

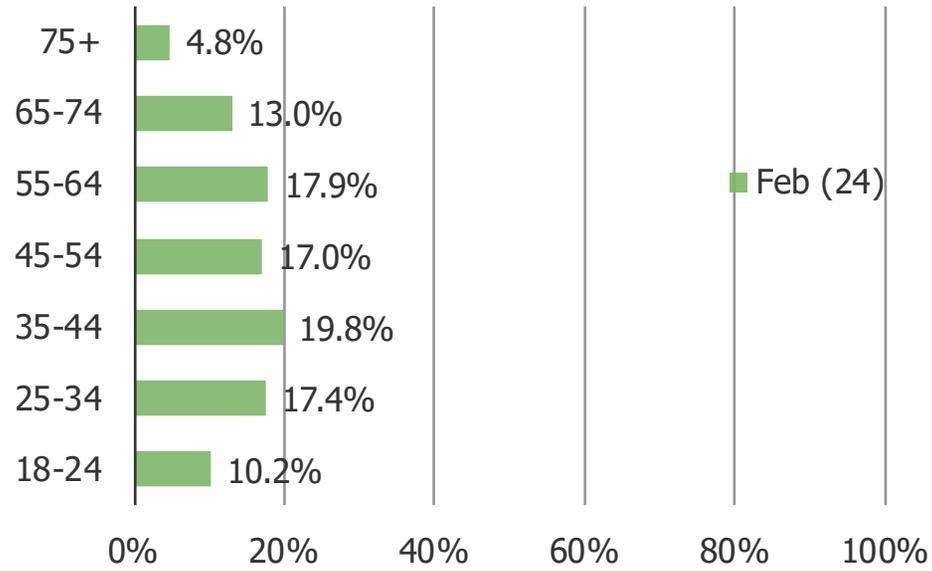
Bespoke Market Intelligence

Credit Card Trends Survey

February 2024

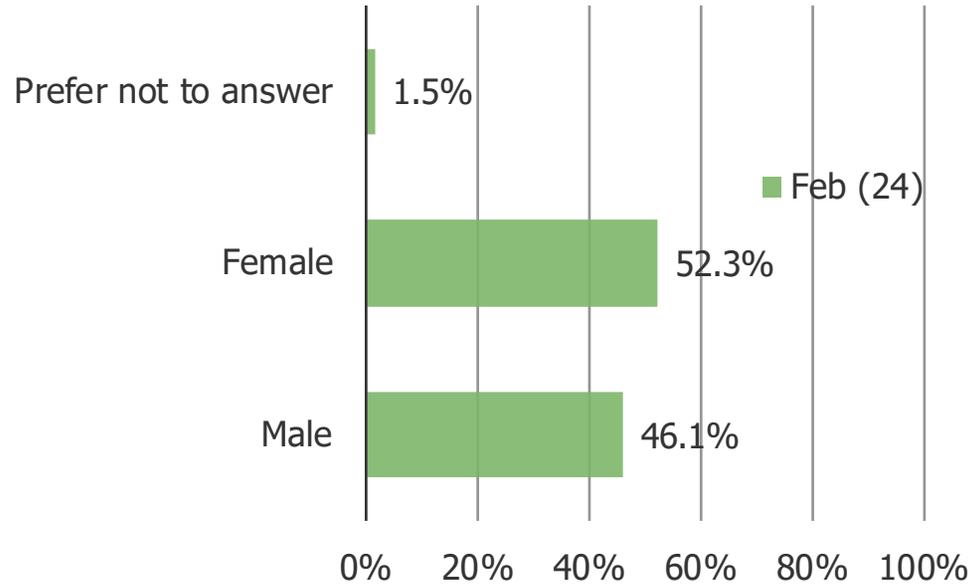
What is your age?

Posed to all respondents. (N=1905)



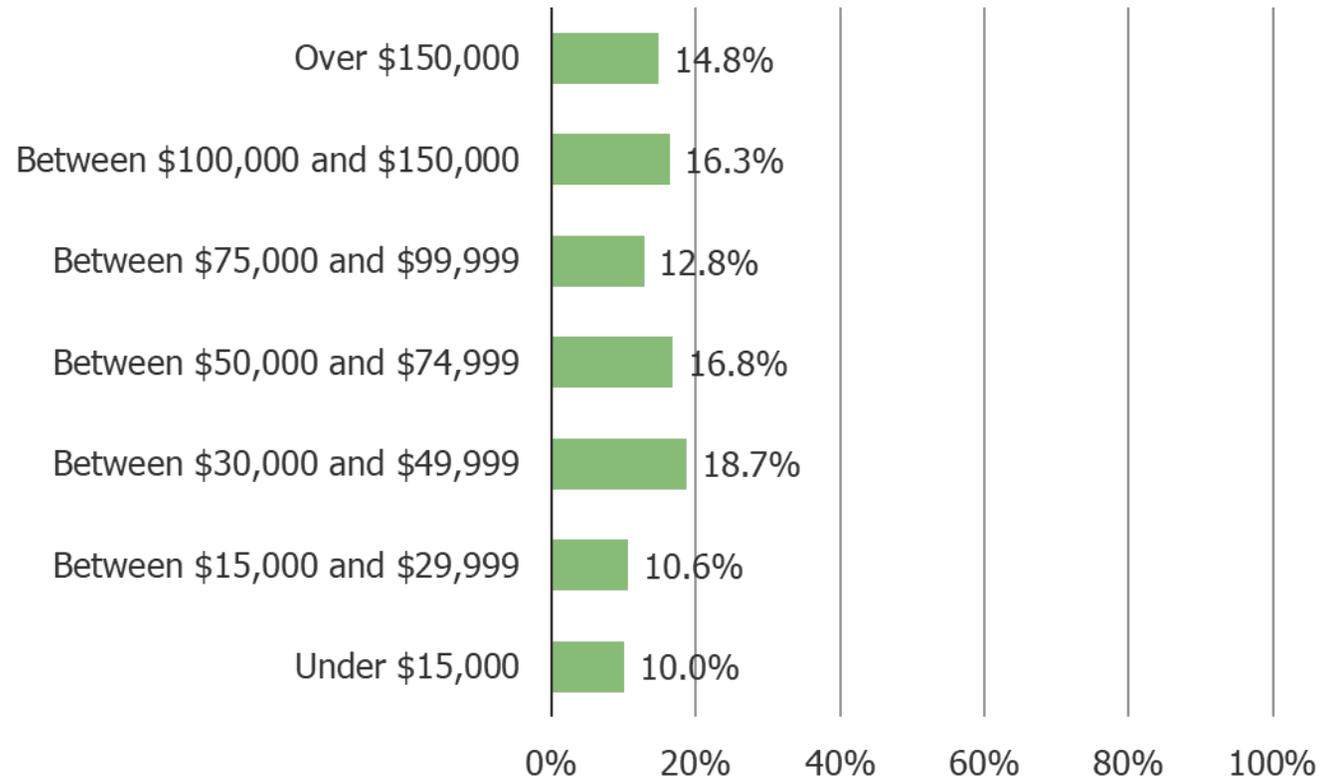
What is your gender?

Posed to all respondents. (N=1905)



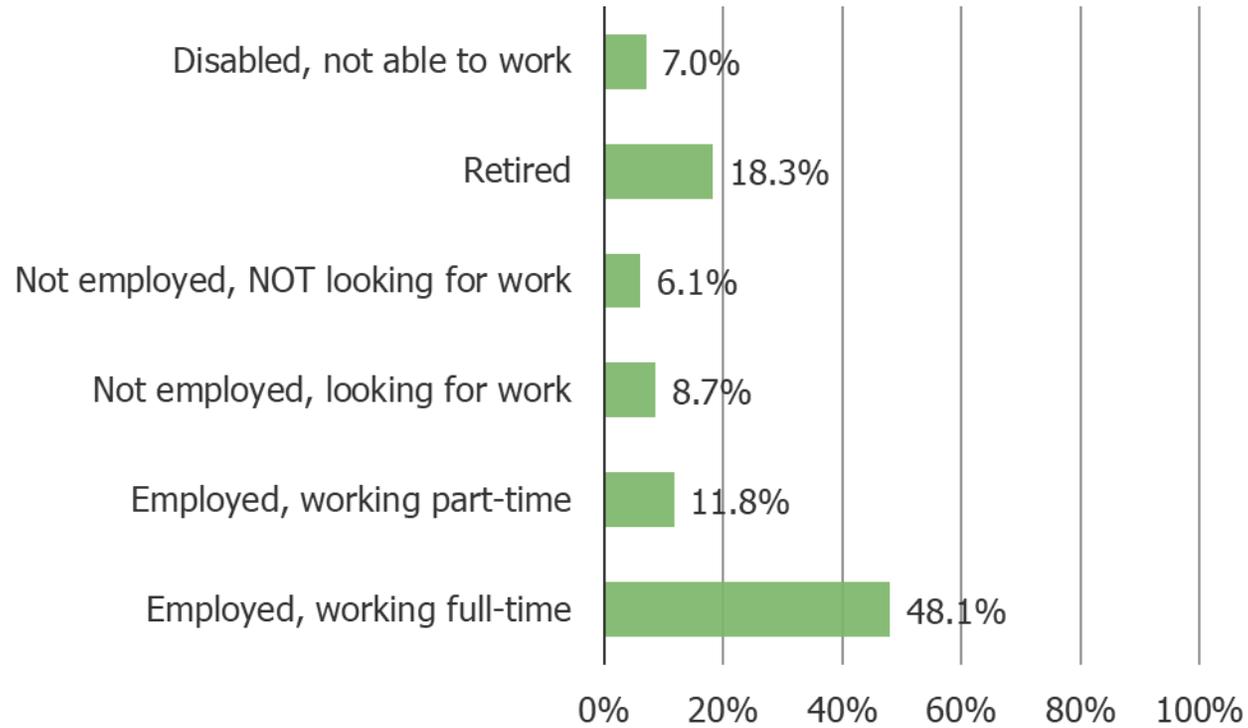
What is your approximate average household income?

Posed to all respondents. (N=1905)



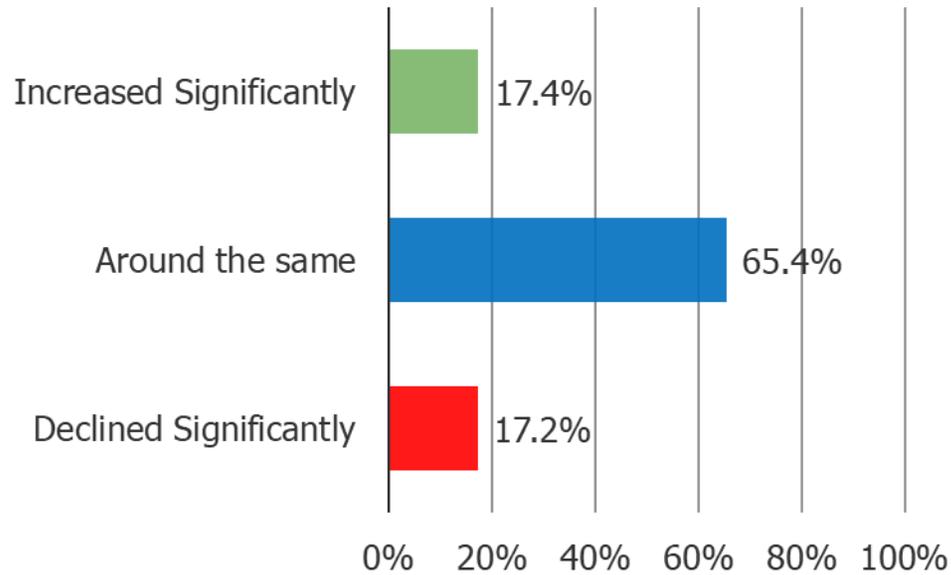
Which of the following categories best describes your employment status?

Posed to all respondents. (N=1905)



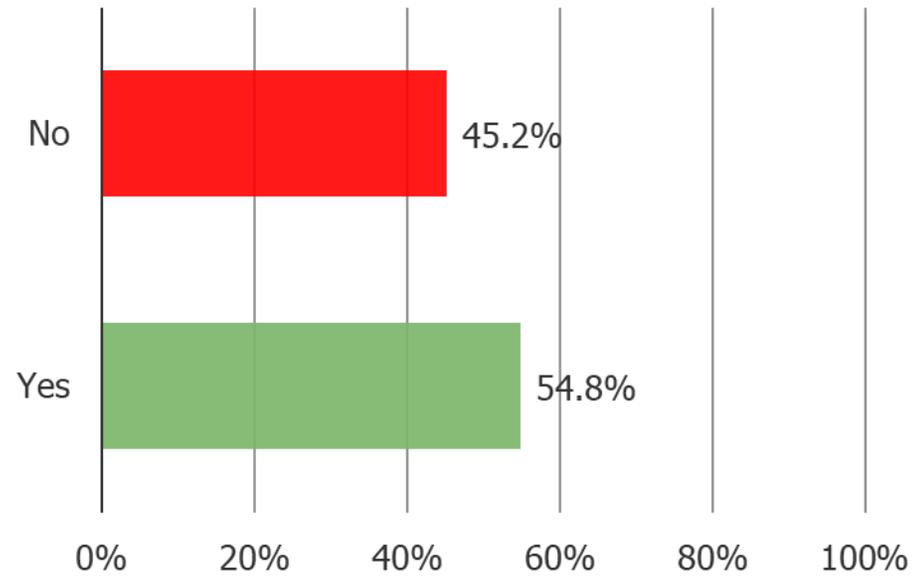
Has your annual household income materially changed in the past year compared to the year prior?

Posed to all respondents. (N=1905)



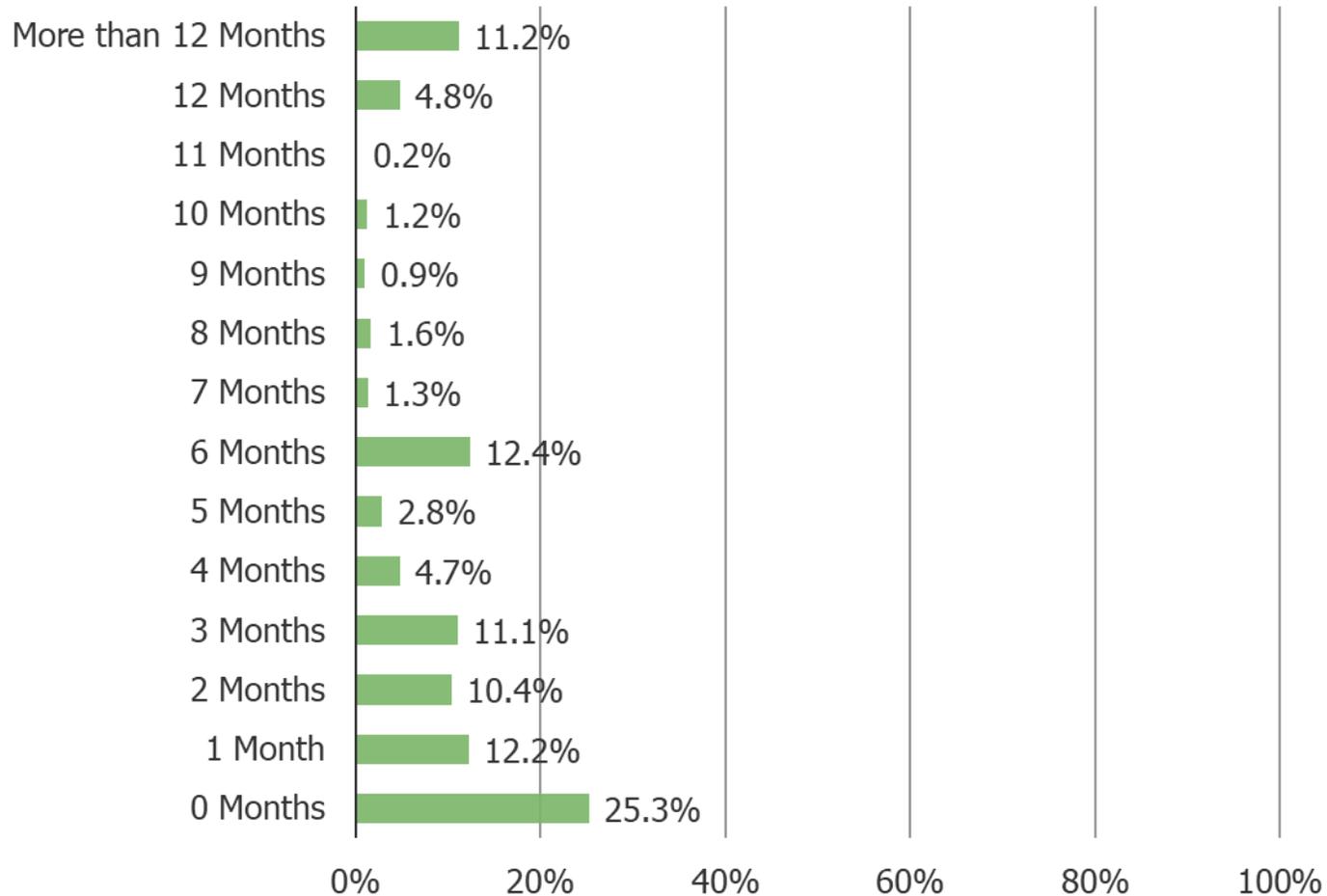
Do you have an emergency fund set aside for unexpected expenses?

Posed to all respondents. (N=1905)



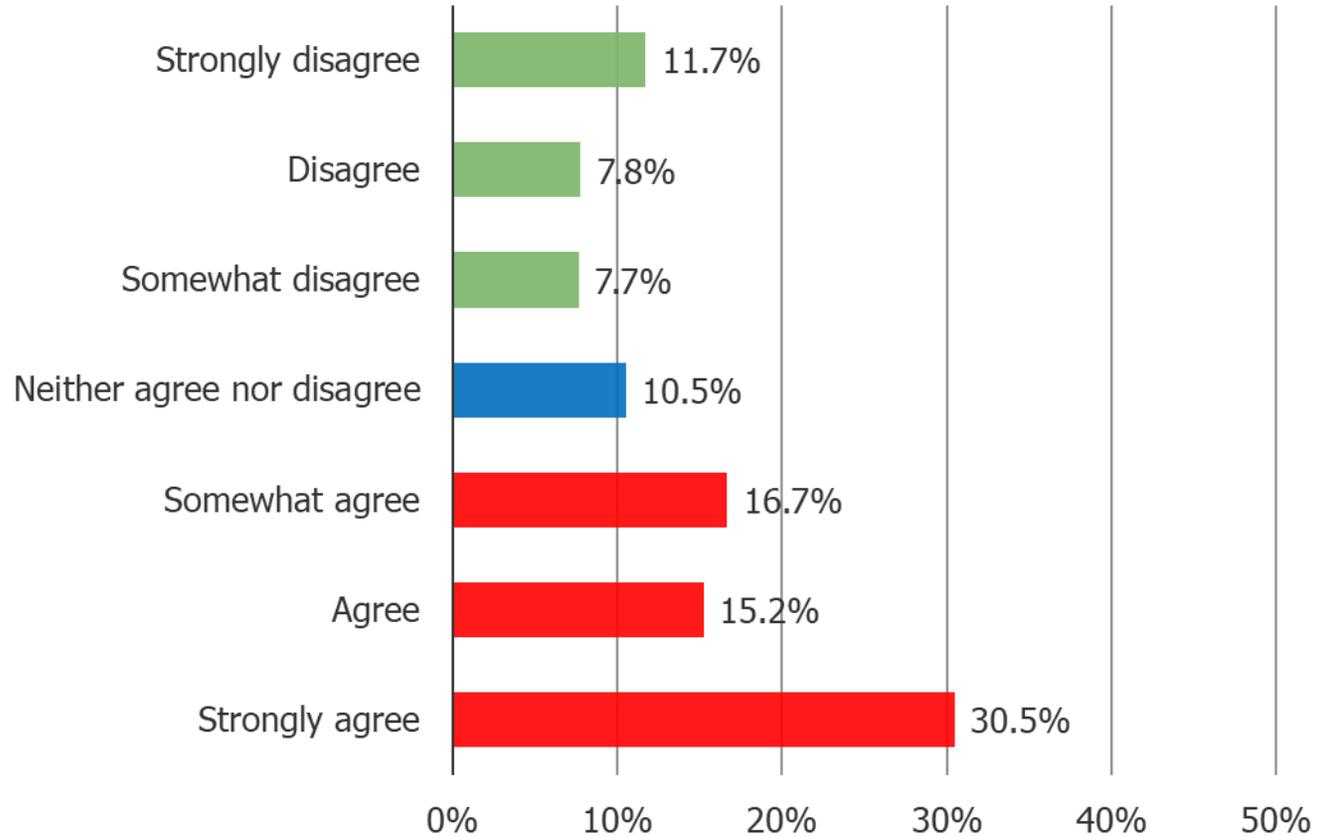
In the case of an emergency that interrupted your income, how many months of emergency funds are you able to cover?

Posed to all respondents. (N=1905)



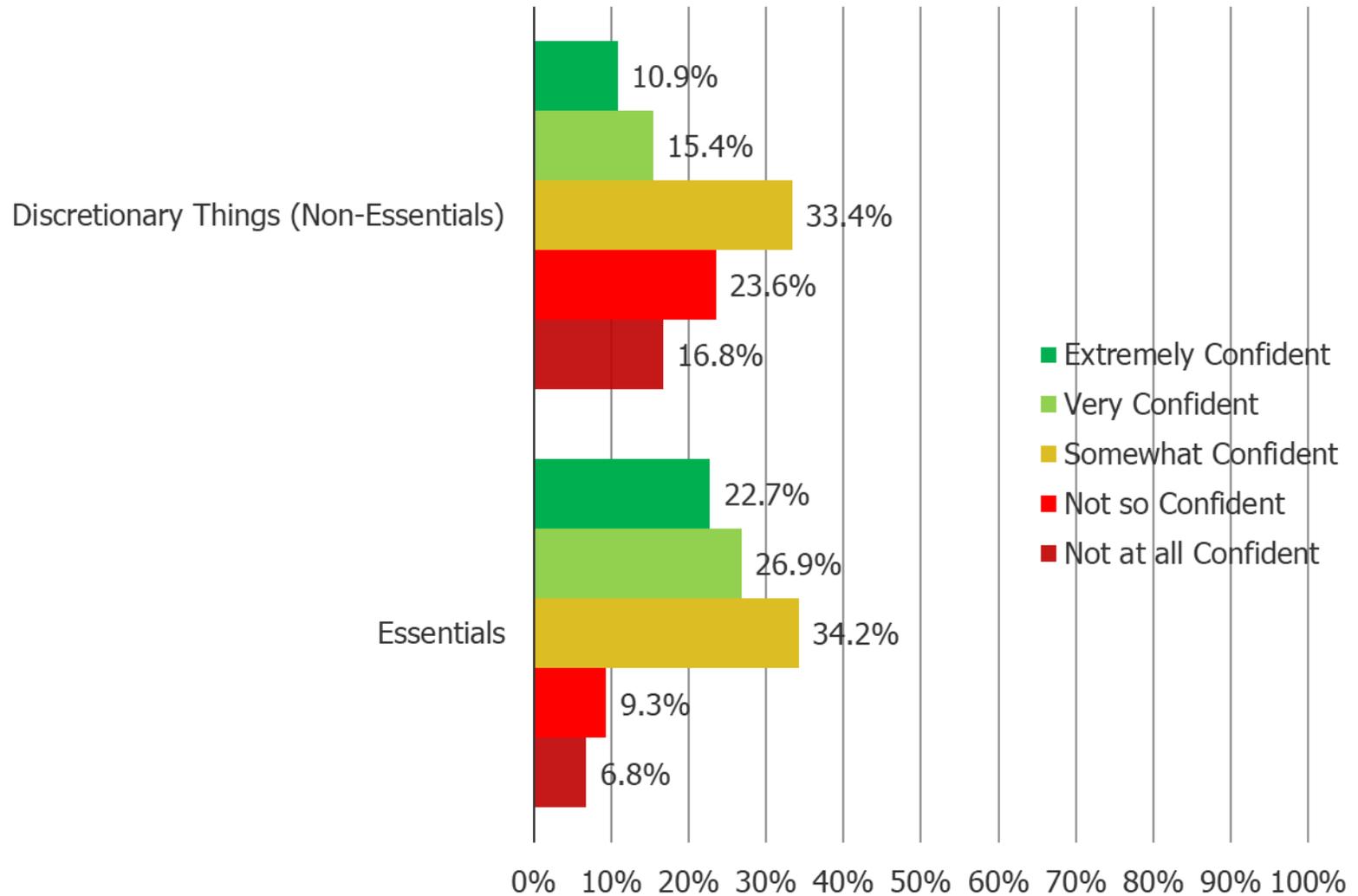
How much do you agree with the following statement: "I consider myself living paycheck to paycheck"

Posed to all respondents. (N=1905)



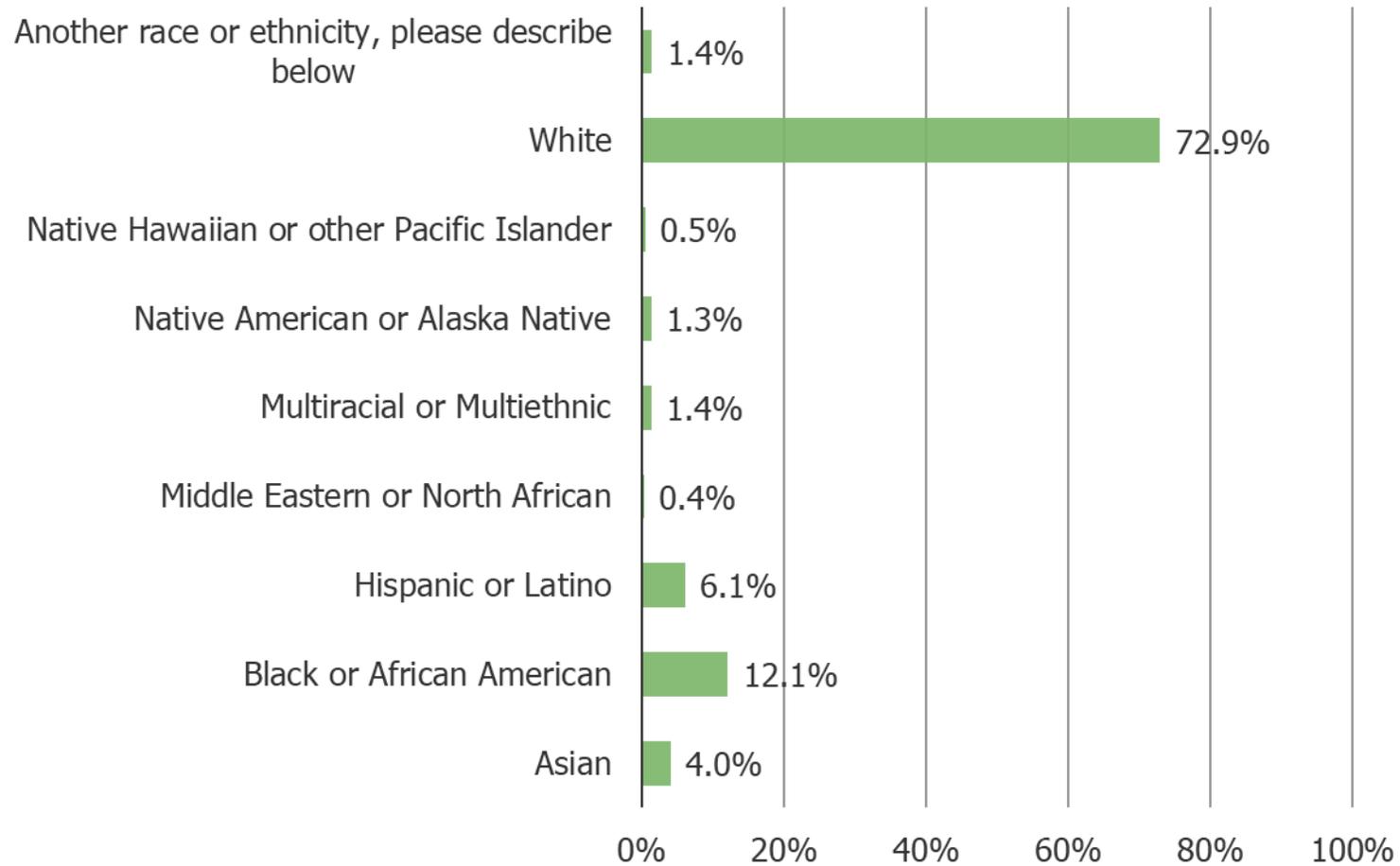
How confident do you currently feel spending on...

Posed to all respondents. (N=1905)



What is your race or ethnicity?

Posed to all respondents. (N=1905)



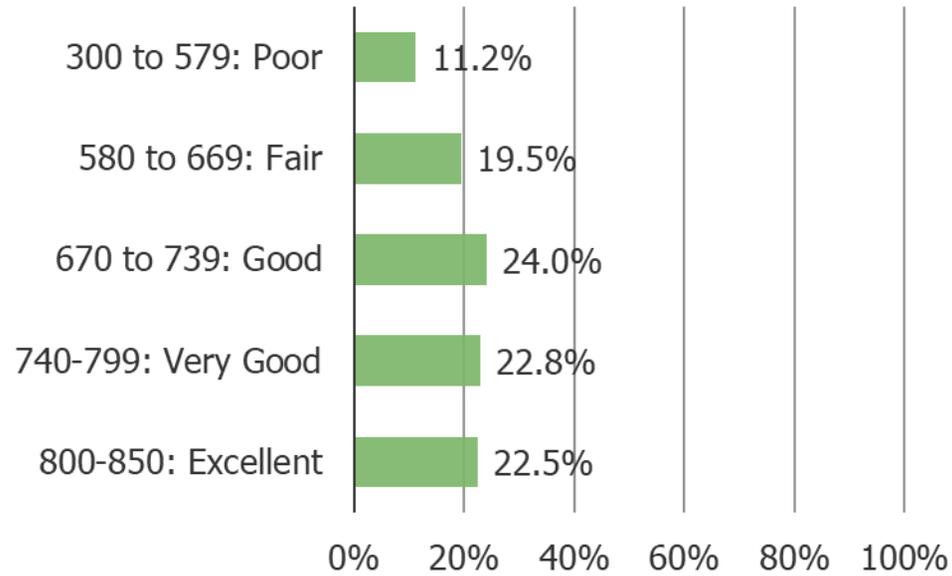
What state do you reside in?

Posed to all respondents. (N=1905)

State	Percentage	State	Percentage
California	10.0%	Minnesota	1.3%
New York	8.2%	Missouri	1.2%
Texas	7.9%	Arkansas	1.0%
Florida	6.8%	Oklahoma	1.0%
Illinois	4.7%	Oregon	1.0%
Pennsylvania	4.6%	Mississippi	0.8%
Ohio	4.6%	Utah	0.8%
Georgia	3.4%	Kansas	0.7%
Michigan	3.2%	Nevada	0.7%
North Carolina	3.1%	Maine	0.6%
Arizona	2.6%	Idaho	0.5%
Virginia	2.6%	Iowa	0.5%
New Jersey	2.5%	Hawaii	0.4%
South Carolina	2.3%	West Virginia	0.4%
Indiana	2.1%	New Hampshire	0.3%
Maryland	2.0%	Rhode Island	0.3%
Kentucky	2.0%	Nebraska	0.3%
Tennessee	1.9%	New Mexico	0.3%
Wisconsin	1.9%	North Dakota	0.3%
Louisiana	1.9%	Alaska	0.2%
Colorado	1.8%	Delaware	0.2%
Massachusetts	1.8%	District of Columbia (DC)	0.2%
Alabama	1.6%	South Dakota	0.2%
Connecticut	1.5%	Montana	0.1%
Washington	1.5%	Vermont	0.1%
		Wyoming	0.1%

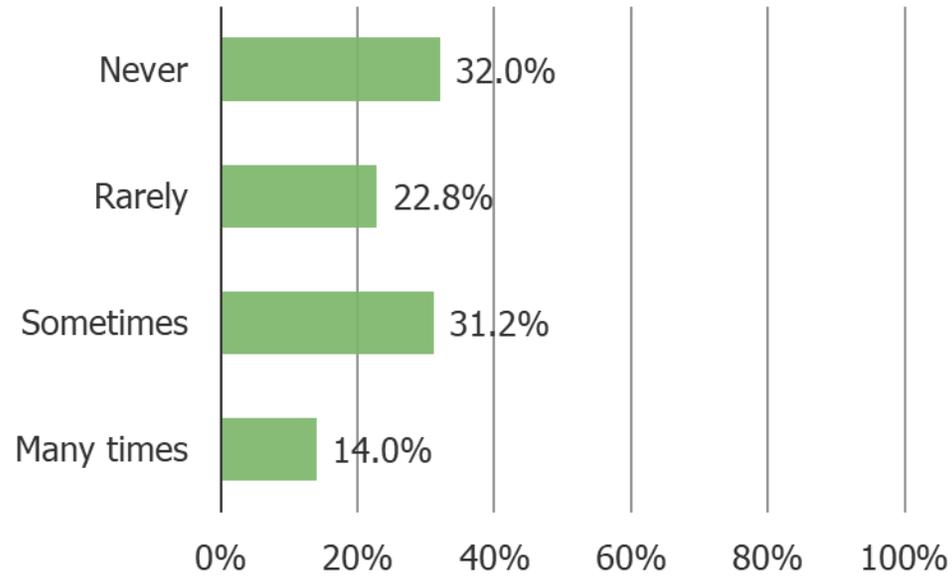
Which of the following best describes your credit score? If you are unsure, provide your best estimate

Posed to all respondents. (N=1905)



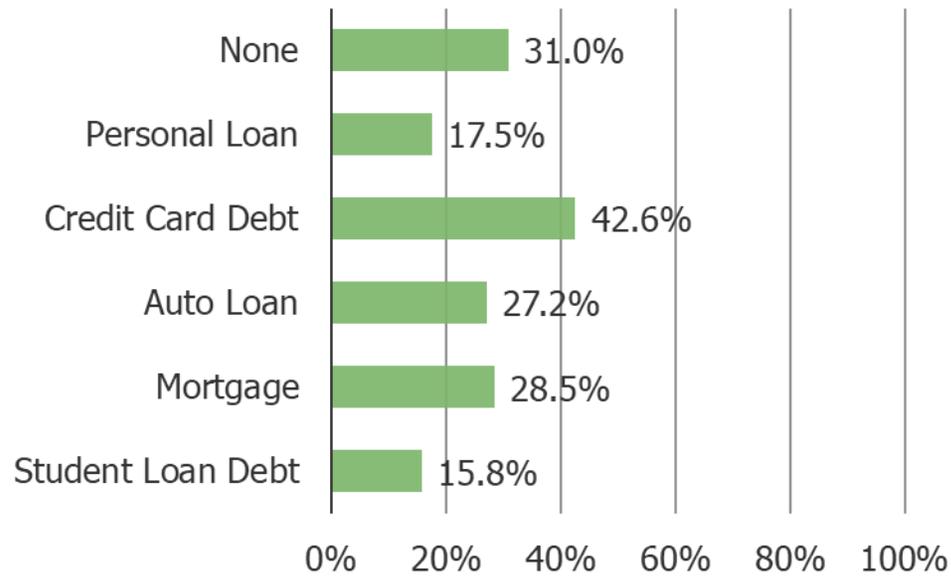
Have you ever faced any challenges related to your credit history? (e.g., loan denials, interest rates, etc)

Posed to all respondents. (N=1905)



Do you currently have any of the following loans/debt at the moment?

Posed to all respondents. (N=1905)



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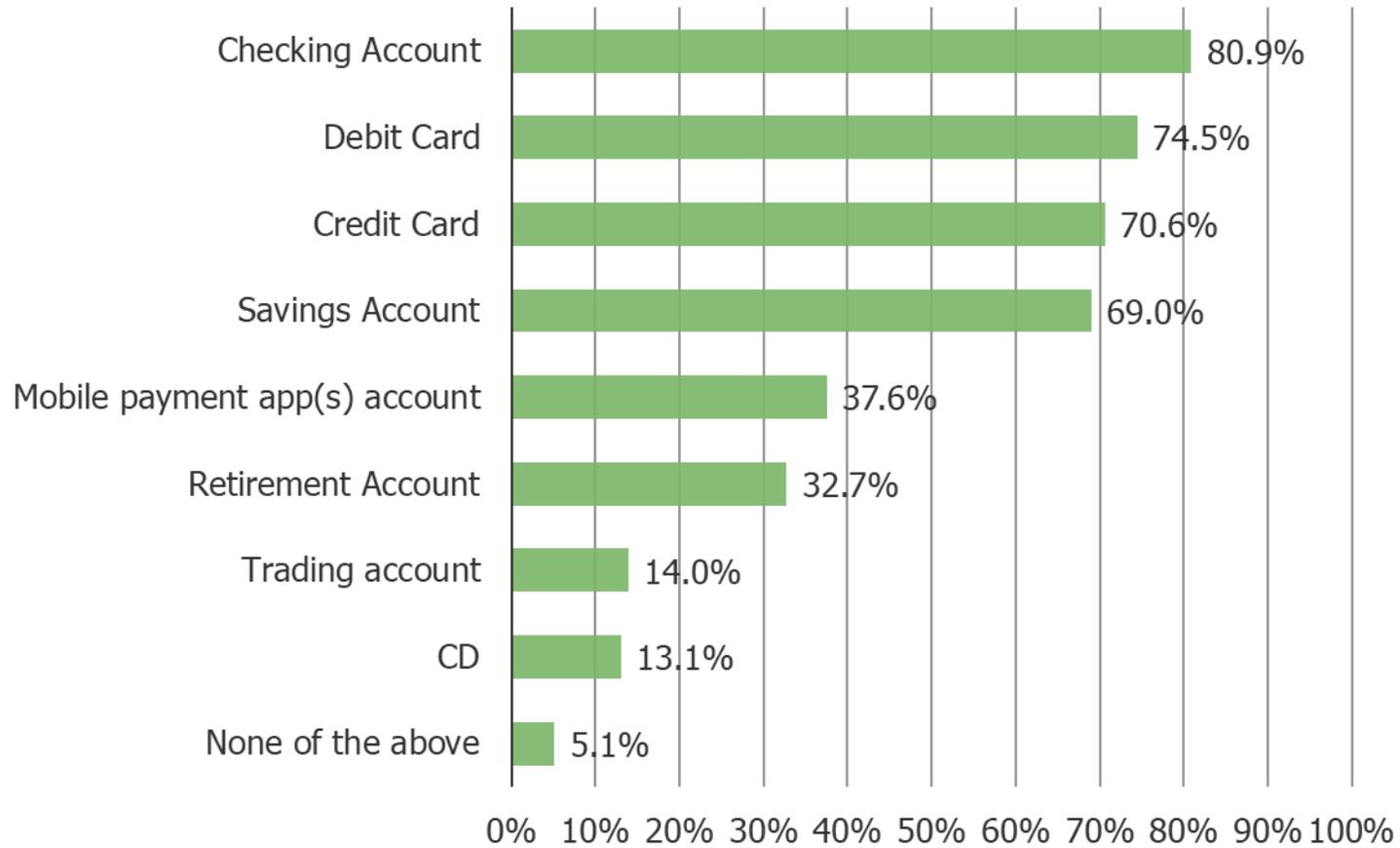
How would you prioritize the types of loans you have, from what you view as most important to pay at the top, to the least important at the bottom.

Posed to all respondents. (N=1905)

	First	Second	Third	Fourth	Fifth	Score
Mortgage	79.9%	13.3%	4.4%	1.6%	0.7%	5.7
Auto Loan	43.3%	43.7%	9.0%	3.8%	0.2%	5.26
Credit Card Debt	46.8%	32.9%	17.1%	2.9%	0.2%	5.23
Personal Loan	43.9%	28.2%	20.2%	5.3%	2.4%	5.06
Student Loan Debt	43.6%	25.7%	17.5%	10.9%	2.3%	4.97

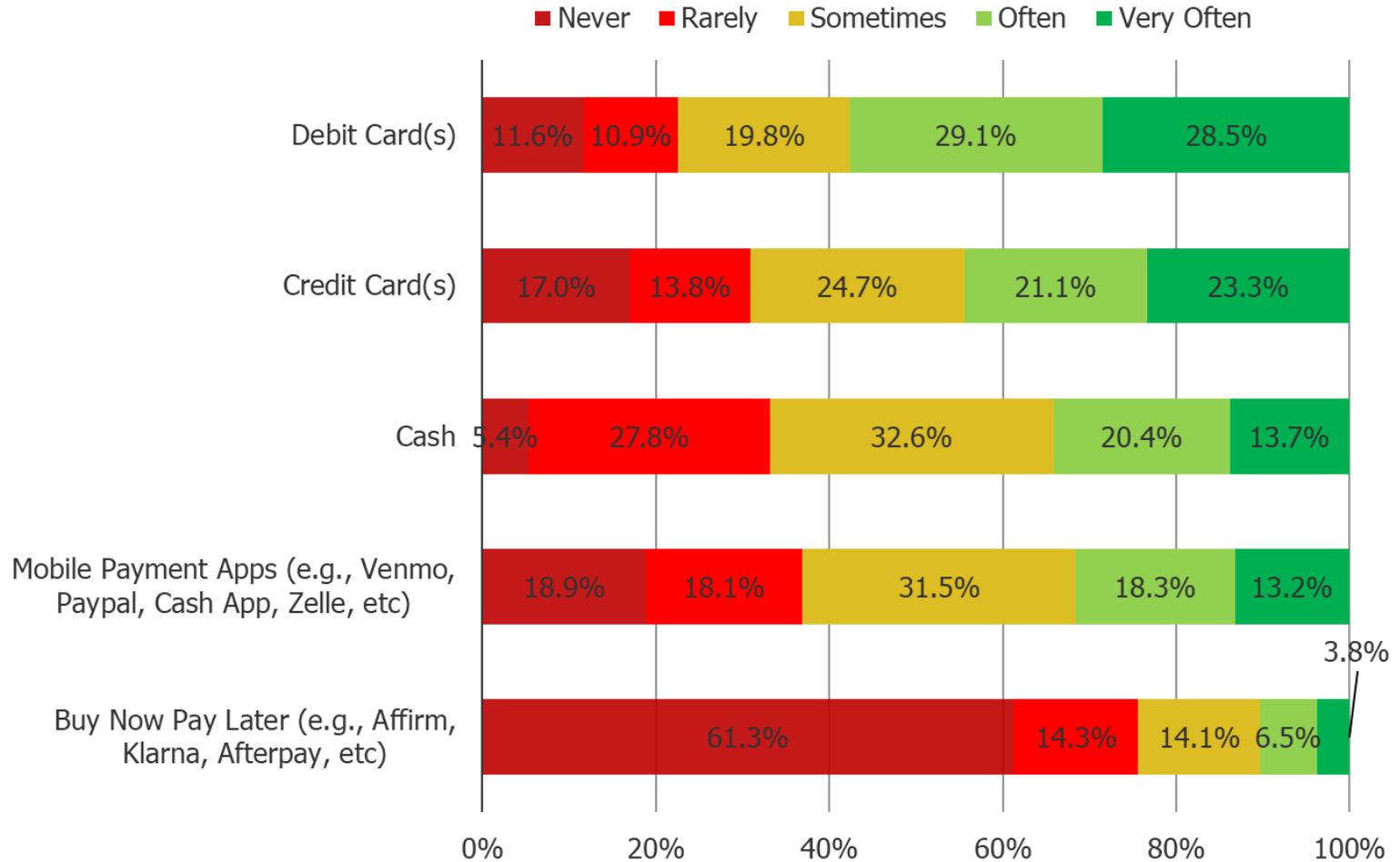
Do you currently have any of the following? Select ALL that apply

Posed to all respondents. (N=1905)



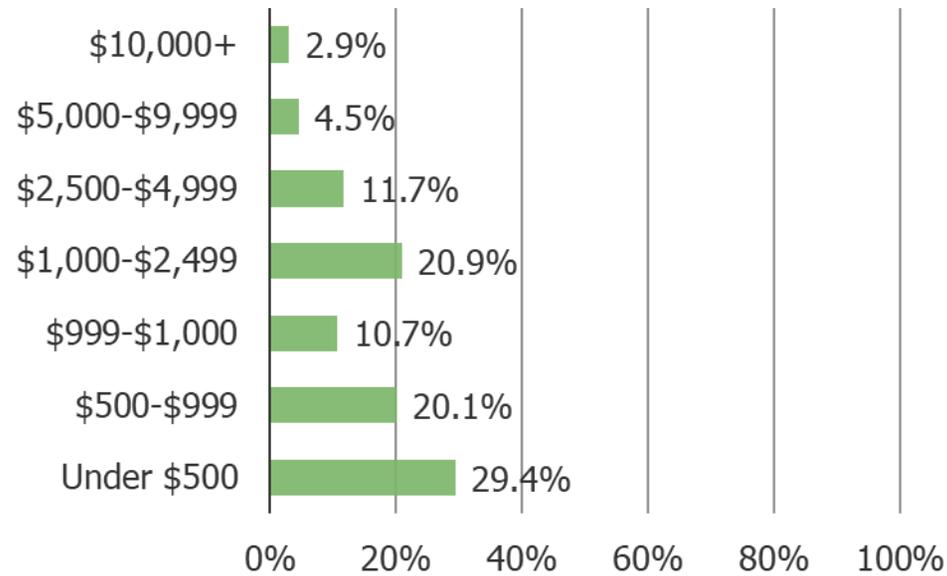
How often do you use the following to spend money?

Posed to all respondents. (N=1905)



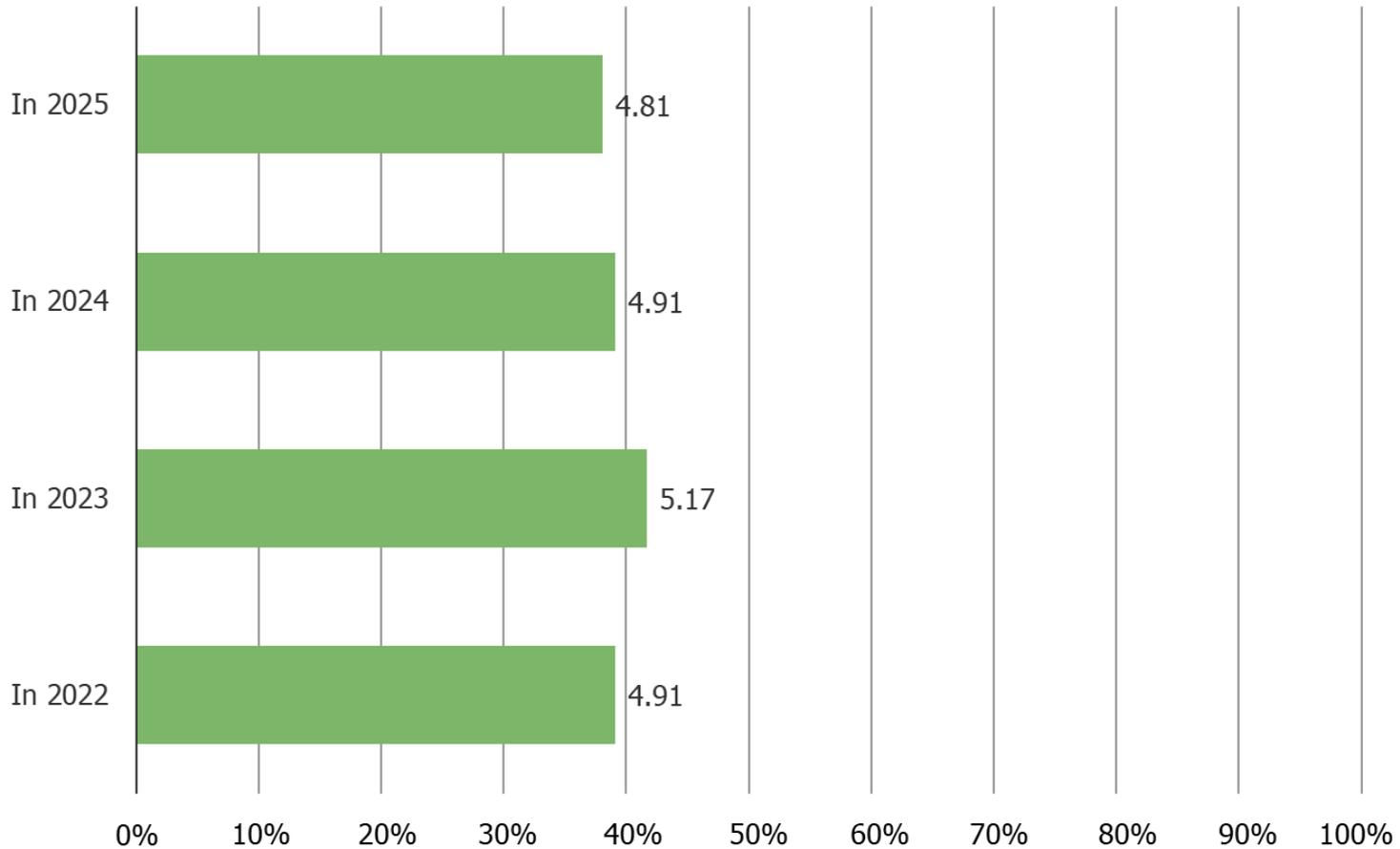
How much would you estimate you spend IN AN AVERAGE MONTH across all of your credit and debit cards?

Posed to respondents who have a credit card and/or debit card (N = 1,679)



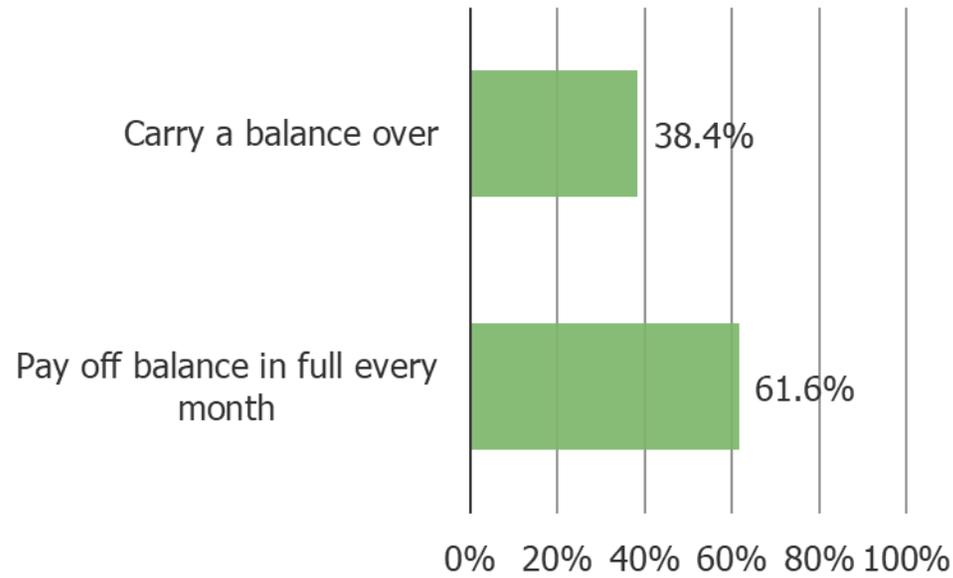
What percentage of your purchases would you allocate to credit cards during the following periods...

Posed to respondents who have a credit card and/or debit card (N = 1,679)



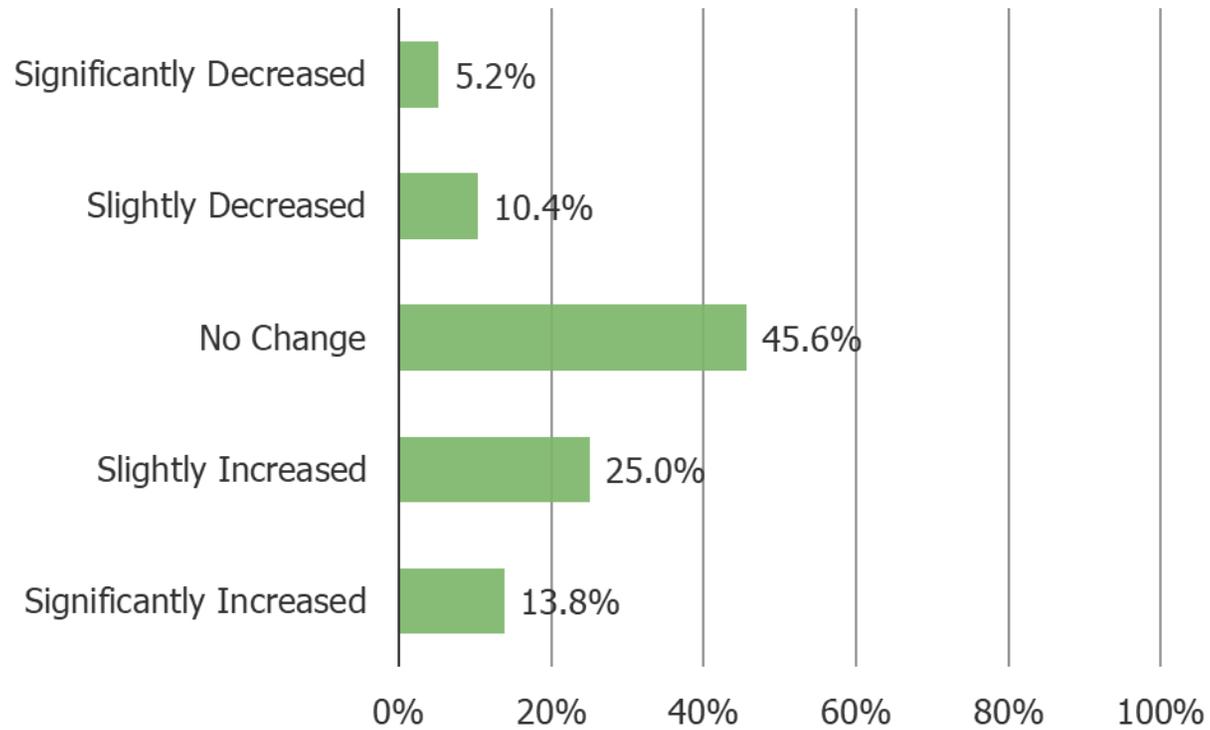
How do you typically handle credit card debt?

Posed to respondents who have a credit card and/or debit card (N = 1,679)



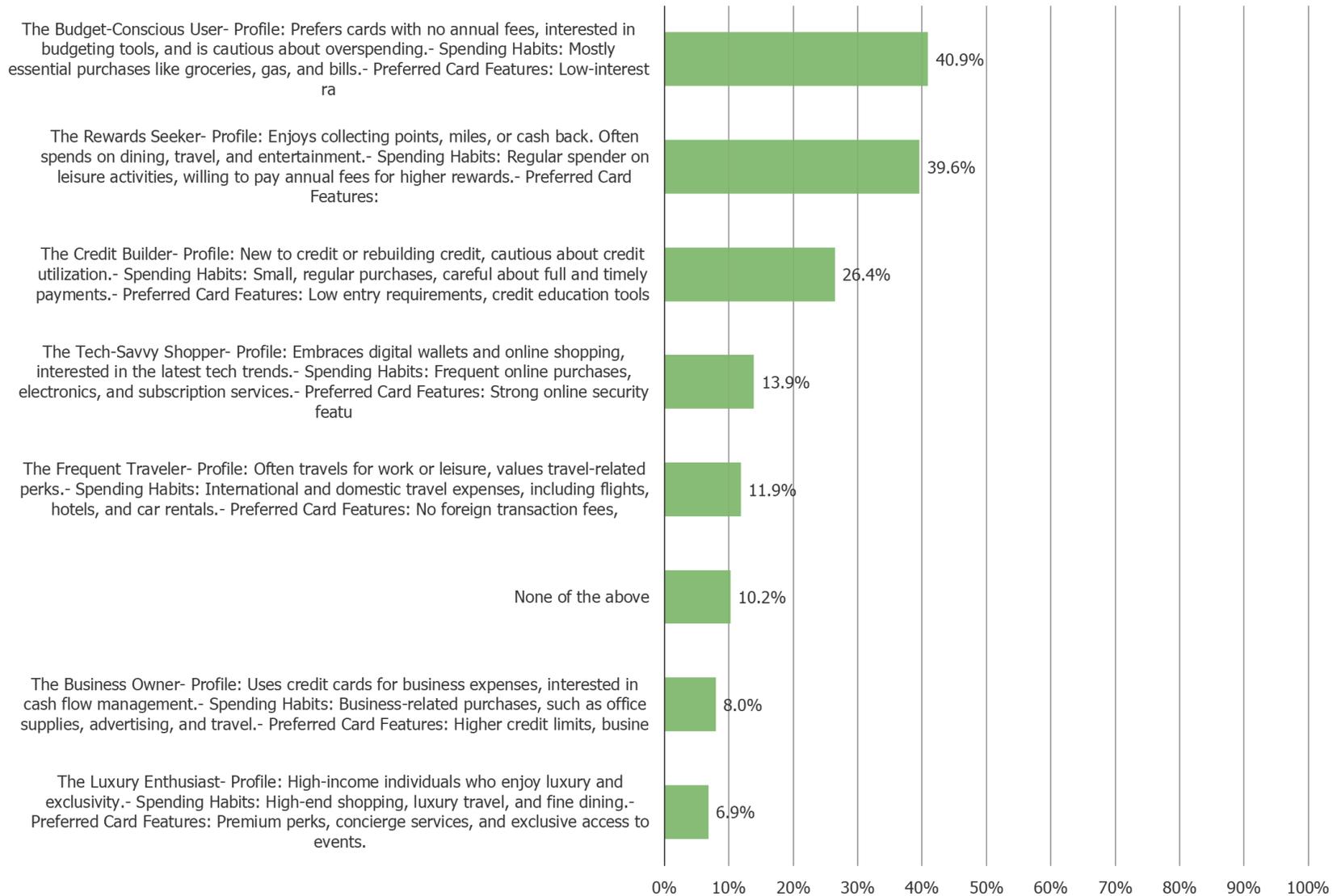
Over the past 12 months, has the credit card balance you carry over each month across all your cards...

Posed to respondents who have a credit card and/or debit card (N = 1,679)



Which of the following best describe you when it comes to the types of credit cards you like? Select up to three

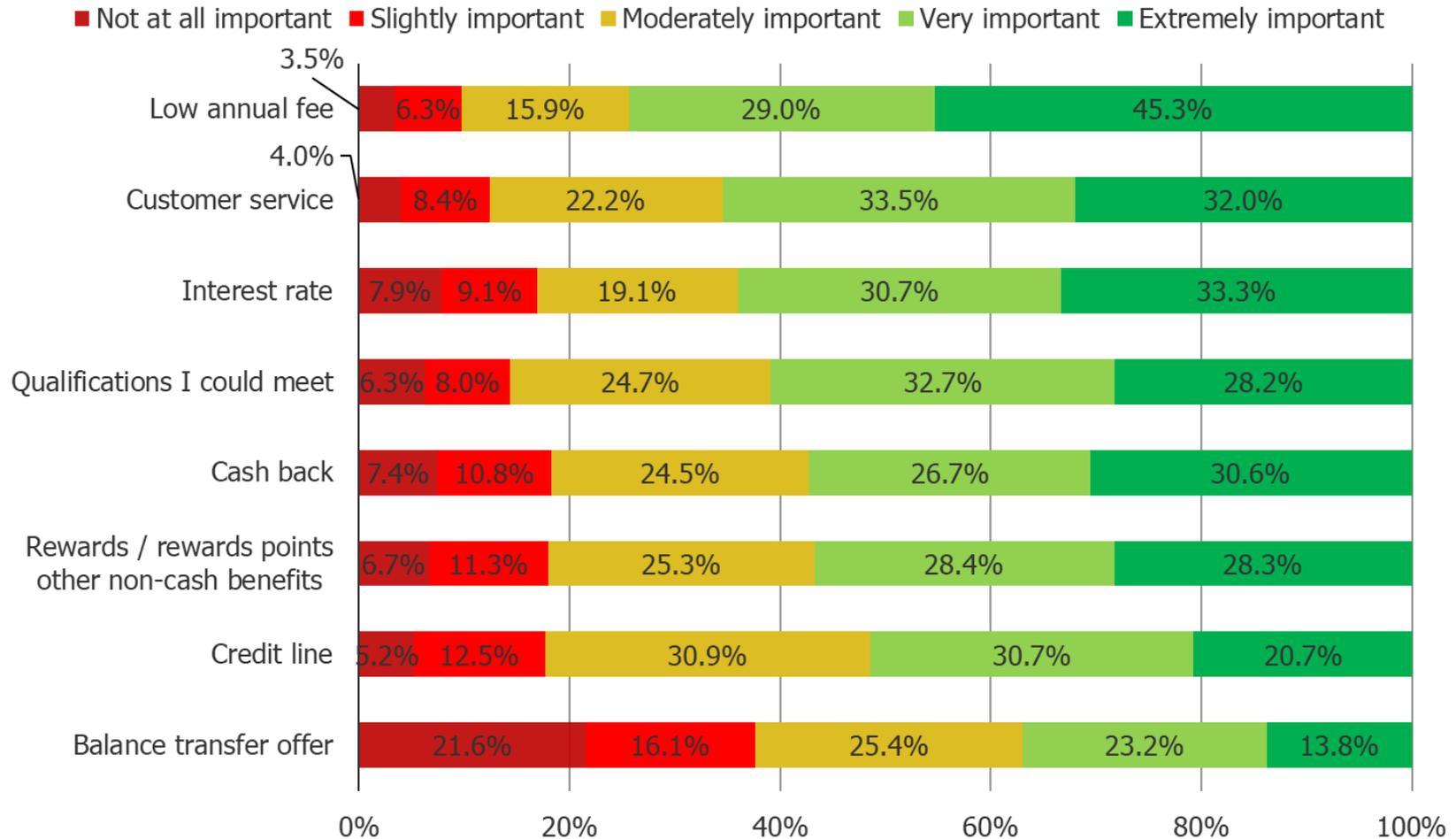
Posed to respondents who have a credit card and/or debit card (N = 1,679)



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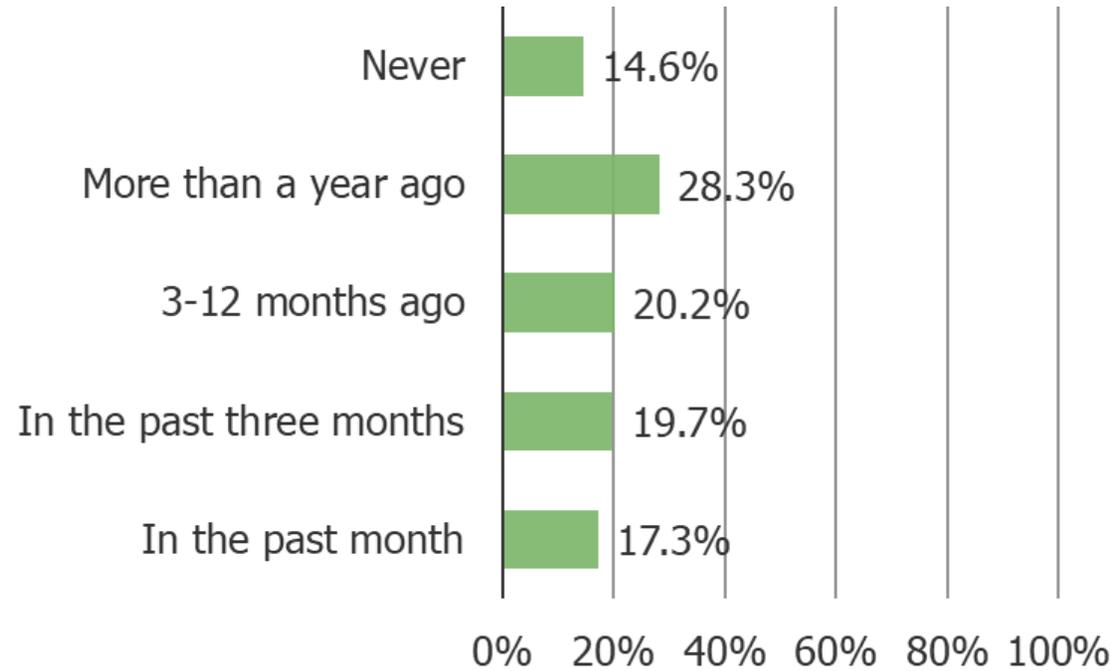
Please rate how important the following are to you when choosing a credit card:

Posed to respondents who have a credit card and/or debit card (N = 1,679)



When did you most recently do research into credit or debit card offerings?

Posed to all respondents. (N=1905)



How well do you feel you understand the various point offerings with credit card brands?

Posed to all respondents. (N=1905)

