Many Families Rely on Credit and Savings to Afford Groceries

Findings from the 2025 Well-Being and Basic Needs Survey

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Groceries are one of the largest household budget items for families. Over the past five years, food costs have increased substantially, with a cumulative increase of about 32 percent.[1] This means that families today face persistently higher prices when they go to the grocery store, and food affordability remains a key concern for many.

When families are unable to pay for groceries and other necessities from their regular income, they use various strategies to bridge the gap, including reducing grocery spending, drawing down savings, and turning to credit (Martinchek and Gonzalez 2024).[2] Using December 2025 data from the Urban Institute's Well-Being and Basic Needs Survey (WBNS), we explore families' financial strategies for meeting their day-to-day food needs. Specifically, we examine how many working-age adults (ages 18 to 64)

- use credit cards to purchase groceries and whether they experience repayment challenges when doing so;
- rely on Buy Now, Pay Later (BNPL) options to purchase groceries and whether they miss payments;
- draw down savings not intended for daily expenses to pay for groceries; and
- use cash from payday loans to meet their food needs.

Each of these strategies can impact families' short- and long-term financial stability and resilience in different ways (box 1). We examine their use among all working-age adults across income levels and reported experiences of food affordability. This analysis builds on an earlier study by Martinchek and Gonzalez (2024). (See the "About the Survey" section for more information about the WBNS.)

Key Findings

- More than 1 in 3 (34.9 percent) working-age adults (ages 18 to 64) paid for groceries with a credit card and always paid their balance in full in 2025; another 1 in 5 (19.6 percent) paid less than the full balance but always made the minimum payment; and nearly 1 in 10 (8.7 percent) did not always make the minimum payment. This means that over 1 in 4 working-age adults used credit cards to purchase food for their families and experienced repayment challenges.
- Nearly 1 in 10 working-age adults used Buy Now, Pay Later (BNPL) options to pay for groceries; among them, 1 in 3 (34.8 percent) missed a BNPL payment in 2025.
- About 19.6 percent of working-age adults paid for groceries using savings that were not intended for daily expenses in 2025, and 5.2 percent used cash from a recent payday loan.
- More working-age adults reported using a credit card to pay for groceries and not always making the minimum payment in 2025 than in 2023 (an increase of 1.6 percentage points, from 7.1 percent in 2023 to 8.7 percent in 2025).

Our findings show that, in 2025, many families used savings not intended for daily expenses or credit cards, BNPL options, and payday loans to pay for groceries. There is also evidence of growing financial stress since 2023, with more working-age adults experiencing repayment challenges when using credit cards to purchase food for their families. In 2025, families with low and moderate incomes and those who said their grocery costs increased a lot in the past year were more likely to report using one or more of these strategies. Although access to credit and savings can provide a lifeline and help smooth household spending, relying too much on these strategies may lead to financial instability if families have a hard time paying off debt or rebuilding their savings (box 1).

BOX 1

How Do Different Forms of Credit Impact Families' Financial Well-Being?

In this box, we provide definitions for multiple types of credit households can use to purchase food for their families and describe how they may shape households' financial well-being.

Mainstream Credit

What is mainstream credit? "Mainstream credit encompasses loans and financial services offered by commercial banks, savings and loan associations, credit unions, and credit card providers. Examples of such financial services and products offered by mainstream lenders include installment loans and credit cards."[a] Mainstream credit tends to be offered at comparatively lower interest rates than alternative financial services, such as payday loans. In this brief, we focus on use of credit cards specifically. Typically, access to a credit card requires a credit check, and borrowers with prime credit scores are more likely to receive lower interest rates and have their applications approved.

How does mainstream credit affect families' financial well-being? While some families use credit cards to pay for expenses and then pay off their balances in full each billing cycle, others may carry a balance. Carrying (or revolving) a credit card balance can be an early indicator of financial distress; families who struggle to pay off accumulated debt may be less able to meet basic needs in the future because of the interest accruing on their balances. Families can incur even greater costs if they carry a credit card balance without making the minimum payment due to associated financial penalties, such as late fees and penalty interest rates, which can increase their debt burden. If families continue not to make minimum payments, the accrued debt could be challenging to pay off and could damage their long-term creditworthiness.

Buy Now, Pay Later (BNPL) Options

What are BNPL options? "'BNPL is a form of credit that allows a consumer to split a retail transaction into smaller, interest-free installments and repay over time. The typical BNPL structure divides a $50 to $1,000 purchase into four equal installments, with the first installment paid as a down payment due at checkout and the next three due in two-week intervals over six weeks. When a borrower does not make these payments, many BNPL lenders charge late fees [or interest], often around $7 per missed payment on an average loan size of $135.' Examples of BNPL lenders and services include Affirm, Afterpay, and Klarna. BNPL often requires credit approval, which can be provided quickly to applicants."[b]

How do BNPL options affect families' financial well-being? "Research suggests that BNPL products can have financial benefits—no interest or late fees for some transactions—and logistical benefits, in that they are 'ubiquitous, easy to access, [and have a] simple repayment structure.' However, these products have the potential to undermine [families'] financial stability, as loan terms are not always clear and [families] can overextend their credit and experience challenges repaying both their BNPL payments and non-BNPL financial obligations."[c]

Payday Loans

What are payday loans? Payday "loans are typically offered by lenders that are not traditional banks and credit unions and are typically structured as [a single-payment] loan, where 'consumers repay the borrowed amount in planned chunks, often with interest.' These [loans] often do not require a credit check and can be processed on a faster timeline, allowing borrowers to quickly access funds. However, [they are] offered at high APRs [annual percentage rates] with short repayment periods, which can make them an expensive option."[d]

How do payday loans affect families' financial well-being? A study "conducted by the Consumer Financial Protection Bureau suggests that payday loans can support [families] in specific, discrete circumstances to address unexpected financial emergencies but finds that intensive use likely undermines [families'] financial well-being."[e]

[a] Kassandra Martinchek and Noah Johnson, *How Do State-Level Policies on Alternative Financial Service Loan APRs Shape Consumer Credit Health? Assessing the Effect of the Illinois Predatory Loan Prevention Act on Individuals' Credit Health* (Urban Institute, 2023), 2, https://www.urban.org/research/publication/how-do-state-level-policies-alternative-financial-service-loan-aprs.
[b] Kassandra Martinchek and Dulce Gonzalez, "How Many Families Take on Debt to Pay for Groceries? Families' Use of Credit Cards, Payday Loans, and Buy Now, Pay Later in 2023" (Urban Institute, 2024), 5, https://www.urban.org/research/publication/how-many-families-take-debt-pay-groceries.
[c] Martinchek and Gonzalez, "How Many Families Take on Debt to Pay for Groceries?," 5.
[d] Martinchek and Gonzalez, "How Many Families Take on Debt to Pay for Groceries?," 4.
[e] Martinchek and Gonzalez, "How Many Families Take on Debt to Pay for Groceries?," 4–5.

Families Managed Grocery Costs Using Credit Cards, BNPL, Payday Loans, and Savings Not Intended to Cover Daily Expenses in 2025

Using Credit Cards and Paying Interest or Fees

Credit cards are among the most common ways to pay for groceries, accounting for over one-third of all grocery transactions.[3] In 2025, nearly two-thirds (63.2 percent) of working-age adults reported paying for groceries with a credit card (figure 1), but many of them experienced repayment challenges (figure 2). More than 1 in 3 (34.9 percent) working-age adults used credit cards to buy groceries and always paid their balance in full. However, 1 in 5 (19.6 percent) did not always pay the full balance (potentially incurring interest on the balance owed), although they reported always making the minimum payment. Nearly 1 in 10 (8.7 percent) did not always make the minimum payment, and likely incurred late fees and penalty interest rates.

Using Buy Now, Pay Later Options

In 2025, about 1 in 10 (8.9 percent) working-age adults used BNPL to pay for groceries (figure 1). More than a third (34.8 percent) of them, or 3.1 percent overall, reported having missed at least one payment (figure 2).

Tapping Savings Not Intended for Daily Expenses

In December 2025, 1 in 5 (19.6 percent) working-age adults reported that their families paid for groceries using savings that were not intended for daily expenses at least once in the past 12 months.

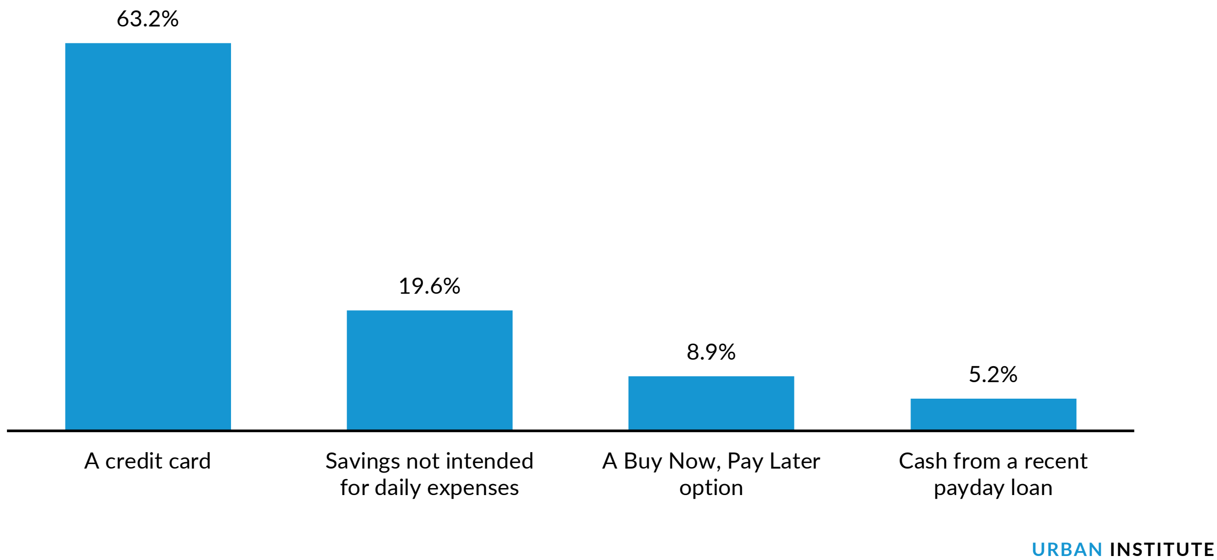
Drawing on Cash from Payday Loans

In 2025, nearly 1 in 20 (5.2 percent) working-age adults used cash from a payday loan to purchase groceries.

FIGURE 1

Working-Age Adults Used Multiple Payment Strategies to Purchase Groceries in 2025

Share of adults ages 18 to 64 whose families used selected types of credit or savings to buy groceries in the past 12 months, December 2025



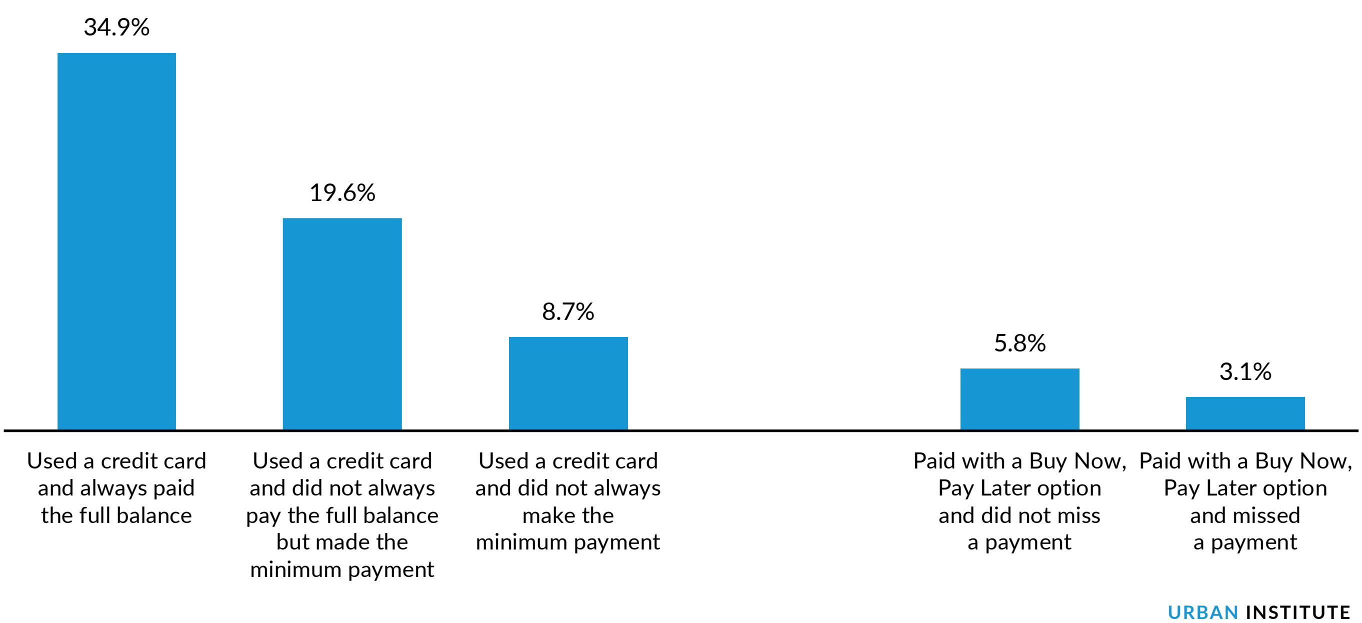
Source: Well-Being and Basic Needs Survey, December 2025.

Notes: Estimates in this chart are not mutually exclusive; adults could report using more than one method to pay for groceries.

FIGURE 2

More than 1 in 4 Working-Age Adults Used Credit Cards to Purchase Groceries and Experienced Repayment Challenges in 2025

Share of adults ages 18 to 64 whose families used credit cards or Buy Now, Pay Later options to buy groceries and experienced repayment challenges in the past 12 months, December 2025



Source: Well-Being and Basic Needs Survey, December 2025.

Notes: Repayment challenges occur when adults use credit to purchase groceries and do not pay the balance in full and on time.

Repayment Challenges Increased Among Adults Using Credit Cards to Buy Groceries Between 2023 and 2025

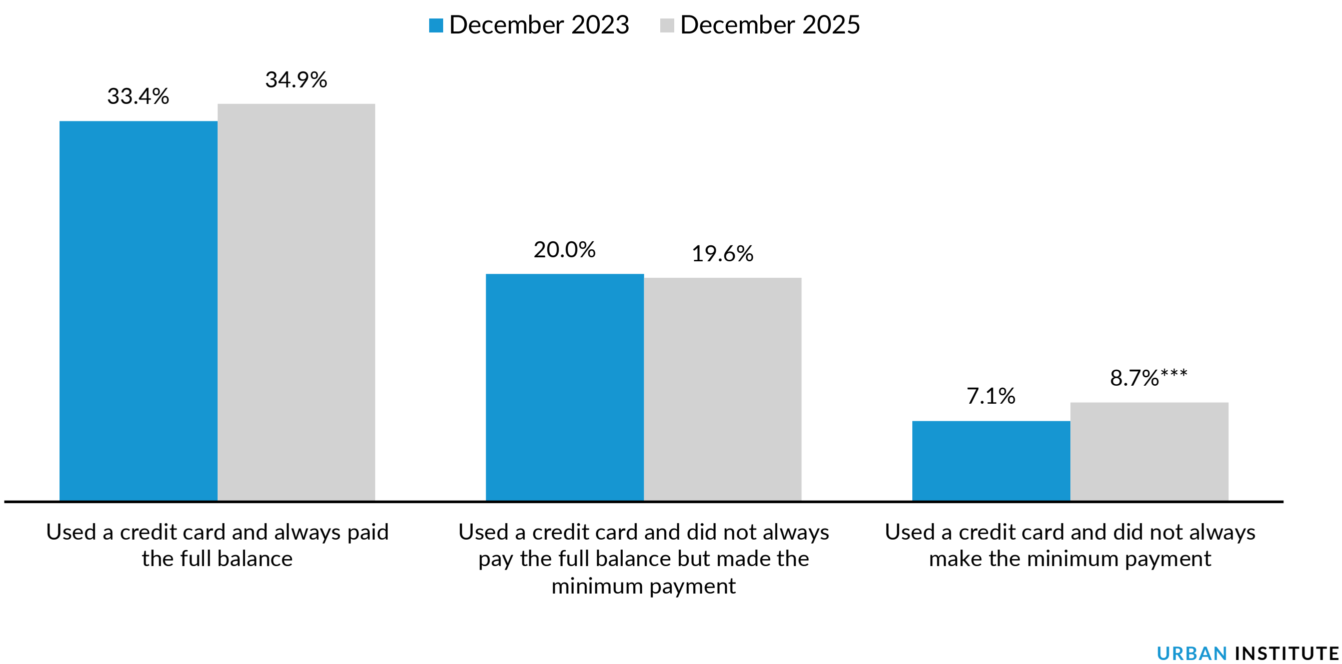
In 2025, 8.7 percent of working-age adults used credit cards to pay for groceries and did not make the minimum payment. This is a 1.6 percentage point increase from 2023 (7.1 percent), potentially signaling deepening financial distress among families over the two-year period (figure 3) (box 2).

The share of moderate-income working-age adults (i.e., those with family incomes between 200 and 400 percent of the federal poverty level [FPL]) who paid for groceries with a credit card and did not make the minimum payment also increased, from 9.3 percent in 2023 to 12.3 percent in 2025 (data not shown).

FIGURE 3

More Working-Age Adults Experienced Repayment Challenges When Purchasing Groceries with a Credit Card in 2025 than in 2023

Share of adults ages 18 to 64 whose families used credit cards to buy groceries and experienced repayment challenges in the past 12 months, December 2023 and December 2025



Source: Well-Being and Basic Needs Survey, December 2025.

Notes: Repayment challenges occur when adults use credit to purchase groceries and do not pay the balance in full and on time.

*/**/*** Estimate differs significantly from 2023 at the 0.10/0.05/0.01 level, using two-tailed tests.

BOX 2

How Did Overall Credit Card Repayment Challenges Change Between 2023 and 2025?

To understand the changes in credit card repayment challenges for working-age adults who use credit cards to purchase groceries, we examined trends in overall credit card repayment challenges between 2023 and 2025—that is, for all credit card purchases, not just grocery purchases.

We find that the share of working-age adults who did not make the minimum payment on a credit card increased from 9.7 percent in 2023 to 11.6 percent in 2025 (data not shown). Repayment difficulties for working-age adults with low or moderate incomes also increased, from 14.3 to 17.1 percent among those with incomes below 200 percent of the federal poverty level (FPL) and from 13.2 to 15.6 percent among those with incomes between 200 and 400 percent FPL (data not shown). Both increases were statistically significant at the 0.10 level.

Repayment Challenges Were Most Common Among Adults with Low and Moderate Incomes in 2025

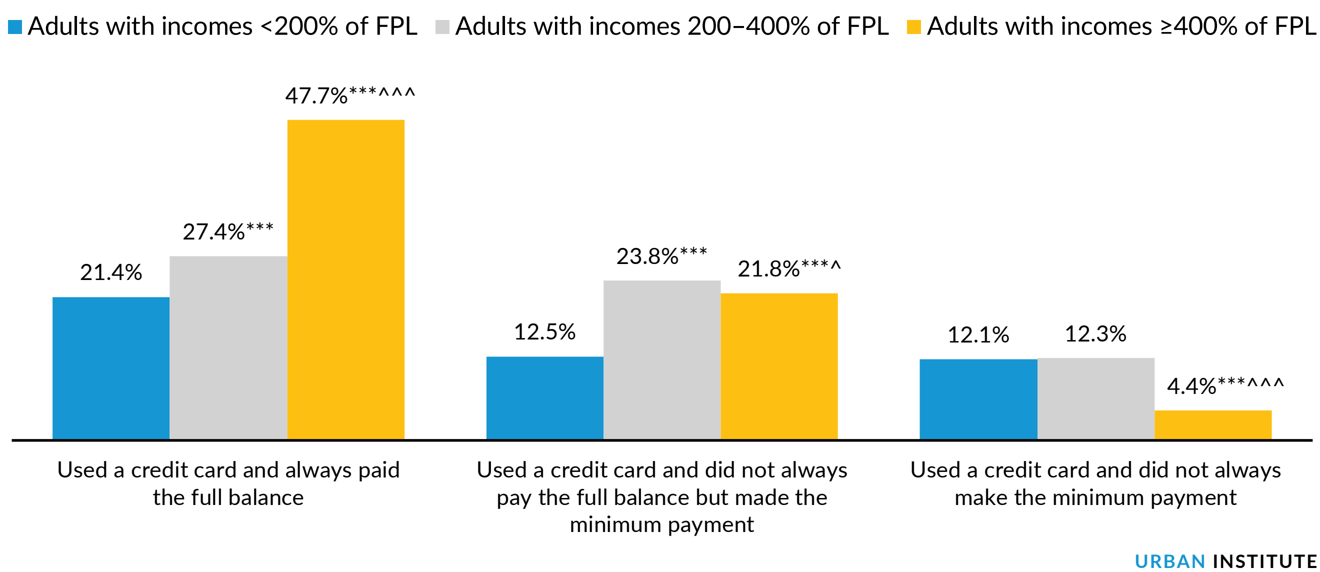
Using Credit Cards and Paying Interest or Fees

In 2025, working-age adults with moderate incomes were more likely to pay for groceries with a credit card while paying less than the full balance but always making the minimum payment (23.8 percent), compared with adults with lower incomes (12.5 percent) and adults with higher incomes (21.8 percent) (figure 4). Low- and moderate-income adults were more likely to report paying for groceries with a credit card and not always making the minimum payment (12.1 percent and 12.3 percent, respectively), compared with high-income adults (4.4 percent) (figure 4). These results indicate that more than half of low- and moderate-income adults who paid for groceries with credit cards did not always pay the full balance, compared with just over a third of high-income adults.

FIGURE 4

Working-Age Adults Across Income Levels Experienced Repayment Challenges When Purchasing Groceries with a Credit Card in 2025, with Low- and Moderate-Income Adults Reporting the Steepest Challenges

Share of adults ages 18 to 64 whose families used credit cards to buy groceries and experienced repayment challenges in the past 12 months, by family income, December 2025



Source: Well-Being and Basic Needs Survey, December 2025.

Notes: Repayment challenges occur when adults use credit to purchase groceries and do not pay the balance in full and on time. FPL = federal poverty level.

*/**/*** Estimate differs significantly from adults with incomes below 200 percent of FPL at the 0.10/0.05/0.01 level, using two-tailed tests.

^/^^/^^^ Estimate differs significantly from adults with incomes between 200 and 400 percent of FPL at the 0.10/0.05/0.01 level, using two-tailed tests.

Using Buy Now, Pay Later Options

Low- and moderate-income working-age adults were more likely to use BNPL options to pay for groceries (10.8 percent and 12.8 percent, respectively), compared with higher-income adults (5.4 percent) (figure 5). Low- and moderate-income working-age adults were also more likely to miss a payment (4.8 percent and 4.4 percent, respectively), compared with higher-income adults (1.2 percent) (figure 6). Among low-income working-age adults who used BNPL to purchase groceries in 2025, nearly half reported missing a payment, compared with about a third of moderate-income adults and about a quarter of higher-income adults.

Tapping Savings Not Intended for Daily Expenses

Over 1 in 10 (11.7 percent) higher-income working-age adults reported using savings not intended for daily expenses to pay for groceries in 2025 (figure 5). In contrast, over one-fourth of low- and moderate-income working-age adults drew down savings to pay for groceries (26.3 percent and 26.1 percent, respectively).

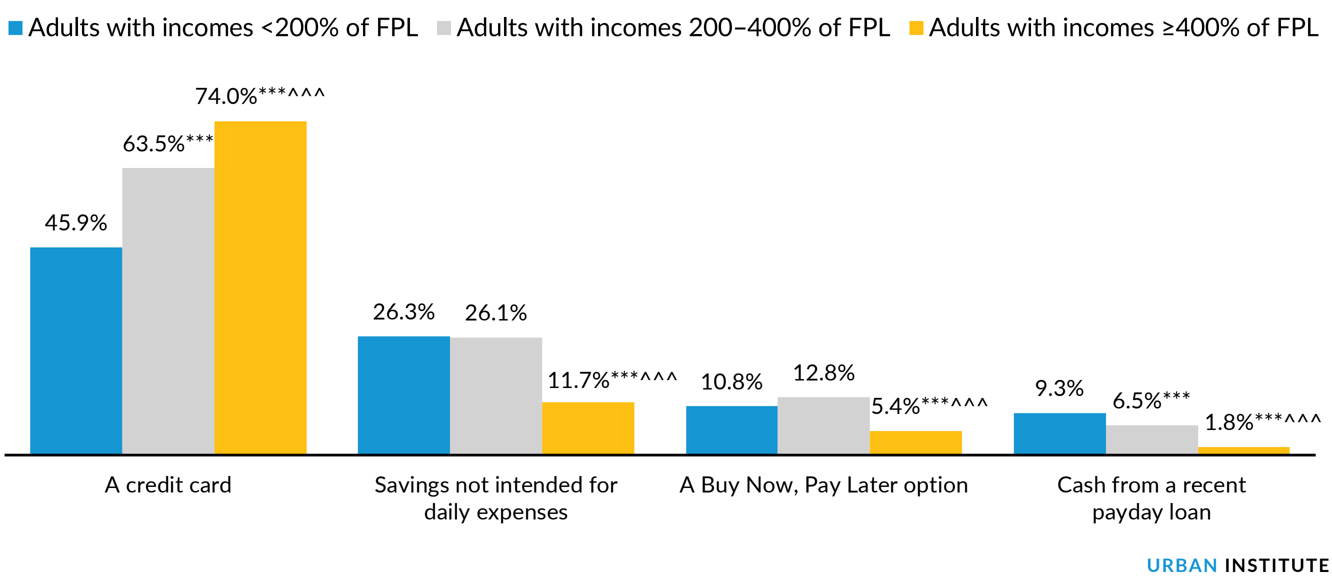
Drawing on Cash from Payday Loans

Low-income working-age adults were more likely than moderate- and higher-income adults to turn to payday loans to feed their families. Nearly 9.3 percent of low-income working-age adults used cash from a payday loan to pay for groceries, compared with 6.5 percent of moderate-income adults and 1.8 percent of higher-income adults (figure 5).

FIGURE 5

Low- and Moderate-Income Working-Age Adults Were More Likely to Use Cash from Payday Loans and Savings Not Intended for Daily Expenses to Purchase Groceries in 2025

Share of adults ages 18 to 64 whose families used selected types of credit or savings to buy groceries in the past 12 months, by family income, December 2025



Source: Well-Being and Basic Needs Survey, December 2025.

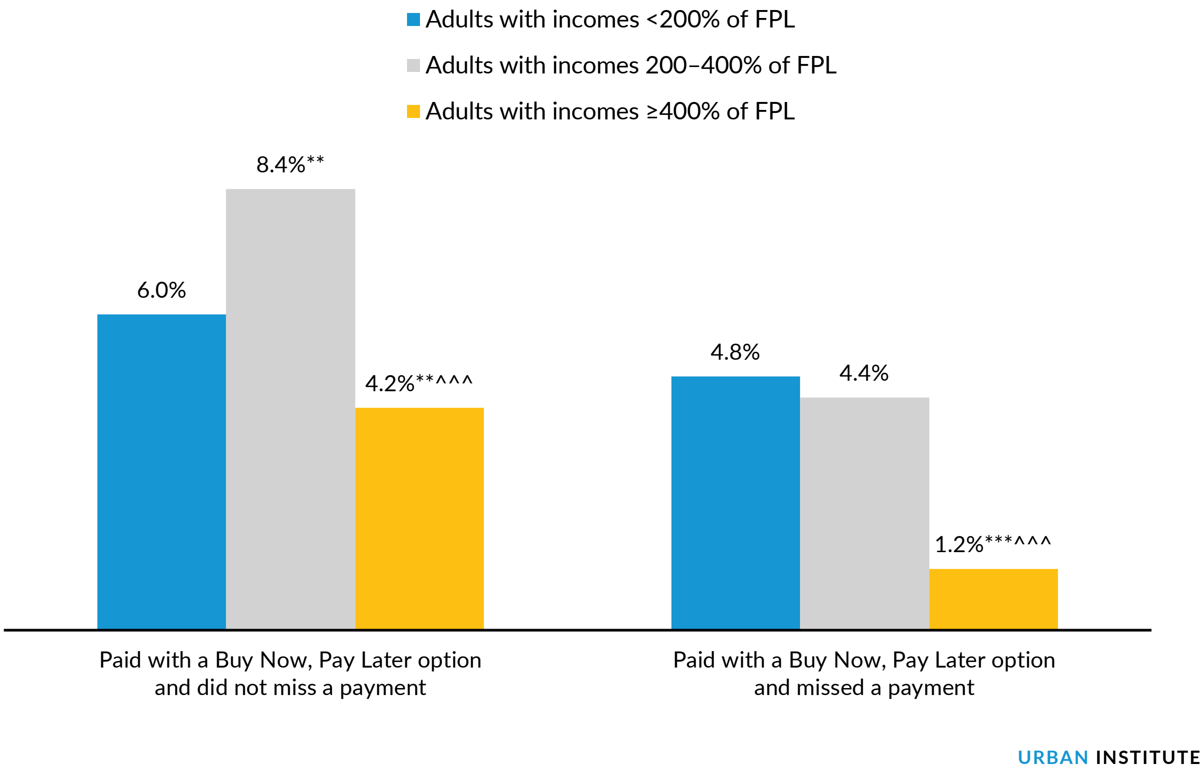
Notes: */**/*** Estimate differs significantly from adults with incomes below 200 percent of FPL at the 0.10/0.05/0.01 level, using two-tailed tests.

^/^^/^^^ Estimate differs significantly from adults with incomes between 200 and 400 percent of FPL at the 0.10/0.05/0.01 level, using two-tailed tests.

FIGURE 6

Low- and Moderate-Income Adults Had More Challenges Repaying BNPL When Purchasing Food for Their Families

Share of adults ages 18 to 64 whose families used Buy Now, Pay Later options to buy groceries and experienced repayment challenges in the past 12 months, by family income, December 2025



Source: Well-Being and Basic Needs Survey, December 2025.

Notes: Repayment challenges occur when adults use credit to purchase groceries and do not pay the balance in full and on time. BNPL = Buy Now, Pay Later options. FPL = federal poverty level.

*/**/*** Estimate differs significantly from adults with incomes below 200 percent of FPL at the 0.10/0.05/0.01 level, using two-tailed tests.

^/^^/^^^ Estimate differs significantly from adults with incomes between 200 and 400 percent of FPL at the 0.10/0.05/0.01 level, using two-tailed tests.

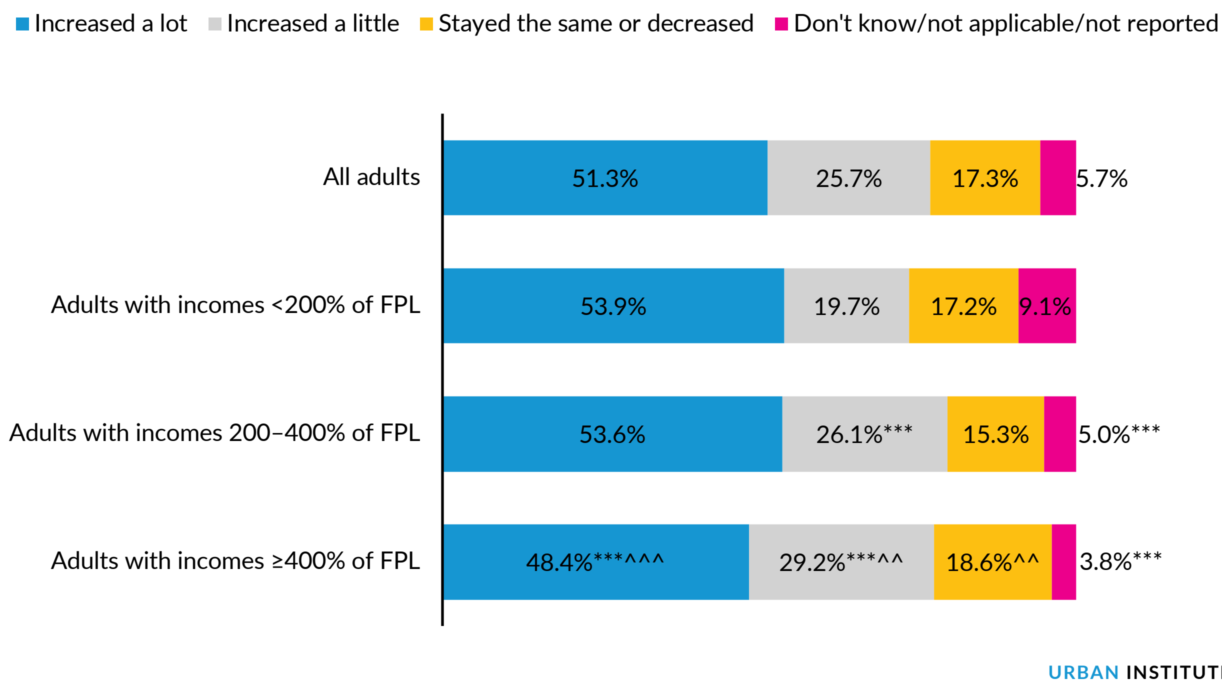
Adults Who Reported Their Grocery Costs Increased a Lot in 2025 Were More Likely to Turn to Credit and Savings to Afford Food

Just over half (51.3 percent) of working-age adults reported that their grocery costs increased a lot in the 12 months prior to December 2025 (figure 7). Adults with low and moderate incomes were more likely than their peers with higher incomes to report that their grocery costs increased a lot.

FIGURE 7

Over Half of Working-Age Adults Reported That Their Family Grocery Costs Increased a Lot in 2025

Share of adults ages 18 to 64 who reported change in family grocery costs in the past 12 months, overall and by family income, December 2025



Source: Well-Being and Basic Needs Survey, December 2025.
Notes: FPL = federal poverty level.
*/**/*** Estimate differs significantly from adults with incomes below 200 percent of FPL at the 0.10/0.05/0.01 level, using two-tailed tests.
^/^^/^^^ Estimate differs significantly from adults with incomes between 200 and 400 percent of FPL at the 0.10/0.05/0.01 level, using two-tailed tests.

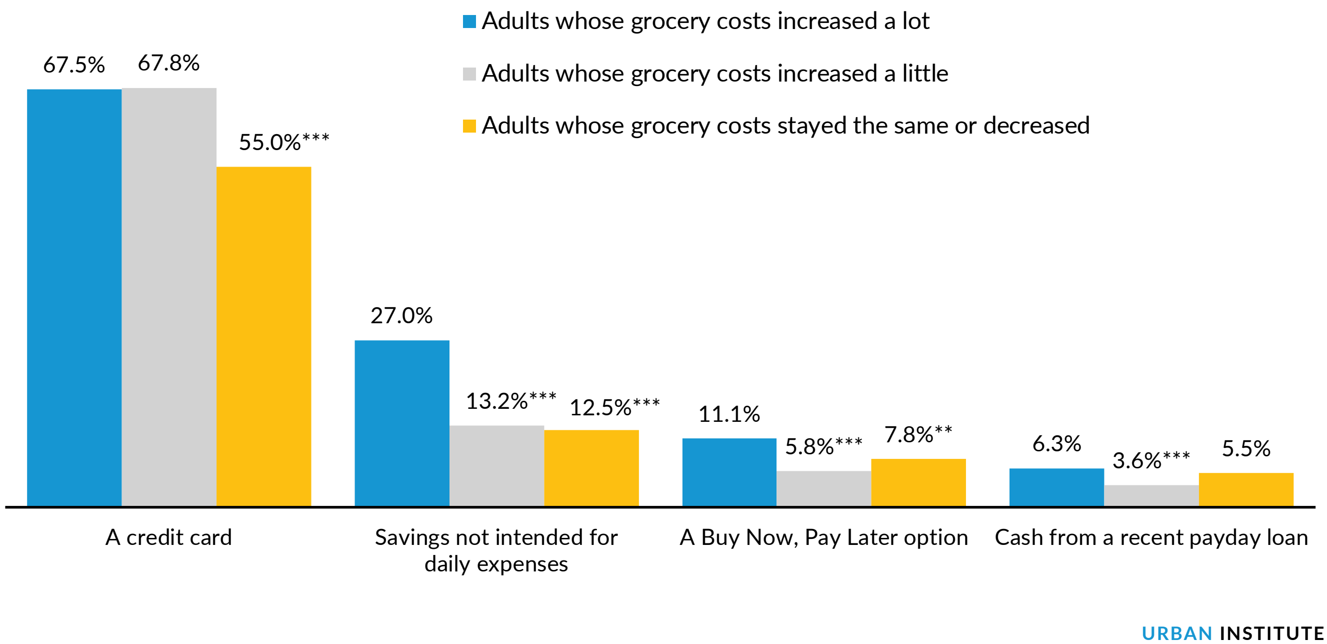
Adults who reported experiencing large increases in food costs may need to increase their reliance on financial strategies, such as drawing down savings or using payday loans, to pay for food. Conversely, adults who are already using credit and savings to meet day-to-day needs may be more aware of food price increases or more likely to perceive that prices are rising “a lot,” especially if grocery bills comprise a large share of their household budget. This illustrates the complex relationship between reported changes in household costs and use of financial strategies.

Working-age adults who reported that their food costs increased a lot were more likely to report relying on a range of financial strategies (figure 8).

FIGURE 8

Working-Age Adults Who Reported That Their Grocery Costs Increased a Lot Were More Likely to Use Savings Not Intended for Daily Expenses to Purchase Food in 2025

Share of adults ages 18 to 64 whose families used selected types of credit or savings to buy groceries in the past 12 months, by reported change in grocery costs, December 2025



Source: Well-Being and Basic Needs Survey, December 2025.

Notes: */**/*** Estimate differs significantly from adults whose grocery costs increased a lot at the 0.10/0.05/0.01 level, using two-tailed tests.

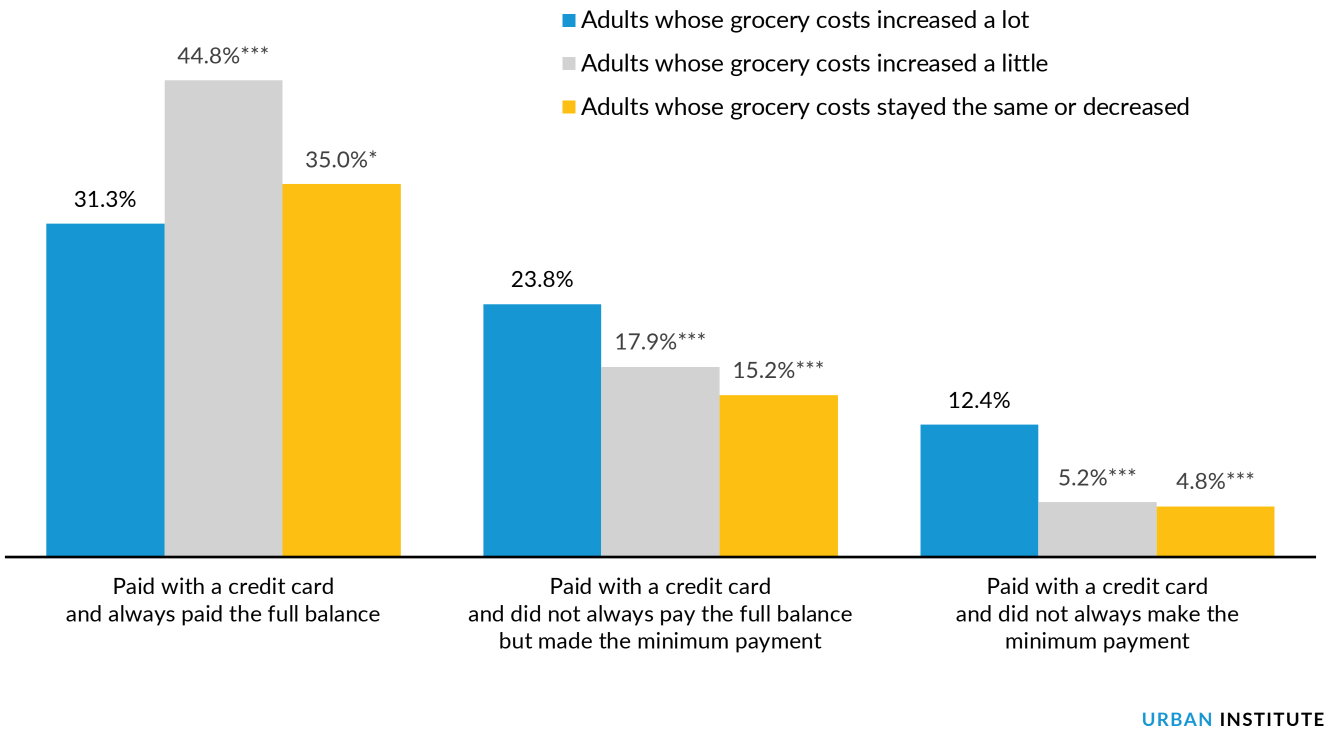
Using Credit Cards and Paying Interest or Fees

More than 1 in 3 working-age adults who reported that their grocery costs increased a lot in the past 12 months paid for groceries with a credit card and either did not always pay off their balance in full or did not always make the minimum payment (23.8 percent and 12.4 percent, respectively). In contrast, 1 in 5 working-age adults who reported that their grocery costs did not increase experienced repayment challenges when using credit cards to pay for groceries (15.2 percent did not always pay off their balance in full, and another 4.8 percent did not always make the minimum payment) (figure 9).

FIGURE 9

Working-Age Adults Who Reported That Their Grocery Costs Increased a Lot Were More Likely to Experience Repayment Challenges When Using Credit Cards to Purchase Food

Share of adults ages 18 to 64 whose families used credit cards to buy groceries and experienced repayment challenges in the past 12 months, by reported change in grocery costs, December 2025



Source: Well-Being and Basic Needs Survey, December 2025.

Notes: Repayment challenges occur when adults use credit to purchase groceries and do not pay the balance in full and on time.

*/**/*** Estimate differs significantly from adults whose grocery costs increased a lot at the 0.10/0.05/0.01 level, using two-tailed tests.

Using Buy Now, Pay Later Options

Working-age adults who reported that their grocery costs increased a lot were more likely to use BNPL options to pay for groceries (11.1 percent), compared with 7.8 percent among those who reported that their grocery costs did not increase (figure 8). They were also more likely to face repayment challenges when using BNPL to pay for groceries: 4.3 percent missed a payment, compared with 2.1 percent among those who reported that their grocery costs did not increase (figure 10).

Tapping Savings Not Intended for Daily Expenses

Working-age adults who reported that their grocery costs increased a lot were more than twice as likely to use savings not intended for daily expenses to pay for groceries (27.0 percent) as those who reported that their grocery costs increased a little (13.2 percent) or stayed the same or decreased (12.5 percent) (figure 8).

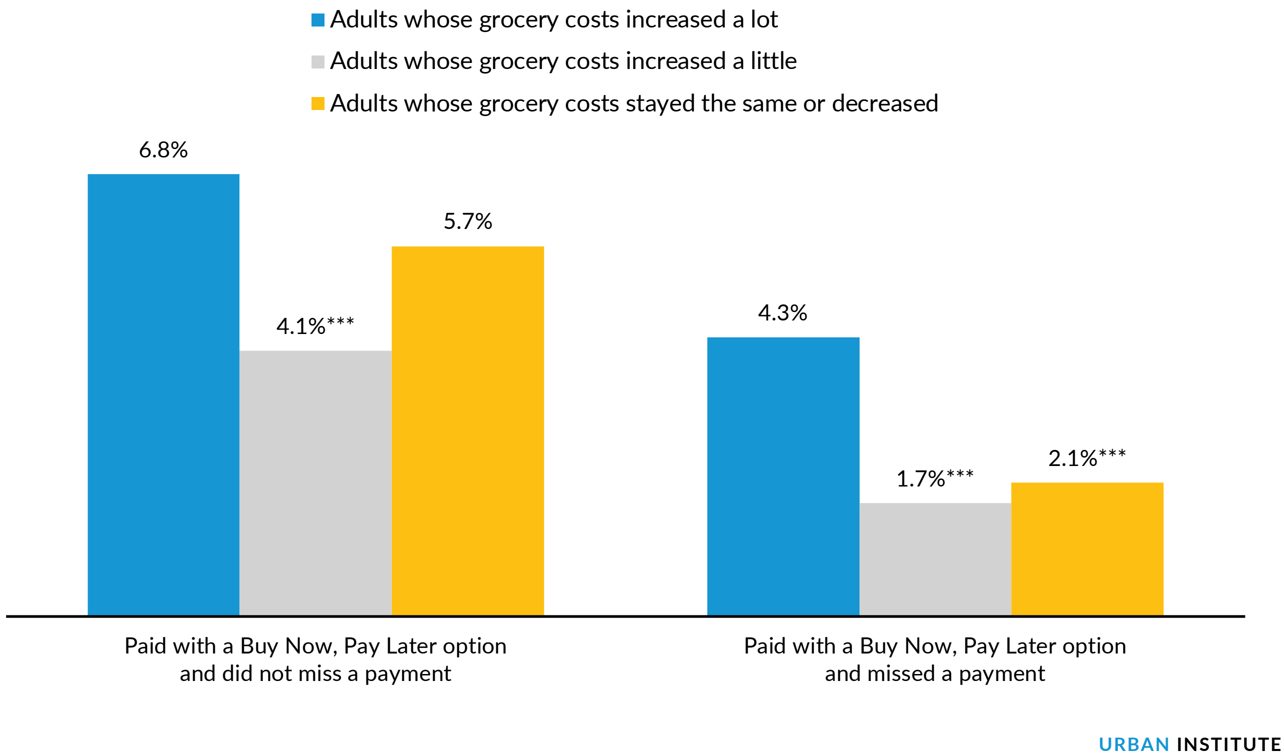
Drawing on Cash from Payday Loans

Working-age adults who reported that their grocery costs increased a lot were more likely to use cash from a payday loan to purchase groceries (6.3 percent), compared with those who reported that their grocery costs increased a little (3.6 percent) (figure 8).

FIGURE 10

Nearly 1 in 20 Working-Age Adults Experiencing High Increases in Grocery Costs Used BNPL to Purchase Food and Experienced Repayment Challenges

Share of adults ages 18 to 64 whose families used Buy Now, Pay Later options to buy groceries and experienced repayment challenges in the past 12 months, by reported change in grocery costs, December 2025



Source: Well-Being and Basic Needs Survey, December 2025.
Notes: Repayment challenges occur when adults use credit to purchase groceries and do not pay the balance in full and on time. BNPL = Buy Now, Pay Later options.
*/**/*** Estimate differs significantly from adults whose grocery costs increased a lot at the 0.10/0.05/0.01 level, using two-tailed tests.

Implications for Family Financial Stability

Our findings highlight the variety of financial strategies working-age adults (ages 18 to 64) used to meet their food needs in 2025. While using credit cards to purchase groceries was common, more than 1 in 4 adults paid for groceries with a credit card and did not always pay the full balance or make the minimum payment, likely accumulating more debt to meet their basic needs. Between 2023 and 2025, the share of working-age adults who paid for groceries with a credit card and did not make the minimum payment increased, signaling worsening financial distress among families.

BNPL options can provide families with financing without a traditional credit check and allow them to split payments for purchases. However, use of these products may signal that families are overextending their finances and, if left unpaid, can result in late fees and interest or bank overdrafts. In 2025, nearly 1 in 10 working-age adults used BNPL to purchase groceries, and about one-third of them missed a payment.

Savings can be a helpful short-term strategy to cover budget shortfalls, but depleting savings for daily expenses can also signal risk. In 2025, nearly 1 in 5 working-age adults reported that they paid for groceries using savings not intended for this purpose. Additionally, 1 in 20 (5.2 percent) adults reported using cash from a recent payday loan to purchase groceries. High borrowing costs and short repayment timelines could make it challenging for families to repay payday loans, which could increase their debt burdens and adversely affect their long-term financial well-being.

Although access to credit and savings can provide a lifeline for families struggling to meet basic needs, relying too much on these strategies may lead to financial instability if they have a hard time keeping up with debt or do not recover financially after drawing down savings. These challenges were steeper for working-age adults with low and moderate incomes and those who reported that their food costs increased a lot. This may signal which groups are more likely to need support meeting their basic needs and achieving financial stability.

About the Survey

The WBNS is a nationally representative, annual survey of adults that monitors individual and family well-being in the context of a changing safety net. Launched by the Urban Institute in December 2017, the WBNS provides timely information on the challenges that households face in meeting basic needs, such as food, housing, and health care.

More than 7,500 adults ages 18 to 64 participated in each survey round between 2017 and 2024, and in 2025, the sample was expanded to include 2,500 adults ages 65 and older, for a total sample size of more than 10,000 participants. For each survey round, a stratified random sample is drawn from the KnowledgePanel, a probability-based internet panel that is maintained by Ipsos and includes households with and without internet access. Survey weights adjust for unequal selection probabilities from the panel and are poststratified to the characteristics of adults based on benchmarks from the Current Population Survey and the American Community Survey. Participants can complete the survey in English or Spanish. For further information on the survey design before the 2025 change in sampling, see Karpman, Zuckerman, and Gonzalez (2018).[4]

Notes

1. "Food Price Outlook," US Department of Agriculture, Economic Research Service, updated June 25, 2026, https://www.ers.usda.gov/data-products/food-price-outlook.
2. "Survey of Household Economics and Decisionmaking," Board of Governors of the Federal Reserve System, updated May 13, 2026, https://www.federalreserve.gov/consumerscommunities/sheddataviz.htm?utm_source=fedcommunities&utm_medium=referall.
3. Karen Webster, "Who Uses Credit to Buy Groceries? The Answer Might Surprise You," PYMNTS, February 29, 2024, https://www.pymnts.com/bnpl/2024/who-uses-credit-to-buy-groceries-the-answer-might-surprise-you/.
4. The WBNS instruments are available at "The Well-Being and Basic Needs Survey," Urban Institute, accessed June 30, 2026, https://www.urban.org/policy-centers/health-policy-center/projects/well-being-and-basic-needs-survey.

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Martinchek, Kassandra, and Dulce Gonzalez. 2024. "How Many Families Take on Debt to Pay for Groceries? Families' Use of Credit Cards, Payday Loans, and Buy Now, Pay Later in 2023." Urban Institute.

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For more information about the Well-Being and Basic Needs Survey, visit urban.org/policy-centers/health-policy-center/projects/well-being-and-basic-needs-survey.

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