



The Points Index UK:

# Living the Dream Holiday

**A REPORT FROM VIRGIN RED:  
VIRGIN'S GROUP-WIDE REWARDS CLUB**



# Introduction

From sun-drenched island escapes in the Maldives, to the neon lights of Tokyo, 2026 is shaping up to be the year Brits **stop dreaming about bucket-list holidays** and **start booking them**.

Once-in-a-lifetime trips that once felt out of reach are now firmly on the agenda, and **loyalty points are making it happen**.

Across the UK, travellers are **turning points into passports**. Rather than saving them for small perks, Brits are using loyalty points to unlock extraordinary travel experiences, transforming “maybe one day” destinations into confirmed plans.

## Purpose of the report

Last year’s Virgin Red Points Index looked at how people across the country were making their money go further, rethinking priorities to balance between smart saving with hard-earned rest and relaxation.

A deep dive into the past year’s spending shows a sustained appetite for earning Virgin Points, with members increasingly redeeming them for dream, bucket-list trips - choosing **standout travel experiences over short-haul journeys**.

No longer a side benefit, points have become a powerful form of **travel currency** - **strategically collected** and **confidently spent** to bring dream holidays within reach. From iconic global destinations to milestone moments worth celebrating, points are helping travellers go further, stay longer and experience more than ever before.



# 01 Points pay for treat yourself travel

Economic changes and rising prices continue to drive consumers to collect and spend loyalty points. 71% said **loyalty points helped them book a trip that would previously have been out of reach**. This is even more common amongst younger generations, 88% of those in Gen Z, and 80% of Millennials.



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This year's research puts points at the heart of dream travel, fuelling and elevating once-in-a-lifetime trips – such as visiting a destination you once thought was out of reach or experiencing one of the world's wonders. Points also play a role in enhancing these trips, helping make milestone moments even more memorable for members.

## Loyalty pays more

- **Four in five (81%) Brits** are part of a loyalty programme
- **Of those, 21%** are in three separate loyalty schemes
- **62%** have used points to book a dream trip
- **45% say collecting points** is part of their daily routine
- **A quarter (26%)** use loyalty points to supplement their income.

# Points to paradise

This year's data shows travel remains a top priority globally, with more of us using points on travel experiences than ever before:

♥ **31.2 billion Virgin Points** were redeemed on travel experiences in 2025, a rise of 13% compared with 2024.

📄 An additional **3.4 billion Virgin Points** were redeemed in 2025, compared to 2024.

# More memorable experiences with points

Not only are more of us using points for travel, but our trips are also more memorable because of them:

- **62%** have used points to book a dream trip
- **68%** say a holiday of a lifetime was made better by using loyalty points
- **42%** say a dream holiday **would not have been possible without points**

Brits are increasingly using points to unlock big-ticket travel, as **74% have paid for either part or the full price of a flight with points**, and four in 10 (39%) have used points for a cruise.

But it's the finer things in life that Brits are showing a taste for as they choose to reward themselves with improved travel experiences. 30% choose to use loyalty points for **hotel upgrades**, 29% for **flight upgrades** and 26% spend points on **airport lounge access**.

Others opted to focus on the holiday experience with 20% selecting **spa or wellness treatments**, and 18% choosing to improve their **dining experiences**.

# More memorable experiences with points

- To pay for accommodation costs **(73%)**
- To pay for a hotel upgrade **(56%)**
- To pay for train travel **(54%)**
- To pay for flight upgrades **(52%)**.



## 02 The 'bucket list' era

Brits are going all-in on dream holidays. While the UK is still in a cost-of-living crisis, research suggests that financial pressures are encouraging people to **spend their points on bucket-list trips above smaller luxuries or everyday spending.**

### Once a year over little and often

Travel still fits into busy lives, with 36% of adults taking one big trip per year and 15% aiming for two.

● MAHALI MZURI

### More memorable experiences with points

- **Stunning natural scenery** (50%)
- **Luxury accommodation** (45%)
- **A once in a lifetime destination** (42%)
- **Exceptional food and drink** (40%)
- **Unique cultural experiences** (38%)

63% of Boomers cite stunning natural scenery as their top choice for making a trip unforgettable, with Gen Z saying exceptional food and drink is their priority.

### What are our holiday priorities?

Beach and relaxing holidays - **39%**

Cultural or sightseeing trips - **29%**

Short weekend breaks - **19%**

Adventure holidays - **15%**

Cruises - **12%**

# 03 The world is our oyster

One in five (22%) have used loyalty points before to pay for travel, but when looking at how generations spend, the results vary considerably.

Gen Z was most likely to have used points for travel (42%), compared with 34% of Millennials, 16% of Generation X, 11% of Boomers and just 7% of those born between 1928-1945.

Interestingly, men were significantly more likely to have used points for travel with 39% compared with 17% of women.

The most popular destinations for a once-in-a-lifetime trip take travellers far away from Europe, with long haul travel topping the charts. Wishlists included some of Virgin's top travel destinations such as the Maldives and New York City.

## The top bucket list destinations:



- 1. The Great Barrier Reef, Australia 32%
- 2. Maldives 30%
- 3. Tokyo, Japan 26%
- 4. Hawaii, USA 26%
- 5. Sydney, Australia 25%
- 6. The Amazon Rainforest, Brazil 24%
- 7. The Galapagos Islands, Ecuador 24%
- 8. Machu Picchu, Peru 22%
- 9. New York City, USA 21%
- 10. Seychelles 21%

# Top five Virgin destinations

● BRILLIANT LADY, VIRGIN VOYAGES

The most popular destinations chosen by members when using their Virgin Points were:



1. London, UK
2. New York, USA
3. Paris, France
4. Los Angeles, USA
5. Orlando, USA

## Changing travel habits

Despite the focus on bucket list travel, day-to-day travel is also seeing an uptick. Train travel by Virgin Red members saw a huge boost over the past year, with **213.9 million Virgin Points** redeemed on rail journeys with Virgin Train Ticketing, **a rise of 64% compared with 2024**. Sustainability is at the forefront of global conversations – and it's starting to make an impact on consumer travel habits too.

## 04 — Once in a lifetime

**Virgin Points are increasingly being saved for moments that matter. Members book around milestone birthdays (21%), anniversaries (18%), honeymoons (17%) and special family events (15%).**

This focus on meaningful experiences is reflected in travel habits: 35% of respondents have taken one or two bucket list trips already, with younger generations leading the trend. Only 15% of Gen Z say they have never taken a trip of a lifetime, compared with 19% of millennials, 37% of Generation X, and 32% of boomers.

Travel dominates Virgin Red members' spending, accounting for 82% of all Virgin Points used, with a 35% increase in points earned and redeemed in the UK between 2024 and 2025. Members are prioritising bigger, once-in-a-lifetime experiences when they spend their points. The top five places to spend Virgin Points by members were:

- Virgin Atlantic Airways
- Virgin Train Ticketing
- Gift Cards
- Virgin Holidays
- Virgin Wines

### No winter blues here

Points redemptions peaked in January, with 3.6 billion points spent. As the year begins, members look to lock in future escapes, giving themselves something to anticipate during the darkest months, while making the most of points-led value.

### Bank Holiday bonanza

After the January high, redemption activity climbs again across the summer. Spending rose by 15% in May, 12% in July and 23% in September, aligning with school holidays, long weekends and peak celebration season.

### Top places Virgin Red members earned points in 2025:



1. Virgin Atlantic Credit Card
2. Virgin Atlantic Airways
3. Tesco
4. Virgin Red's retail portal

## Why are dream trips more achievable?

Going on once in a lifetime holidays is now easier and more attainable than 10 years ago, according to 46% of those polled.

A quarter (24%) cite the rise in loyalty points as a key factor in making dream trips possible, with additional factors including:

- **Transport is cheaper and there are more options** – 64%
- **Holidays are more accessible** – 60%
- **More details were available** – 47%
- **Rise in comparison sites** – 44%

## The cost of going away

12% of those surveyed spent between £1,000 and £2,000 per person on holidays in the past year – **spending approximately £1,300 per person** on travel per year. Against a landscape of global price rises, points become all the more important when we're looking to get the most bang for our buck.



# Conclusion

**"Loyalty is reshaping how Brits think about travel, turning trips traditionally seen as 'once in a lifetime' into achievable experiences. As transport, accommodation and rewards ecosystems expand, more people are using points to unlock meaningful journeys."**

"Brits have a clear idea of what makes a dream trip, with long-haul destinations coming out on top, reflecting a growing appetite for new cultures, experiences and meaningful moments."

"The report reveals Gen Z and Millennials have big dreams compared with the generations which preceded them, already booking bucket list trips and viewing long-haul destinations as within reach, using points to make it happen."

"The data shows a notable shift in how Brits view loyalty points. They are no longer seen as a nice-to-have perk, but as a strategic currency for accessing meaningful travel experiences. Even amid economic uncertainty, points are helping consumers continue to prioritise travel. Here's to the year ahead!"

*Andrea Burchett*

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Chief Loyalty Officer, Virgin Red

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Thank you!  
Thank you!  
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THE RESEARCH OF 2,000 ADULTS (NATIONALLY REPRESENTATIVE SAMPLE) WAS CARRIED OUT THROUGH ONEPOLL IN DECEMBER 2025.  
INTERNAL DATA EXTRACTED ON 18 DECEMBER 2025, COVERING THE 2025 CALENDAR YEAR WITH COMPARISONS TO 2024.

