

COMMENTARY BY COMPETISCAN

Airport Lounge Access, Reimagined

By Anna Behe, Director, Research & Insights

Airport lounges were once the quiet domain of airline elites and first-class passengers. Over the past decade, lounges have evolved into a mainstream travel benefit for leisure travelers, driven by credit card perks. While the democratization of lounges has unlocked comfort for many, it has also created congestion that has forced card issuers to respond in new ways.

ACCESS HAS EXPANDED, SHAPING TRAVEL BEHAVIOR

According to JD Power's 2025 U.S. Airport Lounge Benchmark study, more than one-third (34%) of lounge visitors now access lounges through credit card perks, surpassing airline elite status (21%) and paid memberships (18%) as the most common entry method.¹

Airport lounges are not seen as just a perk anymore; they are shaping consumer travel behavior. 47% of lounge customers plan their flight routes based on lounge access, and 82% say lounge access influences their airline choice.¹

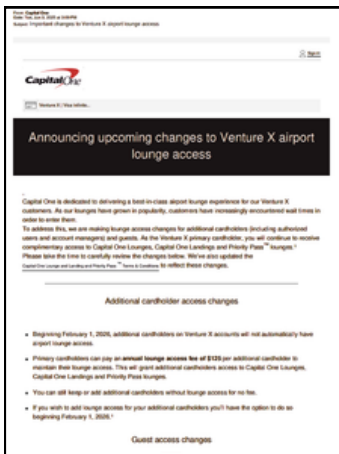
COMBATTING OVERCROWDING THROUGH POLICY CHANGES

This increase in access created an overcrowding crisis, despite credit card companies racing to open new lounges. To combat overcrowding and preserve the value of lounges, credit card issuers are changing their policies, including introducing spending thresholds, visit caps, guest fees, and authorized user restrictions.

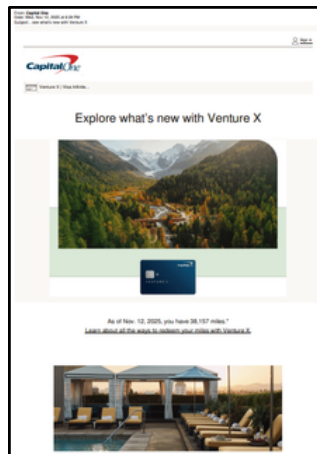
Capital One announced changes to its airport lounge policy in June 2025, which went into effect on February 1, 2026. Venture X cardholders can no longer bring guests into Capital One Lounges or Landings for free, and authorized users can no longer receive complimentary lounge access. However, primary cardholders can unlock access for two guests to Capital One Lounges and one guest at Capital One Landings if they spend at least \$75,000 in a calendar year.

1. JD Power U.S. Airport Lounge Benchmark: <https://www.jdpower.com/business/press-releases/2025-us-airport-lounge-benchmark>

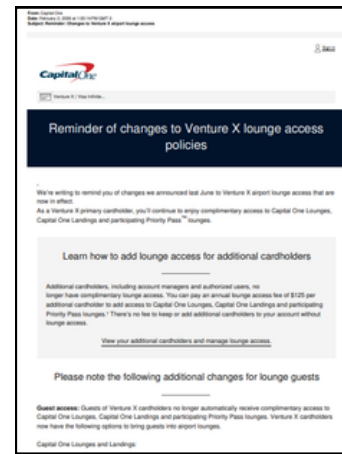
June 2025 Announcement of changes



November 2025 Reminder of changes



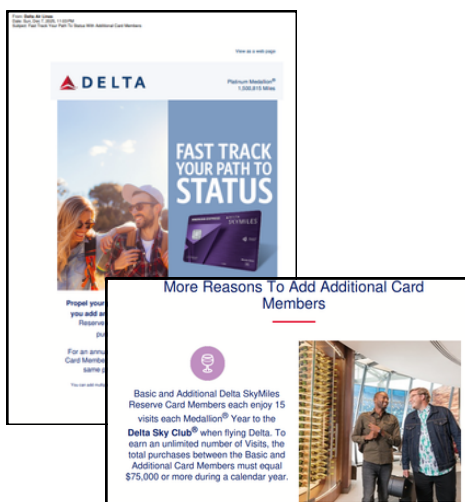
February 2026 Notification that changes are in effect



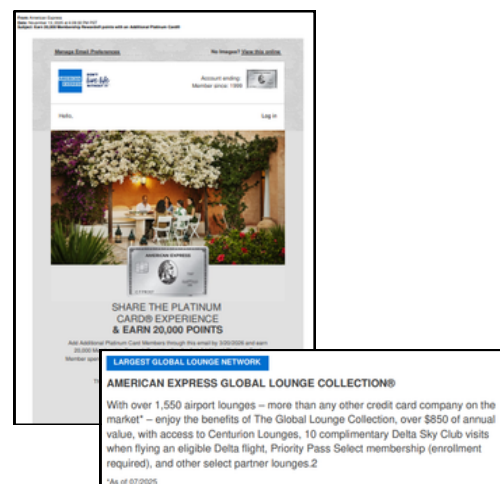
Chase also adjusted its airport lounge policy for Ritz-Carlton cardholders, which went into effect January 15, 2026. Chase Ritz-Carlton cardholders and authorized users are now allowed up to 2 guests to enter the Chase Sapphire Lounges and participating Priority Pass lounges, a change from unlimited guests allowed.

American Express Platinum and Delta Reserve cards also experienced policy changes to Delta Sky Clubs, which were effective February 1, 2025. Platinum cardholders have 10 Sky Club visits per Medallion year, and Delta Reserve cardholders have 15 Sky Club visits per Medallion year (Feb 1 – Jan 31). However, as with the Capital One Venture X card, unlimited access is unlocked for both cards after spending \$75,000 in a calendar year. Within authorized user email communications, both Delta SkyMiles and Platinum highlighted the benefit of lounge access as a reason to add an authorized user.

Delta Reserve



American Express Platinum



NEW LOUNGE CONCEPTS

Issuers aren't just changing policies to aid in crowd control; they are reimagining airport lounge formats to match how different travelers use them. In March 2026, American Express launched Sidecar by The Centurion Lounge, a speakeasy-style boutique concept at the Las Vegas airport designed for travelers with limited time. Entry is only allowed within 90 minutes of departure, and chef-curated small plates and cocktails are ordered via QR code and delivered directly by a server.

Capital One also veered from the traditional airport lounge concept with Capital One Landings, a chef-driven, restaurant-style airport venue located directly in the terminal, not behind doors. Unlike other lounges, Capital One Landing assigns all guests a table after check-in, and cardholders can make reservations up to six months in advance. The Capital One Landing at New York's LaGuardia airport opened on February 18, 2026, and they partnered with Shay Mitchell to announce the opening on Instagram.

American Express



Capital One



FINAL THOUGHTS

Travel credit cards have democratized access to airport lounges and met a real consumer need. The double-edged sword of this success is the overcrowding it created. In the years to come, we will likely see more lounge formats and increased card usage-based policies, so cardholders will still get meaningful value from lounge access with their credit card. Issuers should be transparent and clear when communicating changes to cardholders, while positively highlighting the continued value of their lounges.

THANK YOU

For more information on marketing trends, Competiscan clients can view our archive of reports and insights [online](#).

Not a client? [Sign up for a demo today](#).

ABOUT US

Competiscan gives our clients the ability to analyze direct and digital marketing activity. As a market intelligence innovator, Competiscan leverages the largest longitudinal panels of consumer, business owner, insurance professional, financial advisor, healthcare provider, and mortgage broker audiences in the marketplace to provide key insights and trends. For more information, visit www.competiscan.com.

Keep in Touch:

312.488.1810

research@competiscan.com

www.competiscan.com

