Swiping and soaring into summer...

Two thirds of Americans are planning to use a credit card to purchase their summer travel.

- Americans on average plan to take a week off (about 8 days) this summer.
- One in four (27 percent) plan to take more than 10 days off.

Reaping rewards from credit card spending

Sixty-five percent of Americans use a rewards credit card.

- Of those:
  - 60 percent: credit card offers only cash rewards
  - 8 percent: credit card offers only travel rewards
  - 17 percent: credit card offers both cash back and travel points

- 73% track their rewards and/or points
- 45% implement a strategy to maximize rewards when using their credit card
- 78% use their rewards credit card at places where they can earn bonus rewards/points/miles
- 30% participate in a loyalty program with their bank or financial institution

 Spending their dough on dining-in and take-out

Over half (52 percent) of Americans dine out at least once a week.

- Americans leaving credit card rewards on the (dinner) table
  - Nearly 45 percent of Americans use a credit card for their restaurant purchases
  - Yet, 38 percent of those using a credit card for meals still don’t receive bonus rewards at restaurants

Findings are from an online survey of 2,505 panelists administered in April 2018. Panelists are from a sample of US adults matched to the US Census population in terms of age, gender, household income and region.