Domestic tourism card spending to Britain

Monthly report up to September 2026

VisitBritain/VisitEngland Research

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About this data – summary

This report focuses on the in-person card spending of domestic overnight visitors in Britain. Card spending data is based on aggregated and anonymised data provided by Visa Europe Limited (more details in appendix).

Key considerations when interpreting the data:

- Trends are reflective of Visa cardholders, not the total spend which takes place in the UK.
- Data is based on in-person spend only, i.e. card transactions taking place within businesses in person, as well as cash withdrawn from cash machines.
- Online spend is not included within this data. This means that tourism spend that occurs online - such as a lot of booking accommodation, buying train tickets, and purchasing attractions tickets - is not included. These exclusions will artificially reduce total spend, and may 'flatten' spending in peak months when some of these categories typically cost more.
- The definition of overnight tourism is inferred based on spending patterns, and this definition has some limitations (more details in appendix).
- The data underlying this report is adjusted by Visa monthly in order to capture trips that cross months and to update long trips which are later identified as new residents. This means that historic data may change back to the start of the current calendar year.

More granular domestic card spending data will be available to explore in an upcoming interactive dashboard.

Please do not re-publish data from this report on any public platform, including combining the data with that from other sources, before contacting VisitBritain/VisitEngland for approval.

Domestic overnight tourism card spending | Key insights

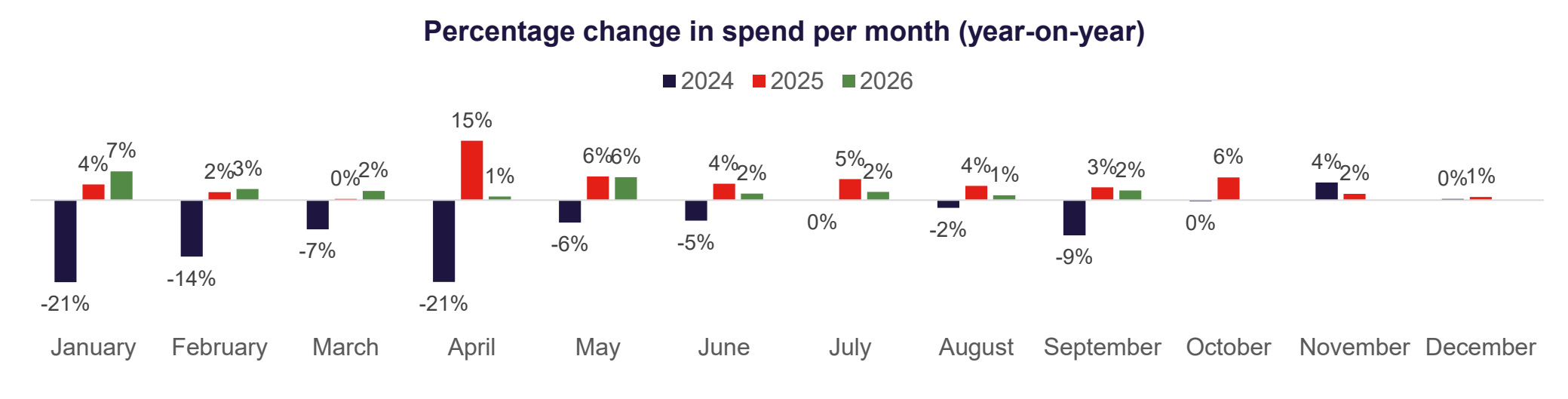
September 2026	Q3 (July-September 2026)	Year-to-date (Jan-Sep 2026)	By nations/regions (Q3 2026)
+2% change in card spend vs. 2025 (-1% change in real terms) +6% vs. 2024 -4% vs. 2023	**+2%** change in card spend vs. 2025 (-1% change in real terms) +6% vs. 2024 +2% vs. 2023	**+3%** change in card spend vs. 2025 (0% change in real terms) +8% vs. 2024 -2% vs. 2023	**England** and **Wales** saw year-on-year growth, with **Northern England** and **the Midlands** growing at the highest rate among nations and regions (both +7%)



- At the end of Q3 (July-September), we see that domestic tourism spend has declined modestly year-on-year in real terms throughout the quarter. September saw a decline of 1% in real terms, and the year-to-date (January-September) saw 0% change in real terms.
- England hotel occupancy in September also declined slightly year-on-year, with the Domestic sentiment tracker showing 'the rising cost of living' becoming the biggest barrier to taking a domestic overnight trip.

All values and percentage changes in spend are in nominal terms unless otherwise specified. Real terms spend growth calculated via ONS CPI Index. Please note that this data covers in person spend and cash withdrawals by Visa cards only; online spend is not included. Note: year-on-year spend comparisons are based on the equivalent months from the current year.

Spend by month | September maintains modest but consistent year-on-year growth in domestic tourism spend



- At the end of Q3 (July-September) 2026, we see that domestic tourism spend has grown year-on-year throughout 2026. The strongest months for year-on-year growth within 2026 so far were January (+7%), and May (+6%).
- The most recent month; September, saw domestic tourism spend grow by 2% compared to the same month in 2025, which was a -1% change in real terms.

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Spend by quarter | Moderate year-on-year growth seen in Q3 and in the year-to-date

Quarters	2023	2024	2025	2026
Q1 (Jan-Mar)	-6%	-14%	2%	4%
Q2 (Apr-Jun)	-6%	-11%	8%	3%
Q3 (Jul-Sep)	2%	-4%	4%	2%
Q4 (Oct-Dec)	-21%	1%	3%	N/A
Year-to-date (Jan-Sep)	-3%	-9%	5%	3%

- Q3 (July-September) 2026 saw a 2% growth in domestic spend overall (-1% in real terms), which was smaller growth vs. what was seen in the first two quarters of the year (+4% from January-March and +3% from April-June).
- Looking at the full year-to-date (January-September) spend was up by 3% year-on-year (0% change in real terms).
- These figures demonstrate a weaker Q3 compared to what was seen in 2025, when spend grew by 4% year-on-year. However, this accelerated growth was partly due to a weaker 2024.

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Q3 trends by nation and region | Northern England and the Midlands seeing the most year-on-year growth in spend

Percentage change in spend for Q3 each year (July-September)

Nations and regions	2023	2024	2025	2026
England	1%	-3%	4%	2%
Greater London	-8%	6%	1%	3%
Northern England	0%	2%	2%	7%
Midlands	14%	-11%	3%	7%
Southern England	1%	-4%	6%	-2%
Scotland	7%	-7%	8%	-4%
Wales	-1%	-9%	3%	3%

- In Q3 (July-September) 2026, Northern England and the Midlands saw the most year-on-year growth in domestic tourism spend (both +7%), followed by Greater London and Wales. England as a whole also saw growth. All these nations and regions demonstrated Q3 growth for two years in a row.
- In contrast, Southern England and Scotland both saw year-on-year declines in spend in Q3 despite this quarter being particularly strong for these areas in 2025.

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Appendix

About this data – in detail (1)

Analysis in this report is based on aggregated and anonymised data on Great Britain card payments provided by Visa Europe Limited. Visa operate a card scheme that is used by a variety of card issuers, including debit and credit card providers. Visa operates one of the world's largest payment networks, and respecting privacy is crucial. Visa has a Global Privacy Program to ensure proper safeguards are applied to personal information that they collect, use and share. Visa aggregate and anonymise data before sharing to remove information that would allow VisitBritain/VisitEngland to identify the activity of an individual or business within the data set.

Card spending covers part of British spending habits and is not exhaustive. It will not cover cash paid transactions or direct debit payments. In 2024, 64% of payment transactions in the UK were made using cards, 9% using cash and 10% using direct debit according to UK Finance's Payment markets summary 2025. These figures reflect the number of transactions made and would differ if looking at the value of payments. The value spent on cards is lower as a proportion of these types of transaction due to large value payments such as salaries, mortgages and bills usually being paid via direct debit and faster payments.

Upcoming planned data releases

This is a new source for domestic tourism insights which sits alongside existing sources like the Great British Tourism Survey (GBTS) and the Domestic Sentiment Tracker. Alongside the release of a deep dive report and this quarterly update, we plan to share regular quarterly reports as well as ultimately releasing an interactive dashboard.

About this data – in detail (2)

Card spend refers to the total domestic tourism in-person card spend taking place in an area for a selected period of time. In some parts of the report, card spend is referred to simply as ‘spend’.

This report focuses on the in-person card spending of domestic overnight visitors in Britain. Visa card data cannot explicitly indicate if a visitor is staying overnight, so this definition is inferred based on spending patterns. Specifically, overnight tourism is defined as someone who:

- Used their Visa card outside of their ‘home catchment area’ (defined as county of residence and within 30km of their home town) on at least two consecutive occasions on separate days, with no spend within their home catchment area in-between these occasions.
- For these purposes, home catchment area is defined as the place within which an individual makes the highest number of transactions.

There are a number of limitations with this definition, including:

- Overnight tourism *within* a home catchment area will not be included within the data. GBTS indicates that between 5% and 27% of overnight tourists stay in their own county, meaning that Visa data will exclude a notable proportion of eligible individuals. The variation across counties also means that some destinations will be more impacted by this than others - for example, GBTS data indicates that in 2024, 22% of tourists from Cornwall stayed overnight there, compared to 10% of Bedfordshire residents staying within Bedfordshire.
- The requirement for individuals to make more than one day of consecutive payments with their Visa card at a destination is likely to exclude those on very short trips, particularly trips of 1 or 2 nights. GBTS indicates that in 2024, 77% of all trips in 2024 were 1-3 nights in length, meaning that this requirement may exclude a large proportion of tourists.

About this data – in detail (3)

- In some cases, individuals may be incorrectly defined as on an overnight trip. An example of this is if someone works outside of their home catchment area and uses their Visa card at their *work location* for consecutive days, without using it at home. In this example, a regular commute would be incorrectly defined as an overnight trip. It is also possible that an individual could undertake more transactions in their place of work than in their place of residence. In this situation, their home may be incorrectly defined as a place of work.
- If an individual spends a night in more than one destination as part of a multi-destination trip, visits to each destination will be counted as a separate trip, not as one cumulative trip. This can be problematic if a trip to an additional destination does not qualify as an overnight trip according to our definition. For example, an individual from London may spend three nights in Cornwall followed by one night in Devon. In this example, the Cornwall trip will be included but the Devon trip will likely be treated as a day trip, if it is picked up at all.