

How the cost of living is changing cash use

Research and analysis by Enryo

Enryo

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All figures, unless otherwise stated, are from YouGov Plc The survey was carried out online.								
The figures have been weighted and are representative of all UK adults (aged 18+).								
Estonia	Total sample size was 500 adults. Fieldwork was undertaken between 30th August - 6th September 2022.							
France	Total sample size was 1,017 adults. Fieldwork was undertaken between 30th - 31st August 2022.							
Germany	Total sample size was 2,195 adults. Fieldwork was undertaken between 26th - 30th August 2022.							
Italy	Total sample size was 1,047 adults. Fieldwork was undertaken between 30th - 31st August 2022.							
Netherlands	Total sample size was 1,007 adults. Fieldwork was undertaken between 26th - 31st August 2022.							
Spain	Total sample size was 1,074 adults. Fieldwork was undertaken between 1st - 2nd September 2022.							
Sweden	Total sample size was 1,012 adults. Fieldwork was undertaken between 29th - 31st August 2022.							
UK	Total sample size was 2,069 adults. Fieldwork was undertaken between 18th - 19th August 2022.							
Please consult with Enryo before using this research publicly								
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Approximately, how often, if at all, do you currently use each of the following to pay for day-to-day items (e.g. groceries, public transport, newsagents, takeaways, coffee, etc.)? (Please select an option on each row)									
	Sweden	UK	Netherlands	France	Estonia	Germany	Italy	Spain	
Every day	4%	8%	7%	10%	11%	26%	31%	34%	
More than once a week	10%	20%	21%	31%	24%	38%	38%	30%	
Once a week	7%	17%	18%	16%	15%	15%	14%	12%	
Once a fortnight	7%	11%	11%	14%	15%	6%	6%	8%	
Once a month	10%	12%	13%	9%	14%	4%	4%	5%	
Less often than once a month	31%	21%	19%	15%	16%	5%	5%	7%	
Never	25%	7%	8%	4%	2%	2%	1%	3%	
NET At least once a fortnight	28%	56%	58%	70%	65%	85%	89%	84%	

In which, if any, of the following ways do you plan to save money as a result of the current cost of living crisis?								
	Sweden	UK	Netherlands	Estonia	France	Italy	Spain	Germany
Reduce/stop eating out or ordering takeaways	36%	52%	45%	42%	41%	43%	51%	42%
Postpone expensive purchases	36%	43%	43%	47%	37%	40%	46%	35%
Reduce the cost of electricity bills	35%	42%	28%	44%	42%	43%	37%	41%
Purchase value brands/ 'near expiry date'	39%	41%	38%	55%	42%	35%	40%	39%
Cancel subscriptions (e.g. Netflix, Gym)	23%	33%	25%	24%	21%	23%	25%	22%
Reduce the use of my car	32%	32%	38%	32%	43%	47%	38%	32%
Switch to a cheaper mobile phone tariff	7%	13%	10%	15%	18%	17%	21%	12%
Not applicable - I don't plan to do anything to save money	13%	9%	8%	6%	9%	3%	6%	10%
Use cash more frequently	8%	12%	12%	10%	14%	6%	12%	13%
Make fewer contactless payments	5%	12%	7%	7%	7%	4%	8%	7%
Shop less online and more on the high street	9%	11%	14%	21%	13%	12%	19%	9%
Spend more on my credit card to spread the cost	4%	6%	3%	6%	6%	6%	7%	5%
Other	7%	6%	8%	4%	5%	6%	5%	7%
Don't know/ can't recall	6%	6%	3%	4%	5%	4%	4%	8%
I don't plan to do anything to save money	13%	10%	9%	9%	8%	6%	6%	3%

Thinking about the last 2 weeks... In which, if any, of the following places have you used cash to pay for any goods or services in the past 2 weeks? (Select all that apply. If you have not used cash in the last 2 weeks, select "Not applicable")

	Sweden	UK	Netherlands	Estonia	France	Italy	Spain	Germany		
Local convenience store	16%	32%	22%	35%	42%	33%	46%	21%		
Supermarket	18%	28%	36%	31%	35%	42%	51%	56%		
Cafe	10%	20%	14%	19%	29%	65%	54%	26%		
Parking	4%	20%	11%	5%	13%	28%	15%	24%		
Cash to friends and family	11%	19%	18%	34%	19%	28%	25%	19%		
Pub	4%	15%	10%	7%	21%	11%	13%	13%		
Personal care services (e.g. hairdresser)	7%	14%	10%	19%	9%	17%	21%	20%		
Restaurant	9%	12%	15%	13%	19%	21%	28%	30%		
Retail shop	8%	11%	15%	10%	12%	14%	24%	17%		
Taxi	3%	10%	5%	11%	4%	5%	14%	6%		
Paying for work done to my home/ garden	2%	10%	8%	7%	4%	6%	8%	5%		
For fuel	6%	9%	12%	14%	8%	29%	17%	12%		
On public transport	3%	7%	4%	6%	7%	8%	20%	9%		
Homecare/DIY shops	3%	4%	7%	10%	8%	16%	12%	14%		
Paying utility bills	3%	3%	3%	6%	2%	11%	6%	4%		
Don't know/ can't recall	4%	3%	3%	2%	2%	1%	1%	3%		
I have not used cash in the last 2 weeks	27%	14%	13%	11%	8%	2%	4%	5%		
I never use cash to pay for day-to-day items	25%	7%	8%	2%	4%	1%	3%	2%		
Net: Not applicable	52%	22%	21%	14%	13%	4%	7%	7%		
Other	6%	8%	13%	10%	9%	7%	7%	9%		

How concerned, if at all, are you about the current cost of living crisis (i.e. the rising cost of fuel, food and energy, general inflation, etc.)?								
	Sweden	Estonia	Netherlands	France	Germany	Spain	UK	Italy
Very concerned	37%	42%	37%	42%	56%	53%	54%	52%
Fairly concerned	41%	40%	44%	40%	29%	35%	37%	41%
Not very concerned	17%	15%	13%	12%	8%	8%	6%	4%
Not at all concerned	2%	2%	2%	3%	3%	2%	1%	1%
Don't know	3%	2%	3%	3%	5%	2%	2%	2%
Net: Concerned	78%	81%	82%	82%	85%	88%	90%	93%
Net: Not concerned	19%	17%	15%	15%	10%	10%	7%	5%

You mentioned that you will use cash more frequently in order to save money as a result of the current cost of living crisis... Which, if any, of the following statements are reasons for this?								
	Sweden	UK	Netherlands	Estonia	France	Italy	Spain	Germany
I spend less if I pay in cash	42%	67%	49%	46%	58%	47%	53%	49%
Helps me budget & keep track of my spending	35%	64%	55%	59%	58%	46%	44%	61%
I have a better idea of how much money I am spending	43%	62%	55%	66%	54%	52%	47%	60%
I can't get overdrawn or spend money I don't have	44%	50%	49%	45%	40%	34%	52%	54%
I find it harder to keep track of how much I spend when using cards	32%	48%	32%	41%	42%	32%	28%	42%
I find it harder to keep track of my spending using contactless payments	20%	45%	37%	42%	40%	34%	32%	44%
I am taking out more cash when I visit an ATM, as I am using cash more	22%	17%	11%	26%	19%	22%	17%	19%
I am visiting the ATM more often, as I am using cash more often	18%	15%	14%	10%	15%	6%	22%	14%
I am visiting the ATM more often but taking out less cash to help reduce spending	8%	9%	15%	19%	15%	10%	24%	11%
I get paid in cash, so I can spend it without banking it	10%	5%	6%	6%	6%	12%	13%	11%
None of these	13%	3%	-	-	2%	3%	1%	4%
Don't know	1%	1%	1%	5%	1%	2%	1%	1%

Thinking longer term i.e. next year (2023) and the year after (2024)... In general, do you think you will use cash to pay for everyday goods/ services more or less compared to what you do now, or do you think there will be no difference?								
	Sweden	UK	Netherlands	Estonia	France	Italy	Spain	Germany
A lot less in the future	14%	20%	27%	19%	16%	30%	21%	14%
A little less in the future	12%	20%	22%	19%	19%	26%	31%	22%
No difference	35%	40%	33%	46%	45%	32%	36%	47%
A little more in the future	7%	6%	5%	6%	5%	4%	5%	5%
A lot more in the future	3%	3%	2%	2%	4%	2%	2%	4%
Don't know	4%	4%	3%	7%	6%	3%	3%	6%
Not applicable - I never use cash to pay for day-to-day items	25%	7%	8%	-	4%	1%	3%	2%
Net: More	10%	9%	7%	8%	10%	6%	7%	9%
Net: Less	26%	40%	49%	39%	35%	57%	51%	36%