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Isaac M. O'Bannon • May. 22, 2013

With fully-booked flights resulting in cramped seating and disappearing carry-on space, Americans are increasingly looking for ways to improve their travel experience. But long layovers can eat up hours of the day and are not worth the cheaper plane ticket for a majority of rewards card holders.

According to the recent [Capital One](#) Rewards Barometer, which surveys how consumers accumulate and redeem credit card rewards, more than two-thirds of respondents would opt for a direct flight over snagging cheaper airfare with longer travel time. The survey also revealed that only 18 percent of respondents would give up their already cramped in-flight space for a cheaper plane ticket.

“Several benefits that were once embedded in airfares are now being offered a la carte,” said Amy Lenander, Vice President of Rewards Programs at Capital One. “As summer travel begins to heat up, consumers should take a closer look at their rewards programs to see if they can offset these new travel costs with their rewards points. Building rewards points is only worth it if you can actually use them.”

Summer Travel

According to the survey, more consumers plan to travel this year than last (70 percent vs. 67 percent respectively) with many kicking off summer travel on Memorial Day weekend, a 31 percent increase over last year (21 percent in 2013 vs. 16 percent in 2012). In order to offset costs, more travelers plan to use their credit card rewards this year to cover airfare for their summer getaways (67 percent vs. 58 percent respectively). The cost of gas seems to be less of a concern for travelers this year, as only 13 percent plan to redeem rewards for gas compared to 18 percent last year.

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indicate satisfaction with their program report that they have had the same card for five or more years. Rewards programs that offer both banking and credit card rewards are likely to retain more of their customers, as 42 percent of those surveyed prefer to bank and earn credit card rewards from the same financial institution.

Rewards Trends

Additional trends revealed by this quarter's Capital One Rewards Barometer include:

- Over the past year, respondents' likelihood to redeem credit card rewards from a mobile device if they could easily do so nearly doubled (from 7 percent to 12 percent).
- Cash remains the top rewards card currency at 46 percent, followed by points (41 percent) and miles (31 percent).
- Since the spring of 2012, 40 percent of rewards card holders consistently reported a preference for a simple rewards card offering the same earn rate across all purchases.

Rewards Tips

Travelers can save money and create satisfying summer vacations by following these simple tips from Capital One Rewards:

- **Dining on a Budget:** Foodies can subscribe to deals sites in cities they plan to visit and purchase discounted reservations on food tours and/or restaurants, then save even more by redeeming credit card rewards toward that purchase. If given the option to use rewards toward a food tour, most consumers (28 percent) would book in San Francisco or New Orleans, followed by New York (23 percent) and Chicago (14 percent).
- **Free Yourself of Travel Restrictions:** Cards not tied to a particular airline or hotel brand offer more flexibility to book the best deals.

(<http://www.capitalone.com/rewards>) In fact, the Rewards Barometer revealed

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who indicated that they currently have a “rewards credit card” – that is, a credit card with a rewards program that is issued by a bank or credit card company. The total sample size for this survey was N=1,045, with a margin of error of +/- 3.1%. Prosper provides advanced business intelligence by integrating a variety of data including economic, behavioral, and attitudinal data. To learn more:

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