



Watch for These Credit Card Trends in 2022: CardRatings.com Shares Predictions

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The pandemic continues to impact trends, but could that benefit the consumer in some ways?

Foster City, CA – December 29, 2021 – While some facets of “normal life” rebounded in 2021, Americans stomached another year of pandemic life. In preparation for the New Year, CardRatings.com forges ahead with its annual credit card and finance predictions: [Credit card trends to watch for in 2022](#).

“To a fairly large degree, travel resumed when vaccines were introduced,” remarks Brooklyn Lowery, editorial director and credit card analyst for CardRatings. “But, with restrictions and requirements strengthening and then loosening, it was challenging to make long-term predictions.”

Challenging, but not impossible. CardRatings experts factor in the current landscape when forecasting the financial implications for 2022.

Predictions include:

- **Banks tweaking card offers.** Banks tinkered with cards over the past 18 months to meet consumers’ changing needs. They still look to attract new cardholders who may use their cards in a much different way than they did before the pandemic. This resulted in a steady stream of “value-adds.”
- **Rewards card lines are fuzzy.** [Travel rewards](#) cardholders who can’t or won’t travel aren’t able to use those accumulated points. Conversely, how can the traveler earn more rewards by not traveling? Banks continue to adapt by making traditionally popular rewards attractive in different ways.
- **Loyalty program changes.** The pandemic clobbered the hotel and airline industries and they continue to suffer. Unfortunately for the consumer, these business losses are reflected in loyalty programs, with terms becoming more restricted and less valuable than they once were. An example of these types of changes includes Delta Airlines’ frequent flyer program, in which consumers no longer earn miles for basic economy fares.

This is a one-two punch: Those looking to earn miles may need to pay more for a higher fare class in order to rack them up. Those seeking to fly as cheaply as possible can opt for that lowest fare, but may have to forego reward miles toward their next flight.

“Other predictions in our trend list include a warning that interest rates may continue to rise,” adds Lowery, “and the popularity of [balance transfers](#) comes charging back.”

CardRatings explores several “what if” predictions as well, such as credit card companies applying COVID testing credits, credit for airfare change fees and all-vaccinated flights that include drinks and food.

Lowery is available to offer further insight into the year’s predictions, as well as tips on how consumers can get the most out of their credit cards.

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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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