



Spend Different Survey 2020

7 out of 10

Heading into the holiday season, **7** out of **10** Americans say they are struggling to make ends meet this year, according to a new Harris Poll commissioned by **DailyPay**.

47%
 Nearly half (**47%**) of the 2,000 hourly workers surveyed across the country* will take extra steps this year compared to last to make ends meet, including working extra hours (**22%**) or seasonal jobs (**18%**).

22%
 Working extra hours

18%
 Working seasonal jobs

36%
 Over one-third (**36%**) will rely on their employer for financial guidance and impactful benefits, such as on-demand pay, to help them through the holidays.

45%

A significant number of Americans (**45%**) said that having on-demand pay, instead of waiting for a company-scheduled payday, would have a major impact on their ability to pay bills this holiday season.

1 in 5
21% would be able to manage holiday spending better.

1 in 6
17% would be able to make monthly payments on purchases easier

1 in 7
13% would require fewer loans to make holiday purchases

54%

Despite high unemployment and continued outbreaks of **COVID-19**, more than half of **Americans (54%)** are feeling hopeful the economy will improve heading into the holiday season.



41%

The optimistic outlook includes holiday shopping plans. The survey found nearly half (**41%**) will spend the same amount in-store as last holiday season.



11% while **11%** plan to spend even more this holiday season compared to 2019.

28% Many will continue to shop online this holiday season as well. Of those surveyed, **28%** said they will spend more online this holiday season.

26% and **26%** noted they will spend less compared to last year.



This survey was conducted online within the United States by The Harris Poll on behalf of **DailyPay** from **September 3-October 1, 2020** among 2,042 U.S. adults ages 18 and older. This online survey is not based on a probability sample and therefore no estimate of theoretical sampling error can be calculated. For complete survey methodology, including weighting variables and subgroup sample sizes.