

Does cupid strike his bow for you?

Topline report, prepared for:

The Money Advice Service



the Money
Advice Service



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Background

Valentines Day is a key date in the diary for many countries around the world

To tie in with this, the main objective of this discussion was to gather insight on how members celebrate Valentines Day

Other insight objectives included:

- Assessing reasons for and against celebrating the day
- Understanding whether attitudes and behaviour towards Valentines Day have changed over recent years
- Ascertaining whether members have any tips on how to cut the cost of Valentines Day

A discussion, complemented by a poll was held on the Tell MA community:
75 members took part in the discussion
Leaving a total of 179 comments
60 took part in the poll



Screen grab of discussion



Saint Valentine's Day, also known as Valentine's Day or the Feast of Saint Valentine, is a key date in the diary (February 14th) for many countries around the world.

Whether you love it (no pun intended!) or loathe it, for the first discussion of 2015 we want to know...

- ***Do you celebrate Valentine's Day? Why / why not?***

For those celebrating:

- ***What do you typically do to celebrate?***
- ***What makes for a perfect Valentine's Day?***
- ***Has the way you celebrate Valentines changed over recent years? How?***
- ***Do you have any tips on how to cut the cost of Valentine's Day?***

PLEASE CLICK ON REPLY BELOW TO LEAVE A COMMENT



Insights

Many view Valentines Day as a commercial, money-making gimmick



It is just a 'gimmick' day that people spend a fortune on
(Female, 45-54)

*It is just a **commercial exercise** invented in the United States to **make money out of a gimmick** that can then be pushed to the extent of being a tradition.*
(Male, 35-44)

*It's just a **commercial thing** these days; **all about making money**. I see the Valentine cards have already appeared in card shops on the high street; very annoying! **Flowers cost more; meals out cost more** and are often set menus.*
(Female, 25-34)

*Neither my wife or myself have any interest in this **excuse for restaurants, card and flower shops to make obscene amounts of money**.*
(Male, 45-54)

*We do not formally celebrate Valentines Day; **no cards or overpriced flowers based on an event commercialised by the card shops!***
(Female, 35-44)



Most celebrate Valentines Day in a ‘low key’ fashion



We celebrate Valentine's Day in a very low-key way because we are reformed spenders and we can see how this has been ramped up into a commercial tat-fest.
(Female, 45-54)

To me a perfect Valentine's Day is some quiet time spent as a couple in the countryside or at home away from the commercialised aspects; and avoiding overpriced meals in crowded restaurants and expensive roses.
(Female, 45-54)

I do celebrate Valentine's Day with my husband but generally by spending some time together rather than spending money.
(Female, 25-34)

We celebrate in a pretty low key way.
(Female, 35-44)



We do celebrate but only in a low key way because we see that you don't just show love for each other on one day of the year but every day.
(Female, 25-34)

Most would prefer to celebrate without spending a fortune

(1)



A meal at home

How about cooking a special meal at home, rather than paying double what you normally would at some expensive restaurant who puts up the prices for that night.
(Female, 45-54)

A nice meal by candlelight [plus saving the electricity] and just spending time together can be and always is the best Valentines Day ever!
(Female, 35-44)

I'd much rather have a home-cooked dinner with candles and bottle of supermarket wine than an extravagant [and hugely expensive] meal in a posh restaurant as it's more personal and thoughtful.
(Female, 25-34)

We do usually have a nice meal but at home, with the table set nicely and some candles and a bottle of wine. No big expenditure there.
(Female, 45-54)

We are happy to **cook a meal together** in the evening.
(Female, 35-44)

*If it is a non-working day **my husband might cook a special meal from scratch.***
(Female, 35-44)

Most would prefer to celebrate without spending a fortune

(2)



'Dine - in'
Supermarket
deals

We might buy one of the "**dine in for £10**" type meals from the supermarket and have a bottle of fizz.
(Female, 35-44)

A night in
watching TV
/ a film

We usually have a **treat night in** perhaps watching a film.
(Female, 35-44)

Buy in the
sale

Go **shop for chocolates in the sales** that aren't Christmas branded and have a sell buy date just after valentines and **you'll save a fortune!**
(Male, 35-44)

We might buy in a meal for 2 – **look for a good quality meal deal for 2** from a supermarket.
(Female, 45-54)

We **spend the evening in together** watching a movie on TV.
(Female, 16-24)

We might **buy each other something after the event when they're in the sale!** Who said romance was dead!
(Female, 35-44)

Most would prefer to celebrate without spending a fortune (3)



Creative ideas

We choose a card that we have sent to each other before and write a new message in it - it might sound a skin flint thing to do but it is nice seeing the cards again and reading the old and new messages.
(Female, 45-54)

My other half cut my toast into heart shapes last year, it was sweet of him and didn't cost anything.
(Female, 25-34)

Home made gifts and cards

I make him a lovely greeting card to show him how much he means and I love him even after all these years of marriage.
(Female 35-44)

Make paper roses out of red and green serviettes. There are guides online to show you how to do it and **you can make dozens for a couple of pounds.** They look really great with practice.
(Female, 25-34)

Eat out after the event

Try to go out for a meal but not necessarily on the day itself as the price is stupid.
(Female, 45-54)

We would never think of going out for a meal that night crazy to pay double the price.
(Male, 45-54)

Though some did choose to splash out!



We typically go out for a romantic meal somewhere. A perfect Valentines Day is where the meal is nice; the atmosphere is romantic and we both have a really nice evening.
(Female, 25-34)

I love my wife so much; I buy her a card and we go for a meal out and enjoy each others company.
(Male, 35-44)

Gifts have not changed over time but the love has. I would say the gifts like greeting cards, dinner; spending time together; clothes and chocolates have been constant. There have been 1 or 2 occasions when I have even got gold necklace & gold bracelet too.
(Female, 35-44)

We always exchange cards and I always buy a large bouquet of flowers and we usually go out for a nice meal together.
(Male, 35-44)

I do like the Valentine's Day. It sort of brings back old memories of when I was newly married and also a smile to my face. Me and my husband usually go out shopping and later followed by dinner for Valentines Day.
(Female, 35-44)



Others choose to celebrate their love all year round!



We try and have a date night once every couple of months - not bad for our 13th year together. **I think this is far more healthy than a once a year "buy me a card because I think you should" gesture!**

(Female, 45-54)

I don't think just having one day should make any difference, my other half spoils me throughout the year; as I do him, so we have many Valentines Days!

(Female 35-44)

I'd rather have / give a gift at a time I choose in the year; rather than when there is an expectation – it's more caring and special that way.

(Female, 25-34)

Valentine's Day just passes us by and we save the money to use to have nice evenings in or whatever.

(Male 45-54)

I try and do things with my girlfriend every month; I randomly buy her gifts and surprise her with flowers; I don't see why we should be told when we need to be good partners.

(Male 25-34)

Yes, we celebrate in our own way. At least four times a year [for the price of one!].

(Male 55-64)



How has it changed over the years? (1)



The relationship has moved on from the 'honeymoon period'

We probably used to make more of a fuss before we were married and used to go out for a meal but to be honest we are now more likely to have a meal in than go out and join the "we are celebrating Valentines Day" crowd.
(Female, 35-44)

I remember our first Valentines Day being special; flowers; chocolates dinner etc...but we don't bother with it anymore, not because we are less romantic but as our relationship moved on and we lived together.
(Female, 35-44)

We've been married quite a few years so not in first flush of romance.
(Female, 45-54)

When we first got together we bought cards and gifts, it's all a bit mushy and over romantic but it quickly disappeared and became just another day.
(Male, 35-44)



How has it changed over the years? (2)



Made cut-backs and would rather spend on other things

*Over the years we have definitely cut down on the money we spend and you can actually celebrate it cheaply .
(Female 35-44)*

*There was no discussion as far as I remember; just common sense and the realisation that our hard earned money can be better spent!
(Male, 35-44)*

*We will save my money for our coming holiday.
(Female, 45-54)*



How has it changed over the years? (3)



Since having children

When I was younger and when you are first in a relationship it is nice to make more of an effort and we always used to book a table at a restaurant but now when you have kids it is too much hassle. You have to organise babysitters and money is more of an issue now. It doesn't mean I love my other half any less just feel it isn't relevant to me any more.

(Male, 35-44)

Our celebrations have only changed since having kids; before then it may have involved going out for a meal but now we always stay in.

(Male, 35-44)





Summary



Food for thought

- **Most Tell MA members felt that Valentines Day is too commercial**
- **There was a general feeling that they may get 'ripped off' by big companies or feel pressurised in to displaying their love through large, expensive gestures**
- **Despite it being viewed as commercial, most do celebrate the day - seeing it as an opportunity to spend time with and appreciate their loved ones**
- **Celebrations tend to be low-key with many staying in, enjoying quality time together, rather than indulging in 'over-priced' meals out or expensive gifts.**
- **Many claimed to have spent more money celebrating in the past. Circumstances such as having children, growing older and making financial cut-backs have contributed to much smaller and cheaper Valentines gestures**



Case Studies

Case study 1: Valentines Day is about love not money



My partner and I do celebrate Valentine's Day because we always like a chance to celebrate our lives together. However we don't spend a lot of money on presents instead we spend time together and either go out for a coffee or lunch - because it is much more important for us to take the time to be together rather than buying expensive gifts. Therefore a perfect Valentines Day is waking up and having a home cooked breakfast, maybe going out for lunch and spending the evening watching a movie on TV (maybe eating a few chocolates!) This is pretty much always how we have celebrated but for those who want a few tips - remember that your partner doesn't love you for what you buy for them but for who you are - so bake them something, or make a present - a voucher book would be truly appreciated with vouchers for massages or breakfast in bed etc... Show them you love them with actions rather than money!

Case study 2: Valentines day is too commercial and has lost it's true meaning



The day is a celebration of a saint, just like St David's Day but unfortunately like so many other things in the modern world it has become commercialised to line the pockets of large companies and quick thinking entrepreneurs. As a couple we do not celebrate it and like other replies, we treat each other through the year with random gifts or the occasional romantic meal, rather than pay the 100% (and more) mark-up for the supposed privilege of having it on the 14th of February.



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