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N 1251 RV
Margin of Error +/- 2.8%
1/29 - 1/30/2026

Credit Card Rewards: What Voters Think

Credit Card Perceptions

Q. Do you personally have a credit card?

Response	Count	Overall	Rep	Dem	Ind
Yes	**936**	**81%**	83%	80%	81%
No	301	18%	17%	19%	17%
Not sure	7	1%	0%	1%	1%

Q. Overall, how satisfied are you with your current credit card?

Response	Count	Overall	Rep	Dem	Ind
Very satisfied	**407**	**45%**	50%	43%	43%
Somewhat satisfied	**374**	**41%**	38%	40%	45%
Somewhat dissatisfied	94	8%	9%	9%	8%
Very dissatisfied	51	4%	3%	7%	3%
Don't know	10	1%	1%	1%	1%

Q. Does your credit card earn rewards such as cash back, travel points, or other benefits?

Response	Count	Overall	Rep	Dem	Ind
Yes	739	81%	84%	78%	81%
No	155	16%	13%	18%	15%
Not sure	42	3%	3%	3%	4%

Q. What type of credit card rewards do you use most often?

Response	Count	Overall	Rep	Dem	Ind
Cash back	515	65%	71%	65%	57%
Travel points or miles	72	12%	12%	10%	14%
Store-specific rewards	73	9%	8%	14%	6%
Hotel points	36	8%	6%	5%	13%
Other rewards	32	4%	3%	4%	6%
Don't know	11	2%	0%	2%	3%

Q. Approximately how much value in cash back, travel, or other rewards do you estimate you receive from your credit cards in a typical year?

Response	Count	Overall	Rep	Dem	Ind
Less than $100	206	22%	22%	22%	22%
$100 to $499	283	35%	37%	35%	34%
$500 to $999	125	20%	22%	17%	20%
$1,000 to $2,499	52	11%	11%	11%	10%
$2,500 or more	19	4%	2%	5%	6%
Don't know	54	8%	5%	11%	8%

Q. How important are credit card rewards to your household's finances?

Response	Count	Overall	Rep	Dem	Ind
Very important – we rely on them to help with everyday expenses	**188**	**25%**	28%	31%	14%
Somewhat important	**315**	**40%**	39%	36%	46%
Not very important	156	23%	20%	21%	28%
Not at all important	71	11%	12%	10%	10%
Don't know	9	1%	0%	1%	2%

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Trust & Security

Q. How much do you trust each of the following companies to protect your data security and act in your best interest?

Item	Trust Completely	Trust Somewhat	Trust a Little	Don't Trust	Never Heard Of
Visa	34%	43%	17%	6%	0%
Mastercard	28%	41%	22%	9%	1%

Consolidated Trust Summary

Item	Trust	Don't Trust	Net Trust
Visa	93%	6%	**+87**
Mastercard	90%	9%	**+82**

Q. If you heard that a retailer you frequent had changed their payment processing network from Visa or Mastercard to one you haven't heard of, how concerned would you be about potential security implications?

Response	Count	Overall	Rep	Dem	Ind
Very concerned	**454**	**34%**	36%	35%	29%
Somewhat concerned	**495**	**39%**	40%	42%	35%
Not very concerned	160	15%	14%	16%	14%
Not concerned at all	57	6%	6%	3%	11%
Don't know	78	6%	4%	4%	11%

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Key Findings

Q. If the fees retailers pay for credit cards were reduced, do you think large retailers would lower prices for consumers, or would they pocket the savings?

Response	Count	Overall	Rep	Dem	Ind
Pocket the savings	**797**	**65%**	67%	63%	66%
Lower prices for consumers	282	22%	23%	23%	19%
Don't know	165	13%	11%	13%	15%

Q. If you had to choose, would you rather...

Response	Count	Overall	Rep	Dem	Ind
Keep your credit card rewards like cash back and travel points, even if retailers continue paying the same fees	**767**	**63%**	67%	61%	62%
Give up your credit card rewards so retailers could potentially pay lower fees, with no guarantee that prices would go down	264	21%	19%	25%	18%
Don't know	213	16%	14%	14%	21%

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Weighted Survey Demographics

Gender

Response	Percent
Male	46%
Female	54%

Age

Response	Percent
18–29	18%
30–49	30%
50–64	26%
65+	27%

Education

Response	Percent
Non-college	65%
4-Year Degree+	35%

Race/Ethnicity

Response	Percent
White	68%
Black	12%
Hispanic	13%
Asian	4%
Other	2%

Density

Response	Percent
Rural	26%
Suburban	51%
Urban	23%

Region

Response	Percent
Northeast	18%
Mid-Atlantic	6%
Southeast	23%
Great Lakes	13%
Midwest	7%
Southwest	14%
Rocky Mountains	4%
West Coast	15%

Party ID (with leaners)

Response	Percent
Republican w/ lean	41%
Democrat w/ lean	43%
True Independent	15%

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Methodology

Interview Dates	January 29th – January 30th, 2026
Target Population	National registered voters
Sampling Method	The survey was administered using a non-probability online panel with identity verification protocols. All respondents were matched to a commercial voter file to confirm registration status. A multi-layered verification protocol incorporating AI-driven fraud detection and device-level digital fingerprinting was deployed to ensure sample integrity. Quota controls were applied during recruitment to ensure representative coverage of political engagement, age, region, race, gender, and educational attainment within the registered voter population as well as soft targets on self-party identification based on modeled results from historical survey data
Weighting	The sample was weighted using a multi-level iterative proportional fitting (raking) approach. First-stage weighting adjusted for demographics (age, gender, educational attainment, race), geography (region, area type), and recalled 2024 presidential vote. Second-stage weighting adjusted for party identification and voter political engagement metrics. Weighting targets were derived from comprehensive analysis of national voter files, certified 2024 election results, and U.S. Census demographic data to ensure accurate representation of the national registered voter population and the 2024 electorate.
Number of respondents	1251
Margin of error	+/- 2.8 % (95% CI)
Survey Modes	100% online panel