



U.S. Consumer Cards Credit Trends Survey

Material, March 2026

Survey Methodology: Citi partnered with Material+ in March 2026 to conduct a brief, focused survey around credit confidence, knowledge, attitudes, and behaviors. The sample was comprised of 1,000 U.S. adults age 18+, not employed in a sensitive industry (bank/financial institution, market research, ad agency/PR firm), who are household decision makers on financial services products and have at least one credit card. Sample targeting was in line with the US general population on age, income, region, and ethnicity. The study fielded between March 19 and 22, and has an overall margin of error of plus-or-minus 3 percentage points at the 95% confidence level.

Note: Percentages in the data tables are rounded to the nearest whole number.

When did you first learn how to manage credit (e.g., credit card balances, credit score, etc.)?

No. of cases	1000
Before I opened my first credit card	46%
After I started using my first credit card	50%
I never learned how to manage credit	5%

Which of the following have played the biggest role in how you have learned to manage credit?
 [Base: Among those who have learned to manage credit, n=954]

No. of cases	954
Family	52%
Friends	18%
Coworkers	4%
Social media	14%
Financial websites, apps, or blogs/newsletters	19%
Banks or credit card providers	30%
Financial advisor	16%
School/university	9%
Trial and error/personal experience	36%
Financial books, magazines, or TV programs	12%
Other (specify)	1%



Which of the following best describes how and/or why you typically use your credit card(s)?

No. of cases	1000
To earn rewards	48%
For everyday purchases like groceries, gas, or dining	48%
To manage expenses between paychecks	31%
For large, planned purchases	37%
For unexpected or emergency expenses	44%
To build or maintain my credit score	49%
I use my credit card only occasionally or when necessary	10%
Other (specify)	1%



Which of the following best describes your typical credit card payment behavior?

No. of cases	1000
I always or almost always pay the full balance every month	57%
I usually carry a balance but pay more than the minimum	31%
I usually pay only the minimum payment each month	10%
I have carried balances for extended periods and/or have missed payments	2%

How often do you use pay-over-time or installment loan options offered on credit cards (for example, splitting purchases into fixed monthly payments)?

No. of cases	1000
Regularly	20%
Occasionally	28%
Rarely	18%
I have never used these	35%

How important do you feel responsible credit management (such as paying on time and maintaining a good credit score) is to achieving your personal financial goals?

No. of cases	1000
1 - Not at all important	0%
2 - Not very important	0%
3 - Somewhat important	6%
4 - Very important	32%
5 - Extremely important	62%

How confident do you feel in your ability to manage your credit (e.g., credit card balances, credit score, etc.)?

No. of cases	1000
1 - Not at all confident	1%
2 - Not very confident	2%
3 - Somewhat confident	12%
4 - Very confident	36%
5 - Extremely confident	48%

How often do you experience stress or anxiety related to managing your credit?

No. of cases	1000
Never	20%
Rarely	30%
Sometimes	36%
Often	14%

Over the past 12 months, how have your feelings about managing credit changed?

[Base: Stressed]	1000
Stressed – I feel this more than I did 12 months ago	23%
Stressed – I feel this about the same as I did 12 months ago	45%
Stressed – I feel this less than I did 12 months ago	32%
[Base: Confident]	1000
Confident – I feel this more than I did 12 months ago	36%
Confident – I feel this about the same as I did 12 months ago	47%
Confident – I feel this less than I did 12 months ago	17%
[Base: Confused]	1000
Confused – I feel this more than I did 12 months ago	11%
Confused – I feel this about the same as I did 12 months ago	46%
Confused – I feel this less than I did 12 months ago	44%



Over the past 12 months, how have your feelings about managing credit changed?

[Responses continued]

[Base: In control]	1000
In control – I feel this more than I did 12 months ago	34%
In control – I feel this about the same as I did 12 months ago	49%
In control – I feel this less than I did 12 months ago	18%
[Base: Optimistic]	1000
Optimistic – I feel this more than I did 12 months ago	33%
Optimistic – I feel this about the same as I did 12 months ago	48%
Optimistic – I feel this less than I did 12 months ago	20%

Which of the following do you find most difficult to understand about managing credit?

No. of cases	1000
How credit limits and available credit work	19%
How my credit score is calculated	36%
How interest is calculated	33%
How pay-over-time or installment features work	14%
How late fees and penalties work	20%
How rewards programs work	16%
Nothing	32%
Other (specify)	0%



Do you know what your current FICO/credit score is?

No. of cases	1000
Yes	79%
No	13%
I'm not sure	8%

How often do you check your FICO or credit score?

No. of cases	1000
Never	7%
Once a year or less often	12%
A few times a year	28%
About once a month	26%
A few times a month	18%
About once a week or more	9%

To your knowledge, which of the following factors contribute to your FICO/credit score?

[Base: Payment history]	1000
Payment history – whether you've paid your past credit account bills on time – Yes, this contributes to my credit score	93%
Payment history – whether you've paid your past credit account bills on time – No, this does not contribute to my credit score	7%
[Base: Amounts owed]	1000
Amounts owed – how much of your available credit you are using – Yes, this contributes to my credit score	89%
Amounts owed – how much of your available credit you are using – No, this does not contribute to my credit score	11%
[Base: Length of credit history]	1000
Length of credit history – how long you've had credit – Yes, this contributes to my credit score	90%
Length of credit history – how long you've had credit – No, this does not contribute to my credit score	10%
[Base: Credit mix]	1000
Credit mix – the different types of credit you have (e.g., credit cards, installment loans, mortgage, etc.) – Yes, this contributes to my credit score	87%
Credit mix – the different types of credit you have (e.g., credit cards, installment loans, mortgage, etc.) – No, this does not contribute to my credit score	13%
[Base: New credit]	1000
New credit – frequency of applying for new credit/loan accounts – Yes, this contributes to my credit score	87%
New credit – frequency of applying for new credit/loan accounts – No, this does not contribute to my credit score	13%

To your knowledge, which of the following factors contribute to your FICO/credit score?
 [Responses continued]

[Base: Soft credit inquiries]	1000
Soft credit inquiries – for example, viewing your own credit report – Yes, this contributes to my credit score	50%
Soft credit inquiries – for example, viewing your own credit report – No, this does not contribute to my credit score	50%
[Base: Income]	1000
Income – how much money you earn – Yes, this contributes to my credit score	63%
Income – how much money you earn – No, this does not contribute to my credit score	37%
[Base: Personal demographic information]	1000
Personal demographic information – your gender, age, race, marital status, etc. – Yes, this contributes to my credit score	35%
Personal demographic information – your gender, age, race, marital status, etc. – No, this does not contribute to my credit score	65%
[Base: Employment]	1000
Employment – your job title, industry, employment history – Yes, this contributes to my credit score	50%
Employment – your job title, industry, employment history – No, this does not contribute to my credit score	50%

FICO Score Awareness Quiz: Score

No. of cases	1000
9 correct answers (Perfect score)	11%
8 correct answers	20%
7 correct answers	19%
6 correct answers	20%
5 correct answers	21%
4 correct answers	6%
3 correct answers	2%
2 correct answers	1%
1 correct answers	0%
0 correct answers	0%



Which of the following steps, if any, have you taken in the past 12 months to improve or maintain your credit?

No. of cases	1000
Paid down existing credit card balances	39%
Made on-time payments consistently	58%
Checked my credit report or score	51%
Reduced how much of my available credit I use	24%
Set up automatic payments	29%
Used a credit monitoring or credit-building tool/service	23%
Used a credit score simulator/planner	15%
Signed up with a service to receive alerts on changes to my credit profile	16%
Used a digital identity protection tool to detect suspicious credit activity	16%
Opened a new credit account or card to build credit	20%
None of the above	8%
Other (please specify)	0%

Which of the following, if any, have you actively looked for in the past 12 months to help manage your credit?

No. of cases	1000
Balance transfer options	27%
Pay-over-time or installment loan options	22%
Credit educational resources (articles, webinars, etc.)	21%
Lower-interest credit card options	30%
Free digital tools (alerts, credit monitoring dashboards, etc.)	26%
Subscription services providing credit monitoring tools and alerts	20%
None of the above	37%
Other (please specify)	0%

How much do you agree or disagree with each of the following statements?

[Base: I wish I had better financial education and tools to help manage credit]	1000
I wish I had better financial education and tools to help manage credit – Strongly disagree	6%
I wish I had better financial education and tools to help manage credit – Somewhat disagree	11%
I wish I had better financial education and tools to help manage credit – Somewhat agree	30%
I wish I had better financial education and tools to help manage credit – Strongly agree	36%
I wish I had better financial education and tools to help manage credit – No opinion/not applicable	17%
[Base: Access to better financial education and tools would increase my confidence in managing credit]	1000
Access to better financial education and tools would increase my confidence in managing credit – Strongly disagree	4%
Access to better financial education and tools would increase my confidence in managing credit – Somewhat disagree	8%
Access to better financial education and tools would increase my confidence in managing credit – Somewhat agree	34%
Access to better financial education and tools would increase my confidence in managing credit – Strongly agree	38%
Access to better financial education and tools would increase my confidence in managing credit – No opinion/not applicable	16%

How much do you agree or disagree with each of the following statements? [Responses continued]

[Base: Access to better financial education and tools would help improve my credit score]	1000
Access to better financial education and tools would help improve my credit score – Strongly disagree	5%
Access to better financial education and tools would help improve my credit score – Somewhat disagree	8%
Access to better financial education and tools would help improve my credit score – Somewhat agree	35%
Access to better financial education and tools would help improve my credit score – Strongly agree	36%
Access to better financial education and tools would help improve my credit score – No opinion/not applicable	18%
[Base: Access to better tools to protect my personal information from being used fraudulently would make me feel more secure]	1000
Access to better tools to protect my personal information from being used fraudulently would make me feel more secure – Strongly disagree	3%
Access to better tools to protect my personal information from being used fraudulently would make me feel more secure – Somewhat disagree	5%
Access to better tools to protect my personal information from being used fraudulently would make me feel more secure – Somewhat agree	32%
Access to better tools to protect my personal information from being used fraudulently would make me feel more secure – Strongly agree	50%
Access to better tools to protect my personal information from being used fraudulently would make me feel more secure – No opinion/not applicable	10%

How much do you agree or disagree with each of the following statements? [Responses continued]

[Base: Access to better financial education and tools would reduce my stress]	1000
Access to better financial education and tools would reduce my stress – Strongly disagree	4%
Access to better financial education and tools would reduce my stress – Somewhat disagree	9%
Access to better financial education and tools would reduce my stress – Somewhat agree	32%
Access to better financial education and tools would reduce my stress – Strongly agree	36%
Access to better financial education and tools would reduce my stress – Strongly agree	18%
[Base: Access to better financial education and tools would help reduce my credit card debt]	1000
Access to better financial education and tools would help reduce my credit card debt – Strongly disagree	6%
Access to better financial education and tools would help reduce my credit card debt – Somewhat disagree	10%
Access to better financial education and tools would help reduce my credit card debt – Somewhat agree	30%
Access to better financial education and tools would help reduce my credit card debt – Strongly agree	36%
Access to better financial education and tools would help reduce my credit card debt – No opinion/not applicable	18%

How much do you agree or disagree with each of the following statements? [Responses continued]

<i>[Base: Access to a low-cost credit card (e.g., low fees or low interest rate) would make it easier to manage credit]</i>	1000
Access to a low-cost credit card (e.g., low fees or low interest rate) would make it easier to manage credit – Strongly disagree	4%
Access to a low-cost credit card (e.g., low fees or low interest rate) would make it easier to manage credit – Somewhat disagree	7%
Access to a low-cost credit card (e.g., low fees or low interest rate) would make it easier to manage credit – Somewhat agree	34%
Access to a low-cost credit card (e.g., low fees or low interest rate) would make it easier to manage credit – Strongly agree	42%
Access to a low-cost credit card (e.g., low fees or low interest rate) would make it easier to manage credit – No opinion/not applicable	13%

Compared to 12 months ago, are you doing more, less, or about the same of each of the following?

[Base: Spending]	1000
Spending – Doing this more than 12 months ago	19%
Spending – Doing this about the same as 12 months ago	52%
Spending – Doing this less than 12 months ago	28%
[Base: Saving]	1000
Saving – Doing this more than 12 months ago	32%
Saving – Doing this about the same as 12 months ago	46%
Saving – Doing this less than 12 months ago	22%
[Base: Investing]	1000
Investing – Doing this more than 12 months ago	22%
Investing – Doing this about the same as 12 months ago	53%
Investing – Doing this less than 12 months ago	26%
[Base: Borrowing]	1000
Borrowing – Doing this more than 12 months ago	12%
Borrowing – Doing this about the same as 12 months ago	45%
Borrowing – Doing this less than 12 months ago	43%

Compared to 12 months ago, are you doing more, less, or about the same of each of the following?

[Responses continued]

[Base: Using credit cards]	1000
Using credit cards – Doing this more than 12 months ago	23%
Using credit cards – Doing this about the same as 12 months ago	54%
Using credit cards – Doing this less than 12 months ago	23%
[Base: Digital tools]	1000
Using digital tools and services to get real-time alerts on my credit – Doing this more than 12 months ago	25%
Using digital tools and services to get real-time alerts on my credit – Doing this about the same as 12 months ago	60%
Using digital tools and services to get real-time alerts on my credit – Doing this less than 12 months ago	15%

What factors have influenced changes in your financial behavior over the past 12 months?

No. of cases	1000
Rising cost of living (e.g., inflation, higher prices)	52%
Economic uncertainty	37%
Change in my debt levels	23%
A major life event (e.g., marriage, divorce, birth of a child, relocation, job change, etc.)	18%
Unexpected expense(s)	32%
New savings goal(s)	23%
Changes in interest rates (e.g., credit card or loan rates)	19%
None of the above	6%
Other (please specify)	0%

Note: Percentages in this table are rebased to the total sample (n=1,000). The original Q37 was only asked of respondents whose financial behavior had changed in the past 12 months (original base: n=835).

