

30 November - 1 December 2022

		Ge	nder			Age		
	Total	Male	Female	18-24	25-34	35-44	45-54	55+
Q11. Moving onWhich ONE of the following statements BEST describes how well you are keeping up with your bills and credit commitments at the moment? (Please select the option that best applies)								
Unweighted base	2145	1006	1139	162	321	395	341	926
Base: All GB Adults	2145	1040	1105	238	324	399	342	841
I am keeping up with all bills and credit commitments without any difficulties	41%	45%	37%	29%	39%	35%	36%	50%
I am keeping up with all bills and credit commitments, but it is a struggle from time to time	33%	30%	35%	29%	34%	34%	36%	32%
I am keeping up with all bills and credit commitments, but it is a constant struggle	14%	12%	17%	13%	15%	17%	18%	12%
I am falling behind with some bills or credit commitments	4%	5%	4%	5%	4%	7%	5%	2%
I am having real financial problems and have fallen behind with many bills or credit commitments	2%	2%	2%	2%	1%	4%	4%	1%
I don't have any bills or credit commitments	4%	4%	3%	18%	3%	2%	1%	2%
Don't know	2%	2%	2%	4%	4%	1%	1%	1%
Q460. 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	2145	1006	1139	162	321	395	341	926
Base: All GB Adults	2145	1040	1105	238	324	399	342	841
Yes	8%	7%	9%	10%	11%	12%	11%	4%
No	90%	91%	89%	82%	87%	87%	88%	96%
Don't know	2%	2%	2%	9%	2%	2%	1%	0%



		Ge	nder			Age		
	Total	Male	Female	18-24	25-34	35-44	45-54	55+
C1_1. Presents and Gifts								
Unweighted base	2145	1006	1139	162	321	395	341	926
Base: All GB Adults	2145	1040	1105	238	324	399	342	841
undefined	61%	60%	63%	53%	68%	63%	64%	59%
I will not spend any money on this for Christmas	7%	9%	6%	13%	5%	4%	7%	8%
I do not celebrate Christmas	6%	6%	6%	11%	5%	7%	6%	4%
Don't know	25%	25%	26%	23%	22%	26%	23%	29%
C1_1_open. C11open								
Unweighted base	1336	619	717	89	221	252	222	552
Base	1321	627	694	127	222	250	221	501
C1_2. Food and Drink								
Unweighted base	2145	1006	1139	162	321	395	341	926
Base: All GB Adults	2145	1040	1105	238	324	399	342	841
undefined	55%	54%	56%	35%	59%	58%	61%	55%
I will not spend any money on this for Christmas	10%	12%	8%	23%	11%	6%	6%	8%
I do not celebrate Christmas	6%	6%	6%	12%	5%	8%	7%	4%
Don't know	29%	28%	30%	31%	25%	28%	26%	32%
C1_2_open. C12open								
Unweighted base	1205	559	646	59	191	235	208	512
Base	1180	560	620	83	191	233	208	465
C1_3. Hotel stays								
Unweighted base	2145	1006	1139	162	321	395	341	926
Base: All GB Adults	2145	1040	1105	238	324	399	342	841
undefined	7%	7%	6%	8%	6%	8%	8%	6%
I will not spend any money on this for Christmas	78%	76%	81%	65%	78%	76%	77%	84%
I do not celebrate Christmas	6%	6%	6%	12%	4%	8%	7%	4%
Don't know	9%	10%	8%	15%	12%	9%	8%	6%



		Ge	nder			Age		
	Total	Male	Female	18-24	25-34	35-44	45-54	55+
C1_3_open. C13open								
Unweighted base	144	75	69	13	21	31	28	51
Base	143	77	66	19	20	31	27	47
C1_4. New clothes								
Unweighted base	2145	1006	1139	162	321	395	341	926
Base: All GB Adults	2145	1040	1105	238	324	399	342	841
undefined	18%	15%	21%	25%	22%	23%	18%	12%
I will not spend any money on this for Christmas	59%	61%	57%	41%	54%	53%	57%	69%
I do not celebrate Christmas	7%	7%	6%	12%	5%	9%	7%	4%
Don't know	16%	17%	15%	22%	19%	15%	18%	14%
C1_4_open. C14open								
Unweighted base	387	149	238	42	73	94	63	115
Base	390	157	233	60	71	93	61	106
C1_5. Social events, including online virtual events								
Unweighted base	2145	1006	1139	162	321	395	341	926
Base: All GB Adults	2145	1040	1105	238	324	399	342	841
undefined	32%	31%	33%	29%	40%	38%	33%	26%
I will not spend any money on this for Christmas	41%	41%	40%	37%	31%	34%	39%	49%
I do not celebrate Christmas	6%	7%	6%	12%	6%	8%	7%	4%
Don't know	21%	21%	21%	22%	23%	20%	21%	21%



		Ge	nder			Age		
	Total	Male	Female	18-24	25-34	35-44	45-54	55+
C1_5_open. C15open								
Unweighted base	690	313	377	50	132	156	114	238
Base	684	322	363	69	129	153	112	222
C1_6. Travel								
Unweighted base	2145	1006	1139	162	321	395	341	926
Base: All GB Adults	2145	1040	1105	238	324	399	342	841
undefined	23%	25%	21%	28%	30%	26%	20%	18%
I will not spend any money on this for Christmas	57%	54%	60%	41%	50%	52%	59%	66%
I do not celebrate Christmas	7%	7%	6%	13%	5%	9%	7%	4%
Don't know	14%	14%	13%	19%	14%	13%	14%	12%
C1_6_open. C16open								
Unweighted base	484	249	235	47	102	104	70	161
Base	484	256	228	66	99	103	69	148
How do you plan to fund your Christmas expenditure? (Please select all that apply).								
C2 1. Presents and Gifts								
Unweighted base	1881	866	1015	125	290	350	299	817
Base: All GB Adults	1864	886	978	181	292	352	299	741
I have saved up specifically for this	34%	31%	37%	29%	37%	39%	36%	32%
Credit cards	18%	19%	17%	13%	19%	18%	17%	19%
Store cards	3%	2%	4%	4%	3%	4%	2%	2%
Catalogue credit	3%	2%	4%	-	3%	5%	4%	2%
Payday loans	1%	2%	1%	3%	2%	1%	1%	0%
Borrowing from friends and family	1%	1%	1%	3%	2%	2%	2%	0%
Overdraft	4%	5%	4%	8%	4%	6%	7%	2%
Loan from someone else	1%	1%	0%	1%	1%	1%	1%	0%
My savings	41%	44%	39%	45%	38%	33%	40%	46%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	7%	4%	10%	10%	13%	8%	7%	4%
Don't know	11%	13%	10%	18%	14%	12%	10%	8%



		Ge	nder			Age		
	Total	Male	Female	18-24	25-34	35-44	45-54	55+
C2_2. Food and Drink								
Unweighted base	1821	838	983	107	270	342	295	807
Base: All GB Adults	1800	854	946	156	271	344	295	733
I have saved up specifically for this	33%	30%	36%	24%	34%	37%	37%	31%
Credit cards	15%	16%	14%	9%	14%	12%	14%	18%
Store cards	2%	2%	3%	5%	2%	2%	2%	2%
Catalogue credit	1%	0%	1%	1%	-	-	2%	1%
Payday loans	1%	1%	1%	3%	1%	1%	1%	1%
Borrowing from friends and family	2%	2%	2%	4%	3%	2%	4%	1%
Overdraft	5%	5%	5%	9%	4%	7%	9%	2%
Loan from someone else	1%	1%	1%	3%	-	1%	1%	1%
My savings	39%	42%	37%	43%	38%	32%	36%	44%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	2%	2%	1%	2%	2%	2%	2%	1%
Don't know	14%	14%	13%	24%	18%	15%	11%	10%
C2_3. Hotel stays								
Unweighted base	323	170	153	37	61	61	56	108
Base: All GB Adults	334	185	149	55	58	65	55	100
I have saved up specifically for this	19%	20%	18%	11%	16%	26%	24%	19%
Credit cards	9%	7%	12%	7%	10%	4%	12%	11%
Store cards	1%	1%	1%	3%	-	1%	-	2%
Catalogue credit	2%	1%	4%	9%	4%	-	-	1%
Payday loans	2%	2%	1%	4%	2%	3%	2%	-
Borrowing from friends and family	1%	0%	2%	2%	-	1%	2%	1%
Overdraft	1%	1%		2%	-	-	-	1%
Loan from someone else	1%	2%	1%	2%	-	3%	-	1%
My savings	24%	27%	20%	19%	26%	19%	29%	26%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	1%	2%	1%	2%	2%	2%	-	2%
Don't know	45%	41%	50%	48%	44%	44%	40%	47%



		Ge	nder			Age		
	Total	Male	Female	18-24	25-34	35-44	45-54	55+
C2_4. New clothes								
Unweighted base	724	314	410	77	132	146	125	244
Base: All GB Adults	739	338	401	111	131	151	123	222
I have saved up specifically for this	23%	22%	24%	19%	28%	24%	23%	20%
Credit cards	12%	15%	10%	13%	13%	9%	12%	15%
Store cards	4%	4%	4%	6%	4%	5%	3%	4%
Catalogue credit	2%	2%	3%	2%	1%	3%	5%	2%
Payday loans	1%	2%	1%	2%	1%	1%	3%	-
Borrowing from friends and family	1%	2%	1%	2%	-	3%	-	1%
Overdraft	4%	4%	3%	6%	3%	7%	2%	2%
Loan from someone else	1%	1%	1%	-	1%	1%	1%	1%
My savings	35%	35%	35%	37%	35%	26%	38%	38%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	7%	4%	9%	8%	9%	10%	8%	3%
Don't know	25%	28%	22%	30%	23%	25%	22%	25%
C2_5. Social events, including online virtual events								
Unweighted base	1142	523	619	85	208	232	187	430
Base: All GB Adults	1140	543	597	121	204	233	184	398
I have saved up specifically for this	29%	26%	32%	26%	36%	34%	32%	22%
Credit cards	13%	15%	11%	9%	12%	11%	10%	17%
Store cards	1%	2%	1%	2%	1%	3%	-	1%
Catalogue credit	1%	1%	1%	3%	0%	1%	2%	0%
Payday loans	1%	1%	0%	2%	-	1%	1%	-
Borrowing from friends and family	1%	1%	1%	3%	0%	1%	1%	1%
Overdraft	3%	4%	3%	8%	2%	3%	7%	1%
Loan from someone else	1%	1%	1%	3%	1%	1%	1%	0%
My savings	39%	40%	39%	37%	39%	36%	38%	44%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	1%	1%	1%	3%	1%	1%	2%	1%
Don't know	20%	21%	20%	29%	19%	20%	15%	21%



		Ge	nder			Age		
	Total	Male	Female	18-24	25-34	35-44	45-54	55+
C2 6. Travel								
– Unweighted base	773	386	387	77	149	156	117	274
Base: All GB Adults	778	404	375	110	145	156	116	251
I have saved up specifically for this	26%	24%	28%	24%	29%	30%	26%	22%
Credit cards	12%	12%	11%	6%	14%	8%	9%	16%
Store cards	1%	2%	1%	4%	1%	1%	2%	1%
Catalogue credit	1%	0%	1%	2%	-	1%	-	0%
Payday loans	0%	0%	0%	-	-	-	2%	0%
Borrowing from friends and family	3%	3%	3%	9%	3%	2%	4%	1%
Overdraft	4%	4%	3%	7%	1%	3%	4%	4%
Loan from someone else	1%	1%	1%	4%	-	2%	1%	0%
My savings	37%	40%	34%	43%	38%	33%	36%	37%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	2%	2%	2%	7%	1%	2%	2%	0%
Don't know	25%	25%	26%	25%	22%	29%	23%	26%
Taking into account 2022 with the impact of the rising cost of living and thinking about the money you will spend this Christmas To what extent do you agree or disagree with the following statements? C3_1. I will do whatever I can to have the Christmas that I want this year								
Unweighted base	1968	908	1060	139	298	360	309	862
Base: All GB Adults	1956	932	1024	201	300	363	309	783
Strongly agree	9%	10%	8%	11%	9%	10%	11%	8%
Agree	33%	32%	34%	31%	33%	33%	28%	35%
Neither agree or disagree	33%	33%	33%	25%	32%	29%	33%	37%
Disagree	20%	19%	21%	27%	19%	22%	22%	16%
Strongly disagree	5%	6%	4%	6%	6%	6%	6%	4%



		Ge	nder			Age		
	Total	Male	Female	18-24	25-34	35-44	45-54	55+
C3_2. I am unable to have the Christmas that I want this year as I cannot afford it								
Unweighted base	1968	908	1060	139	298	360	309	862
Base: All GB Adults	1956	932	1024	201	300	363	309	783
Strongly agree	8%	7%	9%	12%	12%	10%	9%	4%
Agree	17%	16%	17%	28%	19%	21%	17%	11%
Neither agree or disagree	24%	23%	25%	18%	21%	22%	27%	26%
Disagree	34%	33%	36%	31%	32%	35%	30%	38%
Strongly disagree	17%	21%	13%	11%	17%	12%	17%	21%
C3_3. Christmas gets more difficult to afford every year								
Unweighted base	1968	908	1060	139	298	360	309	862
Base: All GB Adults	1956	932	1024	201	300	363	309	783
Strongly agree	15%	13%	17%	15%	23%	18%	17%	11%
Agree	38%	35%	42%	44%	37%	41%	38%	37%
Neither agree or disagree	27%	28%	25%	25%	20%	25%	22%	32%
Disagree	14%	17%	12%	14%	14%	11%	17%	14%
Strongly disagree	6%	7%	5%	3%	6%	5%	7%	6%
C3_4. I am normally cautious with my finances but at Christmas I spend what I want								
Unweighted base	1968	908	1060	139	298	360	309	862
Base: All GB Adults	1956	932	1024	201	300	363	309	783
Strongly agree	4%	4%	3%	9%	4%	4%	3%	2%
Agree	21%	21%	21%	30%	25%	23%	19%	16%
Neither agree or disagree	29%	28%	31%	23%	28%	28%	28%	33%
Disagree	36%	38%	34%	33%	32%	36%	38%	36%
Strongly disagree	11%	10%	11%	6%	12%	9%	11%	12%



		Ge	nder			Age		
	Total	Male	Female	18-24	25-34	35-44	45-54	55+
C3_5. Cancelling Christmas is not an option for me								
Unweighted base	1968	908	1060	139	298	360	309	862
Base: All GB Adults	1956	932	1024	201	300	363	309	783
Strongly agree	28%	25%	30%	24%	28%	37%	29%	24%
Agree	40%	37%	42%	44%	44%	37%	39%	38%
Neither agree or disagree	21%	24%	18%	21%	19%	16%	20%	24%
Disagree	8%	10%	7%	8%	7%	7%	6%	10%
Strongly disagree	3%	4%	3%	3%	3%	3%	6%	3%
C3_6. Christmas is the only time of year I treat my family to what they want								
Unweighted base	1968	908	1060	139	298	360	309	862
Base: All GB Adults	1956	932	1024	201	300	363	309	783
Strongly agree	5%	5%	5%	8%	10%	7%	5%	2%
Agree	21%	18%	23%	25%	27%	21%	21%	16%
Neither agree or disagree	31%	32%	31%	30%	29%	28%	30%	34%
Disagree	34%	34%	34%	32%	27%	37%	33%	37%
Strongly disagree	9%	10%	7%	6%	7%	7%	10%	10%
C3_7. I am going to avoid paying some or all of my debts and bills to pay for Christmas								
Unweighted base	1968	908	1060	139	298	360	309	862
Base: All GB Adults	1956	932	1024	201	300	363	309	783
Strongly agree	2%	3%	2%	5%	3%	3%	3%	1%
Agree	7%	7%	6%	8%	9%	10%	9%	3%
Neither agree or disagree	11%	12%	10%	20%	14%	13%	14%	6%
Disagree	36%	33%	39%	43%	33%	35%	30%	37%
Strongly disagree	44%	46%	43%	24%	42%	39%	44%	53%



		Ge	nder			Age		
	Total	Male	Female	18-24	25-34	35-44	45-54	55+
C3_8. I will probably spend more than I should this								
Christmas Unweighted base	1968	908	1060	139	298	360	309	862
Base: All GB Adults	1956	932	1000	201	300	363	309	783
Strongly agree	8%	7%	8%	9%	10%	13%	9%	4%
Agree	34%	33%	35%	45%	41%	41%	31%	4 % 26%
Neither agree or disagree	22%	24%	20%	19%	16%	17%	26%	25%
Disagree	27%	27%	28%	23%	22%	22%	25%	33%
Strongly disagree	9%	10%	8%	5%	10%	6%	9%	11%
tatements? 6_1. The cost of Christmas makes it all too stressful								
Unweighted base	1968	908	1060	139	298	360	309	862
Base: All GB Adults	1956	932	1024	201	300	363	309	783
Strongly agree	10%	9%	11%	12%	16%	11%	12%	6%
Agree	28%	25%	31%	31%	29%	31%	31%	25%
Neither agree or disagree	28%	28%	28%	25%	20%	28%	24%	34%
Disagree	24%	27%	21%	27%	25%	22%	23%	23%
Strongly disagree	10%	11%	9%	5%	10%	8%	10%	12%
6_2. I struggle to enjoy Christmas as I am worried about ow much I am spending								
Unweighted base	1968	908	1060	139	298	360	309	862
Base: All GB Adults	1956	932	1024	201	300	363	309	783
Strongly agree	6%	6%	6%	11%	8%	8%	7%	3%
Agree	19%	19%	20%	32%	28%	24%	21%	10%
Neither agree or disagree	24%	21%	26%	19%	17%	25%	28%	25%
Disagree	35%	33%	36%	30%	32%	31%	27%	42%
Strongly disagree	16%	20%	12%	8%	15%	13%	18%	20%



		Ge	nder			Age		
	Total	Male	Female	18-24	25-34	35-44	45-54	55+
C6_3. Christmas is the time when I stop worrying about my finances and focus on enjoying myself								
Unweighted base	1968	908	1060	139	298	360	309	862
Base: All GB Adults	1956	932	1024	201	300	363	309	783
Strongly agree	3%	4%	3%	5%	2%	4%	4%	2%
Agree	19%	20%	18%	33%	26%	20%	15%	15%
Neither agree or disagree	35%	37%	33%	27%	31%	32%	34%	39%
Disagree	32%	28%	35%	29%	28%	35%	33%	32%
Strongly disagree	11%	12%	11%	6%	13%	9%	13%	13%
C6_4. Seeing other people enjoy Christmas is worth the added stress about my finances								
Unweighted base	1968	908	1060	139	298	360	309	862
Base: All GB Adults	1956	932	1024	201	300	363	309	783
Strongly agree	5%	6%	5%	10%	8%	6%	7%	3%
Agree	28%	26%	29%	39%	31%	33%	25%	22%
Neither agree or disagree	38%	41%	36%	27%	34%	31%	39%	46%
Disagree	20%	19%	21%	19%	20%	24%	20%	19%
Strongly disagree	8%	9%	8%	5%	8%	6%	9%	10%
C6_5. I save throughout the year so I don't find the impact of Christmas stressful								
Unweighted base	1968	908	1060	139	298	360	309	862
Base: All GB Adults	1956	932	1024	201	300	363	309	783
Strongly agree	9%	9%	9%	6%	11%	10%	12%	7%
Agree	32%	30%	35%	38%	28%	34%	29%	33%
Neither agree or disagree	25%	24%	25%	25%	22%	19%	21%	30%
Disagree	26%	27%	24%	27%	27%	29%	29%	22%
Strongly disagree	8%	10%	7%	4%	12%	8%	8%	8%



30 November - 1 December 2022

		Ge	nder			Age	Age				
	Total	Male	Female	18-24	25-34	35-44	45-54	55+			
C5. How do you think Christmas will affect your current levels of debt?											
Unweighted base	1968	908	1060	139	298	360	309	862			
Base: All GB Adults	1956	932	1024	201	300	363	309	783			
My level of debt will increase significantly	3%	3%	4%	2%	3%	5%	6%	2%			
My level of debt will increase slightly	19%	19%	20%	17%	20%	30%	22%	14%			
My level of debt will remain the same	28%	32%	25%	23%	29%	32%	34%	25%			
My level of debt will reduce slightly	2%	3%	1%	2%	4%	2%	2%	2%			
My level of debt will reduce significantly	0%	0%	0%	1%	0%	-		0%			
Don't know	4%	3%	4%	8%	3%	6%	3%	2%			
Not applicable – I am not currently in debt	43%	39%	47%	47%	41%	26%	33%	55%			

Cell Contents (Column Percentages)



		Social	Grade			Re	gion		
	Total	ABC1	C2DE	North	Midlands	East	London	South	Scotland
Q11. Moving onWhich ONE of the following statements BEST describes how well you are keeping up with your bills and credit commitments at the moment? (Please select the option that best applies)									
Unweighted base	2145	1271	874	502	356	188	270	527	192
Base: All GB Adults	2145	1223	922	513	354	182	290	515	187
I am keeping up with all bills and credit commitments without any difficulties	41%	49%	31%	41%	38%	42%	41%	44%	40%
I am keeping up with all bills and credit commitments, but it is a struggle from time to time	33%	32%	34%	33%	35%	33%	32%	31%	32%
I am keeping up with all bills and credit commitments, but it is a constant struggle	14%	11%	19%	14%	13%	13%	16%	14%	14%
I am falling behind with some bills or credit commitments	4%	2%	7%	5%	4%	4%	5%	2%	6%
I am having real financial problems and have fallen behind with many bills or credit commitments	2%	1%	4%	2%	3%	4%	2%	2%	3%
I don't have any bills or credit commitments	4%	4%	3%	4%	4%	2%	3%	4%	4%
Don't know	2%	1%	2%	1%	2%	2%	2%	2%	2%
Q460. 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	2145	1271	874	502	356	188	270	527	192
Base: All GB Adults	2145	1223	922	513	354	182	290	515	187
Yes	8%	5%	12%	7%	10%	11%	8%	6%	10%
No	90%	93%	85%	90%	89%	87%	90%	92%	87%
Don't know	2%	2%	2%	2%	2%	2%	2%	2%	4%



		Social	Grade			Re	gion		
	Total	ABC1	C2DE	North	Midlands	East	London	South	Scotland
C1_1. Presents and Gifts									
Unweighted base	2145	1271	874	502	356	188	270	527	192
Base: All GB Adults	2145	1223	922	513	354	182	290	515	187
undefined	61%	66%	55%	60%	64%	60%	58%	64%	60%
I will not spend any money on this for Christmas	7%	7%	8%	7%	6%	5%	9%	6%	11%
I do not celebrate Christmas	6%	5%	7%	7%	4%	5%	14%	4%	2%
Don't know	25%	22%	30%	26%	26%	29%	20%	26%	27%
C1_1_open. C11open									
Unweighted base	1336	858	478	303	231	114	158	340	117
Base	1321	813	508	308	226	110	168	329	113
C1 2. Food and Drink									
Unweighted base	2145	1271	874	502	356	188	270	527	192
Base: All GB Adults	2145	1223	922	513	354	182	290	515	187
undefined	55%	58%	51%	52%	57%	53%	52%	58%	54%
I will not spend any money on this for Christmas	10%	10%	9%	10%	11%	7%	11%	9%	12%
I do not celebrate Christmas	6%	5%	8%	7%	5%	6%	14%	5%	2%
Don't know	29%	27%	32%	31%	27%	34%	23%	29%	32%
C1_2_open. C12open									
Unweighted base	1205	756	449	267	208	103	142	312	107
Base	1180	707	473	265	203	96	150	300	101
C1_3. Hotel stays									
Unweighted base	2145	1271	874	502	356	188	270	527	192
Base: All GB Adults	2145	1223	922	513	354	182	290	515	187
undefined	7%	8%	5%	5%	7%	6%	6%	8%	7%
I will not spend any money on this for Christmas	78%	79%	77%	80%	79%	80%	73%	79%	79%
I do not celebrate Christmas	6%	5%	7%	7%	5%	6%	14%	4%	3%
Don't know	9%	8%	10%	9%	9%	9%	7%	8%	11%



		Social	Grade			Re	gion		
	Total	ABC1	C2DE	North	Midlands	East	London	South	Scotland
C1_3_open. C13open									
Unweighted base	144	99	45	26	25	12	14	44	14
Base	143	96	47	25	25	11	17	43	14
C1_4. New clothes									
Unweighted base	2145	1271	874	502	356	188	270	527	192
Base: All GB Adults	2145	1223	922	513	354	182	290	515	187
undefined	18%	19%	17%	18%	20%	19%	17%	17%	19%
I will not spend any money on this for Christmas	59%	60%	58%	58%	59%	60%	54%	64%	56%
I do not celebrate Christmas	7%	6%	8%	8%	4%	6%	15%	5%	3%
Don't know	16%	15%	17%	16%	17%	14%	14%	15%	22%
C1_4_open. C14open									
Unweighted base	387	242	145	90	72	36	45	86	37
Base	390	234	156	94	71	35	49	85	36
C1_5. Social events, including online virtual events									
Unweighted base	2145	1271	874	502	356	188	270	527	192
Base: All GB Adults	2145	1223	922	513	354	182	290	515	187
undefined	32%	38%	24%	31%	28%	34%	32%	34%	30%
I will not spend any money on this for Christmas	41%	36%	46%	39%	47%	40%	34%	41%	43%
I do not celebrate Christmas	6%	5%	7%	7%	5%	5%	15%	5%	3%
Don't know	21%	20%	23%	24%	20%	21%	19%	20%	24%



		Socia	Grade			Re	gion		
	Total	ABC1	C2DE	North	Midlands	East	London	South	Scotland
C1_5_open. C15open									
Unweighted base	690	487	203	158	103	65	86	179	58
Base	684	467	217	158	101	62	92	175	57
C1_6. Travel									
Unweighted base	2145	1271	874	502	356	188	270	527	192
Base: All GB Adults	2145	1223	922	513	354	182	290	515	187
undefined	23%	27%	17%	20%	24%	19%	21%	27%	21%
I will not spend any money on this for Christmas	57%	54%	61%	61%	57%	60%	51%	55%	60%
I do not celebrate Christmas	7%	6%	8%	7%	5%	6%	15%	5%	2%
Don't know	14%	13%	14%	12%	15%	15%	12%	13%	17%
C1_6_open. C16open									
Unweighted base	484	337	147	99	86	36	57	139	41
Base	484	326	158	101	84	34	62	138	39
How do you plan to fund your Christmas expenditure?									
(Please select all that apply).									
C2_1. Presents and Gifts									
Unweighted base	1881	1137	744	437	324	169	212	474	167
Base: All GB Adults	1864	1080	784	440	318	163	225	461	163
I have saved up specifically for this	34%	33%	35%	36%	39%	28%	27%	34%	32%
Credit cards	18%	20%	15%	14%	15%	20%	24%	21%	18%
Store cards	3%	3%	3%	2%	5%	3%	2%	2%	3%
Catalogue credit	3%	1%	5%	3%	4%	6%	2%	2%	2%
Payday loans	1%	1%	2%	-	3%	1%	1%	1%	2%
Borrowing from friends and family	1%	1%	2%	1%	2%	3%	2%	1%	-
Overdraft	4%	5%	4%	3%	5%	5%	5%	5%	2%
Loan from someone else	1%	0%	1%	0%	1%	3%	1%	0%	-
My savings	41%	45%	37%	41%	39%	43%	46%	39%	48%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	7%	5%	11%	7%	7%	5%	9%	6%	9%
Don't know	11%	9%	14%	10%	10%	13%	8%	13%	11%



		Social	Grade			Re	gion		
	Total	ABC1	C2DE	North	Midlands	East	London	South	Scotland
C2_2. Food and Drink									
Unweighted base	1821	1092	729	419	304	165	206	460	166
Base: All GB Adults	1800	1032	768	423	297	158	218	445	160
I have saved up specifically for this	33%	33%	33%	35%	40%	29%	25%	32%	28%
Credit cards	15%	16%	14%	11%	13%	20%	21%	16%	15%
Store cards	2%	2%	3%	2%	3%	1%	2%	3%	3%
Catalogue credit	1%	0%	1%	-	1%	-	1%	1%	2%
Payday loans	1%	1%	1%	0%	1%	1%	1%	1%	1%
Borrowing from friends and family	2%	2%	3%	1%	3%	5%	3%	2%	2%
Overdraft	5%	4%	5%	4%	6%	4%	5%	5%	5%
Loan from someone else	1%	0%	1%	0%	1%	2%	-	1%	0%
My savings	39%	43%	34%	38%	36%	39%	44%	39%	44%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	2%	1%	3%	0%	2%	3%	2%	1%	2%
Don't know	14%	11%	18%	13%	14%	14%	11%	15%	12%
C2_3. Hotel stays									
Unweighted base	323	195	128	69	57	29	32	81	33
Base: All GB Adults	334	193	141	70	59	27	38	84	35
I have saved up specifically for this	19%	23%	14%	18%	27%	18%	24%	17%	13%
Credit cards	9%	9%	10%	15%	10%	12%	9%	5%	8%
Store cards	1%	2%	1%	-	2%	3%	-	3%	-
Catalogue credit	2%	3%	2%	-	4%	-	5%	2%	7%
Payday loans	2%	1%	3%	2%	-	-	8%	2%	-
Borrowing from friends and family	1%	2%	1%	5%	2%	-	-	-	-
Overdraft	1%	0%	1%	1%	-	-	-	1%	-
Loan from someone else	1%	1%	1%	-	2%	-	5%	1%	-
My savings	24%	25%	23%	27%	22%	22%	10%	24%	36%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	1%	2%	1%	1%	2%		3%	2%	-
Don't know	45%	38%	54%	42%	43%	49%	44%	48%	39%



		Social	Grade			Re	gion		
	Total	ABC1	C2DE	North	Midlands	East	London	South	Scotland
C2_4. New clothes									
Unweighted base	724	435	289	169	128	63	83	159	76
Base: All GB Adults	739	423	316	175	130	61	90	161	76
I have saved up specifically for this	23%	26%	19%	19%	31%	23%	21%	22%	23%
Credit cards	12%	13%	12%	13%	7%	13%	19%	12%	15%
Store cards	4%	3%	6%	5%	4%	3%	2%	2%	7%
Catalogue credit	2%	2%	3%	1%	2%	3%	1%	4%	3%
Payday loans	1%	1%	2%	1%	2%	-	2%	1%	-
Borrowing from friends and family	1%	0%	2%	0%	2%	1%	2%	1%	-
Overdraft	4%	3%	5%	4%	4%	5%	2%	5%	-
Loan from someone else	1%	1%	1%	0%	2%	2%	1%	-	1%
My savings	35%	38%	30%	41%	36%	36%	31%	29%	38%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	7%	6%	8%	6%	7%	9%	6%	8%	4%
Don't know	25%	21%	30%	21%	24%	23%	21%	33%	21%
C2_5. Social events, including online virtual events									
Unweighted base	1142	743	399	278	174	102	139	285	102
Base: All GB Adults	1140	713	427	279	172	100	148	280	102
I have saved up specifically for this	29%	30%	27%	27%	33%	29%	24%	31%	26%
Credit cards	13%	15%	10%	11%	12%	13%	18%	15%	11%
Store cards	1%	1%	1%	1%	1%	-	3%	1%	2%
Catalogue credit	1%	1%	1%	1%	2%	-	3%	1%	-
Payday loans	1%	1%	-	-	1%	2%	1%	0%	-
Borrowing from friends and family	1%	1%	2%	-	1%	-	2%	2%	-
Overdraft	3%	4%	3%	3%	4%	4%	4%	3%	1%
Loan from someone else	1%	1%	1%	0%	1%	4%	1%	1%	-
My savings	39%	42%	35%	43%	34%	42%	45%	34%	45%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	1%	1%	2%	1%	3%	1%	-	1%	1%
Don't know	20%	15%	29%	20%	20%	20%	15%	23%	20%



		Social	Grade			Re	gion		
	Total	ABC1	C2DE	North	Midlands	East	London	South	Scotland
C2_6. Travel									
Unweighted base	773	505	268	162	136	63	91	205	71
Base: All GB Adults	778	489	289	164	135	62	97	205	70
I have saved up specifically for this	26%	26%	25%	28%	30%	17%	24%	25%	22%
Credit cards	12%	13%	8%	10%	9%	19%	13%	13%	10%
Store cards	1%	1%	2%	3%	1%	-	1%	1%	-
Catalogue credit	1%	1%	0%		1%	2%	1%	0%	-
Payday loans	0%	0%	0%	1%	1%	-	-	-	-
Borrowing from friends and family	3%	2%	6%	3%	3%	3%	1%	3%	5%
Overdraft	4%	3%	5%	2%	4%	3%	1%	4%	5%
Loan from someone else	1%	1%	2%	1%	1%	2%	-	1%	5%
My savings	37%	41%	30%	38%	38%	39%	43%	34%	40%
Paying off in instalments schemes (e.g. Klarna, Clearpay etc.)	2%	1%	3%	2%	1%	2%	1%	1%	5%
Don't know	25%	20%	34%	23%	21%	29%	27%	26%	27%
Taking into account 2022 with the impact of the rising cost of living and thinking about the money you will spend this Christmas To what extent do you agree or disagree with the following statements? C3_1. I will do whatever I can to have the Christmas that I want this year									
Unweighted base	1968	1181	787	457	335	177	224	491	178
Base: All GB Adults	1956	1129	827	462	330	171	239	480	173
Strongly agree	9%	9%	10%	10%	10%	7%	10%	8%	11%
Agree	33%	32%	34%	33%	35%	36%	36%	30%	28%
Neither agree or disagree	33%	34%	31%	31%	32%	34%	28%	37%	35%
Disagree	20%	20%	20%	21%	20%	17%	20%	19%	19%
Strongly disagree	5%	6%	5%	5%	3%	5%	6%	5%	8%



		Social	Grade			Re	gion		
	Total	ABC1	C2DE	North	Midlands	East	London	South	Scotland
C3_2. I am unable to have the Christmas that I want this									
year as I cannot afford it									
Unweighted base	1968	1181	787	457	335	177	224	491	178
Base: All GB Adults	1956	1129	827	462	330	171	239	480	173
Strongly agree	8%	6%	11%	8%	10%	8%	6%	7%	8%
Agree	17%	15%	19%	21%	17%	20%	18%	15%	10%
Neither agree or disagree	24%	22%	26%	24%	20%	21%	26%	26%	27%
Disagree	34%	38%	29%	31%	34%	37%	35%	36%	32%
Strongly disagree	17%	19%	14%	16%	18%	14%	16%	17%	23%
C3_3. Christmas gets more difficult to afford every year									
Unweighted base	1968	1181	787	457	335	177	224	491	178
Base: All GB Adults	1956	1129	827	462	330	171	239	480	173
Strongly agree	15%	13%	19%	14%	20%	14%	15%	13%	16%
Agree	38%	37%	40%	40%	42%	36%	33%	38%	45%
Neither agree or disagree	27%	27%	26%	27%	21%	33%	30%	27%	22%
Disagree	14%	17%	10%	13%	13%	15%	15%	15%	13%
Strongly disagree	6%	6%	5%	6%	5%	2%	6%	7%	4%
C3_4. I am normally cautious with my finances but at Christmas I spend what I want									
Unweighted base	1968	1181	787	457	335	177	224	491	178
Base: All GB Adults	1956	1129	827	462	330	171	239	480	173
Strongly agree	4%	3%	4%	3%	4%	2%	5%	4%	3%
Agree	21%	22%	19%	19%	21%	19%	23%	20%	23%
Neither agree or disagree	29%	27%	32%	29%	31%	24%	28%	31%	29%
Disagree	36%	38%	33%	38%	34%	42%	36%	33%	38%
Strongly disagree	11%	10%	12%	11%	10%	12%	8%	12%	8%



		Social	Grade			Re	gion		
	Total	ABC1	C2DE	North	Midlands	East	London	South	Scotland
C3_5. Cancelling Christmas is not an option for me									
Unweighted base	1968	1181	787	457	335	177	224	491	178
Base: All GB Adults	1956	1129	827	462	330	171	239	480	173
Strongly agree	28%	26%	30%	27%	31%	22%	27%	30%	27%
Agree	40%	42%	37%	44%	39%	43%	40%	35%	37%
Neither agree or disagree	21%	20%	22%	17%	22%	25%	21%	21%	23%
Disagree	8%	8%	8%	9%	5%	9%	9%	9%	9%
Strongly disagree	3%	4%	3%	3%	3%	2%	2%	5%	4%
C3_6. Christmas is the only time of year I treat my family to what they want									
Unweighted base	1968	1181	787	457	335	177	224	491	178
Base: All GB Adults	1956	1129	827	462	330	171	239	480	173
Strongly agree	5%	4%	7%	6%	4%	5%	8%	5%	4%
Agree	21%	19%	22%	20%	23%	22%	17%	23%	18%
Neither agree or disagree	31%	29%	34%	30%	32%	30%	30%	30%	37%
Disagree	34%	39%	28%	35%	33%	36%	35%	34%	29%
Strongly disagree	9%	9%	9%	9%	8%	7%	10%	8%	12%
C3_7. I am going to avoid paying some or all of my debts and bills to pay for Christmas									
Unweighted base	1968	1181	787	457	335	177	224	491	178
Base: All GB Adults	1956	1129	827	462	330	171	239	480	173
Strongly agree	2%	2%	3%	2%	2%	2%	3%	3%	2%
Agree	7%	5%	9%	6%	8%	6%	8%	6%	6%
Neither agree or disagree	11%	8%	15%	10%	11%	11%	13%	12%	13%
Disagree	36%	36%	35%	33%	34%	43%	39%	34%	39%
Strongly disagree	44%	49%	38%	49%	44%	38%	38%	46%	40%



		Social	Grade			Re	gion		
	Total	ABC1	C2DE	North	Midlands	East	London	South	Scotland
C3_8. I will probably spend more than I should this Christmas									
Unweighted base	1968	1181	787	457	335	177	224	491	178
Base: All GB Adults	1956	1129	827	462	330	171	239	480	173
Strongly agree	8%	6%	10%	10%	9%	7%	6%	7%	11%
Agree	34%	35%	33%	33%	34%	33%	34%	37%	33%
Neither agree or disagree	22%	21%	22%	24%	21%	22%	21%	21%	24%
Disagree	27%	29%	25%	25%	28%	30%	29%	27%	24%
Strongly disagree	9%	8%	10%	8%	9%	9%	9%	9%	8%
tatements? 6_1. The cost of Christmas makes it all too stressful									
Unweighted base	1968	1181	787	457	335	177	224	491	178
Base: All GB Adults	1956	1129	827	462	330	171	239	480	173
Strongly agree	10%	8%	14%	9%	12%	12%	12%	8%	13%
Agree	28%	27%	29%	32%	26%	27%	28%	27%	24%
Neither agree or disagree	28%	27%	30%	27%	29%	25%	31%	29%	30%
Disagree	24%	27%	19%	22%	22%	28%	18%	27%	25%
Strongly disagree	10%	11%	8%	10%	11%	7%	12%	9%	9%
C6_2. I struggle to enjoy Christmas as I am worried about how much I am spending									
Unweighted base	1968	1181	787	457	335	177	224	491	178
Base: All GB Adults	1956	1129	827	462	330	171	239	480	173
Strongly agree	6%	5%	8%	5%	6%	10%	6%	5%	8%
Agree	19%	18%	21%	22%	19%	18%	17%	18%	21%
Neither agree or disagree	24%	20%	28%	23%	28%	25%	18%	24%	21%
Disagree	35%	38%	30%	33%	31%	35%	39%	36%	36%
Strongly disagree	16%	18%	13%	17%	16%	13%	19%	16%	15%



		Social	Grade			Re	gion		
	Total	ABC1	C2DE	North	Midlands	East	London	South	Scotland
C6_3. Christmas is the time when I stop worrying about my finances and focus on enjoying myself									
Unweighted base	1968	1181	787	457	335	177	224	491	178
Base: All GB Adults	1956	1129	827	462	330	171	239	480	173
Strongly agree	3%	3%	4%	3%	3%	2%	6%	4%	3%
Agree	19%	19%	20%	18%	16%	17%	23%	20%	20%
Neither agree or disagree	35%	35%	34%	40%	34%	36%	30%	33%	30%
Disagree	32%	33%	30%	30%	33%	31%	31%	32%	35%
Strongly disagree	11%	11%	12%	9%	14%	14%	11%	11%	12%
C6_4. Seeing other people enjoy Christmas is worth the added stress about my finances									
Unweighted base	1968	1181	787	457	335	177	224	491	178
Base: All GB Adults	1956	1129	827	462	330	171	239	480	173
Strongly agree	5%	5%	6%	3%	5%	5%	9%	6%	6%
Agree	28%	26%	30%	30%	27%	30%	29%	27%	23%
Neither agree or disagree	38%	39%	37%	38%	40%	36%	41%	36%	41%
Disagree	20%	22%	18%	19%	18%	24%	13%	23%	22%
Strongly disagree	8%	8%	9%	9%	10%	5%	8%	9%	8%
C6_5. I save throughout the year so I don't find the impact of Christmas stressful									
Unweighted base	1968	1181	787	457	335	177	224	491	178
Base: All GB Adults	1956	1129	827	462	330	171	239	480	173
Strongly agree	9%	9%	9%	10%	9%	4%	9%	8%	13%
Agree	32%	33%	31%	33%	39%	30%	26%	32%	30%
Neither agree or disagree	25%	22%	28%	25%	21%	31%	26%	24%	23%
Disagree	26%	27%	25%	25%	24%	26%	29%	26%	25%
Strongly disagree	8%	9%	8%	8%	7%	8%	10%	10%	9%



30 November - 1 December 2022

		Social	Grade		Reç	Region				
	Total	ABC1	C2DE	North	Midlands	East	London	South	Scotland	
C5. How do you think Christmas will affect your current levels of debt?										
Unweighted base	1968	1181	787	457	335	177	224	491	178	
Base: All GB Adults	1956	1129	827	462	330	171	239	480	173	
My level of debt will increase significantly	3%	2%	6%	3%	4%	5%	3%	2%	4%	
My level of debt will increase slightly	19%	19%	19%	19%	15%	20%	24%	19%	19%	
My level of debt will remain the same	28%	28%	29%	27%	34%	25%	24%	29%	29%	
My level of debt will reduce slightly	2%	2%	3%	3%	1%	1%	2%	1%	5%	
My level of debt will reduce significantly	0%	0%	0%	1%	-	-	-	0%	0%	
Don't know	4%	3%	5%	4%	3%	5%	3%	3%	4%	
Not applicable – I am not currently in debt	43%	46%	39%	42%	42%	44%	43%	46%	39%	

Cell Contents (C