

Barclays 2026

Travel Rewards and Loyalty Report

Barclays US Consumer Bank | May 2026

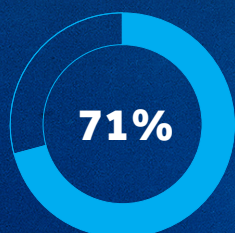


The big picture

Today's travelers are part deal hunters, part planners, and part experience seekers. They are navigating rising costs, uncertainty, and endless choices. The Barclays 2026 Travel Rewards and Loyalty Report explores how Americans are stretching travel budgets, avoiding travel anxiety, planning more strategically, embracing new ways to travel, and using tools like AI to make trips smoother and more rewarding. Many travelers are trying to engineer trips that feel more predictable, more personal, and more worthwhile.

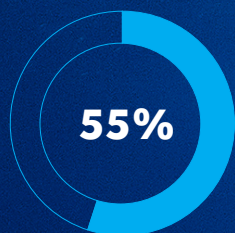
The three A's of modern travel planning set the tone:

Affordability
Anxiety
Artificial Intelligence



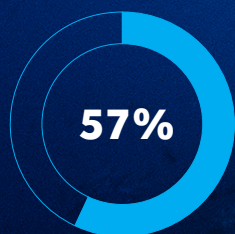
Affordability

71% say getting a great deal is most important.



Anxiety

55% say they tend to over-plan vacations to avoid surprises.



AI

57% of rewards cardmembers use AI for travel.

Across the findings, one theme is consistent: travelers want more control. By chasing value, they maintain control over their budget. By over-planning, they gain control over uncertainty. This desire is reshaping how, where, and with whom Americans travel, showing up in choices like planning further ahead, seeking out deals, and relying more heavily on tools that reduce uncertainty.

At a glance



Traveling in the Age of Uncertainty.

Over-planning is the new normal, and headlines shape decisions. Travelers want flexibility and tools to reduce stress.



The New Travel Upgrade Economy Takes Flight.

Value and rewards are central as travelers optimize spending and use points to upgrade in the moments that matter.



The Family Power Traveler.

Parents, especially those with young children, travel more frequently and are the most AI-forward planners.



Road Trips and Ships on Top.

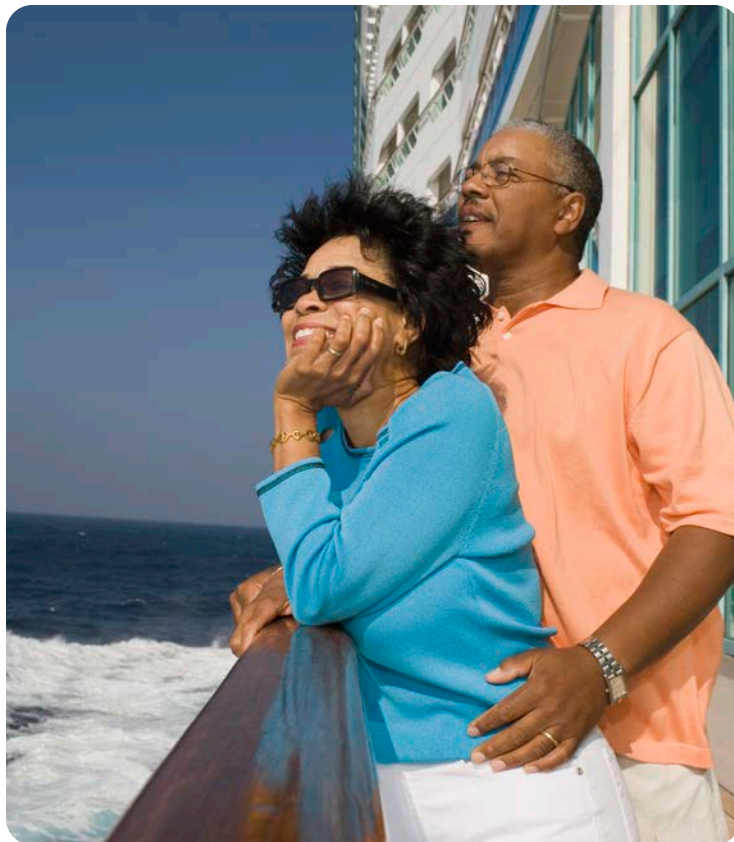
Road trips lead on flexibility, while cruisers defy the stereotype that they lack interest in adventure.

Traveling in the Age of Uncertainty + Anxiety

Travel anxiety is the defining backdrop

Travel today is shaped as much by uncertainty and anxiety as it is by excitement. From shifting news cycles to day-of-travel disruptions, many Americans are approaching trips with more caution than before. The planning process has become part of the trip and, often, the most stressful part.

Ahead, we explore what travelers worry about, what influences destination choices, what makes planning feel anxiety-inducing, and what tools travelers use to cope.



The uncertainty tax on travel

Travelers are increasingly planning around potential disruptions, including safety concerns, lost baggage, delays, and overall travel mishaps. In that context, rewards and points emerge as a practical travel "hero." When things go sideways, flexibility and backup options can become as valuable as the destination itself. Modern travel is shaped by a measurable anxiety tax.



55%

tend to over-plan vacations to avoid surprises.



64%

worry about personal safety and security at their destination.



61%

worry about the safety of their belongings.



36%

view rewards points and loyalty programs as their travel "hero."



64%

utilize credit card rewards or loyalty points to offset costs.

Headline-driven travel decisions

News cycles and current events are influencing destination choices more than before, alongside social media, reviews, and recommendations. For many travelers, “Does this feel safe right now?” now competes with “Would I love it there?”

While that can make travel decision-making feel closer to risk assessment than inspiration, safety and security are paramount for today’s adventurer.

In making their final vacation decision, travelers rely on both traditional word-of-mouth and real-time context:

50% lean on recommendations from friends and family, 43% rely on reviews and ratings from other travelers, and 32% say news and current events about a destination influence where they ultimately go.

The planning paradox

Vacations are meant to restore people, but the planning process is increasingly stressful. Logistics, choices, and coordination can exhaust travelers before the trip even begins, especially for families. It’s the modern refrain: “I need a vacation from my vacation.”



52%

often feel overwhelmed by the number of choices when planning a trip.



50%

are anxious while on vacation because they want everything to go smoothly.



58%

of parents feel stressed and anxious during planning vs. 41% of non-parents.

The paradox is less about travel appetite and more about travel bandwidth; people still want to get away, but they want fewer moving parts once they commit. As expectations rise, travelers are looking for fewer surprises once plans are locked in.



AI as a stress reliever

AI is helping travelers reduce planning stress and make smarter, faster decisions. From optimizing airfare and lodging options to offering destination insights and personalized travel planning, AI acts like a digital travel assistant, saving time and cutting out decision fatigue.

For many travelers, the appeal is simple: fewer browser tabs, fewer decisions, and fewer second guesses. **Nearly half (46%) of survey respondents are comfortable using AI to find the best deals on flights and accommodations, 44% turn to it for advice on local customs and etiquette, and 43% use it to create personalized itineraries based on their interests.**

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Card benefits and rewards can help bring more predictability and confidence to travel, offering practical ways to reduce friction, build flexibility, and make planning and travel days smoother.

Upgrades Take Flight: The New Travel Upgrade Economy

Making every trip count

As travelers balance rising costs with the desire for meaningful trips, value has become the central lens for travel decisions. Rather than cutting travel out altogether, many Americans are trying to make trips go further by using rewards, deals, and strategic planning. In practice, value shows up as small, deliberate choices that protect the trip experience even when budgets feel tight.

The great American value hunt

Travelers are stacking rewards and hunting for deals to make trips feel both attainable and premium. Across the board, value is becoming more intentional, with travelers looking for smart ways to protect the experience while keeping costs in check. Travelers are getting more strategic about how they spend and what they choose to upgrade.



86%

Enjoy finding ways to maximize the value of their travel budget.

71%

Say getting “a great deal” is very important when planning a vacation.



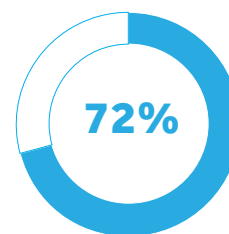
76%

Would be more likely to select upgrades if they could use points or miles instead of money.

Rewards: Everyday relief vs. Traveling up

Many cardmembers redeem rewards for statement credits or everyday expenses (59%). But when asked how they ideally would like to use rewards, many prefer travel-related benefits such as reducing trip costs, enabling higher-end experiences, contributing to a “dream trip” fund, or covering unexpected travel expenses (43%).

That’s the aspiration–behavior gap: people redeem rewards for daily needs, even though they’d rather use them to make travel better. **This reveals a clear trend: among those who want to change their redemption habits, 72% would prioritize using rewards for travel expenses over everyday costs (28%).**



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Rewards and loyalty programs can help travelers stretch budgets and unlock meaningful upgrades without overspending. When rewards feel flexible and easy to use, they can become both a practical tool for value and a doorway to better experiences.





The Rise of the Family Power Traveler

Modern parents on the go

Parenthood is not slowing travel down; it is raising expectations. Families, especially those with young children, are traveling more frequently, planning further ahead, and relying on technology to reduce stress. For parents, travel presents higher stakes, so the tools and tactics can matter more.

Kids as travel catalysts

Parents with children under five are among the most frequent travelers in the survey, outpacing non-parents – many are finding ways to make travel more manageable.



43%

Parents with children under five flew in the past three months vs. 16% of non-parents.



68%

Parents with kids under five traveled 100+ miles by automobile in the last six months vs. 45% of non-parents.



44%

Would visit Hawaii because of the movie Lilo & Stitch.

AI as the Family Travel Concierge

Parents of young children are among the most advanced users of AI in travel planning, not for novelty, but for efficiency. AI saves time, reduces decision fatigue, and serves as a planning assistant, making travel less complicated.

Parents overall are markedly more AI-forward in planning trips than non-parents. **Compared to non-parents, a larger share of parents find AI helpful for travel and vacations (79% vs. 58%) and feel comfortable using it to resolve unexpected issues mid-trip (57% vs. 28%). Usage is practical and task-driven, with parents turning to AI to find hotels (33%) and pick top restaurants and activities (32%).**

The gap is even wider among parents of young children: **only 14% of those with children under five avoid using AI, compared to 52% of non-parents. Among non-AI users, trust (33%) and privacy concerns (24%) remain key barriers.**

Highs and hurdles of family travel

Family travel brings more excitement and anticipation, but also higher stress and fatigue. For parents with young kids, last-minute travel is rarely an option.



69%

of parents with young children are anxious on vacation vs. 44% of non-parents.



70%

of parents with kids under five over-plan trips vs. 50% of non-parents.

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Rewards and loyalty benefits can help families build flexibility, cover upgrades that make travel smoother, and reduce friction when planning matters most.

Road Trips and Ships on Top

Cars, cruises and control

How Americans travel is evolving alongside changing preferences for flexibility, experiences, and control over the journey. While flights remain common, travelers are exploring modes that allow them to customize the experience and make the most of time away. The shift is not just where people go, but how they want the trip to feel from start to finish.

Cruise myth: Busted

Today's cruisers are more adventurous and experience-driven than the stereotype suggests – that they lack interest in adventure. Cruising is evolving with new itineraries, younger travelers, and more customizable experiences both onboard and onshore. For many, the draw is that the logistics are handled, so more energy can go into exploring.

The data backs it up: cruisers index higher on curiosity and discovery, while still valuing convenience. Compared with all adults, a larger share of cruisers prioritize exploration and new experiences (75% vs. 59%), exposure to new cultures (60% vs. 48%), and choosing something new over what's familiar (66% vs. 54%). And the practical appeal is still there: the ability to visit multiple destinations without constantly unpacking is a key reason cruising wins (51%).

The road trip renaissance

Road trips remain the most common vacation type because flexibility is key (49%). Travelers are also using rewards beyond airfare, redeeming points for gas, hotels, and small comforts that elevate the journey. When airports feel unpredictable, the ability to set your own pace can feel like a real upgrade.

Many travelers cite driving as a cost-effective alternative to flying (41%), and others point to practical perks like being able to bring more luggage or gear (37%). Avoiding airport hassles such as security and delays also weighs in (36%), as does the ease of traveling with children or pets (36%).

For many road trippers, rewards still matter on the ground: using points to cover travel costs is a top priority for 50% of recent road trippers.

Cruisers



prioritize exploration and new experiences



value exposure to new cultures



choose something new over what's familiar.

Roadtrippers



cite driving as a cost-effective alternative to flying



point to practical perks like being able to bring more luggage or gear



avoiding airport hassles such as security and delays and ease of traveling with children

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Rewards can support travel across the full journey, helping travelers access experiences, upgrades, and added flexibility no matter how they choose to travel.

Conclusion

Travelers are more intentional than ever. They're chasing value, but not at the expense of experience. They're using points to upgrade in the moments that matter and leaning on new tools to make planning easier, even as choices and costs can be stressful. As expectations continue to shift, flexibility, simplicity, and meaningful value are becoming even more central to the travel experience.

Key takeaways

- **Travel anxiety and uncertainty:** Americans are planning for disruptions and using rewards and tools like AI to reduce stress and gain confidence.
- **Value and rewards:** Travelers are optimizing trips through rewards, upgrades, and strategic spending to get more value.
- **Family travel:** Parents, particularly those with young children, are among the most frequent and strategic travelers, leveraging AI and rewards to plan efficiently and reduce friction.
- **Road trips and ships:** Travel is evolving beyond flights, with cruises and road trips offering new opportunities for experiences and rewards utilization.

FROM DOUG VILLONE, HEAD OF US CARDS AND PARTNERSHIPS

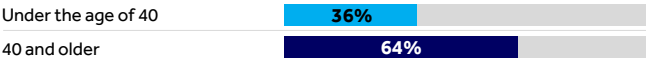


Travel will continue to evolve, and consumers will increasingly seek flexibility, personalization, and value. This year's findings reinforce what we're seeing across travel and loyalty: travelers are more intentional than ever. They're chasing value, but not at the expense of experience, using points to upgrade in the moments that matter, and leaning on new tools to make planning easier, even as choices and costs can be stressful. Whether someone is all-in on AI or prefers to plan the old-fashioned way, the expectation is the same: rewards should be simple to earn, flexible to use, and meaningful when it's time to book. For companies managing rewards programs like Barclays, the opportunity is clear: reduce friction, expand everyday relevance, and deliver benefits that help customers travel with more confidence and create opportunities for lasting memories. That's how loyalty is earned, and why travel rewards will remain central to how Americans plan, pay for, and experience the trips ahead."

Methodology

This report is based on a national survey of U.S. adults (n=1,002). Results are reported among total respondents and key sub-demographics, including generations and parents.

Age



Gender



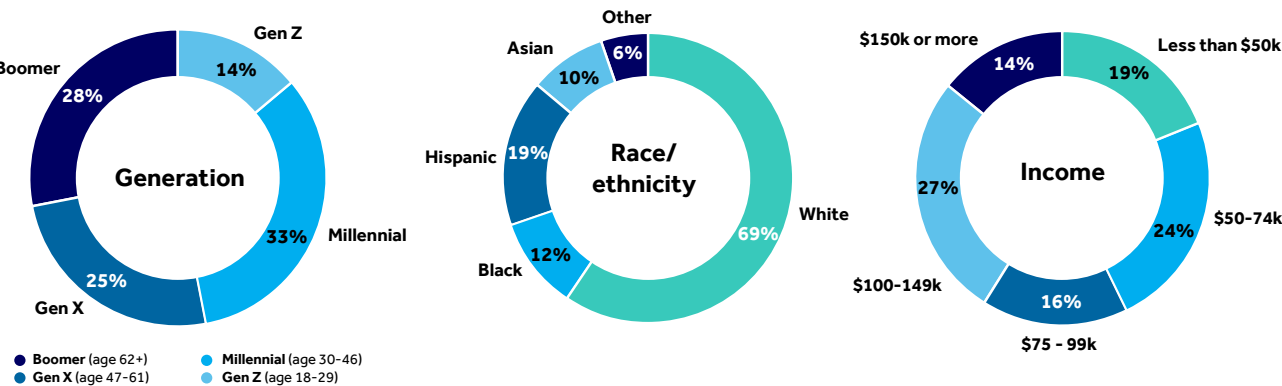
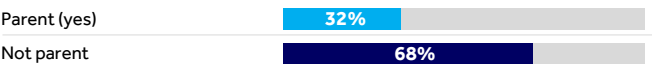
Marital status, relationship



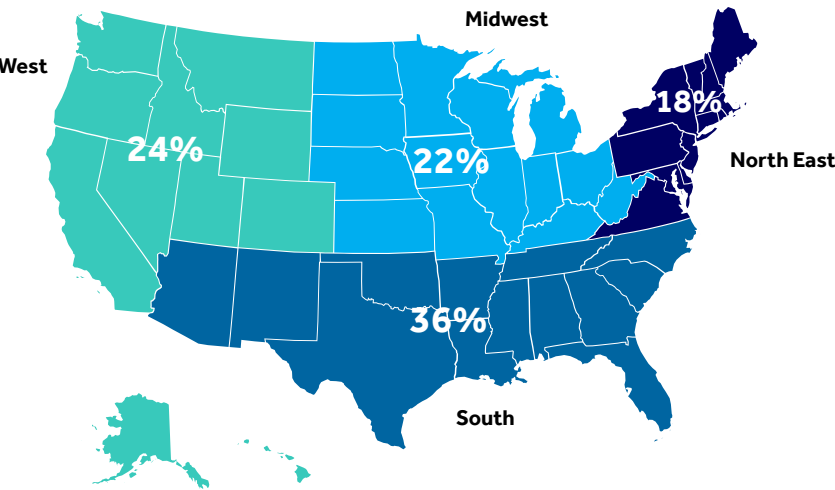
Education



Children in household



Region



The Barclays Travel Report survey was conducted by Burson among 1,002 U.S. adults with a rewards credit card.

n=1,002 U.S. adults with a rewards credit card
Dates: March 11-13, 2026
Margin of Error: +/- 3.1%