

US Subprime Consumer Credit Card Insights **Q4 2025**

America's subprime consumers play a complex role in the US economy.

To enhance understanding of this demographic, Access Finance, a financial technology company focused on expanding credit access, has begun compiling data on the spending habits and behavior of thousands of subprime consumers who subscribe to the **Juzt card**.



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BREAKING THE STIGMA

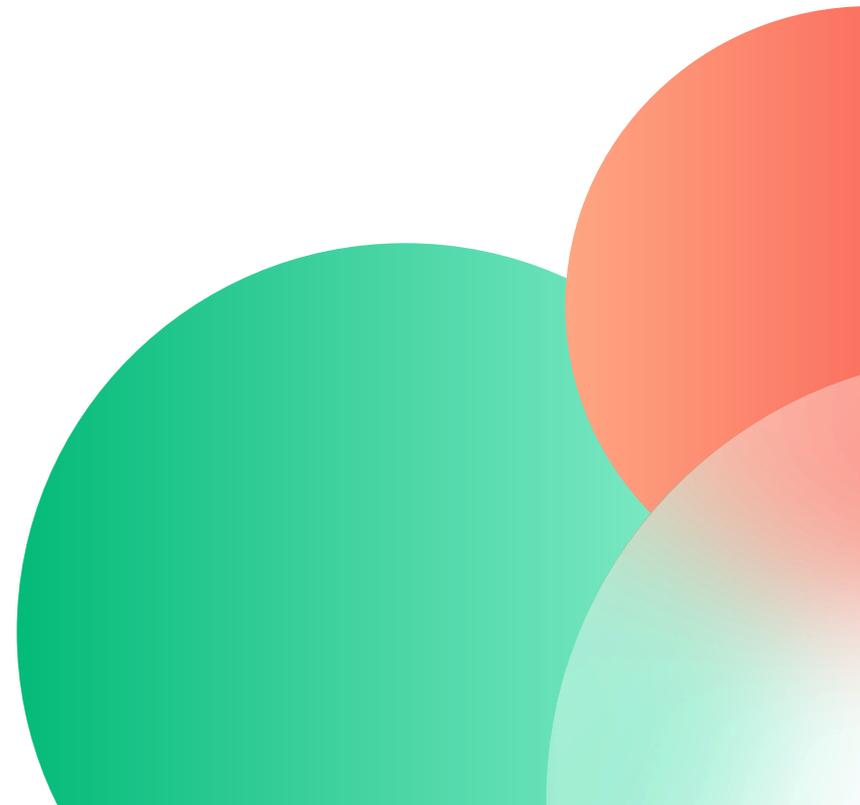
Subprime Borrowers Are Not Who You Think They Are

The consumer with “bad credit” traditionally has been portrayed negative – often as a young, unemployed or underemployed, lower income “bad risk” who is irresponsible with their spending. But new data from Access Finance’s **Juzt card** – which is designed specifically to help subprime consumers build their credit ratings – paints a very different picture.

In fact, just the opposite is true. **Juzt card** customers tend to be older, with average to above average incomes, employed full time who use their credit card to purchase staples like groceries, gas or for health care.

The typical user is a working-age, middle-income, urban consumer:

- 25–39-year-olds dominate the group with a surprising number of customers in the 40-59 segment
- Most customers earn more than **\$50,000** and roughly a quarter earn more than **\$100,000** per year
- Approximately **88%** of users are in urban areas.



ESSENTIAL INDUSTRIES

Serving the Backbone of the Economy

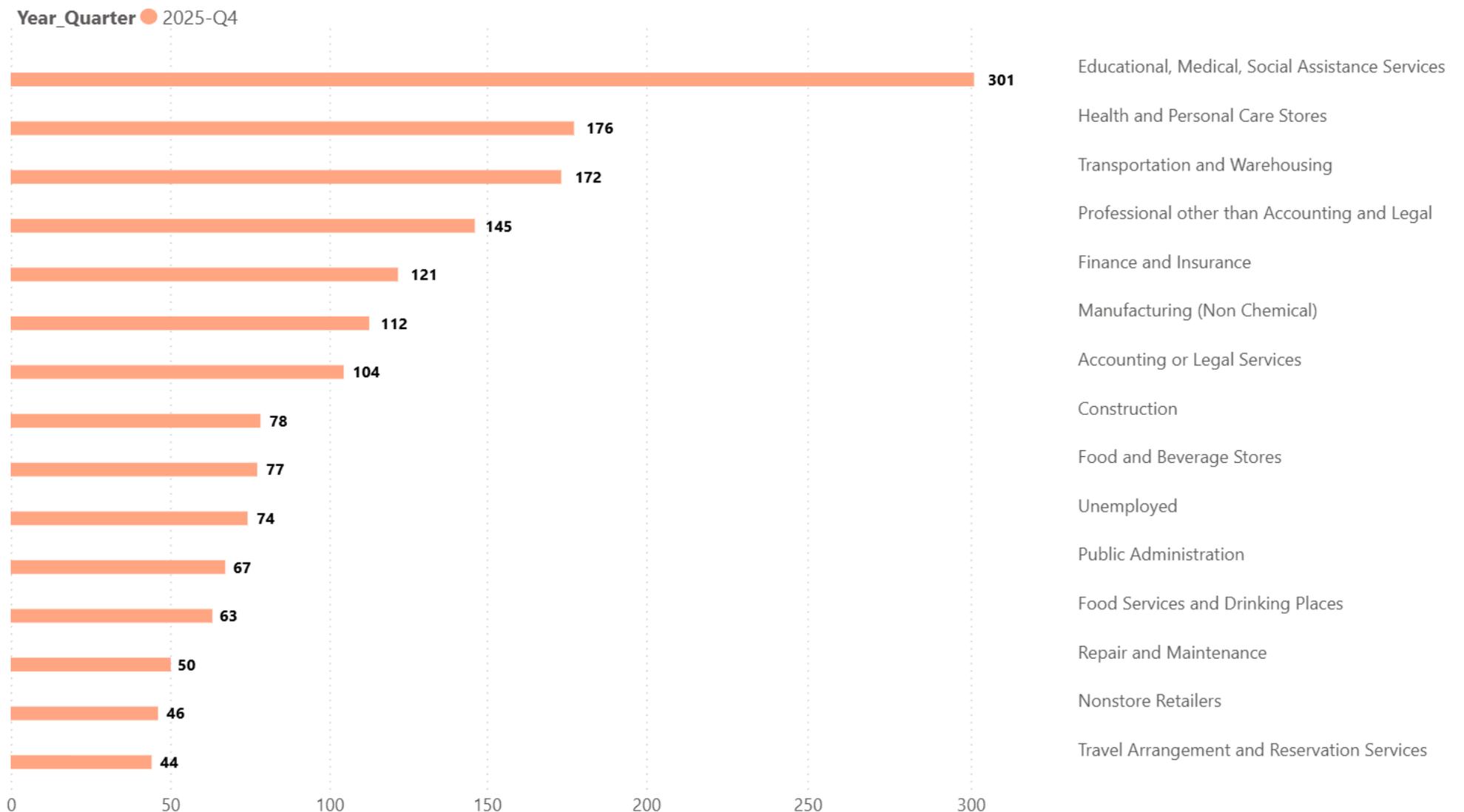
Juzt card customers are employed across a wide spectrum of industries, with the strongest concentration in healthcare and personal care, transportation and warehousing, manufacturing, construction, and food services and retail.

Customers are employed across a range of industries. Top employment sectors were:

- Healthcare / personal care
- Transportation & warehousing
- Manufacturing
- Construction
- Food services & retail

Wokr industry with excluded 2025-Q2

Customer Top 15 Work Industry Distribution By Quarter



SPENDING

Subprime Spending Habits

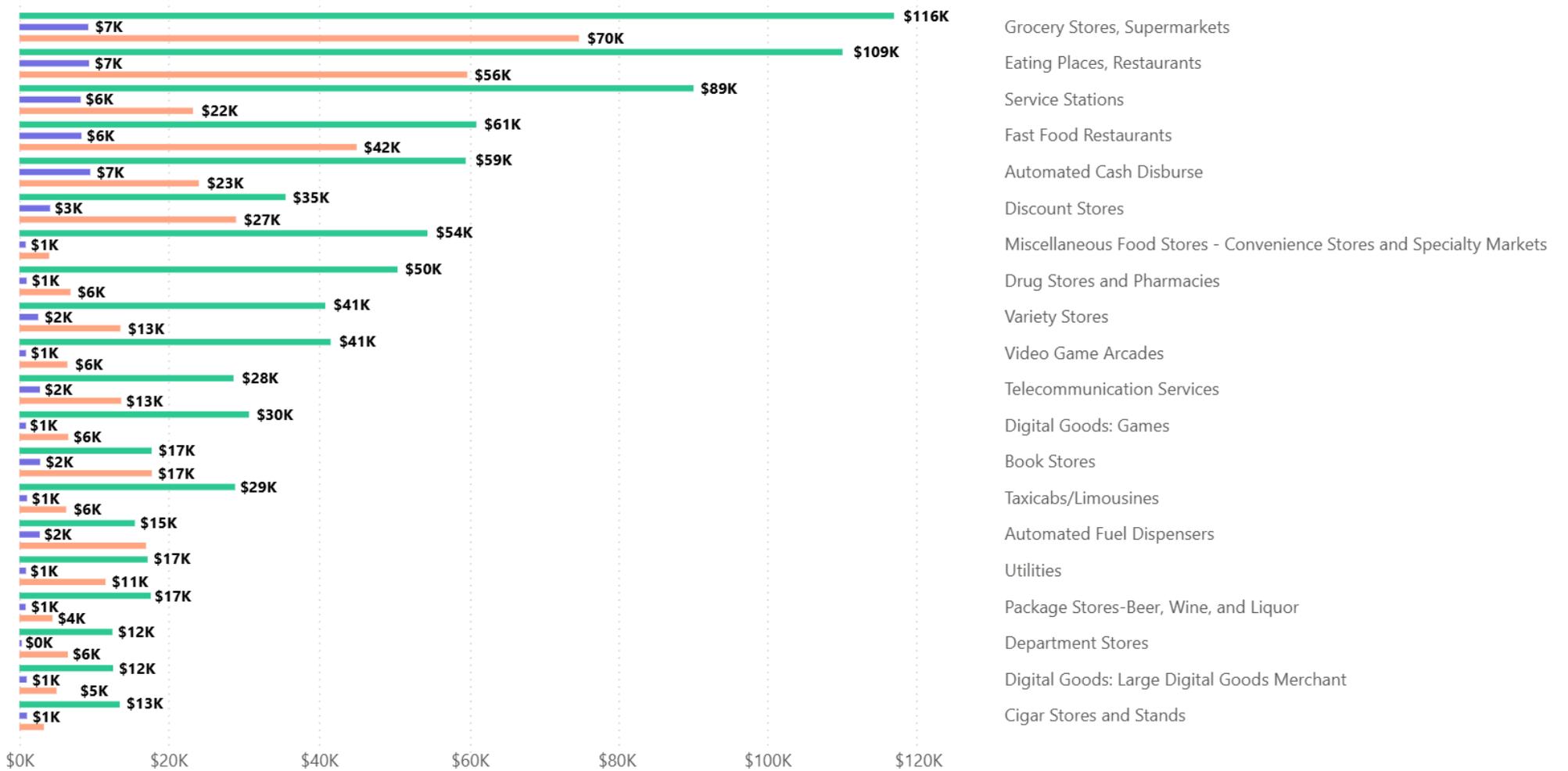
Subprime consumers spent primarily on “Essentials” such as groceries, food and transportation, debunking the image of the irresponsible spender.

In fact, these customers’ spending remained relatively consistent through year-end with no indication of spiking during the holidays, based on average transaction size and category mix.

Transactions Amount

Top 20 MCC by amount

Year_Quarter ● 2025-Q2 ● 2025-Q3 ● 2025-Q4

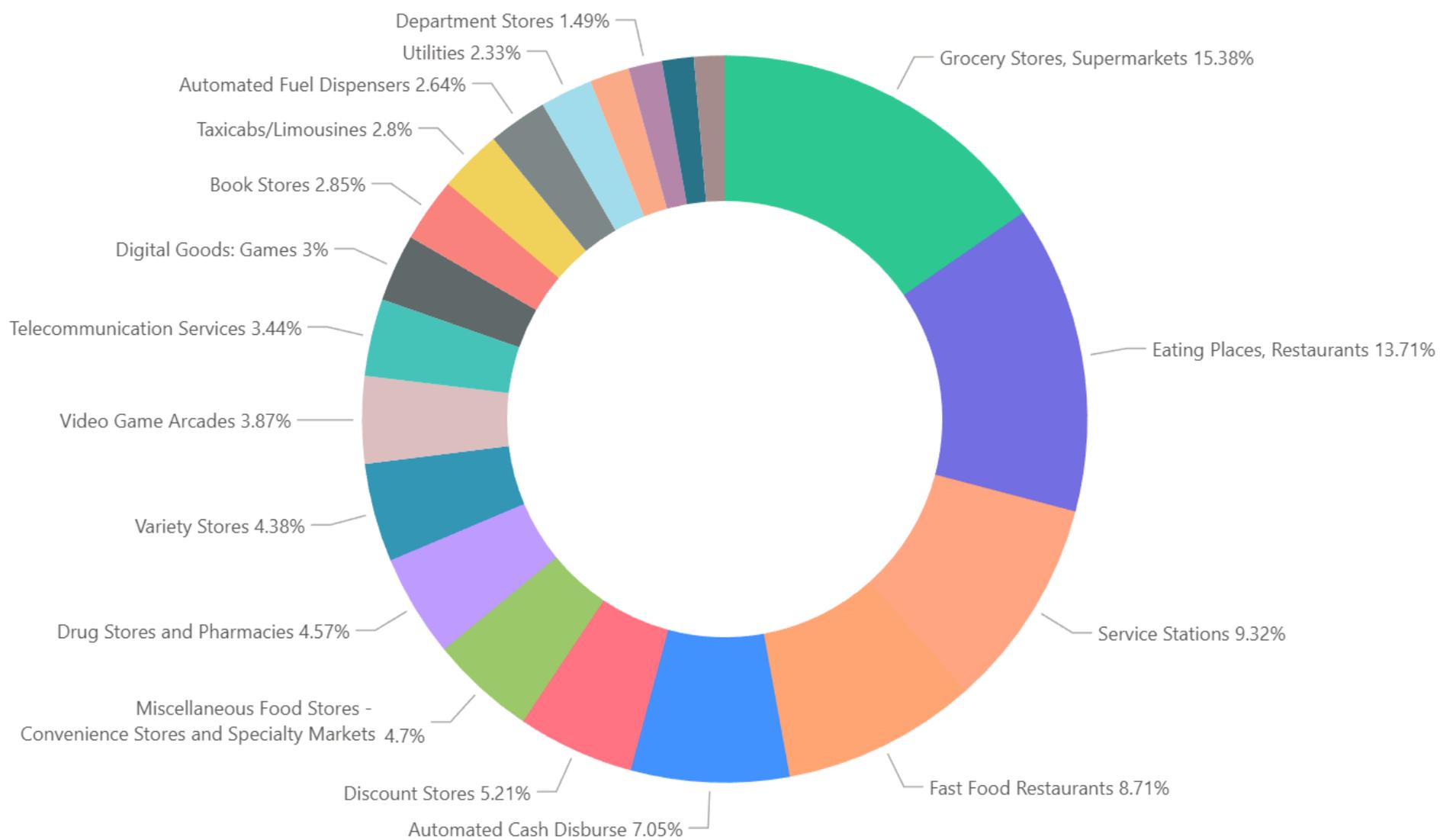


In addition, customers were consistent in their spending:

- Average transaction size: **\$20–30**
- Average balance per active user (Q4): **~\$580**
- Most transactions are small-ticket, high-frequency purchases, not large one-off items.
- Average purchase size remained constant, suggesting good discipline for how these subprime borrowers used the **Juzt card**

Transactions Amount

Top 20 Amount % Distribution by MMC



By Spend: Spending concentrated primarily in Grocery Stores, Restaurants, Service Stations, Fast Food, Automated Cash Disbursements, Discount Stores, and Digital Goods, showing a highly consistent category mix.



By Volume: Transaction counts remain highest in Service Stations, Fast Food, Restaurants, and Grocery Stores, confirming that portfolio usage centers around everyday essential purchases. Everyday essentials represent roughly **60–65%** of all spending.

CONCLUSION AND METHODOLOGY

Key Takeaways

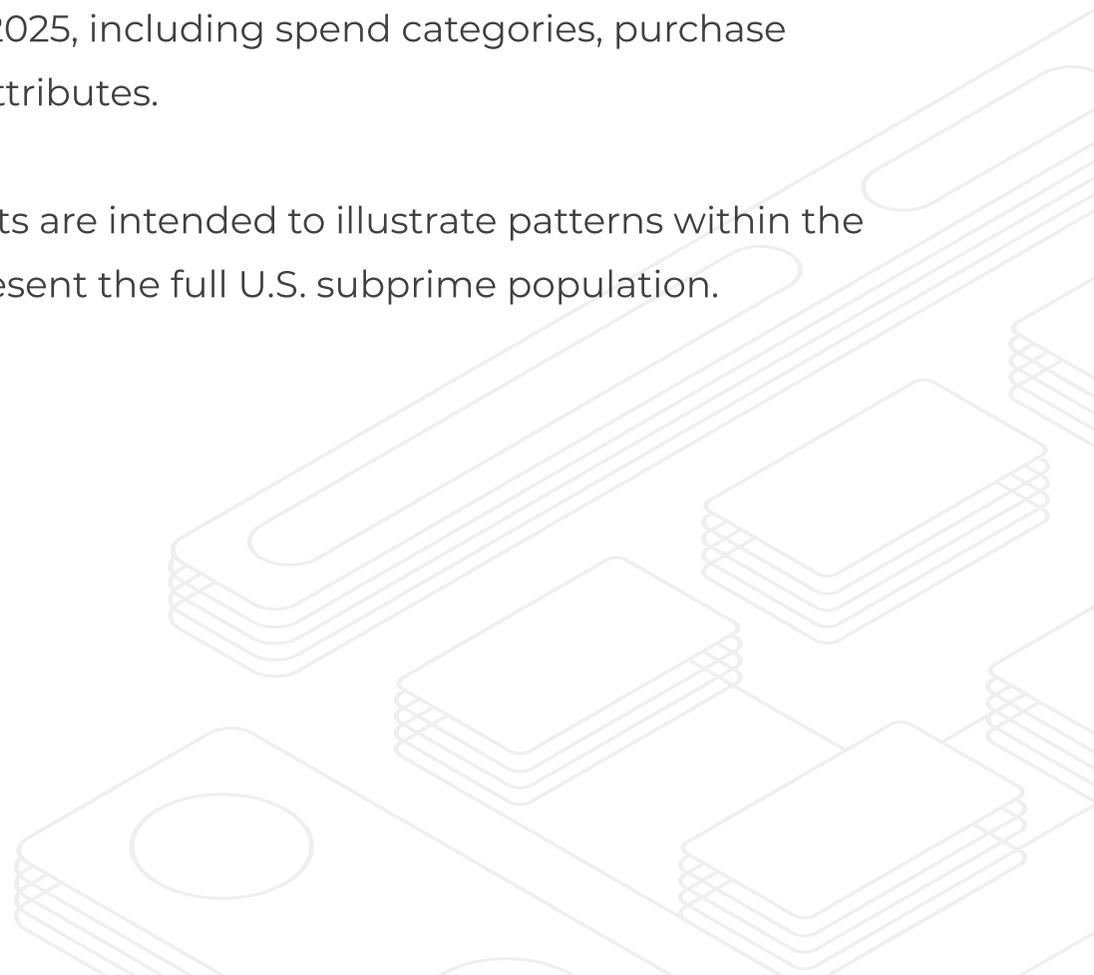
Spending is heavily concentrated in Grocery Stores, Restaurants, Service Stations, Fast Food, Automated Cash Disbursements, Discount Stores, and Digital Goods, reflecting a stable and consistent category mix.

- Subprime borrowers' spending patterns underscore the importance of credit access for working-class Americans.
- Early **Juzt card** data suggests that innovative financial management tools such as those built into the **Juzt card** can be instrumental in helping subprime borrowers establish good habits which will enable them to build stronger credit scores.

Methodology

Insights are derived from Access Finance's internal Juzt card portfolio, encompassing thousands of subprime consumers actively using the product. The analysis covers account-level and transaction-level activity from Q2 through Q4 2025, including spend categories, purchase frequency, balances, and basic demographic attributes.

All data are anonymized and aggregated; results are intended to illustrate patterns within the **Juzt** customer base and are not meant to represent the full U.S. subprime population.





COMMENTARY

Ivan Arnaudov
CEO of Access Finance Inc.

Subprime borrowers are often misunderstood. The data tells a different story.

They are largely working, middle-income Americans who use credit for everyday essentials. Their spending is steady and focused on groceries, gas, and restaurants. The average transaction size is small, around \$20 to \$30, which points to discipline, not impulse.

There are no sharp holiday spikes. Balances remain moderate, around **\$580**, which suggests control rather than overextension. Many earn over \$50,000 a year, and a meaningful share even exceeds **\$100,000**.

This confirms what we see in our own portfolio. Subprime does not mean reckless. It often means underserved. With the right digital tools and modern underwriting, we can support responsible borrowers who simply do not fit the old credit model.

Findings reflect analysis of internal **Juzt card** portfolio and are not intended to represent the broader U.S. subprime population.



ABOUT THE COMPANY

About Access Finance Inc.

The **Juzt** Credit Card is backed by Access Finance Inc., a financial technology company whose goal is to lead the digital transformation within the financial sector while revolutionizing credit accessibility and transitioning customers from the subprime to the prime segment.

Founded in 2013,

Access Finance is bringing its proven, innovative technology to the American consumers through partnership with US financial institutions, like The Bank of Missouri. With operations in the US, Europe and Mexico, Access Finance has grown to serve more than **200,000** credit card customers and dispersed roughly **\$320,000,000**.

Click here to learn more about [Access Finance](#) and the [Juzt Card](#).

