CCPC CHRISTMAS SHOPPING RESEARCH 2025

Coimisiún um Iomaíocht agus Cosaint Tomhaltóirí | Competition and Consumer Protection Commission

Ipsos B&A

Objectives & Methodology

To measure consumer behaviours, intentions and knowledge relating to shopping during the Christmas period 2025, including:

- Planned Christmas spending and changes from previous years.
- Funding methods including Buy Now Pay Later and credit products.

Questionnaire was designed by Ipsos B&A in consultation with the Competition and Consumer Protection Commission and repeated many of the questions asked in a similar questionnaire asked in 2024, 2023 & 2022.

- 1,012 interviews conducted among a representative sample of the Irish population
- Survey conducted through computer-assisted telephone (CATI) interviews, with fieldwork conducted between 16th and 31st October 2025
- Data is then weighted in line with the most up-to-date population estimates for gender, age, social class and region

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Key Findings

1

Spending steady, borrowing still common

€1,163 is the average expected spend this Christmas, broadly in line with 2024.

Roughly 1 in 5 plan on borrowing to fund Christmas, with a fifth of them expecting to take at least 3 months to pay it back.

2

Women more organised when it comes to Christmas shopping

Almost 3 out of 5 women have already started their shopping by mid-November, but a quarter of men leave it until mid-December.

3

Gift vouchers are popular, but a quarter of recipients haven't yet fully spent last year's vouchers

63% received a gift voucher last Christmas but 22% haven't yet used the full value. Women and those with children more likely to receive vouchers.

02

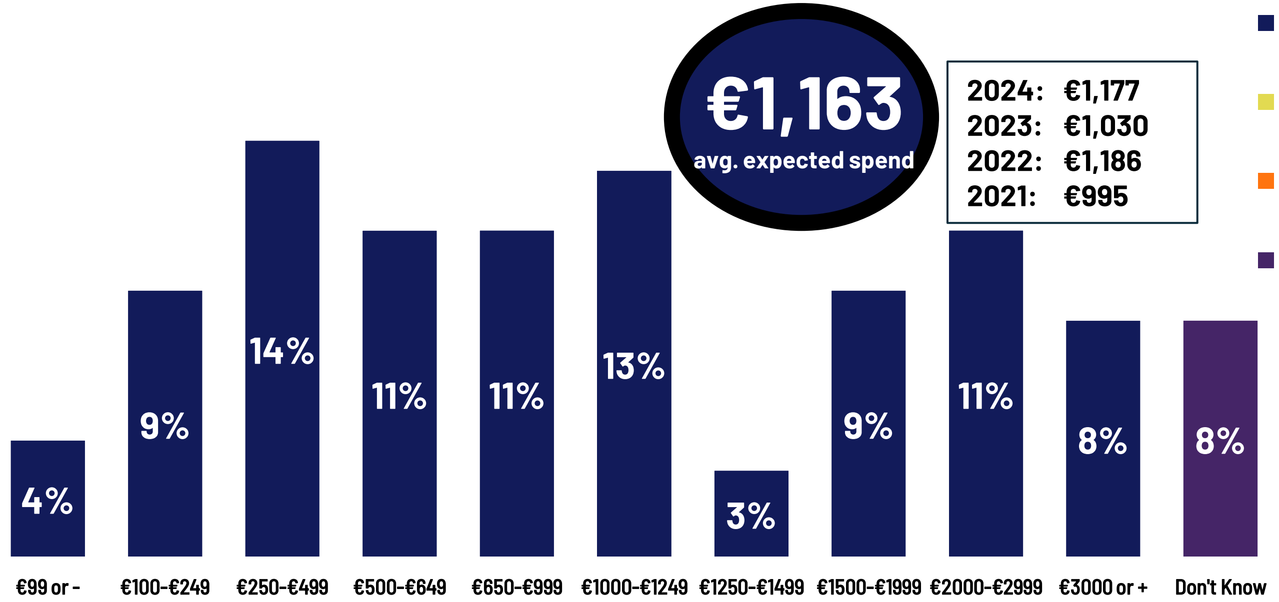
FINDINGS

EXPECTED SPENDING AT CHRISTMAS

Expected Spend this Christmas

Average Christmas spend is in line with 2024

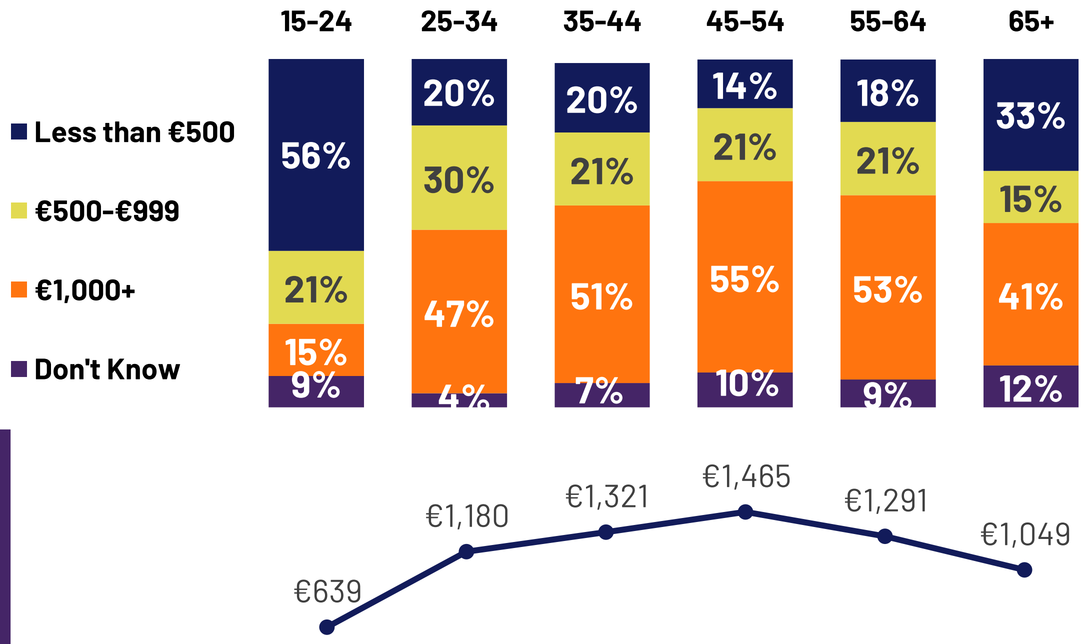
Roughly how much do you expect to spend this Christmas?



2024: 4% 7% 15% 11% 13% 11% 3% 10% 10% 9% 7%

2023 4% 25% 28% 24% 14% 4%
2022: 6% 24% 25% 19% 18% 9%
2021: 6% 31% 29% 19% 11% 4%

Expected spend by age



- Those aged 45 to 54 expect to spend the most (c.€1,465 on average).
- Consumers in social class ABC1 expect to spend significantly more than C2DE (€1,360 and €1,056 respectively), but the difference is unchanged versus 2024.

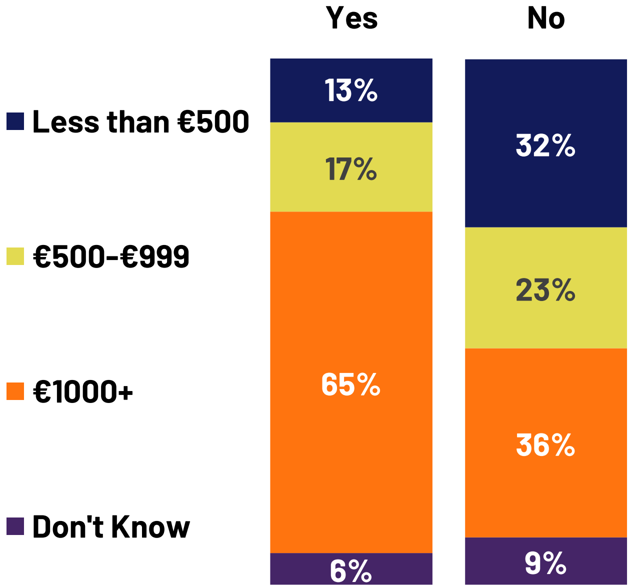
Q.1 Roughly how much do you expect to spend this Christmas? This includes gifts, food, drink, clothing, decorations etc.
Base: All respondents: 1,012

Expected Spend this Christmas – II

Significant differences are observed across social class and household formation.

Children under 18 in the household

	Yes (278)	No (734)
2025	€1,601 average	€995 average
2024	€1,510 average	€1,044 average
2023	€1,369 average	€906 average
2022	€1,590 average	€1,009 average
2021	€1,397 average	€787 average



- Among those with children, average expected expenditure has risen €91 this year (€1,510 vs €1,601). By contrast, expenditure for those with no kids under 18 is expected to fall by €49 (€1,044 vs €995).
- The expected spend is the same across both genders, with both men and women expecting to spend €1,163 on average.

Gender

	Male (530)	Female (482)
2025	€1,163 average	€1,163 average
2024	€1,227 average	€1,130 average
2023	€1,052 average	€1,008 average
2022	€1,147 average	€1,222 average
2021	€954 average	€1,034 average

Social Class

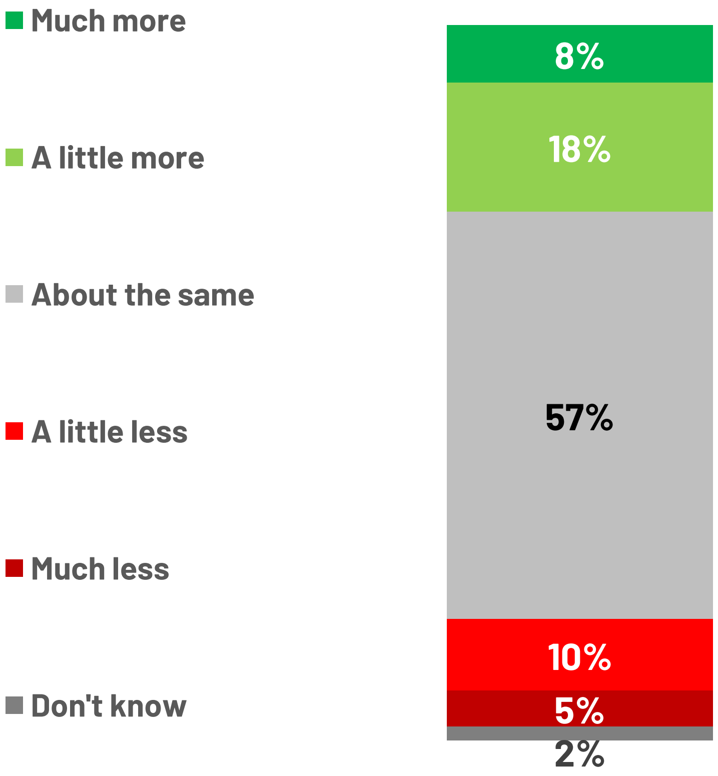
	ABC1 (599)	C2DE (374)
2025	€1,360 average	€1,057 average
2024	€1,366 average	€1,071 average
2023	€1,157 average	€996 average
2022	€1,327 average	€1,188 average
2021	€1,080 average	€927 average

Q.1 Roughly how much do you expect to spend this Christmas? This includes gifts, food, drink, clothing, decorations etc.
Base: All respondents: 1,012

Expected Spending vs Last Christmas

The majority feel that their expenditure will be the same as last year, but 1 in 4 expect to spend more this Christmas.

All Respondents: (1,012)



	2024	2023	2022	2021
Much more	8%	8%	8%	7%
A little more	16%	20%	14%	15%
About the same	60%	55%	53%	57%
A little less	9%	10%	15%	15%
Much less	5%	5%	8%	5%
Don't know	2%	1%	2%	2%

32% in Dublin plan to spend more this Christmas, compared with 23% of those living outside Dublin

27% of those starting shopping by early-December expect to spend more this Christmas, compared with 22% of those starting in mid-December

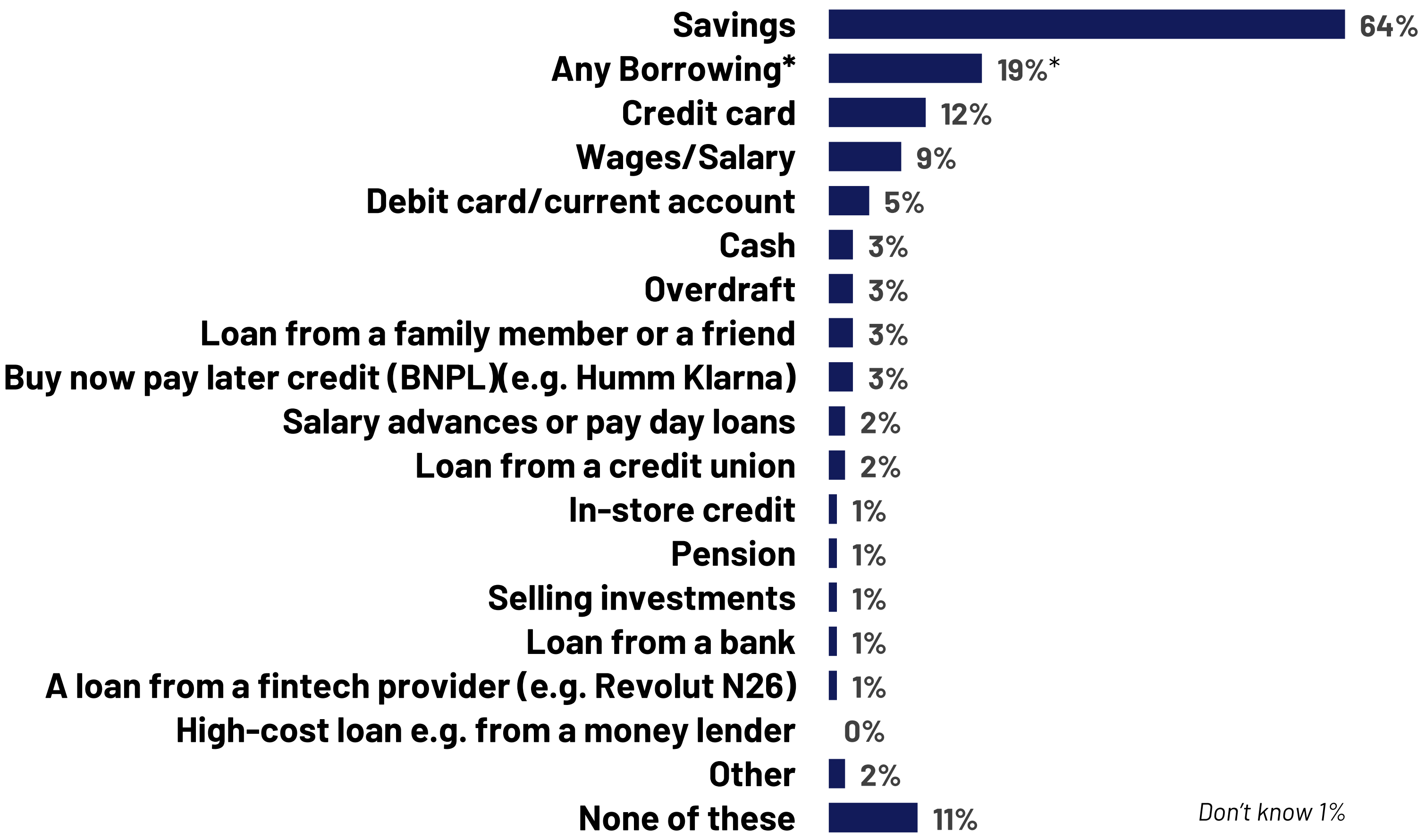
Q.2 And how would this compare to last year's Christmas spending? Will it be...
Base: All respondents: 1,012

PAYING FOR CHRISTMAS SHOPPING

Sources of Funding for Christmas Shopping

Consumers predominantly utilise savings to cover their expenditures, with those in higher social classes more frequently opting to finance their shopping this way.

Sources of Funding: (1,012)



Don't know 1%

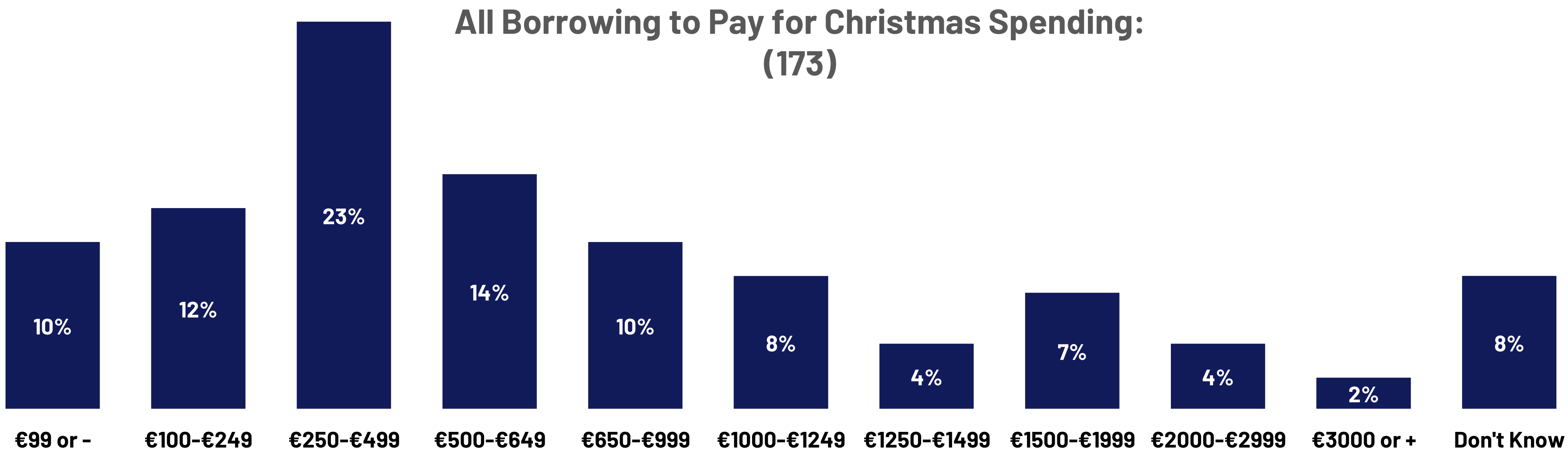
- Consumers aged 25-34 are the most likely age cohort to use Buy Now Pay Later services (7%).
- No differences are observed between genders in terms of how spending will be covered.
- When looking at social class, consumers in the higher class ABC1 are 8 percentage points more likely than consumers in social class C2DEF to utilise their savings to cover spending (68% vs 60% respectively).

Q.3 What will you use to cover this spending?
Base: All respondents: 1,012

**Borrowing is an aggregate of a loan from a bank/credit union, credit card balance, overdraft balance, loan from family or a friend, BNPL credit, store credit balance, salary advances or pay day loans, loan from fintech provider, loan from An Post, high-cost loan.*

Expected Borrowings

Nearly half of those who use credit products (44%) expect to borrow less than €500, although over 1 in 10 expect to borrow €1,500 or more



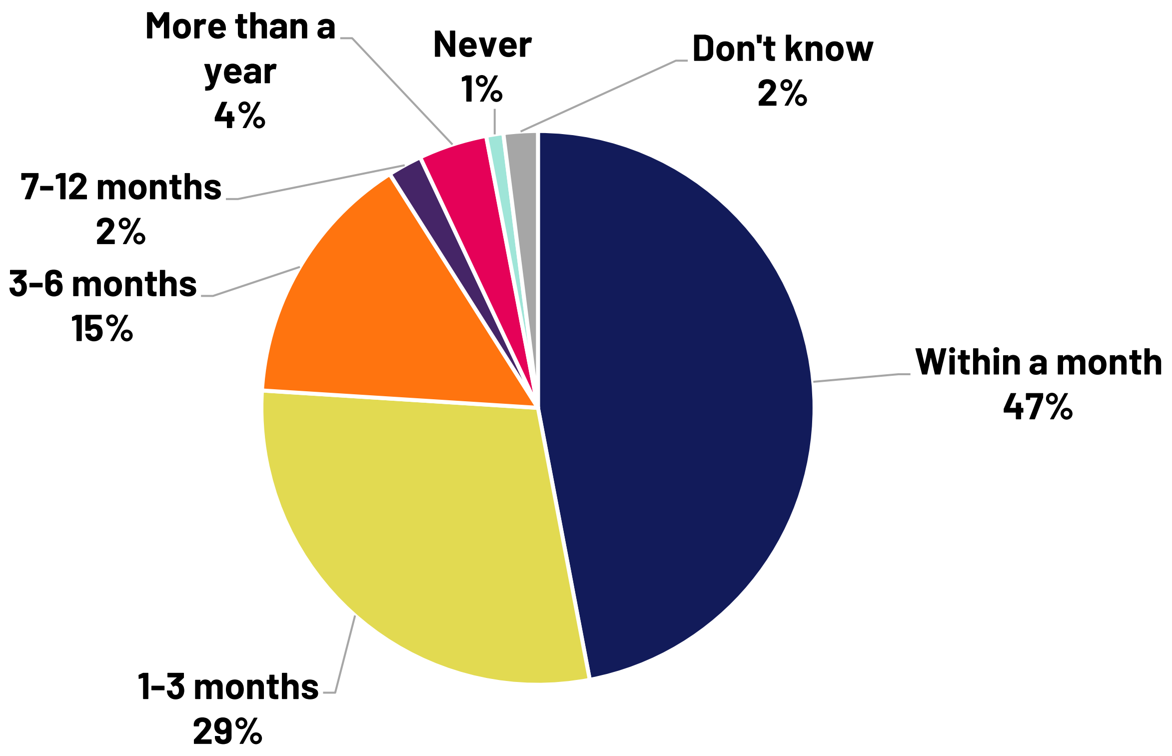
2024	11%	14%	22%	10%	11%	7%	1%	3%	2%	2%	16%

Q.3a Earlier you said that you expect to spend <ANSWER AT Q.1> this Christmas. How much of this spending do you expect to come from the credit product(s) you mentioned at the previous question?
Base: All planning on borrowing to pay for their Christmas spending: 173

Paying Off Christmas Borrowings

Consumer expectations on completing repayments are in line with 2024 results.

How long after Christmas do you expect to have paid off the amount you spent using a credit product?: (173)



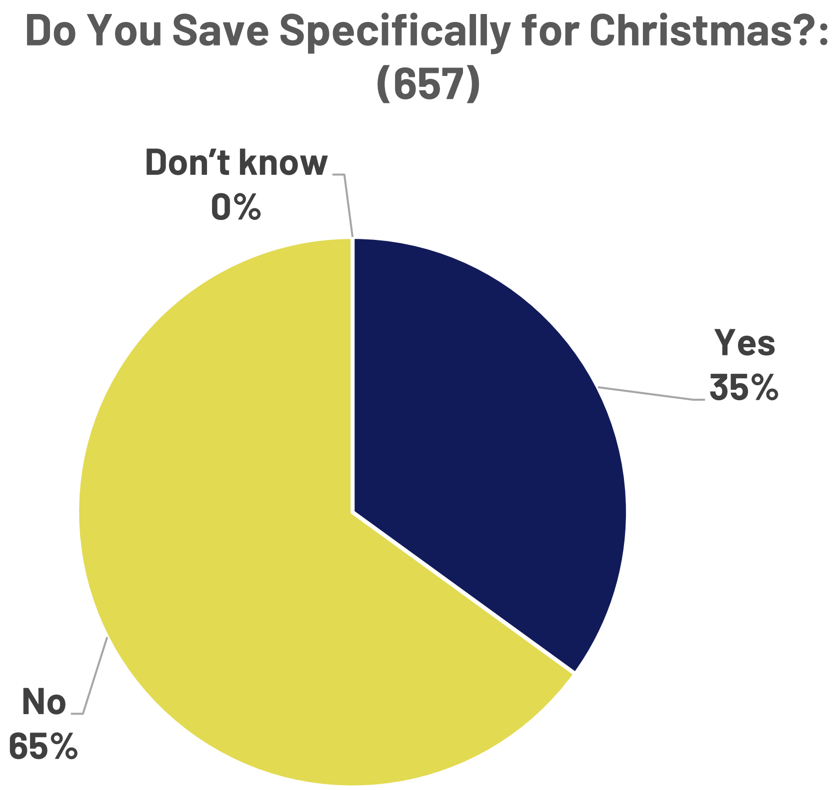
2024	
Within a month	46%
1 to 3 months	29%
3 to 6 months	14%
7 to 12 months	4%
More than a year	3%
Never	N/A
Don't know	5%

- Consumers in social class ABC1 report higher confidence levels in paying back their debts within a month than those in C2DE (53% vs 38% respectively).
- 1 in 2 of those who have no kids under the age of 18 expect to complete their repayments within a month, 11 percentage points higher than those with kids aged under 18 (39%).

Q.3b And roughly how long after Christmas do you expect to have paid off the amount you spent using a credit product (including buy now, pay later products)?
Base: All planning on borrowing to pay for their Christmas spending and excluding those who said don't know at Q.3a: 173

Christmas-specific savings

Two-thirds of those using savings for Christmas do not have specific Christmas savings, with women more likely than men to save for Christmas



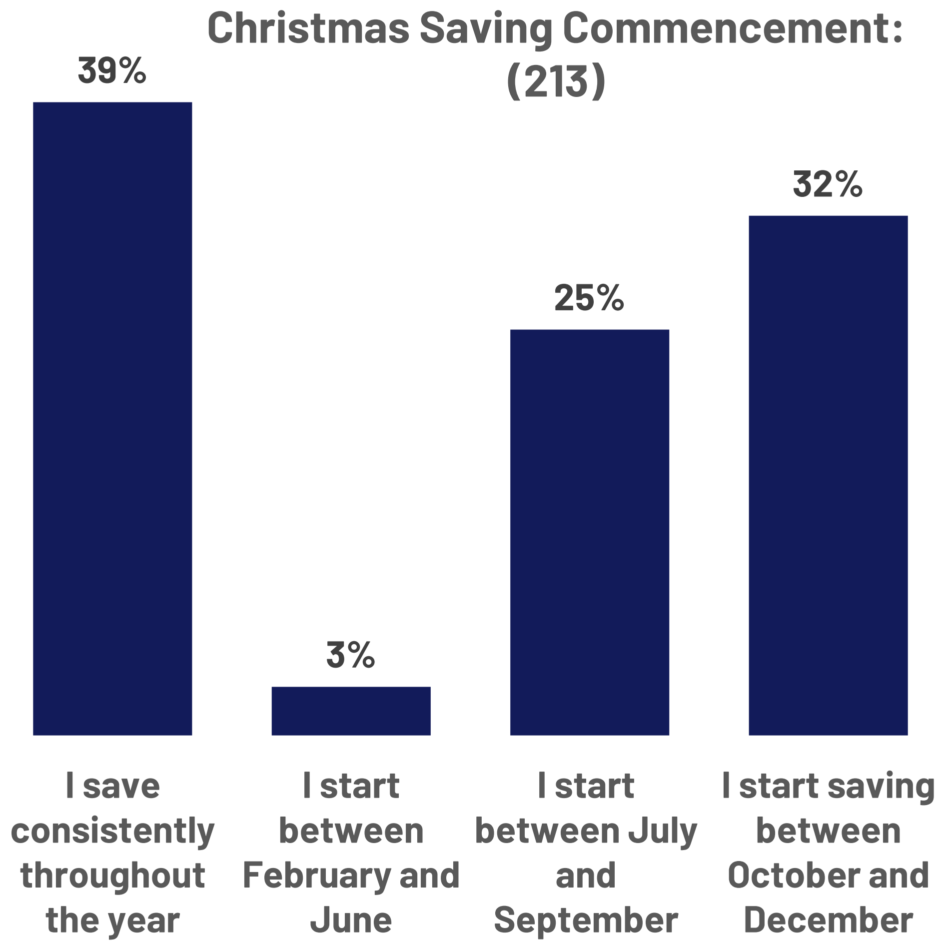
- Women are significantly more likely to save specifically for Christmas than men (42% vs 28%).
- Savers aged 15 to 34 (42%) are more likely to save for Christmas than those aged 55 and over (26%).

New question 2025

Q.6 Do you save specifically for Christmas or not?
Base: All who use savings to cover Christmas spending: 657

Start of Christmas Saving

Two out of five Christmas savers save consistently throughout the year, with 1 in 3 commencing their savings between October and December



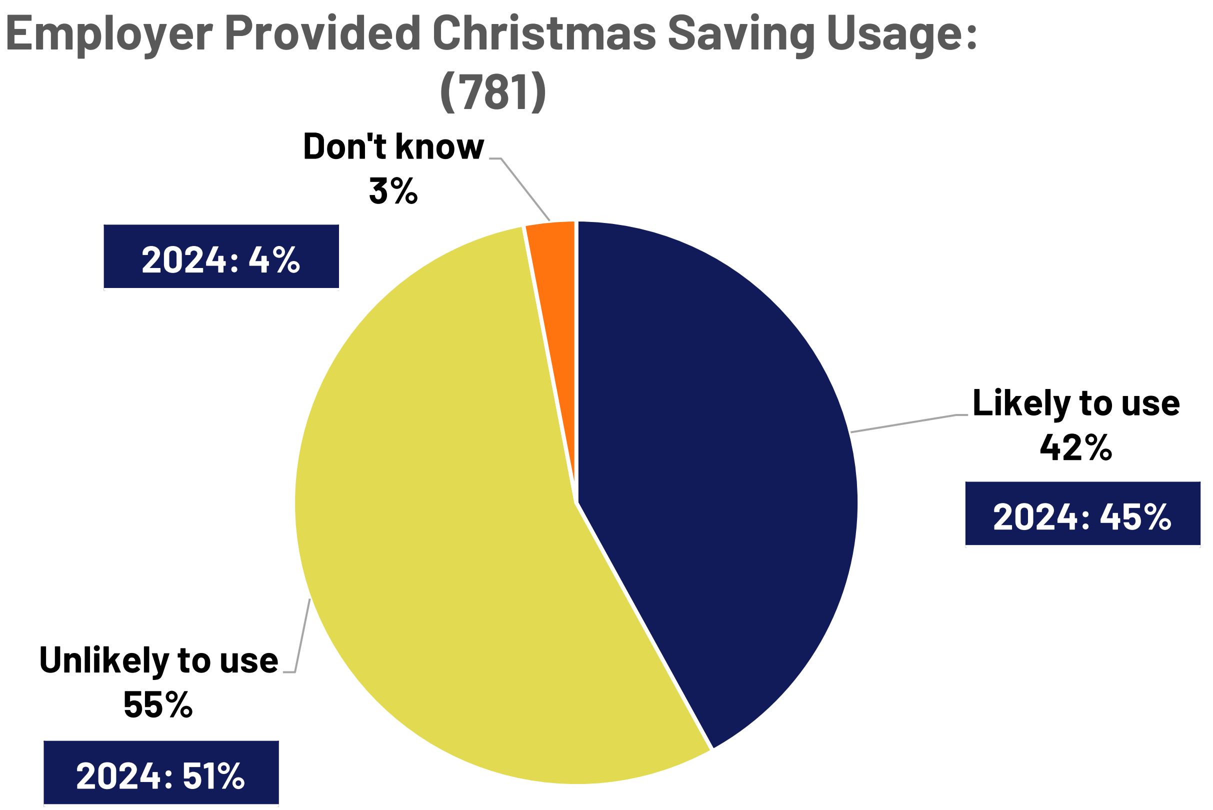
	Gender		Social Class	
	Men	Women	ABC1	C2DE
I save consistently throughout the year	37%	41%	41%	38%
I start between February and June	2%	4%	5%	2%
I start between July and September	22%	28%	27%	24%
I start saving between October and December	40%	27%	27%	35%

Q.6a And when do you start saving for Christmas?
Base: All who save specifically for Christmas: 213

New question 2025

Employer Provided Christmas Saving

Although the majority of respondents would not opt to use an employer provided Christmas savings method, 2 in 5 would be likely to use it.

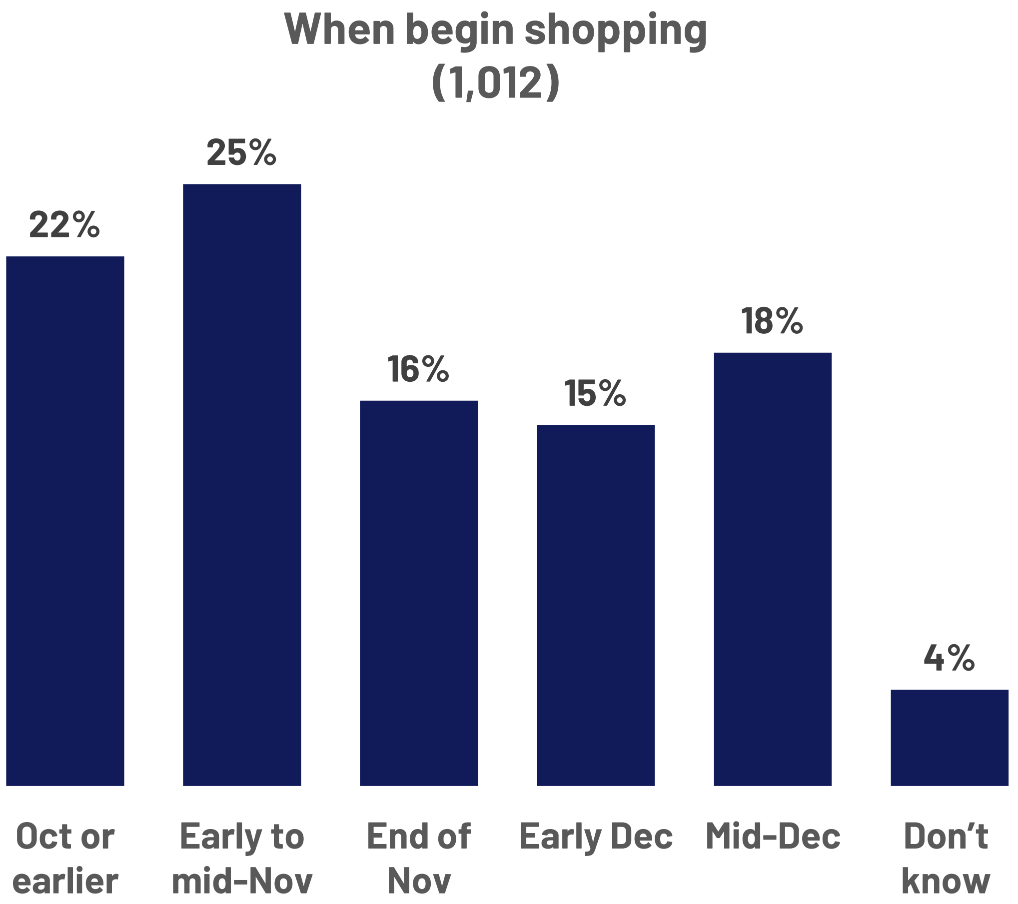


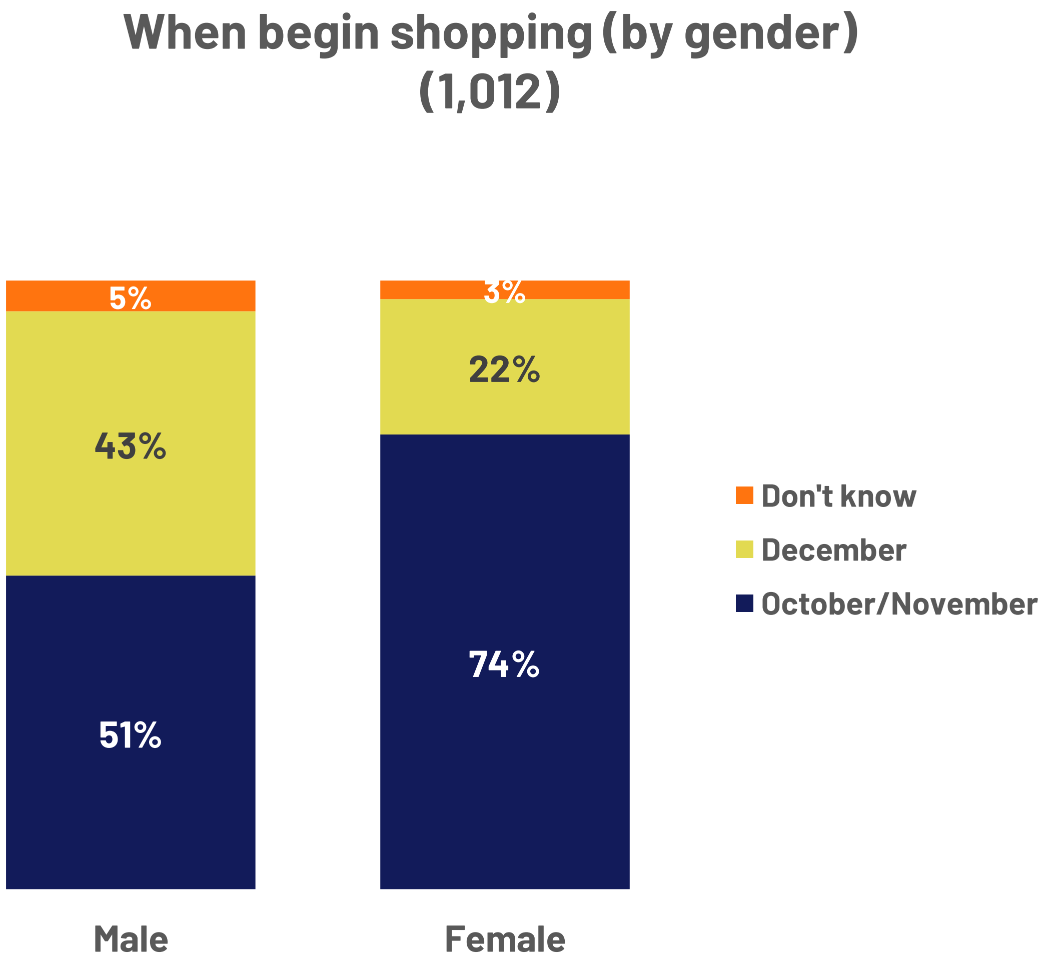
- Once again variances can be seen across gender – women are 14 percentage points more likely than men to use this method.
- As spending increases, this method of saving reports higher likely usage.
- Those who report spending more this Christmas than last are 14 percentage points more likely than those who will spend the same this year as last to utilise this method.
- 70% of those likely to use employer-provided savings don't currently save specifically for Christmas.

Q.7 Imagine that your employer provided a way for you to save for Christmas through salary deductions made throughout the year. Would you be likely or unlikely to save for Christmas using this method?
Base: All excluding respondents who are retired: 781

Start of Christmas Shopping

While three-quarters of women begin their Christmas shopping before the start of December, only half of men do. A quarter of men don't begin Christmas shopping until mid-December.



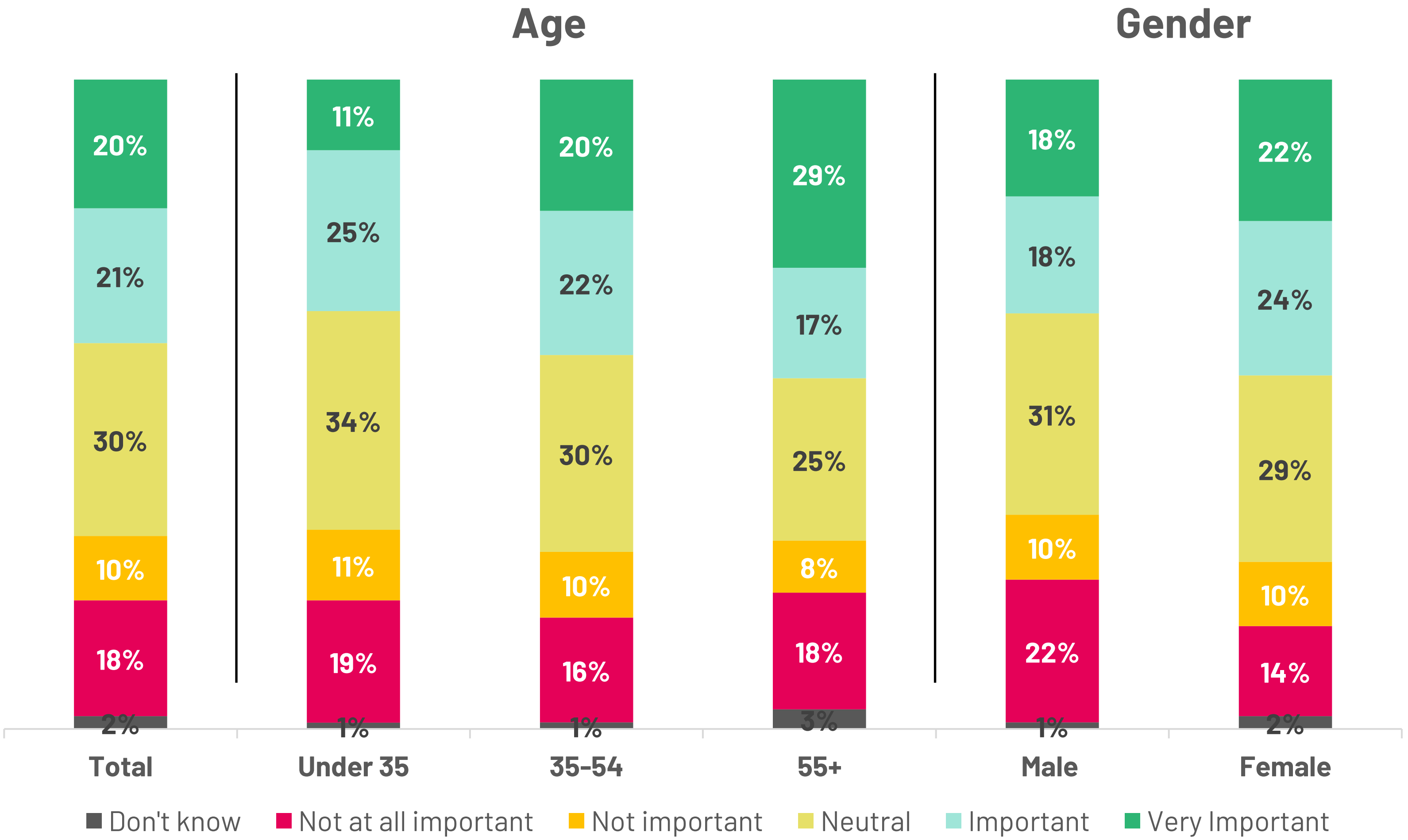


New question 2025

Q.8 When do you generally start shopping for Christmas gifts?
Base: All respondents: 1,012

Environmental Implications of Gifts Chosen

2 out of 5 consumers say that the sustainability implications of the gifts they choose are important. Those aged under 35 less likely to place importance on this.



- Environmental concerns increase with age – 10% of 15–24-year-olds say sustainability implications are very important. This rises to 35% for those aged 65+.
- 22% of men say that environmental effects of the gifts they purchase is 'not at all important'. This figure drops to 14% for women.
- Environmental concerns fall as outlay increases – 25% of those who spend less than €500 say environmental implications are 'very important' compared to 18% of those who spend €2,000 or more.

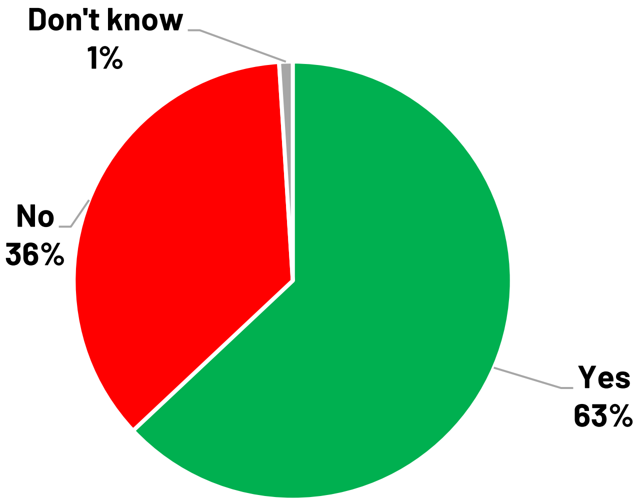
New question 2025

Q.9 How important would you say are the environmental and sustainability implications of the Christmas gifts you choose? Please rate on a scale from 1 to 5, where 1 is 'Very Important and 5 is 'Not Important at All'.
Base: All respondents: 1,012

Receiving and Spending Gift Vouchers

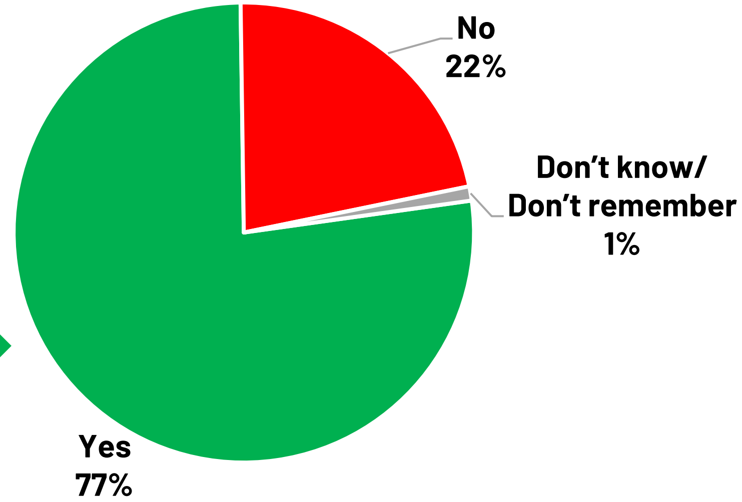
Gift vouchers are a common gift, with nearly two thirds of respondents receiving one last Christmas. Over 3 in 4 of those who did receive one used the full value of the voucher.

Received a gift card last Christmas? (1,012)



New question 2025

Have you used the full value of the voucher? (649)



New question 2025

- Women more likely than men to have received a voucher last Christmas (69% and 58% respectively), but both genders equally likely to have spent it (76% and 79% respectively)
- Those living in Dublin less likely to have received a voucher (54%).
- Those with children more likely to have received a voucher than those with no children (70% and 61% respectively).

Q.12 Did you receive gift vouchers as a gift last Christmas? This includes vouchers for shops, subscription services, accommodation/hotel breaks or experiences such as afternoon tea, beauty treatments or event/sport tickets.
Base: All respondents: 1,012

Q.13 Have you used the full value of the gift voucher(s) you received last Christmas?
Base: 649

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