

Thinking about your level of debt, would you say you have...

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2003	921	1082	591	790	622	45	317	854	787	244	773	530	456
Base: All Respondents (wtd)	2003	973	1030	547	681	775	114	795	785	308	219	781	543	460
Top 2 Box (Net)	1000	460	540	286	395	319	58	392	408	142	219	781	-	-
	50%	47%	52%	52%	58%	41%	51%	49%	52%	46%	100%	100%	-	-
				E	E		*		I		LM	LM		
A lot of debt	219	92	128	55	92	72	6	74	105	34	219	-	-	-
	11%	9%	12%	10%	14%	9%	5%	9%	13%	11%	100%	-	-	-
							*				KLM			
Some debt	781	368	412	232	303	247	52	319	302	108	-	781	-	-
	39%	38%	40%	42%	44%	32%	45%	40%	39%	35%	-	100%	-	-
				E	E		*					JLM		
Bottom 2 Box (Net)	1003	513	490	261	286	456	56	403	377	167	-	-	543	460
	50%	53%	48%	48%	42%	59%	49%	51%	48%	54%	-	-	100%	100%
							CD	*					JK	JK
Very little debt	543	263	280	139	186	218	33	227	202	82	-	-	543	-
	27%	27%	27%	25%	27%	28%	29%	28%	26%	27%	-	-	100%	-
							*						JKM	
I don't have any debt	460	251	210	122	100	238	23	176	176	85	-	-	-	460
	23%	26%	20%	22%	15%	31%	20%	22%	22%	27%	-	-	-	100%
		B		D		CD	*			H				JKL
Sigma	2003	973	1030	547	681	775	114	795	785	308	219	781	543	460
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - Debt is causing issues in my relationship with my significant other

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1076	476	600	297	471	308	23	185	473	395	172	554	350	-
Base: All Answering (wtd)	1080	490	590	278	412	391	58	449	420	153	152	554	374	-
Top 2 Box (Net)	274 25%	126 26%	147 25%	109 39%	118 29%	47 12%	11 19%	120 27%	102 24%	41 27%	73 48%	157 28%	44 12%	- -
Strongly agree	73 7%	45 9%	28 5%	38 14%	29 7%	7 2%	5 8%	34 8%	20 5%	14 9%	21 14%	33 6%	19 5%	- -
Somewhat agree	201 19%	81 17%	119 20%	71 25%	89 22%	41 10%	6 11%	86 19%	82 19%	27 17%	51 34%	124 22%	25 7%	- -
Bottom 2 Box (Net)	806 75%	363 74%	443 75%	169 61%	294 71%	344 88%	47 81%	330 73%	318 76%	112 73%	79 52%	397 72%	330 88%	- -
Somewhat disagree	313 29%	149 30%	165 28%	67 24%	135 33%	111 28%	14 25%	129 29%	125 30%	45 29%	35 23%	169 30%	109 29%	- -
Strongly disagree	493 46%	215 44%	278 47%	102 37%	158 38%	233 60%	32 56%	200 45%	193 46%	67 44%	44 29%	228 41%	221 59%	- -
Sigma	1080 100%	490 100%	590 100%	278 100%	412 100%	391 100%	58 100%	449 100%	420 100%	153 100%	152 100%	554 100%	374 100%	- -

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

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My significant other doesn't know how much debt I am in

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1076	476	600	297	471	308	23	185	473	395	172	554	350	-
Base: All Answering (wtd)	1080	490	590	278	412	391	58	449	420	153	152	554	374	-
Top 2 Box (Net)	173	91	82	62	71	41	-	73	67	33	42	97	34	-
	16%	19%	14%	22%	17%	10%	-	16%	16%	21%	28%	18%	9%	-
				E	E		**			H	KL	L		
Strongly agree	53	30	23	24	20	9	-	25	15	12	17	21	15	-
	5%	6%	4%	9%	5%	2%	-	6%	4%	8%	11%	4%	4%	-
				E			**			H	KL			
Somewhat agree	120	61	59	38	51	32	-	48	52	20	25	76	19	-
	11%	13%	10%	14%	12%	8%	-	11%	12%	13%	17%	14%	5%	-
							**				L	L		
Bottom 2 Box (Net)	907	398	509	216	341	350	58	376	353	120	110	457	340	-
	84%	81%	86%	78%	83%	90%	100%	84%	84%	79%	72%	82%	91%	-
						CD	**		I			J	JK	
Somewhat disagree	234	109	125	72	78	85	18	96	91	29	39	117	77	-
	22%	22%	21%	26%	19%	22%	32%	21%	22%	19%	26%	21%	21%	-
							**							
Strongly disagree	673	289	383	144	263	266	39	280	261	92	70	339	263	-
	62%	59%	65%	52%	64%	68%	68%	62%	62%	60%	46%	61%	70%	-
				C	C		**					J	JK	
Sigma	1080	490	590	278	412	391	58	449	420	153	152	554	374	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-

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

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - I worry about paying my bills, including debt payments, each month

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1547	693	854	460	670	417	36	251	677	583	244	773	530	-
Base: All Answering (wtd)	1543	723	820	425	581	537	91	619	609	224	219	781	543	-
Top 2 Box (Net)	627 41%	271 37%	356 43%	227 53%	257 44%	144 27%	39 43%	257 41%	247 41%	83 37%	152 69%	373 48%	102 19%	- -
Strongly agree	196 13%	76 10%	121 15%	79 19%	77 13%	41 8%	10 11%	91 15%	74 12%	22 10%	73 33%	104 13%	20 4%	- -
Somewhat agree	431 28%	195 27%	235 29%	148 35%	180 31%	102 19%	30 33%	165 27%	174 28%	62 28%	79 36%	269 34%	83 15%	- -
Bottom 2 Box (Net)	916 59%	452 63%	464 57%	198 47%	324 56%	393 73%	51 57%	362 59%	362 59%	140 63%	68 31%	408 52%	440 81%	- -
Somewhat disagree	505 33%	259 36%	247 30%	131 31%	187 32%	188 35%	30 33%	215 35%	193 32%	68 30%	54 24%	272 35%	180 33%	- -
Strongly disagree	410 27%	193 27%	217 26%	67 16%	137 24%	206 38%	22 24%	147 24%	169 28%	72 32%	14 6%	136 17%	260 48%	- -
Sigma	1543 100%	723 100%	820 100%	425 100%	581 100%	537 100%	91 100%	619 100%	609 100%	224 100%	219 100%	781 100%	543 100%	- -

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

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My level of debt is impacting my ability to save for retirement

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1547	693	854	460	670	417	36	251	677	583	244	773	530	-
Base: All Answering (wtd)	1543	723	820	425	581	537	91	619	609	224	219	781	543	-
Top 2 Box (Net)	818	369	450	261	330	228	46	355	310	107	183	487	148	-
	53%	51%	55%	61%	57%	42%	51%	57%	51%	48%	83%	62%	27%	-
				E	E		*	I			KL	L		
Strongly agree	322	139	183	112	140	70	21	141	124	36	107	180	35	-
	21%	19%	22%	26%	24%	13%	23%	23%	20%	16%	49%	23%	6%	-
				E	E		*	I			KL	L		
Somewhat agree	496	229	267	149	190	158	25	214	185	72	76	307	113	-
	32%	32%	33%	35%	33%	29%	27%	35%	30%	32%	35%	39%	21%	-
							*				L	L		
Bottom 2 Box (Net)	725	354	370	164	251	309	45	264	300	116	36	294	395	-
	47%	49%	45%	39%	43%	58%	49%	43%	49%	52%	17%	38%	73%	-
						CD	*			G		J	JK	
Somewhat disagree	389	199	190	97	137	155	29	151	147	62	22	176	191	-
	25%	28%	23%	23%	24%	29%	32%	24%	24%	28%	10%	23%	35%	-
							*					J	JK	
Strongly disagree	336	155	181	67	114	155	16	113	153	54	14	118	204	-
	22%	21%	22%	16%	20%	29%	18%	18%	25%	24%	6%	15%	38%	-
						CD	*		G			J	JK	
Sigma	1543	723	820	425	581	537	91	619	609	224	219	781	543	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-

Statistics:

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My level of debt is negatively impacting my mental health (e.g. anxiety, depression)

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1547	693	854	460	670	417	36	251	677	583	244	773	530	-
Base: All Answering (wtd)	1543	723	820	425	581	537	91	619	609	224	219	781	543	-
Top 2 Box (Net)	549	239	310	205	223	121	33	235	205	77	144	325	80	-
	36%	33%	38%	48%	38%	23%	37%	38%	34%	34%	66%	42%	15%	-
				DE	E		*				KL	L		
Strongly agree	164	79	85	63	75	26	8	81	54	21	65	80	19	-
	11%	11%	10%	15%	13%	5%	9%	13%	9%	10%	30%	10%	3%	-
				E	E		*				KL	L		
Somewhat agree	385	161	225	142	147	96	25	154	151	56	79	245	62	-
	25%	22%	27%	34%	25%	18%	28%	25%	25%	25%	36%	31%	11%	-
				DE	E		*				L	L		
Bottom 2 Box (Net)	993	483	510	219	358	416	58	384	405	147	75	455	463	-
	64%	67%	62%	52%	62%	77%	63%	62%	66%	66%	34%	58%	85%	-
					C	CD	*					J	JK	
Somewhat disagree	477	246	231	111	183	184	31	192	188	66	47	252	178	-
	31%	34%	28%	26%	31%	34%	34%	31%	31%	30%	22%	32%	33%	-
						C	*					J	J	
Strongly disagree	516	237	279	109	176	232	27	192	217	80	28	203	285	-
	33%	33%	34%	26%	30%	43%	29%	31%	36%	36%	13%	26%	52%	-
						CD	*					J	JK	
Sigma	1543	723	820	425	581	537	91	619	609	224	219	781	543	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-

Statistics:

Overlap formulae used

- Column Proportions:

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

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

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - Worrying about my debt keeps me up at night

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1547	693	854	460	670	417	36	251	677	583	244	773	530	-
Base: All Answering (wtd)	1543	723	820	425	581	537	91	619	609	224	219	781	543	-
Top 2 Box (Net)	433	195	238	164	176	94	19	179	175	60	122	248	64	-
	28%	27%	29%	38%	30%	17%	21%	29%	29%	27%	55%	32%	12%	-
				DE	E		*				KL	L		
Strongly agree	117	55	62	51	41	24	6	55	40	16	52	47	18	-
	8%	8%	8%	12%	7%	4%	6%	9%	7%	7%	24%	6%	3%	-
				DE			*				KL			
Somewhat agree	316	140	176	112	134	70	13	124	135	43	70	201	45	-
	20%	19%	21%	26%	23%	13%	15%	20%	22%	19%	32%	26%	8%	-
				E	E		*				L	L		
Bottom 2 Box (Net)	1110	528	582	261	405	443	72	440	434	164	98	533	479	-
	72%	73%	71%	62%	70%	83%	79%	71%	71%	73%	45%	68%	88%	-
					C	CD	*				J	JK		
Somewhat disagree	526	248	278	144	199	182	35	228	186	76	60	300	165	-
	34%	34%	34%	34%	34%	34%	39%	37%	31%	34%	28%	38%	30%	-
							*					JL		
Strongly disagree	584	280	304	117	206	261	36	212	248	88	37	233	314	-
	38%	39%	37%	28%	35%	49%	40%	34%	41%	39%	17%	30%	58%	-
				C	CD		*					J	JK	
Sigma	1543	723	820	425	581	537	91	619	609	224	219	781	543	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-

Statistics:

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My debt is preventing me from doing the things I want

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1547	693	854	460	670	417	36	251	677	583	244	773	530	-
Base: All Answering (wtd)	1543	723	820	425	581	537	91	619	609	224	219	781	543	-
Top 2 Box (Net)	826	362	465	279	329	219	53	345	314	114	192	509	125	-
	54%	50%	57%	66%	57%	41%	59%	56%	52%	51%	88%	65%	23%	-
			A	DE	E		*				KL	L		
Strongly agree	290	123	166	122	104	64	16	120	116	37	116	147	27	-
	19%	17%	20%	29%	18%	12%	18%	19%	19%	17%	53%	19%	5%	-
				DE	E		*				KL	L		
Somewhat agree	537	238	298	157	225	155	37	224	199	77	76	362	98	-
	35%	33%	36%	37%	39%	29%	41%	36%	33%	34%	35%	46%	18%	-
				E	E		*				L	JL		
Bottom 2 Box (Net)	716	361	355	146	252	318	37	274	295	110	27	271	418	-
	46%	50%	43%	34%	43%	59%	41%	44%	48%	49%	12%	35%	77%	-
		B			C	CD	*					J	JK	
Somewhat disagree	417	219	198	90	149	178	22	171	166	57	14	191	212	-
	27%	30%	24%	21%	26%	33%	24%	28%	27%	26%	7%	24%	39%	-
		B				CD	*					J	JK	
Strongly disagree	300	142	157	56	103	140	15	103	129	53	13	80	206	-
	19%	20%	19%	13%	18%	26%	17%	17%	21%	24%	6%	10%	38%	-
						CD	*			G			JK	
Sigma	1543	723	820	425	581	537	91	619	609	224	219	781	543	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - My level of debt is causing me stress

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1547	693	854	460	670	417	36	251	677	583	244	773	530	-
Base: All Answering (wtd)	1543	723	820	425	581	537	91	619	609	224	219	781	543	-
Top 2 Box (Net)	741 48%	320 44%	420 51%	253 59%	295 51%	193 36%	47 51%	308 50%	285 47%	101 45%	186 85%	439 56%	115 21%	- -
Strongly agree	218 14%	93 13%	125 15%	89 21%	78 13%	51 9%	17 19%	83 13%	84 14%	34 15%	87 39%	110 14%	22 4%	- -
Somewhat agree	523 34%	228 31%	295 36%	164 38%	217 37%	143 27%	30 33%	224 36%	202 33%	67 30%	100 45%	330 42%	94 17%	- -
Bottom 2 Box (Net)	802 52%	402 56%	400 49%	172 41%	286 49%	343 64%	44 49%	311 50%	324 53%	123 55%	33 15%	341 44%	428 79%	- -
Somewhat disagree	431 28%	216 30%	214 26%	106 25%	161 28%	164 30%	20 22%	181 29%	168 27%	62 28%	26 12%	220 28%	185 34%	- -
Strongly disagree	372 24%	186 26%	185 23%	66 16%	126 22%	180 33%	24 27%	130 21%	157 26%	61 27%	7 3%	121 16%	243 45%	- -
Sigma	1543 100%	723 100%	820 100%	425 100%	581 100%	537 100%	91 100%	619 100%	609 100%	224 100%	219 100%	781 100%	543 100%	- -

Statistics:

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

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - I often feel overwhelmed by my financial situation

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1547	693	854	460	670	417	36	251	677	583	244	773	530	-
Base: All Answering (wtd)	1543	723	820	425	581	537	91	619	609	224	219	781	543	-
Top 2 Box (Net)	715 46%	295 41%	421 51%	244 57%	279 48%	192 36%	42 47%	316 51%	264 43%	92 41%	187 85%	417 53%	111 21%	- -
Strongly agree	209 14%	78 11%	132 16%	86 20%	73 13%	51 9%	16 18%	76 12%	87 14%	31 14%	92 42%	87 11%	30 6%	- -
Somewhat agree	506 33%	217 30%	289 35%	158 37%	206 36%	141 26%	27 29%	241 39%	177 29%	62 28%	94 43%	331 42%	81 15%	- -
Bottom 2 Box (Net)	827 54%	428 59%	399 49%	181 43%	302 52%	345 64%	48 53%	302 49%	345 57%	131 59%	33 15%	363 47%	431 79%	- -
Somewhat disagree	465 30%	236 33%	228 28%	125 29%	179 31%	160 30%	34 37%	179 29%	181 30%	70 31%	24 11%	235 30%	206 38%	- -
Strongly disagree	363 24%	192 27%	171 21%	56 13%	123 21%	184 34%	14 16%	123 20%	164 27%	62 28%	9 4%	129 16%	226 42%	- -
Sigma	1543 100%	723 100%	820 100%	425 100%	581 100%	537 100%	91 100%	619 100%	609 100%	224 100%	219 100%	781 100%	543 100%	- -

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - I would struggle to handle unexpected expenses in my current financial situation (e.g. car repair, increased interest rate on mortgage)

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1547	693	854	460	670	417	36	251	677	583	244	773	530	-
Base: All Answering (wtd)	1543	723	820	425	581	537	91	619	609	224	219	781	543	-
Top 2 Box (Net)	788	326	462	259	326	203	50	334	306	98	177	473	137	-
	51%	45%	56%	61%	56%	38%	55%	54%	50%	44%	81%	61%	25%	-
			A	E	E		*	I	I		KL	L		
Strongly agree	295	123	172	114	114	67	19	120	126	30	100	167	28	-
	19%	17%	21%	27%	20%	13%	21%	19%	21%	13%	46%	21%	5%	-
				DE	E		*	I	I		KL	L		
Somewhat agree	493	203	290	144	213	136	30	214	181	68	77	306	109	-
	32%	28%	35%	34%	37%	25%	33%	35%	30%	30%	35%	39%	20%	-
			A	E	E		*				L	L		
Bottom 2 Box (Net)	755	397	358	166	255	334	41	285	303	125	42	308	405	-
	49%	55%	44%	39%	44%	62%	45%	46%	50%	56%	19%	39%	75%	-
		B				CD	*				GH	J	JK	
Somewhat disagree	470	247	223	119	163	188	23	181	187	78	33	226	211	-
	30%	34%	27%	28%	28%	35%	25%	29%	31%	35%	15%	29%	39%	-
		B					*				J	JK		
Strongly disagree	286	150	135	48	91	146	18	104	116	47	9	82	195	-
	19%	21%	16%	11%	16%	27%	20%	17%	19%	21%	4%	11%	36%	-
						CD	*				J	JK		
Sigma	1543	723	820	425	581	537	91	619	609	224	219	781	543	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - I don't think I will every be debt-free

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1547	693	854	460	670	417	36	251	677	583	244	773	530	-
Base: All Answering (wtd)	1543	723	820	425	581	537	91	619	609	224	219	781	543	-
Top 2 Box (Net)	595 39%	271 37%	325 40%	158 37%	233 40%	204 38%	43 48%	259 42%	218 36%	75 34%	152 69%	321 41%	123 23%	- -
Strongly agree	168 11%	76 10%	93 11%	50 12%	72 12%	46 9%	12 13%	64 10%	71 12%	21 9%	70 32%	79 10%	20 4%	- -
Somewhat agree	427 28%	195 27%	232 28%	108 26%	161 28%	157 29%	31 34%	195 31%	146 24%	55 24%	81 37%	242 31%	103 19%	- -
Bottom 2 Box (Net)	947 61%	452 63%	495 60%	267 63%	348 60%	333 62%	48 52%	360 58%	392 64%	148 66%	68 31%	460 59%	420 77%	- -
Somewhat disagree	487 32%	243 34%	244 30%	133 31%	179 31%	174 32%	22 25%	205 33%	184 30%	75 34%	42 19%	280 36%	165 30%	- -
Strongly disagree	461 30%	209 29%	251 31%	133 31%	168 29%	159 30%	25 28%	155 25%	207 34%	73 33%	26 12%	180 23%	255 47%	- -
Sigma	1543 100%	723 100%	820 100%	425 100%	581 100%	537 100%	91 100%	619 100%	609 100%	224 100%	219 100%	781 100%	543 100%	- -

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - Top 2 Box Summary

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Debt is causing issues in my relationship with my significant other	274	126	147	109	118	47	11	120	102	41	73	157	44	-
	25%	26%	25%	39%	29%	12%	19%	27%	24%	27%	48%	28%	12%	-
				DE	E		**				KL	L		
My significant other doesn't know how much debt I am in	173	91	82	62	71	41	-	73	67	33	42	97	34	-
	16%	19%	14%	22%	17%	10%	-	16%	16%	21%	28%	18%	9%	-
				E	E		**			H	KL	L		
I worry about paying my bills, including debt payments, each month	627	271	356	227	257	144	39	257	247	83	152	373	102	-
	41%	37%	43%	53%	44%	27%	43%	41%	41%	37%	69%	48%	19%	-
				DE	E		*				KL	L		
My level of debt is impacting my ability to save for retirement	818	369	450	261	330	228	46	355	310	107	183	487	148	-
	53%	51%	55%	61%	57%	42%	51%	57%	51%	48%	83%	62%	27%	-
				E	E		*	I			KL	L		
My level of debt is negatively impacting my mental health (e.g. anxiety, depression)	549	239	310	205	223	121	33	235	205	77	144	325	80	-
	36%	33%	38%	48%	38%	23%	37%	38%	34%	34%	66%	42%	15%	-
				DE	E		*				KL	L		
Worrying about my debt keeps me up at night	433	195	238	164	176	94	19	179	175	60	122	248	64	-
	28%	27%	29%	38%	30%	17%	21%	29%	29%	27%	55%	32%	12%	-
				DE	E		*				KL	L		
My debt is preventing me from doing the things I want	826	362	465	279	329	219	53	345	314	114	192	509	125	-
	54%	50%	57%	66%	57%	41%	59%	56%	52%	51%	88%	65%	23%	-
			A	DE	E		*				KL	L		
My level of debt is causing me stress	741	320	420	253	295	193	47	308	285	101	186	439	115	-
	48%	44%	51%	59%	51%	36%	51%	50%	47%	45%	85%	56%	21%	-
			A	DE	E		*				KL	L		
I often feel overwhelmed by my financial situation	715	295	421	244	279	192	42	316	264	92	187	417	111	-
	46%	41%	51%	57%	48%	36%	47%	51%	43%	41%	85%	53%	21%	-
			A	DE	E		*	HI			KL	L		
I would struggle to handle unexpected expenses in my current financial situation (e.g. car repair, increased interest rate on mortgage)	788	326	462	259	326	203	50	334	306	98	177	473	137	-
	51%	45%	56%	61%	56%	38%	55%	54%	50%	44%	81%	61%	25%	-
			A	E	E		*	I	I		KL	L		
I don't think I will every be debt-free	595	271	325	158	233	204	43	259	218	75	152	321	123	-
	39%	37%	40%	37%	40%	38%	48%	42%	36%	34%	69%	41%	23%	-
							*	I			KL	L		

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Again, thinking of your current level of debt, how much do you agree or disagree with the following? - Bottom 2 Box Summary

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Debt is causing issues in my relationship with my significant other	806	363	443	169	294	344	47	330	318	112	79	397	330	-
	75%	74%	75%	61%	71%	88%	81%	73%	76%	73%	52%	72%	88%	-
					C	CD	**					J	JK	
My significant other doesn't know how much debt I am in	907	398	509	216	341	350	58	376	353	120	110	457	340	-
	84%	81%	86%	78%	83%	90%	100%	84%	84%	79%	72%	82%	91%	-
						CD	**		I			J	JK	
I worry about paying my bills, including debt payments, each month	916	452	464	198	324	393	51	362	362	140	68	408	440	-
	59%	63%	57%	47%	56%	73%	57%	59%	59%	63%	31%	52%	81%	-
					C	CD	*					J	JK	
My level of debt is impacting my ability to save for retirement	725	354	370	164	251	309	45	264	300	116	36	294	395	-
	47%	49%	45%	39%	43%	58%	49%	43%	49%	52%	17%	38%	73%	-
						CD	*			G		J	JK	
My level of debt is negatively impacting my mental health (e.g. anxiety, depression)	993	483	510	219	358	416	58	384	405	147	75	455	463	-
	64%	67%	62%	52%	62%	77%	63%	62%	66%	66%	34%	58%	85%	-
					C	CD	*					J	JK	
Worrying about my debt keeps me up at night	1110	528	582	261	405	443	72	440	434	164	98	533	479	-
	72%	73%	71%	62%	70%	83%	79%	71%	71%	73%	45%	68%	88%	-
					C	CD	*					J	JK	
My debt is preventing me from doing the things I want	716	361	355	146	252	318	37	274	295	110	27	271	418	-
	46%	50%	43%	34%	43%	59%	41%	44%	48%	49%	12%	35%	77%	-
		B			C	CD	*					J	JK	
My level of debt is causing me stress	802	402	400	172	286	343	44	311	324	123	33	341	428	-
	52%	56%	49%	41%	49%	64%	49%	50%	53%	55%	15%	44%	79%	-
		B			C	CD	*					J	JK	
I often feel overwhelmed by my financial situation	827	428	399	181	302	345	48	302	345	131	33	363	431	-
	54%	59%	49%	43%	52%	64%	53%	49%	57%	59%	15%	47%	79%	-
		B			C	CD	*		G	G		J	JK	
I would struggle to handle unexpected expenses in my current financial situation (e.g. car repair, increased interest rate on mortgage)	755	397	358	166	255	334	41	285	303	125	42	308	405	-
	49%	55%	44%	39%	44%	62%	45%	46%	50%	56%	19%	39%	75%	-
		B				CD	*			GH		J	JK	
I don't think I will every be debt-free	947	452	495	267	348	333	48	360	392	148	68	460	420	-
	61%	63%	60%	63%	60%	62%	52%	58%	64%	66%	31%	59%	77%	-
							*			G		J	JK	

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1547	693	854	460	670	417	36	251	677	583	244	773	530	-
Base: All Answering (wtd)	1543	723	820	425	581	537	91	619	609	224	219	781	543	-
Top 2 Box (Net)	300	155	145	136	127	37	17	113	113	57	59	155	85	-
	19%	21%	18%	32%	22%	7%	19%	18%	18%	25%	27%	20%	16%	-
				DE	E		*			GH	L			
Yes, I hid the purchase completely	141	84	57	71	55	16	3	55	50	33	29	76	36	-
	9%	12%	7%	17%	9%	3%	3%	9%	8%	15%	13%	10%	7%	-
		B		DE	E		*			FGH	L			
Yes, I lied about the real cost	159	71	88	65	72	21	14	59	62	24	30	80	49	-
	10%	10%	11%	15%	12%	4%	15%	9%	10%	11%	14%	10%	9%	-
				E	E		*							
No	1243	568	675	289	454	500	74	506	497	167	160	625	458	-
	81%	79%	82%	68%	78%	93%	81%	82%	82%	75%	73%	80%	84%	-
					C	CD	*	I	I				J	
Sigma	1543	723	820	425	581	537	91	619	609	224	219	781	543	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Approximately how much was the total cost of the purchase?

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	328	156	172	153	133	42	6	48	130	144	67	164	97	-
Base: All Answering (wtd)	300	155	145	136	127	37	17	113	113	57	59	155	85	-
Under \$500	98	38	59	42	49	7	9	37	39	13	18	52	28	-
	33%	25%	41%	31%	38%	18%	53%	33%	35%	22%	30%	33%	33%	-
\$500 to \$999	51	28	24	24	17	10	3	12	28	9	8	28	15	-
	17%	18%	16%	18%	13%	28%	17%	10%	25%	15%	14%	18%	17%	-
\$1000 to \$2,999	70	38	32	29	29	12	2	32	23	12	14	34	21	-
	23%	24%	22%	21%	23%	33%	14%	28%	20%	22%	25%	22%	24%	-
\$3,000 to \$4,999	25	16	9	15	7	3	-	7	12	6	1	11	12	-
	8%	10%	6%	11%	6%	7%	-	6%	11%	10%	3%	7%	14%	-
\$5,000 to \$9,999	14	8	6	6	7	*	-	5	3	6	3	10	*	-
	5%	5%	4%	4%	6%	1%	-	5%	3%	10%	5%	7%	*	-
\$10,000 to \$14,999	17	15	2	2	13	2	-	8	4	5	3	9	5	-
	6%	10%	1%	2%	10%	4%	-	7%	3%	8%	5%	6%	6%	-
\$15,000+	20	11	9	15	2	2	3	9	3	4	8	10	2	-
	7%	7%	6%	11%	2%	6%	16%	8%	3%	8%	13%	6%	2%	-
Don't know	6	1	5	2	3	1	-	2	1	3	3	1	2	-
	2%	1%	3%	1%	3%	3%	-	2%	1%	5%	6%	1%	2%	-
Sigma	300	155	145	136	127	37	17	113	113	57	59	155	85	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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What type of purchase did you hide/lie about the real cost?

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	328	156	172	153	133	42	6	48	130	144	67	164	97	-
Base: All Answering (wtd)	300	155	145	136	127	37	17	113	113	57	59	155	85	-
Electronics (TV, computer, tablet, etc.)	94	65	29	58	33	3	3	43	26	22	19	39	36	-
	31%	42%	20%	43%	26%	8%	16%	38%	23%	39%	33%	25%	43%	-
		B*		D*	*	**	**	*		H	*	*	K*	
Vehicle	39	27	11	22	10	7	6	11	11	11	9	19	10	-
	13%	18%	8%	16%	8%	20%	36%	9%	10%	20%	16%	12%	12%	-
		B*		*	*	**	**	*		H	*	*	*	
Beauty products	48	18	30	31	17	*	-	20	17	11	10	27	12	-
	16%	12%	21%	23%	13%	1%	-	17%	15%	20%	16%	17%	14%	-
		*		*	*	**	**	*			*	*	*	
Jewelry	33	19	14	17	11	4	-	11	12	10	8	15	10	-
	11%	12%	9%	13%	9%	12%	-	9%	11%	18%	14%	10%	11%	-
		*		*	*	**	**	*			*	*	*	
Clothes	75	17	58	40	27	7	5	22	27	20	14	42	19	-
	25%	11%	40%	30%	22%	20%	31%	20%	24%	36%	24%	27%	22%	-
		*	A	*	*	**	**	*		GH	*	*	*	
Entertainment (dining out, movies, bars, etc.)	62	40	22	33	24	4	-	29	22	11	13	34	15	-
	21%	26%	15%	24%	19%	12%	-	25%	20%	19%	22%	22%	18%	-
		*		*	*	**	**	*			*	*	*	
Gambling, not including small lottery purchases (Casinos, online gambling, poker, etc.)	40	26	14	24	12	4	-	16	13	11	8	23	9	-
	13%	17%	9%	18%	9%	11%	-	15%	11%	19%	14%	15%	11%	-
		*		*	*	**	**	*			*	*	*	
Other	65	34	31	22	29	14	3	28	24	10	21	29	15	-
	22%	22%	21%	16%	23%	37%	16%	25%	21%	17%	35%	19%	18%	-
		*		*	*	**	**	*			K*	*	*	
Sigma	456	248	208	247	164	45	17	180	153	106	103	226	127	-
	152%	160%	144%	182%	129%	121%	100%	159%	136%	187%	174%	145%	149%	-

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Thinking about the upcoming winter holiday season (Christmas, Hanukkah, New Years, Kwanzaa, etc.), do you plan on buying gifts, or spending money on things like travelling to see loved ones, parties, etc.?

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	2003	921	1082	591	790	622	45	317	854	787	244	773	530	456
Base: All Respondents (wtd)	2003	973	1030	547	681	775	114	795	785	308	219	781	543	460
Yes	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	66%	62%	70%	66%	72%	61%	54%	61%	69%	77%	63%	69%	65%	64%
No	677	367	310	188	190	299	53	308	245	70	81	244	188	164
	34%	38%	30%	34%	28%	39%	46%	39%	31%	23%	37%	31%	35%	36%
Sigma	2003	973	1030	547	681	775	114	795	785	308	219	781	543	460
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Do you have a budget in mind for how much you plan to spend on gifts, travel, parties, etc.?

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Yes/Plan to (Net)	1052	462	590	311	393	349	50	401	420	181	112	442	281	217
	79%	76%	82%	87%	80%	73%	83%	82%	78%	76%	81%	82%	79%	73%
			A	DE	E		**	I				M		
Yes	586	275	311	178	226	182	19	216	241	110	61	238	153	134
	44%	45%	43%	50%	46%	38%	31%	44%	45%	46%	44%	44%	43%	45%
				E			**							
Not yet, but I will have one	466	187	279	133	167	166	32	185	178	71	51	204	129	83
	35%	31%	39%	37%	34%	35%	52%	38%	33%	30%	37%	38%	36%	28%
			A				**	I				M		
No	274	145	129	48	98	127	11	85	120	57	26	94	74	79
	21%	24%	18%	13%	20%	27%	17%	18%	22%	24%	19%	18%	21%	27%
		B			C	CD	**			G				K
Sigma	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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How likely do you think it is you'll overspend your budget for the holiday season?

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1132	484	648	350	472	310	21	165	474	472	137	464	300	231
Base: All Answering (wtd)	1052	462	590	311	393	349	50	401	420	181	112	442	281	217
Top 2 Box (Net)	564	256	308	206	206	152	20	230	213	100	76	240	132	116
	54%	55%	52%	66%	53%	44%	40%	57%	51%	56%	68%	54%	47%	53%
				DE			**				KLM*			
Very likely	110	53	57	52	40	18	3	39	43	25	19	52	13	26
	10%	12%	10%	17%	10%	5%	5%	10%	10%	14%	17%	12%	5%	12%
				DE	E		**				L*	L		L
Somewhat likely	454	202	252	153	166	134	18	191	170	75	58	187	118	90
	43%	44%	43%	49%	42%	38%	35%	48%	40%	42%	52%	42%	42%	42%
				E			**				*			
Bottom 2 Box (Net)	488	207	282	105	186	196	30	171	207	80	35	202	149	101
	46%	45%	48%	34%	47%	56%	60%	43%	49%	44%	32%	46%	53%	47%
					C	C	**				*	J	J	J
Not very likely	401	169	232	88	156	158	25	138	171	67	32	168	126	75
	38%	37%	39%	28%	40%	45%	50%	34%	41%	37%	28%	38%	45%	35%
					C	C	**				*		J	
Not at all likely	87	37	50	18	31	39	5	33	36	13	4	34	23	26
	8%	8%	8%	6%	8%	11%	9%	8%	9%	7%	3%	8%	8%	12%
							**				*			J
Sigma	1052	462	590	311	393	349	50	401	420	181	112	442	281	217
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Taking a vacation over the holiday season

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Top 2 Box (Net)	463	247	216	158	189	116	22	156	184	100	48	165	145	106
	35%	41%	30%	44%	38%	24%	36%	32%	34%	42%	34%	31%	41%	36%
		B		E	E		**			GH			K	
Totally willing	157	83	74	64	73	21	10	63	54	31	24	47	46	41
	12%	14%	10%	18%	15%	4%	16%	13%	10%	13%	17%	9%	13%	14%
				E	E		**				K			
Somewhat willing	305	164	142	94	116	95	12	93	130	69	24	118	99	65
	23%	27%	20%	26%	24%	20%	20%	19%	24%	29%	17%	22%	28%	22%
		B					**			G			J	
Bottom 2 Box (Net)	863	360	503	201	302	360	39	330	356	138	91	372	211	190
	65%	59%	70%	56%	62%	76%	64%	68%	66%	58%	66%	69%	59%	64%
			A			CD	**	I	I			L		
Not very willing	401	188	213	101	137	162	13	158	167	63	37	183	102	79
	30%	31%	30%	28%	28%	34%	21%	32%	31%	27%	27%	34%	29%	27%
							**							
Not at all willing	462	172	290	100	165	197	26	173	189	75	53	189	109	111
	35%	28%	40%	28%	34%	41%	43%	35%	35%	31%	39%	35%	31%	38%
			A			CD	**							
Sigma	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Buying presents for family/friends

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Top 2 Box (Net)	803	380	423	255	328	220	43	301	322	136	101	363	188	151
	61%	63%	59%	71%	67%	46%	70%	62%	60%	57%	73%	68%	53%	51%
				E	E		**				LM	LM		
Totally willing	296	152	144	112	112	71	18	120	110	48	40	120	61	75
	22%	25%	20%	31%	23%	15%	29%	25%	20%	20%	29%	22%	17%	25%
				DE	E		**				L			L
Somewhat willing	507	229	279	143	216	149	25	181	212	89	60	244	127	76
	38%	38%	39%	40%	44%	31%	41%	37%	39%	37%	44%	45%	36%	26%
				E	E		**				M	LM	M	
Bottom 2 Box (Net)	523	226	297	104	163	256	18	186	217	102	38	173	167	145
	39%	37%	41%	29%	33%	54%	30%	38%	40%	43%	27%	32%	47%	49%
						CD	**						JK	JK
Not very willing	311	143	168	66	105	141	13	122	125	50	30	127	102	51
	23%	24%	23%	18%	21%	30%	22%	25%	23%	21%	22%	24%	29%	17%
						CD	**						M	
Not at all willing	212	83	128	38	58	115	5	63	92	51	7	46	64	94
	16%	14%	18%	11%	12%	24%	8%	13%	17%	22%	5%	9%	18%	32%
						CD	**			GH			JK	JKL
Sigma	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Travelling to visit family/friends

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Top 2 Box (Net)	638	317	321	204	266	167	24	236	250	128	74	265	174	124
	48%	52%	45%	57%	54%	35%	40%	49%	46%	54%	54%	49%	49%	42%
		B		E	E		**			H	M			
Totally willing	195	92	103	76	77	42	11	66	77	41	26	76	47	46
	15%	15%	14%	21%	16%	9%	18%	13%	14%	17%	19%	14%	13%	16%
				E	E		**							
Somewhat willing	443	225	218	128	189	126	13	170	173	86	48	189	128	78
	33%	37%	30%	36%	38%	26%	21%	35%	32%	36%	35%	35%	36%	26%
		B		E	E		**					M	M	
Bottom 2 Box (Net)	688	290	399	155	225	309	37	251	290	111	64	271	181	172
	52%	48%	55%	43%	46%	65%	60%	51%	54%	46%	46%	51%	51%	58%
			A			CD	**		I					J
Not very willing	372	161	211	94	135	143	20	126	170	57	40	170	95	68
	28%	27%	29%	26%	28%	30%	32%	26%	31%	24%	29%	32%	27%	23%
							**		I			M		
Not at all willing	316	128	188	61	90	165	17	124	121	54	24	102	86	105
	24%	21%	26%	17%	18%	35%	28%	26%	22%	23%	17%	19%	24%	35%
						CD	**							JKL
Sigma	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Hosting holiday parties

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Top 2 Box (Net)	389	191	198	123	147	119	18	119	174	79	48	157	94	90
	29%	32%	27%	34%	30%	25%	29%	24%	32%	33%	35%	29%	27%	30%
				E			**		G	G				
Totally willing	96	51	45	36	34	26	5	29	41	21	19	27	24	25
	7%	8%	6%	10%	7%	5%	8%	6%	8%	9%	14%	5%	7%	9%
				E			**				KL			
Somewhat willing	293	140	153	87	113	93	13	90	133	57	29	130	70	64
	22%	23%	21%	24%	23%	20%	21%	18%	25%	24%	21%	24%	20%	22%
							**							
Bottom 2 Box (Net)	937	415	521	236	344	357	43	368	366	160	90	380	261	206
	71%	68%	73%	66%	70%	75%	71%	76%	68%	67%	65%	71%	73%	70%
						C	**	HI						
Not very willing	457	218	240	130	166	161	18	194	170	75	51	198	131	78
	34%	36%	33%	36%	34%	34%	29%	40%	32%	32%	37%	37%	37%	26%
							**	HI				M	M	
Not at all willing	480	198	282	105	179	196	26	174	196	85	39	182	130	128
	36%	33%	39%	29%	36%	41%	42%	36%	36%	35%	28%	34%	37%	43%
			A			C	**							JK
Sigma	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Dining out/attending parties

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Top 2 Box (Net)	506	274	233	186	186	134	26	161	213	106	61	204	129	112
	38%	45%	32%	52%	38%	28%	42%	33%	40%	44%	44%	38%	36%	38%
		B		DE	E		**			G				
Totally willing	124	63	61	55	41	28	15	31	48	29	16	40	27	41
	9%	10%	8%	15%	8%	6%	25%	6%	9%	12%	11%	7%	8%	14%
				DE			**			G				KL
Somewhat willing	383	211	172	131	145	106	10	130	166	76	45	164	102	71
	29%	35%	24%	37%	30%	22%	17%	27%	31%	32%	33%	31%	29%	24%
		B		E	E		**							
Bottom 2 Box (Net)	820	333	487	173	305	342	35	325	326	133	77	332	226	184
	62%	55%	68%	48%	62%	72%	58%	67%	60%	56%	56%	62%	64%	62%
			A		C	CD	**	I						
Not very willing	402	184	218	94	160	148	15	154	168	65	42	185	102	73
	30%	30%	30%	26%	33%	31%	24%	32%	31%	27%	31%	34%	29%	25%
							**					M		
Not at all willing	418	150	268	78	145	194	21	172	158	67	35	147	124	112
	32%	25%	37%	22%	30%	41%	34%	35%	29%	28%	25%	27%	35%	38%
			A		C	CD	**							JK
Sigma	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Top 2 Box Summary

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Taking a vacation over the holiday season	463	247	216	158	189	116	22	156	184	100	48	165	145	106
	35%	41%	30%	44%	38%	24%	36%	32%	34%	42%	34%	31%	41%	36%
Buying presents for family/friends	803	380	423	255	328	220	43	301	322	136	101	363	188	151
	61%	63%	59%	71%	67%	46%	70%	62%	60%	57%	73%	68%	53%	51%
Travelling to visit family/friends	638	317	321	204	266	167	24	236	250	128	74	265	174	124
	48%	52%	45%	57%	54%	35%	40%	49%	46%	54%	54%	49%	49%	42%
Hosting holiday parties	389	191	198	123	147	119	18	119	174	79	48	157	94	90
	29%	32%	27%	34%	30%	25%	29%	24%	32%	33%	35%	29%	27%	30%
Dining out/attending parties	506	274	233	186	186	134	26	161	213	106	61	204	129	112
	38%	45%	32%	52%	38%	28%	42%	33%	40%	44%	44%	38%	36%	38%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Whether or not you plan on doing any of the following this year, how willing are you to go into debt on the following for the holiday season? - Bottom 2 Box Summary

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Taking a vacation over the holiday season	863	360	503	201	302	360	39	330	356	138	91	372	211	190
	65%	59%	70%	56%	62%	76%	64%	68%	66%	58%	66%	69%	59%	64%
			A			CD	**	I	I			L		
Buying presents for family/friends	523	226	297	104	163	256	18	186	217	102	38	173	167	145
	39%	37%	41%	29%	33%	54%	30%	38%	40%	43%	27%	32%	47%	49%
						CD	**						JK	JK
Travelling to visit family/friends	688	290	399	155	225	309	37	251	290	111	64	271	181	172
	52%	48%	55%	43%	46%	65%	60%	51%	54%	46%	46%	51%	51%	58%
			A			CD	**		I					J
Hosting holiday parties	937	415	521	236	344	357	43	368	366	160	90	380	261	206
	71%	68%	73%	66%	70%	75%	71%	76%	68%	67%	65%	71%	73%	70%
						C	**	HI						
Dining out/attending parties	820	333	487	173	305	342	35	325	326	133	77	332	226	184
	62%	55%	68%	48%	62%	72%	58%	67%	60%	56%	56%	62%	64%	62%
			A		C	CD	**	I						

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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And have you ever gone into debt for any of the following in previous holiday seasons? - Taking a vacation over the holiday season

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Yes	319	170	148	137	116	66	7	112	132	68	54	142	80	42
	24%	28%	21%	38%	24%	14%	11%	23%	25%	29%	39%	26%	23%	14%
No		B	DE	E			**				KLM	M	M	
	1007	436	571	222	375	409	55	375	408	170	84	394	275	254
	76%	72%	79%	62%	76%	86%	89%	77%	75%	71%	61%	74%	77%	86%
Sigma		A		C	CD		**					J	J	JKL
	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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And have you ever gone into debt for any of the following in previous holiday seasons? - Buying presents for family/friends

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Yes	663	313	350	197	275	190	34	258	280	91	111	331	151	70
	50%	52%	49%	55%	56%	40%	56%	53%	52%	38%	80%	62%	42%	24%
No				E	E		**	I	I		KLM	LM	M	
	663	294	369	162	216	286	27	229	260	147	27	206	204	226
	50%	48%	51%	45%	44%	60%	44%	47%	48%	62%	20%	38%	58%	76%
Sigma						CD	**			GH		J	JK	JKL
	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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And have you ever gone into debt for any of the following in previous holiday seasons? - Travelling to visit family/friends

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Yes	357	166	190	131	146	80	15	126	145	69	61	163	93	40
	27%	27%	26%	36%	30%	17%	25%	26%	27%	29%	44%	30%	26%	13%
No				E	E		**				KLM	M	M	
	969	440	529	228	345	396	46	360	394	169	77	373	262	257
	73%	73%	74%	64%	70%	83%	75%	74%	73%	71%	56%	70%	74%	87%
Sigma						CD	**					J	J	JKL
	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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And have you ever gone into debt for any of the following in previous holiday seasons? - Hosting holiday parties

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Yes	206	106	100	93	76	37	11	75	85	35	41	91	47	26
	16%	18%	14%	26%	15%	8%	18%	15%	16%	14%	30%	17%	13%	9%
No				DE	E		**				KLM	M		
	1120	501	620	266	415	438	50	412	455	204	97	446	308	270
	84%	82%	86%	74%	85%	92%	82%	85%	84%	86%	70%	83%	87%	91%
Sigma				C	CD		**					J	J	JK
	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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And have you ever gone into debt for any of the following in previous holiday seasons? - Dining out/attending parties

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Yes	280	152	128	115	115	51	12	98	121	49	48	118	71	44
	21%	25%	18%	32%	23%	11%	20%	20%	22%	20%	35%	22%	20%	15%
No		B		DE	E		**				KLM	M		
	1045	455	591	244	376	425	49	389	418	190	90	418	285	252
	79%	75%	82%	68%	77%	89%	80%	80%	78%	80%	65%	78%	80%	85%
Sigma		A		C	CD		**				J	J	JK	
	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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Are you planning to go into debt for the upcoming holiday season (gifts, travel, parties, etc.)?

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Yes	193	108	85	67	82	44	7	80	67	39	45	97	39	12
	15%	18%	12%	19%	17%	9%	12%	16%	12%	16%	32%	18%	11%	4%
		B		E	E		**				KLM	LM	M	
No	1133	498	634	292	409	432	54	407	473	199	94	439	316	284
	85%	82%	88%	81%	83%	91%	88%	84%	88%	84%	68%	82%	89%	96%
			A			CD	**					J	JK	JKL
Sigma	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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You mentioned you plan on using debt for the upcoming holiday season, what types of credit do you plan on using?

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	211	109	102	76	95	40	3	34	74	100	55	103	38	15
Base: All Answering (wtd)	193	108	85	67	82	44	7	80	67	39	45	97	39	12
Credit card	142	72	70	40	68	33	7	54	53	28	26	79	26	11
	74%	66%	83%	60%	83%	76%	100%	67%	79%	72%	59%	81%	67%	91%
		*	A*	*	C*	**	**	*	*	*	*	J*	**	**
Line of credit	41	25	16	14	18	9	2	10	15	14	18	14	8	2
	21%	23%	19%	21%	22%	20%	26%	13%	22%	37%	39%	15%	20%	14%
		*	*	*	*	**	**	*	*	GH*	K*	*	**	**
Home equity line of credit	20	17	3	11	8	2	-	8	3	9	4	5	11	-
	11%	16%	4%	16%	9%	5%	-	10%	5%	23%	10%	5%	29%	-
		B*	*	*	*	**	**	*	*	H*	*	*	**	**
Loans	22	15	7	12	10	-	-	12	6	4	9	10	3	-
	12%	14%	8%	18%	13%	-	-	15%	8%	11%	21%	10%	8%	-
		*	*	*	*	**	**	*	*	*	*	*	**	**
Payday loans	20	16	4	15	2	3	-	11	2	7	10	7	3	-
	10%	15%	5%	22%	3%	7%	-	14%	3%	17%	22%	8%	7%	-
		*	*	D*	*	**	**	*	*	H*	*	*	**	**
Other	5	1	4	1	3	1	-	1	4	-	1	3	1	-
	3%	1%	5%	2%	3%	3%	-	2%	6%	-	3%	3%	2%	-
		*	*	*	*	**	**	*	I*	*	*	*	**	**
Sigma	251	147	104	93	110	48	9	98	82	62	69	118	52	13
	130%	136%	123%	139%	133%	110%	126%	122%	123%	160%	154%	121%	133%	105%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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How much do you agree or disagree with the following? - I often get stressed/anxious before the holiday season

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Top 2 Box (Net)	579 44%	237 39%	341 47%	204 57%	218 44%	156 33%	24 40%	223 46%	232 43%	99 42%	95 69%	271 51%	118 33%	95 32%
Strongly agree	129 10%	49 8%	80 11%	66 18%	48 10%	15 3%	8 13%	53 11%	46 9%	22 9%	29 21%	69 13%	22 6%	9 3%
Somewhat agree	450 34%	189 31%	261 36%	139 39%	170 35%	141 30%	16 27%	170 35%	186 34%	78 33%	65 47%	202 38%	97 27%	86 29%
Bottom 2 Box (Net)	747 56%	369 61%	378 53%	155 43%	273 56%	320 67%	37 60%	264 54%	308 57%	139 58%	43 31%	266 49%	237 67%	202 68%
Somewhat disagree	356 27%	189 31%	167 23%	78 22%	155 32%	123 26%	19 31%	127 26%	145 27%	64 27%	33 24%	158 30%	105 30%	60 20%
Strongly disagree	391 30%	181 30%	211 29%	77 21%	118 24%	197 41%	18 29%	137 28%	162 30%	75 31%	11 8%	107 20%	132 37%	142 48%
Sigma	1326 100%	607 100%	719 100%	359 100%	491 100%	476 100%	61 100%	487 100%	540 100%	238 100%	138 100%	537 100%	355 100%	296 100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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How much do you agree or disagree with the following? - I often struggle to pay off debt after the holiday season

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Top 2 Box (Net)	382 29%	176 29%	205 29%	148 41%	166 34%	68 14%	21 35%	147 30%	153 28%	60 25%	97 70%	214 40%	50 14%	20 7%
Strongly agree	100 8%	47 8%	53 7%	48 13%	42 9%	10 2%	9 14%	33 7%	41 8%	17 7%	33 24%	44 8%	16 4%	8 3%
Somewhat agree	282 21%	130 21%	152 21%	100 28%	124 25%	59 12%	13 21%	114 23%	112 21%	43 18%	65 47%	170 32%	35 10%	12 4%
Bottom 2 Box (Net)	944 71%	430 71%	514 71%	211 59%	326 66%	408 86%	40 65%	339 70%	387 72%	178 75%	41 30%	323 60%	305 86%	276 93%
Somewhat disagree	418 31%	189 31%	228 32%	107 30%	181 37%	130 27%	13 21%	166 34%	165 31%	73 31%	28 20%	195 36%	132 37%	63 21%
Strongly disagree	527 40%	241 40%	286 40%	104 29%	145 30%	278 58%	27 44%	173 36%	222 41%	105 44%	13 9%	128 24%	173 49%	213 72%
Sigma	1326 100%	607 100%	719 100%	359 100%	491 100%	476 100%	61 100%	487 100%	540 100%	238 100%	138 100%	537 100%	355 100%	296 100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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How much do you agree or disagree with the following? - My level of debt prevents me from spending what I'd like to over the holiday season

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Top 2 Box (Net)	468	224	243	173	198	97	18	186	187	77	100	278	73	17
	35%	37%	34%	48%	40%	20%	30%	38%	35%	32%	73%	52%	20%	6%
				E	E		**				KLM	LM	M	
Strongly agree	135	63	72	67	54	13	8	53	51	23	38	75	18	4
	10%	10%	10%	19%	11%	3%	13%	11%	10%	10%	27%	14%	5%	1%
				DE	E		**				KLM	LM	M	
Somewhat agree	333	161	171	106	143	84	11	133	135	54	62	202	55	13
	25%	27%	24%	30%	29%	18%	17%	27%	25%	23%	45%	38%	15%	4%
				E	E		**				LM	LM	M	
Bottom 2 Box (Net)	858	382	476	186	293	379	43	301	353	161	38	259	283	279
	65%	63%	66%	52%	60%	80%	70%	62%	65%	68%	27%	48%	80%	94%
						CD	**					J	JK	JKL
Somewhat disagree	378	172	206	86	157	135	18	149	148	63	25	161	130	61
	28%	28%	29%	24%	32%	28%	30%	31%	27%	26%	18%	30%	37%	21%
				C			**					JM	JM	
Strongly disagree	480	210	270	100	137	244	25	151	205	99	13	98	152	217
	36%	35%	38%	28%	28%	51%	40%	31%	38%	42%	9%	18%	43%	73%
						CD	**			G		J	JK	JKL
Sigma	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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How much do you agree or disagree with the following? - The holiday season has become too focused on spending money

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Top 2 Box (Net)	1037	454	583	277	386	375	49	384	425	179	122	453	252	210
	78%	75%	81%	77%	79%	79%	80%	79%	79%	75%	88%	85%	71%	71%
			A				**				LM	LM		
Strongly agree	491	203	288	132	193	166	26	186	206	74	64	229	111	87
	37%	33%	40%	37%	39%	35%	42%	38%	38%	31%	47%	43%	31%	29%
			A				**		I		LM	LM		
Somewhat agree	546	251	295	144	192	209	23	198	219	105	58	224	141	123
	41%	41%	41%	40%	39%	44%	38%	41%	41%	44%	42%	42%	40%	42%
							**							
Bottom 2 Box (Net)	289	153	136	82	106	101	12	103	114	59	16	83	103	86
	22%	25%	19%	23%	21%	21%	20%	21%	21%	25%	12%	15%	29%	29%
			B				**						JK	JK
Somewhat disagree	156	82	75	41	60	55	5	60	62	30	13	55	51	37
	12%	13%	10%	11%	12%	12%	8%	12%	12%	13%	10%	10%	14%	13%
							**							
Strongly disagree	132	71	61	41	45	46	7	43	52	29	3	28	53	49
	10%	12%	9%	11%	9%	10%	12%	9%	10%	12%	2%	5%	15%	16%
							**						JK	JK
Sigma	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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How much do you agree or disagree with the following? - I feel pressure to buy gifts for certain people in my life

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Top 2 Box (Net)	747	339	408	248	289	210	44	265	295	142	105	348	173	121
	56%	56%	57%	69%	59%	44%	71%	55%	55%	60%	76%	65%	49%	41%
				DE	E		**				KLM	LM		
Strongly agree	208	74	134	98	75	35	10	70	88	39	41	95	39	32
	16%	12%	19%	27%	15%	7%	16%	14%	16%	17%	30%	18%	11%	11%
			A	DE	E		**				KLM	LM		
Somewhat agree	539	265	274	150	213	175	34	195	207	103	64	253	134	88
	41%	44%	38%	42%	43%	37%	55%	40%	38%	43%	46%	47%	38%	30%
							**				M	LM		
Bottom 2 Box (Net)	579	268	311	111	202	266	17	221	245	96	33	188	182	175
	44%	44%	43%	31%	41%	56%	29%	45%	45%	40%	24%	35%	51%	59%
					C	CD	**					J	JK	JK
Somewhat disagree	279	142	137	55	107	117	5	109	114	52	24	101	80	73
	21%	23%	19%	15%	22%	25%	8%	22%	21%	22%	18%	19%	23%	25%
					C	C	**							
Strongly disagree	300	126	174	56	95	148	13	113	131	44	9	87	102	102
	23%	21%	24%	16%	19%	31%	21%	23%	24%	18%	6%	16%	29%	34%
						CD	**		I			J	JK	JK
Sigma	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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How much do you agree or disagree with the following? - I feel more stressed about my finances over the holidays than I do throughout the rest of the year

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Top 2 Box (Net)	555 42%	253 42%	302 42%	210 59%	227 46%	118 25%	25 41%	219 45%	220 41%	91 38%	95 69%	277 52%	118 33%	65 22%
Strongly agree	100 8%	42 7%	58 8%	46 13%	47 10%	7 2%	3 5%	32 7%	45 8%	20 8%	21 15%	53 10%	18 5%	8 3%
Somewhat agree	456 34%	211 35%	245 34%	165 46%	181 37%	110 23%	22 36%	187 38%	175 32%	71 30%	74 53%	224 42%	100 28%	58 20%
Bottom 2 Box (Net)	770 58%	354 58%	417 58%	149 41%	264 54%	358 75%	36 59%	267 55%	320 59%	147 62%	43 31%	259 48%	237 67%	231 78%
Somewhat disagree	348 26%	163 27%	185 26%	68 19%	144 29%	136 29%	16 25%	121 25%	142 26%	70 29%	31 22%	158 29%	100 28%	59 20%
Strongly disagree	423 32%	191 31%	232 32%	81 22%	120 24%	222 47%	21 34%	147 30%	178 33%	77 32%	13 9%	101 19%	137 39%	171 58%
Sigma	1326 100%	607 100%	719 100%	359 100%	491 100%	476 100%	61 100%	487 100%	540 100%	238 100%	138 100%	537 100%	355 100%	296 100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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How much do you agree or disagree with the following? - The holiday season undoes all of the good financial decisions I've made throughout the year

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Top 2 Box (Net)	388 29%	176 29%	212 29%	146 41%	170 35%	72 15%	22 35%	161 33%	138 26%	67 28%	82 60%	189 35%	83 23%	34 11%
Strongly agree	83 6%	37 6%	46 6%	35 10%	39 8%	9 2%	11 18%	35 7%	24 4%	13 5%	30 21%	40 7%	11 3%	2 1%
Somewhat agree	305 23%	139 23%	166 23%	110 31%	131 27%	63 13%	10 17%	127 26%	114 21%	54 23%	53 38%	149 28%	72 20%	31 11%
Bottom 2 Box (Net)	938 71%	431 71%	508 71%	213 59%	321 65%	404 85%	40 65%	325 67%	402 74%	172 72%	56 40%	348 65%	272 77%	262 89%
Somewhat disagree	471 35%	221 36%	249 35%	119 33%	192 39%	159 33%	17 28%	172 35%	200 37%	81 34%	38 28%	228 42%	123 35%	82 28%
Strongly disagree	468 35%	209 35%	258 36%	94 26%	129 26%	245 51%	22 36%	154 32%	202 37%	90 38%	17 13%	120 22%	150 42%	180 61%
Sigma	1326 100%	607 100%	719 100%	359 100%	491 100%	476 100%	61 100%	487 100%	540 100%	238 100%	138 100%	537 100%	355 100%	296 100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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How much do you agree or disagree with the following? - Each year I end up regretting the amount of money I've spent over the holiday season

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Top 2 Box (Net)	430	192	238	164	177	90	22	168	166	74	89	210	93	39
	32%	32%	33%	46%	36%	19%	36%	35%	31%	31%	64%	39%	26%	13%
				DE	E		**				KLM	LM	M	
Strongly agree	99	53	46	56	34	10	11	40	32	17	26	44	19	10
	7%	9%	6%	15%	7%	2%	17%	8%	6%	7%	19%	8%	5%	3%
				DE	E		**				KLM	M		
Somewhat agree	332	139	193	108	143	80	11	129	134	57	62	166	74	29
	25%	23%	27%	30%	29%	17%	19%	26%	25%	24%	45%	31%	21%	10%
				E	E		**				KLM	LM	M	
Bottom 2 Box (Net)	896	415	481	195	314	386	39	318	374	164	50	327	262	257
	68%	68%	67%	54%	64%	81%	64%	65%	69%	69%	36%	61%	74%	87%
				C	CD		**				J	JK	JKL	
Somewhat disagree	456	225	231	110	171	175	18	163	185	90	34	209	127	86
	34%	37%	32%	31%	35%	37%	29%	33%	34%	38%	24%	39%	36%	29%
							**				JM	J		
Strongly disagree	440	190	250	85	143	212	22	155	189	74	16	118	135	171
	33%	31%	35%	24%	29%	44%	35%	32%	35%	31%	12%	22%	38%	58%
						CD	**				J	JK	JKL	
Sigma	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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How much do you agree or disagree with the following? - Financial stress often ruins the holidays for me

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Top 2 Box (Net)	290	150	140	116	119	56	21	107	108	54	73	150	38	30
	22%	25%	20%	32%	24%	12%	34%	22%	20%	23%	53%	28%	11%	10%
				DE	E		**				KLM	LM		
Strongly agree	84	56	28	48	34	2	9	30	29	17	19	40	14	10
	6%	9%	4%	13%	7%	*	14%	6%	5%	7%	14%	8%	4%	3%
		B		DE	E		**				KLM			
Somewhat agree	206	94	112	68	85	54	12	77	79	37	54	109	23	20
	16%	15%	16%	19%	17%	11%	20%	16%	15%	16%	39%	20%	7%	7%
				E	E		**				KLM	LM		
Bottom 2 Box (Net)	1036	457	579	243	372	420	40	380	432	184	65	387	317	266
	78%	75%	80%	68%	76%	88%	66%	78%	80%	77%	47%	72%	89%	90%
					C	CD	**				J	JK	JK	
Somewhat disagree	470	208	261	133	188	149	20	187	182	81	43	220	134	73
	35%	34%	36%	37%	38%	31%	33%	38%	34%	34%	31%	41%	38%	25%
							**				M	M		
Strongly disagree	566	249	317	110	185	271	20	192	250	103	22	167	184	194
	43%	41%	44%	31%	38%	57%	33%	40%	46%	43%	16%	31%	52%	65%
						CD	**				J	JK	JKL	
Sigma	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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How much do you agree or disagree with the following? - I can't afford to spend the amount of money that I'm expected to spend on the holidays

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Top 2 Box (Net)	532	252	280	200	210	122	31	216	202	83	100	285	89	58
	40%	42%	39%	56%	43%	26%	51%	44%	37%	35%	73%	53%	25%	20%
				DE	E		**	I			KLM	LM		
Strongly agree	130	66	64	60	52	18	5	55	50	20	34	63	21	12
	10%	11%	9%	17%	11%	4%	9%	11%	9%	8%	24%	12%	6%	4%
				DE	E		**				KLM	LM		
Somewhat agree	402	186	217	141	158	104	26	161	152	63	67	221	68	46
	30%	31%	30%	39%	32%	22%	43%	33%	28%	27%	48%	41%	19%	16%
				E	E		**				LM	LM		
Bottom 2 Box (Net)	794	355	439	159	281	354	30	271	338	155	38	252	266	238
	60%	58%	61%	44%	57%	74%	49%	56%	63%	65%	27%	47%	75%	80%
					C	CD	**			G		J	JK	JK
Somewhat disagree	401	182	219	87	163	151	17	157	156	72	26	153	135	87
	30%	30%	31%	24%	33%	32%	27%	32%	29%	30%	19%	29%	38%	29%
					C		**					J	JK	J
Strongly disagree	392	173	220	72	118	203	13	115	182	83	12	98	132	151
	30%	28%	31%	20%	24%	43%	22%	24%	34%	35%	8%	18%	37%	51%
						CD	**		G	G		J	JK	JKL
Sigma	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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How much do you agree or disagree with the following? - The financial stress of the holidays negatively affects my mental health

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1439	633	806	427	590	422	25	201	597	616	167	568	381	323
Base: All Answering (wtd)	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
Top 2 Box (Net)	346	160	186	134	157	55	20	120	143	63	73	179	58	35
	26%	26%	26%	37%	32%	12%	34%	25%	26%	27%	53%	33%	16%	12%
				E	E		**				KLM	LM		
Strongly agree	73	34	38	37	29	7	6	20	33	14	24	33	12	5
	5%	6%	5%	10%	6%	1%	9%	4%	6%	6%	17%	6%	3%	2%
				DE	E		**				KLM	M		
Somewhat agree	274	126	148	97	128	49	15	99	110	49	50	147	47	30
	21%	21%	21%	27%	26%	10%	25%	20%	20%	21%	36%	27%	13%	10%
				E	E		**				LM	LM		
Bottom 2 Box (Net)	980	447	533	225	334	420	41	367	397	175	65	357	297	261
	74%	74%	74%	63%	68%	88%	66%	75%	74%	73%	47%	67%	84%	88%
							CD	**				J	JK	JK
Somewhat disagree	446	199	247	124	173	149	18	189	164	74	38	203	132	73
	34%	33%	34%	34%	35%	31%	30%	39%	30%	31%	28%	38%	37%	25%
							**	H				M	M	
Strongly disagree	534	248	286	101	161	272	23	178	233	101	27	154	165	188
	40%	41%	40%	28%	33%	57%	37%	37%	43%	42%	19%	29%	47%	63%
							CD	**					JK	JKL
Sigma	1326	607	719	359	491	476	61	487	540	238	138	537	355	296
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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How much do you agree or disagree with the following? - The financial stress of the holidays causes stress/tension with my significant other that leads to arguments/fights

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1002	451	551	260	421	321	14	148	432	408	127	419	253	203
Base: All Answering (wtd)	938	420	519	218	353	367	35	356	387	160	101	392	244	201
Top 2 Box (Net)	202	96	106	73	92	37	9	80	75	39	47	97	28	30
	22%	23%	20%	33%	26%	10%	24%	22%	19%	24%	47%	25%	11%	15%
				E	E		**				KLM*	LM		
Strongly agree	46	30	16	25	21	-	3	16	16	11	18	20	7	1
	5%	7%	3%	11%	6%	-	8%	5%	4%	7%	18%	5%	3%	1%
		B		E	E		**				KLM*	M		
Somewhat agree	156	66	90	48	71	37	6	63	59	28	29	77	21	29
	17%	16%	17%	22%	20%	10%	16%	18%	15%	18%	29%	20%	9%	14%
				E	E		**				LM*	L		
Bottom 2 Box (Net)	736	324	412	145	261	330	27	276	313	121	54	295	216	171
	78%	77%	80%	67%	74%	90%	76%	78%	81%	76%	53%	75%	89%	85%
						CD	**				*	J	JK	JK
Somewhat disagree	302	141	161	69	139	94	12	110	126	54	26	156	86	34
	32%	34%	31%	32%	39%	26%	33%	31%	33%	34%	25%	40%	35%	17%
				E			**				*	JM	M	
Strongly disagree	434	183	251	77	122	236	15	166	187	67	28	139	130	137
	46%	44%	48%	35%	34%	64%	43%	47%	48%	42%	28%	36%	53%	68%
						CD	**				*		JK	JKL
Sigma	938	420	519	218	353	367	35	356	387	160	101	392	244	201
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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How much do you agree or disagree with the following? - The financial stress of the holidays affects my productivity at work

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1097	507	590	360	520	217	18	139	438	502	144	459	291	203
Base: All Answering (wtd)	962	480	481	291	416	254	47	336	387	192	113	424	250	176
Top 2 Box (Net)	183 19%	101 21%	82 17%	97 33%	71 17%	15 6%	15 32%	54 16%	73 19%	41 21%	42 38%	87 21%	30 12%	23 13%
Strongly agree	46 5%	27 6%	18 4%	34 12%	12 3%	- -	- -	20 6%	16 4%	9 5%	9 8%	28 7%	6 2%	2 1%
Somewhat agree	137 14%	74 15%	64 13%	63 22%	59 14%	15 6%	15 32%	34 10%	57 15%	32 17%	33 29%	59 14%	25 10%	20 12%
Bottom 2 Box (Net)	779 81%	379 79%	400 83%	194 67%	346 83%	239 94%	32 68%	283 84%	314 81%	151 79%	70 62%	336 79%	219 88%	153 87%
Somewhat disagree	355 37%	177 37%	178 37%	105 36%	155 37%	95 37%	14 30%	145 43%	131 34%	64 33%	42 37%	184 43%	89 36%	40 23%
Strongly disagree	424 44%	202 42%	222 46%	90 31%	190 46%	144 57%	17 37%	138 41%	183 47%	87 45%	28 25%	152 36%	130 52%	113 64%
Sigma	962 100%	480 100%	481 100%	291 100%	416 100%	254 100%	47 100%	336 100%	387 100%	192 100%	113 100%	424 100%	250 100%	176 100%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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How much do you agree or disagree with the following? - Top 2 Box Summary

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
I often get stressed/anxious before the holiday season	579	237	341	204	218	156	24	223	232	99	95	271	118	95
	44%	39%	47%	57%	44%	33%	40%	46%	43%	42%	69%	51%	33%	32%
I often struggle to pay off debt after the holiday season	382	176	205	148	166	68	21	147	153	60	97	214	50	20
	29%	29%	29%	41%	34%	14%	35%	30%	28%	25%	70%	40%	14%	7%
My level of debt prevents me from spending what I'd like to over the holiday season	468	224	243	173	198	97	18	186	187	77	100	278	73	17
	35%	37%	34%	48%	40%	20%	30%	38%	35%	32%	73%	52%	20%	6%
The holiday season has become too focused on spending money	1037	454	583	277	386	375	49	384	425	179	122	453	252	210
	78%	75%	81%	77%	79%	79%	80%	79%	79%	75%	88%	85%	71%	71%
I feel pressure to buy gifts for certain people in my life	747	339	408	248	289	210	44	265	295	142	105	348	173	121
	56%	56%	57%	69%	59%	44%	71%	55%	55%	60%	76%	65%	49%	41%
I feel more stressed about my finances over the holidays than I do throughout the rest of the year	555	253	302	210	227	118	25	219	220	91	95	277	118	65
	42%	42%	42%	59%	46%	25%	41%	45%	41%	38%	69%	52%	33%	22%
The holiday season undoes all of the good financial decisions I've made throughout the year	388	176	212	146	170	72	22	161	138	67	82	189	83	34
	29%	29%	29%	41%	35%	15%	35%	33%	26%	28%	60%	35%	23%	11%
Each year I end up regretting the amount of money I've spent over the holiday season	430	192	238	164	177	90	22	168	166	74	89	210	93	39
	32%	32%	33%	46%	36%	19%	36%	35%	31%	31%	64%	39%	26%	13%
Financial stress often ruins the holidays for me	290	150	140	116	119	56	21	107	108	54	73	150	38	30
	22%	25%	20%	32%	24%	12%	34%	22%	20%	23%	53%	28%	11%	10%
I can't afford to spend the amount of money that I'm expected to spend on the holidays	532	252	280	200	210	122	31	216	202	83	100	285	89	58
	40%	42%	39%	56%	43%	26%	51%	44%	37%	35%	73%	53%	25%	20%
The financial stress of the holidays negatively affects my mental health	346	160	186	134	157	55	20	120	143	63	73	179	58	35
	26%	26%	26%	37%	32%	12%	34%	25%	26%	27%	53%	33%	16%	12%
The financial stress of the holidays causes stress/tension with my significant other that leads to arguments/fights	202	96	106	73	92	37	9	80	75	39	47	97	28	30
	22%	23%	20%	33%	26%	10%	24%	22%	19%	24%	47%	25%	11%	15%
The financial stress of the holidays affects my productivity at work	183	101	82	97	71	15	15	54	73	41	42	87	30	23
	19%	21%	17%	33%	17%	6%	32%	16%	19%	21%	38%	21%	12%	13%

Statistics:

Overlap formulae used

- Column Proportions:

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

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

- Column Means:

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

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

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How much do you agree or disagree with the following? - Bottom 2 Box Summary

	Total	Gender		AGE			EDUCATION				Amount of Debt			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad	A lot	Some	Very little	None
		A	B	C	D	E	F	G	H	I	J	K	L	M
I often get stressed/anxious before the holiday season	747	369	378	155	273	320	37	264	308	139	43	266	237	202
	56%	61%	53%	43%	56%	67%	60%	54%	57%	58%	31%	49%	67%	68%
		B			C	CD	**					J	JK	JK
I often struggle to pay off debt after the holiday season	944	430	514	211	326	408	40	339	387	178	41	323	305	276
	71%	71%	71%	59%	66%	86%	65%	70%	72%	75%	30%	60%	86%	93%
						CD	**					J	JK	JKL
My level of debt prevents me from spending what I'd like to over the holiday season	858	382	476	186	293	379	43	301	353	161	38	259	283	279
	65%	63%	66%	52%	60%	80%	70%	62%	65%	68%	27%	48%	80%	94%
						CD	**					J	JK	JKL
The holiday season has become too focused on spending money	289	153	136	82	106	101	12	103	114	59	16	83	103	86
	22%	25%	19%	23%	21%	21%	20%	21%	21%	25%	12%	15%	29%	29%
		B					**						JK	JK
I feel pressure to buy gifts for certain people in my life	579	268	311	111	202	266	17	221	245	96	33	188	182	175
	44%	44%	43%	31%	41%	56%	29%	45%	45%	40%	24%	35%	51%	59%
					C	CD	**					J	JK	JK
I feel more stressed about my finances over the holidays than I do throughout the rest of the year	770	354	417	149	264	358	36	267	320	147	43	259	237	231
	58%	58%	58%	41%	54%	75%	59%	55%	59%	62%	31%	48%	67%	78%
					C	CD	**					J	JK	JKL
The holiday season undoes all of the good financial decisions I've made throughout the year	938	431	508	213	321	404	40	325	402	172	56	348	272	262
	71%	71%	71%	59%	65%	85%	65%	67%	74%	72%	40%	65%	77%	89%
						CD	**		G			J	JK	JKL
Each year I end up regretting the amount of money I've spent over the holiday season	896	415	481	195	314	386	39	318	374	164	50	327	262	257
	68%	68%	67%	54%	64%	81%	64%	65%	69%	69%	36%	61%	74%	87%
					C	CD	**					J	JK	JKL
Financial stress often ruins the holidays for me	1036	457	579	243	372	420	40	380	432	184	65	387	317	266
	78%	75%	80%	68%	76%	88%	66%	78%	80%	77%	47%	72%	89%	90%
					C	CD	**					J	JK	JK
I can't afford to spend the amount of money that I'm expected to spend on the holidays	794	355	439	159	281	354	30	271	338	155	38	252	266	238
	60%	58%	61%	44%	57%	74%	49%	56%	63%	65%	27%	47%	75%	80%
					C	CD	**			G		J	JK	JK
The financial stress of the holidays negatively affects my mental health	980	447	533	225	334	420	41	367	397	175	65	357	297	261
	74%	74%	74%	63%	68%	88%	66%	75%	74%	73%	47%	67%	84%	88%
						CD	**					J	JK	JK
The financial stress of the holidays causes stress/tension with my significant other that leads to arguments/fights	736	324	412	145	261	330	27	276	313	121	54	295	216	171
	78%	77%	80%	67%	74%	90%	76%	78%	81%	76%	53%	75%	89%	85%
						CD	**				*	J	JK	JK
The financial stress of the holidays affects my productivity at work	779	379	400	194	346	239	32	283	314	151	70	336	219	153
	81%	79%	83%	67%	83%	94%	68%	84%	81%	79%	62%	79%	88%	87%
					C	CD	**				*	J	JK	J

Statistics:

Overlap formulae used

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

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