



CardRatings Survey Finds Most Americans Don't Know what Credit Card Churning Is

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Foster City, CA – August 21, 2019 – [CardRatings.com](https://www.cardratings.com), a leader in credit card ratings that maintains information on more than 700 credit card offers, commissioned a survey asking cardholders about the practice of credit card churning. While it isn't illegal, it can violate credit card terms and conditions – especially if someone tries to sign up for the same card multiple times to get bonuses. What did the site learn? Here are the top [findings](#):

- What is churning? Only 40% of cardholders know what it is
- Only 11% of cardholders use the practice
- Those that churn? 26% say it's not worth it
 - Men are slightly more likely to say it isn't "worth it" than women (29% vs 22% of women)
- Men are twice as likely to engage in the practice - 15% of men do vs. less than 7% of women

View the complete article: [One Quarter of Credit Card Churners Say Practice Isn't Worth It, CardRatings Survey Reveals](#)

[Brooklyn Lowery](#), senior manager of CardRatings.com, is available for comment on this study, the implications of credit card churning and the risks of the practice.

Methodology

CardRatings commissioned Op4G to conduct a survey among 1,750 credit cardholders in the United States in June 2019.

About CardRatings.com

[CardRatings.com](https://www.cardratings.com) is owned and operated by QuinStreet, Inc. (Nasdaq: [QNST](#)), a pioneer in delivering online marketplace solutions to match searchers with brands in digital media. QuinStreet is committed to providing consumers and businesses with the information and tools they need to research, find and select the products and brands that meet their needs. Cardratings.com is a member of the company's expert research and publishing division.

CardRatings.com innovated online credit card ratings and has been offering independent ratings and reviews of credit card offers since 1998. The website collects and maintains data on more than 700 credit card offers and carefully compiles objective lists of the top credit cards by card type, making it easy for consumers to find the right card to fit their needs.

Website: <https://www.cardratings.com>

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