

New survey reveals American adults' holiday gifting habits continue to lean on traditional gifting methods. Despite the emergence of digital payment methods, adults continue to show preference toward gifting or receiving cash, gift cards, or physical gifts to and from family members and friends. Preference towards cash in gifting service workers also surpasses any other methods.

Topline Findings

December 8, 2025 – A new Wells Fargo survey, with data collection provided by Ipsos among U.S. adults 18 or older, finds most intend to give service workers a holiday bonus/tip/gift, intending to give about the same dollar amount as they gave last year, primarily through cash. When gifting, physical gifts are the preferred option but when receiving, gift cards and physical gifts are equally preferred.

Digital payment methods including Zelle®, Venmo®, PayPal®, and Cash App® are underused methods of money-giving, relative to other options; however, adults' sentiment is strong with high levels of agreement towards freedom to purchase what is really wanted, convenience in gifting, and taking guesswork out of gifting.

Detailed Findings

1. **Service Worker Gifting:** Six-in-ten (60%) American adults consider giving a holiday bonus/tip/gift to service workers.
 - Three-in-ten (30%) consider gifting to personal service providers. A similar percentage of adults consider gifting delivery and transportation providers. Other service providers that adults consider giving a holiday bonus/tip/gift are household help (20%), education providers (17%), child/family care providers (16%), and building and community service providers (9%).
 - Among adults who consider giving a holiday bonus/tip/gift, a median of \$25-\$55 is typically given to service workers. Two-thirds (67%) are expecting to give the same amount as last year, one-in-ten (11%) plan to give more, and only 8% plan to give a lesser amount.
 - Child/family care providers (\$55), household help (\$50), and building and community service providers (\$50) are expected to receive the highest median bonus/tip/gift.

- Half (50%) of adults who consider giving a holiday bonus/tip/gift, intend to give cash. One-quarter (26%) will give gift cards, 11% digital payment such as Zelle®, Venmo®, PayPal®, and Cash App®, and fewer than one-in-ten (5%) plan to give a check.
2. **Gifting Preference:** American's preferences differ depending on their role as a gift receiver or giver.
- Roughly half prefer to receive gift cards (56%), physical gifts (55%), or money in cash or check form (48%) during the holiday season. Around one-in-three (29%) prefer to receive experiences such as travel and events, or money through digital payments including Zelle®, Venmo®, PayPal®, and Cash App®.
 - Roughly two-thirds (65%) prefer to give physical gifts, half (54%) prefer to give gift cards, 34% money through cash or check. Less than one-in-five prefer to give experiences (19%) and money through digital payments (18%).
3. **Ways Money Received:** Over two-thirds of adults have received cash (68%), three-in-ten (28%) have received checks, and three-in-ten (28%) received a digital payment during the holiday season. One-in-six (17%) have never received money as gift during the holiday season.
4. **Digital Cash Perceptions:** About two-thirds (65%) of adults surveyed agree (agree strongly / agree somewhat) with the statement *"I appreciate receiving a digital cash gift because it gives me the freedom to choose something I really want"*. 65% also agree with *"Gifting digital cash is convenient – I don't have to worry about things like gift wrapping, postage, or shipping"*, and 62% agree with *"Giving digital cash takes the guesswork out of gift giving"*. These three statements receive the highest levels of agreement, more than other statements.
- Around half of adults surveyed agree (agree strongly / agree somewhat) with:
 - *Sending a digital cash gift feels impersonal – like I didn't put any effort into the gift* (57%)
 - *I worry about the gift arriving late or getting lost or stolen if I send it through the mail or other delivery service* (52%)
 - *I would appreciate receiving digital cash as a gift, but feel weird telling that to the gift giver* (49%)
 - Roughly one-in-three Americans agree with the following statements:



PUBLIC RELEASE SURVEY FINDINGS AND METHODOLOGY

- *I appreciate receiving a digital cash gift because I do not like most of the physical gifts I receive during the holidays (36%)*
- *I'd like to give money digitally as a gift, but I don't know if that's socially acceptable (32%)*

These are findings of a Wells Fargo survey, with data collection provided by Ipsos, conducted between October 30-November 3, 2025. A sample of 2,010 U.S. aged 18 and older were surveyed online in English, as part of Ipsos Omnibus shared survey program. The results of this research have a credibility interval of plus or minus 2.5 percentage points for all respondents. Further details about the methodology can be found below.

For full results, please refer to the following annotated questionnaire:

Full Annotated Questionnaire

We'd like to understand how people approach gifting during the year end.

These first few questions have to do with how people may show gratitude and appreciation to service workers. Service workers are people who make your life easier. They include consumer and business workers that provide an act of helpful activity.

1. Which of these types of service workers are you considering giving a holiday bonus/tip/gift to this year?

	Total (n=2,010)
Personal services providers - barber, beauty salon staff, massage therapist, personal trainer, pet groomer, dog walker	30%
Delivery and transportation providers - mail carrier, newspaper delivery person, delivery person (FedEx, UPS, Amazon, etc.), garage attendants	30%
Household help - housekeeper, cook, handyman, trash and recycling collectors, yard and garden worker, pool cleaner	20%
Education providers - Teacher, tutor	17%
Child/family care providers - Au pair or live-in nanny, babysitter, day care provider, private nurse, home health employees, personal caregiver, nursing home employees	16%
Building and community service providers - doorman, elevator operator, superintendent	9%
Other service providers	3%
I don't give year-end gifts to service providers	40%

2. When giving money as a holiday gift to [INSERT RANDOMLY SELECTED CATEGORY FROM Q1], how much do you typically give per recipient? Enter amount

(Asked of those who consider gifting)	Total (n=1,152)	Child/ family care	Househol d help (n=184)	Personal services provider (n=198)	Delivery & transport- ation	Building & communit y service	Education providers (n=183)
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		providers (n=181)			providers (n=198)	providers (n=137)	
Median	\$50.00	\$55.40	\$50.00	\$30.00	\$20.00	\$50.00	\$25.00
Don't know	17%	9%	13%	20%	22%	17%	19%

3. Is that amount ...

(Asked of those who consider gifting)	Total (n=1,152)
The same as last year	67%
Less than last year	8%
More than last year	11%
Not applicable – I did not give that service provider a bonus/tip/gift last year	14%

4. And how will you gift or tip them? (Choose one)

(Asked of those who consider gifting)	Total (n=1,152)
Cash	50%
Gift Card	26%
Digital payment (e.g., Zelle, Venmo, PayPal, CashApp, etc.)	11%
Check	5%
Other	4%
Don't know	5%

Now we'll turn our attention to other people like friends and family you may give to and/or receive from during the holidays.

5. Which of these gift options do you prefer to **receive** during the holiday season?
(Select all that apply)

	Total (n=2,010)
Gift cards (physical or digital)	56%
Physical gifts (wrapped items)	55%
Money: cash or check	48%
Experiences (e.g., travel, events)	29%

Money: digital payments (e.g., Zelle, Venmo, PayPal, CashApp, etc.)	29%
Don't know	6%

6. Which of these gift options do you prefer to **give** to friends and family during the holiday season? (Select all that apply)

	Total (n=2,010)
Physical gifts (wrapped items)	65%
Gift cards (physical or digital)	54%
Money: cash or check	34%
Experiences (e.g., travel, events)	19%
Money: digital payments (e.g., Zelle, Venmo, PayPal, CashApp, etc.)	18%
Don't know	5%

7. If you have ever **received** money from anyone during the holiday season, how have you received it?

	Total (n=2,010)
Cash	68%
Check	28%
Digital payment (e.g., Zelle, Venmo, PayPal, CashApp, etc.)	28%
No, I have not received money as a gift	17%

8. How strongly do you agree or disagree with the following statements?

- a. Sending a digital cash gift feels impersonal — like I didn't put any effort into the gift.

	Total (n=2,010)
Agree strongly	28%
Agree somewhat	29%
Neither agree nor disagree	20%
Disagree somewhat	13%

Disagree strongly	8%
Don't know	2%

b. Giving digital cash takes the guesswork out of gift giving.

	Total (n=2,010)
Agree strongly	27%
Agree somewhat	36%
Neither agree nor disagree	21%
Disagree somewhat	8%
Disagree strongly	6%
Don't know	3%

c. Gifting digital cash is convenient – I don't have to worry about things like gift wrapping, postage, or shipping

	Total (n=2,010)
Agree strongly	31%
Agree somewhat	34%
Neither agree nor disagree	21%
Disagree somewhat	7%
Disagree strongly	5%
Don't know	3%

d. I worry about the gift arriving late or getting lost or stolen if I send it through the mail or other delivery service.

	Total (n=2,010)
Agree strongly	21%
Agree somewhat	32%
Neither agree nor disagree	22%
Disagree somewhat	17%
Disagree strongly	7%
Don't know	2%

- e. I appreciate receiving a digital cash gift because it gives me the freedom to choose something I really want.

	Total (n=2,010)
Agree strongly	35%
Agree somewhat	30%
Neither agree nor disagree	20%
Disagree somewhat	6%
Disagree strongly	6%
Don't know	2%

- f. I'd like to give money digitally as a gift, but I don't know if that's socially acceptable.

	Total (n=2,010)
Agree strongly	10%
Agree somewhat	22%
Neither agree nor disagree	29%
Disagree somewhat	18%
Disagree strongly	18%
Don't know	3%

- g. I would appreciate receiving digital cash as a gift, but feel weird telling that to the gift giver.

	Total (n=2,010)
Agree strongly	22%
Agree somewhat	27%
Neither agree nor disagree	24%
Disagree somewhat	12%
Disagree strongly	12%
Don't know	3%

- h. I appreciate receiving a digital cash gift because I do not like most of the physical gifts I receive during the holidays.

	Total (n=2,010)
Agree strongly	14%
Agree somewhat	22%
Neither agree nor disagree	30%
Disagree somewhat	19%
Disagree strongly	13%
Don't know	2%

About the Study:

These are findings for research that was conducted between October 30 and November 3, 2025, by Ipsos. For this survey, a sample of 2,010 American adults aged 18 and older were interviewed online in English. Surveys were collected as part of a multi-client omnibus program, where questions on various topics are included in one interview and clients share demographic information collected.

The sample was randomly drawn from [Ipsos' online panel](#), partner online panel sources, and ["river" sampling](#) and does not rely on a population frame in the traditional sense. After a sample has been obtained from the Ipsos panel, Ipsos calibrates respondent characteristics to be representative of the U.S. Population using standard procedures such as raking-ratio adjustments. The source of these population targets is U.S. Census 2021 American Community Survey data. The sample drawn for this study reflects fixed sample targets on age and gender. Post-hoc weights were made to the population characteristics on age, gender, region, and household income.

Statistical margins of error are not applicable to online non-probability surveys. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage error and measurement error. Where figures do not sum to 100, this is due to the effects of rounding. The precision of Ipsos online polls is measured using a credibility interval. In this case, the survey has a credibility interval of plus or minus 2.5 percentage points for all respondents. Ipsos calculates a design effect (DEFF) for each study based on the variation of the weights, following the formula of Kish (1965). This study had a credibility interval adjusted for design effect of the following (n=2,010, DEFF=1.5, adjusted Confidence Interval=+/-4.0 percentage points).