



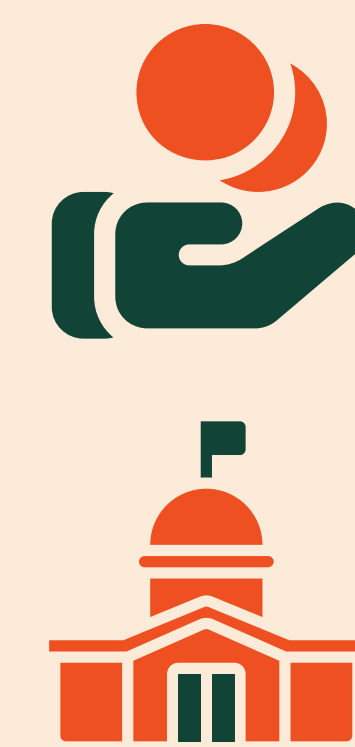
# CRYPTO IN AMERICA STABLECOIN REWARDS JANUARY 2026

As Congress weighs legislative approaches to payment stablecoins, new national polling shows Americans strongly favor consumer choice and limited government intervention. The data reveals broad support for allowing stablecoin rewards, minimal public backing for bans, and skepticism toward banks' arguments that restrictions are necessary for consumer protection. At the same time, crypto holders warn that limiting rewards could undermine U.S. leadership in financial innovation—suggesting policymakers have an opportunity to advance clear, balanced rules that protect consumers while preserving competition and innovation.

## AMERICANS SUPPORT CHOICE ON STABLECOIN REWARDS

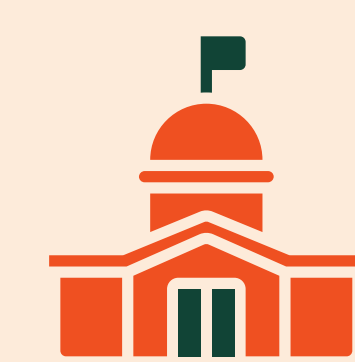
Stablecoin rewards are emerging as a clear consumer preference — and Americans do not want the government to step in and ban them.

NEARLY  
**4-TO-1**  
MANDATE  
FOR  
CHOICE



48%

More than four in ten of Americans believe consumers should be allowed to earn rewards on stablecoins.



12%

Only 12% believe the government should stop consumers from earning rewards.

Even with 41% of Americans saying they are unsure, active opposition is negligible. The data shows a strong mandate in favor of consumer choice — and little evidence that the banking industry's “protection” argument is resonating with the public.

## Americans See This Debate as About Competition — Not Protection

Among current crypto holders — those most familiar with digital assets — concerns about competition and U.S. leadership are even clearer.

71%

of crypto holders say it is important for the United States to lead globally in stablecoin innovation.

46%

of Americans believe banks oppose stablecoins because they are concerned about competition in financial services.

Crypto  
Holders Warn  
Restrictions  
Could Undermine  
U.S. Innovation

### THE BOTTOM LINE

# AMERICANS SUPPORT CHOICE.

They are skeptical of efforts to block new financial options under the guise of protection.

And they want the United States — not foreign competitors — to lead in the future of payments.

If you're interested in learning more about crypto adoption trends and barriers in the U.S., reach out to [media@nca.org](mailto:media@nca.org)

The research was conducted online in the United States by The National Cryptocurrency Association among 2,000 adults age 18+ using DIY by HarrisQuest. HarrisQuest is the insights software platform built by The Harris Poll. The survey was conducted on January 9, 2026. Raw data were not weighted and are therefore only representative of the individuals who completed the survey.