

## Consumer Buzz

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### Overspenders

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More than three-quarters of consumers overspend on holiday gifts, according to TD Bank's Merry Money Holiday Spending survey. Shoppers overspend by \$215 on average, and although 52% of consumers have a holiday budget, just 70% of those with a budget actually stick to it. Here's a look at the top budget busters:

- Finding the perfect gift: 65%
- Small impulse purchases, such as stocking stuffers: 57%
- Buying treats for themselves: 49%
- Extras, such as wrapping paper and gift cards: 25% **GP**