Where Cash Back is King: CardRatings.com Releases Study on Best Cash-Back Rewards Cities

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Residents of Washington D.C. spend in all the right ways to earn top cash-back rewards each year

Foster City, CA – July 15, 2021 – As inflation spurs higher prices, experts urge consumers to pay close attention to getting their money's worth from cash-back credit cards. A new study from CardRatings.com finds that Americans could pull in a sizable amount of cash back each year, and where they live could offer clues as to how much they will earn.

In the new study, [Where is the Cash-Back King?,](#) the leading credit card comparison site used average spending in popular cash-back rewards card categories to rank 22 cities according to which has the most potential from cash-back credit cards.

"Getting the optimal cash back on a credit card can support anyone's budget," explains Brooklyn Lowery, editorial director for CardRatings. "Statistics show that where you live affects how you spend your money, and how you spend your money is directly tied to the cash-back rewards potential of your credit cards, so we wanted to know who stands to earn the most.

In this ranking of cities, the potential for cash back for average resident spending ranges from $438 to $715, showing that earnings are a possibility, regardless of location.

Residents of Washington, D.C. are positioned to earn the most from cash-back credit cards, according to the study, which shows that D.C. residents spend more than any of the 22 metropolitan areas. Its residents spend an average of $95,441 annually, well above the $72,874 national average and about 48% of that spending is on purchases such as gas, groceries and dining out and other categories commonly rewards through cash-back rewards cards

Top 10 cities for best cash-back potential:

1. **Washington, D.C.** The cash-back king in the study, residents of D.C. could earn up to $715
2. **San Francisco.** At $87,287, the city's average annual consumer spending is second, with cash-back potential of $651
3. (tie) **Anchorage.** Average annual consumer expenditures are slightly above average at $76,784.
4. (tie) **Boston.** Bostonians shell out an average of $83,297 each year, but have a significantly lower percentage of expenditures in reward-eligible categories than their Anchorage counterparts
5. **Minneapolis.** On average, people in Minneapolis spend the third most of all 22 metro areas measured. But with a slightly-below average percentage of eligible expenditures, it pushes the city further down the list
6. **Seattle.** The city lands in the top 10 with an average of $628 in potential cash back rewards
7. **San Diego.** Consumer spending in San Diego is above average, at $77,451, translating into potential for $627 in cash back rewards
8. **Denver.** Annual spending and the percentage of spending that would be eligible for cash-back rewards are a little above average in Denver
9. **Houston.** Potential cash back rewards in Houston fall a dollar below Denver's, at $586
10. **Baltimore.** Average annual consumer spending in Baltimore is higher than four other cities ahead of it on this list, but spending is lower in reward-eligible categories

In its new resource, CardRatings also guides consumers in steps to take to make the most of cash-back card offers, which include: [comparing credit card offers](#); understanding spending habits; and keeping ahead of the balance.

"The study is intended as a reminder that consumers don't necessarily have to change spending habits to benefit from cash-back rewards," adds Lowery, "In fact spending more than normal is a bad idea. The better idea is to pick a [cash back card](#) based on how it fits with existing spending habits."

Methodology

CardRatings.com determined the potential cash back for each city based on: the average amount spent on various types of purchases in each city, according to the Bureau of Labor Statistics (BLS); and the average reward amounts available on those types of purchases, based on a CardRatings analysis of its best cash-back cards in various spending categories (Groceries: 3%, Dining out: 3%, Gasoline: 2%, All other eligible categories: 1%)Lowery is available for comment and can expand on the nuances of credit cards and how they can work to the consumer's advantage.

About CardRatings

CardRatings is owned and operated by QuinStreet, Inc. (Nasdaq: [QNST](#)), a leader in providing performance marketplace technologies and services to the 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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Media Contact

Charlene Arsenault
Media Outreach Specialist
508-832-8918
[carsenault@quinstreet.com](#)
[LinkedIn](#)