

The New Basics Survey

Exploring the non-essential must haves for the lifestyle of today

January 2019



Table of contents

1. Methodology.....	3
2. Defining the Necessities.....	4
3. The Costs of Non-Essentials.....	11
4. Appendix.....	18

Methodology

A 13-minute online survey was conducted with 1,110 American adult investors with at least \$10,000 in investable assets by True North Market Insights, between September 10, 2018 and September 16, 2018, on behalf of TD Ameritrade Holding Corporation. The statistical margin of error for the total sample of 1,110 American adults within the target group is +/- 2.6 percent. TD Ameritrade and True North Market Insights are separate and unaffiliated firms and are not responsible for each other's services or policies.

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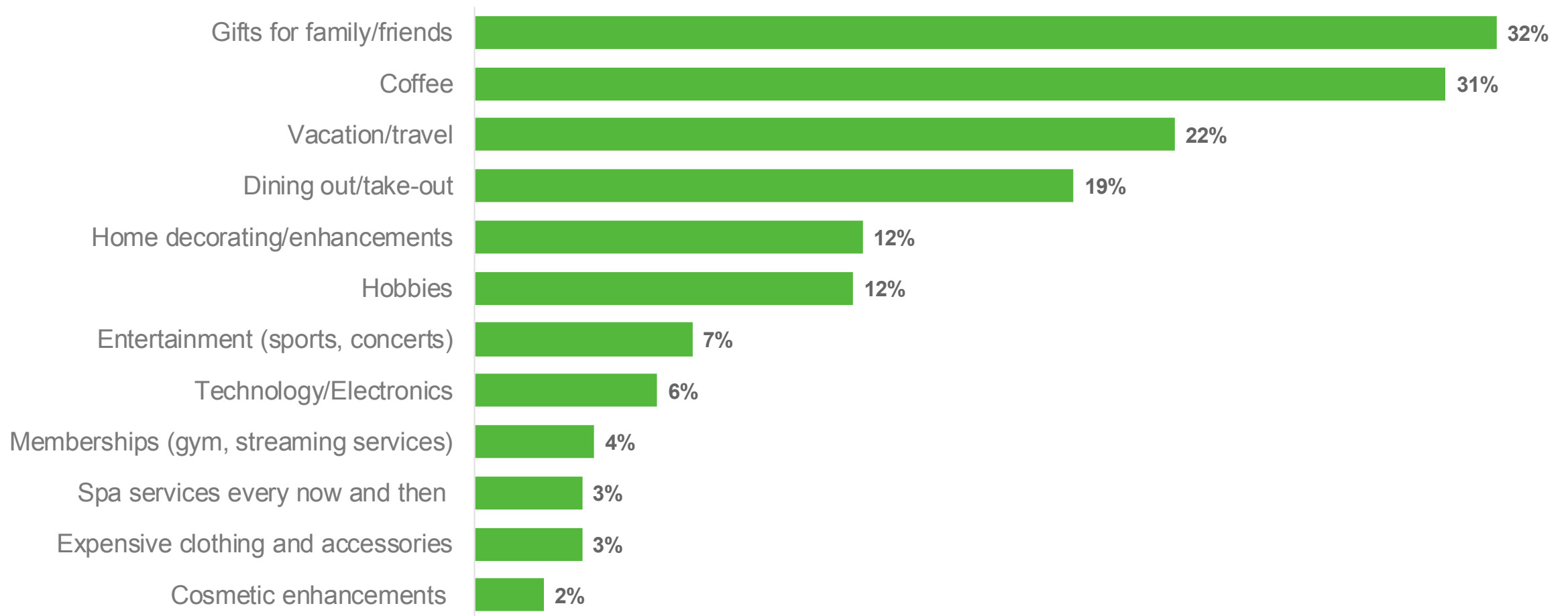
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Defining the Necessities

Gifts for family or friends (32%) and coffee (31%) viewed as the basics of our parents

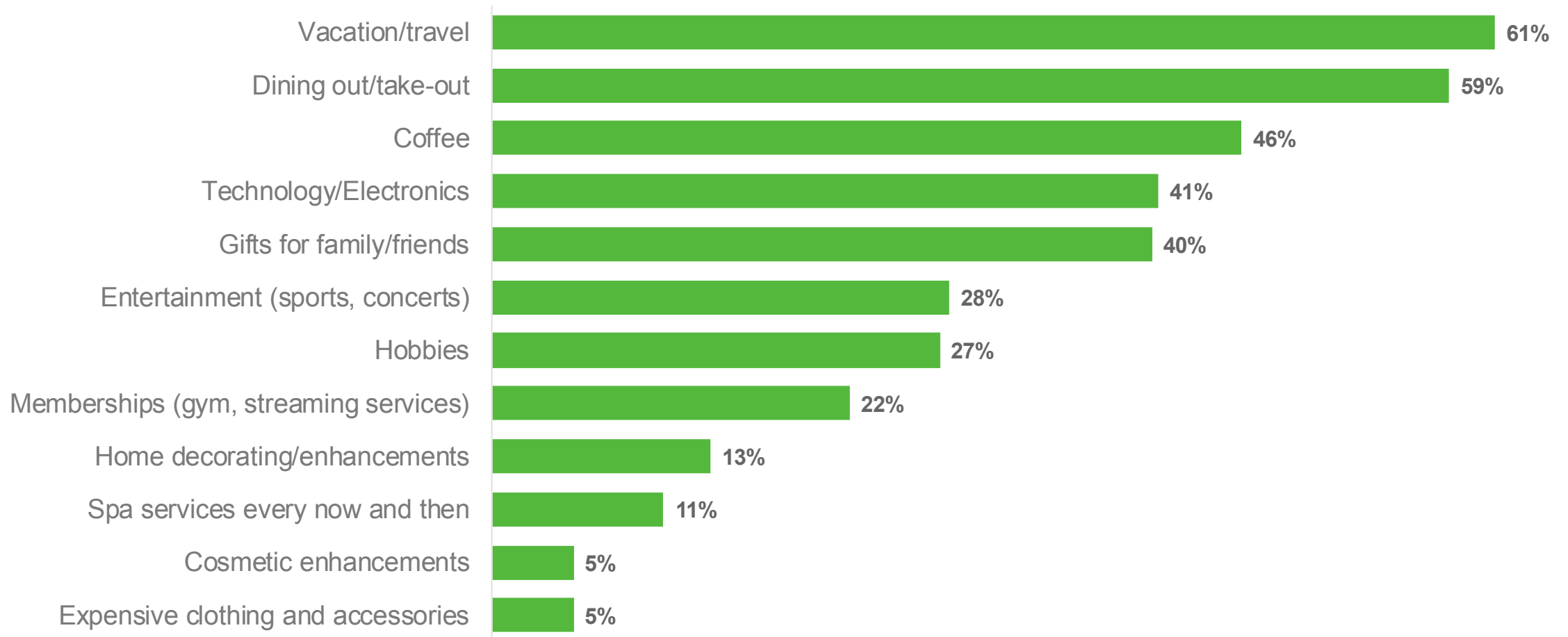
Which do you think your parents would consider basics?



Vacations (61%) and dining out (59%) emerging as the must haves of today

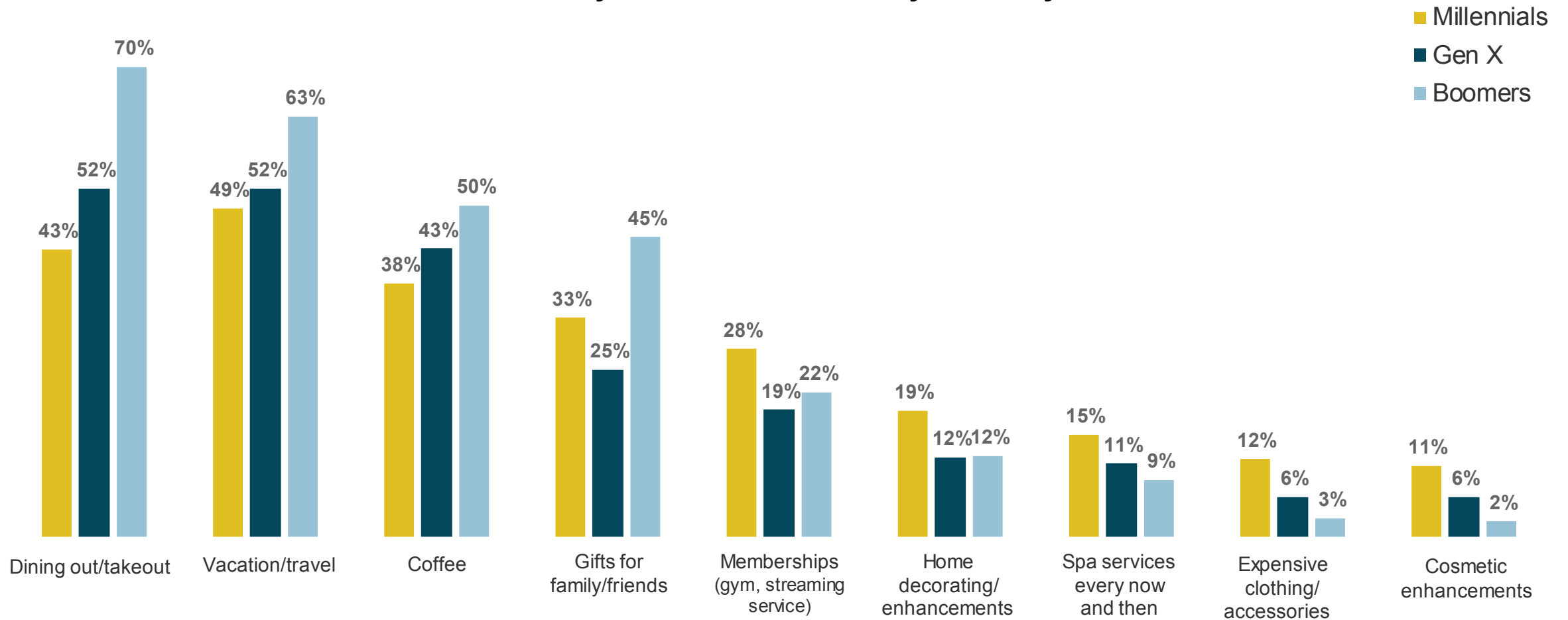
Americans are now three times more likely to call vacations and dining out their new basics

Which do you consider basics to your lifestyle?



Millennials and Boomers differ on what they consider to be basics

Which do you consider basics to your lifestyle?

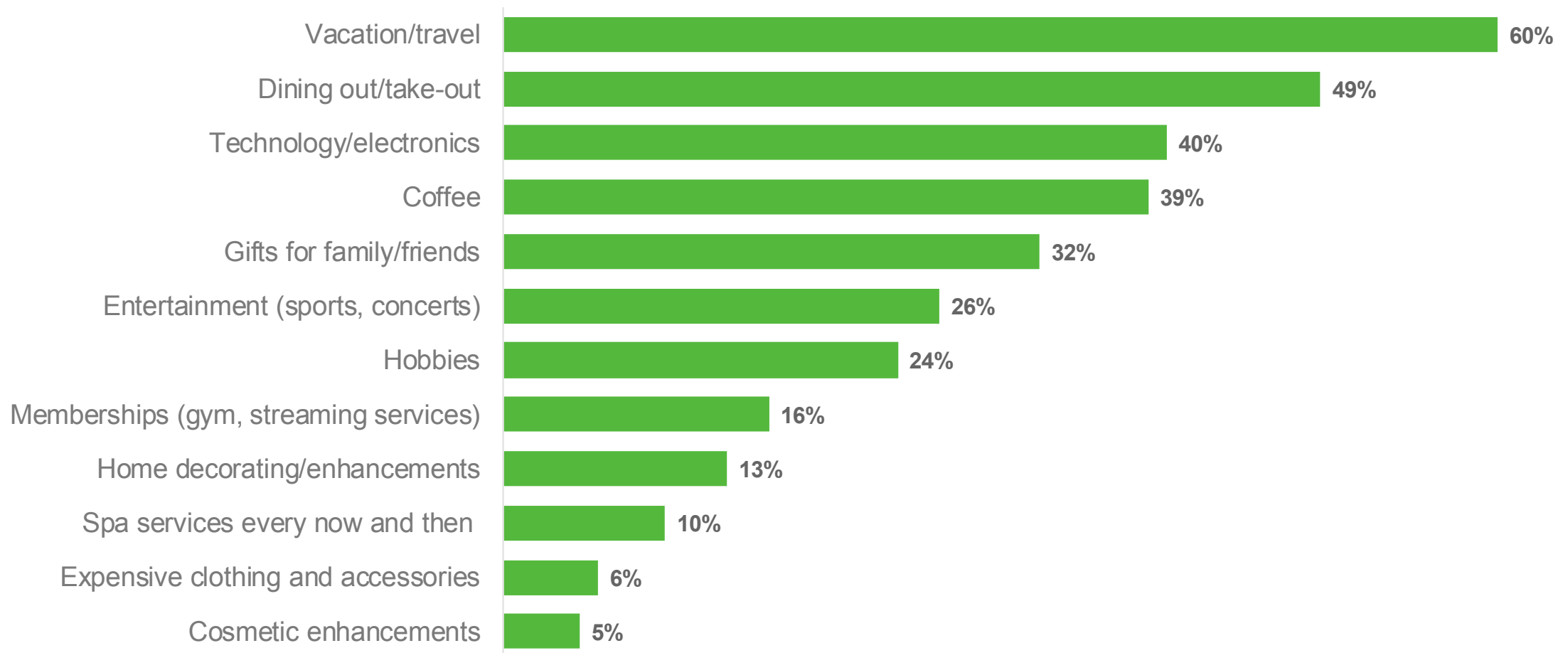


Source: True North Market Insights on behalf of TD Ameritrade (September 2018); n = 1,110

Six in 10 Americans say it would be hard to live without vacation or travel

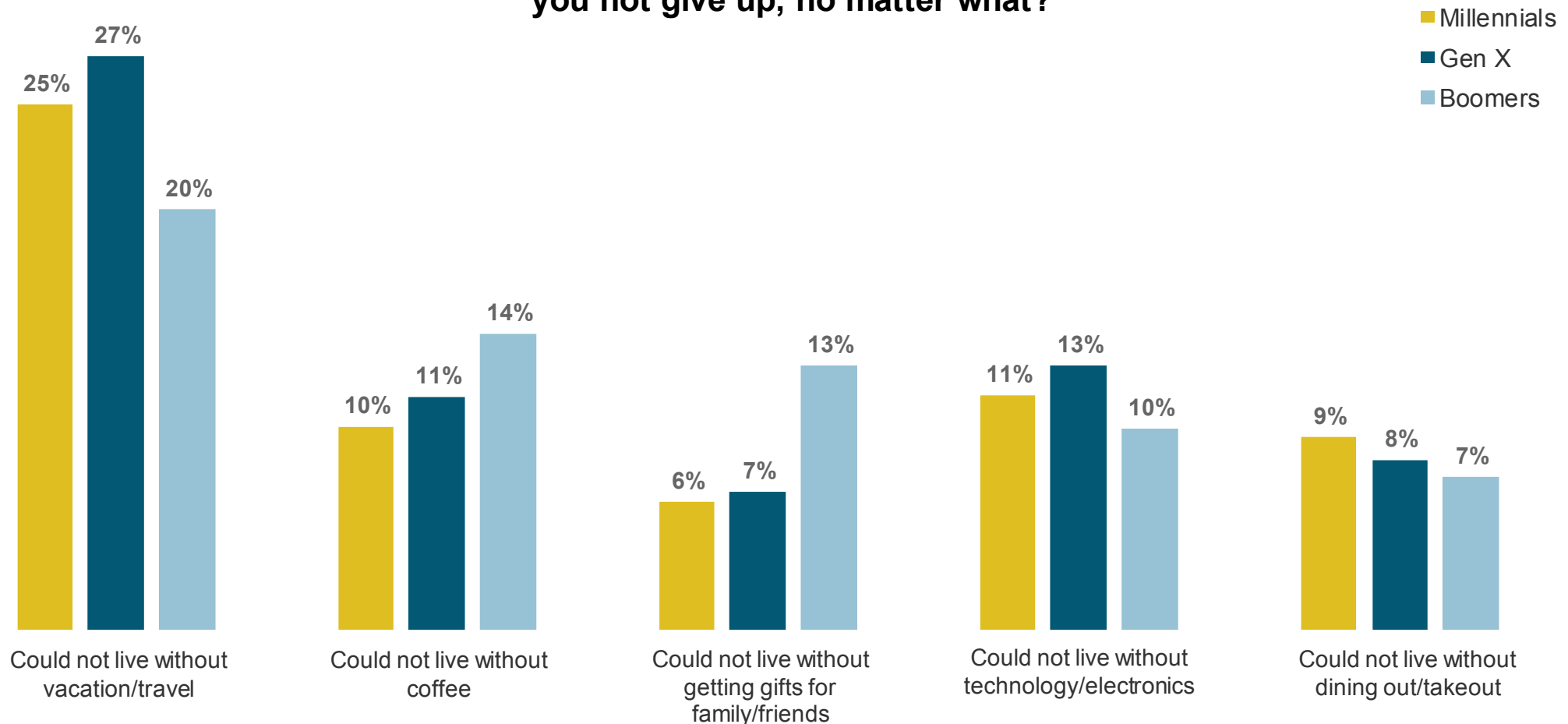
Dining out (49%), technology (40%), and coffee (39%) also seen as must haves

Which of the following would be hard to live without?

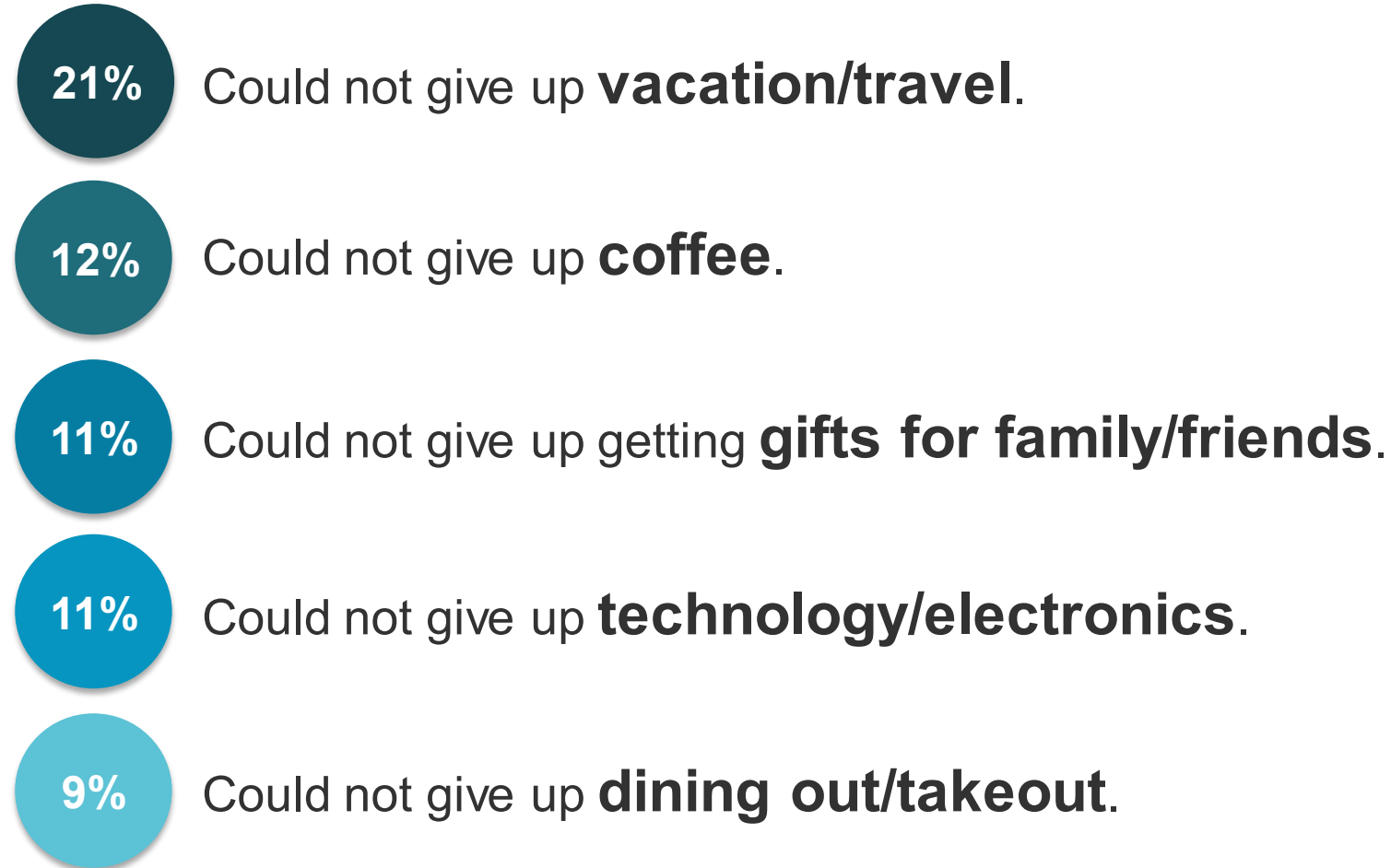


Boomers are more inclined to enjoy coffee and giving gifts to friends, Gen X could not live without travel and electronics, while Millennials hold firm on dining out

Of the items you said would be hard to live without, which would you not give up, no matter what?



When asked which items they could not give up, under any circumstances, Americans stood firm in their ways

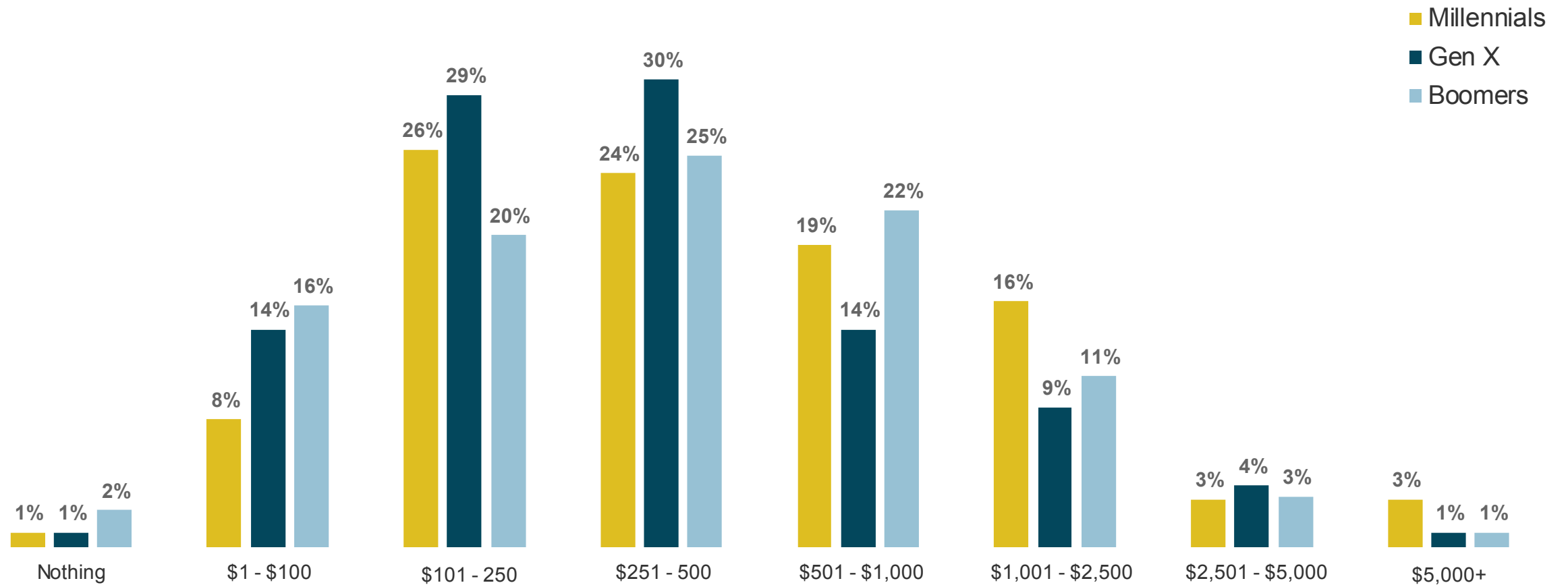


Costs of Non-Essentials

Americans spend on average \$697 a month on non-essential expenses

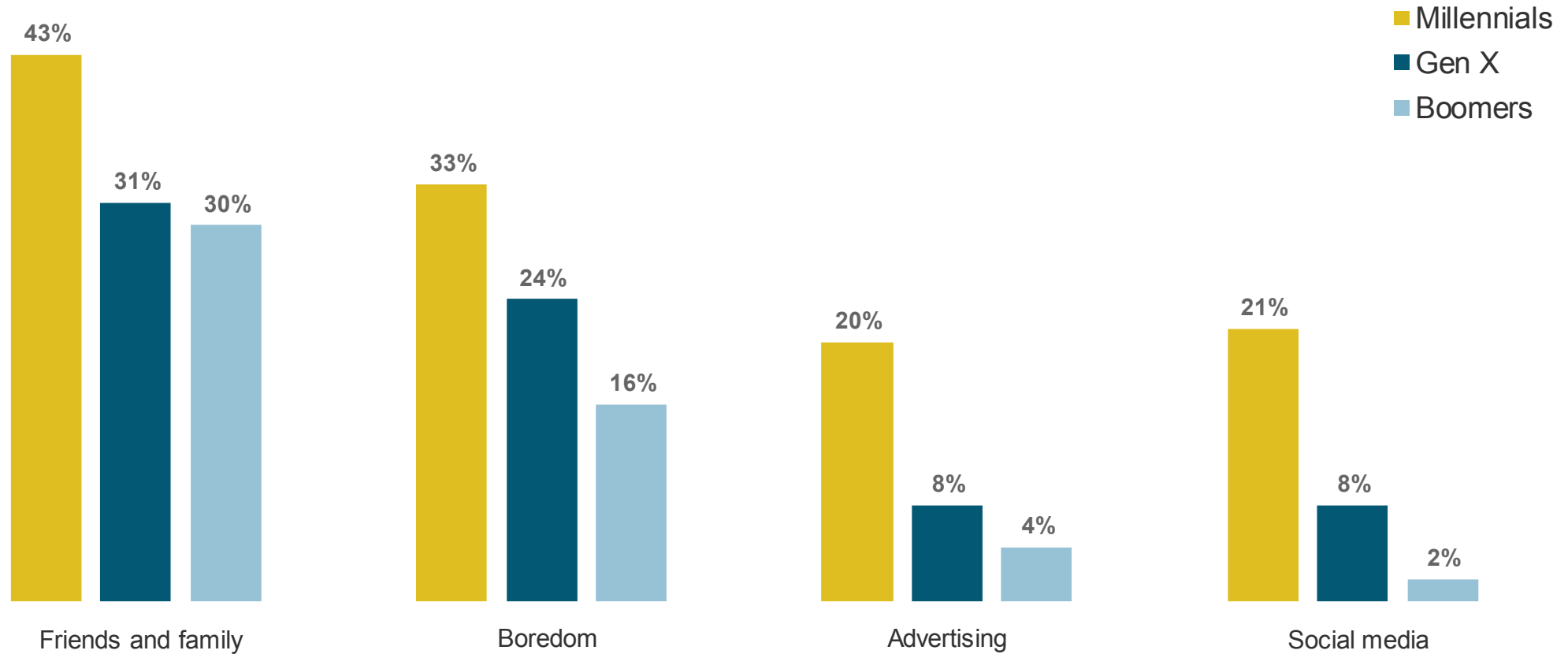
Millennials spend the most (\$838 per month), followed by Boomers (\$683 per month), while Gen X spends the least with \$588 a month

How much do you spend on non-essential expenses per month?



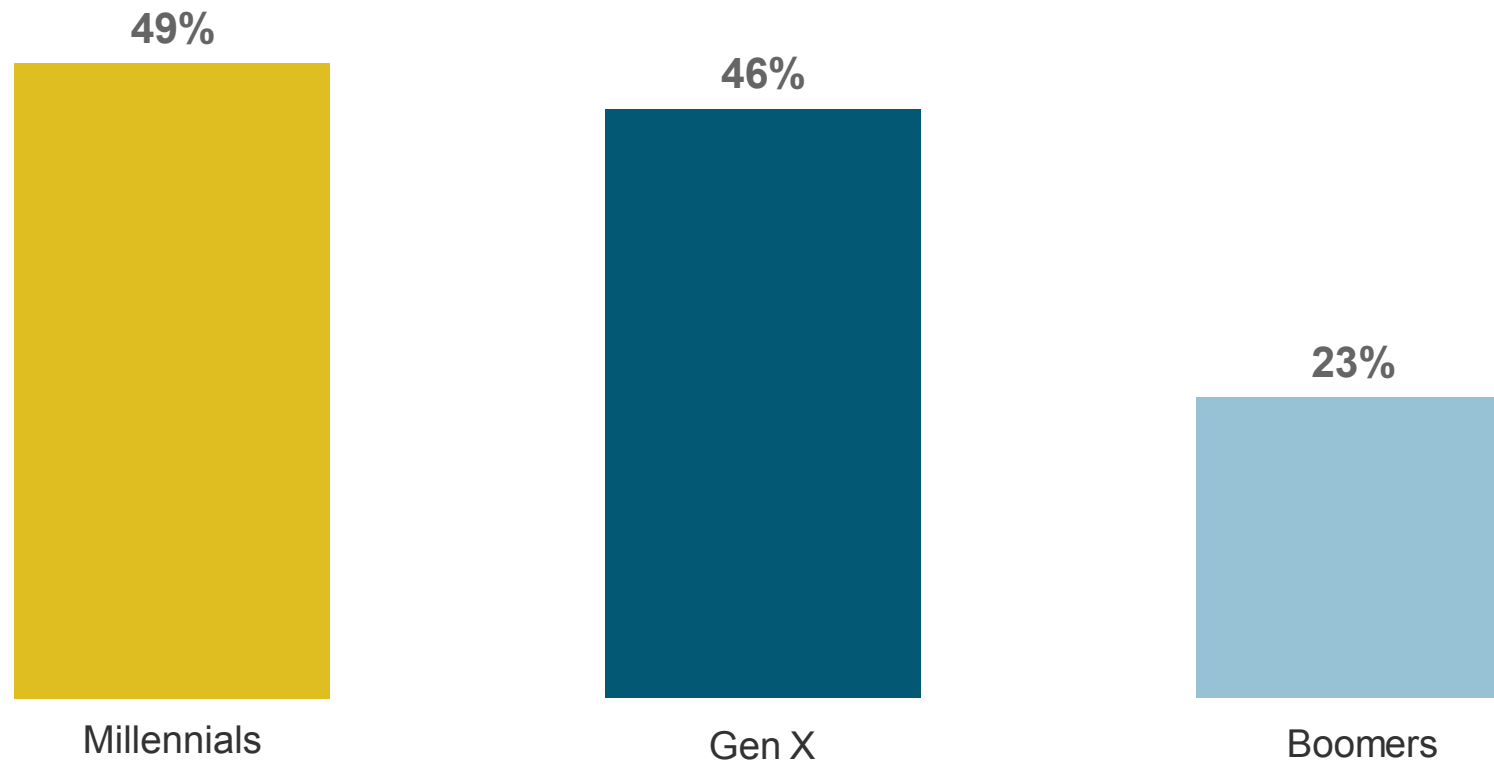
Millennials feel the most pressure to spend on non-essentials

Which of the following has an effect on the amount you spend on non-essentials?



A third of Americans (32%) say non-essential expenses contribute to their credit card debt

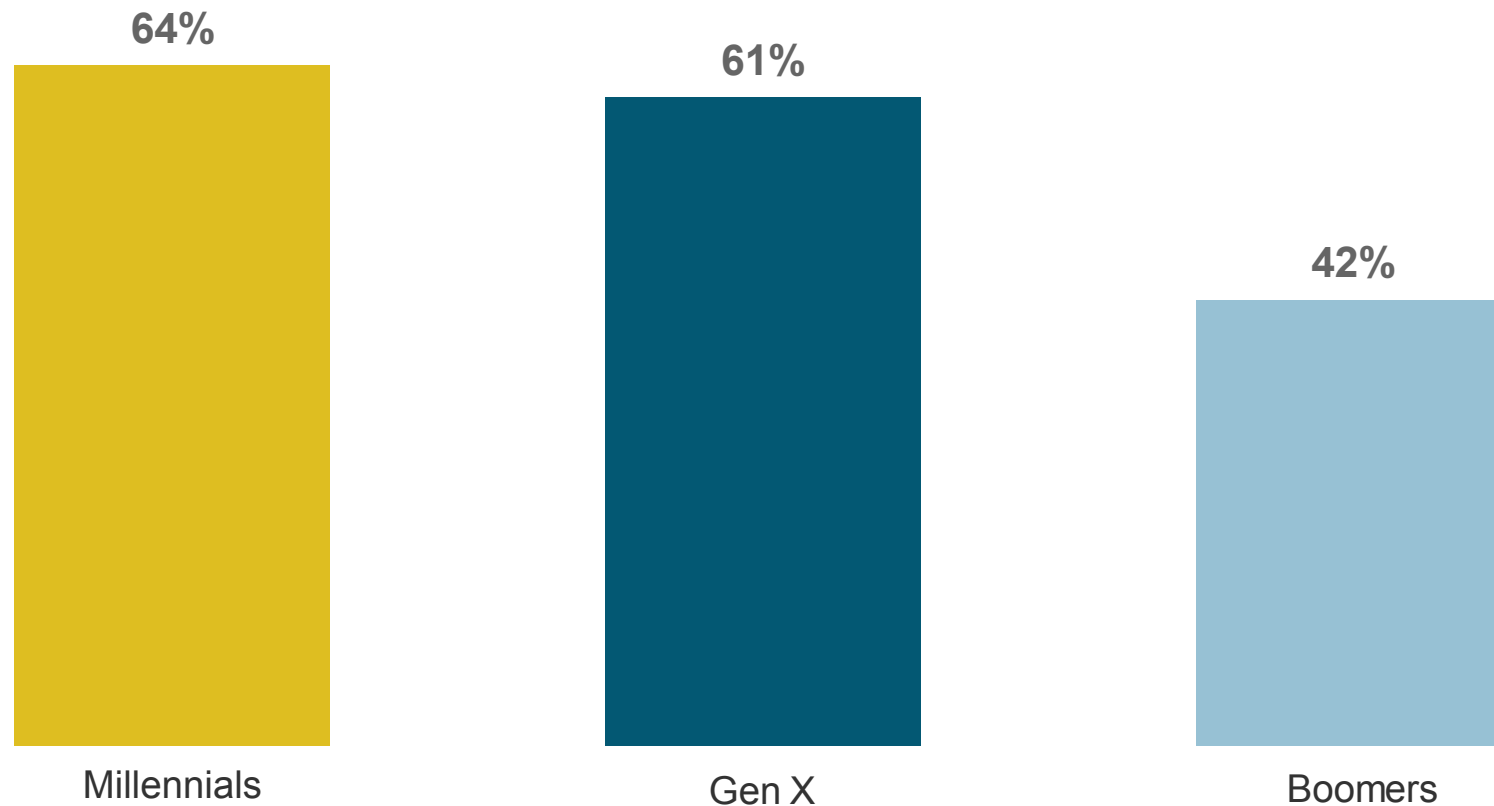
Spending money on non-essential expenses affects my credit card debt.



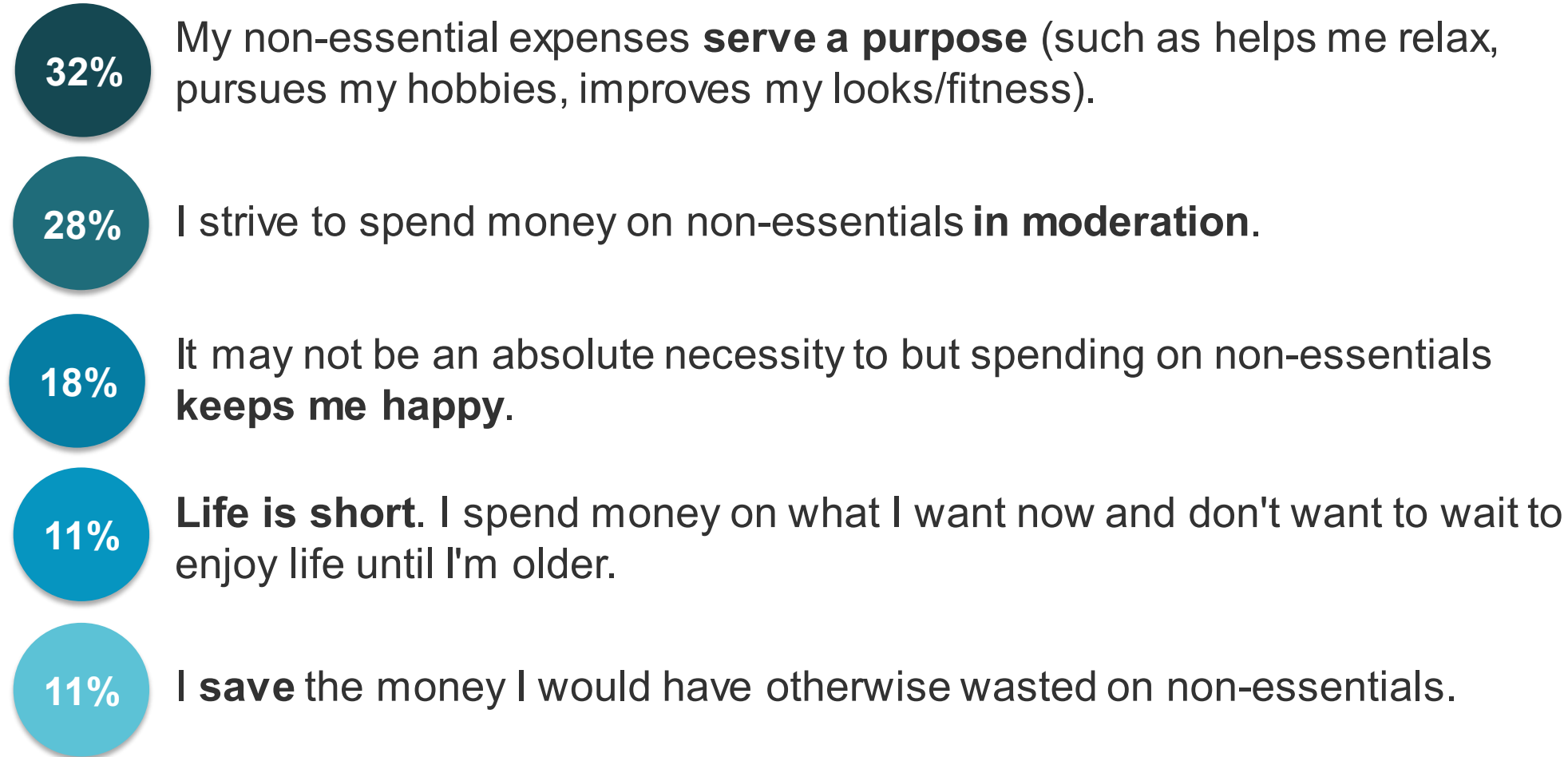
Non-essential expenses hit retirement savings of nearly half (48%) of Americans

Millennials (64%) and Gen X (61%) are most affected

Spending money on non-essential expenses affects my retirement savings.

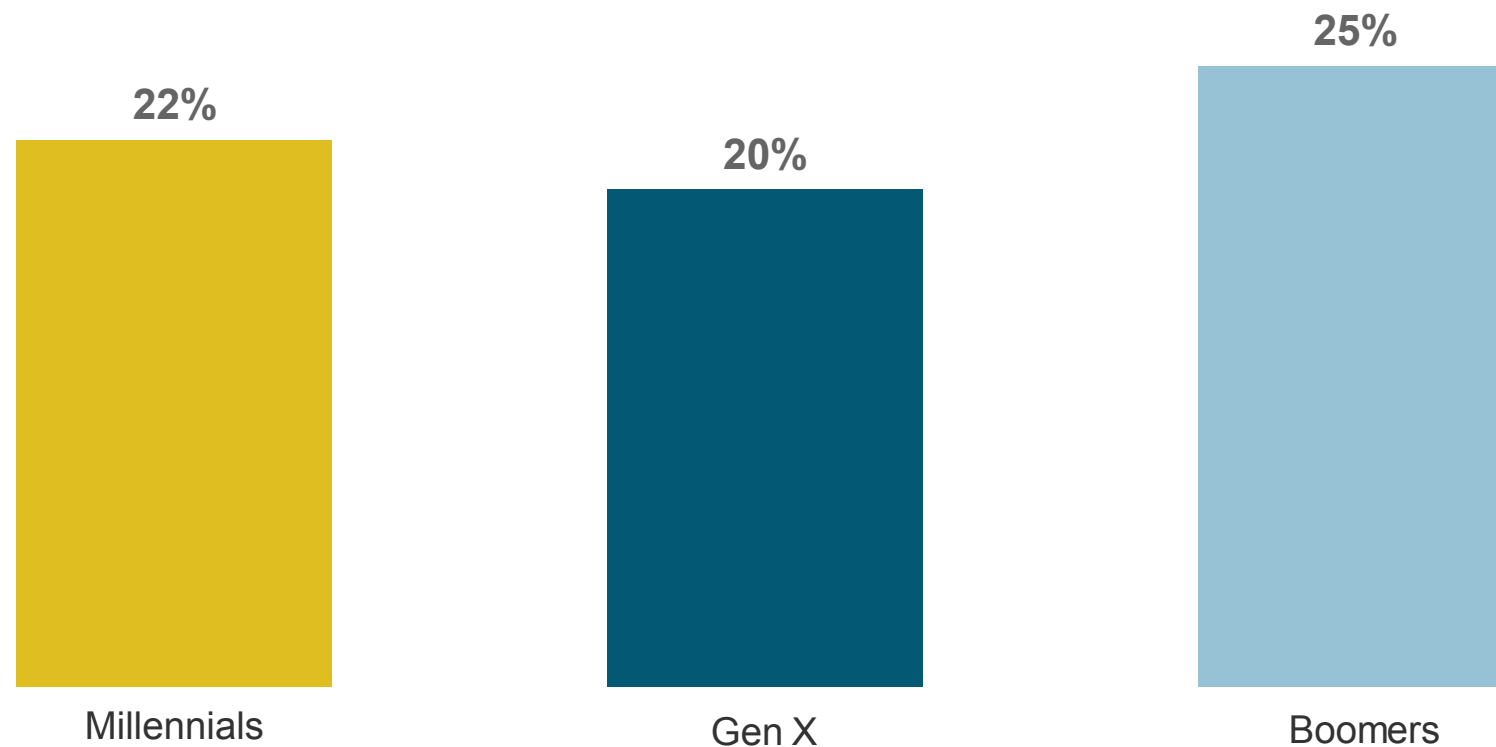


Attitudes on spending money for non-essential expenses vary



22% of Americans say they would not be able to last a month without spending on non-essentials

I would not be able to last one month without spending money on non-essentials.



APPENDIX

Demographics

Generation	Birth Year
Millennials	1989 – 1977
Gen X	1976 – 1965
Boomers	1964 – 1946