

2018 Holiday Spending Survey

Financial concerns and priorities

December 2018



Table of contents

1. Methodology.....	3
2. Spending Priorities.....	4
3. Financial Concerns	10
4. Appendix.....	14

Methodology

This survey was conducted online within the United States by The Harris Poll on behalf of TD Ameritrade from November 14 – November 26, 2018, among 1,000 U.S. adults aged 22 and older with at least \$10,000 in investable assets. This online survey is not based on a probability sample and therefore no estimate of theoretical sampling error can be calculated. The Harris Poll is separate from and not affiliated with TD Ameritrade, which is not responsible for their services or policies.

About TD Ameritrade Holding Corporation

TD Ameritrade provides investing services and education to more than 11 million client accounts totaling approximately \$1.3 trillion in assets, and custodial services to more than 6,000 independent registered investment advisors. We are a leader in U.S. retail trading, executing an average of approximately 800,000 trades per day for our clients, more than a quarter of which come from mobile devices. We have a proud history of innovation, dating back to our start in 1975, and today our team of nearly 10,000-strong is committed to carrying it forward. Together, we are leveraging the latest in cutting edge technologies and one-on-one client care to transform lives, and investing, for the better. Learn more by visiting TD Ameritrade's newsroom at www.amtd.com, or read our stories at Fresh Accounts.

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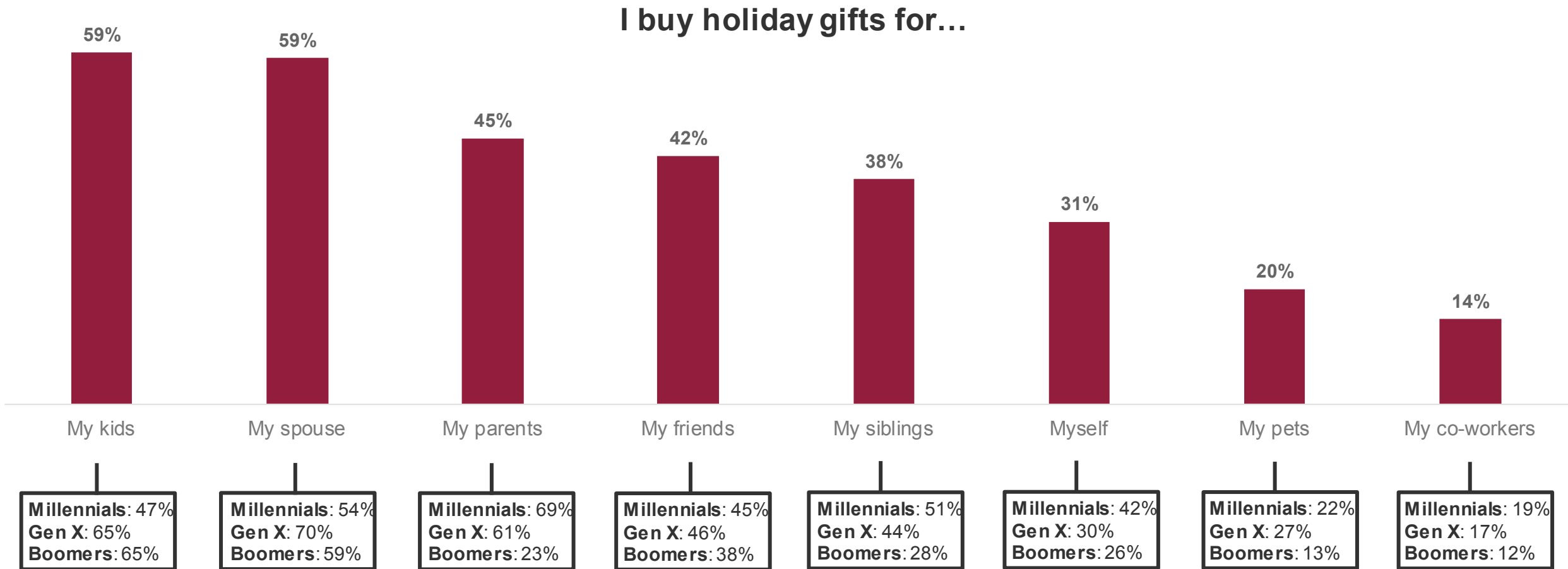
About The Harris Poll

The Harris Poll is one of the longest-running surveys in the U.S., tracking public opinion, motivations and social sentiment since 1963. It is now part of Harris Insights & Analytics, a global consulting and market research firm that strives to reveal the authentic values of modern society to inspire leaders to create a better tomorrow. We work with clients in three primary areas; building twenty-first-century corporate reputation, crafting brand strategy and performance tracking, and earning organic media through public relations research. Our mission is to provide insights and advisory to help leaders make the best decisions possible.

Spending Priorities

Family first: children, spouses and parents most likely to receive holiday gifts

Gen X is the most generous generation, followed by Millennials and Boomers



Source: The Harris Poll on behalf of TD Ameritrade (November 2018); n = 1,000

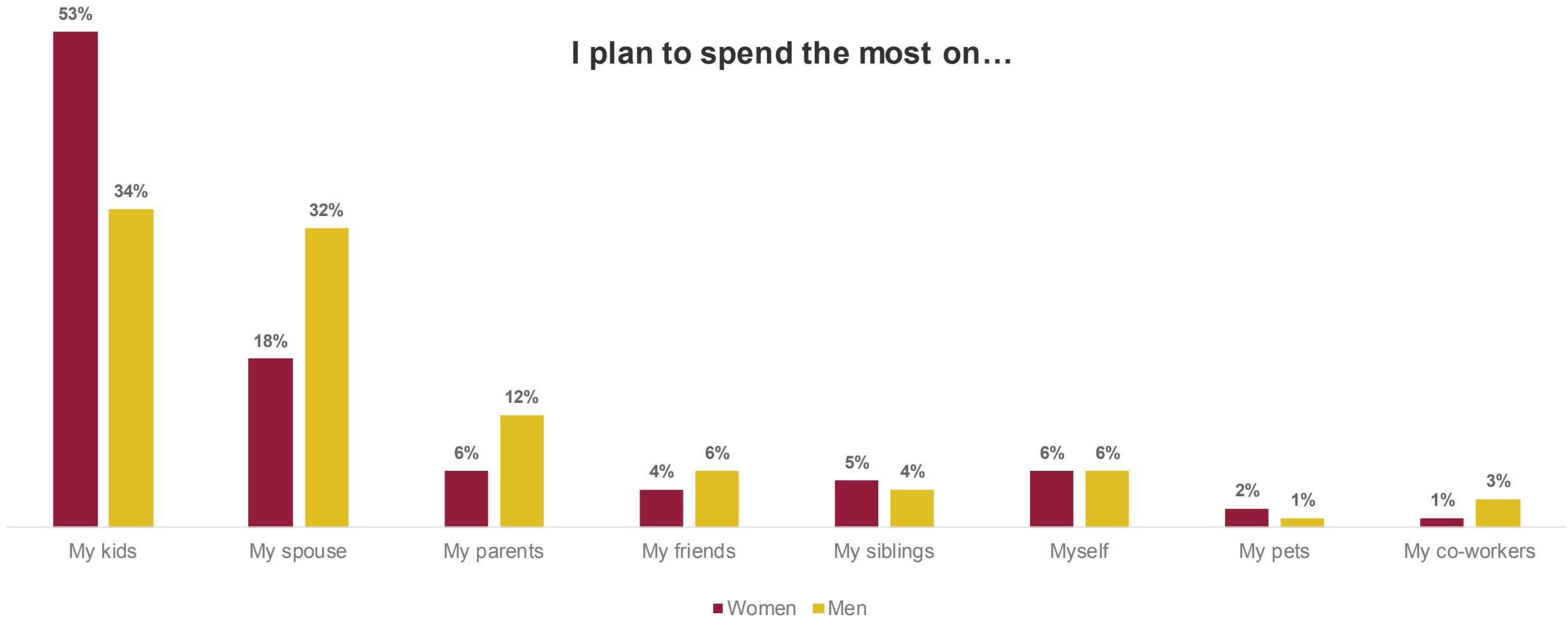
Women are more likely to buy holiday gifts for their kids, friends and siblings

While men are more likely to buy gifts for their spouses and parents



Source: The Harris Poll on behalf of TD Ameritrade (November 2018); n = 1,000

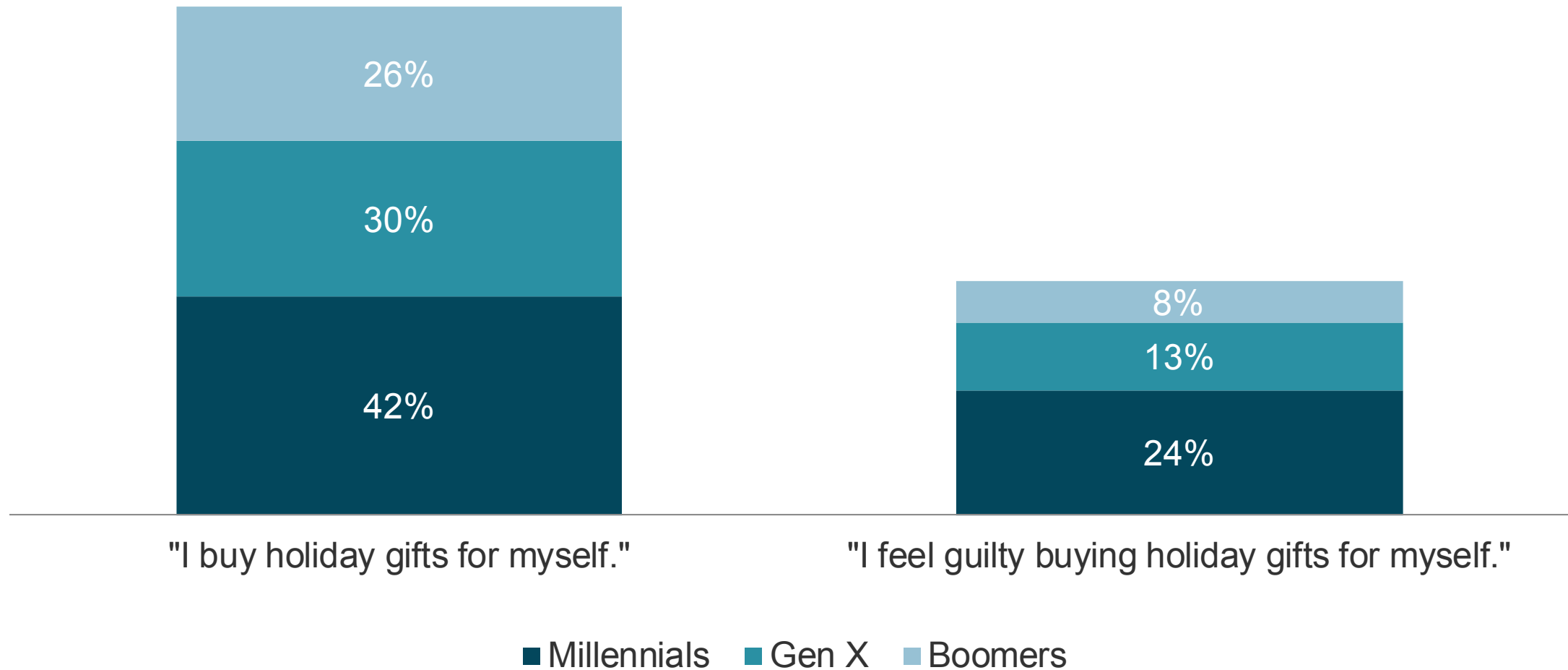
Men are almost twice as likely to spend the most on their spouses, while women prioritize their children



Source: The Harris Poll on behalf of TD Ameritrade (November 2018); n = 1,000

Millennials are most likely to buy holiday gifts for themselves

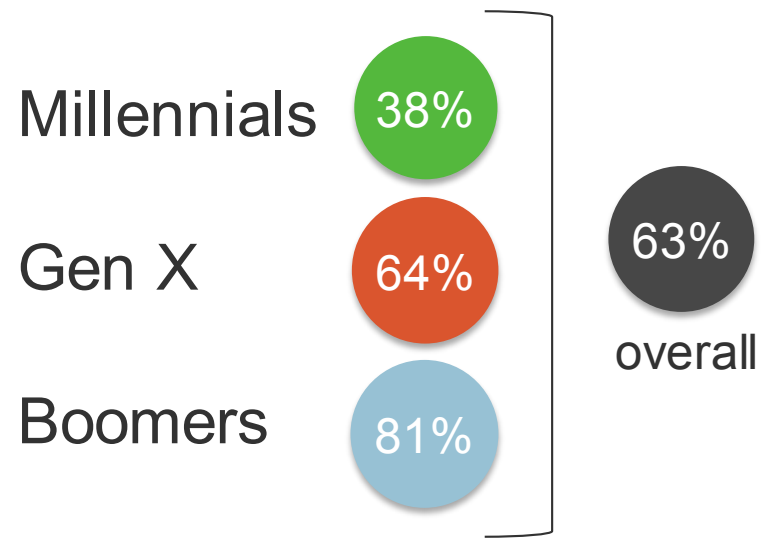
But are also most likely to feel guilty for doing so



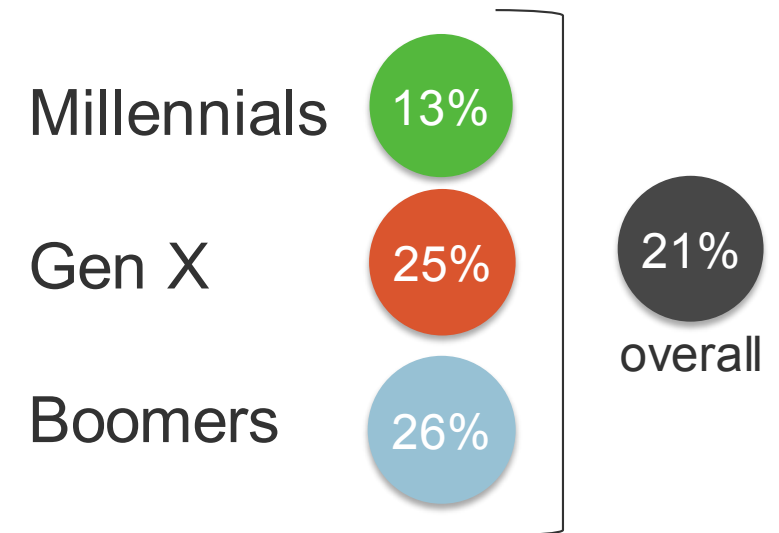
63% of Americans don't feel guilty after spending money on holiday gifts

One in five (21%) Americans plan to spend more than \$1,000 for holiday gifts this year

Percentage of those who don't feel guilty after spending money on the holiday gifts

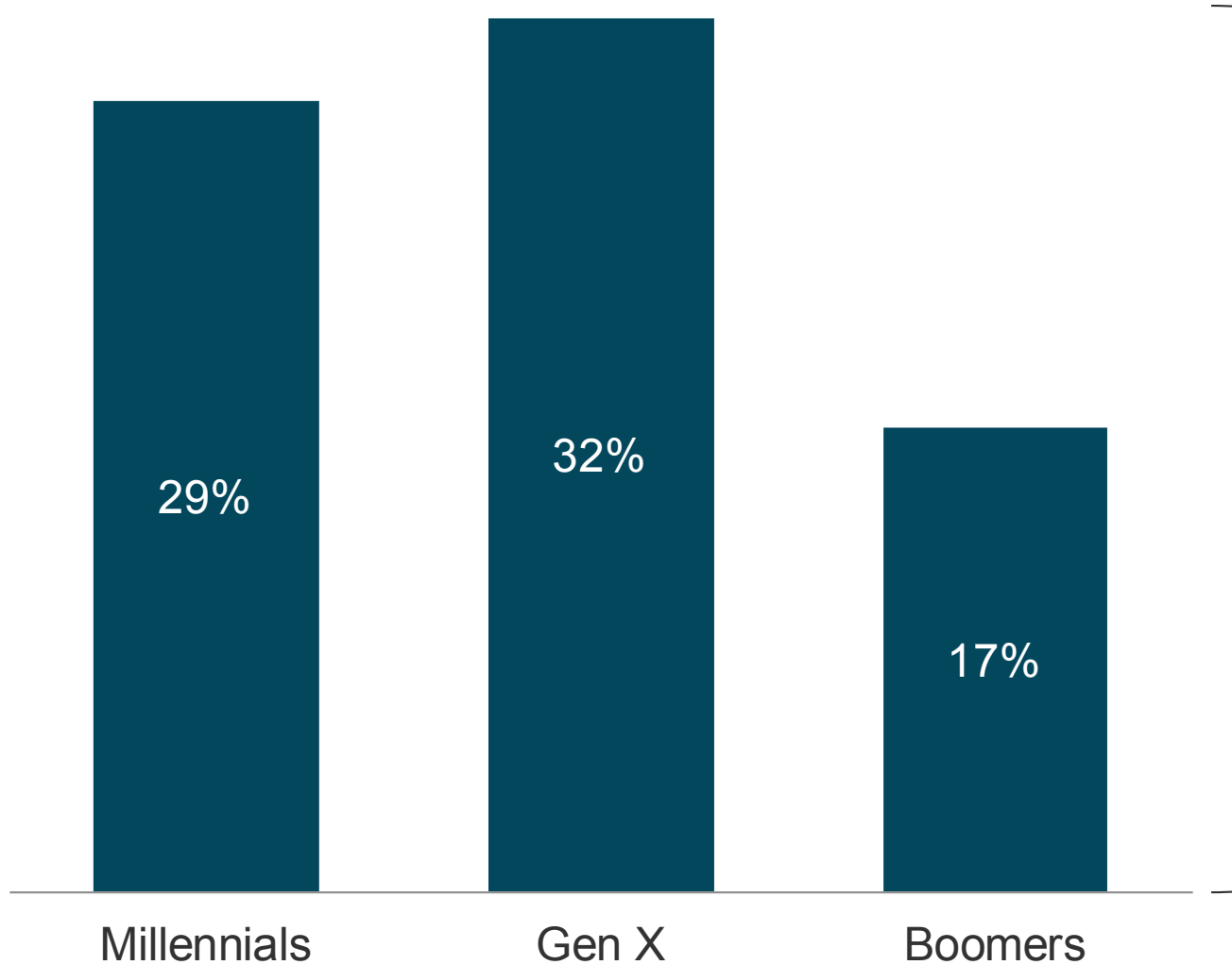


Percentage of those who plan to spend more than \$1,000 for holiday gifts this year



Financial Concerns

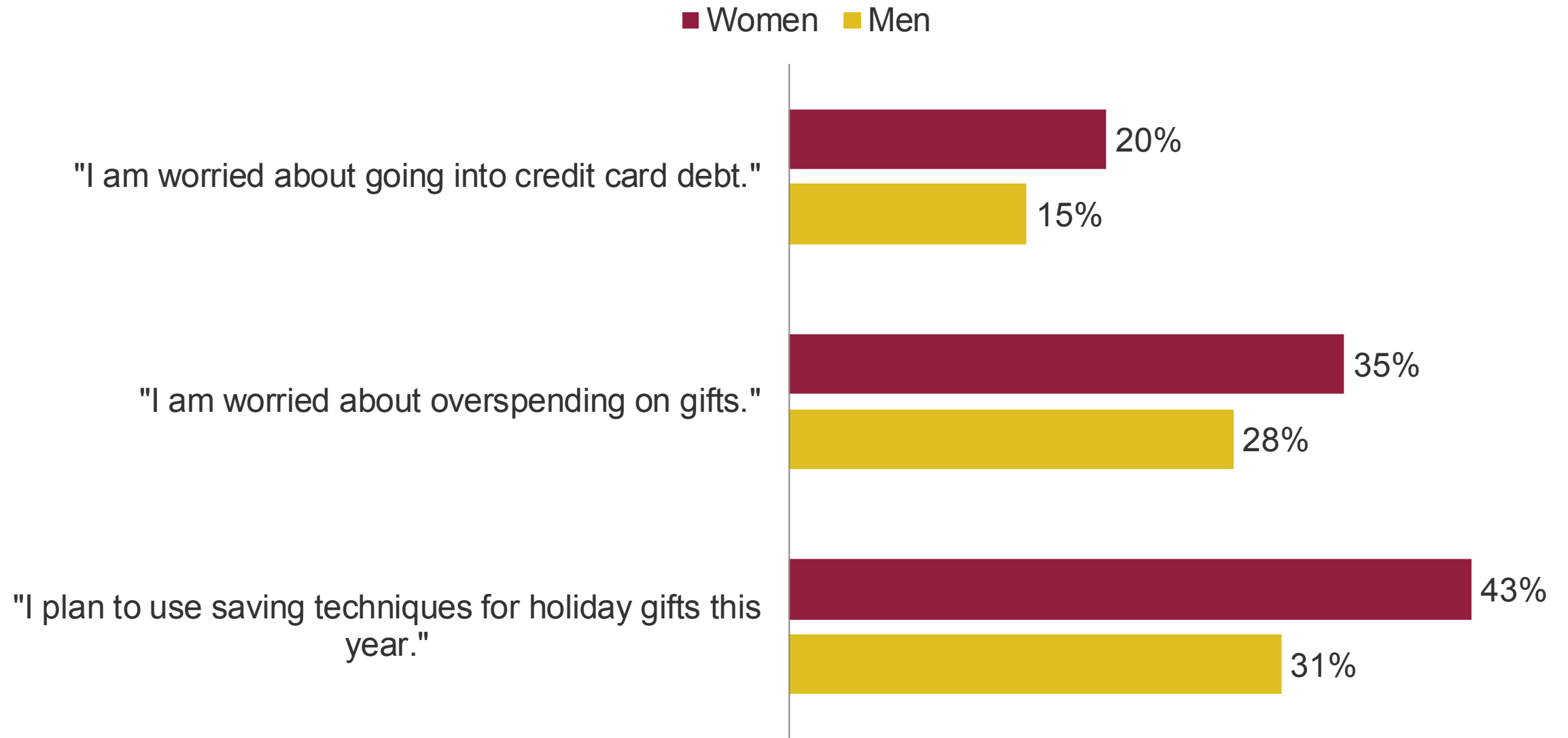
When it comes to the holidays, Gen X is the most financially stressed generation



24% of Americans agree that

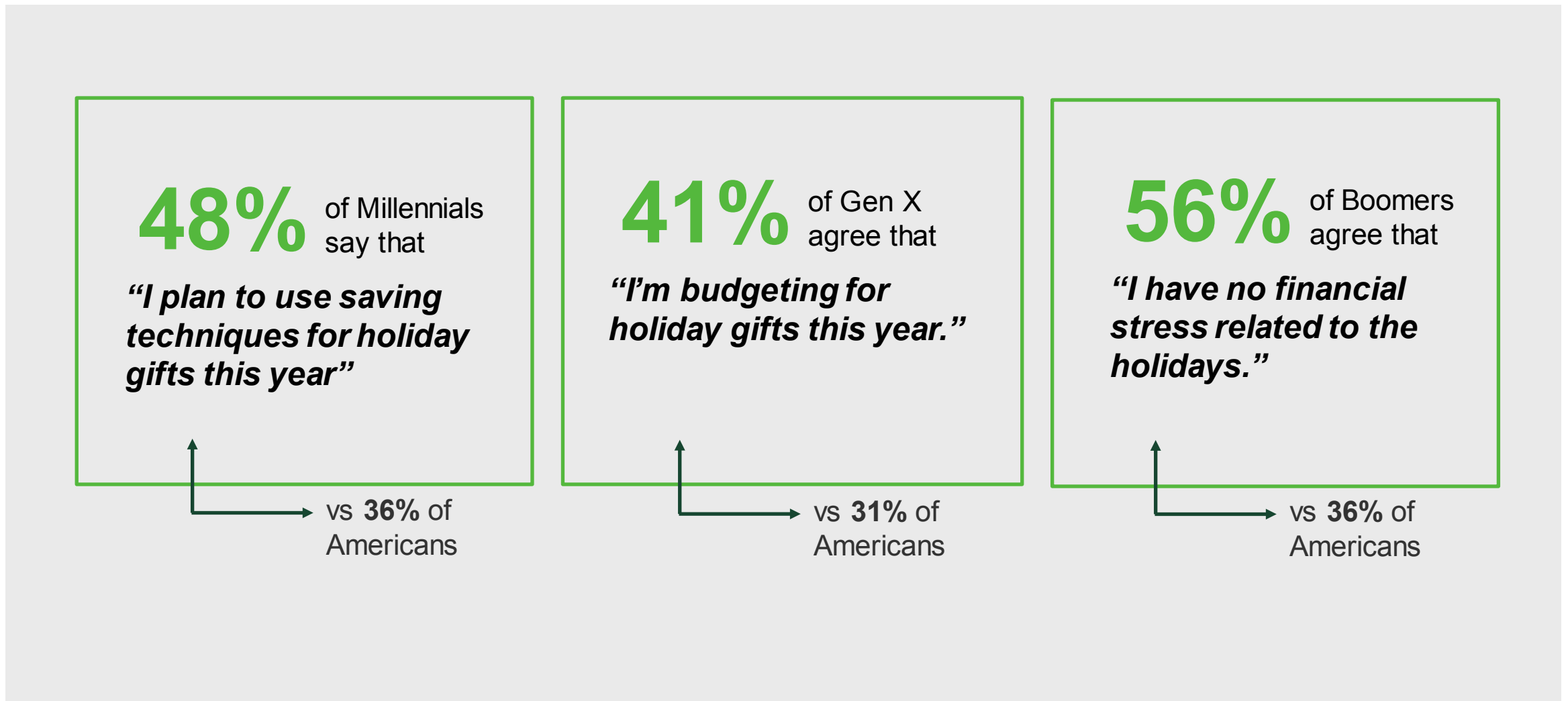
“The holidays cause more financial stress than any other time of the year.”

Women are more likely to be worried than men when it comes to holiday spending



Americans approach holiday spending differently

Millennials are the most likely to use saving techniques during the holidays, while Gen X is most likely to have a budget



APPENDIX

Demographics

Generation	Age
Millennials	22 – 37
Gen X	38 – 53
Boomers	54 – 72