

## Credit Card Rewards Earned Differently by Region

*Average consumer could earn nearly \$400 by maximizing credit card rewards*

Austin, Texas – December 20, 2018 – Thirty-five percent of rewards cardholders say they earn the most rewards on grocery purchases, according to a new CreditCards.com report. Another 27% say travel is their top earning category, followed by gas (23%) and dining (14%). Interestingly, there are regional differences in how Americans earn credit card rewards.

For example, Midwesterners are more likely to single out grocery purchases, while those in the West point to travel more than anywhere else. Gas stations are most popular in the South, and rewards cardholders in the Northeast earn more of their rewards from dining than residents of other regions. [Click here for more information:](#)

<https://www.creditcards.com/cash-back/#spending-categories-survey>

“It’s important that consumers evaluate their spending habits to find a credit card that matches their lifestyle,” said CreditCards.com analyst Ted Rossman. “Whether you’re planning a family vacation, stocking up at the grocery store, enjoying a dinner out with friends, or refueling your car on the way home, credit cards can reward you for things you’re planning to purchase anyway.”

For instance, if a consumer were to have the most lucrative no annual fee card in each of these four spending categories, they would earn \$377 back annually (if their spending matched the national averages). The one caveat, warns Rossman: “You must pay your bill in full every time, otherwise any rewards you earn will end up costing you.”

Rewards Category	Average Annual Spend	Percent Back	Total
Groceries	\$6,477	3% *capped at \$6K annually, 1% after that (AmEx Blue Cash Everyday)	\$185
Dining	\$2,002	4% (Uber Visa Card)	\$80
Gas	\$1,899	3% (Bank of America Cash Rewards)	\$57
Travel	\$1,828	3% (Wells Fargo Propel)	\$55

Rewards differ by income bracket, too. Higher earners – those making \$50K or more annually – are more than twice as likely to say they earn the most rewards from travel than those who make less than that. The lowest earners (under \$30K per year) are more likely to say dining purchases get them the bulk of their rewards, and lower-middle income households (\$30K-\$49.9K) more regularly single out gas spending.

### Methodology:

The study was conducted online in Ipsos' Omnibus using the web-enabled “KnowledgePanel,” a probability-based panel designed to be representative of the US general population, not just the online population. The sample consists of 1,055 nationally representative interviews, conducted between November 20-25, 2018 among adults aged 18+. The margin of error for the full sample is +/-3 percentage points.

**About CreditCards.com:**

CreditCards.com is the ultimate credit card destination, filled with the largest marketplace of credit card offers you can find online, along with relevant news, advice, features and user-friendly tools. Our mission is to help consumers seize greater opportunity through smarter spending, and we believe that the right credit card, used the right way, can be a life-changer. In 2017, over 42 million unique visitors used CreditCards.com to find the right credit card to suit their needs.

**For More Information:**

Ryan Feldman  
Public Relations Specialist  
[Ryan.Feldman@bankrate.com](mailto:Ryan.Feldman@bankrate.com)  
917-368-8637