

YouGov Results - Christmas spending

Fieldwork: 30th November - 1st December 2021

Sample: 2,007 GB adults



Total	Gender		Age					Social Grade	
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

Moving on...Which one of the following statements BEST describes how well you are keeping up with your bills and credit commitments at the moment? Please select one only.

	Unweighted base	2007	958	1049	71	298	399	320	919	1256	751
Base	2007	973	1034	223	296	366	302	820	1144	863	
I am keeping up with all bills and credit commitments without any difficulties		51%	54%	48%	33%	52%	47%	44%	60%	60%	39%
I am keeping up with all bills and credit commitments, but it is a struggle from time to time		26%	24%	28%	26%	27%	29%	27%	25%	25%	28%
I am keeping up with all bills and credit commitments, but it is a constant struggle		11%	10%	13%	14%	9%	13%	17%	9%	7%	16%
I am falling behind with some bills or credit commitments		2%	2%	2%	2%	1%	4%	4%	1%	2%	3%
I am having real financial problems and have fallen behind with many bills or credit commitments		2%	2%	2%	5%	2%	2%	3%	1%	1%	4%
I don't have any bills or credit commitments		4%	4%	4%	11%	4%	2%	3%	4%	3%	6%
Don't know		3%	5%	2%	10%	5%	4%	3%	1%	3%	4%

In the last six months have you fallen behind or missed 3 or more payments for your credit commitments or domestic bills? These three payments don't necessarily have to be consecutive.

	Unweighted base	2007	958	1049	71	298	399	320	919	1256	751
Base	2007	973	1034	223	296	366	302	820	1144	863	
Yes		6%	5%	7%	15%	7%	6%	8%	3%	4%	8%
No		91%	91%	91%	73%	91%	91%	89%	97%	94%	88%
Don't know		3%	4%	2%	11%	3%	4%	3%	0%	2%	4%

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Thinking about this Christmas, even if you don't know please estimate the best you can for how much you will spend on each of the following. Presents and Gifts

Unweighted base	2007	958	1049	71	298	399	320	919	1256	751
Base	2007	973	1034	223	296	366	302	820	1144	863
Open responses	57%	51%	63%	46%	64%	57%	58%	56%	62%	49%
I will not spend any money on this for Christmas	5%	6%	4%	9%	4%	4%	5%	5%	6%	5%
I do not celebrate Christmas	5%	7%	4%	4%	5%	5%	5%	6%	4%	6%
Don't know	33%	37%	29%	40%	27%	34%	32%	33%	28%	39%

Presents and Gifts - mean values

Unweighted base	1183	518	665	41	198	234	187	523	798	385
Base	1140	492	648	103	190	209	176	461	714	426
Mean	387.64	364.67	405.10	195.86	334.03	358.92	452.54	441.02	384.80	392.40
Std. dev	390.43	416.48	368.76	153.05	299.85	316.95	416.84	457.52	372.74	418.83

Food and Drink

Unweighted base	2007	958	1049	71	298	399	320	919	1256	751
Base	2007	973	1034	223	296	366	302	820	1144	863
Open responses	51%	46%	55%	34%	53%	53%	54%	52%	56%	44%
I will not spend any money on this for Christmas	9%	9%	9%	23%	11%	5%	7%	6%	10%	7%
I do not celebrate Christmas	5%	6%	4%	4%	4%	5%	5%	5%	4%	6%
Don't know	35%	38%	33%	39%	32%	36%	34%	36%	29%	43%

Food and Drink - mean values

Unweighted base	1072	480	592	32	164	215	172	489	731	341
Base	1020	448	573	75	157	196	162	431	643	377
Mean	154.16	163.65	146.75	94.61	140.83	148.23	180.78	162.09	164.95	135.76
Std. dev	123.01	133.48	113.74	77.56	115.11	108.78	130.06	131.63	135.44	95.66

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Hotel stays

Unweighted base	2007	958	1049	71	298	399	320	919	1256	751
Base	2007	973	1034	223	296	366	302	820	1144	863
Open responses	8%	7%	8%	7%	12%	8%	6%	6%	9%	6%
I will not spend any money on this for Christmas	75%	72%	77%	65%	72%	73%	76%	78%	78%	71%
I do not celebrate Christmas	6%	6%	6%	7%	4%	6%	7%	6%	5%	7%
Don't know	12%	15%	9%	21%	12%	12%	11%	9%	9%	16%

Hotel stays - mean values

Unweighted base	162	78	84	6	40	33	21	62	115	47
Base	154	69	85	15	36	30	19	55	101	53
Mean	197.49	169.42	220.09	224.84	234.17	130.49	274.96	176.33	235.44	124.86
Std. dev	407.63	342.82	453.88	399.91	589.35	189.98	551.40	285.47	477.55	204.01

New clothes

Unweighted base	2007	958	1049	71	298	399	320	919	1256	751
Base	2007	973	1034	223	296	366	302	820	1144	863
Open responses	17%	14%	20%	23%	25%	20%	15%	12%	20%	13%
I will not spend any money on this for Christmas	56%	54%	58%	42%	48%	51%	57%	64%	57%	54%
I do not celebrate Christmas	6%	7%	5%	3%	6%	5%	7%	6%	4%	8%
Don't know	21%	25%	18%	32%	21%	23%	21%	18%	18%	26%

New clothes - mean values

Unweighted base	341	141	200	20	77	83	50	111	247	94
Base	342	134	208	51	74	74	45	98	234	109
Mean	85.48	103.94	73.62	73.98	77.84	88.95	103.95	86.22	83.30	90.16
Std. dev	121.38	175.95	63.56	51.14	62.14	104.54	99.78	185.87	79.57	181.58

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Social events, including online virtual events

Unweighted base	2007	958	1049	71	298	399	320	919	1256	751
Base	2007	973	1034	223	296	366	302	820	1144	863
Open responses	25%	23%	28%	24%	35%	32%	27%	19%	31%	18%
I will not spend any money on this for Christmas	45%	43%	47%	43%	37%	35%	44%	54%	42%	49%
I do not celebrate Christmas	5%	7%	4%	4%	4%	5%	6%	6%	4%	7%
Don't know	24%	27%	21%	28%	24%	29%	23%	22%	22%	27%

Social events, including online virtual events - mean values

Unweighted base	529	237	292	25	111	130	88	175	394	135
Base	509	221	288	55	104	116	81	154	358	151
Mean	130.43	142.04	121.51	118.17	148.57	131.57	125.38	124.33	140.15	107.41
Std. dev	165.40	174.71	157.62	91.62	229.24	183.72	111.69	142.95	183.07	110.28

Travel

Unweighted base	2007	958	1049	71	298	399	320	919	1256	751
Base	2007	973	1034	223	296	366	302	820	1144	863
Open responses	20%	21%	20%	25%	34%	21%	15%	16%	25%	15%
I will not spend any money on this for Christmas	57%	50%	64%	42%	45%	58%	61%	65%	56%	60%
I do not celebrate Christmas	5%	7%	4%	4%	4%	5%	6%	6%	4%	7%
Don't know	17%	22%	12%	29%	18%	16%	17%	13%	15%	19%

Travel - mean values

Unweighted base	408	200	208	23	105	81	48	151	299	109
Base	411	205	206	56	101	76	45	133	285	126
Mean	153.12	135.26	170.89	120.14	155.21	117.07	139.53	190.70	159.34	139.13
Std. dev	430.50	438.52	422.69	190.61	374.30	150.73	279.04	643.03	400.74	492.39

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How do you plan to fund your Christmas expenditure?

Please select all that apply.

Presents and Gifts

Unweighted base	1810	841	969	63	276	366	290	815	1145	665
Base	1797	849	948	192	269	335	272	728	1031	766
I have saved up specifically for this	31%	25%	37%	34%	31%	33%	37%	28%	30%	34%
Credit cards	15%	17%	14%	15%	14%	14%	13%	17%	17%	12%
Store cards	2%	1%	2%	-	1%	2%	2%	2%	1%	2%
Catalogue credit	2%	1%	3%	-	1%	4%	5%	1%	2%	3%
Payday loans	1%	1%	1%	4%	1%	0%	2%	-	0%	2%
Borrowing from friends and family	1%	1%	2%	2%	2%	1%	2%	0%	1%	2%
Overdraft	3%	2%	4%	4%	3%	5%	2%	2%	3%	3%
Loan from someone else	1%	1%	1%	-	2%	1%	2%	1%	1%	2%
My savings	42%	45%	40%	33%	41%	36%	38%	50%	46%	38%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	5%	4%	6%	10%	8%	6%	6%	2%	4%	6%
Don't know	15%	18%	13%	19%	18%	20%	17%	11%	13%	18%

Food and Drink

Unweighted base	1761	827	934	55	259	356	281	810	1110	651
Base	1730	822	908	162	252	329	263	724	978	752
I have saved up specifically for this	30%	24%	36%	19%	31%	32%	37%	28%	28%	32%
Credit cards	12%	14%	11%	7%	12%	10%	11%	15%	15%	9%
Store cards	2%	1%	2%	2%	1%	1%	1%	2%	2%	1%
Catalogue credit	1%	0%	1%	3%	1%	1%	-	0%	0%	1%
Payday loans	1%	1%	1%	5%	1%	1%	1%	0%	1%	2%
Borrowing from friends and family	2%	2%	2%	7%	4%	2%	1%	1%	1%	4%
Overdraft	3%	2%	4%	1%	4%	5%	3%	2%	3%	3%
Loan from someone else	1%	2%	1%	5%	1%	1%	1%	1%	0%	2%
My savings	40%	43%	36%	36%	35%	35%	34%	46%	43%	36%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	1%	1%	2%	2%	1%	2%	2%	1%	1%	2%
Don't know	17%	19%	16%	23%	22%	22%	18%	13%	15%	20%

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Hotel stays										
Unweighted base	363	190	173	17	68	79	55	144	230	133
Base	389	215	175	63	70	75	51	130	202	187
I have saved up specifically for this	17%	14%	20%	20%	19%	21%	13%	13%	17%	16%
Credit cards	10%	10%	11%	8%	14%	9%	7%	12%	11%	10%
Store cards	1%	1%	2%	-	3%	-	3%	1%	0%	2%
Catalogue credit	1%	-	2%	-	3%	-	3%	-	0%	1%
Payday loans	1%	1%	2%	-	2%	1%	3%	1%	0%	2%
Borrowing from friends and family	1%	0%	2%	-	3%	1%	3%	-	0%	2%
Overdraft	3%	1%	5%	7%	5%	2%	2%	1%	2%	4%
Loan from someone else	3%	5%	2%	11%	5%	2%	2%	-	2%	5%
My savings	24%	24%	24%	12%	23%	24%	33%	27%	31%	16%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	1%	1%	2%	-	5%	1%	2%	-	2%	1%
Don't know	46%	50%	42%	42%	41%	46%	47%	50%	41%	51%

New clothes										
Unweighted base	736	346	390	38	136	175	118	269	472	264
Base	771	380	391	123	137	159	109	243	438	333
I have saved up specifically for this	22%	19%	25%	25%	26%	22%	23%	18%	22%	23%
Credit cards	9%	8%	11%	1%	12%	13%	9%	10%	12%	6%
Store cards	2%	3%	1%	5%	3%	2%	1%	1%	3%	2%
Catalogue credit	3%	4%	1%	12%	1%	1%	2%	1%	3%	3%
Payday loans	1%	2%	1%	5%	1%	1%	2%	-	2%	1%
Borrowing from friends and family	2%	2%	3%	6%	5%	2%	1%	-	1%	4%
Overdraft	1%	1%	2%	-	1%	4%	-	1%	2%	1%
Loan from someone else	1%	1%	1%	-	1%	2%	3%	0%	1%	2%
My savings	33%	31%	34%	27%	28%	25%	36%	41%	37%	27%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	5%	4%	6%	12%	7%	7%	2%	0%	6%	4%
Don't know	31%	37%	26%	36%	30%	32%	29%	31%	27%	37%

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Social events, including online virtual events

Unweighted base	997	485	512	43	180	245	162	367	684	313
Base	994	486	508	118	174	221	150	331	611	383
I have saved up specifically for this	24%	19%	28%	14%	30%	27%	26%	21%	23%	25%
Credit cards	8%	8%	7%	-	11%	8%	9%	8%	11%	3%
Store cards	0%	0%	0%	-	1%	0%	-	0%	0%	0%
Catalogue credit	1%	1%	0%	-	3%	0%	-	0%	0%	1%
Payday loans	1%	1%	0%	-	3%	-	-	0%	0%	1%
Borrowing from friends and family	1%	1%	2%	-	3%	2%	1%	1%	2%	1%
Overdraft	4%	4%	4%	18%	4%	3%	2%	1%	3%	5%
Loan from someone else	1%	0%	1%	-	1%	1%	-	1%	0%	1%
My savings	37%	39%	36%	35%	34%	33%	38%	43%	42%	31%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	1%	1%	1%	-	2%	1%	1%	0%	1%	1%
Don't know	28%	30%	27%	34%	23%	28%	28%	30%	23%	37%

Travel

Unweighted base	709	377	332	37	153	146	103	270	480	229
Base	746	414	331	120	153	134	97	241	459	286
I have saved up specifically for this	22%	19%	25%	26%	27%	24%	21%	16%	20%	25%
Credit cards	11%	11%	12%	5%	14%	12%	9%	13%	14%	7%
Store cards	0%	-	0%	-	1%	-	-	-	-	0%
Catalogue credit	1%	0%	1%	-	1%	1%	1%	-	0%	1%
Payday loans	0%	-	1%	-	1%	-	1%	-	-	1%
Borrowing from friends and family	2%	1%	3%	3%	4%	1%	-	0%	1%	2%
Overdraft	3%	3%	3%	2%	5%	3%	-	3%	3%	3%
Loan from someone else	2%	2%	1%	6%	1%	3%	1%	-	0%	4%
My savings	39%	38%	40%	36%	40%	36%	34%	44%	43%	34%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	1%	1%	1%	-	2%	1%	2%	1%	1%	2%
Don't know	28%	32%	24%	30%	25%	26%	35%	29%	23%	37%

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Taking into account 2021 with the impact of Covid-19 and thinking about the money you will spend this Christmas, to what extent do you agree or disagree with the following statements.

I will do whatever I can to have the Christmas that I want this year

Unweighted base	1873	875	998	65	281	378	301	848	1182	691
Base	1859	884	974	196	274	348	283	757	1064	795
Strongly agree	10%	9%	11%	17%	12%	11%	9%	8%	11%	9%
Agree	33%	34%	31%	27%	28%	34%	31%	35%	33%	32%
Neither agree or disagree	37%	39%	35%	35%	38%	33%	36%	39%	37%	38%
Disagree	15%	12%	18%	12%	18%	16%	18%	13%	15%	15%
Strongly disagree	5%	6%	5%	9%	4%	6%	6%	4%	5%	6%

I am unable to have the Christmas that I want this year as I cannot afford it

Unweighted base	1873	875	998	65	281	378	301	848	1182	691
Base	1859	884	974	196	274	348	283	757	1064	795
Strongly agree	4%	3%	5%	5%	3%	4%	9%	2%	3%	6%
Agree	8%	9%	8%	11%	10%	11%	8%	6%	6%	12%
Neither agree or disagree	24%	24%	25%	36%	23%	25%	23%	22%	21%	29%
Disagree	37%	34%	39%	30%	41%	34%	37%	38%	39%	33%
Strongly disagree	26%	30%	23%	17%	23%	25%	24%	31%	31%	20%

Christmas gets more difficult to afford every year

Unweighted base	1873	875	998	65	281	378	301	848	1182	691
Base	1859	884	974	196	274	348	283	757	1064	795
Strongly agree	9%	8%	9%	10%	6%	10%	12%	7%	6%	12%
Agree	27%	25%	29%	37%	25%	29%	25%	25%	22%	34%
Neither agree or disagree	32%	32%	32%	21%	33%	28%	32%	36%	33%	31%
Disagree	22%	23%	21%	21%	25%	24%	22%	20%	27%	15%
Strongly disagree	10%	12%	8%	10%	10%	8%	9%	11%	12%	7%

I am normally cautious with my finances but at Christmas I spend what I want

Unweighted base	1873	875	998	65	281	378	301	848	1182	691
Base	1859	884	974	196	274	348	283	757	1064	795
Strongly agree	4%	4%	5%	6%	5%	6%	3%	3%	5%	4%
Agree	24%	24%	23%	33%	26%	23%	20%	21%	25%	22%
Neither agree or disagree	31%	33%	30%	22%	29%	29%	31%	35%	31%	31%
Disagree	31%	29%	33%	35%	33%	31%	32%	29%	29%	33%
Strongly disagree	10%	10%	10%	3%	7%	11%	13%	11%	10%	10%

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Cancelling Christmas is not an option for me

Unweighted base	1873	875	998	65	281	378	301	848	1182	691
Base	1859	884	974	196	274	348	283	757	1064	795
Strongly agree	26%	24%	28%	27%	28%	29%	25%	25%	27%	25%
Agree	34%	32%	35%	35%	35%	33%	31%	34%	33%	34%
Neither agree or disagree	26%	28%	23%	26%	22%	22%	29%	27%	24%	28%
Disagree	10%	10%	9%	6%	12%	12%	9%	10%	11%	8%
Strongly disagree	5%	6%	4%	7%	3%	5%	6%	4%	4%	6%

Christmas is the only time of year I treat my family to what they want

Unweighted base	1873	875	998	65	281	378	301	848	1182	691
Base	1859	884	974	196	274	348	283	757	1064	795
Strongly agree	5%	4%	5%	5%	6%	8%	4%	3%	5%	5%
Agree	21%	19%	23%	33%	22%	22%	19%	17%	18%	24%
Neither agree or disagree	31%	32%	30%	26%	29%	30%	36%	31%	29%	33%
Disagree	33%	32%	33%	29%	32%	29%	31%	36%	35%	29%
Strongly disagree	11%	13%	9%	7%	11%	12%	9%	12%	12%	9%

I am going to avoid paying some or all of my debts and bills to pay for Christmas

Unweighted base	1873	875	998	65	281	378	301	848	1182	691
Base	1859	884	974	196	274	348	283	757	1064	795
Strongly agree	1%	1%	2%	5%	1%	2%	2%	1%	1%	2%
Agree	5%	5%	5%	12%	7%	6%	4%	2%	4%	6%
Neither agree or disagree	14%	14%	14%	19%	15%	16%	18%	10%	12%	16%
Disagree	31%	30%	32%	35%	30%	32%	30%	31%	30%	33%
Strongly disagree	48%	49%	47%	29%	47%	44%	46%	56%	52%	43%

I will probably spend more than I should this Christmas

Unweighted base	1873	875	998	65	281	378	301	848	1182	691
Base	1859	884	974	196	274	348	283	757	1064	795
Strongly agree	7%	6%	8%	14%	10%	10%	7%	4%	8%	6%
Agree	30%	30%	31%	40%	39%	35%	26%	25%	33%	27%
Neither agree or disagree	27%	29%	25%	18%	25%	23%	30%	30%	25%	30%
Disagree	25%	24%	26%	21%	16%	25%	22%	31%	23%	28%
Strongly disagree	10%	10%	10%	7%	9%	8%	15%	11%	11%	9%

YouGov Results - Christmas spending

Fieldwork: 30th November - 1st December 2021

Sample: 2,007 GB adults



Total	Gender		Age					Social Grade	
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

To what extent do you agree or disagree with the following statements?

The cost of Christmas makes it all too stressful

Unweighted base	1873	875	998	65	281	378	301	848	1182	691
Base	1859	884	974	196	274	348	283	757	1064	795
Strongly agree	4%	4%	5%	3%	7%	4%	7%	3%	3%	6%
Agree	23%	21%	25%	39%	24%	24%	21%	20%	21%	27%
Neither agree or disagree	28%	28%	29%	17%	22%	30%	32%	31%	28%	29%
Disagree	29%	29%	30%	24%	32%	27%	25%	33%	32%	26%
Strongly disagree	14%	18%	11%	17%	15%	14%	15%	14%	16%	12%

I struggle to enjoy Christmas as I am worried about how much I am spending

Unweighted base	1873	875	998	65	281	378	301	848	1182	691
Base	1859	884	974	196	274	348	283	757	1064	795
Strongly agree	3%	3%	3%	6%	2%	3%	5%	2%	2%	5%
Agree	13%	14%	13%	28%	17%	15%	12%	8%	11%	16%
Neither agree or disagree	23%	23%	23%	20%	23%	26%	28%	21%	22%	25%
Disagree	39%	37%	40%	40%	35%	35%	34%	43%	39%	39%
Strongly disagree	22%	24%	20%	6%	22%	21%	22%	26%	26%	16%

Christmas is the time when I stop worrying about my finances and focus on enjoying myself

Unweighted base	1873	875	998	65	281	378	301	848	1182	691
Base	1859	884	974	196	274	348	283	757	1064	795
Strongly agree	4%	5%	3%	5%	8%	5%	2%	2%	5%	3%
Agree	21%	22%	20%	32%	20%	21%	18%	20%	20%	22%
Neither agree or disagree	40%	39%	42%	35%	35%	35%	42%	45%	40%	41%
Disagree	25%	24%	25%	22%	28%	27%	24%	23%	24%	25%
Strongly disagree	10%	11%	10%	6%	9%	12%	14%	9%	10%	10%

Seeing other people enjoy Christmas is worth the added stress about my finances

Unweighted base	1873	875	998	65	281	378	301	848	1182	691
Base	1859	884	974	196	274	348	283	757	1064	795
Strongly agree	5%	5%	4%	5%	9%	5%	6%	3%	5%	4%
Agree	27%	23%	30%	39%	30%	30%	21%	23%	27%	26%
Neither agree or disagree	40%	42%	38%	31%	35%	35%	45%	44%	40%	40%
Disagree	19%	21%	18%	20%	20%	17%	17%	21%	18%	22%
Strongly disagree	9%	9%	10%	4%	6%	13%	11%	10%	10%	8%

YouGov Results - Christmas spending

Fieldwork: 30th November - 1st December 2021

Sample: 2,007 GB adults



Total	Gender		Age					Social Grade	
	Male	Female	18-24	25-34	35-44	45-54	55+	ABC1	C2DE

I save throughout the year so I don't find the impact of Christmas stressful

Unweighted base	1873	875	998	65	281	378	301	848	1182	691
Base	1859	884	974	196	274	348	283	757	1064	795
Strongly agree	9%	8%	10%	9%	8%	10%	10%	8%	10%	8%
Agree	29%	25%	33%	21%	29%	30%	30%	31%	28%	31%
Neither agree or disagree	30%	31%	28%	35%	26%	25%	24%	34%	28%	33%
Disagree	22%	23%	20%	20%	24%	24%	23%	19%	24%	18%
Strongly disagree	11%	13%	8%	14%	13%	10%	12%	9%	11%	11%

How do you think Christmas will affect your current levels of debt?

Unweighted base	1873	875	998	65	281	378	301	848	1182	691
Base	1859	884	974	196	274	348	283	757	1064	795
My level of debt will increase significantly	2%	1%	2%	-	1%	3%	4%	1%	1%	2%
My level of debt will increase slightly	12%	11%	13%	7%	14%	20%	14%	8%	13%	11%
My level of debt will remain the same	25%	27%	24%	26%	27%	28%	30%	21%	26%	24%
My level of debt will reduce slightly	3%	3%	3%	9%	3%	3%	1%	2%	2%	4%
My level of debt will reduce significantly	1%	1%	1%	2%	2%	0%	0%	0%	1%	1%
Don't know	5%	7%	3%	9%	6%	6%	6%	2%	4%	6%
NA – I am not currently indebted	52%	50%	54%	47%	47%	40%	44%	65%	53%	52%

Cell Contents (Column Percentages)

YouGov Results - Christmas spending

Fieldwork: 30th November - 1st December 2021

Sample: 2,007 GB adults



Total	Region							
	North	Midlands	East	London	South	England (NET)	Wales	Scotland

Moving on...Which one of the following statements BEST describes how well you are keeping up with your bills and credit commitments at the moment? Please select one only.

	Unweighted base	2007	489	327	181	251	482	1730	96	181
	Base	2007	480	331	178	271	474	1734	98	175
I am keeping up with all bills and credit commitments without any difficulties		51%	51%	52%	46%	50%	53%	51%	43%	54%
I am keeping up with all bills and credit commitments, but it is a struggle from time to time		26%	25%	26%	34%	25%	27%	27%	26%	23%
I am keeping up with all bills and credit commitments, but it is a constant struggle		11%	13%	10%	8%	9%	11%	11%	20%	12%
I am falling behind with some bills or credit commitments		2%	2%	2%	2%	3%	2%	2%	2%	2%
I am having real financial problems and have fallen behind with many bills or credit commitments		2%	2%	3%	3%	0%	2%	2%	2%	1%
I don't have any bills or credit commitments		4%	4%	4%	5%	7%	4%	5%	2%	2%
Don't know		3%	4%	2%	3%	6%	2%	3%	4%	5%

In the last six months have you fallen behind or missed 3 or more payments for your credit commitments or domestic bills? These three payments don't necessarily have to be consecutive.

	Unweighted base	2007	489	327	181	251	482	1730	96	181
	Base	2007	480	331	178	271	474	1734	98	175
Yes		6%	7%	4%	6%	6%	6%	6%	5%	5%
No		91%	91%	92%	92%	89%	93%	91%	92%	89%
Don't know		3%	2%	4%	2%	6%	1%	3%	3%	6%

YouGov Results - Christmas spending

Fieldwork: 30th November - 1st December 2021

Sample: 2,007 GB adults



Total	Region							
	North	Midlands	East	London	South	England (NET)	Wales	Scotland

Thinking about this Christmas, even if you don't know please estimate the best you can for how much you will spend on each of the following. Presents and Gifts

Unweighted base	2007	489	327	181	251	482	1730	96	181
Base	2007	480	331	178	271	474	1734	98	175
Open responses	57%	57%	53%	60%	54%	60%	57%	54%	59%
I will not spend any money on this for Christmas	5%	5%	4%	3%	7%	5%	5%	6%	9%
I do not celebrate Christmas	5%	6%	6%	4%	7%	4%	5%	4%	4%
Don't know	33%	32%	37%	33%	32%	32%	33%	36%	28%

Presents and Gifts - mean values

Unweighted base	1183	280	178	114	144	302	1018	52	113
Base	1140	272	176	106	146	284	984	53	103
Mean	387.64	413.36	375.78	367.23	376.73	379.81	386.54	450.16	365.68
Std. dev	390.43	394.85	396.99	392.17	350.31	408.17	392.20	458.33	331.47

Food and Drink

Unweighted base	2007	489	327	181	251	482	1730	96	181
Base	2007	480	331	178	271	474	1734	98	175
Open responses	51%	51%	50%	51%	51%	52%	51%	52%	49%
I will not spend any money on this for Christmas	9%	10%	7%	14%	9%	6%	8%	6%	15%
I do not celebrate Christmas	5%	6%	6%	2%	7%	4%	5%	5%	3%
Don't know	35%	34%	38%	33%	34%	38%	36%	36%	33%

Food and Drink - mean values

Unweighted base	1072	256	162	103	138	266	925	50	97
Base	1020	244	164	91	137	246	883	52	86
Mean	154.16	143.06	151.44	168.86	187.61	151.36	156.52	147.26	134.03
Std. dev	123.01	101.27	149.56	138.49	148.87	108.95	126.02	109.49	95.18

YouGov Results - Christmas spending

Fieldwork: 30th November - 1st December 2021

Sample: 2,007 GB adults



Total	Region							
	North	Midlands	East	London	South	England (NET)	Wales	Scotland

Hotel stays

Unweighted base	2007	489	327	181	251	482	1730	96	181
Base	2007	480	331	178	271	474	1734	98	175
Open responses	8%	6%	8%	9%	7%	8%	7%	10%	9%
I will not spend any money on this for Christmas	75%	77%	73%	76%	68%	76%	74%	77%	76%
I do not celebrate Christmas	6%	5%	6%	3%	8%	6%	6%	7%	6%
Don't know	12%	12%	13%	13%	16%	11%	12%	6%	9%

Hotel stays - mean values

Unweighted base	162	36	26	17	19	41	139	9	14
Base	154	30	28	15	20	36	129	10	15
Mean	197.49	198.45	64.20	107.66	475.23	142.20	186.13	206.38	290.18
Std. dev	407.63	267.60	117.51	152.39	917.31	202.62	418.17	284.96	389.40

New clothes

Unweighted base	2007	489	327	181	251	482	1730	96	181
Base	2007	480	331	178	271	474	1734	98	175
Open responses	17%	17%	16%	18%	16%	18%	17%	11%	22%
I will not spend any money on this for Christmas	56%	55%	56%	55%	54%	54%	55%	64%	60%
I do not celebrate Christmas	6%	5%	5%	5%	9%	6%	6%	6%	4%
Don't know	21%	23%	23%	22%	21%	22%	22%	18%	14%

New clothes - mean values

Unweighted base	341	80	48	34	41	90	293	10	38
Base	342	80	52	32	44	86	294	11	38
Mean	85.48	110.29	77.68	65.28	89.08	78.76	87.26	44.74	83.31
Std. dev	121.38	207.20	79.93	70.46	112.80	64.10	128.62	38.23	64.18

YouGov Results - Christmas spending

Fieldwork: 30th November - 1st December 2021

Sample: 2,007 GB adults



Total	Region							
	North	Midlands	East	London	South	England (NET)	Wales	Scotland

Social events, including online virtual events

Unweighted base	2007	489	327	181	251	482	1730	96	181
Base	2007	480	331	178	271	474	1734	98	175
Open responses	25%	26%	22%	28%	26%	25%	25%	25%	28%
I will not spend any money on this for Christmas	45%	43%	49%	47%	39%	44%	44%	49%	52%
I do not celebrate Christmas	5%	6%	5%	3%	8%	5%	5%	6%	4%
Don't know	24%	25%	24%	23%	28%	26%	25%	20%	16%

Social events, including online virtual events - mean values

Unweighted base	529	133	71	53	67	130	454	24	51
Base	509	125	72	50	69	120	435	25	49
Mean	130.43	128.50	120.45	104.40	216.70	116.18	135.08	106.03	101.20
Std. dev	165.40	114.54	97.06	97.34	351.87	95.21	172.04	105.35	121.54

Travel

Unweighted base	2007	489	327	181	251	482	1730	96	181
Base	2007	480	331	178	271	474	1734	98	175
Open responses	20%	16%	21%	19%	24%	22%	20%	14%	27%
I will not spend any money on this for Christmas	57%	62%	57%	52%	50%	57%	57%	69%	57%
I do not celebrate Christmas	5%	6%	5%	3%	8%	4%	5%	8%	4%
Don't know	17%	16%	17%	25%	18%	17%	18%	9%	12%

Travel - mean values

Unweighted base	408	76	65	39	63	113	356	13	39
Base	411	77	69	35	64	107	351	14	47
Mean	153.12	114.00	152.04	106.75	183.14	185.94	155.24	71.35	161.31
Std. dev	430.50	247.41	492.24	180.74	456.05	596.27	457.41	71.36	241.21

YouGov Results - Christmas spending

Fieldwork: 30th November - 1st December 2021

Sample: 2,007 GB adults



Total	Region							
	North	Midlands	East	London	South	England (NET)	Wales	Scotland

How do you plan to fund your Christmas expenditure?

Please select all that apply.

Presents and Gifts

	Unweighted base	North	Midlands	East	London	South	England (NET)	Wales	Scotland
	1810	439	294	169	215	444	1561	86	163
	Base 1797	426	299	165	232	434	1556	89	152
I have saved up specifically for this	31%	29%	29%	26%	30%	36%	31%	34%	34%
Credit cards	15%	15%	15%	19%	13%	17%	16%	21%	9%
Store cards	2%	2%	2%	2%	2%	0%	2%	4%	1%
Catalogue credit	2%	2%	2%	1%	4%	2%	2%	5%	1%
Payday loans	1%	0%	3%	1%	1%	0%	1%	-	-
Borrowing from friends and family	1%	2%	1%	1%	-	1%	1%	1%	2%
Overdraft	3%	1%	3%	3%	5%	2%	3%	6%	2%
Loan from someone else	1%	-	2%	4%	2%	1%	1%	-	-
My savings	42%	47%	41%	38%	41%	40%	42%	36%	48%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	5%	7%	6%	5%	4%	4%	5%	5%	2%
Don't know	15%	14%	16%	22%	16%	14%	15%	15%	16%

Food and Drink

	Unweighted base	North	Midlands	East	London	South	England (NET)	Wales	Scotland
	1761	427	287	164	214	428	1520	85	156
	Base 1730	406	290	151	229	424	1500	87	143
I have saved up specifically for this	30%	30%	29%	27%	29%	34%	31%	31%	23%
Credit cards	12%	11%	11%	18%	12%	15%	13%	14%	7%
Store cards	2%	1%	1%	1%	2%	2%	2%	1%	2%
Catalogue credit	1%	1%	0%	1%	2%	-	1%	-	-
Payday loans	1%	1%	3%	2%	2%	0%	1%	-	-
Borrowing from friends and family	2%	2%	3%	4%	1%	2%	2%	-	3%
Overdraft	3%	2%	3%	4%	3%	4%	3%	7%	1%
Loan from someone else	1%	0%	1%	1%	-	3%	1%	1%	1%
My savings	40%	45%	39%	37%	36%	36%	39%	33%	47%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	1%	2%	1%	1%	0%	2%	1%	1%	1%
Don't know	17%	17%	18%	20%	21%	14%	17%	17%	20%

YouGov Results - Christmas spending

Fieldwork: 30th November - 1st December 2021

Sample: 2,007 GB adults



	Total	Region							
		North	Midlands	East	London	South	England (NET)	Wales	Scotland
Hotel stays									
Unweighted base	363	87	64	37	50	80	318	15	30
Base	389	86	70	37	65	86	344	15	30
I have saved up specifically for this	17%	10%	15%	17%	8%	23%	15%	28%	33%
Credit cards	10%	8%	14%	23%	9%	7%	11%	22%	-
Store cards	1%	1%	-	3%	4%	-	1%	-	-
Catalogue credit	1%	1%	-	3%	2%	-	1%	-	-
Payday loans	1%	-	-	3%	4%	1%	1%	-	-
Borrowing from friends and family	1%	1%	-	3%	2%	1%	1%	-	-
Overdraft	3%	2%	3%	5%	8%	-	3%	-	-
Loan from someone else	3%	3%	12%	3%	-	-	4%	-	4%
My savings	24%	38%	19%	15%	19%	25%	25%	28%	12%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	1%	1%	1%	3%	3%	1%	2%	-	-
Don't know	46%	45%	41%	52%	55%	43%	46%	31%	51%
New clothes									
Unweighted base	736	193	122	67	87	175	644	27	65
Base	771	190	128	71	101	190	680	29	62
I have saved up specifically for this	22%	21%	17%	26%	19%	26%	22%	29%	22%
Credit cards	9%	10%	11%	15%	11%	7%	10%	16%	1%
Store cards	2%	1%	3%	10%	3%	1%	3%	-	-
Catalogue credit	3%	1%	1%	10%	1%	5%	3%	-	1%
Payday loans	1%	-	-	10%	2%	0%	2%	-	-
Borrowing from friends and family	2%	2%	-	6%	1%	3%	2%	-	4%
Overdraft	1%	0%	1%	3%	3%	1%	1%	-	3%
Loan from someone else	1%	1%	1%	2%	3%	-	1%	3%	2%
My savings	33%	42%	24%	26%	29%	33%	32%	17%	42%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	5%	4%	5%	14%	4%	4%	5%	3%	2%
Don't know	31%	28%	41%	33%	32%	28%	32%	39%	26%

YouGov Results - Christmas spending

Fieldwork: 30th November - 1st December 2021

Sample: 2,007 GB adults



Total	Region							
	North	Midlands	East	London	South	England (NET)	Wales	Scotland

Social events, including online virtual events

Unweighted base	997	252	157	93	129	240	871	43	83
Base	994	243	153	90	145	243	873	44	77
I have saved up specifically for this	24%	24%	27%	17%	19%	25%	23%	32%	27%
Credit cards	8%	5%	5%	10%	10%	11%	8%	11%	4%
Store cards	0%	1%	1%	1%	-	-	0%	-	-
Catalogue credit	1%	1%	1%	5%	-	-	1%	-	-
Payday loans	1%	1%	-	5%	-	-	1%	-	-
Borrowing from friends and family	1%	1%	-	1%	3%	1%	1%	-	4%
Overdraft	4%	1%	2%	5%	6%	7%	4%	2%	1%
Loan from someone else	1%	0%	1%	1%	1%	1%	1%	-	-
My savings	37%	47%	34%	35%	34%	34%	38%	31%	37%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	1%	1%	2%	1%	-	-	1%	3%	1%
Don't know	28%	26%	32%	36%	30%	26%	29%	24%	28%

Travel

Unweighted base	709	152	117	76	101	176	622	22	65
Base	746	155	124	79	113	185	656	23	67
I have saved up specifically for this	22%	22%	22%	18%	18%	24%	22%	21%	26%
Credit cards	11%	6%	7%	22%	14%	15%	12%	19%	-
Store cards	0%	-	-	1%	-	-	0%	-	-
Catalogue credit	1%	1%	-	-	2%	0%	1%	-	-
Payday loans	0%	-	-	1%	1%	-	0%	-	-
Borrowing from friends and family	2%	-	1%	1%	-	4%	1%	-	4%
Overdraft	3%	1%	3%	7%	4%	3%	3%	-	-
Loan from someone else	2%	0%	6%	1%	-	1%	2%	-	2%
My savings	39%	46%	40%	33%	36%	35%	38%	38%	47%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	1%	2%	1%	1%	2%	0%	1%	-	-
Don't know	28%	31%	29%	33%	30%	27%	29%	25%	22%

YouGov Results - Christmas spending

Fieldwork: 30th November - 1st December 2021

Sample: 2,007 GB adults



Total	Region							
	North	Midlands	East	London	South	England (NET)	Wales	Scotland

Taking into account 2021 with the impact of Covid-19 and thinking about the money you will spend this Christmas, to what extent do you agree or disagree with the following statements.

I will do whatever I can to have the Christmas that I want this year

Unweighted base	1873	449	306	173	228	458	1614	88	171
Base	1859	434	310	169	246	451	1610	90	159
Strongly agree	10%	8%	10%	15%	11%	11%	11%	7%	10%
Agree	33%	36%	32%	36%	33%	29%	33%	32%	29%
Neither agree or disagree	37%	36%	39%	33%	32%	40%	37%	37%	42%
Disagree	15%	15%	14%	13%	15%	15%	14%	21%	13%
Strongly disagree	5%	6%	5%	3%	9%	5%	5%	3%	6%

I am unable to have the Christmas that I want this year as I cannot afford it

Unweighted base	1873	449	306	173	228	458	1614	88	171
Base	1859	434	310	169	246	451	1610	90	159
Strongly agree	4%	5%	3%	8%	1%	4%	4%	9%	3%
Agree	8%	11%	8%	8%	6%	8%	9%	10%	4%
Neither agree or disagree	24%	22%	31%	25%	24%	23%	25%	25%	21%
Disagree	37%	36%	36%	33%	38%	38%	37%	32%	39%
Strongly disagree	26%	26%	22%	25%	31%	27%	26%	24%	32%

Christmas gets more difficult to afford every year

Unweighted base	1873	449	306	173	228	458	1614	88	171
Base	1859	434	310	169	246	451	1610	90	159
Strongly agree	9%	10%	6%	10%	7%	10%	9%	11%	4%
Agree	27%	28%	27%	25%	18%	28%	26%	39%	34%
Neither agree or disagree	32%	29%	35%	32%	36%	33%	33%	23%	32%
Disagree	22%	24%	22%	23%	23%	20%	22%	22%	22%
Strongly disagree	10%	9%	11%	10%	16%	9%	11%	5%	9%

I am normally cautious with my finances but at Christmas I spend what I want

Unweighted base	1873	449	306	173	228	458	1614	88	171
Base	1859	434	310	169	246	451	1610	90	159
Strongly agree	4%	4%	3%	7%	4%	5%	4%	5%	4%
Agree	24%	25%	23%	26%	18%	27%	24%	22%	20%
Neither agree or disagree	31%	29%	36%	27%	31%	31%	31%	37%	32%
Disagree	31%	30%	27%	30%	38%	30%	31%	26%	36%
Strongly disagree	10%	12%	11%	10%	9%	8%	10%	10%	8%

YouGov Results - Christmas spending

Fieldwork: 30th November - 1st December 2021

Sample: 2,007 GB adults



	Total	Region							
		North	Midlands	East	London	South	England (NET)	Wales	Scotland
Cancelling Christmas is not an option for me									
Unweighted base	1873	449	306	173	228	458	1614	88	171
Base	1859	434	310	169	246	451	1610	90	159
Strongly agree	26%	27%	24%	22%	27%	30%	27%	25%	22%
Agree	34%	38%	32%	34%	30%	30%	33%	32%	39%
Neither agree or disagree	26%	21%	31%	28%	26%	25%	26%	28%	22%
Disagree	10%	9%	9%	13%	10%	10%	10%	7%	12%
Strongly disagree	5%	5%	4%	4%	8%	4%	5%	8%	5%
Christmas is the only time of year I treat my family to what they want									
Unweighted base	1873	449	306	173	228	458	1614	88	171
Base	1859	434	310	169	246	451	1610	90	159
Strongly agree	5%	4%	5%	9%	5%	5%	5%	2%	3%
Agree	21%	22%	22%	18%	20%	20%	21%	24%	17%
Neither agree or disagree	31%	28%	31%	34%	30%	34%	31%	23%	32%
Disagree	33%	31%	32%	29%	36%	31%	32%	42%	38%
Strongly disagree	11%	14%	10%	9%	10%	10%	11%	9%	10%
I am going to avoid paying some or all of my debts and bills to pay for Christmas									
Unweighted base	1873	449	306	173	228	458	1614	88	171
Base	1859	434	310	169	246	451	1610	90	159
Strongly agree	1%	2%	1%	4%	1%	1%	2%	2%	0%
Agree	5%	6%	5%	5%	8%	4%	5%	2%	4%
Neither agree or disagree	14%	13%	18%	16%	13%	12%	14%	17%	14%
Disagree	31%	32%	30%	30%	32%	31%	31%	35%	33%
Strongly disagree	48%	48%	46%	45%	46%	52%	48%	43%	49%
I will probably spend more than I should this Christmas									
Unweighted base	1873	449	306	173	228	458	1614	88	171
Base	1859	434	310	169	246	451	1610	90	159
Strongly agree	7%	7%	8%	10%	6%	7%	7%	8%	6%
Agree	30%	30%	26%	28%	29%	32%	30%	31%	40%
Neither agree or disagree	27%	29%	28%	31%	22%	26%	27%	26%	25%
Disagree	25%	25%	24%	21%	34%	26%	26%	23%	21%
Strongly disagree	10%	9%	14%	10%	9%	9%	10%	11%	9%

YouGov Results - Christmas spending

Fieldwork: 30th November - 1st December 2021

Sample: 2,007 GB adults



Total	Region							
	North	Midlands	East	London	South	England (NET)	Wales	Scotland

To what extent do you agree or disagree with the following statements?

The cost of Christmas makes it all too stressful

	Total	North	Midlands	East	London	South	England (NET)	Wales	Scotland
Unweighted base	1873	449	306	173	228	458	1614	88	171
Base	1859	434	310	169	246	451	1610	90	159
Strongly agree	4%	5%	4%	6%	3%	4%	4%	9%	3%
Agree	23%	25%	19%	22%	21%	26%	23%	28%	21%
Neither agree or disagree	28%	26%	30%	32%	30%	27%	28%	29%	29%
Disagree	29%	31%	33%	27%	30%	28%	30%	22%	28%
Strongly disagree	14%	13%	14%	13%	16%	14%	14%	12%	19%

I struggle to enjoy Christmas as I am worried about how much I am spending

	Total	North	Midlands	East	London	South	England (NET)	Wales	Scotland
Unweighted base	1873	449	306	173	228	458	1614	88	171
Base	1859	434	310	169	246	451	1610	90	159
Strongly agree	3%	3%	5%	2%	1%	3%	3%	5%	3%
Agree	13%	14%	10%	15%	11%	14%	13%	15%	16%
Neither agree or disagree	23%	22%	20%	21%	26%	25%	23%	35%	18%
Disagree	39%	38%	44%	38%	40%	39%	40%	22%	38%
Strongly disagree	22%	23%	20%	24%	23%	19%	21%	23%	26%

Christmas is the time when I stop worrying about my finances and focus on enjoying myself

	Total	North	Midlands	East	London	South	England (NET)	Wales	Scotland
Unweighted base	1873	449	306	173	228	458	1614	88	171
Base	1859	434	310	169	246	451	1610	90	159
Strongly agree	4%	4%	2%	10%	3%	2%	4%	4%	7%
Agree	21%	24%	21%	17%	19%	20%	21%	25%	19%
Neither agree or disagree	40%	36%	46%	40%	44%	41%	41%	37%	34%
Disagree	25%	25%	22%	24%	27%	24%	24%	24%	27%
Strongly disagree	10%	11%	8%	10%	7%	12%	10%	10%	12%

Seeing other people enjoy Christmas is worth the added stress about my finances

	Total	North	Midlands	East	London	South	England (NET)	Wales	Scotland
Unweighted base	1873	449	306	173	228	458	1614	88	171
Base	1859	434	310	169	246	451	1610	90	159
Strongly agree	5%	5%	2%	9%	4%	6%	5%	2%	3%
Agree	27%	29%	27%	30%	20%	26%	27%	24%	26%
Neither agree or disagree	40%	35%	44%	39%	44%	38%	40%	46%	39%
Disagree	19%	19%	16%	14%	21%	22%	19%	21%	22%
Strongly disagree	9%	11%	10%	9%	10%	8%	10%	8%	9%

YouGov Results - Christmas spending

Fieldwork: 30th November - 1st December 2021

Sample: 2,007 GB adults



Total	Region							
	North	Midlands	East	London	South	England (NET)	Wales	Scotland

I save throughout the year so I don't find the impact of Christmas stressful

Unweighted base	1873	449	306	173	228	458	1614	88	171
Base	1859	434	310	169	246	451	1610	90	159
Strongly agree	9%	8%	8%	15%	7%	8%	9%	6%	16%
Agree	29%	37%	27%	21%	26%	29%	30%	34%	22%
Neither agree or disagree	30%	26%	34%	27%	32%	32%	30%	26%	25%
Disagree	22%	20%	20%	28%	19%	21%	21%	23%	28%
Strongly disagree	11%	9%	10%	8%	16%	11%	11%	12%	9%

How do you think Christmas will affect your current levels of debt?

Unweighted base	1873	449	306	173	228	458	1614	88	171
Base	1859	434	310	169	246	451	1610	90	159
My level of debt will increase significantly	2%	2%	2%	2%	1%	2%	2%	3%	1%
My level of debt will increase slightly	12%	12%	12%	15%	13%	10%	12%	23%	6%
My level of debt will remain the same	25%	25%	26%	27%	22%	26%	25%	17%	27%
My level of debt will reduce slightly	3%	2%	5%	2%	2%	3%	3%	5%	1%
My level of debt will reduce significantly	1%	1%	0%	1%	2%	1%	1%	-	0%
Don't know	5%	7%	4%	5%	6%	3%	5%	4%	4%
NA – I am not currently indebted	52%	50%	50%	49%	54%	56%	52%	48%	60%

Cell Content