

Date: February 6, 2026

Re: National Affordability Survey: Americans Focused on Groceries and Healthcare Costs, Not Credit Card Fees

A recent national survey of 1,251 registered voters reveals that credit card fees are a non-issue for American voters wrestling with real affordability challenges. When asked to identify their single biggest affordability concern, voters overwhelmingly point to groceries, healthcare, and housing.

Only 3% of voters blame credit card companies for rising consumer prices, while 42% point to government spending and 22% blame large retailers raising prices to increase their own profit margins. Meanwhile, 81% of Americans who own credit cards are satisfied with them, 81% earn rewards, and 65% use cashback to offset everyday costs. Voters are focused on the companies that set the prices they pay, not the payment networks that process their transactions.

Executive Summary

- Groceries (27%), healthcare (20%), and housing (19%) are voters' top three affordability concerns, with utilities (12%) the only other category above 10%. Credit card fees do not register as a leading affordability issue for American families.
- 42% of voters blame government spending and policies for rising costs, 22% blame large retailers raising prices, and just 3% blame credit card companies. Voters see retailers and government as the problem, not payment networks.
- 86% of credit card holders are satisfied with their current card (net +74). 81% earn rewards, with cashback (65%) the most popular type. Americans estimate they receive hundreds of dollars in rewards annually.
- 65% of cardholders say rewards are important to their household finances, with 25% saying they are essential and that they rely on them for everyday expenses.
- 73% of voters would be concerned if a retailer they frequent switched from Visa or Mastercard to an unfamiliar payment processing network, including 34% who would be very concerned.

Credit Card Fees Are Not a Top Affordability Concern

When voters are asked to name their single biggest affordability concern, the answers center on the costs that dominate family budgets. Groceries and food lead at 27%, followed by healthcare and health insurance at 20%, and housing costs at 19%. Utilities are the only other category that clears 10% at 12%. These results are remarkably consistent across partisan lines, with Republicans, Democrats, and Independents all identifying the same top concerns in the same order.

Credit card fees simply do not register as a front-of-mind affordability issue for American families. Voters are focused on the tangible costs they face at the grocery store, at the doctor, and in their monthly rent or mortgage, not on the processing fees that merchants pay behind the scenes.

Top Affordability Concerns

Biggest Concern	Overall	REP	DEM	IND
Groceries and food	27%	25%	27%	28%
Healthcare and health insurance	20%	23%	16%	21%
Housing costs	19%	18%	20%	18%
Utilities	12%	12%	13%	9%

Note: Only categories exceeding 10% shown. No other affordability category reached double digits.

Voters Blame Government and Retailers for Rising Costs, Not Credit Card Companies

When asked who or what is most to blame for the rising cost of groceries and everyday goods, voters point squarely at government spending and policies (42%) and large retailers raising prices to increase profits (22%). Supply chain disruptions account for another 18%. **Just 3% of voters blame credit card companies**, a figure that holds across every partisan group and demographic segment tested.

Who Is Most to Blame for Rising Costs?

Most to Blame	Overall	REP	DEM	IND
Government spending and policies	42%	29%	53%	43%
Large retailers raising prices	22%	28%	20%	18%
Supply chain and global factors	18%	17%	17%	19%
Illegal immigration	6%	12%	2%	3%
Credit card companies	3%	3%	3%	2%

Credit card companies are simply not part of the public conversation about affordability. Voters see rising prices as a function of government policy and corporate retailer behavior, not the payment networks that process their transactions.

Americans Are Satisfied with Their Credit Cards and Rely on Rewards

81% of voters own a credit card, and satisfaction is overwhelming. 86% of cardholders say they are satisfied with their current credit card compared to just 12% who are dissatisfied (net +74). This satisfaction spans the political spectrum: Republicans (net +76), Democrats (net +68), and Independents (net +77) all report strong approval of their credit card experience.

Among cardholders, 81% earn rewards such as cashback, travel points, or other benefits. Cashback is by far the most popular rewards type at 65%, followed by travel points (12%) and store-specific rewards (9%). Voters estimate significant annual value from their rewards programs:

Estimated Annual Rewards Value Among Cardholders

Annual Value	Cardholders
Less than \$100	22%
\$100 to \$499	35%
\$500 to \$999	20%
\$1,000 to \$2,499	11%
\$2,500 or more	4%

35% of cardholders estimate they receive between \$100 and \$499 annually, but a significant share reports even higher value: 20% estimate \$500 to \$999, and 15% report receiving \$1,000 or more per year. These are not trivial amounts for working families.

65% of cardholders say rewards are important to their household finances, including 25% who say they are essential and that they rely on rewards to help cover everyday expenses. This reliance is particularly strong among Republicans (28% essential) and Democrats (31% essential), underscoring the bipartisan nature of rewards dependence.

Voters Concerned About Disrupting Trusted Payment Networks

Voters show significant concern about disruptions to the payment networks they currently use and trust. When asked how they would feel if a retailer they frequent switched its payment processing from Visa or Mastercard to an unfamiliar network, 73% of voters express concern, including 34% who say they would be very concerned. Only 21% say they would not be concerned.

Network Change Concern	Overall	REP	DEM	IND
Total concerned	73%	76%	77%	64%
Very concerned	34%	36%	35%	29%
Somewhat concerned	39%	40%	42%	35%
Total not concerned	21%	20%	19%	25%

This concern is bipartisan. 76% of Republicans, 77% of Democrats, and 64% of Independents all say they would be concerned about their retailer moving to an unfamiliar payment network. Voters have built trust with existing payment networks and are wary of changes that could affect the security and reliability of their transactions.

Conclusion

The data paints a clear and consistent picture: American voters are focused on the real drivers of their cost-of-living challenges, and credit card fees are not one of them. Groceries, healthcare, and housing dominate the affordability conversation. Only 3% of voters point to credit card companies as a cause of rising prices, while 42% blame government spending and 22% blame retailers.

At the same time, Americans are deeply satisfied with their credit cards and rely on the rewards they earn. 86% of cardholders are satisfied, 81% earn rewards, and 65% say those rewards matter to their household finances. 73% of voters are concerned about the prospect of retailers switching to unfamiliar payment networks.

Voters are telling Washington where to look on affordability, and it is not at credit card networks. Any policy effort that risks disrupting rewards programs or pushing transactions onto untested payment systems runs directly counter to what Americans want and need.

Methodology

Interview Dates	January 29 th – January 30 th , 2026
Target Population	National registered voters
Sampling Method	<p>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.</p> <p>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.</p>
Weighting	<p>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.</p> <p>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.</p>
Number of Respondents	1251
Margin of Error	+/- 2.8% (95% CI)
Survey Modes	100* online panel

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%