Criteria

Country
USA
1000 100.00%

Age
18 - 99
1000 100.00%

Gender
Male
488 48.80%
Female
512 51.20%

Household income (4)
Less than $5,000
10 0.40%
$5,000 to $9,999
13 0.25%
$10,000 to $14,999
13 0.25%
$15,000 to $19,999
13 0.25%
$20,000 to $24,999
30 0.80%
$25,000 to $29,999
13 0.25%
$30,000 to $34,999
14 0.35%
$35,000 to $39,999
13 0.30%
$40,000 to $44,999
30 0.50%
$45,000 to $49,999
14 0.40%
$50,000 to $54,999
18 0.50%
$55,000 to $59,999
30 0.60%
$60,000 to $64,999
17 0.75%
$65,000 to $69,999
30 0.45%
$70,000 to $74,999
13 0.30%
$75,000 to $79,999
14 0.05%
$80,000 to $84,999
30 0.60%
$85,000 to $89,999
30 0.10%
$90,000 to $94,999
13 0.35%
$95,000 to $99,999
30 0.70%
$100,000 to $124,999
77 2.05%
$125,000 to $149,999
17 0.75%
$150,000 to $174,999
13 0.05%
$175,000 to $199,999
30 0.25%
$200,000 to $249,999
30 0.50%
$250,000 to $499,999
15 0.50%
$500,000 to $999,999
30 0.25%
$1,000,000 or more
30 0.80%
Prefer not to answer
30 0.00%
Collapse options

Education Level
Elementary School
1 0.40%
Middle School
1 0.40%
Completed some high school
30 0.50%
High school graduate
221 23.20%
Other post high school vocational training
30 3.30%
Completed some college
186 18.65%
Associate's degree
150 10.70%
Bachelor's degree
312 24.50%
Completed some postgraduate
15 5.50%
Masters degree
93 9.30%
Doctorate PhD
30 0.90%
None of the above/Prefer not to answer
1 0.20%
Collapse options

Ethnicity (Simplified)
White
612 60.20%
Black or African American
92 14.50%
Hispanic
116 12.40%
American Indian or Alaska Native
1 0.80%
Asian
15 5.00%
Pacific Islander
1 0.40%
Some other race
30 3.80%
Prefer not to answer
30 0.00%
Middle Eastern or North African
1 0.30%
Collapse options

Languages Spoken
English
1 1,000 99.30%
Spanish
30 3.10%
French
1 0.30%
German
1 0.70%
Italian
1 0.30%
Dutch
1 0.10%
Chinese
1 0.20%
Arabic
1 0.20%
Korean
1 0.50%
Vietnamese
1 0.50%
Other
1 0.40%
Hindi
1 0.50%
Bengali
1 0.10%
Bulgarian
1 0.20%
Catalan
1 0.20%
Filipino
1 0.50%
Greek
1 0.20%
Hebrew
1 0.10%
Hungarian
1 0.10%
Portuguese
1 0.10%
Swedish
1 0.10%
Collapse options

Parental Status / Pregnancy Status
I have/am expecting a child within the next 9 months
30 4.20%
I have one or more children under the age of 18 living in my household
317 35.75%
I have one or more children over the age of 18 living in my household
170 18.65%
I have no children living in my household and I am not pregnant/expecting a child within the next 9 months
483 54.10%
Sum Total Number of Children in Household
Boy under age 1
10 2.60%
Girl under age 1
11 5.90%
Boy age 1
10 2.60%
Girl age 1
10 6.90%
Boy age 2
13 5.00%
Girl age 2
13 5.50%
Boy age 3
10 3.90%
Girl age 3
11 5.50%
Boy age 4
7 8.70%
Girl age 4
11 5.30%
Boy age 5
10 3.60%
Girl age 5
11 5.60%
Boy age 6
11 5.40%
Girl age 6
11 5.70%
Boy age 7
11 5.60%
Girl age 7
11 5.60%
Boy age 8
12 2.25%
Girl age 8
10 3.60%
Boy age 9
11 5.40%
Girl age 9
12 2.30%
Boy age 10
11 5.90%
Girl age 10
10 4.00%
Boy age 11
13 5.80%
Girl age 11
11 5.40%
Boy age 12
11 5.60%
Girl age 12
10 3.80%
Male teen age 13
12 2.40%
Female teen age 13
13 5.20%
Male teen age 14
12 2.30%
Female teen age 14
11 5.80%
Male teen age 15
11 5.90%
Female teen age 15
1 0.90%
Male teen age 16
10 3.70%
Female teen age 16
11 5.50%
Male teen age 17
12 3.70%
Female teen age 17
11 5.50%
None of the above
30 0.00%
Collapse options

US Sub Group
US Region
Northeast
223 22.50%
Midwest
202 20.20%
South
310 28.60%
West
175 27.50%
unknown
1 0.20%
Collapse options

New England
10 4.90%
Middle Atlantic
110 19.90%
East North Central
170 14.60%
West North Central
71 6.80%
South Atlantic
217 21.70%
East South Central
10 8.80%
West South Central
112 11.20%
Mountain
10 4.90%
Pacific
110 12.40%

US State
Alabama
1 0.90%
Alaska
1 0.10%
Arizona
10 2.90%
Arkansas
1 0.40%
California
17 2.20%
Colorado
11 1.30%
Connecticut
1 0.30%
Delaware
1 0.90%
District of Columbia
1 0.40%
Florida
11 8.60%
Georgia
10 2.20%
Hawaii
1 0.20%
Idaho
1 0.50%
Illinois
10 3.90%
Indiana
10 2.70%
Iowa
11 1.00%
Kansas
1 0.60%
Kentucky
11 1.70%
Louisiana
11 1.50%
Maine
1 0.30%
Maryland
11 1.60%
Massachusetts
1 0.70%
Michigan
10 3.00%
Minnesota
11 1.40%
Mississippi
11 1.10%
Missouri
10 1.90%
Montana
1 0.20%
Nebraska
1 0.40%
Nevada
11 0.70%
New Hampshire
1 0.10%
New Jersey
10 3.20%
New Mexico
1 0.90%
New York
10 6.80%
North Carolina
11 2.10%
North Dakota
1 0.20%
Ohio
11 4.40%
Oklahoma
1 0.30%
Oregon
11 1.10%
Pennsylvania
11 7.00%
Rhode Island
1 0.20%
South Carolina
10 1.10%
South Dakota
1 0.30%
Tennessee
11 2.30%
Texas
11 8.50%
Utah
1 0.70%
Vermont
1 0.10%
Virginia
11 2.00%
Washington
11 1.70%
Wisconsin
1 0.90%
Wisconsin
11 1.50%
Wyoming
1 0.10%
Collapse options

Employment Status
Employed full-time
611 48.10%
Employed part-time
11 1,000 18.60%
Self-employed full-time
10 5.00%
Self-employed part-time
1 0.30%
Inactive military/Veteran
1 0.10%
Temporarily unemployed
10 3.80%
Full-time homemaker
11 4.90%
Retired
1 1,000 15.60%
Student
1 2.70%
Disabled/Permanently Unemployed
10 2.60%
Prefer not to answer
30 3.90%
Collapse options

SQ1.Which of the following applies to you

#	Statements	Answers (%)	Count
A1	I currently have at least one personal credit card (not a debit card)	100.00%	1000
A2	I do not currently have a personal credit card	0.00%	0

Completes
1000
Single Selection

Q1.What is your primary reason for using a credit card?

#	Statements	Answers (%)	Count
A1	Building credit history/score	28.10%	281
A2	Earning rewards (cash back/points)	22.20%	222
A3	Convenience for everyday spending	27.00%	270
A4	Safety/fraud protection	3.90%	39
A5	Financing large purchases over time	5.60%	56
A6	Emergencies only	4.90%	49
A7	Other	0.50%	5
Skip or "Other"			
Not online shopper			
Combination of some of the above			
Rewards			
Cash back			

Large purchases so i do not need large amounts of cash and online purchases
Completes
1000
Multi Single Selection

Q2.How much do you agree or disagree with each statement about credit card strategy

#	Statements	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree
A1	Should you use a different credit card strategy based off your age?	207	423	231	119
A2	Should you use a different credit card strategy based off your current situation?	350	411	161	75
		35.00%	41.10%	16.10%	7.50%

Show Top 2 Box Reporting
Completes
1000
Single Selection

Q3.Which generation do you think has the healthiest relationship with credit cards?

#	Statements	Answers (%)	Count
A1	Gen Z (18–26)	14.30%	143
A2	Millennials (28–44)	22.50%	225
A3	Gen X (46–60)	29.50%	295
A4	Baby Boomers (61–78)	33.20%	332

Completes
1000
Single Selection

Q4.Compared with two years ago, how has your credit card use changed?

#	Statements	Answers (%)	Count
A1	Increased significantly	21.20%	212
A2	Increased a small amount	27.50%	275
A3	About the same	27.70%	277
A4	Decreased a small amount	5.50%	55
A5	Decreased significantly	3.70%	37

Completes
1000
Single Selection

Q5.Which best describes how you paid your credit card balance in the past 12 months?

#	Statements	Answers (%)	Count
A1	Always paid in full (minus a few)	48.10%	481
A2	Usually paid in full (minus a few)	19.20%	192
A3	Sometimes carried a balance	13.50%	135
A4	Usually carried a balance	11.40%	114
A5	Always carried a balance	7.80%	78

Completes
1000
Single Selection

Q6.Carrying a credit card balance month to month creates anxiety for me.

#	Statements	Answers (%)	Count
A1	Strongly agree	38.40%	384
A2	Somewhat agree	34.20%	342
A3	Somewhat disagree	14.60%	146
A4	Strongly disagree	8.10%	81

Completes
1000
Single Selection

Q7.Which best describes how APR factors into your credit card choice?

#	Statements	Answers (%)	Count
A1	It's one of the top factors I consider	33.30%	333
A2	I consider it, but other features usually matter more	34.20%	342
A3	I consider it only if I expect to carry a balance	19.00%	190
A4	It doesn't factor into my decision	14.00%	140

Completes
1000
Multi Single Selection

Q8.How appealing are each of the following rewards options for your main credit card?

#	Statements	Very appealing	Somewhat appealing	Somewhat unappealing	Not at all appealing
A1	Cash back	684	276	23	17
		68.40%	27.60%	2.30%	1.70%
A2	Points you can transfer to travel partners	305	416	155	124
		30.50%	41.60%	15.50%	12.40%
A3	Co-branded airline/hotel miles	281	417	149	153
		28.10%	41.70%	14.90%	15.30%
A4	Flat rate cash back on everything (e.g., 2%)	510	295	69	26
		51.00%	29.50%	6.90%	2.60%
A5	Higher cash back in fixed categories (e.g., groceries, gas) with caps	519	303	70	28
		51.90%	30.30%	7.00%	2.80%
A6	Rotating 5% categories that change periodically	309	461	165	65
		30.90%	46.10%	16.50%	6.50%
A7	Buildable/flexible categories you choose yourself (e.g., pick 3 each quarter)	385	438	127	50
		38.50%	43.80%	12.70%	5.00%
A8	Travel points with bonus on travel/dining	321	398	150	131
		32.10%	39.80%	15.00%	13.10%

Show Top 2 Box Reporting
Completes
1000
Single Selection

Q9.Have you ever paid a credit card late fee for a missed payment?

#	Statements	Answers (%)	Count
A1	Yes — once	20.50%	205
A2	Yes — 2-3 times	25.40%	254
A3	Yes — 4-5 times	3.40%	34
A4	Yes — 6 or more times	3.50%	35
A5	No — never	47.20%	472

Completes
1000
Multiple Selection

Q10.Which of the following have you personally used AI tools (e.g., ChatGPT, Gemini, Copilot) for?

Percent (Respondents) is calculated by dividing each answer count by the total unique respondents.
Percent (Answers) is calculated by dividing each answer count by the total counts collected.

#	Statements	Respondents (%)	Answers (%)	Count
A1	Choosing a credit card	15.00%	10.48%	150
A2	Improving my credit score	20.90%	13.78%	209
A3	Budgeting or spending analysis	20.80%	13.71%	208
A4	Negotiating bills/fees or cancelling subscriptions	9.60%	6.33%	96
A5	Discussing changes in credit terms	13.30%	8.77%	133
A6	Personal finance or tax advice	15.30%	10.08%	153
A7	I have not used AI for money decisions, but I'm interested	22.80%	15.03%	228
A8	I have not used AI for money decisions and I'm not interested	34.60%	22.81%	346

Completes
1000
Single Selection

Q11.Who do you trust most for credit card advice?

#	Statements	Answers (%)	Count
A1	Friends/family	33.20%	332
A2	Family/friends	15.70%	157
A3	Bank or credit union representatives	17.10%	171
A4	Independent comparison/review sites	12.70%	127
A5	Government/consumer watchdogs	1.30%	13
A6	Social media influencers	0.90%	9
A7	AI tools	1.90%	19

Q12.I would be comfortable with my card issuer using AI to adjust my credit limit or APR in real time based on my spending and risk data.

#	Statements	Answers (%)	Count
A1	Strongly agree	17.80%	178
A2	Somewhat agree	24.10%	241
A3	Neither agree nor disagree	24.30%	243
A4	Somewhat disagree	11.20%	112
A5	Strongly disagree	17.60%	176

Completes
1000
Single Selection

Q13.Credit card companies should market differently to different age groups (e.g., different offers or messaging).

#	Statements	Answers (%)	Count
A1	Strongly agree	25.20%	252
A2	Somewhat agree	40.20%	402
A3	Neither agree nor disagree	20.00%	200
A4	Somewhat disagree	5.30%	53
A5	Strongly disagree	4.40%	44

Completes
1000
Single Selection

Q14.Which would you choose for your main card?

#	Statements	Answers (%)	Count
A1	2% cash back with a higher APR	33.30%	333
A2	1% cash back with a lower APR	32.80%	328
A3	I always pay in full, so APR doesn't matter to me	33.90%	339

Completes
1000
Single Selection

Q15.Before getting a first credit card, should a short financial-literacy course be required?

#	Statements	Answers (%)	Count
A1	Yes—mandatory for all first-time applicants before approval (with a brief quiz)	34.60%	346
A2	Yes—mandatory only for applicants under 25	17.60%	176
A3	Yes—mandatory only for applicants with no credit history	13.10%	131
A4	Optional, but offer a signup bonus/perk for completing it	10.40%	104
A5	Optional, with simplified disclosures replacing a course	3.60%	36
A6	Waived if the applicant has documented prior coursework (e.g., high school/college personal finance)	7.40%	74
A7	No—no education requirement	13.10%	131