Global Economic Insight

The great indoors: How the "couch" is redefining consumer spending habits

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If you've ordered groceries from your phone, binged a new series on a streaming platform, joined a video meeting from your kitchen table or had dinner delivered without leaving the house, you have joined what we're calling the "couch economy." Across major markets, anonymized analysis of VisaNet data shows that a growing share of domestic spending now occurs through e-commerce websites, mobile apps and other digital channels (Fig. 1).[1] In the U.S., consumers are increasingly spending from their phones, laptops and tablets rather than in physical stores. The share of domestic spending occurring online increased from 48 percent in 2019 to 58 percent in 2026, with similar trends in other markets.

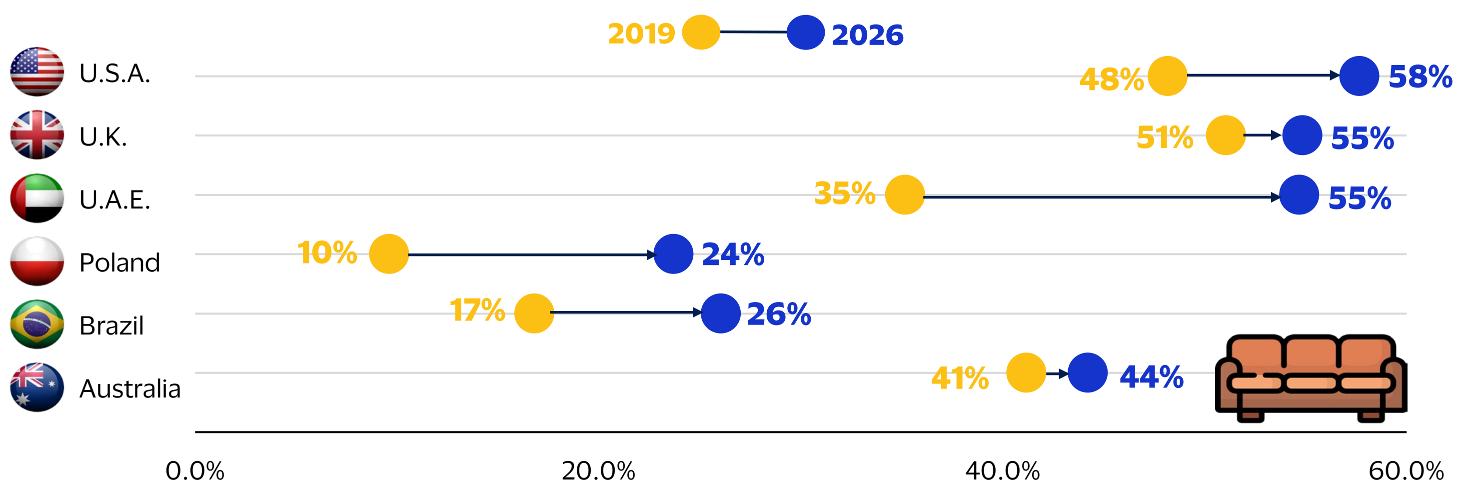
Over the past decade, technological advancements have steadily reduced the need to leave home for many everyday activities. What began as a trend accelerated during the pandemic and has held since. A 2024 study found that U.S. adults spent 1 hour 39 minutes more at home per day in 2022 than they did in 2003, suggesting this shift toward home-centered living has been building for years.[2]

The couch economy's rise represents more than just e-commerce growth. With more time at home, consumers expect products, entertainment and services to fit into their routines with as little friction as possible. Retailers, restaurants, entertainment providers and digital platforms can capture this demand through digital commerce, delivery platforms and subscription-based services.

Key Points:

- Digital engagement and more time at home reshaping how consumers live and spend
- Businesses are increasingly competing through digital commerce, subscriptions, delivery and recurring engagement
- Emerging market businesses can prepare by investing now in digital commerce and delivery

Fig. 1: Remote (online and in-app) payments are taking a larger share of total domestic spending, reinforcing the shift toward at-home consumption and the rise of the "couch economy"
Share of total domestic payment volume conducted remotely (online and in-app), by year



Source: Visa Business and Economic Insights analysis of VisaNet data

Digital habits are reshaping everyday consumer routines

The strongest evidence for the couch economy is currently in digitally mature markets, where consumers can seamlessly shop, dine, work, and consume entertainment without leaving home. As digital infrastructure and adoption continue to spread to other parts of the world, businesses in emerging markets have an opportunity to get ahead of the trend by investing now in digital commerce, delivery services, and home-based experiences.

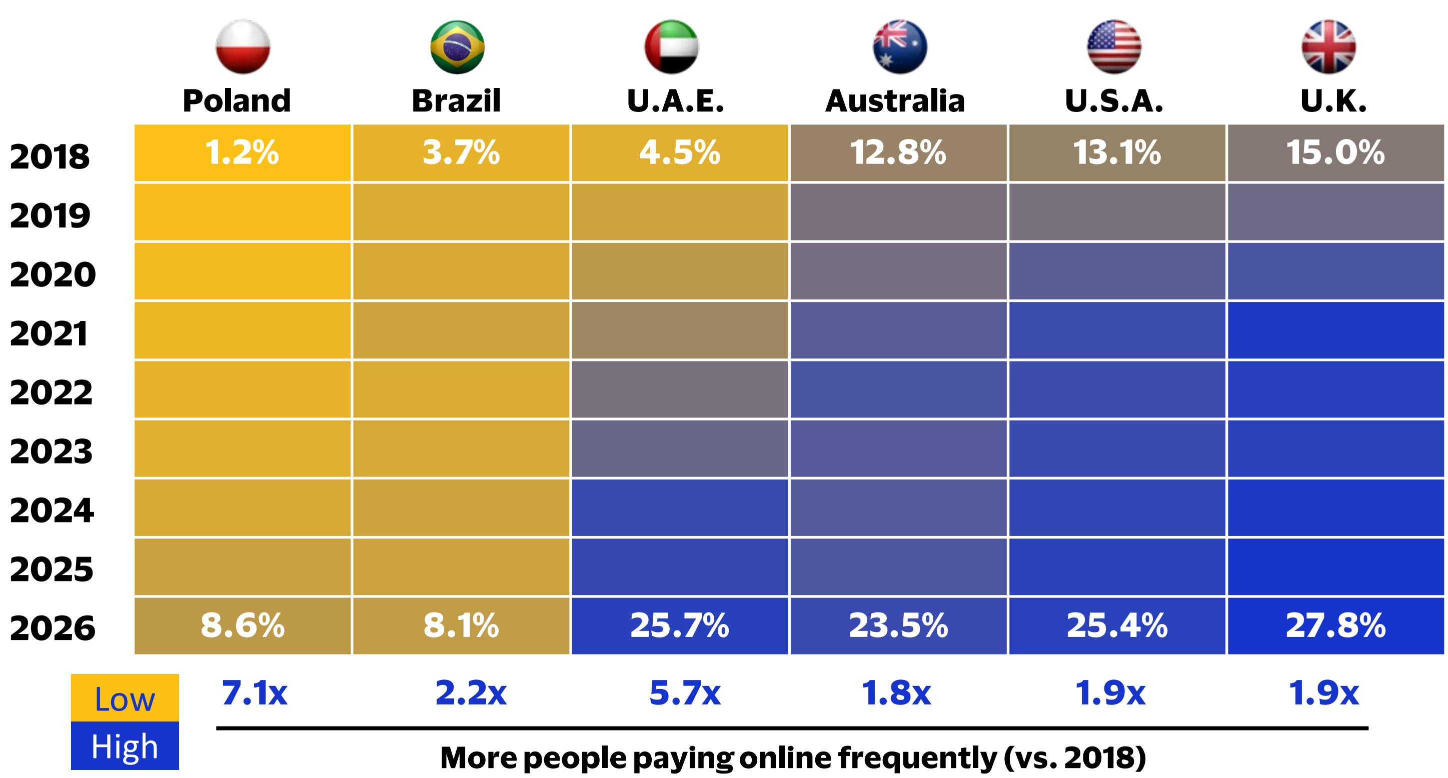
The combination of convenience, stored credentials and growing familiarity with digital channels has made online and in-app payments an increasingly routine part of everyday life for consumers in digitally mature markets. Not every online purchase reflects at-home consumption, but many activities that once required a trip to a store can now be completed in seconds from a mobile phone, whether ordering groceries, booking services, managing subscriptions or replenishing household essentials.

Anonymized analysis of VisaNet data suggests this shift extends well beyond occasional online purchases. For many consumers, digital shopping has become part of everyday life. Rather than treating all e-commerce as "couch" activity, we examined the share of cards making frequent online and in-app payments, a measure that shows how deeply digital behaviors have become embedded in daily life. Across the markets studied, the share of cards making frequent online and in-app payments has increased markedly since 2018 (Fig. 2). In the U.K., nearly 28 percent of cards now make 10 or more online or in-app purchases per month, up from 15 percent in 2018. In the U.A.E., the share has risen from 4.5 percent to 25.7 percent, while Poland recorded a more than sevenfold increase from a relatively low base. Even in mature digital markets such as the U.S. and Australia, the share of frequent online shoppers has almost doubled. For businesses, this means competition is moving closer to the moment consumers decide to make a purchase, so checkout and payment need to be fast, trusted and embedded in the apps and platforms consumers already use. As consumers become more comfortable storing payment credentials online and transacting through apps, digital commerce becomes the foundation for more home-centered routines, from subscriptions and delivery to household replenishment.

The economic impact extends beyond online shopping, as more everyday spending moves into digital channels where convenience, stored credentials and repeat engagement increasingly shape who captures demand.

Fig. 2: More people aren't just paying online, they're doing it a lot more often, showing that digital habits are becoming part of everyday life

Share of cards with frequent online and in-app payments (10+ transactions per month) as % of total active cards



Source: Visa Business and Economic Insights analysis of VisaNet data

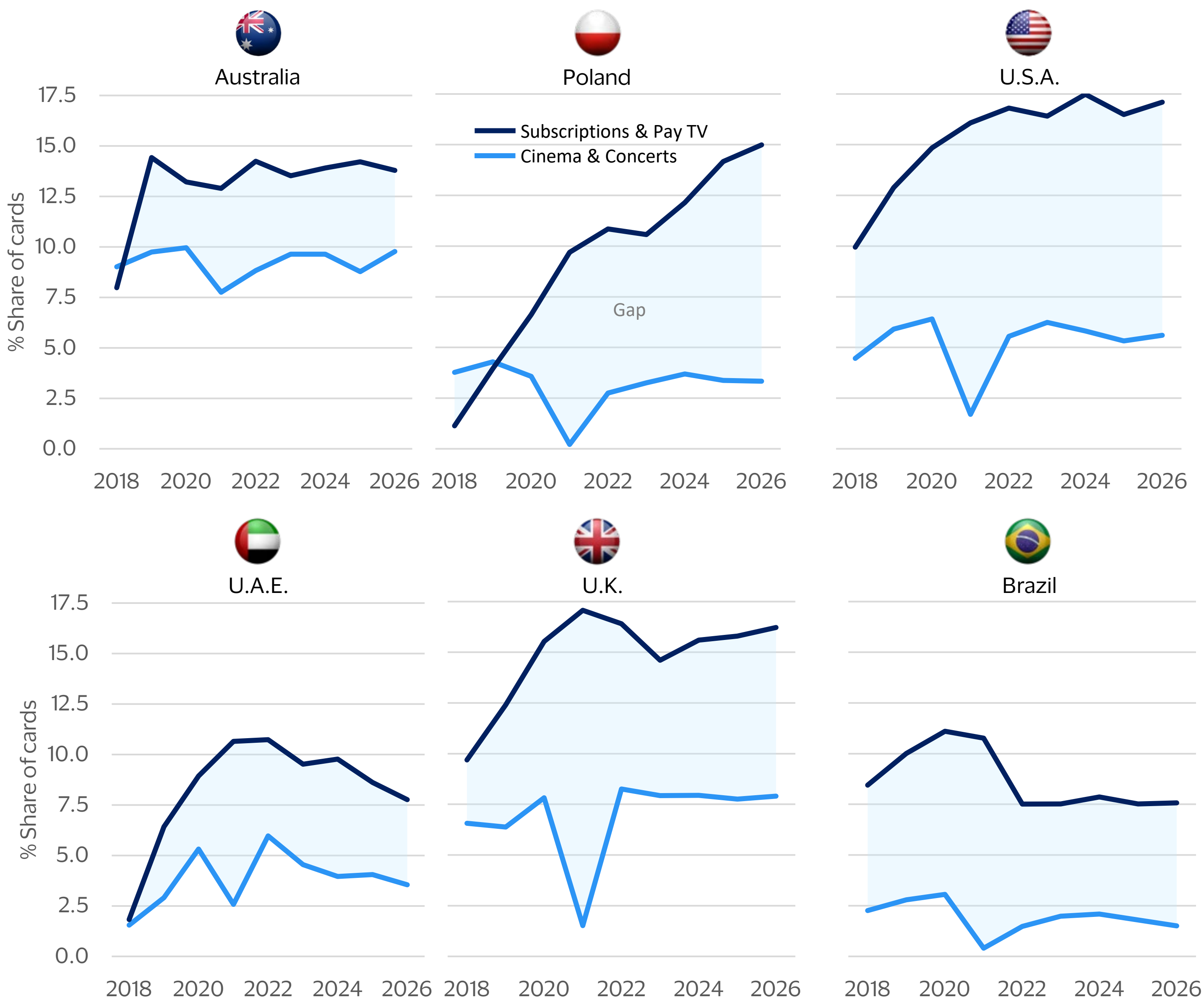
From nights out to nights in

Entertainment has moved into the home right alongside shopping. As streaming platforms, subscription services and connected TVs have become more affordable and accessible, consumers now have more reasons to stay in than ever before. Instead of planning a night out at the cinema or a concert, many consumers can access a virtually unlimited library of content from the comfort of their living room, often at a fraction of the cost.

Anonymized analysis of VisaNet data suggests that subscription-based entertainment has firmly established itself as a mainstream household spending category (Fig. 3). The sharp decline in cinema and concert spending during the pandemic is not surprising, given restrictions on out-of-home entertainment. The more important point is what happened afterward: even as cinemas and live events reopened, the share of cards with streaming and pay-TV subscriptions remained above cinema and concert spending across all markets studied. The gap is particularly pronounced in the U.S., where more than 17 percent of cards have active subscriptions compared to roughly 6 percent engaging in cinema and concert spending. Similar patterns are evident in the U.K. and Poland, while the U.A.E. and Brazil also show subscription adoption comfortably outpacing away-from-home entertainment. For entertainment businesses, this shifts the playing field from occasional ticket sales to recurring subscription revenue and competition for consumers' at-home attention.

Fig. 3: From nights out to nights in: subscription use now consistently outpaces cinema and concert spending across markets

Share of domestic cards with streaming subscriptions vs. cinema and concert spending as % of total cards



Source: Visa Business and Economic Insights analysis of VisaNet data

Takeaway becomes a new way of life

Few innovations capture the couch economy better than food delivery apps. While streaming brought entertainment into the home, online food delivery brought restaurants. As ordering becomes habitual, the competitive advantage shifts toward platforms and merchants that offer broad choice, reliable delivery, strong app visibility and attractive repeat-use incentives.

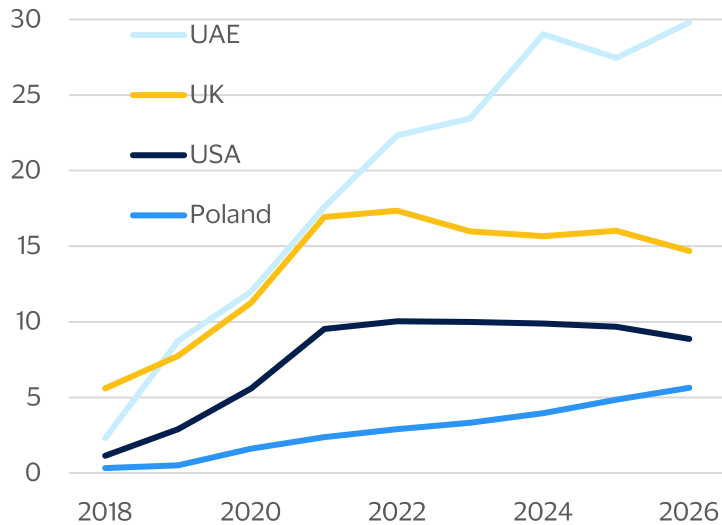
Anonymized analysis of VisaNet data suggests food delivery adoption has grown steadily across markets over the past decade (Fig. 4). In the U.A.E., the share of cards active on food delivery apps increased from just 2 percent in 2018 to nearly 30 percent in 2026. Adoption also rose significantly in the U.K., where roughly 15 percent of cards now regularly engage with food delivery platforms. Even in markets where penetration remains lower, such as Poland, usage continues to trend upward as digital platforms become more accessible and consumers become increasingly accustomed to app-based services. The growth also reflects the increasing integration of food delivery apps into everyday routines, from weeknight dinners to weekend family meals.

Importantly, everyday consumers are primarily driving food delivery's growth. Using the U.A.E. as an example, most of the increase in food delivery participation over the past several years has come from mass-market cardholders, while higher-income consumers accounted for a relatively small share of total adoption (Fig. 5). Similar patterns are observed across other markets studied. This suggests that food delivery has evolved beyond an occasional convenience for a niche group of consumers and become a mainstream service embedded in everyday spending habits. In many ways, food delivery apps have become as commonplace as online shopping and streaming subscriptions.

The rise of food delivery is also supported by a growing selection of restaurants, subscription-based loyalty programs and fierce competition among platforms. As delivery costs have fallen and choice has expanded, ordering food has become a regular part of household spending rather than an occasional treat. Consumers today can choose from thousands of merchants through a single app, ranging from global restaurant chains to local independent outlets. For the food ecosystem, this makes the home a more important demand center, increasing the value of delivery economics, platform placement, loyalty programs and repeat ordering.

Fig. 4: The couch economy is extending to meals, with food delivery becoming a regular habit for a growing share of consumers

Share of cards active on food delivery apps as % of total cards*

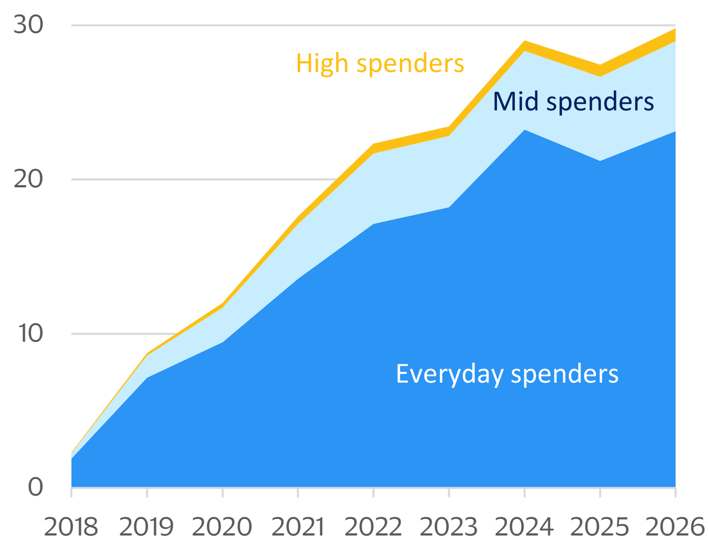


*Food delivery is based on identified food delivery merchants and may not capture all direct online restaurant ordering.

Source: Visa Business and Economic Insights analysis of VisaNet data

Fig. 5: The couch economy is built on convenience and affordability, with food delivery adoption led by mass-market consumers rather than high spenders

Share of U.A.E.-issued cards active on food delivery apps by spend segment (illustrative example; similar trends observed across markets)



Source: Visa Business and Economic Insights analysis of VisaNet data

A "tailwind" for the couch economy

Technology is only part of the story. Lifestyle changes are playing a role as well. One trend that stands out is rising pet ownership. As more consumers bring pets into their households, the home naturally becomes a more important center of daily life, spending and leisure. Pets often encourage routines that revolve around the home, whether that means spending more evenings indoors, purchasing pet-related products or adapting living spaces to accommodate a four-legged companion.

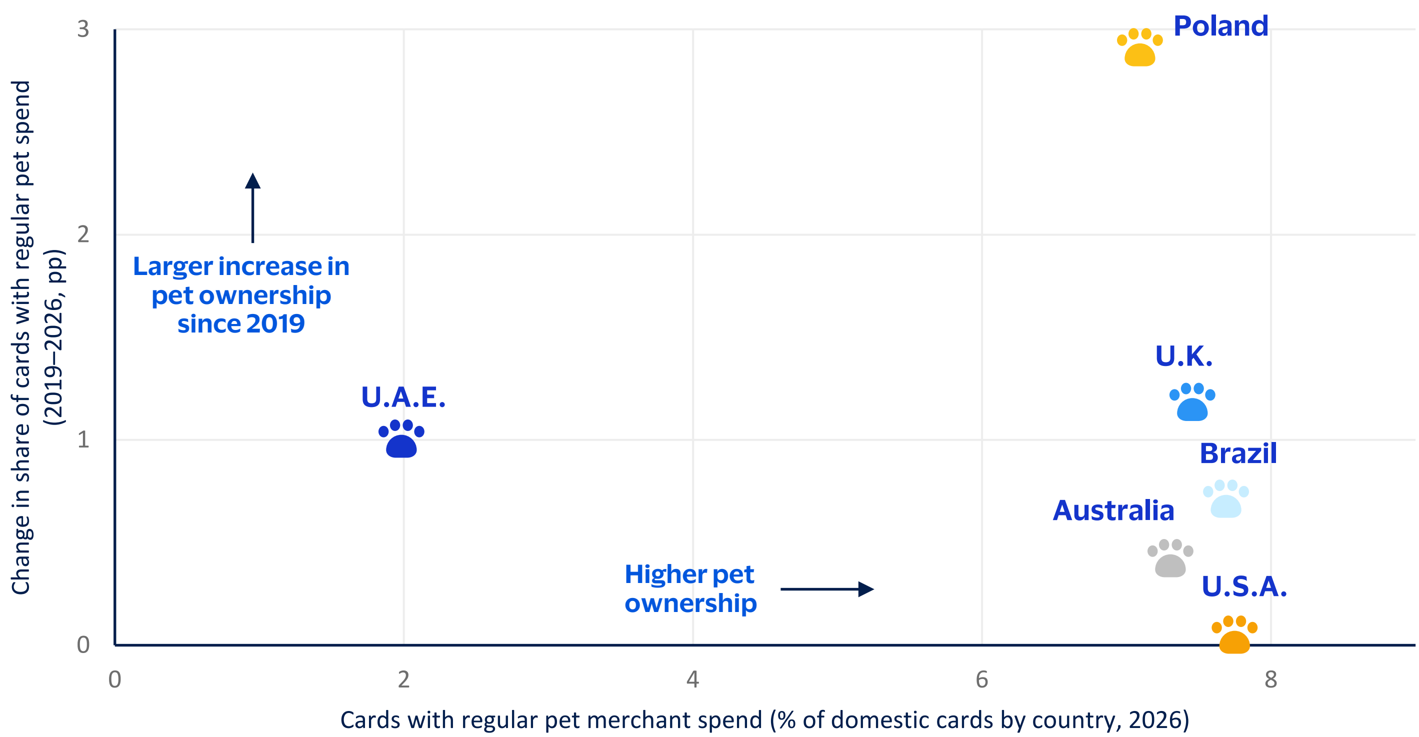
Using pet-related spending as a proxy for ownership, our research indicates increased pet ownership across most markets studied (Fig. 6). Poland recorded one of the strongest gains, with the share of cards showing regular pet-related purchases rising by nearly 3 percentage points between 2019 and 2026. The U.K. and U.A.E. also posted notable increases, while Australia and Brazil experienced more moderate growth. Meanwhile, the U.S. remains one of the most pet-oriented markets overall, with roughly 8 percent of domestic cards showing regular pet-related spending.

Rising pet ownership reinforces the couch economy by adding recurring household spend on pet food, care, grooming, and related services. The same consumers who are shopping online, streaming entertainment and ordering meals to their doorstep are also creating more demand for home-centered categories such as pet supplies, mobile grooming and veterinary care, and delivery services.

Individually, streaming subscriptions, online food ordering, digital shopping and rising pet ownership may seem unrelated, but together they point to the same conclusion: convenience is becoming consumers' default expectation, and more spending takes place through services that reach consumers at home. For issuers, this raises the value of everyday digital engagement, subscription management, delivery rewards, household offers and benefits that reinforce repeat use. For merchants, it increases the importance of app visibility, easy checkout, reliable fulfillment, loyalty and personalized offers. The couch economy is not simply about consumers staying home; it is about how rising expectations for convenience are reshaping how they spend.

Fig. 6: Rising pet ownership is creating additional demand for home-related spending

Share of cards with regular pet-related spend (% of domestic cards) vs. change in share of cards with regular pet spend (2026 vs. 2019, percentage points)



Note: Pet ownership is proxied by the share of domestic cards with active regular spend at pet merchants. Source: Visa Business and Economic Insights analysis of VisaNet data

Footnotes

1. Unless otherwise noted, all analyses of VisaNet data in this report are based on Visa credit, debit and prepaid card transactions.
2. Sharkey, Patrick. 2024. "Homebound: The Long-Term Rise in Time Spent at Home Among U.S. Adults." Sociological Science 11: 553-578. Analysis based on the U.S. Bureau of Labor Statistics' American Time Use Survey.

Accessibility notes

Figure 1. A horizontal comparison chart shows the share of total domestic payment volume conducted remotely, including online and in-app payments, in 2019 and 2026 across six countries. In the United States, the share increases from 48% in 2019 to 58% in 2026. In the United Kingdom, it rises from 51% to 55%. In the United Arab Emirates, it increases from 35% to 55%. In Poland, the share rises from 10% to 24%. In Brazil, it increases from 17% to 26%. In Australia, the share rises from 41% to 44%. The 2026 value is higher than the 2019 value in every country shown.

Figure 2. A heat map displays the share of active cards making 10 or more online or in-app payments per month from 2018 through 2026 for six countries. The chart highlights starting and ending values for each market. Poland increases from 1.2% in 2018 to 8.6% in 2026, Brazil from 3.7% to 8.1%, the United Arab Emirates from 4.5% to 25.7%, Australia from 12.8% to 23.5%, the United States from 13.1% to 25.4%, and the United Kingdom from 15.0% to 27.8%. Multiples versus 2018 are also shown at the bottom of the chart: 7.1 times for Poland, 2.2 times for Brazil, 5.7 times for the United Arab Emirates, 1.8 times for Australia, 1.9 times for the United States, and 1.9 times for the United Kingdom. Color intensity increases from lighter shades in earlier years to darker shades in later years.

Figure 3. A panel of six line charts compares the share of domestic cards with streaming subscriptions and pay TV services against the share of cards with cinema and concert spending from 2018 to 2026 in Australia, Poland, the United States, the United Arab Emirates, the United Kingdom, and Brazil. In Australia, subscription participation starts near 8%, peaks around 14.5% in 2019, and ends around 14%, while cinema and concert spending fluctuates between about 7.5% and 10%. In Poland, subscriptions rise from approximately 1% in 2018 to roughly 15% in 2026, while cinema and concert spending ranges between 0% and 4%. In the United States, subscriptions rise from about 10% to around 17%, while cinema and concert spending varies between approximately 2% and 6%. In the United Arab Emirates, subscriptions increase from about 1.5% to roughly 7.5%, peaking around 10.5% during the period, while cinema and concert spending ranges from about 1.5% to 6%. In the United Kingdom, subscriptions rise from approximately 10% to 16%, peaking near 17% around 2021, while cinema and concert spending remains mostly between 2% and 8%. In Brazil, subscriptions increase from about 8.5% to around 7.5%, peaking near 11%, while cinema and concert spending varies between approximately 0.5% and 3%. In each country, the subscription line is above the cinema and concert line at the end of the period.

Figure 4. A multi-series line chart shows the share of cards active on food delivery apps from 2018 to 2026 in the United Arab Emirates, the United Kingdom, the United States, and Poland. The United Arab Emirates increases from about 2% in 2018 to approximately 30% in 2026, with the highest level reached at the end of the series. The United Kingdom rises from about 6% to roughly 15%, peaking near 17% in 2021 and 2022 before easing slightly. The United States increases from around 1% to about 9%, reaching its highest level near 10% during 2022 through 2024 before declining modestly. Poland rises steadily from near 0% in 2018 to approximately 5.5% in 2026. All four series end above their starting values.

Figure 5. A stacked area chart shows the share of United Arab Emirates-issued cards active on food delivery apps by spend segment from 2018 through 2026. The total share increases from roughly 2% in 2018 to nearly 30% in 2026. Everyday spenders make up the largest portion throughout the period, rising from about 2% in 2018 to approximately 23% in 2026. Mid spenders increase from near 0% to about 5% by 2026. High spenders account for the smallest portion, increasing from close to 0% in 2018 to roughly 2% in 2026. The combined total reaches around 29% in 2024, declines slightly in 2025, and returns to roughly 30% in 2026.

Figure 6. A scatter plot compares the percentage of domestic cards with regular pet-related spending in 2026 on the horizontal axis and the change in that share between 2019 and 2026 on the vertical axis for six countries. Poland is plotted at approximately 7.1% card participation and a 3.0 percentage point increase. The United Kingdom is shown near 7.4% participation and a 1.1 percentage point increase. Brazil is located around 7.7% participation and a 0.7 percentage point increase. Australia is positioned near 7.2% participation and a 0.4 percentage point increase. The United States is shown at approximately 7.8% participation and a 0.1 percentage point increase. The United Arab Emirates is plotted near 2.0% participation and a 1.0 percentage point increase. The horizontal axis ranges from 0% to 8% card participation, and the vertical axis ranges from 0 to 3 percentage points of change.

Forward-Looking Statements

This report may contain forward-looking statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995. These statements are generally identified by words such as "outlook," "forecast," "projected," "could," "expects," "will" and other similar expressions. Examples of such forward-looking statements include, but are not limited to, statements we make about Visa's business, economic outlooks, population expansion and analyses. All statements other than statements of historical fact could be forward-looking statements, which speak only as of the date they are made, are not guarantees of future performance and are subject to certain risks, uncertainties and other factors, many of which are beyond our control and are difficult to predict. We describe risks and uncertainties that could cause actual results to differ materially from those expressed in, or implied by, any of these forward-looking statements in our filings with the SEC. Except as required by law, we do not intend to update or revise any forward-looking statements as a result of new information, future events or otherwise.

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