

# 2020 MassMutual Consumer Holiday Spending Poll

A poll of 1,001 Americans commissioned by MassMutual reveals COVID-19's impact on Americans' holiday spending. PSB Insights conducted the online survey from November 9–12, 2020.

---

- **Changing Traditions this Holiday Season:** The majority of Americans anticipate the pandemic will impact their traditional plans, from only being with immediate family (40%) and not traveling to visit loved ones (26%) to being forced to spend less (33%). However, many would be willing to sacrifice what they value to spend some time with loved ones, from giving up money (27%) or vacation time (23%) to even spending a month in quarantine (25%).
  - Of note, older Americans were twice as likely than their younger counterparts to say they wouldn't sacrifice anything to spend time with loved ones (31% of Gen X boomers vs. 16% of Gen Z/millennials).
- **Setting Budgets:** The majority (71%) have a set budget heading into the holiday season – however, this isn't new as the majority also did this in 2020. Nearly two-in-five (39%) plan to spend more than \$750, however unsurprisingly budgets vary greatly by income. More than half (56%) of those who earn less than \$50K plan to spend under \$500, while 1 in 5 who earn \$100K+ will spend at least \$1,500.
- **Tapping into Savings for the Holidays:** While half plan to use their checking account to cover the cost of the holiday season, the other half will be forced to use different forms of borrowing. Nearly half (48%) will dip into savings or use a credit card and 27% will borrow from loved ones.
- **The New Gift Giving:** Recognizing the challenges of this year, one-third (33%) of consumers are planning to gift loved ones with money for necessities, such as rent and bills. Charitable giving also remains top of mind for many with the average consumer gifting \$1205 this holiday season.
- **Spending & Savings Continue to be Impacted.** On a bright note, nearly one-third (31%) of consumers have saved more than \$500, but one-in-five (21%) have had to borrow at least \$500 from their savings with 28% admitting that they have gotten deeper into debt.
  - This is especially true amongst those with lower incomes – 34% of consumers who earn less than \$50K say they have gone deeper into debt (vs. 21% of those who earn \$50K - \$100K and 21% of those who earn \$100K).
  - Men are more likely to have saved more than \$1,000 compared to their female counterparts (29% of men vs. 18% of women)
- **Divided Over Credit Card Payments:** More than half (51%) of consumers pay off their credit card immediately, but 31% take a couple of months to do so, and unfortunately more than 1 in 5 (23%) of those who earn less than \$50K admit to never paying it off.
  - Of those who pay off their credit card immediately, notably men are more likely to do so (59% of men vs. 45% of women)
- **Looking Ahead to 2021:** Forty-six percent are planning to make financial resolutions for 2021, and those with a higher income (\$100K+) are most likely to commit to making resolutions (58% vs. 42% of those earning under \$50K), as well as younger Americans (57% of Gen Z/millennials vs. 40% of Gen X boomers).
  - Top resolutions include, putting money in savings (31%), sticking to a budget (30%) and paying bills on time (25%).
- **Savings in the Future:** The majority say their outlook for the next year makes them more likely to save, with only 10% saying they will spend and 17% saying they will invest – those earning under \$50K are among those most likely to save (72%).
- **Finances and the Election:** More than one-third (38%) say their finances factored into the decisions they made during the election, with men and those with incomes over \$100K most likely to say this. As a result of the election, more than two-thirds (68%) plan to change their current financial management/savings plan. For example:
  - 25% plan to be more financially prepared for unexpected outcomes – those with lower incomes (under \$50K), women and Gen X boomers are the most likely to say this
  - 23% plan to be more conservative and focus on long-term planning – Gen Z/millennials are among the most likely to say this
  - 20% plan to be more active with investment – those with high incomes (\$100K+), men and Gen Z/millennials are most likely to say this

## Findings

Since the start of the COVID-19 pandemic, how have your savings been impacted?

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
I have saved over \$5,000	10%	8%	12%	5%	13%	20%
I have saved between \$1,000 and \$5,000	13%	10%	17%	9%	17%	20%
I have saved between \$500 and \$1,000	7%	7%	8%	6%	10%	8%
I have saved < \$500	9%	9%	8%	9%	11%	5%
My savings have not changed	37%	41%	31%	41%	31%	28%
I have spent less than \$500	4%	4%	4%	5%	2%	2%
I have spent between \$500 and \$1,000	6%	6%	5%	7%	4%	3%
I have spent between \$1,000 and \$5,000	7%	8%	6%	9%	5%	6%
I have spent over \$5,000	8%	7%	8%	8%	6%	8%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
I have saved over \$5,000	11%	9%	10%	14%	11%	9%
I have saved between \$1,000 and \$5,000	15%	12%	14%	10%	14%	13%
I have saved between \$500 and \$1,000	10%	6%	7%	6%	8%	13%
I have saved < \$500	12%	6%	7%	12%	11%	12%
My savings have not changed	28%	42%	40%	30%	28%	26%
I have spent less than \$500	4%	4%	3%	7%	5%	4%
I have spent between \$500 and \$1,000	5%	6%	5%	5%	5%	6%
I have spent between \$1,000 and \$5,000	7%	7%	8%	5%	8%	5%
I have spent over \$5,000	8%	7%	6%	11%	12%	11%

During the pandemic, I have:

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
Gone deeper into debt	28%	29%	26%	34%	21%	21%
Started getting out of debt	13%	10%	16%	11%	15%	15%
Gotten out of debt and started saving more	9%	8%	11%	8%	13%	12%
Strengthened my emergency fund	15%	14%	17%	10%	18%	24%
Not gotten further into or out of debt	35%	40%	29%	38%	33%	28%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
Gone deeper into debt	30%	26%	27%	27%	23%	29%
Started getting out of debt	16%	11%	13%	9%	12%	17%
Gotten out of debt and started saving more	14%	7%	8%	18%	9%	17%
Strengthened my emergency fund	14%	16%	14%	16%	29%	15%
Not gotten further into or out of debt	27%	40%	39%	30%	26%	22%

When I use a credit card, I tend to:

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
Pay it off immediately when it comes due	51%	45%	59%	42%	56%	68%
Pay it off over the course of a few months	31%	33%	29%	35%	30%	25%
Never pay it off; it is an endless cycle	17%	21%	12%	23%	14%	7%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
Pay it off immediately when it comes due	53%	50%	52%	49%	66%	46%
Pay it off over the course of a few months	32%	31%	30%	35%	26%	41%
Never pay it off; it is an endless cycle	15%	19%	18%	16%	8%	13%

This holiday season, do you have a budget that you plan to stick to?

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
Yes	71%	70%	71%	70%	71%	72%
No	29%	30%	29%	30%	29%	28%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
Yes	72%	70%	71%	65%	66%	76%
No	28%	30%	29%	35%	34%	24%

How do you anticipate the ongoing COVID-19 pandemic will impact your traditional holiday plans?

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
I will no longer travel to visit my loved ones for the holidays	27%	25%	29%	26%	26%	31%
I will only visit loved ones that live nearby	25%	24%	28%	23%	30%	30%
I will only be with immediate family for the holidays rather than my full extended family and friends	40%	45%	34%	37%	44%	44%
I will participate in virtual gatherings to celebrate the holidays	20%	19%	22%	15%	23%	31%
I will not be inviting loved ones into my home this holiday season	24%	22%	26%	22%	24%	26%
Other	2%	2%	1%	2%	1%	1%
I do not anticipate the pandemic impacting my traditional holiday plans	16%	17%	16%	18%	14%	12%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
I will no longer travel to visit my loved ones for the holidays	28%	26%	26%	23%	38%	33%
I will only visit loved ones that live nearby	27%	24%	25%	23%	20%	28%
I will only be with immediate family for the holidays rather than my full extended family and friends	43%	38%	40%	39%	37%	42%
I will participate in virtual gatherings to celebrate the holidays	25%	18%	20%	20%	26%	21%

I will not be inviting loved ones into my home this holiday season	26%	23%	23%	23%	38%	23%
Other	1%	2%	2%	0%	3%	2%
I do not anticipate the pandemic impacting my traditional holiday plans	16%	17%	17%	19%	15%	15%

**How much do you anticipate spending this holiday season?**

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
Under \$500	44%	50%	38%	56%	35%	21%
\$500 - \$750	18%	19%	17%	18%	22%	14%
\$750 - \$1,000	15%	12%	18%	12%	20%	17%
\$1,000 - \$1,500	15%	13%	17%	9%	16%	28%
More than \$1,500	9%	7%	11%	5%	7%	20%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
Under \$500	40%	47%	45%	44%	49%	41%
\$500 - \$750	22%	15%	17%	19%	20%	18%
\$750 - \$1,000	16%	14%	14%	13%	11%	18%
\$1,000 - \$1,500	14%	15%	15%	15%	9%	15%
More than \$1,500	8%	9%	9%	9%	11%	7%

**How do you anticipate your holiday spending will change this year?**

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
I will spend at least \$1,000 more than last year	9%	6%	13%	8%	7%	15%
I will spend between \$500-\$999 more than last year	7%	4%	11%	6%	8%	11%
I will spend between \$1-\$499 more than last year	10%	10%	10%	9%	11%	10%
I will not change my holiday spending	42%	44%	40%	42%	41%	40%
I will spend between \$1-\$499 less than last year	17%	22%	11%	19%	19%	14%
I will spend between \$500-\$999 less than last year	6%	6%	6%	7%	6%	5%
I will spend at least \$1,000 less than last year	8%	8%	9%	9%	8%	6%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
I will spend at least \$1,000 more than last year	10%	9%	8%	13%	5%	12%
I will spend between \$500-\$999 more than last year	9%	6%	7%	9%	14%	10%
I will spend between \$1-\$499 more than last year	16%	6%	9%	15%	8%	14%
I will not change my holiday spending	34%	47%	45%	36%	43%	23%
I will spend between \$1-\$499 less than last year	18%	17%	19%	11%	14%	18%
I will spend between \$500-\$999 less than last year	5%	7%	5%	9%	5%	7%
I will spend at least \$1,000 less than last year	9%	8%	7%	8%	12%	15%

How has the last year impacted your approach to how you will spend money this holiday season?

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
It made me want to focus my spending on things that have real meaning and are necessary	33%	36%	30%	32%	31%	39%
It made me want to cut back on my spending to ensure I have enough savings should the economy worsen	28%	27%	29%	29%	31%	21%
It has had no effect and I will spend with the same approach as in previous years	28%	26%	30%	28%	29%	27%
It made me want to loosen up and spend a little more freely to counter the gloomy atmosphere	10%	10%	10%	9%	9%	13%
Other	1%	1%	1%	1%	1%	0%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
It made me want to focus my spending on things that have real meaning and are necessary	32%	33%	32%	32%	38%	38%
It made me want to cut back on my spending to ensure I have enough savings should the economy worsen	29%	27%	28%	26%	32%	31%
It has had no effect and I will spend with the same approach as in previous years	23%	31%	31%	28%	15%	17%
It made me want to loosen up and spend a little more freely to counter the gloomy atmosphere	15%	7%	9%	13%	14%	13%
Other	1%	1%	1%	1%	0%	1%

**How do you plan to cover the cost of the holiday season?**

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
My own money that I have in an account	50%	50%	51%	49%	50%	54%
Dipping into my long-term savings	11%	9%	12%	11%	10%	11%
Using my credit card that I won't be able to pay off right away	14%	14%	15%	14%	17%	13%
Using my credit card that I will pay off right away	23%	21%	26%	15%	27%	38%
My family/friends will help	11%	10%	13%	10%	12%	14%
My significant other will help	16%	18%	13%	17%	19%	12%
I will not be spending money on the holiday season	8%	8%	8%	11%	4%	2%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
My own money that I have in an account	52%	49%	51%	47%	42%	47%
Dipping into my long-term savings	15%	8%	9%	15%	11%	17%
Using my credit card that I won't be able to pay off right away	14%	15%	15%	13%	14%	15%
Using my credit card that I will pay off right away	21%	24%	24%	18%	35%	21%
My family/friends will help	18%	7%	10%	15%	14%	18%
My significant other will help	20%	13%	15%	20%	14%	17%
I will not be spending money on the holiday season	6%	9%	8%	11%	14%	7%

Which of the following best applies to you and your gift-giving plans for loved ones?

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
I will spend less on my loved ones this year because I won't be able to see them in person	18%	19%	16%	19%	15%	17%
I will spend less on my loved ones this year even though I will be seeing many of them in person	15%	17%	13%	17%	16%	8%
I will spend the same on my loved ones as in previous years	41%	40%	41%	41%	39%	41%
I will spend more on my loved ones because I won't be able to see them in person	8%	7%	9%	7%	9%	10%
I will spend more on my loved ones even though I will be seeing many of them in person	9%	7%	11%	6%	10%	14%
I will spend more on children because I feel guilty about the impact of the pandemic of them	10%	10%	9%	10%	11%	8%



	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
I will spend less on my loved ones this year because I won't be able to see them in person	15%	19%	18%	15%	23%	20%
I will spend less on my loved ones this year even though I will be seeing many of them in person	18%	13%	14%	12%	12%	26%
I will spend the same on my loved ones as in previous years	31%	47%	45%	31%	28%	22%
I will spend more on my loved ones because I won't be able to see them in person	12%	5%	6%	17%	14%	10%
I will spend more on my loved ones even though I will be seeing many of them in person	11%	7%	8%	13%	11%	11%
I will spend more on children because I feel guilty about the impact of the pandemic of them	13%	8%	9%	12%	12%	11%

**What type of gifts do you plan to give loved ones?**

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
Technology (e.g., TV, laptop, iPad, Xbox)	35%	28%	44%	28%	42%	50%
Clothes	47%	51%	43%	46%	50%	51%
Toys	38%	43%	32%	38%	42%	37%
Experiences (e.g., day trips, tickets)	18%	17%	18%	12%	22%	27%
Money for necessities (e.g., rent, bills)	33%	33%	33%	32%	35%	34%
Wellbeing (e.g. massage, facial, gym equipment)	20%	22%	19%	17%	22%	25%
Other	15%	17%	14%	19%	15%	7%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
Technology (e.g., TV, laptop, iPad, Xbox)	42%	31%	33%	40%	43%	40%
Clothes	56%	42%	45%	51%	45%	58%
Toys	46%	33%	37%	44%	31%	44%
Experiences (e.g., day trips, tickets)	24%	14%	17%	19%	8%	20%
Money for necessities (e.g., rent, bills)	31%	34%	32%	32%	31%	39%
Wellbeing (e.g. massage, facial, gym equipment)	30%	14%	19%	20%	20%	29%
Other	6%	21%	18%	10%	6%	6%

What would you sacrifice in order to spend the holidays with loved ones?

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
Vacation time	23%	21%	25%	20%	25%	30%
Future vacation plans	23%	23%	22%	21%	24%	26%
One paycheck	17%	17%	18%	17%	19%	19%
Money in my savings account	27%	25%	30%	27%	31%	29%
The return of concerts and events	16%	16%	17%	14%	20%	20%
A month of quarantine	25%	27%	23%	23%	28%	29%
Nothing	25%	28%	22%	29%	19%	17%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
Vacation time	26%	21%	23%	17%	18%	30%
Future vacation plans	27%	20%	23%	15%	23%	28%
One paycheck	25%	13%	17%	18%	11%	21%
Money in my savings account	31%	25%	27%	27%	37%	26%
The return of concerts and events	20%	15%	16%	16%	17%	17%
A month of quarantine	29%	23%	26%	20%	8%	29%
Nothing	16%	31%	26%	27%	23%	16%

How much money do you plan to donate to charities this holiday season? Please enter in dollar amount.

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
Mean	1205.53	1162.54	1258.29	125.60	1424.67	3684.41
Standard Deviation	15682.07	19046.56	10142.98	673.30	13103.21	30253.79

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
Mean	1899.02	772.48	566.58	6619.03	184.26	1343.71
Standard Deviation	23181.08	7989.66	5835.67	46422.27	632.41	11859.96

Are you planning to make a financial resolution for 2021?

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
Yes	46%	43%	50%	42%	48%	58%
No	54%	57%	50%	58%	52%	42%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
Yes	57%	40%	41%	56%	60%	66%
No	43%	60%	59%	44%	40%	34%

Which of the following best describes your 2021 financial resolutions? Please select up to 3 from the following list.

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
Start an emergency savings fund	17%	17%	16%	18%	16%	15%
Put money in a savings account	31%	33%	30%	32%	30%	29%
Stick to a budget	30%	31%	29%	35%	28%	22%
Pay down credit card debt	20%	20%	20%	20%	26%	17%
Pay my bills on time	23%	21%	26%	27%	22%	17%
Start a "fun" fund to use when the pandemic ends (vacation, car, etc.)	13%	13%	13%	11%	14%	17%
Track my spending	20%	19%	20%	21%	19%	20%
Pay down a major debt (such as mortgage or student loan)	13%	13%	13%	11%	18%	15%
Save for a home	12%	12%	12%	11%	12%	14%
Upgrade my personal technology (new TV, new computer, etc.)	9%	7%	11%	7%	9%	12%
Contribute towards retirement savings	12%	11%	14%	9%	14%	17%
Contribute toward college savings (for yourself or a dependent)	6%	7%	5%	3%	7%	12%
Retire	4%	3%	5%	3%	4%	6%
None of the above	13%	14%	12%	13%	12%	11%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
Start an emergency savings fund	16%	17%	16%	20%	17%	18%
Put money in a savings account	34%	29%	31%	27%	29%	33%
Stick to a budget	30%	30%	30%	31%	32%	30%
Pay down credit card debt	17%	22%	21%	17%	12%	19%
Pay my bills on time	24%	23%	23%	25%	23%	22%
Start a "fun" fund to use when the pandemic ends (vacation, car, etc.)	13%	13%	13%	9%	17%	12%
Track my spending	22%	18%	18%	22%	23%	26%
Pay down a major debt (such as mortgage or student loan)	16%	11%	13%	11%	12%	17%
Save for a home	19%	8%	11%	16%	14%	11%
Upgrade my personal technology (new TV, new computer, etc.)	11%	8%	8%	11%	12%	11%
Contribute towards retirement savings	10%	13%	12%	9%	9%	12%
Contribute toward college savings (for yourself or a dependent)	9%	4%	6%	6%	6%	8%
Retire	2%	5%	4%	2%	11%	3%
None of the above	9%	15%	14%	11%	9%	7%

**My economic outlook for next year makes me more likely to...?**

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
Spend	10%	8%	12%	11%	11%	8%
Invest	17%	13%	21%	13%	17%	26%
Save	71%	75%	66%	73%	72%	64%
Other	3%	4%	2%	4%	1%	2%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
Spend	12%	9%	9%	11%	15%	12%
Invest	21%	14%	14%	23%	37%	21%
Save	66%	73%	74%	64%	46%	66%
Other	1%	4%	3%	2%	2%	2%

**Did your finances factor into how you voted this election?**

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
<b>Yes</b>	38%	31%	46%	32%	41%	51%
<b>No</b>	62%	69%	54%	68%	59%	49%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
<b>Yes</b>	40%	36%	35%	41%	40%	53%
<b>No</b>	60%	64%	65%	59%	60%	47%

**Have you done any of the following this year based on political views?**

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
<b>Unfriended people on social media</b>	23%	23%	22%	22%	22%	25%
<b>Been vocal about political views on social media</b>	34%	31%	39%	34%	39%	36%
<b>Avoided people who have different political views</b>	33%	31%	35%	29%	36%	40%
<b>Removed people from your card or gift giving list</b>	11%	9%	13%	12%	9%	12%
<b>Other</b>	25%	29%	20%	27%	21%	21%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
<b>Unfriended people on social media</b>	29%	19%	21%	25%	15%	31%
<b>Been vocal about political views on social media</b>	34%	35%	34%	34%	35%	33%
<b>Avoided people who have different political views</b>	37%	31%	33%	31%	34%	33%
<b>Removed people from your card or gift giving list</b>	16%	8%	9%	18%	15%	16%
<b>Other</b>	16%	31%	28%	19%	15%	16%

**How do you plan on changing your current financial management/savings plan based on the presidential election outcome?**

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
I plan to be more active with my investments	20%	14%	28%	15%	21%	34%
I plan to be more conservative and focus on long-term planning	23%	22%	24%	23%	25%	22%
I plan to make sure I'm more financially prepared for unexpected outcomes (e.g. insurance, emergency fund)	25%	28%	21%	27%	23%	21%
<b>No change</b>	32%	37%	27%	36%	32%	23%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
I plan to be more active with my investments	27%	16%	17%	26%	26%	34%
I plan to be more conservative and focus on long-term planning	27%	20%	21%	26%	26%	26%
I plan to make sure I'm more financially prepared for unexpected outcomes (e.g. insurance, emergency fund)	24%	25%	25%	25%	20%	23%
<b>No change</b>	22%	39%	37%	23%	28%	17%

**Do you wear smart technology such as a smart watch, that can track activity and fitness measurables?**

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
<b>Yes</b>	42%	37%	47%	30%	52%	63%
<b>No</b>	58%	63%	53%	70%	48%	37%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
<b>Yes</b>	50%	36%	39%	43%	42%	57%
<b>No</b>	50%	64%	61%	57%	58%	43%

Would you prefer to make purchase decisions through digital experiences using virtual or augmented reality technology rather than in-person?

	National	Gender		Income		
		Female	Male	Under \$50k	\$50k-\$100k	Over \$100k
<b>Yes</b>	42%	36%	49%	38%	42%	55%
<b>No</b>	58%	64%	51%	62%	58%	45%

	Age		Ethnicity			
	Gen Z + Millennial	Gen X + Boomer	White	Black	Asian	Hispanic
<b>Yes</b>	51%	36%	38%	50%	43%	56%
<b>No</b>	49%	64%	62%	50%	57%	44%