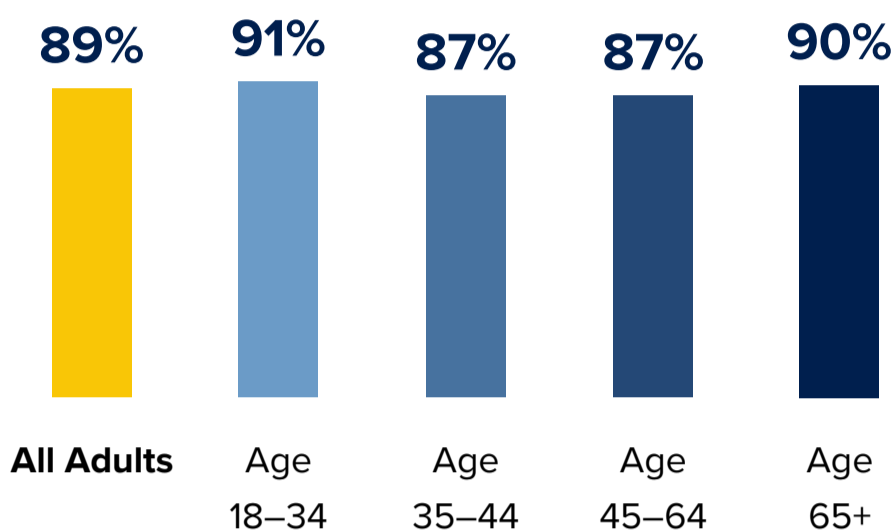


# Consumers oppose new policy changes to credit card rewards programs

Pending congressional legislation would overhaul the payment card system to benefit merchants, ending credit card rewards programs for consumers. New data showcases consumer opposition to the policy change.

## Voters value their credit card rewards programs.

A large majority of adults who have at least one credit card that offers rewards report they value the rewards program that is offered to them, including across all ages of those who have at least one credit card that offers them rewards.



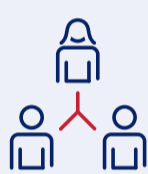
## Voters feel that ending credit card rewards would harm the economy and consumers.



**65%**  
report it would impact  
the economy



**59%**  
report it would impact  
them personally



**58%**  
report it would impact  
their family



**57%**  
report it would impact  
their community

## Voters don't see a benefit in overhauling card networks.

*As you may know, the current proposal in Congress would require credit card networks and issuers to change the technology that is currently used to conduct a credit transaction at the point of sale, including by issuing new credit cards to consumers to meet new technology requirements. How much, if at all, do you feel consumers will benefit from these changes?*

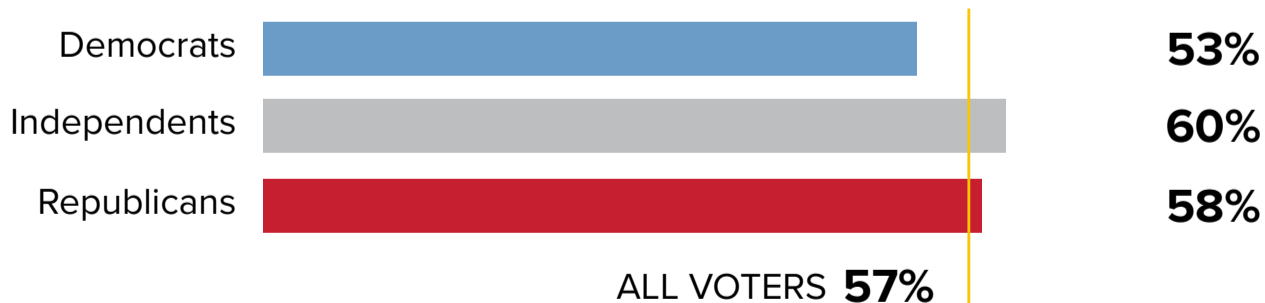
Percent saying consumers will **not** benefit from these changes:



## And most also do not trust that merchants would pass on the cost savings to customers.

*As you may know, the current proposal in Congress would allow the largest merchants to route credit transactions on the network that is least costly to them regardless of security. How much do you trust, if at all, merchants to pass on cost savings to customers?*

Percent saying they do **not** trust that merchants will pass on savings:



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This poll was conducted between November 16-November 19, 2022 among a sample of 2008 Registered Voters. The interviews were conducted online and the data were weighted to approximate a target sample of Registered Voters based on gender by age, educational attainment, race, marital status, home ownership, race by educational attainment, 2020 presidential vote, and region. Results from the full survey have a margin of error of plus or minus 2 percentage points.