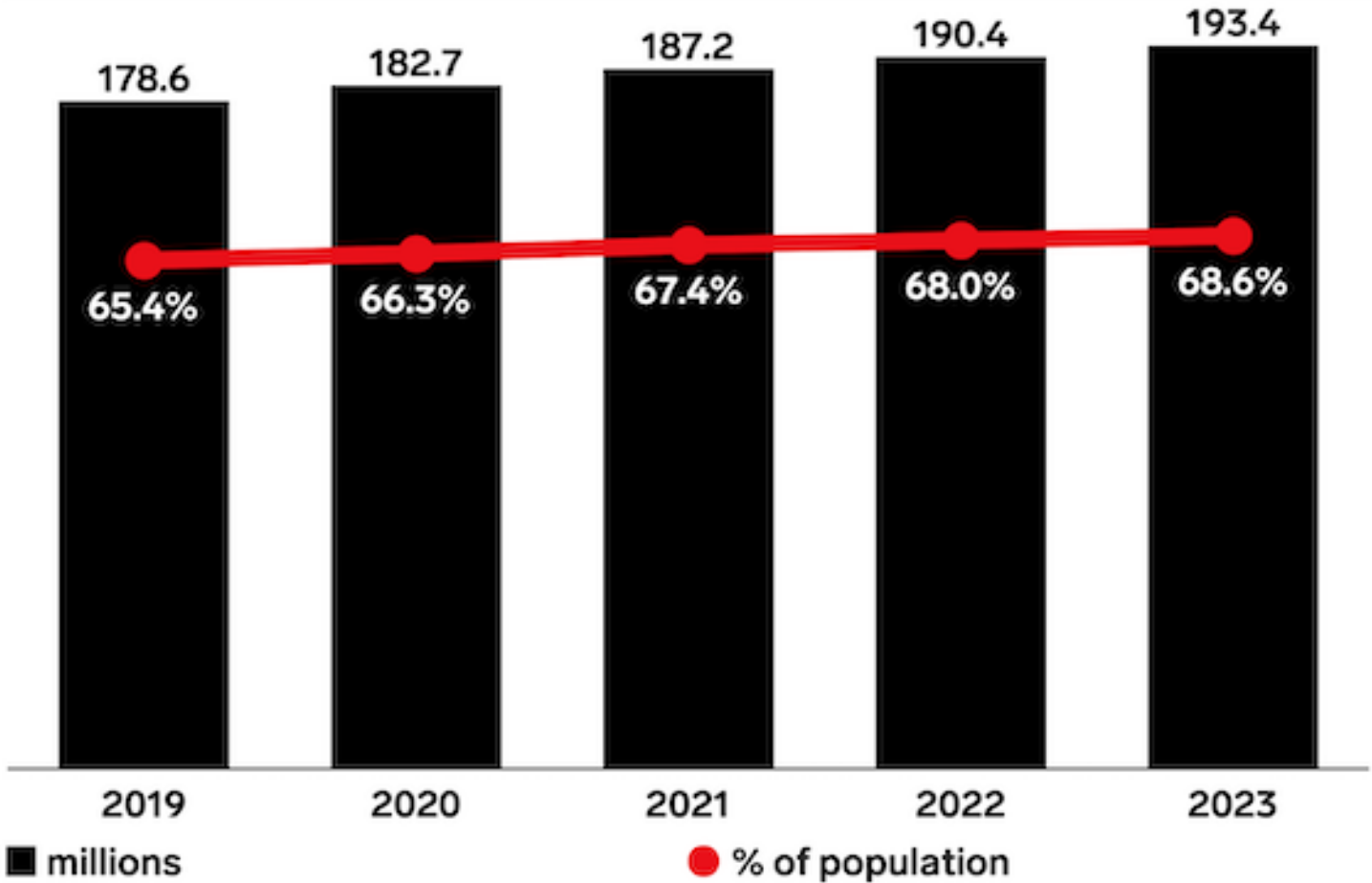
In-store cash users' share of the population fell sharply between 2019 and 2020, from **80.4%** to **76.4%**. This decline will continue, though at a smaller rate, with **76.0%** of the population



using cash by 2023.

US in-store debit card users, 2019-2023

millions, % of the population



Note: ages 14+; consumers who make an in-store purchase at least once per month using a debit card; excludes prepaid card users; includes purchases at retail stores and food services and drinking places; excludes proximity mobile payment transactions
Source: eMarketer, November 2021

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InsiderIntelligence.com

Beyond the chart:

- There will be **193.4 million** debit card users by 2023, outpacing credit card's **169.8 million** users in the same time period.

- The number of cash and check users will decline to **214.4 million** in 2023 from **219.6 million** in 2019.
- Prepaid card users will increase to **48.2 million** by 2023, up from **42.9 million** in 2019, with the highest growth rate among card users at **14.3%** between 2019 and 2020.