



MARKET VOICES

SPENDING IN 2026

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WE ASKED THE PEOPLE OF SCOTLAND
ABOUT THEIR SPENDING AND SAVING
PLANS FOR 2026...

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SPENDING IN 2026 YOUR QUESTIONS ANSWERED

Our latest Market Voices research reveals how Scots will spend, save and what their priorities are in 2026 - from everyday decisions to life-defining moments, shaped by digital habits, values and cultural influences.

At STV we specialise in connecting businesses with Scottish consumers, reaching 3.5 million Scottish adults every month. This unique position allows us to provide powerful insights into consumer sentiment.

We have commissioned ScotPulse, Scotland's largest consumer research panel to bring businesses up-to-date research and insights, sharing the real voices of consumers from across the country - enabling businesses to maximise the effectiveness of their marketing and business decisions. We are confident that this free-to-view research will help businesses to maximise their marketing effectiveness and continue in their growth ambitions in 2026 and beyond.



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FINANCIAL OUTLOOK

As Scots look ahead to 2026 with concern over rising prices, the majority plan to continue spending on non-essentials. Most Scots have under £500 of disposable income each month, unchanged from last year. 36% have over £500 in disposable income.

9 in 10 Scots are concerned about rising prices in 2026, rising to 94% among households with children. Despite this, 3 in 5 Scots plan to spend the same or more on non-essentials compared to last year.



36% OF SCOTS HAVE OVER £500 IN DISPOSABLE INCOME.



3 IN 5 SCOTS PLAN TO SPEND THE SAME OR MORE ON NON-ESSENTIALS COMPARED TO LAST YEAR.

SAVING HABITS

When it come to saving 69% of Scots have some savings, with 23% holding over £20k, up +3 points YoY (peaking at 40% among 55-64s YOY). The highest amongst 55-64s at 40%.

72% plan or hope to save more in 2026, rising to 94% of 16-34s, showing a generational shift towards financial planning.

After general savings, holidays are the top savings goal, followed by home improvements. However, saving priorities vary by life stage.

SAVING PRIORITIES VARY BY LIFE STAGE

16-34s

HOLIDAYS AND BUYING
A NEW HOME.

35-54s

HOLIDAYS AND HOME
UPGRADES.

55-64s

RETIREMENT AND HOLIDAYS.

65+

HOLIDAYS AND HOME
IMPROVEMENTS.

SPENDING HABITS & PRIORITIES

84% of Scots have taken cost-saving actions in the last six months, most commonly Scots have:



Switched to cheaper supermarket brands.



Shopped discount retailers.



Used loyalty schemes and cashback.

Other than practical cutbacks Scots were also cutting back on:



Eating out and takeaways (55%).



Entertainment subscriptions (41%).



Subscriptions remain under scrutiny with younger Scots most likely to switch their subscriptions – cancelling and sharing passwords to save money.



23% of Scots plan to spend money on charity in 2026, this is up 4 points YoY. This is highest among 65+ with 31% planning to spend their money on charity in 2026.



Scots continue to value their wellbeing, with 69% expecting to spend the same or more on personal wellbeing in 2026.

MAJOR CHANGES & PURCHASES

Looking ahead to 2026, 31% of Scots are planning a major life change that could influence their spending or lifestyle, rising to 51% of 16–34s. The most common planned changes include moving home or changing job or career.

CAR PURCHASES REMAIN CAUTIOUS:



13% plan to buy a car, mostly second-hand petrol/diesel.

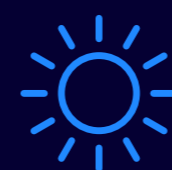


Of those looking to buy a new car, 1 in 5 35-44s are intent on purchasing an electric/hybrid vehicle.

SUSTAINABILITY INTENTIONS OUTPACE ACTION:



69% want to make their home more energy efficient.

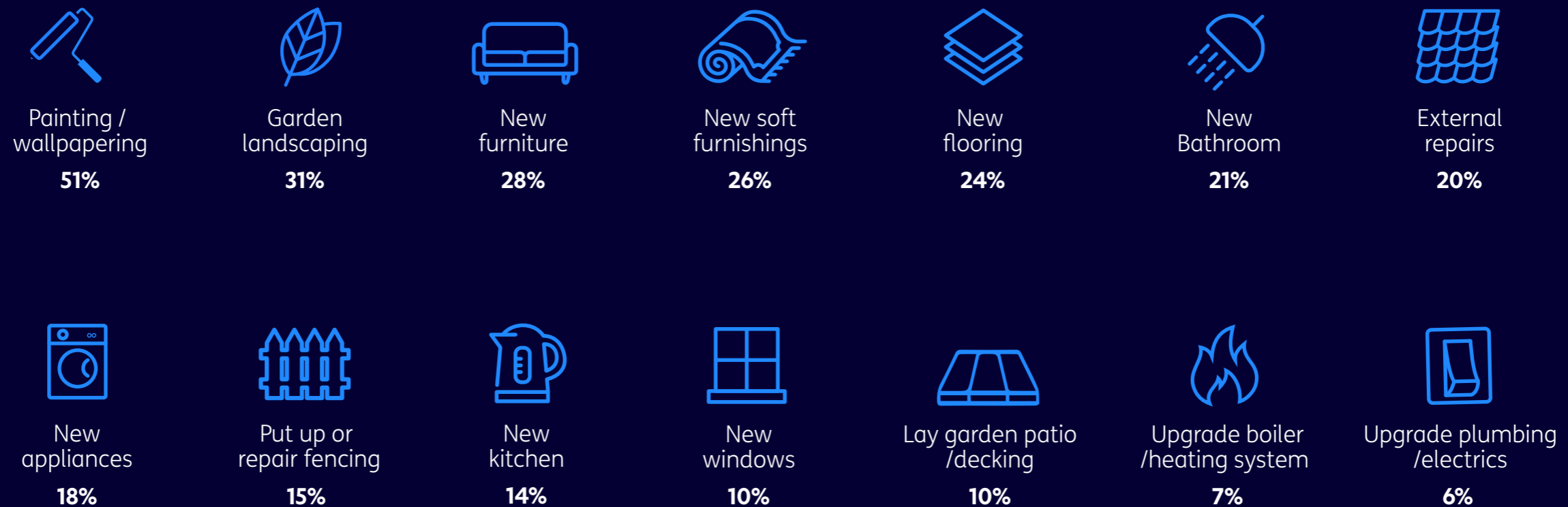


Only 8% plan to install solar panels in 2026.

34% plan home or garden improvements, focused on cosmetic upgrades rather than big renovations. These findings show a market planning for the future through major spending decisions.

HOME IMPROVEMENTS

WHAT HOME IMPROVEMENTS ARE YOU PLANNING TO MAKE IN 2026?



Decorative home updates are slightly down on last year, while plans in practical upgrades such as kitchens, bathrooms, external repairs, windows and appliances have slightly increased.

TRAVEL & HOLIDAYS

Looking ahead to 2026, travel abroad and in the UK remains a priority for Scots.¹ 53% of Scots plan to take a holiday or short trip abroad in 2026.² Among those travelling abroad, two-thirds are planning multiple trips, but this is slightly down YoY.

TRAVELLING ABROAD:



Beach holidays remain the most popular, but city breaks are rising, especially among men, under 35s, and those in the North and East.



Hotels remain the accommodation of choice for both overseas and UK travel, unchanged from last year.³

UK TRAVEL IS GAINING MOMENTUM:



49% plan a UK trip, up +4pts YoY points.



Scotland remains the top destination (76%).



Holiday parks and caravans play a bigger role than last year - especially for families.



A small but growing niche is emerging: 5% of Scots going on a wellness retreats, led by younger adults and families.

FIFA WORLD CUP 2026

The FIFA World Cup 2026 is set to be a major shared moment in Scotland.

Most viewing will happen at home on live TV, but 20% plan to watch in pubs, rising to 30% of 16–34s.

One third of Scots plan to spend money around the tournament, especially households with children.

Only a small proportion of Scots (4%) plan to travel to North America, with or without a match ticket, reinforcing the idea that the World Cup will be experienced primarily at home or socially rather than through expensive travel.

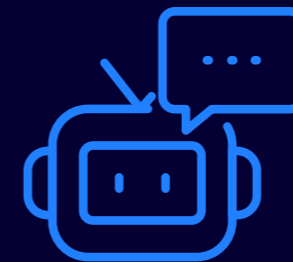


THE FIFA WORLD CUP 2026 IS SET TO BE A MAJOR SHARED MOMENT IN SCOTLAND.

EMERGING SPEND: AI-POWERED SERVICES

AI-powered services are now widely used across Scotland, with 42% of Scots having used an AI service in 2025, rising to 59% of 16–34s.

Nearly 1 in 5 paid for an AI-powered service, peaking among 35–44s. AI writing or content tools were the most popular paid for AI-powered service among Scots in 2025, suggesting AI is already embedded in work, study and everyday tasks.



42%

OF SCOTS HAVE USED AN AI-POWERED SERVICE IN 2025.



19%

OF 35-44S HAVE PAID FOR AI, HIGHEST OF ANY AGE GROUP.



27%

OF 35-44S HAVE PAID FOR AI, HIGHEST OF ANY AGE GROUP.

VALUES & BRAND CHOICE

Spending choices in 2026 are being shaped by values and brand alignment. 77% of Scots say it's important to buy from local businesses, while 73% prioritise buying from Scottish companies - both increasing year on year and highlighting growing support for businesses closer to home.



77% VALUE BUYING FROM LOCAL BUSINESSES.



73% VALUE BUYING FROM SCOTTISH BUSINESSES.

METHODOLOGY

Online surveys were sent to a representative sample of Scotland's adult population via the ScotPulse panel.

Fieldwork was conducted 19th to 22nd December 2025, with 1,149 responses (unweighted total).

Fieldwork phase two conducted: 5th-16th Jan 2026
1,149 responses (unweighted total). Results were weighted to reflect the Scottish population (by gender and age).



STV is committed to boosting the Scottish economy by providing a platform for Scottish businesses to build their brand on STV and STV Player. STV has an unrivalled connection with consumers, reaching 3.5 million Scots every month.

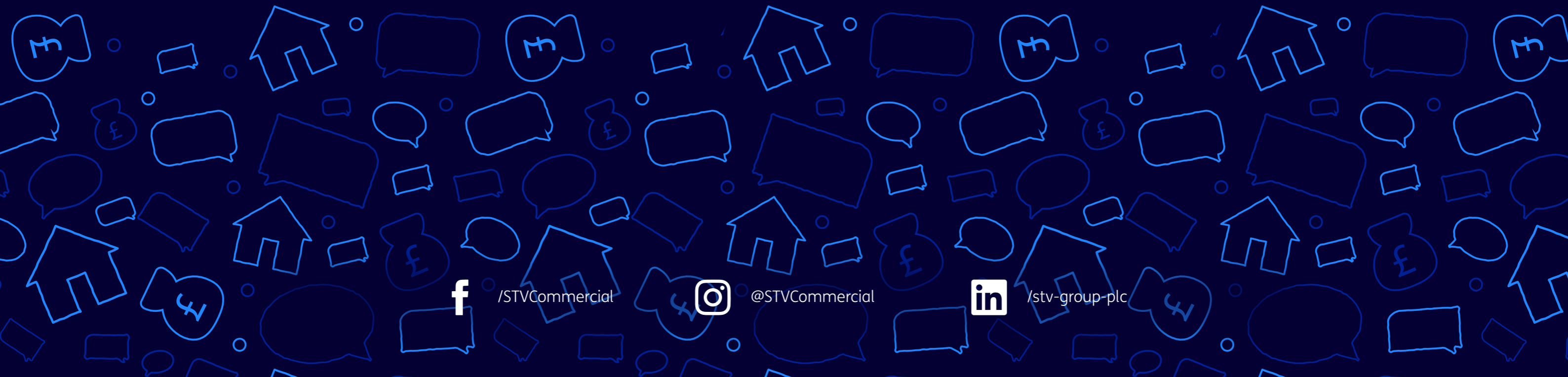
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