

1. Did you spend more than you intended to during the holiday season?

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents	2006	917	1089	554	757	695	104	326	871	705
Weighted	2006	973	1033	560	742	704	225	686	786	309
Yes	1028	455	573	380	386	262	119	345	400	163
	51%	47%	55%	68%	52%	37%	53%	50%	51%	53%
No	978	518	460	180	356	442	106	341	386	145
	49%	53%	45%	32%	48%	63%	47%	50%	49%	47%
		B			C	CD				

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (**), Small Base: 100 (*)

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2. How much over budget did you spend?

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: Spent More Than Intended During Holiday Season	1040	429	611	380	404	256	55	166	445	374
Weighted	1028	455	573	380	386	262	119	345	400	163
0	2	2	1	2	-	1	2	-	1	-
	*	*	*	*	-	*	1%	-	*	-
							*			
1-100	246	83	163	105	87	54	46	83	87	30
	24%	18%	29%	28%	23%	20%	38%	24%	22%	18%
			A				GHI*			
101-200	277	127	149	100	105	72	35	92	111	38
	27%	28%	26%	26%	27%	27%	29%	27%	28%	24%
							*			
201-300	168	73	95	62	65	42	12	51	76	30
	16%	16%	17%	16%	17%	16%	10%	15%	19%	18%
							*			
301-400	55	27	28	13	18	24	2	18	23	12
	5%	6%	5%	3%	5%	9%	2%	5%	6%	7%
						C	*			
401-500	141	68	73	48	55	37	12	55	49	25
	14%	15%	13%	13%	14%	14%	10%	16%	12%	15%
							*			
501-600	18	11	7	5	7	6	-	6	6	6
	2%	2%	1%	1%	2%	2%	-	2%	2%	4%
							*			
601-700	6	3	3	1	5	1	-	-	6	*
	1%	1%	1%	*	1%	*	-	-	1%	*
							*			
701-800	4	1	4	-	4	*	-	2	1	1
	*	*	1%	-	1%	*	-	*	*	1%
							*			
801-900	6	2	4	2	2	2	2	2	2	*
	1%	*	1%	1%	*	1%	1%	1%	*	*
							*			
901-1000	54	30	25	20	24	11	7	18	18	11
	5%	7%	4%	5%	6%	4%	6%	5%	5%	7%
							*			
1000+	50	30	20	22	15	12	3	18	19	9
	5%	7%	3%	6%	4%	5%	2%	5%	5%	6%
							*			
Summary										
Mean	403.3	483.3	339.8	418.6	393.9	394.8	275.8	393.2	406.2	510.2

		B					*			F
Std. Dev.	651.13	823.91	461.94	765.58	536.81	626.09	338.03	501.43	682.87	945.66
Std. Err.	20.19	39.78	18.69	39.27	26.71	39.13	45.58	38.92	32.37	48.9
Median	200	250	200	200	250	250	163	200	227.6	300

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (**), Small Base: 100 (*)

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3. What do you plan to cut back on in order to get back on track?

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: Spent More Than Intended During Holiday Season	1040	429	611	380	404	256	55	166	445	374
Weighted	1028	455	573	380	386	262	119	345	400	163
Entertainment	433	191	242	164	173	95	45	140	178	70
	42%	42%	42%	43%	45%	36%	38%	41%	44%	43%
							*			
Lunch and coffee money	343	109	234	171	116	56	21	120	143	59
	33%	24%	41%	45%	30%	21%	18%	35%	36%	36%
			A	DE	E		*	F	F	F
My day to day living expenses (groceries, phone, cable, etc)	333	130	203	100	135	98	22	105	143	63
	32%	29%	35%	26%	35%	37%	18%	30%	36%	39%
					C	C	*		F	F
Using my credit card	300	133	167	108	118	73	30	91	128	52
	29%	29%	29%	29%	31%	28%	25%	26%	32%	32%
							*			
I have no idea where to start	95	47	48	42	39	14	19	29	35	12
	9%	10%	8%	11%	10%	5%	16%	8%	9%	8%
				E			*			
Using my line of credit	86	42	43	26	37	23	11	34	24	17
	8%	9%	8%	7%	10%	9%	9%	10%	6%	10%
							*			H
I won't cut back, and won't get back on track	50	33	17	7	17	26	9	12	18	10
	5%	7%	3%	2%	4%	10%	7%	4%	5%	6%
		B				CD	*			

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (**), Small Base: 100 (*)

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4. Which of the following helped you stick to your budget?

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: Did Not Spend More Than Intended During Holiday Season	966	488	478	174	353	439	49	160	426	331
Weighted	978	518	460	180	356	442	106	341	386	145
I didn't want to go into debt or increase my debt load	356	178	178	68	135	153	33	116	151	56
	36%	34%	39%	38%	38%	35%	31% *	34%	39%	39%
Keeping track of my spending by making a budget and sticking to it	313	184	128	57	123	133	27	111	132	43
	32%	36%	28%	31%	35%	30%	25% *	32%	34%	30%
Knowing how much I had to spend, and once the money was gone that was it	246	128	118	48	88	110	35	73	102	36
	25%	25%	26%	27%	25%	25%	33% *	21%	26%	25%
Having a savings goal in mind that I wanted to reach, and I always kept that goal in mind	102	54	48	31	43	28	8	27	47	20
	10%	10%	10%	17%	12%	6%	7% *	8%	12%	14%
Other	138	64	74	20	45	73	22	53	38	25
	14%	12%	16%	11%	13%	16%	21% H*	15%	10%	17% H

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (**), Small Base: 100 (*)

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5. What would you do differently this upcoming year, to be ready for holiday gift-giving/spending?

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents	2006	917	1089	554	757	695	104	326	871	705
Weighted	2006	973	1033	560	742	704	225	686	786	309
Set aside savings on a regular basis for holiday/gift expenses	712 36%	310 32%	403 39%	278 50%	242 33%	192 27%	95 42%	259 38%	258 33%	101 33%
Create a budget earlier in the year that includes savings for holiday/gift expenses	583 29%	253 26%	330 32%	206 37%	250 34%	127 18%	48 22%	213 31%	246 31%	76 25%
Redeem my rewards points for holiday/gift expenses	340 17%	126 13%	214 21%	126 23%	140 19%	74 11%	23 10%	107 16%	139 18%	71 23%
Nothing - I was ready	744 37%	408 42%	336 33%	108 19%	256 34%	380 54%	84 37%	226 33%	300 38%	133 43%

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (**), Small Base: 100 (*)

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6_1. [Toys]

How much did you spend on the following gift categories THIS HOLIDAY SEASON (December 2016)?

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents	2006	917	1089	554	757	695	104	326	871	705
Weighted	2006	973	1033	560	742	704	225	686	786	309
0	865	442	423	177	303	385	102	302	340	122
	43%	45%	41%	32%	41%	55%	45%	44%	43%	39%
				C	CD					
1-100	616	288	328	214	221	181	68	206	244	98
	31%	30%	32%	38%	30%	26%	30%	30%	31%	32%
				DE						
101-200	230	110	119	79	92	58	20	69	102	38
	11%	11%	12%	14%	12%	8%	9%	10%	13%	12%
				E	E					
201-300	117	51	67	42	43	32	12	43	37	25
	6%	5%	6%	7%	6%	5%	5%	6%	5%	8%
										H
301-400	59	23	36	8	31	20	13	23	15	8
	3%	2%	4%	1%	4%	3%	6%	3%	2%	3%
					C		H			
401-500	52	24	28	14	23	15	5	17	22	8
	3%	2%	3%	3%	3%	2%	2%	3%	3%	2%
501-600	16	9	7	2	10	5	2	2	10	3
	1%	1%	1%	*	1%	1%	1%	*	1%	1%
601-700	7	4	3	3	3	1	-	3	2	1
	*	*	*	*	*	*	-	*	*	*
701-800	12	4	8	3	4	5	-	6	5	1
	1%	*	1%	*	1%	1%	-	1%	1%	*
801-900	1	-	1	-	1	*	-	-	1	*
	*	-	*	-	*	*	-	-	*	*
901-1000	14	8	6	9	4	*	3	6	3	2
	1%	1%	1%	2%	1%	*	1%	1%	*	1%
				E						
1000+	17	10	7	8	8	1	-	9	5	2
	1%	1%	1%	1%	1%	*	-	1%	1%	1%
				E	E					
Summary										
Mean	115.7	115.6	115.9	137.7	136	76.9	96.9	121.3	109	134.3

Std. Dev.	286.47	324.72	245.2	E 284.44	E 372.98	144.03	164.88	261.69	242.24	460.23
Std. Err.	6.4	10.72	7.43	12.08	13.56	5.46	16.17	14.49	8.21	17.33
Median	30	25	35	50	44.3	-	10	25	30	47.4

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (**), Small Base: 100 (*)

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6_2. [Electronics]

How much did you spend on the following gift categories THIS HOLIDAY SEASON (December 2016)?

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents	2006	917	1089	554	757	695	104	326	871	705
Weighted	2006	973	1033	560	742	704	225	686	786	309
0	907	385	523	173	311	423	108	304	363	133
	45%	40%	51%	31%	42%	60%	48%	44%	46%	43%
		A	B	C	D	CD				
1-100	385	199	186	142	149	94	46	132	145	62
	19%	20%	18%	25%	20%	13%	20%	19%	18%	20%
				E	E					
101-200	228	121	108	85	85	59	19	93	90	27
	11%	12%	10%	15%	11%	8%	8%	14%	11%	9%
				E				I		
201-300	127	64	63	51	43	33	13	39	51	24
	6%	7%	6%	9%	6%	5%	6%	6%	6%	8%
				E						
301-400	88	41	47	26	42	19	6	30	36	16
	4%	4%	5%	5%	6%	3%	3%	4%	5%	5%
					E					
401-500	97	56	41	21	50	26	12	35	31	19
	5%	6%	4%	4%	7%	4%	5%	5%	4%	6%
					E					
501-600	23	9	15	7	12	4	2	6	10	6
	1%	1%	1%	1%	2%	1%	1%	1%	1%	2%
601-700	17	15	2	8	3	6	3	7	4	4
	1%	2%	*	1%	*	1%	1%	1%	*	1%
		B								
701-800	21	13	8	10	6	5	2	8	9	2
	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%
801-900	10	5	5	4	1	4	2	2	3	2
	*	*	*	1%	*	1%	1%	*	*	1%
901-1000	38	23	16	15	15	9	5	13	16	4
	2%	2%	2%	3%	2%	1%	2%	2%	2%	1%
1000+	65	44	21	20	24	21	7	17	28	12
	3%	5%	2%	4%	3%	3%	3%	3%	4%	4%
		B								
Summary										
Mean	230.6	287.5	177	323.5	218.8	169.2	276.3	235.8	219.8	213.4

		B		E						
Std. Dev.	787.67	896.78	664.85	1105.02	466.5	747.52	1050.61	845.73	761	408.89
Std. Err.	17.59	29.61	20.15	46.95	16.96	28.35	103.02	46.84	25.79	15.4
Median	40	55.7	-	100	50	-	9.3	50	30	50

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (**), Small Base: 100 (*)

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6_3. [Entertainment items (eBooks, iTunes, etc.)]

How much did you spend on the following gift categories THIS HOLIDAY SEASON (December 2016)?

	Gender		AGE			EDUCATION				
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents	2006	917	1089	554	757	695	104	326	871	705
Weighted	2006	973	1033	560	742	704	225	686	786	309
0	997	466	531	216	348	433	118	356	381	141
	50%	48%	51%	39%	47%	61%	53%	52%	49%	46%
					C	CD				
1-100	664	325	338	214	266	183	62	234	259	108
	33%	33%	33%	38%	36%	26%	28%	34%	33%	35%
				E	E					
101-200	175	90	85	66	61	47	13	53	78	31
	9%	9%	8%	12%	8%	7%	6%	8%	10%	10%
				E						
201-300	72	38	34	24	32	15	14	15	27	15
	4%	4%	3%	4%	4%	2%	6%	2%	3%	5%
							G			G
301-400	35	16	19	16	10	9	9	5	17	4
	2%	2%	2%	3%	1%	1%	4%	1%	2%	1%
							G			
401-500	36	19	17	12	17	8	2	17	13	4
	2%	2%	2%	2%	2%	1%	1%	3%	2%	1%
501-600	4	3	1	2	*	1	2	-	1	*
	*	*	*	*	*	*	1%	-	*	*
601-700	4	3	1	1	*	3	-	2	1	1
	*	*	*	*	*	*	-	*	*	*
701-800	6	3	3	1	1	4	-	2	4	-
	*	*	*	*	*	1%	-	*	*	-
801-900	3	3	*	3	*	-	3	-	-	1
	*	*	*	1%	*	-	1%	-	-	*
							H			
901-1000	10	6	4	4	4	2	3	2	3	3
	*	1%	*	1%	1%	*	1%	*	*	1%
1000+	2	2	-	1	1	-	-	-	1	1
	*	*	-	*	*	-	-	-	*	*
Summary										
Mean	72.6	80.2	65.4	91.6	76.6	53.2	83	62.2	75.5	80.4

Std. Dev.	145.98	164.2	126.1	E 157.67	E 155.39	121.96	172.9	123.64	153.56	G 149.91
Std. Err.	3.26	5.42	3.82	6.7	5.65	4.63	16.95	6.85	5.2	5.65
Median	5	10	-	25	20	-	-	-	15	20

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (**), Small Base: 100 (*)

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6_4. [Home decor]

How much did you spend on the following gift categories THIS HOLIDAY SEASON (December 2016)?

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents	2006	917	1089	554	757	695	104	326	871	705
Weighted	2006	973	1033	560	742	704	225	686	786	309
0	1032	515	517	222	377	433	125	353	412	142
	51%	53%	50%	40%	51%	61%	56%	52%	52%	46%
				C	C	CD		I		
1-100	625	277	348	214	242	169	55	233	243	94
	31%	28%	34%	38%	33%	24%	25%	34%	31%	30%
			A	E	E					
101-200	176	84	92	60	62	53	16	67	57	35
	9%	9%	9%	11%	8%	8%	7%	10%	7%	11%
										H
201-300	58	29	29	16	29	13	8	7	31	12
	3%	3%	3%	3%	4%	2%	3%	1%	4%	4%
									G	G
301-400	14	8	6	7	3	4	-	2	8	4
	1%	1%	1%	1%	*	1%	-	*	1%	1%
										G
401-500	45	28	16	19	16	9	8	11	15	10
	2%	3%	2%	3%	2%	1%	4%	2%	2%	3%
				E						
501-600	9	1	8	2	3	5	2	2	3	2
	*	*	1%	*	*	1%	1%	*	*	1%
601-700	10	6	4	3	5	2	3	4	1	2
	*	1%	*	*	1%	*	1%	1%	*	1%
701-800	9	7	3	6	1	2	3	-	5	1
	*	1%	*	1%	*	*	1%	-	1%	*
				D						
801-900	2	2	-	*	-	2	-	-	1	1
	*	*	-	*	-	*	-	-	*	*
901-1000	16	11	5	7	2	7	5	3	6	3
	1%	1%	1%	1%	*	1%	2%	*	1%	1%
1000+	9	5	5	3	1	5	-	4	3	2
	*	1%	*	1%	*	1%	-	1%	*	1%
Summary										
Mean	83.2	90.5	76.4	107.2	69.9	78.2	96.4	71.5	77.7	113.8

				D						GH
Std. Dev.	210.28	222.16	198.32	238.78	141.16	243.13	206.86	207.64	177.53	281.23
Std. Err.	4.7	7.34	6.01	10.14	5.13	9.22	20.28	11.5	6.02	10.59
Median	-	-	-	30	-	-	-	-	-	20

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B,C/D/E,F/G/H/I

Minimum Base: 30 (**), Small Base: 100 (*)

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