

For immediate release

December 21, 2015

Aussies like self-gifting, but which state is the most charitable this Christmas?

- ➔ Aussies spend almost 5-times more on themselves than on charities at Christmas
- ➔ South Australia the most generous state; Tasmania the least
- ➔ It's not too late to dig deep for charity this Christmas!

December 21, 2015, Sydney, Australia – Self-gifting this Christmas? You're not alone. According to a new survey¹ by Australia's biggest credit card comparison website, creditcardfinder.com.au², Australians will spend almost five-times more on themselves than charity at Christmas time.

The survey found the average Aussie budgets 9 percent of their festive gift spending on themselves, compared to 2 percent towards charities.

Based on an average Christmas budget of \$498 per Australian, this is equivalent to a self-spend of \$44.82 and just \$9.96 going towards charity.

In addition, women were found to budget twice as much on a gift for themselves than men do. While women are most likely to self-gift with clothing (31 percent), men are most likely to buy themselves alcohol or food gifts (21 percent).

Bessie Hassan, Consumer Advocate at creditcardfinder.com.au, says it's not surprising that priorities shift prior to the biggest spending season of the year.

"A record \$8.9 billion is expected to be spent on Christmas gifts alone this year, and 13 percent of Australians – 2 million adults – are still doing their Christmas shopping this week. Three percent of Australians will leave it till the last minute, with 470,000 people expected to hit the shops on Christmas Eve.

"This year Aussie kids can expect a bountiful Christmas with, on average, 29 percent of their parents' Christmas budget allocation. Interestingly, more parents are planning on giving their children money or gift cards (36 percent) than toys (15 percent), signalling a shift

¹ Survey of more than 1,300 Australians commissioned by creditcardfinder.com.au and conducted by global research provider pureprofile

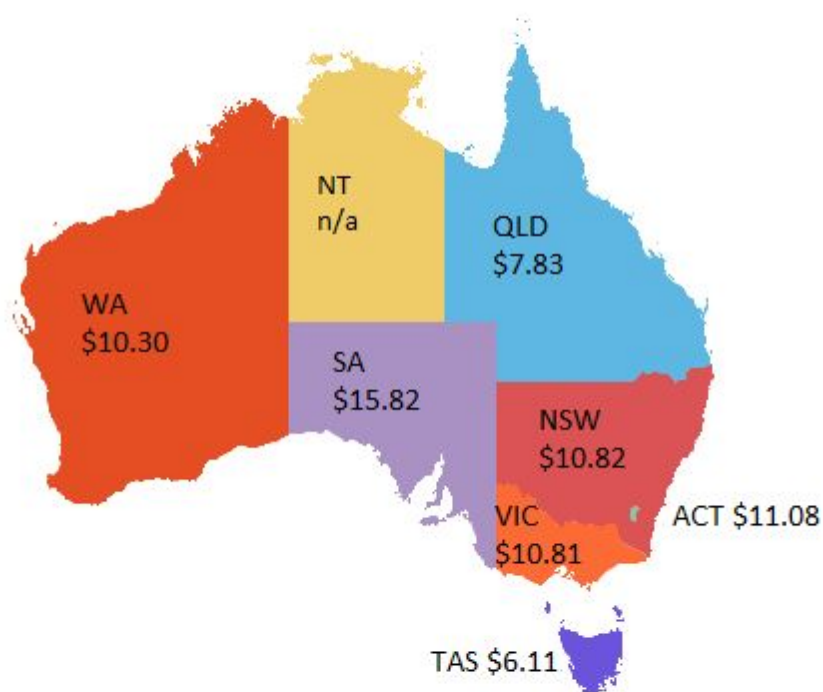
² Based on Experian Hitwise since 2013

towards flexibility and convenience for time-poor parents.”

South Australians were the most generous according to the [creditcardfinder.com.au](https://www.creditcardfinder.com.au) survey, donating 4 percent of their Christmas gift budget on average. Western Australia and the Australian Capital Territory came in second place at 3 percent.

New South Wales, Victoria and Queensland donated 2 percent of their budget, while Tasmania lagged behind at only 1 percent³.

Which Australian state gives the most to charity at Christmas?



source: [finder.com.au](https://www.finder.com.au) survey, average donation by state.

Men were also found to be slightly more charitable than women, donating about 2.6

³ Northern Territory not included due to small sample size

percent of their total budgets, compared to 2.4 percent for women.

Ms Hassan says it's not too late to make a difference this Christmas.

“Just days out from Christmas, Australians are being encouraged to factor the less fortunate into their Christmas spending plans. It's not about how much you donate, but rather, the act of giving to others who may not be in a great position this festive season.

“Charity donations generally pick up during the April to June period as the end of financial year approaches, and 2 in 3 Australians (66 percent) do give to charity at least once a year. So for any Australians unable to donate during the festive season, save your funds up and consider a bulk donation in June, when a lot of charities are doing their tax appeals.

“If you're yet to hit the shops, a key consideration is to find some [reputable online stores](#) with fast shipping times. Nobody wants to deal with the crowds so close to Christmas!”

More findings from the [finder.com.au Christmas Charity Survey](#)

- Australia is expected to have a bigger Christmas spending season, with Australians planning to spend over \$8.9 billion on gifts this year – up 7%
- The average planned spend per Australian this Christmas is \$498 – 2% more than last year (\$488)
- We'll be putting an average of 36% of our spend on credit cards
- Almost three out of five Australians (57%) are not planning a budget this Christmas
- It's expected Australians will spend \$28.5 billion on credit cards in December alone – \$648 million more than December 2014.

###

We now have a news feed on Twitter! Follow us for the latest updates or drop us a line to say hi: [@finder_news](#).

For further information:



Bessie Hassan
Acting Head of PR
& Consumer Advocate
+61402 567 568
+61 1300 FINDER (346 337)
Bessie@finder.com.au



Credit
Cards



Loans &
Savings



Insurance



Electricity
& Gas



Shopping
Deals