



The Points Index US:

# The era of the Dream Trip

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



# Introduction

Hawaii, Rome, Paris or Venice, points-loving Americans are making **'once-in-a-lifetime' vacations more achievable** by using reward points to offset the cost.

This inaugural Virgin Red Points Index US report reveals a shift in how Americans value loyalty points: not to save on small indulgences, but as a strategic currency for funding once-in-a-lifetime travel experiences. The report looks at how **loyalty points are being earned and spent at a faster rate than ever before**, giving Americans the chance to tick off their bucket list destinations with trips that may have previously felt out of reach.

## Purpose of the report

The Virgin Red Points Index looks back at 2025, showing how committed Americans are to loyalty points and where they are prioritizing their spending, from flights to cruises and upgrades along the way. **An increasing number of members are cashing in points on ultimate vacations**, choosing big investments over day-to-day spending.



# 01 Points pay for treat yourself travel

Rising costs of everyday items and the affordability crisis have seen more American consumers collecting points to spend on memorable experiences.

Last year in the US:

13.7 billion points were earned and 13.6 billion points were redeemed.

That's a 10% year-on-year increase in points earned, and an 18% jump in redemptions.

This year's research reveals that points are now a leading force behind once-in-a-lifetime dream trips and improving these experiences by making them more memorable. An overwhelming majority (77%) of those asked said using loyalty points helped them to book a vacation they otherwise wouldn't have taken.

- **Three in four** (75%) have used points to pay towards a vacation of a lifetime.
- **More than half** (57%) say points had made their vacation more memorable.
- **26%** say points let them have rewards and experiences they wouldn't have had otherwise.
- **26%** have used loyalty points to supplement their income.

## Points make travel better

47% use points to pay towards long haul domestic or overseas travel, rising to 65% for those in Gen Z, and 63% for Millennials. Men are shown to be savvy, as they are more likely to have used points to pay for travel with 56% using points compared with 39% of women.

 **38%** have used them to pay for the cost of a flight

 **34%** towards the cost of a cruise

 **33%** used them to cover the cost of a seat upgrade on a flight

 **37%** used points for accommodation costs

 **24%** for the cost of train travel

## Gift yourself with points

**Americans are increasingly choosing experiences over material goods when cashing in their loyalty points.**

Virgin Gifts – a platform for bookable experiences in destinations – allows members to use points on memorable moments, from special occasions to travel add-ons.

In 2025, members redeemed 41% more points on Virgin Gifts year-on-year, spending 4.4 million points on experiences, 1.3 million more than in 2024.



● BRILLIANT LADY,  
VIRGIN VOYAGES

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## Strong loyalty game

- ♥ 54% have signed up to at least one loyalty program
- 💳 22% were actively collecting and spending points with at least two different providers
- 🏆 34% enjoy collecting points
- 🔍 28% say they plan on collecting points in future
- 🏆 26% said points helped them to get rewards and experiences they would be unlikely to have otherwise



● VIRGIN HOTELS,  
NEW YORK

# 02 Ultimate vacations are now within reach

Even amid financial pressure, Americans are prioritizing loyalty points for meaningful, big-ticket experiences. Of those asked, 77% paid for part or all of a flight with points, while 55% used points to offset the cost of a cruise.

## Dream vacations

Almost one in three (32%) of those asked said they had been on one or two dream trips in their lifetime already:

→ **37%** said they believed it was **easier now to take such a trip**

→ **35%** said this kind of vacation was **more achievable thanks to deals and loyalty programs.**

When asked what prompted a dream vacation, the most popular answer (18%) was a special family event, followed by an anniversary celebration (15%), a big birthday (14%) or a reunion with friends (13%). Travel is bringing people together like never before, and points are being used to facilitate these milestone moments.



● KASBAH TAMADOT, MOROCCO, VIRGIN LIMITED EDITION

## Scenery and culture

But what are people looking for when they choose a once-in-a-lifetime trip? Stunning natural scenery (37%) topped the priority list, followed by exceptional food and drink (36%), activities you can't do at home (31%) the opportunity to completely relax and unwind (30%) and unique cultural experiences (30%).

When looking across different age groups, **25% of those in Gen Z** said being able to do different activities away from home would be their top reason for picking a destination, **while 38% of Millennials said exceptional food and drink** would make them classify a trip as a 'vacation of a lifetime'. This shows it's not just about getting there, but that experiences shape the trips which mean the most to us.

## What are our vacation priorities?

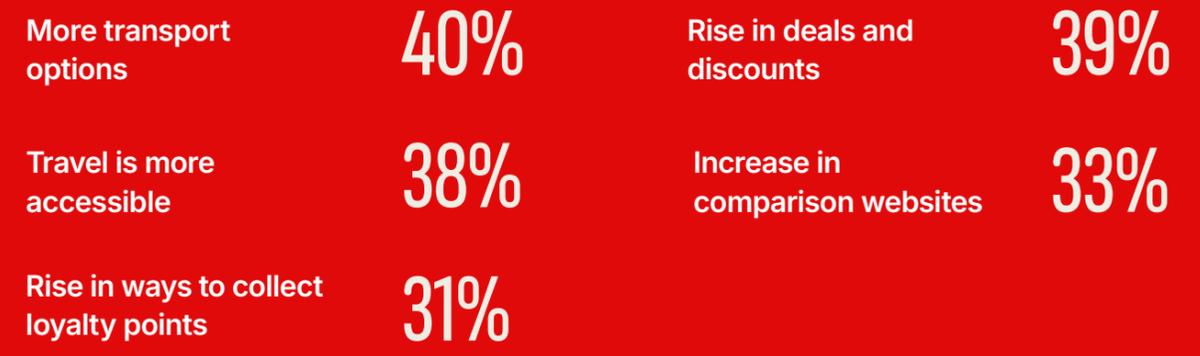


## Deals, discounts and points



Almost a third (31%) of Americans said the rise in ways to collect loyalty points made travel to ultimate destinations more achievable.

### Other reasons included:



● SCARLET LADY, VIRGIN VOYAGES

# 03 Ticking off the bucket list

Bucket list travel remains popular, but loyalty programs are reshaping how and where people travel. Points bring some of the world's most sought-after destinations within reach.

The most popular destinations for a 'once in a lifetime' vacation are:



1. Hawaii, USA	34%	6. Sydney, Australia	20%
2. Rome, Italy	29%	7. Alaska, USA	19%
3. Paris, France	26%	8. The Great Barrier Reef, Australia	17%
4. Venice, Italy	25%	9. Barcelona, Spain	16%
5. Tokyo, Japan	22%	10. Cairo, Egypt	16%

The top five Virgin Points destinations:

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

# 04 Come away with me (and my points)

Internal data from Virgin shows more Americans than ever are using points to unlock travel experiences, **which makes up 86% of all point spending by members.**

In the US, the top five places to earn points (accounting for 80% of transactions) were: 

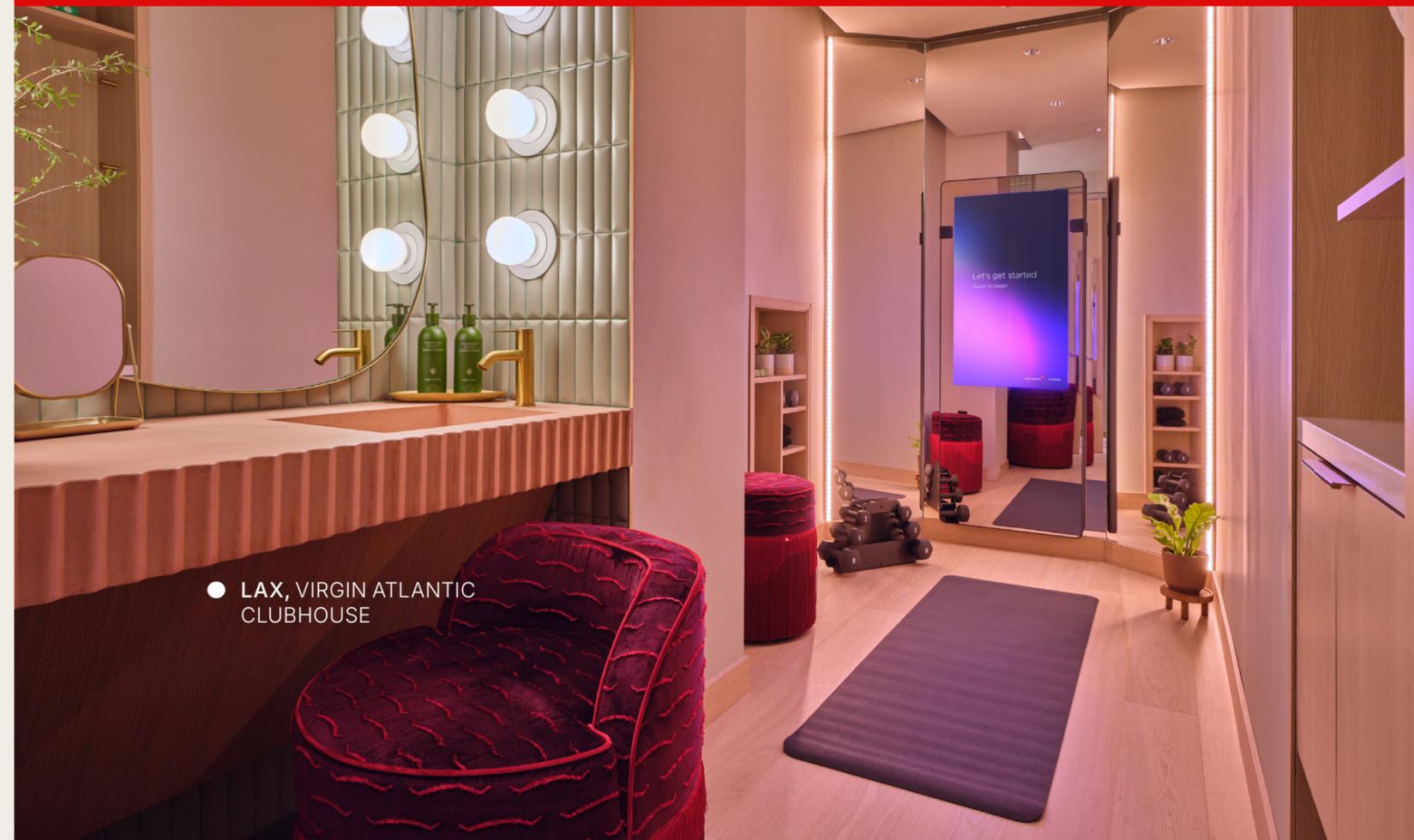
1. Virgin Atlantic
2. Virgin Red Rewards Mastercard
3. Chase
4. Amex
5. Capital One

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In the US, the top five places to spend points by members were all travel retailers:

1. Virgin Atlantic
2. Delta Airlines
3. Air France
4. KLM
5. Air Nippon

Overall, 31.2 billion Virgin Points were redeemed globally on travel experiences in 2025, **a rise of 13% when compared with 2024. With 13.7 billion points earned across the year, members are clearly choosing to spend the currency which never expires.**



● LAX, VIRGIN ATLANTIC CLUBHOUSE

## No winter blues here

Spending on points peaked in January with a whopping **3.6 billion points cashed in**, mirroring previous travel trends as Americans recover from the holidays and look for ways to escape the dark days of winter. February followed suit with 3 billion points redeemed.

## Holiday spending

After the peak of new year spending, Americans spent the most points around traditional holiday periods, showing redemptions are increasingly tied to calendar moments rather than spontaneity.

Public holidays saw further redemption boosts with a **21% rise in May**, a **26% rise in September** and a **huge 73% rise in November** timed to:

- **Memorial Day**
- **Labor Day**
- **Thanksgiving**



# Conclusion

**"Loyalty is reshaping how Americans think about travel, turning trips once 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."**

"Americans have a clear idea of what makes a dream trip, with European destinations coming out on top – reflecting a growing appetite for culture, experiences and meaningful moments over material spend."

"Experiences also remain a priority for our American customers – whether that's for travel, or gifting to friends and family. It shows that making memories remains a key priority for the year and beyond."

"The data shows a notable shift in how Americans 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 prioritize travel."

*Andrea Burchett*

**Andrea Burchett**  
Chief Loyalty Officer, Virgin Red





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 THE SAME PERIOD IN 2024.

