

Holiday

Habits

Results from ACCC's December 2017 Poll ----





Holiday Payments

How do consumers plan to pay for gifts and holiday expenses?

Debit Card/ Check

28% 26%

6% Cash **Credit Card** 26%

A Mix of Payment Methods

14% **Not Making** Purchases

Generation X'ers have the highest preference of paying with cash

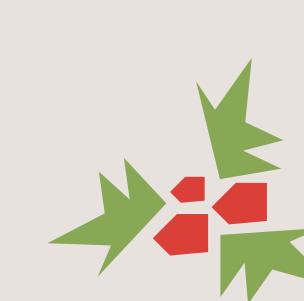


of Baby Boomers prefer debit cards & checks

Millennials make up nearly Control of respondents who plan to pay for gifts with a credit card







How Much Will You

of respondents find it easy to stick to their holiday budget

of respondents are planning to spend as little as possible

of respondents plan to spend

or less on holiday gifts, compared to 76% from ACCC's 2014 poll



When asked if holiday shopping causes strain on finances, respondents reported:



A Lot of Strain



Some Strain



Very Little Strain



of respondents who did not find it easy to stick to their budget report that the holidays cause a lot of strain on their finances



33% of Millennials report holiday shopping causes a lot of strain on their finances





32% of Americans pay with credit cards most often during the holidays

According to CreditCards.com,

180/of consumers plan to spend \$500-\$5,000 on gifts, up 8% from 2014

respondents in a Deloitte

Holiday Retail survey reported that their household financial situation is the same or better than last year

8 in 10

















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