



CardRatings Announces the Best Credit Cards of 2021 and Releases Its Annual Consumer Survey

November 24, 2020

Consumer scores remain stable for travel rewards, while hotel and airline decrease

Foster City, CA – November 24, 2020 – CardRatings.com today releases its picks for the Best Credit Cards of 2021. The credit card ratings site was one of the first to curate a Best Credit Cards list and has more than 10 years of experience analyzing and ranking cards across multiple categories. In-house credit card experts review and analyze hundreds of cards on the market to create this annual compilation intended to make it easier for consumers to find the card that best meets their needs and lifestyle. This year’s list covers 11 distinct categories, ranging from cash-back rewards cards to luxury cards to cards for rebuilding credit and many others. A few of the picks include:

Best Credit Cards for 2021

- Best Flat-Rate Cash-Back Rewards – Citi® Double Cash Card
- Best for Families – Blue Cash Preferred® Card from American Express
- Best General Travel Rewards – Chase Sapphire Preferred®
- Best Balance Transfer Offer – Citi Diamond Preferred
- Best Student Credit Card – Discover it® Student Cash Back
- Best for Small Business – Ink Business Preferred®

“We build the CardRatings Best of 2021 list by looking at two sets of data,” explains Brooklyn Lowery, the senior managing editor for CardRatings. “First, we review the fine print details and features of each credit card as they relate to similar cards; and, for the second consecutive year, we consider the scores actual cardholders gave in our credit card user survey. Both sets of reviews have tremendous value for real-world cardholders. As experts, we can help decipher and point out the details lay people may not notice and real-world cardholders can score aspects like customer service, how they actually use rewards, website usability and more.”

The ratings site polled more than 1,700 cardholders nationwide on 77 different cards to determine their views on the cards they use on a regular basis. The cards presented in the survey were chosen by popularity from the CardRatings website analytics from Jan. 1-Aug. 31, 2020, with additional cards selected by experts as needed to create breadth in the survey.

Notable Consumer Scores

- Scores for travel cards did *not* decline even though travel is at a standstill
 - Hotel and airline card preference did decline, but not as much as expected
- Overall scores for student cards increased since last year
 - Consumer scores for all other card types declined
- Business card scores decreased the most
 - Scores dropped for all questions, but the biggest drop is from the usefulness of the website/mobile app
- Card with highest overall score - Navy Federal Visa cashRewards Card
- Issuer with highest score for rewards satisfaction - Luxury Card (among two cards surveyed)

- Issuer with highest score for customer service - American Express (among 14 cards surveyed from this issuer)

“While each score tells you something about the individual card, it’s important to note that we don’t ask consumers to consider these cards in relation to other credit cards, but instead think about them as they exist in their own wallet and personal finances,” Lowery explains. “We, at CardRatings, do the work of comparing one card against another to create our ‘best of’ lists.”

For instance, even though hotel and [airline credit cards](#) saw an overall decrease, individual cards saw an increase. The Delta SkyMiles® Gold American Express Card saw an overall score improvement of 5.6 points. Yet, the United ExplorerSM Card declined overall by 4.4 points. Meanwhile, scores for travel cards overall remain flat since last year, but some cards saw a jump in preference scores such as the Mastercard® Black Card™ - up 7.7 points from last year. Conversely, the Chase Sapphire Reserve® card saw the largest drop among travel rewards cards even though it was the leading card a few years ago.

“The fact that [travel rewards card](#) scores were overall unaffected by the decline in travel could indicate that cardholders are confident in their ability to travel again soon and they are banking rewards until that time. However, it could also be a reflection of the steps many banks took during the pandemic to roll out new features, rewards and benefits for these cards in an effort to continue offering cardholders good value during an unusual year,” Lowery notes.

Readers can find the credit card scores under the User Scores tab for each individual card that made the experts Best Credit Cards of 2021 list. In the coming weeks, the scores for additional surveyed cards will roll out along with associated reviews.

The main Best of 2021 compilation is just one of several "Best credit cards" lists that CardRatings curates. Others offer more nuanced choices under broad topics including "[Best Cash-Back Credit Cards](#)," "Best Travel Rewards Credit Cards," "Best Credit Cards for Dining Out" and more.

Survey Methodology

CardRatings commissioned Op4G in September and October 2020 to conduct surveys among 1,746 cardholders nationwide. CardRatings website analytics from Jan. 1, 2020-Aug. 31, 2020 were used to determine a selection of the most popular cards and additional cards were added to add survey breadth. Responses to each of nine questions were given on a scale of 1-10 and respondents' scores were then averaged under broad topics. To determine the overall score, responses from questions 1-8 were summed and the answer to "How likely are you to recommend this card to a friend, coworker or family member?" was double weighted.

Ranking Methodology

CardRatings experts review the fine print, details, perks, rewards and features of hundreds of cards and compare them side-by-side with similar cards. A card that makes an excellent balance transfer card may not make a great cash-back rewards card even though it offers those rewards. While the Best of the Year list is announced annually, that list – and all other “best of” lists on CardRatings – are regularly reviewed and updated as issuers change the terms and features of each card often.

For the complete list and breakdown of the rankings and survey analysis please visit the [Best Credit Cards of 2021](#)

Lowery is available for comment. She can expand on why certain cards and categories saw declines in scores or, in some cases, large jumps. Lowery is the resident credit card expert for CardRatings and specializes in helping everyday

credit card users get the most out of their rewards.

About CardRatings

CardRatings is owned and operated by QuinStreet, Inc. (Nasdaq: [QNST](#)), a leader in providing performance marketplace technologies and services to the FinTech, financial services and home services industries. QuinStreet is a pioneer in delivering online marketplace solutions to match searchers with brands in digital media. The company is committed to providing consumers with the information and tools they need to research, find and select the products and brands that meet their needs. CardRatings is a member of QuinStreet's expert research and publishing division.

CardRatings 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. Sign up for the bimonthly newsletter [here](#).

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