

KEY FINDINGS

- Twice as many Americans plan to increase spending during the 2013 holiday season.
- The average amount Americans plan to spend this holiday season is \$1,014, a 20 percent increase from 2012.
- Half of Americans plan to spend between \$500 and \$5,000 this holiday season, compared to just 40 percent who planned to spend that much in 2012.
- Cash remains the most popular form of payment in 2013, and one-third plan to use credit.

2013 Holiday Shopping Figures

Do you intend to spend more, less, or the same on gifts this year?

	2013	2012	2011
About the same	49%	50%	50%
More	27%	23%	23%
Less	21%	24%	24%
Don't know	3%	3%	3%

Do you have a set budget for the holiday season?

	2013	2012	2011
Yes	52%	51%	52%
No	45%	45%	44%
Don't know	4%	3%	4%

How do you plan on doing the majority of your shopping this holiday season?

Both in-store and online	84%
In stores only	10%
Online only	3%
Smartphone/tablet	0%
Don't know	3%

Do you plan to use a smartphone/tablet app to compare prices while in-store?

Yes	51%
No	34%
Don't know	15%

How much do you plan on spending this holiday season?

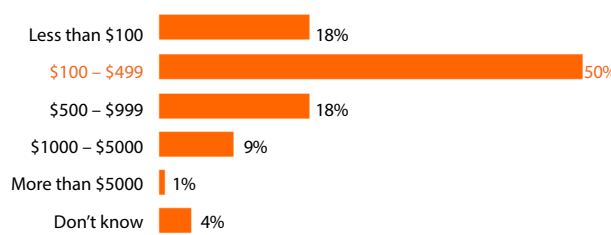
	2013	2012	2011
Less than \$100	8%	10%	12%
\$100 – \$499	38%	46%	43%
\$500 – \$999	31%	26%	27%
\$1000 – \$5000	19%	14%	12%
More than \$5000	1%	1%	0%
Don't know	3%	3%	7%
Mean	\$1014	\$838	\$748

Key Spending Drivers

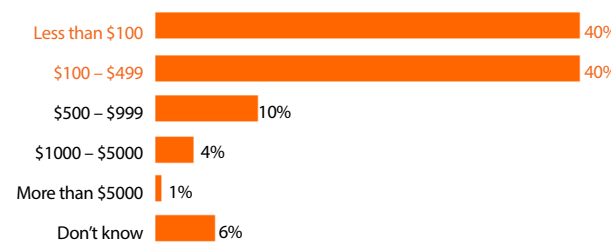
What factor will most influence your holiday spending?

	2013	2012
Retailer's sales	44%	42%
Household costs	27%	27%
Existing debt	14%	14%
Job gain	5%	5%
Job loss	4%	8%

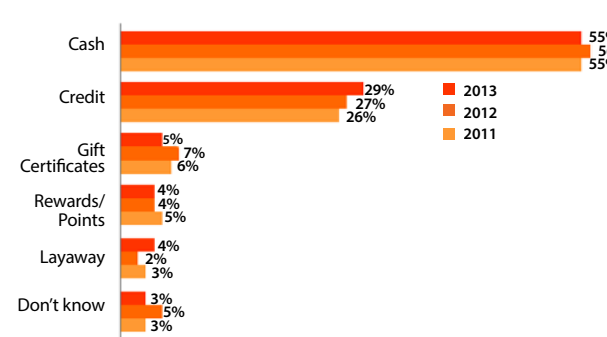
How much do you plan to spend at restaurants this holiday season?



How much do you plan to spend on new clothes/holiday apparel this holiday?



How do you plan on paying for most of your purchases?



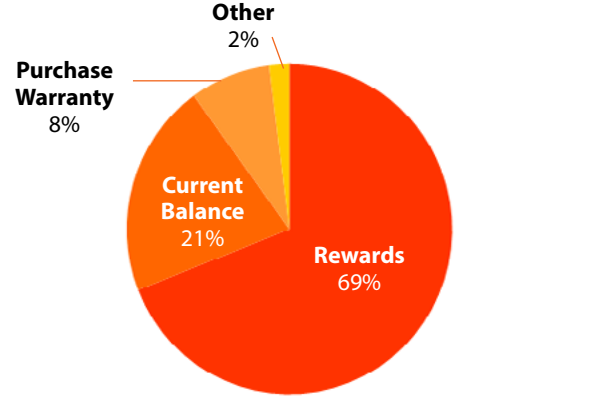
Do you plan to use credit card rewards to supplement your holiday shopping?

	2013	2012
No	49%	53%
Yes	40%	35%
Don't know	11%	12%

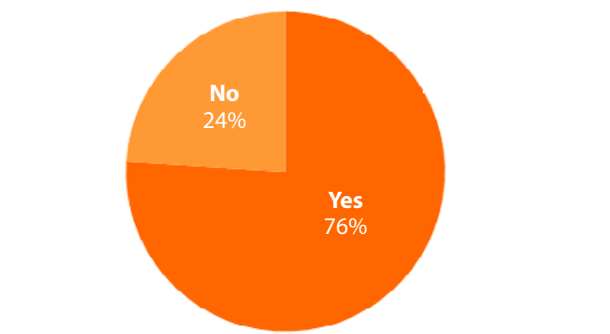
If you've had a bad experience with a retailer, does it impact your choice to shop there this holiday season?

Yes	49%
Maybe	35%
No	15%
Don't know	2%

What factors do you consider in deciding which credit cards to use for certain purchases?



Do you choose to use certain credit cards over others for specific purchases?



Black Friday & Cyber Monday

When do you plan to do the majority of your gift shopping?

	2013	2012
Throughout the year	39%	43%
Black Friday	26%	27%
Week before Christmas	15%	19%
Cyber Monday	7%	9%
Christmas Eve	1%	1%
Day after Christmas	0%	1%

Are you more likely to shop for gifts on Black Friday or Cyber Monday?

Black Friday	40%
Cyber Monday	30%
Neither	16%
Don't know	14%

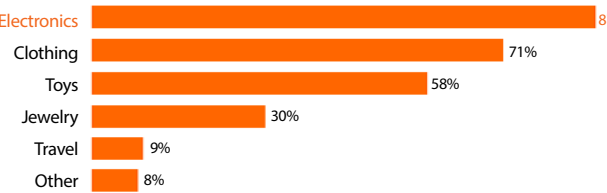
Why are you more likely to shop on Black Friday?

Better sales/deals	41%
Seeing items in-store	21%
Family tradition	20%
It's what I'm used to	16%
Other	2%

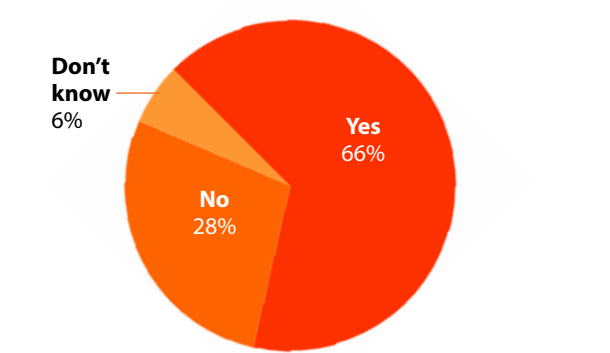
Why are you more likely to shop on Cyber Monday?

Convenience	63%
Better sales/deals	24%
Comparison shopping	11%
Other	2%

What purchases are you looking to make on Black Friday and/or Cyber Monday?



Are you enticed to purchase things for yourself as a result of deep sales?



Where do you find Black Friday and/or Cyber Monday deals? (Answered by the 76% of consumers who research ahead of time)

Online news/newspaper	42%
Retailer websites/emails	33%
Social media	8%
TV/Radio	8%
Other	9%