

From February 7 to 10, 2026, Data for Progress conducted a survey of 1,170 U.S. likely voters nationally using web panel respondents. The sample was weighted to be representative of likely voters by age, gender, education, race, geography, and recalled presidential vote. The survey was conducted in English. The margin of error associated with the sample size is ±3 percentage points. Results for subgroups of the sample are subject to increased margins of error. Partisanship reflected in tabulations is based on self-identified party affiliation, not partisan registration. For more information please visit [dataforprogress.org/our-methodology](https://dataforprogress.org/our-methodology).

NB: subgroups with a n-size less than 50 (<50) are not shown on these cross-tabs. We choose not to display N<50 subgroups because the sample is too small to have statistical significance. We did, however, take samples of these subgroups for representational and weighting purposes to accurately reflect the electorate makeup. Some values may not add up to 100 due to rounding.

N=1,170 unless otherwise specified.

[1] If you have a credit card, how many do you currently have?

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
1	27	27	25	29	24	31	36	23	29	25	33	26	30	24	31	29	38	26
2 to 4	49	47	49	51	49	49	48	49	43	59	41	49	52	55	45	37	55	60
5 or more	9	10	9	8	11	7	2	12	8	12	7	11	3	10	8	9	7	15
I used to have a credit card, but don't anymore	10	11	11	8	12	7	6	12	13	4	11	9	11	9	8	17	0	0
I've never had a credit card	5	5	6	5	5	5	8	3	7	1	7	5	3	2	7	8	0	0
Weighted N	1,170	461	261	448	622	548	372	798	754	416	125	836	152	602	357	211	513	485

[2] To the best of your knowledge, what is your credit score (e.g., FICO score)?

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
800 to 850	24	18	28	28	25	24	7	32	18	36	8	29	13	29	21	16	41	14
670 to 739	23	26	20	22	21	25	33	19	24	22	29	21	31	20	30	20	20	32
740 to 799	20	23	15	20	17	23	29	16	15	29	22	20	21	25	13	16	26	19
580 to 669	18	19	22	15	22	14	17	19	24	8	25	16	23	15	20	26	8	22
300 to 579	7	8	6	6	9	5	5	8	10	1	9	7	7	4	9	10	1	8
Don't know	7	6	8	8	7	8	8	7	9	4	7	7	4	6	7	12	5	4
Weighted N	1,170	461	261	448	622	548	372	798	754	416	125	836	152	602	357	211	513	485

**[3] Why did you pick the credit card(s) you have currently or in the past? Select all that apply.**

(N=1,113)

(Shown to respondents who have a credit card or had one in the past)

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
No annual fee	53	53	56	52	51	56	40	60	52	56	32	58	48	55	55	47	59	51
Rewards, such as airline miles, points, travel perks, and cash back	48	45	50	51	50	46	42	51	42	59	48	51	41	50	52	39	58	44
Ease and convenience, such as already being a member of the bank	27	26	24	29	23	31	31	25	25	29	31	27	25	30	24	21	27	28
Interest rate or APR	24	27	21	23	23	25	26	24	27	20	29	24	21	26	23	22	22	28
Promotions such as a 0% APR offer, or deferred interest on a major purchase	21	19	20	23	19	22	23	19	20	22	20	21	19	23	20	16	15	27
Balance transfer promotion	12	13	9	13	13	11	13	11	13	10	14	12	12	12	12	12	9	16
A promotion offered in a store (such as Walmart or Home Depot) or by a service provider (such as a dentist's office or veterinarian)	10	10	8	12	12	9	11	10	10	11	10	11	8	12	11	7	9	13
Don't know	6	6	7	5	4	8	3	7	8	3	2	5	6	6	3	9	3	3
Weighted N	1,113	439	246	428	594	519	342	771	699	414	116	795	147	588	331	194	513	485

**[4] If you were to apply for a new credit card, which would be more important in making your decision: low fees and interest rates or higher value rewards?**

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Low fees and interest rates much more	41	45	39	39	44	38	34	45	48	30	39	41	36	43	41	39	31	48
Low fees and interest rates somewhat more	14	16	13	13	15	13	15	14	15	13	11	15	23	11	17	19	10	16
Higher value rewards somewhat more	14	14	11	15	13	14	18	11	14	13	22	13	11	13	18	10	16	15
Higher value rewards much more	25	21	24	29	22	28	24	25	16	40	23	26	20	30	19	20	38	17
Don't know	6	5	12	4	6	6	9	5	7	4	6	5	9	4	6	12	5	3
Weighted N	1,170	461	261	448	622	548	372	798	754	416	125	836	152	602	357	211	513	485

**[5] How often do you pay off your full monthly credit card balance? (N=998)**

(Shown to respondents who have a credit card)

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Every month	51	52	47	53	44	59	53	51	43	64	48	52	46	59	44	39	100	0
Most months	15	17	16	14	14	17	20	13	15	16	21	15	26	14	15	20	0	32
Some months	17	18	17	16	23	11	16	18	22	10	17	16	15	13	24	18	0	35
Almost never	16	13	19	17	19	13	11	18	20	10	14	17	14	13	17	24	0	33
Weighted N	998	388	216	394	518	480	321	677	602	396	101	717	131	536	303	159	513	485

**[6]** To the best of your knowledge, what is your credit card interest rate? If you have more than one, estimate the average across all of them. (N=998)  
 (Shown to respondents who have a credit card)

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
0% to 10%	19	23	13	19	15	24	21	18	21	15	25	16	24	22	16	15	25	12
10.1% to 20%	37	34	42	38	36	38	44	34	35	40	35	38	41	37	38	36	33	42
20.1% to 30%	30	32	31	29	34	26	23	34	31	30	30	32	30	29	31	33	24	37
More than 30%	3	3	2	4	3	3	5	2	3	3	6	3	<0.5	3	4	2	2	4
Don't know	10	9	12	11	12	9	7	12	9	12	5	11	5	9	12	14	15	5
Weighted N	998	388	216	394	518	480	321	677	602	396	101	717	131	536	303	159	513	485

**[7]** How often, if at all, do you redeem credit card points or rewards? (N=998)  
 (Shown to respondents who have a credit card)

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Weekly	4	7	1	4	4	4	9	2	4	4	8	4	5	4	5	3	5	3
Monthly	24	27	19	25	25	23	29	22	21	29	38	23	30	25	23	24	27	22
A few times a year	59	53	69	59	60	58	49	63	58	60	47	59	55	58	62	57	57	60
Never	13	14	11	12	10	15	12	13	17	6	8	14	10	13	10	17	11	14
Weighted N	998	388	216	394	518	480	321	677	602	396	101	717	131	536	303	159	513	485

**[8]** When deciding to make a purchase or where to purchase something from, how big of a factor, if at all, are potential credit card points or rewards? (N=998)  
 (Shown to respondents who have a credit card)

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Major factor	21	29	19	15	20	23	23	21	19	25	30	17	24	26	17	16	28	15
Somewhat a factor	43	41	38	47	44	41	49	40	41	45	41	45	48	39	50	40	39	47
Not really a factor	22	19	24	24	23	21	17	24	23	21	15	24	17	21	24	21	20	24
Not a factor at all	11	11	10	13	9	14	8	13	13	9	13	13	5	13	9	11	12	11
Don't know	3	1	8	1	3	2	3	2	4	<0.5	2	1	6	1	1	11	1	4
Weighted N	998	388	216	394	518	480	321	677	602	396	101	717	131	536	303	159	513	485

**[9]** How often, if at all, have you used credit cards to pay for each of the following?

— Large purchases of home goods like appliances and furniture

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Once a week or more frequently	3	4	<0.5	3	2	3	7	1	3	4	4	2	7	3	2	4	4	3
A few times a month	7	8	6	7	6	9	15	4	7	9	14	6	16	7	8	7	7	8
Less than once a month	55	48	60	58	54	55	45	59	47	69	34	62	30	61	51	43	64	57
Never	35	40	34	31	38	32	32	37	44	19	49	30	47	29	40	45	24	32
Weighted N	1,170	461	261	448	622	548	372	798	754	416	125	836	152	602	357	211	513	485

**[10]** How often, if at all, have you used credit cards to pay for each of the following?

— Personal items like toiletries and clothing

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Once a week or more frequently	13	14	5	17	12	15	20	10	11	17	15	13	12	14	14	10	18	12
A few times a month	32	30	41	30	33	32	38	30	31	35	38	30	44	34	32	28	38	33
Less than once a month	30	29	31	29	31	28	20	34	31	27	30	32	17	29	33	26	28	34
Never	25	26	23	25	24	26	22	26	27	20	18	25	28	23	21	36	17	21
Weighted N	1,170	461	261	448	622	548	372	798	754	416	125	836	152	602	357	211	513	485

**[11]** How often, if at all, have you used credit cards to pay for each of the following?

— Travel and entertainment expenses, like sports and concert tickets, hotels, and airfare

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Once a week or more frequently	4	5	<0.5	4	3	4	8	2	3	5	9	2	7	3	3	4	5	4
A few times a month	15	14	13	17	11	19	23	11	12	19	19	15	14	16	16	8	17	16
Less than once a month	49	48	50	50	49	49	39	54	45	56	38	51	45	51	50	42	55	53
Never	33	34	37	29	37	27	29	34	39	20	35	32	34	29	30	46	23	27
Weighted N	1,170	461	261	448	622	548	372	798	754	416	125	836	152	602	357	211	513	485

**[12]** How often, if at all, have you used credit cards to pay for each of the following?

— Groceries

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Once a week or more frequently	28	29	23	29	27	29	28	28	20	43	19	30	27	31	28	19	42	20
A few times a month	30	31	33	26	31	29	34	28	32	26	41	27	39	30	31	28	27	36
Less than once a month	18	16	22	19	19	18	16	20	21	14	22	18	12	18	15	24	14	25
Never	24	23	22	26	24	24	22	25	27	18	18	25	22	21	25	29	16	20
Weighted N	1,170	461	261	448	622	548	372	798	754	416	125	836	152	602	357	211	513	485

**[13]** How often, if at all, have you used credit cards to pay for each of the following?

— Utility bills

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Once a week or more frequently	3	5	2	2	2	4	8	1	2	5	7	2	7	4	3	2	3	4
A few times a month	24	28	20	22	22	27	30	21	21	30	38	22	28	23	25	25	31	20
Less than once a month	24	22	29	24	24	24	28	23	24	25	20	22	30	25	23	24	22	30
Never	48	45	49	52	51	45	34	55	53	40	35	53	35	48	49	48	44	46
Weighted N	1,170	461	261	448	622	548	372	798	754	416	125	836	152	602	357	211	513	485

**[14]** How often, if at all, have you used credit cards to pay for each of the following?

— Online sports betting

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Once a week or more frequently	4	5	2	5	2	7	8	3	5	3	10	4	8	4	5	5	5	5
A few times a month	7	6	4	9	4	10	15	3	6	7	11	6	11	8	5	4	7	6
Less than once a month	7	9	5	5	6	8	14	3	5	10	13	5	13	7	7	6	7	8
Never	82	80	89	81	88	76	62	92	84	80	66	85	68	81	83	85	81	81
Weighted N	1,170	461	261	448	622	548	372	798	754	416	125	836	152	602	357	211	513	485

**[15]** How often, if at all, have you used credit cards to pay for each of the following?

— A payment you owe on another debt (like a balance transfer, Buy Now, Pay Later or car loan)

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Once a week or more frequently	4	7	1	2	4	3	10	1	4	3	8	3	10	3	5	4	4	4
A few times a month	11	13	10	10	9	14	24	5	12	10	15	9	26	11	10	15	10	14
Less than once a month	17	17	12	21	19	15	20	16	16	19	20	16	15	17	18	18	13	25
Never	68	63	77	67	68	68	46	78	68	68	57	72	50	70	66	63	73	56
Weighted N	1,170	461	261	448	622	548	372	798	754	416	125	836	152	602	357	211	513	485

**[16]** How often, if at all, have you used credit cards to pay for each of the following?

— Crypto and stock investments

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Once a week or more frequently	2	2	1	3	2	2	5	1	2	2	1	2	6	2	1	2	3	2
A few times a month	6	10	1	6	4	9	16	2	5	8	15	5	15	7	7	5	8	6
Less than once a month	6	6	6	6	4	8	12	3	5	8	6	6	7	7	7	3	7	6
Never	86	82	92	85	90	81	66	95	88	81	78	88	72	84	85	90	83	86
Weighted N	1,170	461	261	448	622	548	372	798	754	416	125	836	152	602	357	211	513	485

**[17]** How often, if at all, have you used credit cards to pay for each of the following?

— Electronics

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Once a week or more frequently	3	4	1	2	2	4	8	1	2	5	3	2	9	3	3	2	4	3
A few times a month	12	13	10	14	9	17	20	9	12	14	21	10	24	15	9	12	13	13
Less than once a month	51	47	56	52	50	52	44	54	44	63	39	53	42	54	53	39	59	52
Never	34	35	33	33	40	27	28	37	42	19	37	35	26	28	35	47	24	32
Weighted N	1,170	461	261	448	622	548	372	798	754	416	125	836	152	602	357	211	513	485

**[18]** How often, if at all, have you used credit cards to pay for each of the following?

— Restaurants or meal delivery

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Once a week or more frequently	14	15	6	19	12	18	19	12	10	23	14	14	15	17	12	11	21	12
A few times a month	34	33	34	35	32	36	41	30	34	33	33	32	42	35	36	26	41	33
Less than once a month	28	31	33	22	32	24	21	31	29	26	33	30	20	28	29	25	21	38
Never	24	22	27	25	25	23	19	26	27	17	20	24	22	20	23	37	18	16
Weighted N	1,170	461	261	448	622	548	372	798	754	416	125	836	152	602	357	211	513	485

**[19]** How often, if at all, have you used credit cards to pay for each of the following?

— Medical or dental care

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Once a week or more frequently	3	4	<0.5	4	3	4	7	1	2	4	4	3	5	4	1	3	4	2
A few times a month	11	14	7	10	10	12	14	9	11	11	16	10	14	9	12	14	11	12
Less than once a month	44	40	52	44	48	40	39	46	37	58	36	46	35	43	47	41	50	46
Never	42	42	41	42	40	45	39	43	50	28	44	41	47	44	39	42	35	40
Weighted N	1,170	461	261	448	622	548	372	798	754	416	125	836	152	602	357	211	513	485

**[20]** How often, if at all, have you used credit cards to pay for each of the following?

— Rent or other housing costs

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Once a week or more frequently	3	4	1	2	3	2	6	1	2	4	5	2	5	3	<0.5	4	3	2
A few times a month	13	13	11	13	10	16	20	9	11	15	24	10	17	11	16	12	18	9
Less than once a month	14	16	16	12	14	15	20	12	15	13	16	14	17	13	18	14	14	16
Never	70	67	72	73	73	67	54	78	72	68	56	73	61	73	66	70	65	73
Weighted N	1,170	461	261	448	622	548	372	798	754	416	125	836	152	602	357	211	513	485

[21] Below are two potential changes to how credit cards function. Which do you prefer more, even if neither is ideal?

**Statement A:** Capping credit card interest rates at 10%, even if banks respond by making it harder to qualify for a new credit card.

**Statement B:** Maintaining current eligibility criteria for new credit cards, even if banks continue to charge higher interest rates. (N=583)

(SPLIT A)

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Statement A much more	35	28	44	37	34	36	29	37	35	34	21	36	40	40	26	34	29	41
Statement A somewhat	24	23	17	29	28	20	19	26	25	23	24	27	6	27	23	18	21	27
Statement B somewhat	20	29	18	11	20	21	29	16	18	24	36	17	22	20	26	14	25	21
Statement B much more	12	10	12	14	6	18	9	13	11	13	16	12	11	7	18	13	20	6
Don't know	9	10	9	9	12	6	14	7	11	6	3	9	21	6	7	21	6	5
STATEMENT A (TOTAL)	59	51	61	66	62	56	48	63	60	57	45	63	46	67	49	52	50	68
STATEMENT B (TOTAL)	32	39	30	25	26	39	38	29	29	37	52	29	33	27	44	27	45	27
STATEMENT A (NET)	+27	+12	+31	+41	+36	+17	+10	+34	+31	+20	-7	+34	+13	+40	+5	+25	+5	+41
Weighted N	583	233	135	215	310	273	178	405	376	207	62	417	80	289	175	119	226	256

[22] Below are two potential changes to how credit cards function. Which do you prefer more, even if neither is ideal?

**Statement A:** Capping credit card interest rates at 10%, even if banks respond by devaluing or eliminating credit card rewards programs.

**Statement B:** Maintaining the value of credit card rewards programs, even if banks continue to charge higher interest rates. (N=587)

(SPLIT B)

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Statement A much more	44	42	38	48	42	46	48	42	49	35	43	40	46	42	41	35	55
Statement A somewhat	19	19	26	16	21	17	20	19	22	15	8	25	16	24	20	19	18
Statement B somewhat	20	25	14	19	20	21	22	20	14	32	35	19	22	19	19	23	19
Statement B much more	12	12	15	11	12	12	7	15	11	14	8	12	12	10	16	18	6
Don't know	4	3	7	5	5	4	3	5	5	4	6	5	4	4	5	4	1
STATEMENT A (TOTAL)	63	61	64	64	63	63	68	61	71	50	51	65	62	66	61	54	73
STATEMENT B (TOTAL)	32	37	29	30	32	33	29	35	25	46	43	31	34	29	35	41	25
STATEMENT A (NET)	+31	+24	+35	+34	+31	+30	+39	+26	+46	+4	+8	+34	+28	+37	+26	+13	+48
Weighted N	587	238	118	231	313	274	202	385	378	209	64	420	308	181	98	293	222

[23] Below are two statements about a recent proposal to cap credit card interest rates at 10%. Which do you agree with more, even if neither are exactly correct?

**Statement A:** Banks are pitting consumers against one another while raking in record profits. They claim Americans have to choose between capping credit card interest rates and maintaining credit card rewards programs, but Wall Street's bottomline is never on the chopping block.

We can cap credit card interest rates at 10% without sacrificing rewards programs and perks. It'll just require politicians to finally put a check on Wall Street's greed.

**Statement B:** Capping credit card interest rates would hurt the ability for individuals and small business owners to access credit, even those with good credit scores who pay their bills on time. It could even drive consumers toward less regulated, more costly alternatives, like payday loans.

While it might seem like a good idea in the short-term, capping credit card interest rates will hurt consumers more in the long term. (N=581)

(SPLIT A)

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Latino	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Statement A much more	34	28	39	36	29	38	30	35	35	31	15	33	45	35	33	29	35	33
Statement A somewhat	27	29	21	27	29	24	25	27	27	26	14	29	20	25	27	29	25	26
Statement B somewhat	21	24	22	18	23	20	19	22	21	22	39	20	17	25	21	12	23	22
Statement B much more	12	13	3	15	11	13	17	10	11	14	27	11	8	11	12	16	12	12
Don't know	7	5	15	4	8	5	9	5	7	6	6	6	9	4	8	13	6	6
STATEMENT A (TOTAL)	61	57	60	63	58	62	55	62	62	57	29	62	65	60	60	58	60	59
STATEMENT B (TOTAL)	33	37	25	33	34	33	36	32	32	36	66	31	25	36	33	28	35	34
STATEMENT A (NET)	+28	+20	+35	+30	+24	+29	+19	+30	+30	+21	-37	+31	+40	+24	+27	+30	+25	+25
Weighted N	581	232	110	239	309	272	191	390	374	207	63	415	77	314	167	100	265	238

[24] Below are two statements about a recent proposal to cap credit card interest rates at 10 percent. Which do you agree with more, even if neither are exactly correct?

**Statement A:** When we don't cap credit card interest rates, banks have free rein to charge high fees and interest rates to lower income Americans just trying to make ends meet. With billions of dollars coming in from those fees and interest payments, banks have more room to offer rewards and points programs to attract wealthy customers.

We need to cap credit card interest rates at 10% because Wall Street acts like a reverse Robin Hood: taking from the poor to give to the rich.

**Statement B:** Capping credit card interest rates would hurt the ability for individuals and small business owners to access credit, even those with good credit scores who pay their bills on time. It could even drive consumers toward less regulated, more costly alternatives, like payday loans.

While it might seem like a good idea in the short-term, capping credit card interest rates will hurt consumers more in the long term. (N=589)

(SPLIT B)

Response	Topline	Democrat	Independent / Third party	Republican	Female	Male	Under 45	45+	No College	College	Black or African American	White	Consumes a great deal or a lot of political news	Consumes a moderate amount of political news	Consumes a little or no political news	Pays off credit card every month	Does not pay off credit card every month
Statement A much more	21	20	23	22	20	22	25	20	19	26	27	19	23	21	18	23	19
Statement A somewhat	35	38	38	29	44	24	34	35	37	31	27	35	29	37	48	33	37
Statement B somewhat	23	24	22	24	19	28	30	21	25	21	33	24	24	24	22	19	30
Statement B much more	10	10	9	11	4	17	9	10	7	16	5	10	13	10	2	15	7
Don't know	10	9	8	14	12	9	2	14	12	8	8	12	11	9	11	10	7
STATEMENT A (TOTAL)	56	58	61	51	64	46	59	55	56	57	54	54	52	58	66	56	56
STATEMENT B (TOTAL)	33	34	31	35	23	45	39	31	32	37	38	34	37	34	24	34	37
STATEMENT A (NET)	+23	+24	+30	+16	+41	+1	+20	+24	+24	+20	+16	+20	+15	+24	+42	+22	+19
Weighted N	589	232	155	202	313	276	178	411	379	210	63	421	292	187	110	261	241